Perspective

The Need for Public Deliberation: Giving the Public a Voice on Affordable Health Insurance

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Affordability is a key consideration in debates about the mandate for Americans to buy health insurance as required by the 2010 Patient Protection and Affordable Care Act. Yet no universally agreed-upon standard exists for determining what constitutes affordable health insurance. The question, then, is how best to make decisions about what is affordable. The articles in this issue by Peter Muenning, Bhaven Sampat, Nicholas Tilipman, Lawrence D. Brown, and Sherry Glied and by Carole Roan Gresenz, Miriam J. Laugesen, Ambeshie Yesus, and José J. Escarce both present thoughtful and useful ways to make decisions about affordability standards.

Using what we might call the authoritative-expert judgment approach, Muenning and colleagues asked eighteen well recognized affordability experts to define affordability and to decide what should be included in an affordability standard. In what we might call the policy analytic measurement approach, Gresenz and colleagues examine what three states are actually using in Medicaid and Children’s Health Insurance Programs (CHIPs) and then develop metrics for comparing premium costs for similar families across the three states with a final assessment of affordability.

There is a third approach for thinking about affordability: listening to what the public has to say. In addition to understanding the perspective of experts and the measurement assessments of policy analysts, it is important to listen to the voice of the people. Where is the voice of the public in either article? Clearly, affordability experts care about making decisions...
that will help people afford health insurance and clearly the purpose of developing various metrics for comparing premium costs is to be able to establish fair and equitable measures for families and individuals. Yet both articles implied that experts and state-level policy makers relied as much on their own belief systems as on expert knowledge to arrive at conclusions about affordability levels. Especially in this policy domain, where technical knowledge provides only limited leverage for figuring out what an appropriate government subsidy should be, determining the voice of the public seems particularly important.

Critics of public deliberation often argue that certain policy issues are too complex to bring to the public for discussion. That may be true for closed-ended telephone public opinion surveys; however, a growing body of knowledge suggests that when an appropriate public forum is created, the public is capable of considering complex policy issues and reaching informed judgments (Leighninger 2006; Gastil 2000; Fishkin 2009). Since the early 1990s, policy makers and scholars have increasingly recognized and promoted the importance of public deliberation—bringing the public together in forums to talk about policy issues (e.g., Jacobs, Cook, and Delli Carpini 2009; Fishkin 1991, 1995; Fung 2004; Grogan and Gusmano 2007). Here we briefly describe public deliberation and its opportunities and constraints and then ask whether it might be feasible to bring public deliberation to bear on affordable health insurance.

Public Deliberation

Most would agree that democracy should give voice to “we the people” and provide a way for the people to have a role in the policy decisions that affect them. However, the usual formal and informal political methods of voicing public opinion—voting for candidates for political office, giving opinions in polls, and very occasionally protesting about political decisions—do not give members of the public a chance to discuss their opinions with fellow citizens, hear what others have to say, and arrive at considered judgments. Nor do these methods give policy makers an opportunity to hear the reasoned views of the public. As a result, policy makers and scholars have become increasingly interested in public deliberation—the collective process of individuals talking, discussing, and debating with each other (Jacobs, Cook, and Delli Carpini 2009). Following the writings of John Dewey, John Gastil (2000) defines public deliberation as “discussion that involves judicious argument, critical listening, and earnest decision making” (22).
Public deliberation can take numerous forms, including deliberative polling, advocated by James S. Fishkin; citizen panels, promoted by Gastil (2000); citizen juries (Crosby and Nethercut 2006); and town meetings organized by the group America Speaks (Lukensmeyer, Goldman, and Brigham 2006). However, these forms have several features in common. All seek to bring diverse and often conflicting views together to develop points of agreement, if not full consensus, on important public policy problems. In interviews, 750 individuals who said they had actually participated in face-to-face deliberative forums consistently reported that the forums they attended had included information provided by experts, voicing of reasoned arguments by participants, and expressions of tolerance for divergent views (Jacobs, Cook, and Delli Carpini 2009). Further, these face-to-face deliberators reported that the forums were public spaces where a wide range of community residents could gather to discuss shared concerns and try to achieve agreement.

But is public deliberation really feasible? In the first-ever nationally representative survey of what my colleagues and I (Jacobs, Cook, and Delli Carpini 2009) call discursive participation, we report that 25 percent of Americans had engaged in some form of public deliberation during the past calendar year—that is, participated in face-to-face discussions about policy issues in formal or informal meetings organized to promote collective conversations. Of those who had not participated in such a forum, 85 percent said they had not been invited to attend such a forum, a finding suggesting that if opportunities for deliberative forums were more widespread, an even larger percentage of Americans might participate. We detail a growing movement designed to reconstitute the deliberative aspects of civil society, spearheaded by a loose network of foundations, nongovernmental organizations, government agencies, businesses, and civic groups. These include organizations such as America Speaks; the Kettering Foundation’s National Issues Forums; Everyday Democracy (previously known as the Study Circles Research Center); and professional associations such as the Deliberative Democracy Consortium, the National Coalition for Deliberative Democracy, and the International Association for Public Participation. Thus, public deliberation appears to be not only feasible but is actually flourishing.
Public Deliberation on Affordability of Health Insurance

Any reform of the political system should offer a way for citizens to broaden and deepen their understanding of national issues and to play a role in making decisions or in implementing them. The Patient Protection and Affordable Care Act (ACA), despite its much publicized limitations, is generally acknowledged to be not only a reform of health care coverage in the United States but also a landmark in U.S. social legislation (Jacobs and Skopol 2010). Since one of its key components is to make health insurance affordable for all Americans and U.S. businesses, decisions must be made about what constitutes affordability. Public deliberation is an appropriate vehicle for bringing public views to bear on what is affordable health insurance. In the process, the legislation could receive more buy-in from the public, and its implementation could be smoother, with perhaps greater depth of support from the public.

In planning public deliberation on affordability, there is no one right approach to use, but the growing body of research makes clear some of the ingredients important for success. The first ingredient: who gets invited. The participants should represent a broad cross section of the community in terms of race, gender, education, age, and income. To achieve representative samples in deliberative polls, invitations go to a random sample of either the nation or the community, depending on the issue and the purpose of the poll. For Twenty-First Century Town Meeting gatherings, hosted by the nonprofit AmericaSpeaks, there is a similar attempt to recruit a random sample of the community, but rules are more relaxed about the degree to which representativeness is achieved. In discussions about affordability, it will be particularly important to reach a representative sample, especially given that low- to middle-income individuals and families are particularly affected by decisions about what is affordable. But there are different notions of what should constitute representativeness in terms of who should be included in public deliberation about affordability. For example, should the participant sample be representative of the target population (i.e., those whose earnings place them between 133 and 400 percent of the federal poverty level)? Or should it be representative of the entire population, to reflect that everyone is potentially at risk for relying on exchanges for insurance and therefore potential subsidies.

1. The points that follow draw heavily on my work with Lawrence R. Jacobs and Michael X. Delli Carpini in our book, Talking Together: Public Deliberation and Political Participation in America, cited in the references.
and, further, to reflect that financing is by all taxpayers? Most attempts at public deliberation aim for representativeness at the population level, but there is no hard rule and practices can vary depending on the issue under consideration and the purpose of the deliberation.

Second, providing accurate, objective information about the issue at hand is essential. Inaccurate or insufficient information usually results in poor discussion. As Gastil (2000) points out, “In a group with a poor knowledge base, a single idea or assertion can hold sway, especially if there is no procedure for testing participants’ beliefs against some external information source” (165). Most deliberation programs have ways to provide basic facts for participants—for example, by mailing informational packets in advance, making information available at the beginning of the meeting, or hosting presentations by recognized subject matter experts at the beginning of the forum. Most people have not given much thought to what constitutes affordable health insurance, so providing background information will be essential—for example, ACA requirements, various measures of “affordability” that have been developed for families and individuals at different income levels, income percentage spent for health insurance by families of different income levels, and income levels below which families or individuals do not typically choose to purchase health insurance.

A third ingredient for successful democratic deliberation is having a range of diverse citizen voices. Moderators play a crucial role here. Opportunities for all participants to voice their concerns and opinions are essential for establishing a public forum that includes different viewpoints while also making it possible for participants to identify alternative perspectives and actively engage with them. In deliberation on a topic like affordability of health insurance, it is especially important for moderators to ensure the diversity of voices.

Fourth, public discussion about what is affordable health insurance must rely on reason, not emotion or feelings. Participants should offer evidence, advance viewpoints grounded in logic and facts, and listen and respond to counterarguments. Research indicates that reason-based approaches to deliberation dominate civic dialogue (Jacobs, Cook, and Delli Carpini 2009). The belief is that using a reason-based process of deliberation is more effective than emotion-based deliberation.

2. Although my colleagues and I (Jacobs, Cook, and Delli Carpini 2009) found that reason-based dialogue currently appears to dominate public deliberation, we also discuss the role that emotion might play in public deliberation and make the case that “future efforts to study and encourage deliberation should consider the role that allowing affective responses into deliberative settings may be constructive” (163).
deliberation would enable citizens to become “more public-spirited, more tolerant, more knowledgeable, more attentive to the interests of others, and more probing of their own interests” (Warren, 1992: 8).

A fifth ingredient for successful public deliberation is that it should generate agreement or at least heighten consensus and increase acceptance of difference when agreement is not possible. While proponents of public deliberation hope citizens can overcome conflicts and arrive at agreement, they can set realistic goals that participating citizens will at least reduce their conflicts and arrive at some areas of agreement on practical solutions as they learn, talk, and search for new options. Moreover, while finding common ground is a tall order on the hotly contested issue of appropriate subsidy levels for making health insurance affordable, policy makers will at a minimum benefit from a fuller understanding of how the public thinks about affordability, given varying family incomes and budgets. This knowledge can certainly help policy makers govern.

In short, these five ingredients have the potential to provide the basis for effective public deliberation on health insurance affordability: participants who come together from a broad cross section of the public and are provided with relevant objective information and the opportunity to voice their opinions in discussions based on reason will try to overcome conflicts and arrive at agreements on practical solutions.

The argument here is not that public deliberation should take the place of expert views or policy analysis. Rather, it can offer a key perspective that needs to be taken into account when policy makers are developing or implementing social legislation—in particular, when they are implementing health care reform that has been a source of intense political debate both before and since its passage. At a time when public confidence in government is at a historic low (Pew Research Center, 2010) and when political polarization in Congress is at a historic high (McCarty, Poole, and Rosenthal 2006, 2011), public deliberation offers an opportunity for citizens to reconnect with the very decisions that vex policy makers and thus reconnect with the political process and democratic ideals. It might even give policy makers an opportunity to stop and listen to the voice they should be listening to—the voice of the people.


