

Consumers for Quality Care

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



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Methodology



In conjunction with Keating Research, Impact Research conducted a statewide online poll of registered voters in Colorado.



The sample includes a total of N=602 registered voters.



Interviews were conducted between June 24 – 29, 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.



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Key Findings

- **With Colorado voters squarely focused on inflation and rising costs, lowering out-of-pocket health care costs is more important than ever.** Overall, 42% of voters in the state say inflation and rising costs should be Congress' top priority, and 74% agree that the costs of health care are going up more than other things they need. By more than a 2-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 (54%) have either had their household finances seriously affected by medical debt or know someone who has. Among voters that have had their finances affected, 68% 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.** 37% of voters think insurance caps would do the most to reduce health care costs.
- **There is unanimous agreement (84%) 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 39% Democrat, 34% Republican, 27% persuadable), more than 7-in-10 voters (72%) say they are more likely to support a candidate who makes reducing health care costs their top priority, including strong majorities of persuadable voters (65%).



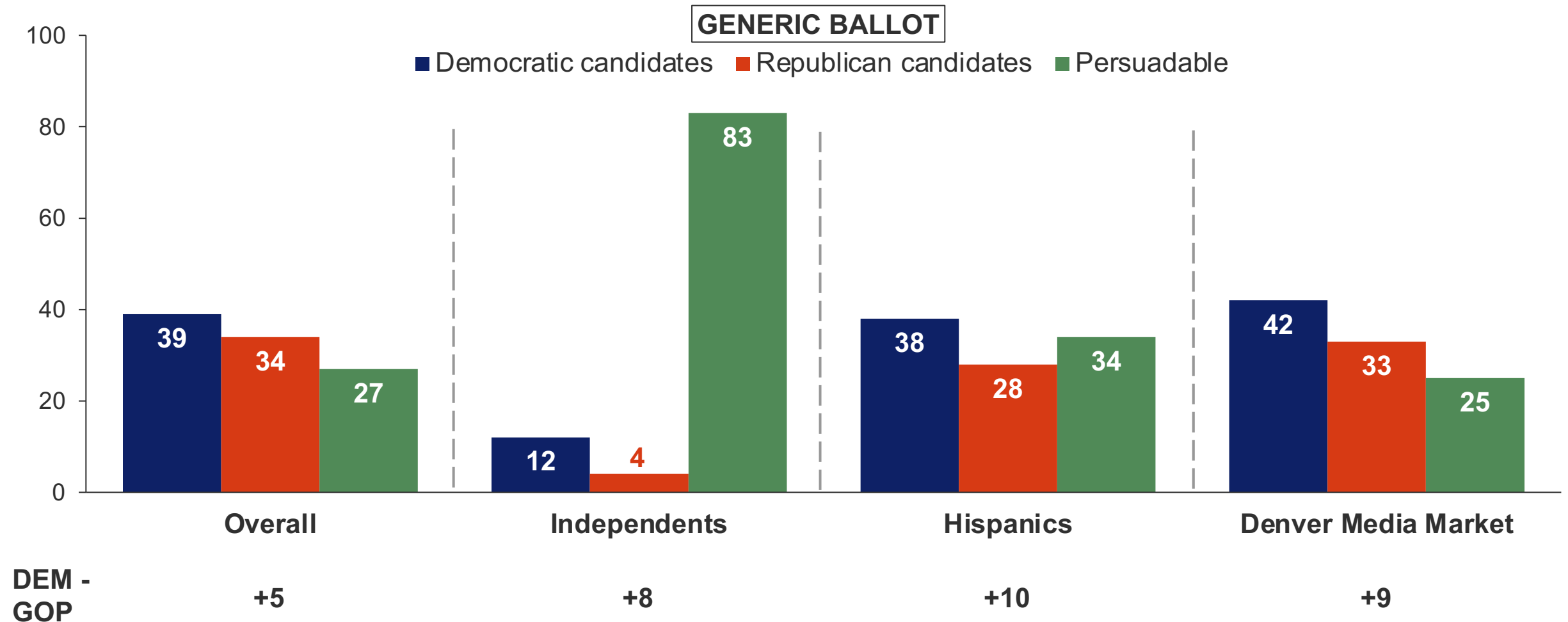
POLITICAL LANDSCAPE



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Among registered voters, Democrats have a 5-point advantage, with just over a quarter of voters still persuadable.

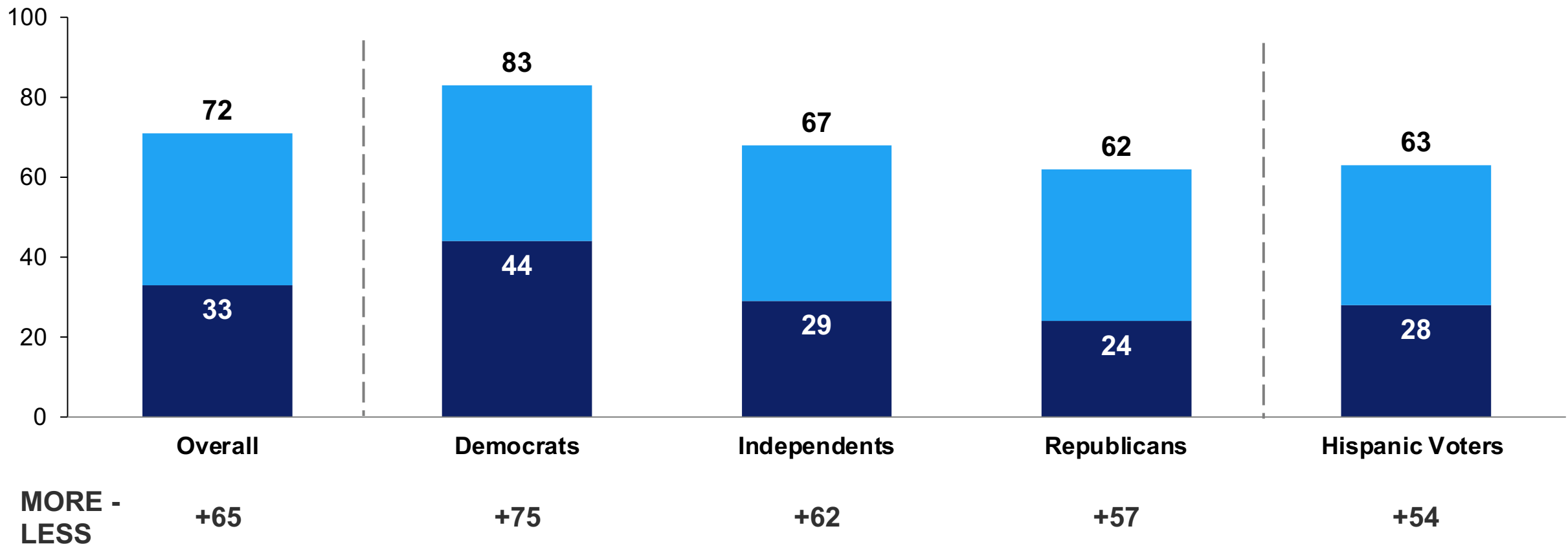
Democrats have the advantage among Hispanic voters and those in the Denver media market.



A 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?

■ Much more likely ■ Somewhat more likely



STATE OF COLORADO'S CURRENT HEALTH CARE SYSTEM

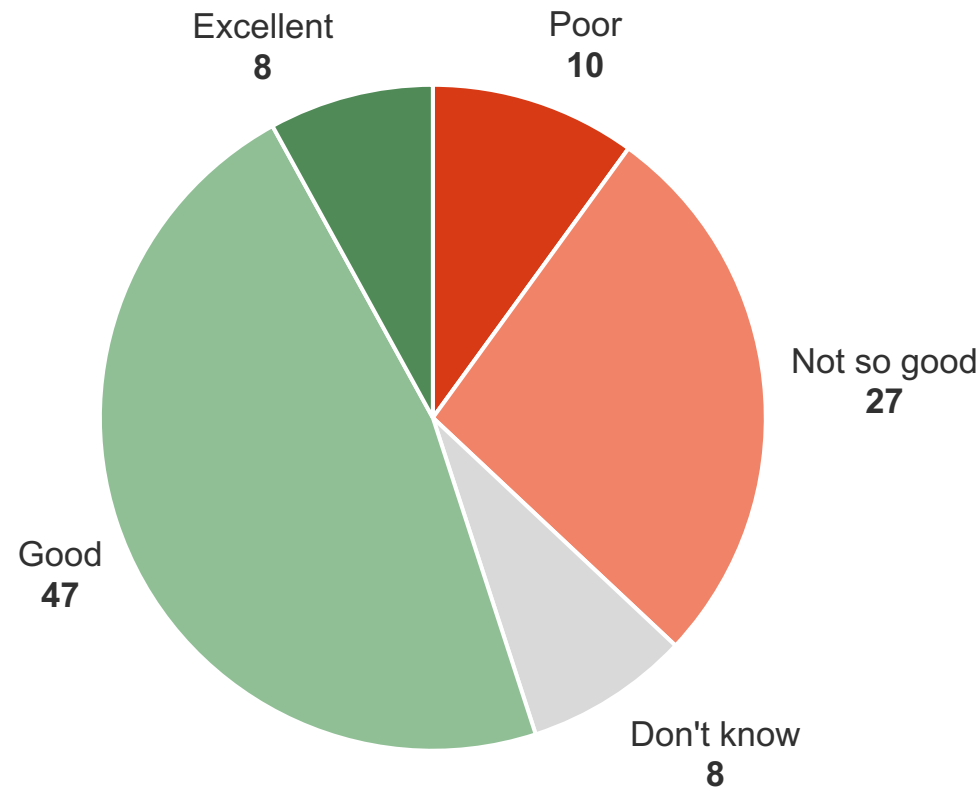


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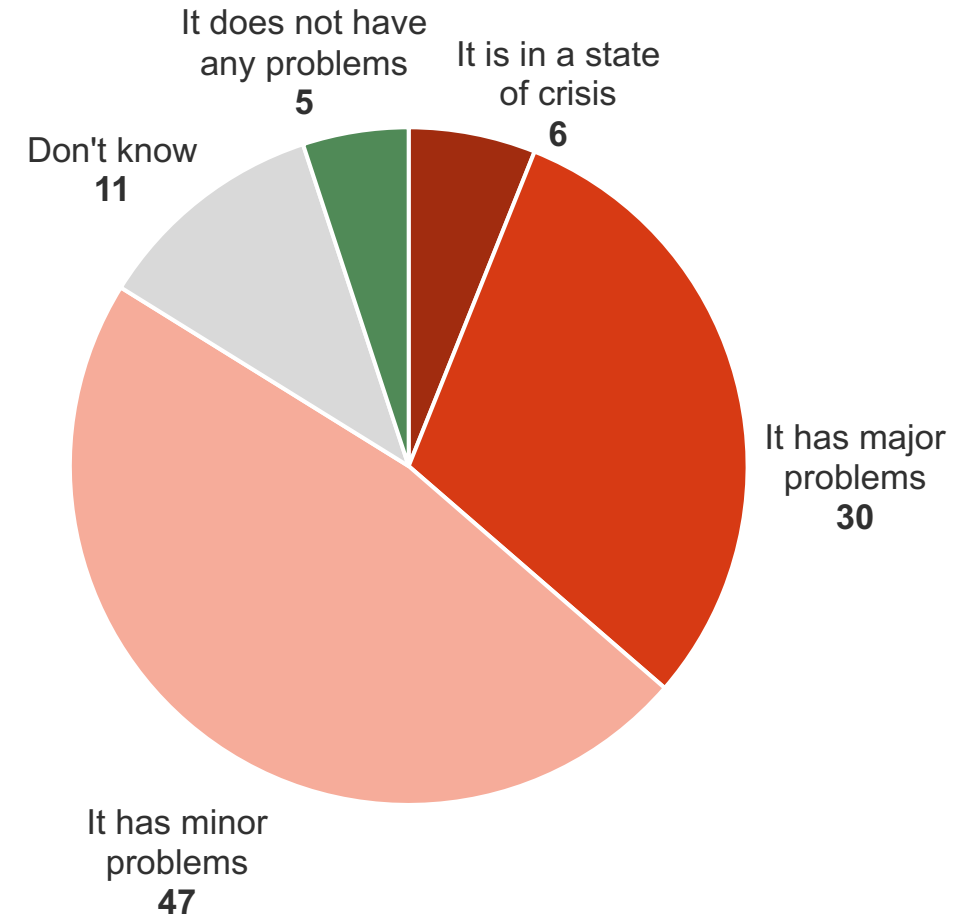
Just over half of voters think things are going positively with people having access to affordable health care in Colorado.

However, 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 Colorado?



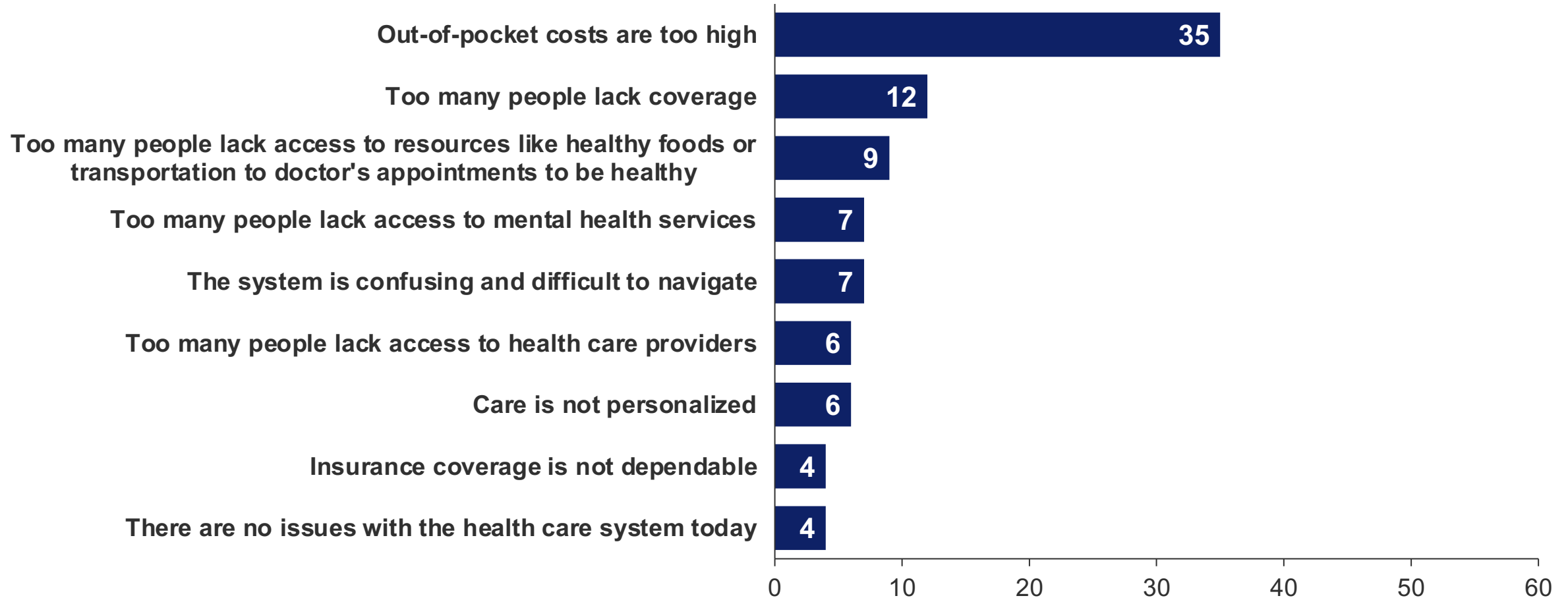
Which of these statements do you think best describes the health care system in Colorado today?



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

Voters view it as the biggest issue by more than a 2-to-1 margin.

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



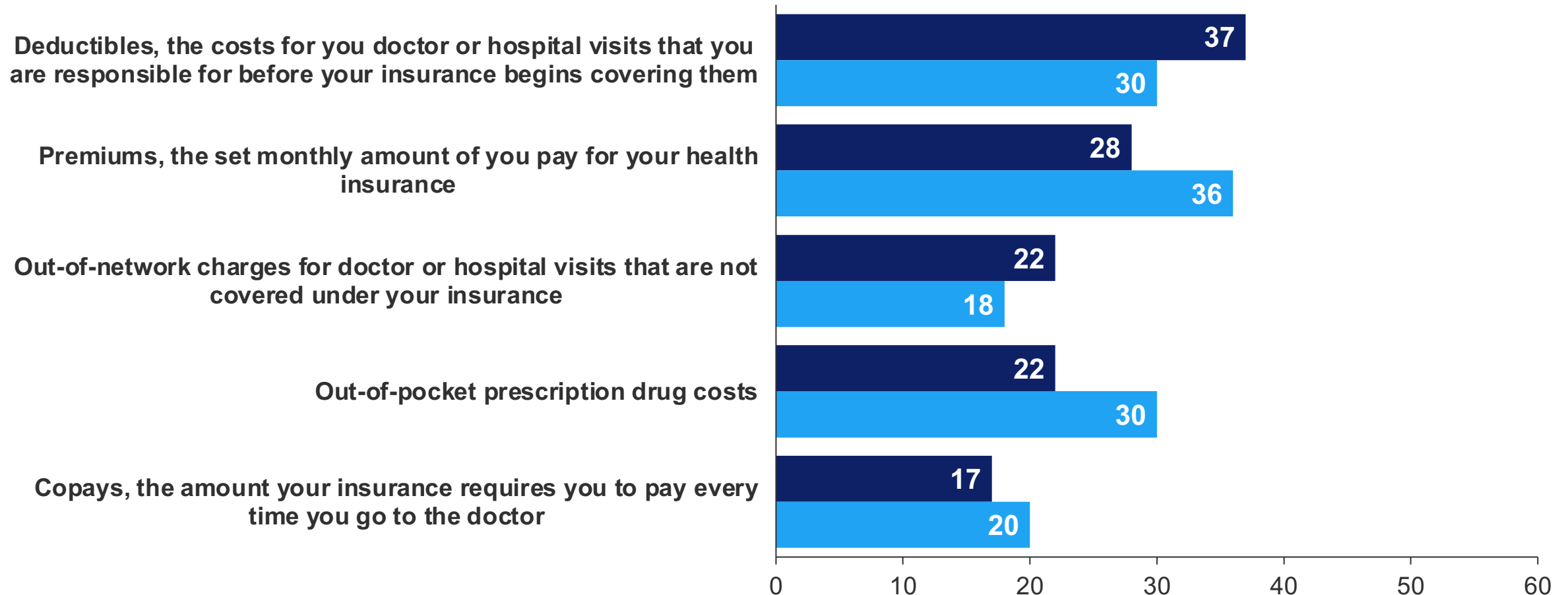
Deductibles are the cost that people struggle with the most.

In addition to deductibles, more than 30% think premiums and out-of-network charges 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.

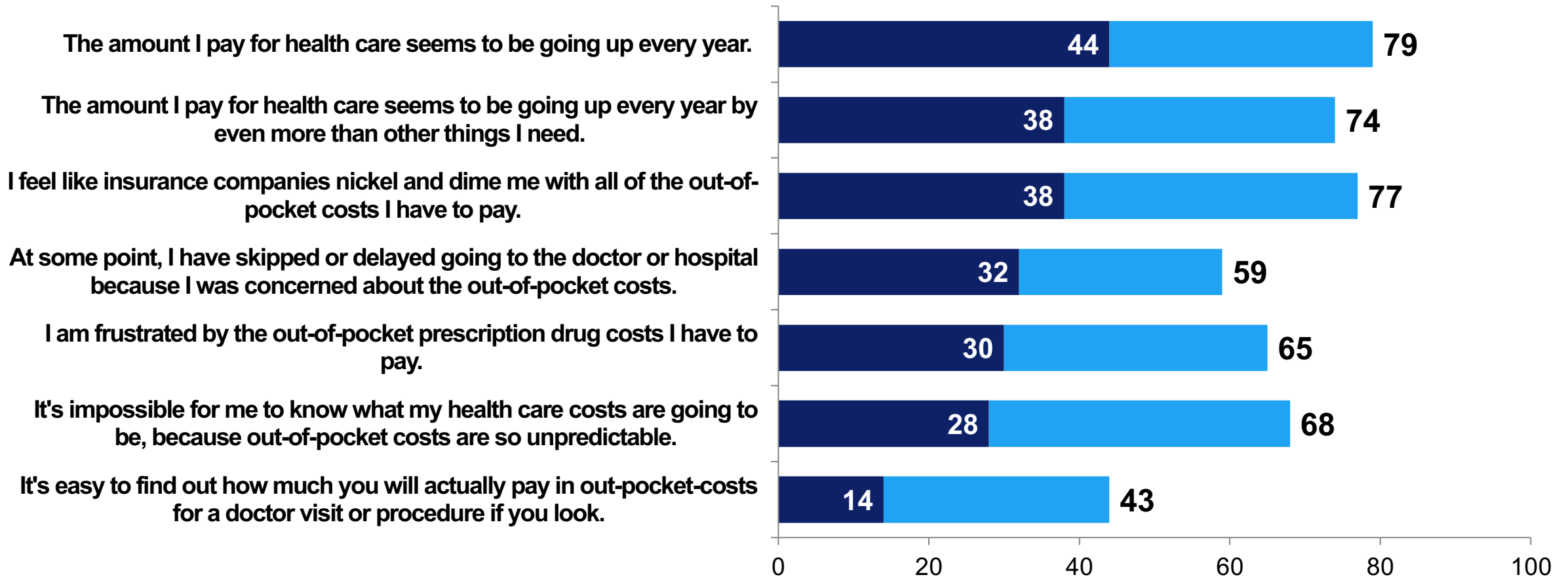
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More than anything else, voters agree their health care costs are going up every year, even more than other things they need.

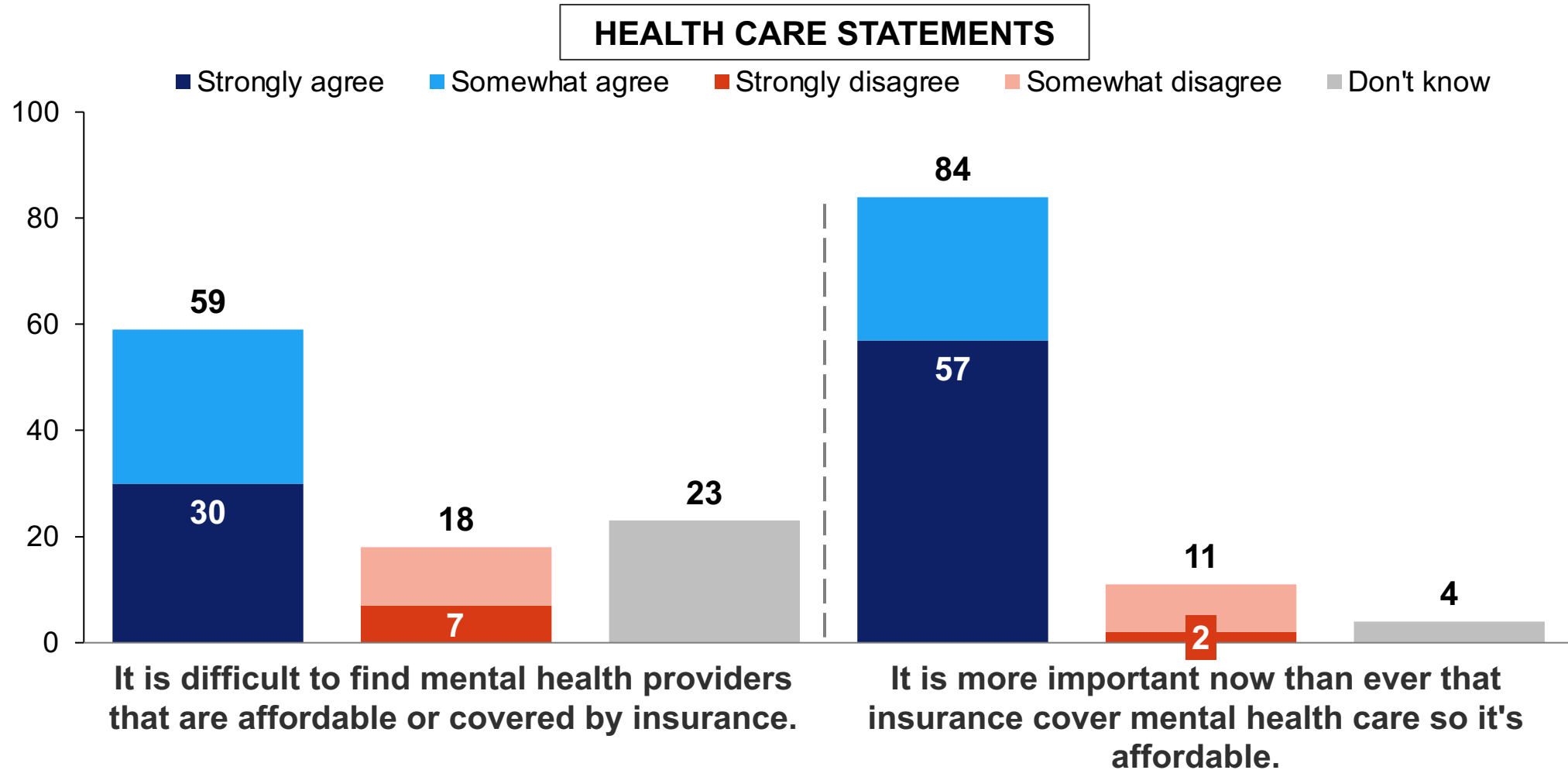
Voters feel like insurance companies nickel and dime them with out-of-pocket costs.

HEALTH CARE STATEMENTS

■ Strongly agree ■ Somewhat agree



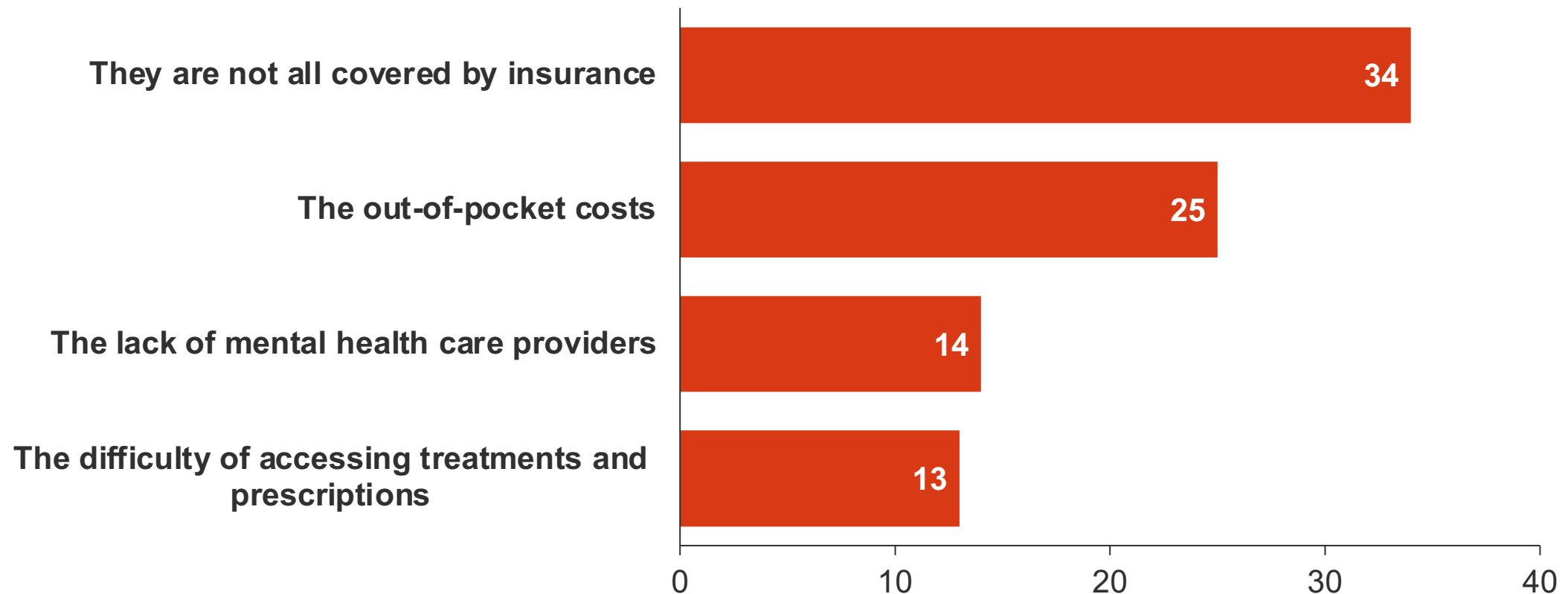
There's a consensus among voters that it's important cover mental health care, but a majority think it's difficult to find providers.



About 60% 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?

■ Overall



MEDICAL DEBT



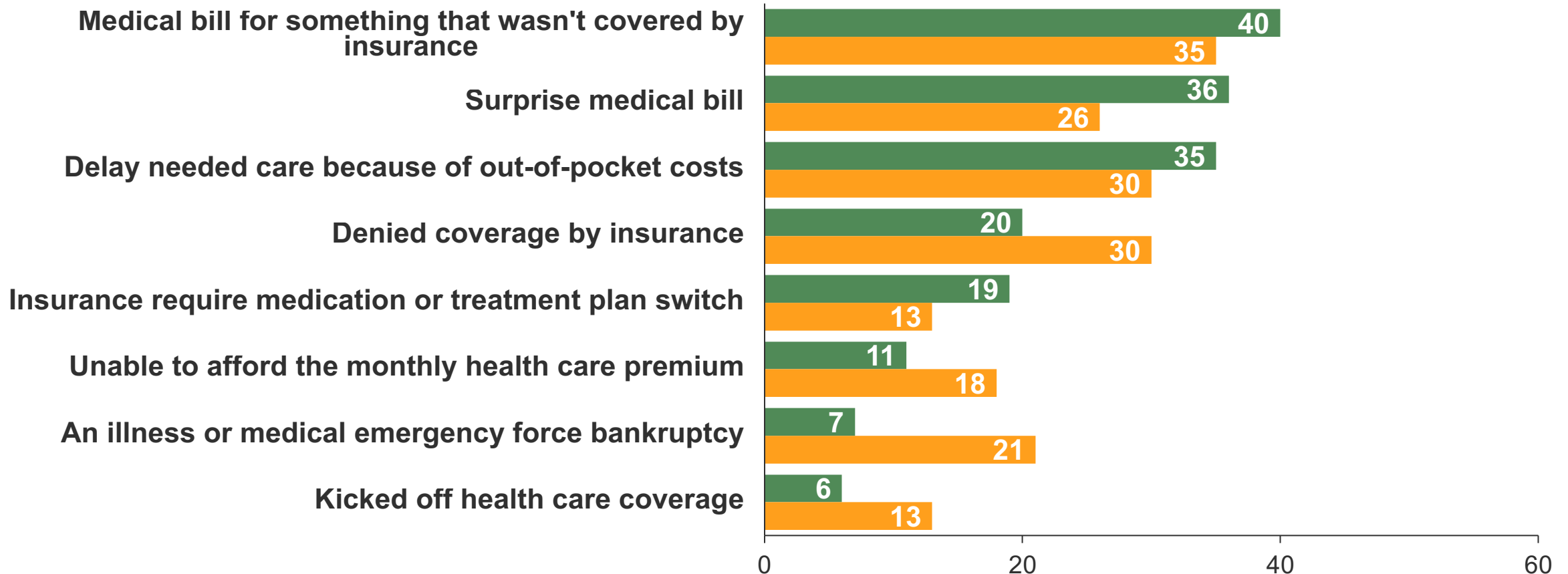
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Three-quarters of Colorado voters have received a medical bill they thought was covered but wasn't or a surprise medical bill.

30% of voters are concerned about delaying needed care because of out-of-pocket costs.

HEALTH CARE SITUATIONS

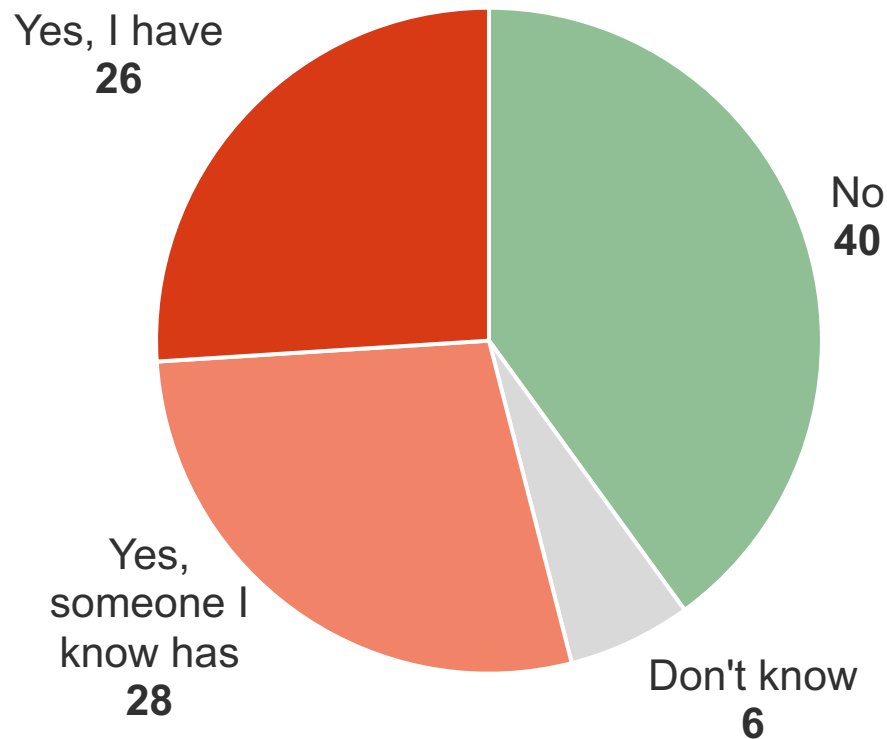
■ Happened to you ■ Concerned about happening to you



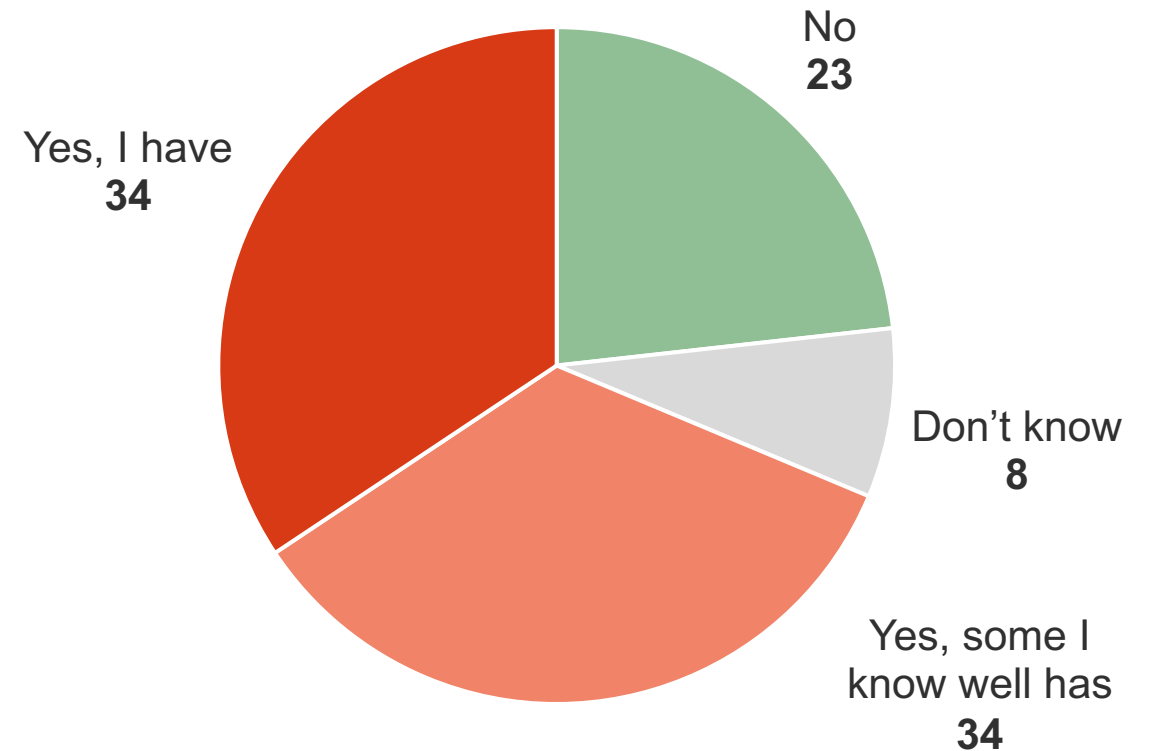
A majority (54%) say they, or someone close to them, have had their finances seriously affected by medical bills.

Of those that have, 68% 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?





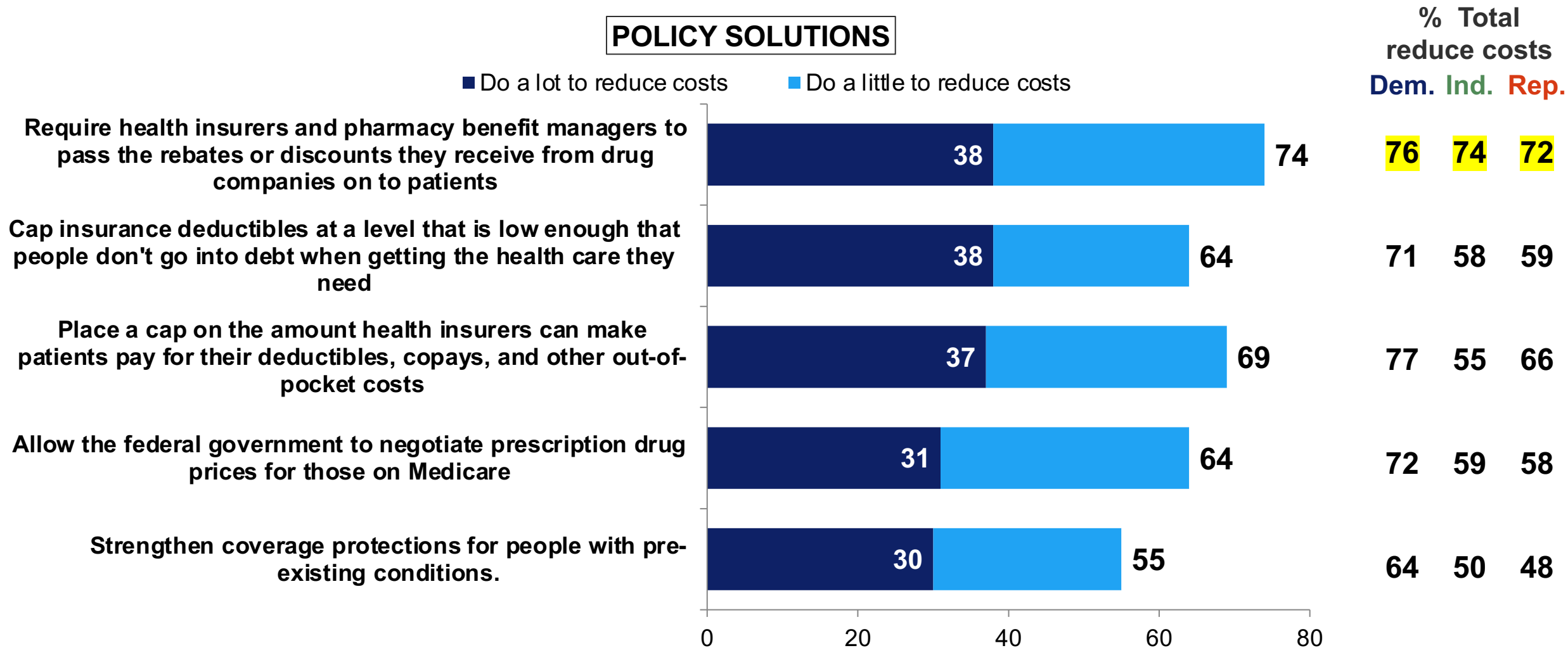
POLICY SOLUTIONS



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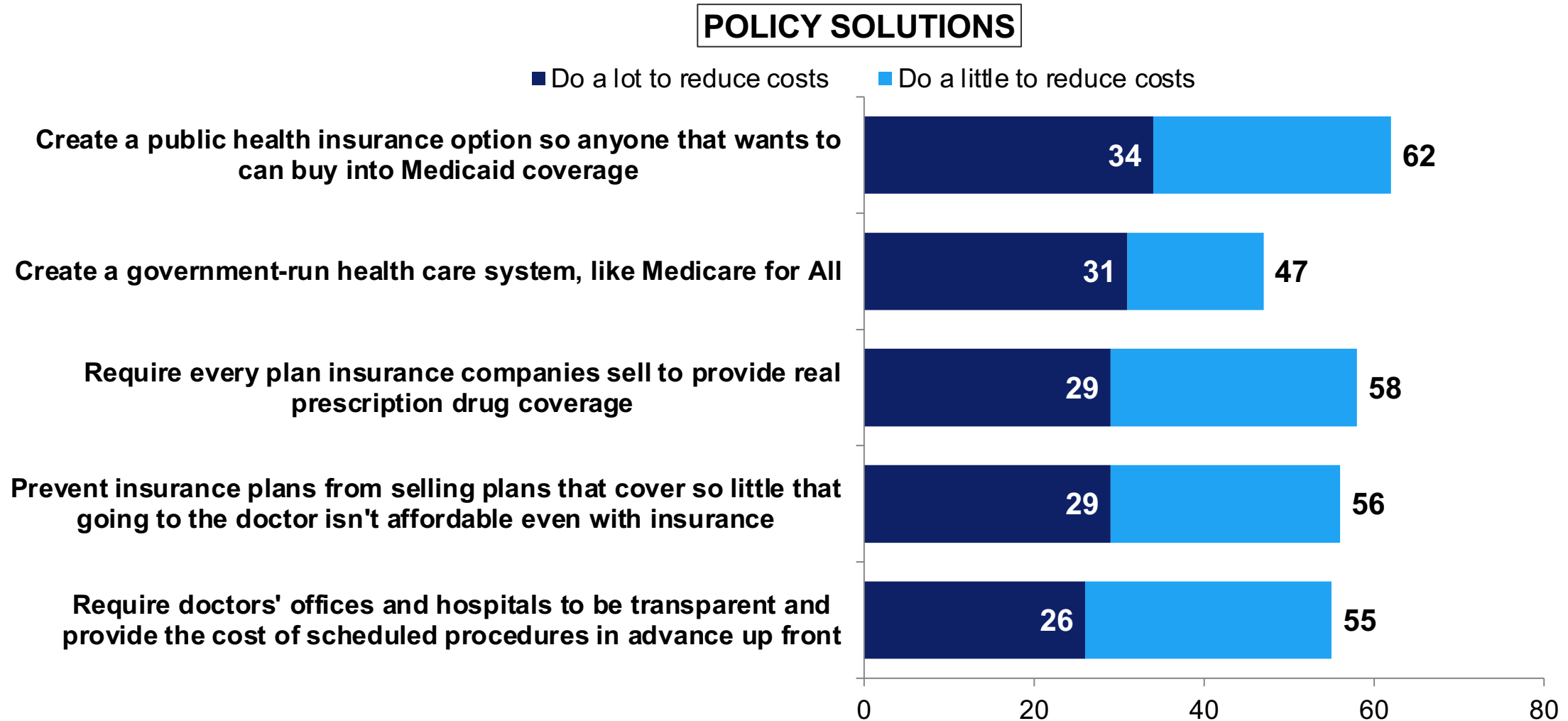
Capping costs and regulating pharmacy benefits are the policies voters think will do the most to reduce health care costs.

Voters across partisanship believe these policies will reduce costs.



Only 34% of Colorado voters think a public option would do a lot to reduce health care costs.

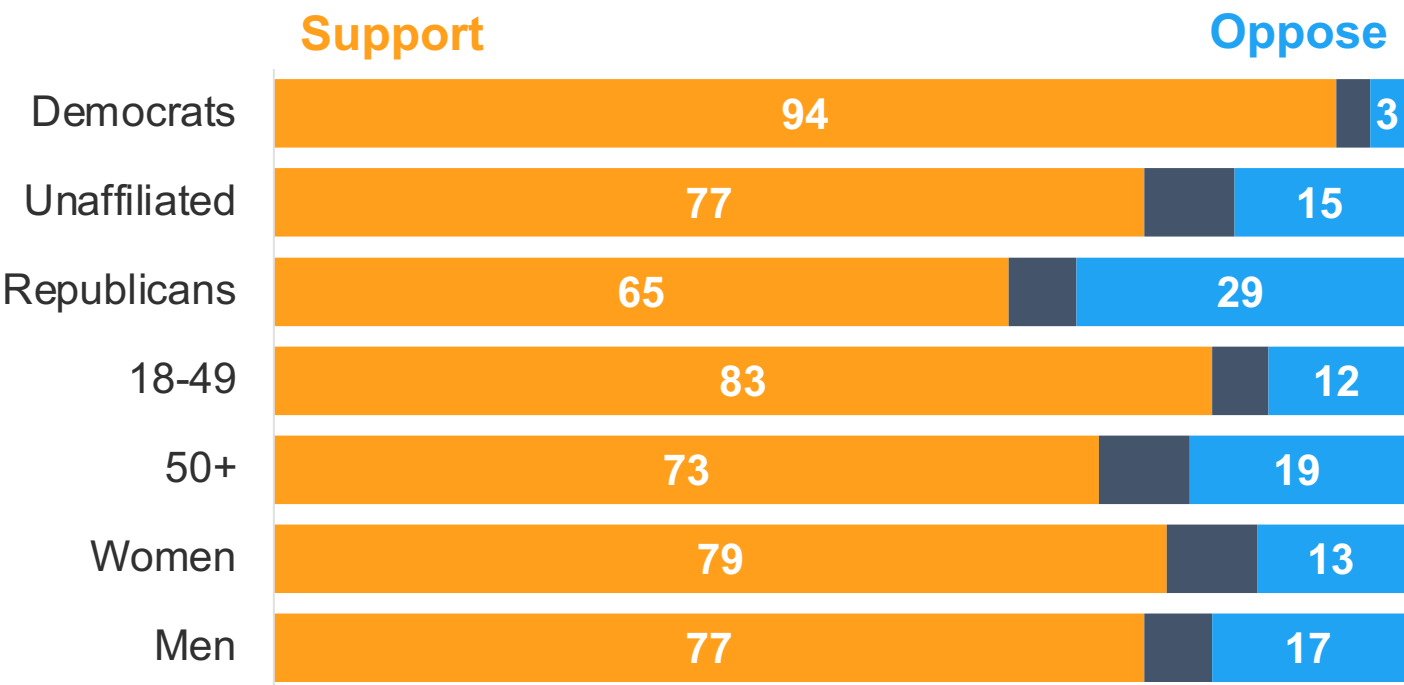
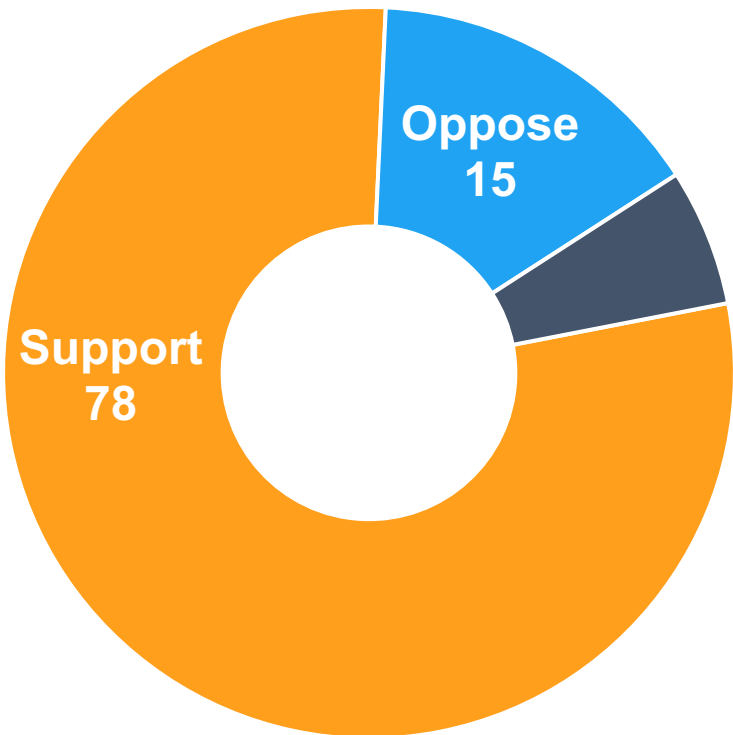
Voters are also skeptical that increased transparency will actually reduce costs.



Coloradans overwhelmingly support the new laws that provide funding to improve mental health services

Colorado recently passed several laws that provide a total of \$450 million to improve mental health services, including offering more mental health services at community health centers and schools, increasing treatment options for mental health patients, and strengthening mental health workforce, providers and clinics.

Do you support or oppose the spending \$450 million to improve mental health services in Colorado?



Coloradans want Congress to act to extend the discounted price for health insurance purchased on the health insurance exchange

Currently, millions of families that buy health insurance on the federal and state health insurance exchanges receive a discounted price. These discounts are set to expire this year, and, if Congress doesn't act to extend these discounts, millions of families could see their health care premium increase by \$700 per year.

Do you support or oppose extending a discounted price for health insurance purchased on the federal and state health insurance exchanges?

