



July 26, 2022

**To: Interested Parties**

**Fr:** Impact Research, GBAO Strategies

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

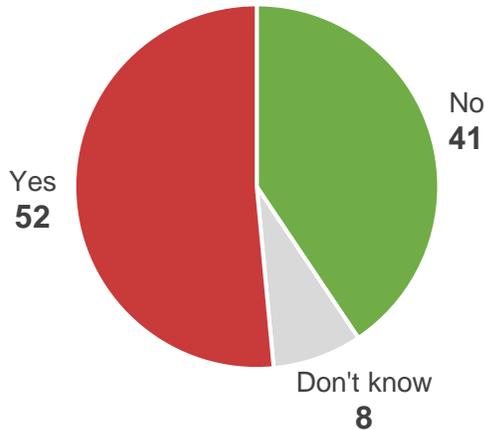
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**Cost has long been the driver of the health care debate and with voters in Impact Research and GBAO's Delaware poll squarely focused on inflation and rising costs as their top priority for Congress, lowering out-of-pocket health care costs is more 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.

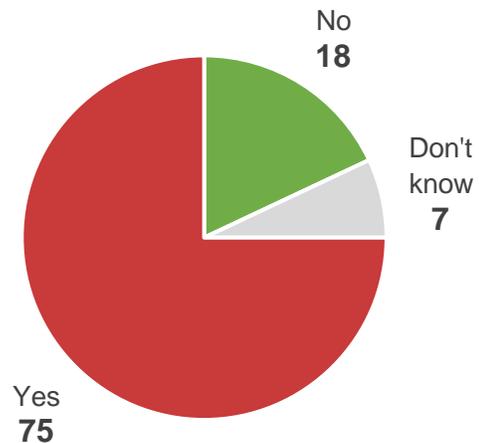
- **Inflation and rising costs are the top concern for voters in Delaware.** Overall, 42% of voters in the state say inflation and rising costs should be Congress' top priority, and 72% agree that the costs of health care are going up more than other things they need. Financially unstable households, who account for 21% of voters, are also feeling the rising costs with 68% who agree health care costs are going up more than other things they need, including 42% who *strongly* agree.
- **By more than a 2-to-1 margin, voters' main concern in health care is that out-of-pocket costs are too high.** Just half of voters (50%) 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 (35%), especially for those with private insurance (40%).
- **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, 75% say they've had medical bills go into collections, including 83% of Black voters and 84% 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 getting a medical bill for something they thought was covered by their insurance but wasn't, something 41% have already experienced.

These findings are based off a statewide online survey in Delaware conducted by Impact Research between June 15-29, 2022. A total of N=600 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.

*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 70% of voters think insurance caps on out-of-pocket costs would do the most to reduce health care costs and 74% of Democrats, 75% of Independents, and 66% of Republicans believe it would actually help 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 (59%) overall and 69% of Black voters who agree it's difficult to find mental health providers that are covered by insurance.
- Voters demand more investment in mental health care services.** Relative to other types of health care services, Delaware voters say mental health care services are harder to access in the area where they live – even compared to pre-natal health care, the lack of which has been a significant focus in local media in Sussex County. At the same time, voters express less confidence in the quality of mental health care in their area than all other forms of care tested.

Given these results, it's not a surprise that a majority of Delawareans (53 percent) say we spend too little on mental health care services, compared to less than 1-in-4 who say we spend the right amount (15%) or too much (8%). This includes majorities across all three counties – 56% in Sussex, 54% in Kent, and 51% in New Castle.

- **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 37% Democrat, 32% Republican, 31% persuadable), more than 7-in-10 voters (74%) say they are more likely to support a candidate who makes reducing health care costs their top priority, including strong majorities of persuadable voters (73%) and Independents (72%).