Ready for Change: Opinions on Health Care Reform in New Jersey

March 2008
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.

**Acknowledgements**

AARP staff from the New Jersey State Office, Government Relations and Advocacy, and Knowledge Management contributed to the design and implementation of the study. Thanks go to Douglas Johnston and Patricia Kelmar, AARP New Jersey; Ed Dale and Brian Elms, Government Relations and Advocacy; Michael Schuster, Office of General Counsel; and Rachelle Cummins, Joanne Binette, Britne Nelson, Darlene Matthews, Jennifer Leslie, and John Fries from Knowledge Management, State Research. Katherine Bridges from State Research designed the survey, managed all aspects of the project, and wrote this report. Thanks also go to staff at FGI, Inc. who conducted the interviews and tabulated the survey results. For more information, contact Katherine Bridges at (207) 899-2094.
Executive Summary

AARP’s New Jersey State Office, as part of the Consumer Voices for Coverage Leadership Team, was awarded a three-year grant of $750,000 from the Robert Wood Johnson Foundation. New Jersey is one of 12 states that were selected by RWJF in its $15 million initiative. The grant provides technical and financial resources to support state-wide health care coverage efforts through fostering strong and robust advocacy infrastructures. Education forums, town halls, e-activism, and research will all be funded through this grant.

To help support the work of the Consumer Voices for Coverage Leadership Team, AARP’s New Jersey State Office commissioned this study to assess the opinions of self-identified registered voters age 18+ on some elements of health care reform, as well as to better understand the experiences and concerns of this population relative to health care access and costs. To this end, FGI Research conducted telephone interviews, between December 19, 2007 and January 19, 2008, with 805 New Jersey residents age 18 and older who reported being registered to vote. The results of the health care reform questions are contained in this report, with a full annotated questionnaire in the appendix showing the responses to each individual question.

AARP recommends that New Jersey policymakers carefully consider the findings of this study and fully examine the feasibility of any proposed statewide systems that will provide all New Jerseyans with access to quality, affordable health care. Key findings from this survey show:

- Four in five self-identified registered voters in New Jersey say their out-of-pocket medical expenses have increased over the last five years. When thinking about the next five years, seven in ten of these New Jersey residents are concerned about having to pay more for their health care, and six in ten are concerned about having fewer health care services being covered.

- Although most respondents say the state of health care in New Jersey has major problems, New Jerseyans seem to understand the security health care coverage provides: nearly nine in ten respondents agree that all New Jersey residents should have access to affordable, quality health care, and that it is important to reduce the number of New Jersey residents without health care coverage.

- Respondents agree that employers, federal and state government, and individuals should all contribute to ensure coverage for all. They also believe that employers who do not offer health insurance for their employees should pay a fee so the State can help these uninsured individuals buy insurance at an affordable cost. Likewise, survey respondents support requiring all New Jersey residents to have health insurance coverage, as long as there would be assistance for those who needed help paying for it.

- A majority of respondents support proposals that would use funds generated from increases in tobacco and alcohol taxes to help pay for insurance coverage for the uninsured. A considerable proportion also supports a tax on foods containing trans-fats as a means of covering the costs of providing coverage for the uninsured.

- New Jerseyans know health care reform takes strong leadership, which is why two out of three respondents say they would be more likely to vote for a state office candidate who supports a plan that would provide affordable, quality health care to all New Jersey residents. Further, nearly two out of three strongly agree that the Governor should make it a priority for his administration to provide affordable, quality health care to all residents in the State.

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1 This study was paid for by AARP, and conducted independently of the Consumer Voices for Coverage Leadership team.
2 See page 10 for methodology description. Health care quality questions included in the survey are reported in a separate report.

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Detailed Findings

Nearly seven in ten respondents describe the state of health care in New Jersey as being in a state of crisis or having major problems.

Most self-identified registered voters age 18+ would describe the state of health care in New Jersey as problematic. Three in four agree with statements that “it has major…” or “…minor problems,” and nearly one in five agrees that health care in New Jersey is in a state of crisis.

<table>
<thead>
<tr>
<th>Which Statement Describes the State of Health Care in New Jersey? (n=805)</th>
</tr>
</thead>
<tbody>
<tr>
<td>It does not have any problems</td>
</tr>
<tr>
<td>Not sure/Refused</td>
</tr>
<tr>
<td>It is in a state of crisis</td>
</tr>
<tr>
<td>It has major problems</td>
</tr>
<tr>
<td>It has minor problems</td>
</tr>
</tbody>
</table>

Four in five respondents say their out-of-pocket medical expenses have increased over the past five years.

Like most Americans, many New Jersey residents are experiencing increased health care costs. Four in five respondents say the amount they spend out-of-pocket on non-reimbursed insurance premiums, prescription drug costs, and medical co-pays has increased over the past five years.

<table>
<thead>
<tr>
<th>How Have New Jersey Respondents’ Out-of Pocket Medical Expenses Changed Over the Past Five Years? (n=805)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased</td>
</tr>
<tr>
<td>Decreased</td>
</tr>
<tr>
<td>Stayed about the same</td>
</tr>
<tr>
<td>Not sure/Refused</td>
</tr>
</tbody>
</table>
New Jersey residents are concerned about health care expenses increasing and health care coverage decreasing over the next five years.

When thinking about health care over the next five years, respondents are concerned about increasing expenses and decreasing coverage. Seven in ten are extremely or very concerned about having to pay more for their healthcare coverage. At least six in ten are concerned both about having adequate coverage at a cost they can afford, and about not being able to pay for healthcare costs if they had a major illness. At the same time, respondents worry about decreasing access: three out of five are extremely or very concerned about having fewer services covered, and more than half are worried about not having providers that accept their health insurance.

### What Are Respondents’ Major Concerns About Health Care Over the Next Five Years? (n=805)

<table>
<thead>
<tr>
<th>Concern</th>
<th>Extremely/Very concerned</th>
<th>Somewhat concerned</th>
<th>Not too/Not at all concerned</th>
<th>Not applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having to pay more for their healthcare</td>
<td>69%</td>
<td>18%</td>
<td>12%</td>
<td></td>
</tr>
<tr>
<td>Having adequate health coverage at a cost they can afford</td>
<td>66%</td>
<td>19%</td>
<td>15%</td>
<td></td>
</tr>
<tr>
<td>Not being able to pay for the costs associated with a major illness or injury</td>
<td>65%</td>
<td>18%</td>
<td>16%</td>
<td></td>
</tr>
<tr>
<td>Having fewer health care services being covered</td>
<td>61%</td>
<td>23%</td>
<td>14%</td>
<td></td>
</tr>
<tr>
<td>Not being able to afford the health care services they think they need</td>
<td>58%</td>
<td>22%</td>
<td>21%</td>
<td></td>
</tr>
<tr>
<td>Not having health care providers that accept their health insurance</td>
<td>55%</td>
<td>22%</td>
<td>21%</td>
<td></td>
</tr>
<tr>
<td>Not being able to afford the prescription drugs they need</td>
<td>51%</td>
<td>21%</td>
<td>27%</td>
<td></td>
</tr>
<tr>
<td>Not having health care providers that are conveniently located</td>
<td>43%</td>
<td>22%</td>
<td>34%</td>
<td></td>
</tr>
<tr>
<td>Having to stay in their current job in order to maintain insurance coverage</td>
<td>43%</td>
<td>16%</td>
<td>22%</td>
<td>17%</td>
</tr>
</tbody>
</table>

Note: Each of these questions had 1% or less of “not sure” responses and refusals of 1% or less.
Nine in ten respondents say it is important to reduce the number of New Jersey residents without health care coverage.

In 2006, sixteen percent of all New Jersey residents did not have health care coverage. An overwhelming majority of self-identified registered voters in New Jersey think this is 16 percent too many. Nine in ten respondents say that all New Jersey residents should have access to affordable, quality health care, and nearly as many say it is extremely or very important for the state of New Jersey to reduce the number of residents without health care coverage.

Respondents agree that employers, government, and individuals should all contribute to make health care coverage available for all.

New Jerseyans seem to understand the burden of health care coverage and believe it should be a shared responsibility. More than seven in ten respondents agree that employers, federal and state governments, and individuals should all contribute to a system that provides access to affordable, quality health care coverage for Americans.

Who Should Contribute So Everyone Can Have Access to Quality, Affordable Health Care Coverage? (n=805)

<table>
<thead>
<tr>
<th>Category</th>
<th>Strongly/ Somewhat agree</th>
<th>Neither agree nor disagree</th>
<th>Somewhat/ Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employers</td>
<td>86%</td>
<td>4%</td>
<td>8%</td>
</tr>
<tr>
<td>Federal government</td>
<td>84%</td>
<td>5%</td>
<td>11%</td>
</tr>
<tr>
<td>State government</td>
<td>84%</td>
<td>5%</td>
<td>2%</td>
</tr>
<tr>
<td>Individuals</td>
<td>72%</td>
<td>7%</td>
<td>17%</td>
</tr>
</tbody>
</table>

Note: Each of these questions had 3% or less of “not sure” responses and refusals of 1%.


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Three in four respondents support requiring employers who do not offer health insurance coverage to pay a fee so the State can help these uninsured employees buy health insurance.

Four out of five (82%) employed respondents say they have coverage through their employer. Although most employers would like to provide health care coverage to their employees, many cannot afford the expense. An alternative to employer-provided health insurance coverage is to require employers to pay a fee to the State to fund coverage for uninsured employees. This alternative has strong support among the survey respondents. Three-quarters of self-identified registered voters support the idea of requiring New Jersey employers who do not offer health care coverage to pay a fee to help their uninsured employees buy coverage.

Three in four respondents support requiring all New Jersey residents have health insurance coverage.

Fifteen percent of respondents say they do not have any kind of coverage, including health insurance or government plans such as Medicare, Medicaid, or military benefits. Most of these individuals would undoubtedly want health coverage but cannot afford the expense if the cost is not off-set by an employer or the government.

Again, reflecting the overarching opinion that all individuals should have health coverage, three-quarters of respondents support requiring all New Jersey residents who do not have health coverage, either through an employer or a public program, to purchase coverage on their own, assuming there would be assistance for those who need help paying for it.
A majority of respondents support using funds generated from increased taxes on tobacco and alcohol to fund health care in New Jersey.

There are several funding possibilities to help provide health insurance coverage for the uninsured in New Jersey. Of the eight funding proposals tested in the survey, only increases in the tobacco and alcohol taxes resulted in majority support. However, there is also considerable support for implementing a tax on foods containing trans-fats.

Which Taxes Would Voters Support to Fund Health Care Coverage for the Uninsured in New Jersey? (n=805)

- Increase tobacco tax: 70% strongly/support, 7% neither support nor oppose, 22% strongly/support
- Increase the alcohol tax: 63% strongly/support, 9% neither support nor oppose, 26% strongly/support
- Tax trans-fats: 45% strongly/support, 11% neither support nor oppose, 42% strongly/support
- Increase sales tax by 1/2 percent: 34% strongly/support, 7% neither support nor oppose, 58% strongly/support
- Tax services not currently taxed: 31% strongly/support, 12% neither support nor oppose, 54% strongly/support
- Tax on medical providers: 27% strongly/support, 10% neither support nor oppose, 61% strongly/support
- Increase income tax by $500 a year: 25% strongly/support, 6% neither support nor oppose, 64% strongly/support
- Tax private health insurance premiums: 19% strongly/support, 9% neither support nor oppose, 69% strongly/support

Note: Each of these questions had 4% or less of “not sure” responses and refusals of 1% or less.
Nearly nine out of ten self-identified registered voters agree that the Governor should make it a priority for his administration to provide affordable, quality health care for all New Jersey residents.

As noted earlier, most respondents believe that government, business, and individuals have a shared responsibility to contribute so that everyone can have access to quality, affordable health care coverage. Here, New Jersey residents are looking to the State to take a lead: nearly two out of three self-identified registered voters strongly agree that the Governor should make it a priority for his administration to provide affordable, quality health care to all New Jersey residents.

Two in three respondents say they would be more likely to vote for a candidate for state office who supports providing health care to all New Jersey residents.

New Jersey residents also seem to understand that strong leadership is required to broker a plan that would provide affordable, quality health care to all New Jersey residents. Given their opinions on reducing the number of uninsured New Jersey residents, their robust support for ensuring affordable, quality health care for all residents, and their support for proposals that could fund health care in the State, it is confirming that two in three respondents say they would be more likely to vote for a candidate for state office who supports providing affordable, quality health care to all New Jersey residents.
Respondent Profile

One in seven respondents does not have any kind of health care coverage.

Do Respondents Have Any Kind of Health Care Coverage? (n=805)

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>85%</td>
<td>15%</td>
</tr>
</tbody>
</table>

- Most respondents have some kind of health care coverage. The major sources of health care coverage are a current employer (50%), Medicare (24%), or an individually purchased health care policy (9%).
- Eight in ten (82%) employed respondents have health care coverage through their employer, yet one in five (18%) do not.
- Two out of three rate their health as excellent (25%) or very good (38%). Less than a third (31%) say they have a chronic medical condition, such as diabetes, high blood pressure, or osteoporosis.
- The respondents have diverse political views. Four in ten (42%) characterize their political views as moderate, three in ten (27%) characterize their views as conservative, and one-quarter (23%) characterize their political views as being liberal.
- Four in five respondents say they vote always (49%) or most of the time (32%) in state elections.

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4 Respondents were given the option to answer yes to multiple sources of health care coverage. See the annotation for a complete listing of this question wording.
Demographics

Age
- 18-34: 14%
- 35-44: 25%
- 45-64: 38%
- 65+: 19%

Gender
- Female: 56%
- Male: 44%

AARP Membership
- Member: 29%
- Non-Member: 69%

Income
- <$20K: 8%
- $20K-$50K: 18%
- $50K-$100K: 32%
- $100K+: 27%

Employment
- Employed: 69%
- Retired: 20%
- Not Working: 12%

Education
- High school or less: 23%
- Some college: 23%
- College grad+: 54%

Marital Status
- Married: 60%
- Widowed: 9%
- Other: 30%

Race / Ethnicity
- White / Caucasian: 73%
- Black/Af. Am.: 12%
- Other: 12%

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- 18-34: 14%
- 35-44: 25%
- 45-64: 38%
- 65+: 19%

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- Widowed: 9%
- Other: 30%

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- White / Caucasian: 73%
- Black/Af. Am.: 12%
- Other: 12%
Methodology

AARP New Jersey commissioned this study to assess public opinion on health care, specifically their concerns about the future and their support for reform efforts to expand and improve health care coverage in the State. AARP commissioned FGI Research, Inc. to conduct a telephone survey of New Jersey residents age 18 and older who reported being registered to vote. The survey was conducted between December 19, 2007 through January 19, 2008, and a total of 805 interviews were completed. A sample of this size has a sampling error of plus or minus 3.5 percent. Survey responses were weighted to reflect the actual distribution of age and gender for the voter population of residents age 18+ in New Jersey. Weighted responses to all survey questions are in the attached annotated questionnaire. Throughout the report, statistics representing responses are reported in percentages. Percentages may not add up to 100 due to rounding effects.

5 The response rate is 15 percent and the cooperation rate is 24 percent using Response Rate 3 and Cooperation Rate 3 AAPOR calculations (AAPOR, 2007).

6 This means that in 95 out of 100 samples of this size, the results obtained in the sample would be within ± 3.5 percentage points of the results obtained had everyone in the 18 and older voter population in New Jersey had been interviewed.
Appendix

ANNOTATED QUESTIONNAIRE
INTRODUCTION/SCREENER

Hello, my name is _______ from FGI, a national research firm. This is not a sales call and you will not be asked to buy anything now or later. We would really like to include your opinions on an important issue facing New Jersey residents. [USE AS NECESSARY: “I assure you that all of your answers will remain completely confidential. The survey should take about 15 minutes to complete.

Respondent Selection

S1. RECORD GENDER OF PERSON WHO ANSWERED PHONE:
1) Male
2) Female

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 age 18 to 44, 45 to 64, or are you 65 or older?
1) 18 – 44
2) 45 – 64
3) 65+
4) DON’T KNOW / NOT SURE
5) REFUSED

S3. And just to confirm, are you a resident of New Jersey?
1) Yes
2) No ➔ [ASK TO SPEAK TO SOMEONE IN HH WHO IS A NEW JERSEY RESIDENT AGE 18+. IF NONE IN HH, TERMINATE]

S4. Are you registered to vote in New Jersey?
1) Yes
2) No ➔ [ASK TO SPEAK TO SOMEONE IN HH WHO IS A REGISTERED TO VOTE IN NEW JERSEY. IF NONE IN HH, TERMINATE]
Main Questionnaire

1. Which of these statements do you think best describes the state of health care in New Jersey today? Would you say…
   - 18% It is in a state of crisis
   - 51% It has major problems
   - 22% It has minor problems
   - 3% It does not have any problems
   - 5% Not sure [DO NOT READ]
   - 1% Refused [DO NOT READ]

Q2. Do you have any kind of health care coverage, including health insurance or government plans such as Medicare, Medicaid, or military benefits?
   - 85% Yes
   - 15% No ➔ [SKIP TO Q4]
   - 0% Not sure [DO NOT READ] ➔ [SKIP TO Q4]
   - <0.5% Refused [DO NOT READ] ➔ [SKIP TO Q4]

Q3. [ASK ONLY IF Q2=YES]
   [INTERVIEWERS: IF RESPONDENT GIVES NAME OF INSURER, SUCH AS A SPECIFIC COMPANY, ASK WHETHER
   1) THEY PAY FOR THE POLICY ON THEIR OWN,
   2) IT IS PAID FOR BY AN EMPLOYER OR PREVIOUS EMPLOYER, OR
   3) IF IT IS A GOVERNMENT PROGRAM SUCH AS MEDICARE.]

   [INTERVIEWERS: IF RESPONDENT DOES NOT KNOW ANYTHING BUT THE NAME OF THE COMPANY PROVIDING THE INSURANCE, PROCEED THROUGH THE QUESTIONS ANYWAY. RECORD COMPANY NAME IN “OTHER” WHICH IS THE LAST ITEM IN LIST.]

   [IF NECESSARY: EXPLAIN TO RESPONDENT THAT YOU ARE REQUIRED TO GO THROUGH THE LIST BECAUSE WE HAVE FOUND THAT SOMETIMES PEOPLE FORGET THEY HAVE AN ADDITIONAL SOURCE OF COVERAGE AND WE WANT TO BE SURE OUR DATA IS AS ACCURATE AS POSSIBLE.]

Do you have…

   [INTERVIEWERS: IF RESPONDENT INSISTS THEY ONLY KNOW THE NAME OF THEIR HEALTHCARE PLAN AND DON’T KNOW WHO PROVIDES IT OR IF IT IS A GOVERNMENT PLAN, SELECT THE “NAME ONLY” RESPONSE FOR WHATEVER ITEM YOU ARE ON. THIS WILL SKIP YOU TO ITEM ‘g’ WHICH IS ‘OTHER’ WHERE YOU CAN RECORD THE NAME. PLEASE USE THIS ONLY IF THE RESPONDENT IS ADAMANT THAT ALL THEY KNOW ABOUT THEIR PLAN IS THE NAME.]

   [PROGRAMMERS: PROVIDE THE ‘NAME ONLY’ RESPONSE FOR ALL ITEMS AND HAVE THIS RESPONSE AUTOMATICALLY SKIP OUT OF SERIES TO ITEM ‘g’.]
3. (continued) Do you have...

<table>
<thead>
<tr>
<th>n = 678, Respondents with health care coverage</th>
<th>Yes</th>
<th>No</th>
<th>Name Only</th>
<th>Not Sure</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. A health care plan sponsored by a current employer?......</td>
<td>50%</td>
<td>48%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>[IF YES ASK: “Do you have any other type of coverage?”]</td>
<td>14%</td>
<td>86%</td>
<td>&lt;0.5%</td>
<td>0%</td>
</tr>
<tr>
<td>[IF NO, SKIP OUT OF SERIES TO NEXT QUESTION, OTHERWISE CONTINUE TO NEXT ITEM] (n = 428)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. A health care plan sponsored by your spouse’s current employer?</td>
<td>10%</td>
<td>88%</td>
<td>0%</td>
<td>2%</td>
</tr>
<tr>
<td>[IF YES ASK: “Do you have any other type of coverage?”]</td>
<td>24%</td>
<td>76%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>[IF NO, SKIP OUT OF SERIES TO NEXT QUESTION, OTHERWISE CONTINUE TO NEXT ITEM] (n = 62)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. A health care plan sponsored by a previous employer (or spouse’s previous employer), such as a retirement benefit or COBRA?</td>
<td>9%</td>
<td>90%</td>
<td>&lt;0.5%</td>
<td>1%</td>
</tr>
<tr>
<td>d1. Medicare, the program that provides health insurance primarily to people age 65 and older?</td>
<td>24%</td>
<td>76%</td>
<td>0%</td>
<td>&lt;0.5%</td>
</tr>
<tr>
<td>[ASK ONLY IF d1 = ‘YES’] Do you also have a Medicare supplement plan, such as one that pays the co-payments and deductibles of Medicare? (n = 160)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d2.</td>
<td>62%</td>
<td>37%</td>
<td>0%</td>
<td>2%</td>
</tr>
<tr>
<td>[ASK ONLY IF d1 = ‘YES’] Do you also have a Medicare Part D plan that covers prescription drugs? (n = 160)</td>
<td>48%</td>
<td>50%</td>
<td>0%</td>
<td>2%</td>
</tr>
<tr>
<td>d3.</td>
<td>42%</td>
<td>56%</td>
<td>2%</td>
<td>&lt;0.5%</td>
</tr>
<tr>
<td>[IF NO, SKIP OUT OF SERIES TO NEXT QUESTION, OTHERWISE CONTINUE TO NEXT ITEM] (n = 158)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d4. “Do you have any other type of coverage?”</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>[IF NO, SKIP OUT OF SERIES TO NEXT QUESTION, OTHERWISE CONTINUE TO NEXT ITEM] (n = 15)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Veterans Administration or military benefits?</td>
<td>3%</td>
<td>97%</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>f. Medicaid, the program that provides health insurance and long-term care to certain low-income individuals?</td>
<td>3%</td>
<td>96%</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>g. An individually purchased health care policy on your own?</td>
<td>9%</td>
<td>91%</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>[IF YES: “Do you have any other type of coverage?”]</td>
<td>2%</td>
<td>97%</td>
<td>&lt;0.5%</td>
<td>1%</td>
</tr>
<tr>
<td>[IF NO SKIP OUT OF SERIES TO NEXT QUESTION, OTHERWISE CONTINUE TO NEXT ITEM] (n = 15)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>h. Any other insurance coverage or policy? [RECORD] [SKIP OUT OF SERIES TO NEXT QUESTION] (n = 15)</td>
<td>2%</td>
<td>98%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>
4. How satisfied are you with the level of coverage you receive through your current health care plan? By coverage we mean the medical benefits and health care services you receive through your plan. Are you...[READ EACH ANSWER CATEGORY]?

17% Completely satisfied
36% Very satisfied
34% Somewhat satisfied
9% Not very satisfied
4% Not at all satisfied
1% Not sure [DO NOT READ]
<0.5% Refused [DO NOT READ]

5. Thinking about what you currently pay in out-of-pocket medical expenses, including insurance premiums, prescription drug costs, and co-pays, would you say this amount has...

80% Increased over the past five years
2% Decreased over the past five years
16% Stayed about the same
2% Not sure [DO NOT READ]
<0.5% Refused [DO NOT READ]

6. Looking ahead to the next five years, how concerned are you about each of the following? RANDOMIZE AND READ EACH ITEM THEN: “Are you extremely concerned, very concerned, somewhat concerned, not very concerned, or not at all concerned?”

<table>
<thead>
<tr>
<th></th>
<th>Extremely concerned</th>
<th>Very concerned</th>
<th>Somewhat concerned</th>
<th>Not very concerned</th>
<th>Not at all concerned</th>
<th>Not sure [DO NOT READ]</th>
<th>Refused/NA [DO NOT READ]</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Having to pay more for your health care......................</td>
<td>36%</td>
<td>33%</td>
<td>18%</td>
<td>8%</td>
<td>4%</td>
<td>&lt;0.5%</td>
<td>1%</td>
</tr>
<tr>
<td>b. Not being able to afford the health care services you think you need......................</td>
<td>30%</td>
<td>28%</td>
<td>22%</td>
<td>14%</td>
<td>7%</td>
<td>0%</td>
<td>&lt;0.5%</td>
</tr>
<tr>
<td>c. Not being able to afford the prescription drugs you need. -------------------------------</td>
<td>27%</td>
<td>24%</td>
<td>21%</td>
<td>18%</td>
<td>9%</td>
<td>&lt;0.5%</td>
<td>1%</td>
</tr>
<tr>
<td>d. Not having health care providers that are conveniently located ................</td>
<td>20%</td>
<td>23%</td>
<td>22%</td>
<td>22%</td>
<td>13%</td>
<td>&lt;0.5%</td>
<td>&lt;0.5%</td>
</tr>
<tr>
<td>e. Not having health care providers that accepts your health insurance ...................</td>
<td>25%</td>
<td>30%</td>
<td>22%</td>
<td>13%</td>
<td>8%</td>
<td>&lt;0.5%</td>
<td>1%</td>
</tr>
</tbody>
</table>
6. (continued) Looking ahead to the next five years, how concerned are you about each of the following?

<table>
<thead>
<tr>
<th></th>
<th>Extremely concerned</th>
<th>Very concerned</th>
<th>Somewhat concerned</th>
<th>Not very concerned</th>
<th>Not at all concerned</th>
<th>Not sure [DO NOT READ]</th>
<th>Refused/NA [DO NOT READ]</th>
</tr>
</thead>
<tbody>
<tr>
<td>f. Not being able to pay for the costs associated with a major illness or injury</td>
<td>35%</td>
<td>30%</td>
<td>18%</td>
<td>11%</td>
<td>6%</td>
<td>&lt;0.5%</td>
<td>&lt;0.5%</td>
</tr>
<tr>
<td>g. Having adequate health coverage at a cost you can afford</td>
<td>32%</td>
<td>34%</td>
<td>19%</td>
<td>10%</td>
<td>6%</td>
<td>&lt;0.5%</td>
<td>1%</td>
</tr>
<tr>
<td>h. Having fewer health care services being covered</td>
<td>30%</td>
<td>31%</td>
<td>23%</td>
<td>8%</td>
<td>6%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>i. Having to stay in your current job in order to maintain insurance coverage</td>
<td>21%</td>
<td>22%</td>
<td>16%</td>
<td>10%</td>
<td>12%</td>
<td>1%</td>
<td>18%</td>
</tr>
</tbody>
</table>

8. How important do you think it is for New Jersey to reduce the number of residents without health care coverage? Would you say it is…

- 45% Extremely important
- 35% Very important
- 11% Somewhat important
- 3% Not very important
- 3% Not at all important
- 3% Not sure [DO NOT READ]
- <0.5% Refused [DO NOT READ]

9. How strongly do you agree or disagree that all New Jersey residents should have access to affordable, quality health care? Would you say you…

- 79% Strongly agree
- 12% Somewhat agree
- 3% Neither agree nor disagree
- 3% Somewhat disagree
- 2% Strongly disagree
- 1% Not sure [DO NOT READ]
- <0.5% Refused [DO NOT READ]
10. How strongly do you agree or disagree that the Governor should make it a priority for his administration to provide affordable, quality health care for all New Jersey residents?

- 64% Strongly agree
- 23% Somewhat agree
- 4% Neither agree nor disagree
- 3% Somewhat disagree
- 5% Strongly disagree
- 1% Not sure [DO NOT READ]
- 1% Refused [DO NOT READ]

11. If a candidate for state office supported a plan that would provide affordable, quality health care for all New Jersey residents, would that make you more likely to vote for that candidate, less likely to vote that candidate, or would it not make a difference?

- 68% More likely
- 7% Less likely
- 20% Would not make a difference
- 5% Not sure [DO NOT READ]
- <0.5% Refused [DO NOT READ]

12. How strongly do you agree or disagree that [INTERVIEWER INSERT AND RANDOMIZE EACH ITEM BELOW] should contribute so that everyone can have access to quality, affordable health care coverage? Do you…?

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Somewhat agree</th>
<th>Neither agree nor disagree</th>
<th>Somewhat disagree</th>
<th>Strongly disagree</th>
<th>Not sure [Do Not Read]</th>
<th>Refused [Do Not Read]</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Employers ..........</td>
<td>62%</td>
<td>24%</td>
<td>4%</td>
<td>4%</td>
<td>5%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>b. Individuals ........</td>
<td>34%</td>
<td>38%</td>
<td>7%</td>
<td>8%</td>
<td>10%</td>
<td>3%</td>
<td>1%</td>
</tr>
<tr>
<td>c. Federal Government</td>
<td>63%</td>
<td>21%</td>
<td>5%</td>
<td>4%</td>
<td>7%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>d. State Government</td>
<td>57%</td>
<td>27%</td>
<td>5%</td>
<td>4%</td>
<td>6%</td>
<td>2%</td>
<td>1%</td>
</tr>
</tbody>
</table>

13. How strongly do you support or oppose requiring New Jersey employers who do not offer health insurance coverage to their workers to pay a fee so the State can help these uninsured employees buy health insurance at an affordable cost? Do you…?

- 48% Strongly support
- 25% Somewhat support
- 9% Neither support nor oppose
- 6% Somewhat oppose
- 9% Strongly oppose
- 2% Not sure [DO NOT READ]
- <0.5% Refused [DO NOT READ]
14. How strongly do you support or oppose requiring that all New Jersey residents who do not have health insurance coverage, either through an employer or through a public program, purchase coverage on their own, assuming there would be assistance for those who needed help paying for it? Do you…

- 37% Strongly support
- 40% Somewhat support
- 11% Neither support nor oppose
- 5% Somewhat oppose
- 4% Strongly oppose
- 2% Not sure [DO NOT READ]
- 1% Refused [DO NOT READ]

15. How strongly would you support or oppose using each of the following funding sources to help provide health insurance coverage for the uninsured? (RANDOMIZE A-I) READ IF NECESSARY: “Do you strongly support, somewhat support, somewhat oppose, or strongly oppose this?”

<table>
<thead>
<tr>
<th></th>
<th>Strongly support</th>
<th>Somewhat support</th>
<th>Neither support nor oppose</th>
<th>Somewhat oppose</th>
<th>Strongly oppose</th>
<th>Not sure [DO NOT READ]</th>
<th>Refused [DO NOT READ]</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. An additional $500 a year in income taxes</td>
<td>10%</td>
<td>15%</td>
<td>6%</td>
<td>14%</td>
<td>50%</td>
<td>4%</td>
<td>1%</td>
</tr>
<tr>
<td>b. An increase in the sales tax by one-half percent</td>
<td>13%</td>
<td>21%</td>
<td>7%</td>
<td>13%</td>
<td>45%</td>
<td>1%</td>
<td>&lt;0.5%</td>
</tr>
<tr>
<td>c. Taxing services that are not currently taxed such as accounting services, lawyers, and dry cleaning services</td>
<td>12%</td>
<td>19%</td>
<td>12%</td>
<td>16%</td>
<td>38%</td>
<td>2%</td>
<td>&lt;0.5%</td>
</tr>
<tr>
<td>d. An increase in the alcohol sales tax</td>
<td>40%</td>
<td>23%</td>
<td>9%</td>
<td>9%</td>
<td>17%</td>
<td>1%</td>
<td>&lt;0.5%</td>
</tr>
<tr>
<td>e. An increase in the tobacco tax</td>
<td>55%</td>
<td>14%</td>
<td>7%</td>
<td>5%</td>
<td>17%</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>f. A tax on private health insurance premiums</td>
<td>5%</td>
<td>13%</td>
<td>9%</td>
<td>18%</td>
<td>52%</td>
<td>3%</td>
<td>1%</td>
</tr>
<tr>
<td>g. A tax on hospitals and other medical providers</td>
<td>10%</td>
<td>17%</td>
<td>10%</td>
<td>18%</td>
<td>43%</td>
<td>2%</td>
<td>&lt;0.5%</td>
</tr>
<tr>
<td>h. A tax on foods containing unhealthy trans-fats</td>
<td>23%</td>
<td>22%</td>
<td>11%</td>
<td>13%</td>
<td>29%</td>
<td>2%</td>
<td>&lt;0.5%</td>
</tr>
</tbody>
</table>

16. Sometimes when people are ill and receive medical care, mistakes are made that result in serious harm, such as death, disability, or additional or prolonged treatment. These are called medical errors. Some of these errors are preventable, while other may not be. In your opinion, how often do you think preventable medical errors are made? Would you say…

- 20% Very often
- 40% Somewhat often
- 27% Not too often
- 4% Not often at all
- 8% Not sure [DO NOT READ]
- 1% Refused [DO NOT READ]
17. Have you ever been involved in a situation where a preventable medical error was made in your own medical care or that of a family member? IF YES: Was it you or a family member?

14% Yes, respondent
21% Yes, family member
2% Both (VOLUNTEERED)
61% No
2% Not sure [DO NOT READ]
<0.5% Refused [DO NOT READ]

18. How important do you think it is for the State of New Jersey to work to prevent medical errors in hospitals, clinics, and other health care facilities? Do you think it is…

57% Extremely important
25% Very important
11% Somewhat important
3% Not very important
2% Not at all important
1% Not sure [DO NOT READ]
1% Refused [DO NOT READ]

19. Health care providers are currently required to report serious medical errors to the State. However, data on the number of serious medical errors at individual healthcare facilities is not available to the public. How strongly do you support or oppose making this information available to the public so individuals can compare quality among health care providers? Do you…

74% Strongly support
16% Somewhat support
4% Neither support nor oppose
2% Somewhat oppose
3% Strongly oppose
<0.5% Not sure [DO NOT READ]
<0.5% Refused [DO NOT READ]

20. How strongly do you support or oppose prohibiting health care providers from billing patients and insurers for preventable medical errors? Do you…

42% Strongly support
16% Somewhat support
10% Neither support nor oppose
7% Somewhat oppose
21% Strongly oppose
3% Not sure [DO NOT READ]
1% Refused [DO NOT READ]
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?

44% Male
56% Female

**D2.** Would you say that in general your health today is…?

25% Excellent
38% Very good
25% Good
9% Fair
3% Poor
0% Not sure [DO NOT READ]
1% Refused [DO NOT READ]

**D3.** Do you currently have any chronic medical conditions, such as diabetes, high blood pressure, or osteoporosis?

31% Yes
68% No
0% Not sure [DO NOT READ]
1% Refused [DO NOT READ]

**D4.** What is your age as of your last birthday?  [IN YEARS] __________

3% 18 - 24
11% 25 – 34
25% 35 – 44
23% 45 – 54
15% 55 – 64
11% 65 – 74
8% 75+
4% Refused

**D5.** What is your current marital status?  Are you…[READ OPTIONS]

60% Married
2% Not married, living with your partner or significant other
2% Separated
8% Divorced
9% Widowed

Or are you….

18% Currently single and never Married
0% Not Sure
1% Refused [DO NOT READ]
D6. [IF D5 = 1 ASK: “Are you or your spouse currently a member of A-A-R-P?”
IF D5 = 2 ASK: “Are you or your partner currently a member of AARP?” OTHERWISE ASK “Are you currently a member of AARP?”]

29% Yes
69% No
1% Not sure [DO NOT READ]
<0.5% Refused [DO NOT READ]

D7. What is the highest level of education that you completed? [READ OPTIONS]

4% 0 to 12th grade, but with no diploma
19% High school graduate or equivalent
12% Post high school education, but with no degree
11% 2 year degree
25% 4 year degree
6% Post graduate study, but with no degree
22% Graduate or professional degree
<0.5% Not sure [DO NOT READ]
1% Refused [DO NOT READ]

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

8% Self-employed full-time
2% Self-employed part-time
49% Employed full-time
10% Employed part-time
20% Retired and not working at all
5% Unemployed and looking for work
   Or are you….
6% Not in the labor force for other reasons
<0.5% Not sure [DO NOT READ]
1% Refused [DO NOT READ]

D9. Are you of Hispanic, Spanish, or Latino origin or descent?

8% Yes
91% No
<0.5% Not sure [DO NOT READ]
1% Refused [DO NOT READ]

D10. What is your race?

73% White or Caucasian
12% Black or African American
<0.5% Native American or Alaskan Native
3% Asian
0% Native Hawaiian or other Pacific Islander
8% Or are you some other race? [Please Specify: _______]
3% Refused [DO NOT READ]
11. Thinking about your state elections for New Jersey Governor and Legislators in the last ten 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?

49% Always
32% Most of the time
9% About half of the time
6% Seldom
3% Never
1% Not sure [DO NOT READ]
<0.5% Refused [DO NOT READ]

D12. Do you consider yourself to be a Democrat, a Republican, an Independent, or something else?

41% Democrat
18% Republican
26% Independent
11% Other
1% Not sure [DO NOT READ]
3% Refused [DO NOT READ]

D13. How would you characterize your political views?

27% Conservative
42% Moderate
23% Liberal
2% None of the above
4% Not sure [DO NOT READ]
2% Refused [DO NOT READ]

D14. What is your 5-digit zip code? ___ ___ ___ ___ ___

D15. In general, how often do you go online to access the Internet or World Wide Web or to send and receive email? Would you say several times a day, about once a day, 3-5 days a week, 1-2 days a week, once every few weeks, less often than every few weeks, or do you never go online to use the Internet or check email?

43% Several times a day
18% About once a day
9% 3-5 days a week
6% 1-2 days a week
2% Once every few weeks
2% Once a month or less
18% Or do you never go online to use the Internet or World Wide Web?
<0.5% Not sure [DO NOT READ]
1% Refused [DO NOT READ]
D16. 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 2006. Was it…[READ OPTIONS]

3% Less than $10,000
5% $10,000 to less than $20,000
8% $20,000 to less than $35,000
11% $35,000 to less than $50,000
10% $50,000 to less than $60,000
8% $60,000 to less than $75,000
13% $75,000 to less $100,000
27% $100,000 or more
3% Not sure [DO NOT READ]
13% Refused [DO NOT READ]

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