

July 6, 2009

TO: Interested Parties
FROM: Jim Kessler, VP for Policy, and Anne Kim, Director, Economic Program
RE: Offering Stability to Harry and Louise—A Strategy to Get to Yes on Health Care Reform

Public support for health care reform is at almost exactly the same level today as it was in 1992. 63% of Americans now support reform, compared to 65% who supported “national health insurance” in January 1992.¹ The lesson to be learned from these parallel numbers is that there’s a difference between “supporting” reform and “wanting” it. To win the battle of public opinion, reformers must move Harry and Louise from being passive supporters of health care reform to being its active advocates—or they risk losing that support in the heat of the debate.

This memo offers a three-step strategy for transforming support into success using results from a new poll by Third Way and Benenson Strategy Group.²

STEP 1: Understand the principal hurdle to reform.

The middle class cannot yet answer the question “what’s in it for me?” By the end of this debate, Harry and Louise must be able to easily articulate how health care reform will personally benefit them.

STEP 2: Make a significant offer of personal benefit to the middle class.

That offer, we believe, is “stability”—stable coverage, stable costs, and stable quality. In our survey, “stability” not only trumped other messages, it was by far the policy offer that respondents wanted most from reform. Importantly, it is also the substantive outcome that reform would bring to the middle class.

STEP 3: Paint a vivid portrait of the consequences of inaction.

Our poll shows that while they can’t quite articulate the benefits of reform, the middle class is certain that the failure of reform would lead to *instability* and *insecurity* in their coverage, costs, and care. Supporters of reform must ring the alarm about the consequences of inaction and make opponents own those dire consequences.

STEP 1: Understand the principal hurdle to reform.

Our survey found that while most Americans believe health care reform will personally help them (52-38%), a majority still see other people as the principal beneficiaries of reform.

...whom do you think will benefit most from reform?

People like you	29%
Other people, but not you	60%

Why are middle-class Americans having difficulty answering the question, “what’s in it for me?”

Most Americans see themselves as insured.

For 35 years, the health care debate has been primarily about covering the uninsured. But for the middle class, the uninsured are mostly “them,” not “us.”

- In our survey, 80% said they were covered continually over the past five years. Only 9% said they were without coverage all of the time or most of the time.
- A Third Way analysis of Census data found that 77% of working age American citizens said they had continuous coverage for four consecutive years and only 4% were without coverage during the entire four years. The remaining 19% had gaps in coverage, the majority of which lasted less than a year.³

Even those with gaps in coverage may not define themselves as “uninsured”—just as someone between jobs may not define themselves as “unemployed.”

The cost, quality & economic benefits arguments are not breaking through.

While voters support reform by a margin of 63% to 34%, they still remain skeptical about the promise of reform.

- On costs, only 29% believe their premiums will go down with passage of reform.
- On quality, only 34% believe reform will improve the quality of health care they receive.
- On the economy, they are divided about reform’s impacts:
 - 48% believe reform will help the economy by lowering health care costs;
 - 45% feel it will hurt the economy by raising taxes and spending.

They are largely satisfied with their current health care.

As other surveys have consistently reported, people are not dissatisfied with their personal coverage.

Among the 89% of our survey who currently had coverage-

- 83% said they are satisfied with it, and
- 81% said their coverage is better than that of the average American.
- 68% of Americans in our entire survey said they have not “had to fight to get your health insurance to pay for certain things.”
- Only 13% are “very worried” about becoming bankrupt from health care costs even with insurance.

STEP 2: Make a substantial offer to the middle class—stability.

Supporters of reform must realize that the promise of universal coverage is not an *offer* to the middle class, but a *request* of them. Universal coverage (something that the middle class has shown a willingness to support) may be a moral imperative for many middle class Americans, but it is not necessarily a personal imperative.

To make reform a personal imperative (i.e., to answer the question “what’s in it for us?”), reformers must make a substantial offer to Harry and Louise that truly reflects their health care circumstances and is something that they feel the government can actually deliver. Simply maintaining that Americans will be allowed to keep their own doctors or their current coverage if they like it *is not* a meaningful offer. Rather, they are defensive arguments implying that health care reform will cost middle-class Americans, not help them. These arguments may even inadvertently buttress the notion that health care reform is not about them but about someone else (“don’t worry, you won’t be affected”).

To make a meaningful offer to Harry and Louise, we suggest a policy and message framework that revolves around the concept of “stability.” Stability and security fulfill one of the most critical and basic unmet needs that middle-class Americans find lacking from the health care system. Stability defines what health care reform will ultimately bring to the middle class. Policies like “guaranteed issue” and “community rating” are actually game-changing stability and security offers for the middle class—offers that haven’t been explained because of the complexity of reform and the handful of controversial issues that have dominated the debate. Stability and security are also the cornerstone of the best and most far-sighted New Deal and Great Society programs, like Social Security and Medicare.

What is Stability for Harry and Louise?

- *“Stable coverage that cannot be taken away from you through life’s ups and downs.”*
- *“Stable costs that won’t eat away an increasing share of your paycheck.”*
- *“Stable quality so you can get the treatment you need, when you need it, and from the doctor you choose.”*

The stability frame was by far the most powerful among our voters, particularly among those central to winning the reform argument—Independents, Whites, religious Whites, moderates, and those who currently have insurance.

Why is the stability frame so powerful?

Middle class Americans often experience instability and insecurity in their health care coverage.

- Our study of Census data found only 64% of working age Americans had the “gold standard” of coverage—*continuous private coverage* for four consecutive years.
- The other 36% had government help or gaps. It would be a mistake to label this 36% under the ranks of the uninsured, but it is accurate to define their health care circumstances as lacking stability.
- Our survey found that over the past five years, 42% of people who are currently covered changed coverage at least once in the past five years. For 57% of them, this change was involuntary.
- Among those who are currently covered, 38% said they are worried that they will lose coverage over the next five years.

They fear future instability without reform.

They may not be able to articulate the benefits of reform, but they are certain of the outcome if reform fails.

If reform fails:

- 86% believe “health care costs for people like you” will keep rising.
- 54% believe that “health insurance companies will keep raising premiums until you can no longer afford it.”
- 42% believe it will “be more common for people like you to lose health care.”

Stability is what Harry and Louise want.

We asked people why we should reform health care and far and away, “stable health coverage that can’t be taken away” was their top choice. When we asked for their number two reason, stability was again the landslide winner.

Which of the following are the best reasons to support the President and Congress reforming health care?		
	1 st and 2 nd choice combined	1 st choice
It will provide stable health care coverage that can’t be taken away	56%	34%
Health care is a moral right	30%	18%
People will pay less in premiums and out-of-pocket costs	29%	12%
It will improve health care quality	23%	7%

It will grow the economy and make businesses more competitive	20%	13%
Don't know	16%	6%
Other	13%	10%

Stability fares best against the Luntz message.

We contrasted three pro-reform messages against the Luntz anti-reform message.⁴ All of the reform messages fared relatively well, but stability fared best. Most importantly, it fared best among Harry and Louise voters—Independents, the middle class, whites, white churchgoers, and those who have had continuous health coverage for the past 5 years.

Progressive Messages versus Luntz

	Stability	Access	Economy
All voters	+27	+21	+16
Middle class	+28	+19	+18
Whites	+23	+11	+12
White churchgoers	+15	+2	-2
Independents	+28	+21	+21
Continuously covered	+20	+17	+14

Stability is evocative, comforting, and encompassing.

Words lead the brain on a cognitive journey. Most of the current words used to describe and sell reform are computational words—cost, access, quality. They are Mr. Spock words, not Dr. Spock words.

- Stability is emotive. “The patient is now stable.” “We’ve had a stable marriage.” “The building has a stable foundation.”
- Stability offers reassurance in the face of change. Opponents of reform will paint a portrait of the future with health care reform as disruptive. Since most people are satisfied with their current plan, proponents must offer reassurance through stability.
- Stability can also be the umbrella beneath which cost, quality, and access can reside. On an issue that is as complicated as health care, there needs to be one unifying theme that tethers the disparate arguments together.

STEP 3: Paint a vivid portrait of the consequences of inaction.

Opponents of reform paint a picture of the future that is about high costs, government rationing, lack of choice, and long lines. Supporters of reform must paint a picture without reform as one of instability and insecurity—higher costs, spottier coverage, less control over your health care.

“Opponents of reform have no real plan because they are out of touch. They are so out of touch that they don’t know or care that their opposition will mean more instability for you. Their opposition means your coverage will become more expensive. Your coverage will become more unstable. Your quality and the ability to choose your own doctor will become less sure.”

Raise the alarm over what failure to reform will mean for them.

As noted above, there is little doubt among the public that absent reform their health care situation will become more unstable. Their costs will get much higher. Their coverage will become spottier. And they feel they will be less likely to get the treatment they need when they need it.

This sentiment must be articulated vividly to the middle class by supporters of reform. If they are reminded that their coverage has become less stable, their costs more volatile, and their care more happenstance—they will nod their heads in agreement. And they will be reminded that the future without reform looks even less stable.

Tie opponents of reform to the consequences of failure.

We found in our survey that Americans are certain about which political party represents reform and which is an obstacle to it. We read people a series of attributes and asked whether they thought this represented Democrats or Republicans in Washington. Democrats owned a very strong, future oriented brand, while Republicans were stuck in the past and out of touch.

Democrats	Republicans
“Change” (+65)	“Defenders of the current system” (+38)
“Fighting for the middle class” (+24)	“Out of touch” (+15)
“Taking care of the poor” (+63)	“Defenders of drug and insurance companies” (+26)
	“Having no real plan” (+21)

Democrats and Republicans are even on “playing politics with the issues” and “on the side of taxpayers.” And Democrats own the negative attribute of “calling for sacrifice” (+29), while Republicans own the positive attribute of “personal responsibility” (+16).

As Frank Luntz points out, it is dangerous for the GOP to be seen as anti-reform. These party perceptions combined with Americans’ views of the future of health care show why.

Conclusion

Stability is a transformative change for the middle class that is akin to the most successful aspects of the New Deal and Great Society. Social Security and Medicare each carved a new social contract by providing certainty to Americans—particularly middle-class Americans - during their retirement years. Similarly, health care reform should provide people during their working years with certainty, peace of mind, and assurance on one of the most deeply personal and capricious aspects of their lives—the health, life, and safety of themselves and their loved ones.

The American people are ready to make a leap, but they need to be convinced of the value of what they’re buying. Stability can offer that.

And by providing provable value to the middle class, stability can help blunt attacks on government spending. Taxpayer concerns about spending and “waste” are no doubt exacerbated if people don’t believe that they are benefitting personally from the money being spent.

Finally, stability can provide a meaningful substantive polestar for the outcome of health care reform. While providing access to coverage to those who don’t have it should be a central goal of reform, equally important is to lay a new foundation for the health care system so that all Americans can continue to count on their coverage, get better value for their health care dollars and receive the quality of care that they need and deserve. These policies are embedded in guaranteed issue, community rating, the exchange, and numerous other agreed-upon reform ideas.

These policies represent—in a word—stability.

Endnotes

¹ CBS News/New York Times Poll, national survey of 1,281 adults, January 22-25, 1992.

² Third Way and Benenson Strategy Group, 1200 likely voters, May 27-June 2, 2009.

³ Anne Kim, Stephen J. Rose and David B. Kendall, *Checking Up on Harry and Louise: The Health Care Coverage Experiences of the Middle Class*, Third Way, May 2009.

⁴ The Luntz Message: "Health care reform would lead to Washington bureaucrats rationing care, making people stand in line and denying treatment like they do in countries with national healthcare. It would also raise taxes and add a trillion dollars to the federal debt."

The Stability Message: "We need health care reform because the current system is failing the middle class. Middle class Americans need stable coverage they can't lose, even if they lose or switch jobs or get sick. They need peace of mind from the fear of bankruptcy and stable costs that won't eat up more of their paychecks."

The Access Message: "We need health care reform because America is the only industrial nation that fails to guarantee health care to everyone. Access to health care should be a right, not a privilege. Every American should have access to quality, affordable health care."

The Economy Message: "We need health care reform because rapidly rising health care costs are crushing family, business, and government budgets. Health care reform will reduce costs so people can afford it, businesses can create better paying jobs, and our economy can grow."