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**House of Representatives**  
COMMONWEALTH OF PENNSYLVANIA  
HARRISBURG

COMMITTEES

INTERGOVERNMENTAL AFFAIRS, CHAIRMAN

March 25, 1996

**THE FIGHT OVER HEALTH CUTS GOES ON THE INTERNET**

The fight over Medicaid cuts took to the information superhighway today as State Representative Italo S. Cappabianca debuted his health care cuts home page on the Internet.

A copy of SB1441, a clickable map of Pennsylvania that reveals health care cuts by county and hospital, links to newspaper articles about this legislation and phone numbers of local state representatives are all available on this homepage.

"With the help of this site a Pennsylvania citizen can find out how many people will lose health coverage in his neighborhood or the effect of this bill on their local hospital," Cappabianca stated.

Like last year's fight over the state budget and the school voucher fight, Cappabianca's home page Internet site is an important source of state government information.

Cappabianca invites Pennsylvanians to send him their stories about the struggle to pay for health care or the impact of these cuts on local hospitals.

"These health care cuts are being deliberately rushed through the legislature before the people can realize the full impact of this measure," Cappabianca stated. "My home page seeks to inform the public about this serious matter, before its too late."

To access the health cuts home page the home page address  
(<http://www.libertynet.org/~pahouse/healthcut>)

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COMMITTEES

FEDERAL-STATE RELATIONS, CHAIRMAN

## House of Representatives

COMMONWEALTH OF PENNSYLVANIA

HARRISBURG

To: Democratic Members

From: Italo S. Cappabianca 

Re: Potential Idea for a District Mailing: Health Care Survey Case Study

Health Care is an important issue that faces our commonwealth and our nation. While there have been many national studies and one or two state-wide studies, I believe it is important to hear from the residents of our own legislative districts on the issue of health care.

This belief led me to draw up and send a 38 question survey to every household in my legislative district covering three main health care issues; health insurance coverage, out of pocket expenses, and views on health care reform. This survey was based on two different academic surveys.

Using the House Democratic TV and Radio Studio I taped public service announcements urging people to fill out this important survey. I then purchased a minimal amount of cable TV and radio air time in my district to air these announcements. Furthermore, the local newspaper published a press release on this survey. This media coverage began five days before the bulk mailed items were scheduled to be delivered to households.

The response rate was phenomenal; over 7% of all households filled out this detailed 38 question survey on health care. Some three months after sending the surveys, I still receive several returned surveys every week.

Enclosed is a draft copy of the report resulting from this survey, the survey questions used in the mailing and a copy of the survey questions used in a recent statewide Blue Cross survey. If you are interested in surveying your constituents on this issue, using similar questions may help judge regional and other differences in health care coverage, cost and viewpoints. Page five of this package contains an executive summary of this survey.

My office would be happy to help you adapt these questions for your own survey. Please contact my office at 7-4358 for assistance.

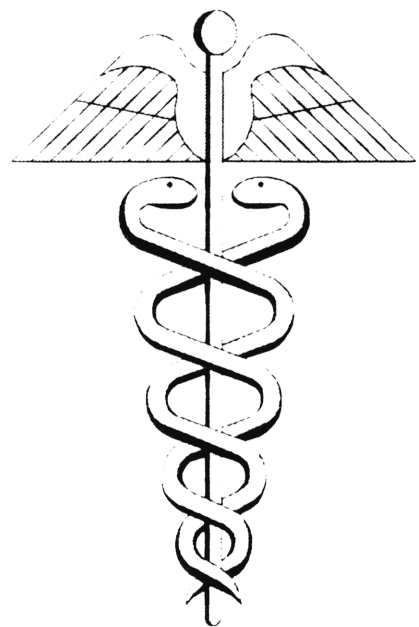


# **Health Care Coverage, Costs and Reform:**

## **An Erie Citizen Survey**

**Representative  
Italo S. Cappabianca**

**May 1994**



**Health Care Coverage, Costs and Reform: An Erie Citizen Survey**  
**by Representative Italo S. Cappabianca**

As part of my ongoing efforts to represent the constituents of the Second Legislative District, I recently conducted a mail survey on health care. This draft report summarizes some of the important findings of this questionnaire. As of May 2, 1994, I have received over 1225 responses to this detailed survey. More continue to return every day, almost two months after they were sent out.

This questionnaire was based on several other dedicated health care surveys that have been used by non-partisan polling agencies. Some thirty eight questions were included in this questionnaire. This survey was mailed to over 17,000 households in the Second Legislative District in early March. The survey had a return address built into the mailer. Survey results were analyzed with statistical software. For almost every question, there was an extremely high level of participation.

These survey results indicate a high level of interest in health care issues and a desire for changes that would lead to less uncertainty about health care coverage and cost. Beyond the general debate over health care reform, I have found two interesting results in this survey. First, there is an extremely high level of agreement on the proposition that people in Erie experience the same problems with health care as the rest of the nation. Many innovative health care developments are occurring in Erie. However, these improvements should not lead to a conclusion that Erie can't benefit from the national debate over health care.

Second, analysis of this survey indicates that many Erie respondents have significant health care costs that they must pay in premiums or in out of pocket expenses. This high level of personal health care costs should also be examined. While recent programs may be bringing corporate health care costs in line, I believe we should examine the level and causes of high health care costs for individuals.

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## **Executive Summary**

1225 Responses to a Detailed 38 Question Mail Survey mailed to Erie Residents which equals a 7% Return Rate.

- **Health Care Coverage**

Only 1 out of every 12 adults report they don't have insurance, but almost **1 out of every 4 working families** report that at least one member of their household is not covered by insurance

Approximately **2/3rds of the people who don't have insurance** in the survey report that they are currently employed.

Over 80% of working adults below receive their health care coverage through their place of employment and in 97% of these cases, the employee contributes for part of the insurance.

- **Health Care Costs**

One out of every Five adults pays more than \$1,000 a year in out of pocket medical expenses.

- **Public Opinion**

73% Agree that there is a Crisis in Health Care

88% Agree that People in Erie experience the same problems with Health Care as the rest of the Nation

77% Agree that New Laws are needed to get Universal Coverage

- **Choice of Health Care Reform Plans**

66% Favor One of Two Major Reform Proposals

36% Support Managed Competition with Employer Mandates [Clinton and Casey]

30% Support Single Payer System based on Canada

34% Favor the Existing System with Improvements [Cooper Plan]

- **Public Priorities**

Reducing Doctor's Salaries had the lowest priority of twelve different health care priorities listed in the survey; Reducing Health Care costs had the highest priority.

## Health Care Coverage

Overall, survey results indicate that most Erie residents [92.5%] have some type of health care coverage, either from an employer, the government or privately purchased insurance. Approximately seven percent of Erie residents report that they don't have any form of health care insurance. However among Erie residents between the age of 25 and 65, the actual number of uninsured seems to be closer to one in ten.

Who are the uninsured? The demographic makeup of the uninsured shatters some stereotypes. **Two thirds of the uninsured have jobs; mainly in the retail, health care or food service sectors.** Women are almost twice as likely to be uninsured as men, whether they are employed or not. Among the uninsured, the largest demographic segment is composed of individuals who are males 35 to 45 years old and males and females who are 25 to 35 years old.

To determine the number on uninsured children and spouses, respondents were asked if there was anyone in your family who does not have health care coverage? Overall, one out of every six Erie homes [17.9%] reports that they have a member of their family who doesn't have health care coverage.

**Significantly, almost one out of every four [23%] working families reported that they could not cover their entire family with health insurance.** The industries that had the highest rates of workers with families that don't have complete coverage is food service, retail and manufacturing. The smaller the business, the more likely that the employee can't cover the entire family. **Unfortunately, one out of three people who are self employed report that they don't cover their entire family with health insurance.**

### Where do they get their coverage?

Like national trends, a majority of Erie residents receive their health care coverage through their employer. [54.8%] Because of the aging demographics of the city of Erie and the slightly higher response rates from citizens above 65 years old, the percentage of people who receive health care coverage through government programs like Medicare and Medicaid is probably higher than some other regions of the state.[21.9%] A smaller segment of the population [11.4%] buy insurance outside of their job while [11.9%] of the respondents report that they get their health insurance in some other way.

Among respondents who indicate that they are currently employed, a vast majority receive health care through their employer [81.5%] while smaller numbers buy insurance outside of their job or are not covered by insurance at all. Responses indicate that women are 50% more likely than men to buy insurance outside of work or not to have any insurance.

## Who pays for their Coverage?

For respondents who are employed, approximately one third [33.6%] indicated that they have employers who pay for all of their health care payments. Over one half of the respondents [52.6%] work for businesses that pay for some of their health care coverage. A smaller number, approximately seven percent [7%], work for business that don't offer insurance or will not contribute towards health care premiums.

## Health Care Coverage by Size of Employer

Approximately 664 respondents who replied that they have jobs, of which 584 indicated that they work for the private sector. Of private sector employees, approximately one out of every five workers [22.3%] is employed by a company that has less than 25 workers. Approximately one half of the respondents [50.2%] reported that they work for companies that have more than 100 employees. Another nineteen percent [19. %] report that they work for companies with between twenty six and one hundred employees. Finally, approximately eight percent of respondents indicated that are self-employed. According to this survey, health care coverage and costs vary by the size of the company.

Less than 5% of the workers at companies with more than 100 employees report that they don't have insurance. But the percentage of workers without health insurance doubles with smaller companies. Moreover, among self-employed citizens, almost thirty percent don't have health insurance.

Health care contributions toward insurance also vary by the size of the employer. While less than 3% of workers at large companies have to pay the entire cost of insurance, more than 12% of employees at small businesses have to pay the entire cost of insurance without employer contributions.

As reported above, a majority of workers have health coverage, but have to contribute part of the premiums. Among these workers, approximately 1 out of 4 people pay a minimal amount, less than \$25 a month. On the other hand, a larger group, almost one out of every three workers pay more than \$100 per month. In this group, the most frequent employee contribution is somewhere between \$25 and \$100 a month. This contribution is reported by over 40% of the workers who share the responsibility for health care.

For people who have to buy insurance outside of work, the responsibility and cost is shifted away from their employer, making their premiums significantly higher than people who get insurance through work. **Over 87% of people who buy insurance outside of work pay more than \$100 per month for coverage, with over 40% paying more than \$200 a month. For workers who cover their families this cost is even higher, over 1/3rd of people with family coverage pay more than \$300 per month.**

As a result of these conditions, workers at small businesses and the self-employed pay significantly more health care dollars than workers at bigger companies. While close

to 2/3rds of employees at big businesses pay less than \$100 per month for health insurance, only 1/2 of small business employees pay less than \$100 per month. Less than 10% of big business employees pay more than \$200 per month for insurance while more than 20% of small business employees pay over \$200 per month for insurance. Among the self-employed a majority of people pay more than \$100 per month for insurance; for this group the actual premium is much closer to the \$200 and above figure.

### **Who does their Health Insurance Cover?**

Insurance costs vary by the number of people covered. Forty two percent of respondents reported that their insurance covers themselves while twenty nine percent of insurance covered the respondent and spouse and twenty seven percent reported that the insurance covered their entire family.

### **What does their Health Insurance Cover?**

The biggest gaps in Insurance coverage for Erie citizens is for routine doctor's visits and prescription drugs. Almost 30% of respondents reported that their insurance did not cover routine doctor's visits while slightly over 30% of respondents wrote that their insurance did not have any coverage for prescription drugs. One third of Erie residents believed that their insurance covered all hospital costs while less than ten percent of respondents reported that their insurance covered all of their prescription costs.

### **Demographics**

The survey group approximates the demographic background of the residents of the Second Legislative District. While survey respondents were slightly more male than female, census statistics indicate the opposite is actually the case. However, age statistics from basically track census statistics of the survey population. For example, analysis of survey data indicate that approximately 30% of all respondents are older than sixty five years old. According to Census statistics approximately 30% of all households have 1 or more person who is sixty five years or older.

### **Health Care Costs**

#### **How much out of pocket expenses?**

#### **Doctors & Hospitals**

Like the issue of premium costs, Erie respondents seem to be divided into two distinct categories in terms of out of pocket expenses. Approximately one half of the people responding to the survey report that their out of pocket expenses for hospitals and doctors in the past twelve months was less than \$250. On the other hand, approximately thirty percent of respondents report out of pocket expenses exceeding \$500 in the past twelve months. Ten percent of the respondents report expenditures exceeding \$1000 in the past year.

#### **Prescription Drugs**

For prescription drugs, many respondents reported significantly less out of pocket expenditures. For example, approximately fifteen percent of respondents reported out of pocket expenses for prescription drugs of more than \$500.

### Total Out of Pocket Expenses

Combining both Questions twelve and thirteen further illuminates the personal cost of health care in the Erie region. The resulting figure represents the total reported out of pocket expenses. Total out of pocket expenses are indicated in the chart below. Please note that these expenses do not include health insurance premiums paid through employers.

Total Out of Pocket Expense	Total Population	Senior Citizens	Workers Who Get Insurance from their Company	Workers who don't get Insurance from Their Company
Less than \$500	44.9%	49%	41%	38.5
Between \$500 and \$1000	34.5%	30%	40%	38.5
Over a \$1000	20.5%	20%	19%	23%

Total out of pocket expenses vary by family size and age group. Households with children have significantly higher out of pocket medical expenses. The following chart highlights these variations. Approximately 2/3rds of families pay more than \$500 a year in out of pocket medical expenses.

Percentage of Respondents	Less than \$500 Out of Pocket	Between \$500-1000 Out of Pocket	Over \$1,000 Out of Pocket
No Children	50%	32%	18%
Children	34%	42%	24%

Age differences also correlate with changes in out of pocket expenses, even correcting for different family sizes. Only twenty percent of all respondents below the age of 35 report out of pocket expenses exceeding \$750 per year. However, this number increases to approximately one out of every three people during the ages from 35 to 65. The percentage of people with high out of pocket expenses decreases to 27% for people who are above 65 years old. This decrease is probably attributable to increased use of



Medicare and Medicaid.

Out of pocket expenses also vary by type and size of employers. The following analysis calculated costs using three different types of insurance policies. By category, most workers had much lower out of pocket expenses than other demographic groups.

Highest percentage of Out of Pocket Expenses beyond \$1,000 out of 8 Industries

Individual	Individual & Spouse	Family
Retail	Service	Retail
Manufacturing	Retail	Service
Service	Utilities/Transportation	Manufacturing

However, among purchasers of individual policies, the retail and manufacturing sectors had significantly higher out of pocket expenses than other groups of workers. Health care workers had significantly less out of pocket expenses than other workers. For spousal policies, the Service, Retail and Utility sectors had the highest levels of out of pocket expenses. For family insurance policies, retail, service and manufacturing sectors had the highest percentage of workers with high out of pocket expenses.

Out of pocket expenses can differ by the size of the company that an employee works for. For purchasers of single insurance policies, **almost two thirds of workers have out of pockets expenses of less than \$500 per year**. Unfortunately, less than half of the workers in small businesses have a similar expenses and almost one third of all self-employed workers have out of pocket expenses more than \$1,000.

For people with spousal policies, out of pocket expense are much higher. **Almost two thirds of workers have out of pocket expenses of more than \$500 per year**. There does not seem be significant differences between different sizes of employers and the self-employed. For family policies an even larger percent of workers have higher out of pocket expenses than spousal policies, almost 70% above the \$500 minimum. While slight cost differences emerge between different sizes of employers, 40% of self-employed workers report out of pocket expenses exceeding \$1000 per year. This rate among the self employed is probably confirmation of data presented earlier in this analysis which indicated that a majority of the self employed pay more than \$100 per month for insurance while 40% pay more than \$200 a month in premiums.

## Opinions on Health Care Reform

What are the health care priorities of Erie Citizens?

In addition to questions relating to personal health care information, respondents were also asked to rank twelve different health issues on a scale from very important to not at all important.

Quest. #	Question Text and Number of Ratings of Very Important	Percentage of Ratings of Very Important
26	Keeping Down the Cost of Health Care [1013]	83.2%
27	Reducing the Paperwork to Reduce Health Care Costs [896]	73.6%
35	Providing Quality Health Care to the Elderly [893]	73.4%
30	Making Health Insurance Available to Everyone[850]	69.8%
32	Controlling the Amounts paid in Medical Malpractice Suits Against Doctors [850]	69.8%
25	Providing Quality Health Care for Everyone [841]	69.1%
28	Preventing Unnecessary Medical Tests [789]	64.8%
31	Continue Providing Veteran's Medical Care [712]	58.5%
34	Adding Long-Term Care to Medicare [705]	57.9%
33	Increase Research in Women's Health Issues [541]	44.5%
36	Investing Money in Technical Equipment that is used for Health Care [457]	37.6%
29	Reducing Salaries Paid to Doctors [421]	34.6%

### Notes on health care priorities

Among health care workers, there was a 10% gap between their support of reducing doctor's salaries and other people's agreement with this issue. However, even without including health care workers, the priority of reducing salaries paid to doctors would still be the least popular priority among respondents.

## Is there a crisis?

One of the most debated points in the health care debate is whether a crisis exists with health care today? Some seventy three percent [73%] of respondents agreed that there is a crisis with health care today while only nineteen percent of respondents believed that there was not a crisis in the health care system. [19.3%] Approximately seven percent of respondents checked the don't know response.

## Health Care Fears?

Moreover, the top two fears expressed by respondents in this survey is that their insurance policy doesn't cover enough [33.1%] and that they can't afford insurance [32.4%]. A relatively small number of respondents [4%] report that they are concerned that they are unable to find a local doctor that accepts their insurance.

## Should there be universal coverage?

Another widely debated aspect about health care reform is universal coverage. Using a widely tested survey question about the need for universal coverage, Erie respondents overwhelming saw a need for Universal coverage. **Over 3/4 of respondents agreed with the statement that legislation is needed to provide universal coverage.** And people strongly in favor of this statement outnumbered people strongly against this idea by an almost 5 to 1 ratio. The exact percentages are the following.

Strongly Agree	56%
Mildly Agree	21%
Mildly Disagree	8%
Strongly Disagree	11%
Don't Know	4%

### What type of Health Care Reform do people support?

People were given three choices of health care reform plans; Managed Competition with Mandates, A Single Payer Plan and the existing system with some improvements. Responses were almost equally divided their support between each of these plans.

	Total	Male	Female	Working Families
Managed Competition with Employer Mandates	36%	31%	43%	43%
Single Payer System	30%	30%	30%	27%
Supporting Significant Change	66%	60%	73%	70%
Existing System with Improvements	34%	39%	27%	30%

While people seem divided on the type of reform necessary; two-thirds of the people support major reform that includes universal coverage through employer mandates or a single payer system. Support for the various plans varies by gender and age. As listed above there is a twelve percentage point gap between male and female support of keeping the existing system with improvement. Support for the various plans also vary by the level of employer contribution to health insurance. Support for the existing system is the highest among workers whose companies pay all of their premiums. However, even in this category workers support significant reform 60% to 40%. Among workers who pay part or all of their premiums, managed care is supported by 43% of respondents, with significant reform endorsed by 71% of respondents.

Industries where Employees Support Managed Competition and Single Payer by More than 70%
Food Service
Retail
Manufacturing
Utilities/Transportation

### **Who Should Pay for those who Can't Afford Health Care?**

Respondents were asked to designate which agency or institution should be primarily responsible for paying the health care bill of those who cannot afford it? Of the people who chose a specific agency the responses are listed below.

Federal Government	51.1%
Insurance Companies	18.2%
State Government	13.3%
Do Not Fund	12.0%
County Government	3.6%
Private Business	1.8%

## ***Your Opinion Counts On Health Care***

Health care reform is one of the leading issues of our time and one that will affect the lives of each of us as well as generations to come. It is important to let your elected state and Congressional legislators know what your thoughts and feelings are concerning this important issue.

As your state legislator and as Chairman of the Pennsylvania House Committee on Federal-State Relations, I will be in a position to act upon this issue and would appreciate your input. Please take the time to fill out this survey and return it so I can best represent your views.

This survey will be treated with confidentiality. However, if you would like my office to contact you about a health care problem, please write your name and telephone number on the survey. Thank you.

1. DO YOU HAVE HEALTH CARE COVERAGE, SUCH AS A PLAN PROVIDED BY YOUR EMPLOYER, MEDICARE, MEDICAID, PRIVATE HEALTH INSURANCE, OR AN HMO? [CHECK ONE]

☐ YES ☐ NO ☐ DON'T KNOW

2. IS THERE ANYONE IN YOUR FAMILY WHO DOES NOT HAVE HEALTH CARE COVERAGE?

☐ YES ☐ NO ☐ DON'T KNOW

3. WHAT IS YOUR GREATEST FEAR ABOUT HEALTH CARE? [CHECK ONE]

- ☐ CAN'T AFFORD INSURANCE  
☐ AFRAID OF LOSING INSURANCE DUE TO BEING LAID OFF/JOB LOSS OR HAVING A PREEXISTING CONDITION  
☐ CURRENT INSURANCE DOESN'T COVER ENOUGH/TOO MUCH OUT OF POCKET EXPENSES  
☐ UNABLE TO FIND A LOCAL DOCTOR THAT ACCEPTS MY INSURANCE

4. HOW DO YOU GET HEALTH INSURANCE OR HEALTH COVERAGE? [CHECK ONE]

- ☐ BUY OWN HEALTH INSURANCE OUTSIDE OF YOUR JOB  
☐ PROVIDED BY EMPLOYER  
☐ PROVIDED BY THE GOVERNMENT [MEDICAID OR MEDICARE]  
☐ SOME OTHER WAY  
☐ DON'T HAVE INSURANCE

***IF YOU DON'T HAVE INSURANCE, GO TO QUESTION 13***

5. HOW MUCH DOES YOUR EMPLOYER PAY TOWARDS HEALTH INSURANCE?

- ☐ ALL OF THE PAYMENTS  
☐ SOME OF THE PAYMENTS  
☐ NONE OF THE PAYMENTS  
☐ EMPLOYER DOESN'T OFFER INSURANCE  
☐ RETIRED/UNEMPLOYED  
☐ DON'T KNOW

6. HOW MUCH DO YOU PAY PER MONTH FOR YOUR HEALTH CARE?

- |   |                                      |  |
|---|--------------------------------------|--|
| <input type="checkbox"/> LESS THAN \$25 | <input type="checkbox"/> \$26-\$50   | <input type="checkbox"/> \$51-\$100      |
| <input type="checkbox"/> \$101-\$200    | <input type="checkbox"/> \$201-\$300 | <input type="checkbox"/> MORE THAN \$300 |

7. WHO DOES YOUR INSURANCE COVER?

- ☐ YOURSELF  
☐ YOURSELF AND SPOUSE  
☐ YOUR ENTIRE FAMILY  
☐ DON'T HAVE INSURANCE

8. DOES YOUR INSURANCE COVER ROUTINE DOCTOR'S VISITS?

☐ ALL ☐ SOME/PARTIAL ☐ NONE ☐ DON'T KNOW

9. DOES YOUR INSURANCE COVER HOSPITALS COSTS?

\_\_\_\_ ALL      \_\_\_\_ SOME\PARTIAL      \_\_\_\_ NONE      \_\_\_\_ DON'T KNOW

10. DOES YOUR INSURANCE COVER PRESCRIPTION DRUGS?

\_\_\_\_ ALL      \_\_\_\_ SOME\PARTIAL      \_\_\_\_ NONE      \_\_\_\_ DON'T KNOW

11. IS YOUR YEARLY DEDUCTIBLE?

\_\_\_\_ NO DEDUCTIBLE      \_\_\_\_ < \$500      \_\_\_\_ <\$1,000      \_\_\_\_ <\$2,000

12. IN THE PAST 12 MONTHS HOW MUCH OUT OF POCKET EXPENSES HAVE YOU HAD TO PAY TO HOSPITALS AND DOCTORS?

\_\_\_\_ LESS THAN \$100      \_\_\_\_ \$100-\$250      \_\_\_\_ \$251-\$500  
\_\_\_\_ \$501-\$750      \_\_\_\_ \$750-\$1,000      \_\_\_\_ > \$1,000

13. IN THE PAST 12 MONTHS HOW MUCH OUT OF POCKET EXPENSES HAVE YOU HAD TO PAY FOR PRESCRIPTION DRUGS?

\_\_\_\_ LESS THAN \$100      \_\_\_\_ \$100-\$250      \_\_\_\_ \$251-\$500  
\_\_\_\_ \$501-\$750      \_\_\_\_ \$750-\$1,000      \_\_\_\_ > \$1,000

**FOR STATISTICAL PURPOSES, PLEASE ANSWER THE FOLLOWING**

14. AGE

\_\_\_\_ 15-25      \_\_\_\_ 26-35      \_\_\_\_ 36-45  
\_\_\_\_ 46-55      \_\_\_\_ 56-65      \_\_\_\_ 66-75      \_\_\_\_ 75+

15. SEX:      \_\_\_\_ M      \_\_\_\_ F

16. CURRENT NUMBER OF CHILDREN IN HOUSEHOLD \_\_\_\_

17. WHAT IS YOUR ZIP CODE: \_\_\_\_

18. ARE YOU EMPLOYED:      \_\_\_\_ Y      \_\_\_\_ N

19. TYPE OF EMPLOYER

\_\_\_\_ SERVICE RELATED      \_\_\_\_ UTILITIES/TRANSPORTATION      \_\_\_\_ RETAIL  
\_\_\_\_ GOVERNMENT      \_\_\_\_ HEALTH CARE      \_\_\_\_ FOOD SERVICE  
\_\_\_\_ PLASTIC INDUSTRY      \_\_\_\_ OTHER MANUFACTURING      OTHER \_\_\_\_

20. DOES YOUR EMPLOYER HAVE

\_\_\_\_ LESS THAN 25 EMPLOYEES      \_\_\_\_ 26-50 EMPLOYEES      \_\_\_\_ 50-100 EMPLOYEES  
\_\_\_\_ 100+ EMPLOYEES      \_\_\_\_ I AM SELF EMPLOYED

***You Decide***

21. IS THERE A CRISIS IN THE HEALTH CARE SYSTEM?

\_\_\_\_ YES      \_\_\_\_ NO      \_\_\_\_ DON'T KNOW

22. DO YOU THINK THAT PEOPLE IN ERIE EXPERIENCE THE SAME PROBLEMS WITH HEALTH CARE AS THE REST OF THE NATION

\_\_\_\_ YES      \_\_\_\_ NO      \_\_\_\_ DON'T KNOW

23. DO YOU AGREE OR DISAGREE THAT LEGISLATION IS NEEDED TO ENSURE THAT EVERY AMERICAN HAS COVERAGE FOR ALL MEDICAL EXPENSES INCLUDING DOCTOR VISITS AND HOSPITAL CARE?

\_\_\_\_ STRONGLY AGREE  
\_\_\_\_ MILDLY AGREE  
\_\_\_\_ MILDLY DISAGREE  
\_\_\_\_ STRONGLY DISAGREE  
\_\_\_\_ DON'T KNOW

continued on page 4

24. THE HIGH COST OF HEALTH CARE INSURANCE AND THE LARGE NUMBER OF PEOPLE WITHOUT HEALTH CARE COVERAGE HAS SPURRED THE DEBATE ON HEALTH CARE REFORM. A NUMBER OF APPROACHES HAVE BEEN SUGGESTED. UNDER EACH OF THESE APPROACHES, EXISTING MEDICARE COVERAGE WILL STILL CONTINUE. WHICH PROGRAM DO YOU FAVOR? [CHECK ONE]

☐ **MANAGED COMPETITION**

COMPETING HEALTH INSURANCE COMPANIES WOULD OFFER A STANDARD BENEFITS PACKAGE. YOUR EMPLOYER WOULD BE REQUIRED TO PROVIDE YOU WITH THAT PACKAGE OF BENEFITS. FOR ADDITIONAL PAYMENTS, YOU COULD PURCHASE BETTER COVERAGE OR SEE DOCTORS OUTSIDE OF YOUR PARTICIPATING PLAN. UNIVERSAL COVERAGE. (THIS IS THE CLINTON & CASEY APPROACH)

☐ **SINGLE PAYER**

A GOVERNMENT AGENCY WOULD BE ESTABLISHED TO SET FEES AND TO MAKE PAYMENTS FOR MEDICAL SERVICES RENDERED TO YOU. YOU WOULD NO LONGER HAVE TO PAY HEALTH INSURANCE PREMIUMS OR FILL OUT INSURANCE FORMS BUT YOUR TAXES WOULD INCREASE TO FUND THIS PROGRAM. THERE WOULD BE NO LIMITATION IN YOUR CHOICE OF DOCTORS. UNIVERSAL COVERAGE. (CANADA HAS ADOPTED THIS APPROACH)

☐ **EXISTING SYSTEM (WITH IMPROVEMENTS)**

PROPOSED IMPROVEMENTS INCLUDE PROHIBITING INSURANCE COMPANIES FROM DENYING YOU COVERAGE BECAUSE OF A PRE-EXISTING MEDICAL CONDITION AND ALLOWING YOU TO RETAIN YOUR COVERAGE IF YOU CHANGE JOBS. NO GUARANTEE OF UNIVERSAL COVERAGE. (THIS IS CONGRESSMAN COOPER'S APPROACH)

☐ **NO OPINION**

25. FOR EACH OF THE FOLLOWING HEALTH ISSUES, PLEASE TELL ME IF YOU THINK IT IS VERY IMPORTANT, SOMEWHAT IMPORTANT, NOT TOO IMPORTANT, OR NOT AT ALL IMPORTANT? PLEASE **CIRCLE YOUR OPINION**.

PROVIDING QUALITY HEALTH CARE FOR EVERYONE	very important	somewhat important	not too important	not at all important	don't know
KEEPING DOWN THE COST OF HEALTH CARE	very important	somewhat important	not too important	not at all important	don't know
REDUCING THE PAPERWORK TO REDUCE HEALTH CARE COSTS	very important	somewhat important	not too important	not at all important	don't know
PREVENTING UNNECESSARY MEDICAL TESTS	very important	somewhat important	not too important	not at all important	don't know
REDUCING SALARIES PAID TO DOCTORS	very important	somewhat important	not too important	not at all important	don't know
MAKING HEALTH INSURANCE AVAILABLE TO EVERYONE	very important	somewhat important	not too important	not at all important	don't know
CONTINUE PROVIDING VETERAN'S HEALTH CARE	very important	somewhat important	not too important	not at all important	don't know
CONTROLLING THE AMOUNTS PAID IN MEDICAL MALPRACTICE SUITS AGAINST DOCTORS	very important	somewhat important	not too important	not at all important	don't know
INCREASE RESEARCH IN WOMEN'S HEALTH ISSUES	very important	somewhat important	not too important	not at all important	don't know
ADDING LONG-TERM CARE TO MEDICARE	very important	somewhat important	not too important	not at all important	don't know
PROVIDING QUALITY HEALTH CARE FOR THE ELDERLY	very important	somewhat important	not too important	not at all important	don't know
INVESTING MONEY IN TECHNICAL EQUIPMENT THAT IS USED FOR HEALTH CARE	very important	somewhat important	not too important	not at all important	don't know

26. SOME CRITICS OF PROVIDING UNIVERSAL HEALTH CARE FOR ALL AMERICANS HAVE SAID THAT THIS MAY COST SOME JOBS; DO YOU BELIEVE THAT GUARANTEEING ALL AMERICANS UNIVERSAL HEALTH COVERAGE IS WORTH SOME SHORT TERM JOB LOSSES?

☐ YES ☐ NO ☐ DON'T KNOW

27. SOME HEALTH CARE AGENCIES PROVIDE HEALTH CARE TO PEOPLE WHO DO NOT HAVE HEALTH INSURANCE AND DO NOT MAKE ENOUGH MONEY TO PAY THE ENTIRE BILL. WHO DO YOU THINK SHOULD BE PRIMARILY RESPONSIBLE FOR THE PAYING THE HEALTH CARE BILL OF THOSE WHO CANNOT AFFORD IT?

- ☐ FEDERAL GOVERNMENT  
☐ STATE GOVERNMENT  
☐ COUNTY GOVERNMENT  
☐ INSURANCE COMPANIES  
☐ PRIVATE BUSINESSES  
☐ DO NOT FUND  
☐ SOMETHING ELSE  
☐ DON'T KNOW

comments: