Most say they have good health insurance

BY KALEIGH ROGERS

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Americans voted last month in an election that polls showed was largely about the economy. Less than 1% of likely voters ranked health care as their top issue.

Now, health care, and in particular the health insurance industry, is suddenly a big topic of debate. After the killing of UnitedHealthcare CEO Brian Thompson, social media posts that cast him as a villain or expressed support for the gunman signaled to some a strong sense of dissatisfaction with the U.S. health insurance system.

Public polls, which can provide a broader sample of Americans' views than the echo chambers of social media, also show that many people have experienced problems with their insurance coverage. But they also suggest that Americans' overall opinions on the industry are nuanced, particularly because most people with health insurance rate their own insurance positively. A Gallup poll released this month found just 28% of Americans say health care coverage in the U.S. is excellent or good, the lowest figure the polling firm has found on that question since it started asking it in 2001. Yet 65% of Americans say their personal health care coverage is good or excellent, a contradiction that Megan Brenan, a senior editor at Gallup, said is not unusual in polling.

"We can't answer 'why' from our data, but this is a phenomenon that we see across subjects," Brenan said in an email. "Americans often rate their own personal situation better than the nation's. For instance, we see it in ratings of Congress versus their own member of Congress, education in the U.S. versus their child's education, and crime in the U.S. versus crime in their area among others."

Similarly, in a survey last year from KFF, a nonprofit health policy research group, nearly 6 in 10 insured Americans said they had encountered at least one problem using their coverage in the past year. Yet in that same survey, a vast majority, 81%, gave their health insurance an overall rating of "excellent" or "good."

Americans who rated their health as "fair" or "poor" were more likely to rate their health insurance negatively, as were those who were insured under the open marketplace through the Affordable Care Act. Even so, majorities of Americans in fair or poor health still rated their insurance positively, regardless of the type of insurance they carried. (About 8% of Americans were uninsured at the beginning of this year.)

But polling confirms there is no shortage of frustrations around health insurance and health care in general, with costs the most frequently cited concern. In a separate poll KFF conducted in February about health care affordability, nearly three-quarters of Americans said they were very or somewhat worried about being able to afford unexpected medical bills or the cost of medical services. These concerns were cited by more Americans than any other cost asked about, including expenses like food, gas and electricity.

Liz Hamel, director of public opinion and survey research at KFF, said that, in this way, Americans' concerns about health care were somewhat wrapped up in their concerns about the economy as an election issue.

"The data show that health care costs are a big part of people's concerns about the economy," she said. "Also, when we asked people what they wanted candidates to talk about when it came to health care, it was cutting costs."

In polling conducted last month by Gallup, Americans' satisfaction with the cost of health care was low, and this was consistent across political affiliations. Just 15% of Republicans and 19% of Democrats said they were satisfied with the total cost of health care in the United States.

A partisan split does emerge, however, when Americans are asked if they would prefer a government-run health care system, or one based mostly on private insurers. Among Democrats, 71% preferred a government-run system, compared with just 21% of Republicans.

Overall, the nation is split on which system they'd prefer, with 49% of Americans saying they favor private insurance and 46% saying they would prefer a government-run system. However, support for government-run health insurance has been growing in recent years, as support for private insurance has waned. And with the margin of error, the support for either system is essentially tied.