New survey finds Americans remain split on health reform despite COVID-19 pandemic

ByLes Masterson| Updated on April 24, 2020

A new Insure.com survey of 1,000 people found that Americans remain divided on health reform.

The two top options chosen the most in the survey were:

● Keep everything the same -- 24%

● Medicare for all -- 23%

Insure.com has been tracking public opinion on health reform in the lead up to the presidential election. Now, with the COVID-19 pandemic, Insure.com's experts also wanted to gauge if opinions on health care reform have changed as a result of widespread financial and health-related issues.

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We gave respondents six options in our new survey. Here are the choices and what each entails:

● Medicare for all -- Replace the current health insurance system with a single-payer system that would increase taxes, but cover all Americans and leave little to no co-pays and out-of-pocket costs.

● Keep everything the same -- No health reforms, but keep health insurance exactly the same.

● Public option -- Create a public insurance option for anyone to get a plan, while maintaining the larger employer-sponsored private health insurance market.

● Improve the Affordable Care Act (ACA) -- Keep the health reform also known as Obamacare, but find ways to improve the law.

● Repeal the ACA -- Eliminate the health law, which among other things, created exchanges for individual insurance, implemented regulations to require those plans to cover "essential benefits" and allowed states to expand Medicaid to more people.

● Lower Medicare age eligibility to around 60 -- Likely Democratic presidential nominee Joseph Biden recently released a plan that would lower Medicare eligibility to the age to 60.

Insure.com found more momentum for not making major health reforms. The midwest and south were especially supportive of the idea. In fall 2019, only 7% supported keeping everything the same. That increased to 17% in winter 2020 and it's now 24%. One possible reason is that with so much upheaval happening in American life, more people are seeking a sense of normalcy, including in their health care.

Consistent with earlier surveys, we found steady support for Medicare for all, which is the opposite of keeping the status quo. Twenty-three percent backed Medicare for all. The midwest gave Medicare for all the most support and it was the most popular choice in the northeast and west.

The third most popular choice was improving the Affordable Care Act (ACA). Seventeen percent supported strengthening the ACA.

However, we found a nearly identical percentage (15%), who wanted to repeal the ACA. That result is similar to previous surveys.

One health reform that lost support since earlier surveys was a public insurance option. A public option would allow people to choose a public health insurance plan or stay on a private plan, such as an employer-sponsored health plan. In the fall 2019 survey, a public option was the top choice. Now, it's down to just 15% of respondents.

For the recent survey, we added a sixth option -- lower the Medicare age eligibility to around 60. Supporters view the option as a way to get more people into Medicare without revamping the system through Medicare for all. However, we found little support for the idea. Only 6% of respondents chose lowering age eligibility as their preferred health reform.

What approach to health reform do you support?

	Fall 2019	Winter 2020	Spring 2020
Keep everything the same	7%	17%	24%
Medicare for all	21%	25%	23%
Improve the Affordable Care Act	7%	23%	17%
Public option	28%	19%	15%
Repeal the ACA	16%	16%	15%
Lower Medicare eligibility age to around 60	–	–	6%

In the fall 2019 survey, we included Sen. Kamala Harris' Medicare for all plan with private insurers offering Medicare Advantage-type plans. At that time, the plan received 21% of support. However, that plan hasn't been discussed since Harris left the race, so we removed that option from our surveys after fall 2019.

Some of the survey results have fluctuated over the three quarters. However, we found that the COVID-19 crisis isn't changing most people's minds about Medicare for all, including in areas hardest hit, including New York and Washington. Only 10% of those surveyed said the coronavirus crisis caused them to change their support for Medicare for all. Respondents from five states (Illinois, North Carolina, New Mexico, Pennsylvania and Wisconsin) had the highest percentage of people who said they've changed their mind because of COVID-19.

More than two-thirds (66%) said COVID-19 has not had them reassess Medicare for all. Nearly one-quarter (24%) said they weren't sure.

Dr. Daniel Skinner, an expert in Ohio University's Heritage College of Osteopathic Medicine on Medicare and Medicaid and health policy, said it's still early in the crisis. Mass unemployment, people losing coverage and uninsured rate hikes could push more people to support Medicare for all, Skinner said.

"There hasn't been a dramatic shift in Medicare for all yet, but there could be as unemployment and uninsurance start to build in the nation," Skinner said.

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Type of insurance coverage influences health reform support

How you get health insurance may affect which health reform you want. For instance, people who have an employer-sponsored health plan are almost evenly split in support of Medicare for all and keeping everything the same with no health reforms. These results are polar opposites on the health reform debate and again show how divided the country is on health insurance.

Here's the top reform choice by insurance coverage type:

- **Employer-based insurance** -- Medicare for all and keeping everything the same (nearly a tie)

- **Medicare** -- Medicare for all

- **Individual/ACA insurance** -- Improve the ACA

- **Medicaid** -- Medicare for all

- **Uninsured** -- Keep everything the same

As you can see, the results are vastly different depending on the type of insurance, but we've also seen fluctuations within each insurance type.

For instance, employer-based insurance members, who made up more than half of survey respondents, supported a public option as their top health reform in the fall 2019 survey. That group supported a public option more than any other insurance type at that time.

In the winter 2020 survey, employer-sponsored members were evenly split between improving the ACA as their number one reform. Now, only two months later, employer-sponsored members backed Medicare for all and keeping everything the same. Support for a public option among that group has dropped in half since the fall 2019 survey.

Meanwhile, Medicare beneficiaries chose Medicare for all in the new survey with a public option (21%) and keeping everything the same (20%) also gaining support.

However, people with an ACA or individual plan supported improving the ACA. Forty-one respondents with an ACA or individual plan wanted to improve the health law. That's more than double the percentage of the winter 2020 survey. Also, one-fifth of people with an ACA or individual plan backed repealing the ACA. Those two responses were the most popular choices for ACA and individual plan members.

We also saw more support from those members for not making any changes to health insurance. In fall 2019, not one individual/ACA plan member backed that idea. That option jumped to 9% in winter 2020 and now hit 16%. The group was also least likely to support Medicare for all, which was a huge drop from the winter 2020 survey. This combination shows some level of satisfaction with those plans, though 20% did support wiping out the ACA completely.

Meanwhile, more than one-third of Medicaid recipients backed Medicare for all and another 30% supported improving the ACA. Medicaid respondents were more likely to back Medicare for all than any other group. A mere 1% wanted to repeal the ACA.

Additionally, people without insurance were more likely to back either keeping things the same or repealing the ACA than any other group in the survey. About one-quarter of uninsured Americans supported Medicare for all.

That group also showed little interest for either a public option, which mirrored previous surveys, or improving the ACA. They were the group least likely to support a public option. This result seems to show that people without health insurance aren't looking for a way to get covered.

Here's how the break down has changed over the three surveys:

Type of health plan	Keep the same			Medicare for all			Public option			
	Fall 2019	Winter 2020	Spring 2020	Fall 2019	Winter 2020	Spring 2020	Fall 2019	Winter 2020	Spring 2020	Fall 2019
From an employer	8%	15%	23%	16%	24%	24%	32%	22%	16%	19%
Individual or ACA plan	0%	9%	16%	21%	30%	9%	38%	17%	7%	12%
Medicaid	4%	13%	20%	39%	39%	34%	25%	14%	14%	7%
Medicare	11%	17%	20%	23%	26%	24%	15%	15%	21%	15%
Uninsured	–	32%	33%	–	28%	26%	–	5%	4%	–

In the fall 2019 survey, we didn't include responses for people without health insurance and in previous surveys, we didn't include the recent health reform proposal to lower the Medicare eligibility age.

How would Medicare for all have impacted COVID-19 response?

Experts say a single-payer system like Medicare for all would have meant more people with insurance, who may have received medical care earlier in pandemic. Nevertheless, Medicare for all wouldn't have helped the country's response in other areas, such as improving the country's leaders' response to the pandemic, they said.

"Some of the countries struggling the most — like Italy — have universal single-payer systems, so that alone would not solve our problems. The answer to COVID-19 is decisive leadership based on science and the wisdom of public health experts," said Deborah Gordon, a senior fellow at [Harvard University](#) and author of "The Health Care Consumer's Manifesto: How to Get the Most for Your Money."

Skinner said Medicare for all wouldn't have solved health care problems related to supply chains and protecting the health care workforce either.

"In the case of COVID-19, the problems seem to stem not from access or even cost problems in health care. They had more to do with preparedness, taking science seriously and the integrity of public health systems. Medicare for all might be a great way to go, but I don't think you can point to COVID-19 as a clear illustration why," Skinner said.

However, Gordon said Medicare for all could have led to a more coordinated response. Currently, the U.S. health system is a "patchwork between public programs" like Medicare, Medicaid and the Veterans Administration and private insurers and employers who self-insure.

That makes it difficult to "enact decisive policy changes and have them implemented consistently across the country," said Gordon.