



American Association of
HEALTH PLANS

National Post-Election Survey Regarding Health Care Issues

November 6-7, 2002

Conducted by:

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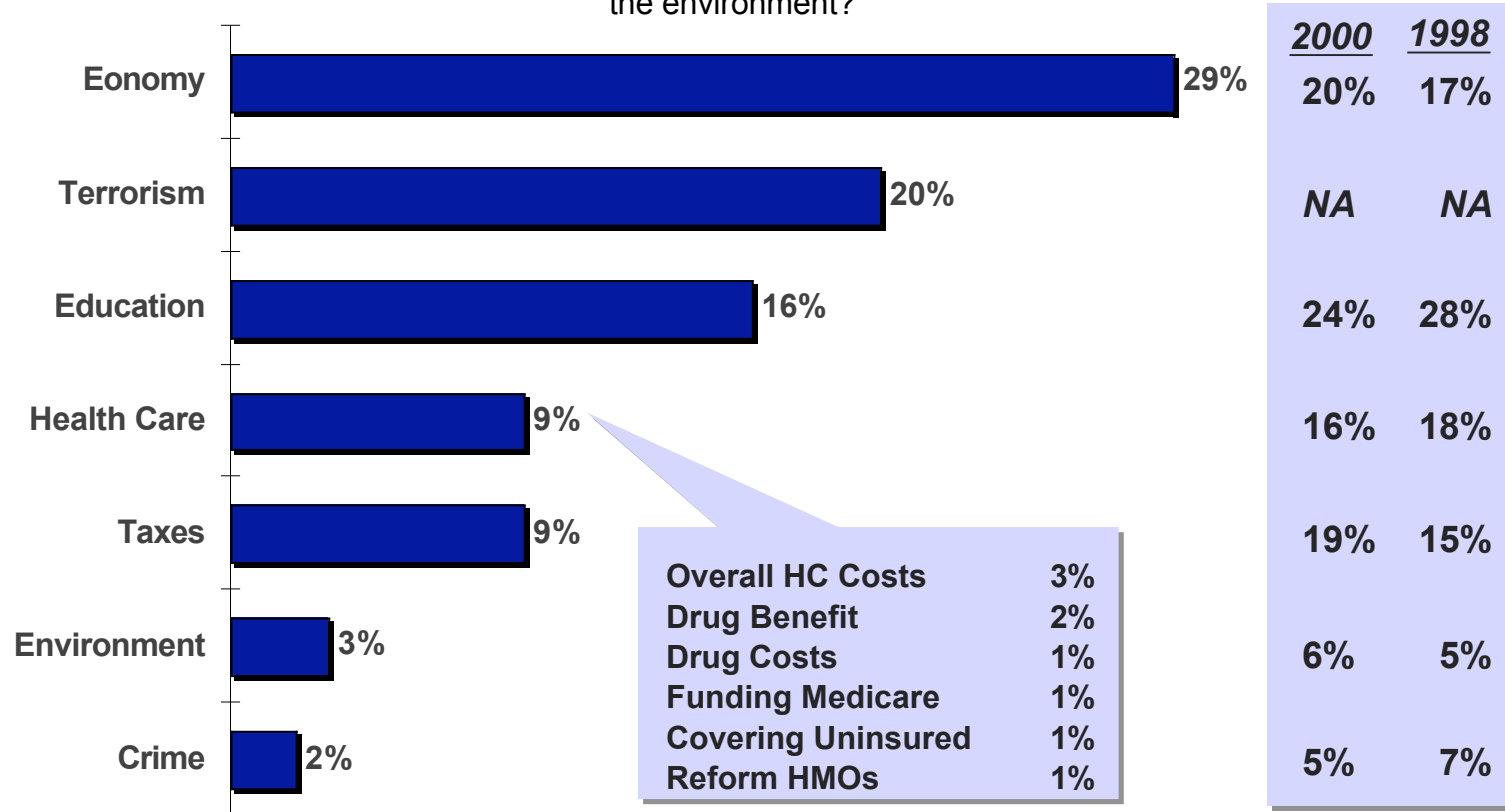
Methodology

- 1000 interviews conducted November 6 and 7, with people who voted in the November 5, 2002 election.
- Respondents were selected through random digit dialing to ensure that households with both listed and non-listed telephone numbers were included.
- Calling quotas were established by state in proportion to 2002 voter turnout.
- Consistent with 1998 exit poll results, 82 percent of respondents were white and 18 percent non-white, while 49 percent were male and 51 percent female.
- The margin of error is plus or minus 3.16 percent.



When asked to choose from a list of seven issues which had the greatest effect on their vote for Congress, the economy was mentioned most often, with health care ranking a distant fourth.

Which of the following types of issues had the greatest effect on your vote in the election for Congress this year, those involving: terrorism and national security, jobs and the economy, education, crime, taxes, health care, or the environment?



Note: Question wording varied on 2000 survey.



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When asked to identify the importance of thirteen specific factors in deciding their vote for Congress, only political party ranked lower than HMO reform.

Now I am going to read several factors that might have affected your vote in the election for U.S. House of Representatives. Would you please tell me, for each one, if it was the single most important factor, a major factor but not the single most important, a minor factor, or no real factor at all in you decision:

Ranked by Percent Single Most Important plus Major Factor

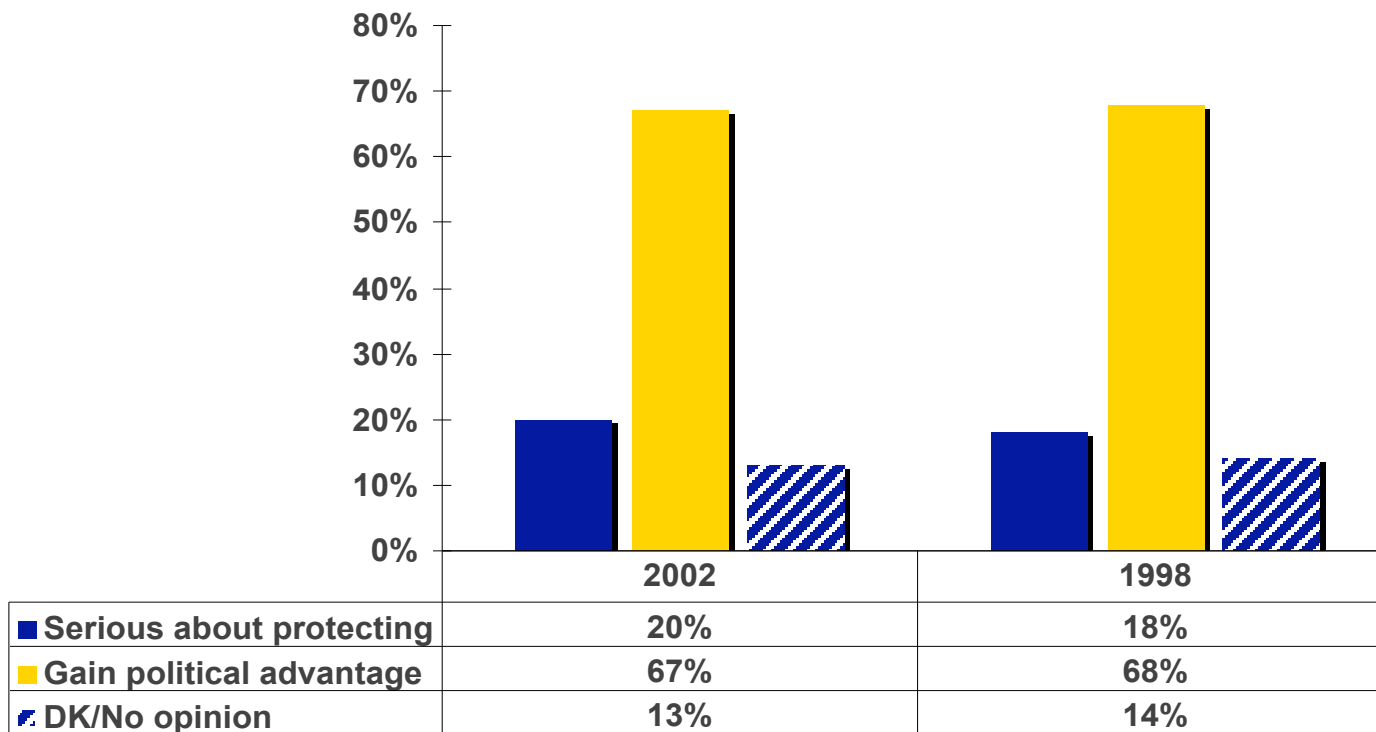
	2002		2000		1998	
1st	Economic issues	75%	Leadership ability	81%	Elderly issues	74%
2nd	Character	72%	Education issues	76%	Education issues	73%
3rd	Leadership ability	72%	Elderly issues	74%	Character	71%
4th	National security	67%	Moral issues	72%	Taxes	67%
5th	Education issues	66%	Character	72%	HMO reform	56%
6th	Taxes	66%	Economic issues	71%	Ideology	55%
7th	Moral issues	63%	Taxes	69%	Experience	49%
8th	Elderly issues	63%	National security	66%	Campaign run	49%
9th	Experience	54%	HMO reform	63%	Party	43%
10th	Ideology	53%	Experience	58%	Clinton scandals	32%
11th	Drug costs	52%	Energy issues	54%	Tobacco issues	27%
12th	HMO reform	48%	Ideology	54%		
13th	Party	44%	Party	43%		

Note: Question wording varied on 2000 survey.

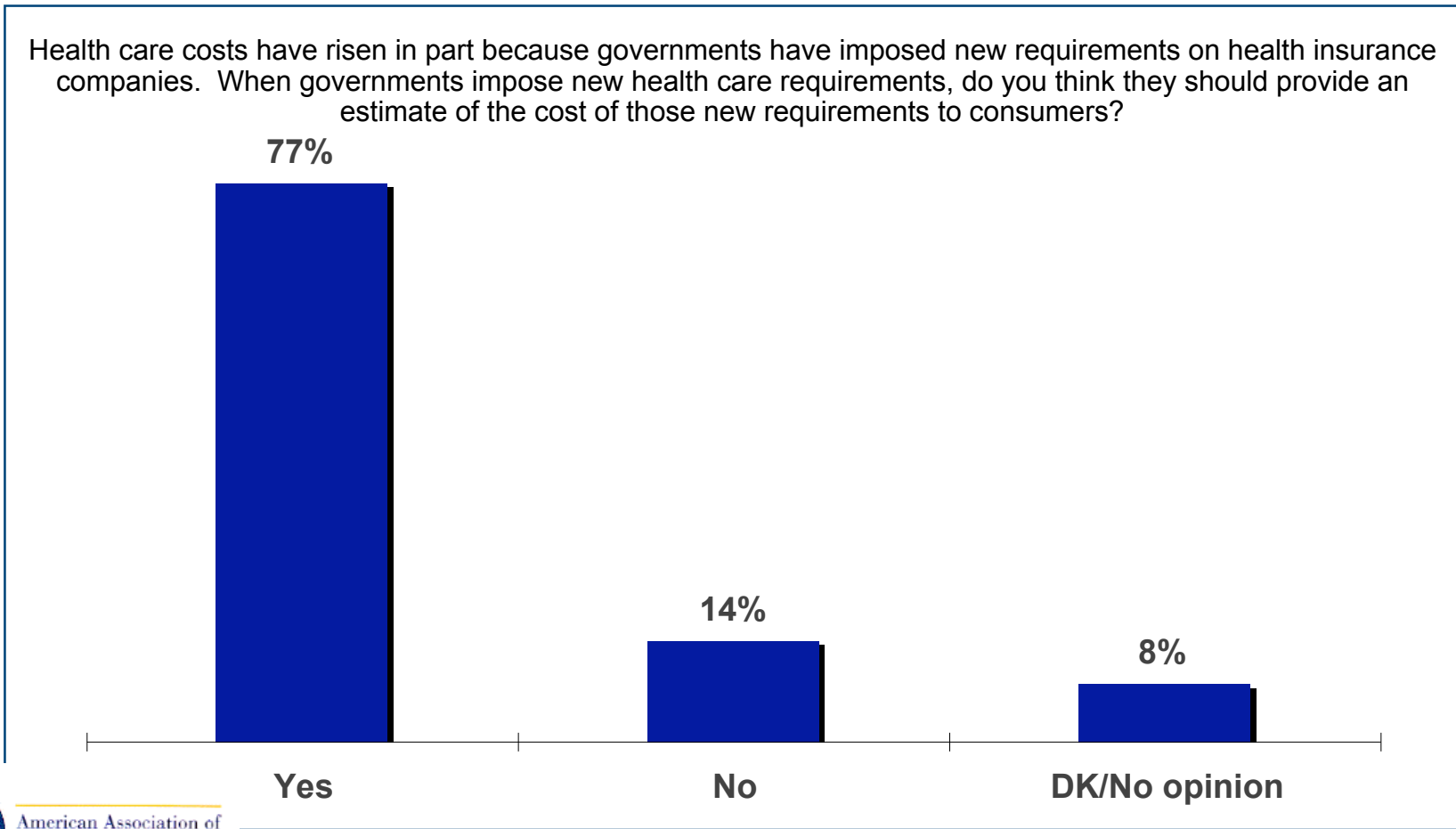


Voters overwhelmingly believe that politicians who make an issue of regulating HMOs are just trying to gain political advantage.

In general, do you think most politicians who make an issue of regulating HMOs and other health plans are serious about protecting consumers, or do you think they are just trying to gain political advantage?



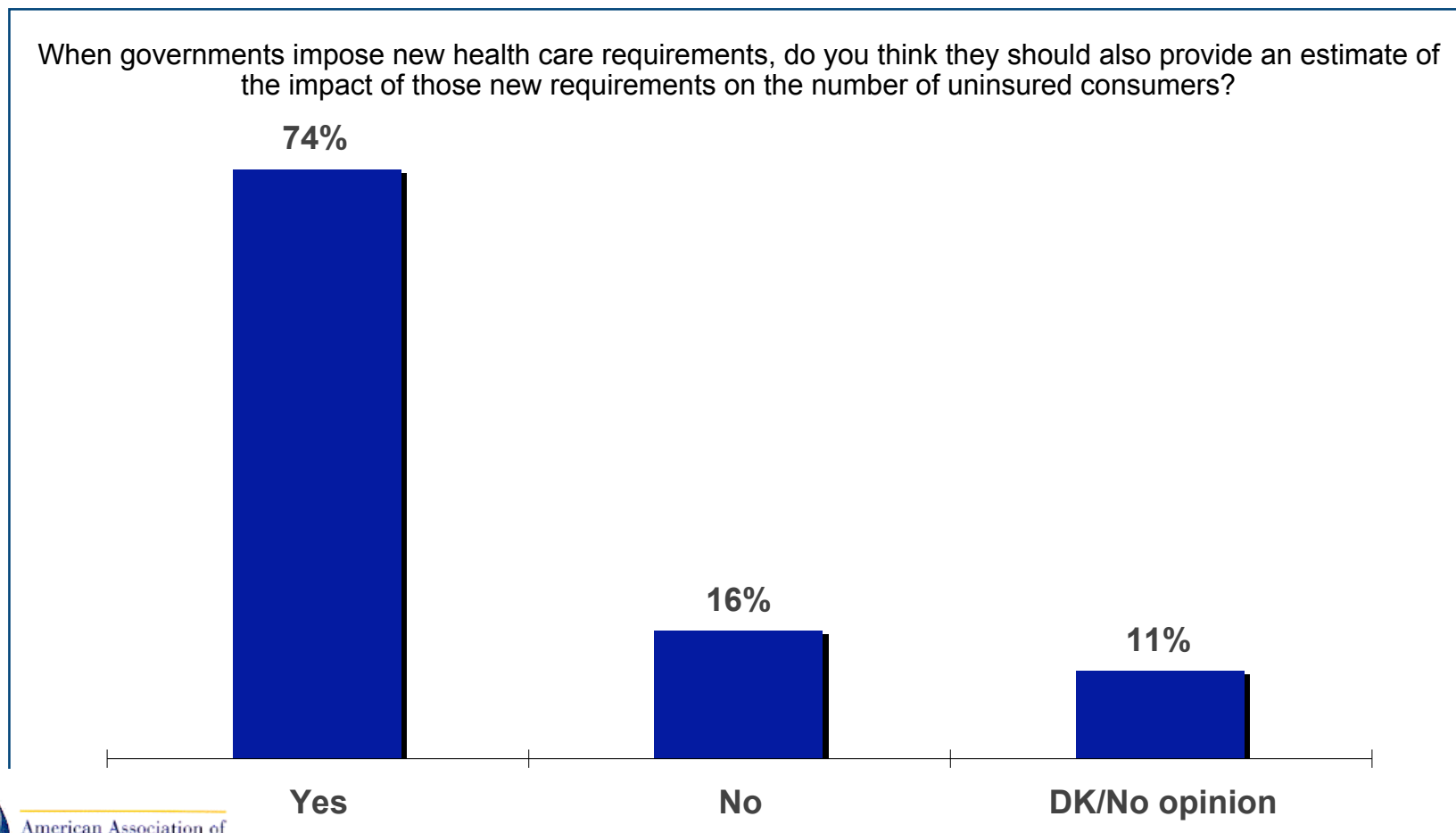
A significant majority of voters believes that when governments impose new health care requirements they should provide an estimate of the cost of those requirements to consumers ...



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... and an estimate of the impact of those requirements on the number of uninsured consumers.

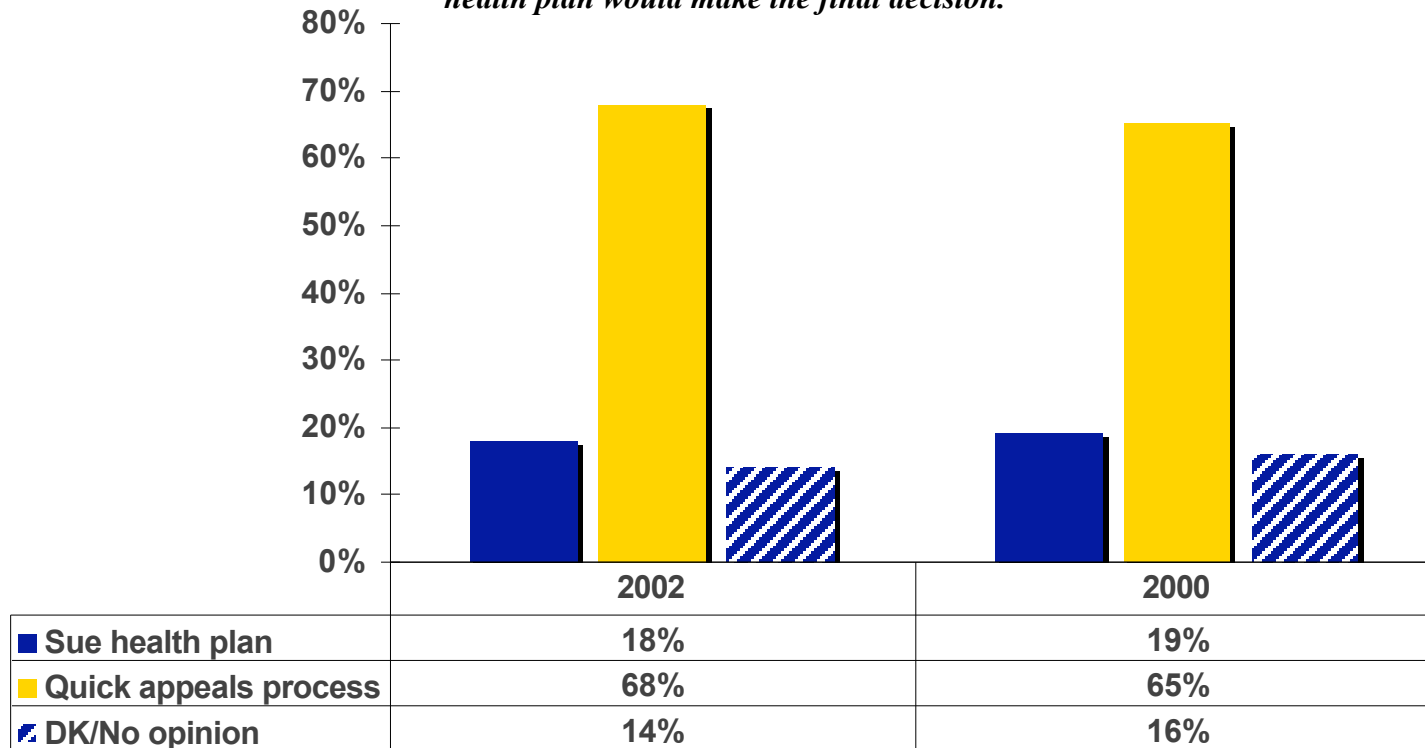


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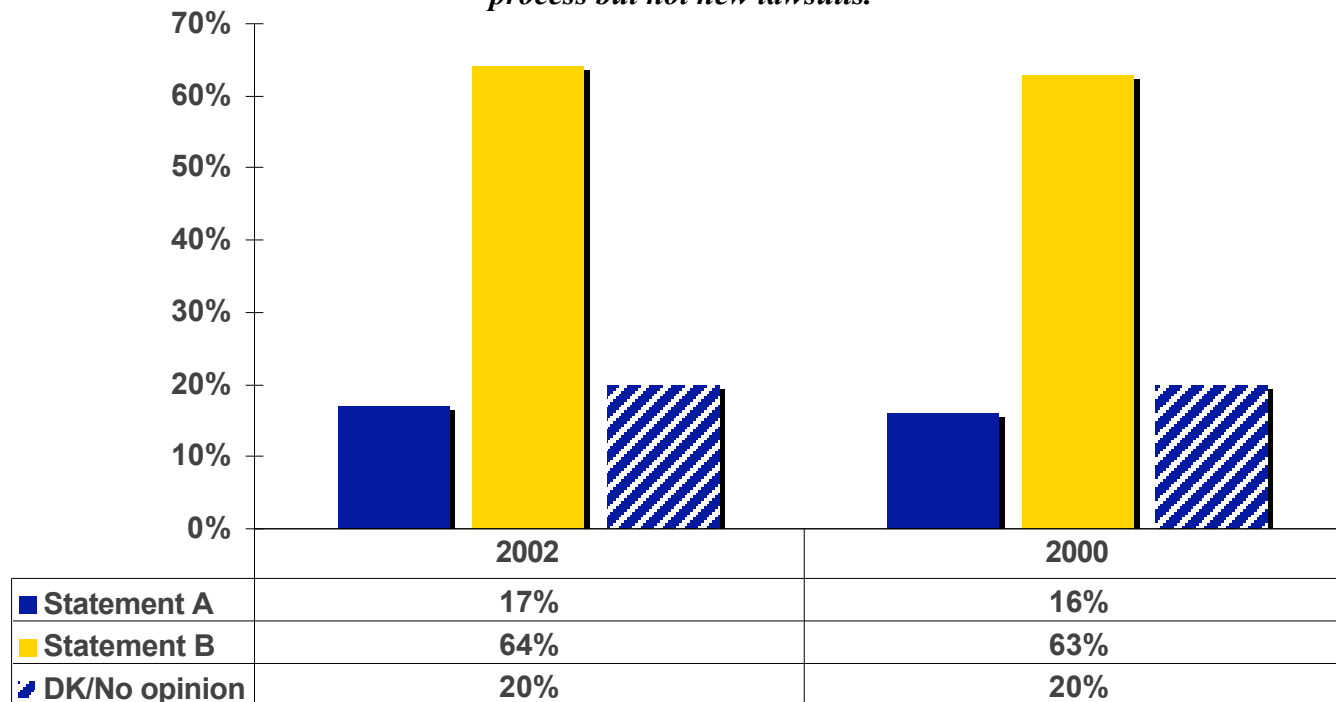
The percentage of voters who would prefer having a quick appeals process to suing the health plan in the event of a dispute over coverage has changed little over the past two years.

Sometimes disputes arise between patients and their health plans over coverage for particular procedures. Which of the following options would you prefer if that happened to you: A) Sue your health plan, and recovering damages if you won; B) Having a quick appeals process where an independent panel of physicians who are not associated with the health plan would make the final decision.



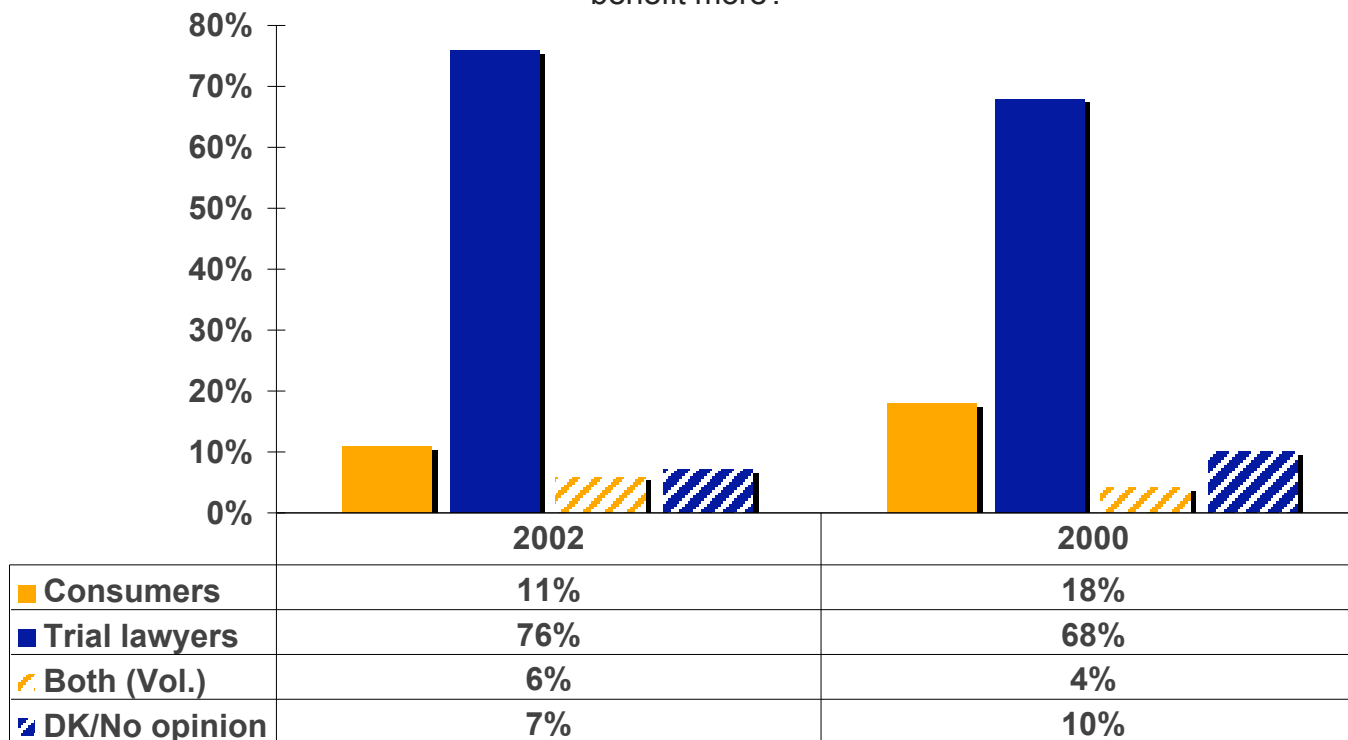
If Congress cannot pass an HMO reform bill because of the dispute over allowing new lawsuits against HMOs and employers who provide health benefits, nearly two-thirds of voters still say that Congress should pass a Patients' Bill of Rights with an independent physician appeals process but without new lawsuits.

As you may know, Congress has not passed an HMO reform bill, also known as the Patients Bill of Rights. The major obstacle to a bill has been allowing new lawsuits against both HMOs and employers who provide health benefits. If Congress is unable to resolve that disagreement, what do you think it should do: A) Not pass any bill until new lawsuits against HMOs and employers are included; B) Pass a Patients Bill of Rights with an independent physician appeals process but not new lawsuits.



A vast majority of voters still expects trial lawyers to benefit more than consumers if health plans and the employers who provide them are made subject to new lawsuits.

If health plans and the employers who provide them are made subject to new lawsuits, whom do you think would benefit more?

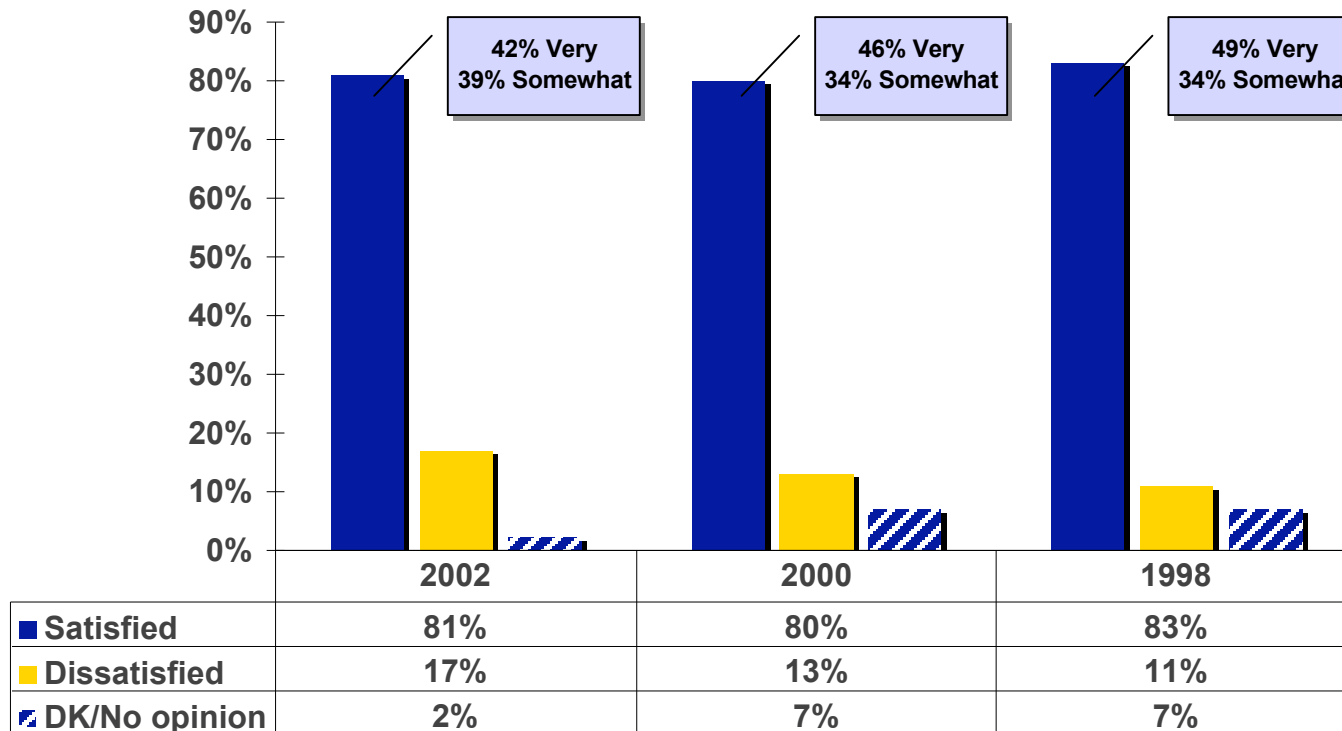


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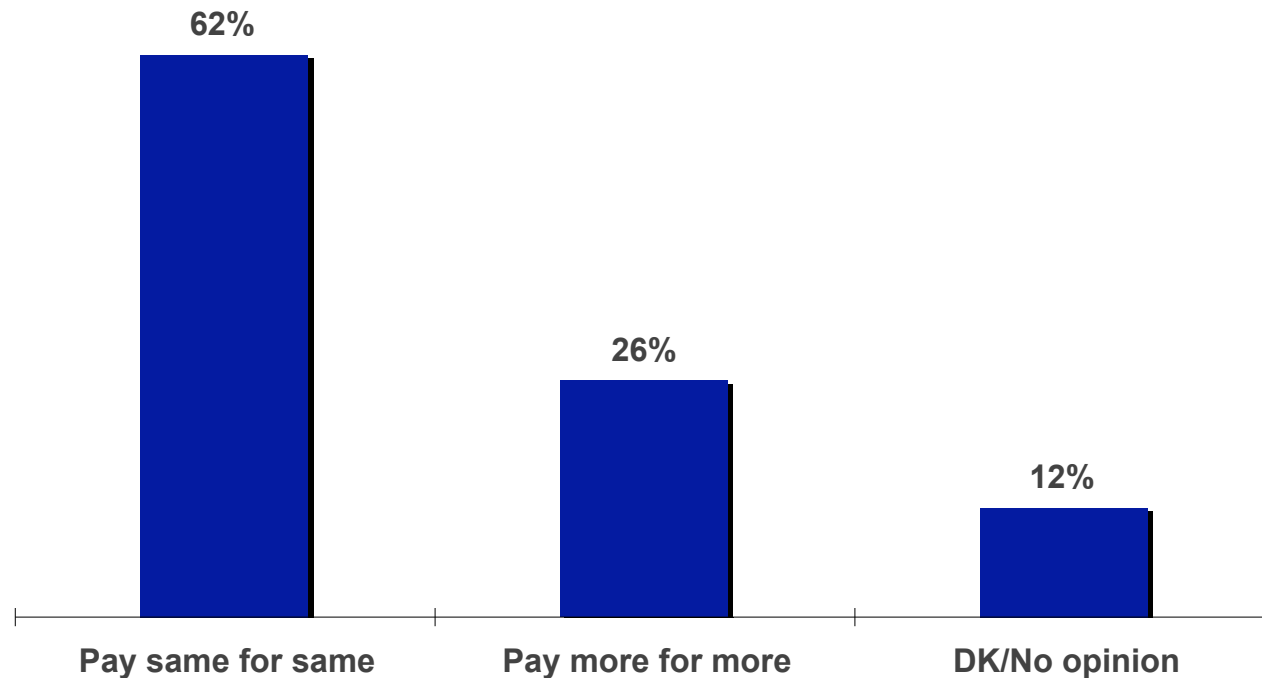
Voters continue to express satisfaction with their current health insurance coverage.

How satisfied are you with your current health insurance coverage: very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?



Over three-fifths of voters with insurance coverage say that it is more important to pay the same health insurance premium they pay now to preserve basic health coverage than to pay a higher premium to obtain health care coverage with a larger number of options.

Which is more important to you right now for health care insurance: a) Paying the same premium you pay now to preserve basic health care coverage for you and or family. B) Paying a higher premium than you pay now to obtain health care coverage with a larger number of options for you and your family.



NATIONAL POST-ELECTION SURVEY REGARDING HEALTH CARE ISSUES NOVEMBER 6-7, 2002

Hello, this is _____ with Western Wats, a public opinion research company. We're talking with people today for just a few minutes about the election (yesterday/last Tuesday). We are not trying to sell anything, your answers are completely confidential, and we would really appreciate your cooperation (DO NOT PAUSE).

A. Some people have a chance to vote, while others cannot because of their job, family commitments, health problems, or other reasons. How about you? Did you get a chance to vote in the election (yesterday/last Tuesday)?

YESGO TO QUESTION 1
NOGO TO QUESTION B

B. Is there anyone else in your household who did vote in the election?

YES May I speak with that person please? GO TO INTRO
NOTHANK AND CLOSE

1. In the election for U.S. House of Representatives in your congressional district, did you vote for (ROTATE: the Republican candidate or the Democratic candidate)?

	2002	2000	1998
REPUBLICAN.....	45%	43%	44%
DEMOCRATIC.....	41%	45%	41%
OTHER (VOLUNTEERED).....	2%	4%	5%
REFUSED/DON'T KNOW.....	12%	8%	10%

2. In the election for U.S. Senate in your state, did you vote for (ROTATE: the Republican candidate or the Democratic candidate)?

	2002	2000	1998
REPUBLICAN.....	50%	NA	NA
DEMOCRATIC.....	37%	NA	NA
OTHER (VOLUNTEERED).....	1%	NA	NA
REFUSED/DON'T KNOW.....	12%	NA	NA

Note: Percentages are based on 548 respondents.

3. Which of the following types of issues had the greatest effect on your vote in the election for Congress this year, those involving: (ROTATE: terrorism and national security, jobs and the economy, education, crime, taxes, health care, or the environment)? IF "HEALTH CARE," ASK: Which health care issue had the greatest effect.

	2002	2000	1998
TERRORISM/NATIONAL SECURITY	20%	NA	NA
JOBS/ECONOMY	29%	20%	17%
EDUCATION.....	16%	24%	28%
CRIME.....	2%	5%	7%
TAXES.....	9%	16%	18%
HEALTH CARE.....	9%	19%	15%
	2002	2000	1998
OVERALL COSTS.....	3%	4%	NA
FUNDING MEDICARE.....	1%	3%	NA
COST OF Rx DRUGS	1%	NA	NA
Rx DRUG BENEFIT*.....	2%	6%	NA
COVERING UNINSURED.....	1%	2%	NA
REFORMING HMOs.....	1%	2%	NA
SOMETHING ELSE	0%	2%	NA
ENVIRONMENT.....	3%	6%	5%
DON'T KNOW/NO OPINION.....	13%	11%	10%

**2002 offered "providing a prescription drug benefit for seniors" as a response option and 2000 offered "Providing prescription drug coverage" as a response option on this question.*

National Post-Election Survey of 1000 voters Regarding Health Care Issues, November 6-7, 2002, Margin of Error \pm 3.16 percent. Percentages will not always equal 100 percent because of rounding.

Now I am going to read several factors that might have affected your vote in the election for U.S. House of Representatives. Would you please tell me, for each one, if it was the single most important factor, a major factor but not the single most important, a minor factor, or no real factor at all in your voting decision (ROTATE):

		<i>SINGLE MOST IMPORTANT</i>	<i>MAJOR FACTOR</i>	<i>MINOR FACTOR</i>	<i>NO REAL FACTOR</i>	<i>DON'T KNOW</i>
4. The political party of the candidates	2002	10%	34%	30%	22%	3%
	2000	9%	34%	29%	26%	2%
	1998	7%	36%	30%	25%	2%
5. The character of the candidates	2002	15%	57%	17%	8%	3%
	2000	14%	58%	18%	8%	2%
	1998	11%	60%	18%	9%	2%
6. The ideology of the candidates, that is, whether they are liberal, moderate, or conservative	2002	12%	41%	27%	17%	4%
	2000	10%	44%	27%	15%	4%
	1998	7%	48%	27%	16%	3%
7. The experience of the candidates	2002	8%	46%	33%	11%	3%
	2000	9%	49%	31%	10%	1%
	1998	6%	43%	35%	15%	2%
8. The leadership ability of the candidates	2002	14%	58%	16%	9%	4%
	2000	11%	70%	12%	5%	2%
	1998	NA	NA	NA	NA	NA
9. The position of the candidates on moral issues and values	2002	14%	49%	22%	11%	4%
	2000	15%	57%	19%	6%	2%
	1998	NA	NA	NA	NA	NA
10. The position of the candidates on economic issues like jobs	2002	14%	61%	16%	6%	3%
	2000	9%	62%	21%	6%	2%
	1998	NA	NA	NA	NA	NA
11.* The position of the candidates on national security issues like terrorism and war with Iraq	2002	16%	51%	21%	8%	3%
	2000	12%	54%	26%	7%	2%
	1998	NA	NA	NA	NA	NA
12. The position of the candidates on reforming Health Maintenance Organizations or HMOs	2002	8%	40%	31%	16%	4%
	2000	9%	54%	24%	10%	2%
	1998	7%	49%	25%	15%	4%
13. The position of the candidates on dealing with the cost of prescription drugs	2002	11%	41%	32%	14%	2%
	2000	NA	NA	NA	NA	NA
	1998	NA	NA	NA	NA	NA
14. The position of the candidates on education issues	2002	14%	52%	23%	8%	3%
	2000	13%	63%	16%	6%	2%
	1998	12%	61%	18%	8%	2%
15. The position of the candidates on issues affecting the elderly like Social Security and Medicare	2002	14%	49%	25%	10%	2%
	2000	16%	58%	20%	5%	1%
	1998	13%	61%	17%	7%	2%
16. The position of the candidates on taxes	2002	13%	53%	24%	8%	3%
	2000	12%	57%	25%	5%	2%
	1998	9%	58%	23%	8%	2%

**Question wording varies from 2000 survey.*

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Now I have a few questions about some health care issues.

17. Are you currently covered by health insurance? IF YES, ASK:

Which of the following best describes the primary health insurance plan you have: Medicare for the elderly, Medicaid for the needy, a Health Maintenance Organization or HMO where you choose your doctor only from a list provided by your health plan, a Preferred Provider system or PPO where you choose your doctor but pay more if the doctor is not in your network, or a traditional fee-for-service plan where you choose any doctor without restriction?

	2002	2000	1998
YES/MEDICARE.....	26%	15%	22%
YES/MEDICAID.....	4%	3%	2%
YES/HMO.....	24%	32%	26%
YES/PREFERRED PROVIDER.....	27%	28%	24%
YES/FEE-FOR-SERVICE.....	7%	13%	17%
NO, NOT COVERED.....	8%	7%	6%
DON'T KNOW/NO OPINION.....	3%	3%	3%

18. How satisfied are you with your current health insurance coverage: very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied?

	2002	2000	1998
VERY SATISFIED.....	42%	46%	49%
SOMEWHAT SATISFIED.....	39%	34%	34%
SOMEWHAT DISSATISFIED.....	12%	7%	7%
VERY DISSATISFIED.....	5%	6%	4%
DON'T KNOW/NO OPINION.....	2%	7%	7%

Note: 2002 percentages are based on 917 respondents.

19. Which is more important to you right now for health care insurance (ROTATE):

- a) Paying the same premium you pay now to preserve basic health care coverage for you and your family.
- b) Paying a higher premium than you pay now to obtain health care coverage with a larger number of options for you and your family.

	2002	2000	1998
PAY SAME FOR BASIC COVERAGE.....	62%	NA	NA
PAY MORE FOR MORE OPTIONS.....	26%	NA	NA
DON'T KNOW/NO OPINION.....	12%	NA	NA

Note: 2002 percentages are based on 917 respondents.

20. Health care costs have risen in part because governments have imposed new requirements on health insurance companies. When governments impose new health care requirements, do you think they should provide an estimate of the cost of those new requirements to consumers?

	2002	2000	1998
YES.....	77%	NA	NA
NO.....	14%	NA	NA
DON'T KNOW/NO OPINION.....	8%	NA	NA

21. When governments impose new health care requirements, do you think they should also provide an estimate of the impact of those new requirements on the number of uninsured consumers?

	2002	2000	1998
YES.....	74%	NA	NA
NO.....	16%	NA	NA
DON'T KNOW/NO OPINION.....	11%	NA	NA

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22. Sometimes disputes arise between patients and their health plans over coverage for particular procedures. Which of the following options would you prefer if that happened to you (ROTATE):

- a) Suing your health plan, and recovering damages if you won.
- b) Having a quick appeals process where an independent panel of physicians who are not associated with the health plan would make the final decision.

	2002	2000	1998
SUE	18%	19%	NA
APPEALS PROCESS	68%	65%	NA
DON'T KNOW/NO OPINION	14%	16%	NA

23. As you may know, Congress has not passed an HMO reform bill, also known as the Patients' Bill of Rights. The major obstacle to a bill has been allowing new lawsuits against both HMOs and employers who provide health benefits. If Congress is unable to resolve that disagreement, what do you think it should do: a) Not pass any bill until new lawsuits against HMOs and employers are included, or b) Pass a Patients' Bill of Rights with an independent physician appeals process but not new lawsuits.

	2002	2000	1998
NOT PASS ANY BILL W/O NEW LAWSUITS	17%	16%	NA
PASS BILL WITH INDEP APPEALS PROCESS	64%	63%	NA
DON'T KNOW/NO OPINION	20%	20%	NA

24. In general, do you think most politicians who make an issue of regulating HMOs and other health plans are serious about protecting consumers, or do you think they are just trying to gain political advantage?

	2002	2000	1998
SERIOUS	20%	NA	18%
GAIN POLITICAL ADVANTAGE	67%	NA	68%
DON'T KNOW/NO OPINION	13%	NA	14%

25. If health plans and the employers who provide them are made subject to new lawsuits, whom do you think would benefit more (ROTATE: consumers or trial lawyers)?

	2002	2000	1998
CONSUMERS	11%	18%	NA
TRIAL LAWYERS	76%	68%	NA
BOTH SAME (VOLUNTEERED)	6%	4%	NA
DON'T KNOW/NO OPINION	7%	10%	NA

Now I have a few questions just for statistical purposes.

26. When thinking about politics today, do you normally consider yourself to be (ROTATE: very liberal, somewhat liberal, moderate, somewhat conservative, or very conservative)?

	2002	2000	1998
VERY LIBERAL	10%	5%	6%
SOMEWHAT LIBERAL	13%	17%	15%
MODERATE	30%	32%	33%
SOMEWHAT CONSERVATIVE	27%	29%	29%
VERY CONSERVATIVE	15%	13%	14%
NO OPINION	5%	4%	3%

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27. In politics today, do you normally think of yourself as (ROTATE: a Republican, an Independent, or a Democrat)?

	2002	2000	1998
REPUBLICAN.....	40%	32%	33%
INDEPENDENT.....	23%	27%	30%
DEMOCRAT.....	31%	37%	34%
DON'T KNOW/REFUSED.....	7%	4%	4%

28. What was the last year of school you completed?

	2002	2000	1998
LESS THAN HIGH SCHOOL.....	4%	4%	5%
HIGH SCHOOL GRADUATE.....	26%	29%	27%
SOME COLLEGE.....	25%	29%	25%
COLLEGE GRADUATE.....	32%	27%	30%
POST-COLLEGE.....	10%	10%	13%
REFUSED.....	3%	2%	1%

29. Would you please stop me when I read the correct category for your age?

	2002	2000	1998
18 TO 34.....	14%	23%	14%
35 TO 49.....	28%	31%	28%
50 TO 64.....	28%	26%	30%
65 OR OLDER.....	26%	19%	27%
REFUSED.....	4%	2%	1%

30. Would you describe the area where you live as urban, suburban, small town, or rural?

	2002	2000	1998
URBAN.....	18%	21%	21%
SUBURBAN.....	34%	35%	32%
SMALL TOWN.....	26%	24%	26%
RURAL.....	19%	19%	21%
DON'T KNOW/REFUSED.....	4%	2%	1%

31. Are you single, married, divorced, or widowed?

	2002	2000	1998
SINGLE.....	15%	17%	13%
MARRIED.....	63%	63%	65%
DIVORCED.....	8%	9%	10%
WIDOWED.....	9%	9%	11%
REFUSED.....	5%	2%	1%

32. And do you have any children under age 18 living with you?

	2002	2000	1998
YES.....	30%	35%	29%
NO.....	66%	63%	70%
REFUSED.....	4%	2%	1%

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33. What would you say is your main racial or ethnic heritage?

	2002	2000	1998
WHITE	82%	81%	82%
BLACK	10%	10%	7%
HISPANIC	3%	3%	4%
OTHER.....	2%	3%	5%
REFUSED.....	3%	3%	3%

34. Would you please stop me when I read the correct category for your total household income?

	2002	2000	1998
\$15,000 OR LESS.....	7%	8%	9%
\$15,000 TO \$30,000	13%	15%	16%
\$30,000 TO \$50,000	19%	24%	23%
\$50,000 TO \$75,000	15%	20%	*36%
\$75,000 OR MORE	18%	18%	NA
REFUSED.....	28%	16%	15%

**Highest income group in 1998 was \$50,000 or more.*

35. Gender (from observation)

	2002	2000	1998
MALE	49%	48%	49%
FEMALE	51%	52%	51%

That's all the questions I have. Thank you very much for sharing your opinions with us.

36. WRITE IN STATE FIPS CODE: _____

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