

OREGON ATTITUDES on

HEALTH CARE

May 2021

ABOUT

 ${\sf OSPIRG}$ is an advocate for the public interest. We speak out for a healthier, safer world in which we're freer to pursue our own individual well-being and the common good.

The problems we address aren't progressive or conservative — they're just problems that no one should tolerate in an age of great abundance and technological progress. That's why, with your help, we're working to find common ground around commonsense ideas.

Strategies 360 is a research, public affairs, and communications firm.

What do Oregonians really think about the state of health care?

In February 2021, OSPIRG contracted with Strategies 360 to conduct a poll surveying Oregon voters on attitudes towards health care, particularly their reactions to a state public option. This report contains results from that survey.

BACKGROUND

In Oregon, health insurance premiums have risen 71.5% since the ACA Marketplace was established. These premiums average \$450 for a single 40-year-old non-smoker in the Portland metro area, and are invariably higher for families, older individuals, and those outside Portland.*

Over the past few years, the state has undertaken efforts to transform the health care system by looking at how to reduce health care costs. OSPIRG has advocated in favor of many of these efforts, from prescription drug price transparency to a health care cost growth target. We continue to advocate for further ways to reduce health care costs and spending, including support for HB 2010 (2021) which directs state agencies to create an implementation plan for a public option.

A public option isn't a silver bullet to fix the health care system, but it could help.

The data described below is derived from a multimodal survey of 500 registered Oregon voters. Interviews were administered by phone (landlines and cell phones) and online. All respondents were randomly selected from the Oregon voter file.

Interviews took place February 17-21, 2021. The sample was weighted to accurately represent Oregon's registered voter electorate.

The margin of error for a survey of 500 interviews is $\pm 4.4\%$ at the 95% confidence level.

^{*}Analysis of insurance rates is based on average benchmark premiums for all approved carriers on the Marketplace from 2014 to 2021. Past filings are available through the Department of Financial Regulation's SERFF system https://dfr.oregon.gov/healthrates/Pages/index.aspx

SOURCES OF INSURANCE

EMPLOYER SPONSORED



Employer-sponsored health insurance is the primary source of health insurance for voters under 50 and those in the Tri-County area.

MEDICAID (OREGON HEALTH PLAN)



The Oregon Health Plan, Oregon's Medicaid program, has the most participation in Southern and Eastern Oregon.

PRIVATE INSURANCE



The smallest source of health insurance, these are the individuals and families that purchase insurance from the Health Insurance Marketplace or directly from insurance companies.

Where did you acquire your current health insurance?

Demographic	Employer Sponsored (including spouse/parent)	Medicare	Medicaid	Marketplace	Direct from Insurance
Totals	38%	26%	20%	7%	4%
18-34	46%	7%	32%	7%	2%
35-50	53%	8%	23%	10%	3%
50-64	45%	13%	22%	8%	6%
65+	9%	76%	4%	2%	6%
White	36%	29%	19%	8%	5%
Latinx	67%	5%	20%	4%	-
Voters of Color	50%	14%	25%	3%	2%
Tri-County	45%	25%	13%	8%	5%
Willamette	33%	30%	21%	7%	4%
South/East	34%	23%	31%	4%	4%

Percentages may not add to 100% due to rounding. Results for those who indicated they were unsure are not included in the tables throughout this report.

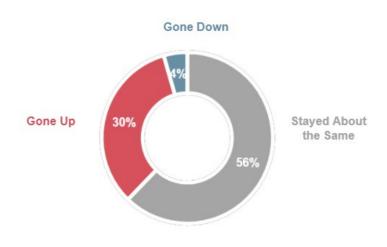
HEALTH CARE COSTS & EFFECTS

The cost of health care is rising. As a nation, the United States spends nearly a fifth of GDP on health care.* In Oregon, spending per capita increased by an average of 6.5% between 2013-2017.**

Thirty percent of Oregonians reported seeing those increased costs over the past 12 months. Though these increases are felt especially by voters aged 50-64, more than 20% in every tested demographic reported seeing increased costs.

The COVID-19 pandemic also had an effect on these costs - 38% of Oregonians lost income or health insurance, or their employer changed health insurance, due to the pandemic. This was especially common for voters of color and those under 35 years old.

Health care cost increases are concentrated in about 30% of Oregonians from all walks of life.



https://www.oregon.gov/oha/HPA/HP/HCCGBDocs/Cost%20Growth%20Target%20Committee%20Recommendations%20R

^{*}National Health Expenditure Historical Data, Centers for Medicare & Medicaid Services. https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/NationalHealthAccountsHistorical *Health Care Cost Growth Target Report to the Legislature (January 2021).

Over the past twelve months, would you say that your healthcare costs have gone up, gone down, or stayed about the same?

Demographic	Gone up	Gone down	Stayed the same
Totals	30%	4%	56%
18-34	20%	3%	57%
35-50	29%	4%	58%
50-64	42%	4%	52%
65+	31%	6%	58%
White	30%	4%	56%
Latinx	22%	4%	67%
Voters of Color	29%	3%	57%
Tri-County	31%	6%	55%
Willamette	29%	4%	59%
South/East	30%	1%	56%

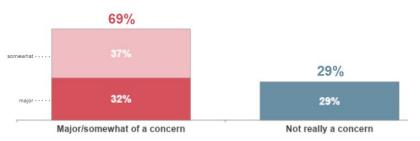
Which of the following have you experienced as a result of the coronavirus pandemic?

Demographic	Lost health insurance	Employer has changed your health insurance	Lost income as a result of hours being cut, temporary furlough, or losing job permanently	None of the above
Totals	4%	5%	29%	65%
18-34	6%	5%	42%	48%
35-50	5%	12%	33%	60%
50-64	3%	4%	28%	67%
65+	1%	-	14%	86%
White	4%	4%	25%	70%
Latinx	4%	4%	37%	58%
Voters of Color	3%	10%	48%	43%
Tri-County	5%	6%	32%	63%
Willamette	3%	6%	27%	63%
South/East	4%	3%	26%	71%

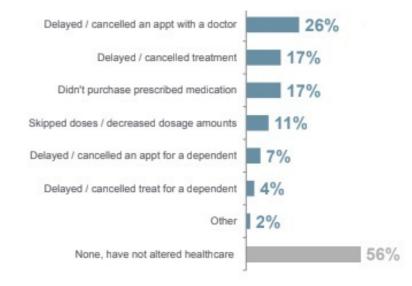


Despite the fact that only 30% of Oregonians reported an increased cost, nearly 7 in 10 Oregonians reported concern with their personal health care costs. This includes 87% of Oregonians who experienced an increase in their own costs.

Health care costs are of particular concern to voters who have experienced increased costs.



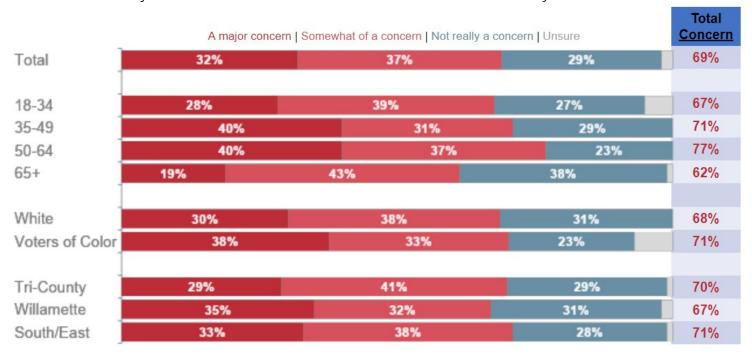
About a third of Oregonians are majorly concerned with their health care costs, especially voters of color (38%) and voters between ages 35-64 (40%). The group most likely to not be concerned with their health care costs are those over 65 (38%).



Many Oregonians have taken detrimental action due to the high cost of care. Most commonly reported across almost all demographic groups was delaying or cancelling doctor's appointments, which is where many health risks are diagnosed and treated.

39% of Oregonians have taken at least one action as a result of high health care costs.

For you personally, how much of a concern is the cost of healthcare? Is it a major concern, somewhat of a concern, or not really a concern?



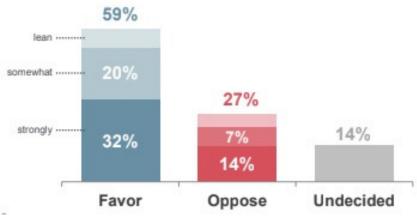
Which, if any, of the following have you personally done as a result of high healthcare costs?

Demographic	Delayed or cancelled an appointment with a doctor	Delayed or cancelled treatment	Did not purchase prescribed medication	Skipped doses or decreased dosage amounts of prescribed medication	Delayed or cancelled an appointment with a doctor for a dependent	Delayed or cancelled treatment for a dependent	Other
Totals	26%	17%	17%	11%	7%	4%	2%
18-34	28%	22%	22%	10%	6%	4%	-
35-50	35%	21%	17%	16%	13%	5%	2%
50-64	28%	17%	18%	12%	9%	5%	5%
65+	11%	8%	9%	6%	0%	-	2%
White	25%	17%	14%	9%	7%	3%	3%
Latinx	24%	26%	27%	28%	16%	13%	-
Voters of Color	27%	18%	27%	21%	8%	6%	-
Tri-County	22%	17%	13%	11%	5%	3%	2%
Willamette	30%	18%	23%	13%	11%	3%	4%
South/East	27%	18%	14%	9%	7%	5%	1%

PUBLIC OPTION

The survey initially defined a public option as a government-designed health plan that competed with private insurance on the Health Insurance Marketplace. With that definition, initial support for a public option was at 59% and opposition at 27%.

The survey then provided more information about the specific public option design inspired by the Manatt report: a state-designed health coverage plan that would be available for purchase alongside commercial health insurance plans for individuals and small businesses. Some estimates say that public option plan premiums would be 10-20% lower than current plans and would help small businesses and Oregonians afford insurance.* Oregon residents purchasing insurance coverage through the state marketplace would choose between public option plans or nonpublic option plans offered by the same commercial health insurance companies, such as Kaiser or Regence.



Initial support for the public option completely eclipsed all initial opposition to the concept.

Finally, the survey provided arguments for and against a public option. After all three questions, two-thirds of voters favored the public option.

^{*}Oregon Public Option Report: An Evaluation and Comparison of Proposed Delivery Models, Manatt Health (December 2020). https://www.oregon.gov/oha/HPA/HP/docs/Manatt-Health-Oregon-Public-Option-Report-An-Evaluation-of-Proposed-Delivery-Models-December-16-2020.pdf

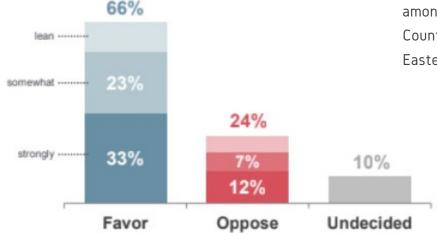
The 'pro' argument was that an affordable public health insurance option would help drive costs down by forcing insurance companies to lower their prices to compete with commercial insurance carriers. This would help Oregonians such as rural populations and small business owners who lack good choices on the Marketplace now.

The 'con' argument was that that a public option would achieve savings by cutting payments to doctors and health care providers. This could cause hospitals to reduce services to patients, especially in rural areas.

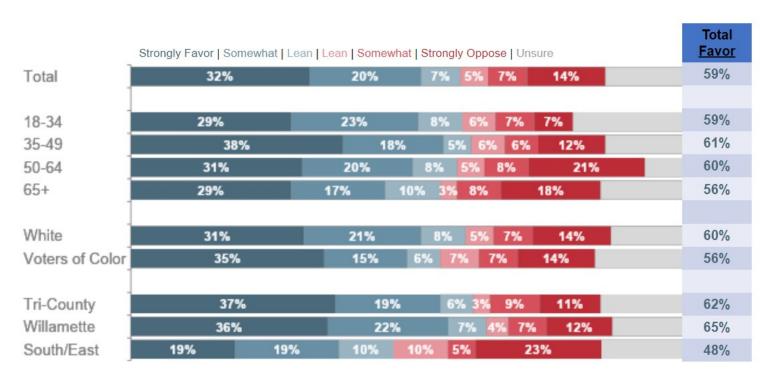
Two-thirds of voters educated on the pros and cons of a public option support the concept.

With these two arguments in mind, support for the public option is clear, with two-thirds of voters in favor. Strong support for the public option (33%) still outweighs all opposition to it (24%).

At least 63% of respondents favored a public option after all three questions regardless of age or race, and there were notable increases among voters of color, voters in the Tri-County area, and those in the Southern and Eastern parts of Oregon.



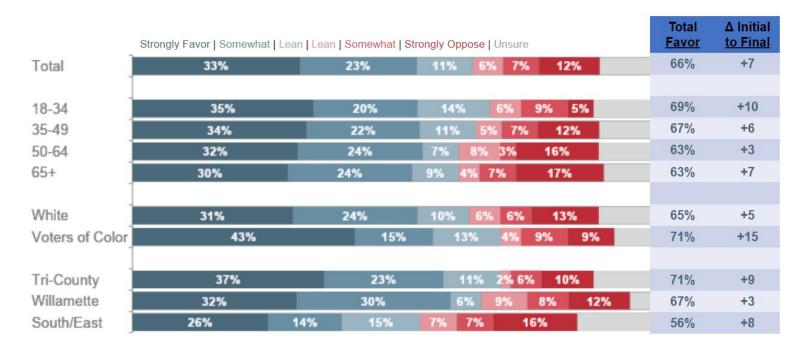
Initial ask: Do you favor or oppose having a government-designed health plan, sometimes called a public option, that would compete with private health insurance plans on the Health Insurance Marketplace?



Final ask: Supporters say that an affordable public health insurance option will help drive costs down by forcing insurance companies to lower their prices to compete with commercial insurance carriers. This will help Oregonians—such as rural populations and small business owners— who lack good choices on the Marketplace now.

Opponents say that a public option would achieve savings by cutting payments to doctors and health care providers. This may cause hospitals to reduce services to patients, especially in rural areas.

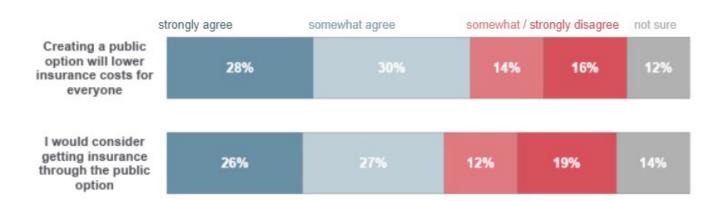
Having learned more, would you favor or oppose a public option?

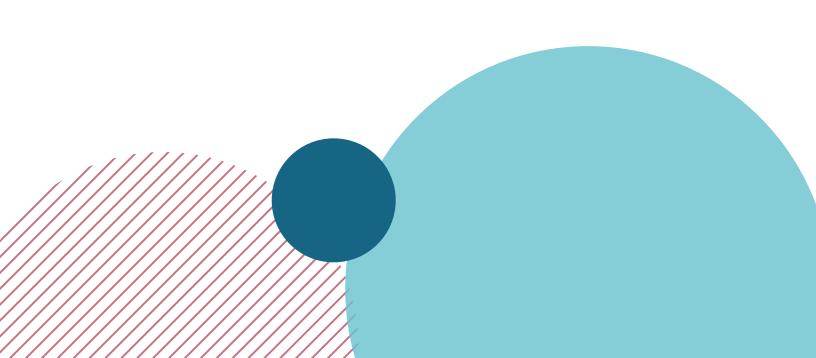


More than half of respondents would consider purchasing the public option for themselves.

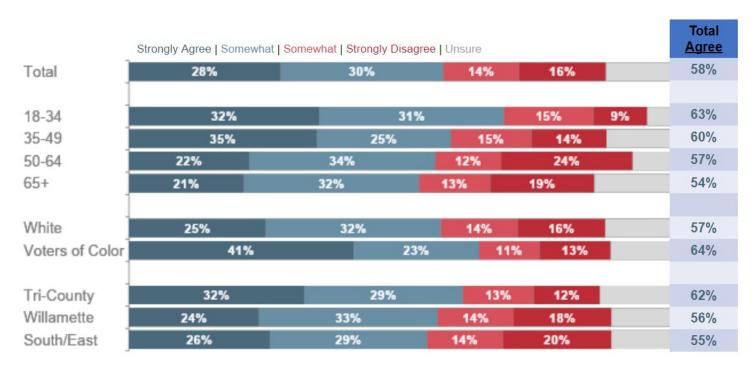
The majority of respondents believe the 'pro' argument that the public option will reduce insurance costs. Similarly, the majority would consider purchasing a public option for themselves.

Consideration of a public option plan for themselves is strongest among those who have delayed or cancelled appointments (66%), voters of color (65%), and those who have seen their health care costs increase (65%).

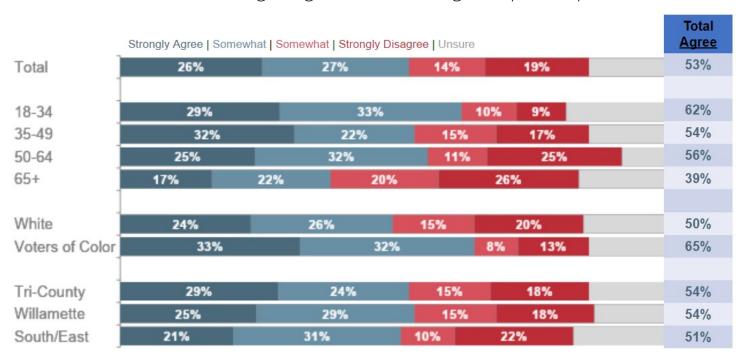




Please tell me if you agree or disagree with each of the following statements: Creating a public option will lower insurance costs for everyone.



I would consider getting insurance through the public option.



CONCLUSION

Oregonians are not getting enough for their health care dollar. As costs continue to rise, and insurance premiums, deductibles, and out-of-pocket costs continue to outgrow our ability to afford them, Oregonians need another option.

Oregonians need high value, high quality health care at a price they can afford.

The results from this survey demonstrate both the need and the desire for a public option. No Oregonian should be forced to deny themselves medical care based on the financial impact, yet nearly 4 in 10 Oregonians have changed the way they use and get health care due to the cost.

All Oregonians - regardless of the extent to which they personally have been affected by high costs - understand the problem we are facing. Nearly 70% of Oregonians are concerned about health care costs, including nearly 9 in 10 who have experienced higher costs in the last year. We have to take action to address the cost of health care.

A public option can take many forms, but ultimately it is a high value, high quality product offered at a lower price so that individuals and families can get the health care they need without postponing treatment or going into debt. With two-thirds of Oregon voters supporting this concept and half willing to consider purchasing a public option plan for their own use, it is clear that this is a worthwhile endeavor that can help Oregonians struggling with the high cost of care.