

# Alliance to Fight the 40: National Online Survey

*Key Findings Deck*

PREPARED BY:

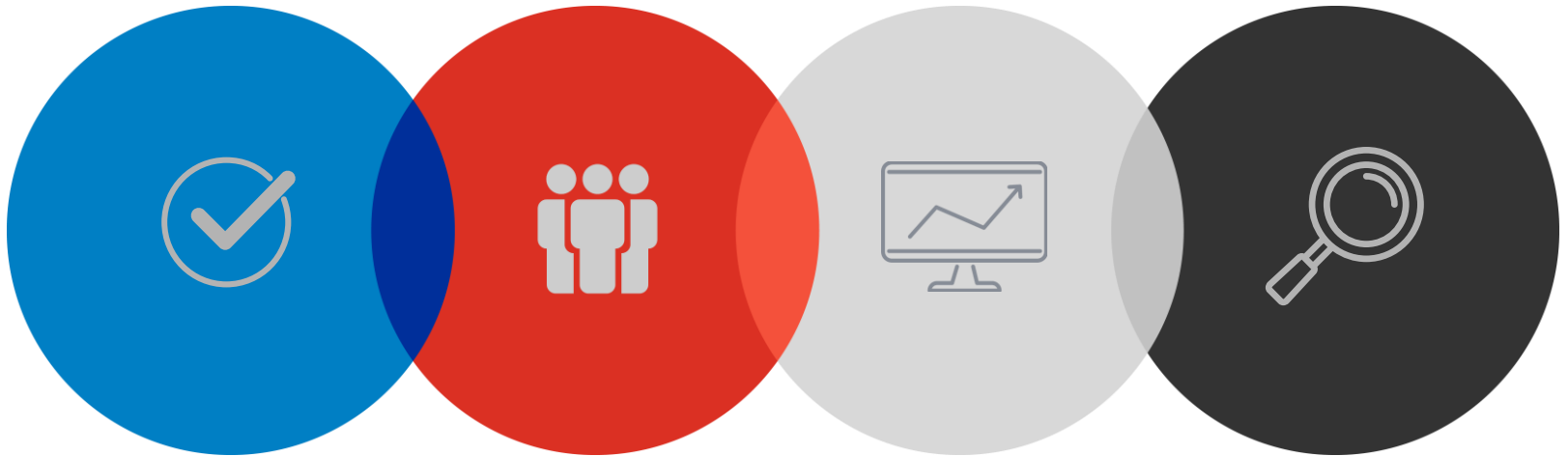
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**ALLIANCE  
TO FIGHT THE 40**  
Stop the 40% tax on health benefits



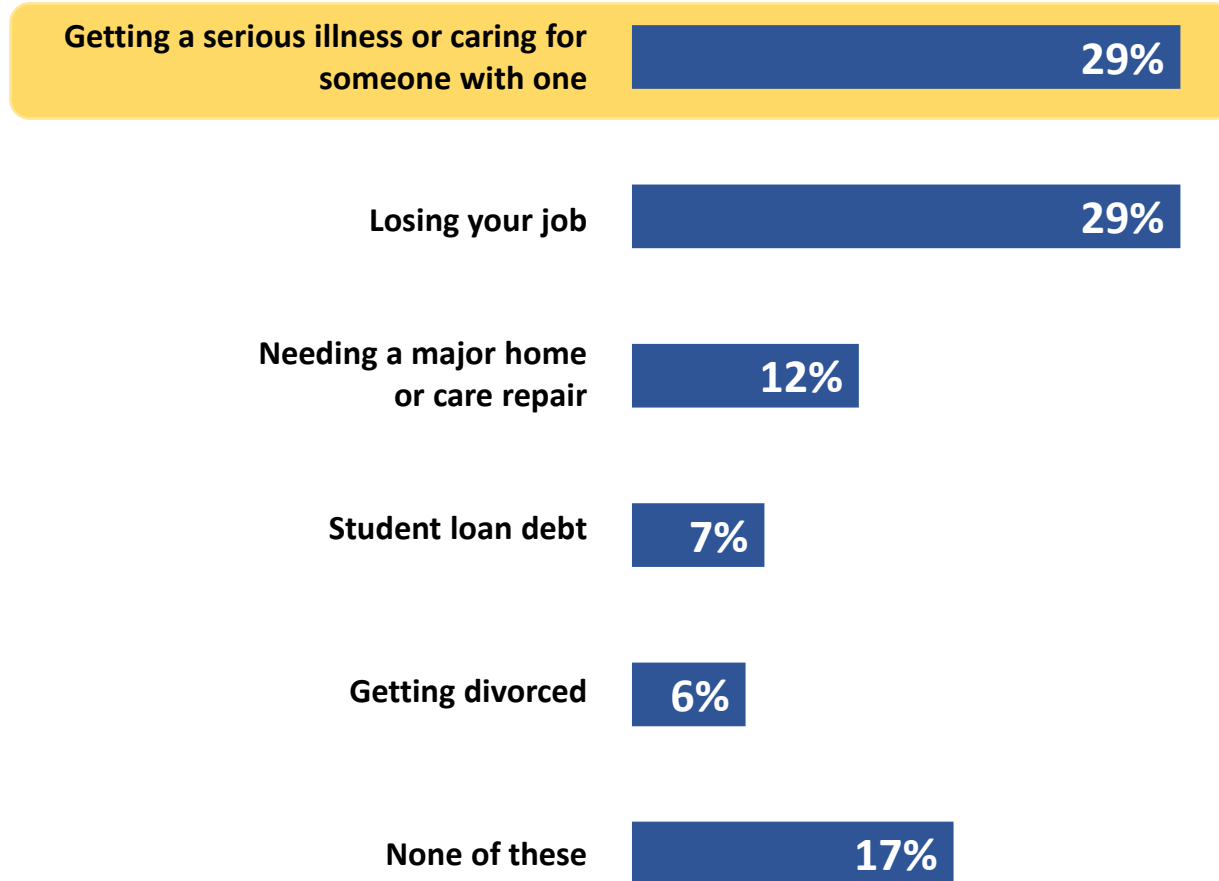
Embargoed until 4pm on Wednesday, December 11, 2019

# Methodology



- Public Opinion Strategies conducted a national survey of registered voters from November 16-18, 2019 on behalf of Alliance to Fight the 40.
- The survey was conducted among N=804 registered voters.
- The confidence interval for a survey of N=804 is  $\pm 3.94\%$ .
- Jarrett Lewis was the principal researcher for this project. Tori Miller was the project director, and Brad Ebersole provided analytical support.

Americans are equally worried that an illness would be as financially devastating as losing their job.



## Cadillac Tax Language

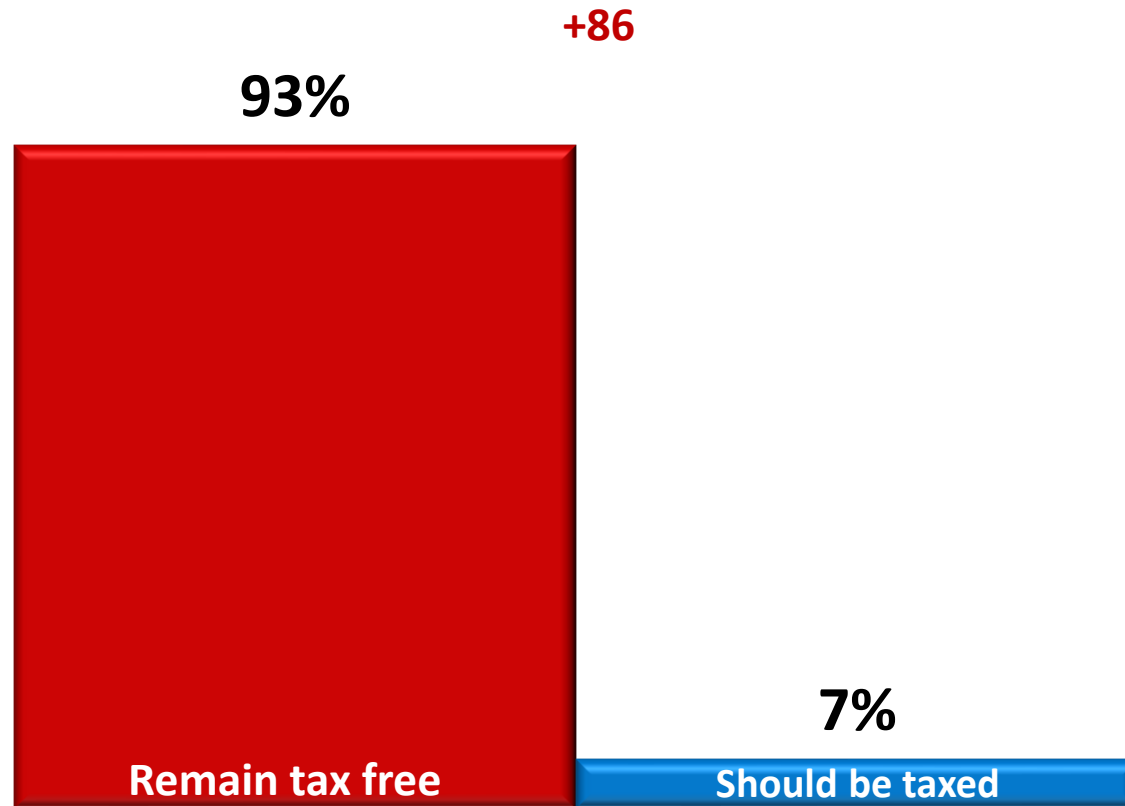


Almost ten years ago, Congress approved a tax on employer-provided health insurance. Sometimes referred to as the “Cadillac Tax,” this is a 40 percent tax on employer-provided health insurance that exceed certain Federal thresholds. Over the last 8 years, Congress has passed bi-partisan legislation twice to delay this tax over concerns that it negatively impacts modest plans covering hardworking taxpayers. The plans that trigger the tax first are the plans that cover higher cost beneficiaries, including those with pre-existing conditions, women, older workers, and workers who live in high-cost areas, like large cities.

# Voters overwhelmingly believe employer provided coverage should remain tax free.

*Employer provided health insurance should remain tax-free. Health care is already expensive, and the costs keep rising. We need to do what we can to make health care affordable for hard-working Americans and their families.*

*Employer provided health insurance should be taxed because it would raise federal revenue and discourage extravagant health plans and wasteful use of health care services.*



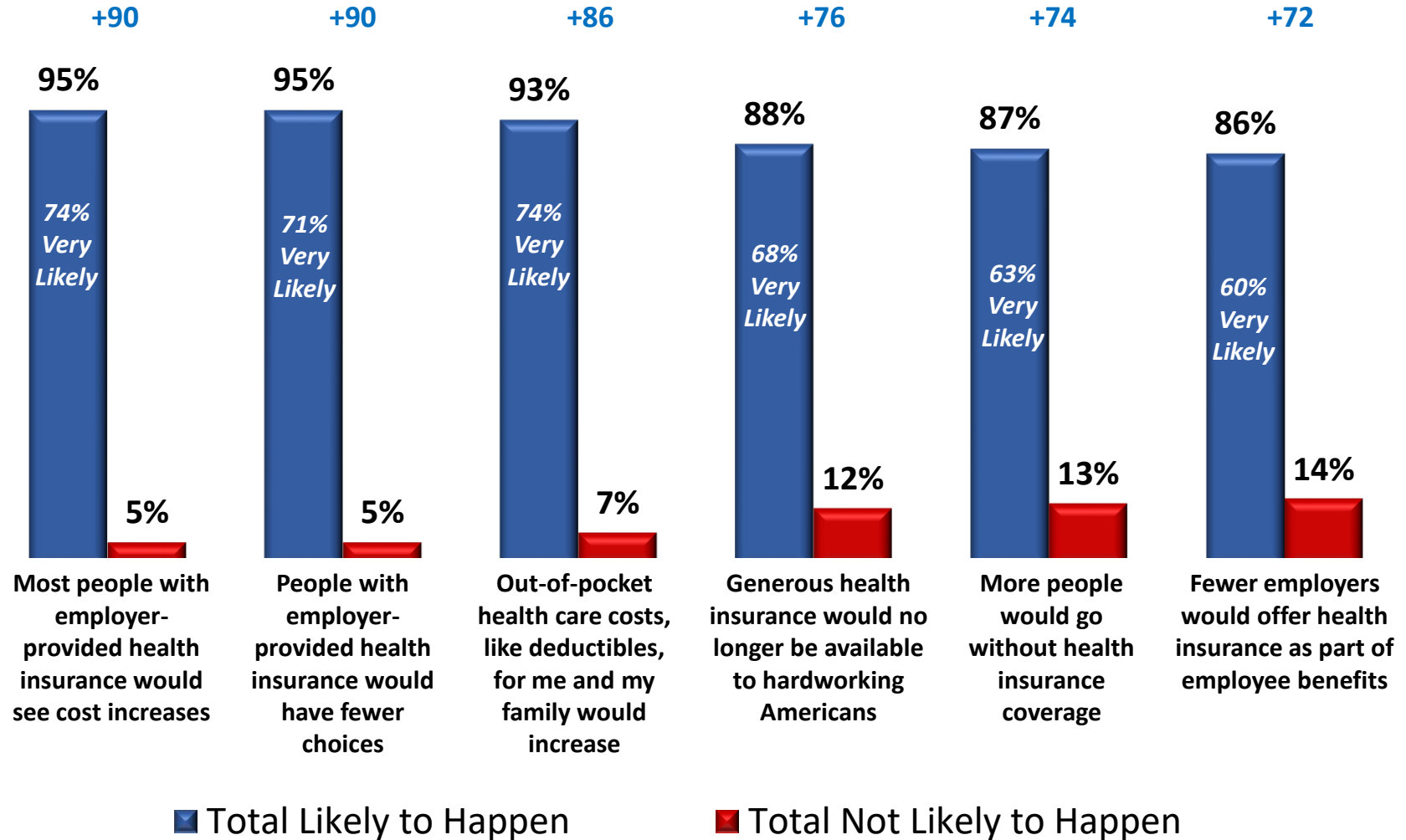
*Which statement do you agree with more, even if neither is exactly how you feel?*

Across the board, Americans of all stripes flat out reject the idea of taxing employer-provided health insurance plans.

	Total	Men (47%)	Women (53%)	GOP (40%)	IND (16%)	DEM (44%)	CON (37%)	MOD (37%)	LIB (27%)
Should remain tax free	<b>93%</b>	<b>91%</b>	<b>95%</b>	<b>93%</b>	<b>94%</b>	<b>93%</b>	<b>94%</b>	<b>94%</b>	<b>90%</b>
Should be taxed	<b>7%</b>	<b>9%</b>	<b>5%</b>	<b>7%</b>	<b>6%</b>	<b>7%</b>	<b>6%</b>	<b>6%</b>	<b>10%</b>

	Total	Trump States (57%)	Clinton States (43%)	HELP Majority (19%)	HELP Minority (18%)	Finance Majority (30%)	Finance Minority (25%)	Suburban Women (24%)	Suburban (45%)
Should remain tax free	<b>93%</b>	<b>94%</b>	<b>92%</b>	<b>96%</b>	<b>94%</b>	<b>95%</b>	<b>96%</b>	<b>97%</b>	<b>93%</b>
Should be taxed	<b>7%</b>	<b>6%</b>	<b>8%</b>	<b>4%</b>	<b>6%</b>	<b>5%</b>	<b>4%</b>	<b>3%</b>	<b>7%</b>

# Voters across the country believe a great deal of harm would result from the Cadillac tax going into effect.



Here are some things that people say could happen if the 40 percent Cadillac Tax on employer-provided health insurance is implemented as-is in 2022. For each item, please indicate if you think that is almost certain to happen, very likely to happen, somewhat likely to happen, not too likely to happen, or not at all likely to happen if the tax goes into effect.

Voters of both major parties and across the ideological spectrum believe a great deal of harm would result from the Cadillac tax going into effect.

<b>% Almost Certain and Very Likely Combined</b>	<b>Total</b>	<b>GOP (40%)</b>	<b>IND (16%)</b>	<b>DEM (44%)</b>	<b>CONS (37%)</b>	<b>MOD (37%)</b>	<b>LIB (27%)</b>
Most people with employer-provided health insurance would see cost increases	<b>74%</b>	<b>78%</b>	<b>67%</b>	<b>73%</b>	<b>75%</b>	<b>70%</b>	<b>77%</b>
Out-of-pocket health care costs, like deductibles, for me and my family would increase	<b>74%</b>	<b>78%</b>	<b>66%</b>	<b>72%</b>	<b>75%</b>	<b>67%</b>	<b>77%</b>
People with employer-provided health insurance would have fewer choices	<b>71%</b>	<b>73%</b>	<b>71%</b>	<b>69%</b>	<b>73%</b>	<b>65%</b>	<b>75%</b>
Generous health insurance would no longer be available to hardworking Americans	<b>68%</b>	<b>71%</b>	<b>67%</b>	<b>64%</b>	<b>71%</b>	<b>62%</b>	<b>69%</b>
More people would go without health insurance coverage	<b>63%</b>	<b>65%</b>	<b>59%</b>	<b>63%</b>	<b>65%</b>	<b>60%</b>	<b>64%</b>
Fewer employers would offer health insurance as part of employee benefits	<b>60%</b>	<b>66%</b>	<b>61%</b>	<b>55%</b>	<b>65%</b>	<b>55%</b>	<b>62%</b>

Here are some things that people say could happen if the 40 percent Cadillac Tax on employer-provided health insurance is implemented as is in 2022. For each item, please indicate if you think that is almost certain to happen, very likely to happen, somewhat likely to happen, not too likely to happen, or not at all likely to happen if the tax goes into effect.



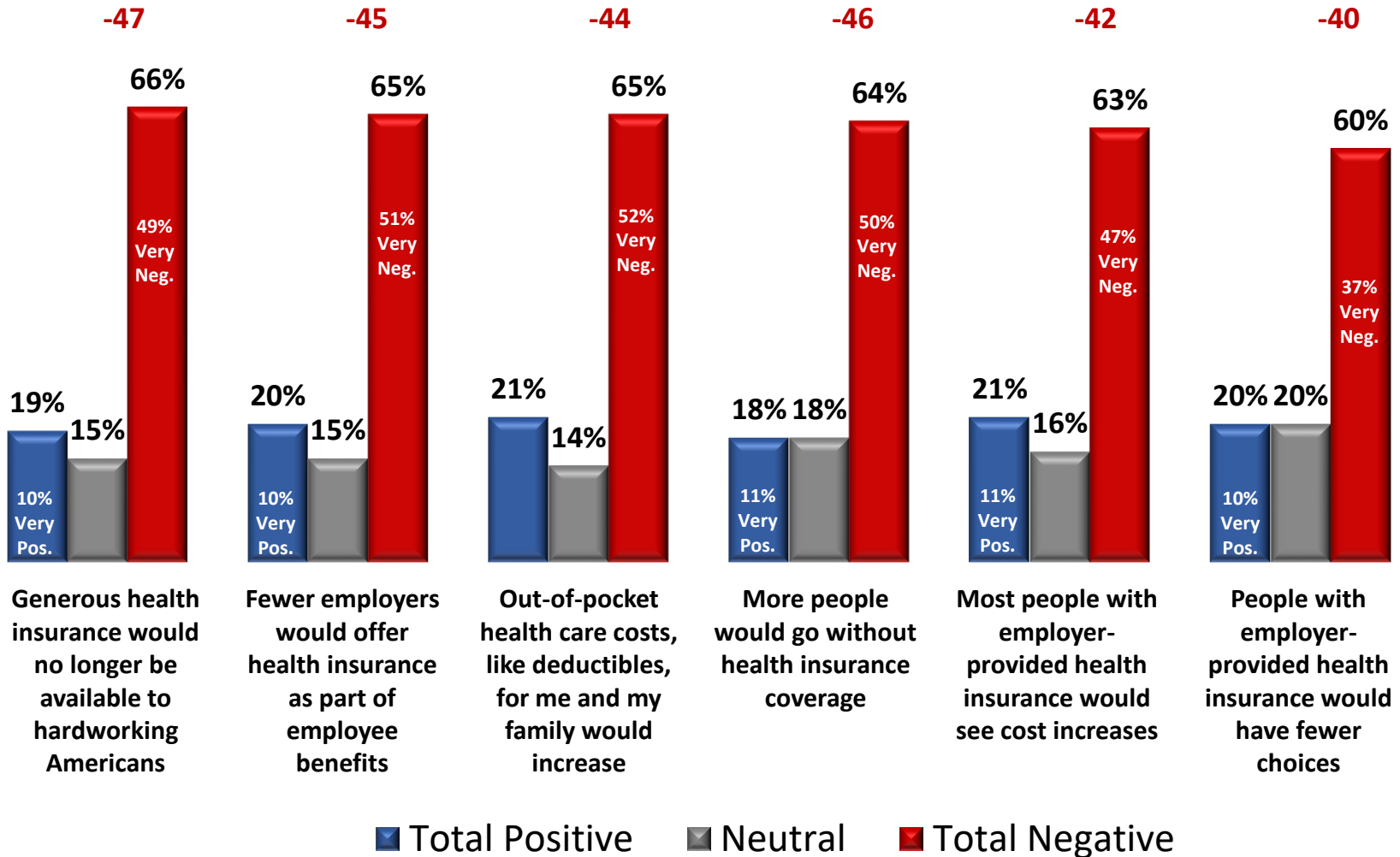
# Voters from Red States and Blue States and HELP/Finance majority and minority states see harm resulting from the Cadillac tax going into effect.



<b>% Almost Certain and Very Likely Combined</b>	<b>Total</b>	<b>Trump States (57%)</b>	<b>Clinton States (43%)</b>	<b>HELP Majority (19%)</b>	<b>HELP Minority (18%)</b>	<b>Finance Majority (30%)</b>	<b>Finance Minority (25%)</b>	<b>Suburban Women (24%)</b>	<b>Suburban (45%)</b>
Most people with employer-provided health insurance would see cost increases	<b>74%</b>	<b>74%</b>	<b>74%</b>	<b>72%</b>	<b>84%</b>	<b>71%</b>	<b>76%</b>	<b>77%</b>	<b>72%</b>
Out-of-pocket health care costs, like deductibles, for me and my family would increase	<b>74%</b>	<b>73%</b>	<b>74%</b>	<b>76%</b>	<b>84%</b>	<b>71%</b>	<b>77%</b>	<b>73%</b>	<b>69%</b>
People with employer-provided health insurance would have fewer choices	<b>71%</b>	<b>70%</b>	<b>73%</b>	<b>72%</b>	<b>77%</b>	<b>72%</b>	<b>75%</b>	<b>68%</b>	<b>64%</b>
Generous health insurance would no longer be available to hardworking Americans	<b>68%</b>	<b>67%</b>	<b>68%</b>	<b>62%</b>	<b>81%</b>	<b>64%</b>	<b>71%</b>	<b>65%</b>	<b>63%</b>
More people would go without health insurance coverage	<b>63%</b>	<b>63%</b>	<b>63%</b>	<b>67%</b>	<b>70%</b>	<b>68%</b>	<b>64%</b>	<b>64%</b>	<b>58%</b>
Fewer employers would offer health insurance as part of employee benefits	<b>60%</b>	<b>60%</b>	<b>63%</b>	<b>60%</b>	<b>69%</b>	<b>60%</b>	<b>63%</b>	<b>61%</b>	<b>58%</b>

9 Here are some things that people say could happen if the 40 percent Cadillac Tax on employer-provided health insurance is implemented as-is in 2022. For each item, please indicate if you think that is almost certain to happen, very likely to happen, somewhat likely to happen, not too likely to happen, or not at all likely to happen if the tax goes into effect.

# And, a strong majority of Americans express deep concerns over the impact of the Cadillac tax.



Here are some things that people say could happen if the 40 percent Cadillac Tax on employer-provided health insurance is implemented as-is in 2022. For each item, please indicate if you feel very positive, somewhat positive, neutral, somewhat negative, or very negative about it.

Voters of both major parties and across the ideological spectrum express serious concern about the impact of the Cadillac tax going into effect.

<b>% Total Negative</b>	<b>Total</b>	<b>GOP (40%)</b>	<b>IND (16%)</b>	<b>DEM (44%)</b>	<b>CONS (37%)</b>	<b>MOD (37%)</b>	<b>LIB (27%)</b>
Generous health insurance would no longer be available to hardworking Americans	<b>66%</b>	<b>71%</b>	<b>67%</b>	<b>60%</b>	<b>73%</b>	<b>58%</b>	<b>68%</b>
Fewer employers would offer health insurance as part of employee benefits	<b>65%</b>	<b>72%</b>	<b>66%</b>	<b>60%</b>	<b>72%</b>	<b>56%</b>	<b>70%</b>
Out-of-pocket health care costs, like deductibles, for me and my family would increase	<b>65%</b>	<b>68%</b>	<b>64%</b>	<b>62%</b>	<b>72%</b>	<b>57%</b>	<b>67%</b>
More people would go without health insurance coverage	<b>64%</b>	<b>63%</b>	<b>65%</b>	<b>65%</b>	<b>64%</b>	<b>60%</b>	<b>72%</b>
Most people with employer-provided health insurance would see cost increases	<b>63%</b>	<b>67%</b>	<b>62%</b>	<b>60%</b>	<b>69%</b>	<b>56%</b>	<b>64%</b>
People with employer-provided health insurance would have fewer choices	<b>60%</b>	<b>64%</b>	<b>57%</b>	<b>59%</b>	<b>66%</b>	<b>52%</b>	<b>65%</b>

11 Here are some things that people say could happen if the 40 percent Cadillac Tax on employer-provided health insurance is implemented as-is in 2022. For each item, please indicate if you feel very positive, somewhat positive, neutral, somewhat negative, or very negative about it.

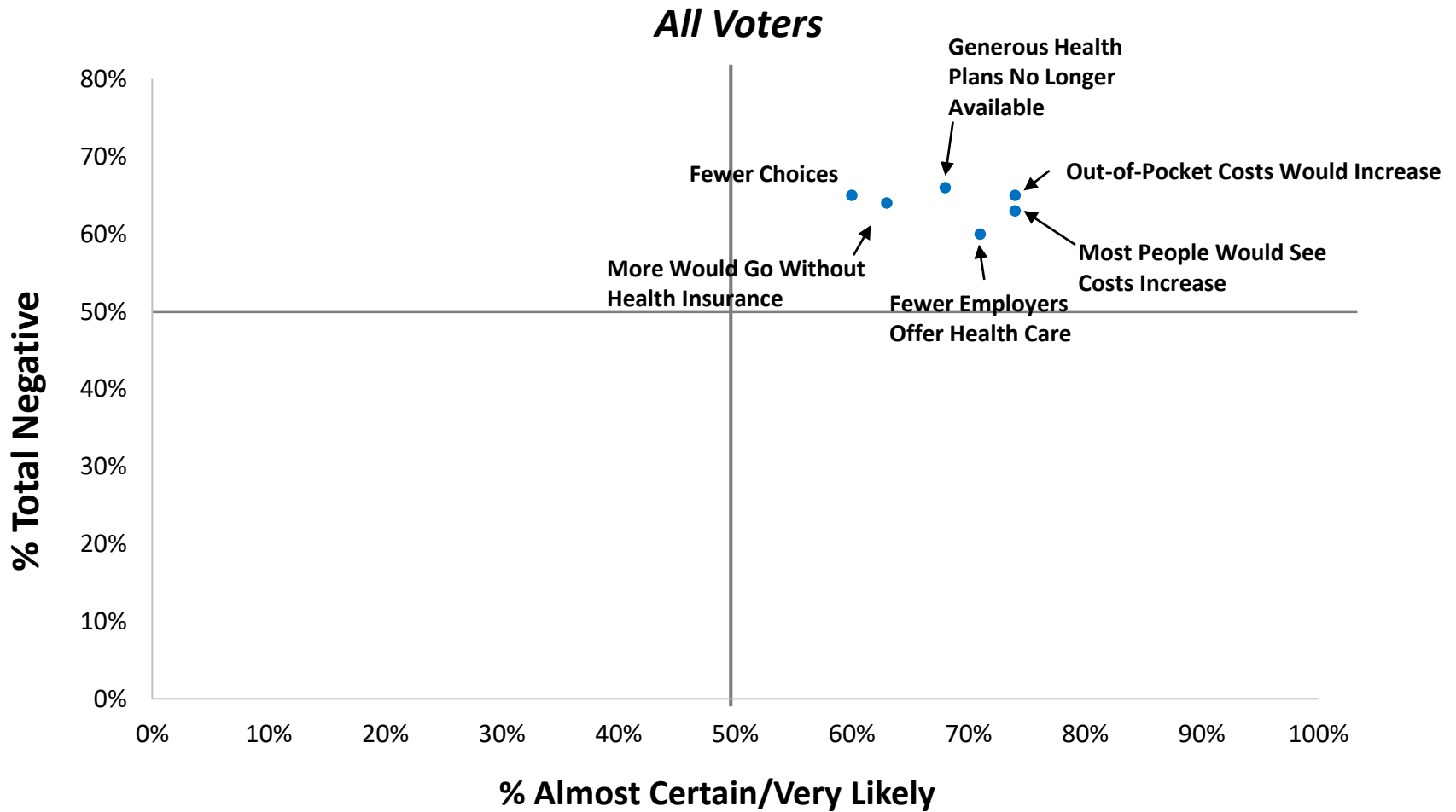
Again, voters from Red/Blue states and those from HELP/Finance majority and minority states express concern over the impact of the Cadillac tax going live.



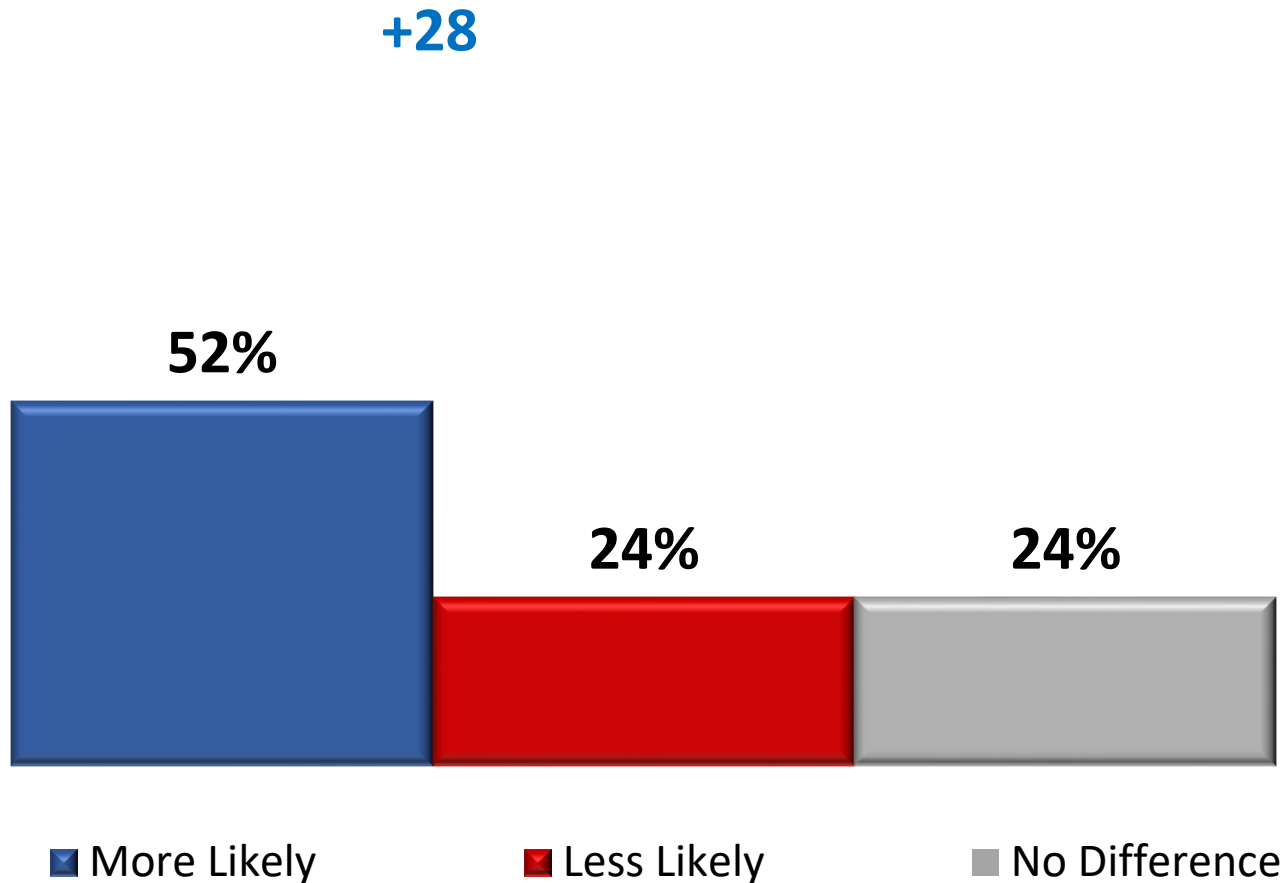
% Total Negative	Total	Trump States (57%)	Clinton States (43%)	HELP Majority (19%)	HELP Minority (18%)	Finance Majority (30%)	Finance Minority (25%)	Suburban Women (24%)	Suburban (45%)
Generous health insurance would no longer be available to hardworking Americans	<b>66%</b>	<b>66%</b>	<b>65%</b>	<b>64%</b>	<b>68%</b>	<b>65%</b>	<b>65%</b>	<b>66%</b>	<b>68%</b>
Fewer employers would offer health insurance as part of employee benefits	<b>65%</b>	<b>67%</b>	<b>64%</b>	<b>62%</b>	<b>70%</b>	<b>64%</b>	<b>67%</b>	<b>69%</b>	<b>71%</b>
Out-of-pocket health care costs, like deductibles, for me and my family would increase	<b>65%</b>	<b>66%</b>	<b>64%</b>	<b>67%</b>	<b>69%</b>	<b>67%</b>	<b>68%</b>	<b>63%</b>	<b>67%</b>
More people would go without health insurance coverage	<b>64%</b>	<b>67%</b>	<b>61%</b>	<b>66%</b>	<b>68%</b>	<b>68%</b>	<b>63%</b>	<b>66%</b>	<b>67%</b>
Most people with employer-provided health insurance would see cost increases	<b>63%</b>	<b>63%</b>	<b>62%</b>	<b>58%</b>	<b>65%</b>	<b>61%</b>	<b>66%</b>	<b>65%</b>	<b>64%</b>
People with employer-provided health insurance would have fewer choices	<b>60%</b>	<b>63%</b>	<b>57%</b>	<b>56%</b>	<b>61%</b>	<b>59%</b>	<b>65%</b>	<b>61%</b>	<b>63%</b>

12 Here are some things that people say could happen if the 40 percent Cadillac Tax on employer-provided health insurance is implemented as-is in 2022. For each item, please indicate if you feel very positive, somewhat positive, neutral, somewhat negative, or very negative about it.

# The most likely outcomes of implementation of the Cadillac tax are also the worst outcomes in voters' minds.



A majority of voters would be more likely to back a member of Congress who votes to repeal the Cadillac tax.



*The Cadillac Tax is a 40% tax on health insurance an employee receives from an employer and can drive up out of pocket costs for those impacted. If you knew that your representative in Congress voted to fully repeal the Cadillac Tax, would that make you more likely or less likely to vote for him/her in the 2020 election, or would it make no difference one way or the other?*

# A majority of voters would be more likely to back a member of Congress who votes to repeal the Cadillac tax.



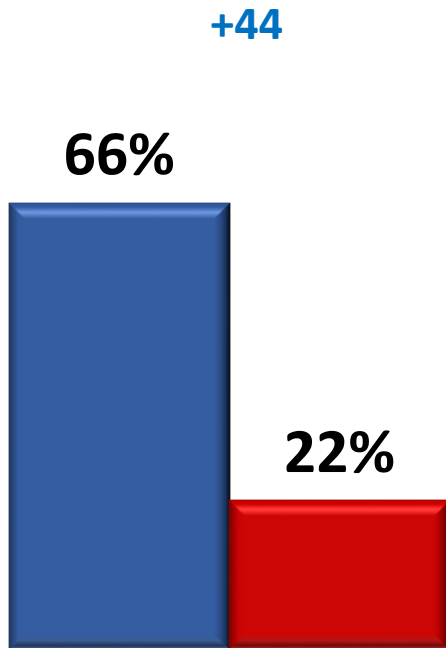
	Total	GOP (40%)	IND (16%)	DEM (44%)	CONS (37%)	MOD (37%)	LIB (27%)	Suburban Women (24%)	Suburban (45%)
More Likely	52%	57%	41%	51%	58%	43%	54%	49%	50%
Less Likely	24%	22%	28%	25%	20%	28%	25%	30%	24%
No Difference	24%	21%	31%	24%	22%	29%	21%	21%	26%

	Total	Trump States (57%)	Clinton States (43%)	HELP Majority (19%)	HELP Minority (18%)	Finance Majority (30%)	Finance Minority (25%)	White < College (39%)	White College + (36%)
More Likely	52%	52%	52%	53%	49%	52%	43%	50%	58%
Less Likely	24%	23%	26%	24%	23%	24%	29%	25%	18%
No Difference	24%	26%	22%	23%	28%	24%	29%	25%	25%

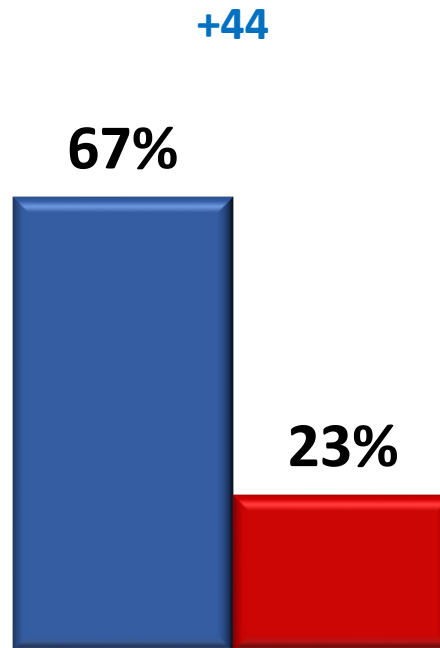
15 *The Cadillac Tax is a 40% tax on health insurance an employee receives from an employer and can drive up out of pocket costs for those impacted. If you knew that your representative in Congress voted to fully repeal the Cadillac Tax, would that make you more likely or less likely to vote for him/her in the 2020 election, or would it make no difference one way or the other?*

# Americans are feeling the rise in their personal health care costs, yet very few are seeing any type of wage offset.

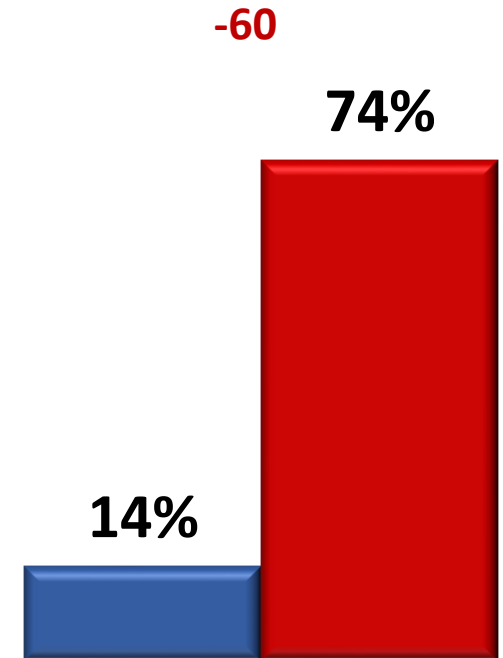
Thinking back over the last few years, have you noticed an increase in how much you are paying for your health insurance coverage?\*



Thinking back over the last few years, have your deductibles, premiums, or other out-of-pocket costs increased?\*



And, has your employer increased your wages or salary to make up for your higher out-of-pocket health care costs?



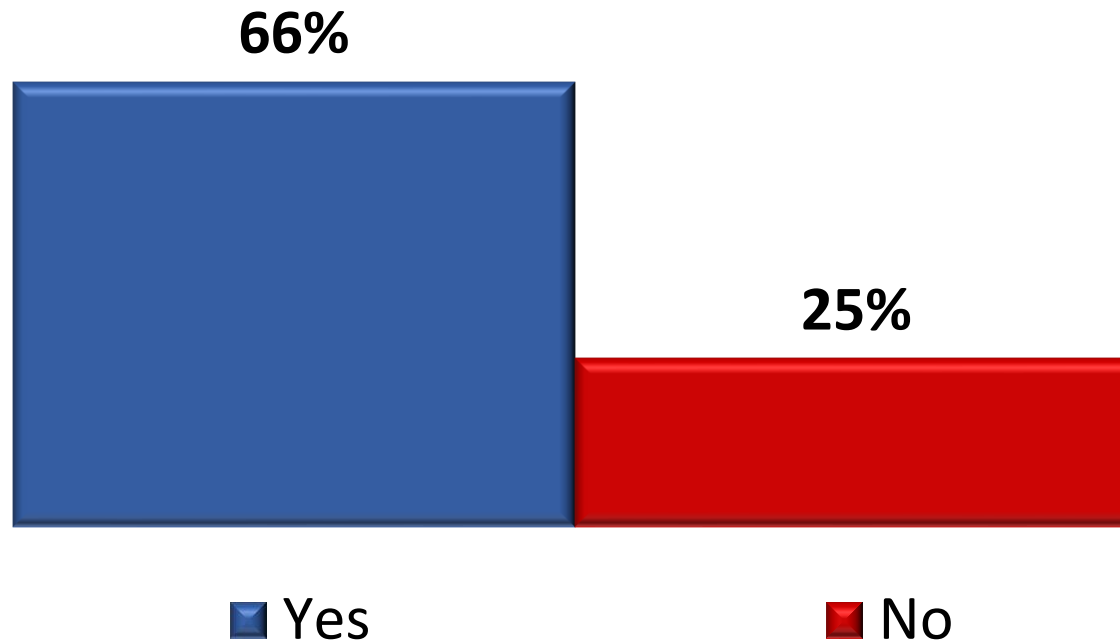
■ Yes     ■ No



Two-thirds of Americans worry about being able to pay for their/their family's health care expenses.



+41



# Two-thirds of Americans worry about being able to pay for their family's health care expenses.



	Total	Men (47%)	Women (53%)	18-44 (41%)	45-64 (38%)	65+ (21%)	Suburban Women (24%)	Suburban (45%)
Yes	66%	60%	72%	72%	68%	52%	70%	64%
No	25%	31%	19%	20%	24%	35%	22%	28%

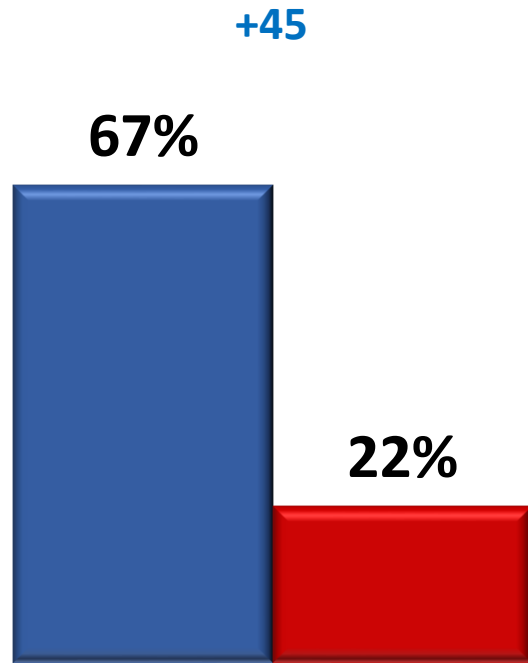
	Total	Poor / Working (47%)	Middle (43%)	Upper / Well to do (10%)	Private - Self (12%)	Private - Employer (38%)	Medicare (25%)	Medicaid (11%)
Yes	66%	72%	64%	50%	73%	71%	57%	58%
No	25%	19%	26%	46%	17%	23%	30%	32%

Are you worried about paying for your/your family's health care expenses?

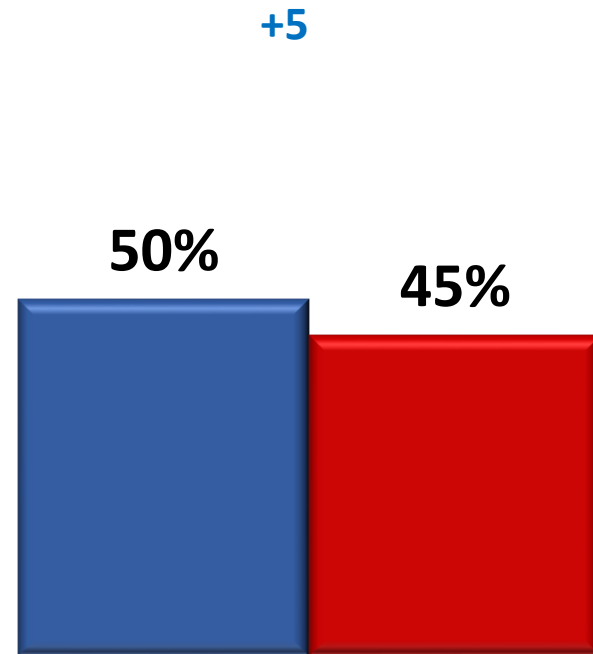
# Two-thirds of Americans worry rising costs may cause them to skip/delay treatment – while 50 percent indicate having already done so.



*Are you concerned that rising health insurance deductibles and other out-of-pocket costs may lead you to delay or forgo medical treatment?*



*Have you or someone in your family ever delayed or skipped medical care because of rising out of pocket health care costs?*



■ Yes

■ No

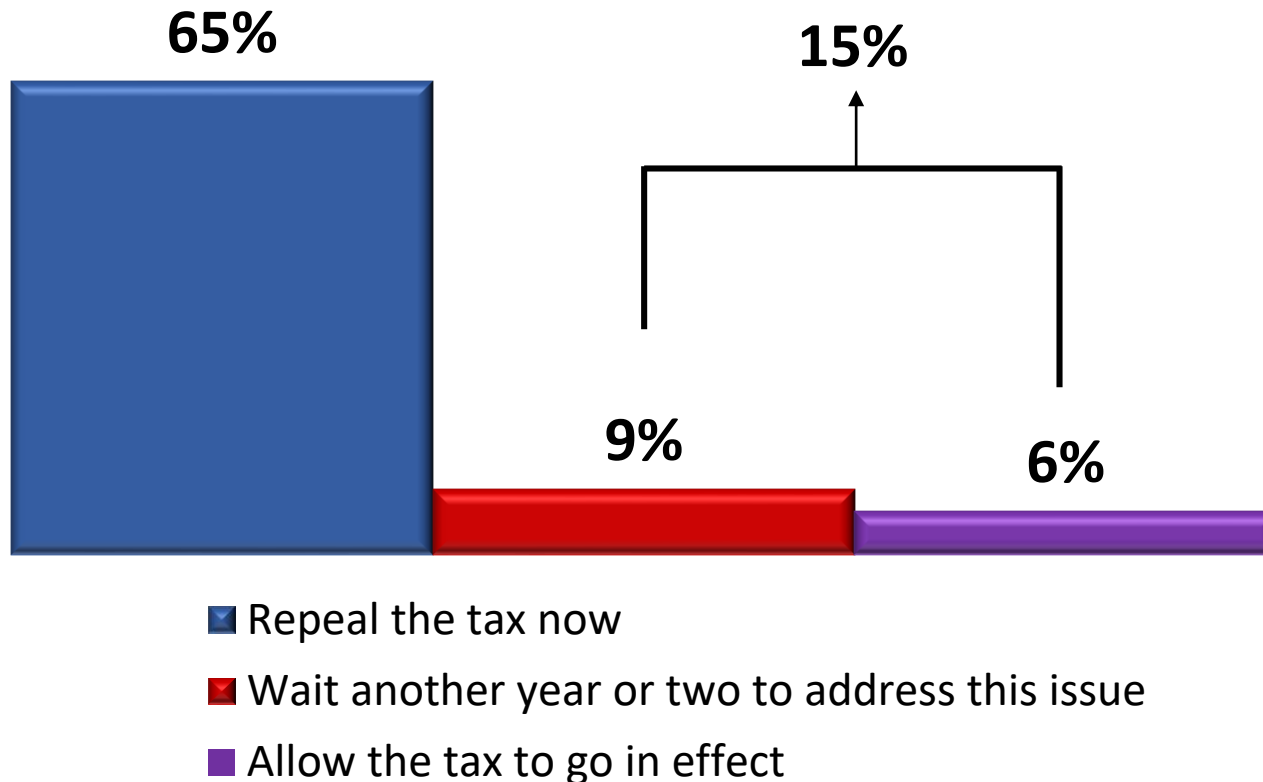
Women and working and middle-class voters are among the groups most concerned about skipping/delaying care or who have already done so.



% Yes	Total	Men (47%)	Women (53%)	GOP (40%)	IND (16%)	DEM (44%)	Poor/ Working (47%)	Middle (43%)	Upper/ Well to do (10%)
<i>Are you concerned that rising health insurance deductibles and other out-of-pocket costs may lead you to delay or forgo medical treatment?</i>	<b>67%</b>	<b>62%</b>	<b>72%</b>	<b>59%</b>	<b>77%</b>	<b>71%</b>	<b>75%</b>	<b>61%</b>	<b>56%</b>
<i>Have you or someone in your family ever delayed or skipped medical care because of rising out of pocket health care costs?</i>	<b>50%</b>	<b>40%</b>	<b>58%</b>	<b>53%</b>	<b>38%</b>	<b>51%</b>	<b>61%</b>	<b>43%</b>	<b>21%</b>

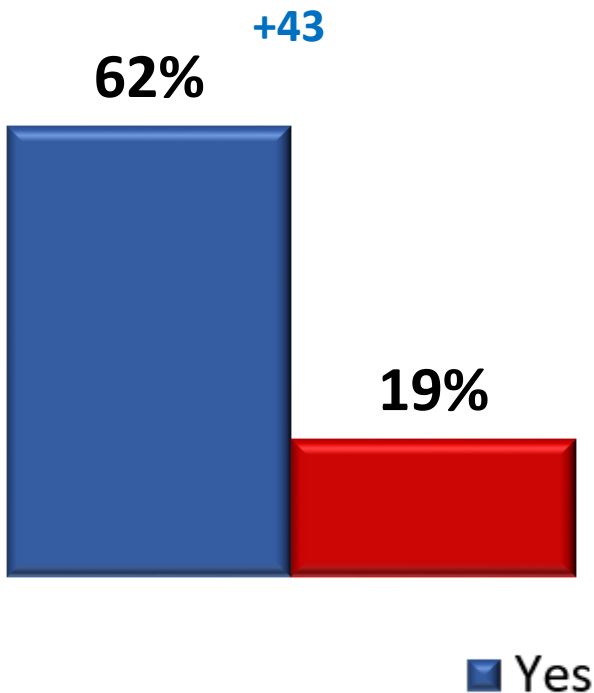
% Yes	Total	Suburban Women (24%)	Suburban (45%)	Trump States (57%)	Clinton States (43%)	HELP Majority (19%)	HELP Minority (18%)	Finance Majority (30%)	Finance Minority (25%)
<i>Are you concerned that rising health insurance deductibles and other out-of-pocket costs may lead you to delay or forgo medical treatment?</i>	<b>67%</b>	<b>63%</b>	<b>60%</b>	<b>68%</b>	<b>66%</b>	<b>71%</b>	<b>72%</b>	<b>69%</b>	<b>63%</b>
<i>Have you or someone in your family ever delayed or skipped medical care because of rising out of pocket health care costs?</i>	<b>50%</b>	<b>56%</b>	<b>46%</b>	<b>50%</b>	<b>49%</b>	<b>51%</b>	<b>51%</b>	<b>54%</b>	<b>48%</b>

# Two-thirds of Americans would support their member of Congress voting to immediately repeal the Cadillac tax.

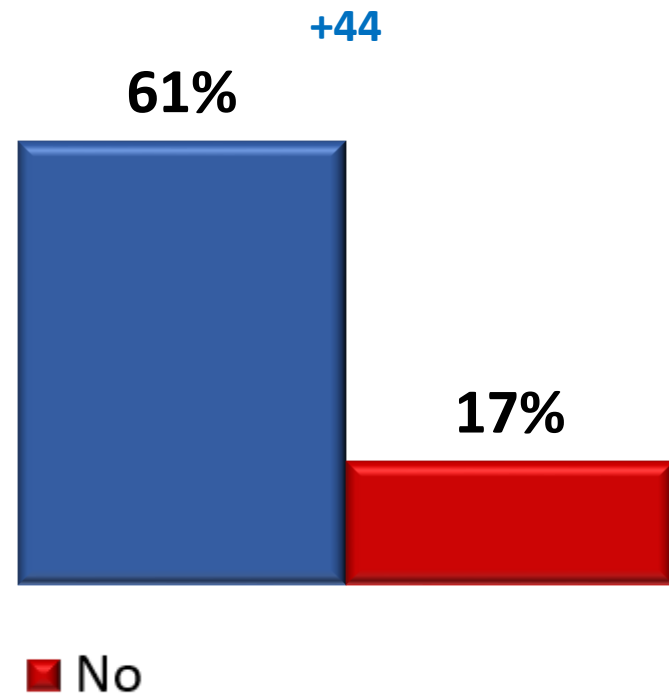


# More than 60 percent of voters believe both Republicans and Democrats should vote to repeal the Cadillac tax.

Republicans have promised to repeal the 2010 health care law, known as the Affordable Care Act (ACA). Despite opposition, they have been successful in repealing the individual mandate tax on individuals without health coverage and they have implemented regulatory changes to expand consumer options and state flexibility. They are now in the position to repeal another ACA tax: the 40% tax on health insurance offered by employers.



Democrats have promised to continue the progress and bolster the consumer protections created in the 2010 health care law, known as the Affordable Care Act, further expanding access to high-quality, lower-cost health care. Despite opposition to making technical changes and other improvements to the ACA, the health care Market Places are increasing in stability, Medicaid expansion continues, and fundamental consumer protections remain in place. Democrats are now in the position to repeal an ACA tax that studies show unfairly penalizes the health care of women, working families, older workers, and sicker workers. This 40% tax on health insurance offered by employers results in increased deductibles and decreased benefits for the most vulnerable.



Would you view repealing this tax as a step in the right direction?

## Key voting groups strongly support repealing the Cadillac tax.



	Total	GOP (40%)	IND (16%)	DEM (44%)	CON (37%)	MODS (37%)	LIB (27%)	Trump States (57%)	Clinton States (43%)
Yes	62%	83%	53%	46%	79%	58%	43%	62%	61%
No	19%	7%	21%	30%	8%	21%	33%	20%	19%

	Total	HELP Majority (19%)	HELP Minority (18%)	Finance Majority (30%)	Finance Minority (25%)	Suburban Women (24%)	Suburban (45%)
Yes	62%	65%	63%	65%	63%	65%	63%
No	19%	21%	20%	17%	16%	14%	19%

## Key voting groups strongly support repealing the Cadillac tax.



	Total	GOP (40%)	IND (16%)	DEM (44%)	CON (37%)	MODS (37%)	LIB (27%)	Trump States (57%)	Clinton States (43%)
Yes	62%	63%	51%	64%	61%	59%	65%	63%	59%
No	17%	20%	17%	14%	20%	13%	18%	16%	18%

	Total	HELP Majority (19%)	HELP Minority (18%)	Finance Majority (30%)	Finance Minority (25%)	Suburban Women (24%)	Suburban (45%)
Yes	62%	64%	62%	63%	61%	59%	58%
No	17%	16%	16%	15%	20%	19%	20%





# Fight the 40: National Online Survey



**PUBLIC OPINION  
STRATEGIES**

TURNING QUESTIONS INTO ANSWERS

Jarrett Lewis, Partner  
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**ALLIANCE  
TO FIGHT THE 40**

Stop the 40% tax on health benefits

Don't Tax My  
Health Care

Save  
Employer  
Sponsored  
Health Benefits