Consumers for Quality Care

Insuring the Insured: Consumer Expectations and Experiences with Health Care Costs and Coverage

May 2022
### Methodology

Impact Research conducted a nationwide online poll of registered voters.

The sample includes a total of N=1206 registered voters.

Interviews were conducted between April 27 – May 3, 2022.

The margin of error for a sample of this size is +/- 2.8 at the 95% level of confidence. The margin of error for subgroups varies and is higher.
## Demographics of Health Insurance Types

<table>
<thead>
<tr>
<th></th>
<th>Private Insurance</th>
<th>Public/Government Insurance</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent of Registered Voters</td>
<td>52</td>
<td>38</td>
<td>8</td>
</tr>
<tr>
<td>Men</td>
<td>46</td>
<td>48</td>
<td>50</td>
</tr>
<tr>
<td>Women</td>
<td>54</td>
<td>52</td>
<td>50</td>
</tr>
<tr>
<td>Age Under 65</td>
<td>89</td>
<td>49</td>
<td>97</td>
</tr>
<tr>
<td>Age Over 65</td>
<td>11</td>
<td>51</td>
<td>3</td>
</tr>
<tr>
<td>White</td>
<td>67</td>
<td>75</td>
<td>65</td>
</tr>
<tr>
<td>People of Color</td>
<td>33</td>
<td>25</td>
<td>35</td>
</tr>
<tr>
<td>Non-College Educated</td>
<td>55</td>
<td>74</td>
<td>81</td>
</tr>
<tr>
<td>College Educated</td>
<td>45</td>
<td>26</td>
<td>19</td>
</tr>
<tr>
<td>Under $50k Income</td>
<td>36</td>
<td>63</td>
<td>74</td>
</tr>
<tr>
<td>Over $50k Income</td>
<td>61</td>
<td>34</td>
<td>25</td>
</tr>
</tbody>
</table>
Voters’ main concern in health care is out-of-pocket costs. Deductibles are the biggest pain point when it comes to cost (45%). More than 40% say that in addition to deductibles, they’ve seen big increases in their premiums, and prescription costs (especially for those on government insurance) over the last 2 years.

Medical debt is widespread. A majority of voters have either gone into medical debt or know someone who has, and nearly 2-in-3 voters have seen them go into collections, mostly for bills over $2,500. Looking forward, a majority are concerned they’ll get a medical bill for something they thought was covered by their insurance but wasn’t, something 31% have already experienced.

There is unanimous agreement that it’s more important than ever for insurance to cover mental health care, but voters struggle to access it. A majority agree it’s difficult to find mental health providers, and they point to the lack of insurance coverage for mental health and the ensuing high out-of-pocket costs as the main barriers.

Voters think capping deductibles would help the most (50% say it would help a lot). Most also strongly support more access to mental health (54%) saying it’s more important than ever that insurance cover mental health care so it’s affordable.

Inflation is the top concern for voters, and health care costs rank behind only gas/energy and food in terms of their cost concerns. There’s also some recognition that these two things are linked, and a majority of voters agree that health care costs are a major factor in driving up inflation.

Reducing health care costs continues to be a strong politically beneficial platform. Nearly 7-in-10 voters say they are more likely to support a candidate who makes reducing health care costs their top priority, including majorities of persuadable voters and Independents. Otherwise, Democrats are down 1 on the generic ballot and Biden’s popularity is underwater by 13 points.
POLITICAL LANDSCAPE
Inflation is the top issue overall and across the ideological spectrum.

Driven a little more by Democrats, 11% of voters say health care costs is the most important issue.

Over the next two years, which of the following do you think is the most important issue for Congress to address?

- Inflation and the cost of living: 39%
- Jobs and the economy: 14%
- Health care costs: 11%
- Recovering from the COVID-19 pandemic: 9%
- Immigration: 6%
- Taxes and spending: 5%
- Crime and public safety: 5%
- National security: 5%

Democrats: 36
Independents: 43
Republicans: 39

Democrats: 13
Independents: 15
Republicans: 13

Democrats: 16
Independents: 10
Republicans: 8

Democrats: 15
Independents: 8
Republicans: 3

Democrats: 2
Independents: 5
Republicans: 12

Democrats: 3
Independents: 4
Republicans: 6

Democrats: 5
Independents: 4
Republicans: 6

Democrats: 3
Independents: 3
Republicans: 9
Voters widely agree that health care costs are a major factor to inflation.

Among financially unstable households, they agree by an even wider, 48-point margin.

**STATEMENT: Health care costs are a major factor in driving up inflation.**

- **Strongly agree:** 63
- **Somewhat agree:** 25
- **Strongly disagree:** 23
- **Somewhat disagree:** 12
- **Don't know:** 6

**Overall:**

- **NET AGREE:** +38

**Financially Unstable Household***

- **NET AGREE:** +48

*households with lower incomes who said they have difficulty paying their bills every month
Even though it doesn’t rank as their top priority, nearly 3-in-4 are still at least very concerned with health care costs, more than 1-in-3 strongly.

They rank higher than housing, child care, and saving for college which have been more dominant in the national debate lately.

How concerned are you, if at all, with the following?

- Gas and energy costs: 50% extremely concerned, 29% very concerned
- Food costs: 46% extremely concerned, 30% very concerned
- Health care costs: 37% extremely concerned, 32% very concerned
- Housing costs: 37% extremely concerned, 30% very concerned
- Saving for retirement: 30% extremely concerned, 29% very concerned
- Cost of child care: 13% extremely concerned, 30% very concerned
- Saving for higher education: 13% extremely concerned, 29% very concerned
Democrats and Republicans in Congress, Biden, and Trump are viewed negatively by double digits.

POPULARITY OF POLITICAL FIGURES

- Joe Biden: Very favorable (18), Somewhat favorable (43), Very unfavorable (42), Somewhat unfavorable (-13)
- Donald Trump: Very favorable (24), Somewhat favorable (40), Very unfavorable (58), Somewhat unfavorable (-18)
- Republicans in Congress: Very favorable (15), Somewhat favorable (33), Very unfavorable (54), Somewhat unfavorable (-14)
- Democrats in Congress: Very favorable (13), Somewhat favorable (39), Very unfavorable (55), Somewhat unfavorable (-16)
Among registered voters, the generic ballot is a toss-up, with nearly 30% still persuadable. Democrats and Republicans are both equally consolidated behind their respective parties.
Making the reduction of health care costs their top priority is politically advantageous for candidates – majorities overall and across party lines say they’d be more likely to vote for a candidate who prioritizes this.

Would you be more or less likely to support a political candidate who made reducing health care costs their top priority, or would it make no difference?

<table>
<thead>
<tr>
<th></th>
<th>Much more likely</th>
<th>Somewhat more likely</th>
<th>Much less likely</th>
<th>Somewhat less likely</th>
<th>No difference / Don't know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall</td>
<td>69</td>
<td>48</td>
<td>35</td>
<td>11</td>
<td>20</td>
</tr>
<tr>
<td>Democrats</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>80</td>
<td>48</td>
<td>35</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td>Republicans</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>63</td>
<td>48</td>
<td>30</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td>Independents</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>64</td>
<td>48</td>
<td>30</td>
<td>12</td>
<td>25</td>
</tr>
</tbody>
</table>

Overall: +58
Democrats: +71
Republicans: +51
Independents: +53
STATE OF THE COUNTRY’S HEALTH CARE SYSTEM
By a 2:1 margin, voters are more likely to think that health care is going in the wrong direction than the right direction.

The majority of voters think the health care system has major problems or is in a state of crisis.

**DIRECTION OF THE COUNTRY’S HEALTH CARE SYSTEM**

**Which of these statements do you think best describes the U.S. health care system today?**

- It does not have any problems
- It has minor problems
- It is in a state of crisis
- It has major problems

Overall:
- It does not have any problems: 19
- It has minor problems: 38
- It is in a state of crisis: 44
- It has major problems: 23

Overall:
- It does not have any problems: 73
- It has minor problems: 16
- It is in a state of crisis: 16
- It has major problems: 16

**RIGHT - WRONG**

-25
The main problem: out-of-pocket costs are too high.

Voters point to out-of-pocket costs by a more than 2-to-1 margin over the next highest option – too many people lacking coverage.

What do you think is the single biggest issue people face with the health care system today?

- Out-of-pocket costs are too high: 45
- Too many people lack coverage: 18
- Too many people lack access to resources like healthy foods or transportation to doctor's appointments to be healthy: 12
- The system is confusing and difficult to navigate: 10
- Insurance coverage is not dependable: 7
- Care is not personalized: 4
- There are no issues with the health care system today: 1

Overall
Voters find it tough to find mental health coverage and believe it’s more important than ever to cover it.

**Health Care Statements**

- **It is difficult to find mental health providers that are affordable or covered by insurance.**
  - Strongly agree: 31
  - Somewhat agree: 18
  - Strongly disagree: 6
  - Somewhat disagree: 25
  - Don't know: 0
  - Net Agree: +39

- **It is more important now than ever that insurance cover mental health care so it's affordable.**
  - Strongly agree: 54
  - Somewhat agree: 88
  - Strongly disagree: 7
  - Somewhat disagree: 5
  - Don't know: 0
  - Net Agree: +81
Especially voters under 50 and those on private health insurance say it’s difficult to find mental health providers due to cost and the lack of insurance coverage.

STATEMENT: It is difficult to find mental health providers that are affordable or covered by insurance.

- **Overall**: 57% strongly agree, 43% somewhat agree
- **Private Health Insurance**: 63% strongly agree, 37% somewhat agree
- **Public Health Insurance**: 51% strongly agree, 49% somewhat agree
- **Age Under 50**: 69% strongly agree, 31% somewhat agree
- **Age Over 50**: 45% strongly agree, 55% somewhat agree
Insurance coverage and costs are the two predominant barriers keeping people from being able to access mental health care.

Which of the following do you think is the greatest barrier keeping people from being able to access mental health care?

- They are not all covered by insurance
- The out-of-pocket costs
- The difficulty of accessing treatments and prescriptions
- The lack of mental health care providers

Overall

Agree Mental Health Providers are Difficult to Find

- They are not all covered by insurance: Overall 36, Agree 36
- The out-of-pocket costs: Overall 25, Agree 29
- The difficulty of accessing treatments and prescriptions: Overall 13, Agree 13
- The lack of mental health care providers: Overall 12, Agree 16
HEALTH CARE COSTS
Deductibles are the cost that people struggle with the most, especially those with private insurance.

Among those on government insurance, deductibles and out-of-pocket prescription drug costs are the biggest issues.

Choose up to two costs that are the biggest issues for you personally.

- **Deductibles**, the costs for you doctor or hospital visits that you are responsible for before your insurance begins covering them
- **Premiums**, the set monthly amount of you pay for your health insurance
- **Out-of-pocket prescription drug costs**
- **Copays**, the amount your insurance requires you to pay every time you go to the doctor
- **Out-of-network charges for doctor or hospital visits that are not covered under your insurance**

Among those on government insurance, deductibles and out-of-pocket prescription drug costs are the biggest issues.
But voters also say premiums are the cost they’ve seen increase the most over the last two years.

For those on public insurance, rising out-of-pocket prescription drug costs are the biggest increasing expense.

<table>
<thead>
<tr>
<th>Cost Type</th>
<th>Overall</th>
<th>Private insurance</th>
<th>Public insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premiums, the set monthly amount of you pay for your health insurance</td>
<td>42</td>
<td>45</td>
<td>39</td>
</tr>
<tr>
<td>Deductibles, the costs for you doctor or hospital visits that you are responsible for before your insurance begins covering them</td>
<td>40</td>
<td>45</td>
<td>34</td>
</tr>
<tr>
<td>Out-of-pocket prescription drug costs</td>
<td>40</td>
<td>40</td>
<td>48</td>
</tr>
<tr>
<td>Copays, the amount your insurance requires you to pay every time you go to the doctor</td>
<td>27</td>
<td>30</td>
<td>25</td>
</tr>
<tr>
<td>Out-of-network charges for doctor or hospital visits that are not covered under your insurance</td>
<td>22</td>
<td>23</td>
<td>21</td>
</tr>
</tbody>
</table>
Cost increases and the unpredictability of out-of-pocket costs lead as the drivers of concerns about healthcare costs.

60% say at some point they've skipped or delayed care out of concerns over out-of-pocket costs.

**HEALTH CARE STATEMENTS**

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Somewhat Agree</th>
<th>NET AGREE</th>
</tr>
</thead>
<tbody>
<tr>
<td>The amount I pay for health care seems to be going up every year.</td>
<td>46</td>
<td>34</td>
<td>+32</td>
</tr>
<tr>
<td>I feel like insurance companies are nickel and diming me with all of the</td>
<td>37</td>
<td>33</td>
<td>+41</td>
</tr>
<tr>
<td>out-of-pocket costs I have to pay.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The amount I pay for health care seems to be going up every year by</td>
<td>36</td>
<td>35</td>
<td>+30</td>
</tr>
<tr>
<td>even more than other things I need.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>It's impossible for me to know what my health care costs are going to be,</td>
<td>33</td>
<td>33</td>
<td>+17</td>
</tr>
<tr>
<td>because out-of-pocket costs are so unpredictable.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am frustrated by the out-of-pocket prescription drug costs I have to</td>
<td>33</td>
<td>31</td>
<td>+19</td>
</tr>
<tr>
<td>pay.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>At some point, I have skipped or delayed going to the doctor or hospital</td>
<td>34</td>
<td>33</td>
<td>+10</td>
</tr>
<tr>
<td>because I was concerned about the out-of-pocket costs.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>It's easy to find out how much you will actually pay in out-packet-costs</td>
<td>14</td>
<td>41</td>
<td>-27</td>
</tr>
<tr>
<td>for a doctor visit or procedure if you look.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Montgomery, AL  Washington, DC  Chicago  Boston  New York
MEDICAL DEBT
37% of voters have received a medical bill for something they thought was covered but wasn’t.
Nearly a third of Americans have delayed care because they couldn’t afford it

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Overall</th>
<th>Financially Unstable Household</th>
</tr>
</thead>
<tbody>
<tr>
<td>I've received a medical bill for something that I thought would be</td>
<td>37%</td>
<td>40%</td>
</tr>
<tr>
<td>covered by my insurance but wasn’t</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I've had to delay needed care because I couldn't afford the out-of-</td>
<td>31%</td>
<td>44%</td>
</tr>
<tr>
<td>pocket costs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I've received a surprise medical bill</td>
<td>31%</td>
<td>34%</td>
</tr>
<tr>
<td>My insurance company required me to switch from a medication or treatment</td>
<td>22%</td>
<td>25%</td>
</tr>
<tr>
<td>plan I was on to a cheaper alternative</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I've been denied coverage by my insurance for a treatment or medication</td>
<td>19%</td>
<td>22%</td>
</tr>
<tr>
<td>my doctor recommended</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I've been unable to afford my monthly health care premium</td>
<td>13%</td>
<td>22%</td>
</tr>
<tr>
<td>I've been kicked off my health care coverage and unable to get similar</td>
<td>7%</td>
<td>8%</td>
</tr>
<tr>
<td>care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>An illness or medical emergency in my family forced me into bankruptcy</td>
<td>5%</td>
<td>7%</td>
</tr>
</tbody>
</table>

Have any of the following ever happened to you?
They are also most concerned about surprise billing and delaying care because of out-of-pocket costs.

2-in-3 in financially unstable households worry about having to delay care they need because of costs.

<table>
<thead>
<tr>
<th>How concerned are you about the following happening to you?</th>
<th>Financially Unstable Households Total Concern</th>
</tr>
</thead>
<tbody>
<tr>
<td>I'll get a medical bill for something that I thought would be covered by my insurance but wasn’t</td>
<td>64</td>
</tr>
<tr>
<td>I'll have to delay needed care because I can't afford the out-of-pocket costs</td>
<td>67</td>
</tr>
<tr>
<td>I'll be denied coverage by my insurance for a treatment or medication my doctor recommends</td>
<td>57</td>
</tr>
<tr>
<td>An illness or medical emergency in my family will force me into bankruptcy</td>
<td>54</td>
</tr>
<tr>
<td>I'll be unable to afford my monthly health care premium</td>
<td>54</td>
</tr>
<tr>
<td>I'll get a surprise medical bill</td>
<td>52</td>
</tr>
<tr>
<td>My insurance company will require me to switch from a medication or treatment plan I'm currently on to a cheaper…</td>
<td>49</td>
</tr>
<tr>
<td>I'll be kicked off my health care coverage and unable to get similar care</td>
<td>43</td>
</tr>
</tbody>
</table>
Over 60% of voters have had a medical bill go into collections, including 80% in financially unstable households. A majority (53%) say they, or someone close to them, have had their finances seriously affected by medical bills.
Overall, the medical bills that are affecting them are a mix of short and long-term expenses.

For voters over 65, it’s much more likely to stem from long-term conditions or chronic illness.

Which of the following comes closer to describing the medical bills you or someone you know well have had your household finances seriously affected by:

- Bills for a one-time or short-term medical expense, such as a single hospital stay or treatment for an accident
- Bills that have built up over time, such as treatment for a chronic illness like diabetes or cancer
The median debt for people under financial strain is more than $2,500

But those with incomes under $50,000 are nearly as affected by debts under $2,500.

What was the TOTAL amount owed for the medical bills you or someone you know well have had your finances seriously affected by?

<table>
<thead>
<tr>
<th>Amount Range</th>
<th>Overall</th>
<th>Under $50k Income</th>
<th>$50-$100k Income</th>
<th>$100k + Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between $0 and $500</td>
<td>36</td>
<td>17</td>
<td>16</td>
<td>10</td>
</tr>
<tr>
<td>Between $500 and $999</td>
<td>34</td>
<td>15</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>Between $1,000 and $2,499</td>
<td>34</td>
<td>15</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>Between $2,500 and $4,999</td>
<td>17</td>
<td>15</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>$5,000+</td>
<td>48</td>
<td>22</td>
<td>19</td>
<td>11</td>
</tr>
</tbody>
</table>
POLICY SOLUTIONS
The government ensuring all Americans have access to affordable, quality care is well within the scope of the changes they want to see.

Voters across party lines think this should be a responsibility for the government.
The policy that voters across the aisle think will do the most to reduce costs is capping insurance deductibles. Regulating pharmacy benefit managers also gets high support from Democrats but is less supported by Independents and Republicans.

<table>
<thead>
<tr>
<th>POLICY SOLUTIONS</th>
<th>% Do a lot to reduce costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cap insurance deductibles at a level that is low enough that people don’t go into debt when getting the health care they need</td>
<td>Dem.</td>
</tr>
<tr>
<td>Place a cap on the amount health insurers can make patients pay for their deductibles, copays, and other out-of-pocket costs</td>
<td>50</td>
</tr>
<tr>
<td>Require health insurers and pharmacy benefit managers to pass the rebates or discounts they receive from drug companies on to patients</td>
<td>45</td>
</tr>
<tr>
<td>Prevent insurance plans from selling plans that cover so little that going to the doctor isn’t affordable even with insurance</td>
<td>43</td>
</tr>
<tr>
<td></td>
<td>42</td>
</tr>
</tbody>
</table>
Just 1-in-3 think Medicare for All, a public option, or lowering the Medicare age would do a lot to reduce health care costs. While voters might want more transparency, they don’t think it will actually do much to reduce costs.

POLICY SOLUTIONS

- Strengthen coverage protections for people with pre-existing conditions: 36% do a lot to reduce costs, 60% do a little.
- Create a government-run health care system, like Medicare for All: 34% do a lot, 52% do a little.
- Allow the federal government to negotiate prescription drug prices for those on Medicare: 33% do a lot, 59% do a little.
- Require every plan insurance companies sell to provide real prescription drug coverage: 32% do a lot, 61% do a little.
- Create a public health insurance option so anyone that wants to can buy into Medicaid coverage: 32% do a lot, 57% do a little.
- Require hospitals to post the costs of procedures online, so people can know what they are paying and comparison shop: 29% do a lot, 59% do a little.
- Ensure more predictability in health care so that people know how much they will pay for things... every month: 29% do a lot, 59% do a little.
- Allow people over the age of 55 to buy into Medicare: 27% do a lot, 53% do a little.