

Deciphering the Polls: How to Win Health Reform

By John R. Graham, Director, Health Care Studies

- The American people are hungry for reform in health care, but unsure what reforms they want.
- There are only two types of health reforms: those that increase government power and those that increase individual choice.
- The status quo consists of massive government power, and its agents are “at the table” with the president plotting his take-over of American health care.
- The key reform that will increase individual choice is amending the tax code to give American families the same ability to buy health care that employers have.
- Politicians who advocate this reform have a unique opportunity to attack the status quo and seize the initiative from the president.

There was a bit of a flap in the liberal media this month when someone leaked a copy of a presentation on health reform that Dr. Frank Luntz, the Republican pollster and strategist, delivered to the Republican congressional caucus.¹ In the *Huffington Post*, U.S. Senator Jeff Merkley (D-OR) wrote an op-ed on May 8 mischaracterizing Dr. Luntz’s presentation as “words designed to kill health reform.”² It drew more than 600 comments by the time I submitted this article on May 8.

Dr. Luntz’s polling shows that the old scare tactics against a government take-over of health care still work: “health-care rationing” scares almost half the people, and “one-size-fits-all health care” well over one-third. Dr. Luntz, however, also emphasized that Republicans cannot simply say “no,” because people are demanding reform.

Other sources indicate that Americans want more government power. A *CBS/New York Times Poll* found that

only one-third of respondents today thought that “private enterprise” should provide health insurance, versus one half in 1979.

Table 1: Health Insurance – Private Enterprise vs. Government?

	2009	1979
Private enterprise	32%	48%
Government – all problems	49%	28%
Government – emergencies	10%	12%
Don’t know	9%	12%

Source: CBS News/New York Times.³

Table 2 shows how Americans ranked the health system in 1998 and 2008. The proportion ranking the “system” as either fair or poor increased from a sum of 49 percent to 60 percent.

Table 2: Rating of Health Care System in America

	1998	2008
Excellent	5%	5%
Very Good	13%	11%
Good	33%	23%
Fair	34%	29%
Poor	15%	31%

Source: Employee Benefit Research Institute.⁴

Americans’ confidence in being able to afford health care has dropped significantly, with 42 percent not too confident or not at all confident that they could afford health care without financial hardship, up from one third in 2002 (Table 3).

Table 3: Confidence in Ability to Afford Health Care Without Financial Hardship

	2002	2008
Extremely Confident	14%	12%
Very Confident	21%	19%
Somewhat Confident	33%	26%
Not too Confident	13%	16%
Not at all Confident	18%	26%

Source: Employee Benefit Research Institute.⁵

Nevertheless, confusion about the role of government persists. Although 31 percent of respondents are confident in their ability to afford health care without financial hardship today, the share collapses to 16 percent when they look forward to their years under Medicare – a government program into which they’ve paid every day of their working lives without yet receiving any benefit.⁶

A large California survey, however, reported that the share of respondents who feared not being able to pay for health care upon retirement (51 percent) did not move at all between 1997 and 2007. Strangely, although the share of respondents which feared inability to afford required care when ill rose from 32 percent to 47 percent over the decade, the share which thought health insurance was becoming too expensive *fell* from 49 percent to 35 percent. Further, the share which feared substantial cutbacks under their current health plan *fell* from 44 percent to 29 percent, and the share fearing that their current employer would drop health benefits *fell* from 28 percent to 11 percent.⁷

When it comes to solutions to the “crisis” in health care, people are all over the map. A full 87 percent of respondents support tax credits for people to buy health insurance on their own, and 84 percent support tax credits to buy employer-sponsored health benefits. However, only slightly fewer advocate allowing people to buy into Medicare or other government programs, or simply expand those programs to enroll more people.⁸

Americans are clearly ready for reform, but not sure what it looks like. Nor do they know what reforms we should import from other countries. A high-quality group of surveys conducted last year reported that 45 percent of respondents thought that the United States had the best health care system in the world, while 39 percent believed that other countries had better systems, and 15 percent did not know.⁹

Unfortunately, the people’s confusion leads many to believe that they can have both more government power and more individual choice. That is how President Obama gets away with claiming that the government can take over health care, but those of us who prefer to keep the benefits we have will not lose them – which is impossible.¹⁰

The only way to maintain what we have now, plus give us more choices, is to change the tax code to allow American families to get health benefits on their own, or via another association (such as a church) on an equal basis with their employers. During the 2008 presidential campaign, this was Senator John McCain’s proposal.¹¹

However, people’s responses to questions about individual responsibility for health care are incoherent. Although they want to make decisions in partnership with their doctors, not the government or an insurance company, they don’t make the connection with who pays their doctor (Table 4).

Table 4: Which healthcare policy do you want the most?

Never Say	Instead Say
“My healthcare belongs to me” (9.3%)	“Decisions about my healthcare should be between me and my doctor and no one else” (58.3%)
“The right to spend my own money for my own healthcare must be protected/preserved” (11.8%)	“I should have the right to choose the healthcare that’s right for me” (52.5%)

Source: Luntz.¹²

Any politician who wants to increase individual choice in health care has to overcome this contradiction, and explain to Americans that they cannot achieve this until they take control of their own health care dollars. Fortunately, health insurers’ eagerness to collaborate with President Obama offers a unique opportunity to do so.

During his presentation, Dr. Luntz said that: “For 10 years we were carrying the water of the insurance companies because they were backing us on health care. Well, they’re not anymore. They’ve sold out, so now you can go right back at them, because the American people blame the insurance companies more than almost anybody else for why health care is such a mess in this country right

now. So you don't have to be nice to them at all."¹³

Karen Ignagni, CEO of America's Health Insurance Plans (AHIP), the private insurers' main trade association, pled for mercy at a Senate hearing: "We're not asking any individual to trust us, we're asking them to trust the government."¹⁴ Reforms that give health care dollars back to the people, from which they pay most doctors directly, and buy insurance only for financially catastrophic illness, reduce the power of both government and insurers.

The *Huffington Post* followed up with another article by professor George Lakoff and colleagues.¹⁵ Professor Lakoff is the liberal Frank Luntz, having written *Thinking Points* to give the left wing an antidote to Dr. Luntz's *Words That Work*.¹⁶ Professor Lakoff and colleagues introduce 10 principles for discussing health reform, then "spin" them in a way to lull the audience into accepting government control of our health care, which they call "the American plan." Let's go through all 10 principles, but instead of repeating their left-wing argument, we'll spin right back into arguments for giving health care dollars back to the people.

Principle 1: Health care is part of our economic system.

Yes, it is. Most medical devices, new prescription drugs, and biotechnology are invented here in America, because we allow scientific entrepreneurs to follow their dreams without fear that the government will decide what their inventions are worth if they beat the odds and invent a new therapy that improves patients' lives. These entrepreneurs create the jobs that make America the most productive country in the world.¹⁷

Principle 2: Health care is a moral issue.

Yes, it is. You have the right to spend your own money on health care of your own choice, instead of the government giving it to your employer to buy health "benefits" of the company's choice, and causing you to lose health care when you lose your job. If the government is going to take that money away from your employer, we're going to make sure it gives it back to you. You can decide how much you want to spend directly on your own health care, and how much to pay for an insurance policy that protects you if you get seriously ill.

Principle 3: Health care is central to the moral mission of the American government.

It's central to the moral mission of the American government that we give your health care dollars back to you – more than \$9,000 per family that never even

hit your paycheck until now.¹⁸ Our reform means that you'll never have to worry about becoming uninsurable, or being denied coverage because of a pre-existing condition, because you'll keep that policy for as long as it suits you. And if you decide to switch insurers after you get sick, you'll take the amount of money that the previous insurer would have spent on you to your new insurer.¹⁹

Principle 4: The president's plan is the American plan. It fits our principles and serves our people. It represents patriotism at its finest.

The president's plan shifts the costs of our health care to our children and grandchildren, a generational theft shameful to American principles. The latest estimates of Medicare alone find an unfunded liability of \$85 trillion.²⁰ Permitting the government to take over even more of health care makes such theft even worse.

Principle 5: The American plan is a doctor-patient plan.

No, it isn't. It's a plan for politicians to combine with health insurers to decide your health care. Our plan gets rid of both type of bureaucrat, because it gives you control of your health care dollars.

Principle 6: The American plan relieves oppressive HMO government.

No, it puts the HMOs to work for politicians in DC. What kind of a deal is that, when we propose to get rid of the middleman who interferes with you and your doctor, and let you control your health care spending?

Principle 7: The American plan provides care instead of denying it.

This February, the largest physicians' group in Houston announced that it would no longer treat Medicare patients.²¹ And if a Medicare patient wants to see a doctor who opted out of Medicare, he can't submit a claim to Medicare for reimbursement of even part of the cost. Five years ago, one-fifth of doctors reported accepting no new Medicaid patients, and that's surely fewer now.²² Accelerating the government take-over of health care will make this worse.

Principle 8: The American plan costs less and does more.

Excessive taxation costs a lot more than allowing people to make choices with their own money. Advocates of a government take over of health-care claim that Medicare has lower administrative costs, but these advocates rely on accounting that assumes taxes are "free."²³

Principle 9: The American plan helps primary care doctors.

It imposes a “gatekeeper-patient” relationship instead of a “doctor-patient” relationship, by restricting your access to specialists. Our plan lets you decide which doctors to see.

Principle 10: The American plan will make prescription drugs cheaper.

Pharmacies like Wal-Mart, Walgreens, and others are making prescription drugs cheaper. You can buy three months’ worth of generic drugs for 10 dollars now. Under our plan, you and your doctor, not an insurance company or politician, will decide whether you want to pay more for a brand-name prescription drug.

I’m not a Republican or a Democrat, but I know that change is coming. And I’m sure that the American people will listen to a politician who takes the risk of explaining that the only way they can ensure their access to health care is if they control their own health care dollars.

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Endnotes

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