



 DATA FOR *PROGRESS*

# VOTERS SUPPORT A PUBLIC OPTION FOR HEALTH INSURANCE

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# Introduction

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As part of a mid-September survey, Data for Progress sought to test attitudes among likely voters nationwide toward a public option for health insurance. The survey portrayed the public option as a system of health insurance administered by the federal government that would be available to all Americans. This is the vision of the public option embodied in the [Biden campaign's health plan](#) and the ["Biden-Sanders Unity Task Force" recommendations](#), which outline an ambitious health agenda that goes well beyond shoring up the Affordable Care Act (ACA). It is also consistent with the growing call to add a public option to the ACA by Democratic candidates in hotly contested Senate races in this election cycle.

To start, we gauged how likely voters felt about government involvement in health insurance generally. Next, we focused on how likely voters thought a public option might be integrated into the country's current public-private system of health insurance. We then measured support for a variety of ways the public option could be constructed. Finally, we tested the relative persuasiveness of common arguments both for and against the basic idea.

Overall, we find that voters are extremely supportive of the public option, and level of support is likely to be sustainable even in the face of common arguments against the public option. Likely voters are also strikingly receptive to the idea of getting health insurance from the government. Indeed, they strongly back proposals that would automatically enroll Americans without alternative coverage in the public option. Moreover, voters in both parties back requiring employers to contribute to the cost of the public option if their workers are covered by it.

In short, likely voters express great enthusiasm about features of public option proposals currently on the national policy agenda. In fact, many would be willing to go farther than the most prominent proposals (for example, by relying on tax-financing rather than premiums to expand insurance). No less important, we find that common arguments *for* the public option resonate with voters, while those *against* it do not. By large margins, likely voters think a public option should compete with private plans to drive down costs, negotiate better drug prices, and serve as a stepping stone to universal coverage. Meanwhile, they don't seem very worried it will destroy private insurance, lead to fewer drugs being developed, or bankrupt hospitals.

These findings are crucial, because a public option with the features that voters strongly support would be well poised to move the nation toward universal coverage. Those who want to expand affordable insurance should take heed of this highly favorable set of views.

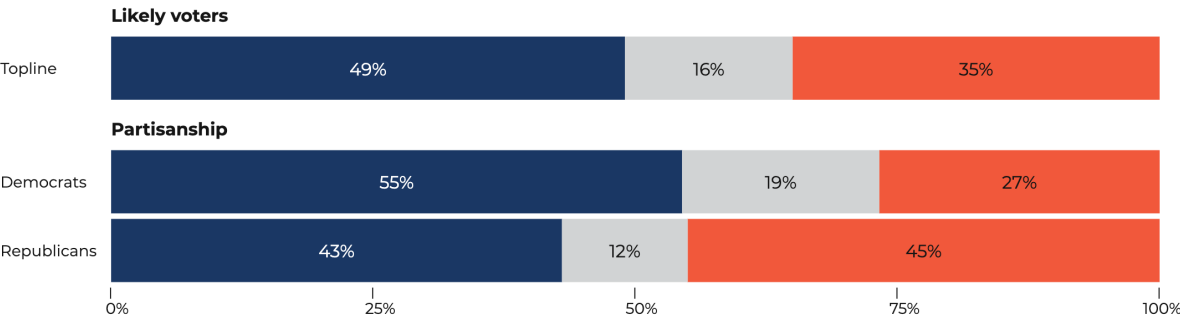


# General Attitudes Toward Healthcare

We asked likely voters if they would prefer to pay the government or a private company for health insurance. We find that a plurality of likely voters (49 percent) say they'd be willing to pay the government for insurance, either through taxes or fees, while 35 percent of likely voters say they'd prefer to pay a private insurer. Partisan sorting on this question is relatively mild. Fifty-five percent of likely voters who self-identify as Democrats say they'd be willing to pay the government for insurance, while 27 percent say they'd prefer to pay private insurers. Among likely voters that self-identify as Republicans, opinions are split: 43 percent say they'd be willing to pay the government for insurance and 45 percent say they'd prefer to pay a private insurer.

## A Plurality Of Voters Would Be Willing To Pay The Government For Health Insurance

When thinking about how you would be willing to pay for health insurance, what statement comes closer to your view?



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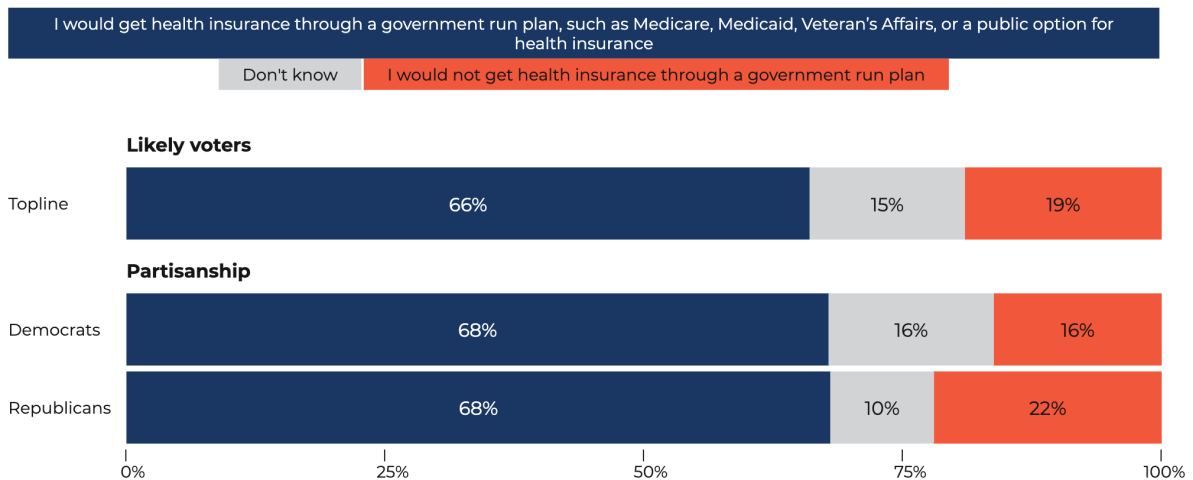
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Next, we asked likely voters how they'd prefer to get their own health insurance in the future, if a government-run plan were available. Despite sharing a similar root idea with the previous question, this question yielded a slightly different result. We find that two-thirds of voters (66 percent) say that they would get their health insurance through a government-run plan, while only 19 percent said they wouldn't.

The implication of this question is that voters seem to be comfortable with the idea of government insurance. This shouldn't be so surprising. The federal government currently provides health insurance to people through Medicare (Americans who are permanently disabled or over the age of sixty-five) and the federal government's Veterans Affairs Administration is already directly providing health care—as opposed to health insurance—to many of America's veterans. Likely voters aren't wedded to the idea of private plans, and a hearty majority of them would be happy to get public health insurance from the government.

## Two-Thirds Of Voters Say They Would Get Health Insurance Through The Government

When thinking about how you would get health insurance in the future, what statement comes closer to your view?



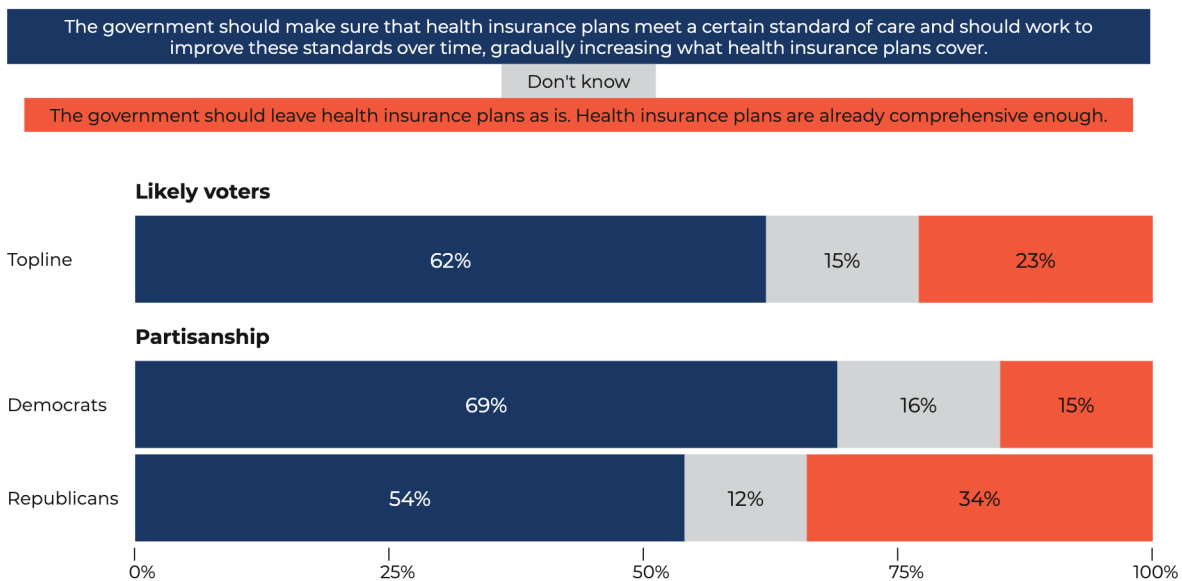
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Next, we asked likely voters if they think the government should regulate private health plans and gradually improve the quality of these plans over time. We find that 62 percent of likely voters say that the government should play this role. Only 23 percent of likely voters say that the government should leave health insurance as is. Consistent with their general comfort with an enlarged government role, likely voters welcome stronger public rules in the health insurance sector.

## Voters Want The Government To Regulate The Quality Of Health Insurance Plans And Improve These Standards Over Time

When thinking about health insurance, what statement comes closer to your view?



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# The Role of the Public Option

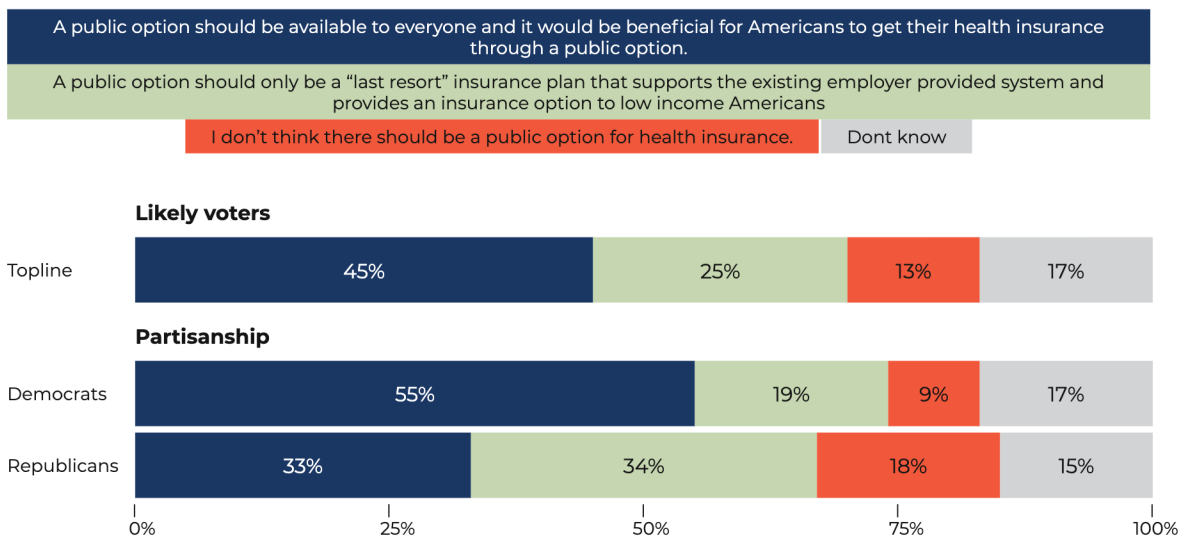
Next, we asked likely voters how they imagine a public option for health insurance fitting into the existing public-private system.

First, we asked if they think a public option should be available to everyone, if they think it should function only as an insurer of “last resort,” or if they oppose its creation entirely. A plurality of likely voters (45 percent) want the public option to be available to everyone. A quarter of likely voters (25 percent) want it to function merely as a “last resort” option. Just thirteen percent of likely voters oppose the creation of a public option. (The remaining 17 percent are not sure.)

These results do differ somewhat by party. A majority of Democrats (55 percent) want the public option to be available to everyone. Republicans are more split on the issue: 34 percent want the public option to function only as an insurer of last resort, 33 percent want it available to all Americans, and 18 percent oppose the creation of a public option, with the remaining 15 percent unsure.

## A Plurality Of Voters Want A Public Option To Be Available To Everyone For Purchase

When thinking about the creation of a “public option” for health insurance, a proposal where a government-run health insurance option would compete with private plans and be available to all Americans, what statement comes closer to your view?



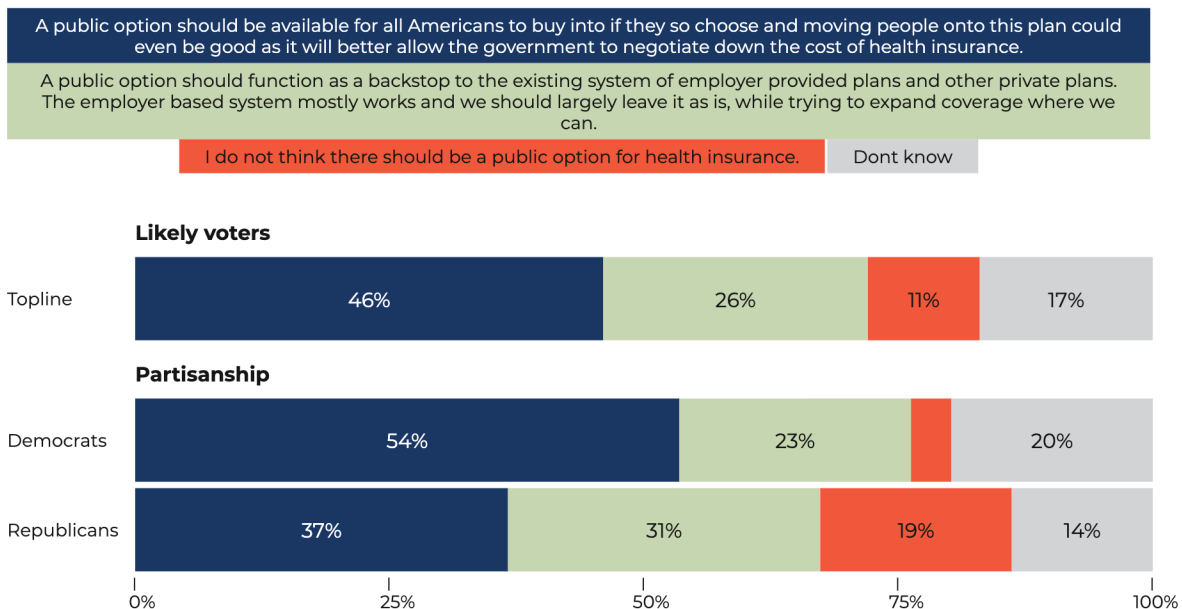
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Next, we asked a similar question regarding the role of the public option as it relates to the employer system of private health insurance. We find that a plurality of likely voters (46 percent) want the public option to be available to all Americans, while 26 percent want the public option to serve as a backstop to the system of employer-provided insurance. Notably, when given these two public option scenarios, only 11 percent of likely voters say there shouldn't be a public option at all. While the plurality of voters appear open to a robust public option, even those who are more wary seem happy to have it play an important backup role.

## Voters See Benefits To Potential Upside To Moving People Onto A Public Option Plan

When thinking about the role that a “public option” for health insurance, a proposal where a government-run health insurance option would compete with private plans and be available to all Americans, could play, what statement comes closer to your view?



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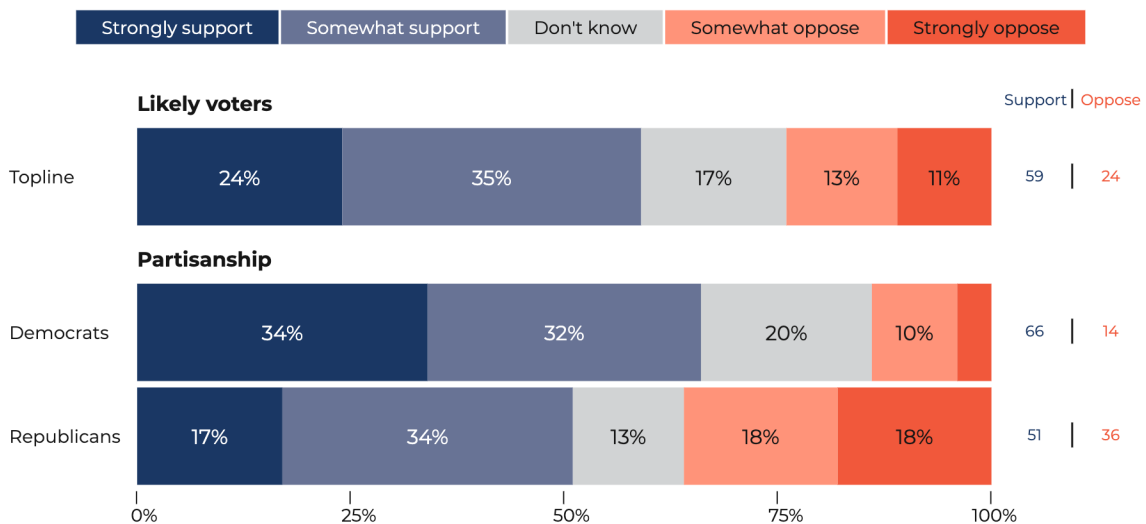
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# Polling the Mechanics of a Public Option

We also tested a proposal that would allow *employers* to purchase health insurance through a public option. We find that this proposal is also broadly popular, enjoying a 35-point margin of support among likely voters overall (59 percent support, 24 percent oppose). Moreover, majorities of both Democrats and Republicans support this proposal, with a striking 52-percentage-point margin of support among Democrats.

## Voters Support Allowing Employers To Buy Into A Public Option

Some lawmakers in Congress are proposing the creation of a “public option” for health insurance, a plan where a government-run health insurance option would compete with private plans and be available to all Americans. Would you support or oppose allowing employers to purchase health insurance through this public option?



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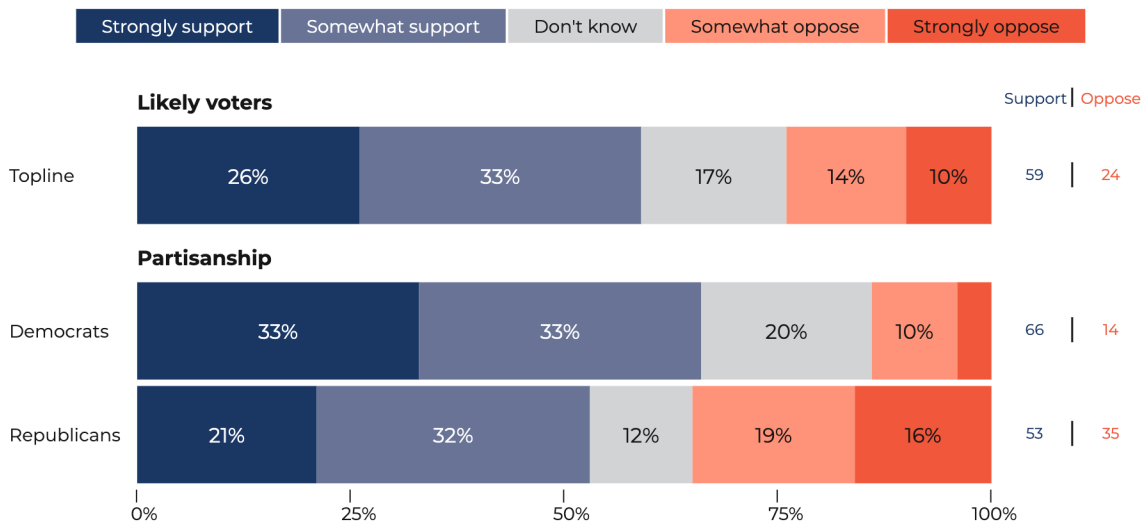
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Next, we tested a proposal to require employers to contribute to part of the cost of health insurance if their employees opted to get coverage through the public option. Again, we find high levels of support for this proposal. Overall, likely voters back this proposal by a 35-point margin (59 percent support, 24 percent oppose). Support for this proposal is also bipartisan: Democrats back it by a 52-point margin, and Republicans by an 18-point margin.

## Voters Support Requiring Employers To Contribute Towards Part Of The Cost If Employees Decide To Get Health Insurance Through A Public Option

Some lawmakers in Congress are proposing creating a “public option” for health insurance, a plan where a government-run health insurance option would compete with private plans and be available to all Americans. In addition, they’re proposing that if individuals want to purchase health insurance through this public option and are not using their employer-provided plan, that their employer contribute part of the cost. Would you support or oppose requiring employers to contribute towards part of the cost if employees decide to get health insurance through a public option?



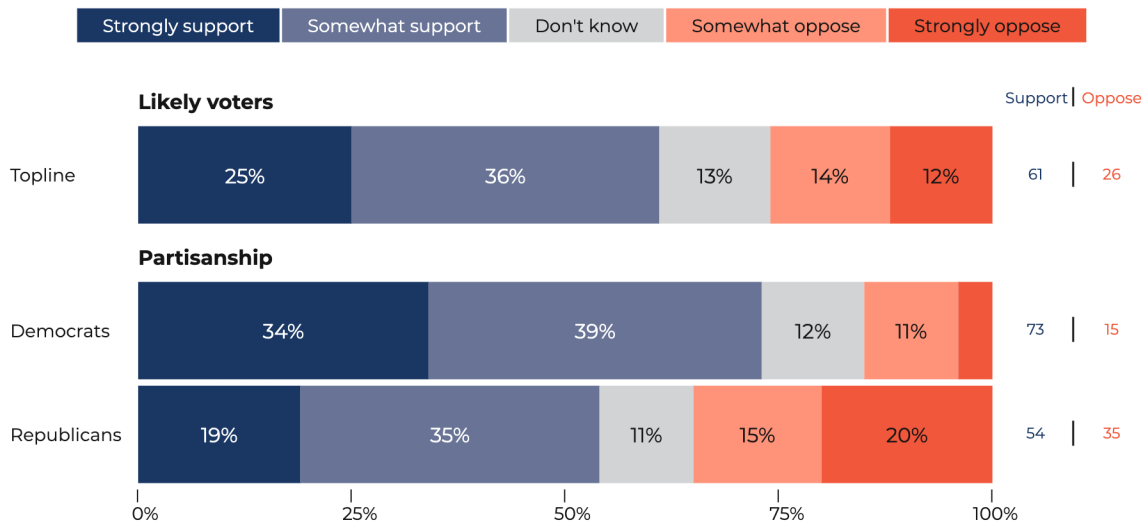
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We then turned to a crucial question that's raised by current reform plans: whether the government should automatically enroll uninsured people into a public option. We find that likely voters are extremely enthusiastic about automatic enrollment. Overall, likely voters support this proposal by a 35-point margin (61 percent support, 26 percent oppose). Support for this proposal is high regardless of partisanship. Democrats back this proposal by a 58-point margin, and Republicans by a 19-point margin.

## Voters Support Automatically People Without Insurance In A Public Option

Some lawmakers in Congress are proposing the creation of a "public option" for health insurance, a plan where a government-run health insurance option would compete with private plans and be available to all Americans. In addition, they're proposing automatically enrolling everyone who doesn't have health insurance in this public option. People would be given the option to opt out of this health insurance. Would you support or oppose this proposal to automatically enrolling those without health insurance in a public option, allowing them to opt out of this coverage if they so choose?



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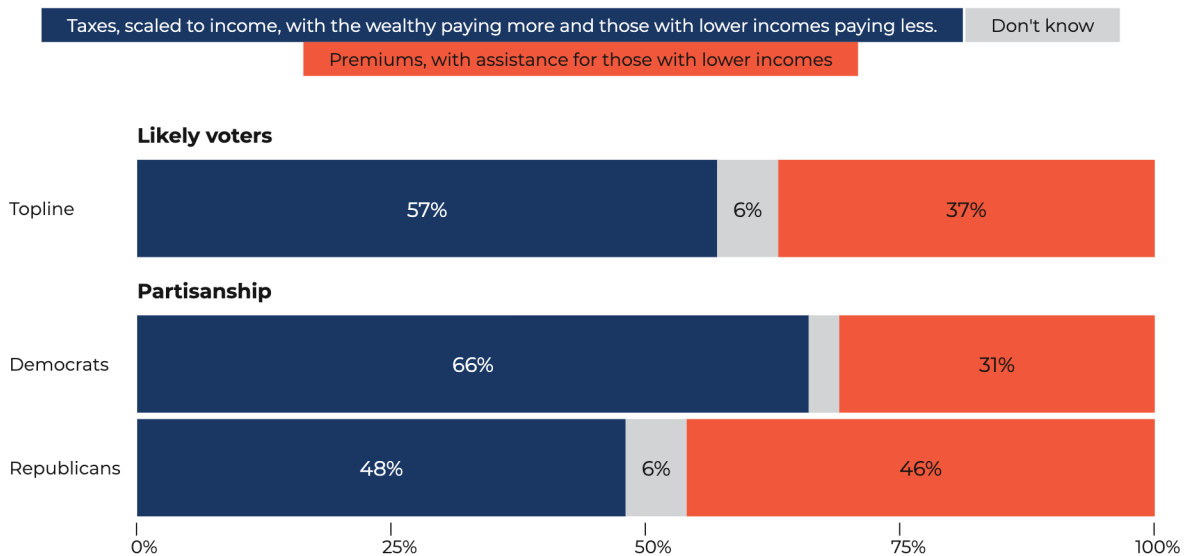
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Next, for likely voters who supported automatic enrollment, we asked a follow-up question about how they'd want this insurance paid for. The two response options were: 1) through taxes where the wealthy pay more and those with lower incomes pay less, or 2) through premiums, with assistance for those with lower incomes. Current proposals for a public option lean toward premium financing. We find, however, that a majority of these likely voters prefer automatic enrollment be paid for through taxes, not premiums (57 percent for taxes, 37 percent for premiums).

In short, voters appear to want the public option to be truly public: run by the government, not contracted out to a private insurer; and paid for primarily through taxes, not private premiums. Here, again, support is bipartisan. Two-thirds of Democrats (66 percent) prefer taxes as a funding mechanism, while only 31 percent prefer premiums. By a 2-point margin, Republicans prefer taxes to premiums (48 percent for taxes, 46 percent for premiums).

## Voters Who Support Automatic Enrollment Want It Funded Through Taxes

How do you want this public option paid for?



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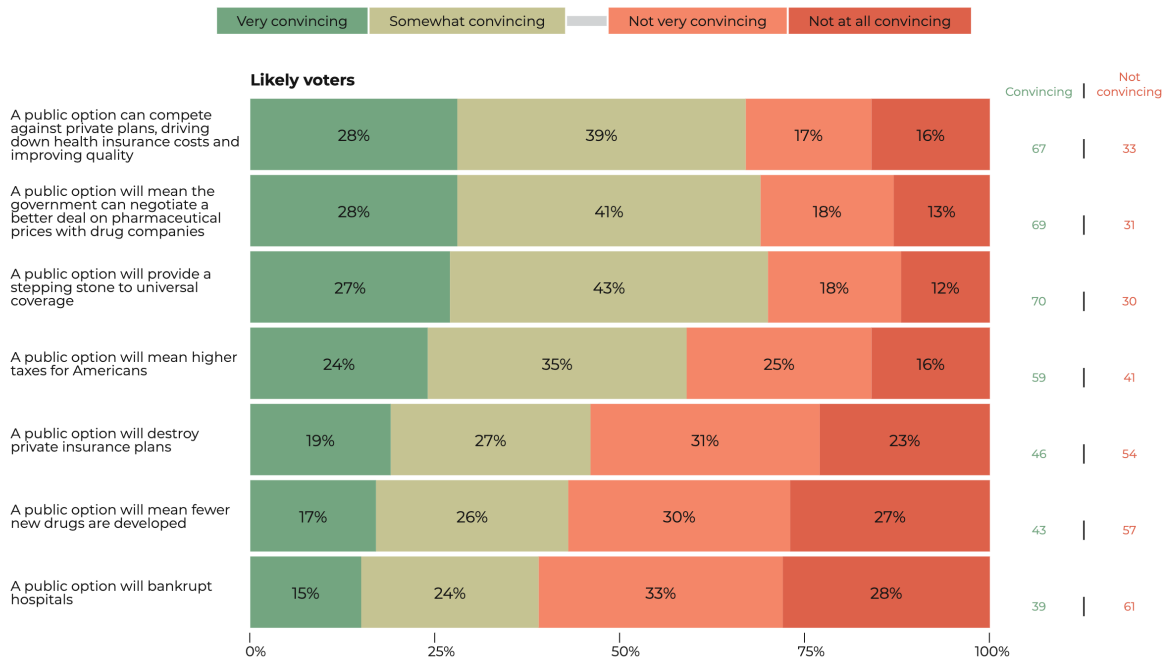
# Testing Arguments Around a Public Option

Finally, we tested whether likely voters found convincing some common arguments both for and against the public option. On the whole, we find that likely voters are convinced by the main arguments in favor of the public option—for example, that it could compete with private plans to drive down costs, negotiate better drug prices, and serve as a stepping stone to universal coverage.

There is one charge against the public option that likely voters find quite convincing: that a public option could mean higher taxes. As noted before, however, voters on balance think taxes are preferable to premiums for those automatically enrolled in the public option. In other words, while likely voters are inclined to believe that a public option means higher taxes, this is a convincing but not necessarily compromising attack.

## Voters Do Not Find Many Of The Attacks Traditionally Levelled Against A Public Option Convincing

Some lawmakers in Congress are considering creating a “public option” for health insurance. Below are some arguments commonly used by supporters and opponents of a public option. Please indicate how convincing or not convincing you find each argument: --



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Meanwhile, three other arguments failed to register: that a public option would destroy private insurance, lead to fewer drugs being developed, and bankrupt hospitals. At least based on these results, proponents of the public option seem to have the better of the current argument

## Conclusion

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Two critical trends are driving the evolving nature of the discussion around a public option.

First, after being left out of the ACA in 2010, the public option has moved to the mainstream of the Democratic Party. Indeed, it could even be called the moderate alternative to the very ambitious plans for Medicare for All supported by the party's left flank, though this should not obscure the potentially transformative way it could reorient American health care. Not only does Joe Biden support a public option farther-reaching than anything backed by a Democratic presidential nominee in the last generation, the public option has also been firmly adopted by mainstream Democrats running for the Senate—even in traditionally Republican leaning states, such as Arizona, Georgia, Iowa, Maine, Montana, and North Carolina.

This brings us to a second point. In the last decade plans for a public option have become far more robust. The proposals tested here would substantially advance the cause of universal coverage and make it so that many more Americans would receive health insurance from the government, and they would lay the foundation for further expansions of public coverage over time. In other words, *this* version of the public option would function as more than a mere appendage of the employer provided system or a modest add-on to the ACA.

The polling results demonstrate that a highly ambitious vision of the public option enjoys widespread support among likely voters. They also show that likely voters are receptive toward mechanisms like automatic enrollment that would set the country on a path toward universal coverage. Likely voters want to get health insurance through the government, want those without secure affordable alternatives to be automatically enrolled, and think employers should be allowed to enroll workers in the public option and required to contribute to its costs. Those in power who want quality affordable coverage for all should heed this mandate.

## Authorship & Methodology

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From September 11 through September 14, 2020, Data for Progress conducted a survey of 1,221 likely voters nationally, using web-panel respondents. The sample was weighted to be representative of likely voters by age, gender, education, race, and voting history. The survey was conducted in English. The margin of error is +/- 2.8 percentage points.



## QUESTION WORDING

*When thinking about how you would be willing to pay for health insurance, what statement comes closer to your view?*

- ▶ I would be willing to pay the government for health insurance, either through taxes or fees. If I'm getting good, quality health insurance, it doesn't matter to me if I'm paying the government or a private company.
- ▶ I would prefer to pay private insurers for health insurance through things like premiums, copays, and deductibles. I would not want to pay the government.
- ▶ Don't know

*When thinking about how you would get health insurance in the future, what statement comes closer to your view?*

- ▶ I would not get health insurance through a government run plan
- ▶ I would get health insurance through a government run plan, such as Medicare, Medicaid, Veteran's Affairs, or a public option for health insurance
- ▶ Don't know

*When thinking about health insurance, what statement comes closer to your view?*

- ▶ The government should make sure that health insurance plans meet a certain standard of care and should work to improve these standards over time, gradually increasing what health insurance plans cover.
- ▶ The government should leave health insurance plans as is. Health insurance plans are already comprehensive enough.
- ▶ Don't know

*When thinking about the creation of a "public option" for health insurance, a proposal where a government-run health insurance option would compete with private plans and be available to all Americans, what statement comes closer to your view?*

- ▶ A public option should be available to everyone and it would be beneficial for Americans to get their health insurance through a public option.
- ▶ A public option should only be a "last resort" insurance plan that supports the existing employer provided system and provides an insurance option to low income Americans
- ▶ I don't think there should be a public option for health insurance.
- ▶ Don't know

*When thinking about the role that a "public option" for health insurance, a proposal where a government-run health insurance option would compete with private plans and be available to all Americans, could play, what statement comes closer to your view?*

- ▶ A public option should be available for all Americans to buy into if they so choose and moving people onto this plan could even be good as it will better allow the government to negotiate down the cost of health insurance.
- ▶ A public option should function as a backstop to the existing system of employer provided plans and other private plans. The employer based system mostly works and we should largely leave it as is, while trying to expand coverage where we can.

- ▶ I do not think there should be a public option for health insurance.
- ▶ Don't know

*Some lawmakers in Congress are proposing the creation of a “public option” for health insurance, a plan where a government-run health insurance option would compete with private plans and be available to all Americans. Would you support or oppose allowing employers to purchase health insurance through this public option?*

- ▶ Strongly support
- ▶ Somewhat support
- ▶ Somewhat oppose
- ▶ Strongly oppose
- ▶ Don't know

*Some lawmakers in Congress are proposing creating a “public option” for health insurance, a plan where a government-run health insurance option would compete with private plans and be available to all Americans. In addition, they're proposing that if individuals want to purchase health insurance through this public option and are not using their employer-provided plan, that their employer contribute part of the cost. Would you support or oppose requiring employers to contribute towards part of the cost if employees decide to get health insurance through a public option?*

- ▶ Strongly support
- ▶ Somewhat support
- ▶ Somewhat oppose
- ▶ Strongly oppose
- ▶ Don't know

*Some lawmakers in Congress are proposing the creation of a “public option” for health insurance, a plan where a government-run health insurance option would compete with private plans and be available to all Americans. In addition, they're proposing automatically enrolling everyone who doesn't have health insurance in this public option. People would be given the option to opt out of this health insurance. Would you support or oppose this proposal to automatically enrolling those without health insurance in a public option, allowing them to opt out of this coverage if they so choose?*

- ▶ Strongly support
- ▶ Somewhat support
- ▶ Somewhat oppose
- ▶ Strongly oppose
- ▶ Don't know

*How do you want this public option paid for?*

- ▶ Taxes, scaled to income, with the wealthy paying more and those with lower incomes paying less.
- ▶ Premiums, with assistance for those with lower incomes
- ▶ Don't know

*Some lawmakers in Congress are considering creating a "public option" for health insurance. Below are some arguments commonly used by supporters and opponents of a public option. Please indicate how convincing or not convincing you find each argument: --*

- ▶ Very convincing
- ▶ somewhat convincing
- ▶ Not very convincing
- ▶ Not at all convincing
  - ▶ A public option can compete against private plans, driving down health insurance costs and improving quality
  - ▶ A public option will mean the government can negotiate a better deal on pharmaceutical prices with drug companies
  - ▶ A public option will provide a stepping stone to universal coverage
  - ▶ A public option will mean higher taxes for Americans
  - ▶ A public option will destroy private insurance plans
  - ▶ A public option will mean fewer new drugs are developed
  - ▶ A public option will bankrupt hospitals