

Women and Health Care Reform: Key Messaging Lessons

**Presented to the
National Women's Law Center**

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www.lakeresearch.com

Health care is a high priority for women voters.

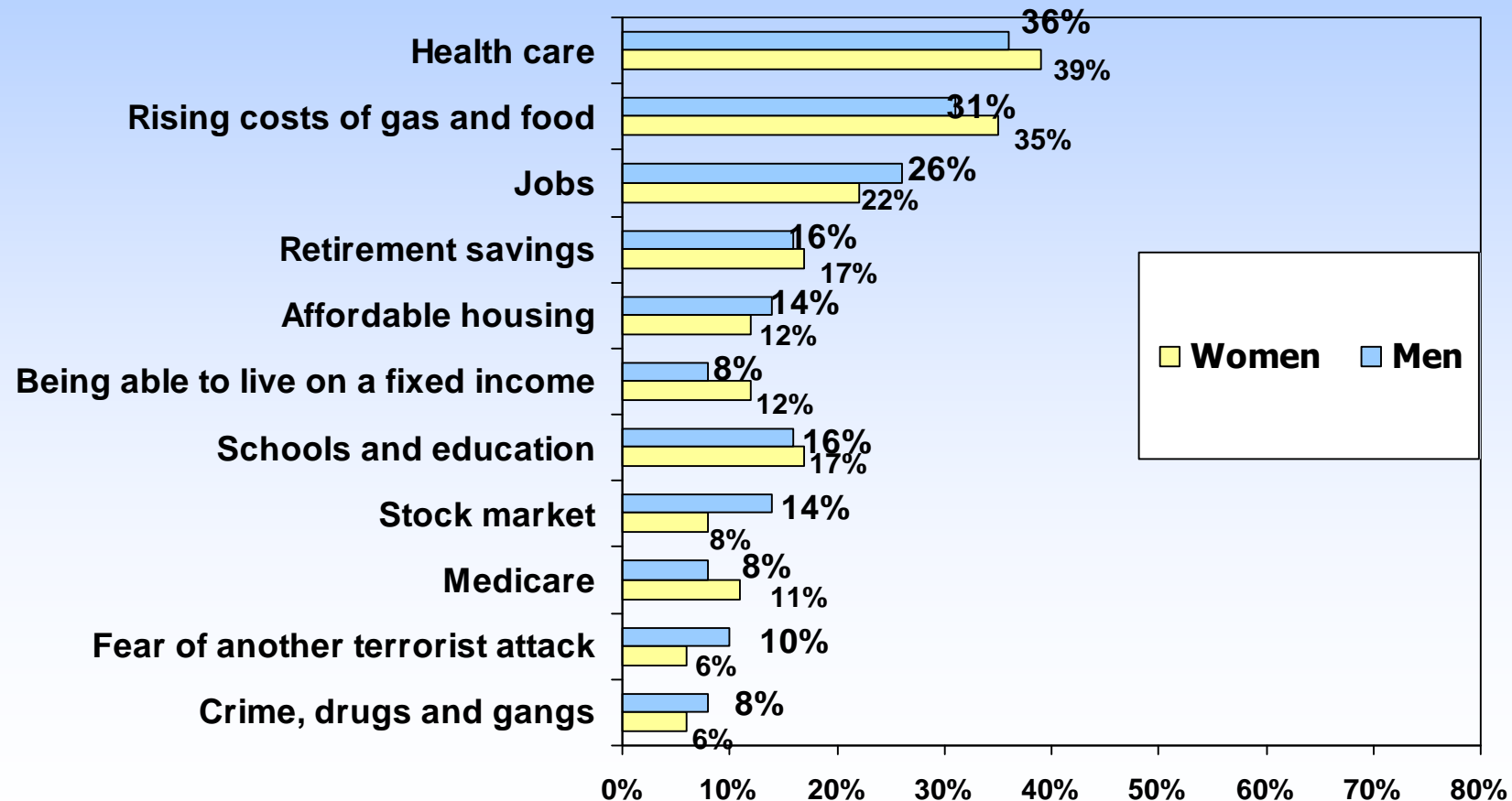
- The economic crisis is at the top of voters' minds, but women believe that health care reform remains a high priority and see it as critical to fixing the economy.
- Women also see rising health care costs as their #1 personal economic concern.
- Women feel strongly that health care reform is needed, and that we should start now. They are sensitive to concerns about scarcity and to increased costs.

The vast majority of voters are insured. Women are a key voting constituency on health care.

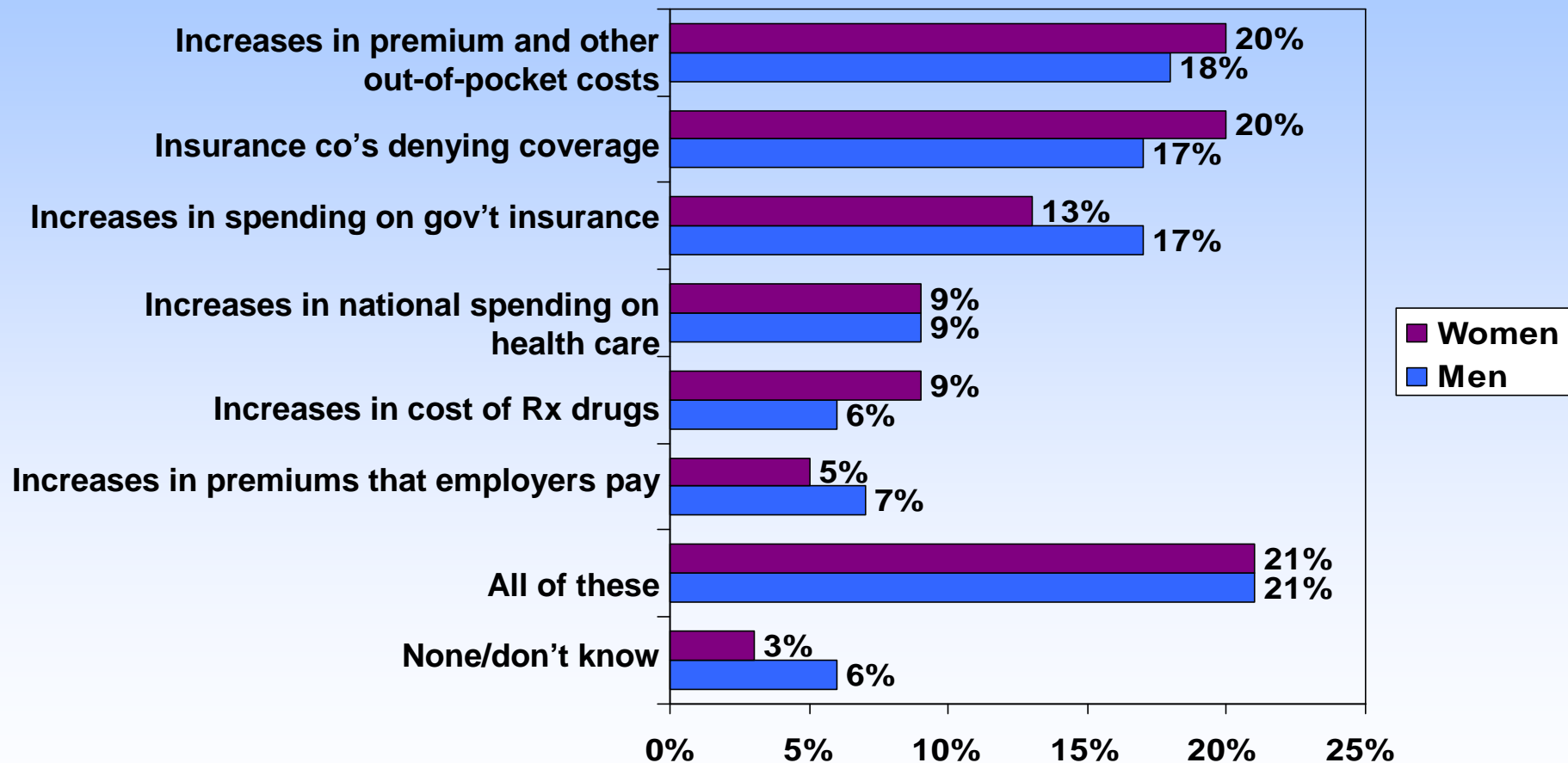
- Currently, 93% of voters report having some sort of insurance coverage, and 79% had coverage for every member of their families in the last 3 years.
- Core health care voters supporting progressive reforms **include Democrats, Democratic women, and African-Americans.**
- **Older women and seniors are the most attentive voters on this issue.** They need to be reassured that reforms will not adversely affect the quality of their health care.

Health care is the top personal concern to women voters – even ahead of jobs and the rising costs of consumer goods.

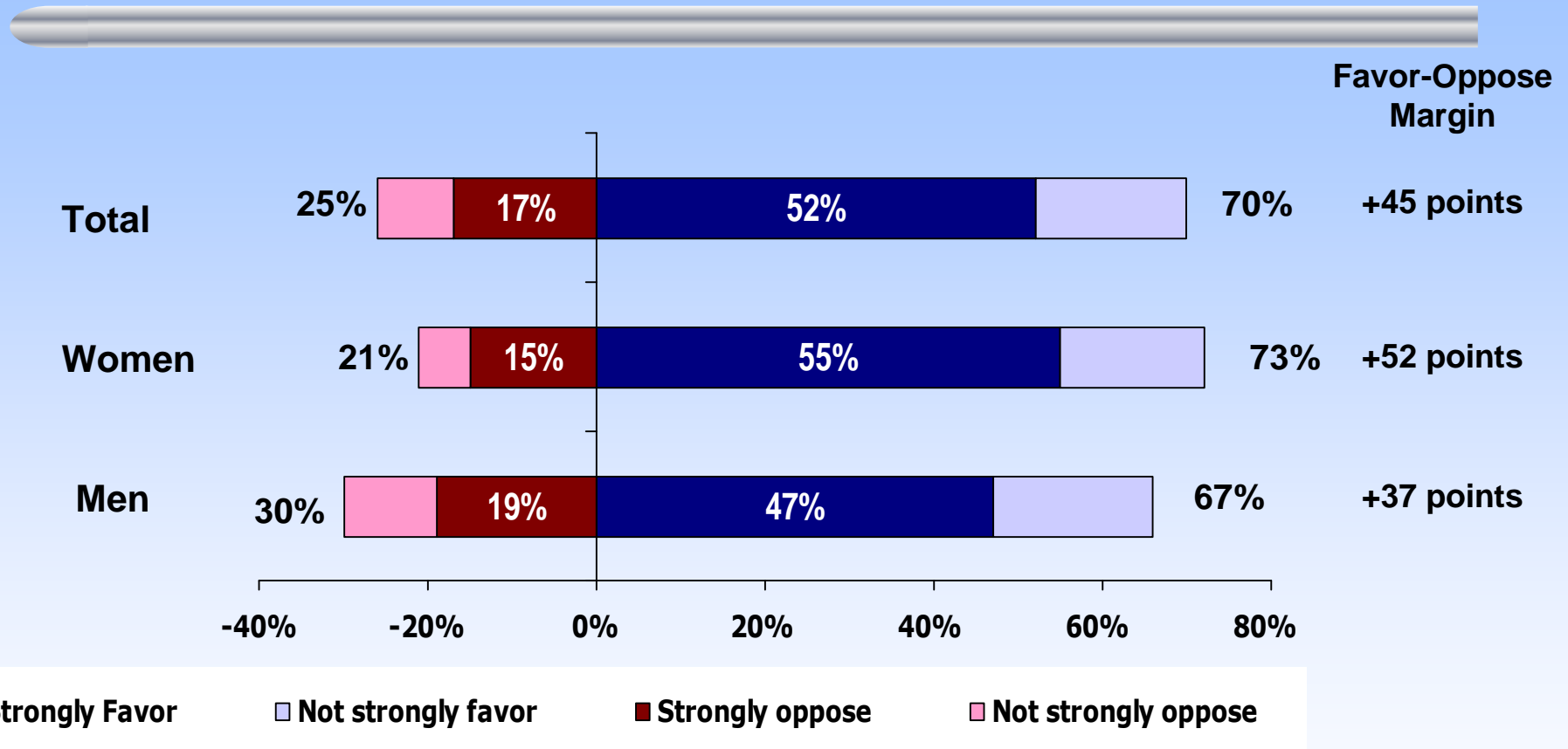
Now I'm going to read you some problems you and your family may face. Please listen carefully, then tell me which ONE of these you personally worry the most about? Now from the same list, please tell me which ONE of these you personally worry about second most?



Women are more concerned with insurance company costs and practices, which they brought up as priorities for reform in focus groups. Men are more focused on government spending.

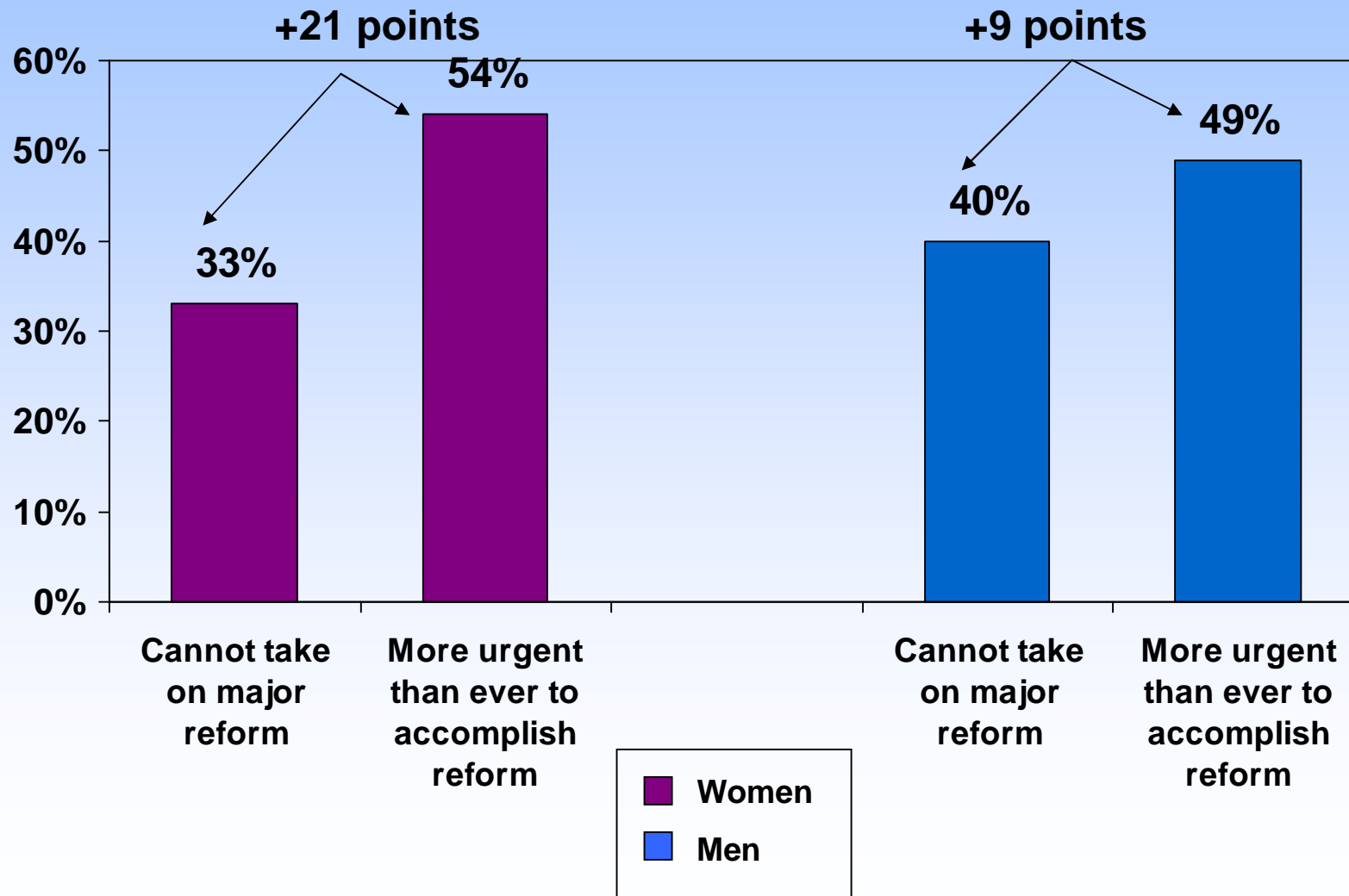


Despite sensitivity to cost, voters continue to overwhelmingly favor reform, even if it means raising taxes, though women say this by a wider margin than men.



Do you favor or oppose making sure all Americans have access to affordable, quality health care, even if it means raising taxes? IF FAVOR/OPPOSE, ASK; Do you feel strongly or not so strongly about that choice?

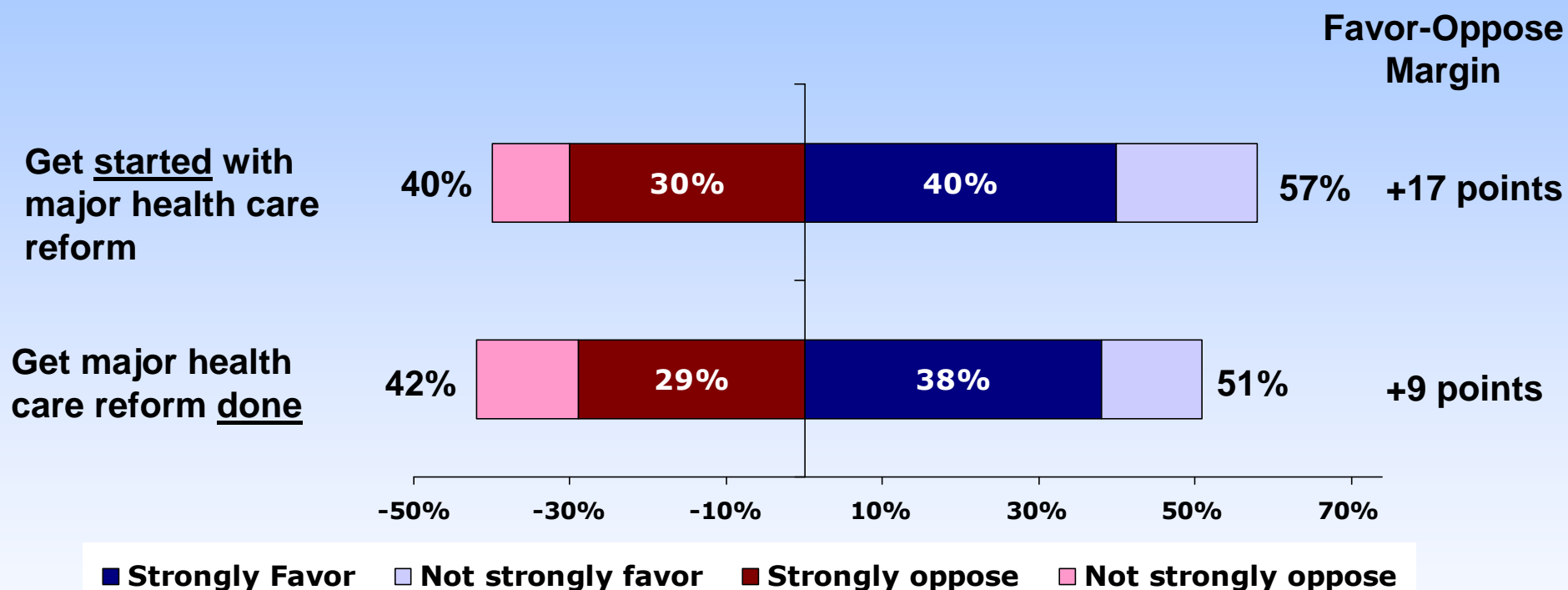
Women in particular believe that economic challenges make it more urgent than ever to accomplish health care reform.



Women want to rein in the insurance and drug companies as part of health care reform, which is critical to help struggling families.

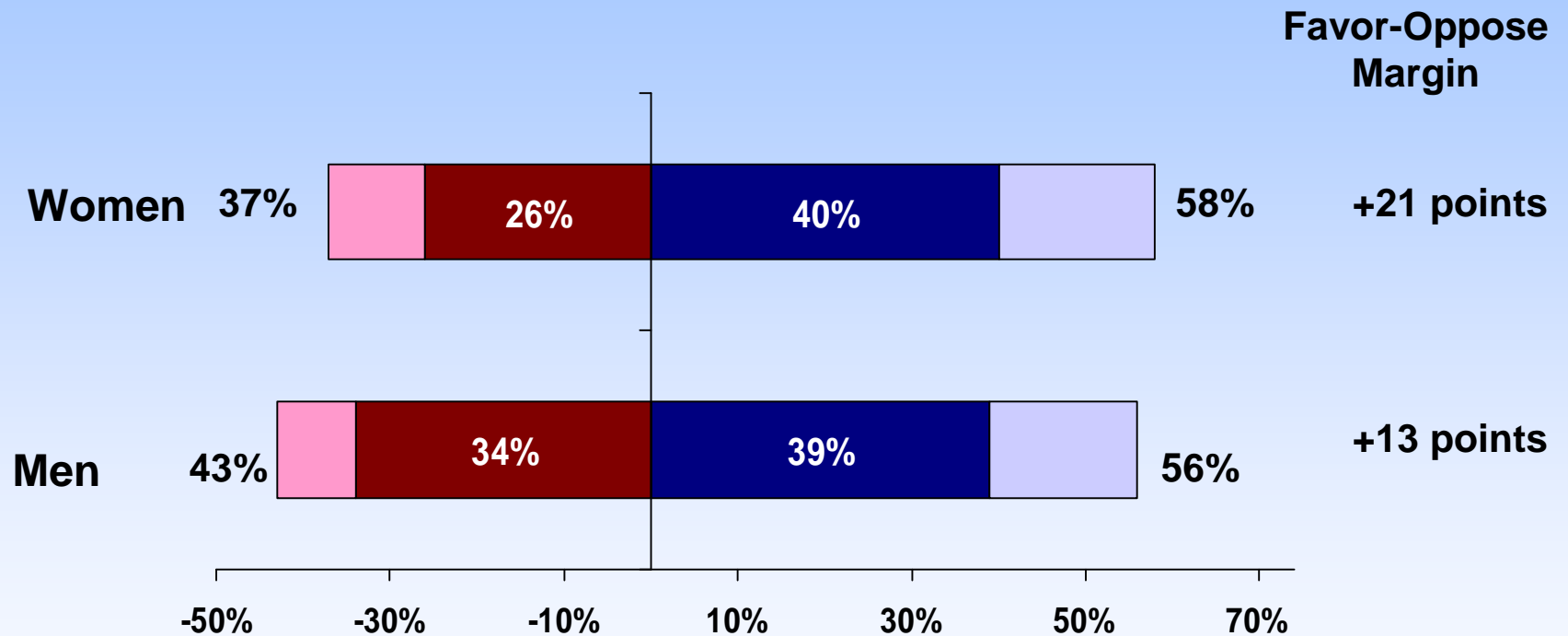
- “It just irritates me that real Americans struggle to pay for things whether it is for groceries or health care or whatever it is but yet companies are out of control. They’re completely out of control and I think that because they don’t police these companies and put on top of them you know it makes me think that most politicians have stock in these companies and that’s why they won’t do something.” (Ohio swing female)
- “health care costs are rising everyday with no caps on the cost of our care and our prescription drugs by the drug manufacturers and drug companies and the insurance companies and at this rate in another two to three years we will no longer be able to afford health care in the United States even through our jobs.” (Ohio swing female)
- “I think that the insurance companies need to be limited. I think that they need to start focusing on the insurance companies and capping out what they’re allowed to do.” (Ohio swing female)
- “Well I think because it’s taking care of [health care] now instead of later when nobody can afford it, you know people have a more chance, have a better chance of surviving and helping to improve the economy. I think they definitely need to do something because I think the longer they wait and they don’t do anything the larger the problem becomes and the more expensive the problem becomes. If they start doing something now we might actually be able to manage the issue.... If we don’t do something now it’s going to cost us even more ten years from now.” (California swing female)
- “If more people can’t afford it on their own they’re going to have to go on the state like I am and won’t that hurt the economy more?” (California swing female)
- “I think the longer you wait the more people are going to stop paying for health care because they can’t afford anymore and then you have all of these other repercussions as a result of that you know. For example people have poor health and so they have to you know either take from their savings or use their credit card and it’s just a vicious cycle.” (California swing female).
- “Just that the economic slowdown is definitely connected to rising health care costs I mean the two go together. If you don’t deal with the economy you’re not going to be able to afford it and just it’s all interconnected.” (California swing female).

Voters prefer to start reform quickly, but are more wary of accomplishing it quickly.



Some people have suggested that the new President and Congress have a mandate to [get started with major health care reform/ get major health care reform done] in the first 100 days of being in office. What about you – do you favor or oppose getting started on health care reform in the first 100 days?

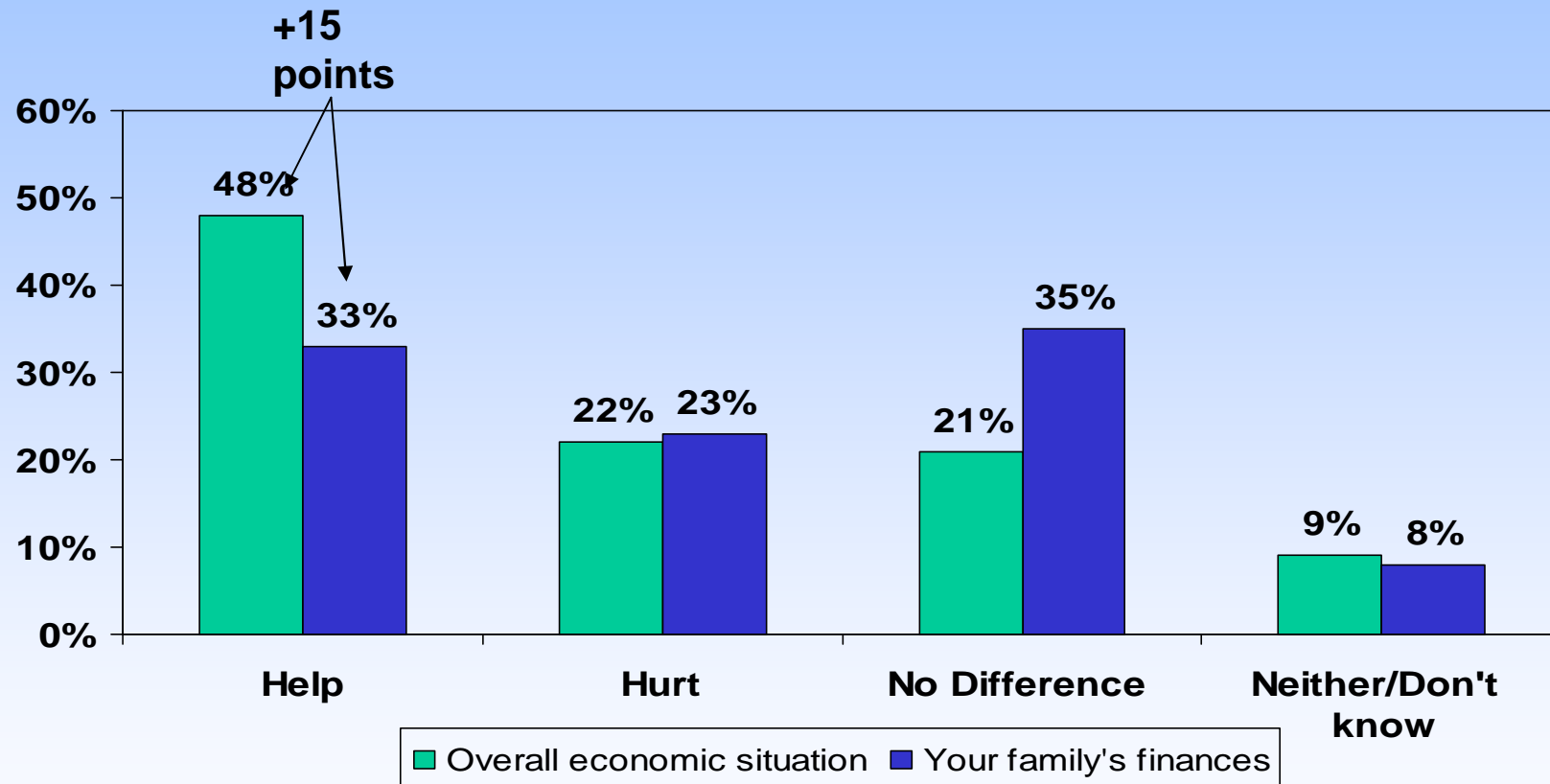
Women are especially eager to get started with major health care reform.



■ Strongly Favor ■ Not strongly favor ■ Strongly oppose ■ Not strongly oppose

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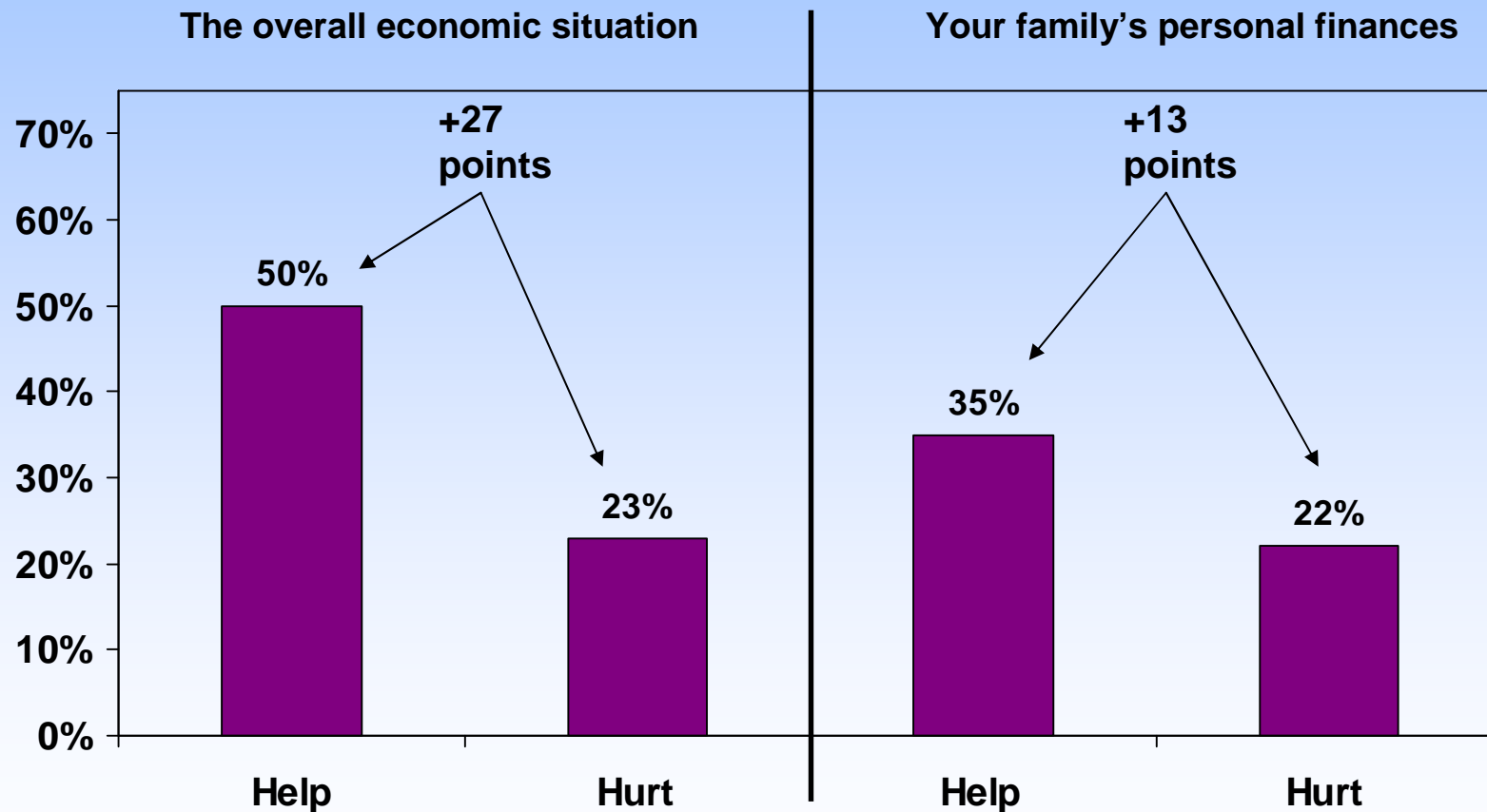
Voters are more certain that health care reform would benefit the country's economic situation than their family's personal finances, though a plurality believe both.



If all Americans had access to affordable health insurance coverage, do you think this would help or hurt the overall economic situation in the U.S., or wouldn't it make much difference?

- 11 *If all Americans had access to affordable health insurance coverage, do you think this would help or hurt your family's personal finances, or wouldn't it make much difference?*

Women share men's belief that health care reform will help the national economic situation, but also see it helping their families.



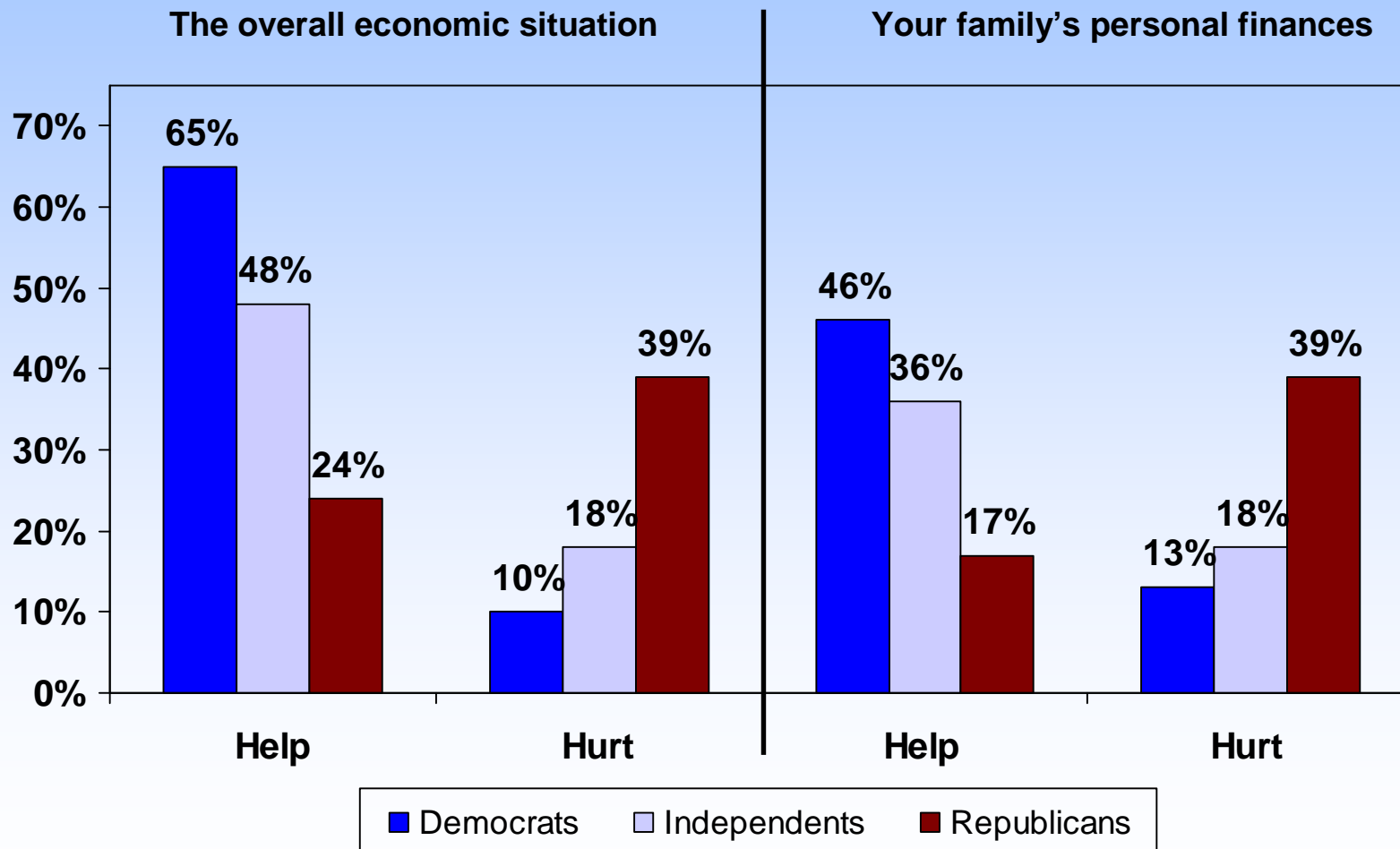
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12

If all Americans had access to affordable health insurance coverage, do you think this would help or hurt your family's personal finances, or wouldn't it make much difference?

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Democrats and Independents believe health care reform will benefit the country's overall economic situation. Republicans are more worried it will hurt rather than help.



Framing reform

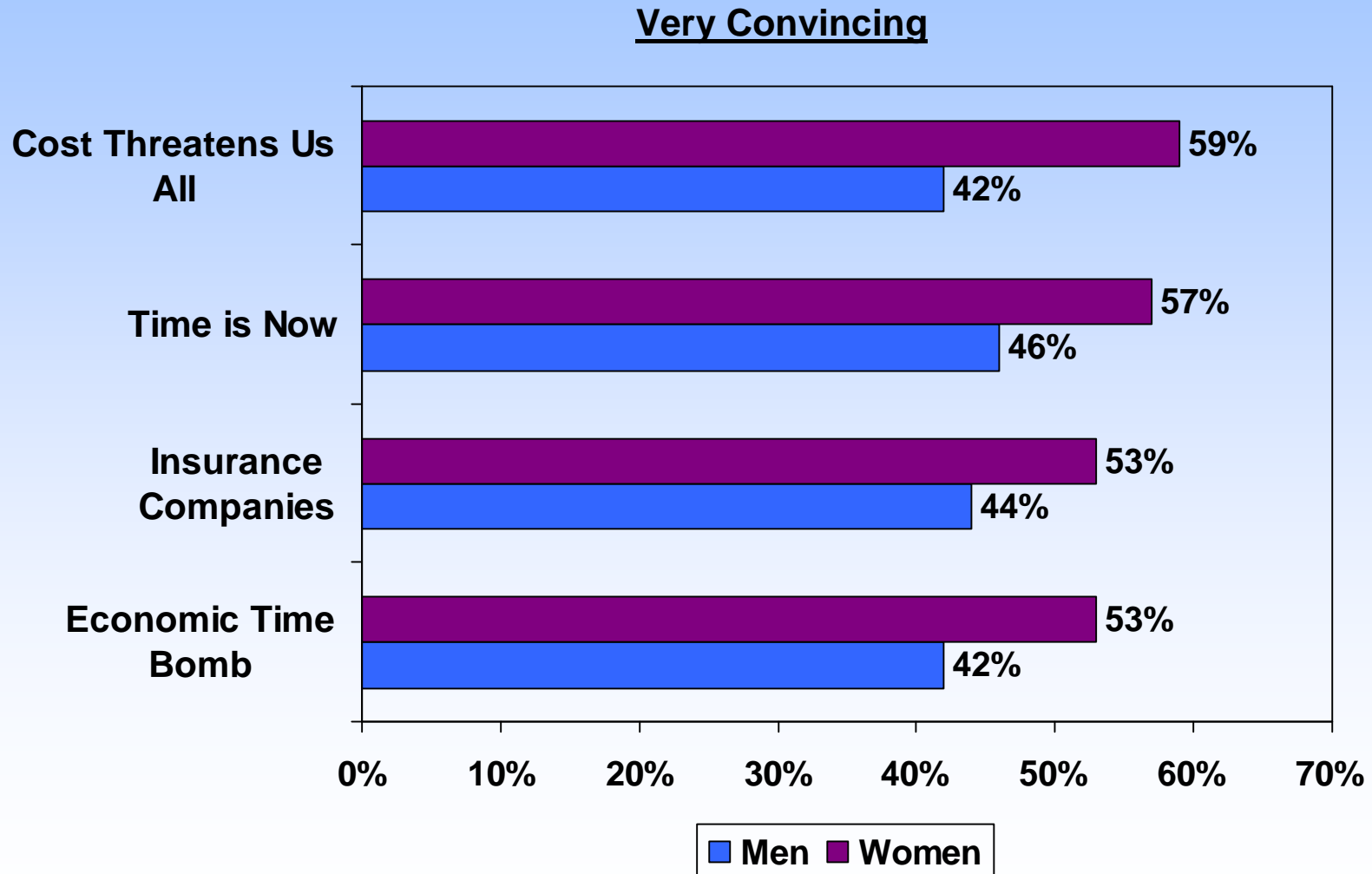
- Voters, especially women voters, respond strongly to facts about **stagnant wages and rising health care costs, juxtaposed against high insurance company profits.**
- Women respond more to microeconomics and the impact on their families than macroeconomics.
- Increasing costs for health insurance and prescription drugs make women angry.
- Women are strongly in favor of regulatory reform, such as coverage for pre-existing conditions and coverage of more illnesses. In focus groups, many women especially bring up these types of reforms unprompted.
- Voters want to help small businesses and view this as being important to any reform package. Small business is particularly appealing to independent voters and to men. However, women-owned small businesses put help with health care as their number one issue.

Messaging

- **Messages supporting reform test very strongly.**
- **The opposition must be defined as insurance and drug companies who want to keep profiting from families who are struggling. Focusing on CEOs adds even more intensity to the arguments.**
- **Women need reassurance that health care reform leaves them better off financially and more secure in terms of quality and continuity and that they will have the choice of keeping what they have.**
- **Messages that stand out identify with middle class concerns about struggling to make ends meet. The most successful message for women states:**

The number of uninsured Americans is currently over 47 million and rising. The amount of uncompensated care to the uninsured – at \$56 billion – increases the cost of health care and insurance premiums for all of us. We can't deny people critical care, but it would be more cost effective if everyone had affordable coverage and preventive care. The current path is not sustainable and we're all paying the price – we have to start fixing this problem now.

Women's top messages are on the costs of uncompensated care and linking the health care issue to Wall Street.



Text of Top Tier Messages Among Women

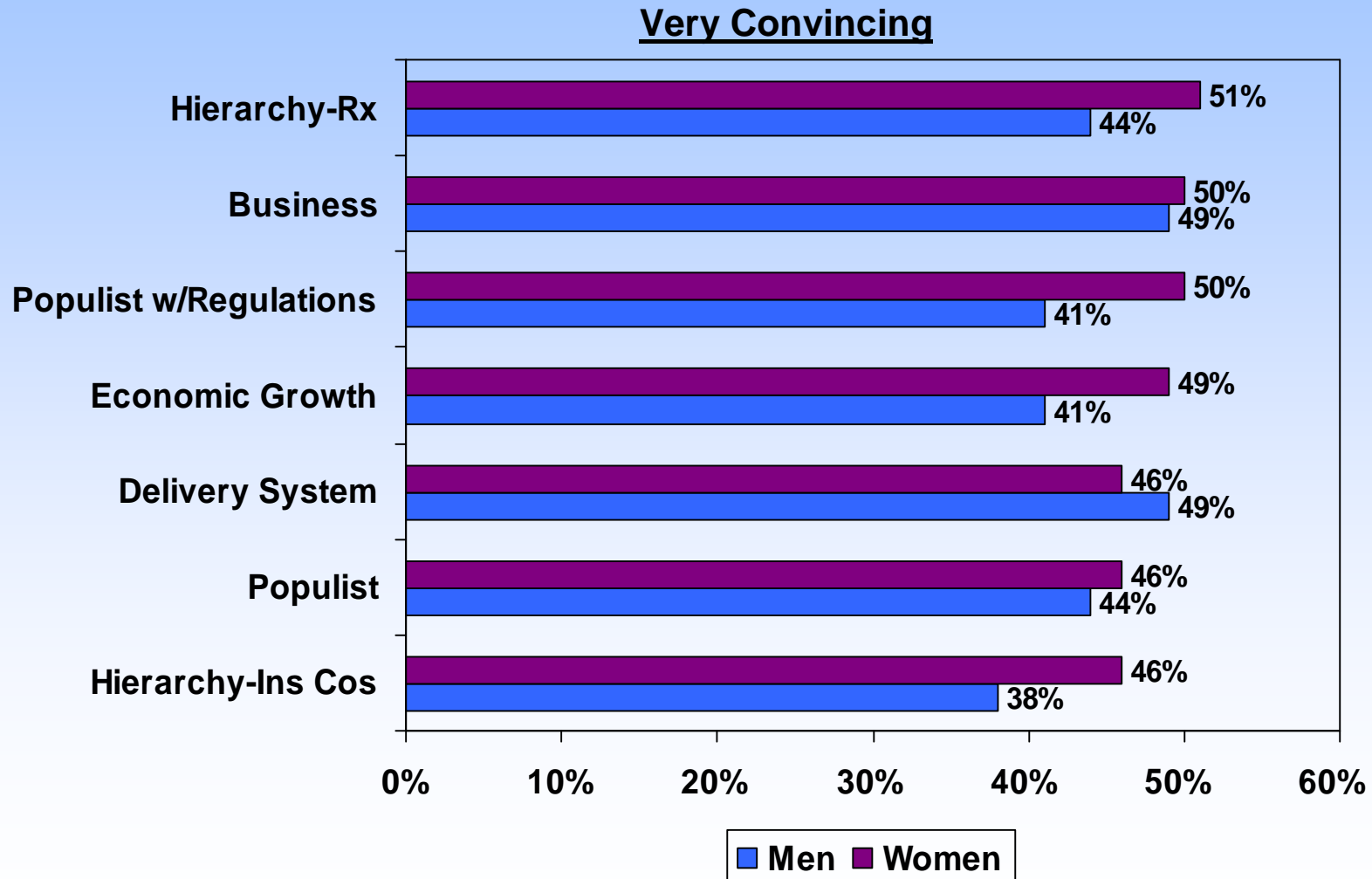
COST THREATENS US ALL: The number of uninsured Americans is currently over 47 million and rising. The amount of uncompensated care to the uninsured – at \$56 billion – increases the cost of health care and insurance premiums for all of us. We can't deny people critical care, but it would be more cost effective if everyone had affordable coverage and preventive care. The current path is not sustainable and we're all paying the price – we have to start fixing this problem now.

TIME IS NOW: When Wall Street collapsed we were told we taxpayers had to support a \$700 Billion bailout. Now we – the middle class working families – need our broken health care system fixed. America's working families are struggling to pay health care costs and make ends meet. But we are being told we cannot afford health care reform, and we need to wait. This just doesn't make sense. Now is the time to fix the system so we have quality, affordable health care for all Americans.

INSURANCE COMPANIES: Insurance companies are passing health care costs onto us by raising premiums, copays and deductibles, making doctor visits and prescription drugs more expensive, denying coverage even for necessary care, and dropping coverage for preexisting conditions. This is good for insurance company profits, but it is hurting the rest of us. We need reform that takes on the health insurance companies and guarantees affordable health care for all Americans.

ECONOMIC TIME BOMB: We have learned from the financial crisis that if we ignore big problems, they do not go away, they grow until they become a disastrous crisis. Then we are told we need a 700 Billion dollar bailout and there's no time to ask questions. Our broken health care system is another time-bomb waiting to explode. American families and businesses are struggling to pay health care costs, while insurance and drug companies are making record profits. Avoiding the problem will not work. Now is the time to fix the system so we have quality, affordable health care for all Americans.

Women respond more intensely than men across the board, including in response to second-tier messages.



Text of second tier messages

HIERARCHY-Rx: With all of us struggling to afford good health care coverage, we need to fix our health care system with a thoughtful solution that gives people access to the affordable care they need. We can start with regulating the costs of prescription drugs and making sure everyone has access to basic preventive care. We should also work over the next year to expand health care facilities so that people who need care have access to it.

BUSINESS: Small businesses are the engine of new job growth in our economy. In fact, they generate half of America's Gross Domestic Product and two-thirds of new jobs every year. During these tough economic times, we must ensure that we keep America's small businesses strong. This means fixing our health care system to ensure that small businesses have access to affordable, quality health care coverage.

POPULIST W/REGS: With an economic slowdown, stagnant wages, and rising prices for food, gas, and everything else, we can't afford to pay more for health care with higher premiums and deductibles while insurance companies cut our benefits, double their profits, and give their CEOs salaries in the tens of millions. We need a solution to the rising cost of health care that regulates what insurance companies charge and the profits they make, and that prevents them from excluding people based on pre-existing conditions.

ECONOMIC GROWTH: Health care costs are a major part of the financial meltdown affecting millions of working Americans. Health care costs will double in the next ten years while our health care system will leave over 47 million people uninsured and tens of millions more without adequate coverage. If we don't do something now, we threaten not just the health of our economy but that of our citizens as well. Health care has to be a part of any solution to the current economic crisis.

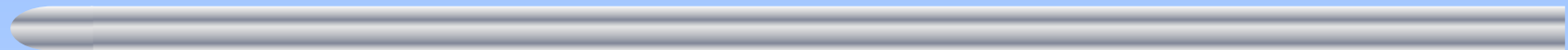
Text of second tier messages (cont'd)

DELIVERY SYSTEM: With health care so expensive and costs increasing two times faster than wages, more and more people can't afford health insurance, putting more stress on the system through overcrowded emergency rooms, the most expensive method of health care delivery. That means longer waits and lower quality care for all of us, even if we have good insurance. We need a comprehensive solution to this problem now, before health care is no longer affordable for anyone.

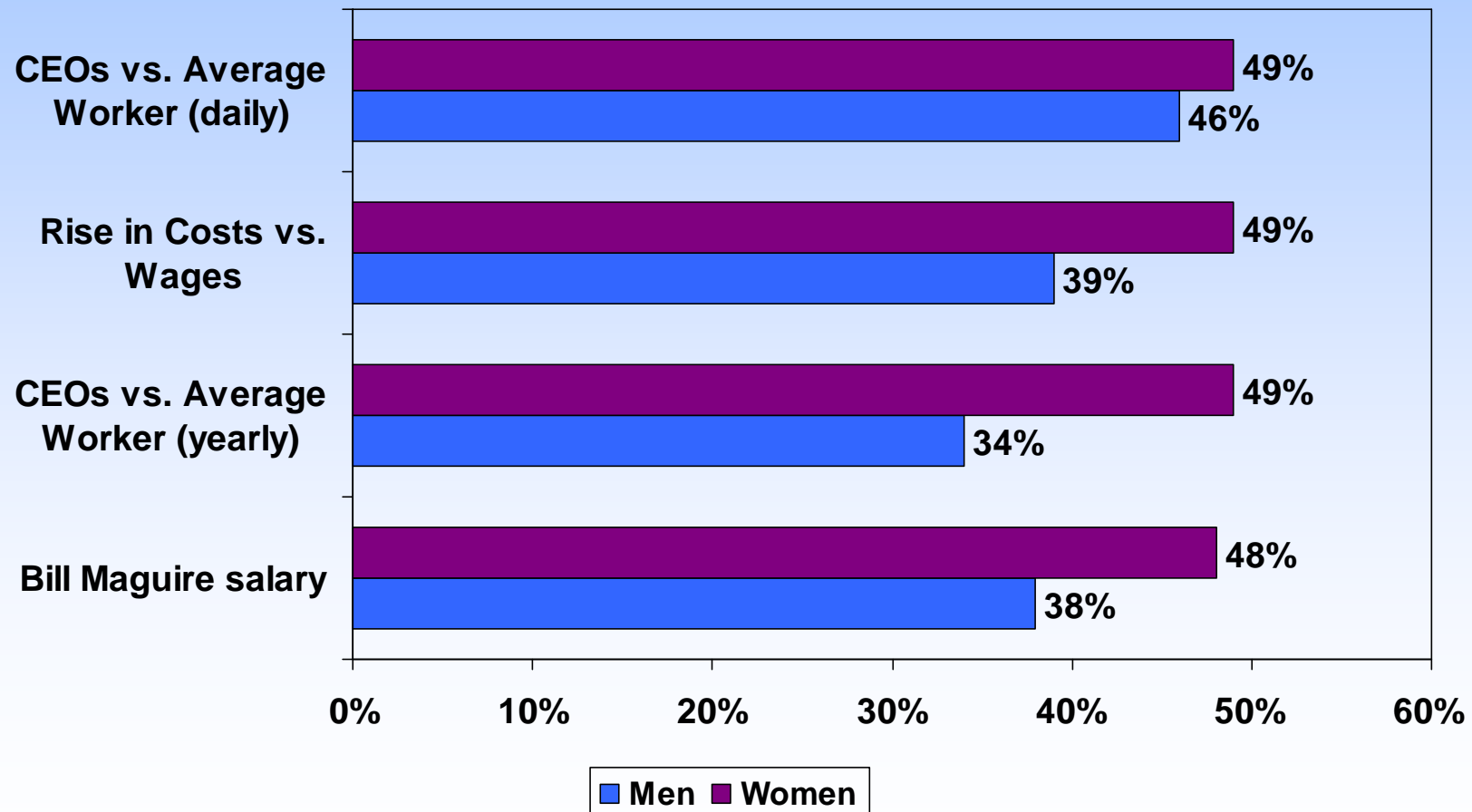
POPULIST: With an economic slowdown, stagnant wages, and rising prices for food, gas, and everything else, we can't afford to pay more for health care with higher premiums and deductibles while insurance companies cut our benefits, double their profits, and give their CEOs salaries in the tens of millions. We need a solution to the rising cost of health care that takes care of the health of our citizens, not just the profits of insurance companies.

HIERARCHY-INS CO: With all of us struggling to afford good health care coverage, we need to fix our health care system with a thoughtful solution that gives people access to the affordable care they need. We can start with policing insurance companies so they can't deny care based on pre-existing conditions, and making sure insurance is accepted everywhere. We should also work over the next year to expand health care facilities so that people who need care have access to it.

Women also respond positively to economic facts juxtaposing CEO salaries with stagnant wages and rising costs as convincing reasons to support health care reform.



Very Convincing



Text of Top Tier Economic Facts Among Women

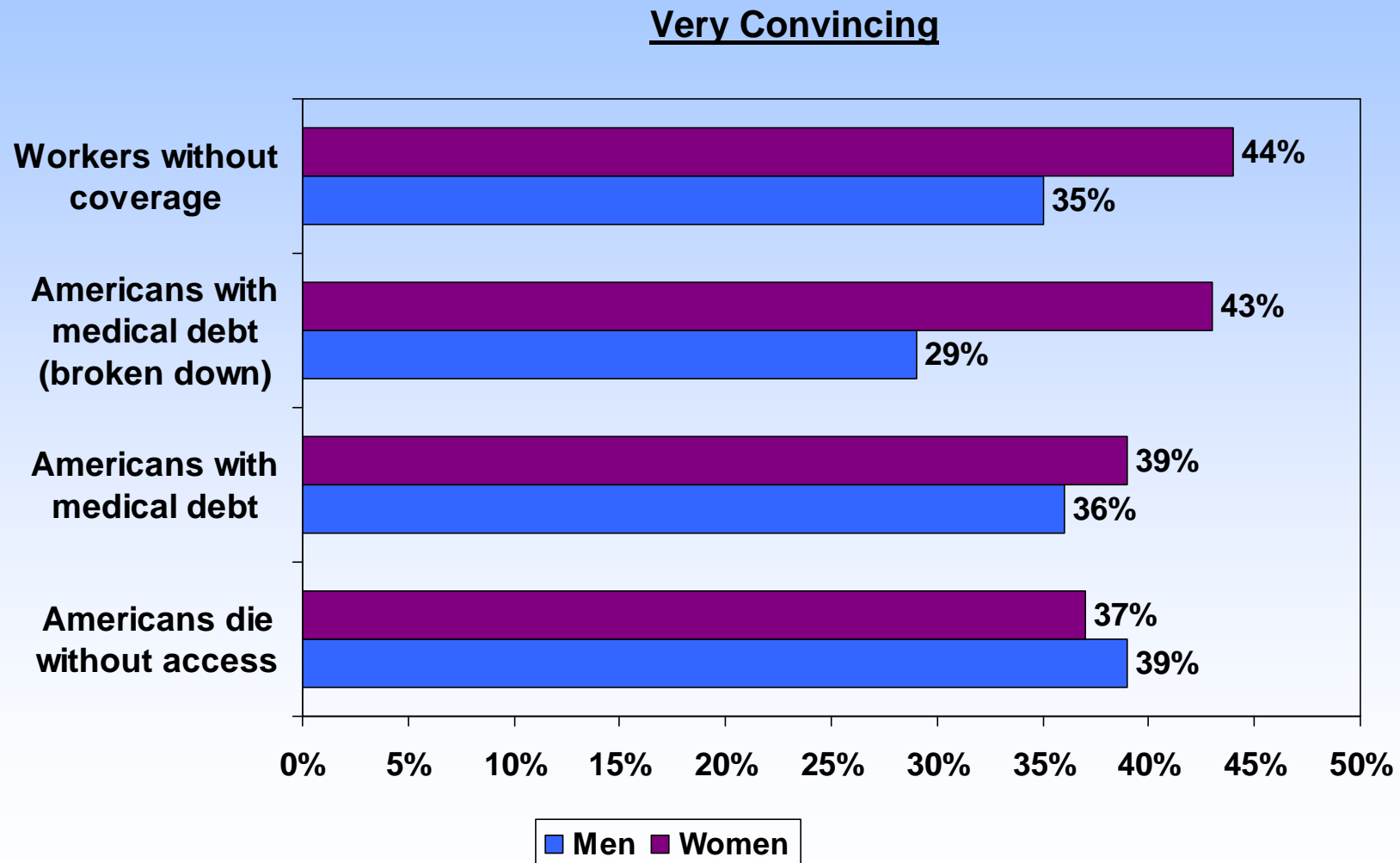
CEO vs. average worker (daily): The CEOs of large U.S. companies averaged \$10.8 million in total compensation in 2006. That means they make more in a day than most working Americans make in a year. At the same time, they are cutting health care benefits for the rest of us.

Rise in costs vs. wages: In the last 8 years, the average cost of employer-sponsored health coverage has doubled, and premiums have tripled. Meanwhile, wages haven't doubled, they've only gone up 20%.

CEO vs. average worker (yearly): The CEOs of large U.S. companies averaged \$10.8 million in total compensation in 2006, more than 364 times the pay of the average U.S. worker. At the same time, they are cutting health care benefits for the rest of us.

Bill Maguire salary: In the last 8 years, premiums doubled for hardworking people and 2 million people lost their health insurance. Meanwhile, in a single year, Bill Maguire, CEO of United Health, was paid more than \$350 million in salary and stock options.

Populist-themed facts are most convincing reasons to support reform for women. Medical debt has declined in salience.



Text of second-tier economic facts

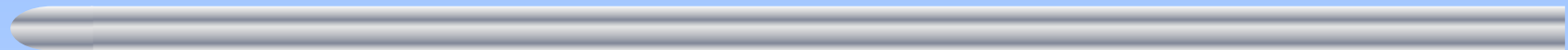
Workers without coverage: Only 60% of employers now offer health insurance, so 55.4 million workers can't get coverage from their employer.

Americans with medical debt (broken down): Last year, the number of American families who struggled to cover the cost of health care and medical debt was 79 million in 2007, of which 28 million reported drying up all their savings, 21 million incurred significant credit card debt, and another 21 million were unable to pay for basic necessities such as food and heat because of their health care costs.

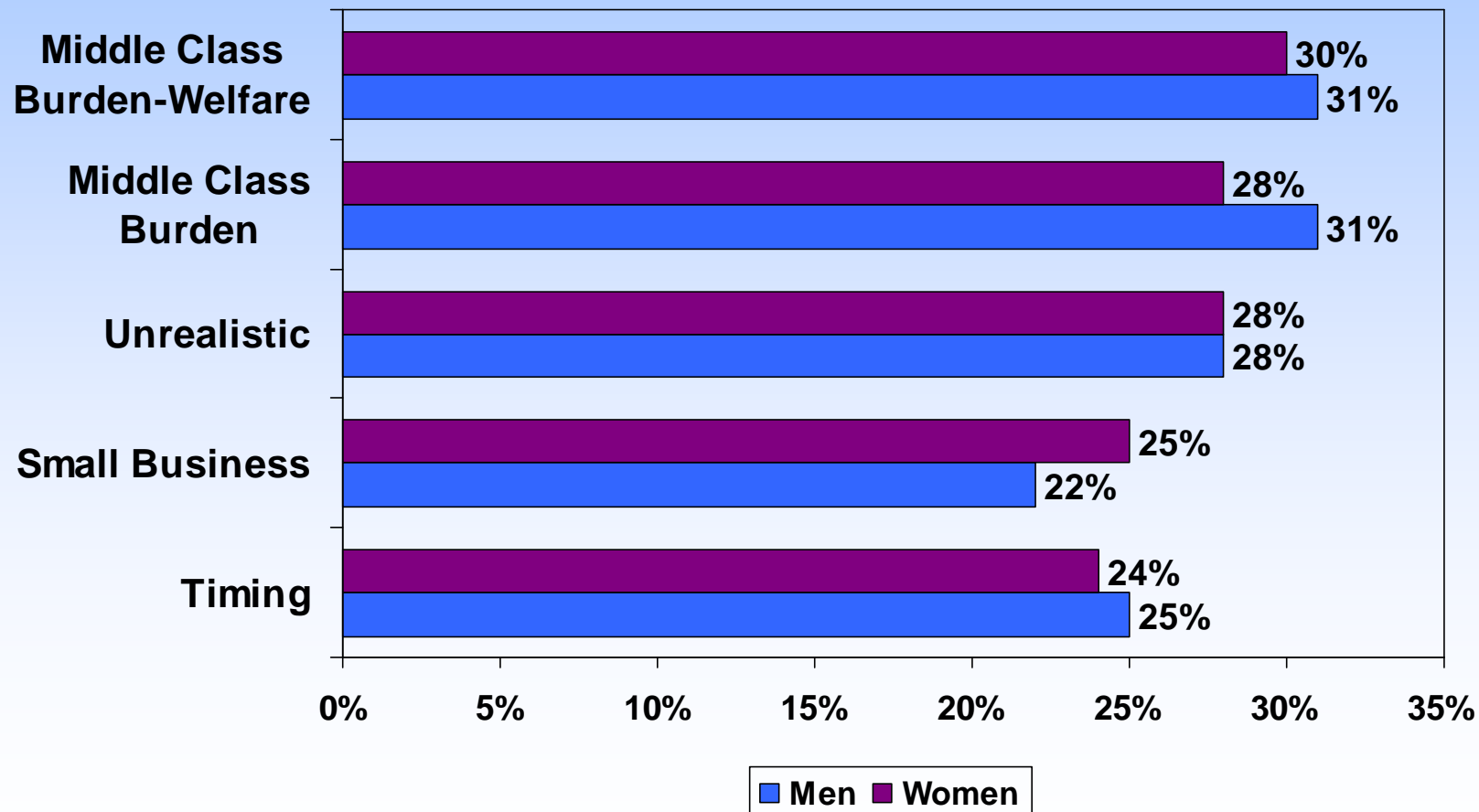
Americans with medical debt: Last year, 79 million American families struggled to cover the cost of health care with medical debt, saw all their savings disappear, increased their credit card debt, and were unable to pay for basic necessities such as food and heat because of their health care costs.

Americans die without access: The Urban Institute estimates that 22,000 Americans died in 2006 simply because they did not have access to the care they would have received if they had health insurance.

Women and men respond with similar intensity to opposition messages, which are much weaker than our messages, especially among women. The strongest claim is the burden on the middle class.



Very Convincing



Text of Opposition Messages

MIDDLE CLASS BURDEN-WELFARE: Middle class families are struggling to pay for health care and they can't afford to pay for the health care costs of the uninsured and people on welfare or illegal immigrants. Working families can't afford the tax increases that come with big government health programs. When government gets involved, everything costs more, and taxpayers foot the bill.

MIDDLE CLASS BURDEN: Middle class families are struggling to pay for health care and they can't afford to pay for the health care costs of the uninsured too. Working families can't afford the tax increases that come with big government health programs. When government gets involved, everything costs more and taxpayers foot the bill.

UNREALISTIC: Trying to add all the 47 million uninsured people to the health care system is going to drain the system. If hospitals and doctors are already overloaded, we'll have to wait weeks to get appointments and the quality of care will suffer. Health care reform has to be a gradual, careful process. We can't just expect to fix it right away.

SMALL BUSINESS: If American businesses are having a hard time competing, a government mandate on businesses will cut jobs and hurt them more. Many small businesses already can't afford to provide insurance now, and even large businesses are cutting back. Health care is important, but so is protecting jobs and supporting the businesses.

TIMING: With an economy in crisis, Wall Street in a panic, and people watching their savings wither away, deficits at record levels, and the war still to be paid for, we can't afford a huge, expensive government proposal like health care reform. The first thing we need to do is fix our economy. Then we will have the money to turn to health care.

Final Tips on Messaging

- **Saving money is a top concern. Both men and women are worried about the cost of doing nothing and the potential cost of health care reform.**
- **Cost projections for what will happen if we don't have health care reform are motivating.**
- **Voters are angry at greedy insurance companies and CEOs. There is no debate among them about this.**
- **Women respond with greater intensity to populist messages against insurance companies than do men and to mentions of the CEOs.**
- **Voters want to move toward solutions, not just identifying the problems.**
- **In focus groups, women in particular asked for specifics about what would change. They want to know how reforms will affect their own health plans.**



Summary – Getting There from Here

Barriers to Reform

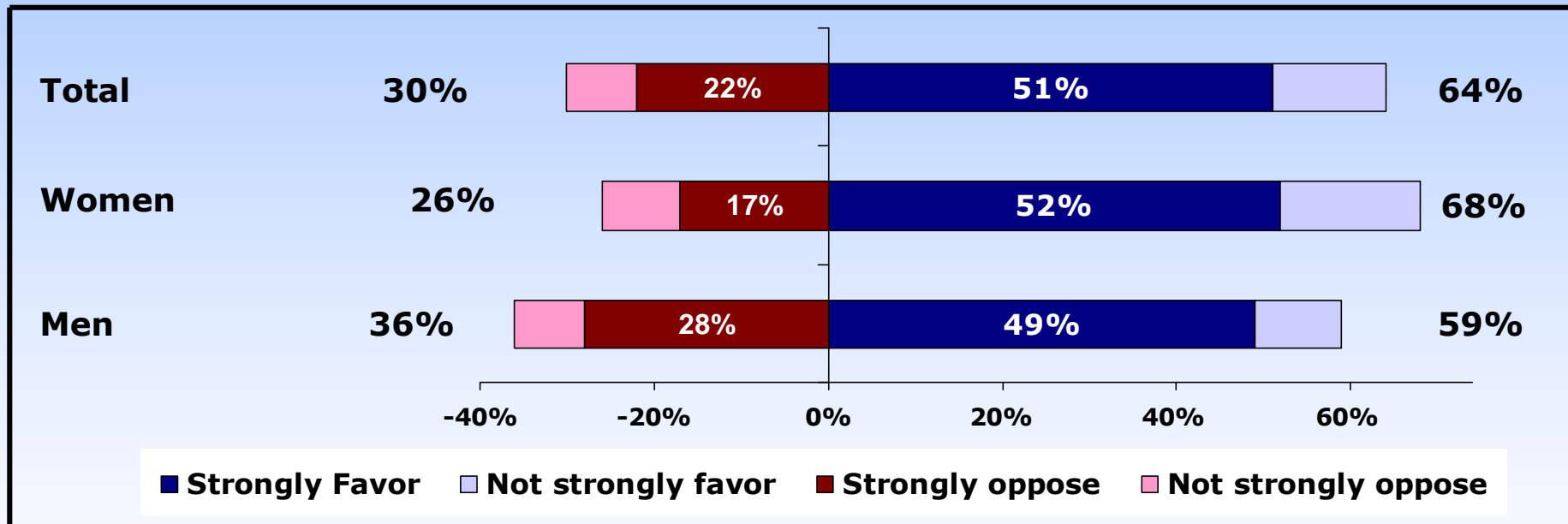
- ✓ Voter cynicism that Congress won't act.
- ✓ Among men, that health care reform will interfere with fixing the economy. They want to fix the economy first.
- ✓ Among women, concerns about scarcity. They are worried about incorporating all of the uninsured and losing what they currently have.
- ✓ Concern about who will pay for reforms and what will it cost to cover the uninsured when rising costs are bringing voters to the table.
- ✓ Voters are worried about the wrong kind of change. In 3 out of 4 of the focus groups, participants said they were more worried about the wrong kind of change than about not enough change.

Role for Government

- In messaging, it is critical to define the role of government.
- Women in particular brought up regulation and oversight of insurance and drug companies unprompted in focus groups.
- The Wall Street crisis presents an opportunity to “re-brand” a role for government. It is about ensuring that an affordable health care plan is available, setting standards and rules, and reining in insurance and drug companies so they don’t deny people coverage while making excessive profits.

Role for Government

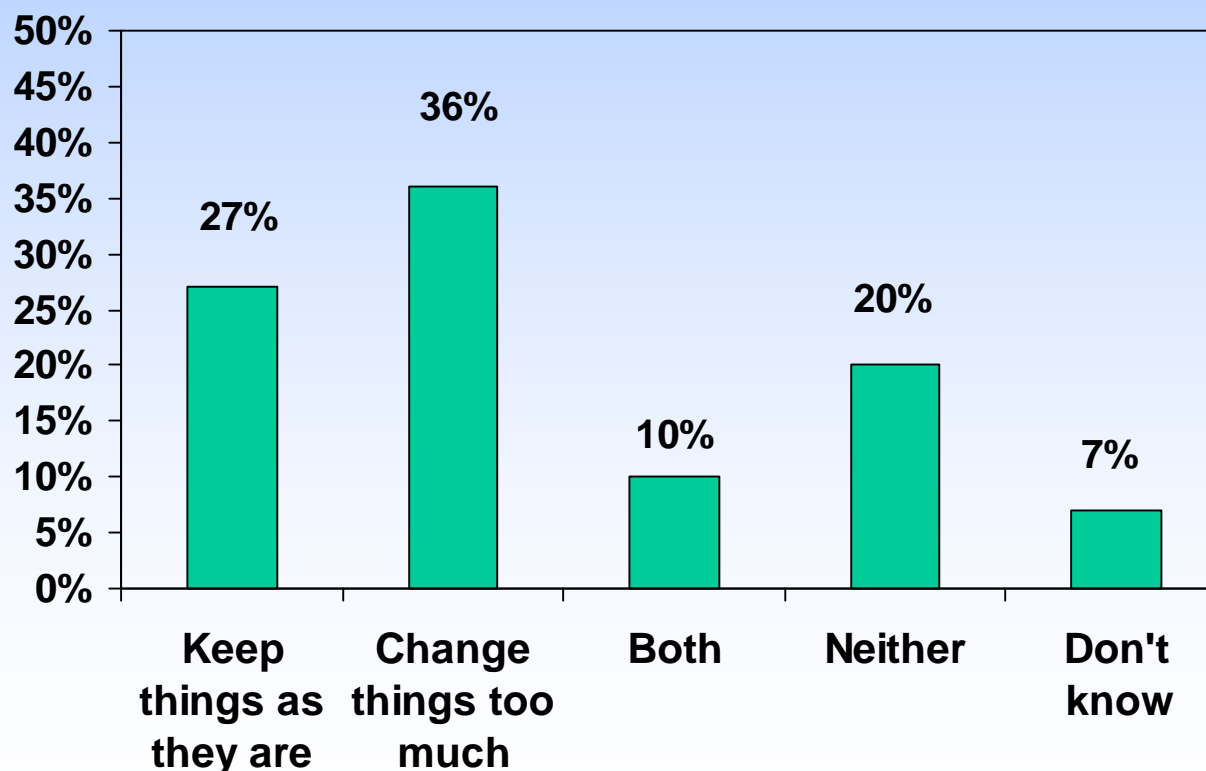
- Voters already saw a role for government prior to the financial crisis, and women especially continue to accept a significant government role after news of the crisis.



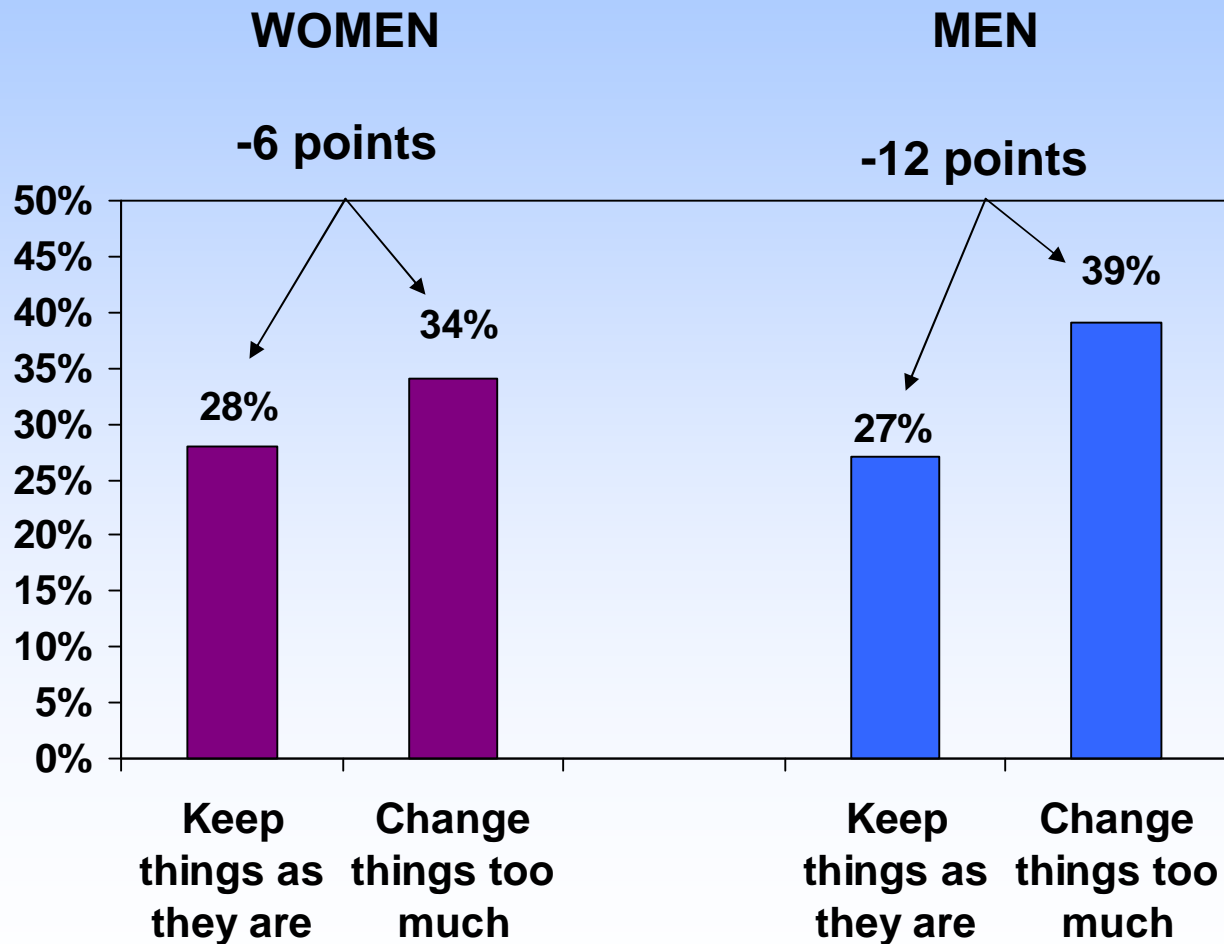
Do you favor or oppose providing access to affordable, quality health care for all Americans even if it mean a major role for the federal government? Do you feel strongly or not strongly about that choice?

Despite feeling some urgency for reform, voters are still worried about drastic or rapid changes.

- Voters are more worried that the new President and Congress will change things too much rather than keep things as they are.



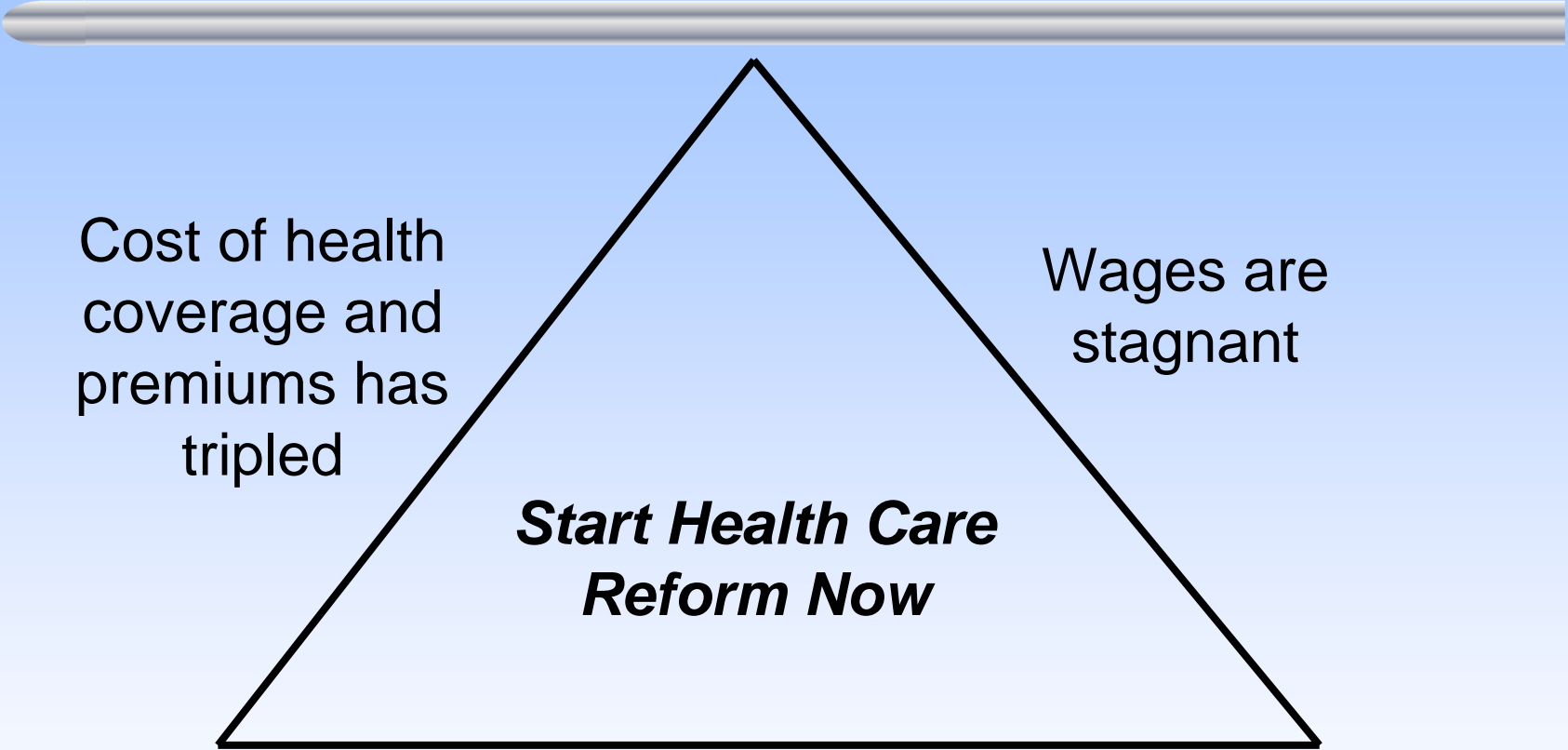
Women are less worried than men about too much change, though about one-third are still more worried about drastic change than about no change at all.



Overcoming the Barriers

- ✓ Make a connection between stagnant wages, rising health care costs, and insurance company profits.
- ✓ Use expansion of coverage for children and seniors as a stepping stone, but outline a broader plan.
- ✓ Focus on regulation of insurance and drug companies as reforms that don't compete with fixing the economy.
- ✓ Define a role for government as watchdog and rule enforcer.
- ✓ Animate anger, not fear.

Message Triangle



Cost of health
coverage and
premiums has
tripled

Wages are
stagnant

***Start Health Care
Reform Now***

CEO's, including those of insurance companies, are making hundreds of millions while people are losing coverage. CEO's make more in a day than the average worker makes in a year

Best Messages

COST THREATENS US ALL: The number of uninsured Americans is currently over 47 million and rising. The amount of uncompensated care to the uninsured – at \$56 billion – increases the cost of health care and insurance premiums for all of us. We can't deny people critical care, but it would be more cost effective if everyone had affordable coverage and preventive care. The current path is not sustainable and we're all paying the price – we have to start fixing this problem now.

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Responding to Naysayers

- Q: We have to fix the economy first. We can't afford health care reform.
- A: We can't afford to wait! Americans are working harder and struggling to pay health care costs and make ends meet. Small businesses are the engine of our economy and they need help with providing access to affordable, quality health care. We can't wait. Now is the time to fix the system so we have quality, affordable health care for all Americans.

Responding to Naysayers

- Q: Health care for all will increase our health care costs – and middle class families can't afford it.
- A: It's just wrong that 12 million people who work hard, pay taxes, and play by the rules can't afford increasing health care costs now while insurance company profits go up and insurance company CEOs get millions of dollars in bonuses. Moreover, the amount of uncompensated care for the uninsured increases the cost of health care and insurance premiums for all of us.