

# Herndon Alliance

## How to Talk to Voters About Health Care: Frames + Messages

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[www.lakeresearch.com](http://www.lakeresearch.com)

# The Process

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- ✓ **Values Mapping**—The Herndon Alliance approach did more than simply identify strong health care messages, it also entailed identifying the beliefs and values of key groups of voters so that bridges can be built between core health care supporters and other constituencies.
- ✓ **Define Constituencies**—The goal is to build a new, values-driven, health justice majority. To do this, we must first identify a health care “Base”, and then identify “Constituencies of Opportunity” - those constituencies that hold some but not all of the key values, those who hold progressive values but not as strongly as our base, and those who may not hold the values of the health base but look in other ways much like our base.

# The Process – Continued

- ✓ **Workshops developing strategic initiatives**—Workshops consisting of health justice experts and leaders along with researchers from Lake Research Partners and American Environics generated creative new Strategic Initiatives designed to advance a new health care policy agenda that had the potential to bridge the values of base voters and Constituencies of Opportunity.
- ✓ **Focus group testing**—Extensive focus group testing among the Constituencies of Opportunity and health care base voters produced further refinements in the strategic initiatives to ensure they engaged voters on a values level and helped generate support for universal health care. The second round looked at development of Guaranteed Affordable Choice, and testing of attacks and responses.
- ✓ **Survey testing of the strategic initiatives and messages to defined constituencies**—The survey component of the research was designed to test support for initiatives, messages and frames - to experiment with language and test the impact of different health care frames including how well they stand up to opponents' attacks.

# The Context

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- ✓ **Health care is clearly salient to voters, and the top issue after the war in Iraq and the economy. Rising costs are the top concern for voters,** the vast majority of whom are insured.
- ✓ Voters are concerned it will cost more to insure the uninsured. Cost-shifting is not well-understood.
- ✓ Voters connect to health care as consumers. They feel they are getting less for more, and resent that insurance companies deny coverage to people who need it and to people with pre-existing conditions and hit consumers with increased deductibles and co-pays.
- ✓ Voters often support reform proposals in principle — but pull away from policy specifics fearing higher costs or lower quality *for them personally*. They don't want to lose what they have. Choice is key to reassure them.
- ✓ The concept of “quality affordable health care” is more appealing than “universal coverage.” It bridges the uninsured and underinsured to the insured who are worried about rising costs.
- ✓ Voters strongly support Medicare but believe it has problems. Because of those problems, 4 people are wary of using it as a model.

# Core beliefs

- ✓ **Health care has become a core value** – linked to the pursuit of the American Dream, our country's destiny, and each family's well-being and future.
- ✓ Voters talk about it in moral terms – no American should be denied access to health care.
- ✓ Yet, just calling this or that health care proposal a “moral issue” is insufficient to move voters.
- ✓ Voters see health care as a necessity. **They see a role for something beyond market forces to ensure affordable access.**
- ✓ Voters believe everyone should have access to quality, affordable health care — but they don't want to pay for those they perceive to be “undeserving”. Insuring illegal immigrants is a problem.
- ✓ Voters want an “American” solution. They are skeptical of a “government run” program, but they see a clear role for government as a watchdog.

# Barriers

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- ✓ Cynicism about government
- ✓ Concerns about government bureaucracy, red tape, and high costs
- ✓ Who is going to pay for it?
- ✓ Fear of higher costs, higher taxes
- ✓ Scarcity – voters worry about what they will lose in quality
- ✓ Blocked altruism – what do I lose?
- ✓ Illegal immigrants and other “undeserving” people
- ✓ Perceived impact on small businesses
- ✓ The ability of powerful interests to block action

# Overcoming the Barriers

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- ✓ Incorporate an element of personal responsibility
- ✓ Include options and choices in proposals – make sure it's employee choice, not just employer choice
- ✓ Use preventive care as a stepping stone
- ✓ Find a uniquely *American* solution, including choice
- ✓ Emphasize security and peace of mind and control, especially with women
- ✓ Focus on our support for small business
- ✓ Propose initiatives that reflect voter values about health care
- ✓ Define a role for government as watchdog and rule maker
- ✓ Animate anger, not fear

# The Voters

- ✓ 94% of voters in 2006 were insured.\* Of those, 15% are part of the **health care Base** and 79% are **swing** voters.
- ✓ 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.
- ✓ **Small business owners are an important constituency on this issue.** A small business voice on our side is an important signal to persuadable voters. Women-owned small businesses have **health care insurance for their employees** as one of their top issues.
- ✓ **Key swing constituencies are:**
  - **Proper Patriots** (34% of population, 40% of electorate--focused on personal responsibility, everyday ethics and national pride)
  - **Marginalized Middle Agers** (17% of population, 15% of electorate– looking for help and status)
  - **Mobile Materialists** (13% of population, 12% of electorate – most extreme in rejecting initiatives)

# Herndon Alliance

## Guaranteed Affordable Choice Focus Group Research

Guaranteed affordable health insurance coverage for every American with a choice of private or public plans that cover all necessary medical services, paid for by payroll taxes on employers and individuals on a sliding scale.

# Full 2007 Guaranteed Affordable Choice Focus Group Language

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- Americans would be guaranteed to have a choice of health plans they can afford, either from a private insurer, or from a public plan offered at a sliding scale cost based on income.
- To maintain quality and allow fair cost comparisons, health insurance companies and the public plan would be required to provide at least a standard, comprehensive package of benefits including preventive care and all needed medical care.
- Employers would be required to offer a choice of the public plan and at least one private plan to all employees, including part-time employees.
- Employers and individuals could choose to keep their current health plans or one that offers more coverage beyond the standard plan, but all plans — private or public—would have to cover at least the standard package of benefits.
- The cost to employers would be 8% of payroll, with discounts for small businesses. Employees would pay 4% of their paycheck through a payroll deduction. This would pay for all of their health care, including their dependents, with no additional premiums and no deductibles.
- No private or public insurer could deny coverage or charge higher premiums to people with pre-existing conditions.
- Illegal immigrants would not be eligible for the plan.
- Costs would be controlled by competition between the plans, and by using a nationwide pool to negotiate lower prices within the public plan.

# Focus group insights on Guaranteed Affordable Choice

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- Generally speaking, voters like the concept of Guaranteed Affordable Choice. They are upset about the greed of private insurance and pharmaceutical companies and they are ready for an alternative, even as they fear losing what they have.
- Voters think the 4% payroll deduction and sliding scale to pay for the plan are fair and reasonable. They want employers to pay more than employees.
- People are concerned about the impact on small business – discounts are important – and some are confused about coverage for multiple family members.
- Voters tend to perceive a public plan as inferior and need reassurance that they will have a choice and won't be dumped into a public plan. Once they have that reassurance, they like the guarantee that they will always have health coverage, and knowing that all plans have to provide a comprehensive package of benefits.
- Voters like the idea of having the public plan administered by a more independent agency rather than "the government."

# Herndon Alliance

## Guaranteed Affordable Choice Survey Research

# Key Survey Findings— Guaranteed Affordable Choice is Popular

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- ✓ Voters continue to support providing affordable, quality health care for all Americans even if it means raising taxes or a major role for the federal government.
- ✓ A strong majority of voters favor Guaranteed Affordable Choice (GAC), and voters prefer it to other health care reform alternatives tested like HSAs or a single payer plan.
- ✓ That insurance companies could not deny coverage to people with pre-existing conditions is the strongest-testing component of the plan.
- ✓ However, voters believe their taxes and costs will go up regardless of what is proposed.
- ✓ In head-to-head debates on key aspects of GAC, including costs, bureaucracy, and insuring the “undeserving” like illegal immigrants, a plurality side with the opponents’ arguments over those defending GAC.

- ✓ Despite this, voters consistently and strongly support GAC—even after they hear tough criticisms of the plan.

# Guaranteed Affordable Choice and the COO's

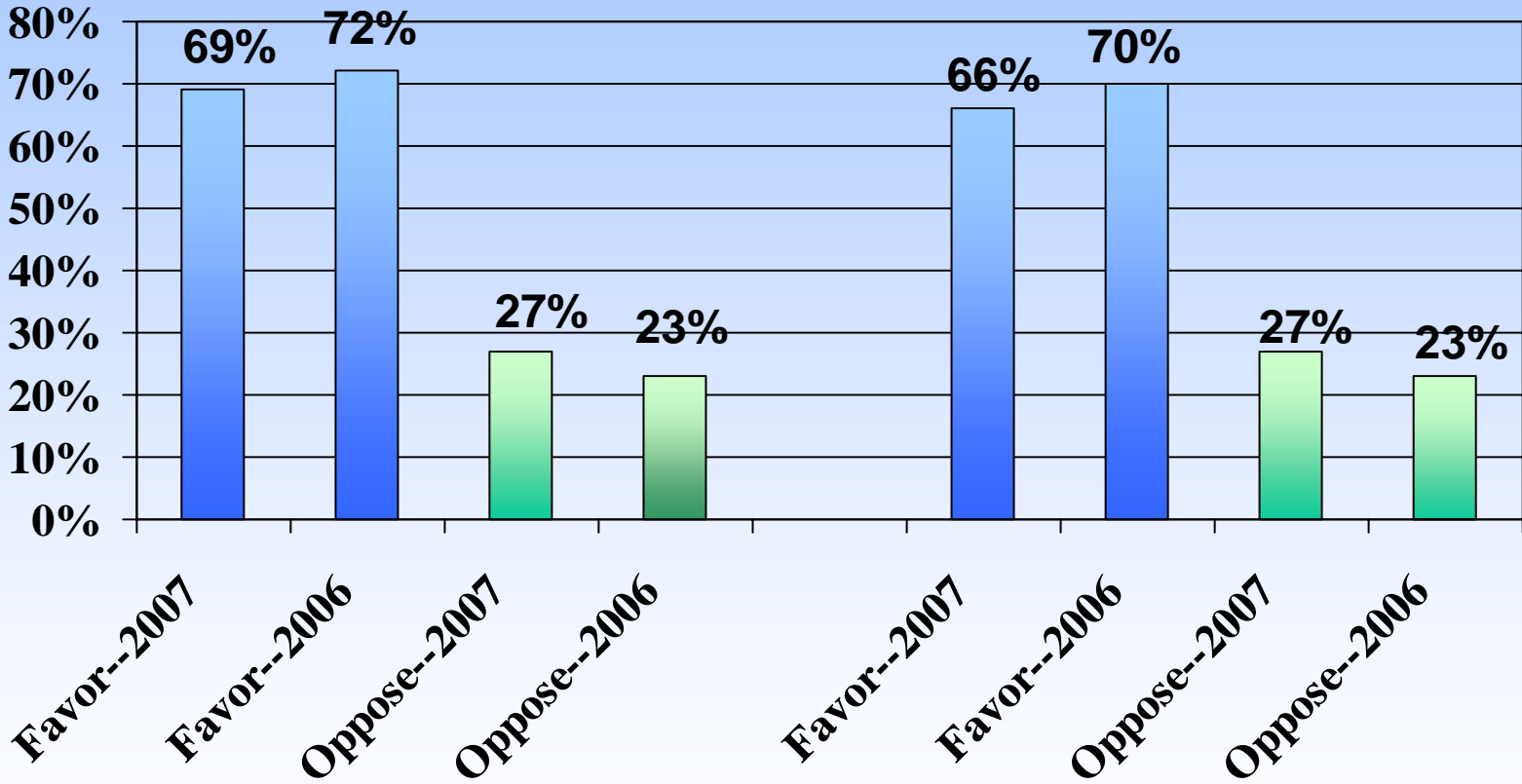
- **Proper Patriots** are the most important persuasion audience with many doubts, and need reassurance on quality to overcome fear of losing what they have. We need to tap into their value of competition. A focus on the uninsured is not helpful among Proper Patriots; for them the frame should be about making sure hardworking people get the health care they need and deserve. While they are initially a little soft in supporting GAC, providing details and making arguments focused on values and responsibility help address their concerns.
- **Marginalized Middle Ageds** are initially on board with GAC, though they express some cynicism that it can pass. They worry about scarcity issues and government incompetence, but would value having coverage they could count on and have some control over. However, in the survey data, their aversion to change makes them more volatile and susceptible to attacks, and their objections are not resolved as well as they are for the Proper Patriots.
- **Mobile Materialists** are quite positive on GAC and appreciate taking control away from insurance companies. However, they strongly demand individual choice rather than employer choice, and definitely want a private option. While the survey research included a relatively small sample of Mobile Materialists, it confirmed very positive attitudes toward GAC relative to the other COO's.

# Guaranteed Affordable Choice and Key States

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- **California** voters tend to be very supportive of GAC. Perhaps due to the recent public debate on health care in the state, more of them have made up their mind about where they stand. Our responses to attacks are significantly more effective in California compared to the nation as a whole, and they end the survey with greater support of GAC than either of the other two targeted states.
- **Colorado** is the most Republican-leaning state oversampled, and they are consistently the toughest voters of the three oversampled states. They are very concerned about quality and too much government control, and both begin and end the survey more skeptical of GAC than voters in the other states or the nation as a whole.
- **Ohio** voters are the most populist and eager for change of the three oversampled states. They support GAC and are more likely to see the GAC's coverage of part-time employees as a significant component of the plan. However, they are very concerned about the impact of GAC on small business (and consequently on jobs).

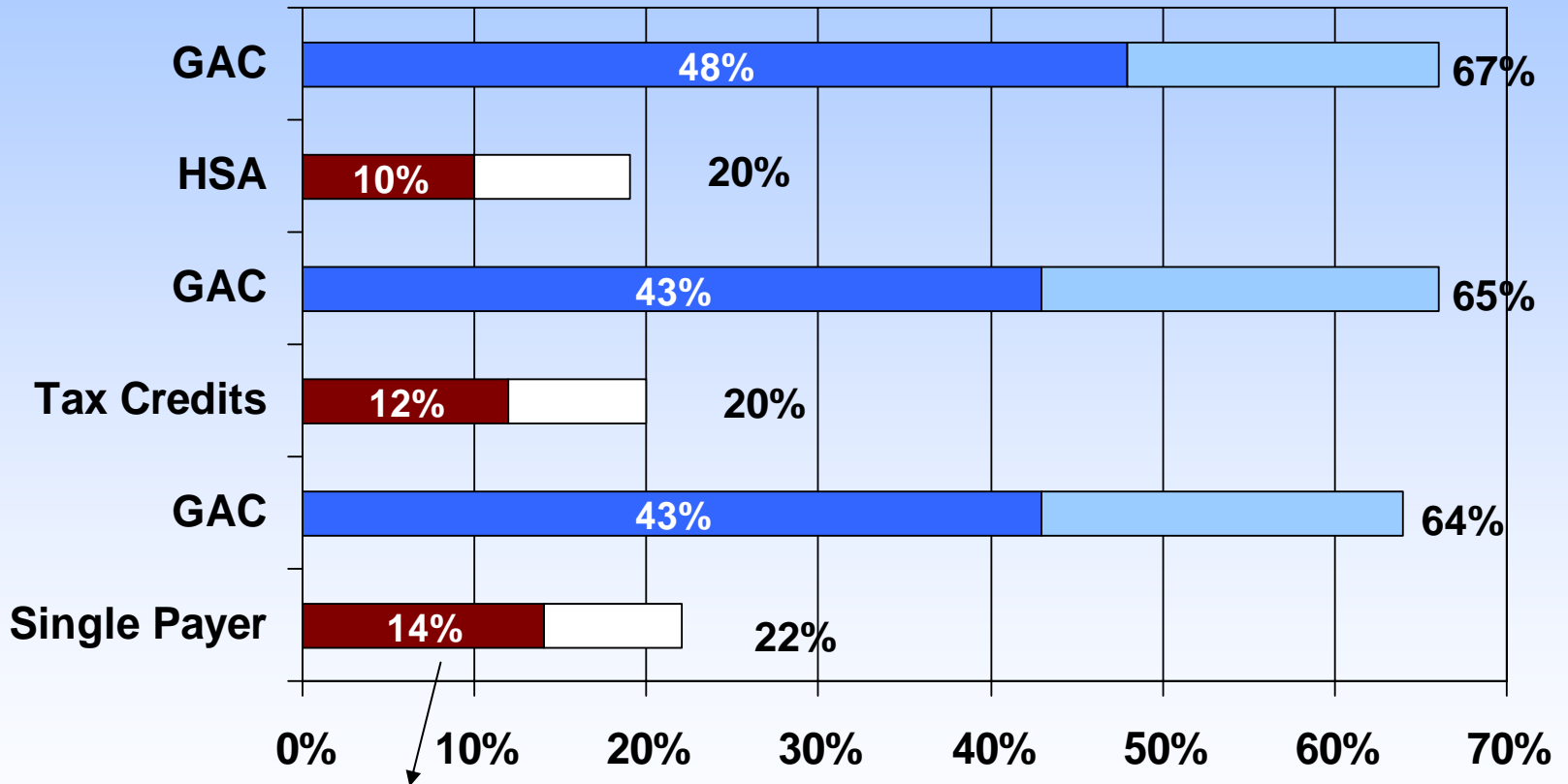
**In principle, around two-thirds of all voters continue to favor health care access for all Americans, even if it means higher taxes or a major government role—though support has declined slightly in the past year.**



Do you favor or oppose providing access to affordable, quality health care for all Americans even if it means raising your taxes?

Do you favor or oppose providing access to affordable, quality health care for all Americans even if it means a major role for the federal government?

# When asked head-to-head, voters prefer Guaranteed Affordable Choice over health savings accounts, tax credits, or a single payer plan by about three-to-one.



Even among the health care base, intense support for single-payer is far lower than for GAC.



# Text of GAC, HSA, Tax Credits, and Single Payer plan.

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## **Guaranteed Affordable Choice language:**

An approach that would guarantee affordable health insurance coverage for every American with a choice of private or public plans that cover all necessary medical services, paid for by employers and individuals on a sliding scale.

## **Health Savings Account language:**

A Health Savings Account program that would provide tax-deductible savings accounts to all Americans if they purchase a private insurance plan with at least a thousand dollar deductible.

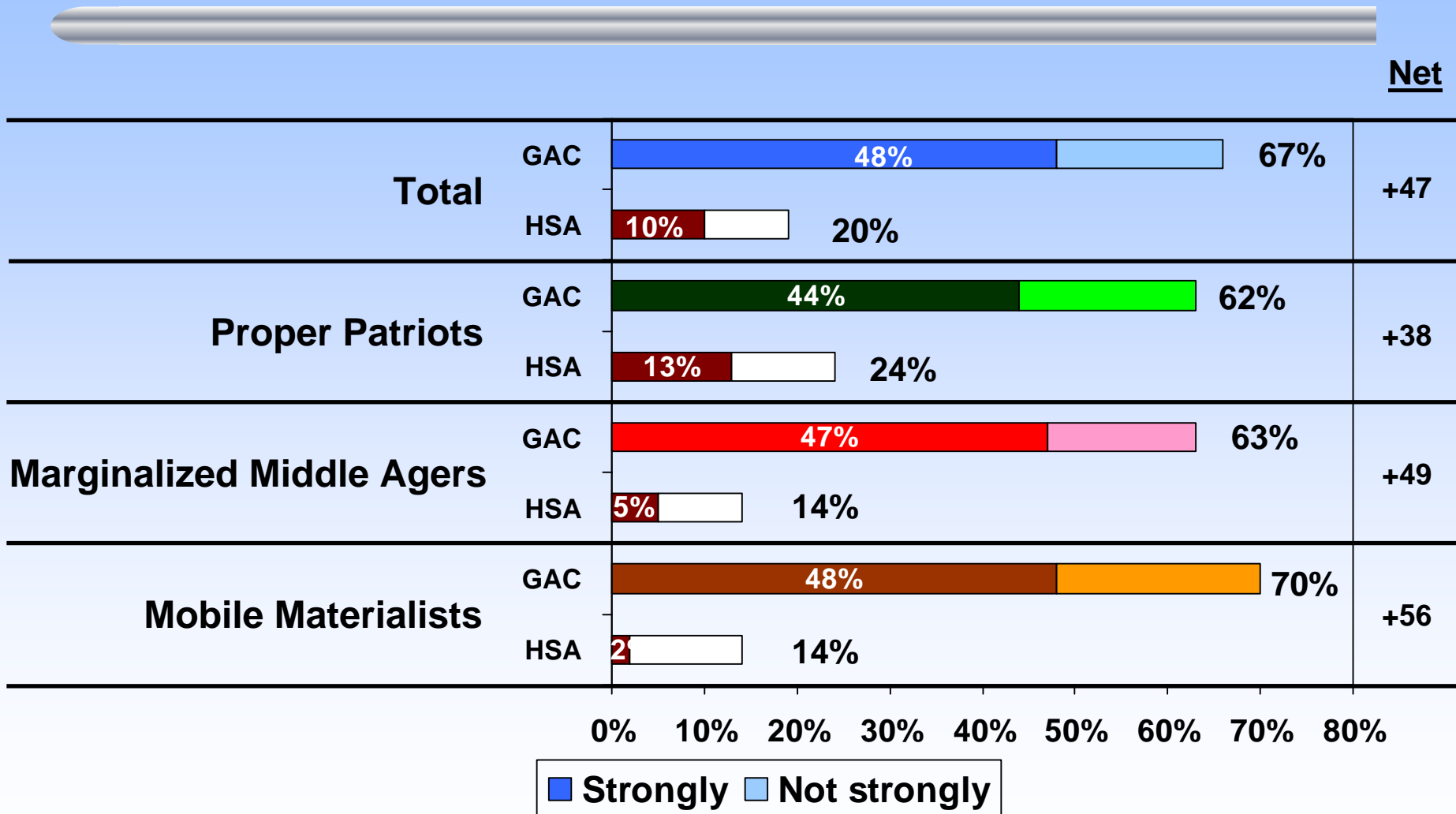
## **Tax Credits language:**

An approach that would provide tax credits that will reimburse individuals and families for 25 to 50 percent of the cost of their private health insurance policies.

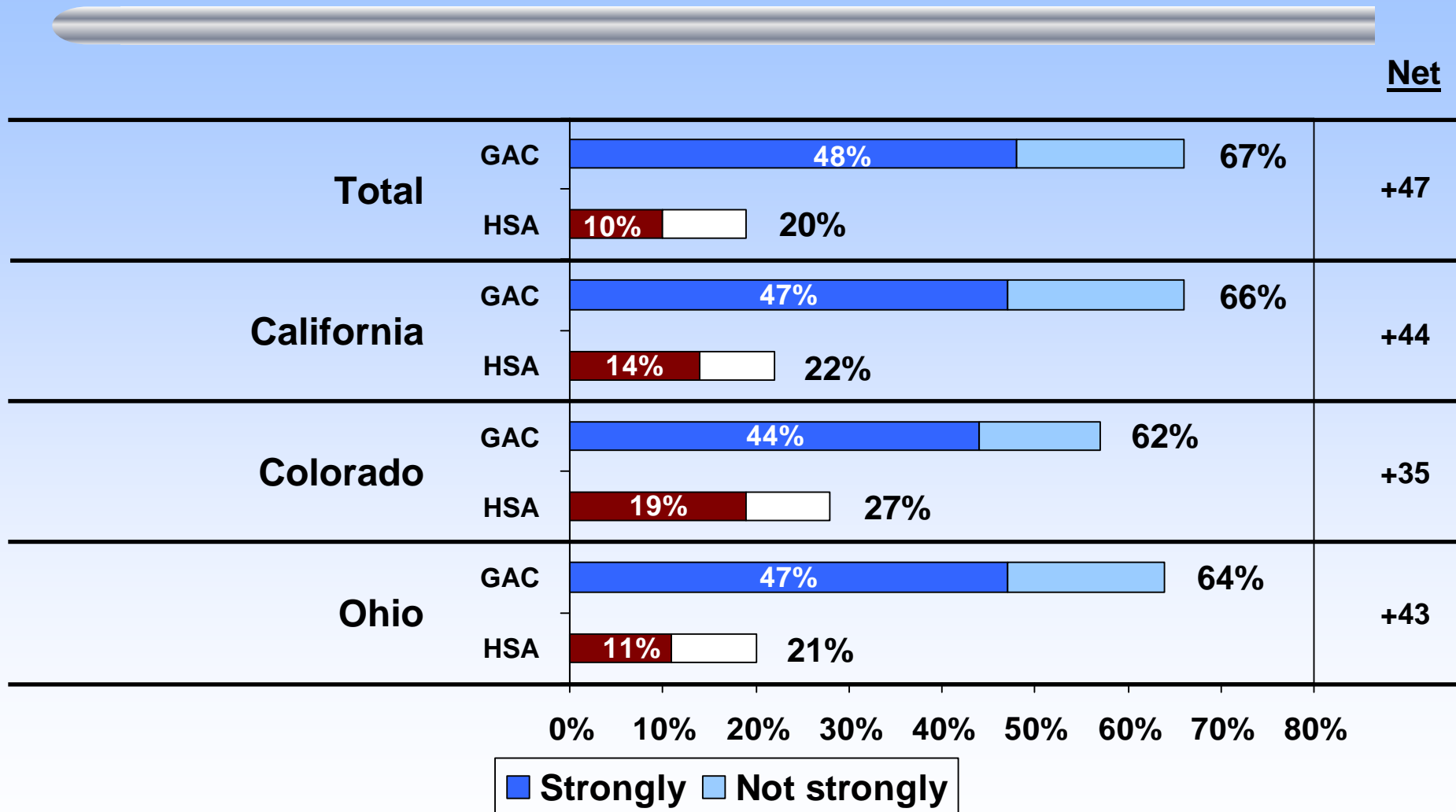
## **Single Payer language:**

A single government-financed health insurance plan for all Americans financed by tax dollars that would pay private health care providers for a comprehensive set of medical services.

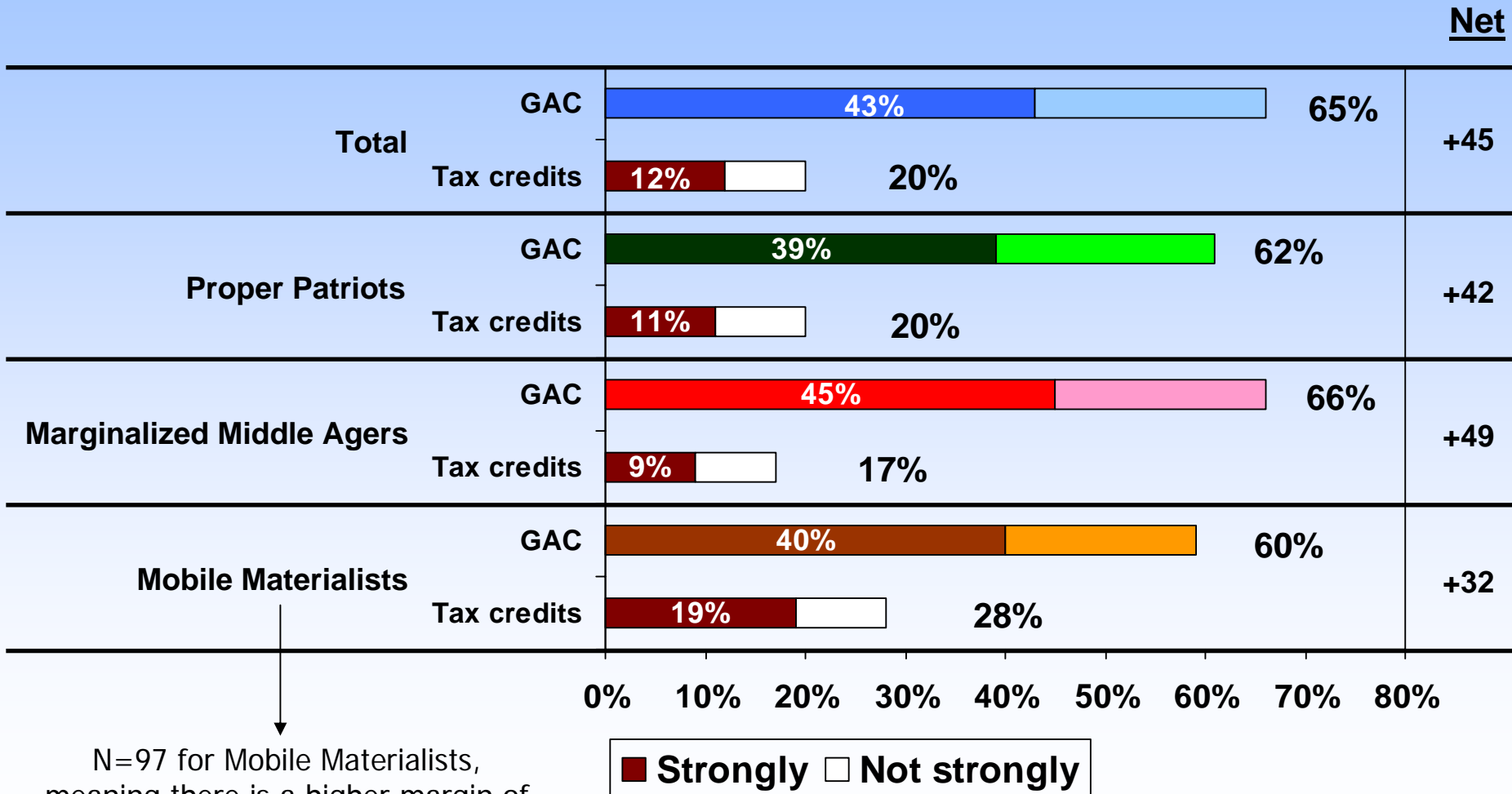
# Voters prefer Guaranteed Affordable Choice over Health Savings Accounts by wide margins across every COO.



# Voters prefer Guaranteed Affordable Choice over Health Savings Accounts by wide margins in each of several key states.

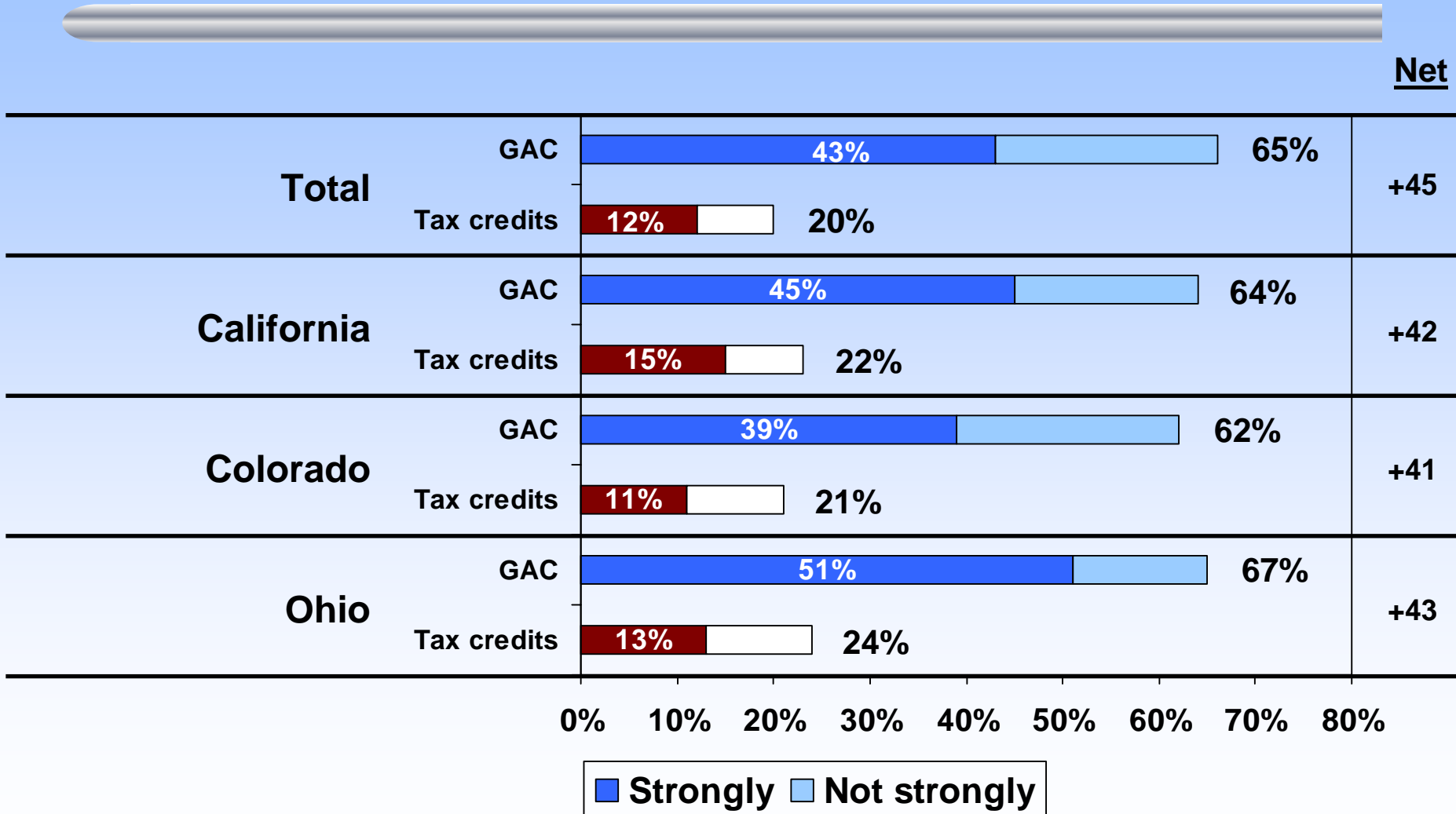


Voters also prefer Guaranteed Affordable Choice over health care tax credits by similarly large margins across every COO. Mobile Materialists find the tax credit plan somewhat more appealing than the standard HSA plan.

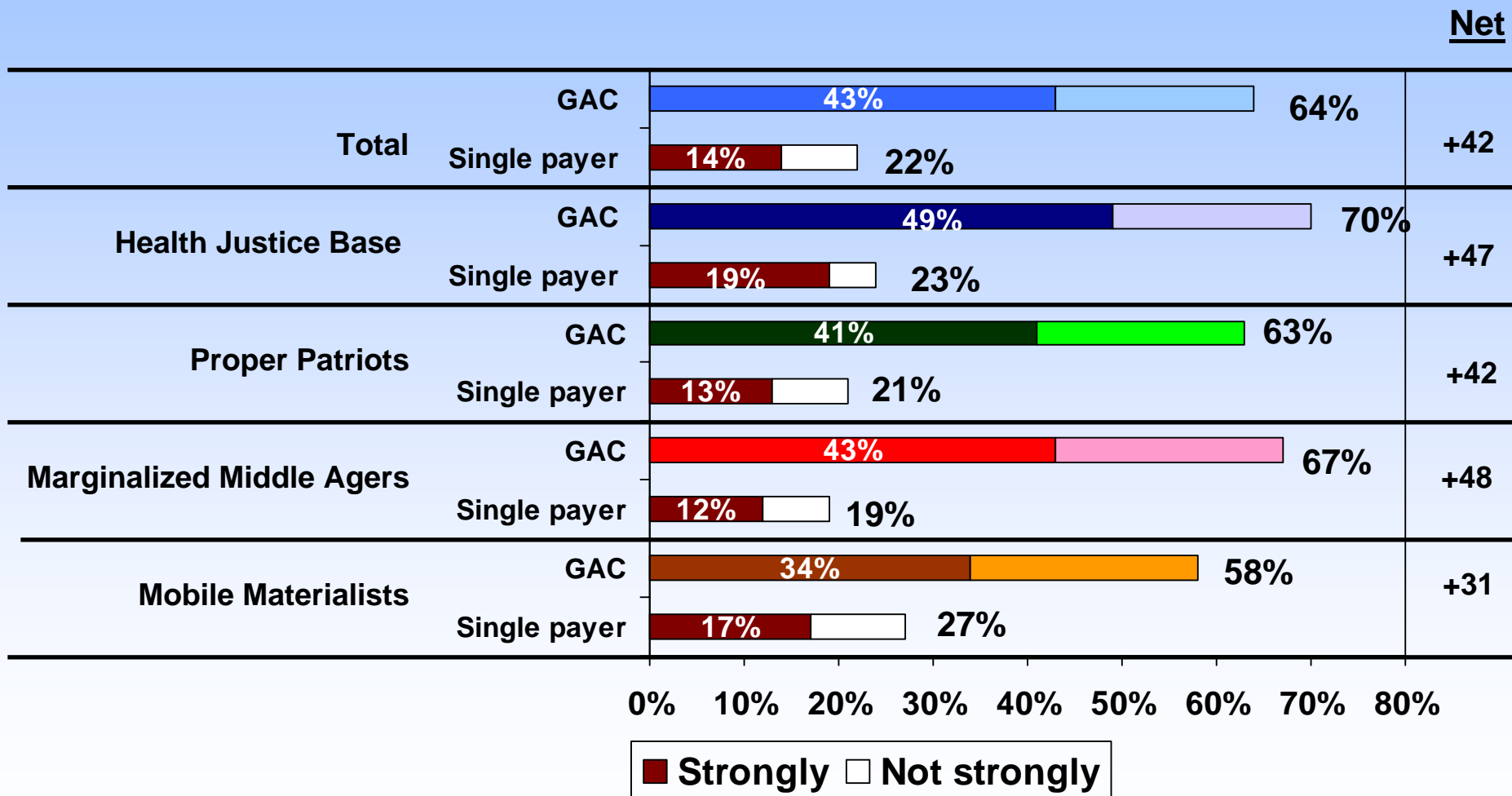


N=97 for Mobile Materialists, meaning there is a higher margin of error for this group.

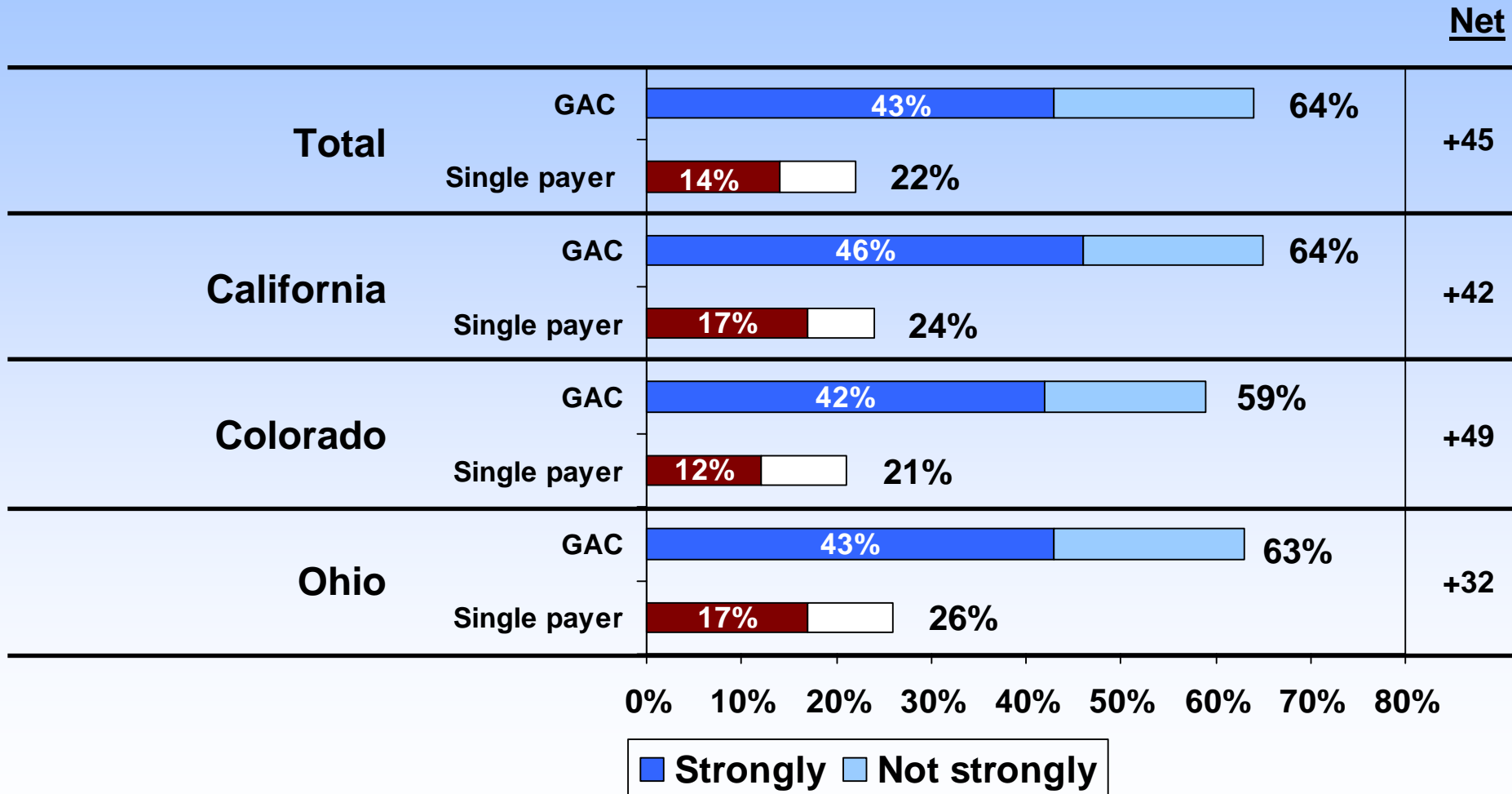
# Voters also prefer Guaranteed Affordable Choice over health care tax credits by very large margins in California, Colorado, and Ohio.



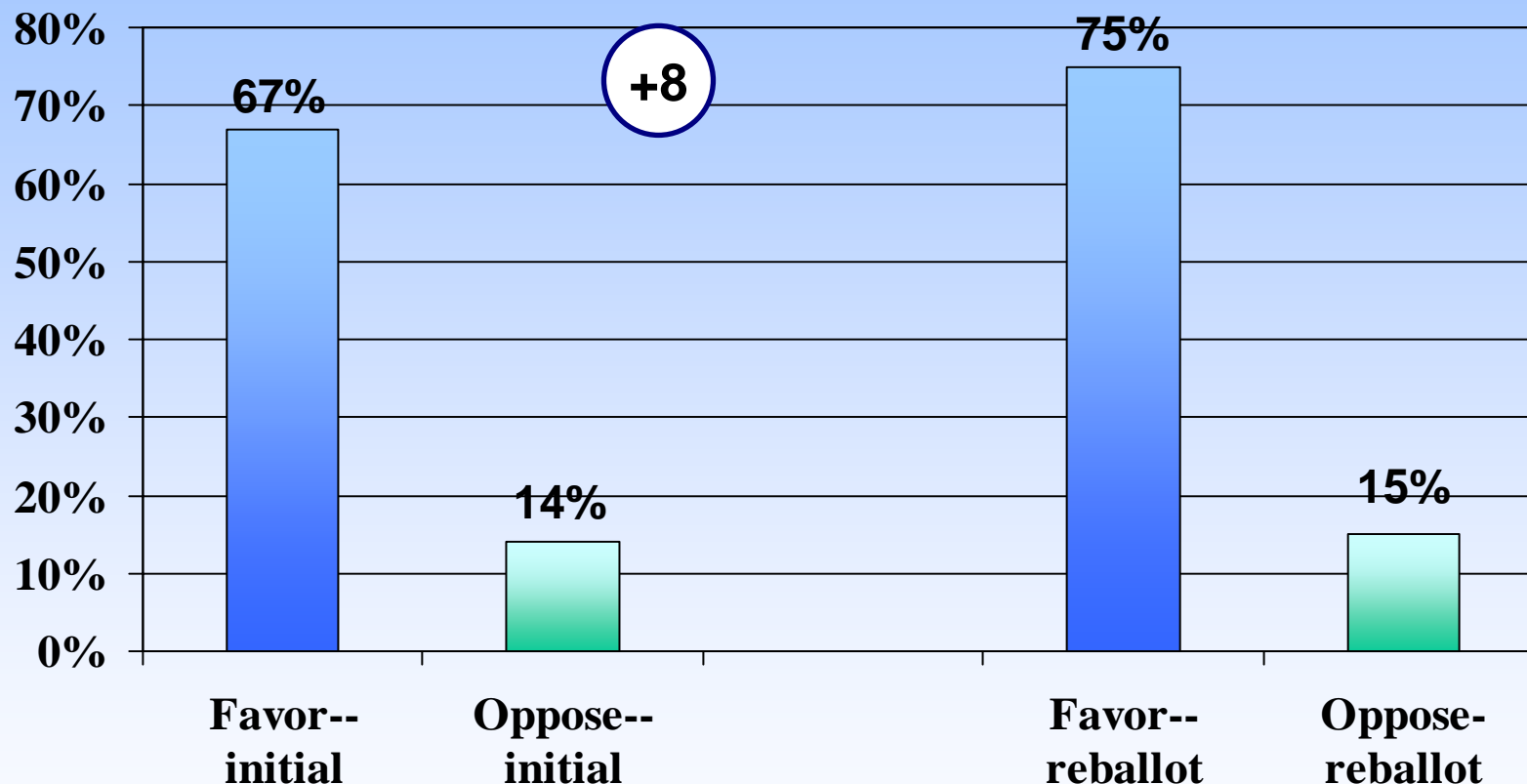
# Support for Guaranteed Affordable Choice over a single payer plan is also quite strong across key constituencies, including the health care base.



Support for Guaranteed Affordable Choice over a single payer plan is also quite strong in California and Colorado, but not quite as strong among more populist Ohio voters who are a little more likely to appreciate the single payer option.



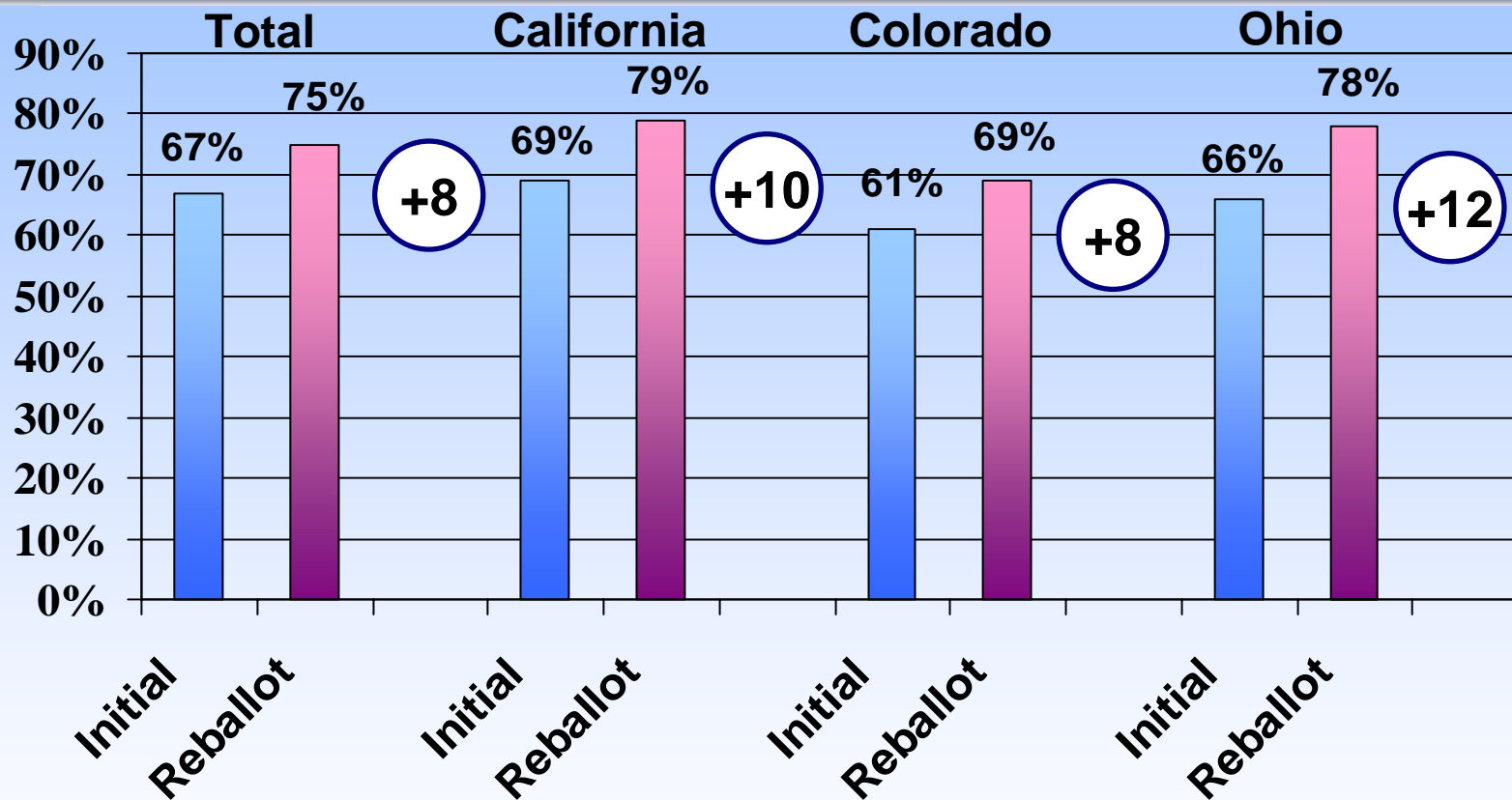
# More than two-thirds of voters initially favor a short, general description of GAC, with support growing to three-fourths of the voters after they hear more details about the plan



Now thinking about this plan by itself, would you favor or oppose a proposal to guarantee affordable health insurance coverage for every American with a choice of private or public plans that cover all necessary medical services, paid for by payroll taxes on employers and individuals on a sliding scale, or are you undecided?

\*Among no demographic group does a majority oppose GAC.

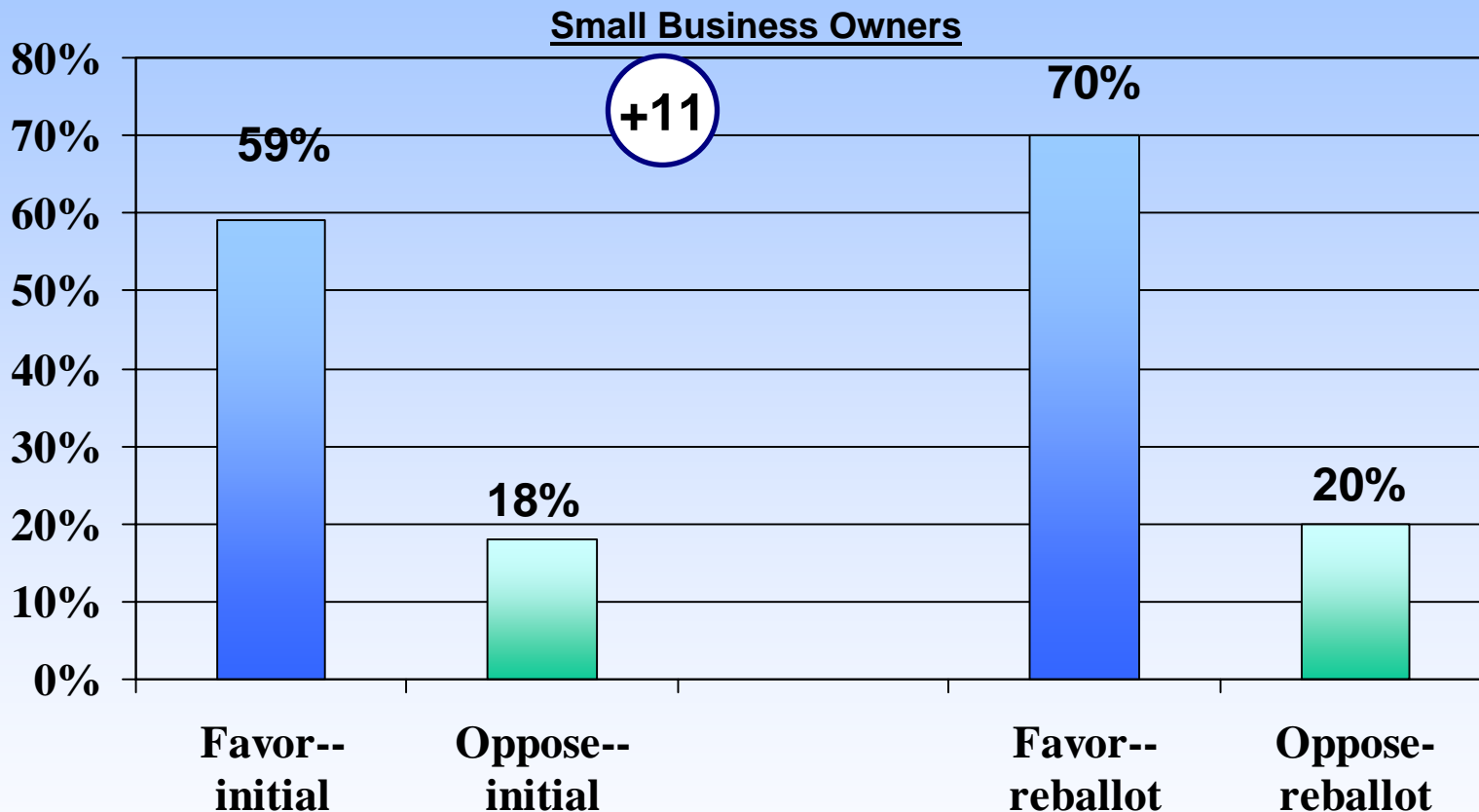
Support for a short, general description of GAC increases significantly across each of several key states, with the greatest increase occurring among Ohio voters



Now thinking about this plan by itself, would you favor or oppose a proposal to guarantee affordable health insurance coverage for every American with a choice of private or public plans that cover all necessary medical services, paid for by payroll taxes on employers and individuals on a sliding scale, or are you undecided?

\*Among no demographic group does a majority oppose GAC.

Support for GAC is somewhat weaker among small business owners, but it is still a majority and support among them grows after they hear more details about the plan



Now thinking about this plan by itself, would you favor or oppose a proposal to guarantee affordable health insurance coverage for every American with a choice of private or public plans that cover all necessary medical services, paid for by payroll taxes on employers and individuals on a sliding scale, or are you undecided?

A strong majority of voters across key constituencies initially favor GAC, and every group likes it even more once they have heard more details about it.

**RATING OF GENERIC GAC—INITIAL& REBALLOT**  
**(% Total favor, % Strongly favor)**

Plan	Total	Proper Patriots	Marginalized Middle Agers	Mobile Materialists
Initial Generic GAC*	67% (40%)	65% (35%)	64% (39%)	68% (41%)
Re-ballot on Generic GAC	75% (48%)	72% (43%)	76% (43%)	74% (42%)
Shift on GAC initial to rebalot	+8 (+8)	+7 (+8)	+12 (+4)	+6 (+1)

\*Now thinking about this plan by itself, would you favor or oppose a proposal to guarantee affordable health insurance coverage for every American with a choice of private or public plans that cover all necessary medical services, paid for by payroll taxes on employers and individuals on a sliding scale, or are you undecided?

A strong majority of voters across age and gender groups initially favor GAC, with young men most supportive initially. Older women come on board after more information is provided.

**RATING OF GENERIC GAC—INITIAL& REBALLOT**  
**(% Total favor, % Strongly favor)**

Plan	Total	Men < 50	Men > 50	Women < 50	Women > 50
Initial Generic GAC*	67% (40%)	75% (38%)	68% (44%)	71% (51%)	60% (30%)
Re-ballot on Generic GAC	75% (48%)	76% (42%)	74% (48%)	78% (54%)	76% (48%)
Shift on GAC initial to rebalot	+8 (+8)	+1 (+4)	+6 (+4)	+7 (+3)	+16 (+18)

\*Now thinking about this plan by itself, would you favor or oppose a proposal to guarantee affordable health insurance coverage for every American with a choice of private or public plans that cover all necessary medical services, paid for by payroll taxes on employers and individuals on a sliding scale, or are you undecided?

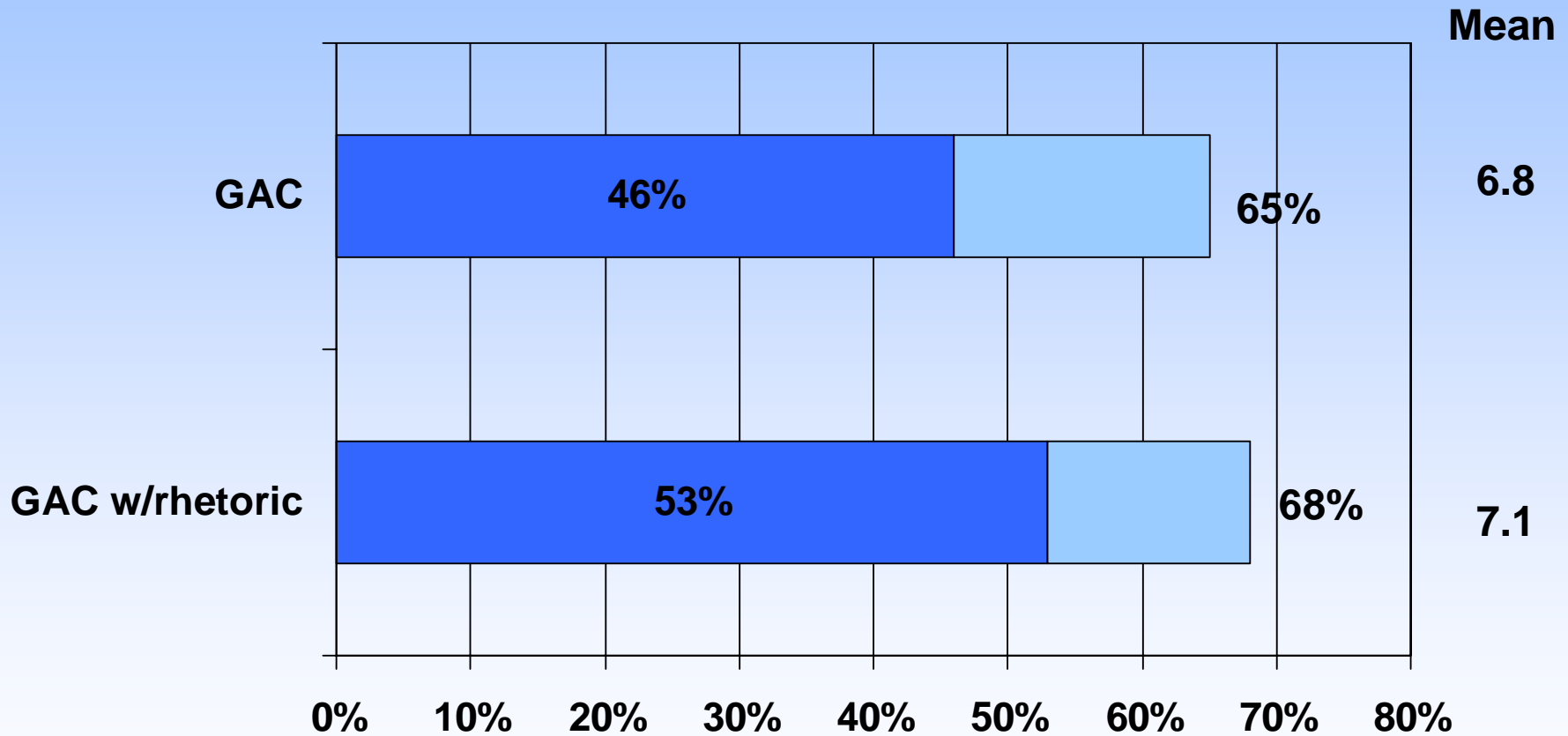
A strong majority of voters across party lines initially favor GAC, though support among Democrats intensifies to the greatest degree as they hear more information.

**RATING OF GENERIC GAC—INITIAL& REBALLOT**  
**(% Total favor, % Strongly favor)**

Plan	Total	Democrats	Independents	Republicans
Initial Generic GAC*	67% (40%)	75% (47%)	68% (37%)	59% (33%)
Re-ballot on Generic GAC	75% (48%)	87% (61%)	76% (45%)	62% (35%)
Shift on GAC initial to rebalot	+8 (+8)	+12 (+14)	+8 (+12)	+3 (+2)

\*Now thinking about this plan by itself, would you favor or oppose a proposal to guarantee affordable health insurance coverage for every American with a choice of private or public plans that cover all necessary medical services, paid for by payroll taxes on employers and individuals on a sliding scale, or are you undecided?

Tapping into key health care values before reading a detailed description of GAC moderately increases the intensity of support, though the version without the initial rhetoric is also appealing to voters.



31 Rate how much you favor or oppose it on a scale of zero to ten, with ten meaning you very strongly favor the proposal, zero meaning you very strongly oppose it, and 5 meaning you are neutral.



The impact of rhetoric faded quickly over the course of survey, having little lasting impact.

# Description of Guaranteed Affordable Choice—Survey Language

## **Rhetoric heard in “Values” version:**

America can do better. Greedy insurance and drug companies have too much control over our health care system and rising costs are hurting our families. Enough is enough. We need the government to act as a watchdog to protect consumers, get health care costs under control, and make sure everyone has access to quality affordable health care, including a choice of private or public plans and a wide choice of doctor. It’s wrong for people who work hard and play by the rules to go without affordable health care.

## **Description read to all voters:**

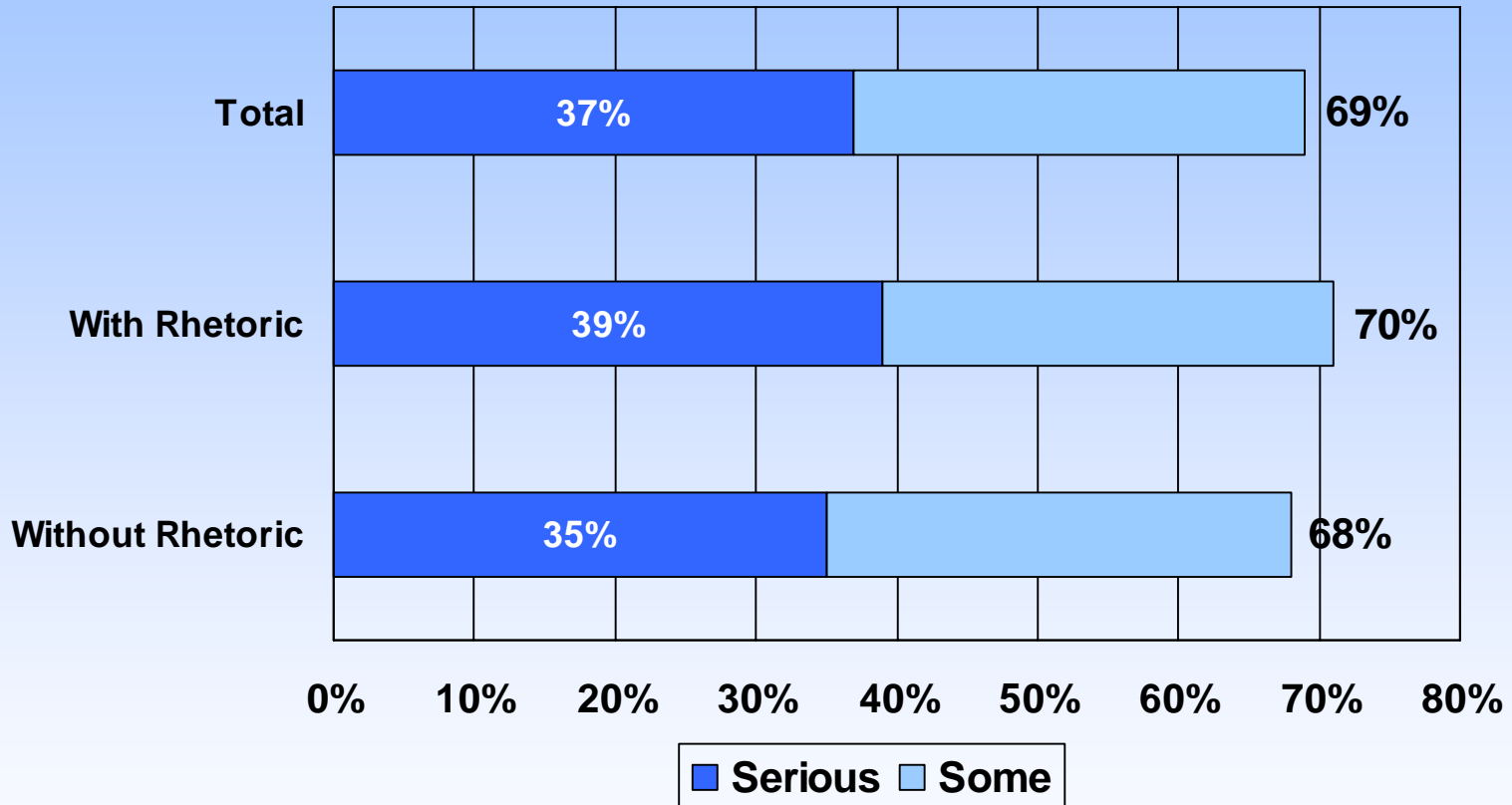
- Americans would be guaranteed to have a choice of health plans they can afford, either from a private insurer, or from a public plan offered at a sliding scale cost based on income.
- To maintain quality and allow fair cost comparisons, health insurance companies and the public plan would be required to provide at least a standard, comprehensive package of benefits including preventive care and all needed medical care.
- Employers would be required to offer a choice of the public plan and at least one private plan to all employees, including part-time employees.
- Employers and individuals could choose to keep their current health plans or one that offers more coverage beyond the standard plan, but all plans — private or public—would have to cover at least the standard package of benefits.
- Costs would be controlled by competition between the plans, and by using a nationwide pool to negotiate lower prices within the public plan. The public plan would be paid for through a modest tax increase. Small businesses would pay a lower rate.
- No private or public insurer could deny coverage or charge higher premiums to people with pre-existing conditions.

Among key constituencies, invoking key health care values has the greatest impact on support for GAC among Proper Patriots and Mobile Materialists, though having heard these values initially does not have a major impact on the outcome of later message debates.

**RATING OF FULL GAC—WITHOUT & WITH RHETORIC**  
**(mean, % rate 10)**

Plan	Total	Proper Patriots	Marginalized Middle Ageds	Mobile Materialists
GAC without rhetoric	6.8 (20%)	6.5 (15%)	6.7 (20%)	6.8 (13%)
GAC with rhetoric	7.1 (26%)	7.1 (25%)	6.8 (20%)	7.5 (28%)
Difference	+.3 (+6%)	+.6 (+10%)	+.1 (0%)	+.7 (+15%)

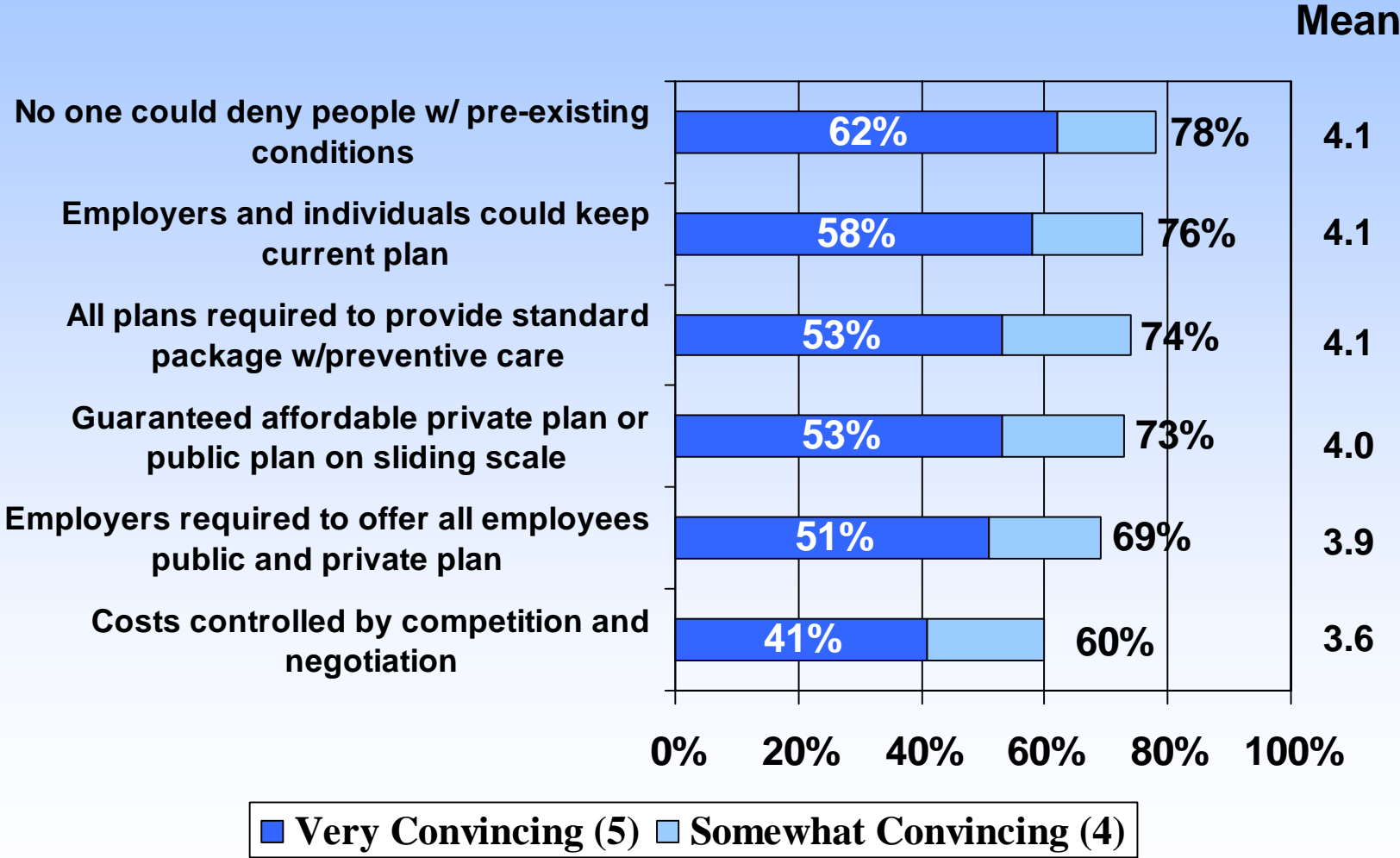
**An attack based on higher taxes and scarcity of health care creates significant doubts for over two-thirds of voters. Having heard the earlier values rhetoric does not help.**



Now let me read you something that some people say about the guaranteed affordable health care plan we have been discussing:

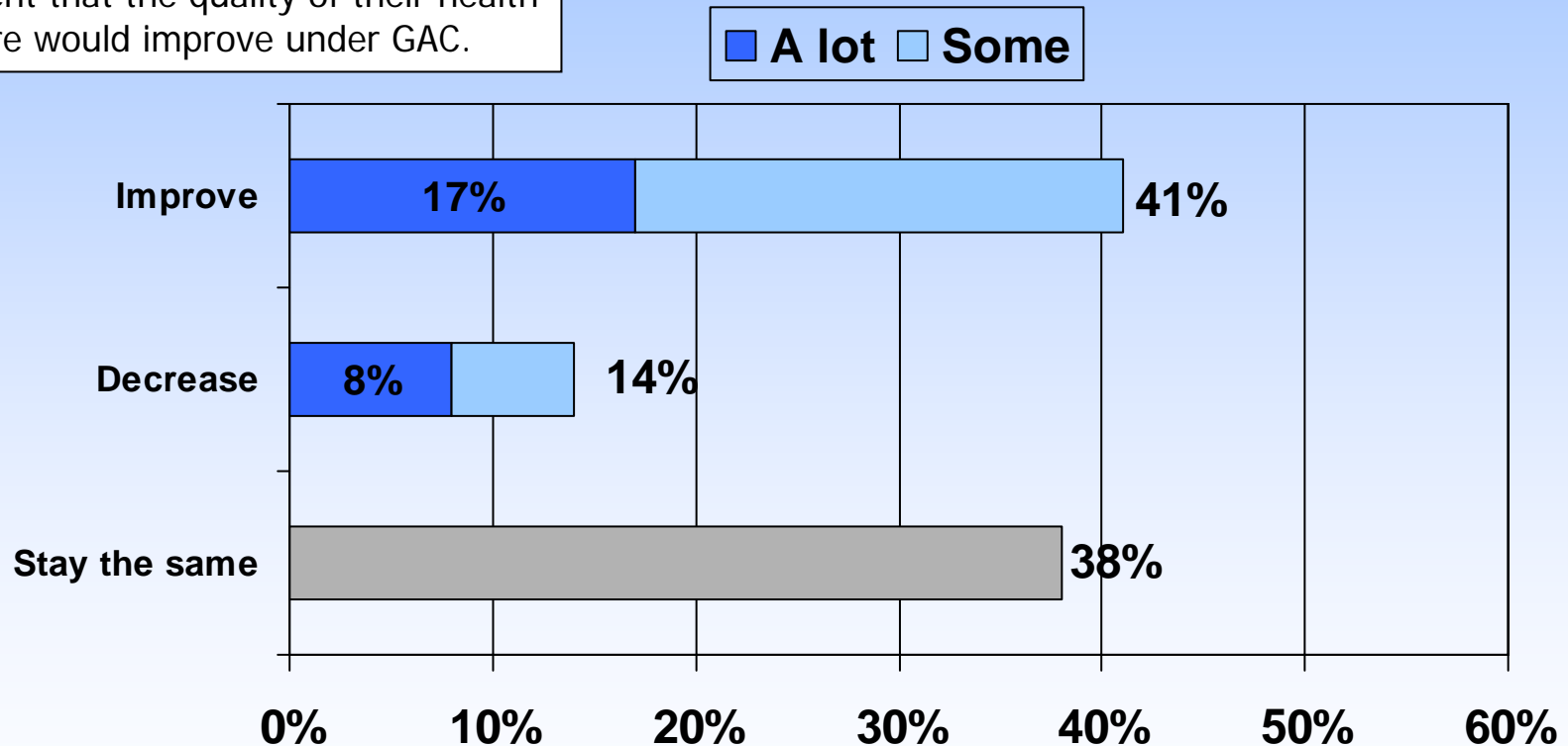
This plan is big government health care that will mean a large tax increase on American middle class families and will lead to more red tape and a shortage of quality care for our families. Does this raise serious doubts, some doubts, minor doubts, or no real doubts in your own mind about the proposal? If you are not sure how you feel about it, please say so.

The most compelling aspect of GAC is that insurers would not be able to deny coverage to people with pre-existing conditions. It is also very important for voters to hear that they could keep their current plan.



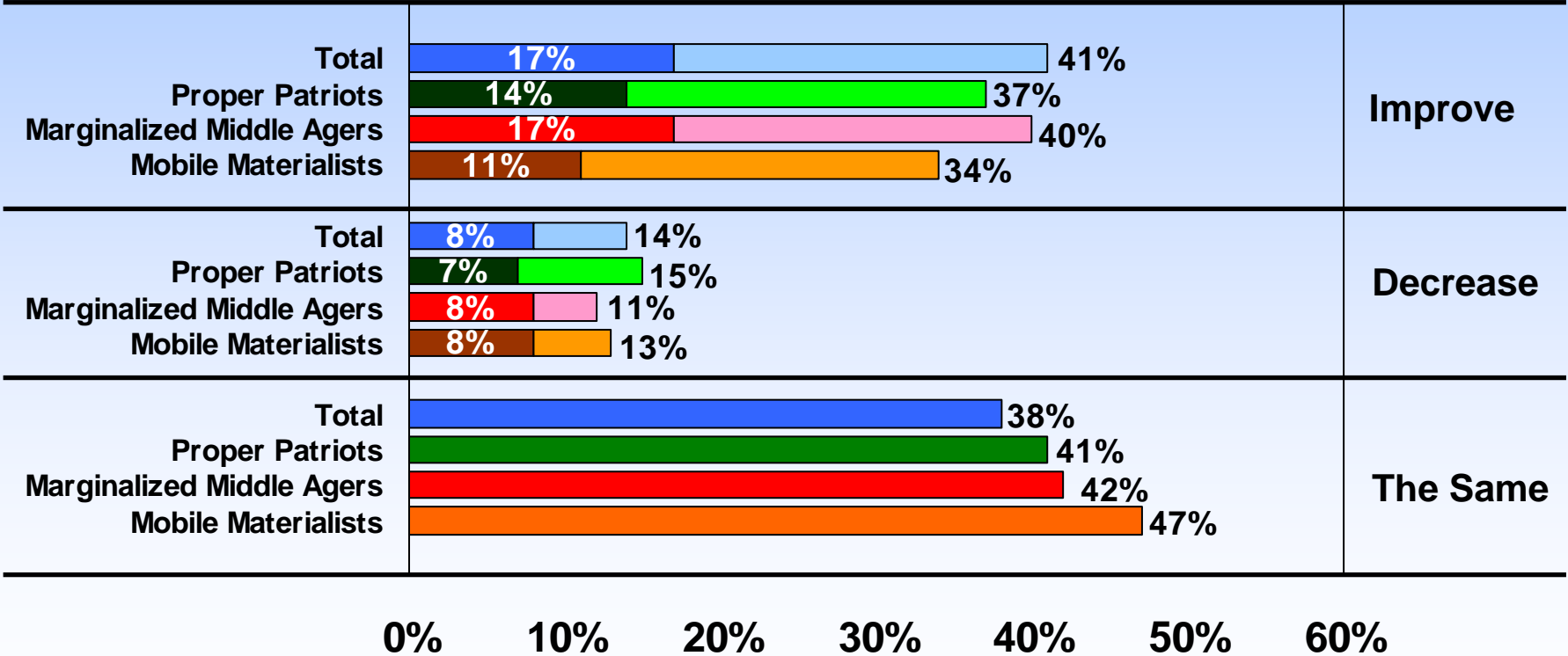
# A plurality of voters believe that the under GAC the quality of health care would improve to some degree, while very few voters believe that quality would decline.

Colorado voters are significantly less confident that the quality of their health care would improve under GAC.

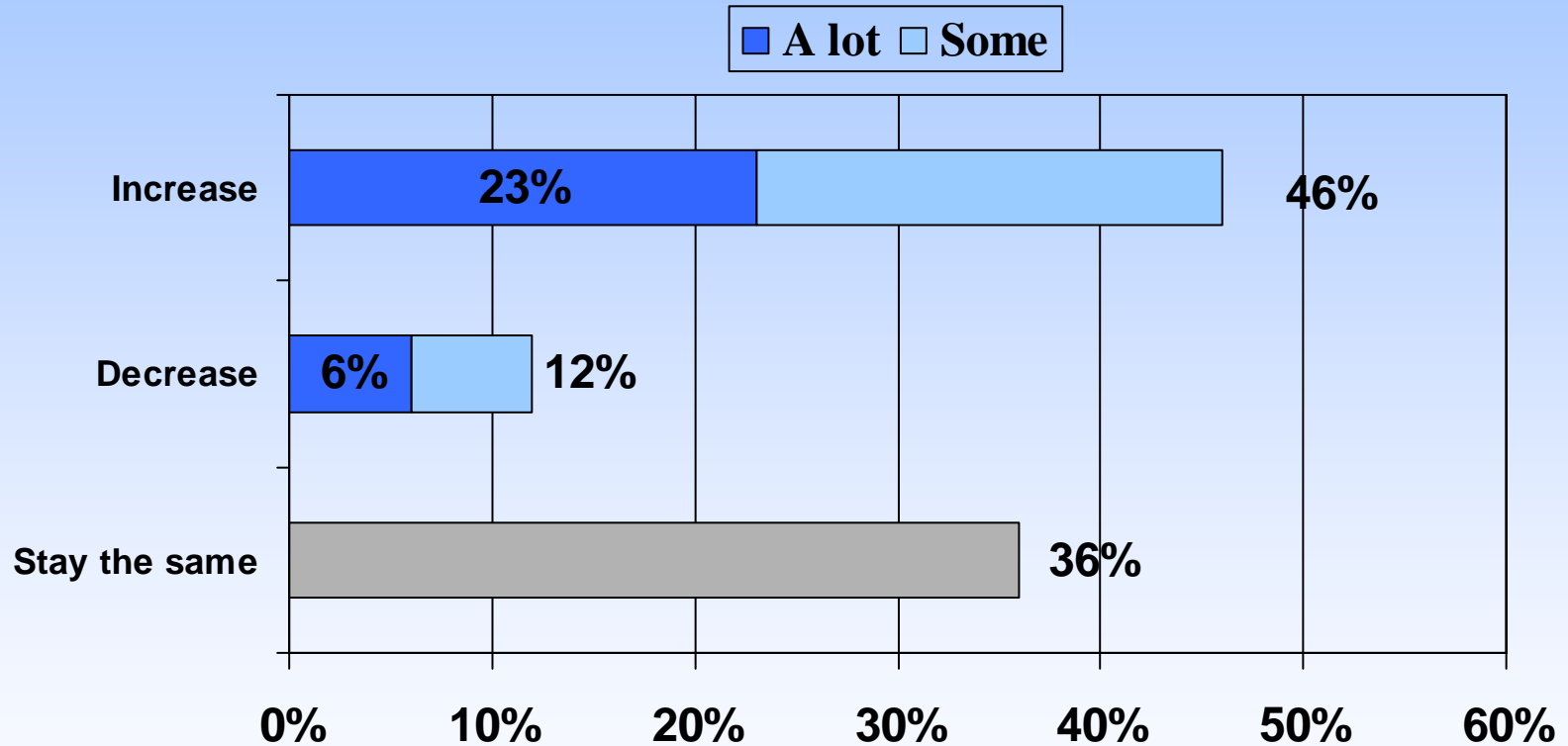


Under this plan, do you think the quality of your health care would improve, decrease, or stay the same?

**Among key constituencies, Proper Patriots tend to be slightly more concerned about quality, but majorities of all groups believe that the quality of their health care will improve or remain the same.**

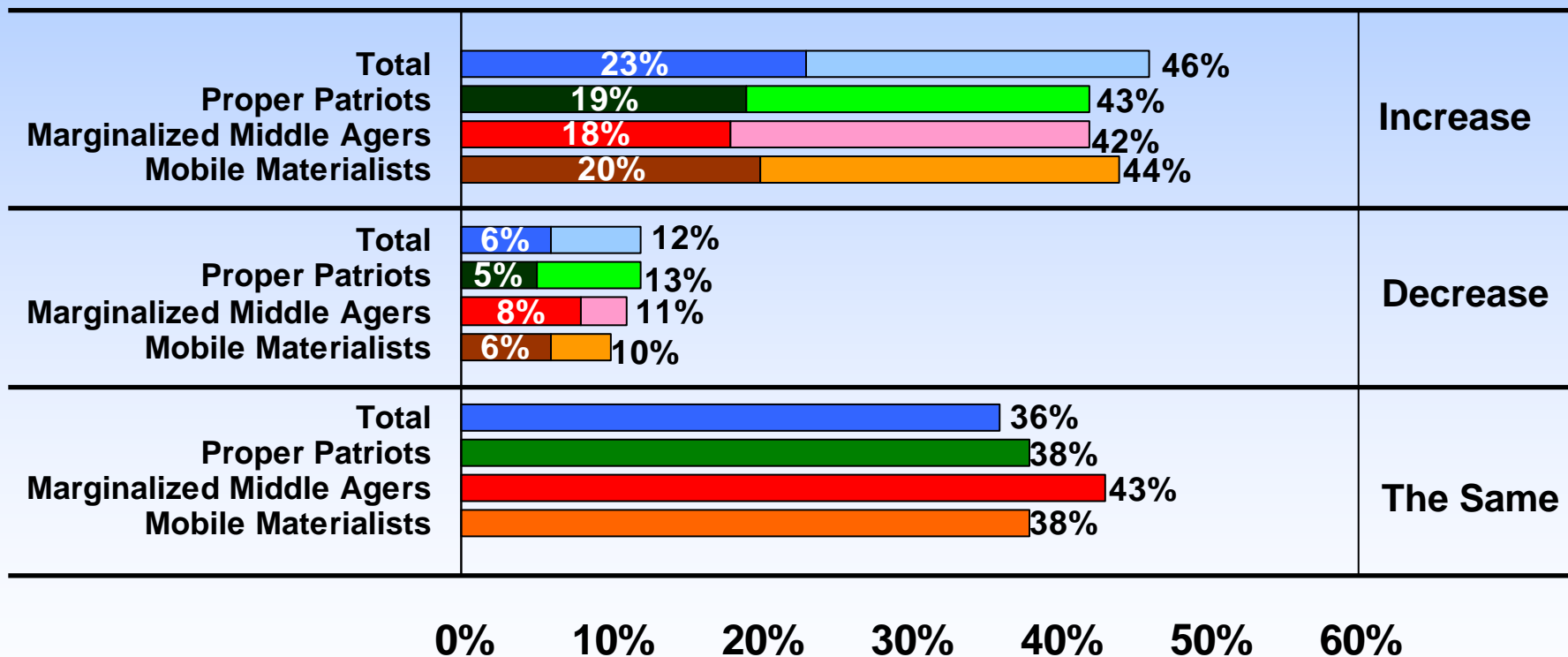


## A plurality of voters believe they will have greater peace of mind about health care under GAC.

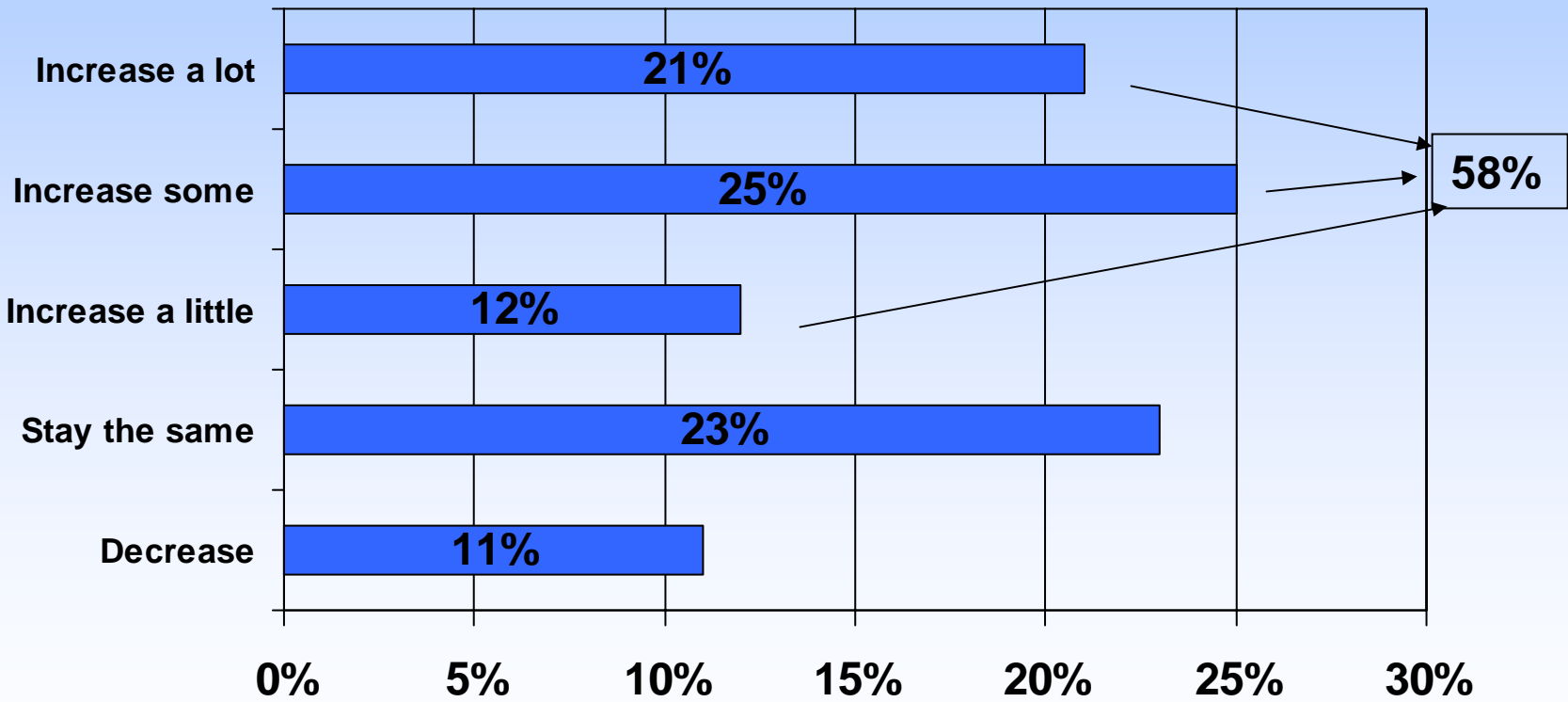


Under this plan, do you think your peace of mind about health care would increase, decrease, or stay the same?

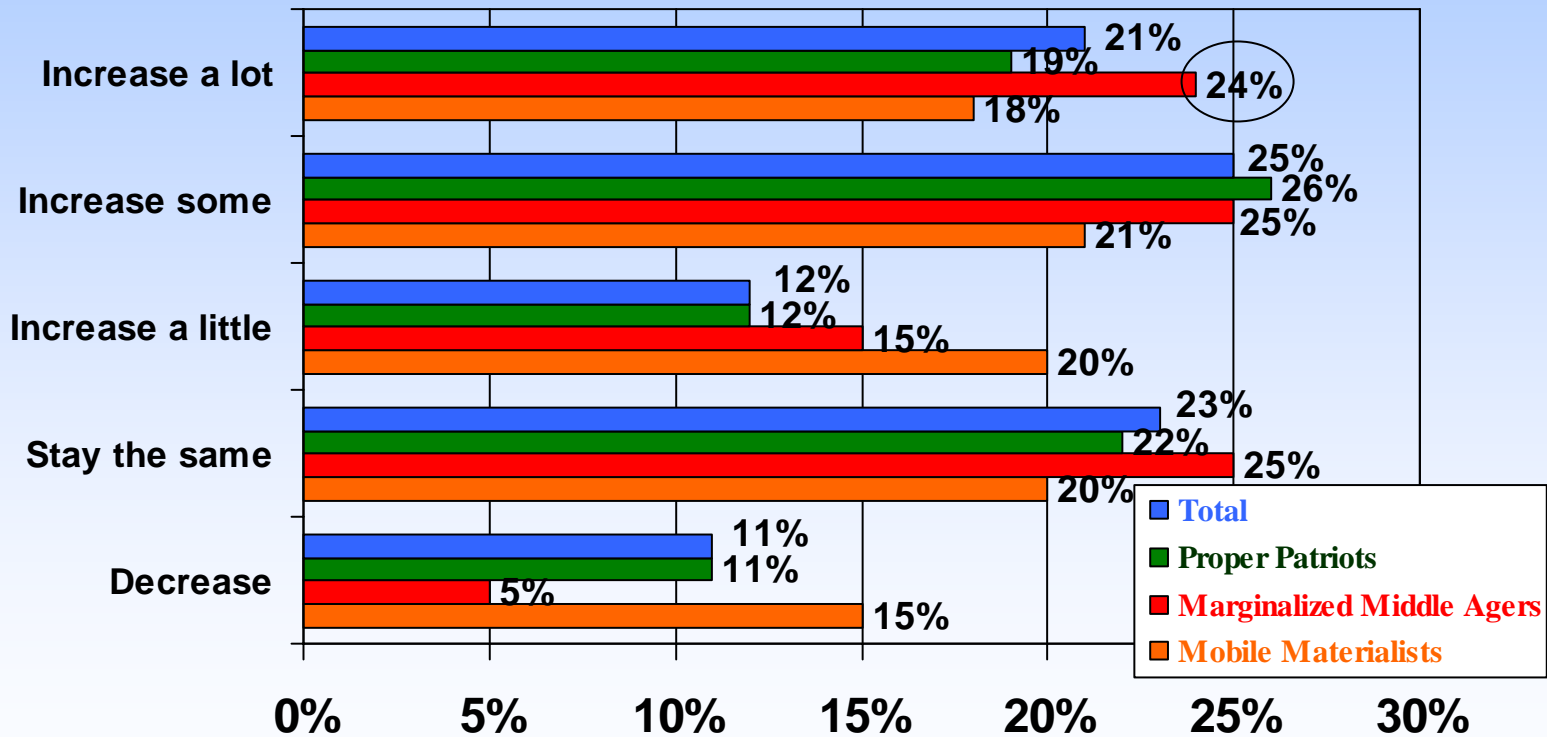
# Key constituencies also report greater peace of mind concerning health care under GAC, though to a slightly lesser extent.



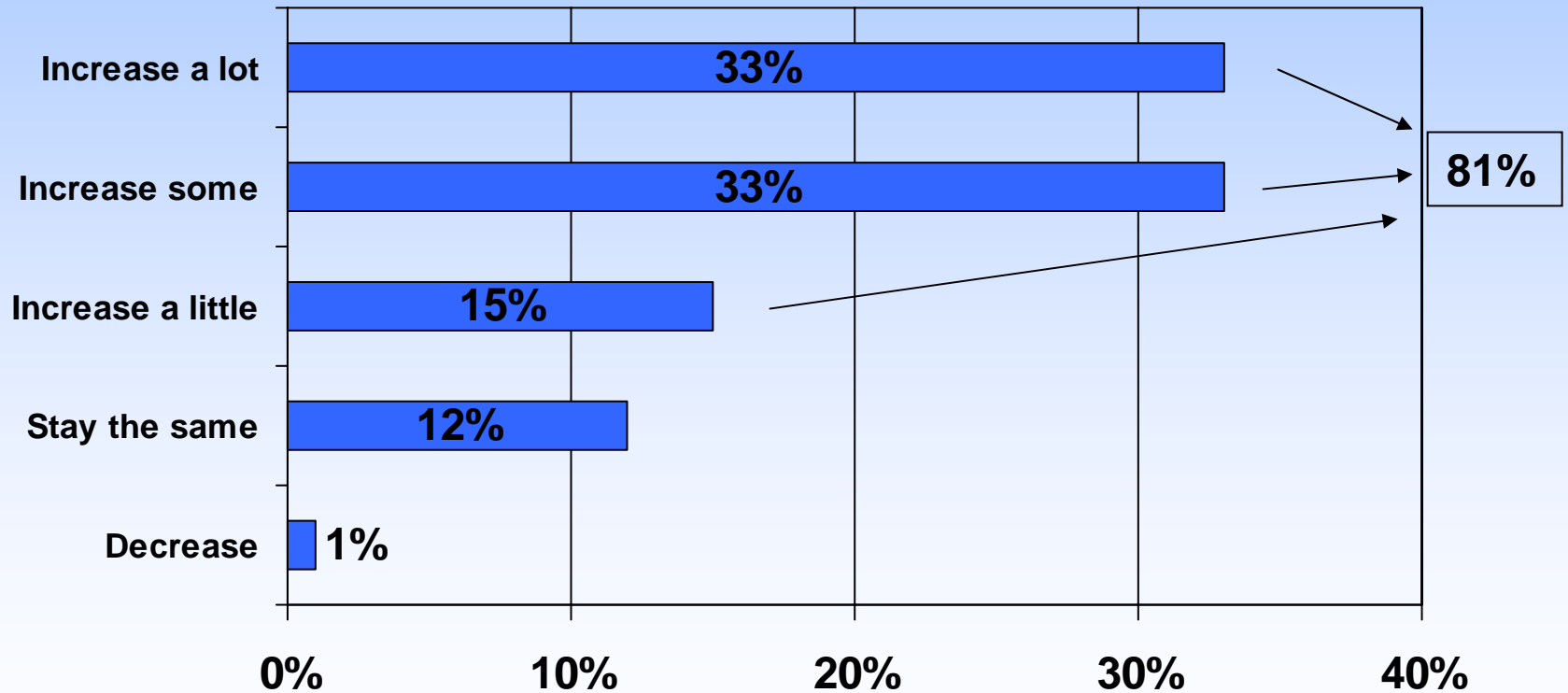
However, a solid majority believes that their costs will increase under GAC, with about 1 in 5 saying they will increase a lot.



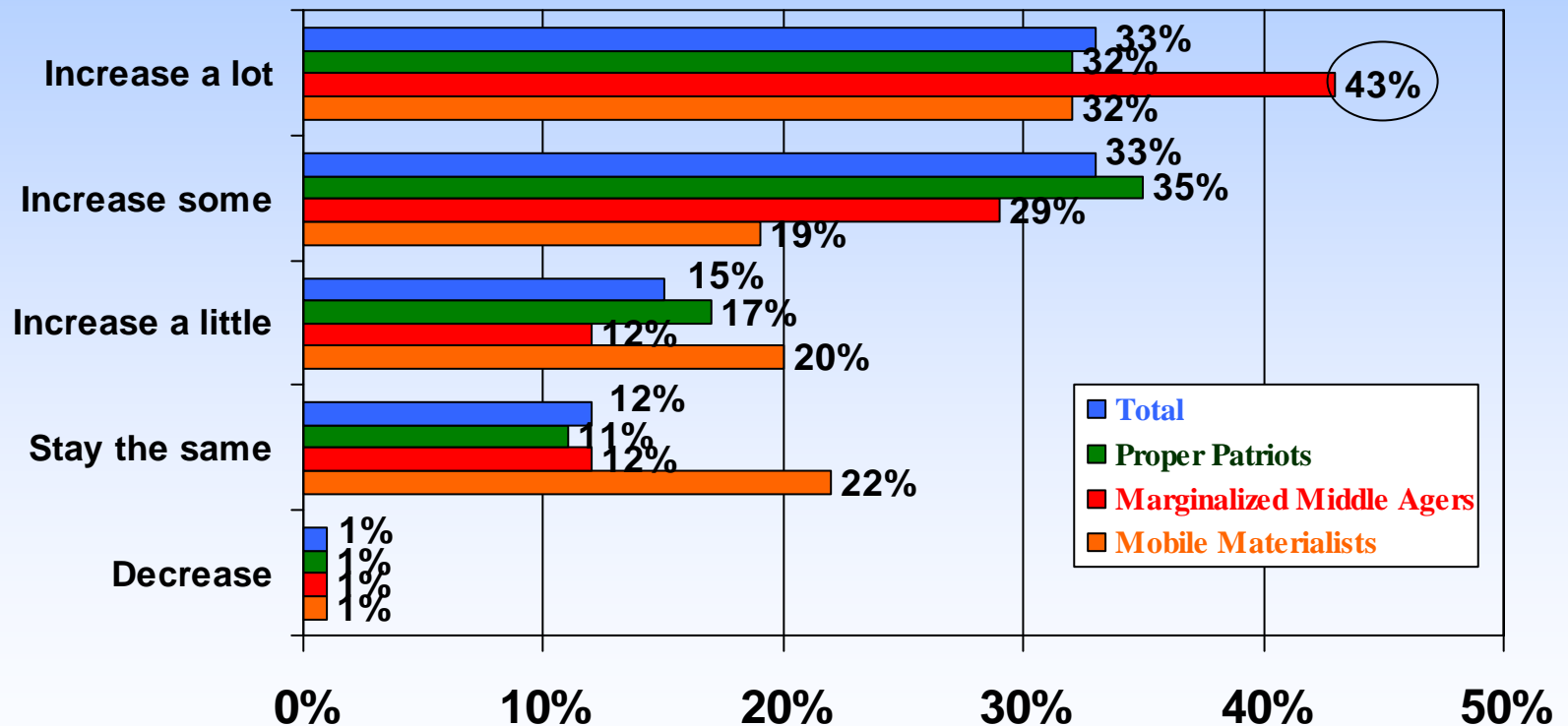
# Marginalized Middle-Agers are the most cost-sensitive COO, with roughly 1 in 4 believing their health care costs will increase a lot under GAC.



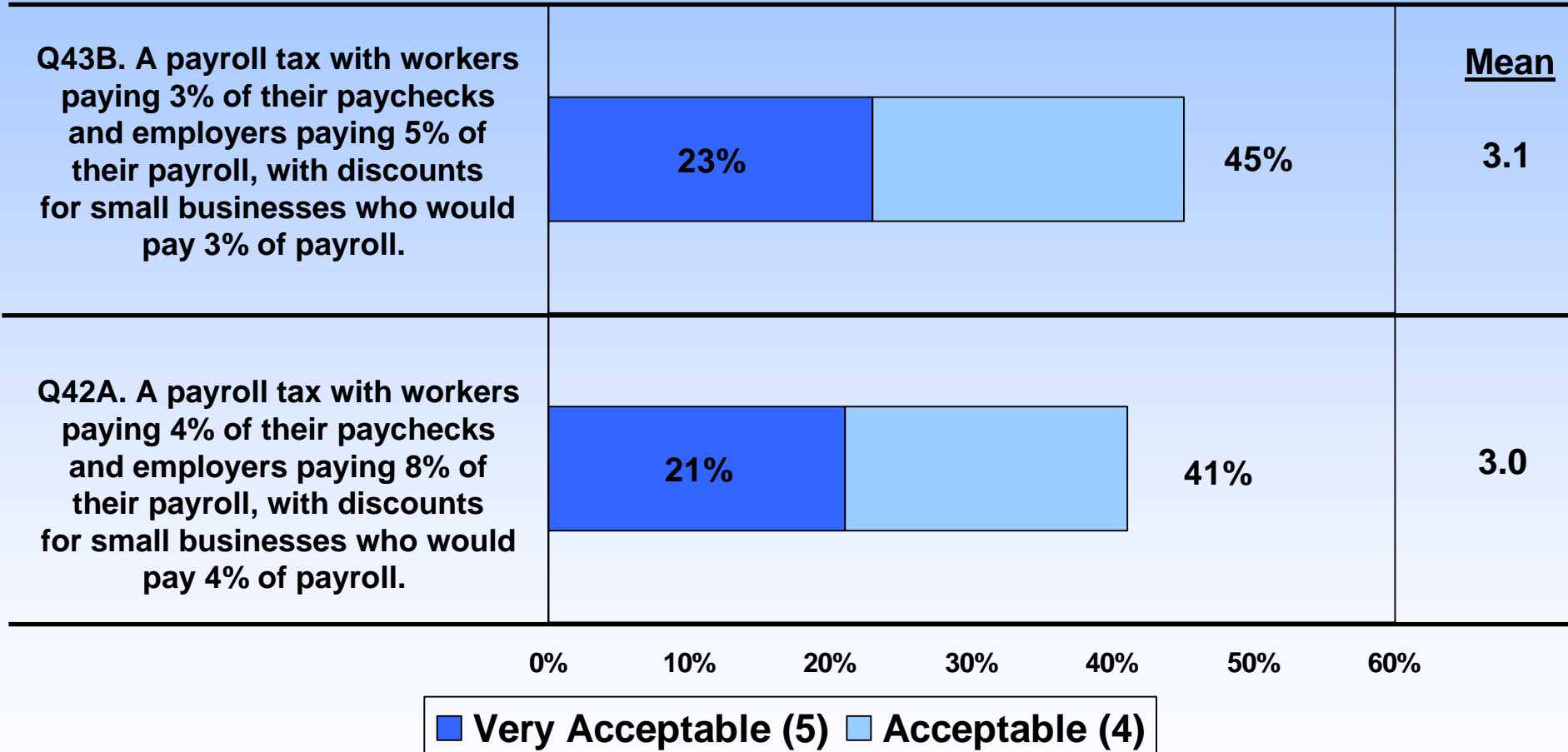
The vast majority also believes that their taxes will increase to some degree under GAC, and one third believe they will increase a lot.



Among key constituencies, Marginalized Middle-Agers have a very high level of tax sensitivity, with a plurality believing their taxes will increase a lot, and 84% of the two largest groups say they will increase.

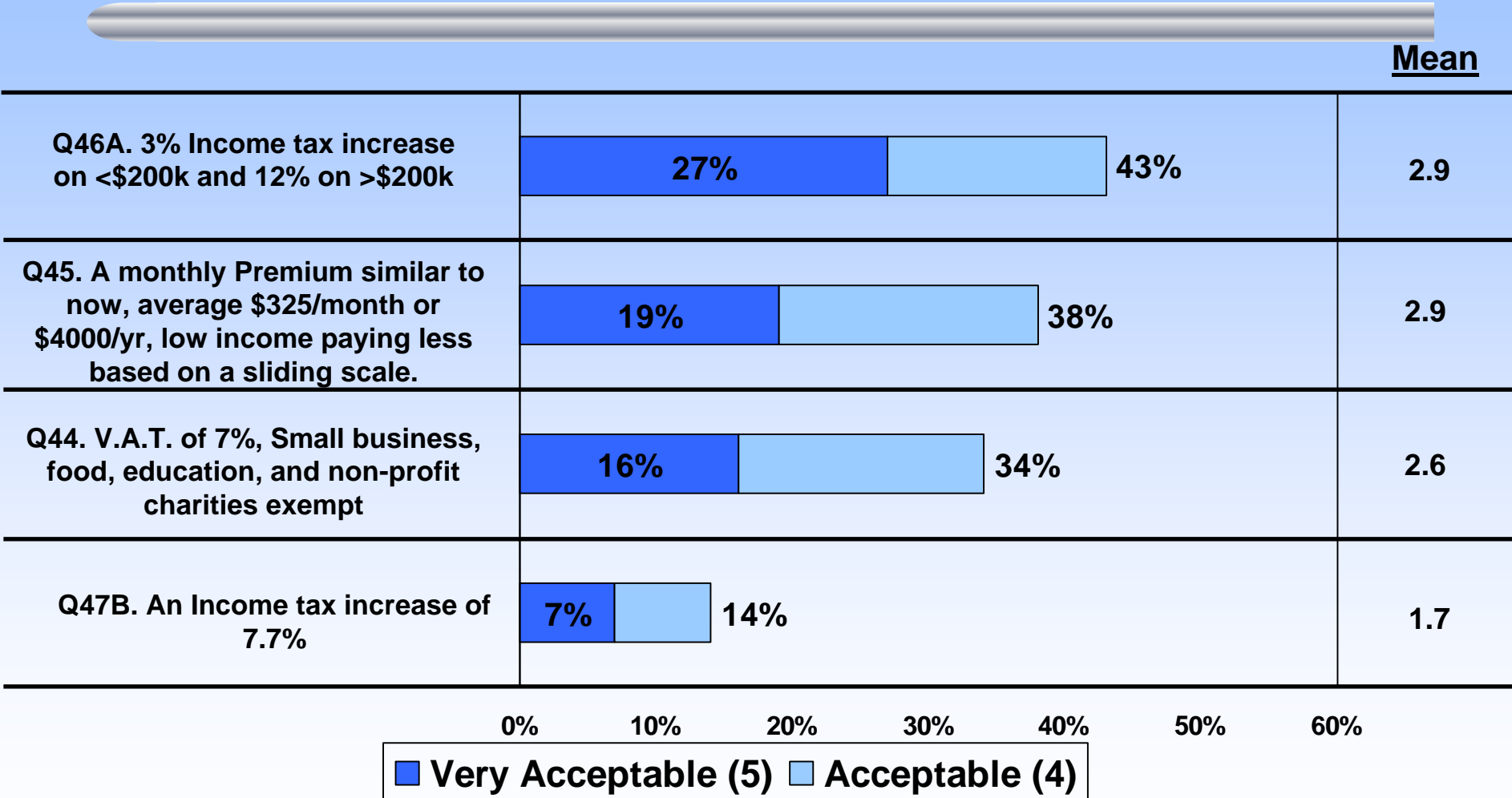


Using a 3%/5% payroll tax to finance the plan with 3% for small business is marginally more acceptable than a 4%/8% payroll tax with 4% for small business.



<sup>44</sup> Please rate how acceptable that revenue source is on a scale of 0 to 5, where 5 means it is a very acceptable source of revenue, and 0 means it is not acceptable at all, and you can use any number from 0 to 5.

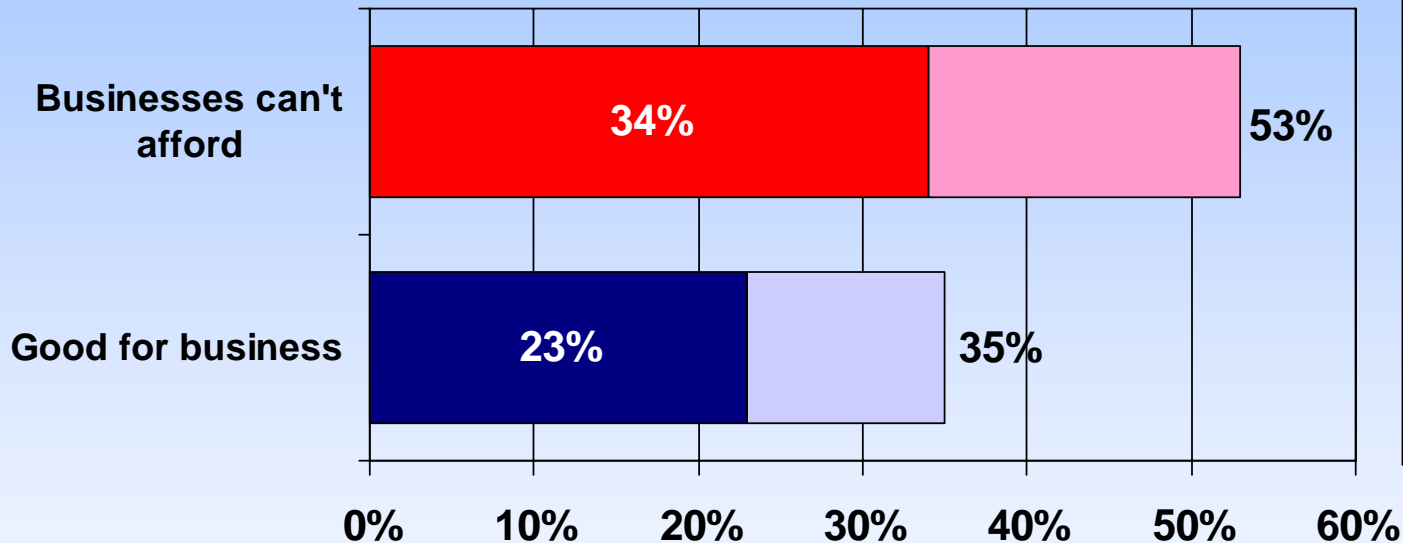
# Other methods of paying for the plan are somewhat less appealing, with a 7.7% income tax a non-starter.



Please rate how acceptable that revenue source is on a scale of 0 to 5, where 5 means it is a very acceptable source of revenue, and 0 means it is not acceptable at all, and you can use any number from 0 to 5.

# A majority of voters find the small business attack on GAC compelling.

## Small Business attack



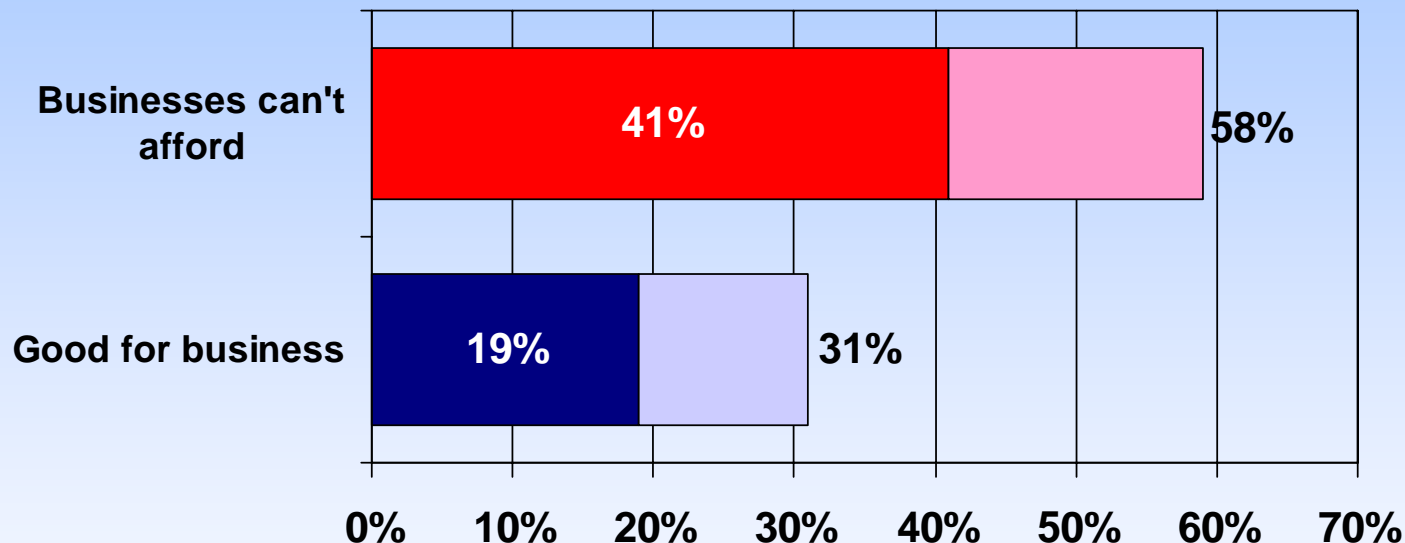
Despite the fact that the GAC position is badly beaten by the small business attack, regression analysis shows that it is not significant at driving a reduction in final support for the plan.

**[Businesses can't afford]** Many small businesses just can't afford a mandate to provide insurance to all of their workers. Thousands of small companies all across the country could go out of business as a result, costing millions of jobs. Health care is important, but so is protecting jobs, and supporting the small businesses that are the backbone of our economy.

**[Good for business]** This proposal is a good deal for business. Those that already provide coverage to their employees will, on average, pay less than they do now. Small businesses will pay only half as much as large corporations, and will no longer be charged more because they have a smaller pool of workers, or because they have someone with a pre-existing condition. And they won't have to compete at a disadvantage with companies that don't spend anything on health care.

# The small business attack on GAC is even stronger among small business owners.

## Small Business Owners Small Business attack



**[Businesses can't afford]** Many small businesses just can't afford a mandate to provide insurance to all of their workers. Thousands of small companies all across the country could go out of business as a result, costing millions of jobs. Health care is important, but so is protecting jobs, and supporting the small businesses that are the backbone of our economy.

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## On the side of small business

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➤ Noting that hugely profitable corporations like Wal-Mart are increasingly failing to provide affordable health coverage -- as well as noting how small businesses struggle to compete against these giants -- adds considerable weight to our arguments.

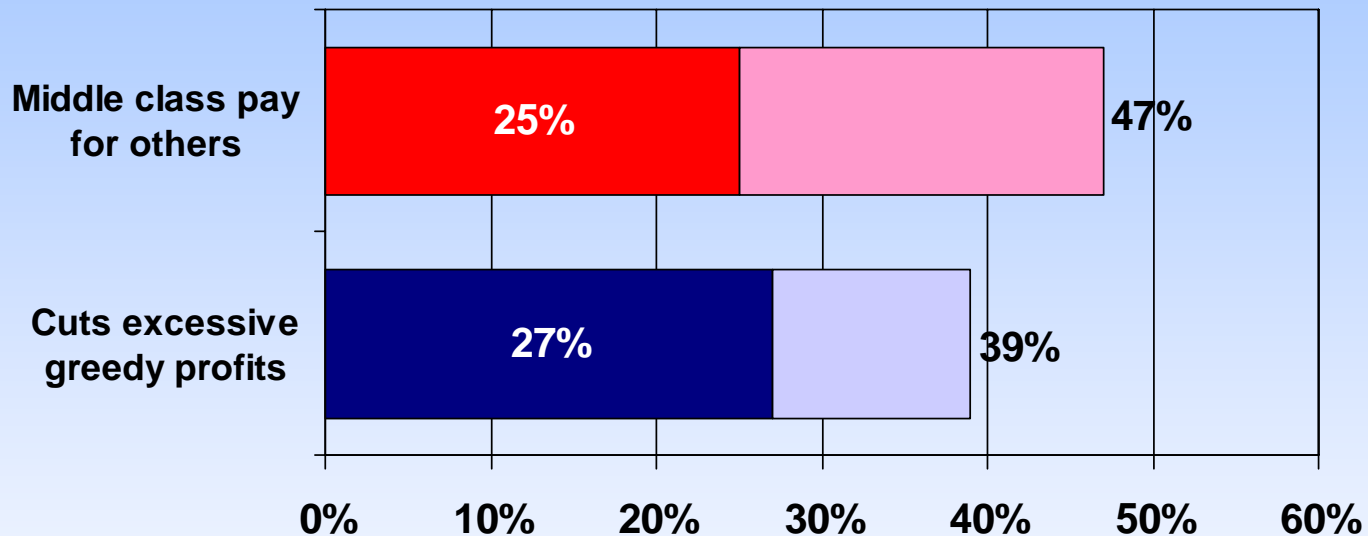
➤ This frame serves to put us on the side of small business and can deflect some anti-government sentiment, instead directing it toward corporations for sticking taxpayers and government with the costs of insuring their workers.

➤ Emphasizing that the Guaranteed Affordable Choice plan would include some form of discount for small business is essential to prevent erosion of support.

48 ➤ Having a small business voice as advocate is also important.

Defending GAC from charges that the middle class will have to pay for the health care for the uninsured is not very effective when the response focuses on insurance company greed.

### Middle Class attack

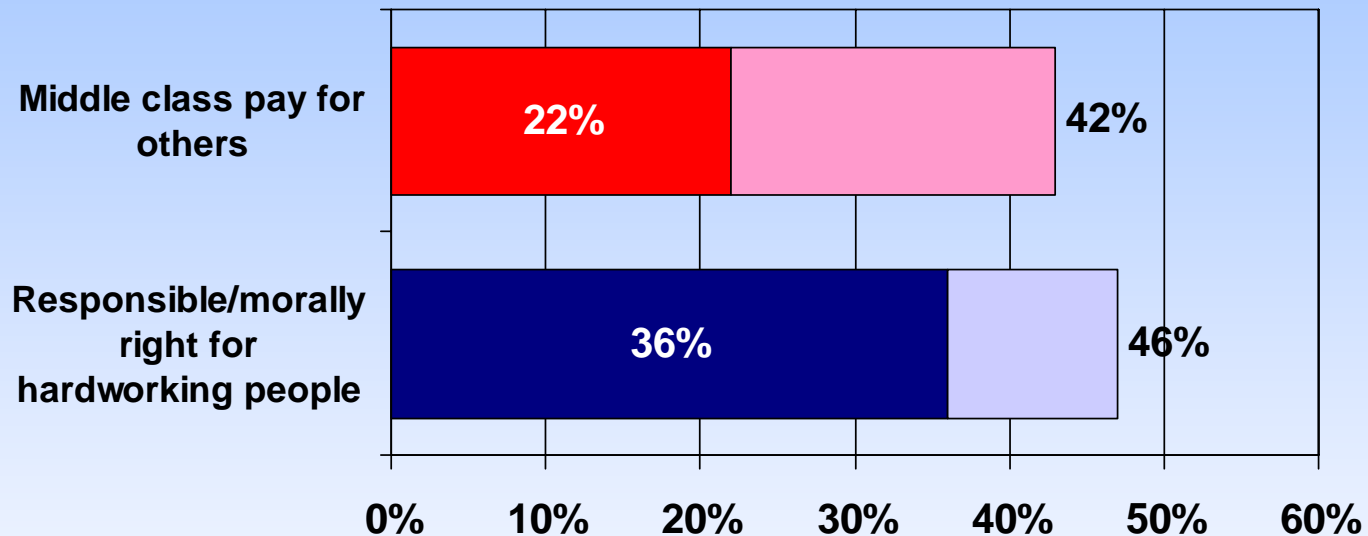


**[Poor have no incentive]** They call this a sliding scale, but immigrants and people on welfare will pay almost nothing and will have no incentive to take care of their health. This program will force middle class families who are already struggling with their health care costs to pay for health care for the uninsured. We can't afford a big tax increase, and that's what this big government health care program really is. When government gets involved, everything just costs more, and taxpayers are left to foot the bill.

**[Cut excessive profits]** Enough is enough. Insurance companies and drug companies are making record profits while spending billions on TV ads and even more on lawyers and bureaucrats to deny people coverage. We're paying more and more every year, but you can't count on coverage when you really need it. This reform will save an estimated 200 billion dollars over 10 years because it cuts excessive profits by insurance companies and reduces the paperwork at hospitals and doctor's offices. For less than we are paying now, we will all have quality, affordable health care that we can count on.

# Defending GAC from the same attack by appealing to the morality of providing affordable health care to those who work hard and play by the rules works better.

## Middle Class attack



**[Poor have no incentive]** *They call this a sliding scale, but immigrants and people on welfare will pay almost nothing and will have no incentive to take care of their health. This program will force middle class families who are already struggling with their health care costs to pay for health care for the uninsured. We can't afford a big tax increase, and that's what this big government health care program really is. When government gets involved, everything just costs more, and taxpayers are left to foot the bill.*

**[Responsible/morally right]** *It's just wrong for people who work hard and pay taxes to go without affordable, quality health care. Under the current system, many hard-working middle class people are finding it increasingly difficult to afford health care they can count on for themselves and their families. This program is about doing what is morally right by making quality health care coverage affordable for hard-working people who want to be responsible but can't afford it today. It would give millions of hardworking families peace of mind.*

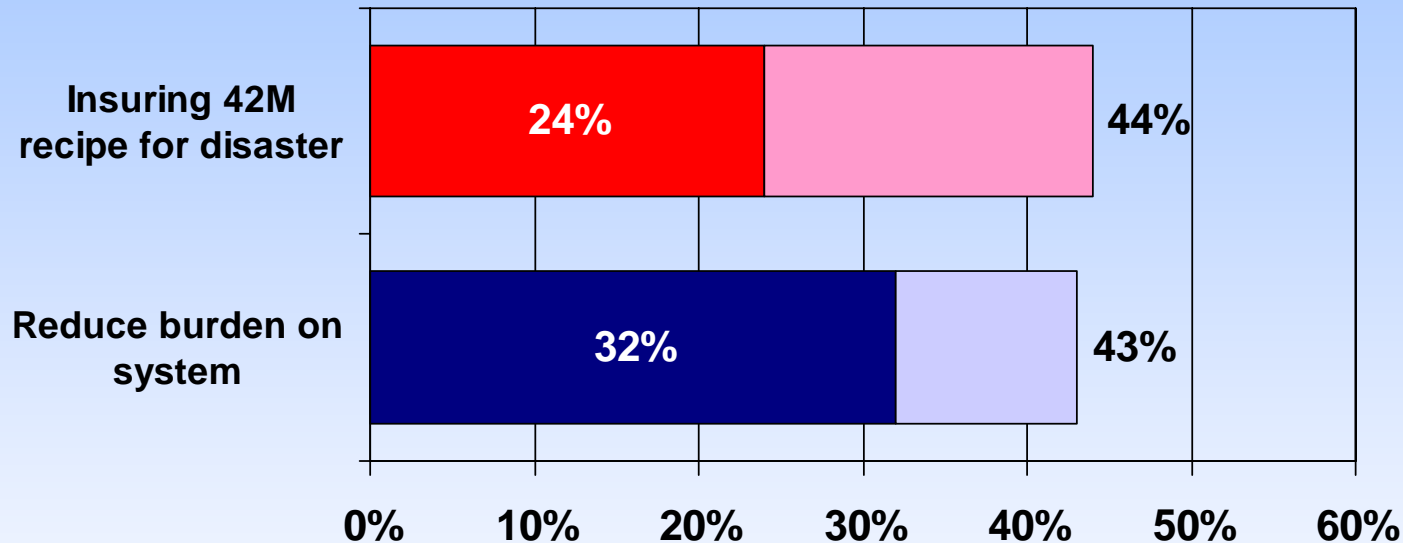
Appealing to morality of providing health care to those who work hard works better overall – especially among Marginalized Middle Agers.

**NET PRO-GAC RATINGS ON MIDDLE CLASS ATTACK**  
**(Pro-GAC position minus anti-GAC position)**

Pro-GAC	Total	Proper Patriots	Marginalized Middle Agers	Mobile Materialists
Cuts excessive, greedy profits	-8	-3	-25	-6
Responsible/morally right for hardworking people	+4	+7	+1	-2

# Countering charges of scarcity of health care by discussing the improvements to the system under GAC divides voters roughly evenly between the two sides.

## Quality/Scarcity



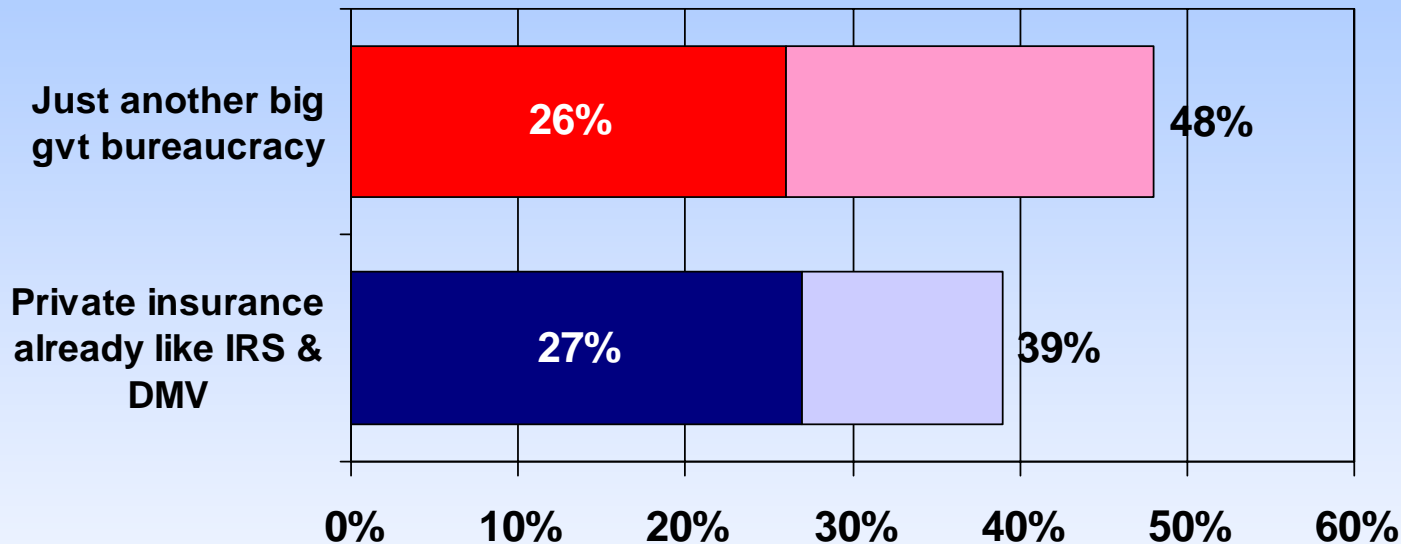
All 3 major COO's were closely divided on this debate.

**[Insuring 42M recipe for disaster]** *We need to make health care more affordable, but trying to add 42 million uninsured people to the system all at once with a big new government program is a recipe for disaster. The new program will cost billions in taxes, hospitals and doctors will be even more overloaded than they are now, we'll have to wait weeks to get appointments, and quality of care is bound to suffer. This approach punishes families and businesses who are already working hard to pay for health care by adding billions in new taxes and overloading the system.*

**[Reduce burden on system]** *Doctors and hospitals are overloaded now because they have to fight with insurance companies for every charge, and emergency rooms are overflowing with uninsured people who need care. This proposal will reduce the burden on the health care system by simplifying and standardizing insurance coverage, and making it much easier for people to get the preventive care they need so they don't get sicker and need more expensive treatment. And those with good health coverage now will be able to keep their coverage and keep their doctor.*

The big government/bureaucracy argument is difficult to effectively refute even when the tables are turned by pointing out the waste and inefficiency of the current system.

### Big government/bureaucracy



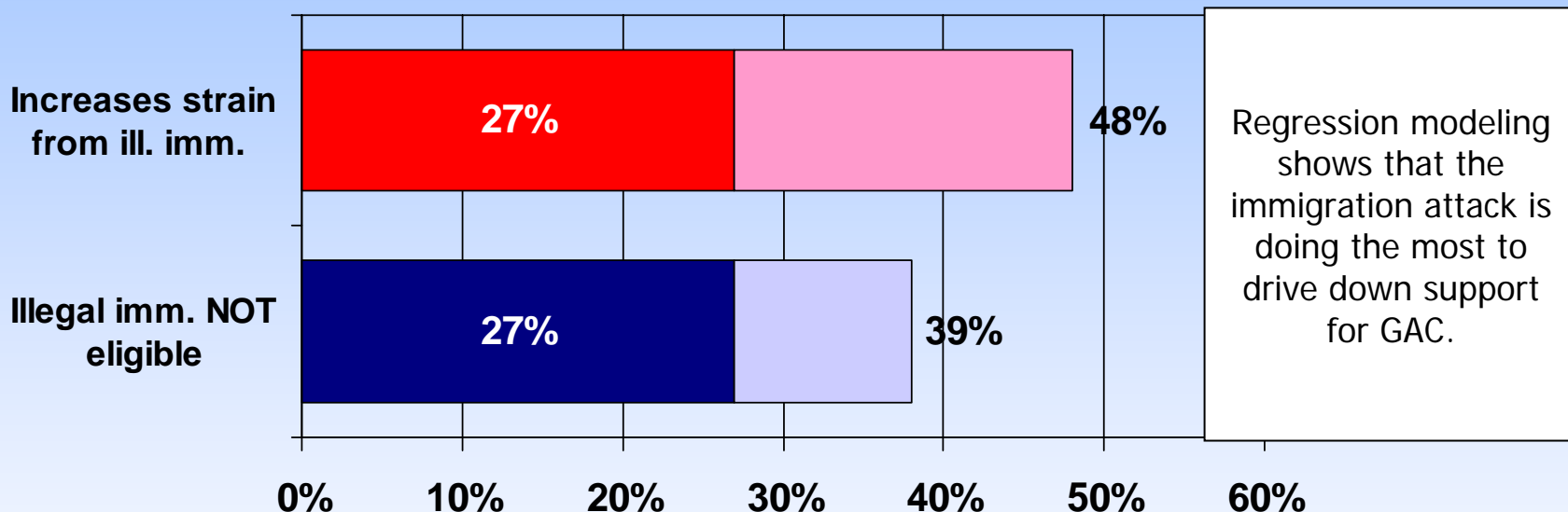
Though the anti-GAC position appears more effective, regression shows that it is not driving down final opposition to GAC.

**[Just another big gvt bureaucracy]** *This plan sounds good, but it just won't work. It will be just another big government bureaucracy like the IRS and the DMV, operating inefficiently and costing taxpayers hundreds of billions of dollars. We will end up paying higher taxes and getting substandard health care with long waits to get treatment and lots of red tape and paperwork. They call this 'Guaranteed Choice' but this is just a big government program to bring socialized medicine to America.*

**[Private insurance already like IRS & DMV]** *Private insurance is already like the IRS and the DMV, with lots of red tape, limiting your choices, denying people coverage when they need it most and making profits of at least 25 percent off the top. This proposal forces insurance companies to compete on a level playing field—providing a standard package of benefits with prices everyone can understand and afford, and accountability that forces them to deliver what they promise. Government is the watchdog, not the doctor.*

Simply arguing that illegal immigrants would not be covered under GAC is not particularly effective against immigration attacks even if that were the policy position of GAC advocates—which it is not.

### Illegal Immigrants-not eligible

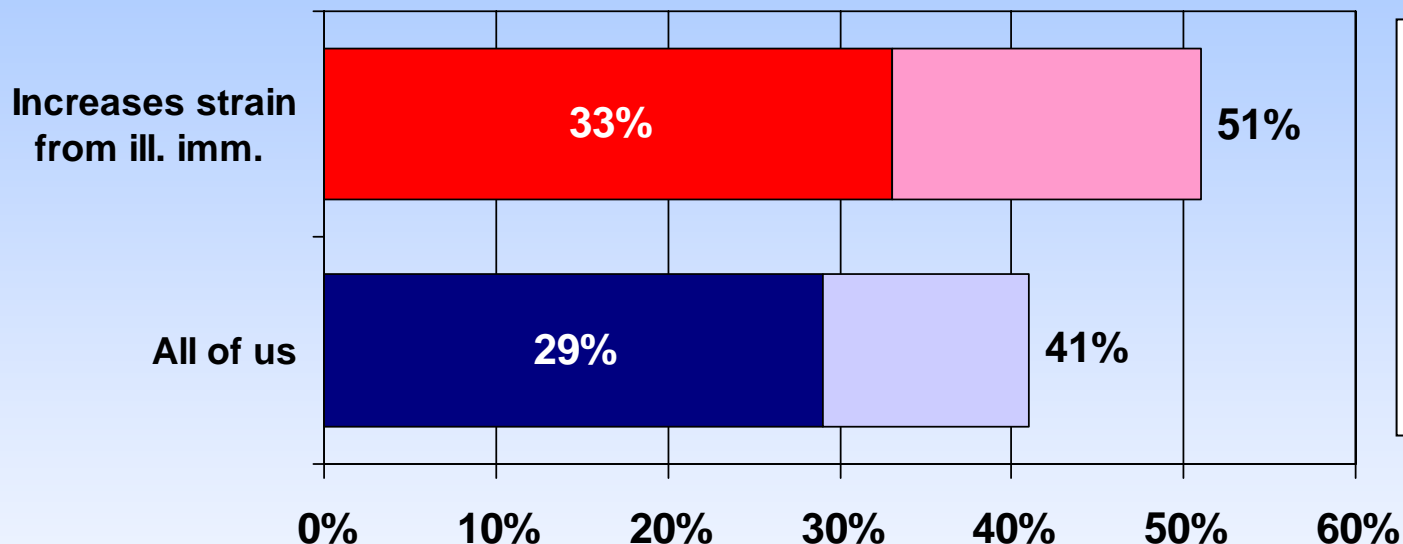


**[Increases strain from illegal imm.]** *We are already having enough trouble finding ways to get health care coverage for people who are in this country legally, let alone for millions of illegal immigrants who broke the law to get here. By giving health care benefits to all workers, legal or illegal, this proposal would greatly increase the financial strain that illegal immigrants already place on our health care system, and American taxpayers just can't afford to pay for it.*

**[Illegal imm. are NOT eligible]** *Illegal immigrants are not eligible for health care under the Guaranteed Affordable Choice proposal. Under the current system, many hard-working Americans are finding it increasingly difficult to provide health care they can afford and count on for themselves and their children. This proposal is about making quality health care coverage affordable for millions of hard-working Americans.*

However, a more pro-immigrant argument that all hardworking people who pay taxes deserve affordable, quality health care also falls short of refuting immigration attacks.

### Illegal Immigrants-traditional



Regression modeling shows that the immigration attack is doing the most to drive down support for GAC.

**[Increases strain from illegal imm.]** *We are already having enough trouble finding ways to get health care coverage for people who are in this country legally, let alone for millions of illegal immigrants who broke the law to get here. By giving health care benefits to all workers, legal or illegal, this proposal would greatly increase the financial strain that illegal immigrants already place on our health care system, and American taxpayers just can't afford to pay for it.*

**[All of us]** *All of us -- immigrants and non-immigrants -- who are working hard and paying taxes deserve affordable, quality health care, but many hard-working people are finding it increasingly difficult to provide health care they can afford. This program is about doing what is morally right by making quality health care coverage affordable for millions of hard-working people who want to be responsible and who will help pay for this program. It is giving millions of hardworking families peace of mind.*

Constituencies of opportunity particularly reject the traditional 'All hardworking people deserve health care' frame.

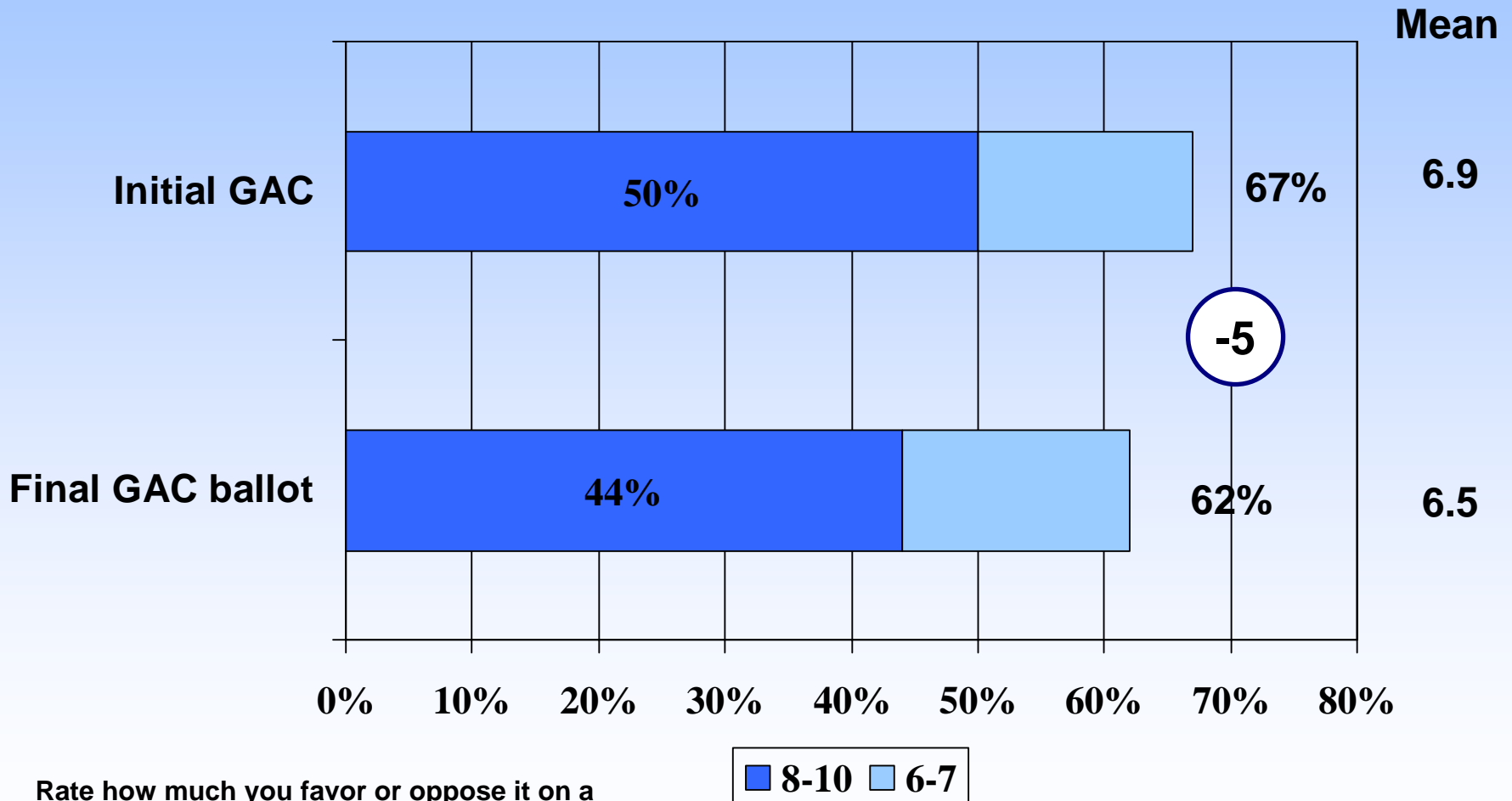
**NET PRO-GAC RATINGS ON ILLEGAL IMMIGRANTS ATTACK**  
**(Pro-GAC position minus anti-GAC position)**

Pro-GAC	Total	Proper Patriots	Marginalized Middle Agers	Mobile Materialists
Illegal Immigrants NOT eligible	-10	-5	-12	-5
Traditional-all of us	-10	-15	-14	-12

Despite the fact that some other attacks are compelling, the immigration attack was the only one that showed a significant correlation with reduced support for GAC.

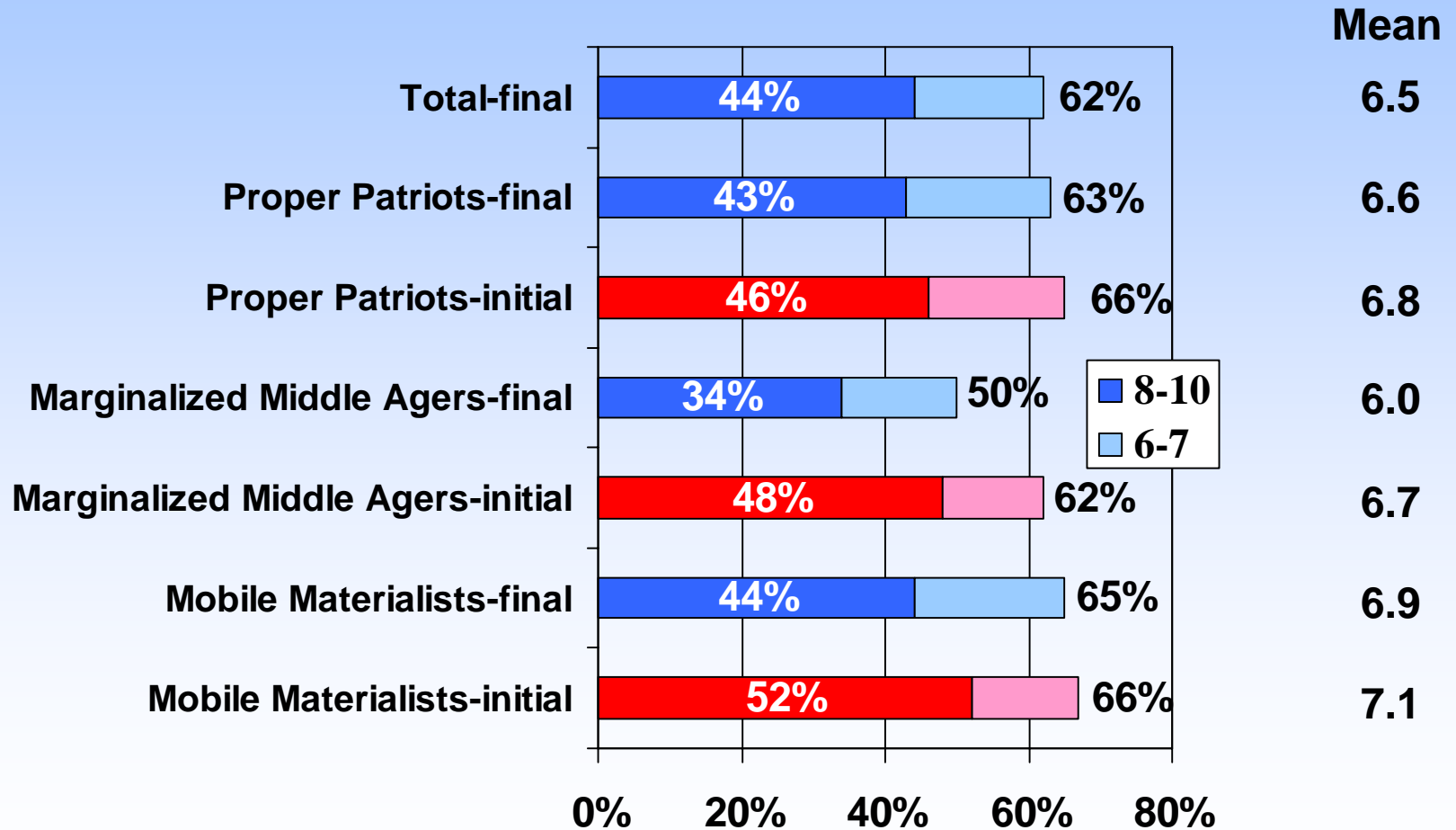
Messages	Beta	Significance
Illegal Immigration Attack	.131	.000
Middle Class Attack	.046	.327
Big Government Attack	.029	.532
Small Business Attack	.014	.749
Quality/Scarcity Attack	.010	.837

At the end of the survey, support for GAC remains close to initial levels despite the fact that a plurality of voters found opponents' attacks compelling.



58 Rate how much you favor or oppose it on a scale of zero to ten, with ten meaning you very strongly favor the proposal, zero meaning you very strongly oppose it, and 5 meaning you are neutral.

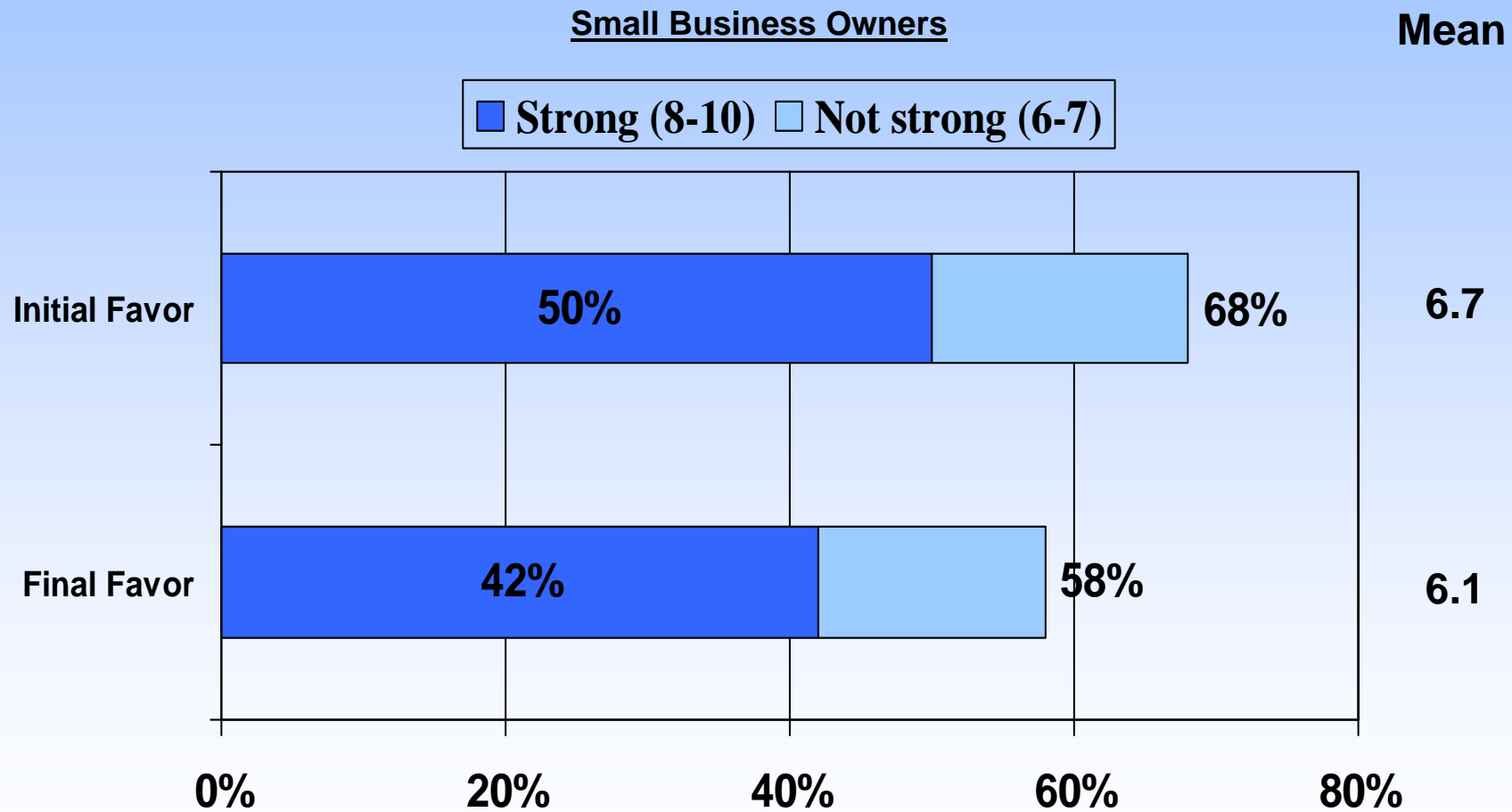
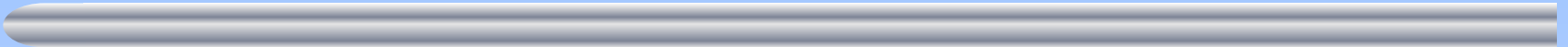
# In the final ballot on GAC, Marginalized Middle-Agers show the steepest decline in support over the course of the survey.



**GAC ultimately tests fairly well among Proper Patriots and Mobile Materialists, whereas Marginalized Middle-Agers shift toward opposition as they hear more attacks on the plan.**

<b>Modeled Segment</b>	<b>Solid Support</b>	<b>Shift Toward Support</b>	<b>Shift Toward Oppose</b>	<b>Solid Oppose</b>
<b>Total</b>	<b>34%</b>	<b>26%</b>	<b>32%</b>	<b>5%</b>
<b>Base</b>	<b>51%</b>	<b>26%</b>	<b>26%</b>	<b>0%</b>
<b>Anti-base</b>	<b>5%</b>	<b>25%</b>	<b>43%</b>	<b>30%</b>
<b>Proper Patriot</b>	<b>33%</b>	<b>28%</b>	<b>30%</b>	<b>6%</b>
<b>Marginalized Middle Agers</b>	<b>27%</b>	<b>25%</b>	<b>40%</b>	<b>6%</b>
<b>Mobile Materialists</b>	<b>32%</b>	<b>26%</b>	<b>32%</b>	<b>1%</b>

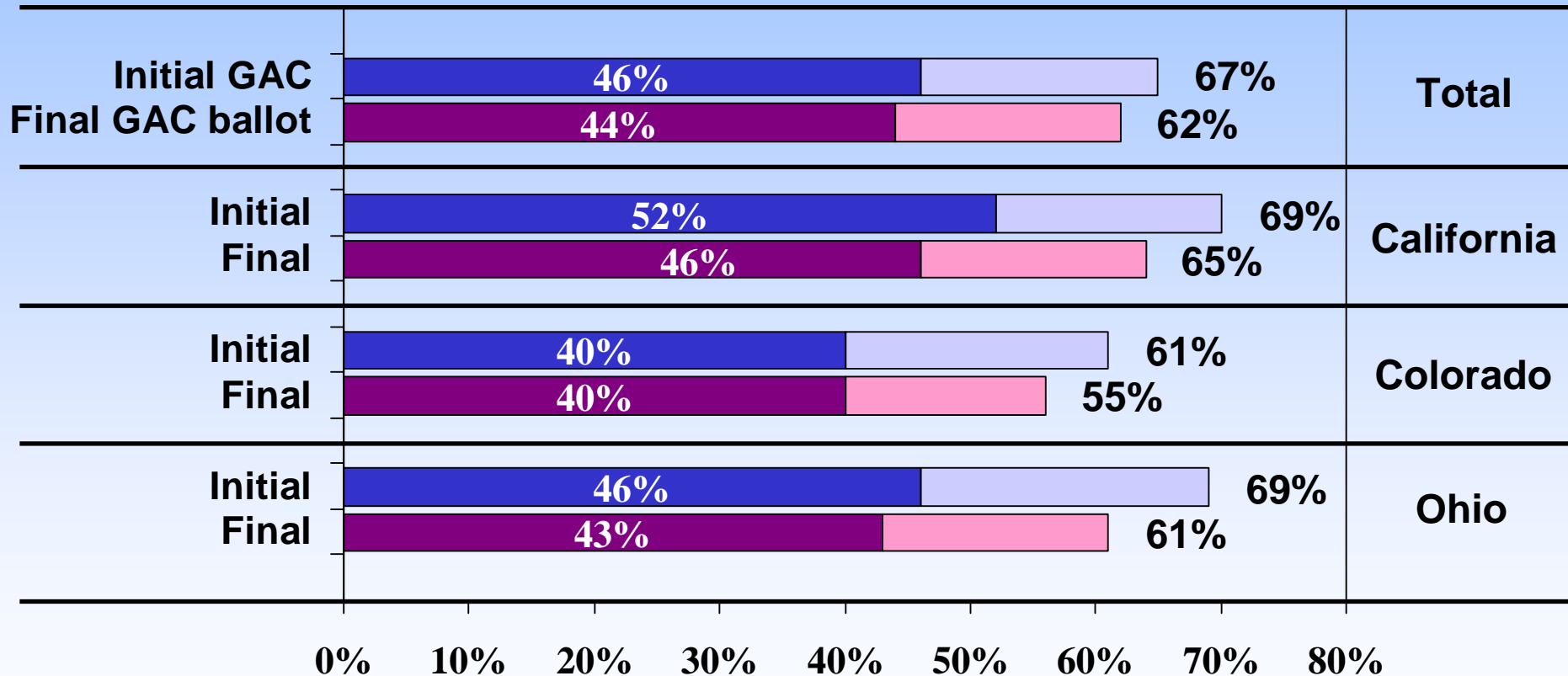
At the end of the survey, support for the detailed GAC among small business owners is somewhat softer than for voters in general, but still a majority.



Rate how much you favor or oppose it on a scale of zero to ten, with ten meaning you very strongly favor the proposal, zero meaning you very strongly oppose it, and 5 meaning you are neutral.

\*For small business owners, N=165.

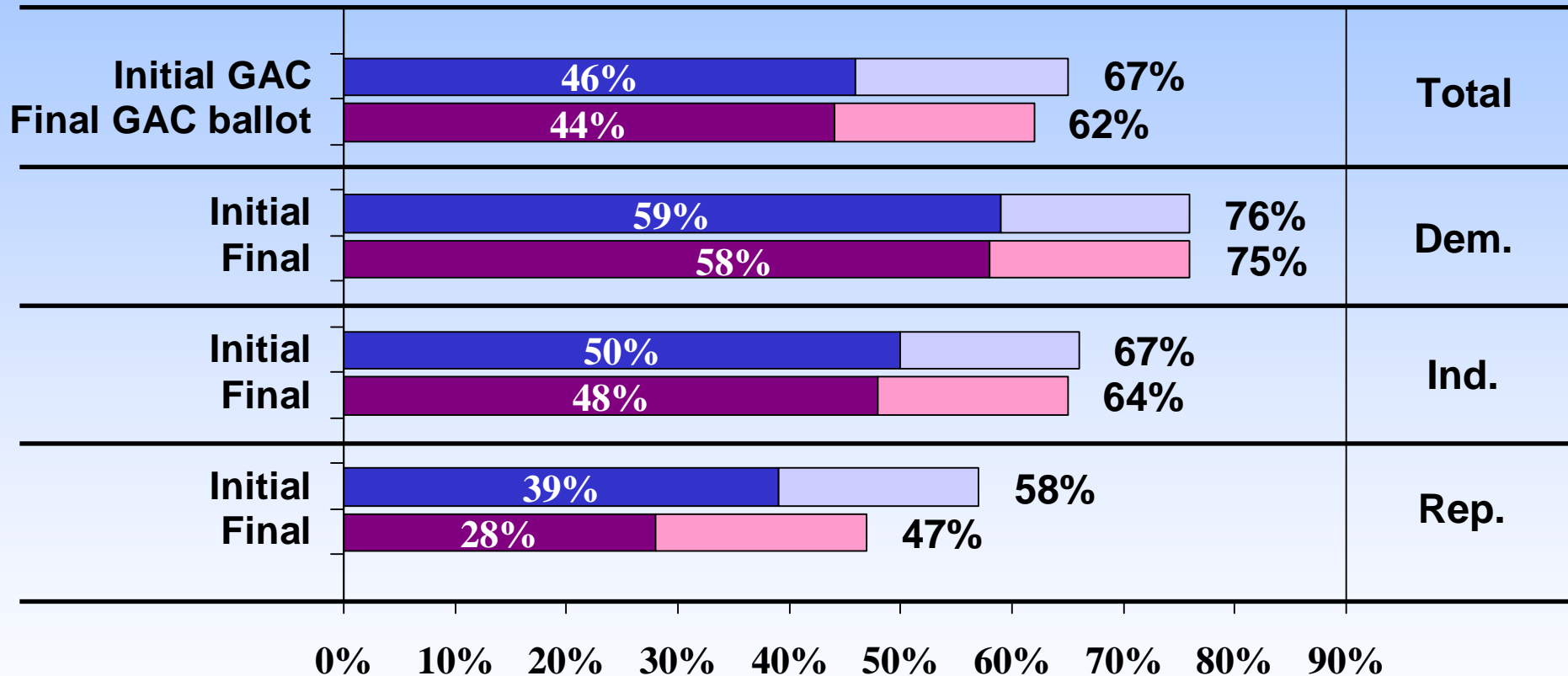
At the end of the survey, support for the detailed GAC remains close to initial levels in each of several key states, though the drop from initial levels is steepest among Ohio voters.



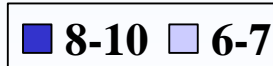
■ 8-10 ■ 6-7

Rate how much you favor or oppose it on a scale of zero to ten, with ten meaning you very strongly favor the proposal, zero meaning you very strongly oppose it, and 5 meaning you are neutral.

Support for GAC remains very close to initial levels for both Democrats and independents, with Republicans accounting for much of the drop off in overall support for GAC.



Rate how much you favor or oppose it on a scale of zero to ten, with ten meaning you very strongly favor the proposal, zero meaning you very strongly oppose it, and 5 meaning you are neutral.



# Areas for further exploration

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The research leaves GAC supporters with several questions and challenges:

- ✓ Need to communicate more effectively the positive financial trade-off between taxes and current health care expenditures such as premiums, co-pays, and deductibles
- ✓ Need better counters to the most difficult attacks, including illegal immigration and that GAC is bad for small business
- ✓ Need better messages to defend against a 'Harry and Louise' big-government attack
- ✓ Need to organize small business to take a visible lead in advocating for GAC

# Herndon Alliance

**Key values in this debate:  
quality affordable health care,  
responsibility as a two-way  
street, America, control, and  
peace of mind.**

# Health Care is Personal

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People take health care solutions very personally and pay attention to how the solutions impact them.

People put their families and themselves first, wanting to know what a proposal will do for them and how it will affect them as a taxpayer and as someone often with coverage provided by an employer or government.

The merit of the Guaranteed Affordable Choice Plan is that it allows for people to see themselves being a part of it, and has the potential to overcome fears of loss of what they already have.

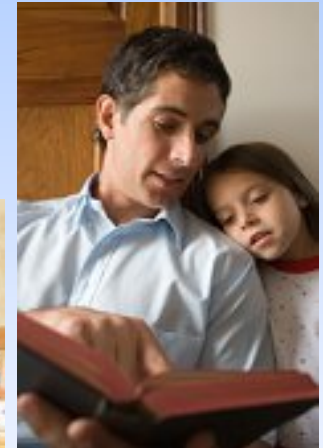


# Personal Responsibility

If voters don't clearly hear a central place for "personal responsibility" in proposals, they are turned off.

Some are concerned with the "free rider" problem—where they perceive that people who work hard and make good choices end up subsidizing the health care of others.

Once their need for others to demonstrate personal responsibility is met, people become more generous.



*"I thought [Healthy Generation] was a good idea but I think that parents need to take more responsibility over what their kids do and what they watch on TV and what they eat." (Atlanta, Latina)*

# Choice, Control, Competition

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People want to make their own choices of doctors, tests, specialists, drugs, and second opinions. They believe choices are being reduced by employers, HMOs, and insurance companies.

Women are less responsive to competition than men, but still want choices.

Our opponents often define our proposals as a “one size fits all” government system that will reduce choices — and quality.

Our proposals must include options and choices. They must give control over this increasingly arbitrary system driven by greed.



*Concept of “competition” not as good as “choice.” Many women said they feared competition.*

# Preventive Care as Stepping Stone

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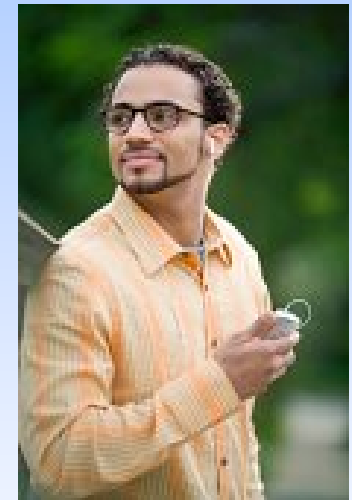
Seen as “common sense” investment. Saving money long-term. “Pay now or pay later.”

Prevention seen as encouraging *personal responsibility*.

Guaranteeing access to preventive care is a clear role for rules and government.

Preventive care is a potential escalator. When included, people often move to the idea of treatment.

“Wellness” does not test well.



*“We’ll be more than happy to pay that, because we know that’s a savings for us in the future if we’re healthy.” (Atlanta, mobile materialist, male)*

# An American solution

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Voters are feeling that the needs of Americans are being neglected. They are eager for a uniquely American solution. They are sceptical of a “government run” plan, but also acknowledge the shortcomings of the private insurance system.



They believe American ingenuity would produce the best solution to the health care problem.

Voters want concrete solutions to problems, and doable steps to move us forward and make health care more affordable.

*“I think we have to look at where we’re going as a society. If that means encompassing people who don’t have health care so that their problems can be brought under control now and not progress further, which is more cost-effective, then that’s what we need to do.” (Atlanta, Marginalized Middle Ager, female)*

# Peace of Mind

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People, especially women, want security and peace of mind for themselves and their families. They want affordable health care they can count on. They want affordable health care that mirrors life's transitions: job changes, kids turning 18 or 21, part-time and full-time work, having a major disease, retiring before Medicare kicks in, etc.

And they want affordable health care that mirrors transitions in the economy – outsourcing, mergers, buyouts, reduced hours, profit cycles, etc.



*“I’m going to be in your situation very soon because, being divorced, I was under my husband’s insurance and that’s going to run out the first of the year. As an independent contractor, I’m going to have to find insurance.”  
(Atlanta, marginalized middle ager, female)*

# Herndon Alliance

## Summary:

**Rules of engagement and terms  
that work**

# Need New Concepts, Not Magic Words

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Calling health care a “moral issue” and recruiting moral spokespersons (e.g., religious leaders) is not enough.

We must invent new policy initiatives that speak to values behind the words.

e.g., We must get out of the framework of “who’s deserving” of health care and who isn’t. We must speak to the desire for new rules.



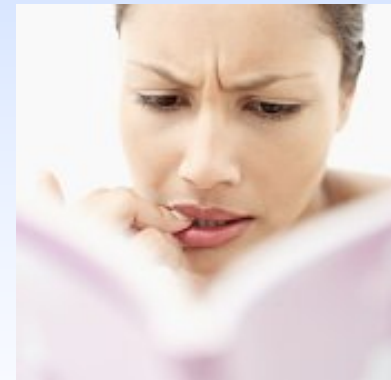
# Grapple with Consumer Orientation

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People relate to health care as consumers — not as altruistic policy experts or philanthropists.

People want affordable comprehensive care for themselves and family. People want to know, “Who will pay?”

Avoid fear, channel anger. Our proposals must include options and choices. They must give people a feeling of greater control.



# Address Concerns about Scarcity

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People are concerned that if everyone has access to health care, there simply won't be enough health care to go around. Doctors, hospitals, and clinics will be overwhelmed and quality will suffer.



It will be important to communicate that GAC will actually relieve the burden on emergency rooms which are currently overflowing with uninsured people, will simplify and standardize insurance coverage, and make it easier for people to get the preventive care they need so they don't get sicker and need more extensive and expensive treatment.



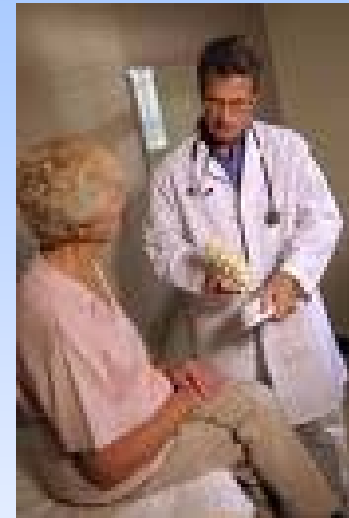
# Quality and Guaranteed Affordable Choice

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People are concerned that the “public” or “government” option will be lower quality.

Emphasize that Guaranteed Affordable Choice preserves choice of provider to counter the idea that government will restrict choice.

Keeping your current doctor and the option of keeping your current plan is important, especially to women.



# Emphasize that Coverage Can't Be Denied for those with Pre-existing Conditions

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Perhaps the strongest draw of GAC is that insurance companies will no longer be able to deny coverage to those with pre-existing conditions, competing with each other for the healthiest and most profitable people while sick people go without coverage.

Coverage denial to sick individuals taps into anger with the current system and their sense of basic decency and compassion for people who desperately need coverage but can't get it.



# Embrace Personal Responsibility and Prevention

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Voters want people (corporations, parents, individuals) to take responsibility. The sliding scale works because people believe it's fair that "everyone should pay something."

Prevention seen as encouraging personal responsibility.

Guaranteeing access to preventive care is a clear role for government.

Preventive care is a potential policy escalator. When included, most people embrace offering treatment.



*Personal responsibility and prevention are often linked in minds of voters.*

# Dealing with Cost and Guaranteed Affordable Choice

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People do not really understand cost shifting and are concerned it will cost more to cover the uninsured.

There is little recognition of the cost savings of GAC or any public system.

Eliminating deductibles is one way to help get over the cost issue.

Competition between GAC and private plans was a popular mechanism to hold “rising” costs in line.

<sup>79</sup> Preventative care, lower administrative costs, and lower prescription drug prices help.



# Government and Guaranteed Affordable Choice

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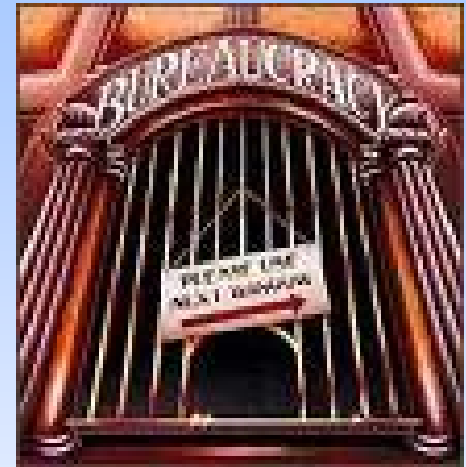
People embrace government as a watchdog and regulator.

But they worry about the bureaucracy and costs associated with government programs.

They prefer the program to be run by an independent non-profit.

It helps to remind people of the bureaucracy, greed and profits, and high costs of the private insurance system now.

Redirect concerns about government back to anger at the status quo.



# Words that Work

<b>Words to Use</b>	<b>Words to Avoid</b>
Quality affordable health care	Universal coverage
American health care	A system like Social Security; Canadian Style Health Care
A choice of public and private plans	Medicare for All
Sliding scale	Free
Prevention	Wellness
Smart investments; investing in the future	Inexpensive
Choice	Competition

# Words that Work

<b>Words to Use</b>	<b>Words to Avoid</b>
Rules	Regulations
Guaranteed	Required
Giving people control; peace of mind	Government health care for all
Standard package; affordable health plans	Basic health care
Government enforcement/watchdog	Government health care; public health care