



July 27, 2022

**To: Interested Parties**

**Fr: Impact Research, and The Mellman Group**

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

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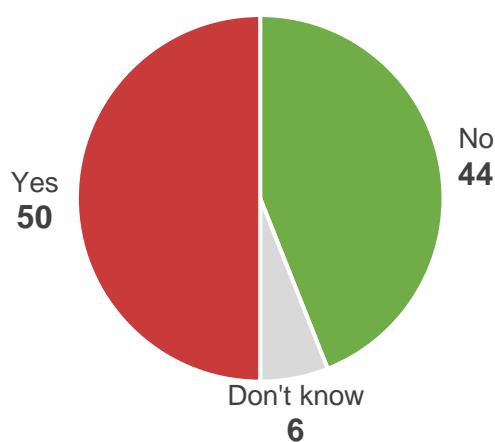
**Cost has long been the driver of the health care debate. With voters in Impact Research and The Mellman Group's Nevada poll squarely focused on inflation and rising costs as their top priority for Congress, lowering out-of-pocket health care costs is more important than ever.** What voters want is 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 Nevada.** Overall, 46% of voters in the state say inflation and rising costs should be Congress' top priority, and 73% agree that the costs of health care are going up more than other things they need. Financially unstable households, who account for 30% of voters, are also feeling the rising costs with 77% saying health care costs are going up more than other things they need.
- **By more than a 3-to-1 margin, voters' main concern in health care is that out-of-pocket costs are too high.** Less than half of voters (47%) 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 (34%), especially for those with private insurance (43%).
- **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 or know someone well who has, including 71% of Hispanic 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

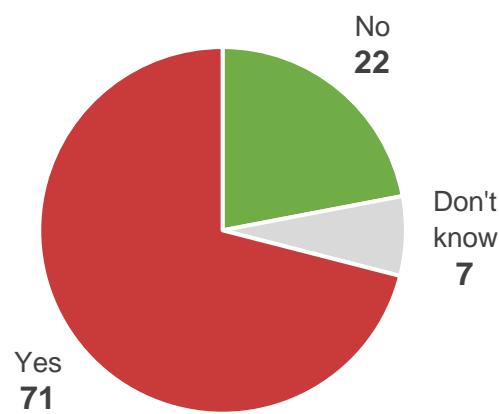
These findings are based off a statewide online survey in Nevada conducted by Impact Research between June 21-26, 2022. A total of N=600 interviews were collected from registered voters. The confidence interval for the overall sample is  $\pm 4.0$  percentage points at the 95% level of confidence.

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?*



- **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 help a lot.** More than 60% of voters think insurance caps on out-of-pocket costs would actually reduce health care costs, including 68% of Democrats, 64% of Independents, and 61% of Republicans.
- **There is unanimous agreement (87%) 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 73% of Hispanic voters who agree it's difficult to find mental health providers that are covered by insurance.
- **A large number of Nevadans don't have confidence that they can get quality care in Nevada and find it difficult to get an appointment.** By over 3 to 1, Nevadans think healthcare in Nevada is worse than the rest of the country (35%), with only 12% believing Nevada's healthcare is better. Four-in-ten (40%) believe that if they became ill, they could imagine a number of situations where they would want to go out of Nevada to get the quality care they need. Thirty-eight percent (38%) find it difficult to get a primary care appointment, with 38% waiting over a month for their appointment date. Specialty care is even tougher to get, with 46% reporting it is difficult to get an appointment, and 41% waiting over a month until their appointment date.
- **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, 37% Republican, 24% 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 (66%) and Independents (63%).