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To: Friends of Democracy Corps and Greenberg Quinlan Rosner  
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## Discussing the Public Option

### *New Narrative Dial Testing of Health Care Language*

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#### New Narrative Dial Testing

As the Congress moves to floor action on health care reform, we wanted to highlight some important language and narrative issues – both for producing more intense support and engagement and for moving swing-independent voters. This memo focuses on the *public option*, which has received great scrutiny in the health care reform debate but has gained support with the public in recent polls. We want to offer this memo to highlight the framing and language that proved most effective in President Obama’s joint session address on health care, using the immediate dial reactions of 50 independent and swing voters in Denver, Colorado, the night of the address.

#### Key Findings from Narrative Dial Test

- **The public option’s purpose is to help hold insurance companies accountable, forcing them to change bad practices.** Throughout the speech, voters reacted positively when President Obama spoke about reform holding the insurance companies accountable and forcing them to change some of their questionable or dishonest practices. Obama employed this tactic explicitly when introducing the “public option,” stating that it is not his goal to put private insurance companies out of business but simply to hold them accountable. Ratings from all voters spike at hearing this with the most positive reaction coming from Democratic participants who move their dials to 80, while ratings from Republican voters spiked as well, moving to above 60.
- **Democrats and independents are reassured by statement that no one will be forced to choose the public option.** When President Obama reassures voters that “no one would be forced to choose (the public option) and it would not impact those of you who already have insurance,” voters’ reactions come largely along partisan lines. The dials of



Democratic voters jump about 20 points on the 0 to 100 scale, while the independents move up 10 points and Republicans drop about 10 points.

- **All are reassured that public option will not be funded by the taxpayers.** President Obama reassured voters that the public option would not be a taxpayer-funded entity, but rather, “like any private insurance company, the public option will be self-sufficient and rely on the premiums it collects.” Hearing that this option would be self-sufficient results in an uptick among all voters, with the sharpest increase in support coming from Republicans. Their rating of the president immediately increased by 10 points, moving from the low 40s, where they had hovered for much of the discussion of the public option, quickly into the low 50s. Reassuring voters that this public option would not be paid for with taxpayer dollars was an important point, especially to Republican voters who are more likely than most to view the public option as a step toward a government takeover of health care.
- **Democrats respond to presidential call for bipartisanship, end of “wild claims.”** President Obama concluded the portion of his speech on the public option by warning that neither Democrats nor Republicans should use this controversial piece of reform as an excuse to engage in the political and ideological battles that undermine progress in Washington. He went on to say that instead of making “wild claims about a government takeover of health care,” Republicans should work with him to address their legitimate concerns. This generated an enthusiastic response from Democrats and a positive, but less intense, reaction from independents while Republicans were turned off, ticking down closer to 40 on the dials.
- **Voters ready to accept that the public option is not “government run health care,” but a way to keep insurance companies accountable and expand choice, without being funded by taxpayers.** It appears that this section of the speech achieved at least some of its goals. Before the speech by a near two-to-one margin (60 to 32 percent), these voters agreed that Obama's plan was “government run health care.” After the speech, they reversed their earlier sentiment with a 54 to 46 percent majority saying the phrase did not describe Obama's plan well. This was one of the larger shifts we observed in our pre- and post- speech questionnaire.

Click [here](#) to view the dials for this portion of the speech.

Click [here](#) to read our full analysis on the groups.



### **Text of These Portions of the Speech:**

So let me set the record straight. My guiding principle is, and always has been, that consumers do better when there is choice and competition. Unfortunately, in 34 states, 75% of the insurance market is controlled by five or fewer companies. In Alabama, almost 90% is controlled by just one company. Without competition, the price of insurance goes up and the quality goes down. And it makes it easier for insurance companies to treat their customers badly – by cherry-picking the healthiest individuals and trying to drop the sickest; by overcharging small businesses who have no leverage; and by jacking up rates.

Insurance executives don't do this because they are bad people. They do it because it's profitable. As one former insurance executive testified before Congress, insurance companies are not only encouraged to find reasons to drop the seriously ill; they are rewarded for it. All of this is in service of meeting what this former executive called "Wall Street's relentless profit expectations."

Now, I have no interest in putting insurance companies out of business. They provide a legitimate service, and employ a lot of our friends and neighbors. I just want to hold them accountable. The insurance reforms that I've already mentioned would do just that. But an additional step we can take to keep insurance companies honest is by making a not-for-profit public option available in the insurance exchange. Let me be clear – it would only be an option for those who don't have insurance. No one would be forced to choose it, and it would not impact those of you who already have insurance. In fact, based on Congressional Budget Office estimates, we believe that less than 5% of Americans would sign up.

Despite all this, the insurance companies and their allies don't like this idea. They argue that these private companies can't fairly compete with the government. And they'd be right if taxpayers were subsidizing this public insurance option. But they won't be. I have insisted that like any private insurance company, the public insurance option would have to be self-sufficient and rely on the premiums it collects. But by avoiding some of the overhead that gets eaten up at private companies by profits, excessive administrative costs and executive salaries, it could provide a good deal for consumers. It would also keep pressure on private insurers to keep their policies affordable and treat their customers better, the same way public colleges and universities provide additional choice and competition to students without in any way inhibiting a vibrant system of private colleges and universities.

It's worth noting that a strong majority of Americans still favor a public insurance option of the sort I've proposed tonight. But its impact shouldn't be exaggerated – by the left, the right, or the media. It is only one part of my plan, and should not be used as a handy excuse for the usual Washington ideological battles. To my progressive friends, I would remind you that for decades, the driving idea behind reform has been to end insurance company abuses and make coverage affordable for those without it. The public option is only a means to that end – and we should remain open to other ideas that accomplish our ultimate goal. And to my Republican friends, I say that rather than making wild claims about a government takeover of health care, we should



work together to address any legitimate concerns you may have.

For example, some have suggested that that the public option go into effect only in those markets where insurance companies are not providing affordable policies. Others propose a co-op or another non-profit entity to administer the plan. These are all constructive ideas worth exploring. But I will not back down on the basic principle that if Americans can't find affordable coverage, we will provide you with a choice. And I will make sure that no government bureaucrat or insurance company bureaucrat gets between you and the care that you need.

### **Methods**

On September 9, 2009, Greenberg Quinlan Rosner and Democracy Corps conducted “dial groups” or real-time focus group analysis of President Obama's address to a joint session of Congress on health care. The groups were comprised of swing voters in Denver, Colorado and were evenly divided among those who initially supported and initially opposed Obama's health care plan, with an almost equal division between Obama and McCain voters. The testing consisted of two parts: First, participants were asked using a dial-meter to rank Obama's speech in real-time, instantly gauging what he was saying on a 0 to 100 scale, with 0 being extremely negative and 100 being extremely positive. Second, participants rated Obama on a number of measures before and after the speech to see how the speech changed their opinions.