



Statewide Colorado Poll
Consumer Issue: Car Insurance
Mandating Medical Payments Coverage

Intro To Poll Question

- In order to make sure everyone injured in a car accident has medical coverage in the event of an accident, some state legislators are proposing a law that will require everyone with auto insurance to purchase an additional [\$5,000/\$50,000] of medical coverage to pay for any injuries that occur, regardless of who was at fault or whether any drivers involved in the accident were uninsured.
- This required health coverage would be in addition to any coverage a person has through health insurance, Medicare or military benefits, and would add about [\$60/\$200] a year per car to the cost of the average person's auto insurance.



Poll Question Con't: Pro vs. Con

- **Some people say this is a good idea because not everyone has health insurance, and even though auto insurance is required, many people today drive without car insurance as well.** This proposed law will make sure hospitals, doctors or medical personnel who treat uninsured motorists will get paid for their service.
- **Others, however, say requiring everyone to add health coverage to their auto insurance is a bad idea.** They say that anyone with health insurance is already covered for injuries that might result from a car accident, and that this will raise everyone's auto insurance rates to benefit just those who choose to drive without any insurance.

Mandatory Med Pay Poll Results

- Would you be in favor or against a new state law requiring every Colorado driver to add [\$5,000/\$50,000] in separate health coverage to their auto insurance, which would add about [\$60/\$200] a year per car to the cost of the average person's auto insurance.

	<u>\$5,000</u>	<u>\$50,000</u>	<u>Total</u>
• <i>For</i>	26%	17%	21%
• <i>Against</i>	69%	77%	73%
• <i>DK/NS</i>	5%	6%	6%



Poll Demographics: Party Affiliation

• <i>Republican</i>	35%
• <i>Democrat</i>	36%
• <i>No affiliation</i>	24%
• <i>Green</i>	*
• <i>Libertarian</i>	1%
• <i>Other</i>	2%
• <i>DK/NS</i>	2%

Poll Demographics: Party Affiliation

	<u><i>For</i></u>	<u><i>Against</i></u>
• <i>Republican</i>	20%	78%
- <i>Undecided: 2%</i>		
• <i>Democrat</i>	26%	67%
- <i>Undecided: 7%</i>		
• <i>No affiliation</i>	17%	77%
- <i>Undecided: 7%</i>		

Poll Demographics: Income

	<u>For</u>	<u>Against</u>
• <i>Less than \$30,000</i>	<i>29%</i>	<i>64%</i>
• <i>\$30,000 to \$50,000</i>	<i>30%</i>	<i>66%</i>
• <i>\$50,000, to \$75,000</i>	<i>25%</i>	<i>69%</i>
• <i>\$75,000 to \$100,000</i>	<i>11%</i>	<i>82%</i>
• <i>Over \$100,000</i>	<i>12%</i>	<i>86%</i>

Poll Demographics: Age

	<u><i>For</i></u>	<u><i>Against</i></u>
• <i>18-24 years</i>	<i>31%</i>	<i>67%</i>
• <i>25-34 years</i>	<i>26%</i>	<i>66%</i>
• <i>35-44 years</i>	<i>23%</i>	<i>73%</i>
• <i>45-54 years</i>	<i>19%</i>	<i>76%</i>
• <i>55-64 years</i>	<i>13%</i>	<i>85%</i>
• <i>64 years+</i>	<i>16%</i>	<i>78%</i>

Poll Results By Region

	<u>For</u>	<u>Against</u>
• <i>CO Springs/Pueblo</i>	21%	73%
• <i>Denver Metro Area</i>	22%	74%
• <i>Eastern Plains</i>	14%	82%
• <i>Northern Corridor</i>	27%	67%
• <i>Western Slope</i>	23%	68%

CO Med Pay Poll Analysis



Poll Methodology



- **The Colorado Statewide Omnibus Survey was conducted by Talmey-Drake Research & Strategy, Inc., a public opinion and market research firm in Boulder, Colorado.**
- **The results of this survey are based on 503 random telephone interviews with Colorado residents, conducted from May 1st to 8th, 2007.**
- **A random sample of 503 has a worst-case 95% confidence interval of plus or minus 4.4% about any one reported percentage.**

Poll Margins of Error

- *Statistical Low Margins of Error*
 - Combined \$5K & \$50K: plus or minus 5%
 - Individual Med Pay Level Questions 6%
- *Further results are from one another the higher the confidence interval*
 - 73% Overall Against Mandatory Med Pay
 - 21% Overall For Mandatory Med Pay
 - 77% Against \$50K / 17% For \$50K
 - 69% Against \$5K / 26% For \$5K



Poll Percentage Results

- *“Rarely see poll results this clear...”*
 - *Bob Drake, Talmey-Drake Research & Strategy, Inc.*
- *Margin of difference between \$50K & \$5K not significant*
- *Percentage of undecided very low*
- *Demographic breakdowns overall statistically insignificant*

Poll Question: Balanced & Informed

- *Poll Question straightforward & informed respondents on both proponent & opponent arguments*
 - Pro & Con sides were randomized
- *Mandatory med pay proponent argument longer & included some language that may elicit an emotional response, but didn't seem to matter:*
 - “Some people say this is a good idea because not everyone has health insurance and even though auto insurance is required, many people today drive without car insurance as well. This proposed law will make sure hospitals, doctors or medical personnel who treat uninsured motorists will get paid for their service.”

Poll Opposition Argument: No Emotion

- *Mandatory med pay opponent argument shorter & less emotional:*
 - **Others, however, say requiring everyone to add health coverage to their auto insurance is a bad idea. They say that anyone with health insurance is already covered for injuries that might result from a car accident, and that this will raise everyone's auto insurance rates to benefit just those who choose to drive without any insurance.**



Poll Results Conclusion:

Colorado Drivers do not want government mandates requiring them to buy extra medical coverage on their car insurance