

WHY DIDN'T WE ASK THAT?

MISSED OPPORTUNITIES: THE CASE OF CATASTROPHIC HEALTH INSURANCE

By G. Donald Ferree, Jr. and J. Ronald Milavsky

With all the polling now being done and the great popularity of polls in the media, one might think that no public opinion subject of importance could elude intensive scrutiny. Sometimes, however, they do. Catastrophic health insurance for the elderly is a case in point.

While there has been no shortage of assertions about public opinion in this matter, there has been a notable lack of publicly available, reliable data on the subject. Among all the continuing national polls taken since the summer of 1988, only the August 1989 ABC News/Washington *Post* survey contained questions that directly addressed catastrophic health insurance. And those questions were asked only of Medicare recipients.

Beyond a simple "referendum," questions along a number of dimensions would have been useful, and comparisons of the views of the elderly with those of the general public would have been enlightening. How important is coverage of long-term nursing home care? Did the elderly see themselves especially vulnerable to health costs they just couldn't meet, or meet only by exhausting a lifetime's savings? How adequate was their coverage prior to the passage of the new legislation in 1988? Should it be the government's responsibility to make up for gaps in coverage and, if so, how should government raise the necessary funds? A comprehensive body of opinion data would surely have helped policymakers better understand these issues.

When the 1988 plan came before Congress, debate focused mostly on the desirability of providing protection to a highly deserving group. In the argument over repeal this year, though, the focus was on the fairness of taxing this group for a benefit that some within it did not need. Did opinion change, or just the focus of the debate?

It was widely assumed that the catastrophic health care issue was highly salient. A March 1989 study by Hamilton and Staff found, however, only 9% of the public "very familiar" with the program, and only 25% "some-

what familiar." The same study reported that 69% supported the program, but it also revealed that (when given three options) the public divided in a way that is more complex and in fact less supportive: 28% favored both the program and the means that had been chosen to pay for it; 44% favored the goal, but objected to the means of the funding; and 23% thought the program was unnecessary and/or that it cost seniors too much. This may not have been the perfect question, but it suggests that early comprehensive studies could have shed needed light on the issue.

Further, catastrophic health insurance could also have been a "case study" illuminating a broader set of concerns, perceptions, and values. How does the special nature of the elderly as a group—the one minority most of us hope to join one day—affect debate on issues related to older citizens? Should elderly programs be means tested, or should they be simple entitlements? How far does/should the "insurance model" apply?

In the absence of good poll data, much surprise has been voiced about the alleged rapid and thoroughgoing reversal of public opinion on the issue. When catastrophic health insurance sailed through Congress at the height of the presidential campaign, public support was assumed to be overwhelming. When Congress moved this year to rescind the special tax on the elderly that financed the program, however, it was against a backdrop of presumed public outrage and rejection of the program. What had happened?

To some extent, there was a confusion of means and ends. Do Americans favor protecting the elderly against the financial drain of long-term, costly illness? Certainly. Is the existing problem seen to be severe enough to justify means which are unpopular in themselves (taxing the elderly) to achieve the desired end? This has been the big question—and one not adequately explored in the polls. Considering the lead time available, the high level of attention to catastrophic health care among journalists and policymakers, and what ought to have been seen as, at least potentially, a classic case of conflict between desirable goals and regret-

table means, this lack of survey attention is mysterious.

It is vital that such lapses be avoided in the future. Even as we write, a costly bill providing for the needs of the disabled is rushing through Congress toward final passage with little or no guidance from public opinion studies. As with catastrophic health care, helping the disabled may well present a case where the goal is universally approved but the means proposed for achieving it are either poorly understood or widely challenged. If any set of policy issues deserve early, comprehensive examination through the polls, it is surely ones such as these.

NOW, IF YOU HAD A MILLION DOLLARS...

QUESTION: "With one million dollars:..."

"About how many Rolls Royces can you buy?"[The list of alternatives is read.]

13% said	Two,
29% said	Seven,
14% said	Twenty-five?
27% said	DON'T KNOW

"About how many boxes of cereal can you buy?"

9% said	100,000 boxes,
42% said	500,000 boxes,
19% said	one million boxes, or
17% said	more than a million boxes?
13% said	DON'T KNOW

"About how many large pizzas can you buy?"

7% said	30,000,
13% said	60,000
31% said	100,000 or
31% said	140,000
18% said	DON'T KNOW

NOTE: Survey by Fleishman-Hillard Research, July 1989.