



July 26, 2022

**To: Interested Parties**

**Fr:** Impact Research, Keating Research

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

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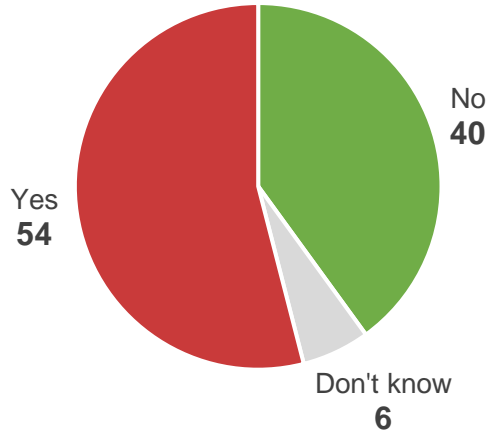
**The out-of-pocket costs such as copays and deductibles that patients pay for health care services have long been the driver of the health care debate. With voters in Impact and Keating Research’s Colorado poll squarely focused on inflation and rising costs as their top priority for Congress, lowering 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 Coloradans.** Overall, 42% of voters in the state, including 59% of Hispanic voters, say inflation and rising costs should be Congress’ top priority, and 74% overall agree that the costs of health care are going up more than other things they need. Financially unstable households, who account for 29% of voters, are also feeling the rising costs with 68% saying health care costs are going up more than other things they need.
- **By more than a 2-to-1 margin, voters’ main concern in health care is that out-of-pocket costs are too high.** Just over half of voters (55%) would positively rate the way things are going with people having access to affordable health care in the state. They point to high deductibles as the biggest specific pain point when it comes to cost (37%), especially for those with private insurance (46%).
- **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 are close to someone who has. Among voters that have had their finances affected or know someone who has, 68% say they or someone close have had medical bills go into collections, including 91% of Hispanic voters and 74% of voters in households with lower incomes or that are struggling to pay their bills. Most bills that have gone into collections have been for over \$2,500. Looking forward, the thing that concerns voters the most is

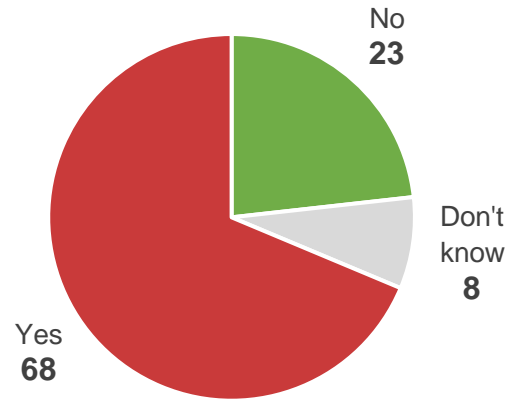
These findings are based off a statewide online survey in Colorado conducted by Impact Research between June 24-29, 2022. A total of N=602 interviews were collected from registered voters. The confidence interval for the overall sample is  $\pm 4.0$  percentage points at the 95% level of confidence.

getting a medical bill for something they thought was covered by their insurance but wasn't, something 40% have already experienced.

*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?*



- Coloradans want to see direct measures to control costs. They 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 on out-of-pocket costs would do the most to actually reduce health care costs, including 77% of Democrats, 55% of Independents, and 66% of Republicans.
- 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, with a majority of voters overall (59%) and Hispanic voters (57%) who agree it's difficult to find mental health providers that are covered by insurance.
- Coloradans overwhelmingly support (78% support to 15% oppose) the new laws that provide funding to improve mental health services.** The new laws that the Colorado state legislature passed that provide \$450 million to improve mental health services—including among other things more mental health services at community centers and schools, increasing treatment options for mental health patients—is a non-partisan issue supported by majorities of Democrats (94%), Independents (77%) and Republicans (65%).
- Coloradans want Congress to act to extend the discounted price for health insurance purchased on the health insurance exchange.** Coloradans who purchase insurance on the federal and state health insurance exchanges face a \$700 premium increase, unless Congress acts to extend the discounted price

they currently receive. Extending the discounted price is supported by 3-of-4 (75%) Coloradans while only 16% oppose 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%) and Independents (67%).