



July 26, 2022

To: Interested Parties

Fr: Impact Research, and Michigan Researchers Associates, Inc (EPIC • MRA)

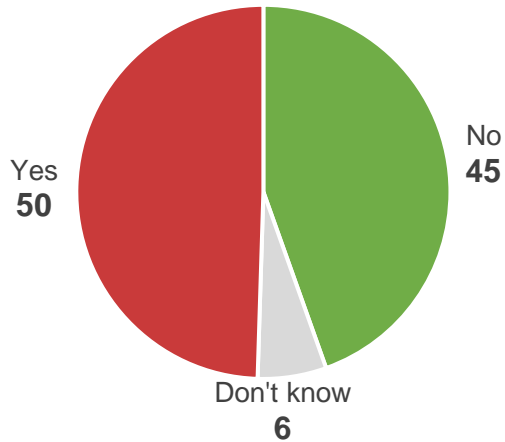
Re: Insuring the Insured: Consumer Expectations and Experiences with Health Care Costs and Coverage in Michigan

Cost has long been the driver of the health care debate. With voters in Impact and EPIC ■ MRA's Michigan 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.

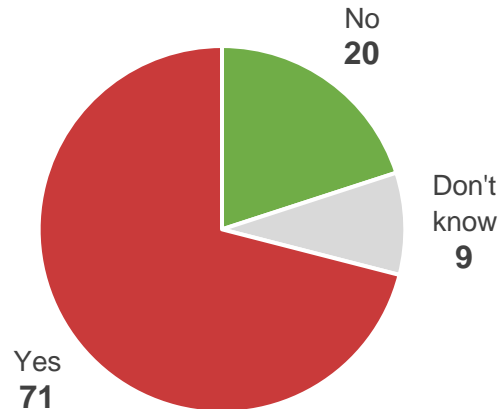
- **Inflation and rising costs are the top concern for voters in Michigan.** Overall, 42% of voters in the state say inflation and rising costs should be Congress' top priority, and 67% agree that the costs of health care are going up more than other things they need. Financially unstable households, who account for 22% of voters, are also feeling the rising costs with 69% saying health care costs are going up more than other things they need.
- **By 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 (54%) 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 (38%), especially for those with private insurance (44%).
- **As a result of high out-of-pocket costs, medical debt is widespread.** Overall, 50% of voters 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, 71% say they've had medical bills go into collections, including 80% of Black voters and 76% 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 34% have already experienced.

These findings are based off a statewide online survey in Michigan conducted by Impact Research between June 15-20, 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. 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 do a lot.** Two-thirds (66%) of voters think insurance caps on out-of-pocket costs would actually reduce health care costs, including 72% of Democrats, 69% of Independents, and 62% of Republicans.
- There is unanimous agreement (89%) 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 (58%) and 58% of Black voters who agree it's difficult to find mental health providers that are covered by insurance.
- More than 8-in-10 (82%) support expanding mental health care and mental health prescription drugs for Michigan residents (47% strongly).** Strongest support came from very liberal voters (96%), White Democrats (92%), college educated voters with graduate degrees (91%), all Democrats (88%), White voters under age 50 (87%), and the Lansing media market (88%), with most other voter groups supporting the proposal only somewhat less than the statewide results.
- Nearly 6-in-10 (58%) are concerned that health care costs will be negatively impacted by long-term effects of COVID-19 in Michigan.** Key voter groups most concerned were households seriously affected by medical bills (71%), households having medical bills going to collections (71%), Blacks (65%), and low-income voters with financial hardships (64%).
- A narrow majority (51%) are concerned about expected impending loss of health care coverage expanded during the pandemic through the**

Affordable Care Act. Key voter groups most concerned were households having medical bills going to collections (70%), households seriously affected by medical bills (69%), Blacks (69%), age 18-34 (64%), men under age 50 (64%), low-income voters with financial hardships (64%), and all low-income voters (63%).

- **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, 38% Republican, 23% persuadable), more than 7-in-10 voters (73%) say they are more likely to support a candidate who makes reducing health care costs their top priority, including strong majorities of persuadable voters (63%) and Independents (54%).