



HARVARD
School of Public Health



FOUNDATION
BLUE CROSS BLUE SHIELD OF MASSACHUSETTS
EXPANDING ACCESS TO HEALTH CARE

Massachusetts Health Reform Survey

Topline Results
June 2008

Harvard School of Public Health/Blue Cross Blue Shield of Massachusetts Foundation

Methodology

The *Massachusetts Health Reform Survey* was conducted by the Harvard School of Public Health and the Blue Cross Blue Shield of Massachusetts foundation. The survey was designed and analyzed by a team of researchers at the Harvard School of Public Health with input and review from BCBSMA Foundation. This is the third survey in a series of surveys designed to measure the attitudes of Massachusetts residents towards the health reform law passed in 2006. The second survey also included the Kaiser Family Foundation as a research partner.

The instrument was approximately 15 minutes in length. Interviews were conducted with 1,015 randomly selected Massachusetts state residents, age 18 and older, via telephone by International Communications Research of Media, Pennsylvania. The interviewing period was June 10 to 23, 2008. The data were weighted to accurately reflect the demographics of the state's adult population as described by the U.S. Census.

When interpreting these findings, one should recognize that all surveys are subject to sampling error. Results may differ from what would be obtained if the whole Massachusetts adult population had been interviewed. The size of this error varies with the number of persons surveyed and the magnitude of difference in responses to each question. The sampling error for surveys of 1,015 respondents is ± 3.93 percentage points at the 95% confidence level.

1. As you may know, Massachusetts has a law that is aimed at assuring that virtually all Massachusetts residents have health insurance. How much have you heard or read about this Massachusetts law, would you say a great deal, quite a bit, just some, only a little, or nothing at all?

	A great deal	Quite a bit	Just some	Only a little	Nothing at all	Don't know	Refused
06/23/08	27	27	22	16	6	1	1

(Asked of total who have heard/read anything about the new Massachusetts law; n = 963)

2. Given what you know about it, in general, do you support or oppose the Massachusetts Universal Health Insurance Law?

	Support	Oppose	Don't know	Refused
06/23/08	69	22	9	*

1/2 Combination Table (Total respondents)

	06/23/08	05/2007	09/2006
Have heard/read about the new Massachusetts law (NET)	93	86	80
Support it	64	58	48
Oppose it	20	14	16
Haven't heard/read about the new Massachusetts law	6	13	20
Don't know	1	*	*
Refused	1	*	--

READ: Next I'd like to get your opinion about some features of this health insurance law.

3. The law requires that all uninsured Massachusetts residents either purchase health insurance or pay a fine of up to 50% of what health insurance would cost. If a state agency determines that a person can't afford a policy, they would not be required to buy one. People whose incomes fall below a certain level would receive help paying part or all of their insurance premiums. Do you support or oppose state government requiring uninsured residents to purchase health insurance?

	Support	Oppose	Don't know	Refused
06/23/08	58	35	7	*

4. The law requires that businesses that employ more than 10 people either provide health insurance for their employees, or pay a penalty of \$295 per employee per year. Do you support or oppose requiring businesses to provide health insurance or pay a penalty?

	Support	Oppose	Don't know	Refused
06/23/08	75	21	3	*

Read: Next I'd like to get your impression of how this health insurance law is impacting different people in Massachusetts.

5. Generally speaking, do you think the Massachusetts Health Insurance Reform Law is helping, hurting or not having much of an impact on...?

(Asked of one half total respondents n = 532)

- a. People who do not have health insurance

	Helping	Hurting	Not having much impact	Don't know	Refused
06/23/08	45	33	14	7	1

(Asked of one half total respondents n = 483)

- b. People who do have health insurance

	Helping	Hurting	Not having much impact	Don't know	Refused
06/23/08	26	18	48	7	1

(Asked of one half total respondents n = 532)

- c. Small businesses

	Helping	Hurting	Not having much impact	Don't know	Refused
06/23/08	13	56	19	12	*

(Asked of one half total respondents n = 483)

- d. Large corporations

	Helping	Hurting	Not having much impact	Don't know	Refused
06/23/08	19	11	56	14	*

(Asked of one half total respondents n = 532)

- e. Young adults

	Helping	Hurting	Not having much impact	Don't know	Refused
06/23/08	32	29	28	11	*

(Asked of one half total respondents n = 483)

- f. Poor people

	Helping	Hurting	Not having much impact	Don't know	Refused
06/23/08	44	31	14	9	2

(Asked of one half total respondents n = 532)

- g. The middle class

	Helping	Hurting	Not having much impact	Don't know	Refused
06/23/08	27	26	40	7	*

(Asked of one half total respondents n = 483)

h. Doctors and hospitals

	Helping	Hurting	Not having much impact	Don't know	Refused
06/23/08	40	16	26	15	2

(Asked of total respondents)

i. The state budget

	Helping	Hurting	Not having much impact	Don't know	Refused
06/23/08	14	39	26	20	*

(Asked of total respondents)

j. You personally

	Helping	Hurting	Not having much impact	Don't know	Refused
06/23/08	14	18	67	1	*

7. Do you think this Health Insurance Law has caused what you pay for health care and insurance to go up, go down, or don't you think it has had much impact on how much you pay for health care and insurance?

	06/23/08
Go up	33
Go down	6
No impact	54
Don't know	6
Refused	*

8. Generally speaking, do you think this Health Insurance law is helping, hurting, or not having much of an impact on (insert)?

a. The Massachusetts economy

	Helping	Hurting	Not having much impact	Don't know	Refused
06/23/08	22	35	31	11	*

b. The quality of healthcare in Massachusetts

	Helping	Hurting	Not having much impact	Don't know	Refused
06/23/08	29	21	42	7	*

c. The cost of health care in Massachusetts

	Helping	Hurting	Not having much impact	Don't know	Refused
06/23/08	20	39	30	11	1

9. Based on what you know about the Massachusetts Health Insurance Reform Law, how successful do you think the law has been at reducing the number of uninsured in Massachusetts? Very successful, somewhat successful, not very successful, or not successful at all?

	Successful			Not successful			Don't know	Refused
	NET	Very	Somewhat	NET	Not very	Not at all		
06/23/08	71	14	57	19	15	4	9	*

10. The Massachusetts Health Insurance Reform Law requires all uninsured Massachusetts adults to buy health insurance or pay a fine if an insurance plan exists that the state determines is affordable. People who make less than 300% of the federal poverty level are given a subsidy to help pay part or all of their insurance premiums. Do you support or oppose providing subsidized insurance for these Massachusetts residents?

	Support	Oppose	Don't know	Refused
06/23/08	77	18	4	1

Since the law went into effect, approximately 175,000 people have gotten health insurance through this subsidized program. The number is more than was expected so the program is projected to be roughly \$150 million dollars over budget this year. I'm going to read some ways that might be used to deal with these additional costs and would like you to tell me whether you favor or oppose each method of dealing with this budget shortfall.

(Asked of one half total respondents; n = 507)

11. To deal with this budget shortfall, do you favor or oppose (READ EACH ITEM)? (GET ANSWER, THEN ASK:) Would this be strongly (favor/oppose) or somewhat (favor/oppose)?

- a. increasing the cigarette tax?

	Favor			Oppose			Don't know	Refused
	NET	Strongly	Somewhat	NET	Somewhat	Strongly		
06/23/08	70	57	13	29	8	21	1	*

- b. reducing payments to hospitals and physicians for people who have subsidized insurance

	Favor			Oppose			Don't know	Refused
	NET	Strongly	Somewhat	NET	Somewhat	Strongly		
06/23/08	51	22	29	43	20	23	6	--

- c. limiting the number of uninsured people who would receive subsidized insurance and creating a waiting list for them

	Favor			Oppose			Don't know	Refused
	NET	Strongly	Somewhat	NET	Somewhat	Strongly		
06/23/08	27	10	17	66	21	45	7	*

- d. increasing the premiums, co-pays, and deductibles of those who receive subsidized insurance

	Favor			Oppose			Don't know	Refused
	NET	Strongly	Somewhat	NET	Somewhat	Strongly		
06/23/08	40	16	24	55	22	33	5	--

- e. increasing the state sales tax

	Favor			Oppose			Don't know	Refused
	NET	Strongly	Somewhat	NET	Somewhat	Strongly		
06/23/08	23	7	16	74	16	59	2	1

- f. requiring insurers to make a contribution to a fund that provides subsidized coverage for the uninsured

	Favor			Oppose			Don't know	Refused
	NET	Strongly	Somewhat	NET	Somewhat	Strongly		
06/23/08	61	36	25	34	11	24	5	*

- g. cutting other government programs

	Favor			Oppose			Don't know	Refused
	NET	Strongly	Somewhat	NET	Somewhat	Strongly		
06/23/08	33	14	19	57	23	33	10	1

(Asked of one half total respondents; n = 508)

12. Under the current law, businesses that employ more than 10 people must either provide health insurance for their employees or pay a penalty of \$295. To deal with this budget shortfall, do you favor or oppose increasing the penalty for businesses that don't provide health insurance? (GET ANSWER, THEN ASK:) Would this be strongly (favor/oppose) or somewhat (favor/oppose)?

	Favor			Oppose			Don't know	Refused
	NET	Strongly	Somewhat	NET	Somewhat	Strongly		
06/23/08	53	30	23	44	18	27	3	--

(Asked of one half total respondents; n = 507)

13. Under the current law, businesses that employ more than 10 people must either provide health insurance for their employees or pay a penalty of \$295. Some large companies don't pay this penalty because they provide coverage for their full-time workers, but some companies also have a lot of part-time workers who aren't provided insurance. Many of these workers are getting subsidized insurance from the new state program. To deal with the budget shortfall, do you favor or oppose charging these large companies for some of the costs that the state must pay to provide health care to their workers? (GET ANSWER, THEN ASK:) Would this be strongly (favor/oppose) or somewhat (favor/oppose)?

	Favor			Oppose			Don't know	Refused
	NET	Strongly	Somewhat	NET	Somewhat	Strongly		
06/23/08	75	47	27	22	11	11	3	1

14. Do you think the Massachusetts Health Insurance Reform Law should be repealed, continued as the law currently stands, or continued but with some changes made?

	Repealed	Continued as law currently stands	Continued with changes	Don't know	Refused
06/23/08	12	14	70	3	*

15. Are you, yourself, now covered by any form of health insurance or health plan? This would include any private insurance plan through your employer or that you purchase yourself, as well as a government program like Medicare or Medicaid?

	Yes	No	Don't know	Refused
06/23/08	96	4	--	*

(Asked of total who are covered by health insurance/plan; n = 990)

16. Which of the following is your MAIN source of health insurance coverage? Is it...?

	06/23/08
A plan through your or someone else's work or union	64
A plan you purchased yourself	9
Medicare, the program that provides health insurance primarily to people age 65 and older	12
Mass Health or Medicaid, the public program that provides health insurance and long term care to certain low-income families	8
Commonwealth Care or CommCare, the subsidized private health insurance program for low-income adults	2
Veteran's Affairs, Military Health, TRICARE or CHAMPUS	1
Some other government program	1
Somewhere else	3
Don't know	1
Refused	*

(Asked of total who are covered by health insurance/plan; n = 990)

17. Was there anytime in the past 12 months when you were without health insurance?

	Yes	No	Don't know	Refused
06/23/08	8	91	*	--

18. Have you gotten insurance or changed your insurance because of the law requiring everyone to have health insurance?

	Yes	No	Don't know	Refused
06/23/08	9	90	1	--

(Asked of total who have not gotten or changed insurance because of law; n = 945)

19. Do you know of anyone who used to be uninsured but now has health insurance because of the law requiring everyone to have health insurance?

	Yes	No	Don't know	Refused
06/23/08	34	65	1	--

20. Now thinking about your own health status... In general, would you say your health is, Excellent, Very good, Good, Fair or Poor?

	Excellent/Very Good/Good				Fair/Poor			Don't know	Refused
	NET	Excellent	Very good	Good	NET	Fair	Poor		
06/23/08	83	29	34	20	17	12	5	--	*

21. Including yourself, how many adults age 18 or older currently live in your household? Please include anyone who is temporarily away at school or in the military.

	1	2	3	4+	Don't know	Refused
06/23/08	25	51	16	8	--	*

22. How many children under the age of 18 live in this household?

	None	1	2	3	4	5	6	7+	Don't know	Refused
06/23/08	60	17	15	6	2	*	*	*	--	*

- D1. What is your age?

	18-29	30-49	50-64	65+	Don't know	Refused
06/23/08	20	39	22	17	--	3

D2. What is the last grade or class that you completed in school?

	06/23/08
High School Graduate or Less (NET)	37
Less than High School Graduate (subnet)	11
None, or grade 1-8	1
High school incomplete	10
High school graduate	26
Some College or more (NET)	63
Business/technical/vocational school	3
Some college, no 4-year degree	19
College graduate +	41
College graduate	23
Post-graduate training	18
Don't know	*
Refused	*

D3. Currently, are you yourself employed full-time, part-time, or not at all?

	Employed			Not Employed	Don't know	Refused
	NET	Full-time	Part-time			
06/23/08	65	53	12	35	--	--

(Asked of total respondents who are employed; n = 629)

D4. Are you self-employed?

	Yes	No	Don't know	Refused
06/23/08	16	84	--	--

D3/D4. Combination Table (Total respondents)

	06/23/08
Employed full/part time (NET)	65
Self employed	10
Not self employed	55
Not Employed	35
Don't know	--
Refused	--

(Asked of total respondents who are employed; n = 629)

D5. Approximately how many employees work in your entire company?

	10 or fewer	11 to 49	50 to 99	100 to 500	More than 500	Don't know	Refused
06/23/08	21	16	6	19	35	2	*

D3/D5. Combination Table (Total respondents)

	06/23/08
Employed full/part time (NET)	65
10 or fewer employees	13
11 to 49 employees	11
50 to 99 employees	4
100 to 500 employees	13
More than 500 employees	23
Not Employed	35
Don't know	--
Refused	--

(Asked of total respondents who are employed who are not self-employed; n = 510)

D5a. Has your employer discussed with you or given you any information about the Massachusetts Universal Health Insurance Law or not?

	Yes	No	Don't know	Refused
06/23/08	36	63	1	*

D3/D4/D5a. Combination Table (Total respondents)

	06/23/08
Employed full/part time (NET)	65
Self employed	10
Not self employed (subnet)	55
Employer has discussed/given info about new Mass Universal Health Law	20
Employer has not discussed/given info about new Mass Universal Health Law	34
Not Employed	35
Don't know	--
Refused	--

(Asked of total respondents who are not employed; n = 386)

D6. Are you...?

	Retired	A homemaker	A student	Temporarily unemployed	Not working for some other reason	Don't know	Refused
06/23/08	46	13	15	10	16	--	*

D3/D6. Combination Table (Total respondents)

	06/23/08
Employed full/part time	65
Not employed (NET)	35
Retired	16
A homemaker	4
A student	5
Temporarily unemployed	4
Not working for some other reason	6
Don't know	--
Refused	--

D11. Are you currently married, living with a partner, widowed, divorced, separated, or have you never married?

	Currently Married	Living with a partner	Widowed	Divorced	Separated	Never married	Don't know	Refused
06/23/08	55	8	8	8	2	18	--	1

D12. Are you, yourself, of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban, or other Latin American background?

	Yes	No	Don't know	Refused
06/23/08	6	93	*	1

(Asked of total Hispanic respondents; n = 24)

D12a. Are you White Hispanic or Black Hispanic?

	White Hispanic	Black Hispanic	Don't know	Refused
06/23/08	71	22	7	--

(Asked of total non-Hispanic respondents; n = 991)

D13. Do you consider yourself to be white, black or African-American, Asian-American, or some other race?

	White	Black or African American	Asian-American	Some other race	Don't know	Refused
06/23/08	85	6	3	5	--	2

RACE SUMMARY TABLE

	06/23/08
White (non-Hispanic)	80
Black or African-American (non-Hispanic)	6
Asian-American (non-Hispanic)	2
Hispanic (NET)	6
White Hispanic	4
Black Hispanic	1
Hispanic unspecified	*
Some other race	4
Don't know	--
Refused	2

D14. In politics today, do you consider yourself a Republican, a Democrat, or an Independent?

	Republican	Democrat	Independent	Other (vol.)	Neither/None (vol.)	Don't know	Refused
06/23/08	13	36	43	1	4	1	2

INCOME SUMMARY TABLE

	06/23/08
Less than \$40K (NET)	26
Less than \$15K	6
\$15K but less than \$20K	3
\$20K but less than \$25K	3
\$25K but less than \$30K	5
\$30K but less than \$40K	7
Less than \$40K (unspecified)	1
\$40K+ (NET)	64
\$40K but less than \$50K	8
\$50K but less than \$75K	13
\$75K but less than \$100K	16
\$100K+	22
\$40k+ (unspec)	4
Don't know	3
Refused	7

GENDER OF RESPONDENT

	Male	Female
06/23/08	47	53

D16. INTERVIEWER: In what language was the interview conducted?

	06/23/08
Spanish (NET)	2
All Spanish	2
Mostly Spanish	--
Part Spanish/Part English	--
English (NET)	97
Mostly English	2
All English	95
Portuguese (NET)	*
All Portuguese	--
Mostly Portuguese	*
Part Portuguese/Part English	*

D18. RECORD METRO STATUS FROM SAMPLE

	Urban	Suburban	Rural
06/23/08	5	93	2

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About the Harvard School of Public Health

Harvard School of Public Health is dedicated to advancing the public's health through learning, discovery, and communication. More than 400 faculty members are engaged in teaching and training the 1,000-plus student body in a broad spectrum of disciplines crucial to the health and well being of individuals and populations around the world. Programs and projects range from the molecular biology of AIDS vaccines to the epidemiology of cancer; from risk analysis to violence prevention; from maternal and children's health to quality of care measurement; from health care management to international health and human rights. For more information on the school visit: <http://www.hsph.harvard.edu>.

About the Blue Cross Blue Shield of Massachusetts Foundation

The mission of the Blue Cross Blue Shield of Massachusetts Foundation is to expand access to health care. Through grants and policy initiatives, the Foundation works with public and private organizations to broaden health coverage and reduce barriers to care. It focuses on developing measurable and sustainable solutions that benefit uninsured, vulnerable and low-income individuals and families in the Commonwealth, and served as a catalyst for the pioneering Massachusetts health care reform law passed in 2006. The Foundation was founded in 2001 with an initial endowment of \$55 million from Blue Cross Blue Shield of Massachusetts; the endowment has since grown to \$108 million. The Foundation operates separately from the company and is governed by its own 18-member Board of Directors. It is one of the largest private health philanthropies in New England and in 2007 was awarded the Paul Yloisaker Award for Public Policy Engagement by the Council on Foundations.