



Poll Shows Strong Support for Health Insurance Transparency

By **Patrick A. Malone**

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The Obama administration's effort at health-care reform—known as the Affordable Care Act, or ACA—has an image problem. Virtually every poll asking Americans what they think of its provisions demonstrates not only widespread disapproval, but widespread ignorance.

Some pundits attribute our collective misunderstanding to the administration's inept efforts to publicize the program's features, some attribute it to GOP mischaracterizations of its features and some say Americans just aren't paying attention.

One recent poll, however, was categoric in what Americans like about the ACA: the demand that health-care plans clearly communicate their benefits, coverage and exclusions. The popularity of what seems so simple—transparency—underlies the questionable instincts so common among U.S. commercial interests, whether they're large financial institutions, Big Pharma or insurance underwriters: You can fatten your bottom line by making consumer safety secondary to obscuring the facts about your product.

The monthly **Kaiser Health Tracking Poll** examines public opinion and knowledge about specific provisions of the ACA. In November, the "runaway" favorite element of the reform plan was the transparency requirement for health plans. Six in 10 Americans gave this provision a "very favorable" rating, the only such element of the ACA to score that high among more than half the public. Eighty-four in 100 ranked this provision "favorable."

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Overall, the plan garnered an "unfavorable" review from 44 in 100 respondents; 37 in 100 gave it a "favorable" rating.

Several better-known aspects of the ACA generated these responses:

- preventing insurers from denying people coverage if they have pre-existing conditions: "very favorable," 47 in 100; "favorable," 67 in 100;
- closing the Medicare doughnut hole for drug coverage: "very favorable," 46 in 100; "favorable," 74 in 100;
- providing tax credits to individuals and small businesses to help pay for coverage: "very favorable," 44 in 100 and 45 in 100, respectively; "favorable," 75 and 80 in 100, respectively;
- the individual mandate (the requirement that everyone purchase health insurance coverage that is subject to Supreme Court review): "very unfavorable," 43 in 100.

It's troubling that more than half—56 in 100 people—believe the ACA includes a new government-run insurance plan to be offered along with private plans (it doesn't), and that 35 in 100 believe the law allows a government panel to make decisions about end-of-life care for people on Medicare—the so-called "death panel." That, too, is fiction.

In reviewing the poll results, an analyst with Kaiser, which has no relationship to the health-care company of the same name, *opined*, "It is no huge surprise that people are confused by their health benefits. And, unlike many elements of the health reform law, there is no apparent downside to the public from requiring health plans to be more up front about what they do and do not cover; although employers and insurers have objected to the rule as a costly and unnecessary new regulatory burden. What is a surprise, though, is that people feel so lost in the health insurance system that they chose a requirement that insurance companies explain their benefits in plain language as the most popular element of the giant health reform law, and by such a wide margin over the many others we asked about.

"But, our polling shows people don't know much about its more consumer friendly provisions which are popular even across partisan lines. As long as that remains the case, people will not perceive the ACA as part of the solution to their everyday problems and public opinion will remain split along the familiar partisan divide."

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