

# Consumers for Quality Care

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

# 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.



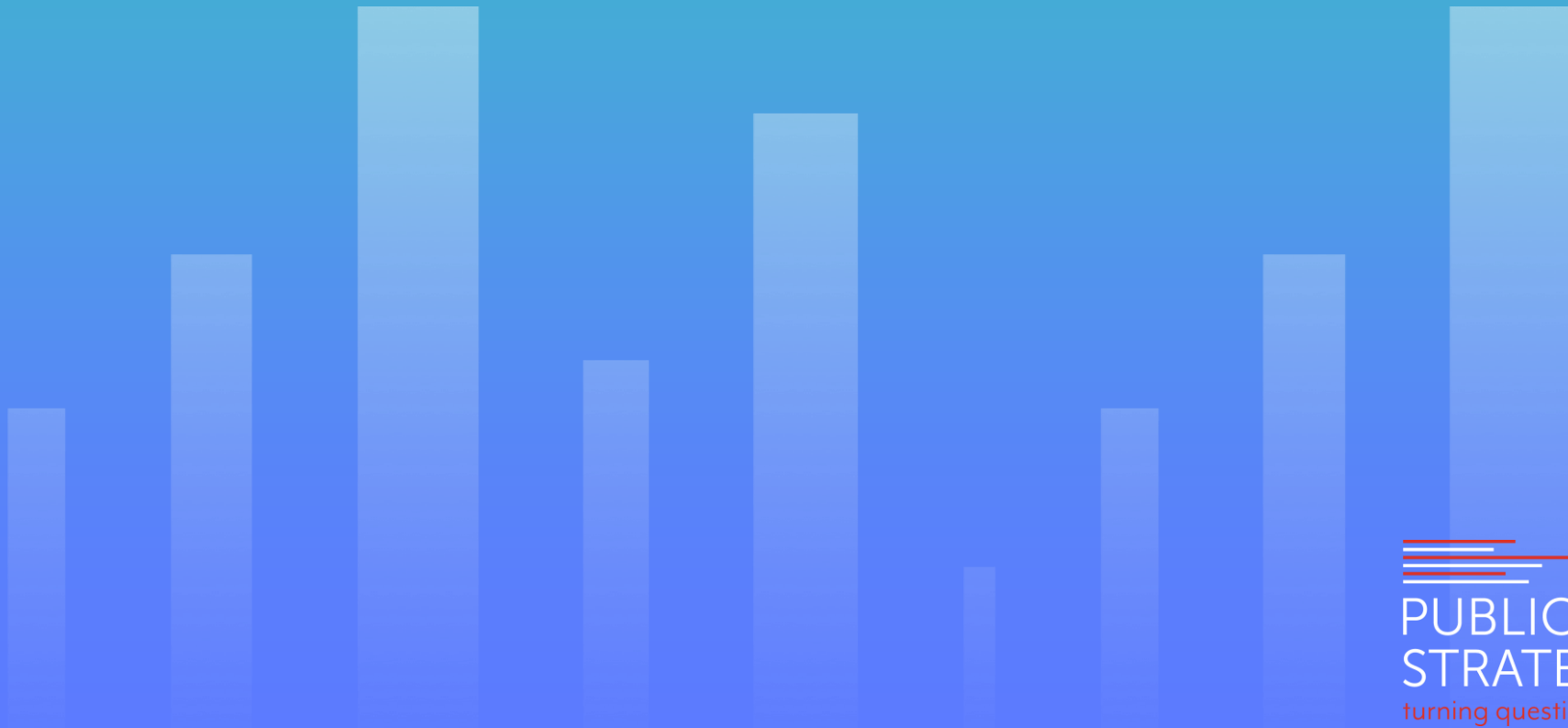
The margin of error for a sample of this size is +/- 2.8 at the 95% level of confidence. The margin of error for subgroups varies and is higher.

# Demographics of Health Insurance Types

	Private Insurance	Public/Government Insurance	Uninsured
Percent of Registered Voters	52	38	8
Men	46	48	50
Women	54	52	50
Age Under 65	89	49	97
Age Over 65	11	51	3
White	67	75	65
People of Color	33	25	35
Non-College Educated	55	74	81
College Educated	45	26	19
Under \$50k Income	36	63	74
Over \$50k Income	61	34	25



# KEY FINDINGS



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STRATEGIES  
turning questions into answers

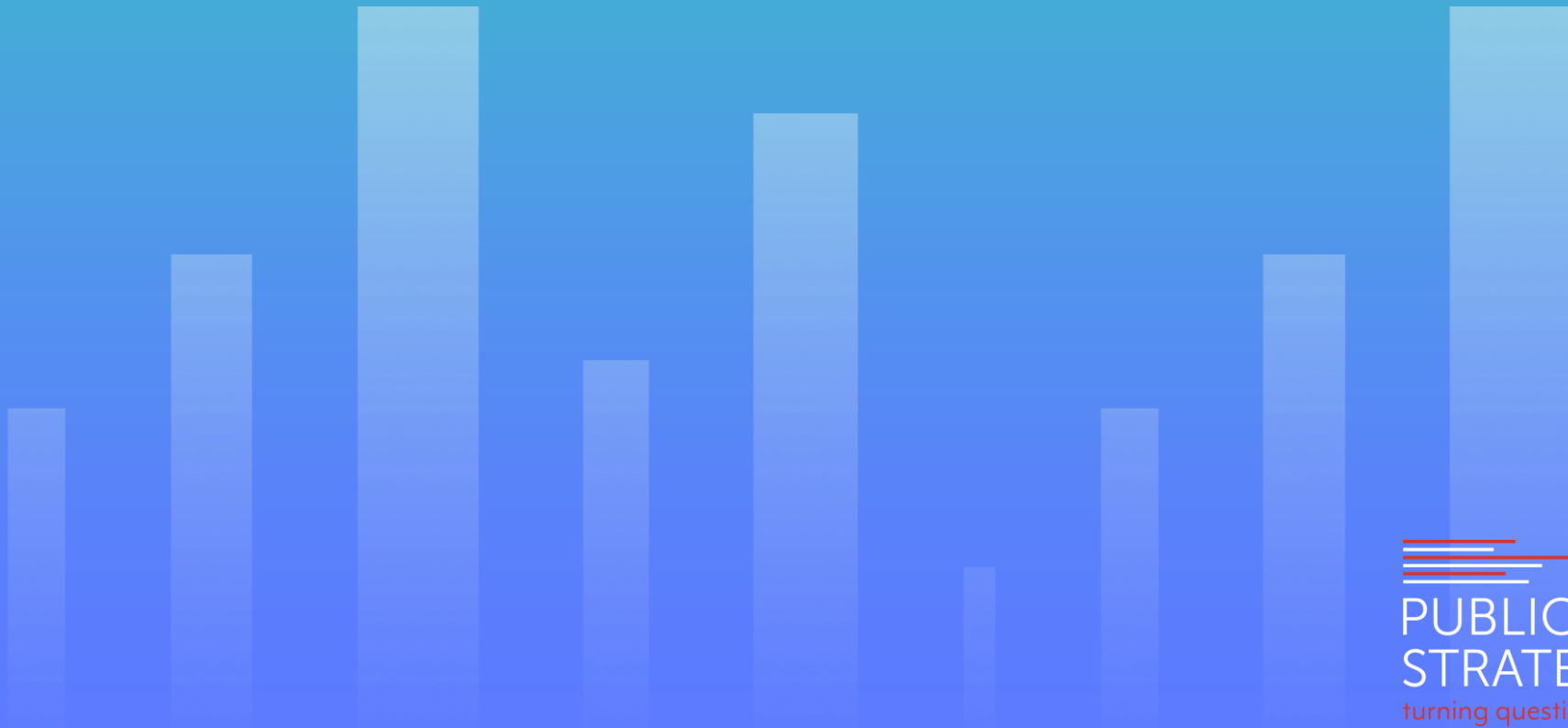
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# Key Findings

- **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



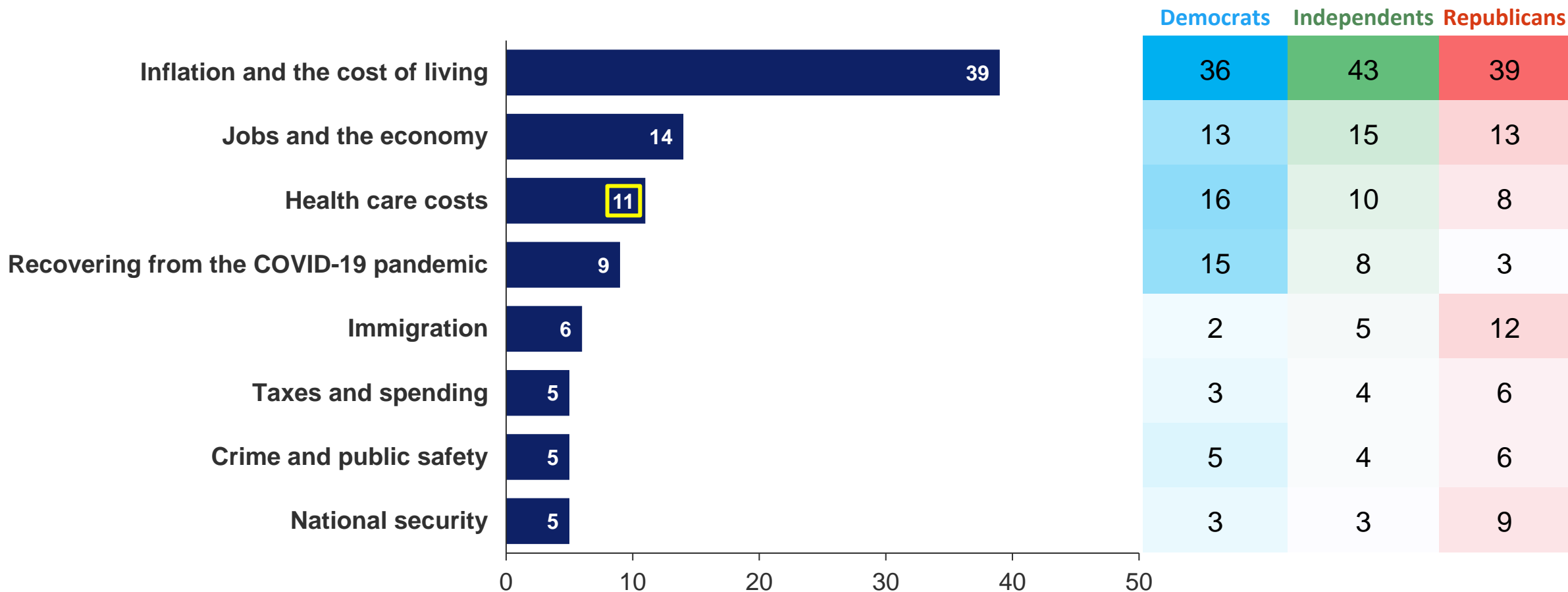
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# Inflation is the top issue overall and across the ideological spectrum.

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?*

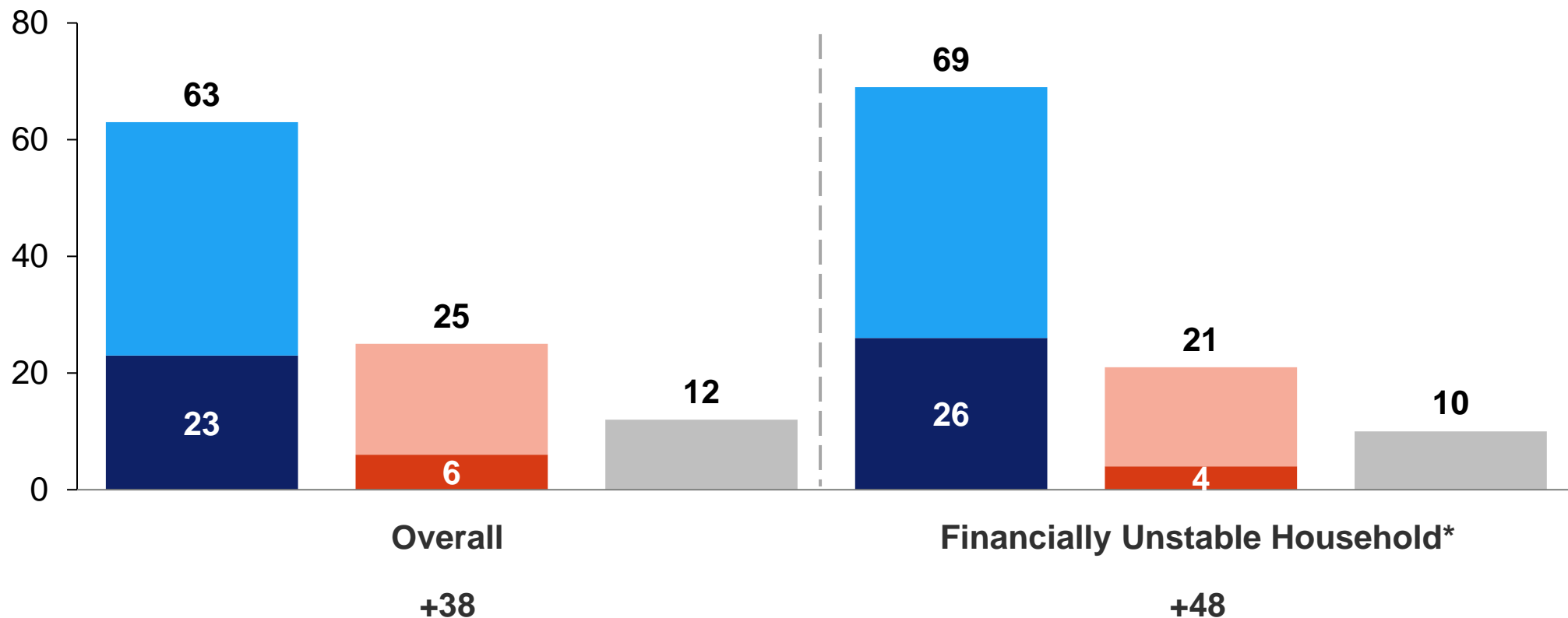


# Voters widely agree that health care costs are a major factor to inflation.

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 ■ Somewhat agree ■ Strongly disagree ■ Somewhat disagree ■ Don't know



NET  
AGREE

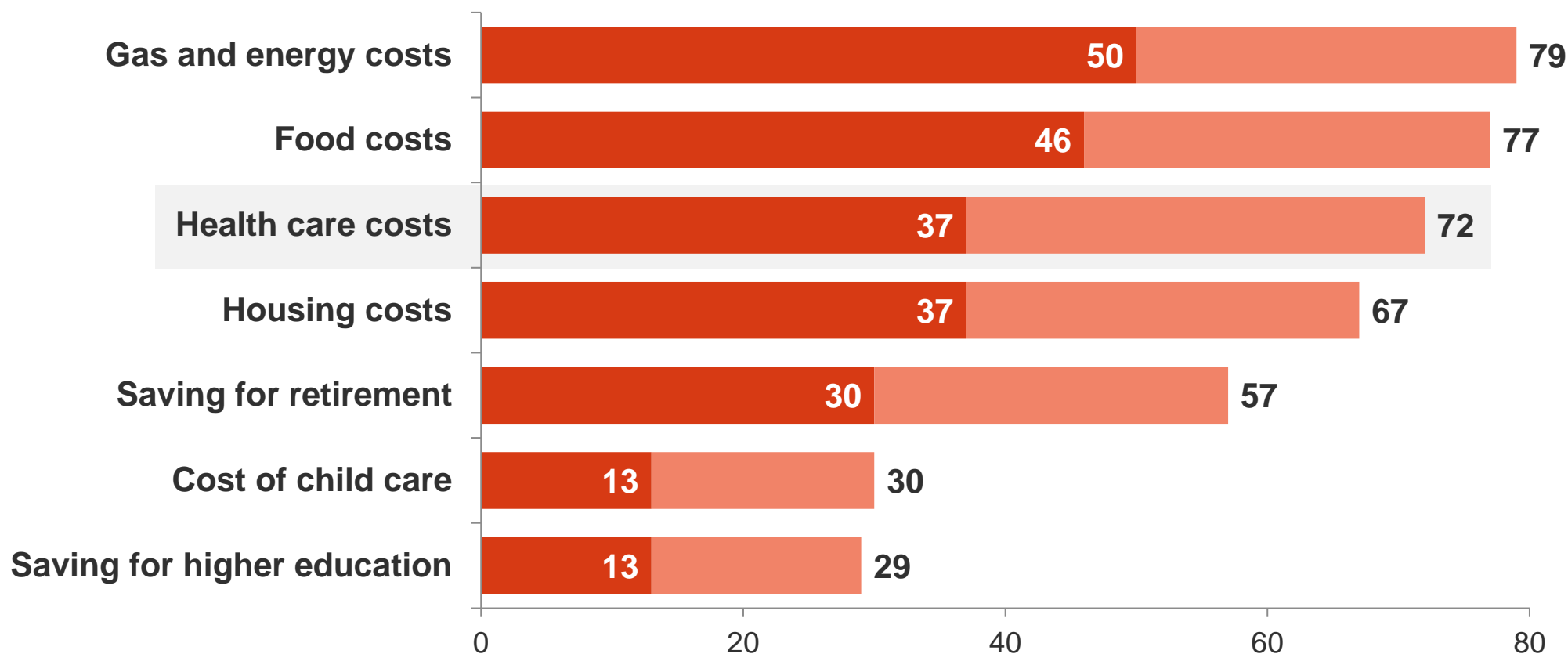


# Even though it doesn't rank as their top priority, nearly 3-in-4 are still at least very concerned with health care costs, more than 1-in-3 *strongly*.

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?*

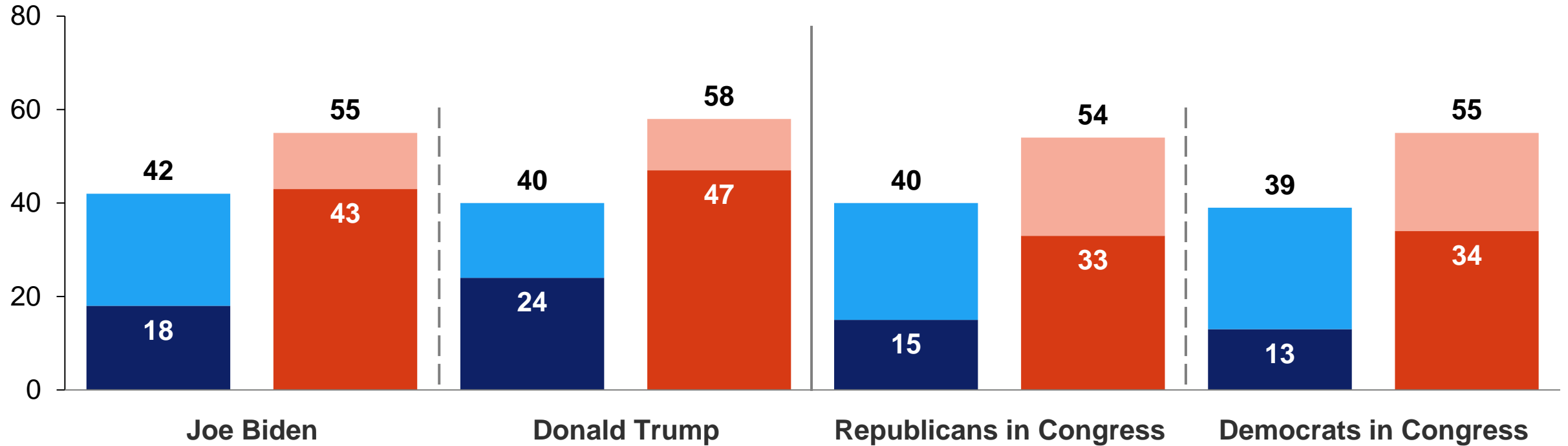
■ Extremely concerned ■ Very concerned



# Democrats and Republicans in Congress, Biden, and Trump are viewed negatively by double digits.

## POPULARITY OF POLITICAL FIGURES

Very favorable Somewhat favorable Very unfavorable Somewhat unfavorable



NET  
FAV

-13

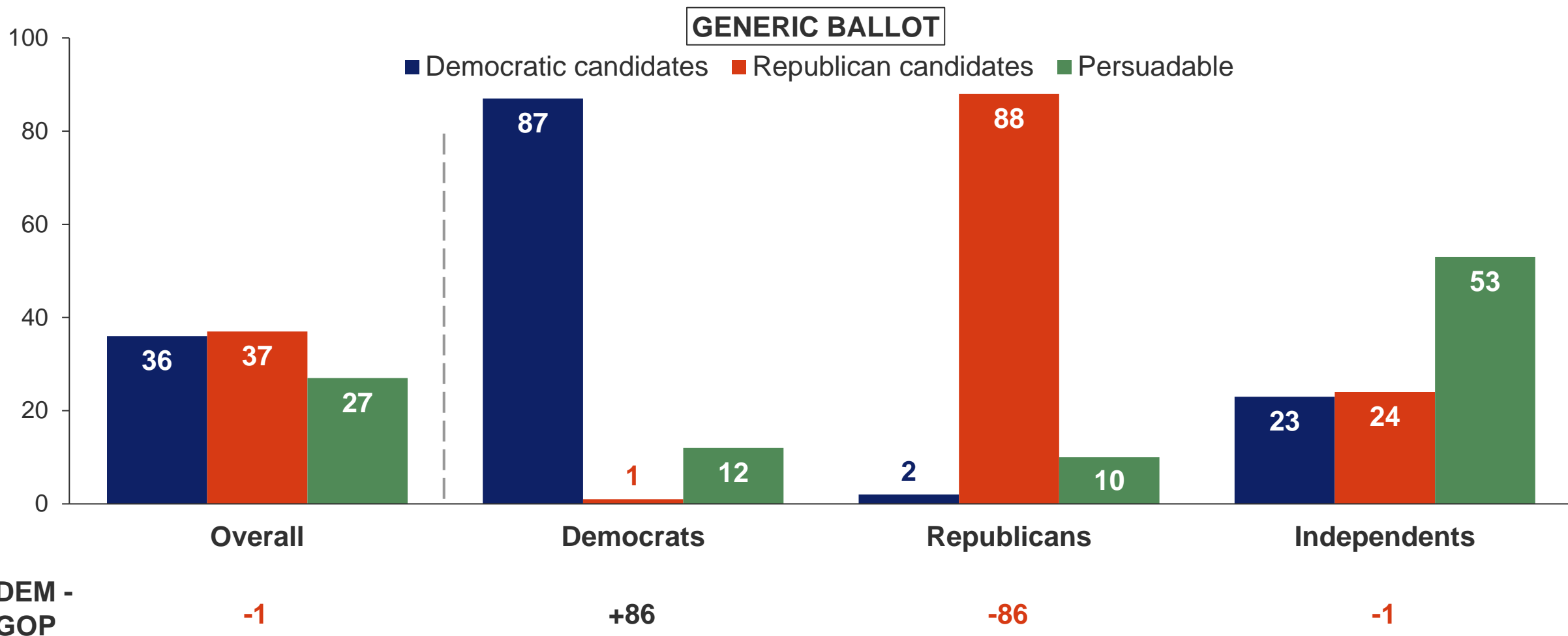
-18

-14

-16

# Among registered voters, the generic ballot is a toss-up, with nearly 30% still persuadable.

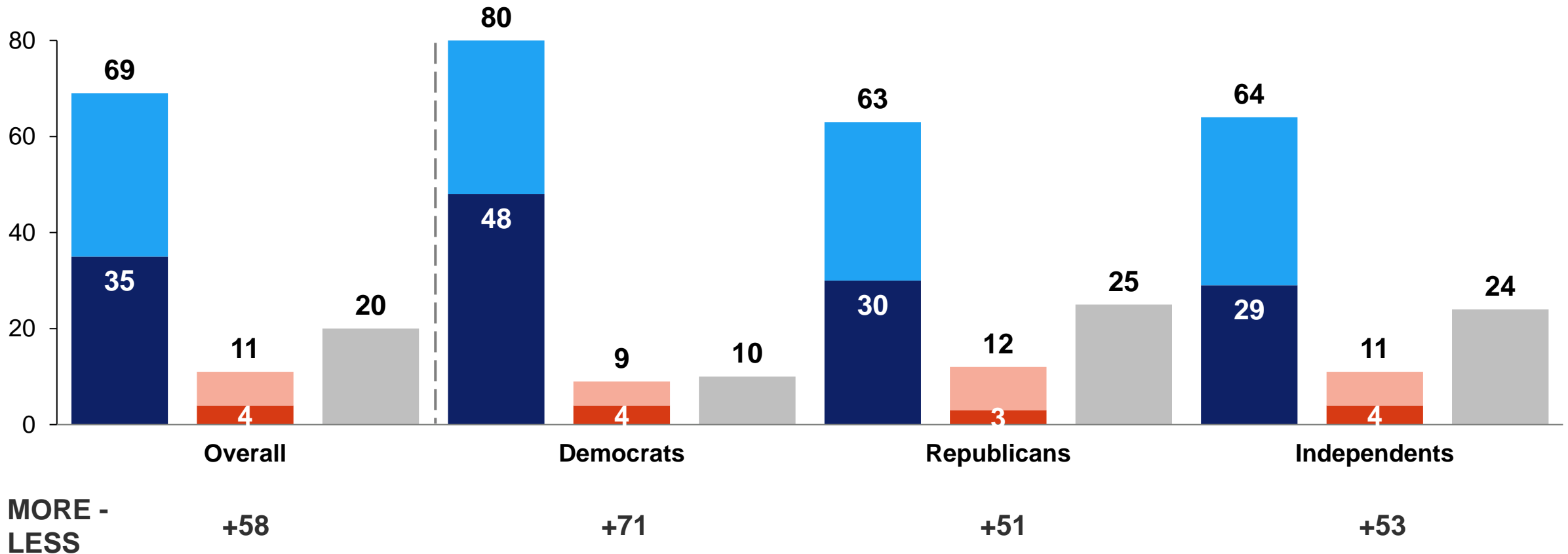
Democrats and Republicans are both equally consolidated behind their respective parties.



# 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.

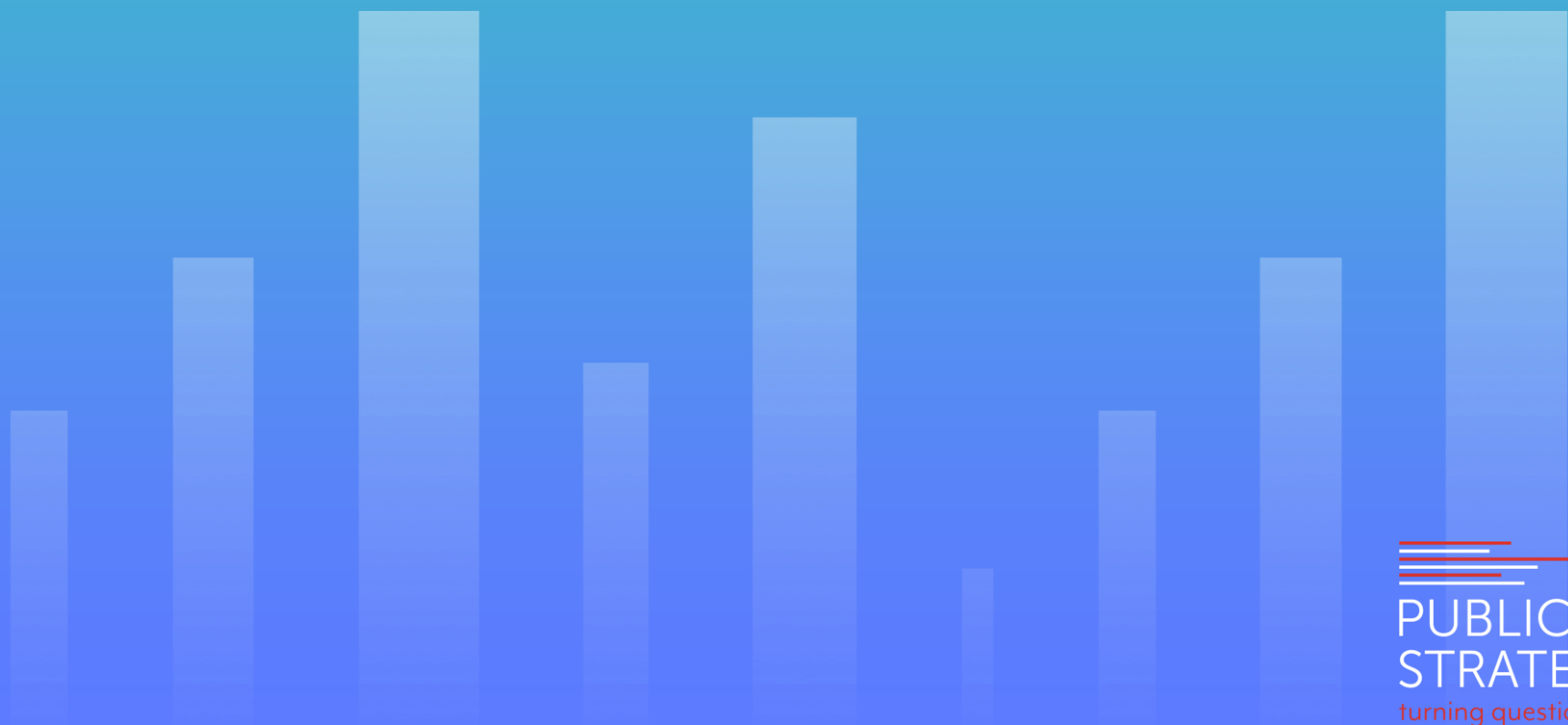
*Would you be more or less likely to support a political candidate who made reducing health care costs their top priority, or would it make no difference?*

■ Much more likely ■ Somewhat more likely ■ Much less likely ■ Somewhat less likely ■ No difference / Don't know





# STATE OF THE COUNTRY'S HEALTH CARE SYSTEM



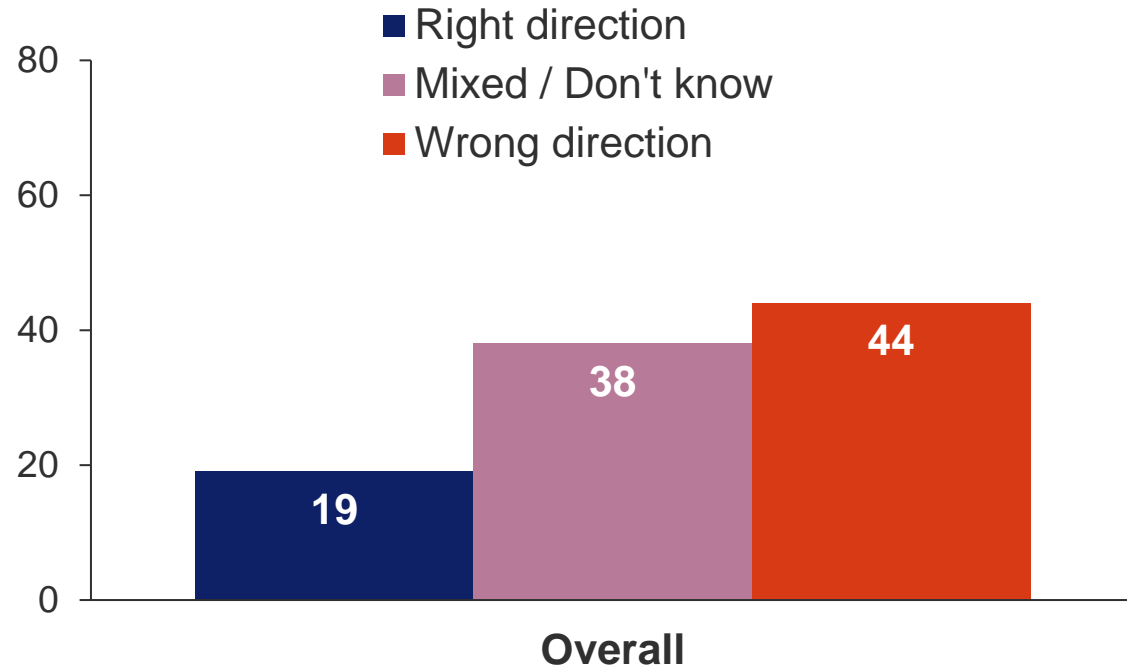
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# By a 2:1 margin, voters are more likely to think that health care is going in the wrong direction than the right direction.

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

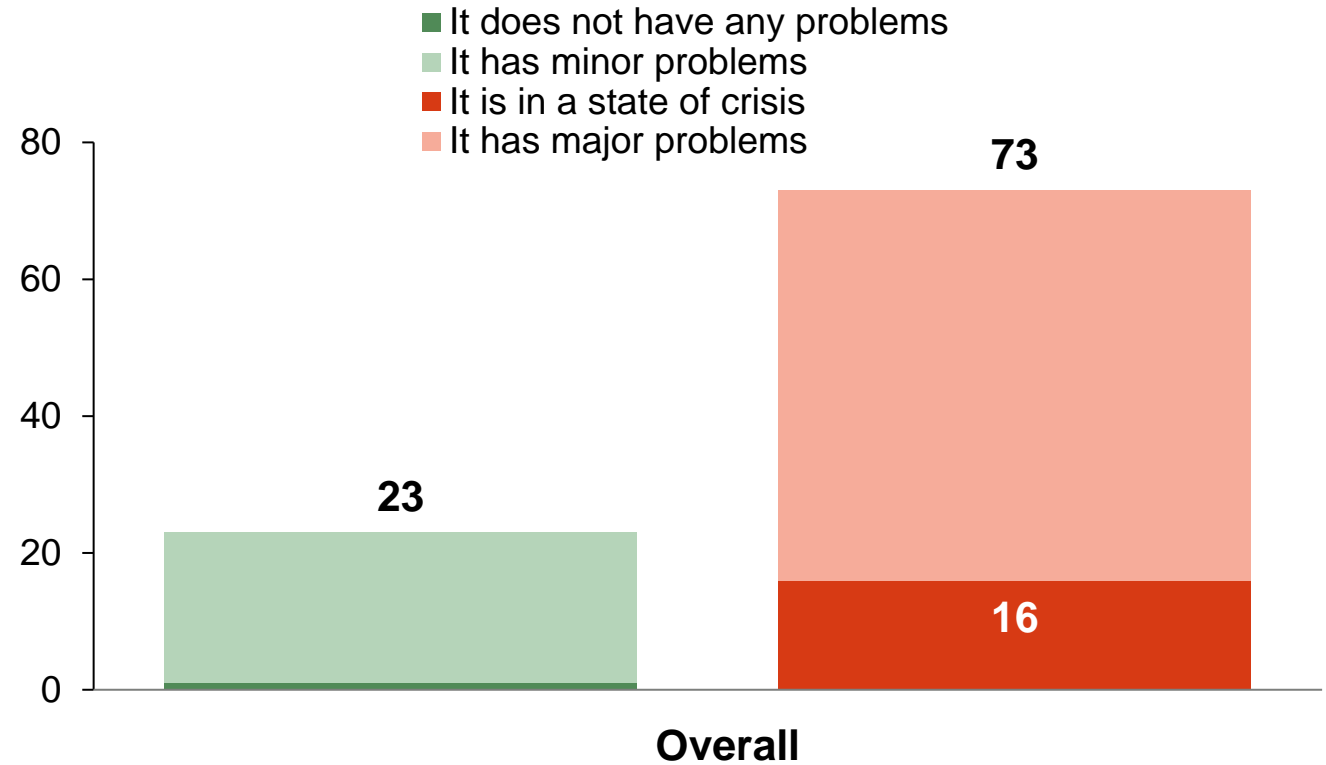
## DIRECTION OF THE COUNTRY'S HEALTH CARE SYSTEM



Overall

-25

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



Overall

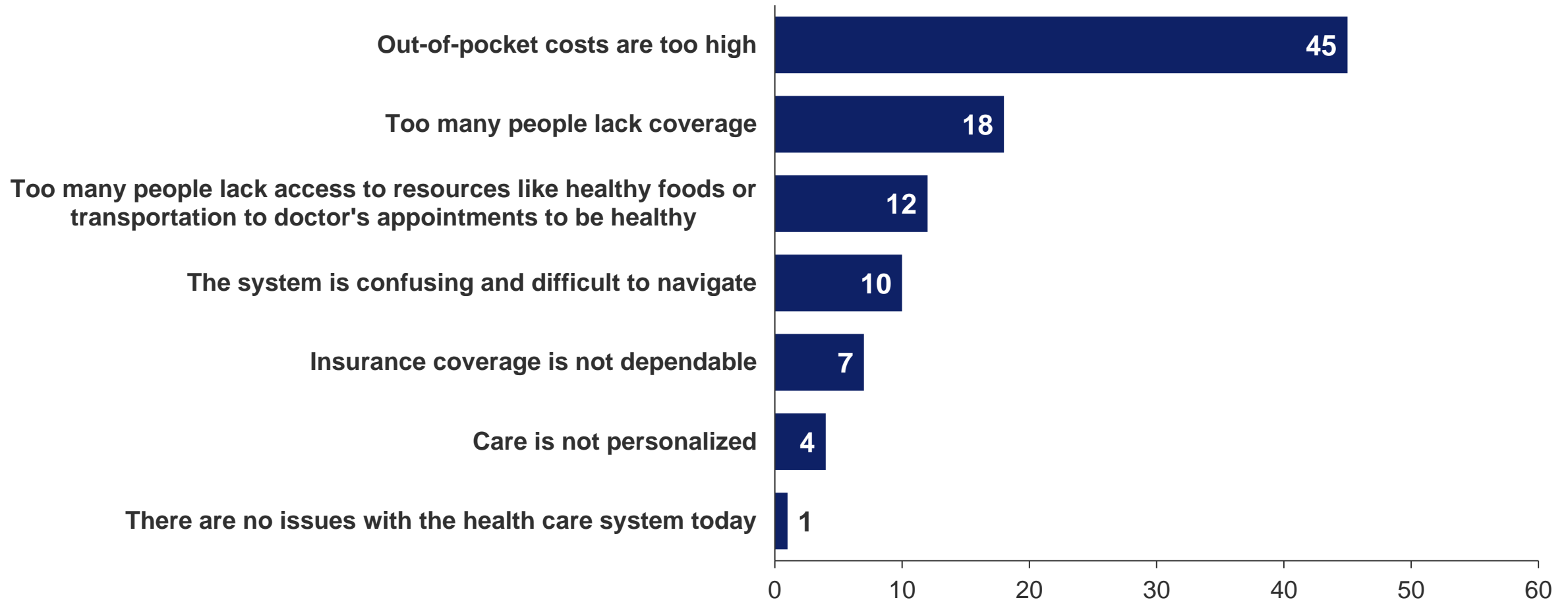
RIGHT -  
WRONG

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

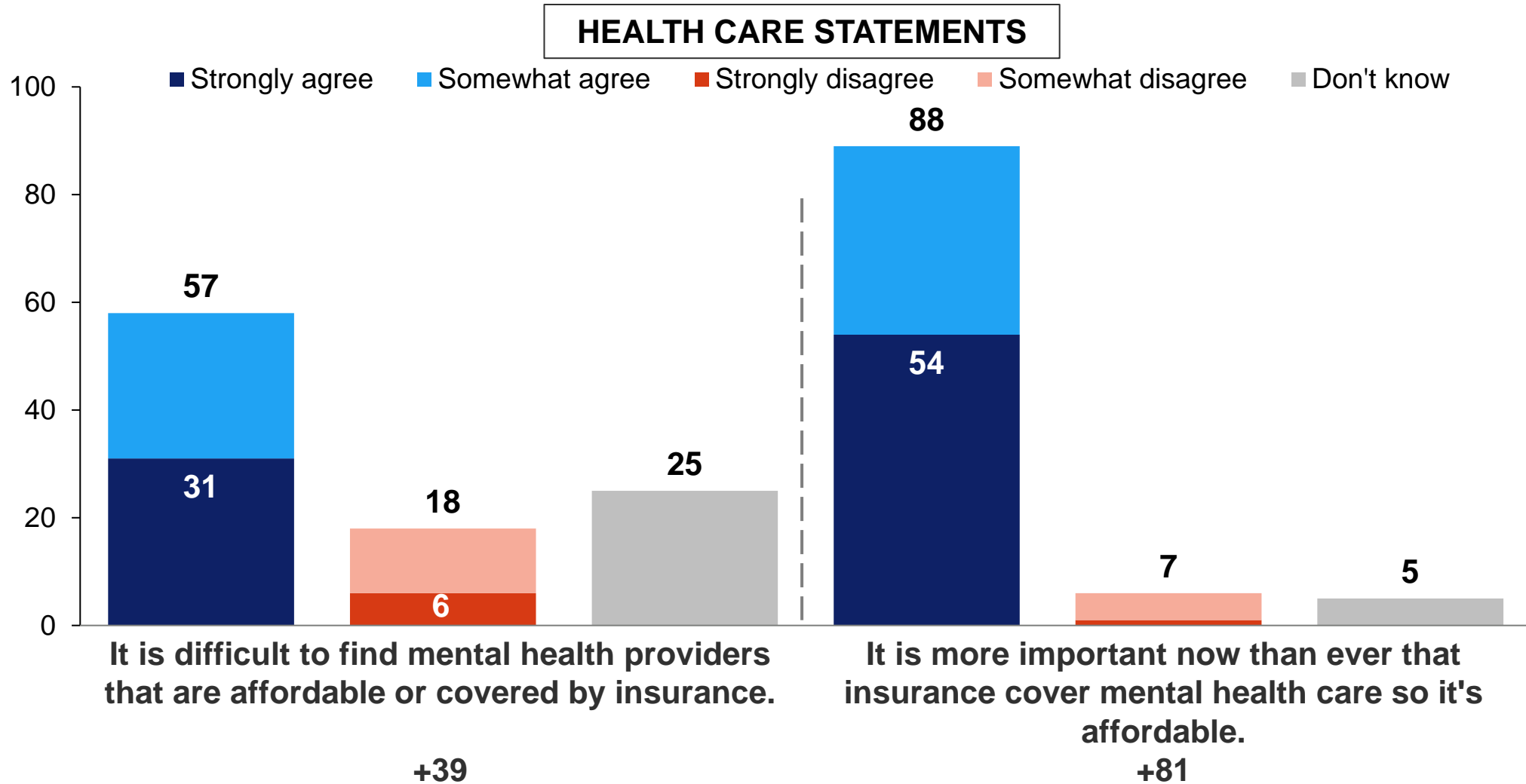
Voters point to out-of-pocket costs by a more than 2-to-1 margin over the next highest option – too many people lacking coverage.

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

■ Overall



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



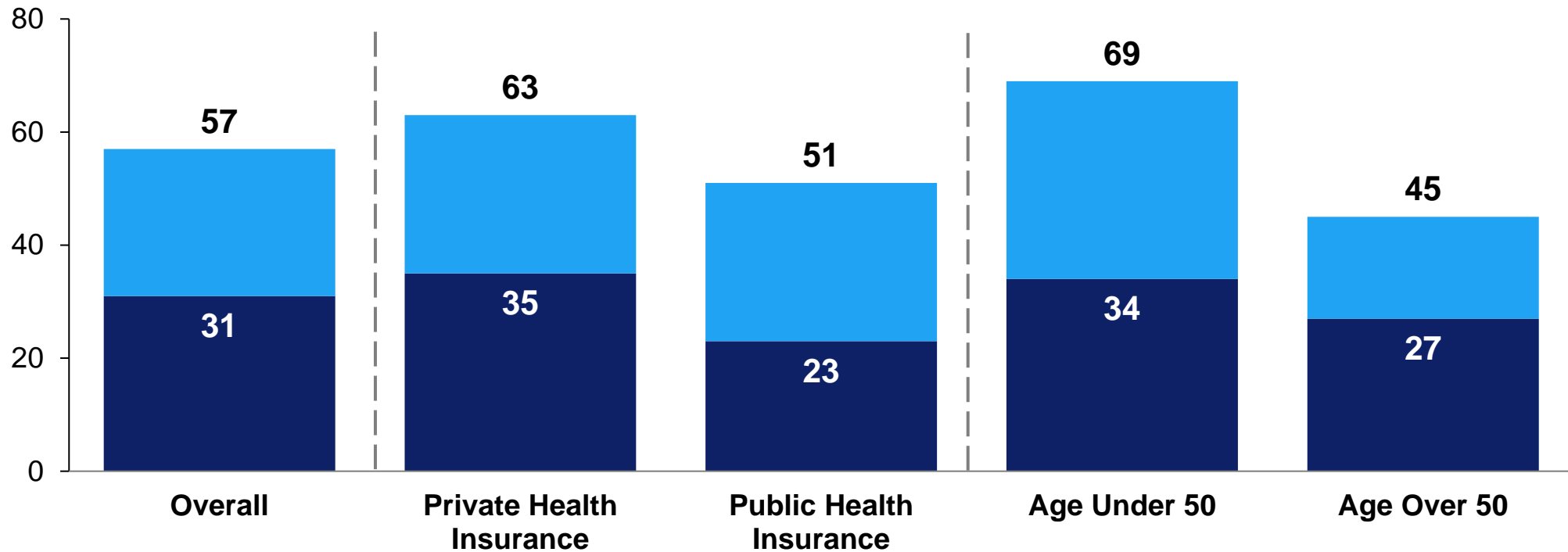
NET  
AGREE



# 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.**

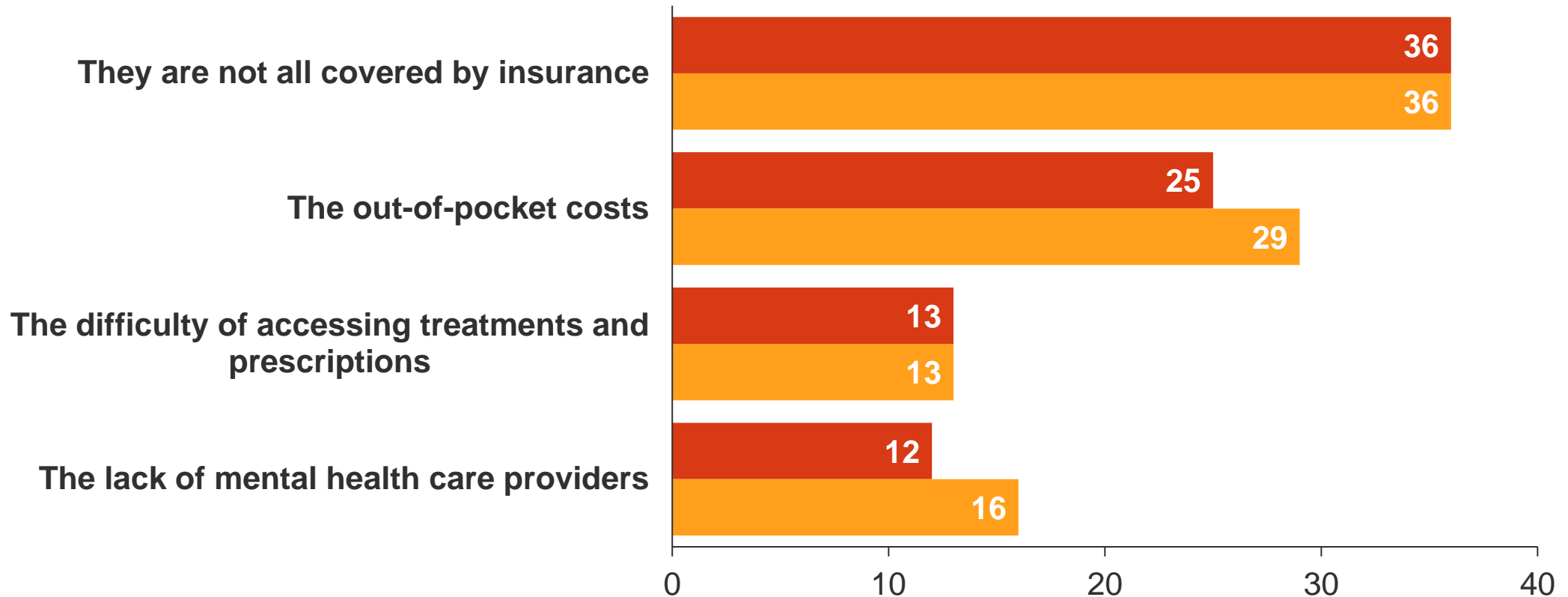
■ Strongly agree ■ Somewhat agree



# Insurance coverage and costs are the two predominant barriers keeping people from being able to access mental health care.

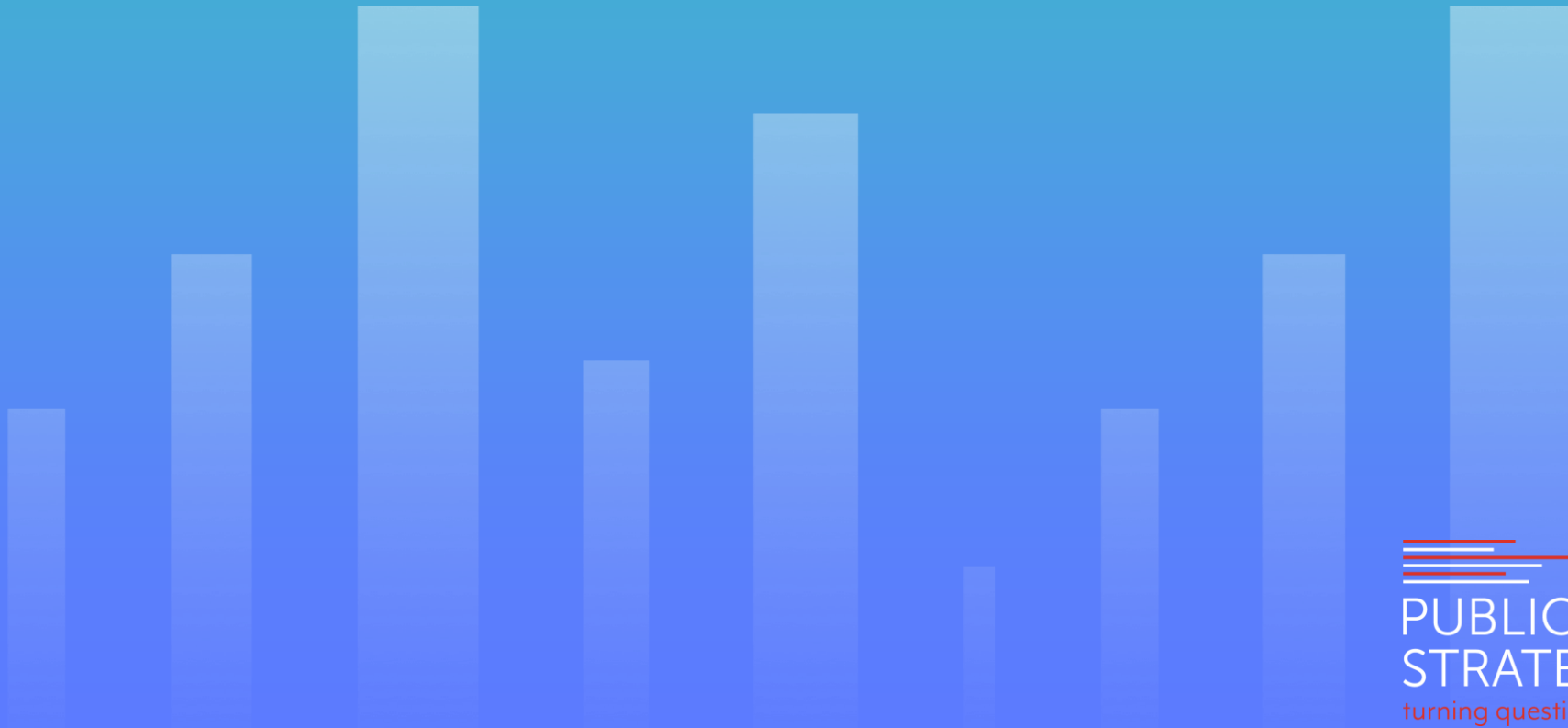
*Which of the following do you think is the greatest barrier keeping people from being able to access mental health care?*

■ Overall    ■ Agree Mental Health Providers are Difficult to Find





# HEALTH CARE COSTS



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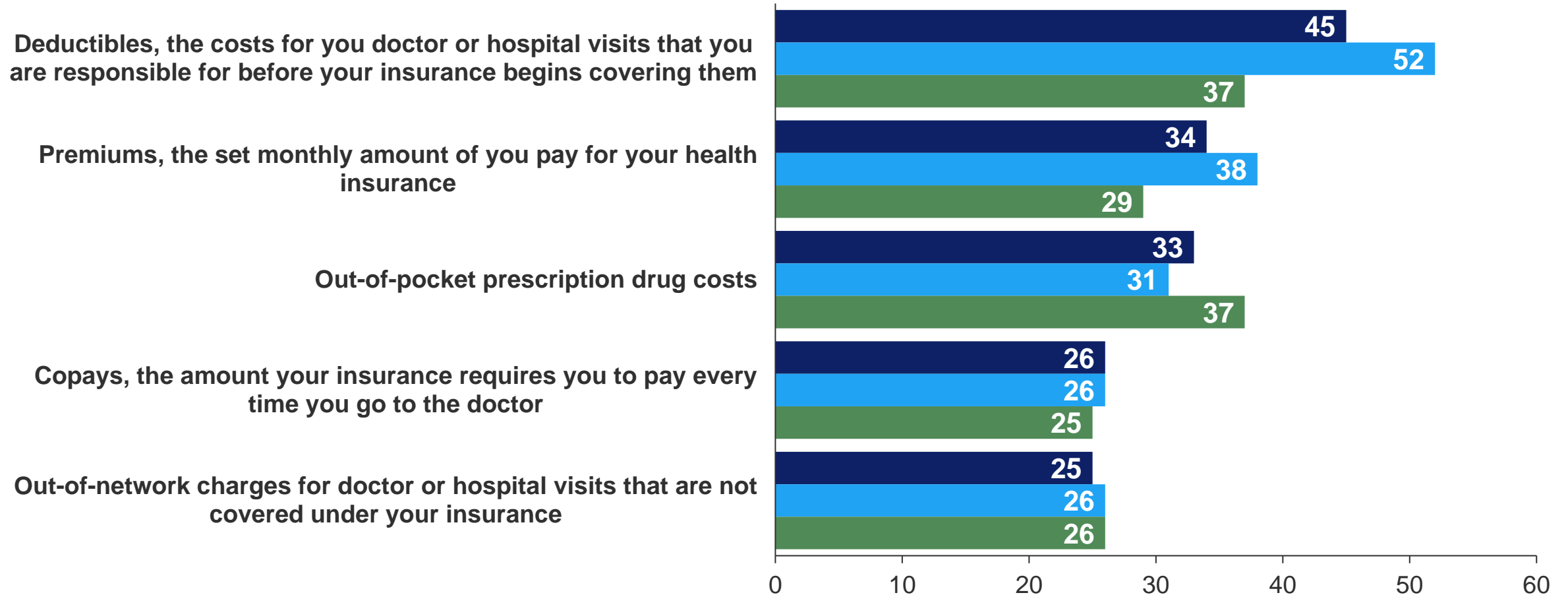
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# Deductibles are the cost that people struggle with the most, especially those with private insurance.

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.

■ Overall ■ Private insurance ■ Public insurance

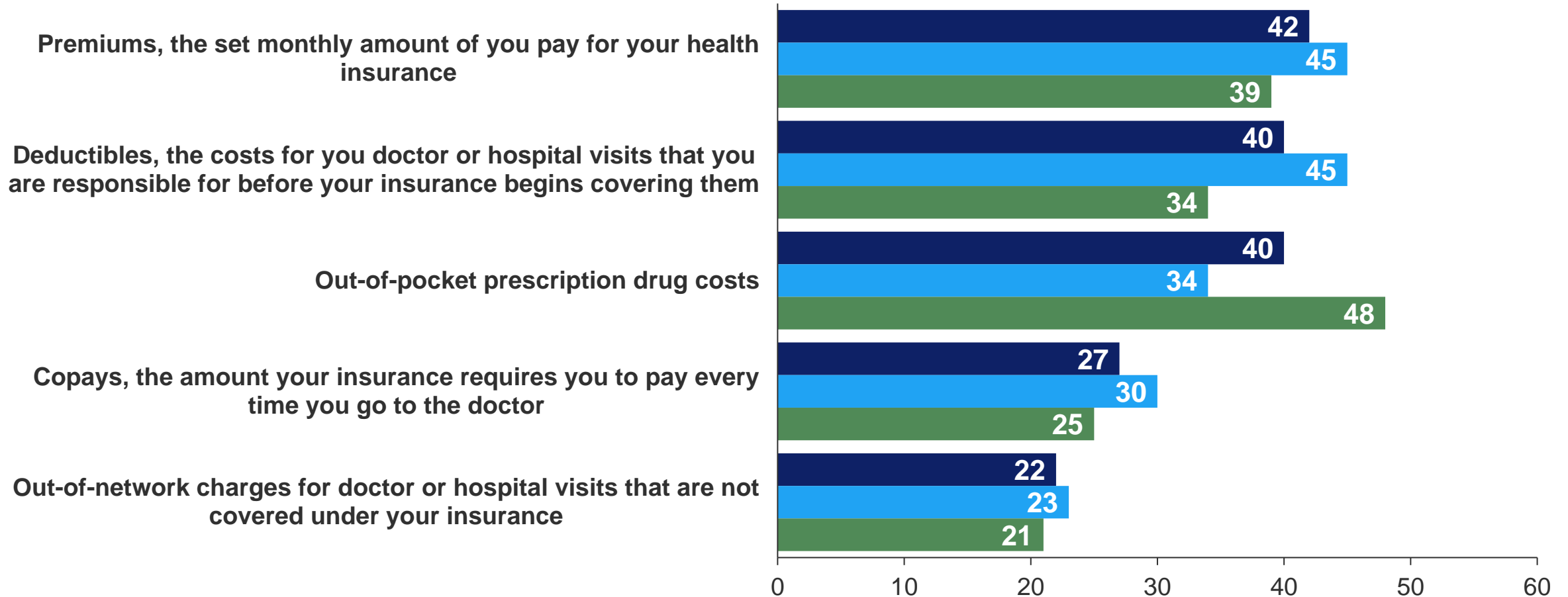


# But voters also say premiums are the cost they've seen increase the most over the last two years.

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

*Choose up to two costs that you think have gone up the most in the last two years.*

■ Overall ■ Private insurance ■ Public insurance

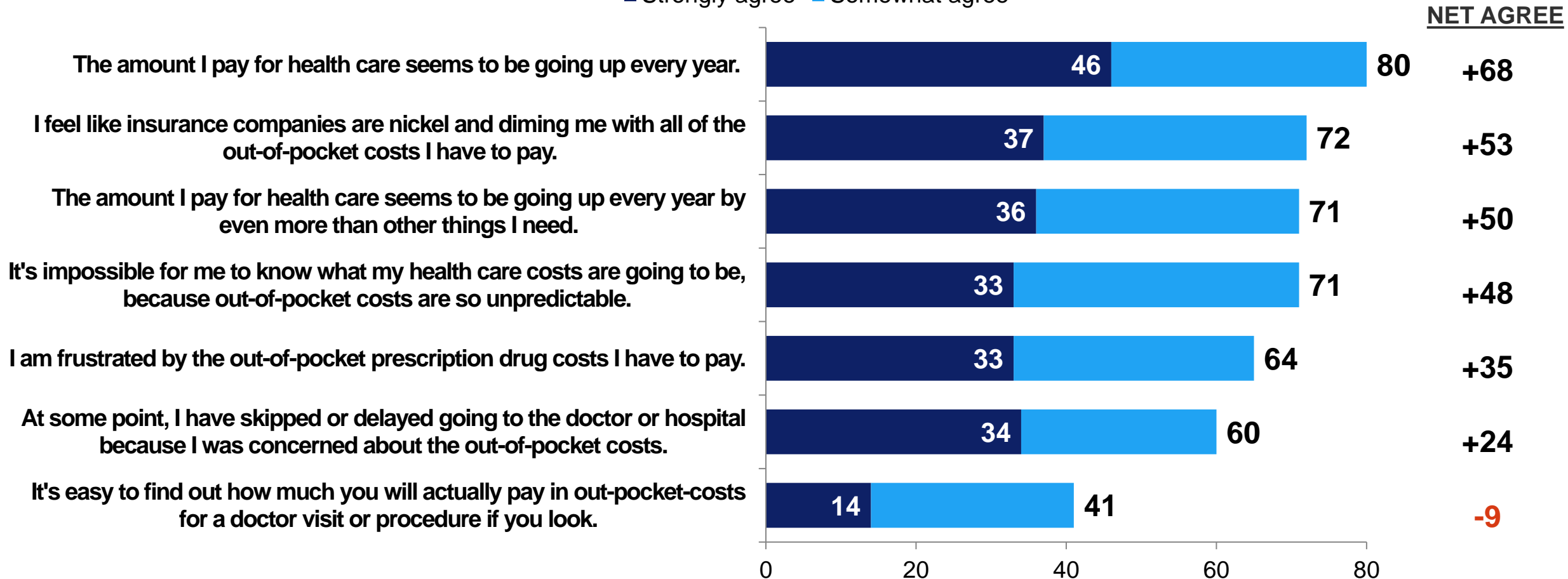


# Cost increases and the unpredictability of out-of-pocket costs lead as the drivers of concerns about health care costs.

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

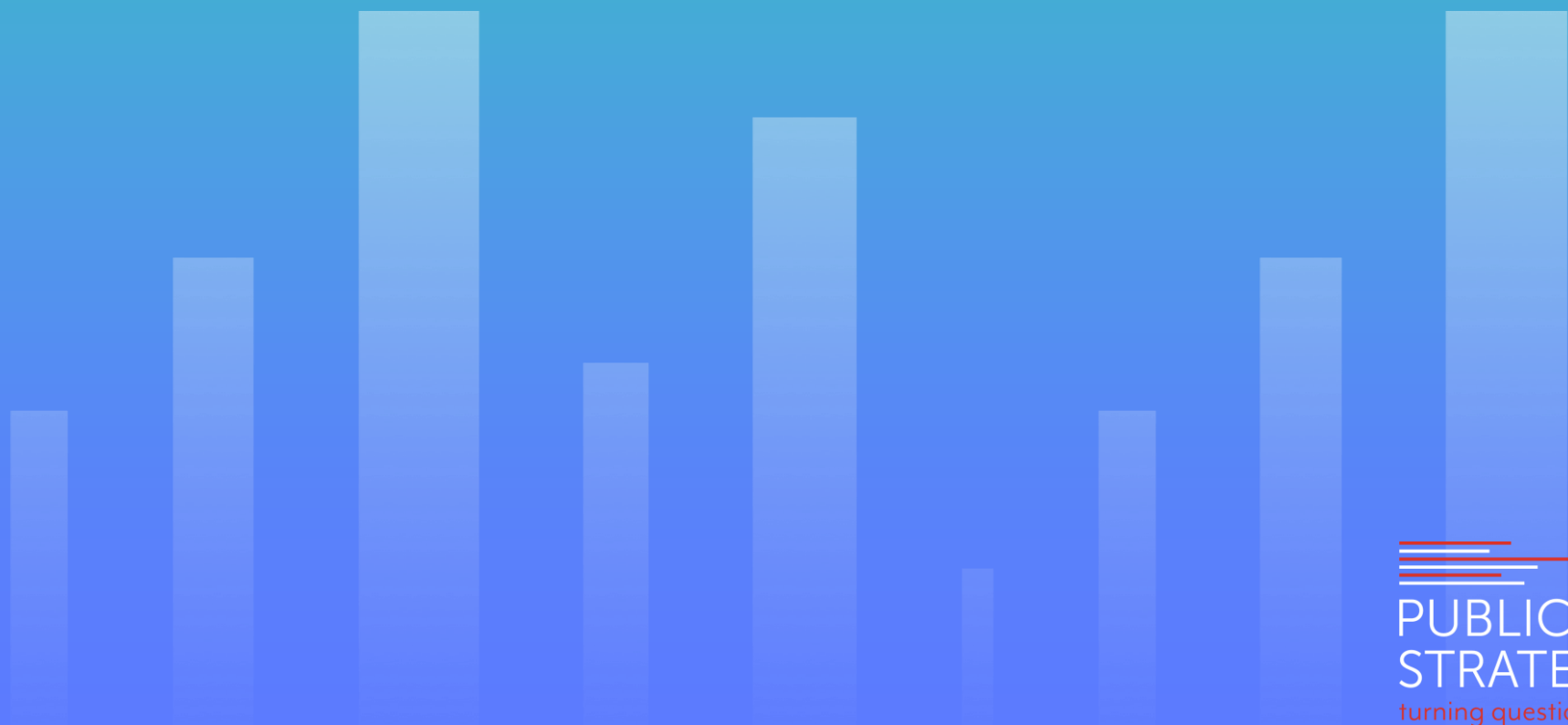
## HEALTH CARE STATEMENTS

■ Strongly agree ■ Somewhat agree





# MEDICAL DEBT



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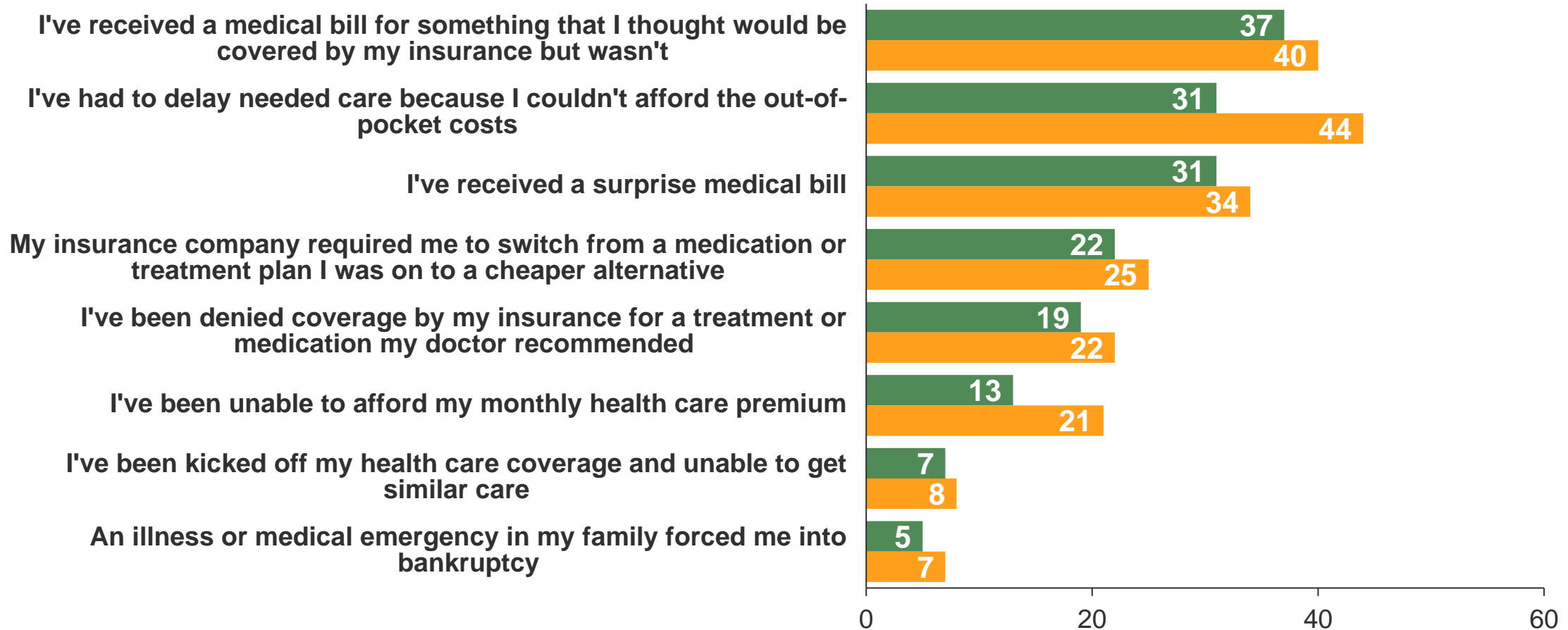
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# 37% of voters have received a medical bill for something they thought was covered but wasn't.

Nearly a third of Americans have delayed care because they couldn't afford it

Have any of the following ever happened to you?

■ Overall ■ Financially Unstable Household



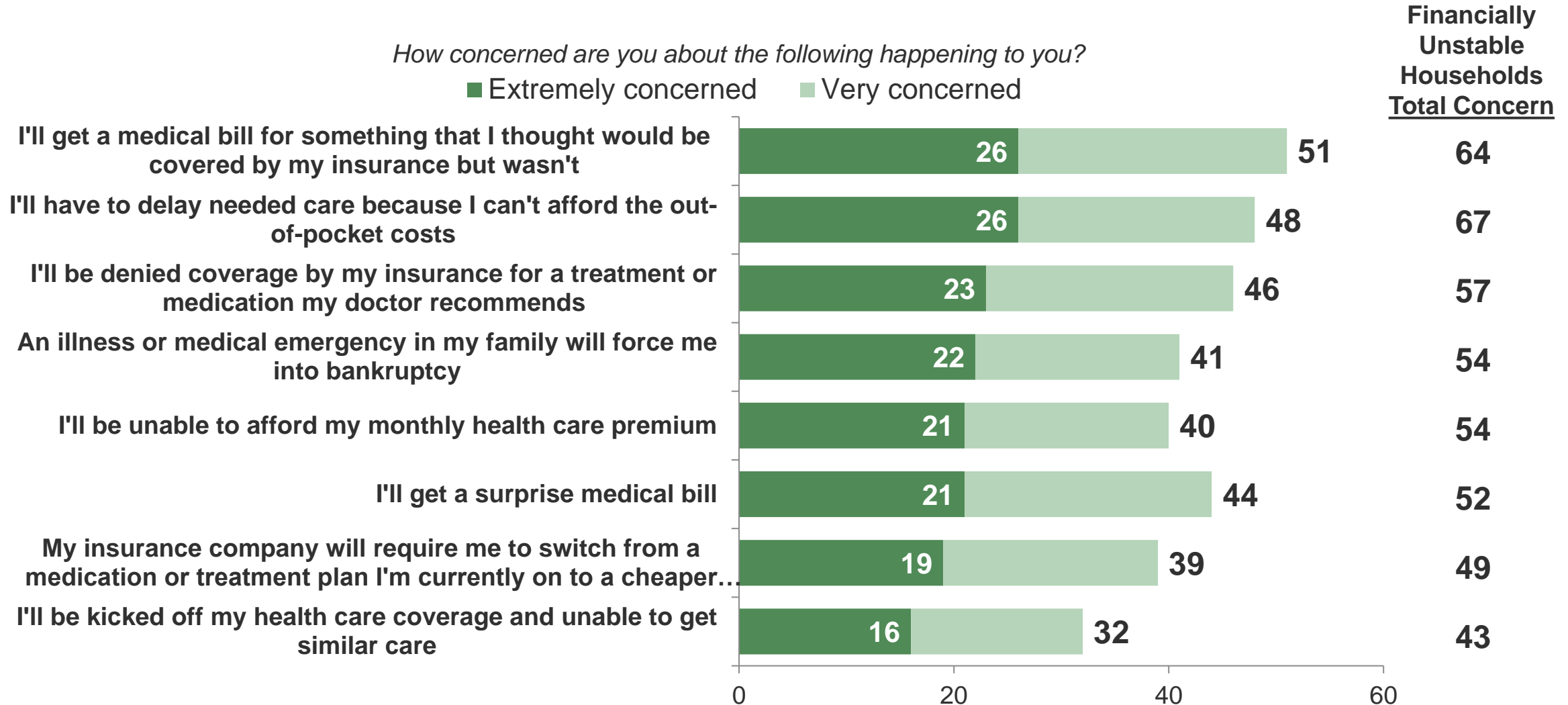


# They are also most concerned about surprise billing and delaying care because of out-of-pocket costs.

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

*How concerned are you about the following happening to you?*

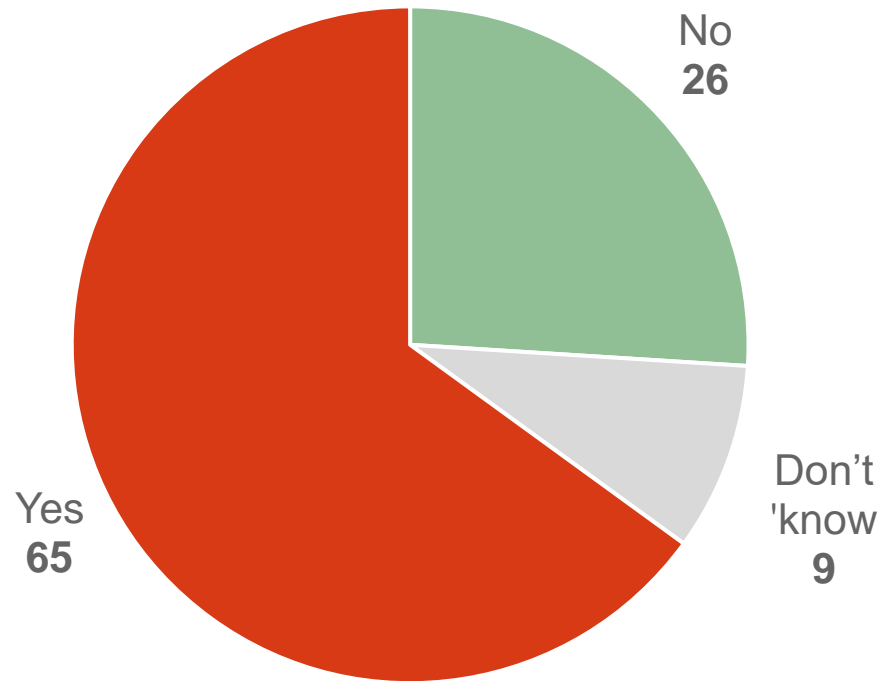
■ Extremely concerned    ■ Very concerned



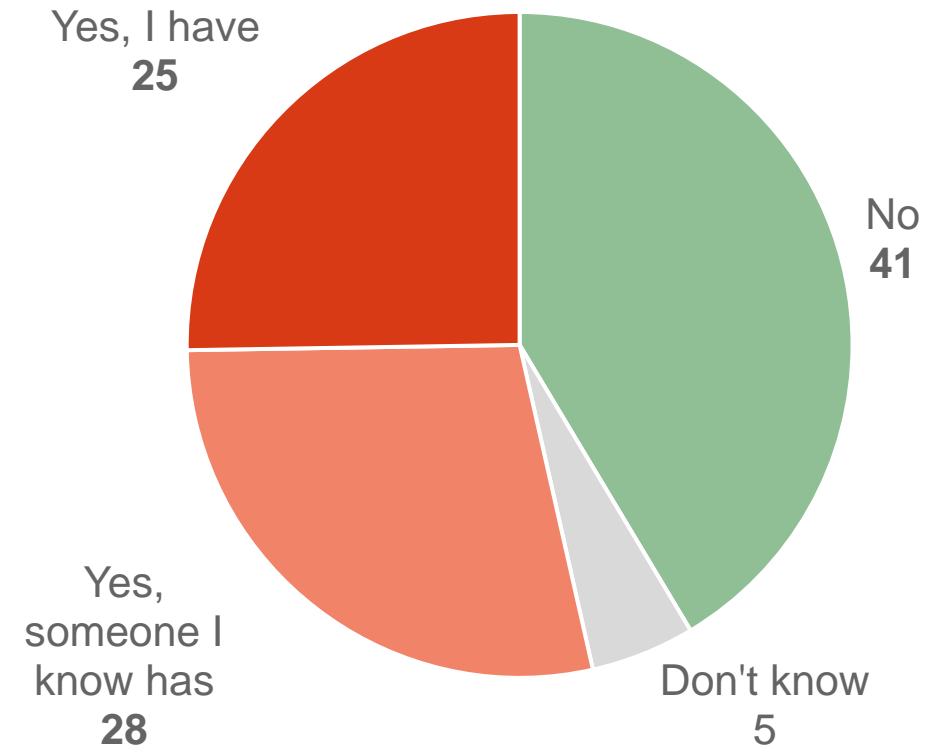
# Over 60% of voters have had a medical bill go into collections, including 80% in financially unstable households.

A majority (53%) say they, or someone close to them, have had their finances seriously affected by medical bills.

*Have you or someone you know well ever had any medical bill go into collections?*



*Have you or has someone you know well had their household finances seriously affected by medical bills in the last two years?*

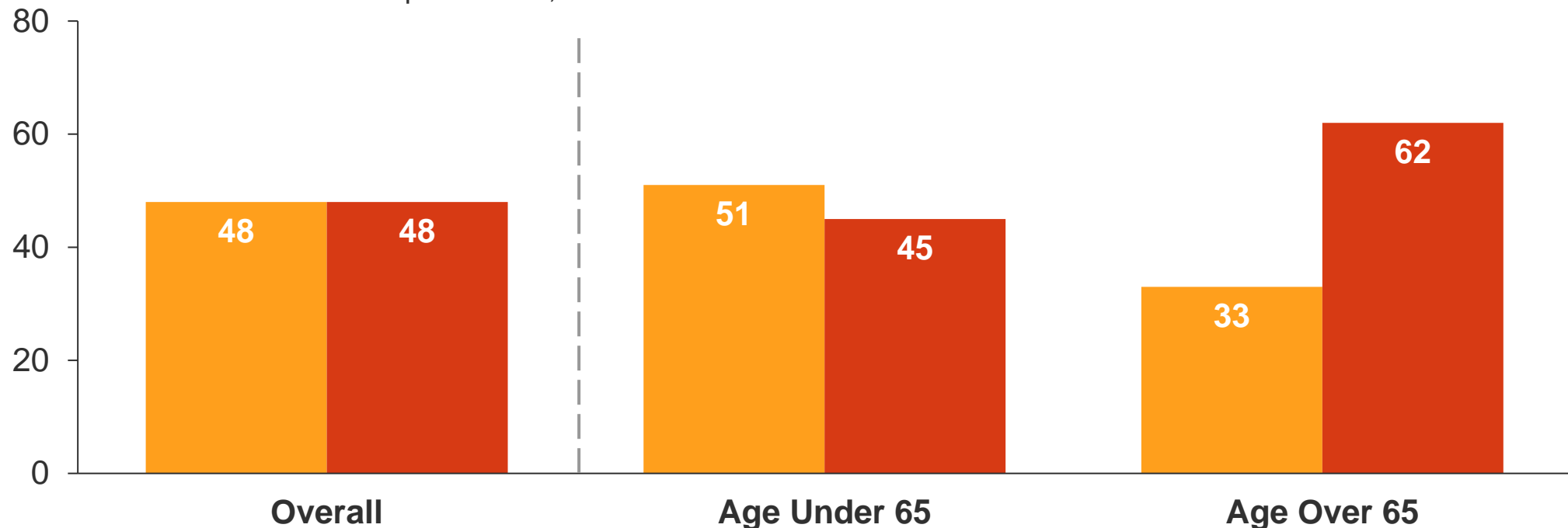


# Overall, the medical bills that are affecting them are a mix of short and long-term expenses.

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:*

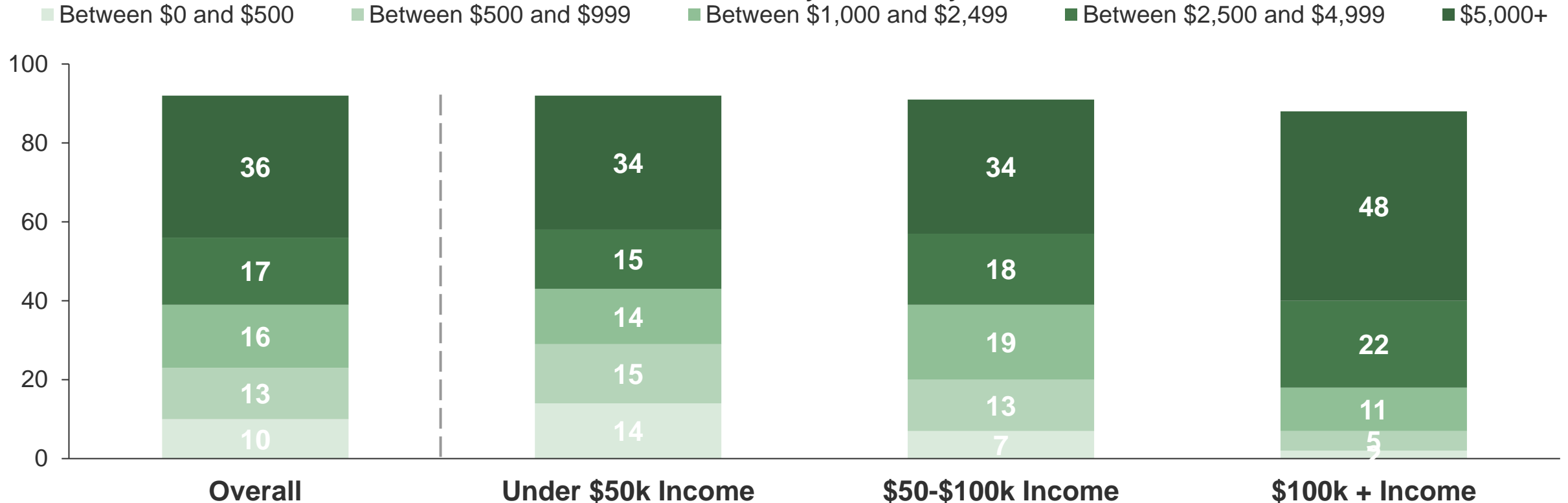
- Bills for a one-time or short-term medical expense, such as a single hospital stay or treatment for an accident
- Bills that have built up over time, such as treatment for a chronic illness like diabetes or cancer



# The median debt for people under financial strain is more than \$2,500

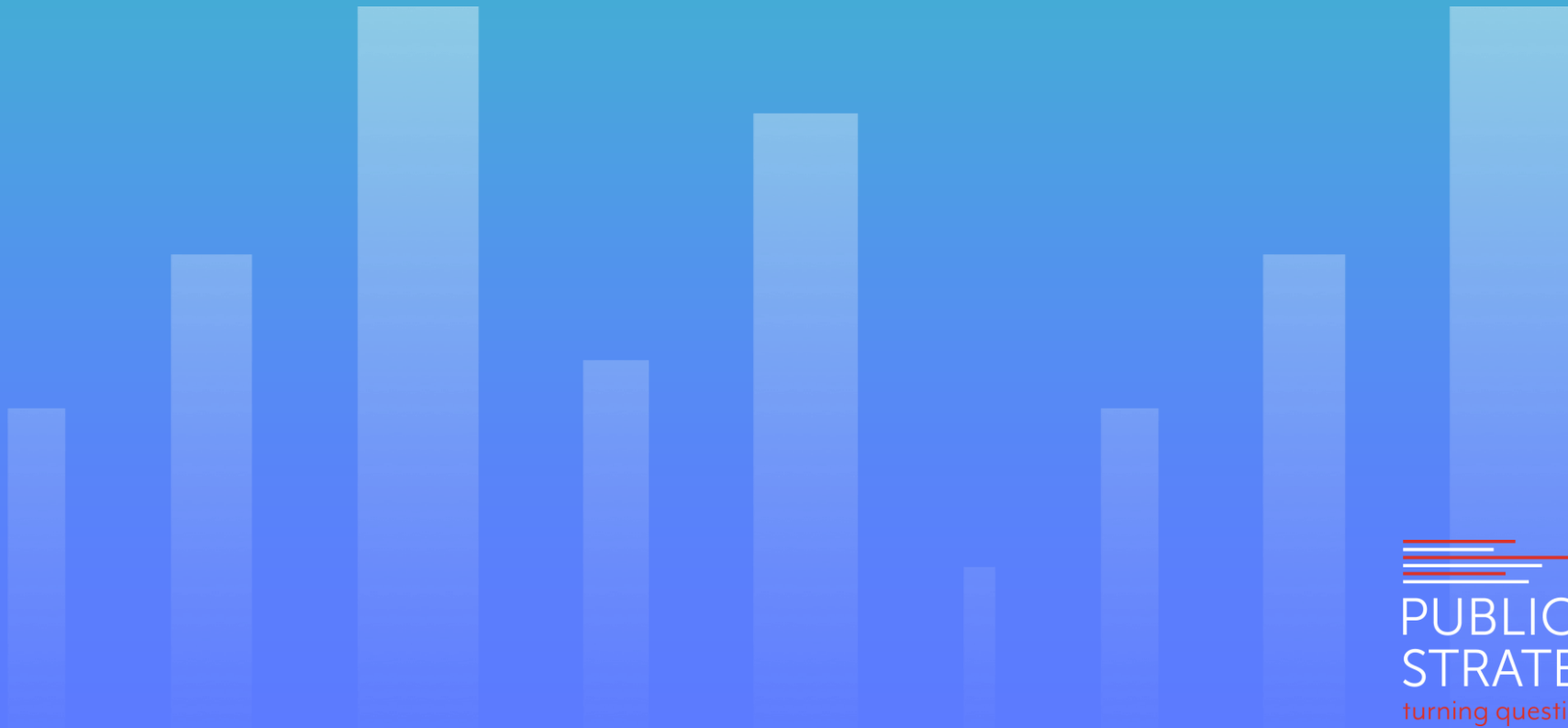
But those with incomes under \$50,000 are nearly as affected by debts under \$2,500.

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





# POLICY SOLUTIONS



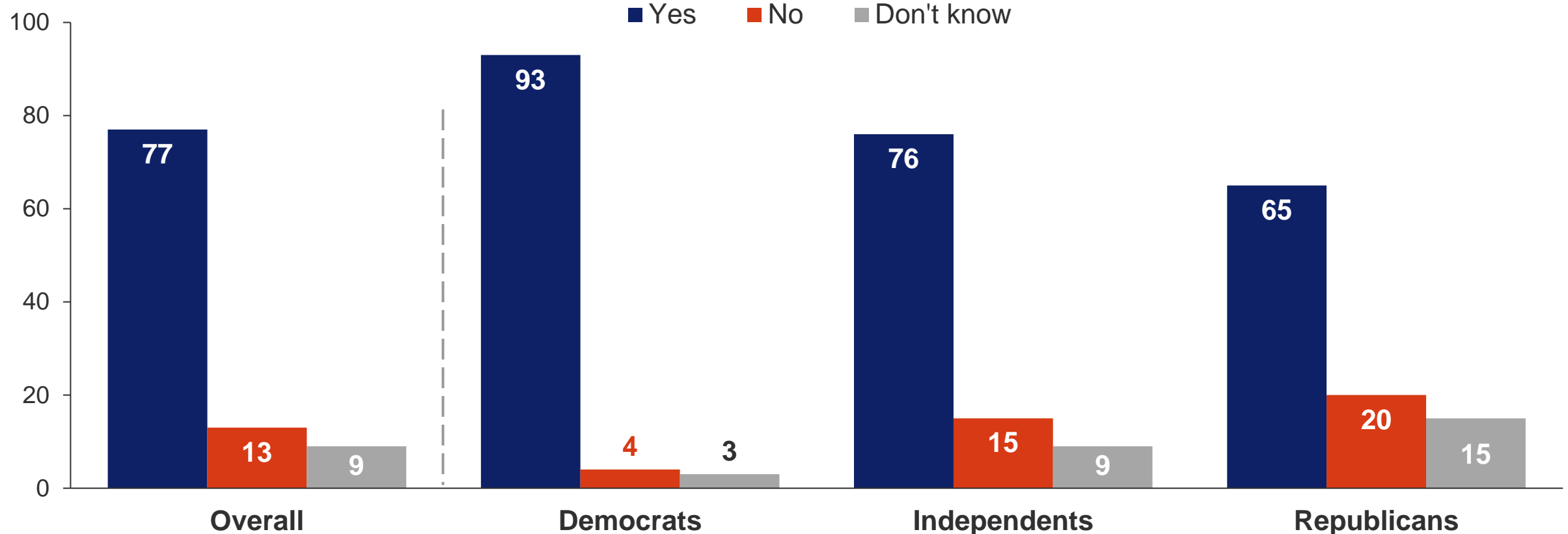
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# The government ensuring all Americans have access to affordable, quality care is well within the scope of the changes they want to see.

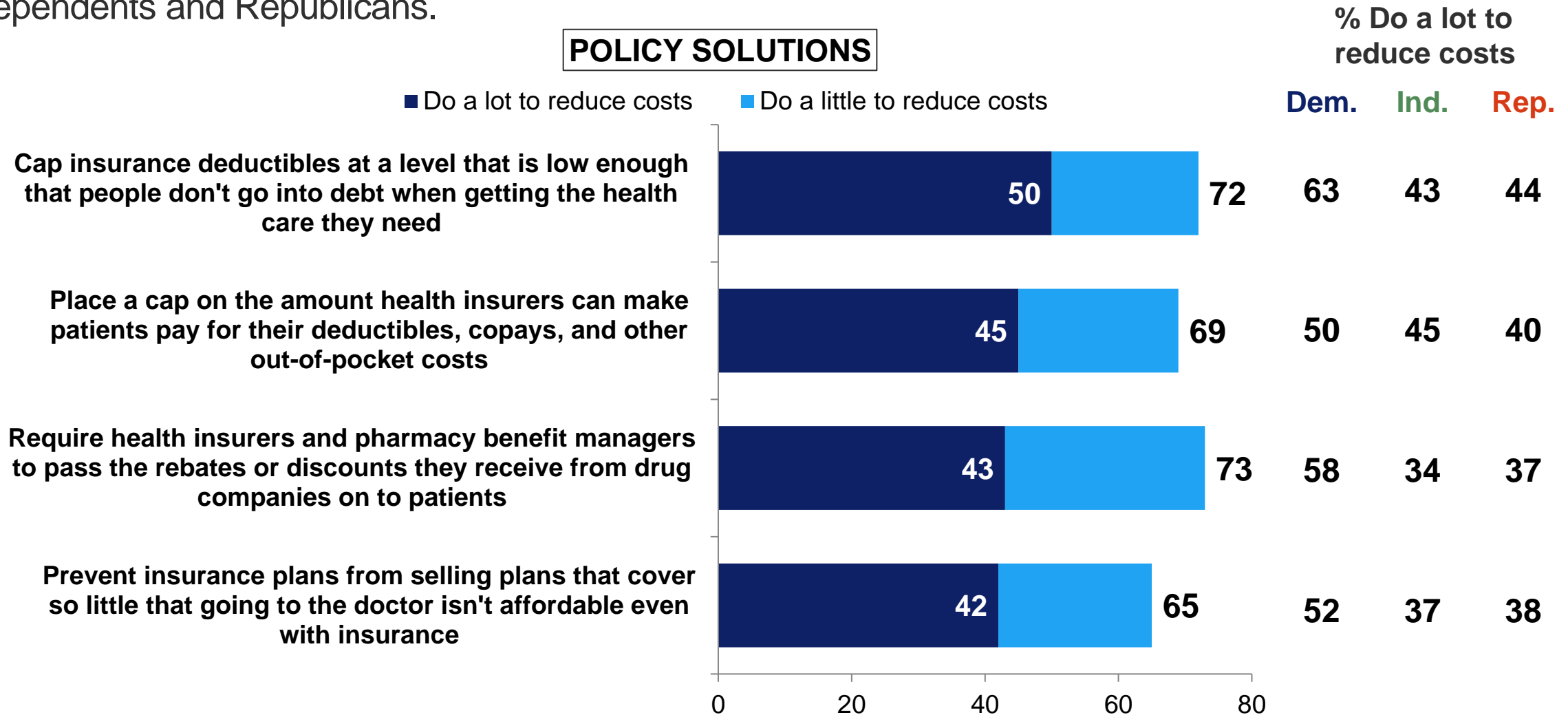
Voters across party lines think this should be a responsibility for the government.

*Do you think the federal government should ensure that all Americans have access to affordable, quality health care coverage?*



# 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.



# 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

