

# Consumers for Quality Care

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

# Methodology



Impact Research conducted a statewide online poll of registered voters in Arizona.



The sample includes a total of N=609 registered voters.



Interviews were conducted between June 21 – 26, 2022.



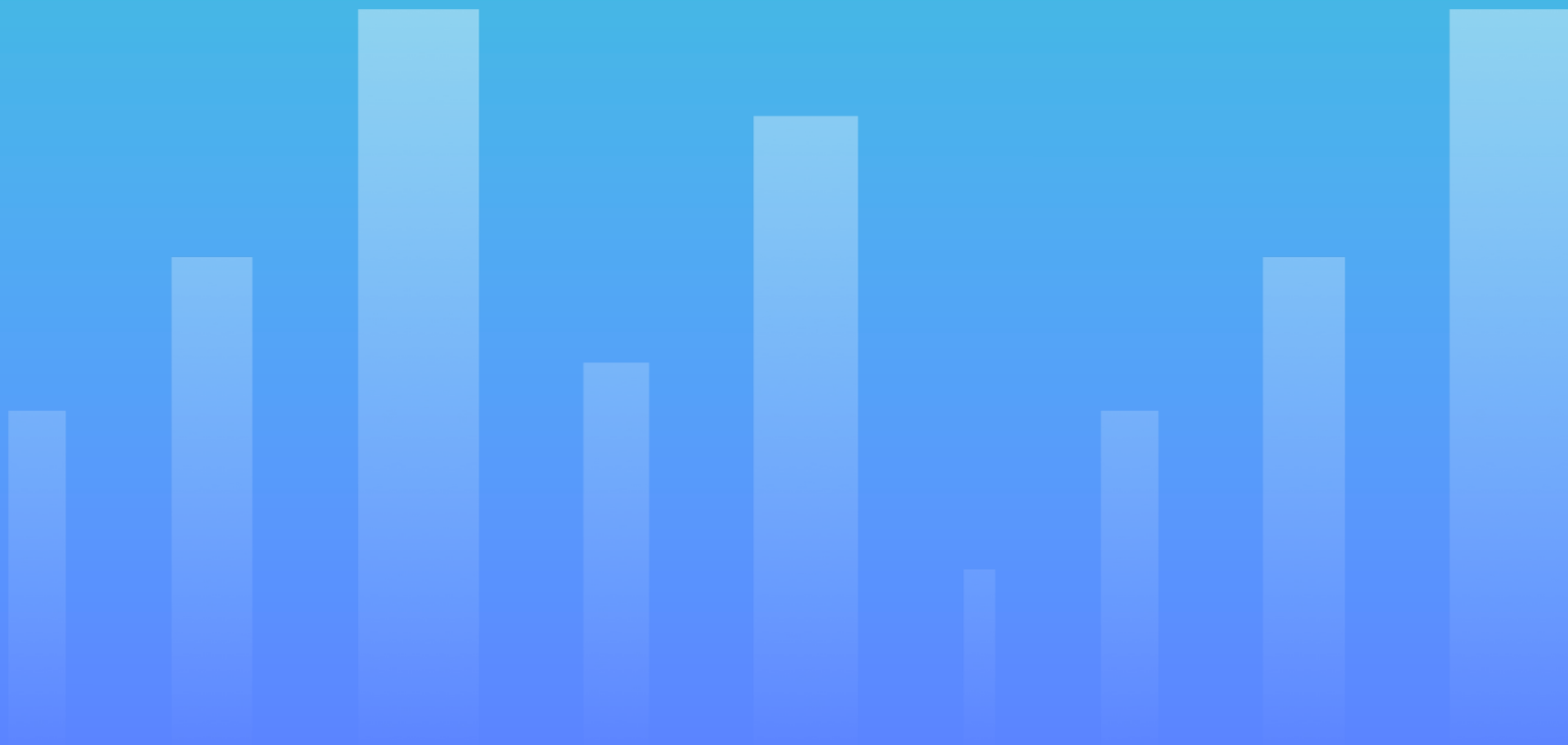
The confidence interval for a sample of this size is +/- 4.0 at the 95% level of confidence. The confidence interval for subgroups varies and is higher.

# Key Findings

- **With Arizona voters squarely focused on inflation and rising costs, lowering out-of-pocket health care costs is more important than ever.** Overall, 46% of voters in the state say inflation and rising costs should be Congress' top priority, and 75% agree that the costs of health care are going up more than other things they need. By more than a 3-to-1 margin, voters' main concern within health care is that out-of-pocket costs are too high.
- **As a result of high out-of-pocket costs, medical debt is widespread.** A majority of voters (52%) have either had their household finances seriously affected by medical debt or know someone who has. Among voters that have had their finances affected, 72% say they or someone close to them have had medical bills go into collections.
- **Voters want to see direct measures to control costs and think capping the amount insurers can charge overall or capping deductibles would help the most.** More than 60% of voters think insurance caps would do the most to reduce health care costs.
- **There is unanimous agreement (91%) that it's more important than ever for insurance to cover mental health care, but voters struggle to access it.** Voters mostly point to the lack of insurance coverage for mental health care as the main barrier keeping people from being able to access it.
- **Reducing health care costs continues to be a strong politically beneficial platform for candidates.** In what is sure to be a hotly contested political environment (the generic ballot is 36% Democrat, 43% Republican, 22% persuadable), more than 7-in-10 voters (78%) say they are more likely to support a candidate who makes reducing health care costs their top priority, including strong majorities of persuadable voters (71%).



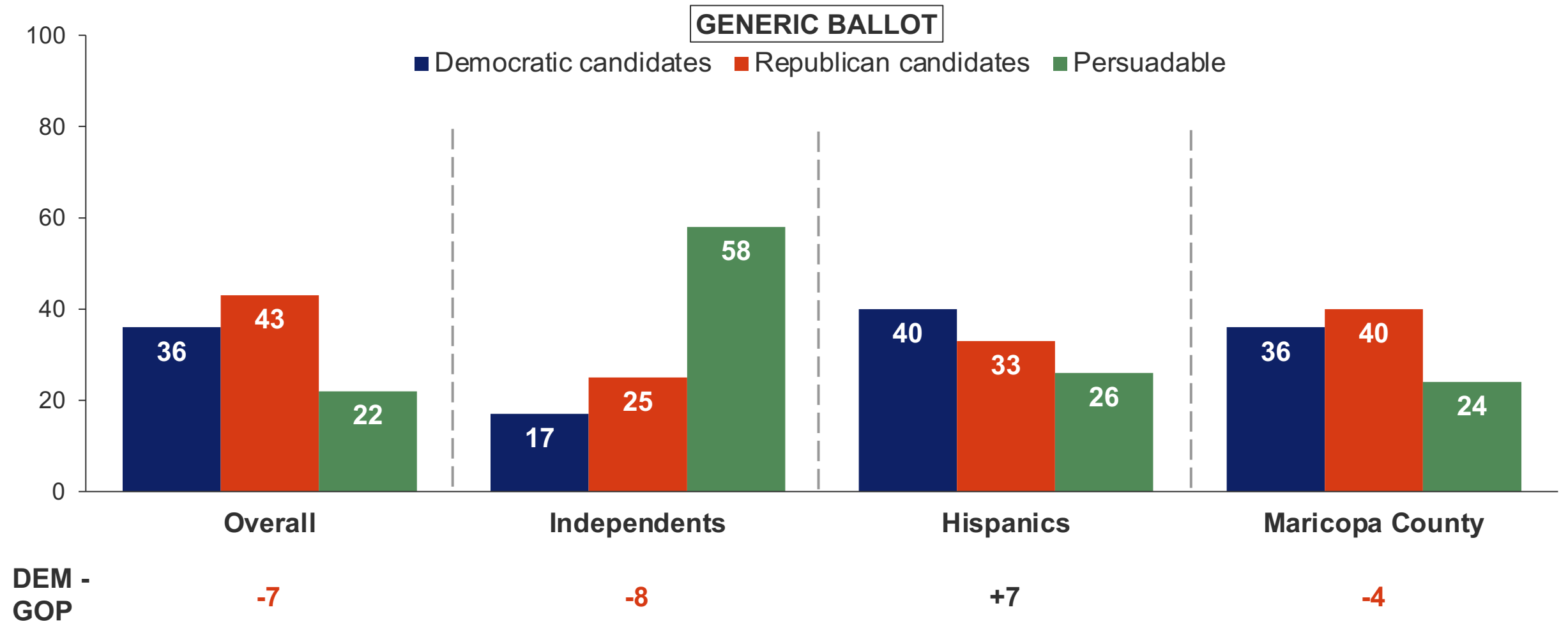
# POLITICAL LANDSCAPE



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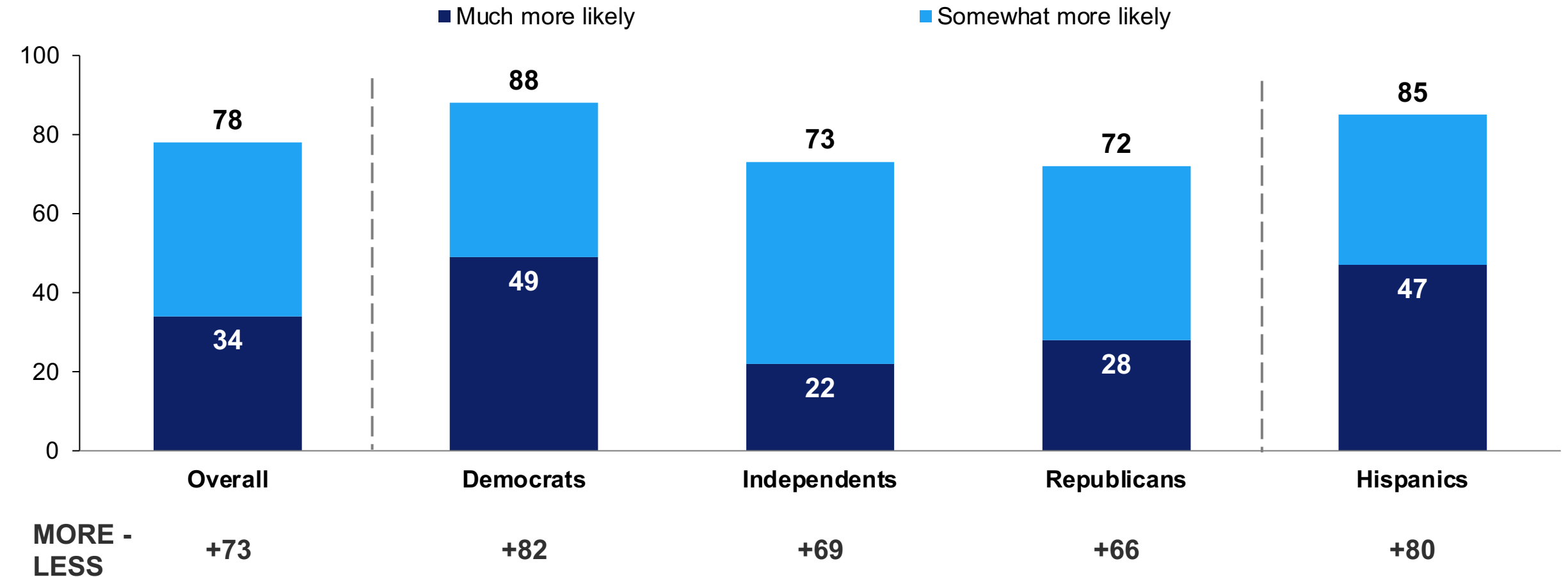
# Among registered voters, Republicans have a 7-point advantage, with nearly a quarter of voters still persuadable.


Independents and voters in Maricopa County lean towards Republicans, while Democrats have the advantage among Hispanic voters.



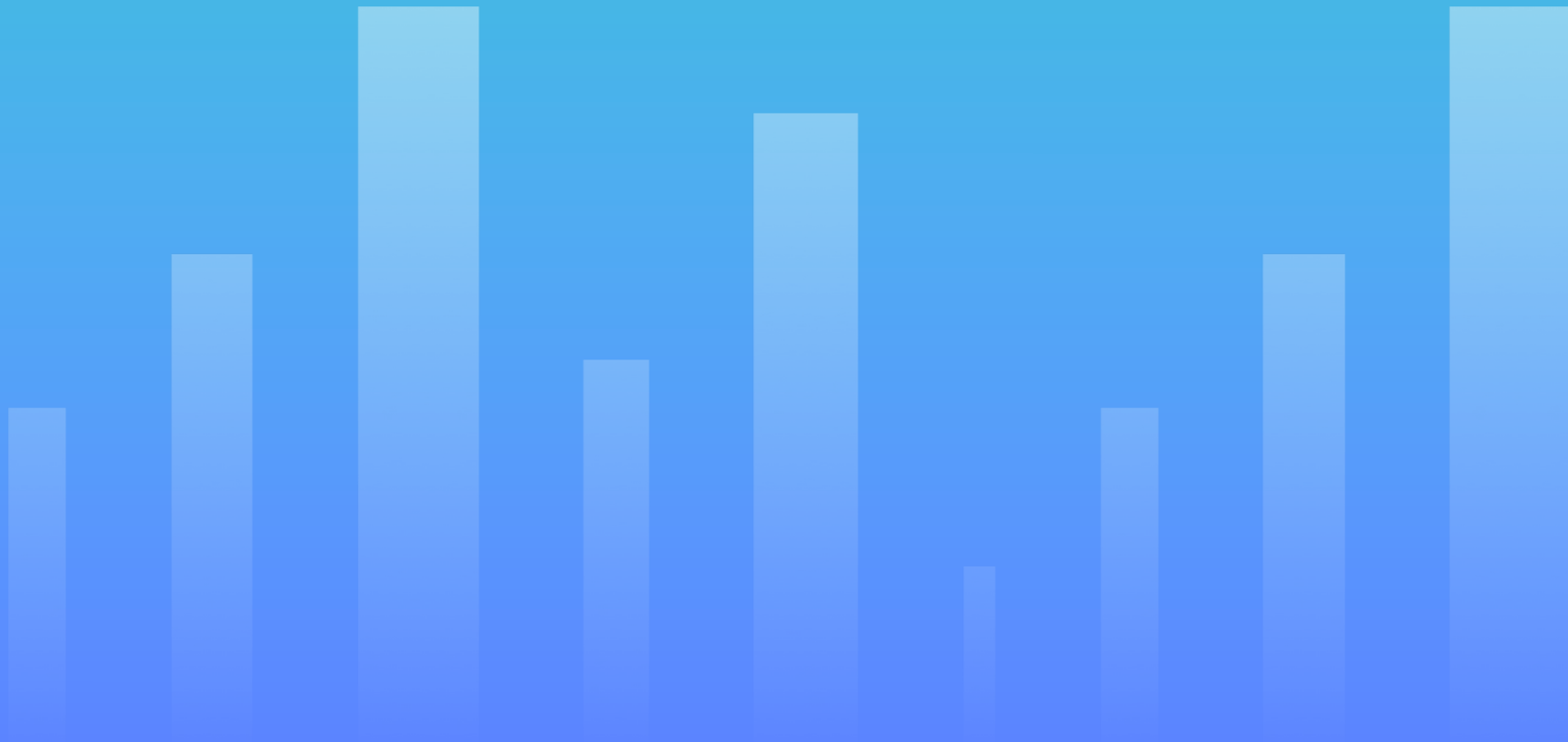
# An overwhelming majority overall and across party lines are more likely to support a candidate who makes reducing health care costs a top priority.

*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?*





# STATE OF ARIZONA'S CURRENT HEALTH CARE SYSTEM

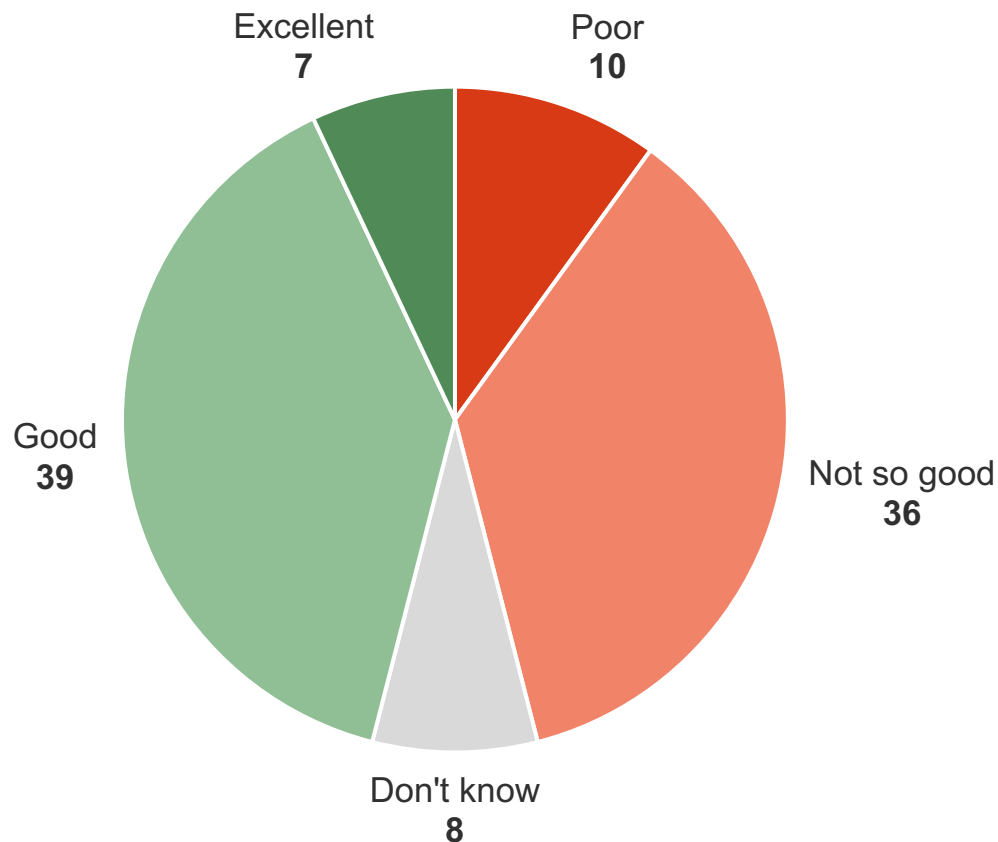


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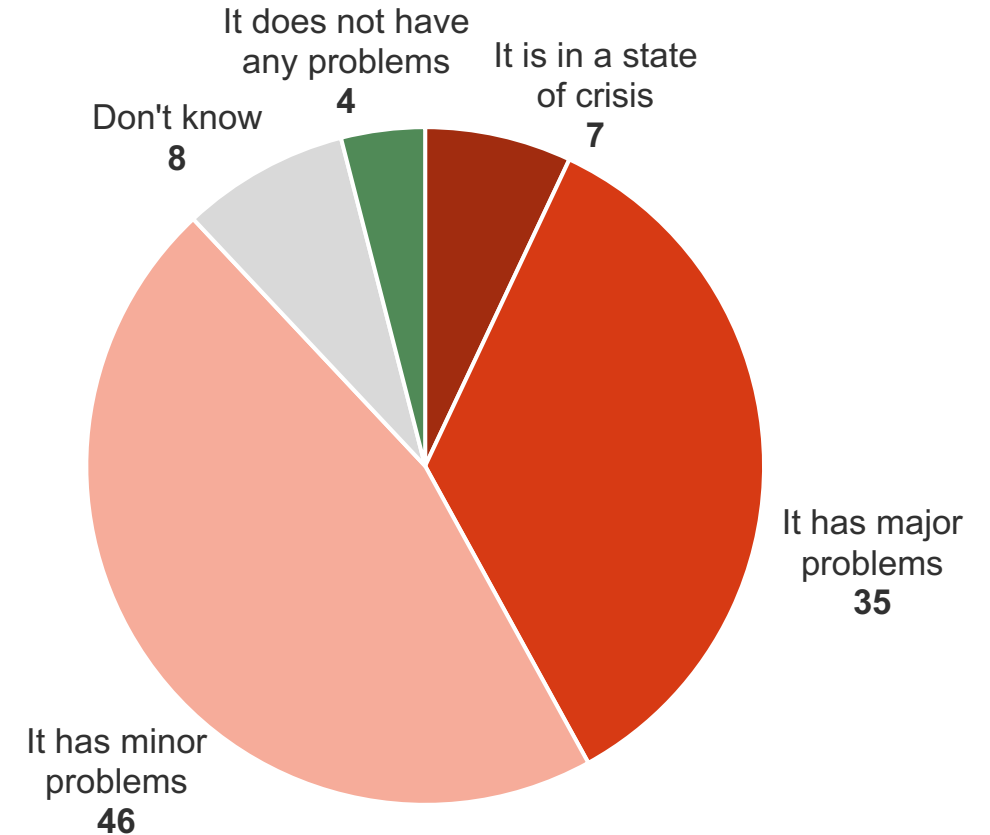
# Less than half of voters think things are going positively with people having access to affordable health care in Arizona.

Essentially everyone admits there are at least some problems with the state's health care.

*How would you rate the way things are going with people having access to affordable health care in Arizona?*



*Which of these statements do you think best describes the health care system in Arizona today?*

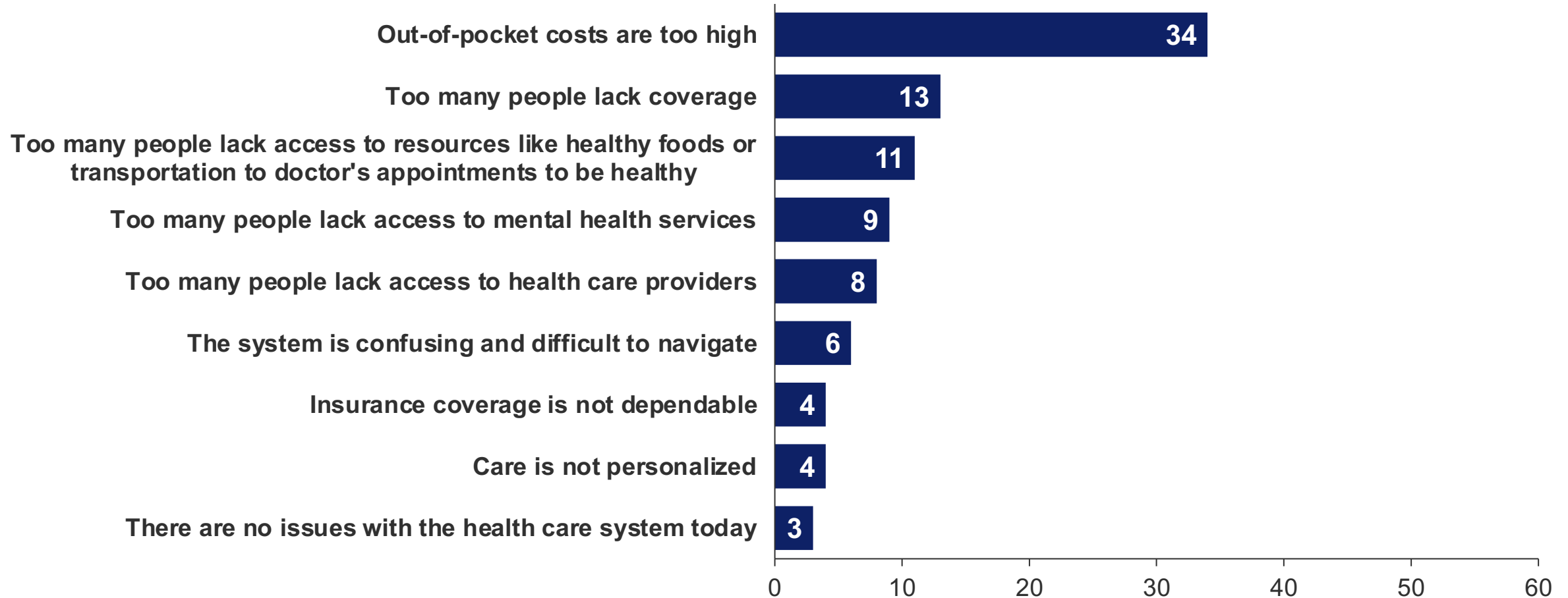




# Voters cite out-of-pocket costs being too high as the biggest issue in Arizona's health care system.

Voters view it as the biggest issue by more than a 3-to-1 margin.

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



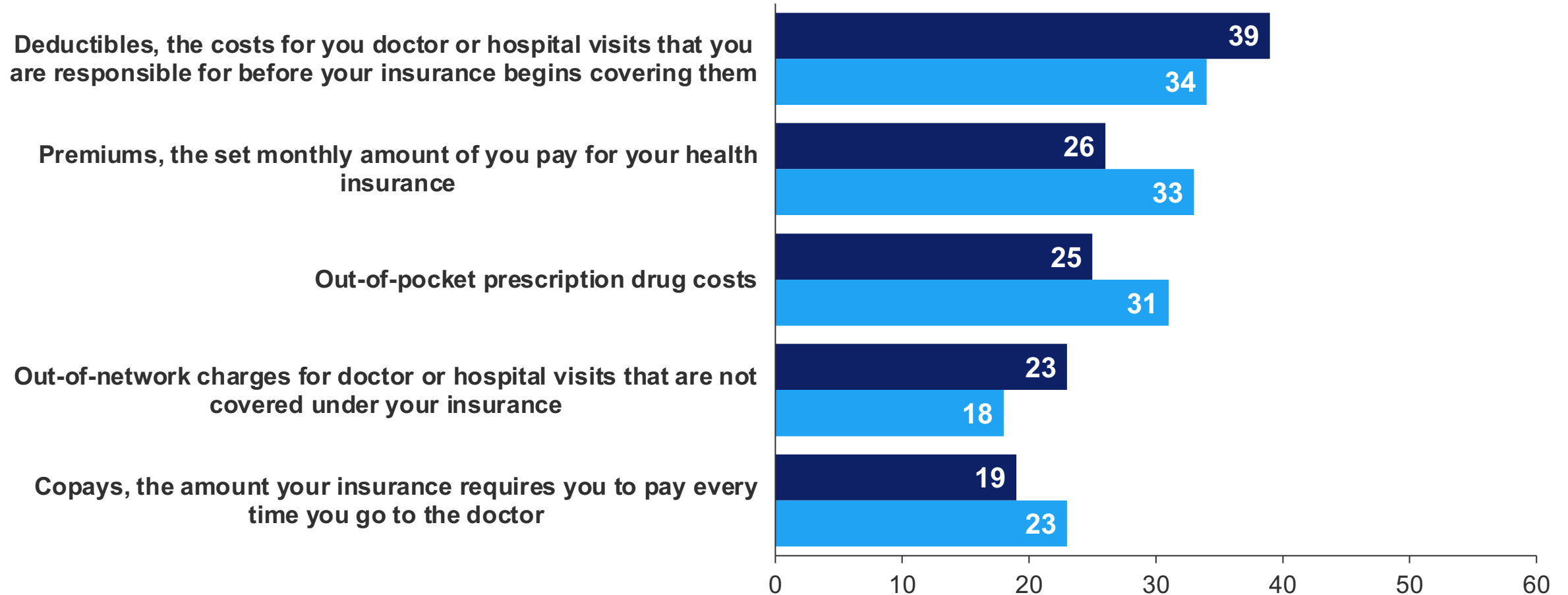
# Deductibles are the cost that people struggle with the most.

In addition to deductibles, more than 30% think premiums and drug costs have also gone up significantly over the last two years.

Choose the cost that:

■ *Is the biggest issue for you personally*

■ *You think has gone up the most in the last two years*



The government and pharmaceutical/drug companies also get some blame.

COMPANIES

GOVERNMENT

CARE

PHARMACEUTICAL

SURANCE

DRUG

COST

PEOPLE

DOCTORS

HOSPITAL

MEDICAL

PRIVATE

SERVICES

PROVIDERS

MUCH

GET

HEALTH

KNOW

PRESCRIPTION

CHARGE

SYSTEM

INFLATION

ONE

MAKE

LACK

HEALTHCARE

PAY

MONEY

HOSPITALS

BIG

COSTS

THINK

SURE

BLAME

PHARMA

PRICES

GREEDY

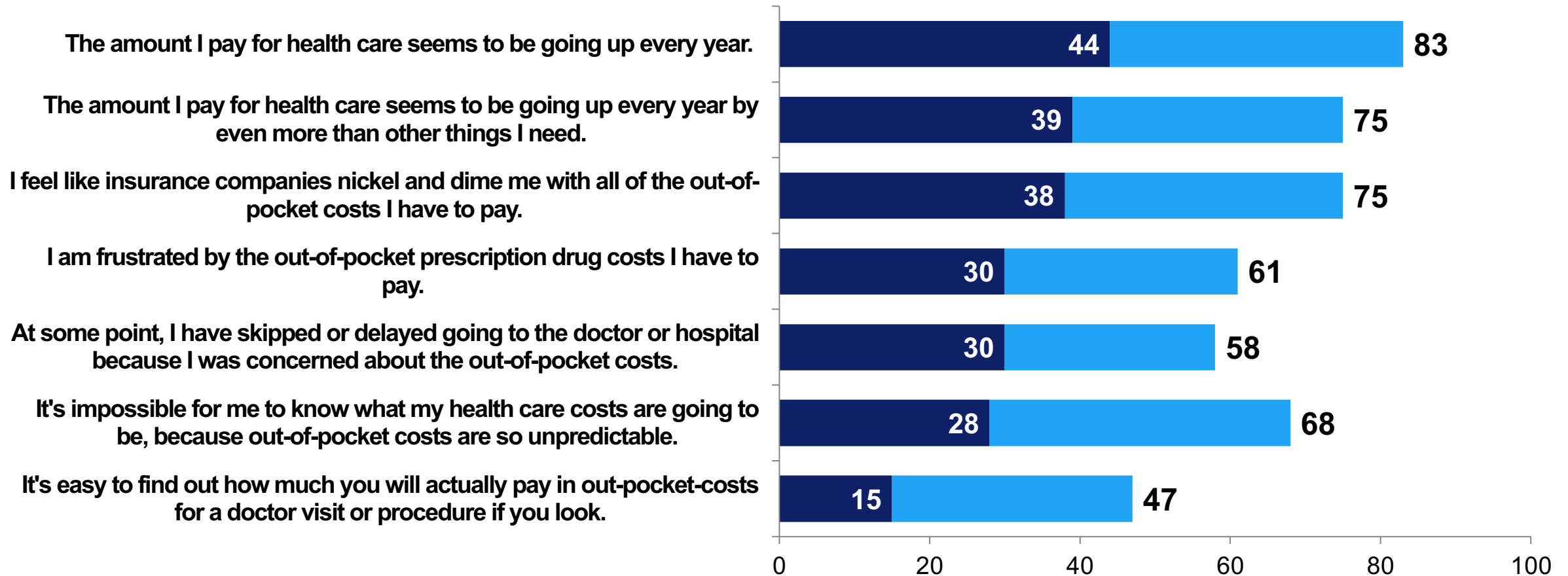
COMPANY

# More than anything else, voters agree their health care costs are going up every year, even more than other things they need.

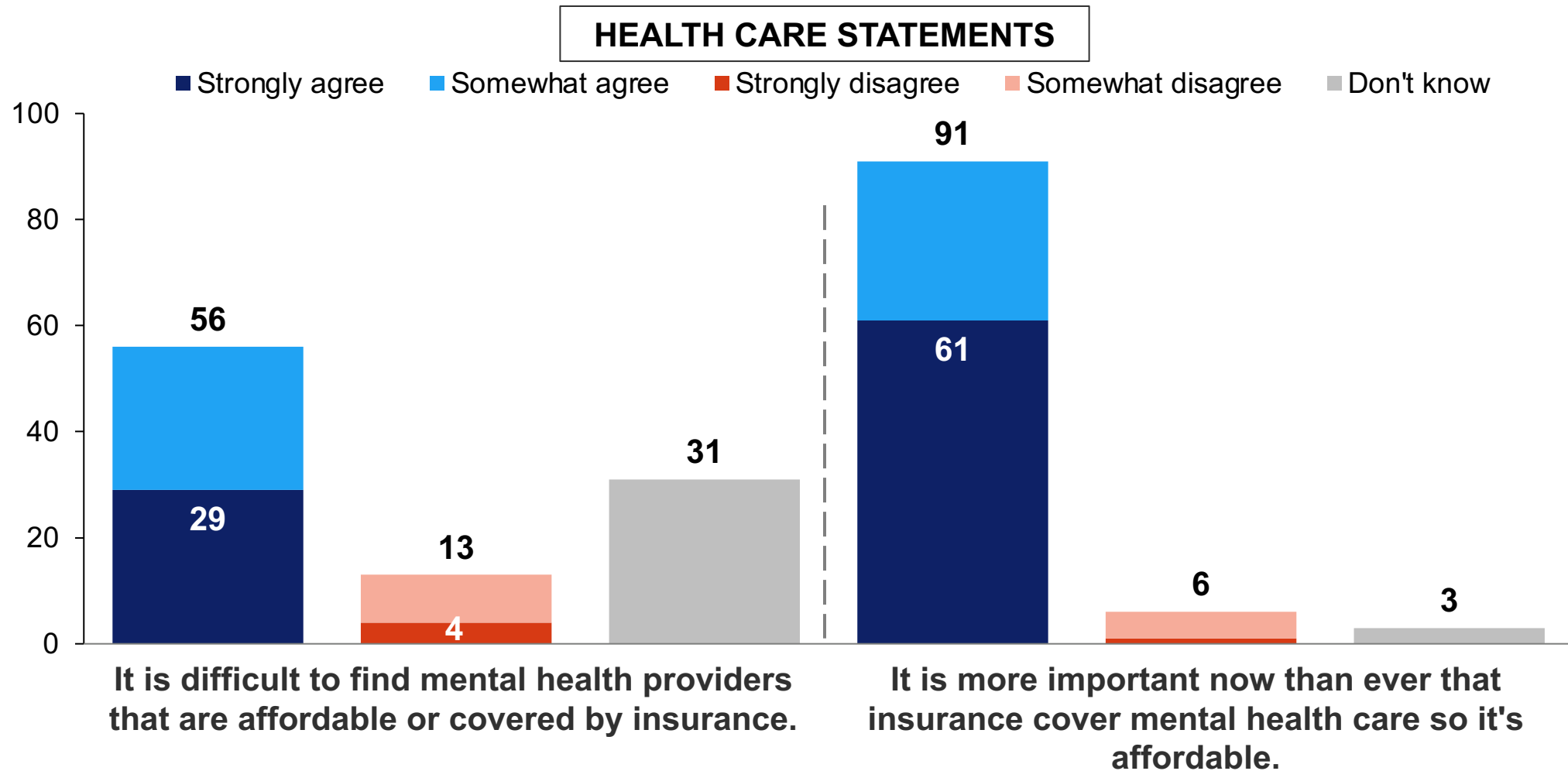
Voters agree it's hard to know exactly what their health care costs are, and have skipped treatment as a result.

## HEALTH CARE STATEMENTS

■ Strongly agree ■ Somewhat agree

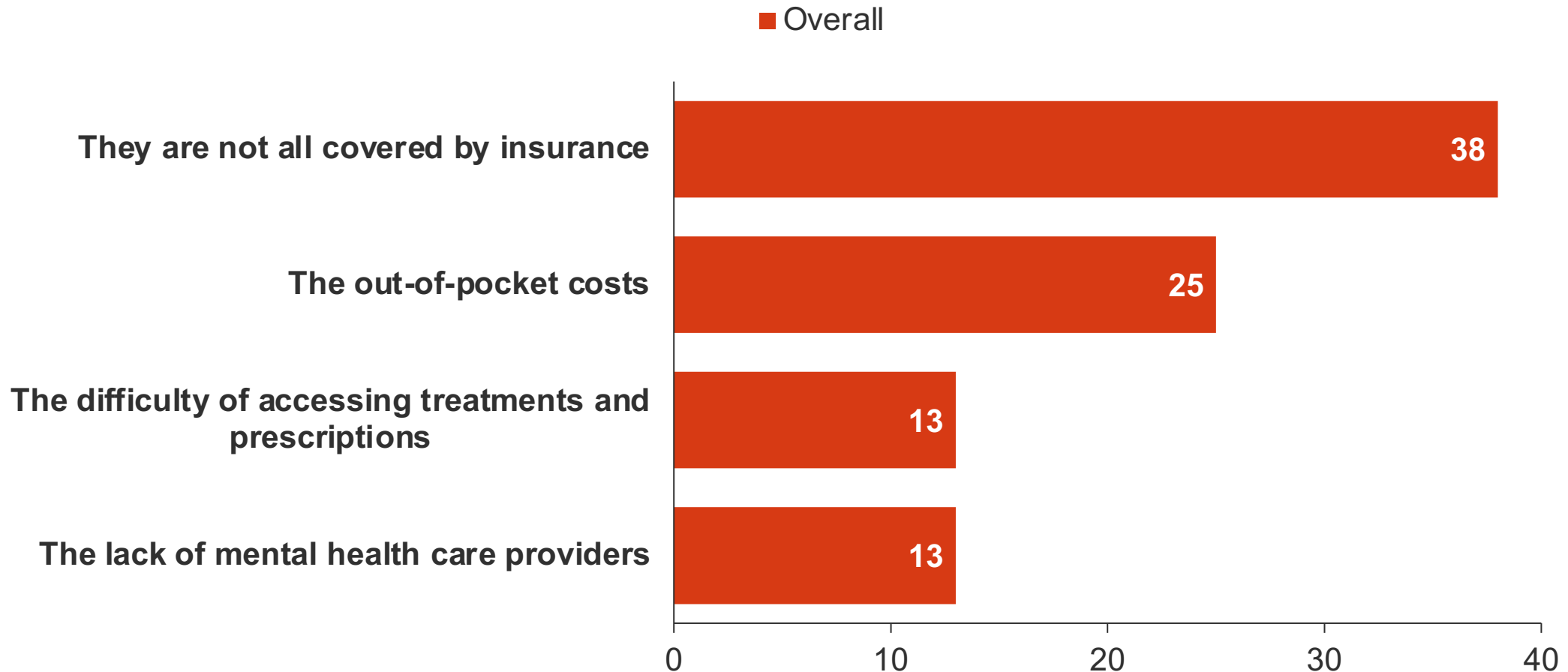


# There's a consensus among voters that it's important cover mental health care, but a majority think it's difficult to find providers.



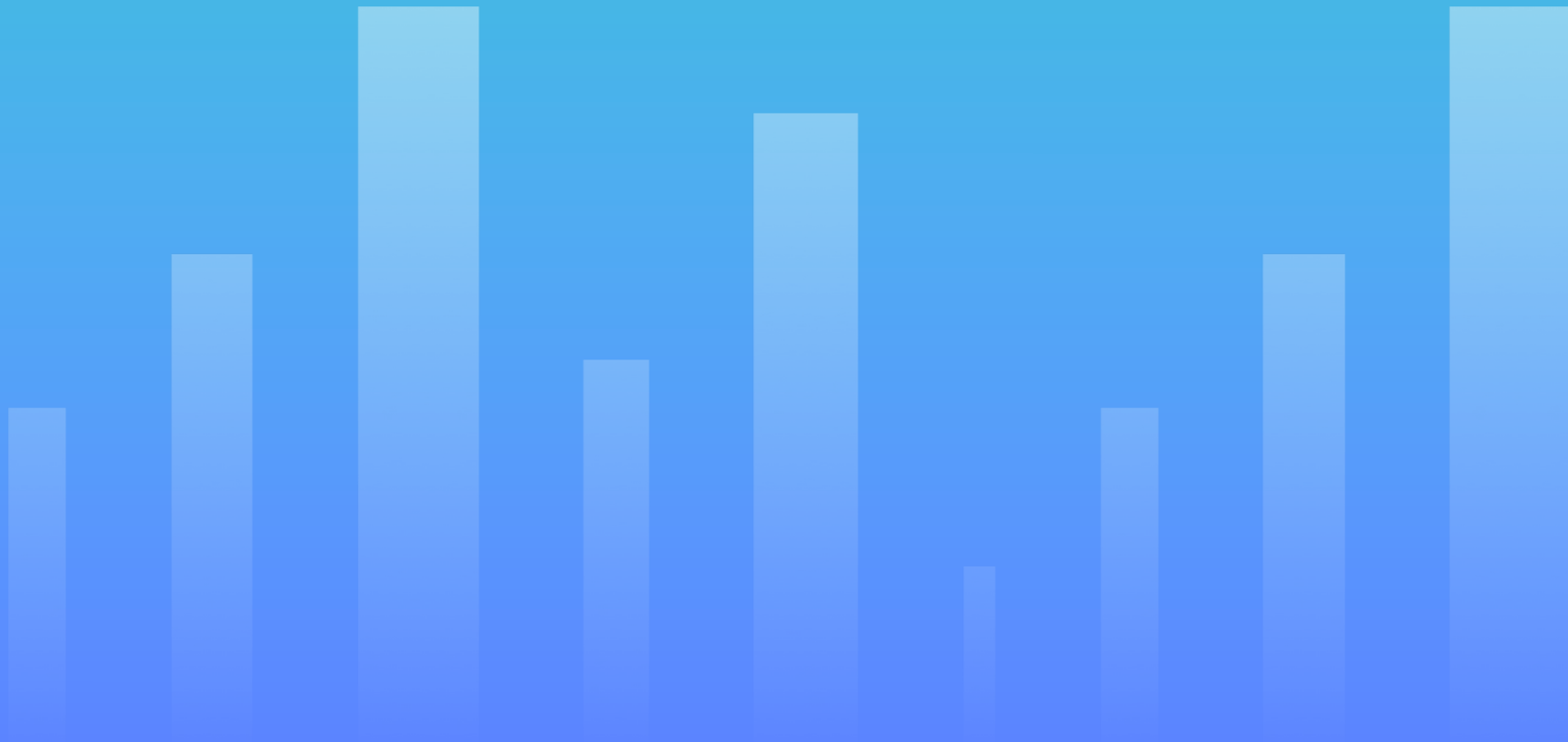
# Over half of voters say the greatest barriers to mental health care are lack of coverage or out-of-pocket costs.

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





# MEDICAL DEBT



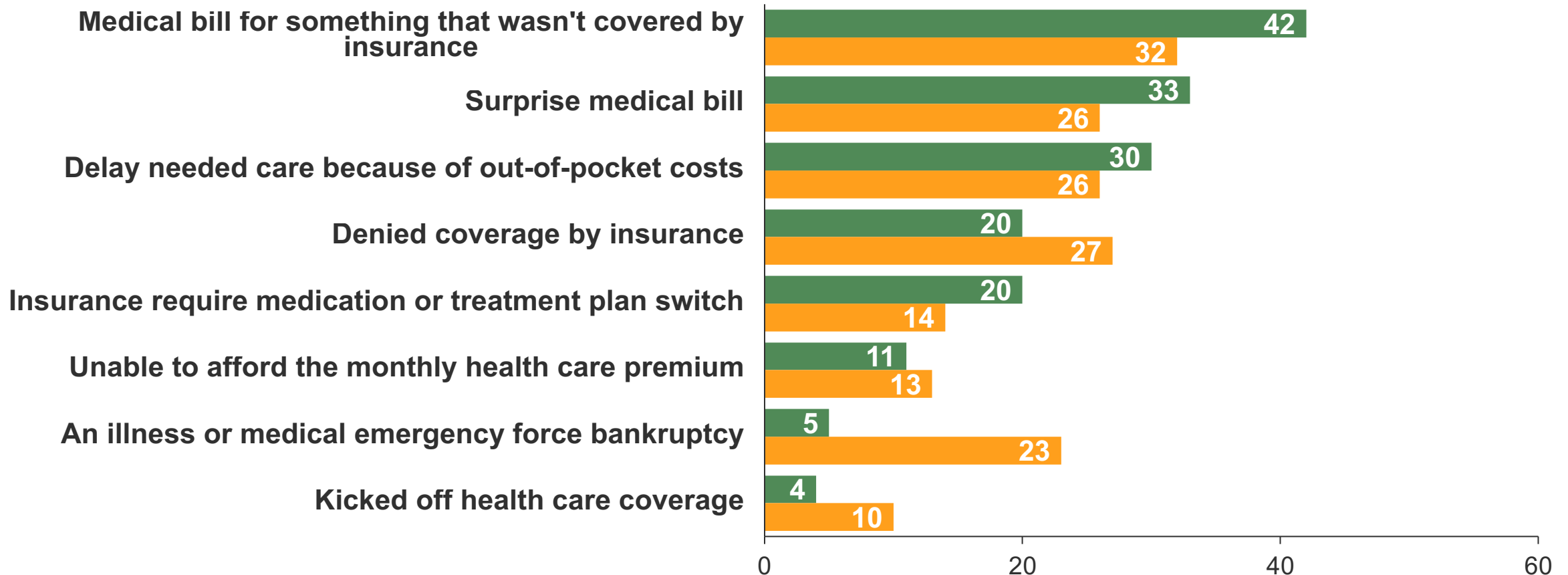
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# Three-quarters of Arizona voters have received a medical bill they thought was covered but wasn't or a surprise medical bill.

Nearly a quarters of voters are concerned about a bankruptcy because of an illness of medical emergency.

## HEALTH CARE SITUATIONS

■ Happened to you ■ Concerned about happening to you

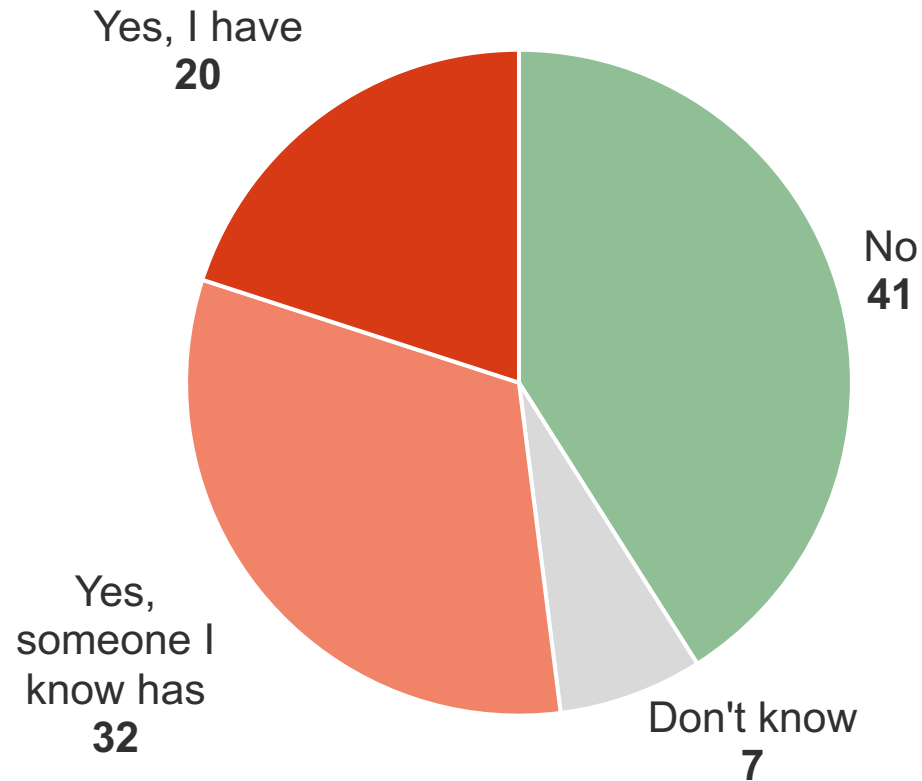




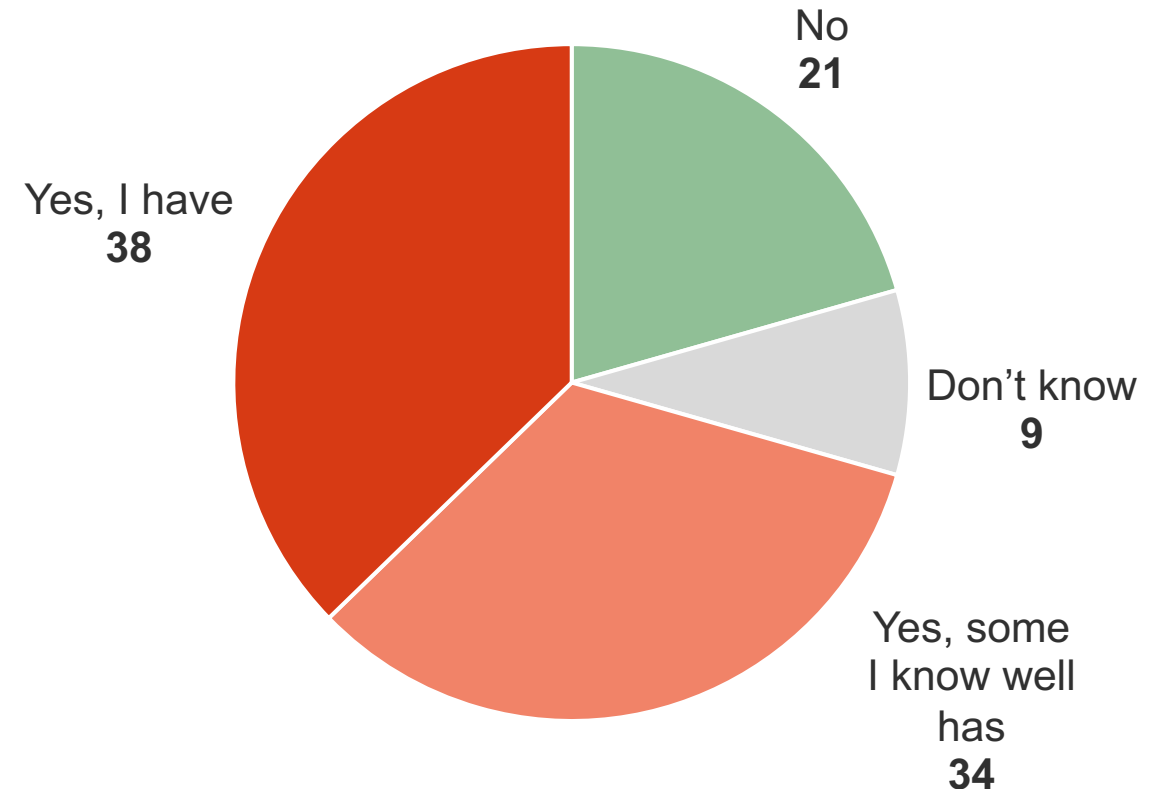
# A majority (52%) say they, or someone close to them, have had their finances seriously affected by medical bills.

Of those that have, over 60% have personally had a medical bill go into collections or knows someone who has.

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

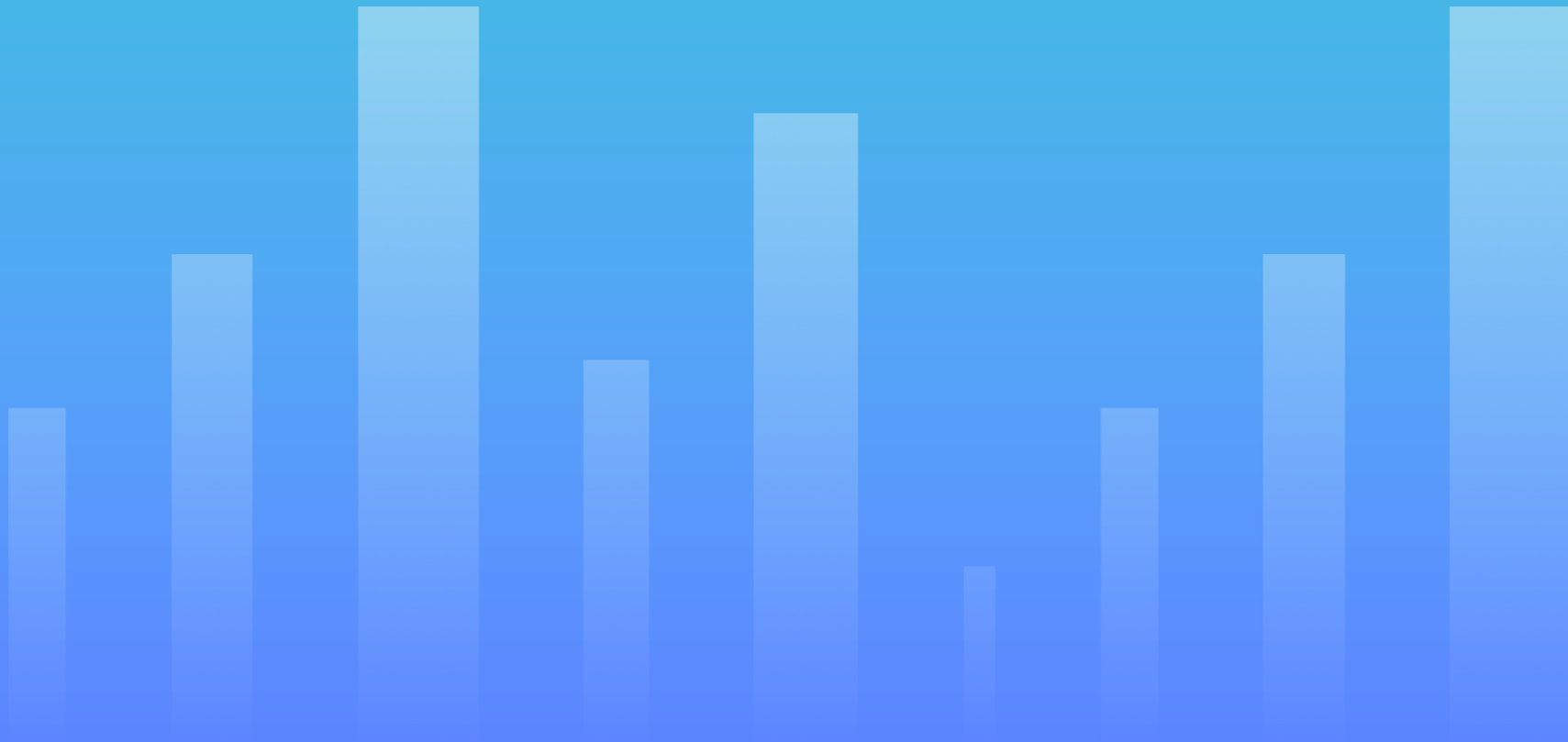


*[IF YES] Have you or someone you know well ever had any medical bill go into collections?*





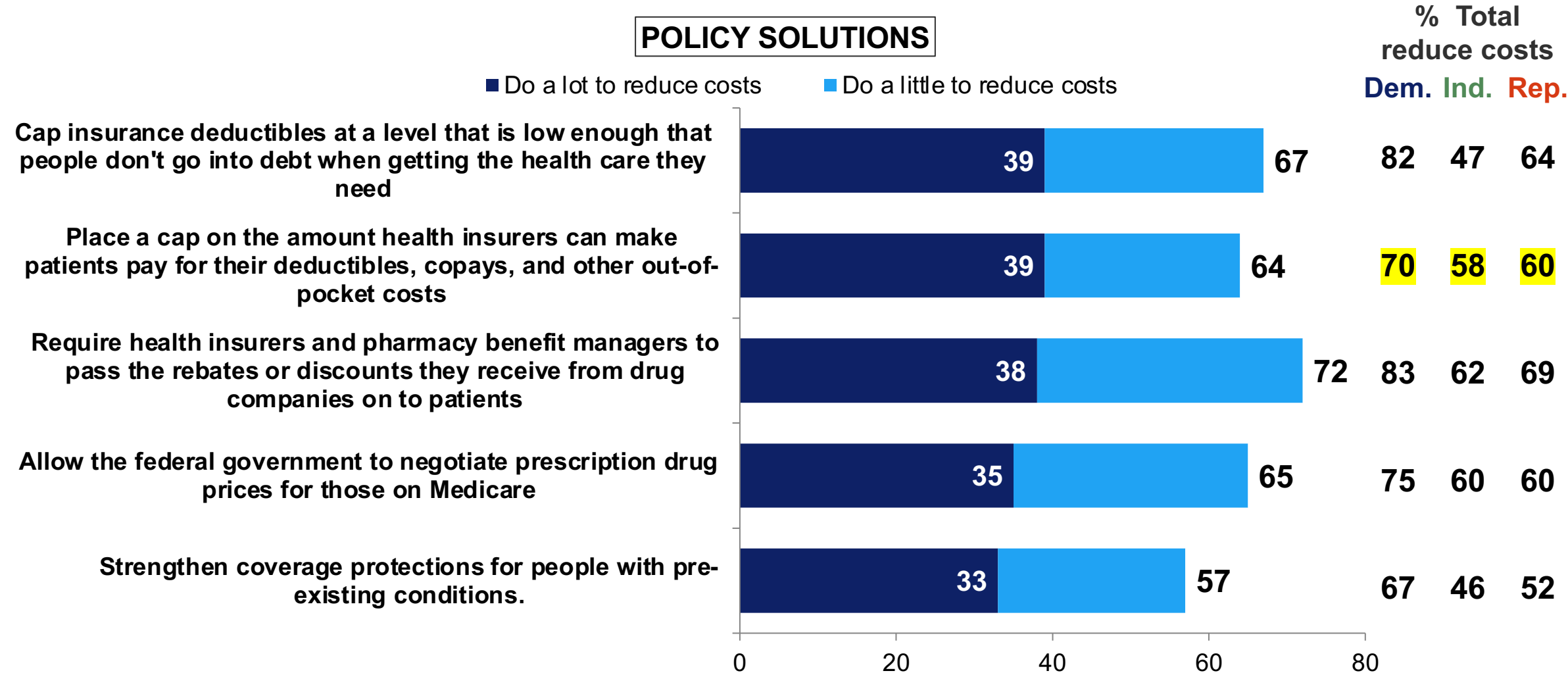
# POLICY SOLUTIONS



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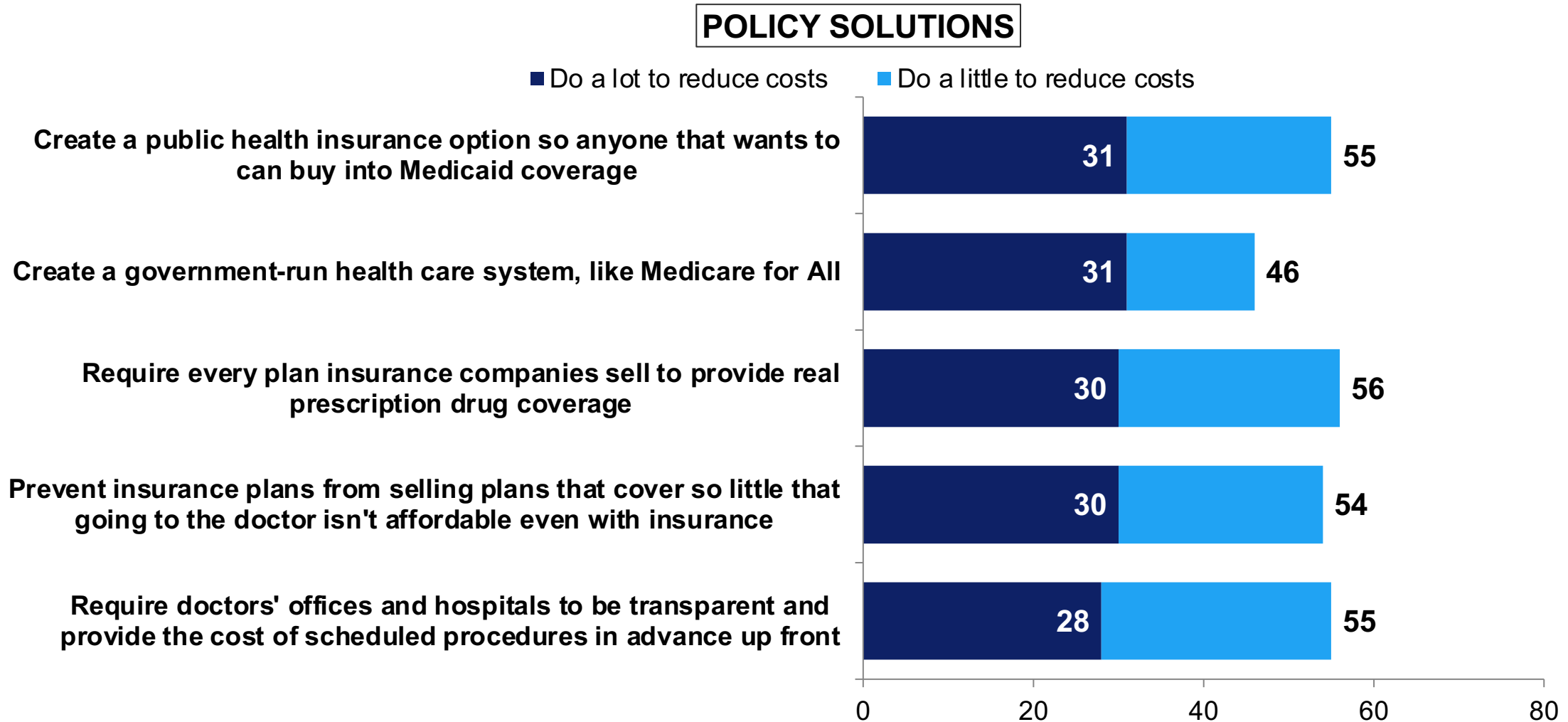
# Capping costs and regulating pharmacy benefits are the policies voters think will do the most to reduce health care costs.

Voters across partisanship believe these policies will reduce costs.



# Only about 30% of Arizona voters think a public option would do a lot to reduce health care costs.

Voters are also skeptical that increased transparency will actually reduce costs.

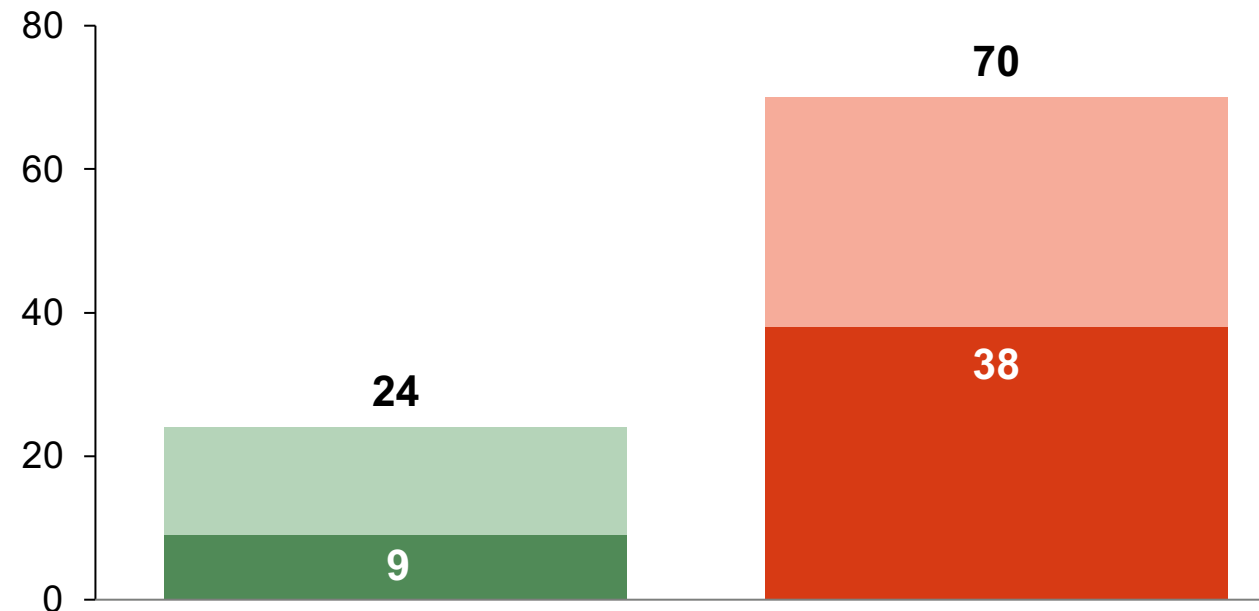


# 70% of Arizona voters are concerned about COVID survivors having to pay more for their healthcare and 70% think Congress should increase Medicaid funding in response.

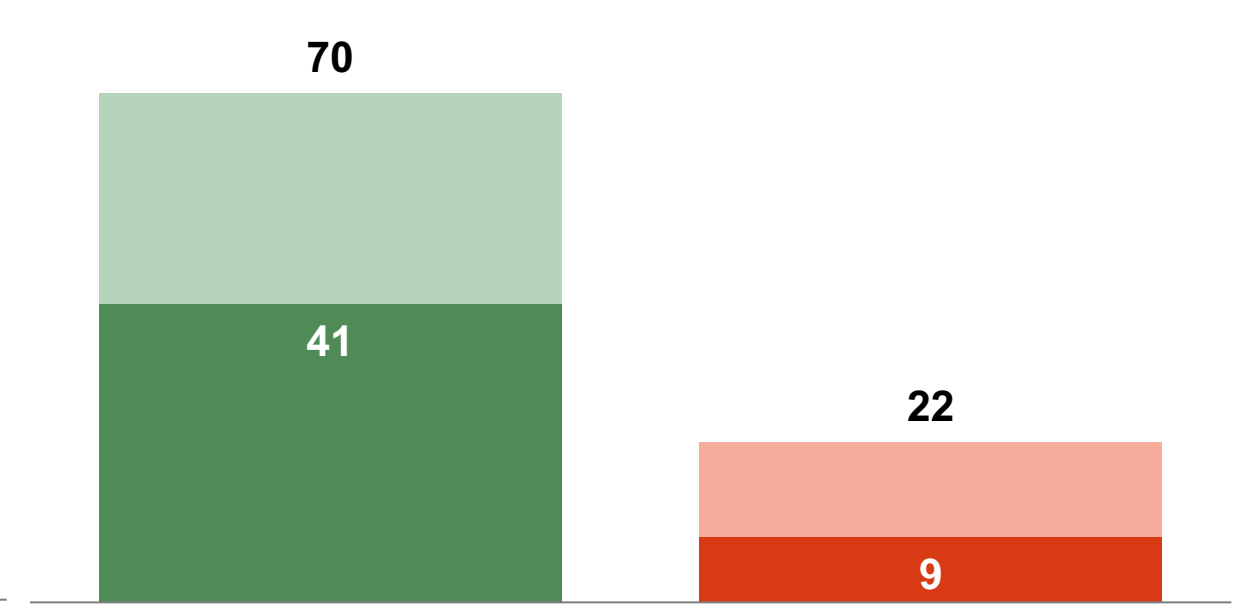
## ARIZONA COVID QUESTIONS

Somewhat concerned   Very concerned  
Only a little concerned   Not concerned at all

Somewhat oppose   Strongly Oppose  
Somewhat support   Strongly support



*How concerned are you that Arizona residents who became infected with COVID, became seriously ill but survived, then developed serious health problems, may have to pay a greater share of their health care cost or not be covered at all because they contracted COVID?*



*In response to the COVID pandemic, the U.S. Congress increased federal funding for Medicaid, a health care program for low-income Arizonans, to maintain eligibility in the program. Do you support or oppose congressional action to continue the increased funding of Medicaid?*

# Over 50% of voters think it's very important for the state to increase mental health services.

Increasing funding for more health care professionals and rural and tribal health care services is important as well.

## ARIZONA POLICY SOLUTIONS

■ Very important ■ Somewhat important

