



PROGRAM FOR PUBLIC CONSULTATION
SCHOOL OF PUBLIC POLICY, UNIVERSITY OF MARYLAND

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Six in Ten Support the Alexander-Murray Healthcare Fixes

Washington DC: A new in-depth survey presented the three key provisions of the Alexander Murray bill, that addresses issues with the Affordable Care Act (ACA), to a sample of 2,511 registered voters and had them evaluate arguments for and against each provision. In the end, all three proposals were endorsed by about six in ten voters. These include allowing Americans age 30 and up to have low cost, high deductible 'copper plans,' and reversing the Trump administration cuts for health-care cost subsidies for low-income people, and cuts for outreach and education for the ACA exchanges.

The survey of 2,511 registered voters was conducted by the Program for Public Consultation at the University of Maryland (PPC), fielded by Nielsen Scarborough, and released today by the nonpartisan organization, Voice of the People.

The bill's lead sponsors are Republican Senator Lamar Alexander of Tennessee and Democrat Patty Murray of Washington.

One of the most controversial aspects of the ACA is that Americans age 30 and up cannot have what are called 'copper plans,' which have lower premiums, but require patients to pay nearly all of the medical costs until they meet the high deductible of \$7,150. The proposal in the Alexander-Murray bill is to allow older people to have such low-cost plans as well.

The argument in favor of the proposal stressed that the government should not be telling people what kind of insurance plan to have and that the copper plans do have coverage for medical costs above the \$7,150 deductible. This argument was found convincing by 77%, including 69% of Democrats as well as 85% of Republicans. The argument against the proposal emphasized that the people who are drawn to the low cost plans are just the ones who cannot afford the put of pocket costs, therefore they avoid going to the doctor, and get their medical services from emergency rooms, which is inefficient. This argument was found convincing by 57%, including 50% of Republicans as well as 64% of Democrats.

Asked for their final recommendation, 60% favored making copper plans available in the ACA exchanges to anyone seeking individual insurance, including people age 30 and older. This included 54% of Democrats, as well as 68% of Republicans.

Respondents were also divided six-ways by the Cook ratings for how Democratic or Republican their district voted. There was little difference across the range of red and blue districts.

The second part of the proposed bill restores subsidies that were ended by the Trump administration that help cover health care costs for low-income people. These subsidies ensure that a person with an income of less than \$30,000 does not have to pay more than \$2,250 for out-of-pocket expenses in a particular year for things like covering deductibles and co-pays. These subsidies have been paid directly to the insurance companies to reimburse them for covering the out-of-pocket costs of low-income people.

The argument in favor of the proposal asserted that as a result of ending the subsidies, middle income people are paying higher premiums, the government is paying more premium subsidies of low income people, and that the CBO says the government is not saving money as a result. Two thirds found this convincing, including 87% of Democrats, but just 46% of Republicans. The argument against contended that the subsidies are a give-away to the insurance companies, they shore up a system that is not working, and that subsidies remove the incentives for low-income people to keep their medical costs low while making them dependent on the government. This argument was found convincing by 55%, including 83% of Republicans, but just 30% of Democrats.

For their final recommendation, 58% favored restoring the subsidies that go to insurance companies to reimburse them for covering the out of pocket costs of low income people, including 84% of Democrats but just 29% of Republicans. Majorities were favorable in all types of districts, except in very red districts, where 55% were opposed.

Another key proposal in the bill is to restore funding for services that help familiarize people with the ACA's insurance exchanges, including advertising, education, training "navigators" to help people find their way to a health plan, and notifying people if there is a problem with their coverage. The Trump administration reduced funding for outreach by over 70 percent. As a result, there was a substantial fall-off in new enrollments compared to the previous year.

The argument in favor of fully restoring funding for these services stressed that the government is responsible for maximizing the number of citizens with health insurance, that cutbacks on outreach and education reduces signups, and when people do not have insurance it creates a cost to society, as well as to the individual. It was found convincing by 61%, including 83% of Democrats, but only 36% of Republicans. The argument against emphasized that the cuts are an effective cost-saving measure, that the reduced level of spending is similar to spending on publicizing the Medicare drug benefit and that the ACA is a failing program that should not be propped up with taxpayer-financed advertising. A modest 51% found this argument convincing, including just 21% of Democrats, but 85% of Republicans found it convincing.

Asked for their final recommendation, 58% favored restoring spending on outreach and education for the ACA's insurance exchanges, including 85% of Democrats, but only 29% of Republicans.

The Program for Public Consultation, at the School of Public Policy, University of Maryland, seeks to improve democratic governance by consulting the citizenry on key public policy issues governments face. Voice of the People is a nonpartisan organization that seeks to re-anchor our democracy in its founding principles by giving 'We the People' a greater role in government. Neither organization takes a position on the policy issues it explores.

- Survey Questionnaire: http://www.publicconsultation.org/wp-content/uploads/2018/01/Alexander_Murray_Quaire.pdf
- Slide Presentation: http://www.publicconsultation.org/wp-content/uploads/2018/01/Alexander_Murray_Slides.pdf
- Take the Survey: <http://bit.ly/2EoP8o8>

The survey was conducted online from December 6-13, 2017 with a national probability-based sample of 2,511 registered voters, provided by Nielsen Scarborough from Nielsen Scarborough's sample of respondents, who were recruited by mail and telephone using a random sample of households. The margin of error was +/- 2.0%.

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