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## *New Research from EBRI:*

### **Public Opinion of New Health Care Reform Is Limited and Varies by Plan Type, Political Party**

WASHINGTON—Although most people’s knowledge of the new health care law is limited, their opinion on how it will affect their health care depends on what type of private health insurance plan they currently have and their political affiliation, according to a recent report issued today by the nonpartisan Employee Benefit Research Institute (EBRI).

Regardless of the type of plan, less than 5 percent of individuals who have private insurance say they are extremely knowledgeable about the Patient Protection and Affordable Care Act of 2010 (PPACA).

The report found that people with consumer-driven health plans (CDHPs) and high-deductible health plans (HDHPs) plans are more likely than those with traditional coverage to think the new law will affect them personally and that it will have a negative impact on their personal costs, benefit, and quality of care. Additionally, whether a person is a Democrat, Republican, or undecided about their party affiliation can also influence how he or she views PPACA.

The report uses data from the 2010 EBRI/MGA Consumer Engagement in Health Care Survey (CEHCS) and examines individuals with traditional health coverage, CDHPs and HDHPs, and how the legislation will affect their personal costs, coverage, and quality of service. The full report is published in the November 2010 *EBRI Notes* and is available online at [http://www.ebri.org/pdf/notespdf/EBRI\\_Notes\\_Nov10\\_RetPart\\_HCS.pdf](http://www.ebri.org/pdf/notespdf/EBRI_Notes_Nov10_RetPart_HCS.pdf)

“There is a strong difference between individuals who have traditional and consumer-driven health plans in terms of how they think the new health care legislation will affect them,” said Paul Fronstin, director of EBRI’s Health Research and Education Program and author of the report. “The survey also reveals that people with consumer-driven and high-deductible health plans are more Republican and more skeptical about the law than are traditional plan enrollees, who tend to be more Democratic and less skeptical.”

Here are some key findings:

- **Knowledge of the new health care law:** About 7–8 percent of individuals, whether they have a traditional or consumer-driven health care plan, say they are *very* knowledgeable of PPACA. Between 35–39 percent are *somewhat* knowledgeable, and 35–40 percent are *not very* knowledgeable. Between 12–17 percent are not at all knowledgeable.

- **Impact:** Nearly one-half (46 percent) of CDHP enrollees expect a mostly negative impact from the health care law, compared with 37 percent of traditional plan enrollees.
- **Cost Increases:** More than half (59 percent) of CDHP enrollees and HDHP enrollees (56 percent) expect cost increases, compared with 50 percent of traditional plan enrollees.
- **Benefit Cuts:** More consumer-driven enrollees expect their health coverage to decline (41 percent of CDHP enrollees and 39 percent of HDHP enrollees) as a result of the health reform law, compared with 30 percent of traditional plan enrollees.
- **Quality of Care:** Roughly a third of all enrollees expect a mostly negative impact on quality of care because of PPACA (37 percent of CDHP enrollees, 35 percent of HDHP enrollees and 30 percent of traditional plan enrollees).
- **Political Affiliation:** CDHP enrollees are more likely to report they are Republicans or lean Republican, while traditional plan enrollees are more likely to report they are strong Democrats. CDHP enrollees are also less likely to report they are undecided when it come to their political party affiliation.

EBRI is a private, nonprofit research institute based in Washington, DC, that focuses on health, savings, retirement, and economic security issues. EBRI does not lobby and does not take policy positions.

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