



Poll: Obamacare's benefits not worth the trade-off

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It's a mantra among the lefty wonks who love Obamacare: "Obamacare is unpopular even though most of its major provisions are highly popular."

The underlying conceit when this is rolled out is generally that the average voter has an inchoate dislike for the law but applauds what the law does. A new poll upends that bit of dogma.

The idea behind this new survey conducted by YouGov and commissioned by the Cato Institute is that it is very easy for people to appreciate a benefit if they are never presented with the cost. Most poll questions on policy, however, present only one policy at a time. Present the trade-off to Americans this poll found, and Obamacare's provisions tank in popularity.

For instance, consider the Obamacare policy called "community rating," which, in effect, limits how much insurers can price a patient's risk into his premium. All else being equal, people like that:

Do you favor or oppose a provision in the Affordable Care Act, or Obamacare, that prohibits health insurance companies from charging some customers higher premiums based on pre-existing conditions?

63% Favor

33% Oppose

But all else is not, in fact, equal. Community rating shakes up the entire profit model of insurers. It has two immediate effects. One is that some lower-risk people see their premiums go up in order to meet the higher-risk customers in the middle. So the poll asked this:

What if this meant the cost of your health insurance would go up, then would you favor or oppose prohibiting health insurance companies from charging some people higher rates based on pre-existing conditions?

31% Favor

60% Oppose

Another side effect of regulating insurer pricing is taxpayer subsidies for insurance. That, alone, drops the popularity of community rating from 63 percent down to 47 percent. (This poll surveyed about 1,150 adults and had a margin of error of under 3 percent.)

Another provision necessary for the functioning of community rating is the individual mandate, which is famously disliked.