Community Service Society

Women's Concerns in New York's Health Reform Conversation

Presentation at NARAL Universal Health Care Forum
New York University
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- New York's Uninsured & Gender
- Polling
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  2. Health hardships are rampant
  3. New Yorkers have strong policy responses
  4. Affordability and pricing matters to New Yorkers
- CSS Cornerstone Proposal
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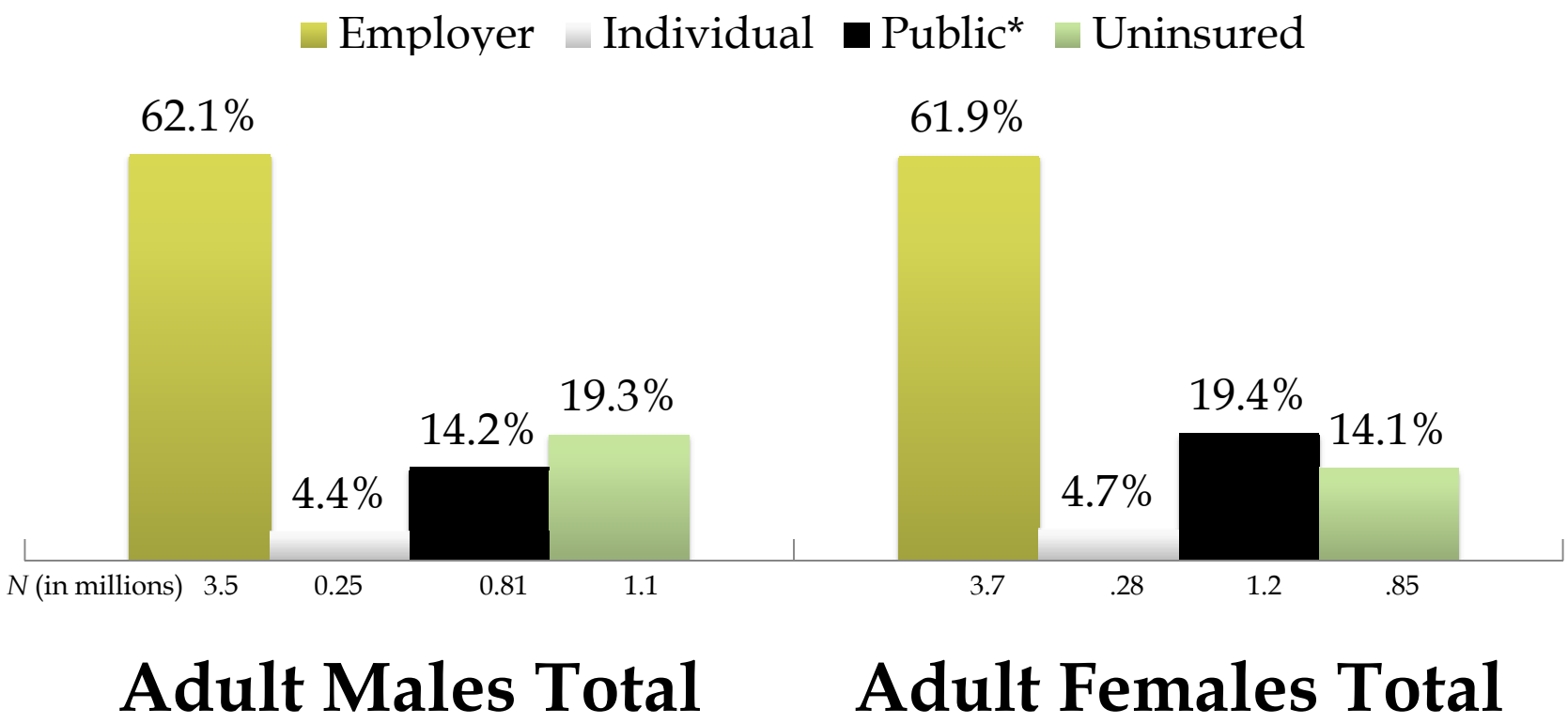
Introduction: New York's Uninsured

- 2.5 million (13%) New Yorkers are uninsured, even though NY spends more per capita on health than any other state in the nation ($125 billion)
- Uninsured more likely to be:
  - Adults, 2.1 million (18% of all NY adults)
  - Low-income, (49% of uninsured are below 200% FPL)
  - Immigrants, (30% of uninsured)
  - Downstate
    - 54% of uninsured live in NYC; 46% live in rest of state
  - Men
    - In NY, men are much more likely to be uninsured than women, but the difference is because women are more likely to participate in public insurance programs

Gendered Rates of Uninsured in NY – Public Programs Make Up the Difference

Distribution of Health Insurance Coverage by Gender, New York State, Ages 19-64, (2004-2005).



* Public includes Medicaid, SCHIP, and other public insurance (mostly Medicare and military-related). Data source: United Hospital Fund, 2007.

Racial Disparities & New York's Uninsured

	Total Pop. By Race (19-64)	Race as % of Total State Pop. (19-64)	# Uninsured by Race (19-64)	Uninsured % of Total Pop. by Race (19-64)
White Only (non-Hispanic)	7,227,729	61.0%	946,307	13.1%
Black Only (non-Hispanic)	1,694,106	14.3%	351,484	**20.7%**
Hispanic	1,857,041	15.7%	571,220	**30.8%**
Asian/Pacific Islander Only (non-Hispanic)	960,094	8.1%	223,979	**23.3%**
Other/Multiple Races (non-Hispanic)	103,466	0.9%	21,578	**20.9%**

*Total State Pop. Age 19-64 = 11,842,436

Source: Total Population from 2007 Current Population Survey, Annual Social and Economic Supplement, weighted by 2005-2007 ASEC. All errors due to rounding.

Statewide Poll on Health Reform in New York

Summary of Methodology

- Poll designed by CSS and Lake Research Partners.
- Surveyed 1619 New Yorkers in November 2007
  - 406 in New York City,
  - 402 in Long Island,
  - 411 in Urban Upstate, and
  - 400 in Rural Upstate.
- Telephone numbers for the survey were drawn using random digit dial (RDD).
  - The data were weighted slightly by gender, age, region, race, Federal Poverty Level (FPL), and education for each region in order to ensure that they accurately reflect the demographic configuration of these populations and actual proportion in New York residents.
- Margin of error
  - For full survey is +/- 2.5 percent
  - For each region is +/- 4.9 percent

Summary of Findings

1. Health care tops the agenda for New Yorkers
   - ✓ Top personal worry, by 2:1 margin
   - ✓ Top priority for elected officials, by 4:1 margin
   - ✓ More worried about no government action than increased taxes
2. Health hardships are rampant
   - ✓ Last year, nearly 25% of New Yorkers didn't get care or prescriptions for lack of money or insurance
   - ✓ Over 50% of New Yorkers polled know someone without insurance
3. New Yorkers have strong policy responses
   - ✓ Dislike individual mandates, but like employer responsibility
   - ✓ New Yorkers like sliding-scale proposals
   - ✓ New Yorkers reject HSAs
4. Affordability and pricing matters to New Yorkers
   - ✓ Most believe paying 5% of pretax income on health coverage is fair

1. Health Care Tops New Yorkers' Policy Agenda

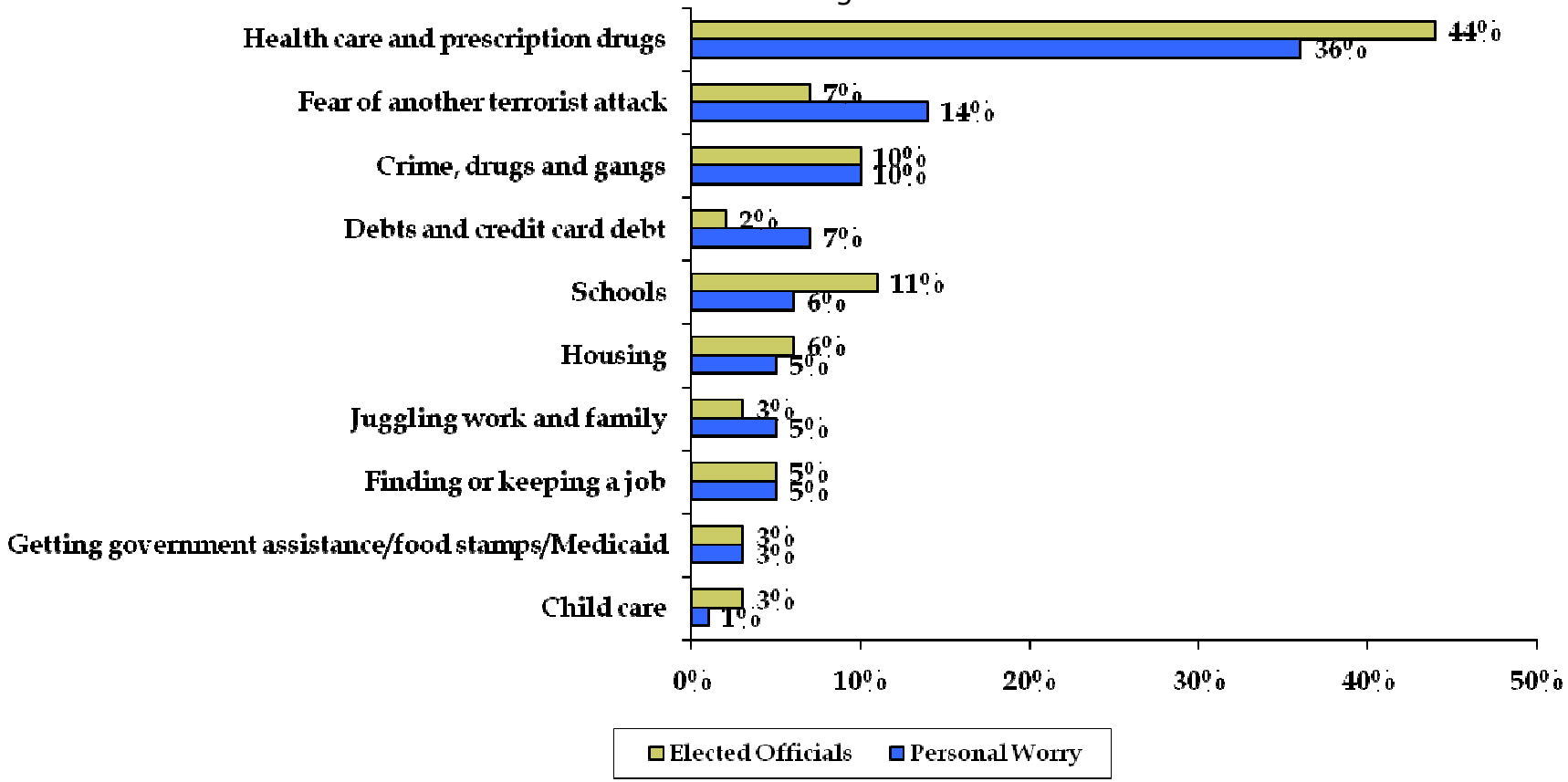
- By a margin of 2:1, New Yorkers personally worry about health care more than any other issue (e.g., education, crime, terrorism)

- By a margin of 4:1, health care is the issue New Yorkers want their state officials to do something about

- Even without details of a health care proposal, the majority of residents (65%) say that they are more likely to re-elect a state legislator if he would support a universal health care proposal
  - Majority (68%) said that they were more worried that the government will not take action to provide affordable health coverage for everyone than that health reform would result in increased taxes and government control
  - Majority (62%) said they were worried government will not take action to rein in costs than about taxes and more government control

Health care and prescription drugs are the top personal and political issues for New Yorkers

Now I'm going to read you some problems you and your family may face. Please listen carefully, then tell me which ONE of these you personally worry about the most?/What ONE issue would you most like state elected officials in New York to do something about?*



* Split-sampled questions
Source: CSS Statewide Survey 2007.

Lake Research Partners

Regardless of FPL or region, New Yorkers believe that health care and prescription drugs should be the top issue for state elected officials.

TOP ISSUE FOR STATE ELECTED OFFICIALS*							
	<200%	200-400%	>400%	NYC	Long Island	Urban Upstate	Rural Upstate
Health care and prescription drugs	**46%**	**47%**	**41%**	**43%**	**42%**	**43%**	**45%**
Schools	11%	11%	14%	14%	6%	10%	10%
Crime, drugs and gangs	6%	13%	9%	8%	13%	13%	11%
Fear of another terrorist attack	4%	8%	10%	5%	11%	10%	7%
Housing	7%	6%	5%	7%	10%	2%	3%
Finding or keeping a job	8%	6%	4%	3%	4%	9%	9%
Govt. assistance	4%	3%	2%	4%	2%	1%	4%
Child care	3%	3%	2%	4%	2%	1%	2%
Juggling work and family	4%	1%	3%	4%	1%	3%	1%
Debts and credit card debt	3%	1%	2%	2%	2%	1%	4%

*Split-sampled question

Source: CSS Statewide Survey 2007.

Lake Research Partners

Older married women, Democratic women, lower income rural residents, middle class men, and middle class residents of Long Island, are among the groups most likely to say that health care and prescription drugs is the one issue they would most like their elected officials to act on.

Those most likely to say that health care and prescription drugs is the ONE issue they would most like state elected officials in New York to do something about:

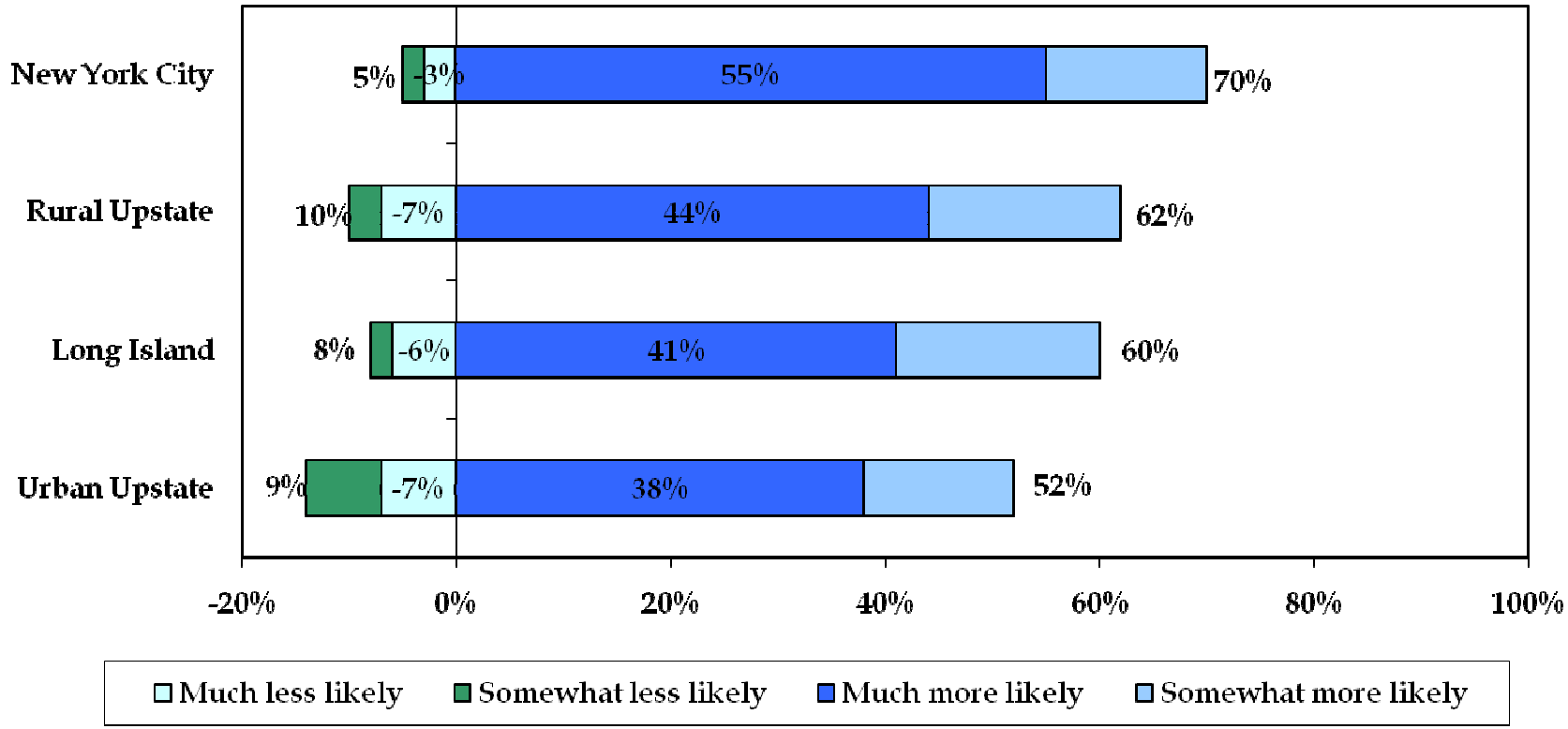
- Rural Upstate <200% FPL* – 60 percent
- Democratic women – 58 percent
- Married, childless women – 57 percent
- Women <200% FPL – 56 percent
- Retired New Yorkers – 56 percent
- Residents ages 65-69* – 55 percent
- Long Island 200-400% FPL* - 54 percent
- College-educated women – 53 percent
- Men 200-400% FPL – 52 percent
- White women – 52 percent
- New Yorkers who are widowed – 52 percent
- Strong Democrats – 51 percent
- New York City women – 50 percent
- New Yorkers who are separated/divorced* - 50 percent

*Small n size

Source: CSS Statewide Survey 2007.

Across all regions, New Yorkers say their state legislator's support for a statewide health care for all proposal would affect their vote.

Would you be more or less likely to vote to re-elect your state legislator if they supported a health care proposal to cover all New York residents or would it not make a difference?

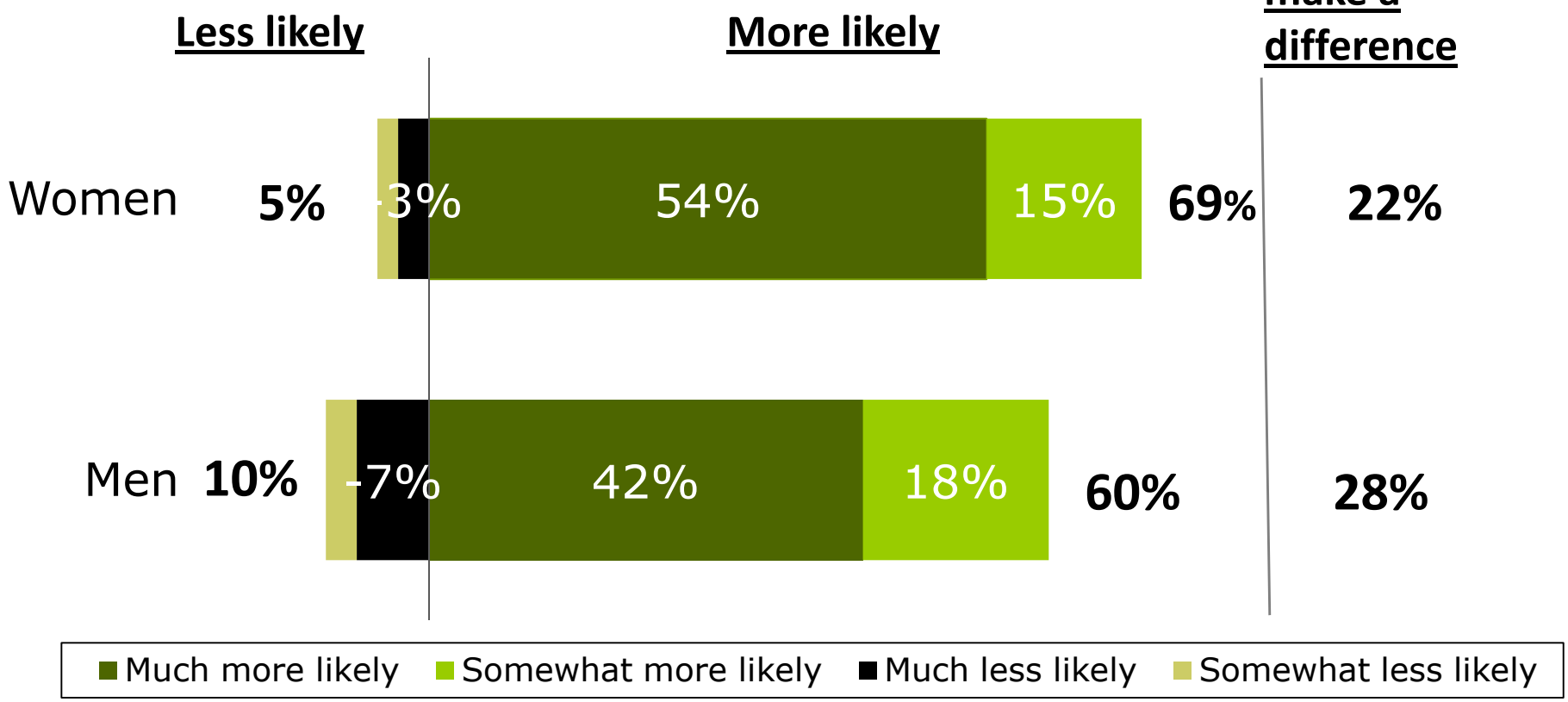


Source: CSS Statewide Survey 2007.

Lake Research Partners

Women are more likely to vote on health than men.

Would you be more or less likely to vote to re-elect your state legislator if they supported a health care proposal to cover all New York residents or would it not make a difference?

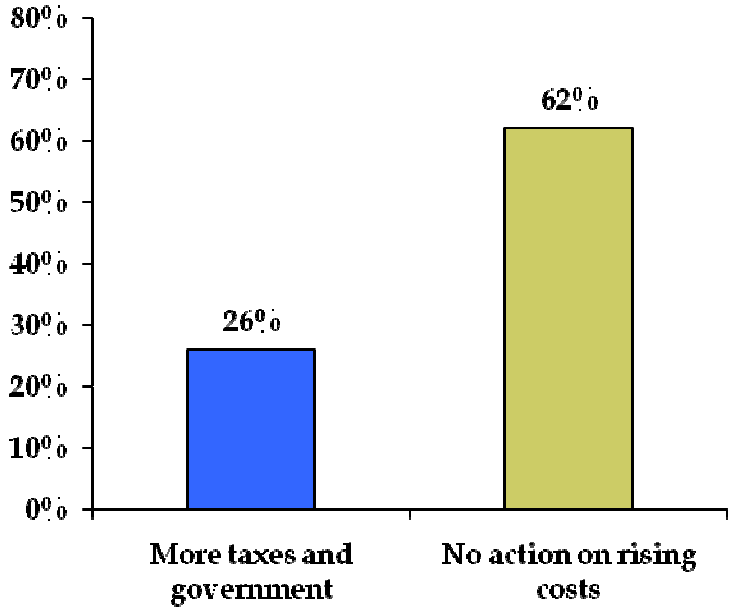


Source: CSS Statewide Survey 2007.

Overwhelmingly, New Yorkers worry more about no action on access or rising costs than higher taxes and more government. By almost 3 to 1, New Yorkers worry that government won't take action on access.

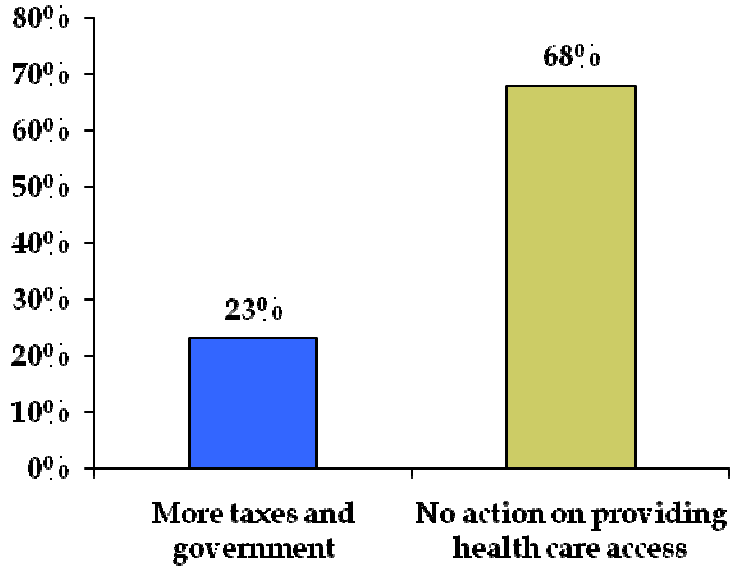
Costs

Again, thinking about health care in New York today, which are you more worried about, that health care reform will raise your taxes and create more government control OR that government **will <u>not</u> take any action to rein in rising health care costs**?*



Access

Again, thinking about health care in New York today, which are you more worried about, that health care reform will raise your taxes and create more government control OR that government **will <u>not</u> take any action to provide affordable access to health care for everyone**?*



*Split-sampled question

Source: CSS Statewide Survey 2007.

Lake Research Partners

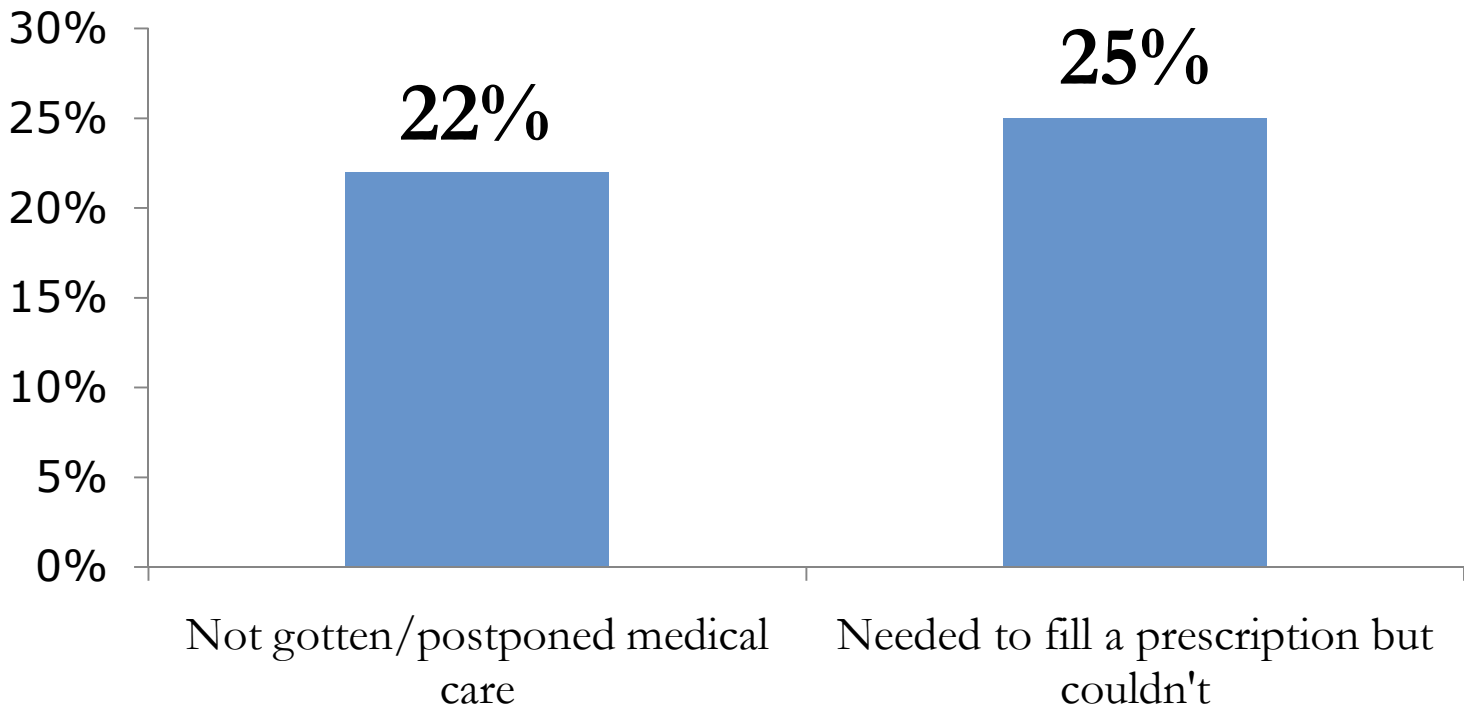
2. New Yorkers' Health Hardships & Priorities for Action

- Lack of affordable health coverage is at crisis levels in New York
  - 22% of New Yorkers postponed getting health care in the past year for lack of money or insurance
  - 25% failed to get a prescription for the same reasons
  - More than half of all New Yorkers personally know someone who has been uninsured in the last two years

- New Yorkers report a number of serious health care problems and concerns
  - New Yorkers are worried about both access to health insurance and rising costs
  - Rural upstate New Yorkers and NYC residents show most concern about losing insurance

New Yorkers are foregoing medical care and prescriptions due to lack of money and insurance.

In the last year, have you or any member of your household not gotten or postponed getting medical care or surgery because of a lack of money or insurance? Needed to fill a prescription but couldn't because of a lack of money or insurance?



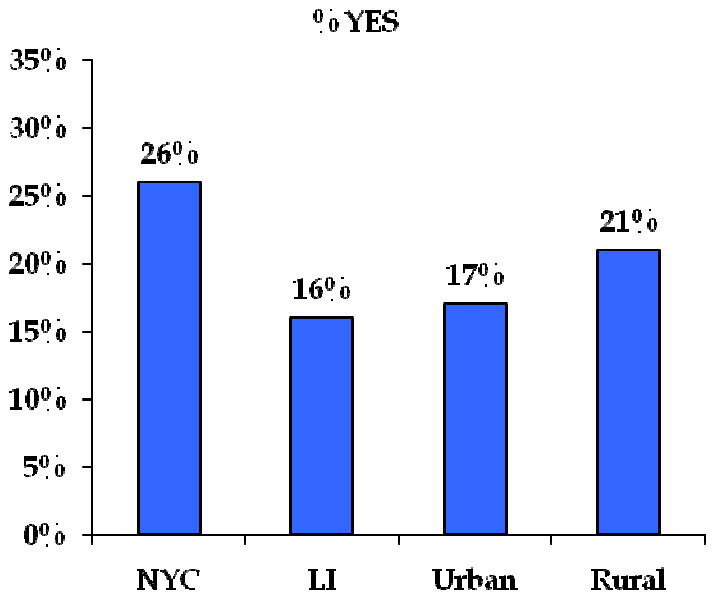
Source: CSS Statewide Survey 2007.

Lake Research Partners

More than 1 out of 4 NYC residents report not getting or postponing medical care or surgery or being unable to fill a prescription because of lack of money or insurance; rural residents are not far behind.

Now I'd like to talk about some of the problems that families have faced making ends meet in the last year. Please tell me if you have experienced some of the same difficulties. In the last year have you or any member of your household:

Not gotten or postponed getting medical care or surgery because of a lack of money or insurance?



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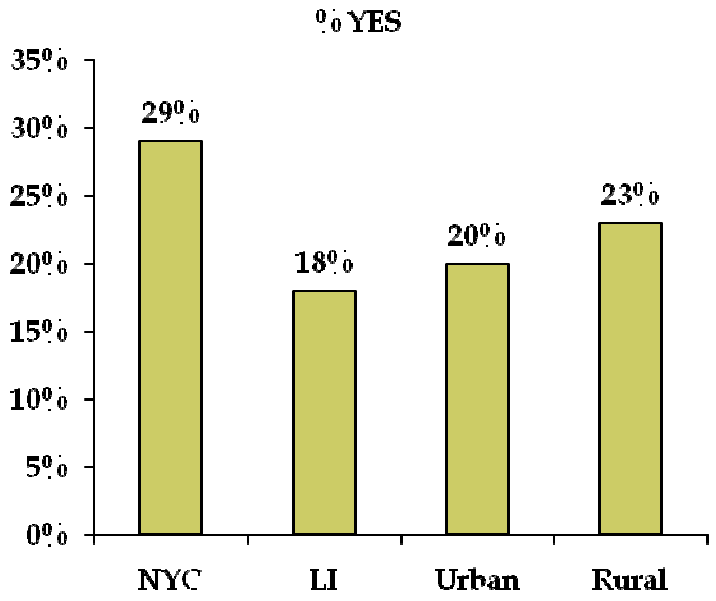
Needed to fill a prescription but couldn't because of a lack of money or insurance?

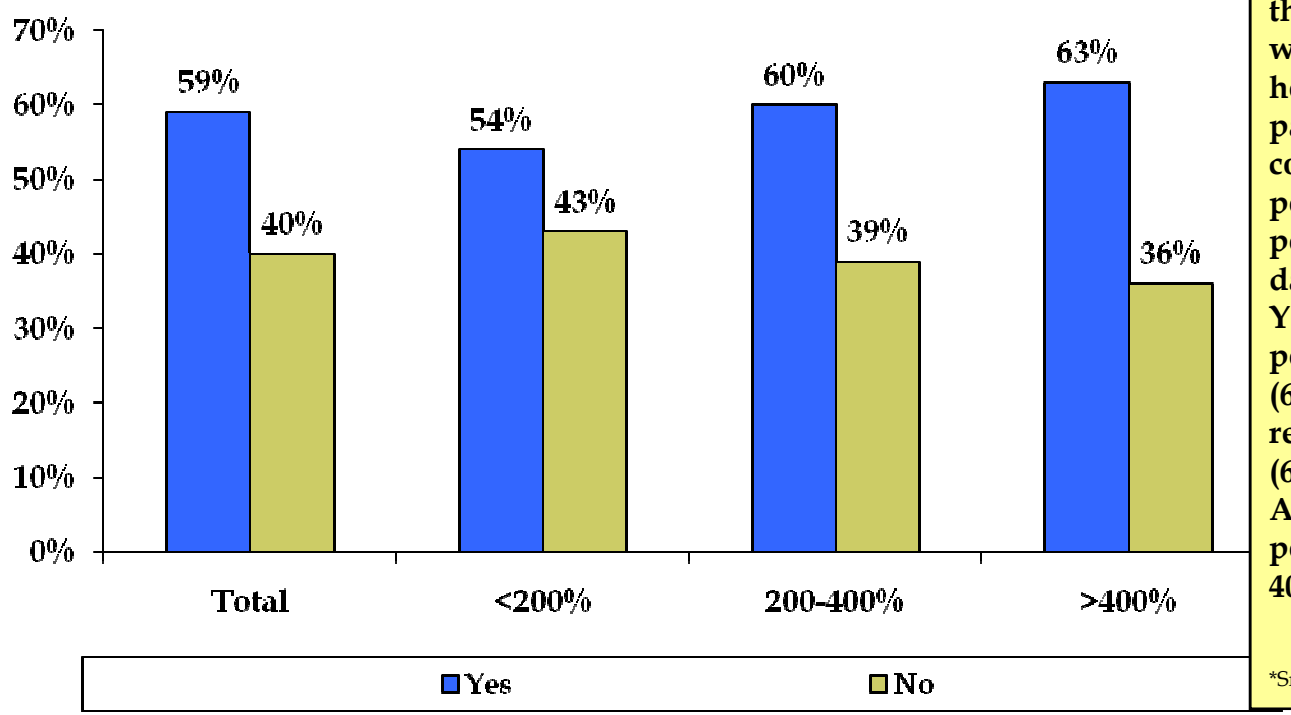


Source: CSS Statewide Survey 2007.

Lake Research Partners

More than half of New Yorkers say they have personally known someone who has been without health care coverage in the last two years.

Do you personally know anyone who has been without health care coverage in the last two years?



Those most likely to say they have known someone who has been without health care coverage in the past two years include college women (69 percent), parents (69 percent (especially married dads – 72 percent), New Yorkers under 50 (68 percent), weak Democrats (68 percent), New York City residents above 400% FPL (67 percent), African American men* (66 percent), women above 400% FPL (65 percent).

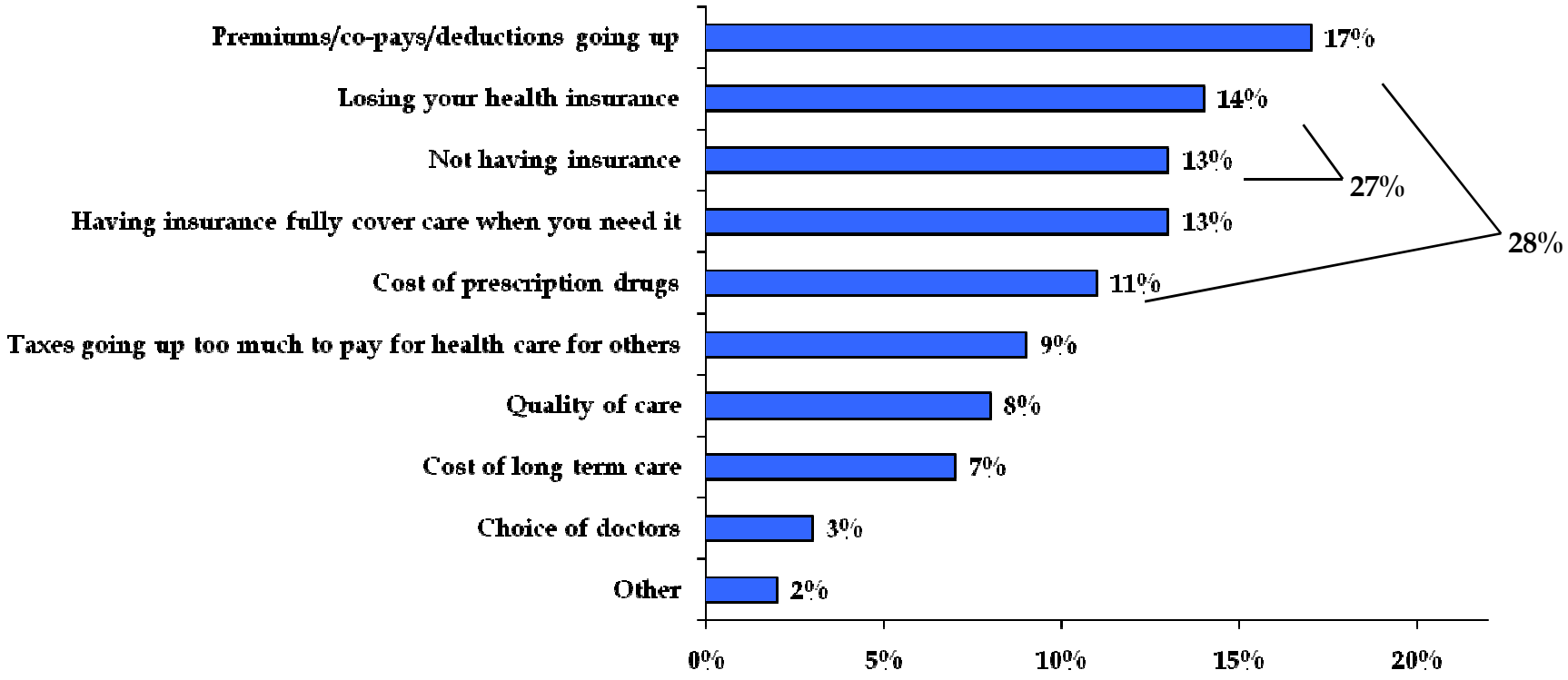
*Small n size

Lake Research Partners

Source: CSS Statewide Survey 2007.

New Yorkers are most worried about both cost of and access to health care. Concerns around access include losing coverage as well as not having insurance at all.

And thinking specifically about health care, what personally worries you the most?



Source: CSS Statewide Survey 2007.

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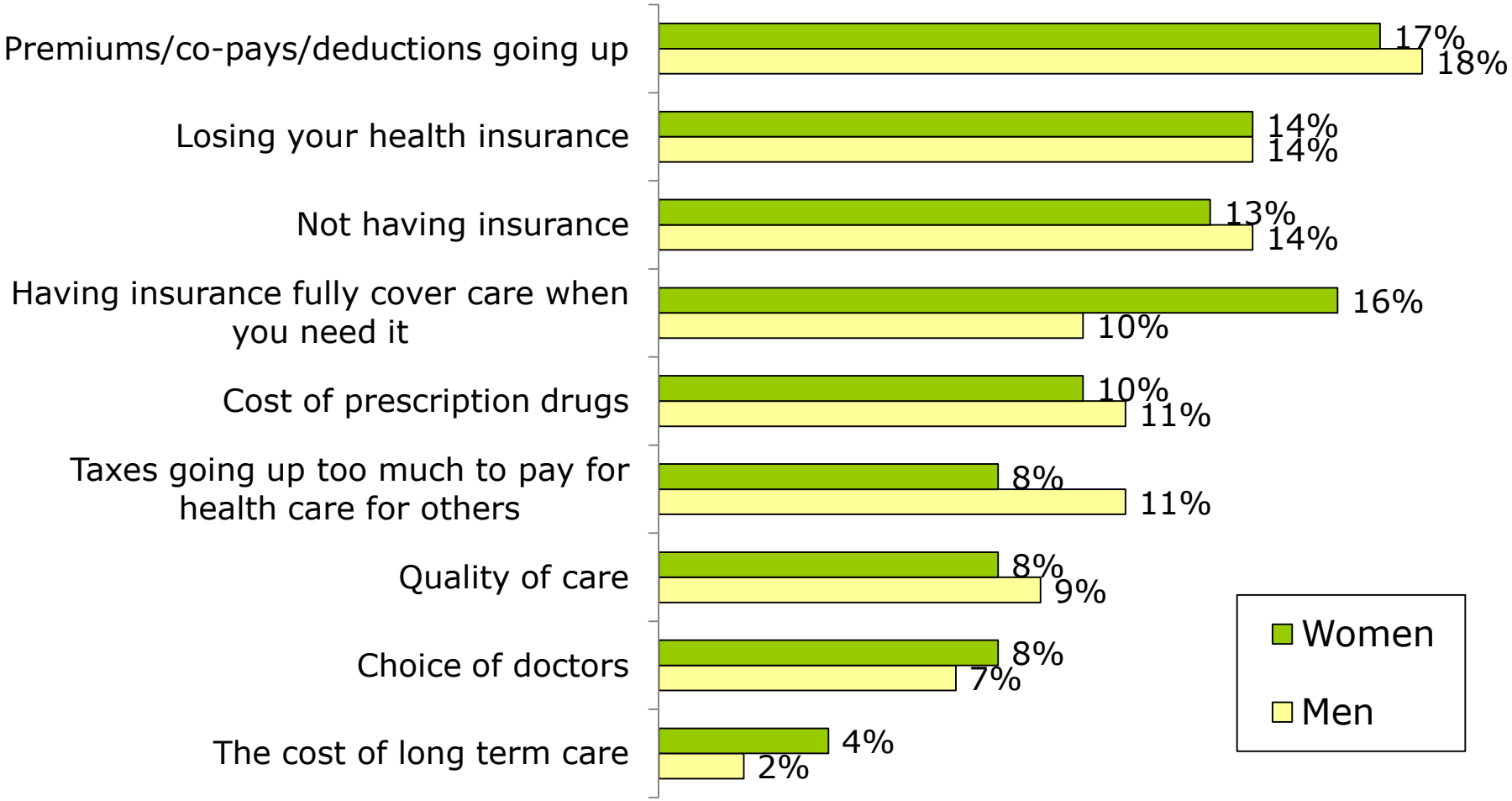
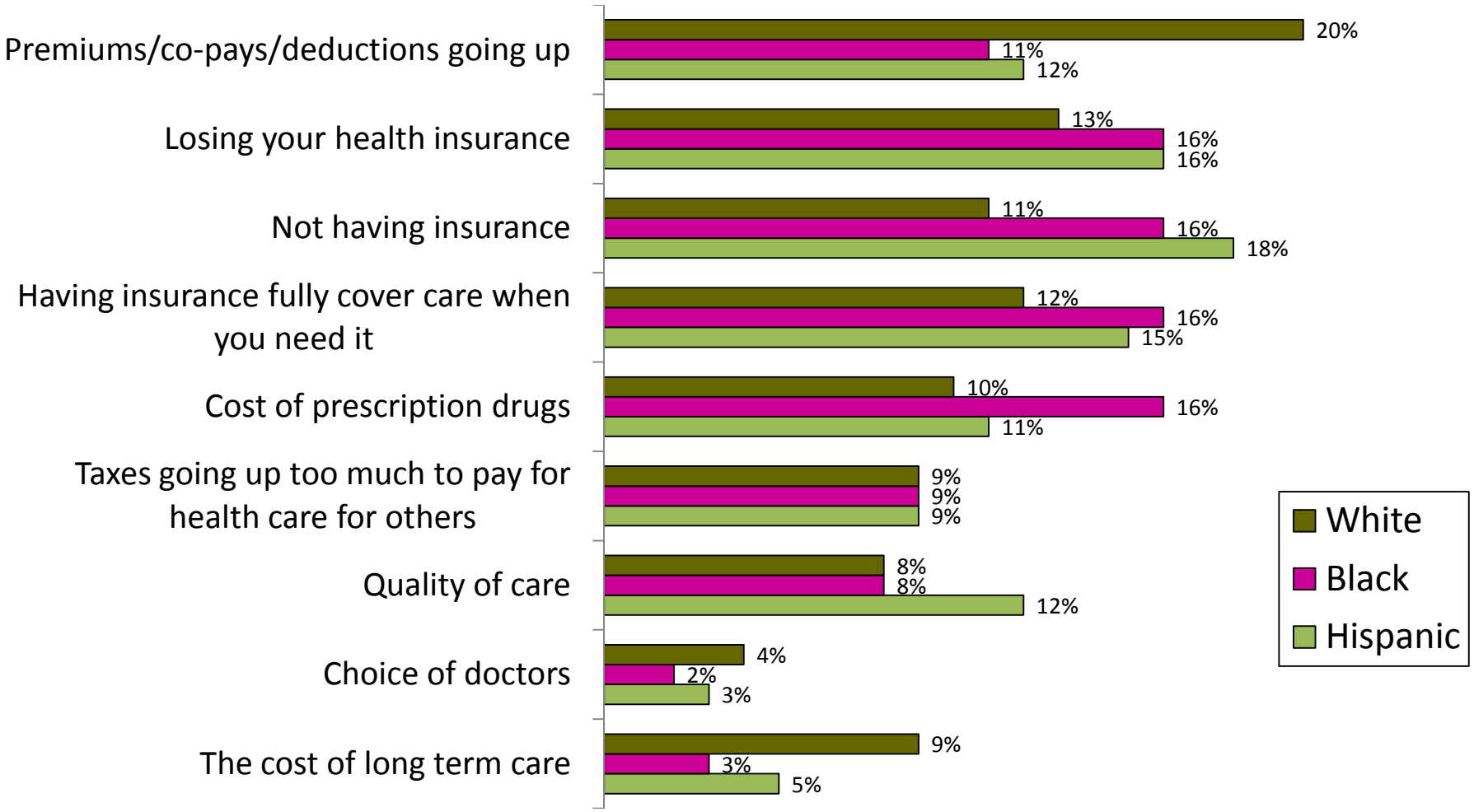
Thinking specifically about health care, what personally worries you the most?



Source: CSS Statewide Survey 2007, Q4.

Healthcare Worries by Race



Source: CSS Statewide Survey 2007, Q4.
Cell sizes are too small to be considered representative.

3. Attitudes About Healthcare Policies & Proposals

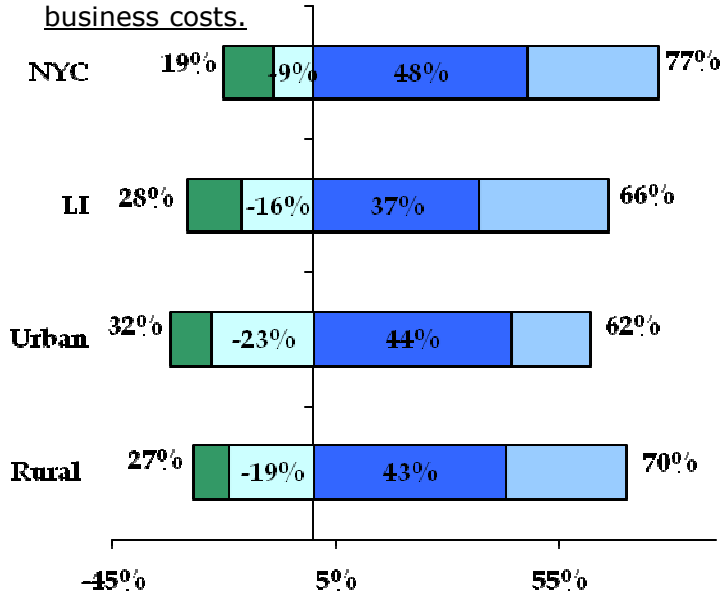
- New Yorkers on Mandates
  - Reject the Massachusetts Individual Mandate Model
  - Respond Positively to Employer Mandates

- New Yorkers Prefer to Build on New York's Public Insurance Programs Through Sliding-Scale Premiums
  - Respond positively to a state health plan
  - Respond negatively to HSAs

Upstate New Yorkers are Most Opposed to Individual Mandates

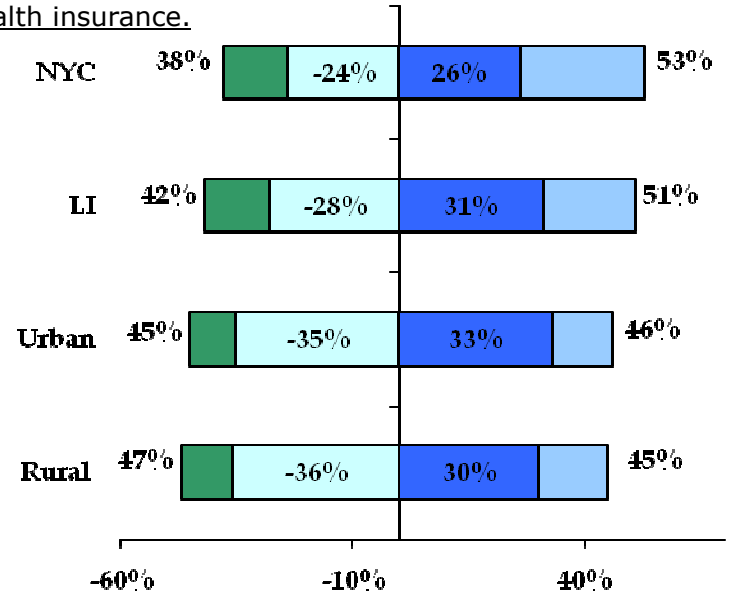
Employer Mandates

Now let me read you some different approaches to providing health insurance coverage to all New Yorkers. For each one, please tell me if you favor or oppose this approach: Requiring employers to either provide health insurance to all employees or pay into a government fund to cover the uninsured, even if it means increasing business costs.



Individual Mandates

Now let me read you some different approaches to providing health insurance coverage to all New Yorkers. For each one, please tell me if you favor or oppose this approach: Requiring individuals who are uninsured and not eligible for public insurance like Medicaid, Child Health Plus or Family Health Plus to purchase private health insurance.



Strongly oppose | Not so strongly oppose | Strongly favor | Not so strongly favor

Source: CSS Statewide Survey 2007.

Lake Research Partners

Regardless of income level, New Yorkers favor employer mandates, but disfavor individual mandates.

Employer Mandates

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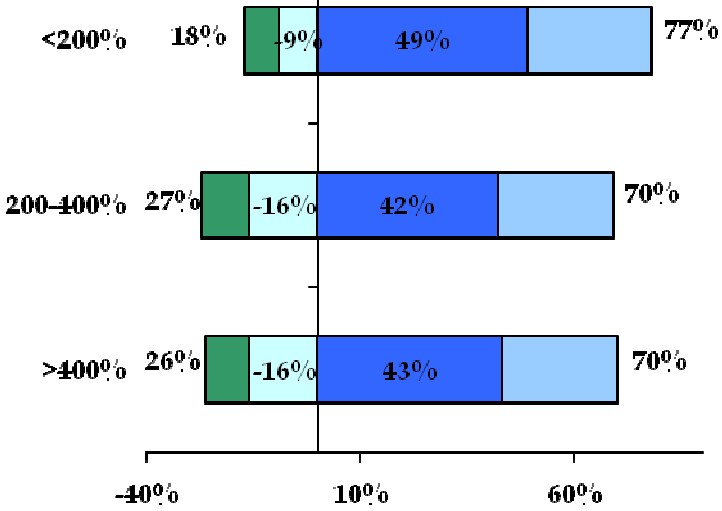

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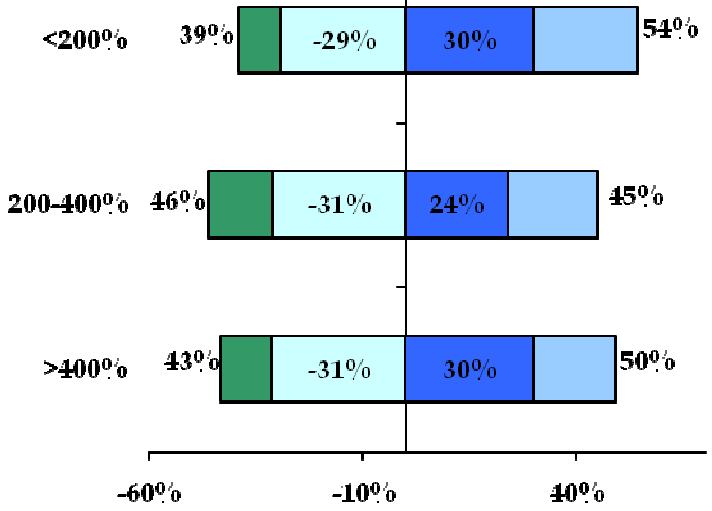


Strongly oppose | Not so strongly oppose | Strongly favor | Not so strongly favor

Source: CSS Statewide Survey 2007.

Lake Research Partners

Text of Health Reform Proposals

Now I am going to read you descriptions of different proposals to provide health insurance to all New York residents. For each, please tell me if you favor or oppose this proposal or if you are undecided.

[SLIDING SCALE FEE] This proposal would offer all New York State residents access to comprehensive, affordable health insurance through expansion of the state's Child Health Plus/Family Health Plus Program. The cost of the program would vary by income, with a sliding scale fee. Employers would have the option of participating in this program for their employees.

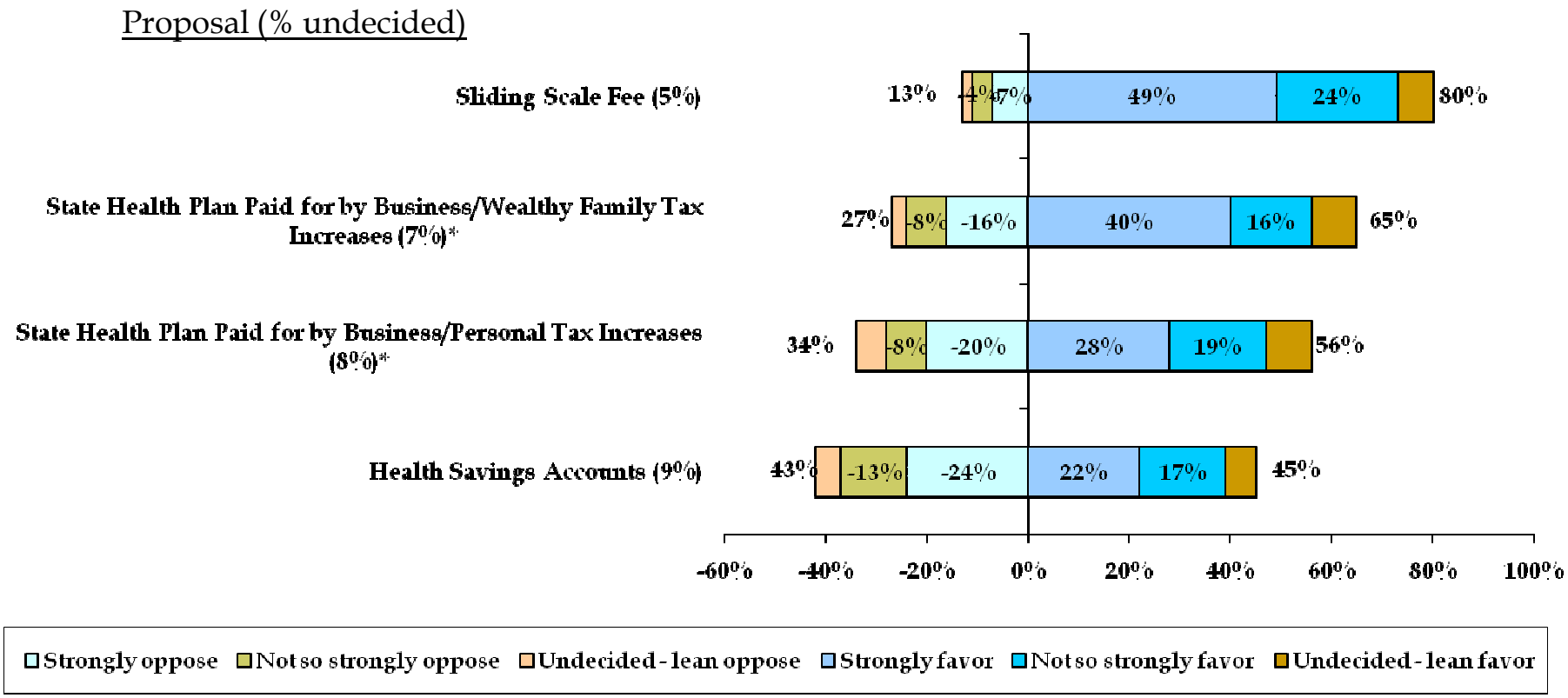
[STATE HEALTH PLAN PAID FOR BY BUSINESS/PERSONAL TAX INCREASES] Like parents who can all send their children to public schools, all New York residents will be offered access to a health insurance plan paid for by the state, which would replace any health insurance premiums paid by employers or individuals. The plan would be funded by taxes, including business and personal income tax increases. Employers or individuals could continue to purchase private insurance if they want to, like some parents elect to send their kids to private school.

[STATE HEALTH PLAN PAID FOR BY BUSINESS/WEALTHY FAMILY TAX INCREASES] Like parents who can all send their children to public schools, all New York residents will be offered access to a health insurance plan paid for by the state which would replace any health insurance premiums paid by employers or individuals. The plan would be funded by a significant tax increase on businesses and wealthy families making over $200,000 per year. Employers or individuals could continue to purchase private insurance if they want to, like some parents elect to send their kids to private school.

[HEALTH SAVINGS ACCOUNTS] This proposal would extend health insurance coverage through Health Savings Accounts that would provide tax-deductible accounts to New York residents if they purchase a private health insurance plan. The plan would not cover the first $1000 of health care expenses each year. Under this proposal, insurance companies would be allowed to offer less expensive insurance products with fewer benefits.

Support and intensity of support is greatest around the sliding scale fee proposal, with almost half of New Yorkers saying they strongly favor this proposal. Residents also solidly support a plan paid for by a tax on businesses and the wealthy.

Now I am going to read you descriptions of different proposals to provide health insurance to all New York residents. For each, please tell me if you favor or oppose this proposal or if you are undecided.



*Split-sampled question
Source: CSS Statewide Survey 2007.

Lake Research Partners

Across regions and income levels, the Sliding Scale Proposal is amongst the strongest & the HSAs Proposal is the weakest proposal.

		<200% FPL	200-400% FPL	>400% FPL	NYC	Long Island	Urban Upstate	Rural Upstate
Sliding Scale Fee	% Favor (% Strongly Favor)	87% (49%)	82% (53%)	75% (46%)	83% (47%)	77% (47%)	76% (50%)	79% (52%)
	% Oppose (% Strongly Oppose)	8% (3%)	13% (5%)	17% (10%)	10% (5%)	15% (7%)	15% (8%)	16% (9%)
State Health Plan Paid for by Business/Wealthy Family Tax Increases*	% Favor (% Strongly Favor)	78% (50%)	61% (35%)	58% (35%)	74% (47%)	52% (28%)	57% (31%)	59% (37%)
	% Oppose (% Strongly Oppose)	15% (6%)	31% (16%)	34% (24%)	18% (9%)	37% (21%)	34% (24%)	35% (23%)
State Health Plan Paid for by Business/Personal Tax Increases*	% Favor (% Strongly Favor)	60% (24%)	53% (32%)	57% (30%)	63% (31%)	53% (27%)	52% (27%)	44% (22%)
	% Oppose (% Strongly Oppose)	28% (16%)	39% (21%)	34% (22%)	25% (17%)	34% (19%)	38 (25%)	49% (24%)
Health Savings Accounts	% Favor (% Strongly Favor)	46% (18%)	41% (20%)	48% (27%)	49% (24%)	46% (22%)	44% (23%)	36% (17%)
	% Oppose (% Strongly Oppose)	42% (26%)	46% (26%)	40% (23%)	38% (20%)	42% (22%)	47% (29%)	50% (32%)

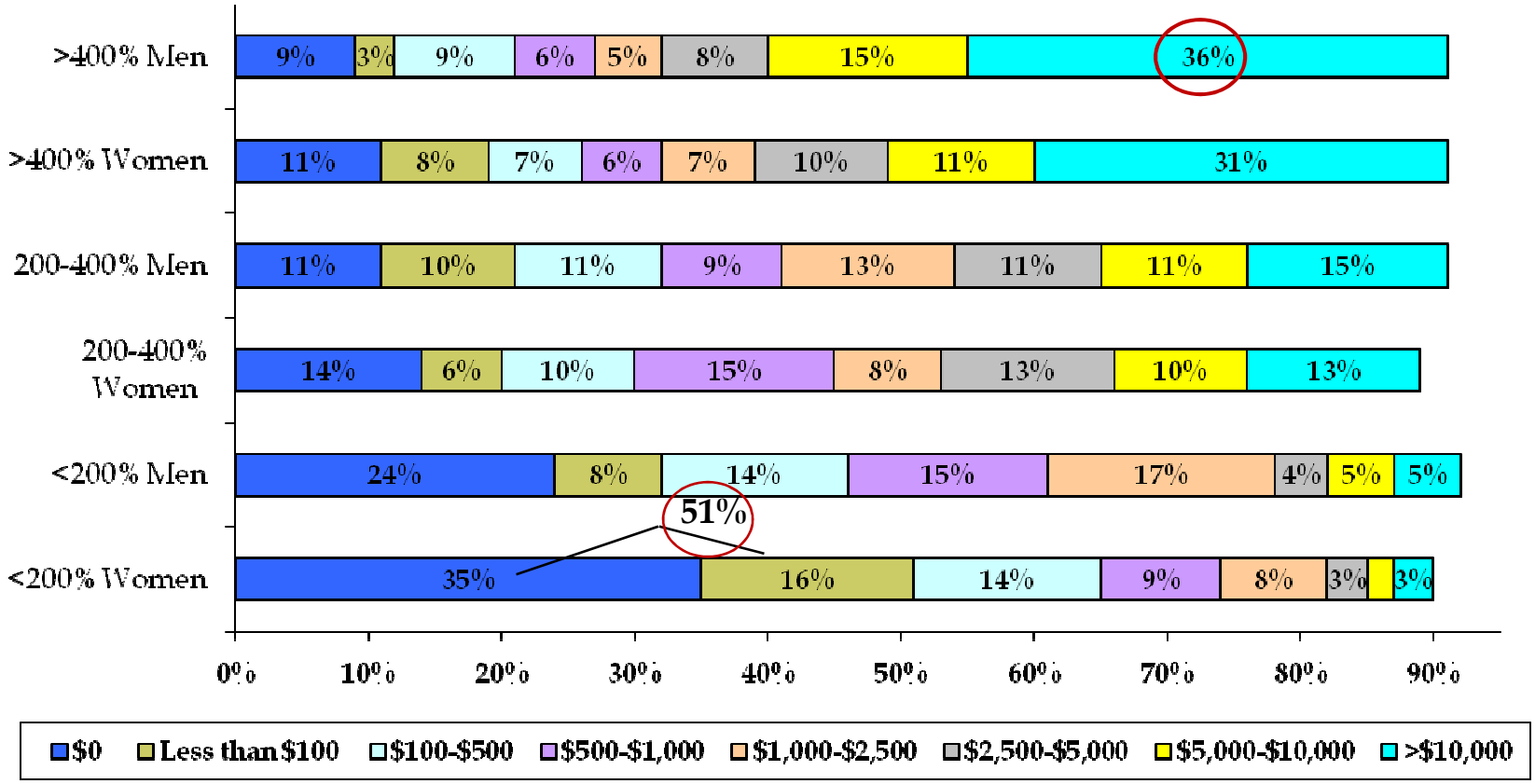
Source: CSS Statewide Survey 2007.

4. Health Care Affordability & Price Points

- Women have less savings than men
- Most New Yorkers believe paying 5% of gross family income on health care is about right
- Average spending on health coverage is $163 per month, average amount New Yorkers say they can afford to pay is $190 per month
- With the exception of families above 400% of FPL, most New Yorkers are willing to pay the designated monthly fee for health insurance coverage, which ranges from $18 per month for a single resident below 200% of FPL to $350 per month for a family above 400 % of FPL

51% of women below 200% of FPL say they have less than $100 in savings to fall back on. Conversely, over one third of men above 400% of FPL say they have $10,000 in savings.

If tough times were to hit you and your family, how much money in savings do you currently have to fall back on?

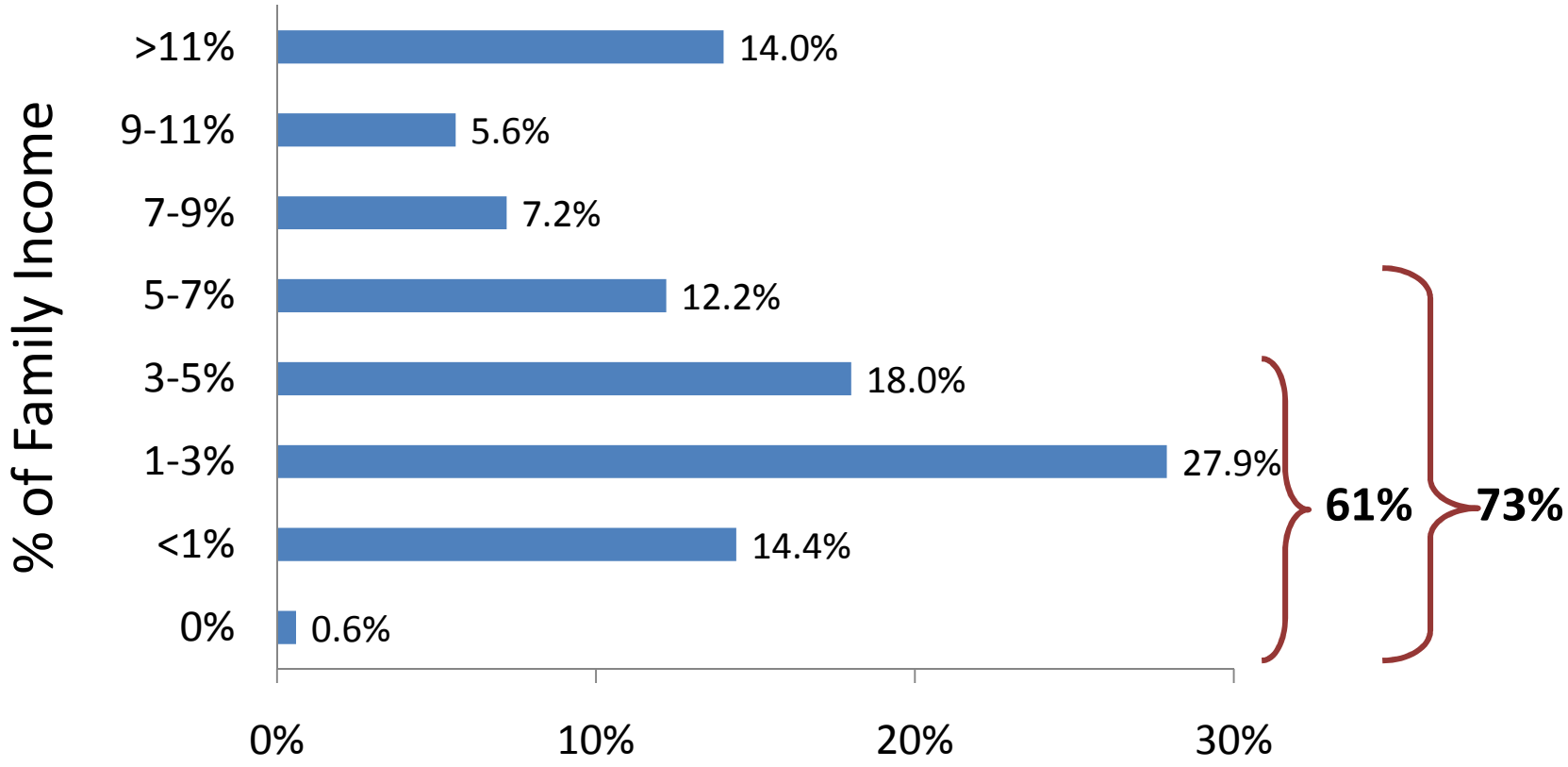


Source: CSS Statewide Survey 2007.

Lake Research Partners

MEPS Analysis of Affordability -- Three-quarters of the NE regional population pays less than 7% on health care costs

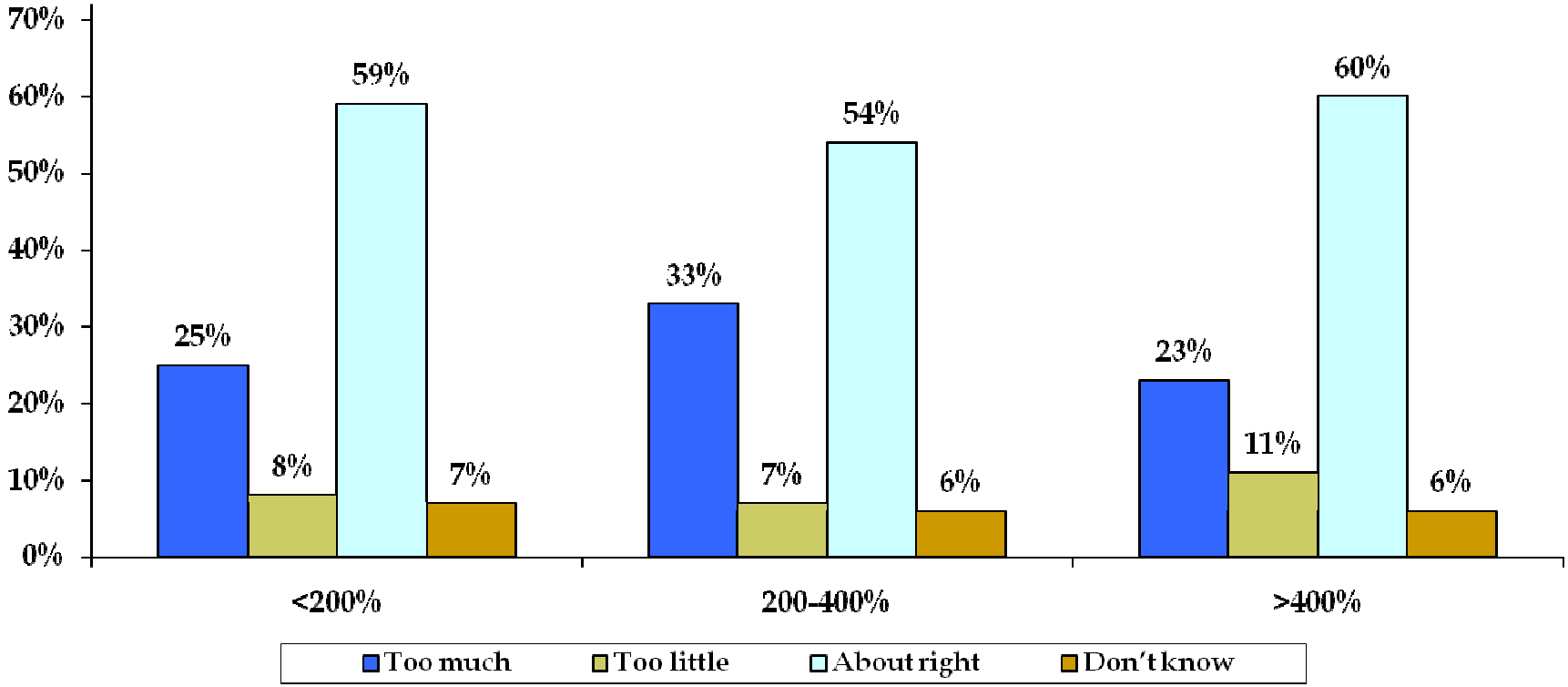
Family Medical Expenses as Percent of Family Income (premiums & other).



Source: Medical Expenditure Panel Survey (MEPS).

A majority of New Yorkers at every income level say paying about 5% of their income on health care costs was about right. However, one-third of residents between 200-400% of FPL say it is too much.

Research shows that most people pay about 5% of their total income before taxes towards their family's health care costs. Do you think this sounds like too much, too little or about right?*



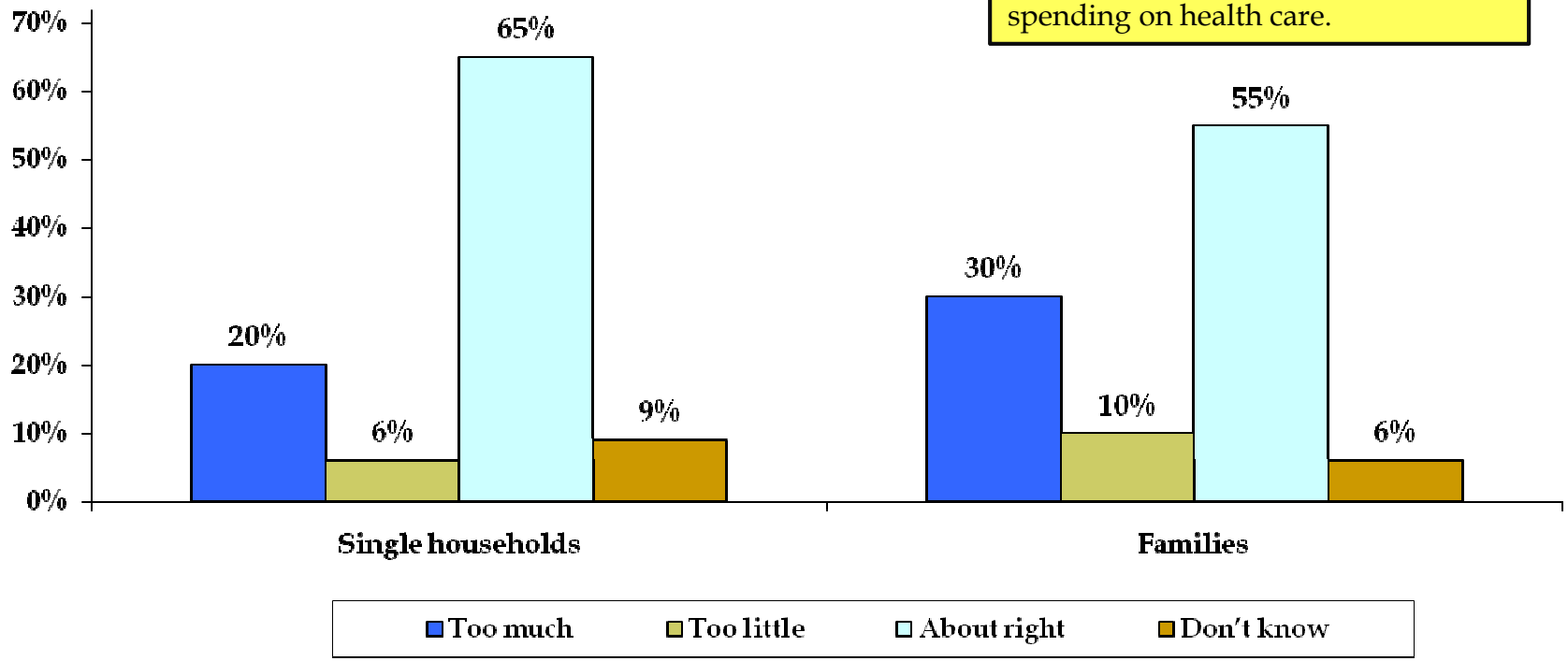
* Split sampled question
Source: CSS Statewide Survey 2007.

Lake Research Partners

Families are more likely than singles to say that 5% of total income sounds like too much to put toward health care costs.

Research shows that most people pay about 5% of their total income before taxes towards their family's health care costs. Do you think this sounds like too much, too little or about right?*

Thirty six percent of parents say that 5% sounds like too much to be spending on health care.



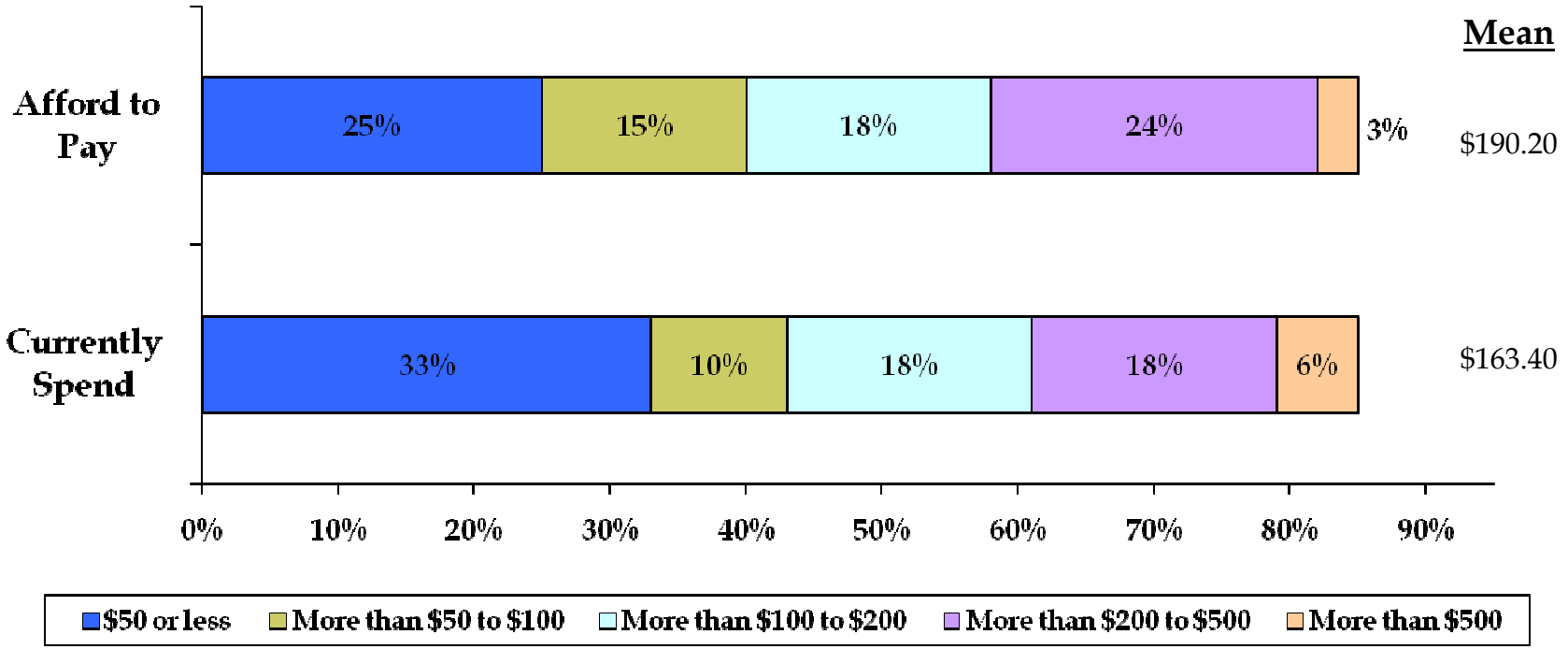
*Split-sampled question.
Source: CSS Statewide Survey 2007.

Lake Research Partners

New Yorkers say they can afford to pay slightly more than they currently spend per month for health insurance coverage, with more than half saying they can afford to spend $200 or less.

Thinking about you and your family, how much do you think your family can **afford to pay** per month for health insurance coverage for yourself and your immediate family?

Thinking about you and your family, how much do you **currently spend** per month for health insurance coverage for yourself and your immediate family?*



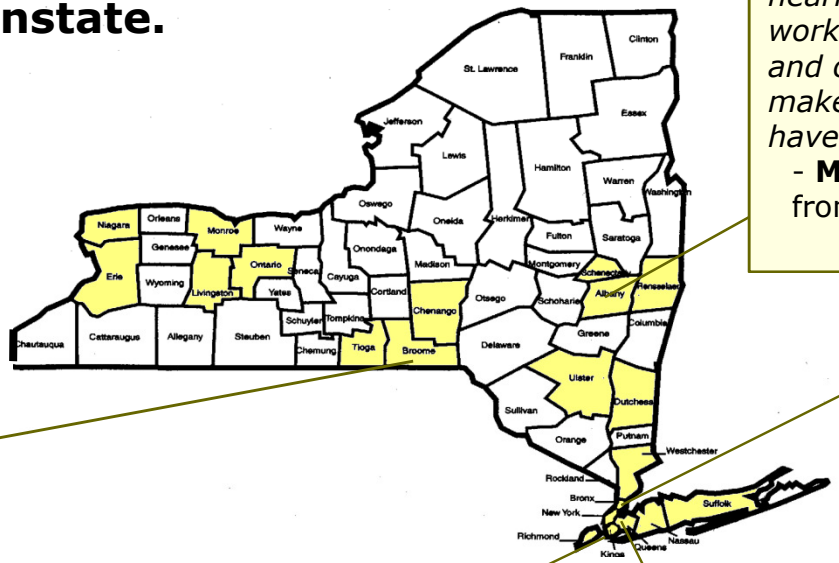
*Split-sampled question.
Source: CSS Statewide Survey 2007.

Lake Research Partners

Qualitative discussion throughout New York State

CSS surveyed 258 respondents representing a wide range of rural and urban locations, both upstate and downstate.

"I don't usually go to the doctor because I can't afford to pay for the appointment or the tests I need to have done. It is very discouraging…"
- **Kate**, an uninsured self-employed 34 year-old from Binghamton, NY



"I have worked at a job where I made $7.14/hr. and my family plan cost me nearly $200 every two weeks. I now work for the State earning much more and only pay $90 every two weeks. It makes no sense and families should not have to go into debt to stay healthy."
- **Melissa**, a 38 year-old State worker from Albany, NY.

"I was an administrative assistant earning $45,000/yr. [before being laid off]. I could not afford to buy COBRA…I had to stop purchasing my medicine for glaucoma and going to the doctor."
- **Sandra**, a newly-uninsured 50 year-old woman from the Bronx, NY.

"The deductibles are so high that I can't afford to use my insurance. Every year we have a $2,000 deductible. On paper, we have insurance. But in reality, I don't have access to it."
- **Rodney**, a 45 year-old screenwriter from Brooklyn, NY.

"When I need to [pay for health care] I go and sell my shoes and my clothes and pay about $300."
- **Anonymous**, an uninsured 26 year-old immigrant kitchen worker residing in Queens, NY.

Source: CSS Convenience Sample 2007.

Cornerstone for Coverage: Building on New York's Strengths

- Governor Spitzer has asked for building blocks towards universal health care
- CSS proposes a cornerstone that meets the needs of New York's working families
  - Available to everyone
  - Affordable, sliding-scale premiums
  - High-quality, comprehensive care
  - Available to individuals, families, employers & unions alike
  - Builds on NY's popular Child Health Plus program

Cornerstone for Coverage: Program Design

- Incremental approach with a goal of universal *access to* health coverage
- Affordable coverage for all (children and adults)
  - No income "cliffs"
    - Sliding scale premiums (0%-7% of family income) up to $61,400/single & $103,000/family of three;
    - Full premium buy-in thereafter
  - Covers immigrants, like CHPlus
  - Choice of insurance plans
  - Comprehensive benefits
  - Buy-in for employers, unions
  - No individual mandate
- Build on the success of CHPlus
  - Maximum purchasing power, minimum bureaucracy

Acknowledgements

- For 160 years, CSS has been the leading voice on behalf of low- and moderate-income New Yorkers. Our mission is to bring the voices of low- and moderate-income New Yorkers to the policy conversation.
  - To learn more about the Health Care for All New York Campaign or CSS's Cornerstone for Coverage Proposal, please go to our website, www.cssny.org, or call Elisabeth Benjamin at (212) 614-5461 or Arianne Garza at (212) 614-5541.
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