

July 27, 2022

To: Interested Parties

Fr: Impact Research

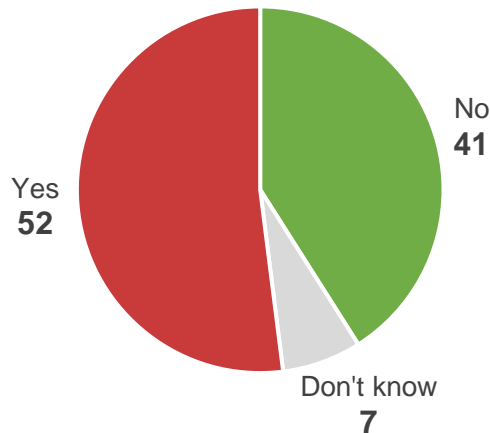
Re: Insuring the Insured: Consumer Expectations and Experiences with Health Care Costs and Coverage in Arizona

Cost has long been the driver of the health care debate and with voters in Impact Research's Arizona poll squarely focused on inflation and rising costs as their top priority for Congress, lowering out-of-pocket health care costs is more important than ever. What voters want is more money back in their pockets, and that includes health care costs that they believe are going up more than other expenses and are leading to widespread medical debt. To combat these issues, they are looking for politicians to put limits on their out-of-pocket health care costs by capping deductibles and making sure treatment like mental health care is covered by their insurance. Voters are ready to support politicians who make these cost saving measures a priority.

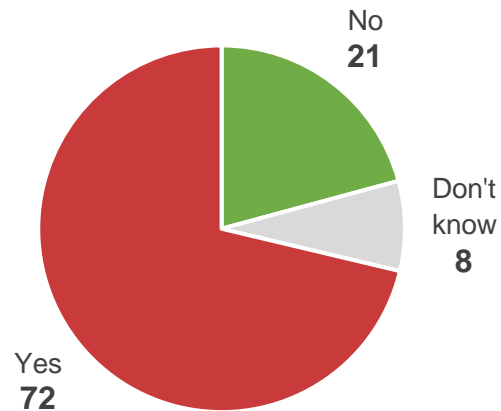
- **Inflation and rising costs are the top concern for voters in Arizona.** Overall, 46% of voters in the state, including 44% of voters over age 65, say inflation and rising costs should be Congress' top priority, and 75% overall agree that the costs of health care are going up more than other things they need. Financially unstable households, who account for 27% of voters, are feeling the rising costs even more with 82% who agree health care costs are going up more than other things they need.
- **By more than a 3-to-1 margin, voters' main concern in health care is that out-of-pocket costs are too high.** Less than half of voters (46%) would rate the way things are going with people having access to affordable health care in the state positively. They point to high deductibles as the biggest specific pain point when it comes to cost (39%), especially for those with private insurance (49%).
- **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've had medical bills go into collections, including 82% of Hispanic voters and 78% of voters in households with lower incomes or that are struggling to pay their bills, mostly for bills over \$2,500. Looking forward, the thing that concerns voters the most is getting a medical bill for something they thought was covered by their insurance but wasn't, something 42% have already experienced.

These findings are based off a statewide online survey in Arizona conducted by Impact Research between June 21-26, 2022. A total of N=609 interviews were collected from registered voters. The confidence interval for the overall sample is ± 4.0 percentage points at the 95% level of confidence.

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?



- Voters want to see direct measures to control costs and think capping the amount insurers can charge overall or capping deductibles at a level that is low enough so people don't go into debt when getting care would help the most.** More than 60% of voters think insurance caps would do the most to reduce health care costs and 81% of Democrats, 49% of Independents, and 58% of Republicans say it would help actually 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, with a majority (56%) overall and 68% of Hispanic voters who agree it's difficult to find mental health providers that are covered by insurance.
- Additionally, there is strong support among voters in Arizona for policies that increase health care access and limit out-of-pocket costs, including:**

 - Increasing funding for mental health services (81% say it's important).
 - Increasing funding for more rural and tribal hospitals and health care services, including telehealth (74% important).
 - Continuing increased federal funding of Medicaid (70% support).
- 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 in Maricopa County (79%) and Independents (68%).