

2012 AARP Survey of New York Registered Voters Ages 30-64 on the Development of a State Health Insurance Exchange

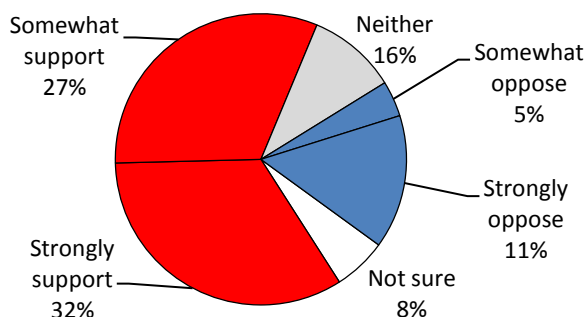
State health insurance exchanges are a provision of the new health law passed by Congress in 2010. States can establish and run their own state health insurance exchange or the exchange will be developed and run by the federal government. The Governor has included a plan to establish a state health insurance exchange in his budget proposal this year. This proposal estimates that the exchange would provide coverage for 1 million uninsured New Yorkers as well as reduce costs for individuals who purchase insurance through the exchange by 66% and reduce costs for small businesses by 26%.

In its continued efforts to be a strong voice for all consumers of health care, AARP in New York commissioned a survey of residents ages 30 to 64 to gauge their opinion of the Governor's plan to develop a state health insurance exchange. This telephone survey of New York registered voters ages 30-64 was fielded February 18 to March 1, 2012. A total of 400 interviews were completed yielding a margin of error of ± 4.9 percent. The annotated survey begins on page 4.

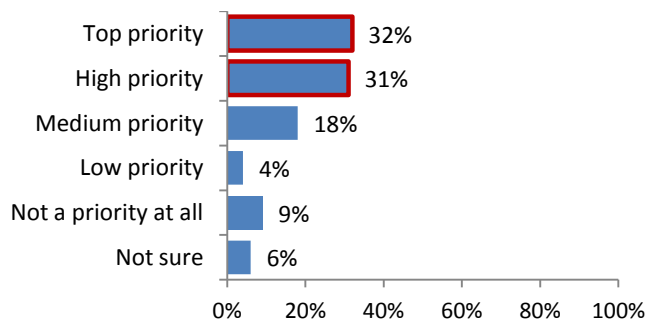
Survey-In-Brief:

- One out of 8 (12%) New York registered voters ages 30 to 64 responding to this survey say they currently do not have any kind of health care coverage. Those who work for businesses with fewer than 50 employees are three times more likely to be without insurance coverage than those who work for business with 50 or more employees (25% vs. 8%).
- The majority of respondents who have health insurance say they have employer-based coverage, but roughly half of these respondents say they are extremely (28%) or very (20%) worried about these employers increasing the amount they have to pay for their health care and insurance.
- Most New York registered voters ages 30 to 64 who are insured are worried about increases in their premiums (80%) and are concerned they won't be able to maintain their current health coverage over the next 5 years (74%).
- About eight out of ten respondents are worried they will have to pay more for their family's health care (80%) and that they will not be able to afford the health care services their family may need (77%).
- Three out of five registered voters in New York ages 30 to 64 support the Governor's plan to create a health insurance exchange, which is estimated to provide coverage for 1 million uninsured New Yorkers and reduce the cost of insurance for small businesses and those who are self-insured, with no cost to the State.
- Nearly two-thirds indicate it should be a top or high priority for the State Legislature to pass a budget this year that includes the Governor's health insurance exchange.

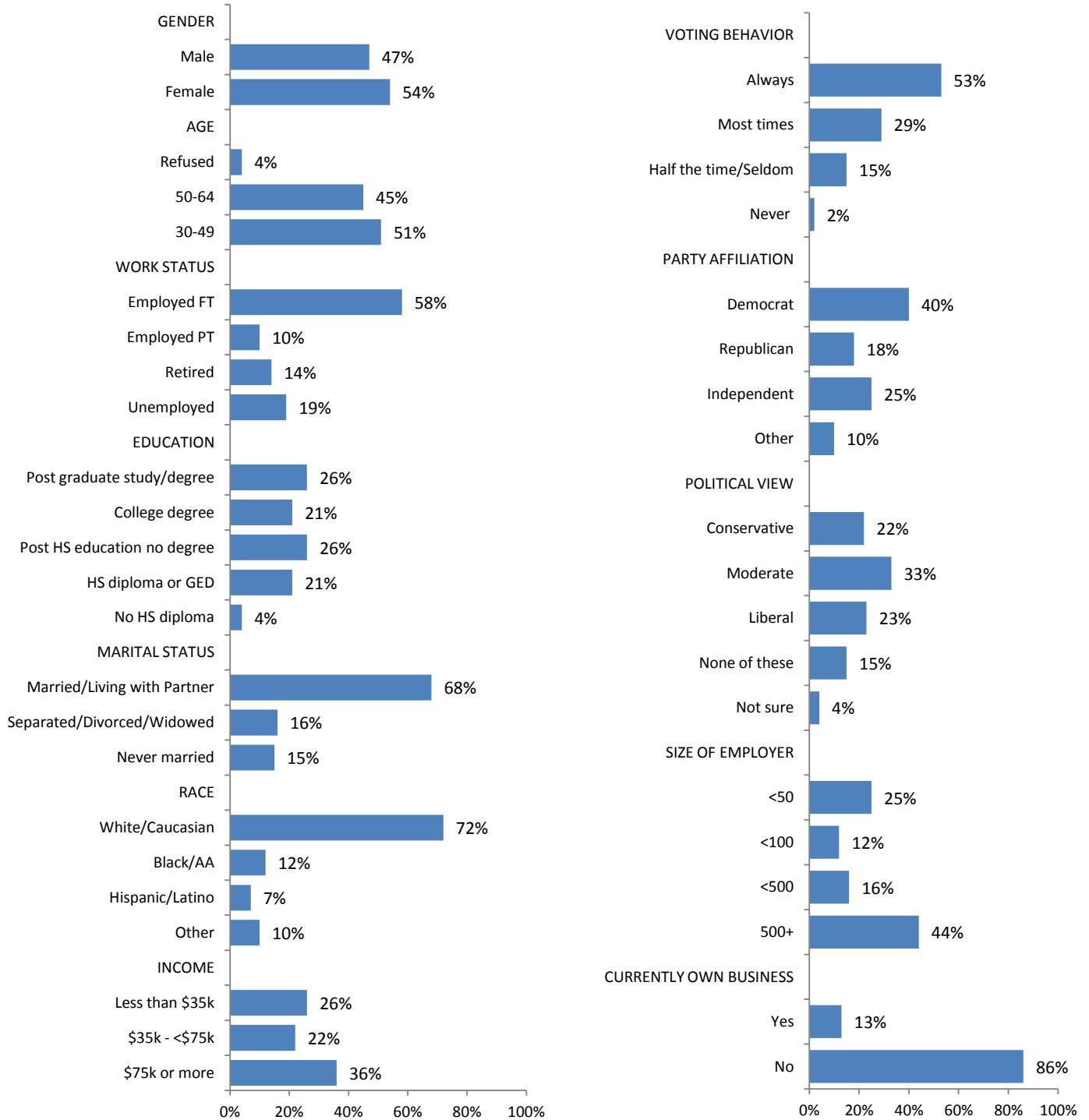
Level of Support for Governor's Plan to Create a State Health Insurance Exchange
(weighted n=400)



Level of Priority for Legislature to Pass a Budget that Includes a Health Insurance Exchange
(weighted n=400)



DEMOGRAPHICS OF RESPONDENTS



FULL METHODOLOGY

The AARP New York Health Care Insurance Exchange Survey was conducted through telephone interviews with a random sample of 400 respondents ages 30-64 drawn at random from the state. The interviews were conducted in English by Woelfel Research, Inc. from February 18 to March 1, 2012. The results from the study were weighted by age and gender. The margin of error for the complete set of data is $\pm 4.9\%$.

The RDD sample of 30-64 year old New Yorkers was drawn at random from the New York adult population in telephone households. The telephone sample was provided by STS, Inc. according to WRI specifications. Sample was drawn using standard list-assisted random digit dialing or Weighted (Type B) (RDD) methodology. Active blocks of telephone numbers (area code + exchange + two-digit block number) were selected with probabilities in proportion to their share of listed telephone households; after selection, two more digits were added randomly to complete the number. This method guarantees coverage of every assigned phone number regardless of whether that number is directory listed, purposely unlisted, or too new to be listed. Sampled phone numbers were compared against business directories and matching numbers purged.

Respondents were screened to insure that they were registered voters and age 30-64.

The questionnaire was developed by AARP staff. In order to improve the quality of the data, the questionnaire was pretested with a small number of respondents. The pretest interviews were monitored by WRI and AARP staff.

The response rate for this study was 38 percent and was calculated using AAPOR's response rate 3 method. The cooperation rate was 94 percent as calculated using AAPOR's cooperation rate 3 method.¹

¹ Calculated using AAPOR's Outcome Rate Calculator Version 2.1, May 2003

2012 AARP New York Health Insurance Exchange Survey
 (Population: 400 State Residents Age 30-64 years old; margin of error =4.9%)

Hello, this is _____ calling from Woelfel Research, Inc. a national opinion research firm. We are not telemarketers and are not trying to sell you anything. We would like to find out your opinions on some important issues concerning health care in New York. Your views are important and we would greatly appreciate your participation. All your responses will be kept entirely confidential.

Screener

QS1. Are you between the ages of 18 and 29, 30 and 49, 50 and 64, or are you 65 years of age or older?

1.	18-29	[ASK TO SPEAK TO SOMEONE AGE 30-64]
2.	30-49	53%
3.	50-64	47%
4.	65 or Older	[ASK TO SPEAK TO SOMEONE AGE 30-64]
5.	UNDER 18	[ASK TO SPEAK TO SOMEONE AGE 30-64]

QS2. And, are you a resident of New York?

1.	Yes	100%
2.	No	[ASK TO SPEAK TO REGISTERED VOTER AGE 30-64]
3.	NOT SURE	[ASK TO SPEAK TO REGISTERED VOTER AGE 30-64]
4.	REFUSED	[ASK TO SPEAK TO REGISTERED VOTER AGE 30-64]

QS3. What is your current marital status? Are you....[READ OPTIONS]

Base: Total Respondents	NY N=400
	%
Married	63
Not married, living with your partner or significant other	5
Separated	1
Divorced	11
Widowed	4
Currently single <u>and</u> never Married	15
Refused [DO NOT READ]	1

QS4. Which of the following best describes your current employment status? Are you.....

[READ EACH ANSWER CATEGORY]

Base: Total Respondents	NY N=400 %
Self-employed full-time	8
Self-employed part-time	2
Employed full-time	50
Employed part-time	8
Retired and not working at all [SKIP TO D7]	14
Unemployed and looking for work [SKIP TO D7]	9
Or are you not in the labor force for other reasons [SKIP TO D7]	10
Don't know [DO NOT READ] [SKIP TO D7]	<0.5%
Refused [DO NOT READ] [SKIP TO D7]	1

Health Insurance Coverage

1. Do you have any kind of health care coverage, including health insurance or government plans such as Medicare or Medicaid?

Base: Total Respondents	NY N=400 %
Yes	88
No[SKIP TO Q4]	12
Not Sure [SKIP TO Q4] [DO NOT READ]	-
Refused [SKIP TO Q4] [DO NOT READ]	-

2. [ASK IF Q2=YES] And are you covered.....
[RANDOMIZE ORDER EXCLUDING DK AND REFUSED] [READ AND RECORD ANSWER FOR EACH] [MULTIPLE RESPONSE]

[INTERVIEWER NOTE: IF RESPONDENT GIVES NAME OF INSURER OR SPECIFIC COMPANY NAME, ASK WHETHER THEY PAY FOR THE POLICY ON THEIR OWN OR IF IT IS PAID FOR BY AN EMPLOYER /PREVIOUS EMPLOYER AND RECORD APPROPRIATELY

Through current employer

Base: Have health care coverage	NY N=350 %
Yes	46
No	53
Not Sure [DO NOT READ]	1
Refused [DO NOT READ]	-

Through your spouse's employer

Base: Have health care coverage	NY
	N=350
	%
Yes	24
No	76
Not Sure [DO NOT READ]	-
Refused [DO NOT READ]	-

On your own, through an individually purchased insurance policy

Base: Have health care coverage	NY
	N=350
	%
Yes	17
No	83
Not Sure [DO NOT READ]	1
Refused [DO NOT READ]	-

Through a previous employer [MAY BE RETIREMENT BENEFIT]

Base: Have health care coverage	NY
	N=350
	%
Yes	12
No	89
Not Sure [DO NOT READ]	-
Refused [DO NOT READ]	-

Through a spouse's previous employer [MAY BE RETIREMENT BENEFIT]

Base: Have health care coverage	NY
	N=350
	%
Yes	5
No	96
Not Sure [DO NOT READ]	-
Refused [DO NOT READ]	-

Through Veterans or military benefits

Base: Have health care coverage	NY
	N=350
	%
Yes	2
No	98
Not Sure [DO NOT READ]	-
Refused [DO NOT READ]	-

Through Medicaid or other state paid plan such as Family Health Plus

Base: Have health care coverage	NY N=350
	%
Yes	15
No	84
Not Sure [DO NOT READ]	<0.5
Refused [DO NOT READ]	-

Through Medicare

Base: Have health care coverage	NY N=350
	%
Yes	14
No	86
Not Sure [DO NOT READ]	-
Refused [DO NOT READ]	-

Through some other way

Base: Have health care coverage	NY N=350
	%
Yes	4
No	96
Not Sure [DO NOT READ]	-
Refused [DO NOT READ]	1

3. How concerned are you that you won't be able to maintain your current health care coverage for yourself, your **[INSERT SPOUSE OR PARTNER DEPENDING ON MARITAL STATUS]**, or your dependent children at a cost you can afford over the next five years? Are you....?

Base: Total Respondents	NY N=350
	%
Extremely concerned	26
Very concerned	25
Somewhat concerned	23
Not very concerned	13
Not at all concerned	13
Not Sure[DO NOT READ]	-
Refused [DO NOT READ]	-

4. I'm going to read you a list of things that some people worry about and other people do not and ask you how worried you are about them. How worried are you about....? **[RANDOMIZE ORDER] [READ AND RECORD ANSWER FOR EACH]** Are you extremely worried, very worried, somewhat worried, not very worried, or not at all worried....?

a. Having to pay more for you or your family's health care

Base: Total Respondents	NY N=400 %
Extremely worried	27
Very worried	32
Somewhat worried	21
Not very worried	9
Not at all worried	11
Not Sure[DO NOT READ]	1
Refused [DO NOT READ]	<0.5

b. Not being able to afford the health care services you think you or your family will need

Base: Total Respondents	NY N=400 %
Extremely worried	29
Very worried	25
Somewhat worried	23
Not very worried	11
Not at all worried	12
Not Sure[DO NOT READ]	<0.5
Refused [DO NOT READ]	<0.5

c. [IF Q3=Your current/previous employer increasing your cost of health care and insurance {or Your Spouse's/Ex-Spouse's/Partner's}

Base: Have health insurance through current/previous employer or spouse's current/previous employer	NY N=298 %
Extremely worried	28
Very worried	20
Somewhat worried	24
Not very worried	11
Not at all worried	14
Not Sure[DO NOT READ]	1
Refused [DO NOT READ]	2

d. [IF Q2=YES] An increase in the insurance premiums you pay

Base: Have health insurance	NY N=350 %
Extremely worried	34
Very worried	24
Somewhat worried	22
Not very worried	9
Not at all worried	11
Not Sure[DO NOT READ]	1
Refused [DO NOT READ]	-

5. Last month in his Executive Budget, Governor Cuomo included a plan to create a health insurance exchange that would provide coverage for 1 million uninsured New Yorkers. The Governor expects the exchange would reduce cost to individuals who purchase insurance directly by 66% and reduce costs to small businesses by 26%. He said this exchange would be paid for by the federal government, with no cost to the state. How strongly do you support or oppose the Governor’s plan to create a state health insurance exchange?

Base: Total Respondents	NY N=400
	%
Strongly support	32
Somewhat support	27
Neither support or oppose	16
Somewhat oppose	5
Strongly oppose	11
Not Sure[DO NOT READ]	8
Refused [DO NOT READ]	1

6. How much of a priority should it be for the New York State Legislature to pass a budget this year that includes the Governor’s plan to create a health insurance exchange? Should it be a top priority, a high priority, a medium priority, a low priority, or not a priority at all?

Base: Total Respondents	NY N=400
	%
Top priority	32
High priority	31
Medium priority	18
Low priority	4
Not a priority at all	9
Not Sure[DO NOT READ]	6
Refused [DO NOT READ]	1

Demographics

The following questions are for classification purposes only and will be kept entirely confidential.

- D1. RECORD RESPONDENT’S GENDER. ASK ONLY IF ABSOLUTELY NECESSARY: “To ensure it is recorded accurately, could you please state your gender?”

Base: Total Respondents	NY N=400
	%
Male	47
Female	54

D2. What is your age as of your last birthday _____ ? (in years)

Base: Total Respondents	NY N=400
	%
30-49	51
50-64	45
Not Sure[DO NOT READ]	4
Refused [DO NOT READ]	-

D3. [IF QS3 = married ASK: “Are you or your spouse or partner currently a member of A-A-R-P?” IF QS3 = living with partner ASK: “Are you or your partner currently a member of A-A-R-P?” OTHERWISE ASK: “IF AGE 50-64 Are you currently a member of A-A-R-P?”]

Base: Total Respondents	NY N=190
	%
Yes	43
No	56
Don’t know[DO NOT READ]	-
Refused [DO NOT READ]	1

D4. What is the highest level of education that you completed? [READ EACH ANSWER CATEGORY]

Base: Total Respondents	NY N=400
	%
0 to 12 th grade, but with no diploma	4
High school graduate or equivalent	21
Post high school education, but with no degree	12
2 year degree	14
4 year degree	21
Post graduate study, but with no degree	5
Graduate or professional degree	21
Don’t know [DO NOT READ]	-
Refused [DO NOT READ]	2

D5. IF QS4=1, 2, 3, or 4 ASK: To the best of your knowledge, do you work for a company with

Base: Total Respondents	NY N=274
	%
Fewer than 20 employees	21
Fewer than 50 employees	4
Fewer than 100 employees	12
Fewer than 500 employees	16
Or with 500 or more employees	44
Not sure [DO NOT READ] [SKIP TO D7]	2
Refused [DO NOT READ] [SKIP TO D7]	2

D6. Do you currently own your own business?

Base: Total Respondents	NY N=400
	%
Yes	13
No	86
Don't know [DO NOT READ]	-
Refused [DO NOT READ]	1

D7. Are you of Hispanic, Spanish, or Latino origin or descent?

Base: Total Respondents	NY N=400
	%
Yes	8
No	90
Don't know [DO NOT READ]	1
Refused [DO NOT READ]	2

D8. What is your race? Are you....[READ EACH ANSWER CATEGORY]?

Base: Total Respondents	NY N=400
	%
White or Caucasian	72
Black or African American	12
Native American or Alaskan Native	2
Asian	1
Native Hawaiian or other Pacific Islander	<0.5
Or are you some other race? [Please Specify: _____]	7
Don't know [DO NOT READ]	-
Refused [DO NOT READ]	6

D9. Thinking about your state elections for New York Governor and Legislators in the last 10 years, which of the following best describes your voting behavior? Would you say you vote always, most of the time, about half of the time, seldom, or would you say you never vote?

Base: Total Respondents	NY N=400
	%
Always	53
Most of the time	29
About half of the time	9
Seldom	6
Never	2
Don't know [DO NOT READ]	<0.5
Refused [DO NOT READ]	1

D10. Do you consider yourself to be a Democrat, a Republican, an Independent, or something else?

Base: Total Respondents	NY
	N=400
	%
Democrat	40
Republican	18
Independent	25
Other	10
Don't know [DO NOT READ]	2
Refused [DO NOT READ]	5

D11. How would you characterize your political views? Would you say you are....[READ AND RANDOMIZE EACH ANSWER CATEGORY]?

Base: Total Respondents	NY
	N=400
	%
Conservative	22
Moderate	33
Liberal	23
None of the above	15
Don't know [DO NOT READ]	4
Refused [DO NOT READ]	3

D12. What is your 5-digit zip code? ____ ____ ____ ____ ____

D13. We realize income is a private matter and so rather than ask you anything specific about your income, I'd like to ask you to please stop me when I get to the category that your includes your household's income before taxes in 2010. Was it....[READ EACH ANSWER CATEGORY]?

Base: Total Respondents	NY
	N=400
	%
Less than \$10,000	6
\$10,000 to less than \$20,000	8
\$20,000 to less than \$35,000	12
\$35,000 to less than \$50,000	9
\$50,000 to less than \$60,000	5
\$60,000 to less than \$75,000	8
\$75,000 to less than \$100,000	13
\$100,000 or more	23
Don't know [DO NOT READ]	1
Refused [DO NOT READ]	15

That was our last question for tonight. Thanks you very much for taking the time to help us out. Have a great day/night!

AARP is a nonprofit, nonpartisan organization with a membership that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. AARP does not endorse candidates for public office or make contributions to either political campaigns or candidates. We produce AARP The Magazine, the definitive voice for 50+ Americans and the world's largest-circulation magazine with over 35.1 million readers; AARP Bulletin, the go-to news source for AARP's millions of members and Americans 50+; AARP VIVA, the only bilingual U.S. publication dedicated exclusively to the 50+ Hispanic community; and our website, AARP.org. AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. The views expressed herein are for information, debate, and discussion, and do not necessarily represent official policies of AARP.

State Research brings the right knowledge at the right time to our state and national partners in support of their efforts to improve the lives of people age 50+. State Research consultants provide strategic insights and actionable research to attain measurable state and national outcomes. The views expressed herein are for information, debate, and discussion, and do not necessarily represent official policies of AARP.

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Research and Strategic Analysis

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