

Congressman Murphy's 2009 Healthcare Survey Results

Dear Friend,

Earlier this year, my office reached out to get input and feedback on what healthcare reform means to you and what you hope to see accomplished in Washington. Part of this effort included a survey sent out to constituents living in my district.

Enclosed are the results of my healthcare survey. I appreciate the thousands of people responding to my questions. I've also shared opinions you expressed in this survey with my colleagues in Congress as we continue to work on legislation.

Sincerely,
Congressman Tim Murphy

Who Has Healthcare?

Similar to the national average, 97 percent of respondents in the 18th Congressional District do have health insurance. Of these, 29 percent have self-purchased coverage, and more than half (52 percent) have employer provided healthcare. Medicare and Medicaid provide coverage for 37 percent of respondents. Data shows 85.8 percent of the people filling out the survey believe the quality of their personal coverage is either excellent or good, while 13.2 percent of respondents rate their coverage fair or poor.

Is Healthcare a Problem?

According to the survey, 40 percent of those responding believe America's current healthcare system is not broken. And 44 percent think it is broken. Yet, of those responding, 36 percent believe Congress and the President should make healthcare reform the highest priority. A near equal number of respondents believe healthcare should be made a medium and low priority (29 percent). Eighty-five percent say their healthcare costs increased over the last five years, compared to 3.0 percent who saw decrease. What causes the increase? This year \$2.5 trillion will be spent in the U.S. healthcare system, of which \$800 billion to \$1 trillion is wasted or misused. Waste includes unnecessary tests, hospital based infections, prescriptions that are not filled or taken, and inefficient handling of chronic illness just to name a few. This waste drives up cost. It is no wonder that more than a third of respondents are most concerned about out of pocket costs.

Needed Healthcare Reforms

As a way of ensuring more people have health coverage, House and Senate plans mandate individuals purchase health insurance or pay a penalty. However, more than 58 percent of respondents oppose the government requiring you to buy coverage. The plan proposed by Speaker Pelosi in the House establishes a government-run program modeled after Medicaid. The Senate bill creates a government-run program that will compete with private insurance.

About two-thirds of people responding to the survey, however, favor a healthcare system run by the private sector; only 7 percent favor an all government-run system. Two-thirds of respondents also believe that even those on Medicaid should have the option of purchasing private insurance. Under the current proposals, insurance companies will no longer be able to reject people because of pre-existing conditions. Nearly 65 percent of respondents agree patients with pre-existing conditions should not be turned away. Despite a recent study estimating that lawsuit abuse increases healthcare spending in the U.S. by \$54 billion, the House bill not only does not reform the civil justice system. In fact, it specifically prevents states from instituting reforms of their own.

What Should Real Healthcare Reform Look Like?

With the input he received from talking with the people of Southwestern Pennsylvania, Congressman Murphy formed six principles of healthcare reform, which most people agree would improve the quality of care while reducing the cost:

1. Choice of plans across the country – Currently, health insurance shopping is limited to within a state's boundaries, while there are sizeable cost disparities between states. A family purchasing a health insurance policy in Wisconsin might pay about \$3,087, but the same policy in New Jersey would cost \$10,398. Giving people more options and allowing them to shop for a health insurance policy will create competition, and lower costs.

According to the survey, 70 percent responding would like the opportunity to shop for insurance across state lines. Speaker Pelosi's legislation, however, does not give people this option.

2. Choice to join groups – Small businesses or individuals should be allowed to purchase insurance as a large group to increase purchasing power and demand lower costs. Imagine if all the alumni from a college join together and purchase insurance as a group. Instead of one recent graduate shopping for insurance on her own, she would have 90,000 alumni with her to negotiate a better offer. This option was not included in Speaker Pelosi's bill for private insurance. However, the government-regulated plan does allow people to purchase across the nation in one large group.

3. Choice to purchase a basic plan – When purchasing car insurance, people can choose the level of coverage they need. But when it comes to health insurance, choice is limited as states mandate what insurance companies have to cover. Different states have different requirements that end up driving up costs. According to the survey, 61% of respondents want the option of purchasing a basic plan that fits their personal needs. The House bill does contain the choice to buy a basic plan.

4. Implement quality reforms – Medicare and Medicaid are fraught with fundamental flaws: hundreds of billions of dollars in waste, limited or no help to prevent illnesses, no funding to manage chronic conditions, and frequent fraud and abuse. Disease management and preventative care programs would be major cost savers as 95% of Medicare costs and 75% of private insurance costs are from chronic illness. Healthcare should be more transparent so a patient can easily find out about a doctor's experience and the track record of a hospital on delivering services and patient satisfaction. Quality reforms should also emphasize efficient, integrated evidence-based medicine that delivers the best care at the best price. The House bill does not contain these recommendations.

5. Assistance for low-income individuals and families who do not qualify for Medicaid –

Through direct subsidies, vouchers, or tax breaks on a sliding scale based on income, people can receive the kind of assistance needed to buy basic insurance. More than 66

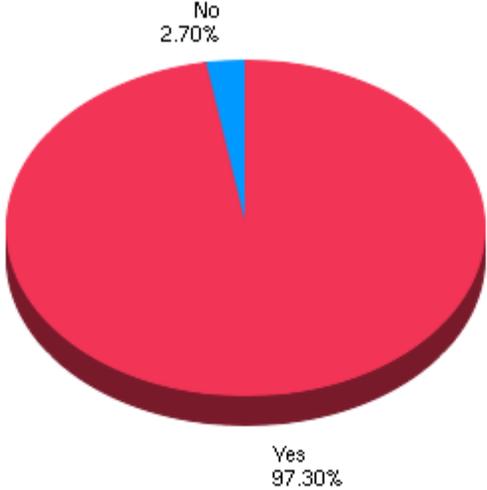
percent of survey respondents think people on Medicaid should have the choice to purchase private insurance with stipends. The House bill does include sliding-scale subsidies for low-income individuals. The legislation, however, provides vouchers for families making up to roughly \$88,000 per year.

6. Personal, portable, permanent – People should be allowed to take insurance with them when they change jobs, and not lose insurance when they are ill or have a preexisting condition. Although the House bill states a person cannot lose insurance because of a preexisting condition or when they get ill, it does not allow a person to take insurance coverage with them when changing jobs.

How Do We Pay for Healthcare?

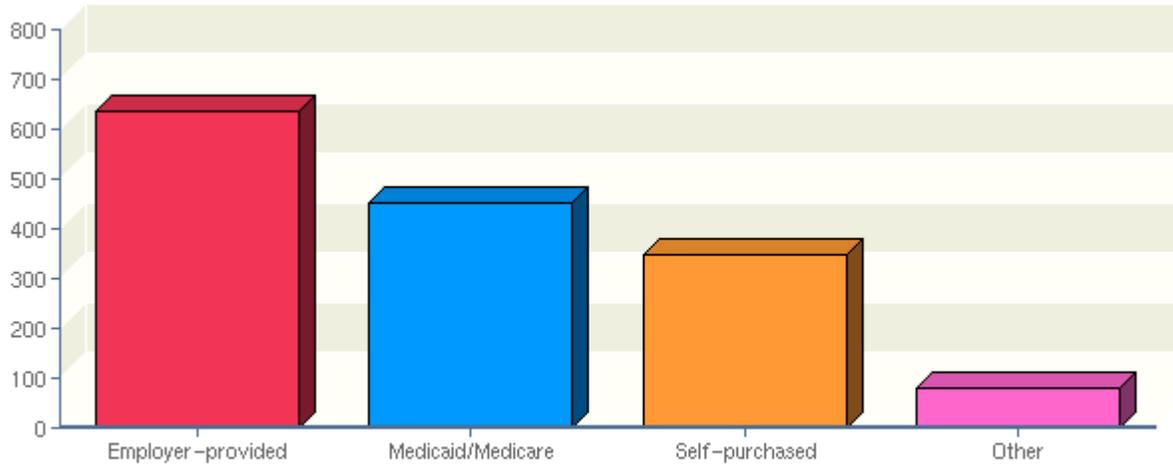
Speaker Pelosi's healthcare bill spends more than \$1 trillion, which leads to the question of where does the money come from to pay for the spending? When asked if they would be willing to pay higher taxes to guarantee health insurance for all Americans, 71 percent of respondents say no. Only 17 percent of respondents would be willing to pay more in taxes. Under this legislation, however, everyone pays. Seniors will pay with more than \$400 billion worth of cuts to Medicare. Middle-class families with employer-based coverage will pay —some more than \$1,400 a year with new taxes on insurance. Even people without insurance will pay as there will be a penalty for those who choose not to carry insurance. Both the Senate and the House bills tax medical devices like wheelchairs, hospital beds, home oxygen equipment, hip replacements, hearing aids, pacemakers, and blood pressure monitors. Survey respondents, however, were almost universally opposed to taxes on healthcare expenses (95%), prescription drugs (95%), and savings for future healthcare needs (84%). Speaker Pelosi's bill places a new 5.4 percent surtax on individuals with incomes over \$500,000 and families with incomes greater than \$1 million. More than half of all high income filers are small businesses. When small businesses have to pay higher taxes they have less money to hire workers, buy new equipment, expand business, or research and develop new products. Innovation is stifled. Of those surveyed, more than 86 percent opposed higher income taxes. In addition, survey respondents are also opposed to taxes on the following: mortgage payments (94%), charitable donations (92%), marriage (92%), and personal health insurance (91%). Rather than tax increase, people want to see taxes cut to pay for healthcare. More than 56 percent of those responding do believe that the government should offer tax credits to help offset the cost of healthcare.

1. Do you have health insurance/coverage?



Item	Percent %
Yes	97.30%
No	2.70%

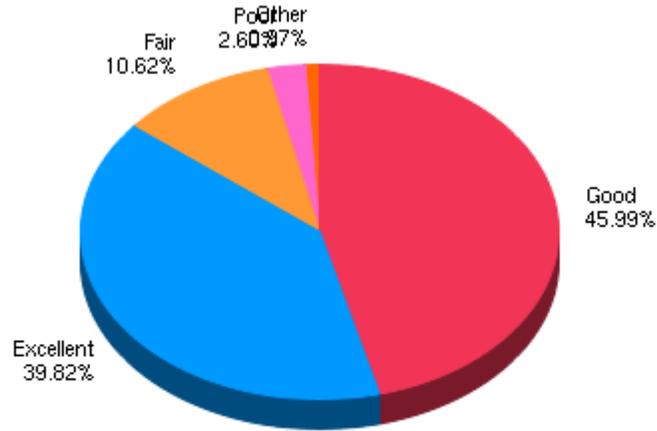
2. If you have coverage, what type is it?



Item	Percent %
Employer-provided	52.31%
Medicaid/Medicare	37.31%
Self-purchased	28.67%
Security Blue	0.74%
COBRA	0.49%
UPMC	0.33%
VA	0.25%
Adult Basic	0.16%
Advantra	0.16%
HMO	0.16%
Sec Blue	0.16%
Supplemental	0.16%
Tri-Care For Life	0.16%
Tricare	0.16%
+self paid supplemental	0.08%
AARP	0.08%
Base =employer self=enhanced	0.08%
BC/BS	0.08%
BCBS	0.08%
Blue Cross	0.08%
CHIP for my children	0.08%
co insurance	0.08%
Employee contribution also	0.08%
Freedom Blue	0.08%
GAP	0.08%
Government	0.08%

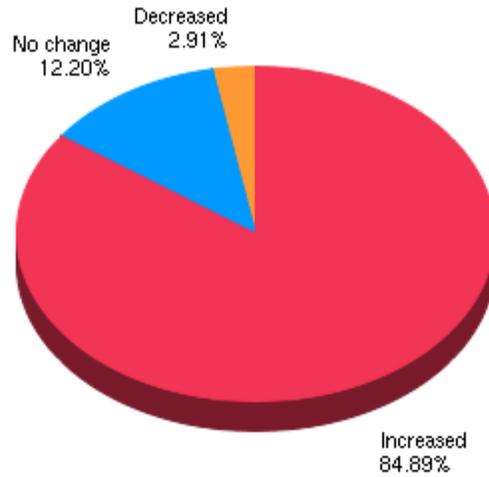
HM Benefits	
I pay 22%	0.08%
Med-Supplement	0.08%
Med. Suppl.	0.08%
Medicare	0.08%
Medicare Advantage	0.08%
Medicare Security Blue	0.08%
Medicare Supplement	0.08%
Medigap	0.08%
Military	0.08%
Mix (Self & Employer)	0.08%
N/A	0.08%
Part me, part employer	0.08%
Pay 1/2	0.08%
pays monthly premium	0.08%
Personal supporting	0.08%
Reimbursed by employer	0.08%
Retired	0.08%
Retired educator/Florida	0.08%
shared between employer and employee	0.08%
Suppl	0.08%
Supplement	0.08%
Tricare for life	0.08%
Trycare	0.08%
Unemployed	0.08%
Union contract	0.08%
Union Managed	0.08%
UPMC For Life	0.08%
UPMC Life	0.08%
veterans	0.08%
Wife's job	0.08%

3. How do you rate the quality of your personal healthcare coverage?



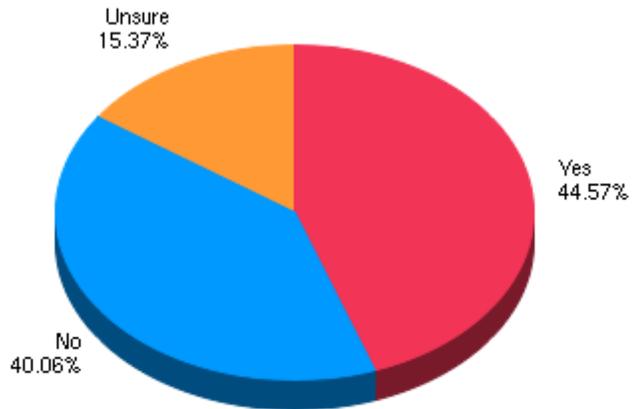
Item	Percent %
Good	45.99%
Excellent	39.82%
Fair	10.62%
Poor	2.60%
OK	0.16%
Have none	0.08%
Horrible	0.08%
Just got it	0.08%
Less payments and more co-pay	0.08%
N/A	0.08%
New-unsure yet	0.08%
so so	0.08%
Terrible	0.08%
To soon to tell	0.08%
Unemployed can't afford insurance	0.08%

4. Over the last 5 years, how have your healthcare costs changed?



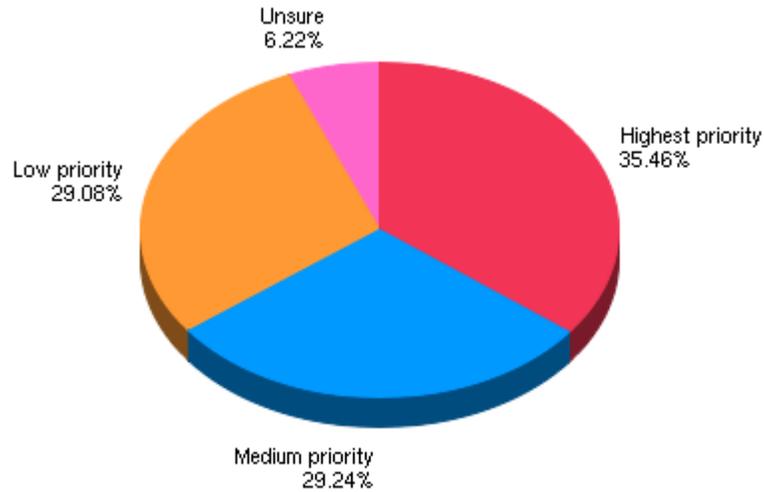
Item	Percent %
Increased	84.89%
No change	12.20%
Decreased	2.91%

5. Do you believe America's current healthcare system is broken?



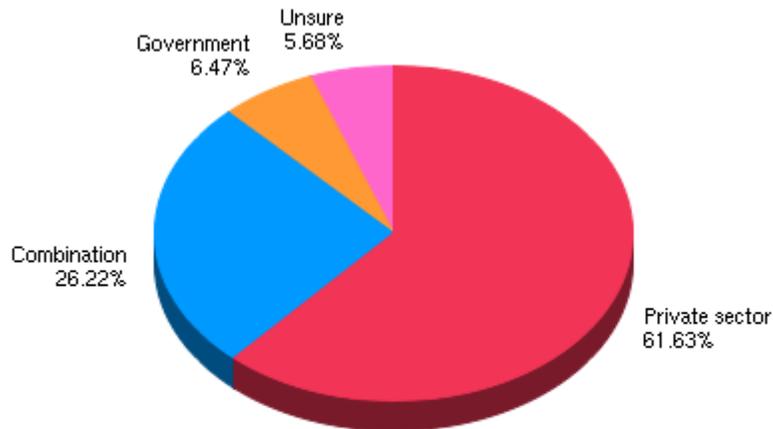
Item	Percent %
Yes	44.57%
No	40.06%
Unsure	15.37%

6. What priority should Congress and the President give to healthcare reform?



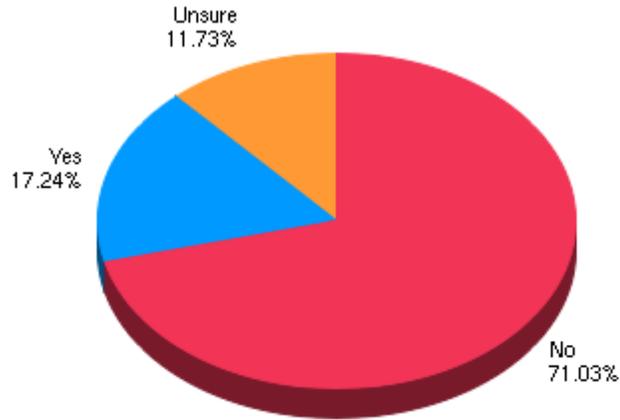
Item	Percent %
Highest priority	35.46%
Medium priority	29.24%
Low priority	29.08%
Unsure	6.22%

7. Do you favor a healthcare system that is run by the private sector or the government?



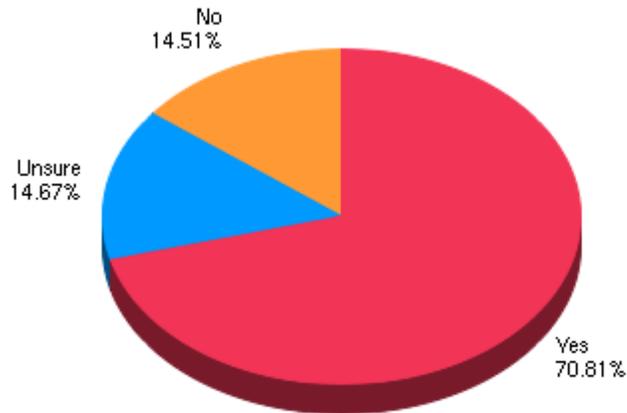
Item	Percent %
Private sector	61.63%
Combination	26.22%
Government	6.47%
Unsure	5.68%

8. Would you be willing to pay higher taxes to guarantee health insurance for all Americans?



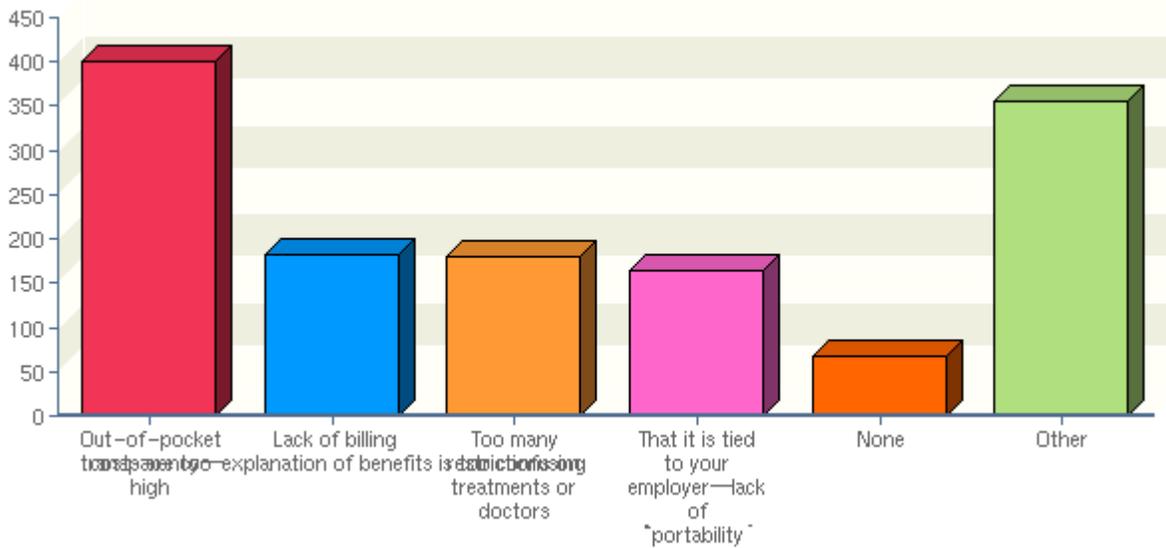
Item	Percent %
No	71.03%
Yes	17.24%
Unsure	11.73%

9. Do you think a private-sector healthcare system can be improved...



Item	Percent %
Yes	70.81%
Unsure	14.67%
No	14.51%

10. What is your main concern with your current health insurance coverage or plan?



Item	Percent %
Out-of-pocket costs are too high	35.91%
Lack of billing transparency—explanation of benefits is too confusing	16.43%
Too many restrictions on treatments or doctors	16.07%
That it is tied to your employer—lack of "portability"	14.72%
None	6.01%
No concerns	1.44%
No concern	0.81%
No complaints	0.45%
Too Expensive	0.45%
All of the above	0.36%
Cost	0.36%
No problems	0.36%
no problem	0.27%
Nothing	0.27%
satisfied	0.27%
Costs are too high	0.18%
Government interference	0.18%
have none	0.18%
Increasing cost	0.18%
increasing costs	0.18%
N/A	0.18%
No Dental	0.18%
Out of area coverage	0.18%
Premiums too high	0.18%
Prescription drug costs	0.18%

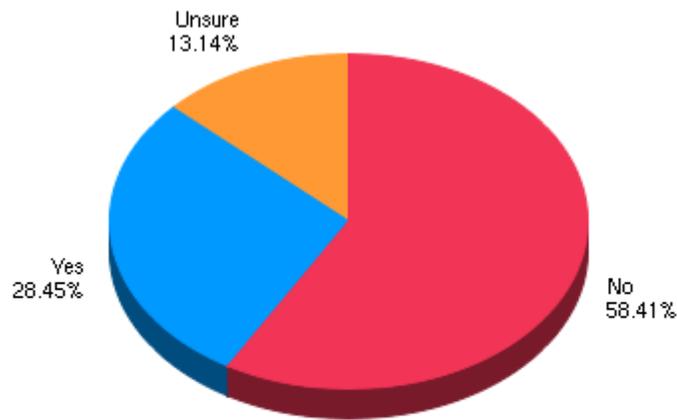
Unsure	0.18%
yearly cost increases	0.18%
A lot of bureaucratic waste, doctors not being paid	0.09%
annual premium increases. Truly needy Seniors unable to afford good healthcare. Non-tax paying residents receiving free or low cost healthcare. Wealthy seniors getting same benefits via medicare that lower/no income seniors	0.09%
at retirement will be too expensive to continue	0.09%
Benefits less and cost more	0.09%
Bill rates for services vs. payment levels by insurers	0.09%
Can only get generic meds and they don't work as well.	0.09%
Can still cause bankruptcy	0.09%
can't use out of area	0.09%
Cannot afford	0.09%
CEO - Profiting - not for care	0.09%
co-pay too expensive	0.09%
co-pay too high	0.09%
Co-payments on everything	0.09%
co-pays are too high	0.09%
Cobra cost is a little high	0.09%
COBRA coverage will end	0.09%
Cobra will run out soon then I will have no coverage due to pre-existing conditions	0.09%
Concerned that premiums will continue to increase	0.09%
Concerned with rising costs	0.09%
Congressional intervene. & Congressional broken promises	0.09%
continual rising costs	0.09%
copay too high	0.09%
Copays keep rising	0.09%
Cost of co-pays and prescriptions	0.09%
Cost of COBRA	0.09%
cost of insurance is becoming unaffordable	0.09%
Cost of Medicare and supplement keeps going up	0.09%
Cost of obtaining coverage	0.09%
cost of premium	0.09%
cost of premiums rising	0.09%
cost per month too high.	0.09%
Cost thru husband employer is not affordable. I am stuck at my job because insurance is more affordable	0.09%
Cost too high for employer	0.09%
Cost will continue to go up	0.09%
Costs keep going up higher than anything	0.09%
Costs of medical care in general	0.09%
Costs too high	0.09%
costs too high-most	0.09%
no concerns except control of fraud	0.09%
Couldn't afford if not working	0.09%
Coverage is excellent	0.09%
Deductibles continue to rise	0.09%
Denied claims	0.09%
Dental should included	0.09%
Dental, sight and hearing for elderly.	0.09%
Difficult to get help with wheelchair I need	0.09%
Doctors & Hospitals make too much money	0.09%
Does not cover for out of state emergency's only (Hosp)	0.09%
Does not cover teeth	0.09%
Donut holes - complex drug coverage plans	0.09%

premiums for less coverage.	0.09%
have to maintain certain amount of hours	0.09%
have very good coverage	0.09%
Health care cost is to high all around	0.09%
Health care too costly	0.09%
Healthcare is a privilege not a right. Let free market forces work. No govt involvement.	0.09%
High annual increases	0.09%
High Cost	0.09%
High Drug costs	0.09%
High Premium Costs	0.09%
higher deductible for lower premium	0.09%
HMOs get too rich	0.09%
Hospital charges too high	0.09%
I am satisfied with my insurance	0.09%
I can't afford it after retirement	0.09%
I do not want my tax dollars paying for illegal people in the country	0.09%
I have no problem with my coverage	0.09%
I have none my insurance is government funded	0.09%
I haven't used my insurance a lot so I don't know what it will cover.	0.09%
I will be forced into a government plan.	0.09%
I work hard for my funds and understand the value of my insurance.	0.09%
I would someday have to contribute	0.09%
If I should lose my job I could not afford health insurance too many uninsured Americans	0.09%
If you do not have enough years service when you retire you lose your health insurance	0.09%
Illegal immigrants getting our money	0.09%
Increasing premiums	0.09%
Insurance and pharmacy companies manage healthcare	0.09%
Insurance gets too much money and Doctors and clinics do not get enough	0.09%
Insurance mandated rates	0.09%
Insurance premium is high	0.09%
Insurance Rates	0.09%
Insurance too high	0.09%
It will be lost to socialists	0.09%
It's now prepaid coverage	0.09%
It's perfect	0.09%
its temporary I'll only have it for another year or 2	0.09%
Keeps going up	0.09%
Keeps going up and CEO keep getting bigger salaries	0.09%
I like my plan because it requires personal responsibility	0.09%
Lack of continuity and reliability	0.09%
Lack of Dental. Extraction should be fully covered.	0.09%
Lack of options when children graduate from college and no jobs.	0.09%
Lack of simplicity	0.09%
Last month of Cobra	0.09%
Limitations	0.09%
Limits on prescriptions	0.09%

long term insurance - none dental/eye none	0.09%
Losing at Age 65 (6 Months)	0.09%
loss of insurance no back up insurance except at high cost	0.09%
Loss of Medicare "Advantage"	0.09%
Lower costs for healthy lifestyles	0.09%
malpractice insurance too high, defensive medicine	0.09%
Medicaid Medicare works great with UPMC for life	0.09%
Medical underwriting	0.09%
Medicare & employer benefits cost have doubled	0.09%
Medicare benefits cut	0.09%
Medicare Part D-RX is ridiculous	0.09%
Medicare/freedom blue	0.09%
medications overpriced	0.09%
Medicine Increase	0.09%
Mine is good because I have \$, but I'm very concerned for millions who do not.	0.09%
My main concern is that the government will get involved and screw it up	0.09%
My monthly premium is too high	0.09%
My plan is fine	0.09%
Need tort reform. Doctors are too easily sued.	0.09%
needs competition from other private sources	0.09%
No apparent concerns	0.09%
no bill to check charges	0.09%
No comment	0.09%
no complaint	0.09%
No concern at all	0.09%
No concern now. I feel that if government takes over, all hope is gone.	0.09%
No concern right now	0.09%
No concerns - excellent coverage	0.09%
No concerns at all	0.09%
No concerns with current plan	0.09%
No concerns with mine	0.09%
No coverage for Christian Science care	0.09%
No dental and RX coverage could be better	0.09%
no fixed justification for rate increases	0.09%
No free healthcare for illegal immigrants	0.09%
NO HEALTH CARE CZAR!!	0.09%
no health care plan	0.09%
no main concern	0.09%
No major concerns	0.09%
No major medical	0.09%
no problem with mine	0.09%
No real concern	0.09%
non-insured can pay actual real value, service, docs, bill insurance company	0.09%
None - completely satisfied	0.09%
Tests and meds before knowing exact problem	0.09%
That all hospitals do not accept my insurance	0.09%
that congress will intervene	0.09%
That coverage will change if Congress tinkers with the system	0.09%
That everyone does receive high quality health care like me	0.09%
That government will step in and make me pay even more.	0.09%

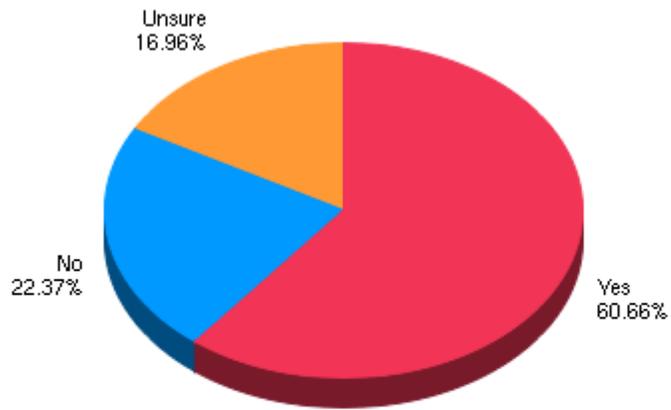
we are satisfied with our insurance plan	0.09%
We have good coverage	0.09%
We pay 80% former employer pays 20%	0.09%
we should have some type of coverage for preventative care & treatment-keeping down cost	0.09%
welfare nothing	0.09%
Why are they all non profit	0.09%
Work offered insurance costs more than my privately bought insurance	0.09%
wrong people making medical decisions	0.09%
Yearly cost paid by employer increases each year. Fear that employer will stop offering benefit.	0.09%

11. Should the government require that every American have health insurance?



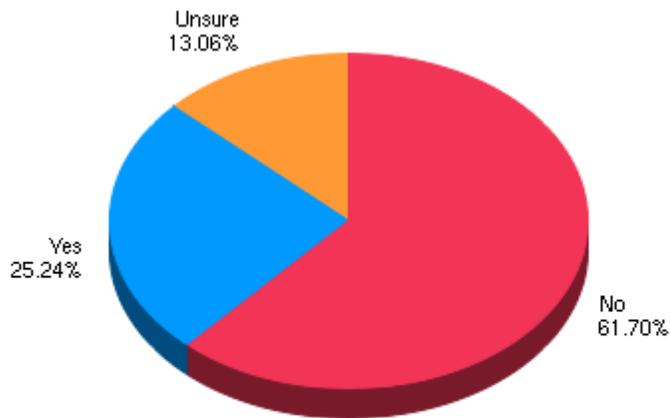
Item	Percent %
No	58.41%
Yes	28.45%
Unsure	13.14%

12. Should the gov require that all health insurance companies provide a "Basic Plan" option?



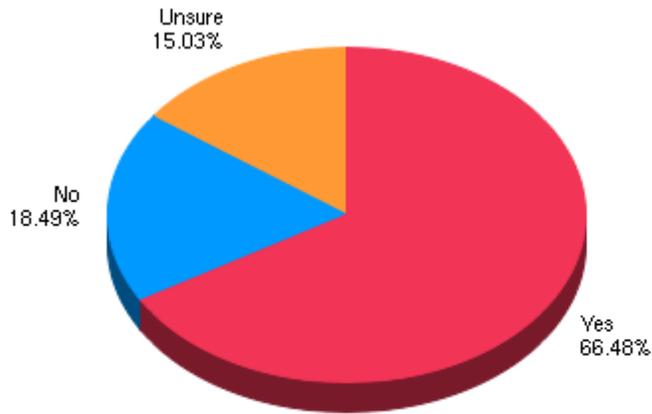
Item	Percent %
Yes	60.66%
No	22.37%
Unsure	16.96%

13. Should the government create and manage a public health insurance plan...



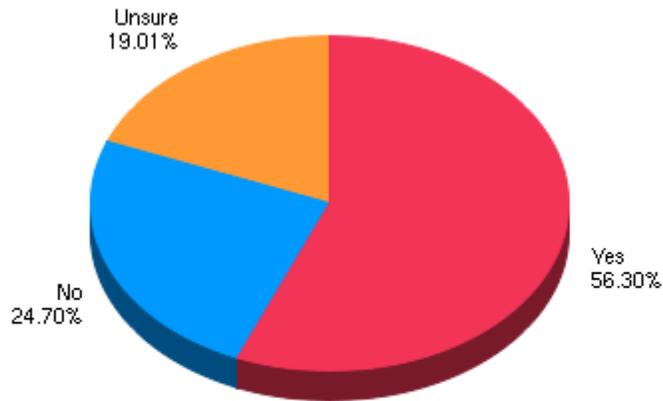
Item	Percent %
No	61.70%
Yes	25.24%
Unsure	13.06%

14. Should people on Medicaid have the option of purchasing private health insurance...



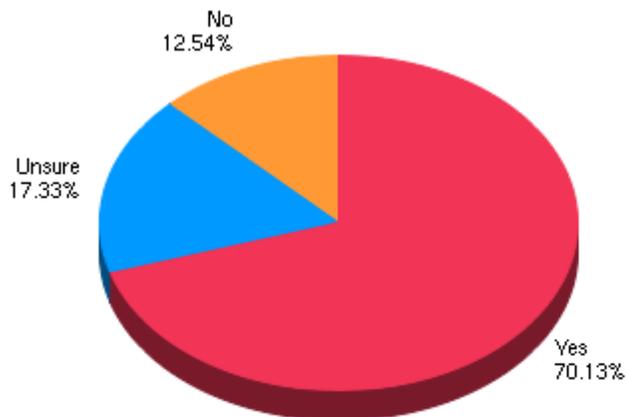
Item	Percent %
Yes	66.48%
No	18.49%
Unsure	15.03%

15. Should the government offer tax credits...



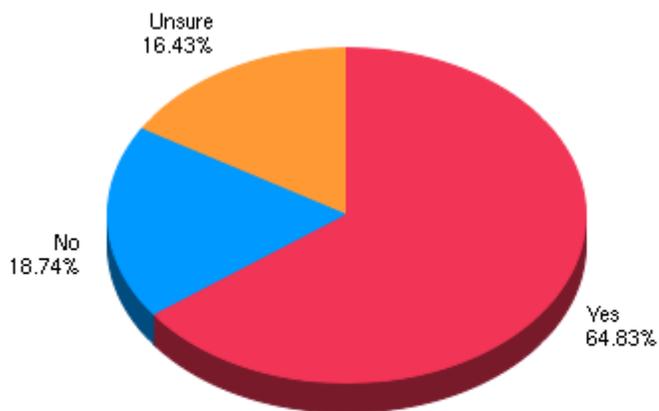
Item	Percent %
Yes	56.30%
No	24.70%
Unsure	19.01%

16. Should the government allow individuals to purchase health insurance from any state...



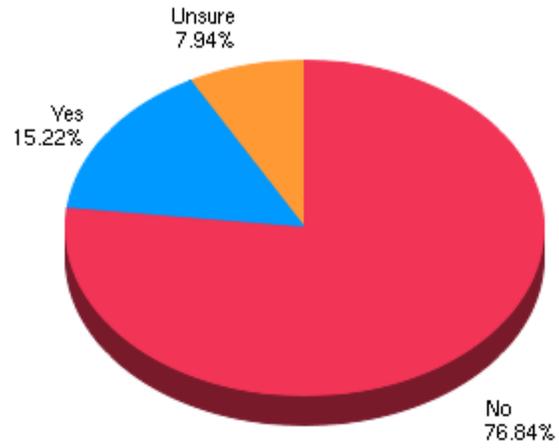
Item	Percent %
Yes	70.13%
Unsure	17.33%
No	12.54%

17. Should the government mandate that private insurance companies cannot turn away...



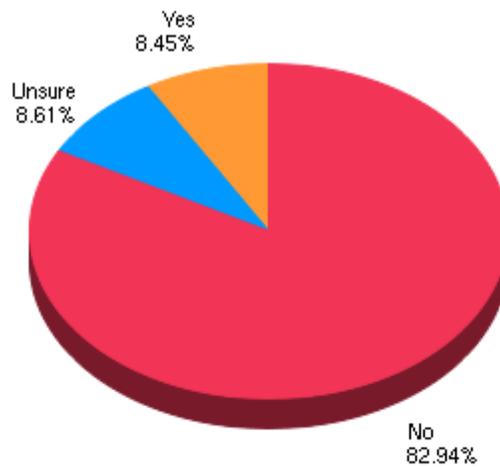
Item	Percent %
Yes	64.83%
No	18.74%
Unsure	16.43%

18. (1) New national sales tax (on top of state and local sales taxes)



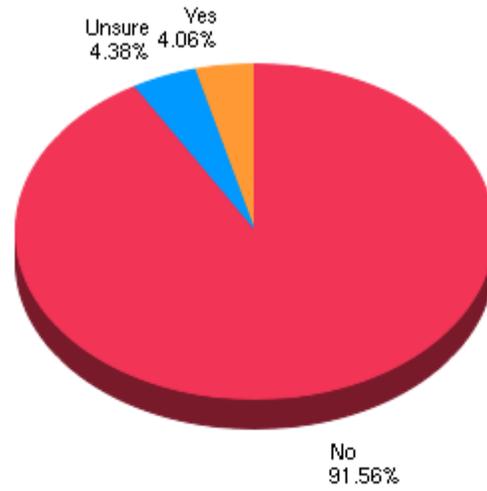
Item	Percent %
No	76.84%
Yes	15.22%
Unsure	7.94%

19. (2) Higher payroll taxes on employers and employees



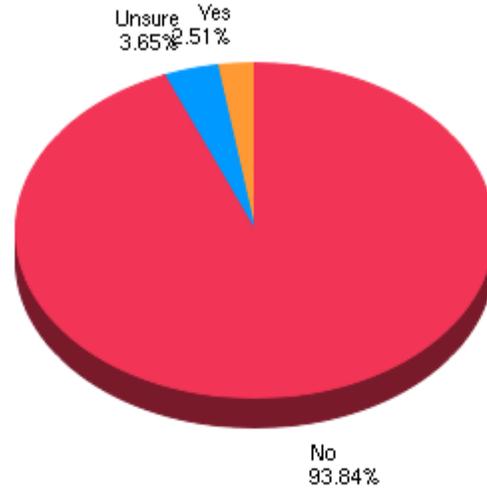
Item	Percent %
No	82.94%
Unsure	8.61%
Yes	8.45%

20. (3) Higher taxes for married couples



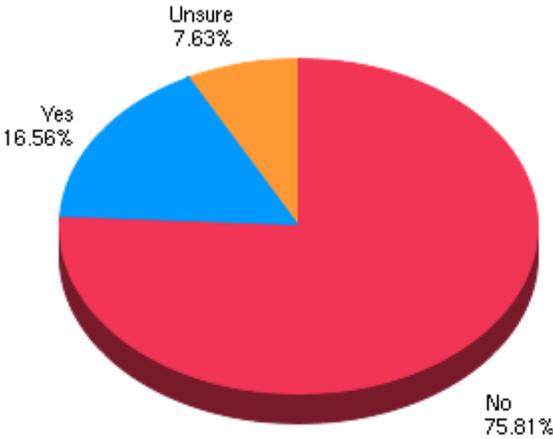
Item	Percent %
No	91.56%
Unsure	4.38%
Yes	4.06%

21. (4) Tax your mortgage payments



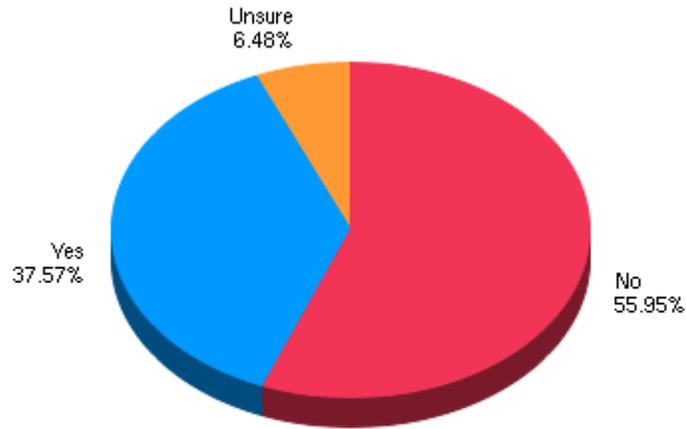
Item	Percent %
No	93.84%
Unsure	3.65%
Yes	2.51%

22. (5) Raise cell phone taxes



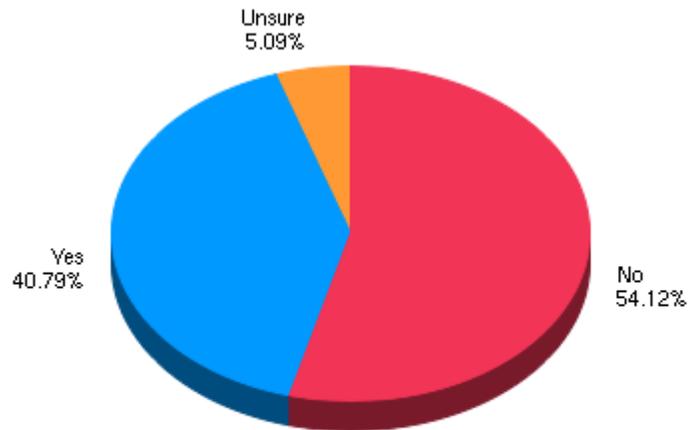
Item	Percent %
No	75.81%
Yes	16.56%
Unsure	7.63%

23. (6) A sin tax on “unhealthy” sugary drinks like soda



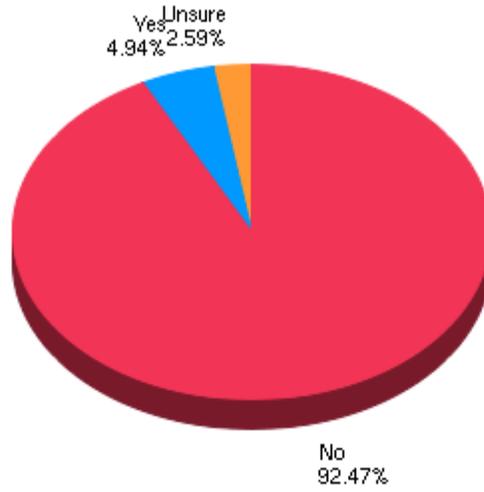
Item	Percent %
No	55.95%
Yes	37.57%
Unsure	6.48%

24. (7) A sin tax on beer and other alcoholic beverages



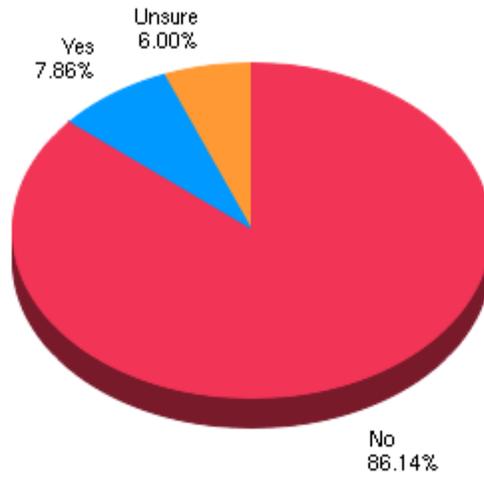
Item	Percent %
No	54.12%
Yes	40.79%
Unsure	5.09%

25. (8) Tax your charitable donations



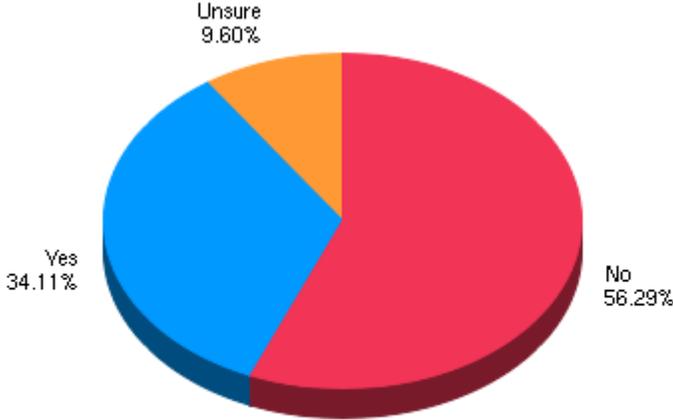
Item	Percent %
No	92.47%
Yes	4.94%
Unsure	2.59%

26. (9) Raise the income tax



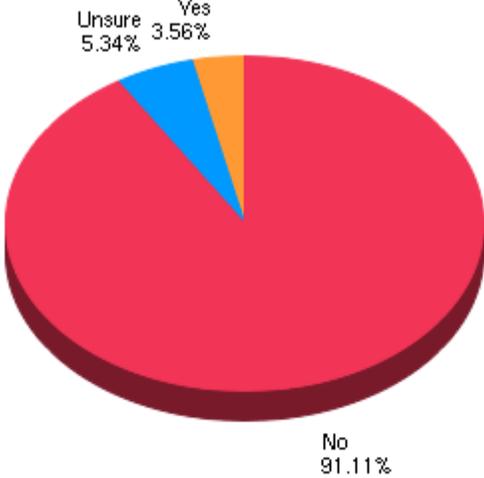
Item	Percent %
No	86.14%
Yes	7.86%
Unsure	6.00%

27. (10) Tax on employers for not providing health benefits



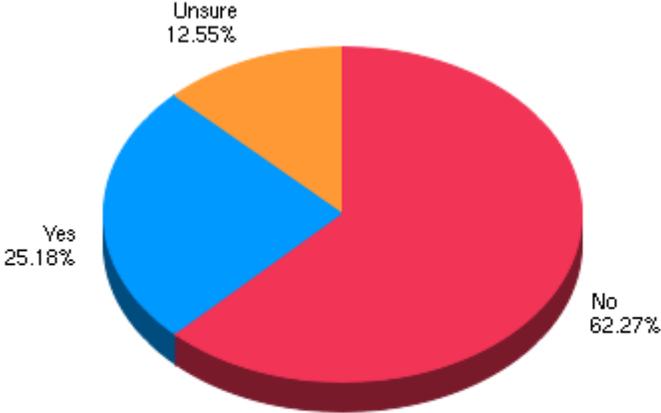
Item	Percent %
No	56.29%
Yes	34.11%
Unsure	9.60%

28. (11) Tax on individual's personal health insurance



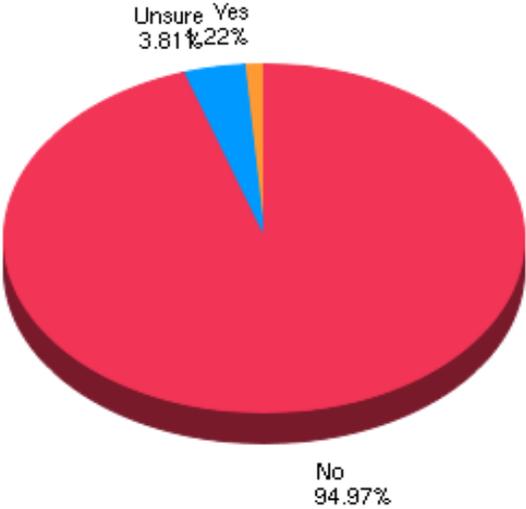
Item	Percent %
No	91.11%
Unsure	5.34%
Yes	3.56%

29. (12) Tax on individuals who don't pay for their own health insurance



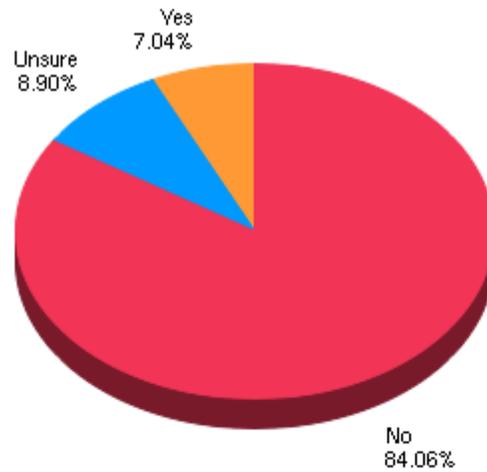
Item	Percent %
No	62.27%
Yes	25.18%
Unsure	12.55%

30. (13) Tax on your healthcare expenses



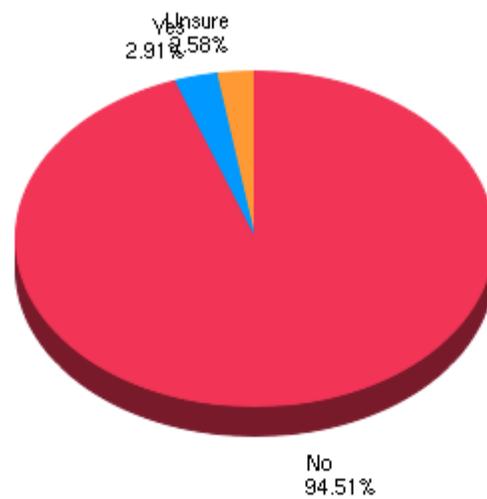
Item	Percent %
No	94.97%
Unsure	3.81%
Yes	1.22%

31. (14) Tax on savings for future healthcare needs



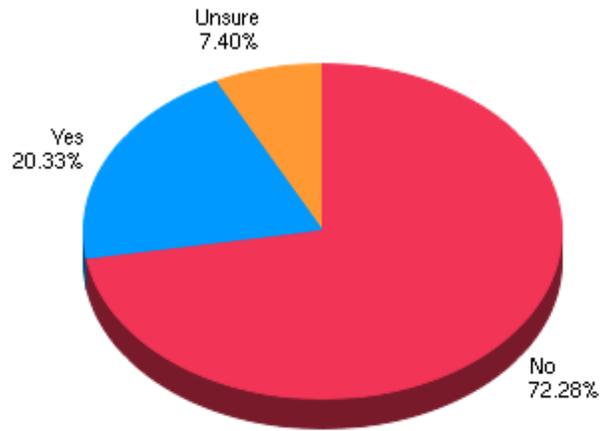
Item	Percent %
No	84.06%
Unsure	8.90%
Yes	7.04%

32. (15) Taxes on prescription drugs



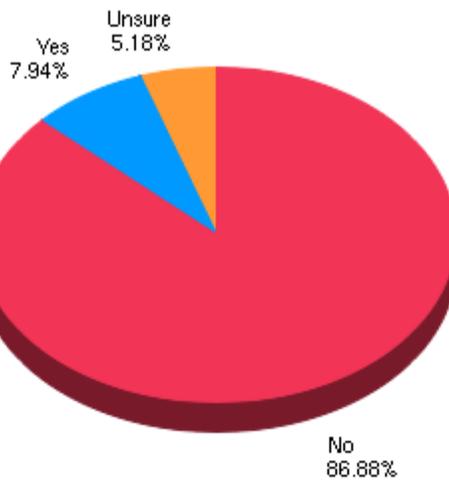
Item	Percent %
No	94.51%
Yes	2.91%
Unsure	2.58%

33. (16) Raise taxes on U.S. oil refineries



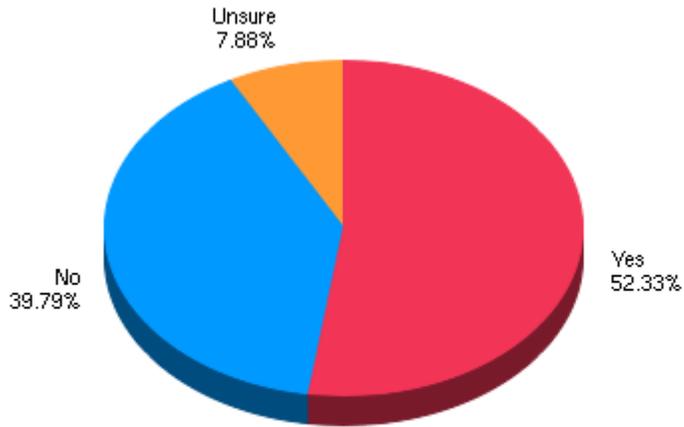
Item	Percent %
No	72.28%
Yes	20.33%
Unsure	7.40%

34. (17) More taxes on power companies



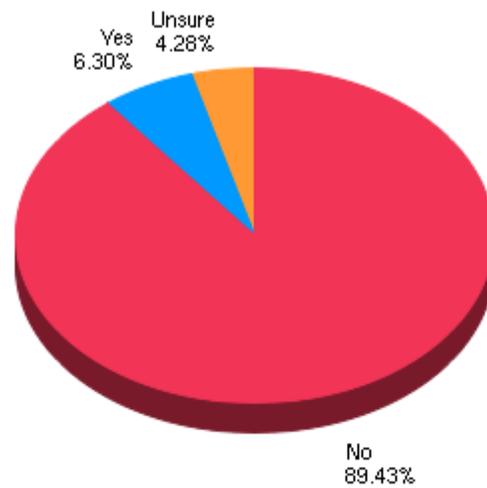
Item	Percent %
No	86.88%
Yes	7.94%
Unsure	5.18%

35. (18) Raise taxes on U.S. companies doing business overseas



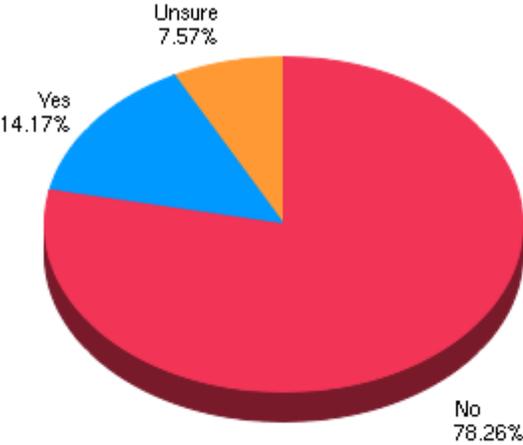
Item	Percent %
Yes	52.33%
No	39.79%
Unsure	7.88%

36. (19) Raise taxes on dividend income



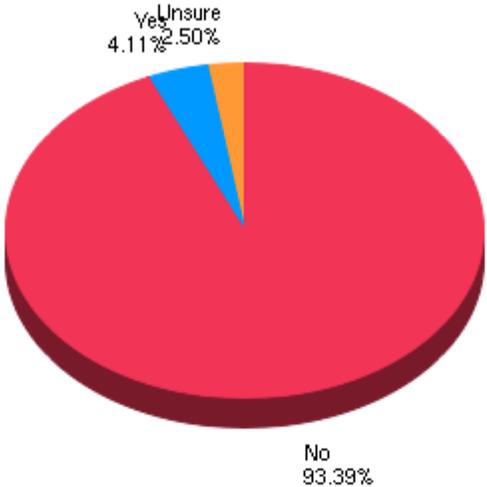
Item	Percent %
No	89.43%
Yes	6.30%
Unsure	4.28%

37. (20) Raise capital gains taxes



Item	Percent %
No	78.26%
Yes	14.17%
Unsure	7.57%

38. (21) Tax your family assets on death



Item	Percent %
No	93.39%
Yes	4.11%
Unsure	2.50%