

# **Report to the Governor's Health Care Transformation Task Force: Minnesotans' Values and Preferences Related to Health Care Reform**

**Minnesota Department of Health  
September 2007**

As part of the legislation that established the Governor's Health Care Transformation Task Force, the Minnesota Department of Health was directed to review available research on the values, preferences, opinions, and perceptions of Minnesotans related to health care and to the issues confronting the Task Force, and to report its findings to the Task Force.

Over the past several years, a number of efforts to determine Minnesotans' preferences and opinions related to the health care system have taken place. These include:

- A series of 12 town hall meetings conducted throughout the state in late 2003 as part of the Minnesota Citizens Forum on Health Care Costs, which was chaired by former U.S. Senator David Durenberger;
- An opinion poll of 800 Minnesotans conducted in November 2003, also as part of the Minnesota Citizens Forum on Health Care Costs;
- The "Minnesota Decides" project to engage citizens in building a better health system sponsored by Blue Cross and Blue Shield of Minnesota beginning in 2000. The project included focus groups, survey research, town hall meetings, and forums with civic leaders; and
- Focus group research on access to health insurance involving small employers, farmers, young adults, and populations of color sponsored by the Minnesota Department of Health in 2001 and 2002 under a grant from the U.S. Department of Health and Human Services, Health Resources and Services Administration.

This report describes the results of these previous efforts to determine Minnesotans' values and preferences related to the health care system, health insurance, and health care reform. It focuses primarily on discussions that are specific to health care, rather than more general public opinion research; not surprisingly, however, many of the findings in the health reform research are echoed in more general research on Minnesotans' views and concerns.<sup>1</sup> In summary:

- Minnesotans are largely satisfied with the care they receive but are concerned about the sustainability of the health care system more generally, and especially about rising costs;

---

<sup>1</sup> For example, the Citizens League recently conducted a statewide poll as part of its Minnesota Anniversary Project, and found that 40% of poll respondents ranked health care as their first or second most important concern.

- Fairness, personal responsibility, and individual choice are important values that Minnesotans bring to discussions about health care system reform; and
- Although there is broad agreement that there should be universal access to health care and health insurance, there is less agreement about what form this should take. Minnesotans have some clear concerns about a very strong government role, but are supportive of more limited government involvement related to prevention, education, and ensuring access, quality and safety.

## **Satisfaction with the Health Care System**

The Citizens Forum report noted that Minnesotans are generally satisfied with their health care, but people with high medical needs are often “deeply dissatisfied.” For example, 91% of respondents to the Citizens Forum poll indicated that they were either very satisfied or somewhat satisfied with the quality of the health care they receive. Similarly, large majorities reported being satisfied with the amount of time they spend with their doctor, their access to specialists, and the quality of their health insurance coverage.

Despite this generally positive assessment of their own health care, Minnesotans who participated in the Citizens Forum poll expressed concerns about the sustainability of the system, because of rising costs. Two-thirds were worried about their ability to afford health insurance coverage over the next few years; over half (58%) were dissatisfied with the cost they pay for health insurance and health care. About one-fifth of participants reported that they had delayed medical treatment within the past 12 months because of costs and more than half of these people said they had delayed treatment for a somewhat or very serious condition or illness.

Similar concerns about cost were expressed in the MDH focus group research. Business owners cited the cost of coverage and the unpredictability of premium increases as reasons for not offering coverage. Farmers, who as business owners often struggle with budgeting for the cost of coverage, expressed similar sentiments.

The cost of coverage was also mentioned as a barrier to health insurance by young adults, many of whom stated that they work in part-time or entry-level low wage jobs and prefer not to commit their limited resources to health insurance coverage. However, not all uninsured young adults were disinterested in health insurance coverage: those who have had health problems, have children, or have parents who try to persuade them to obtain coverage were most concerned about this issue.

Another source of dissatisfaction with the health care system is with its complexity. This sentiment was particularly prevalent among recent immigrants and minority populations, according to the MDH focus group research. Some find the system overwhelming. They say it is hard to know where to go, whom to contact, and how to enroll. Others are unfamiliar with fundamental characteristics of health insurance and the terminology used, such as copayments, deductibles and premiums.

But the general population in Minnesota also finds the system to be too complex. For example, in the MDH focus group research, farmers and business owners mentioned the complexity of the insurance system as a barrier to obtaining health coverage for themselves and their employees. Others noted that the system lacks organization, coordination and collaboration. Participants in the Citizens Forum process expressed concern that the complexity of the health system leads to substantial unnecessary cost and waste, including increased administrative spending, which leads to the overall high cost of the system.

## **Minnesotans' Values Related to Health Care**

One of the most fundamental values that Minnesotans hold with regard to health care is that the system should be fair. Fairness emerged as a strong theme in both the Minnesota Decides project and the Citizens Forum community input processes. Participants in both the Minnesota Decides and Citizens Forum processes described a “fair” system as one where health care is available to everyone and where people pay according to their ability.

In the Citizens Forum poll, over 90% of respondents agreed with the statement, “Health care should be available to all citizens regardless of income or employment status.” Similarly large majorities agreed that “Individuals whose health has been impacted through no fault of their own should not have to pay higher premiums than others” and “People such as the elderly and the disabled who need more services than others should get them without paying more” (88% and 85%, respectively).

A second important value that Minnesotans hold with regard to health care is personal responsibility. In the Citizens Forum town hall meetings, this took multiple forms. For example, people acknowledged that personal choices such as poor health habits are contributors to higher health care costs and argued that people who do the “right” thing should be rewarded. Others suggested that “consumer-driven” health care plans with higher enrollee cost sharing would promote more personal responsibility in decisions affecting people’s health and health care.

The theme of personal responsibility emerged as an important value in other ways as well: 82% of respondents in the Citizens Forum poll agreed more with the statement that “People have the responsibility not to overuse health care services because it increases insurance costs for everyone else” than the statement “People have the right to use as much health care as they want.” A large majority (71%) agreed that “People should pay lower premiums for making healthy choices, such as exercising frequently,” and most (62%) agreed that “People should pay higher premiums for bad habits, such as smoking or not exercising, that impact the cost of health care.” However, there are limits to personal responsibility: two-thirds of poll participants *disagreed* with the statement that “People should be denied health care if they make unhealthy lifestyle or behavior choices.” Similarly, the Minnesota Decides report noted that “While participants generally thought that people have a *responsibility* not to use more health care services than they need, they supported the *right* of people to use as many services as they want.”

Finally, this previous research reveals that Minnesotans place high a value on individual choice. The report from Minnesota Decides noted that “Minnesotans want a system where choice is preserved and enhanced. Many participants wanted people with insurance to be able to choose their doctors and other providers and they want employers to offer more than one plan option.” In the Citizens Forum poll, agreement with the statement “I should be able to choose any health care provider I want, including physicians and hospitals” was nearly universal (94%).

## **Minnesotans’ Views of What a Reformed System Should Look Like**

As noted above, there is strong agreement among Minnesotans that universal access to health care is important; there is less agreement, however, on what a reformed health care system involving universal access should look like. The Citizens Forum report on its community input process notes that “...Exactly what this ‘universal’ health care system would look like varied depending on who was talking. To some, it was a single-payer system financed entirely by the government; to others it was the provision of a ‘bare-bones health insurance plan for everyone, but with the freedom to buy additional services as the individual needed or could afford; and to still others it was merely the expansion of the current models with the creation of larger purchasing pools and the addition of new insurance plans for individuals and small employers.”

In the Citizens Forum poll, opinions were about evenly split between people’s preference for “a universal system where the government insures that everyone has health coverage” (56%) vs. “a private system that relies on individuals and employers to provide for their own health care needs” (44%). Among those who expressed a preference for a strong government role, many changed their minds when asked follow-up questions about whether they would support such a system if it limited their choice of doctors or involved waiting lists for some non-emergency treatments. About 82% of poll respondents expressed a preference for “A system where government insures that everyone has health insurance coverage, but the health care industry would remain in the private sector” compared to “A system completely run by the government.”

Although Minnesotans have some clear concerns about too strong of a government role in the health care system, they express support for many more limited forms of government involvement. These roles include prevention and early detection of disease (93% support), ensuring access to health care for rural and low-income populations (85% support), education and incentives to help people make good choices about their health (77% support), and ensuring safe, high-quality medical care (76% support).

Other features of a reformed health care system that enjoyed broad support in these previous efforts to determine Minnesotans’ opinions about the health care system and what a reformed system should look like include the following:

- Participants in the Citizens Forum process believed that the health care system should be more efficient, spending less money on ineffective treatments or complications. In addition, improved system efficiency would also result from reducing administrative costs (including reducing system complexity and streamlining systems).
- Participants in the Citizens Forum also believed that the health care system needs to be more patient-centered.
- Participants in both the Citizens Forum and Minnesota Decides projects believed that prevention and promotion of healthy behaviors should play an important role.
- Participants in the Minnesota Decides project noted that the health care system needs to be more responsive and sensitive to cultural concerns, a belief that strongly echoes the research findings from MDH's focus groups with populations of color.

## References

Blue Cross and Blue Shield of Minnesota, “A Healthier You, A Healthier Minnesota,” January 2005 (a Minnesota Decides initiative)

Blue Cross and Blue Shield of Minnesota, “Creating A Community Blueprint for Health Reform,” Fall 2001 (a Minnesota Decides initiative)

Market Response International, “Minnesota Health Care Opinion Poll Study,” prepared for the Minnesota Citizens Forum on Health Care Costs, January 2004

Minnesota Citizens Forum on Health Care Costs, “Listening to Minnesotans: The First Step Towards Building a Better Health Care System,” February 2004

Minnesota Citizens Forum on Health Care Costs, “Listening to Minnesotans: Transforming Minnesota’s Health Care System,” February 2004

Minnesota Department of Health, Health Economics Program, “Listening to Small Business Owners: Summary of Focus Groups on Health Insurance,” June 2002

Minnesota Department of Health, Health Economics Program, “Understanding Uninsured Young People: Summary of Focus Groups on Health Insurance,” June 2002

Minnesota Department of Health, Health Economics Program, “Accessing Health Insurance in Minnesota: Barriers for the Farming Community,” May 2002

Minnesota Department of Health, Health Economics Program, “Accessing Health Insurance in Minnesota: Report of Focus Group Discussions with American Indian, Hmong and Somali Community Members,” December 2001

HACER, “Disparities in Health Access: Voices from Minnesota’s Latino Communities,” January 2002