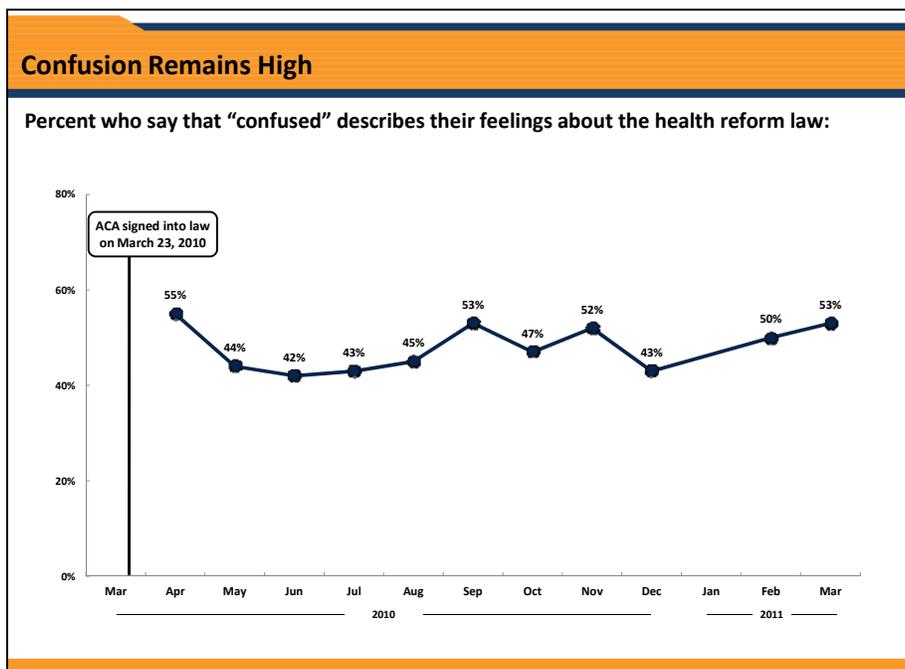


Little has changed on the public opinion front since President Obama signed the Patient Protection and Affordable Care Act (ACA) into law last March 23. More than half of Americans continue to report that they are confused about the law and don't understand how it will impact them personally. Meanwhile, the public remains divided in their views of the ACA, and a stark partisan opinion gap persists. In terms of next steps for health reform, a majority of Americans like the idea of allowing states to substitute their own plans for the federal one, with the caveat that the states' plans are of equal quality and cover just as many people, but most are opposed to the idea of defunding the ACA. The public is still split on repeal, with slightly more wanting to expand the law or leave it as is than wanting to repeal it entirely or replace it with a Republican alternative. A majority do want to repeal the individual mandate, but opposition falls markedly when people are told that the mandate will not change the existing health care arrangements of most Americans.

ON COMPLEX LAW, WIDESPREAD CONFUSION REMAINS

Despite ongoing education efforts by the federal government and numerous stakeholders, many Americans – legitimately distracted by the demands of everyday life, the pressures of a bad economy, and the complexity of the legislative changes – continue to report that they are confused and lacking information about how the year-old health reform law will affect them.

This month fully 52 percent of the public says they do not have enough information about the health reform law to understand how it will impact them personally, while 47 percent think they do. This is nearly identical to the proportions found immediately after passage last April, when 56 percent said they did not have adequate information.



Q. Do you feel you have enough information about the health reform law to understand how it will impact you personally, or not?		
	Yes	No
All Americans	47%	52%
Annual household income		
Less than \$40,000	38%	61%
\$40-90,000	52	47
\$90,000 or more	55	44
Insurance status (age <65)		
Insured	51%	48%
Uninsured	40	60

Reported lack of understanding is higher among several key populations. For example, six in ten uninsured say they do not know enough about potential impacts, along with six in ten of those living in low income households.¹

¹ Low income household defined here as household with 2010 income under \$40,000.

VIEWES OF LAW LITTLE CHANGED OVER COURSE OF FIRST YEAR

A year of post-passage debate on the merits of the ACA, and the beginning stages of the law's implementation, have done little to change the overall shape of Americans' opinions on the legislation. In March, one year after the law's passage, the Kaiser Health Tracking Poll found that 42 percent of Americans hold favorable views of the law while 46 percent view it unfavorably, a basic division of public opinion that has changed little during the course of the past year.

In an open-ended question, about half of those with positive views pointed to much the same things in explaining their position: expanded access to insurance and health care (mentioned by 51 percent of those who view the law favorably). Those with negative views provide a wider spectrum of reasons. At the top of the list: 20 percent are concerned about costs; 19 percent had concerns about government's role; and 18 percent mentioned opposition to the individual mandate.

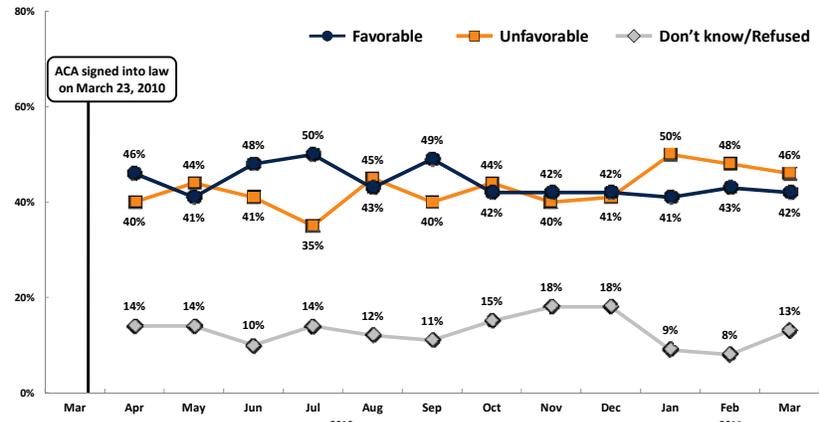
THE PARTY DIVIDE

Also stable: the partisan underpinnings of those opinions. A majority of those Americans who identify as Democrats back the law (71 percent in the current survey), and have done so throughout the year. Most Republicans, however, oppose the law (82 percent) and have done so consistently through the past 12 months. Independents are divided, currently tilting negative (37 percent hold a favorable view, 49 an unfavorable one).

Another hallmark of partisan opinion on the law is Republicans' greater intensity of feeling. Shortly after passage, asked whether they felt very or somewhat unfavorably toward the law, fully six in ten Republicans chose the more extreme "very unfavorable" to describe their views, a proportion that is essentially unchanged this month (59 percent). While intensity of support among Democrats spiked around the time of passage, it settled back down last May and those with "very favorable" views of the law have hovered in the 30 to 40 percent range since then. This month 40 percent of Democrats say they have a "very favorable" view of the law.

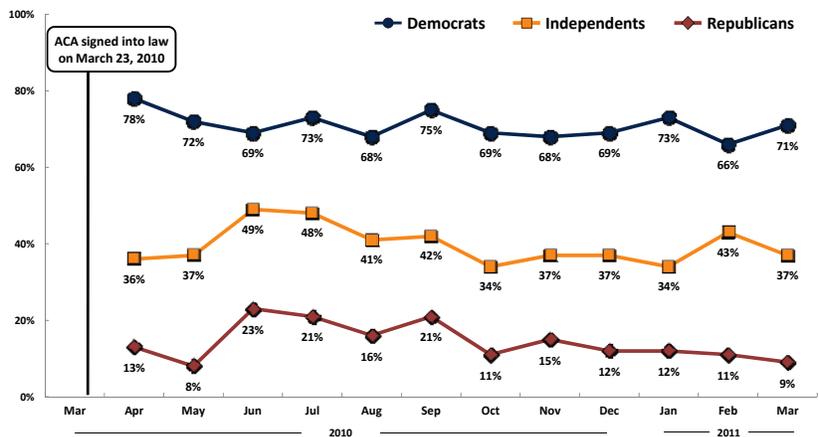
At One Year Anniversary, Views on Health Reform Remain Divided

As you may know, a health reform bill was signed into law early last year. Given what you know about the health reform law, do you have a generally favorable or generally unfavorable opinion of it?



Wide Partisan Divide Lasts Throughout Year

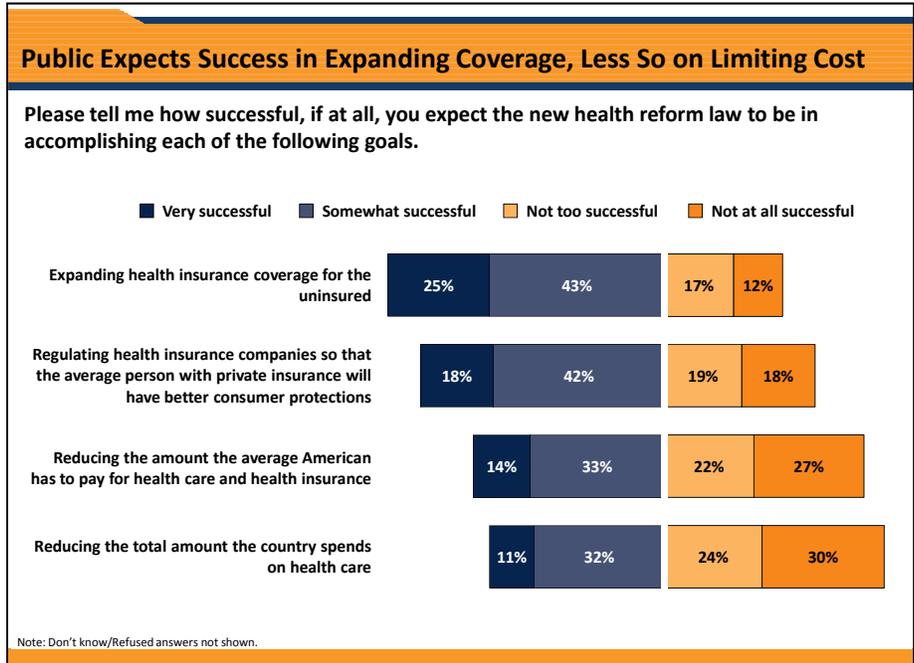
Percent who say they have a favorable opinion of the health reform law:



settled back down last May and those with "very favorable" views of the law have hovered in the 30 to 40 percent range since then. This month 40 percent of Democrats say they have a "very favorable" view of the law.

THE EXPECTATIONS GAME: LITTLE CHANGE IN EXPECTATIONS OVER YEAR

Similarly, across the past six months neither the law’s advocates nor its detractors have been able to make any progress in convincing a majority of the public the law will be a success (or a failure). According to the Kaiser Health Tracking Poll, Americans are in roughly the same place they were in August in terms of expecting the law to succeed in expanding coverage, reducing costs, and regulating insurance companies. Most Americans expect the law to be at least somewhat successful in expanding coverage for the uninsured and in enhancing consumer protections in the health insurance market, but they are divided on whether the law will bring down costs for the average American, and a narrow majority does not expect it to bring down the country’s overall health spending.



Emotional reactions are also unchanged, with similar proportions now as a year ago saying they are confused (53 percent), anxious (39 percent) and angry (34 percent).

STATE SUBSTITUTION

With Republicans quite critical of the law and some state officials chafing at its requirements, the issue of how much flexibility states should be granted, and with what conditions attached, has been a subject of debate in Washington.

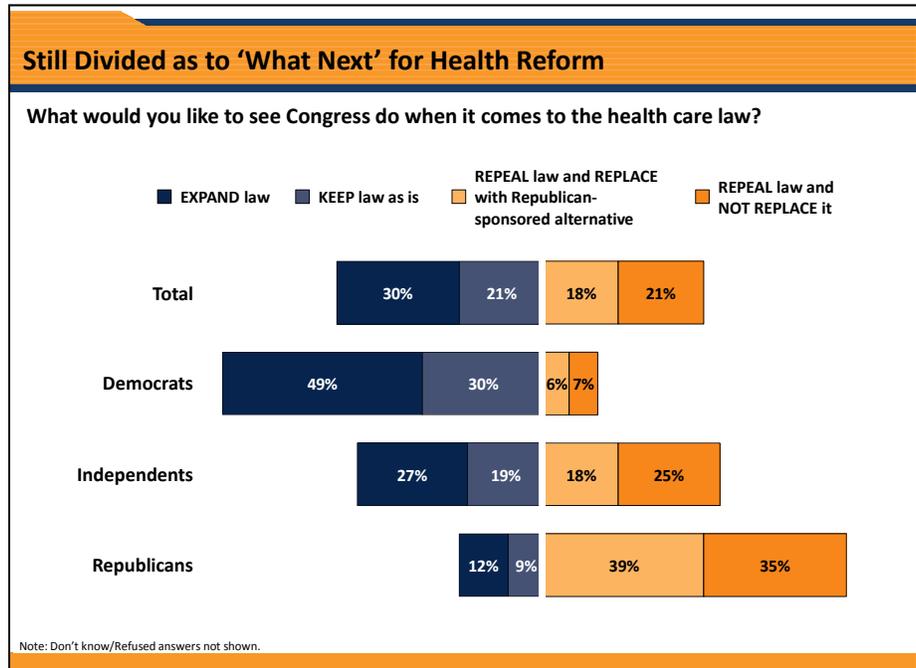
Overall, 66 percent of the public agrees that if states can provide coverage that is equally comprehensive and affordable, they should be permitted to substitute their plan for that of the ACA. Currently, states will be allowed to implement such alternatives in 2017, but several key policymakers would like to see this option made available in earlier years. This idea is popular across party groups, backed by 75 percent of Republicans and 72 percent of Independents. Democrats, who overwhelmingly favor the ACA as is, are somewhat less likely to back state substitution, but a majority still remains in favor (55 percent).

Q: If a state shows that they can create a health reform plan that covers as many people as the national health reform law, and provides them health insurance that is just as comprehensive and affordable, do you think that state should or should not be permitted to substitute their own plan for the federal one?	
Yes, states should be permitted to substitute own plan	66%
No, states should not be permitted to substitute	29
Don't know/Refused	5
Q: Would you still favor the idea of states being able to substitute their own plans if some states decided to save money by providing more limited insurance to fewer people than the national health reform law would, or would you then oppose the idea?	
Still favor states being able to substitute	26%
Oppose states being able to substitute	65
Originally	29
Once heard argument	36
Don't know/Refused	9

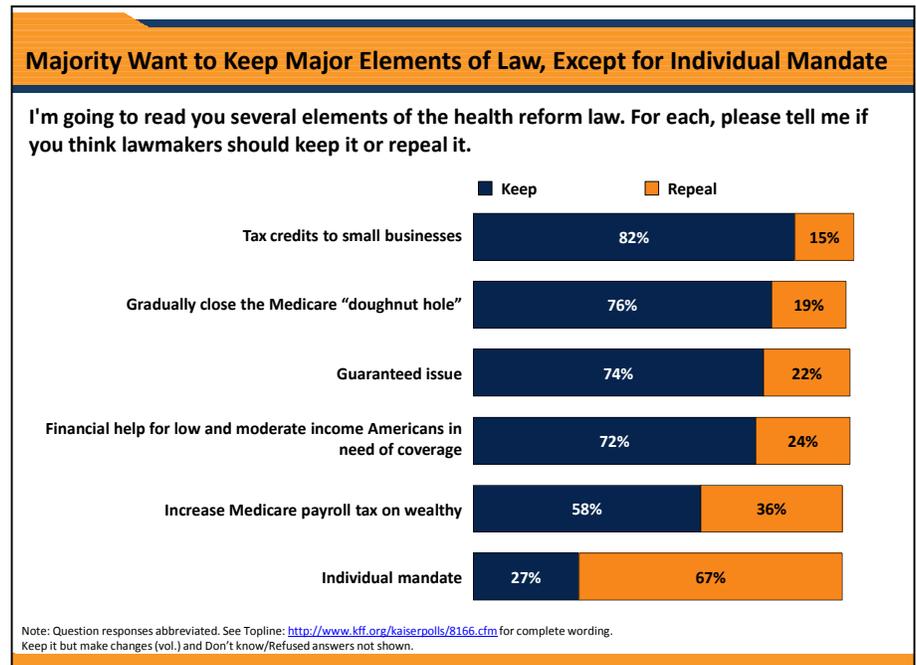
There would likely be less public support for the concept, however, if states were to attempt to save money by implementing plans that covered fewer people with more limited health insurance. The poll suggests in this scenario, roughly two in three would oppose state substitution, while 26 percent would remain in favor. Four in ten Republicans would still support state substitution under this scenario, compared to 14 percent of Democrats and 29 percent of Independents.

REPEAL? EXPANSION?

In a more stepped back look at the ACA's future, the public again turns in a mixed verdict. Overall, 21 percent support leaving the law as is and another 30 percent even support expanding it. In contrast, 21 percent would repeal the law and not return to the subject of health reform, while 18 percent would repeal the law but then replace it with a Republican alternative. These views are predictably partisan in nature, with most Democrats supporting the law as is (30 percent) or even an expansion of the law (49 percent). Most Republicans support some version of repeal: 39 percent favor repealing the law and replacing it with a GOP-sponsored alternative and 35 percent want to repeal and *not* replace it.



Complicating this picture is the fact that even as there is no public majority in favor of the law as a whole, significant portions of the ACA are popular with the American public. As has been true in previous months, when the public is asked whether they would support repeal of *individual provisions* of the law, the only provision that a majority are ready to let go of is the individual mandate. Overall, eight in ten would like to *keep* the tax credits for small business, and upwards of seven in ten would like to keep the guaranteed issue provisions, the changes that impact the Medicare prescription drug 'doughnut hole', and the income-based health insurance subsidies. With the exception of the latter, these provisions are even supported by majorities of Republicans.



The individual mandate remains unpopular, with two thirds (67 percent) supporting its repeal. These views are, however, still somewhat malleable in the face of countervailing information. For example, told that "under the reform law, most Americans would still get coverage through their employers and so would automatically satisfy the requirement without having to buy any new insurance," support for repealing the mandate fell substantially to 35 percent. Support for repeal of this portion of the law also decreased somewhat when opponents of the mandate were told that without such a requirement, people might wait until they were quite sick to buy insurance, though this line of reasoning did not result in as dramatic a change (support for repeal fell to 48 percent).

Most Americans (60 percent) are aware of the fact that, as of now, the Republicans in Congress do not have an agreed upon alternative to the ACA, though their caucus is united in wanting it repealed. As on all matters partisan, the public is quite divided as to whether a Republican alternative would improve the current situation. For example, 25 percent say the Republicans would do a better job at lowering the amount the United States spends overall on health care, but 30 percent think they would do a worse job, and 34 percent wouldn't expect it to be any different.

DEFUNDING REMAINS UNPOPULAR

As has been true for the past two months, most Americans oppose the idea of using the legislative budgeting process to stop some or all of health reform from being put into place. Overall, 64 percent say they disapprove of this tactic, including a majority of Democrats (86 percent) and Independents (65 percent). Most Republicans (61 percent), however, would approve of cutting off funding for the law.

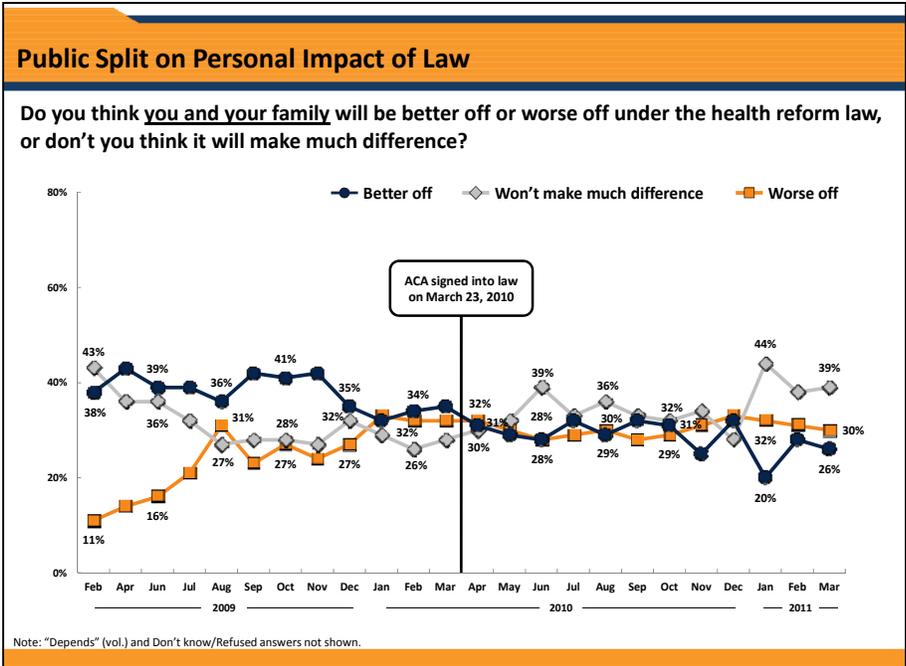
HAS HEALTH REFORM IMPACTED YOU?

At the one year anniversary, small but measurable groups of Americans say they have profited from the health reform law and, on the opposite end of the spectrum, believe they have been harmed by it. In both cases, the survey reports how the public *believes* they have been impacted, rather than how many have actually have been impacted, since it is often difficult for people to discriminate between changes wrought by new legislation and changes that would have occurred even in its absence. Overall, 13 percent say their family has benefited from health reform over the past year, while 20 percent report having suffered a negative effect.

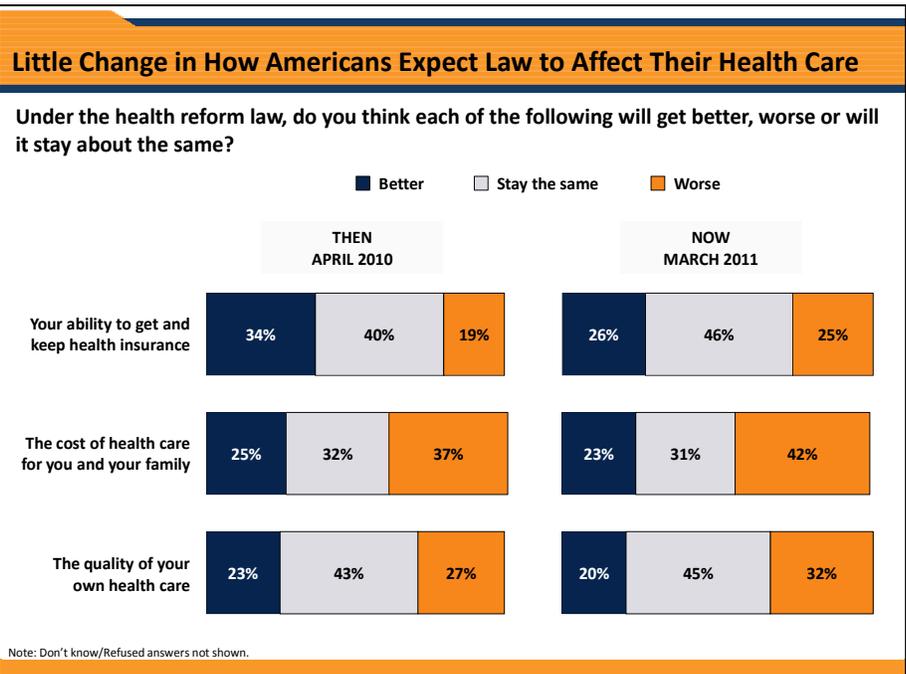
IN THEIR OWN WORDS... BENEFITS AND HARM	
Among the 13% who say they have personally benefitted from the health reform law: In what ways would you say you have benefited from the health reform law?	Among the 20% who say they have been negatively affected by the health reform law: in what ways would you say you have been negatively affected by the health reform law?
<i>"I already had a free physical"</i>	<i>"Costs are going up and coverage is going down"</i>
<i>"I am a full time student and 25 years old so my parents were able to put me back on their plan"</i>	<i>"I think because our insurance premiums have increased in anticipation of this new health reform law"</i>
<i>"Our insurance premium has lowered a significant deal and we are told that it's due to the new law"</i>	<i>"We will probably end up paying more taxes – we are in an upper bracket"</i>
<i>"They are closing the doughnut hole for seniors and they are giving us a check for the doughnut hole"</i>	<i>"We're in debt, [the] government is. The health reform [law] is going to increase our national debt. It will make our government larger. There are other ways to get people to get health care"</i>
<i>"Insurance companies [won't] be able to deny [those with] pre-existing conditions"</i>	<i>"In seeing the doctor they cut us back on how long we have to wait – used to see the doctor every 3 months now it's every 6 months – that started when the law was put into place"</i>
<i>"My current coverage will decrease [the] co-pay [for] doctor visits"</i>	<i>"Creates angst – it is frustrating to have government be involved in something they should not be involved in"</i>
<i>"Small business deductions – those who cover employees get a tax credit"</i>	<i>"We are already pay[ing] for insured people. All of us will be paying more, middle class will pay and pay, anything the federal [government] regulates is a major screw-up"</i>
<i>"It would be a safety if I was to get unemployed"</i>	<i>"Deeper cuts in benefits that were offered from work"</i>

WILL HEALTH REFORM HELP YOU?

Because most major provisions of the ACA will not be implemented until 2014, many Americans' views in year one are impacted less by tangible experience with the law's effects and more by their views of how the law *might* affect them once implemented. Since the beginning of the health care debate in earnest at the start of 2010, Americans have remained divided on the law's *potential* impact on their own family, another instance where neither the first year of implementation nor the legislative opposition to the law on Capitol Hill have managed to sway people's views of how a somewhat abstract piece of legislation will affect their own lives. Currently, three in ten say they expect to be worse off under the health reform law, a quarter (26 percent) feel they will be better off, and nearly four in ten (39 percent) believe the law will not make a difference either way.



A more fine-grained analysis of the ways Americans are anticipating the law will affect their health care situation leads to the same conclusion: no major change in opinion. Over the past year, across measures that ask Americans how they expect the quality, cost and availability of their own care and coverage to change under the ACA, there has been relatively little change. Currently, a plurality (42 percent) say they expect their own health care costs to rise under the health reform law, compared to a quarter (23 percent) who expect they will be paying less. When it comes to health care quality and access, the public is more divided. Slightly more say their health care quality will be worse than better (32 percent versus 20 percent) under the law, but a plurality doesn't expect any change. When it comes to access, the public is more evenly divided – a quarter (26 percent) believe their own access to health insurance will improve under the law, a similar share (25 percent) say that it will get worse, and the rest do not expect any change.



Q. Under the health reform law, do you think each of the following will get better, worse or will it stay about the same?

	Ages 18-29	Ages 30-49	Ages 50-64	Ages 65+
The quality of your own health care				
Better	25%	26%	13%	14%
Worse	25	28	43	32
It will stay about the same	50	42	42	50
The cost of health care for you and your family				
Better	26%	30%	15%	15%
Worse	24	39	57	46
It will stay about the same	44	28	24	35
Your ability to get and keep health insurance				
Better	29%	33%	23%	15%
Worse	16	21	35	27
It will stay about the same	53	42	40	55

One group whose views stand out as particularly negative here are those aged 50 to 64, a population beginning to grapple with increasing health problems even as they have years to wait before reaching eligibility for Medicare. Fully 57 percent in this group expect their health care costs to go up because of health reform, compared to only 24 percent among those under age 30.

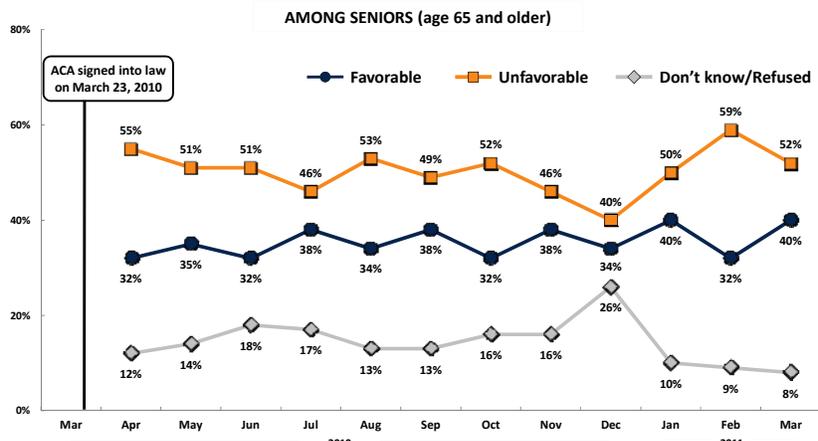
SENIORS

Throughout the past year, seniors have been more skeptical of the ACA, and they continue to be so at the one year anniversary, with just over half holding an unfavorable view of the law. March, however, saw a halt to the pattern of increasing negativity that started last December. Unfavorable views dropped among seniors by 7 percentage points over the month, while positive views increased by 8 percentage points.

In part their views may be based on the fact that by a two to one margin, they are more likely to believe Medicare will be worse off (39 percent) than better off (19 percent) because of health reform.

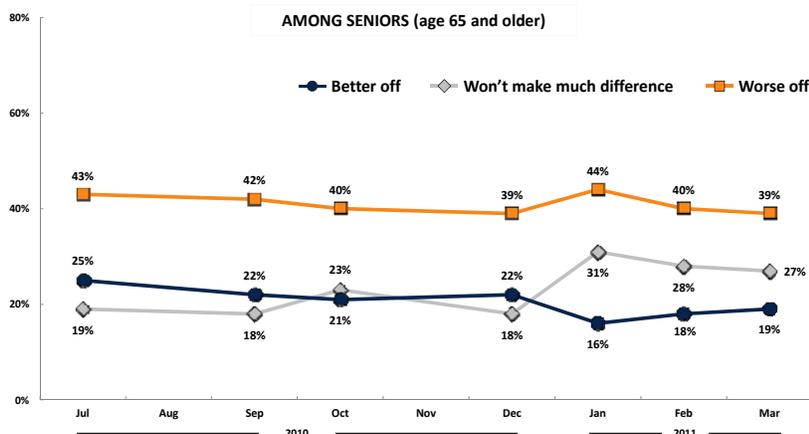
Seniors' Views Moderate Somewhat in March

As you may know, a health reform bill was signed into law early last year. Given what you know about the health reform law, do you have a generally favorable or generally unfavorable opinion of it?



Plurality of Seniors Continue To See ACA as Challenge for Medicare

Do you think the Medicare program will be better off or worse off under the health reform law, or don't you think it will make much difference?

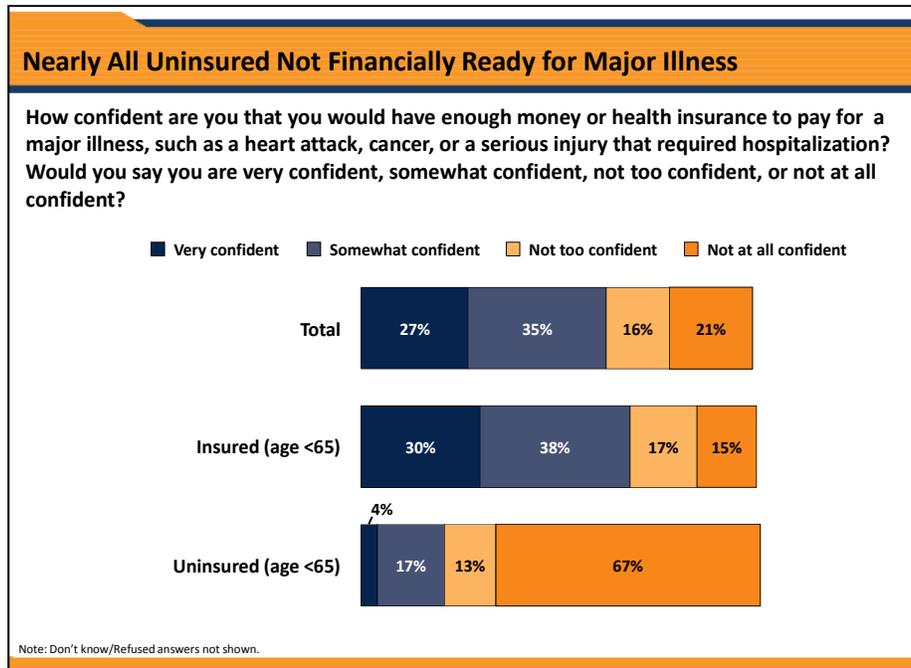


Note: Don't know/Refused answers not shown.

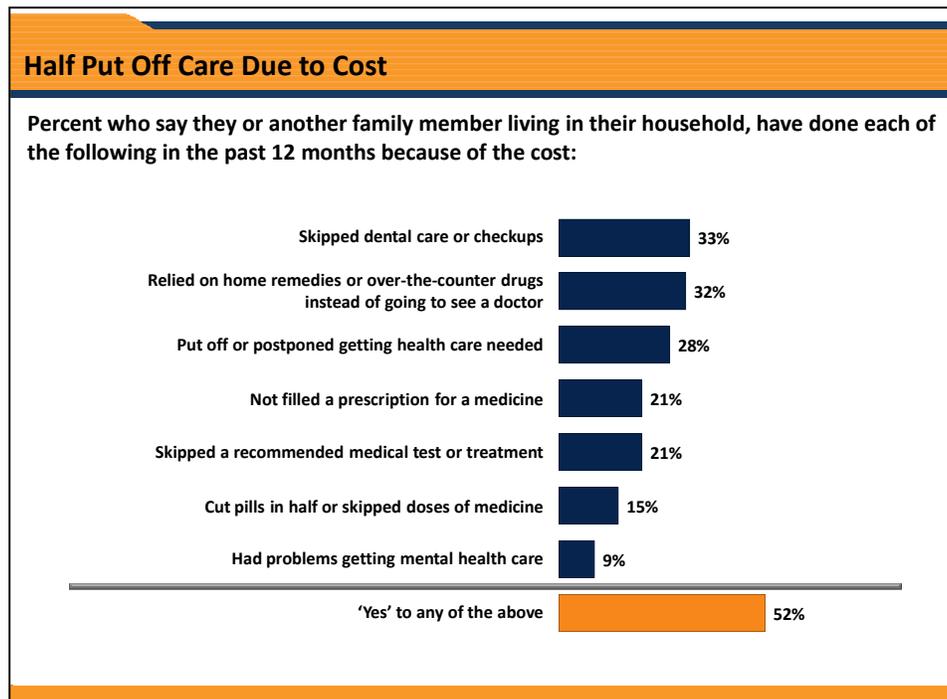
These numbers have been fairly steady since the bill was signed into law.

HEALTH CARE CONCERNS IN DAILY LIFE: MEDICAL COSTS CONTINUE TO BE MAJOR WORRY, PARTICULARLY FOR UNINSURED

The continuing debate over the ACA occasionally seems to overwhelm discussion of the problems that Americans are facing in finding and affording medical care, problems which look much the same in spring 2011 as they did in spring 2010. Overall, three in ten Americans doubt whether they have enough money or health insurance to pay their family's day to day medical costs, as was true last year at this time. Nearly four in ten (37 percent) doubt they could cover the costs in the case of a serious medical emergency, again, as was true last year (when 38 percent said so). These problems are particularly acute among those Americans who do not currently have health coverage. Fully eight in ten of the uninsured lack confidence in their ability to pay for treatment of a sudden, major illness.



These estimations are borne out in the proportion of Americans who report having had problems paying their medical bills over the past year, or skipping needed care in order to save money. Overall, nearly one in four Americans (23 percent) report that their household experienced problems paying medical bills over the past year. This is down slightly from 30 percent in March of last year. Fully half of Americans (52 percent)—and eight in ten among the uninsured—say they or a family member have put off some sort of medical care over the past year for reasons of cost.



This is not to say that there are not broad areas of satisfaction with the American health care system. The March poll found that most Americans are at least somewhat satisfied with the quality of care they receive (87 percent) and with their ability to get the latest medical treatments (79 percent). About two thirds (65 percent) say they are content with their current health care costs. And among those with health insurance coverage, 32 percent rate their plan as 'excellent' and another 58 percent as 'good'.

But worry runs high about getting and keeping health insurance. Seven in ten say they are at least somewhat worried about having to pay more for health care or health coverage, and half worry about not being able to afford needed care. Four in ten among the insured worry about losing that coverage.

In terms of concrete experiences with price increases in the insurance market, roughly half of those with health insurance say their health insurance premiums have been going up lately, and one in five say their premium increases have been a financial burden. Four in ten say their deductibles and co-pays have been going up lately.

THE UNINSURED

Asked why they don't have health coverage, uninsured respondents in the March survey were most likely to say they couldn't afford it (48 percent). Other responses include not being eligible for employer coverage (11 percent), being unemployed (8 percent), their employer not offering it (6 percent), having been turned down due to preexisting conditions (6 percent) and not needing it (5 percent).

Meanwhile, the protracted debate over the needs of the uninsured has not changed Americans' impressions of this group in at least one way: roughly half (52 percent) still believe that people without health insurance mostly live in households where no one is employed. In fact, the opposite is true, most uninsured live in households where someone is working.²

² See <http://www.kff.org/uninsured/upload/7806-03.pdf>

Methodology

This *Kaiser Health Tracking Poll* was designed and analyzed by public opinion researchers at the Kaiser Family Foundation led by Mollyann Brodie, Ph.D., including Claudia Deane, Sarah Cho, and Theresa Boston. The survey was conducted March 8 through March 13, 2011, among a nationally representative random sample of 1,202 adults ages 18 and older. Telephone interviews conducted by landline (801) and cell phone (401, including 171 who had no landline telephone) were carried out in English and Spanish by Princeton Survey Research Associates.

The margin of sampling error is plus or minus 3 percentage points. For results based on other subgroups, the margin of sampling error may be higher. Note that sampling error is only one of many potential sources of error in this or any other public opinion poll.

The full question wording, results, charts and a brief on the poll can be viewed online at <http://www.kff.org/kaiswerpolls/8166.cfm>.

Additional copies of this publication (#8166-F) are available on the Kaiser Family Foundation's website at www.kff.org.