

July 26, 2022

To: Interested Parties

Fr: Impact Research and Lake Research Partners

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

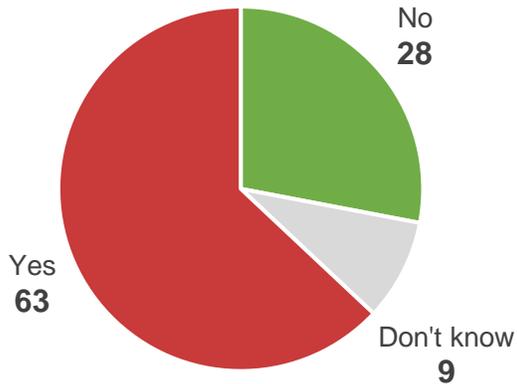
Cost has long been the driver of the health care debate. With voters in Impact and Lake Research Partners' Montana poll squarely focused on inflation and rising costs as their top priority for Congress, lowering out-of-pocket health care costs is more important than ever. What voters want is more money 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 Montana.** Overall, 47% of voters in the state say inflation and rising costs should be Congress' top priority, and 70% agree that the costs of health care are going up more than other things they need. Financially unstable households, who account for 24% of voters, are also feeling the rising costs with 72% saying health care costs are going up more than other things they need.
- **Nearly a third of voters' main concern in health care is that out-of-pocket costs are too high.** Less than half of voters (37%) 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 (33%), especially for those with private insurance (40%).
- **As a result of high out-of-pocket costs, medical debt is widespread.** Overall, 63% 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 or know someone who has, 71% say they or some someone close have had medical bills go into collections, including 74% of Non-College and 83% 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

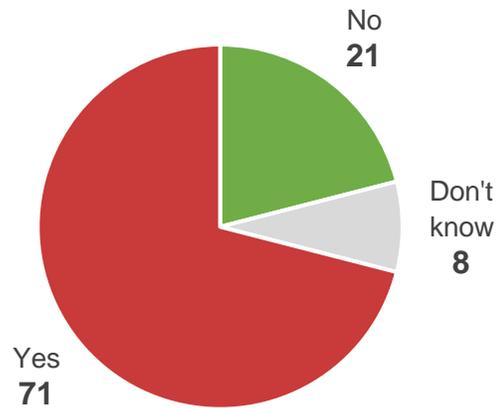
These findings are based off a statewide online survey in Montana conducted by Impact Research between June 15-21, 2022. A total of N=642 interviews were collected from registered voters. The confidence interval for the overall sample is ± 3.9 percentage points at the 95% level of confidence.

for something they thought was covered by their insurance but wasn't, something 46% 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?



- 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.** More than 59% of voters think insurance caps on out-of-pocket costs would actually reduce health care costs, including 79% of Democrats, 59% of Independents, and 47% of Republicans.
- There is unanimous agreement (85%) 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 (61%) and 58% of Non-College voters who agree it's difficult to find mental health providers that are covered by insurance.
- Montana voters find health care in their state to be expensive, and a large majority of voters do not approve of the job the Montana State Legislature is doing concerning making health care more affordable.** 68% of Montana voters have a negative opinion, compared to only 15% having a positive one.
- When it comes to health care priorities, Montanans believe that accessibility – especially for veterans – and affordability – especially prescription drug prices – are important priorities.** Most Montana voters think it is important to ensure their VA hospitals are widely accessible (50% very important; 84% total important), prevent closures of rural hospitals (48% very important; 85% total important), and negotiate to lower prescription drug prices (48% very important; 80% total important).

A large majority of Montana voters also think it is important to improve access to telehealth either through insurance coverage (33% very important; 66% total important) or broadband access (25% very important; 62% total important), or to provide a lower cost Affordable Care Act option (31% very important; 64% total important).

- **Reducing health care costs continues to be a strong politically beneficial platform for candidates.** In what is sure to be a tough political environment (the generic ballot is 29% Democrat, 45% Republican, 26% persuadable), nearly 7-in-10 voters (67%) say they are more likely to support a candidate who makes reducing health care costs their top priority, including strong majorities of persuadable voters (61%) Independents (69%), and voters in both the Butte (71%) and Missoula (66%) media markets.