

## Higher Premiums for Those with Unhealthy Lifestyles Supported by 53 Percent of U.S. Adults, According to Poll by WSJ.com and Harris Interactive

A new Wall Street Journal Online/Harris Interactive Health-Care Poll finds that there is little consensus among U.S. adults in regards to personal responsibility for healthcare costs, yet the poll indicates growing support for charging higher insurance premiums or out-of-pocket medical costs to those with unhealthy lifestyles.

These are some of the results of a Harris Interactive online survey of 2,325 U.S. adults, conducted between July 11 and 13, 2006 for The Wall Street Journal Online's Health Industry Edition ([www.wsj.com/health](http://www.wsj.com/health)).

The survey findings show a mix of attitudes overall and by political party affiliation:

- Substantially higher proportions of adults today – 53% compared to 37% in 2003 – think it is fair to ask those with unhealthy lifestyles to pay more for their health insurance or their healthcare, with the realization that people who live healthier lifestyles incur fewer healthcare costs. (See Table 2 for comparison between 2003 and 2006 survey results.)
- Slight majorities of adults agree that people who are unemployed and poor should be able to get the same amount of quality of medical services as people who have good jobs and are paying substantial taxes (56%) and that the government should do whatever is necessary, whatever it costs in taxes, to see that everyone gets the medical care they need (53%).

Over two thirds of Democrats (66% and 68%, respectively) and a majority of Independents (59% and 57%, respectively) agree with these statements, while Republicans were least likely to agree (45% and 34%, respectively).

- About half of adults disagree that it's fair that people who pay more in taxes (or in health insurance premiums) should be able to get better medical care than those who pay little or nothing (51%), and that it's unfair to take money through taxes from the young and middle-aged who work to pay for the medical care of those who are old and sick (51%).

# Health-Care Poll

Democrats are most likely to disagree (60% and 58%), followed by Independents (54% and 58%, respectively) and Republicans (41% and 44%, respectively).

The study also shows that people are split on who should be responsible for healthcare costs:

- More than one-third agree (35%) and disagree (35%) that it is unfair to require the majority of people who are healthy to pay for most of the cost of treating those who are sick and are heavy users of hospitals and doctors. Slightly fewer (31%) are not sure or declined to answer.
- Similarly, there is a split (39% agree, 35% disagree) on whether the higher someone's income is, the more he or she should expect to pay in taxes to cover the cost of people who are less well off and are heavy users of medical services. Just over one-quarter (26%) are not sure or declined to answer.
- More people disagree (42%) than agree (28%) with the statement "If the only way to make sure that everyone can get the healthcare services they need is to have a substantial increase in taxes, we should do it." Another 29 percent are not sure or decline to answer.

Predictably, there is partisan divide on these issues:

- Two in five Democrats (41%) and Independents (42%) disagree that it's unfair to require the majority of people who are healthy to pay for most of the cost of treating those who are sick and are heavy users of hospitals and doctors, while one quarter (26%) of Republicans disagree.
- Almost half of Democrats (47%) and Independents (45%) agree that the higher someone's income is, the more he or she should expect to pay in taxes to cover the cost of people who are less well off and are heavy users of medical services. They are about twice as likely as Republicans (26%) to agree.

# Health-Care Poll

**TABLE 1**

**Seven Values Related to Healthcare Costs – by Party**

“Please tell us whether you agree or disagree with the following statements about healthcare.”

Base: All adults

		All Adults	Party I.D.		
			Democrats	Republicans	Independents
		%	%	%	%
People who are unemployed and poor should be able to get the same amount of quality of medical services as people who have good jobs and are paying substantial taxes.	Agree	56	66	45	59
	Disagree	18	12	27	21
	Not Sure/Decline to Answer	26	22	28	20
It's unfair to require the majority of people who are healthy to pay for most of the cost of treating those who are sick and are heavy users of hospitals and doctors.	Agree	35	32	42	34
	Disagree	35	41	26	42
	Not Sure/Decline to Answer	31	27	32	24
The government should do whatever is necessary, whatever it costs in taxes, to see that everyone gets the medical care they need.	Agree	53	68	34	57
	Disagree	23	11	41	27
	Not Sure/Decline to Answer	24	21	24	16
It's fair that people who pay more in taxes (or in health insurance premiums) should be able to get better medical care than those who pay little or nothing.	Agree	28	19	40	29
	Disagree	51	60	41	54
	Not Sure/Decline to Answer	21	21	19	16
The higher someone's income is, the more he or she should expect to pay in taxes to cover the cost of people who are less well off and are heavy users of medical services.	Agree	39	47	26	45
	Disagree	35	29	49	37
	Not Sure/Decline to Answer	26	24	25	18
It's unfair to take money through taxes from the young and middle-aged who work to pay for the medical care of those who are old and sick.	Agree	22	20	28	22
	Disagree	51	58	44	58
	Not Sure/Decline to Answer	27	22	29	20
If the only way to make sure that everyone can get the healthcare services they need is to have a substantial increase in taxes, we should do it.	Agree	28	43	15	30
	Disagree	42	32	57	45
	Not Sure/Decline to Answer	29	26	27	26

Note: Percentages may not add up to exactly 100% due to rounding.

# Health-Care Poll

**TABLE 2**  
**Fair or Unfair for People with Unhealthy Lifestyles to Pay More for Insurance or Care?**

“People who have healthy lifestyles, don’t smoke, exercise frequently and control their weight tend to incur fewer healthcare costs than people with unhealthy lifestyles. Do you think it would be fair or unfair...?”

Base: All Adults

	2003	2006
	%	%
To ask people with unhealthy lifestyles to pay higher insurance premiums than people with healthy lifestyles		
Fair	37	53
Unfair	46	32
Not Sure	17	14
To ask people with unhealthy lifestyles to pay higher deductibles or co-payments for their medical care than people with unhealthy lifestyles		
Fair	36	53
Unfair	47	30
Not Sure	17	16

Note: Percentages may not add up to exactly 100% due to rounding.

# Health-Care Poll

Downloadable PDFs of Wall Street Journal Online/Harris Interactive Health-Care Polls are posted at [http://www.harrisinteractive.com/news/newsletters\\_wsj.asp](http://www.harrisinteractive.com/news/newsletters_wsj.asp).

## Methodology

Harris Interactive conducted this online survey within the United States between July 11 to 13, 2006 among a national cross section of 2,325 adults, ages 18 years and over. Figures for age, gender, race/ethnicity, education, income and region were weighted where necessary to align with population proportions. Propensity score weighting was also used to adjust for respondents' propensity to be online.

All surveys are subject to several sources of error. These include: sampling error (because only a sample of a population is interviewed); measurement error due to question wording and/or question order, deliberately or unintentionally inaccurate responses, nonresponse (including refusals), interviewer effects (when live interviewers are used) and weighting.

With one exception (sampling error) the magnitude of the errors that result cannot be estimated. There is, therefore, no way to calculate a finite "margin of error" for any survey and the use of these words should be avoided.

With pure probability samples, with 100 percent response rates, it is possible to calculate the probability that the sampling error (but not other sources of error) is not greater than some number. With pure probability samples of 2,325 adults, one could say with a ninety-five percent probability that the results have a sampling error of +/- 3 percentage points. However that does not take other sources of error into account. This online survey is not based on a probability sample and therefore no theoretical sampling error can be calculated.

Table 3 reports trends from a survey conducted online by Harris Interactive for The Wall Street Journal's Online Edition in November 2003.

*These statements conform to the principles of disclosure of the National Council on Public Polls.*

## About the Survey

The Wall Street Journal Online/Harris Interactive Health-Care Poll is an exclusive poll that is published in the award-winning Health Industry Edition of The Wall Street Journal Online at [www.wsj.com/health](http://www.wsj.com/health).

## About The Wall Street Journal Online

The Wall Street Journal Online at [WSJ.com](http://WSJ.com), published by Dow Jones & Company (NYSE: DJ; [www.dowjones.com](http://www.dowjones.com)), is the largest paid subscription news site on the Web. Launched in 1996, the Online Journal continues to attract quality subscribers that are at the top of their industries, with 761,000 subscribers world-wide as of Q1, 2006.

The Online Journal provides in-depth business news and financial information 24 hours a day, seven days a week, with insight and analysis, including breaking business and technology news and analysis from around the world. It draws on the Dow Jones network of nearly 1,900 business and financial news staff-the largest



# Health-Care Poll

network of business and financial journalists in the world. The Online Journal also features exclusive content, including interactive graphics on business and world news, and online-only columns about the automotive industry, technology, personal finance and more.

The Online Journal offers three industry-specific verticals: the award-winning Health, Media & Marketing and now Law. Health offers authoritative analysis, breaking news and commentary from top industry journalists. Media & Marketing is designed for professionals in the advertising, marketing, entertainment and media industries. Law is designed to provide law firms and attorneys timely information on events and trends important to the legal market. Subscribers to all also get access to the full content of the Online Journal.

In 2005, the Online Journal was awarded a Codie Award for Best Online News Service for the second consecutive year, and its Health Industry Edition was awarded Best Online Science or Technology Service for the third consecutive year. In 2004, the Online Journal received an Eppy Award for Best Internet Business Service over 1 million monthly visitors.

The Wall Street Journal Online network includes CareerJournal.com, OpinionJournal.com, StartupJournal.com, RealEstateJournal.com and CollegeJournal.com.

## About Harris Interactive

Harris Interactive is the 13<sup>th</sup> largest and fastest-growing market research firm in the world. The company provides research-driven insights and strategic advice to help its clients make more confident decisions which lead to measurable and enduring improvements in performance. Harris Interactive is widely known for *The Harris Poll*, one of the longest running, independent opinion polls and for pioneering online market research methods. The company has built what could conceivably be the world's largest panel of survey respondents, the Harris Poll Online. Harris Interactive serves clients worldwide through its United States, Europe and Asia offices, its wholly-owned subsidiary Novatris in France and through a global network of independent market research firms. The service bureau, HISB, provides its market research industry clients with mixed-mode data collection, panel development services as well as syndicated and tracking research consultation. More information about Harris Interactive may be obtained at [www.harrisinteractive.com](http://www.harrisinteractive.com).

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