

**Health Care in Wisconsin:
An AARP Survey of
Residents Age 18 to 64**



April 2007



Health Care in Wisconsin: An AARP Survey of Residents Age 18 to 64

**Data collected by Woelfel Research, Inc.
Report Prepared by Erica L. Dinger, J.D.**

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AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. We produce *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our bimonthly magazine in Spanish and English; *NRTA Live & Learn*, our quarterly newsletter for 50+ educators; and our website, www.aarp.org. AARP Foundation is our 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.

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Background

In 2005, a record 16 percent of Americans lacked healthcare coverage.¹ That translates into 46.6 million Americans who were uninsured. Wisconsinites account for over half a million of those who were uninsured in 2005, with 562,000 residents, or 10 percent of the population, without healthcare.²

Although Wisconsin enjoys one of the lowest rates of uninsured residents in the country, the cost of healthcare is rising. Healthcare costs increased over eight percent from 2003 to 2004, and Wisconsin ranks eighteenth among States in healthcare spending.³ In 2004, Wisconsin spent almost 39 million dollars on healthcare expenditures.⁴

AARP Wisconsin is responding to the needs and concerns of its membership: concerns about affording healthcare, the need for affordable coverage for all, and concern about the welfare of all Wisconsinites. This study explores the views of Wisconsin residents age 18 to 64 on the issues of healthcare costs and healthcare coverage for all.

Methodology

This phone survey explores the opinions and experiences of Wisconsin residents age 18 to 64 on healthcare issues in their State. Woelfel Research, Inc. on behalf of AARP conducted this survey from March 19 to 25, 2007. Researchers used random digit dialing to reach Wisconsin residents. The data was weighted by age and gender to reflect the actual population of Wisconsin. The sampling error for this survey is plus or minus 3.5 percent and the response rate is 18 percent.

¹ Center on Budget and Policy Priorities, *The Number of Uninsured Americans is at an All-Time High* (August, 2006). Downloaded from www.cbpp.org/8-29-06health.htm.

² DeNavas-Walt, C., B. Proctor, and C. Lee, U.S. Census Bureau. Current Population Reports, P60-231, *Income, Poverty, and Health Insurance Coverage in the United States: 2005*. U.S. Government Printing Office, Washington D.C. 2006.

³ Henry J. Kaiser Family Foundation, Statehealthfacts, www.Statehealthfacts.org.

⁴ Id.

Highlights

- Eight in ten (80%) respondents have health care coverage, and 27 percent say they are in excellent health.
- Almost half of respondents say the State's healthcare system has major problems, and 13 percent say it is in a State of crisis.
- Over three-fourths, 76 percent, of respondents say it is important for the State to reduce the number of residents without healthcare coverage.
- Eighty-four percent of Wisconsinites age 18 to 64 say that it is important for the State to make healthcare more affordable for all residents.
- Over eight in ten, 82 percent, agree that all Wisconsinites should have access to the same basic healthcare coverage.
- Three-fourths (76%) agree that everyone should contribute to the healthcare system to enable all residents access to healthcare.
- Over half (56%) of respondents say they would be more likely to vote for a candidate who supported healthcare coverage for all Wisconsin residents.

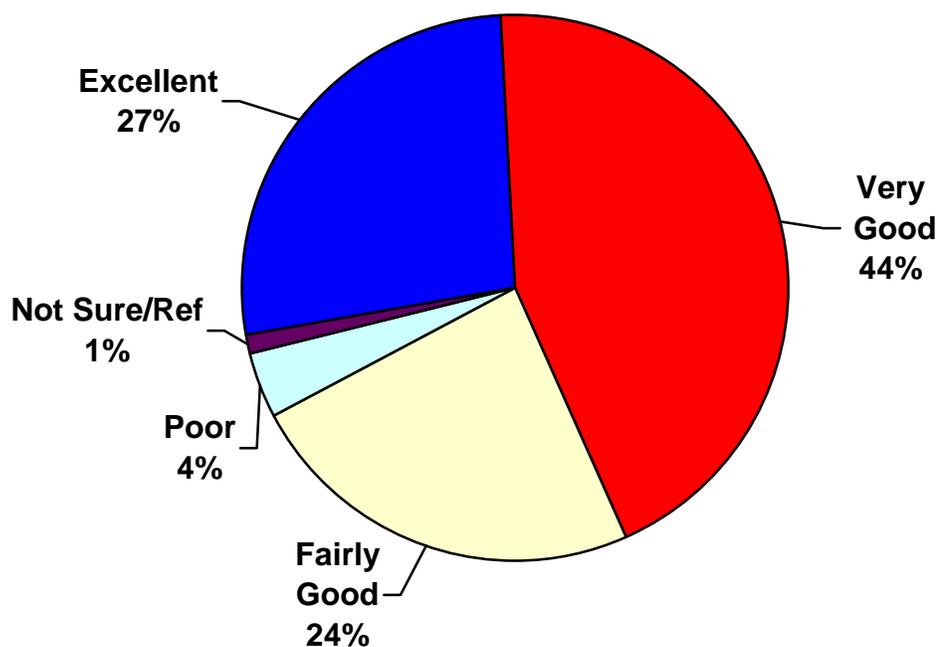
Findings

The majority of Wisconsinites have health insurance and describe themselves as being in excellent or good health.

Eight in ten Wisconsinites age 18 to 64 say they have health insurance. However, younger respondents are less likely than older respondents to say they have health insurance (71% 18-34, 86% 35-49, 84% 50-64).

Overall, Wisconsin residents consider themselves to be in good health. Over a quarter say they are in excellent health, while 44 percent say they are in good health. As could be expected, reported health status is better among younger residents compared to older residents (excellent health: 31% 18-34, 27% 35-49, 21% 50-64).

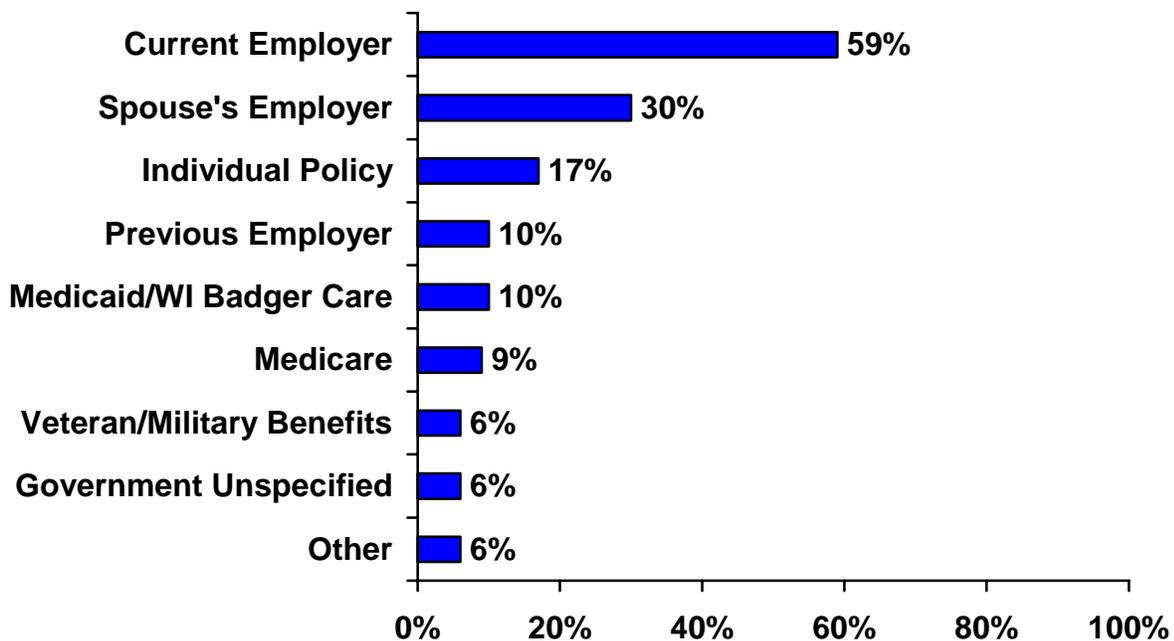
**Self-Reported Health Status of Respondents
(Weighted N=804)**



Employers are the primary source of insurance for Wisconsin respondents.

Almost six in ten respondents with health insurance (n=644) say they are covered through their employer, while a further 30 percent are covered through a spouse's employer. Respondents age 35 to 49 are more likely than older respondents to be covered through either their employer or a spouse's employer (employer: 64% 35-49, 52% 50-64; spouse's employer: 38% 35-49, 26% 50-64).

Sources of Insurance for Wisconsinites⁵
(Weighted n=644 respondents with healthcare coverage)

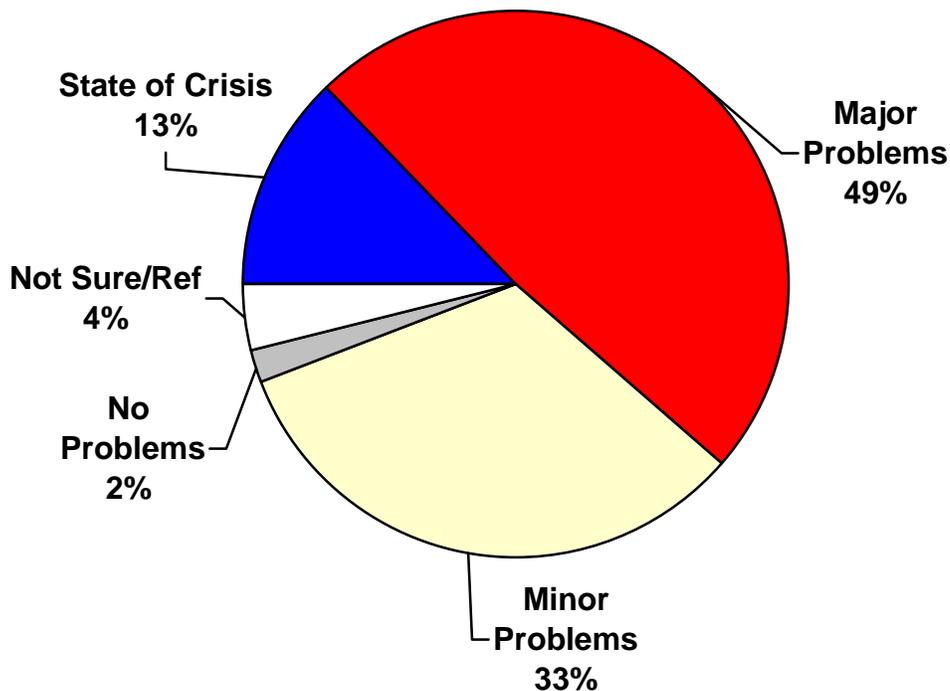


⁵ Multiple responses allowed.

Despite a low rate of uninsured, many Wisconsinites say the State's healthcare system has major problems.

Although many respondents report having health insurance coverage and being in good health, almost half say the State's healthcare system has major problems. One in eight says that the healthcare system is in a State of crisis. Those age 35 and older are more likely than younger respondents to say the healthcare system is in a State of crisis or has major problems (49% 18-34, 68% 35-49, 69% 50-64). Interestingly, those who have insurance and those who are uninsured respond similarly to this question.

**Opinion on the State of Healthcare in Wisconsin
(Weighted N=804)**

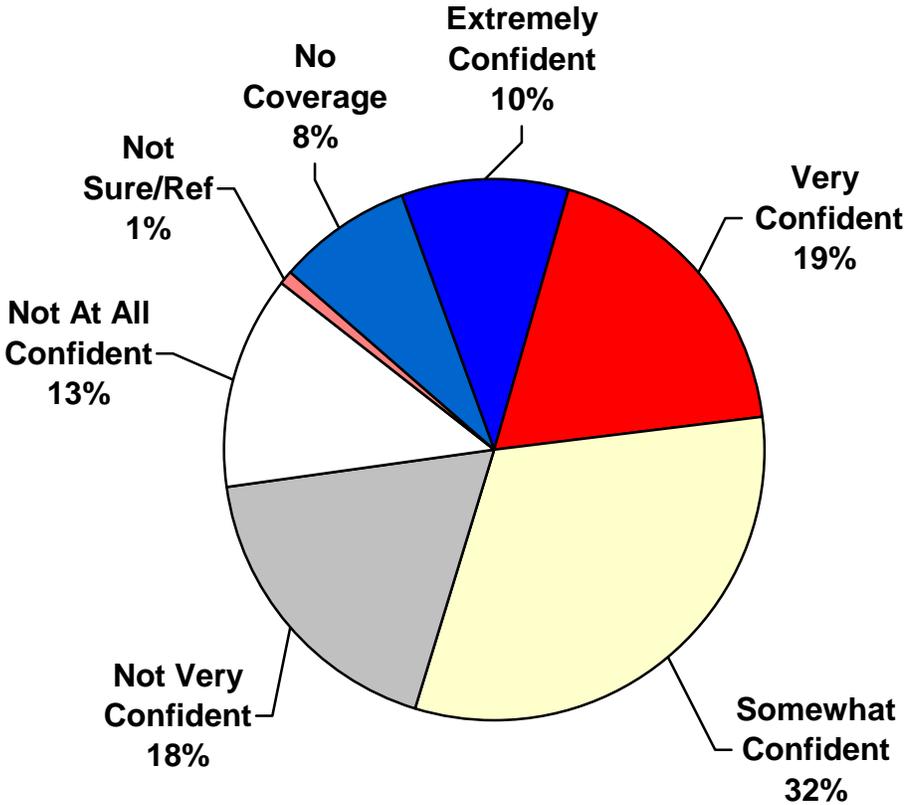


Three-fourths of respondents say their healthcare costs have increased over the past five years, while three in ten are not confident that they will be able to maintain their current level of healthcare.

Over three-fourths (77%) of respondents say that the amount they pay for healthcare has increased over the past five years. Wisconsinites age 35 and older are more likely than younger respondents to say their costs have increased (65% 18-34, 85% 35-49, 83% 50-64). For 16 percent of respondents their costs have remained the same, while three percent say their healthcare costs have decreased.

More than three in ten (31%) respondents say they are not very or not at all confident that they will be able to maintain their present level of healthcare coverage at an acceptable cost over the next five years. Respondents age 35 and older are more likely than younger respondents to say they are not very or not at all confident (23% 18-34, 35% 35-49, 36% 50-64).

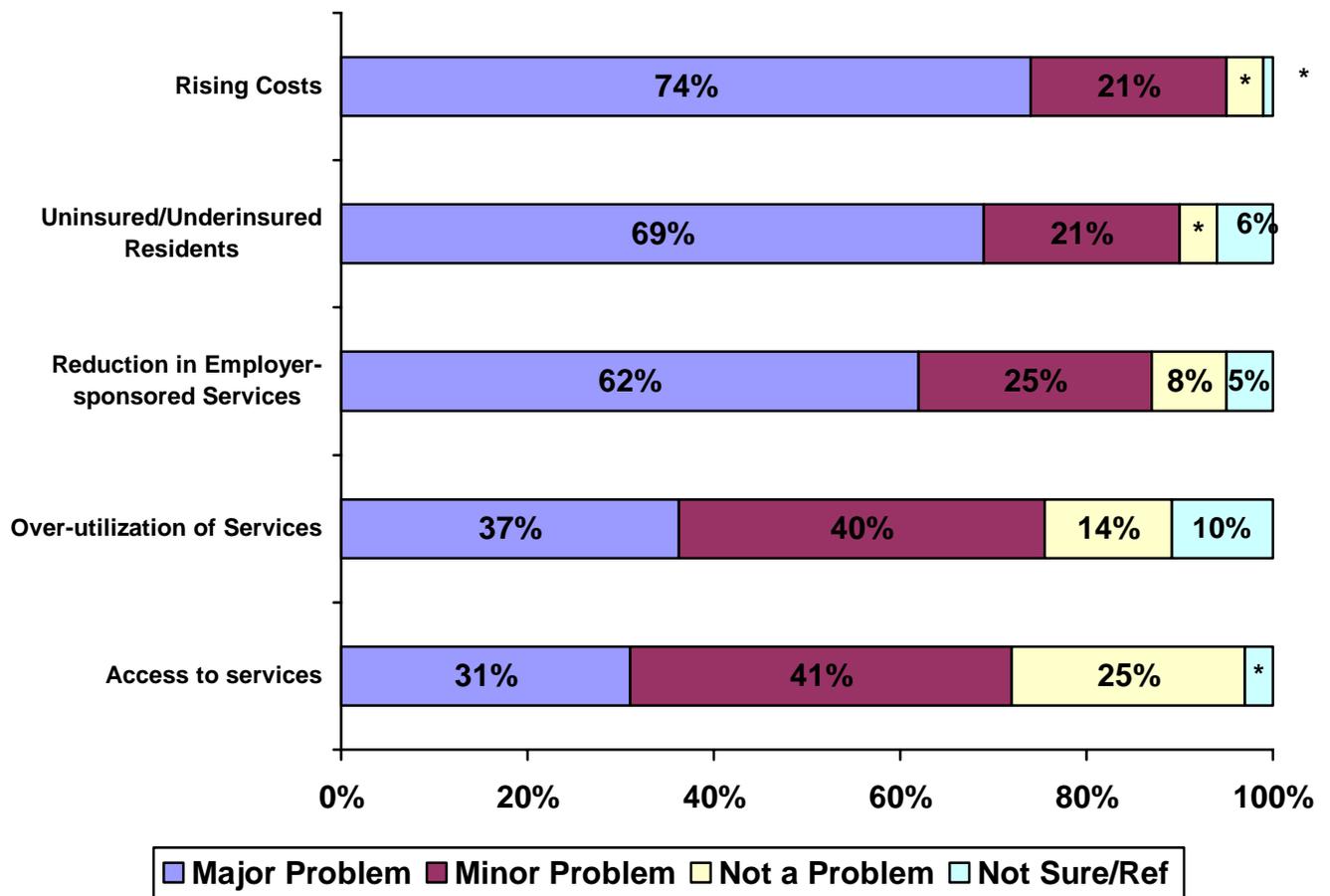
**Confidence in Ability to Maintain Level of Healthcare Over Next Five Years
(Weighted N=804)**



Three-fourths of respondents say rising costs of healthcare, including co-payments and insurance premiums, are a major problem for them.

Respondents were asked how much of a problem each of the following was to them when they thought about getting the healthcare they need when they need it. About three-fourths say that the rising cost of healthcare services is a major problem for them, while almost seven in ten say that the number of uninsured/underinsured Wisconsin residents is a major problem. In general, respondents age 35 and older are more likely than younger respondents to say that each of the following is a major problem.

Problems Getting Needed Healthcare in Wisconsin⁶
(Weighted N=804)

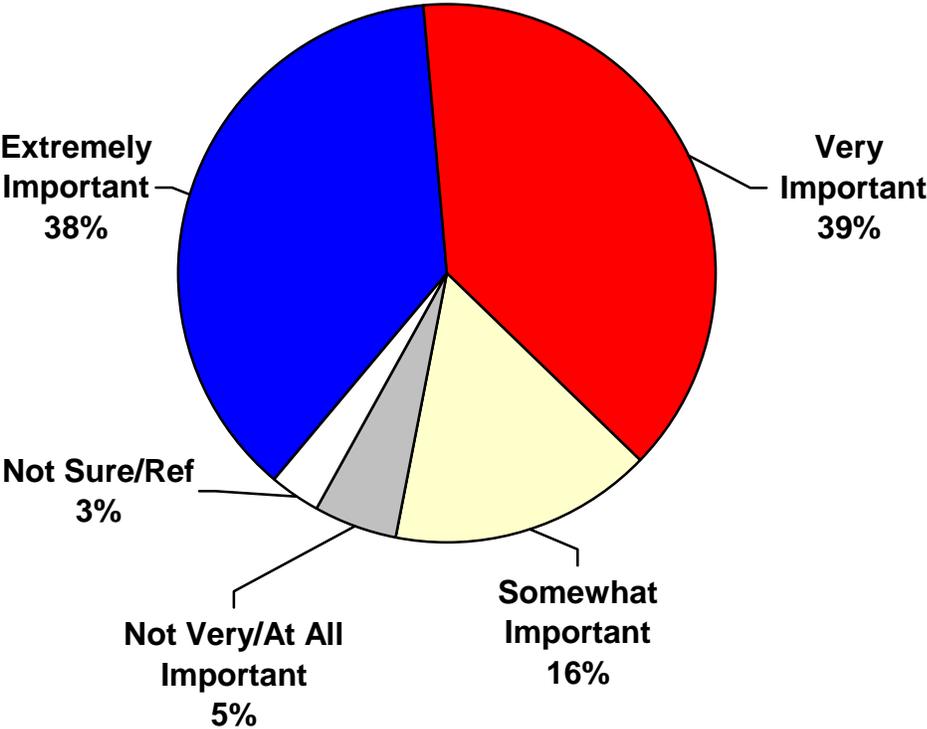


⁶ A “*” indicated the response was less than 5 percent.

More than three-fourths of Wisconsinites say it is extremely or very important for the State to reduce the number of residents without healthcare coverage.

More than three-fourths (76%) of Wisconsinites say that it is extremely or very important for Wisconsin to reduce the number of residents without healthcare coverage. Those with health coverage are as likely as those without health coverage to say this is an important proposal, indicating that many Wisconsinites see reducing the number of residents without healthcare as important regardless of whether it will directly help them.

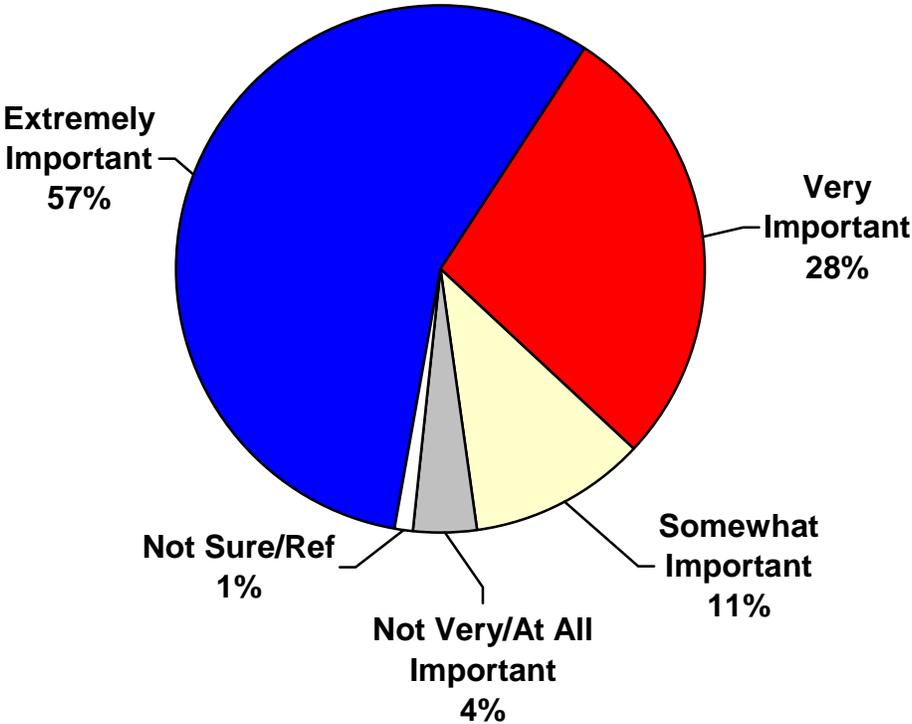
**Importance of Reducing the Number of Wisconsinites without Healthcare Coverage
(Weighted N=804)**



Over eight in ten Wisconsinites age 18 to 64 say that it is extremely or very important for the State to make healthcare more affordable for all residents.

Over eight in ten (84%) say that making healthcare more affordable for all residents is extremely or very important. The idea of affordable healthcare enjoys widespread support, with those with and without insurance feeling that healthcare should be made affordable for everyone.

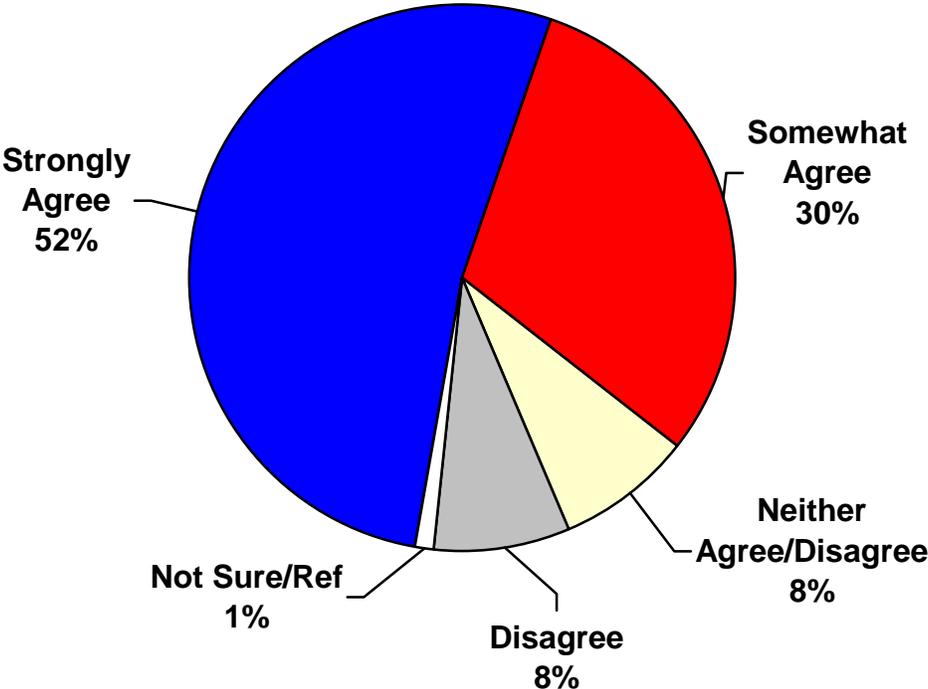
**Importance of Making Healthcare Affordable for all Wisconsinites
(Weighted N=804)**



More than eight in ten respondents agree that all Wisconsinites should have access to the same basic healthcare coverage.

More than eight in ten (82%) respondents strongly or somewhat agree that all Wisconsinites should have access to the same basic healthcare coverage. This idea also has widespread support among Wisconsinites, with those with and without insurance agreeing that healthcare should be accessible to everyone.

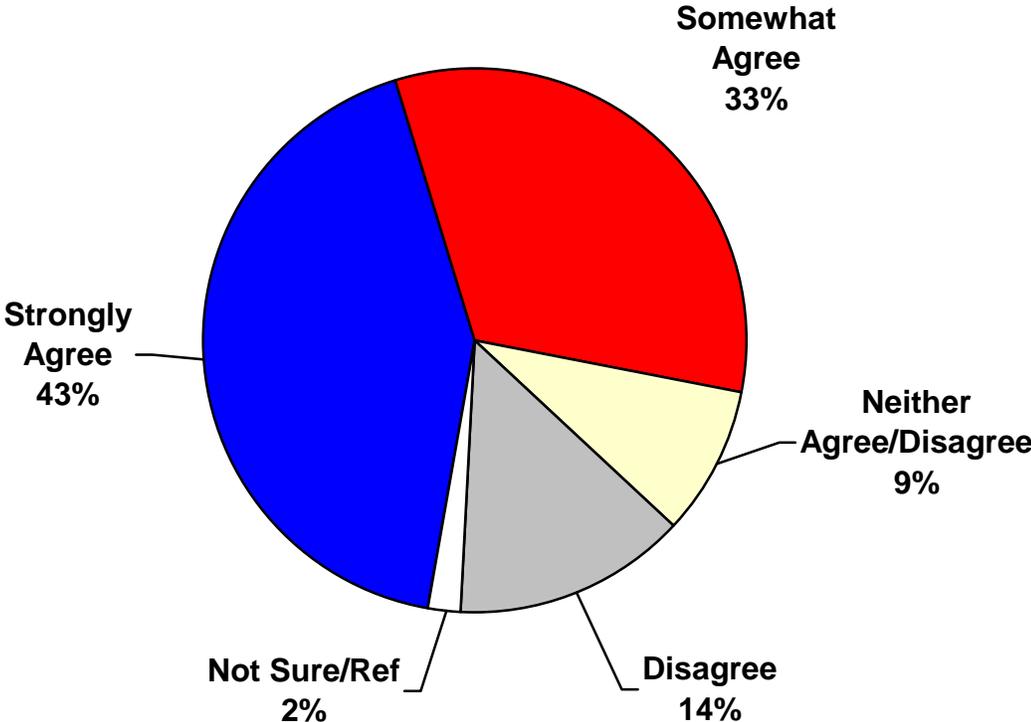
**Agree that All Wisconsinites Should Have Access to Healthcare
(Weighted N=804)**



Three-fourths of Wisconsinites agree that everyone should contribute to the healthcare system so that all residents can have access to healthcare.

About three-fourths (76%) of respondents strongly or somewhat agree that everyone, including employers, employees, individuals, and the government should contribute to a healthcare system so that all residents can have access to the same basic healthcare coverage.

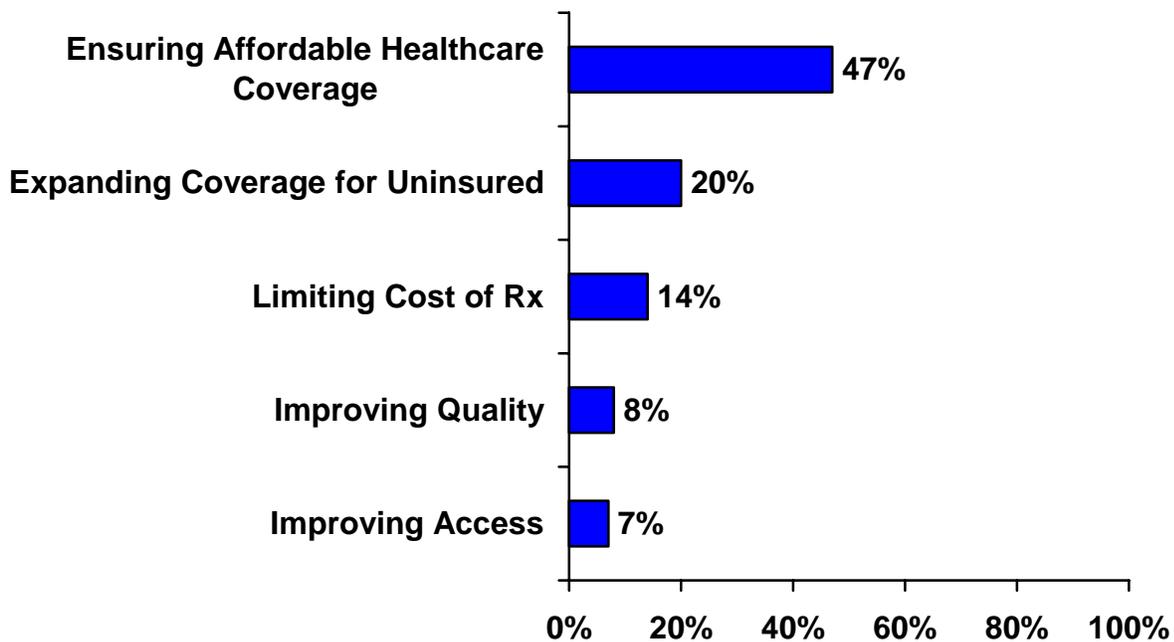
**Agree that Everyone Should Contribute to a Healthcare System
(Weighted N=804)**



Almost half of respondents say the Governor and Legislature should work on ensuring affordable healthcare coverage.

Respondents were asked which one healthcare issue the Governor and State Legislature should work on in 2007-2008. Almost half of respondents said Wisconsin should focus on ensuring affordable healthcare coverage. Interestingly, respondents with incomes above \$30K are more likely than those with incomes below \$30K to say affordable healthcare should be the healthcare issue for 2007-2008 (<\$30K 39%, \$30K-49K 53%, \$50K+ 50%).

**One Healthcare Issue Governor and Legislature Should Work on For 2007-2008
(Weighted N=804)**



Over half of respondents say they would be more likely to vote for a candidate who supported healthcare coverage for all residents.

Over half (56%) of Wisconsinites say they would be more likely to vote for a candidate who supported the development of a healthcare system that gave the same basic coverage to all Wisconsinites. Twelve percent say they would be less likely to vote for such a candidate, while 26 percent said it would not make a difference in their voting behavior.

Voting Profile of Respondents

Four in ten (41%) respondents say they always vote in elections for Wisconsin Governor and Legislators, while 31 percent say they vote most of the time. Over a quarter (27%) consider themselves Republican, while 31 percent say they are Democrat and 23 percent say they consider themselves Independent.

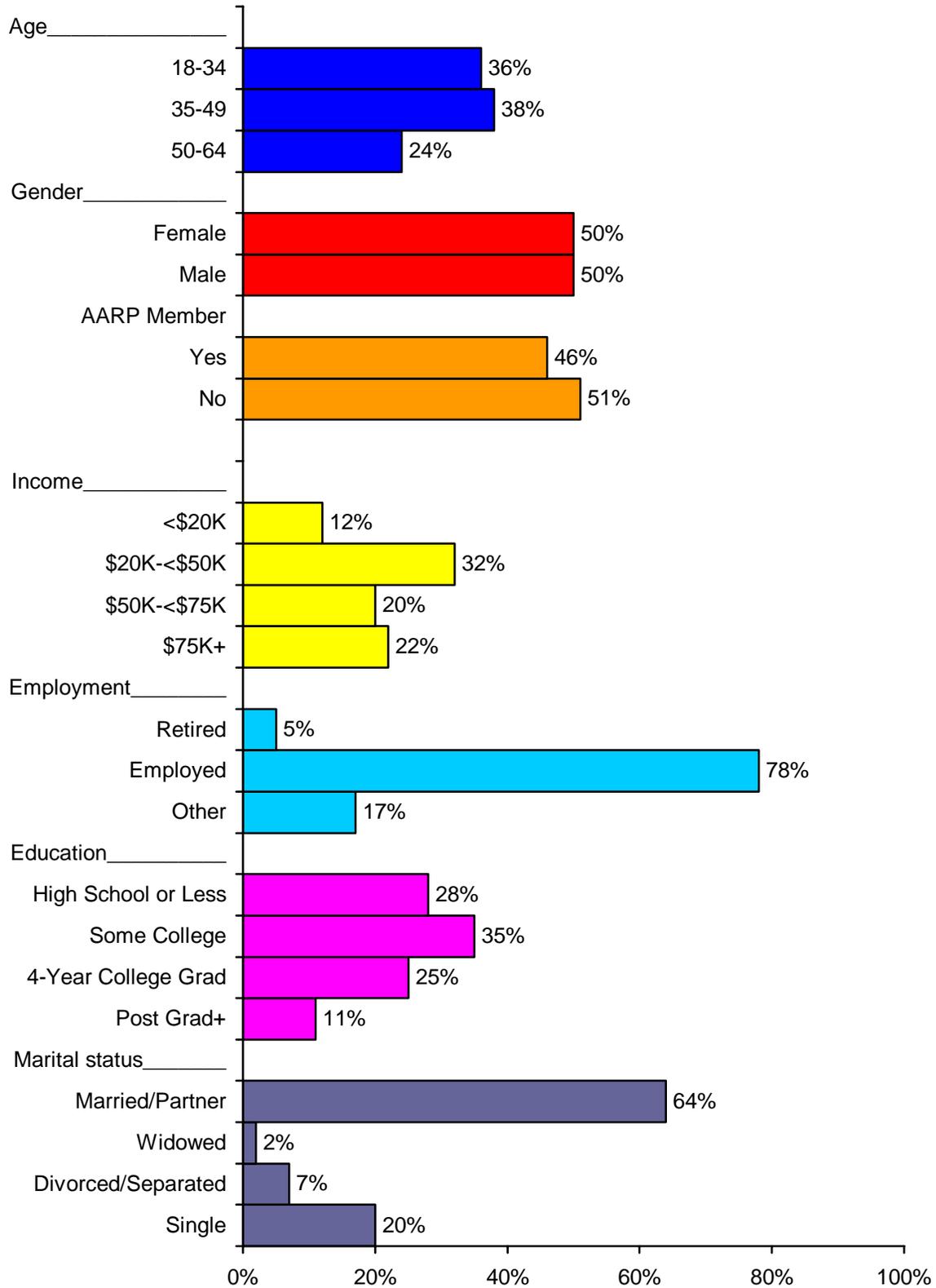
Conclusion

Wisconsin residents clearly support universal healthcare coverage. Over eight in ten respondents say that it is important for the State to make healthcare more affordable for all residents, while a similar percentage of respondents say all residents should have access to the same basic healthcare coverage. Three-fourths of respondents feel that everyone, including employers, employees, individuals, and the government should contribute to a system so that everyone can have the same basic healthcare coverage. Support for universal coverage is not limited to those without insurance: respondents with healthcare coverage are just as likely as those without coverage to support universal healthcare.

Wisconsinites recognize that the healthcare system in their State has problems; half say healthcare in Wisconsin has major problems and one in eight say it is in a State of crisis. Although most respondents have healthcare coverage, three-fourths say their healthcare costs have increased over the past five years. Three in ten respondents are not confident that they will be able to maintain their present level of healthcare coverage at an acceptable cost over the next five years.

Clearly, concern over the increasing costs of healthcare and support for universal healthcare are top issues for all Wisconsinites. While exploring ways to ensure that all residents have access to healthcare, Wisconsin should also address the concern residents have over increased healthcare costs.

Demographic Profile of Respondents (Weighted N=804)



APPENDIX A
Annotated Questionnaire

AARP – WISCONSIN Healthcare Survey (Weighted N=804; Response Rate 10%)

Respondent Selection

- S1. Are you a resident of Wisconsin who is age 18 or older?
- 1) Yes
 - 2) No → [ASK TO SPEAK TO SOMEONE IN HH WHO IS A WISCONSIN RESIDENT AGE 18-65. IF NONE IN HH, TERMINATE]
- S2. In order to save time and ensure I only ask you questions relevant to someone in your age group, could you tell me whether you are aged 65 or older, or are you under 65?
- 1) 18-64
 - 2) 65+ [Thank and Terminate]
- S3. [RECORD GENDER]
- 50% Male
50% Female

Main Questionnaire

1. Which of these Statements do you think best describes the State of healthcare in Wisconsin today? Would you say....

<u>%</u>	
13	It is in a State of crisis
49	It has major problems
33	It has minor problems
2	It does not have any problems
4	NOT SURE [VOLUNTEERED]
<.5	REFUSED [VOLUNTEERED]

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

<u>%</u>	
80	Yes
20	No → [SKIP TO Q4]
0	NOT SURE → [SKIP TO Q4]

3. [IF Q2=YES] How are you covered?

Are you covered...

[ACCEPT MULTIPLE ANSWERS. IF 60+, CONFIRM WHETHER THEY HAVE MEDICARE AND SOME OTHER COVERAGE SUCH AS AN INDIVIDUAL POLICY. IF RESPONDENT GIVES NAME OF INSURER, ASK WHETHER THEY PAY FOR THE POLICY ON THEIR OWN OR IF IT IS PAID FOR BY AN EMPLOYER /PREVIOUS EMPLOYER] (n=644)

Are you covered...

<u>%</u>	
59	Through current employer
30	Through your spouses employer
17	On your own, through an individual insurance policy
10	Through a previous employer or spouse's employer [MAY BE RETIREMENT BENEFIT]
6	Veterans or military benefits
10	Medicaid [Such as WI Badger Care]
9	Medicare, or
6	Some other way: [RECORD]
6	Government- Unspecified [VOLUNTEERED]

4. Thinking about what you pay for healthcare, would say this amount has... [ROTATE]

<u>%</u>	
77	Increased over the past five years,
3	Decreased over the past five years,
16	Or would you say this amount has stayed about the same?
4	NOT SURE [VOLUNTEERED]

5. How confident are you that you will be able to maintain your present level of healthcare coverage at an acceptable cost to you over the next five years?

<u>%</u>	
10	Extremely confident
19	Very confident
32	Somewhat confident
18	Not very confident
13	Not at all confident
8	Do not currently have healthcare coverage
1	NOT SURE [VOLUNTEERED]
0	REFUSED [VOLUNTEERED]

6. How important do you think it is for Wisconsin to reduce the number of residents without healthcare coverage? Would you say it is...

<u>%</u>	
38	Extremely important
39	Very important
16	Somewhat important
3	Not very important
3	Not at all important
2	NOT SURE [VOLUNTEERED]
1	REFUSED [VOLUNTEERED]

7 How important do you think it is for Wisconsin to make healthcare more affordable for all residents? Would you say it is....

<u>%</u>	
57	Extremely important
28	Very important
11	Somewhat important
2	Not very important
2	Not at all important
1	NOT SURE [VOLUNTEERED]
<.5	REFUSED [VOLUNTEERED]

8. How strongly do you agree or disagree that all Wisconsinites should have access to the same basic healthcare coverage? Would you say you...

<u>%</u>	
52	Strongly agree
30	Somewhat agree
8	Neither agree nor disagree
4	Somewhat disagree
5	Strongly disagree
1	DON'T KNOW [VOLUNTEERED]
<.5	REFUSED [VOLUNTEERED]

9. How strongly do you agree or disagree that everyone, including employers, employees, individuals, and the government should contribute to a system so that everyone can have the same basic healthcare coverage? Would you say you...

<u>%</u>	
43	Strongly agree
33	Somewhat agree
9	Neither agree nor disagree
6	Somewhat disagree
8	Strongly disagree
2	NOT SURE [VOLUNTEERED]
<.5	REFUSED [VOLUNTEERED]

10. Thinking about getting the health care you need when you need it in Wisconsin, do you think [Insert A-E] is a problem in the State? Would you say it

RECORD FOR EACH	Is a minor problem %	Is a major problem %	Is not a problem %	Not sure (VOL.) %	Refused (Vol.) %
a. Rising costs of healthcare services, including out-of-pocket, co-payments : insurance premium expenses	21	74	4	1	0
b. Reduction in employer sponsored health coverage for workers and their families	25	62	8	5	0
c. Over-utilization of healthcare services	40	37	14	10	<.5
d. Access to healthcare services and providers that are needed	41	31	25	3	0
e. Number of uninsured or underinsured residents	21	69	4	6	0

11. If you had to pick ONE of the following health care issues for the Governor and State Legislature to work on in 2007-2008, which of the following would it be? [Interviewer: Accept only one answer. ROTATE]

<u>%</u>	
20	Expanding coverage for the uninsured
8	Improving quality and reducing errors
7	Improving access to healthcare services and providers
14	Limiting the costs of prescription drugs
47	Ensuring affordable healthcare coverage
2	NOT SURE [VOLUNTEERED]
2	REFUSED VOLUNTEERED]

12. If a candidate for State public office supported the development of a health care system that gave the same basic coverage to all Wisconsinites, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make a difference in your voting?

<u>%</u>	
56	More likely
26	Would not make a difference
12	Less likely
6	NOT SURE [VOLUNTEERED]
<.5	REFUSED

Demographics

My last few questions are for classification purposes only!

D1. What is your marital status? Are you currently [READ].....

<u>%</u>	
64	Married,
7	Divorced,
1	Separated,,
2	Widowed,
4	Living with partner,
20	Or are you single?
1	REFUSED [DO NOT READ]

D2. What is your age as of your last birthday? _____

<u>%</u>	
36	18-34
38	35-49
24	50-64
2	Refused

D3. [ASK if D2 = 50+] Are you [or your spouse if D1=1] A member of A-A-R-P, formerly the American Association of Retired Persons? (n=207)

<u>%</u>	
46	Yes
51	No
1	Not sure
1	Refused

D4. How would you describe your health?

<u>%</u>	
27	Excellent
44	Very good
24	Fairly good
4	Poor
<.5	Not sure [VOLUNTEERED]
<.5	REFUSED

D5. Thinking about your State elections for Wisconsin Governor and Legislators in the last ten years, which of the following best describes your voting behavior? Would you say you always vote, sometimes miss one, rarely vote, or never vote?

<u>%</u>	
41	Always
31	Most of the time
10	About half of the time
9	Seldom
7	Never
1	Don't know [DO NOT READ]
<.5	REFUSED [DO NOT READ]

D6. Generally speaking, do you think of yourself as a...[RANDOMIZE ORDER OF 1-4]

<u>%</u>	
31	Democrat,
27	Republican,
23	Independent,
2	Progressive,
9	Or, something else?
6	NOT SURE [DO NOT READ]
2	REFUSED [DO NOT READ]

D7. Which of the following best describes your highest level of education? [READ]

<u>%</u>	
3	Some high school
25	High school graduate or equivalent
35	Some college or technical training beyond high school
25	College graduate or,
11	Post graduate or professional degree?
0	NOT SURE [DO NOT READ]
<.5	REFUSED [DO NOT READ]

D8. Which of the following best describes your current employment status? Are you currently..[READ]

<u>%</u>	
63	Employed full-time
14	Employed part-time
5	Retired and not working
4	Unemployed and looking for work
5	Disabled and not working
6	Homemaker
2	Or something else? [Specify: ____]
<.5	REFUSED [DO NOT READ]

D9. We understand that income is a private matter and we want to respect people's privacy, so rather than ask specifically about your household income, could you simply stop me when I read the category that includes your annual household income before taxes in 2006? Was it... [READ]

<u>%</u>	
4	Less than \$10,000
8	\$10,000 but less than \$20,000
9	\$20,000 but less than \$30,000
13	\$30,000 but less than \$40,000
11	\$40,000 but less than \$50,000
20	\$50,000 but less than \$75,000
22	or was your income \$75,000 or more
4	DON'T KNOW [DO NOT READ]
10	REFUSED [DO NOT READ]

D10. What is your 5-digit zipcode? _ _ _ _ _

D11. And, finally, may I verify that I reached you at (____) _____

Thank you and have a great day/night!

AARP
Knowledge Management
For more information contact Erica Dinger at (202) 434-6176.