

POLLING ON MEDICARE PREMIUM SUPPORT SYSTEMS OVER TIME: FROM 1995 TO 2012

When Republican presidential candidate Governor Mitt Romney added House Budget Committee Chair Representative Paul Ryan (R-WI) to the ticket as his running mate this summer, he ensured that the future of the Medicare program would be a topic in this year’s electoral debate. Rep. Ryan is noted for his support of a proposal to change Medicare to a defined contribution, or premium support, system. Though the plan endorsed by Rep. Ryan and other House Republicans earlier this year offered a number of potential changes to Medicare, such as gradually raising the eligibility from age 65 to 67, the most controversial element of the proposal was the way it would change Medicare for future beneficiaries younger than age 55. Under the proposed change the federal government would provide people on Medicare a fixed amount of money that could be applied toward the cost of health insurance purchased either from private insurers or the traditional Medicare program.¹ This type of proposal has been referred to as premium support, defined contribution, privatization, and voucher.

Measuring public opinion on changing Medicare to a premium support system has historically been a complex undertaking.² It’s also not a new one. The Kaiser Family Foundation (KFF) started polling on the issue in 1995, in a survey that asked the public which of the following descriptions was closer to their view of what Medicare should look like in the future: “The Medicare program would remain as it is today, with a fixed set of benefits and the government providing individuals with a single insurance card, or Medicare as we know it would no longer exist, but rather people would receive from the government a check or voucher for a fixed amount each year and buy their own private health insurance policy.” Seventeen years later pollsters are asking similar questions in order to gauge public support towards the proposed changes to Medicare. This Data Note outlines historical trends in public opinion on the issue, reviews recent results, and closes by suggesting possible reasons for variation in findings.

POLLING ON PREMIUM SUPPORT 1995 TO 2001: WIDE VARIANCE IN RESULTS

Though the general themes of premium support were in circulation as early as the Reagan era, prior to the current proposal the most recent, robust debate on the issue occurred in 1995, in the wake of the Republican takeover of the House and Senate in the so-called ‘Republican Revolution’.³ That year, Congress considered legislation as part of the Balanced Budget Act “that was influenced by proponents of Medicare vouchers.”⁴ And the handful of surveys fielded to gauge American public opinion on the topic ranged widely,

Organization	Month Survey Began	Oppose* change (%)	Support* change (%)	Dk./Refuse/Other (%)
1995				
Kaiser Family Foundation/Harvard	May 1995	60	35	5
NBC News/Wall Street Journal	July 1995	55	32	13
Time/CNN/Yankelovich Partners Poll	August 1995	38	48	14
Time/CNN/Yankelovich Partners Poll	September 1995	43	46	11
1996				
Kaiser Family Foundation/Harvard	June 1996	64	32	4
1998				
Kaiser Family Foundation/Harvard	August 1998	47	42	11
1999				
NBC News/Wall Street Journal	March 1999	52	34	14
NBC News/Wall Street Journal	April 1999	48	35	17
Kaiser Family Foundation/Harvard	April 1999	41	48	11
Employee Benefit Research Institute	May 1999	19	76	5
2000				
Kaiser Family Foundation/Harvard	November 2000	30	62	8
2001				
Employee Benefit Research Institute	April 2001	18	78	5

* Note that ‘support’ and ‘oppose’ change are abbreviations meant to summarize the basic meaning of the question wordings, which are quite varied, a topic we return to at the end of this brief.

¹ For more on premium support proposals, see “Comparison of Medicare Premium Support Proposals,” July 2012, Kaiser Family Foundation, <http://www.kff.org/medicare/upload/8284.pdf>; “FAQ: How Paul Ryan Proposes to Change Medicare,” August 13, 2012, Kaiser Health News, <http://www.kaiserhealthnews.org/Stories/2012/August/11/faq-paul-ryan-house-republican-medicare-plan.aspx>; and “The Nuts and Bolts of Medicare Premium Support Proposals,” June 2011, Kaiser Family Foundation, <http://www.kff.org/medicare/upload/8191.pdf>

² For earlier analysis, see “How popular is the idea of changing Medicare to a defined contribution plan,” April 2011, Kaiser Family Foundation, <http://www.kff.org/kaiserpolls/8183.cfm>

³ For a more detailed history, see “The Nuts and Bolts of Medicare Premium Support Proposals,” June 2011, Kaiser Family Foundation, <http://www.kff.org/medicare/upload/8191.pdf>

⁴ “The Nuts and Bolts of Medicare Premium Support Proposals,” June 2011, Kaiser Family Foundation, <http://www.kff.org/medicare/upload/8191.pdf>

both in their wording—or explanation of the change being proposed—and in their findings.⁵ Some found the majority of Americans opposed to changing Medicare in this manner, and others found the public more closely divided. As further proposals were explored over the next five years, findings continued to vary widely, with a handful of polls observing most Americans *in favor* of the change. After this period, there was a lull in polling on the issue for a decade as the debate shifted away from the proposal.

POLLING ON PREMIUM SUPPORT 2010 TO 2011: RESULTS CONTINUE TO VARY, THOUGH MOST EITHER FOUND PUBLIC DIVIDED OR REPORTED MAJORITY OPPOSING CHANGE

With the introduction of the Republican “Roadmap to America’s Future Act” in 2008 the current round of debate over Medicare and premium support began in earnest. New polling on the issue started to surface in late 2010, and picked up in 2011. During this time period, however, as the table below suggests, poll results did not coalesce. While two surveys reported more than half of Americans were in favor of changing Medicare to a defined contribution program (Ipsos Public Affairs/Reuters, June 2011 & Pew, September 2011), most surveys either found the public divided on ‘what next’ for Medicare, or reported a majority in favor of keeping the program as is (ranging from 51 percent [Associated Press/GfK, November 2010] to 65 percent [Washington Post/ABC News, April 2011]).

Organization	Month Survey Began	Oppose* change (%)	Support* change (%)	Dk./Refuse/Other (%)
2010				
Pew Research Center/National Journal	September 2010	52	33	15
Associated Press/GfK	November 2010	51	35	14
2011				
NBC News/Wall Street Journal	February 2011	50	44	6
NBC News/Wall Street Journal	March 2011	22	21	57
Bloomberg News	March 2011	54	40	6
Kaiser Family Foundation	April 2011	49	49	3
		50	43	7
Washington Post/ABC News	April 2011	65	34	2
CBS News/New York Times	April 2011	41	47	12
Fox News	April 2011	53	31	16
Quinnipiac University	April 2011	60	34	6
Pew Research Center	May 2011	41	36	23
Ipsos Public Affairs/ Reuters	June 2011	42	54	4
		46^	49^	4^
CBS News	June 2011	58	31	11
NBC News/Wall Street Journal	June 2011	31	22	47
Kaiser Family Foundation	June 2011	49	45	5
Bloomberg News	September 2011	57	37	6
United Technologies/National Journal	September 2011	50	42	8
Pew Research Center	September 2011	29	62	9

* Note that ‘support’ and ‘oppose’ change are abbreviations meant to summarize the basic meaning of the question wordings, which are quite varied, a topic we return to at the end of this brief.

^ Same question as row above but was not prompted by the question “Do you support or oppose the Republican Party’s proposal to reform Medicare? It is also called ‘The Path to Prosperity’ or the Ryan Plan.”

⁵ In the tables that follow, we present some of this data over time, but for reasons of space and ease of interpretation, we are short handing the question wordings to present the proportion basically in favor of a defined contribution plan and the proportion opposed.

POLLING ON PREMIUM SUPPORT IN 2012: THUS FAR, POLLS IN AGREEMENT THAT SUPPORT FOR STATUS QUO OUTWEIGHS SUPPORT FOR CHANGE

There have been a number of surveys continuing to test the waters on changes to the Medicare program in 2012, and with more presidential debates and the election around the corner we expect more to come. Thus far, there has been less variance in poll results in 2012 than there has been in previous rounds of polling. All but two surveys have found that a majority of Americans prefer to keep Medicare as is than support moving to a premium support program, with support for keeping Medicare as is ranging from 55 percent (Kaiser Family Foundation, September 2012) to 78 percent (New York Times/CBS News, September 2012). Of the two surveys that did not report a majority opposition, the NBC News/Wall Street Journal survey explicitly offered respondents the chance to say they did not yet have an opinion, resulting in neither side in the Medicare debate receiving majority support, although a somewhat higher proportion of those with an opinion on the subject supported keeping Medicare as is. Similarly, a survey by the Pew Research Center did not report a majority viewpoint either way, possibly because the question was preceded by one that asked participants if they had heard anything about the proposal, with about quarter reporting that they had “heard nothing at all” and potentially being more likely to decline to give their opinion.

Organization	Dates Survey Conducted	Oppose* change (%)	Support* change (%)	Dk./Refuse/Other (%)
2012				
Kaiser Family Foundation	Sep 13-19	55	37	8
New York Times/CBS News	Sep 8-12	78	14	7
United Technologies/National Journal	Sep 7-9	67	27	7
The Washington Post/ABC News	Aug 22-25	64	31	5
NBC News/Wall Street Journal	Aug 16-20	30	15	55
Pew Research Center	Aug 16-19	44	32	24
Kaiser Family Foundation/The Washington Post	Jul 25-Aug 5	58	36	5
United Technologies/National Journal	Mar 22-25	64	26	10
Kaiser Family Foundation	Feb 13-19	70	25	5

* Note that ‘support’ and ‘oppose’ change are abbreviations meant to summarize the basic meaning of the question wordings, which are quite varied, a topic we return to at the end of this brief.

WHY VARIATION IN RESULTS? LOOK TO THE USUAL SUSPECTS: COMPLEXITY OF PROPOSAL, LOW INFORMATION, VARYING RESPONSE OPTIONS, QUESTION WORDING AND TIMING

As good poll watchers know, survey results on the same topic can vary, this is nothing new. There’s margin of sampling error as a starting point, and the sources of variation expand from there. But in the case of attitudes towards changes to the Medicare program, this variation has been more marked than on other health policy subjects we have tracked. We know that most Americans see Medicare as very important, that there is widespread concern over the program’s future financial sustainability, and that few potential changes currently under consideration to improve its financial footing are popular.⁶ With that in mind, in this section we consider the various explanations for the variability of survey results on Medicare premium support over time.

Subject Complexity

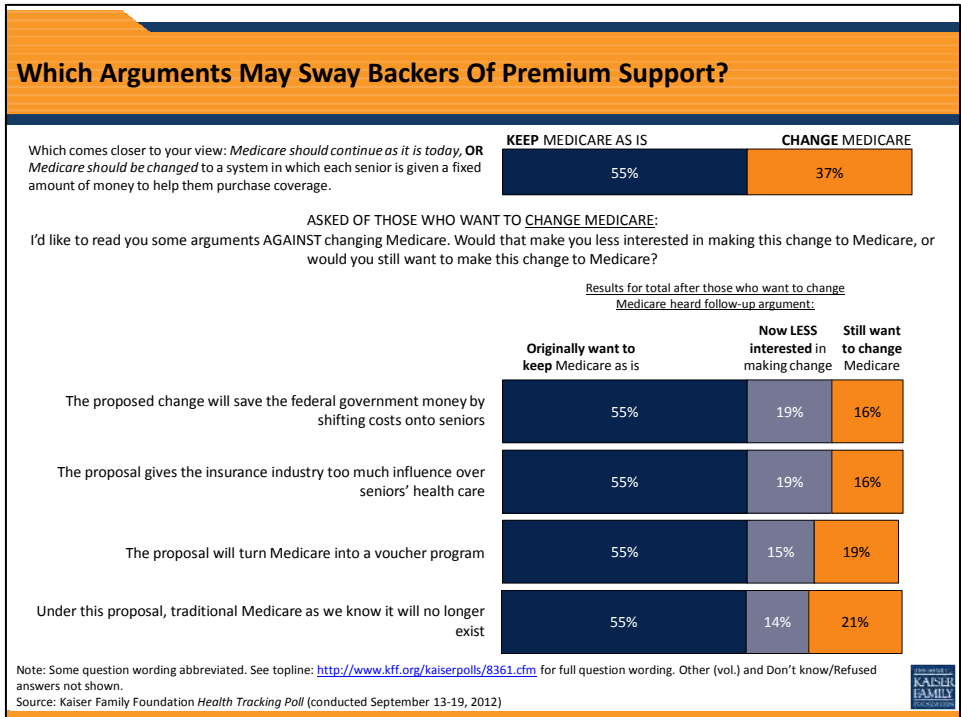
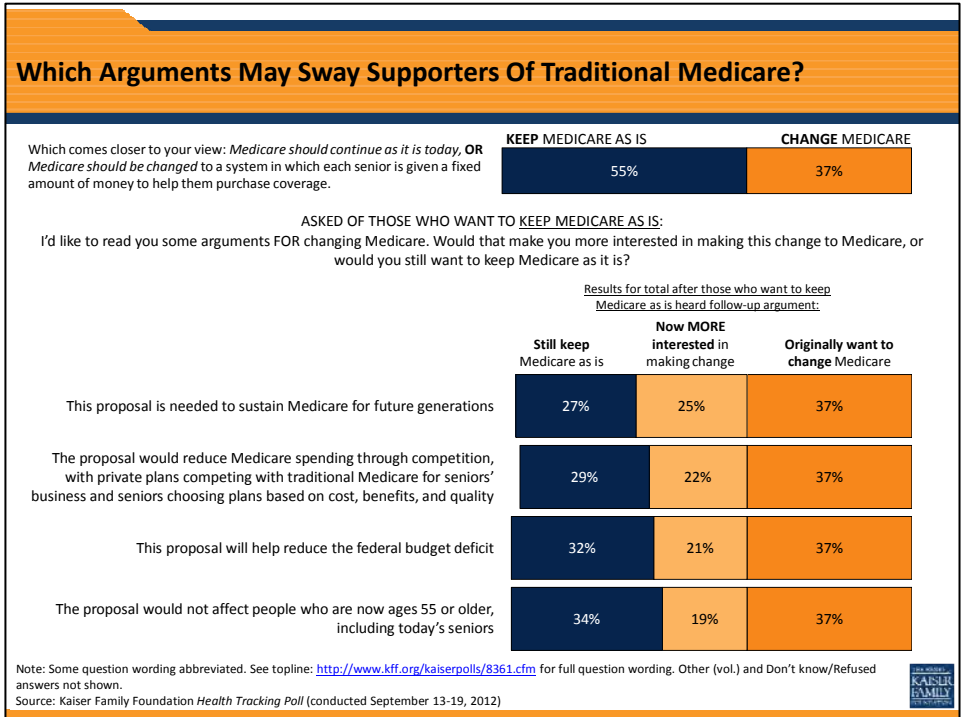
The first and most obvious suspect is the complexity of the subject matter that is being polled. Understanding proposals that seek to change Medicare is to some extent predicated on understanding how Medicare works for seniors today, even as Medicare remains a topic far from the day to day lives of many pre-retirees. In addition, the premium support proposals themselves have varied in their details over time. For example, the plan that Rep. Ryan proposed this year is different than the original plan he introduced in 2008 (and his plan from 2011) in that it now includes traditional Medicare as an option, among other differences. And the debate employs a variety of terms to describe the proposed changes, some of which have become politicized during this election season. To get a sense of Americans’ familiarity with some of the policy language being used, look no further than KFF’s September Health Tracking poll, in which only about two in ten Americans reported knowing what the term ‘defined contribution’ means in the context of Medicare, and a similar proportion could identify ‘premium support’.

⁶ Kaiser Family Foundation, *Health Tracking Poll* (conducted September 13-19, 2012), <http://www.kff.org/kaiserpolls/8361.cfm>

Low Information, Response Options, Malleable Opinions

This leads to the second point: given the public’s low information about the Medicare proposal, their opinions can be particularly malleable, prone to influence by question wording, response options or argument testing. Not only do few Americans recognize some of the key terms of the debate, but when given an option to say they “don’t yet know enough” about the premium proposal to offer an opinion, fully half take it (NBC News/Wall Street Journal, August 2012). The decision whether or not to explicitly provide this “don’t know” option, then, explains some of the most obvious variation in the 2012 results.

You can also see the malleability of opinion in surveys that have conducted argument testing on the issue. For instance, the September 2012 Kaiser Health Tracking poll found that among those that initially supported changing Medicare, about half were less interested in making the change if they heard that “the proposed change will save the federal government money by shifting costs onto seniors.” Other arguments that are often made by opponents to the proposal, such as that it gives private insurance greater influence and would “change Medicare as we know it,” had similar effects on public opinion. Conversely, argument statements presented by supporters that the proposal would reduce the federal budget deficit and would not affect current seniors’ increased positive attitudes towards change. The same September survey by KFF found that among those who opposed changes to Medicare, about a third became more interested in making the change after hearing that the proposal “will help reduce the federal budget deficit.”



Question Wording

Given the policy complexity and low information, the issue of question wording—almost always a key factor in response differences—is particularly important in evaluating opinion on the premium support proposal. As we noted in April 2011, when seeking to measure the public’s views on complex policy proposals like this one, it is generally impossible to describe all of the details of a given proposal to respondents in a telephone survey. Pollsters try to balance accuracy and detail with the need to craft questions that are straightforward enough for respondents to understand.⁷

There is noticeable variety in the way questions on this issue have been worded, and given the number of moving parts it’s difficult to sort out particular patterns and isolate effects. That said, it does seem that whether or not the change is couched as a way to keep the Medicare program itself sustainable may make some difference in responses, seeming to lead to greater support for changing the system. For instance, a September 2011 Pew Research Center poll found the highest support for change out of all recent polls in a question that read, **“To address financial concerns about the Medicare program** would you favor or oppose changing the program so future participants can use their Medicare benefit towards purchasing private health insurance?” (emphasis added). The suggestion that program sustainability is a compelling argument in favor of moving to a premium support system is supported by the results of argument testing items in KFF’s September Health Tracking survey. In that survey, about half of those that originally opposed changing Medicare to a premium support system became more interested in making the change after hearing that the proposal “is needed to sustain Medicare for future generations,” and it was the most persuasive of the four arguments tested. Returning to the summary of recent public polls, another survey with a high level of support for change, though far below Pew Research Center’s September 2011 finding, was a April 2011 CBS News/New York Times poll that prefaced its question with, **“In order to reduce the budget deficit ...”** (emphasis added). This would suggest that mentioning deficit worries might also be compelling, though less so than raising concerns about the program’s sustainability.

Questions also varied in their description of the current Medicare program, with some describing the status quo and others not mentioning it. For example, KFF’s February 2012 Health Tracking poll, which described the current Medicare program as, “guaranteeing seniors health insurance and making sure that everyone gets the same defined set of benefits” found among the highest levels of opposition to change, though other surveys came quite close. A March 2012 United Technologies/National Journal poll also found relatively high opposition to the change and described the current program as, “providing health insurance and paying doctors and hospitals directly for the services they provide to seniors.” In comparison, other questions did not describe the current program at all (see NBC News/Wall Street Journal, August 2012) or described Medicare more broadly. It’s worth noting that the survey with the highest level of opposition to date—the New York Times/CBS News poll released in September—described the current status quo simply as “the government providing seniors with health insurance.”

Another potential cause of variation is the language used to describe the new proposal. Different questions used different terms to describe a defined contribution, including the terms “voucher,” “credit” and “fixed amount of money.” Using data from KFF’s September Health Tracking poll, the table below presents public opinion towards four different terms often used to describe the Medicare change. Regardless of familiarity with the terminology, when respondents were asked if they had a positive or negative reaction to each term, the phrase “premium support” had a significantly more positive reaction compared to “voucher,” “defined contribution” or “privatization.” Meanwhile, the phrase “privatization” garnered a significantly more negative reaction compared to the other three terms.

<i>Would you say you have a positive or negative reaction to each of the following terms?</i>	Very or Somewhat Positive Reaction	Very or Somewhat Negative Reaction	Neutral (vol.)	Don't Know/Refused
Premium support	39%	29%	14%	18%
Voucher	34	44	11	11
Defined contribution	31	35	14	21
Privatization	30	51	9	11

In comparison, in April of 2011 KFF did a split sample experiment with and without the phrase “sometimes called a voucher” within the actual premium support question, and found no statistically significant difference in responses.⁸

There are any number of other issues that survey researchers have to consider in writing items on this proposed change to Medicare. In an environment as partisan as today’s, should you reference the fact that the proposal is currently being advanced mainly by one party—the Republicans—which is true, but also could activate a partisan cue? The data we’ve collected thus far, though clearly limited, does not yet suggest that linking the proposal to the Republican party causes a significant difference in

⁷ “How popular is the idea of changing Medicare to a defined contribution plan,” April 2011, Kaiser Family Foundation, <http://www.kff.org/kaiserpolls/8183.cfm>

⁸ “How popular is the idea of changing Medicare to a defined contribution plan,” April 2011, Kaiser Family Foundation, <http://www.kff.org/kaiserpolls/8183.cfm>

opinion, though this doesn't rule out a partisan pattern developing as the debate progresses. Or do you make explicit the idea that such a program would mean a change to the status quo, as in a recent Washington Post/ABC News item that read "under Ryan's Medicare plan... people no longer would receive specific Medicare benefits when they turn 65?" All these factors demonstrate the importance of understanding the nuanced effects of question wording on public opinion.

Timing

Finally, timing could be an obvious reason for changing results on Medicare premium support polling, and in fact in our previous brief on the topic we did report on theories that timing relative to national news events was driving some changes during that time period.⁹ Now that the issue has been injected into this year's presidential campaign, and the Republican ticket has been more clearly identified with the proposal, it's possible that results may change in upcoming months as partisans more clearly align their opinions with those of their political standard bearers. Thus far, however, we have not seen such an effect, and KFF's September Health Tracking poll found Republicans split over changing Medicare to a defined contribution system.

CONCLUSION

Since it was first debated in the 1980s, public opinion on changing Medicare to a defined contribution program has varied widely. We expect polling and coverage of the issue to continue throughout this election season and beyond, particularly if changing Medicare to a premium support system remains a viable option in debt reduction discussions. Recent results suggest a stronger trend towards opposition to changing Medicare to a premium support program than has been seen in the past. It also suggests that framing the issue as a way to save the program for future generations may be among the better ways to move people toward supporting the plan. However, given history and the complex nature of the proposal, we also expect continued volatility in opinion.

Our analysis is a reminder that it is important not to place too much emphasis on the results of any single poll question, particularly when it comes to complex policy debates, the details of which are still largely unfamiliar to the public. In these cases, it is often helpful to look at the results of various questions asked in different ways in order to gain a more nuanced understanding of how the public might react as a debate unfolds. Our examination also demonstrates the malleability of opinion, suggesting that whichever party can most effectively communicate its argument to the public may "win" the public's support on this important issue.

The analysis for this data note was conducted using polls collected from the Roper Center for Public Opinion Research's iPoll, a database of publicly released surveys. Surveys not catalogued in iPoll or surveys conducted by partisan organizations or pollsters were not included in this analysis. Only surveys with comparable language were included. Questions included generally gauged whether the public favored or opposed the proposal to change Medicare to a premium support system (see Appendix for example question wording). Note that surveys that asked questions of registered voters only were included in this analysis alongside surveys of the general population.

⁹ "How popular is the idea of changing Medicare to a defined contribution plan," April 2011, Kaiser Family Foundation, <http://www.kff.org/kaiserpolls/8183.cfm>

APPENDIX

Appendix 1: Should Medicare Change to a Defined Contribution System? 2012 Polling							
Organization	Dates	Sample	Description of current system	Description of proposed change	Oppose change (%)	Support change (%)	Dk./Ref.* (%)
Kaiser Family Foundation	9/13/12-9/19/12	1,534 adults	Medicare should continue as it is today, with the government guaranteeing all seniors the same set of health insurance benefits	Medicare should be changed to a system in which the government guarantees each senior a fixed amount of money to help them purchase coverage either from traditional Medicare or from a list of private health plans	55	37	8
New York Times/CBS News	9/8/12-9/12/12	1,301 adults	(Which of these two descriptions comes closer to your view of what Medicare should look like for people who are now under 55 who would be eligible for Medicare coverage in about ten years?) Medicare should continue as it is today, with the government providing seniors with health insurance.	Medicare should be changed to a system in which the government would provide seniors with a fixed amount of money toward purchasing private health insurance or Medicare insurance.	78	14	7
United Technologies/National Journal	9/7/12-9/9/12	1,012 adults	(Which of the following two options comes closer to your own view of what Medicare should look like in the future?) Medicare should continue as it is today, with the government providing health insurance and paying doctors and hospitals directly for the services they provide to seniors	Medicare should be changed to a system where the government provides seniors with a fixed sum of money they could use either to purchase private health insurance or to pay the cost of remaining in the current Medicare program	67	27	7
Washington Post/ABC News	8/22/12-8/25/12	1,002 adults	(no description of current system)	Under Ryan's Medicare plan, starting in 10 years people no longer would receive specific Medicare benefits when they turn 65. Instead they would receive a credit for money that they could use to buy insurance, either from the private market or from the government. How do you feel about this proposal to restructure Medicare—would you say you support it strongly, support it somewhat, oppose it somewhat or oppose it strongly?	64	31	5
NBC News/Wall Street Journal	8/16/12-8/20/12	1,000 Reg. voters	(no description of current system)	There is currently a proposal to change how Medicare would work so seniors being enrolled in the program ten years from now would be given a guaranteed payment some call a voucher from the federal government. Seniors would either purchase one of several government-approved coverage plans from a private health insurance company or pay somewhat more to stay in the traditional Medicare program. Do you think this is a good idea, a bad idea, or do you not know enough about this to have an opinion at this time?	30	15	55
Pew Research Center	8/16/12-8/19/12	1,005 adults	(As you may know, Medicare is the government program that provides health care to seniors and people with permanent disabilities)	Would you favor or oppose a proposal to change Medicare into a program that would give future participants a credit toward purchasing private health insurance coverage?	44	32	24
Kaiser Family Foundation/Washington Post	7/25/12-8/05/12	3,130 adults	Medicare should continue as it is today, with the government guaranteeing all seniors the same set of health insurance benefits	Medicare should be changed to a system in which the government guarantees each senior a fixed amount of money to help them purchase coverage either from traditional Medicare or from a list of private health plans	58	36	5
United Technologies/National Journal	3/22/12-3/25/12	1,003 adults	Medicare should continue as it is today, with the government providing health insurance and paying doctors and hospitals directly for the services they provide to seniors	Medicare should be changed to a system where the government provides seniors with a fixed sum of money they could use either to purchase private health insurance or to pay the cost of remaining in the current Medicare program	64	26	10
Kaiser Family Foundation	2/13/12-2/19/12	1,519 adults	Medicare should continue as it is today, with the government guaranteeing seniors health insurance and making sure that everyone gets the same defined set of benefits	Medicare should be changed to a system in which the government would guarantee each senior a fixed amount of money to put toward health insurance. Seniors would purchase that coverage either from traditional Medicare or from a list of private health plans.	70	25	5

* Dk./Ref. includes Other and Don't know/Refused responses.

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