

Consumers for Quality Care

Insuring the Insured in New Jersey: Consumer Expectations and Experiences with Health Care Costs and Coverage

Methodology



In conjunction with Expedition Strategies, Impact Research conducted a statewide online poll of registered voters in New Jersey.



The sample includes a total of N=603 registered voters.



Interviews were conducted between June 22 – 26, 2022.



The confidence interval for a sample of this size is +/- 4.0 at the 95% level of confidence. The confidence interval for subgroups varies and is higher.

Key Findings

- **With New Jersey voters squarely focused on inflation and rising costs, lowering out-of-pocket health care costs is more important than ever.** Overall, 45% of voters in the state say inflation and rising costs should be Congress' top priority, and 78% agree that the costs of health care are going up more than other things they need. By more than a 3-to-1 margin, voters' main concern within health care is that out-of-pocket costs are too high.
- **As a result of high out-of-pocket costs, medical debt is widespread.** 47% of voters have either had their household finances seriously affected by medical debt or know someone who has. Among voters that have had their finances affected, 68% say they or someone close to them have had medical bills go into collections.
- **Voters want to see direct measures to control costs and think capping the amount insurers can charge overall or capping deductibles would help the most.** 43% of voters think insurance caps would do the most to reduce health care costs.
- **There is unanimous agreement (90%) 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.
- **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 40% Democrat, 37% Republican, 23% persuadable), more than 8-in-10 voters (81%) say they are more likely to support a candidate who makes reducing health care costs their top priority, including strong majorities of persuadable voters (80%).



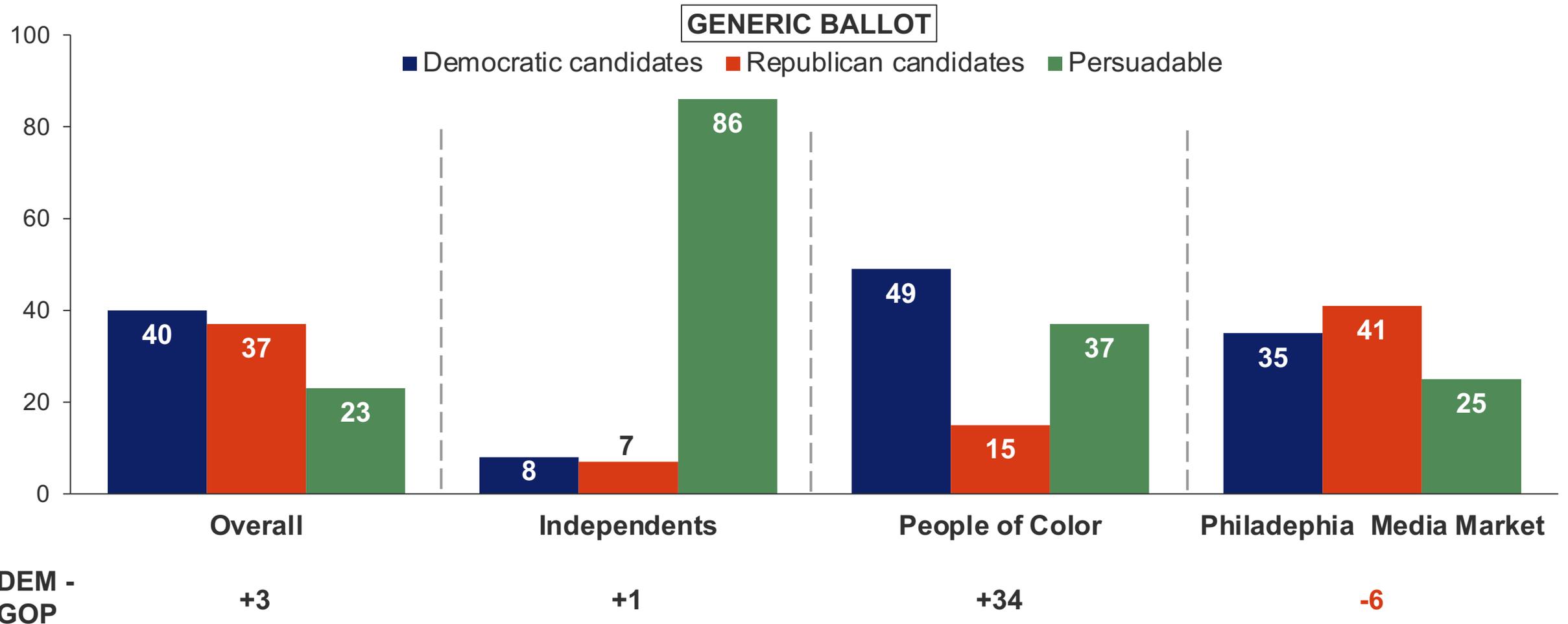
POLITICAL LANDSCAPE



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Among registered voters, Democrats have a 3-point advantage, with just under a quarter of voters still persuadable.

Democrats have the advantage among Hispanic voters but are 6 points down among voters in the Philadelphia media market.

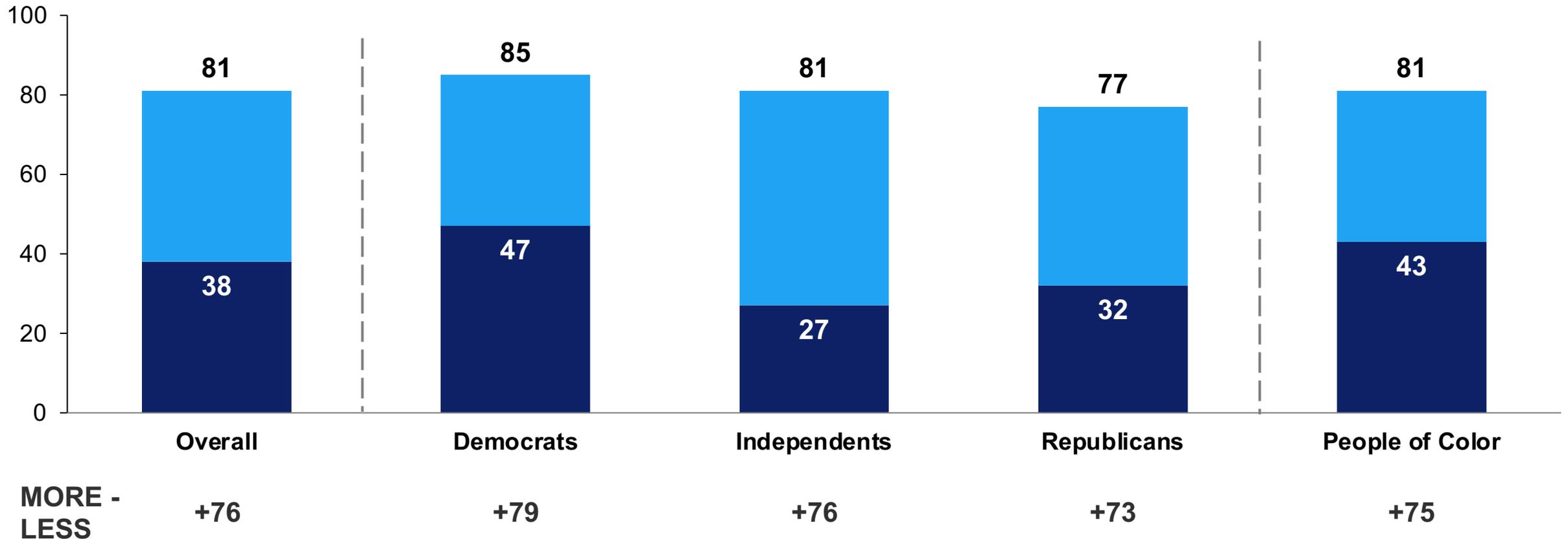


DEM -
GOP

A majority overall and across party lines are more likely to support a candidate who makes reducing health care costs a top priority.

Would you be more or less likely to support a political candidate who made reducing health care costs their top priority, or would it make no difference?

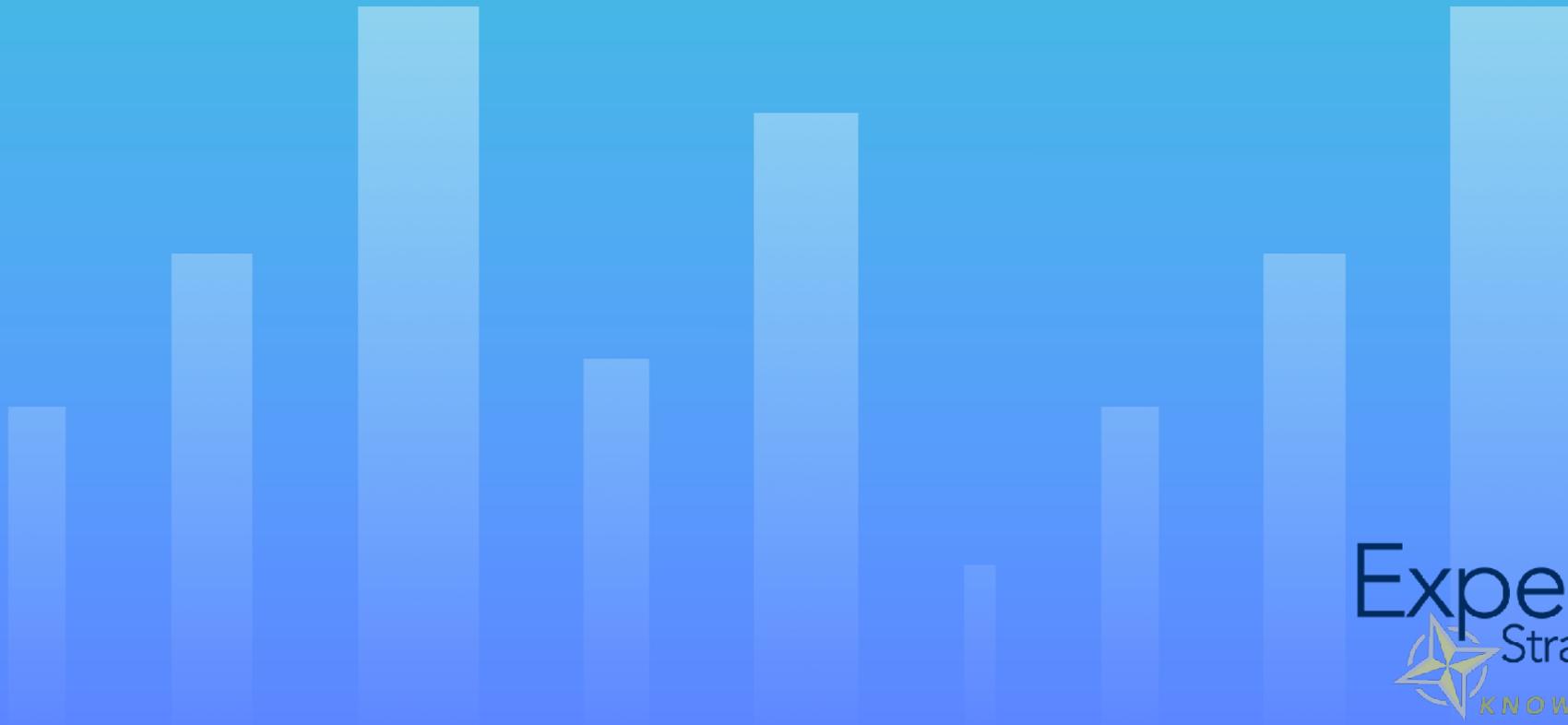
■ Much more likely ■ Somewhat more likely



MORE -
LESS



STATE OF NEW JERSEY'S CURRENT HEALTH CARE SYSTEM



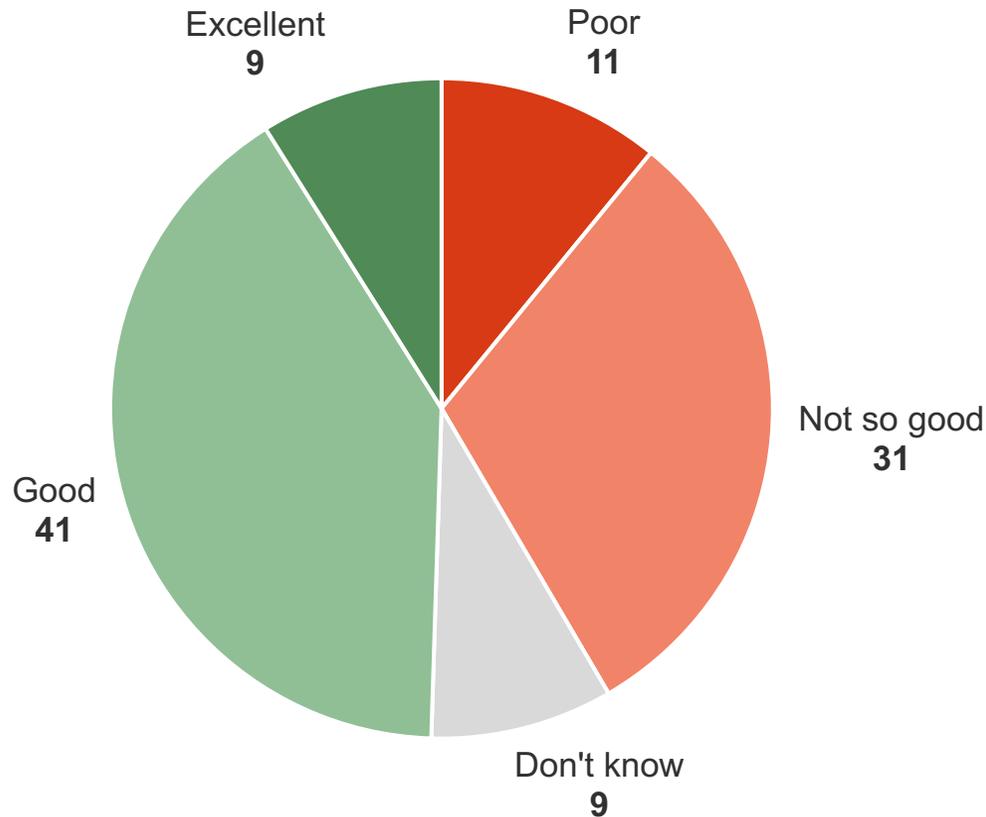
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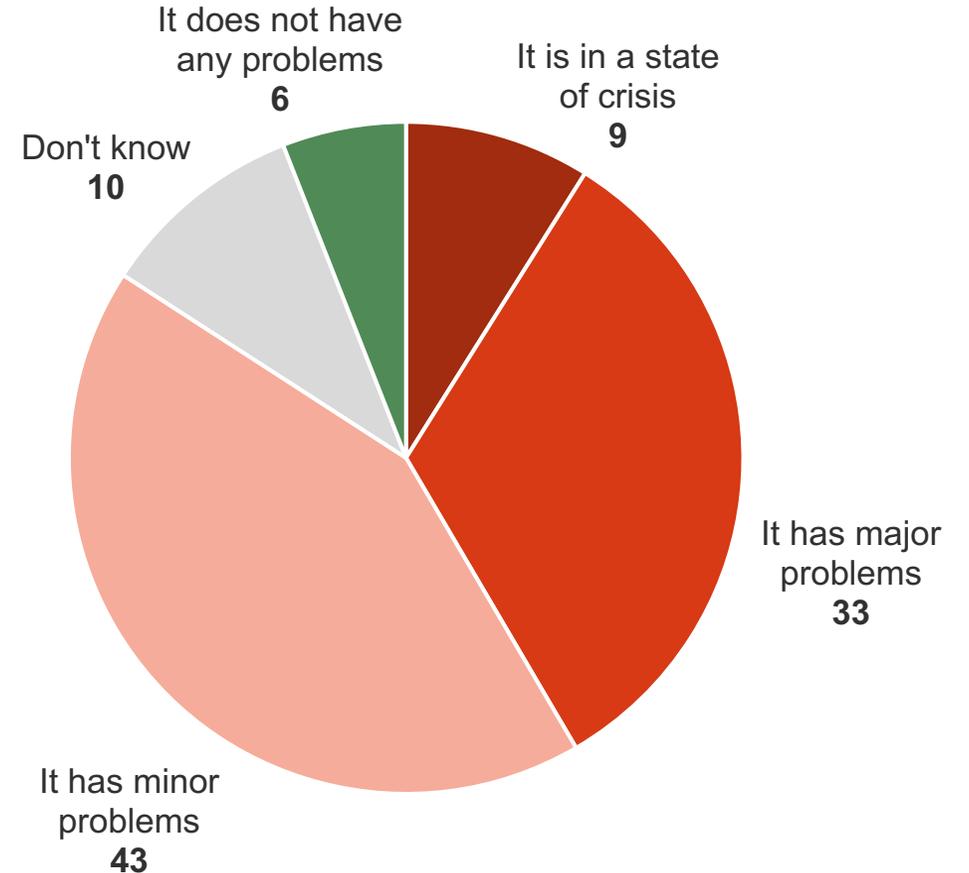
Just half of voters think things are going positively with people having access to affordable health care in New Jersey.

However, essentially everyone admits there are at least some problems with the state's health care.

How would you rate the way things are going with people having access to affordable health care in New Jersey?



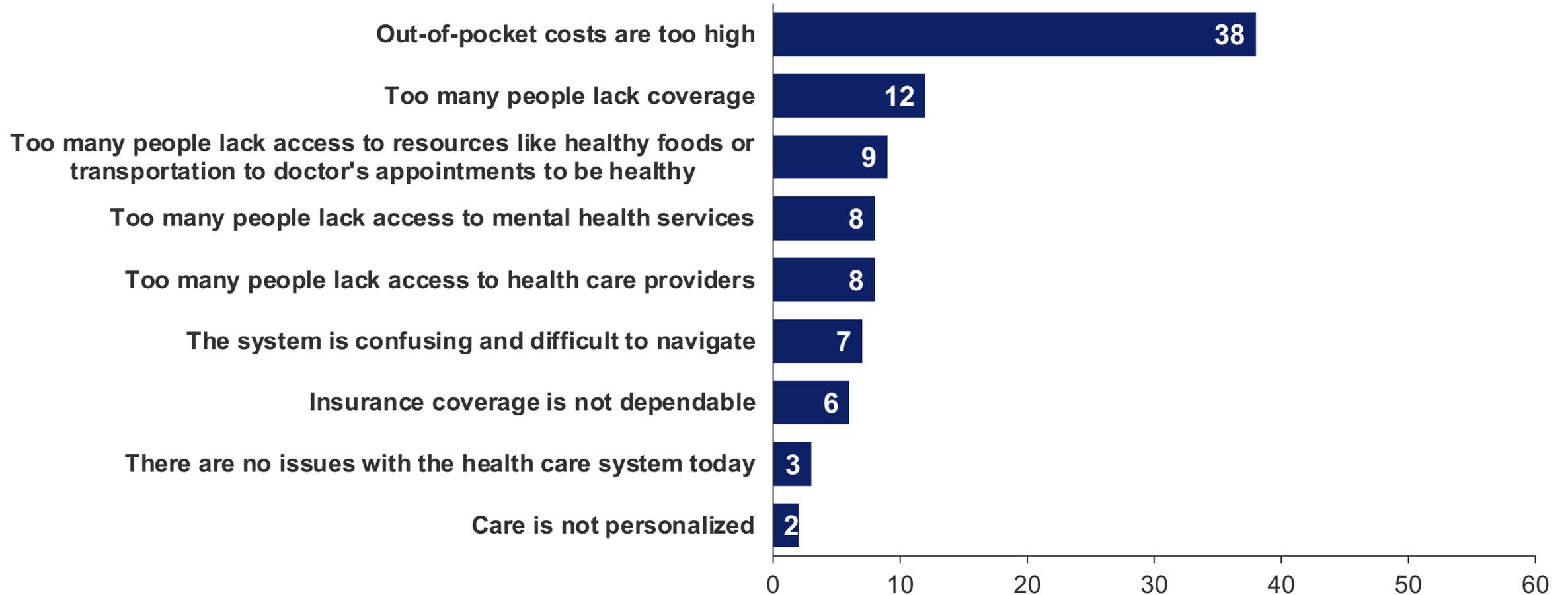
Which of these statements do you think best describes the health care system in New Jersey today?



Voters cite out-of-pocket costs being too high as the biggest issue in New Jersey's health care system.

Voters view it as the biggest issue by more than a 3-to-1 margin.

What do you think is the single biggest issue people face with the health care system in New Jersey today?



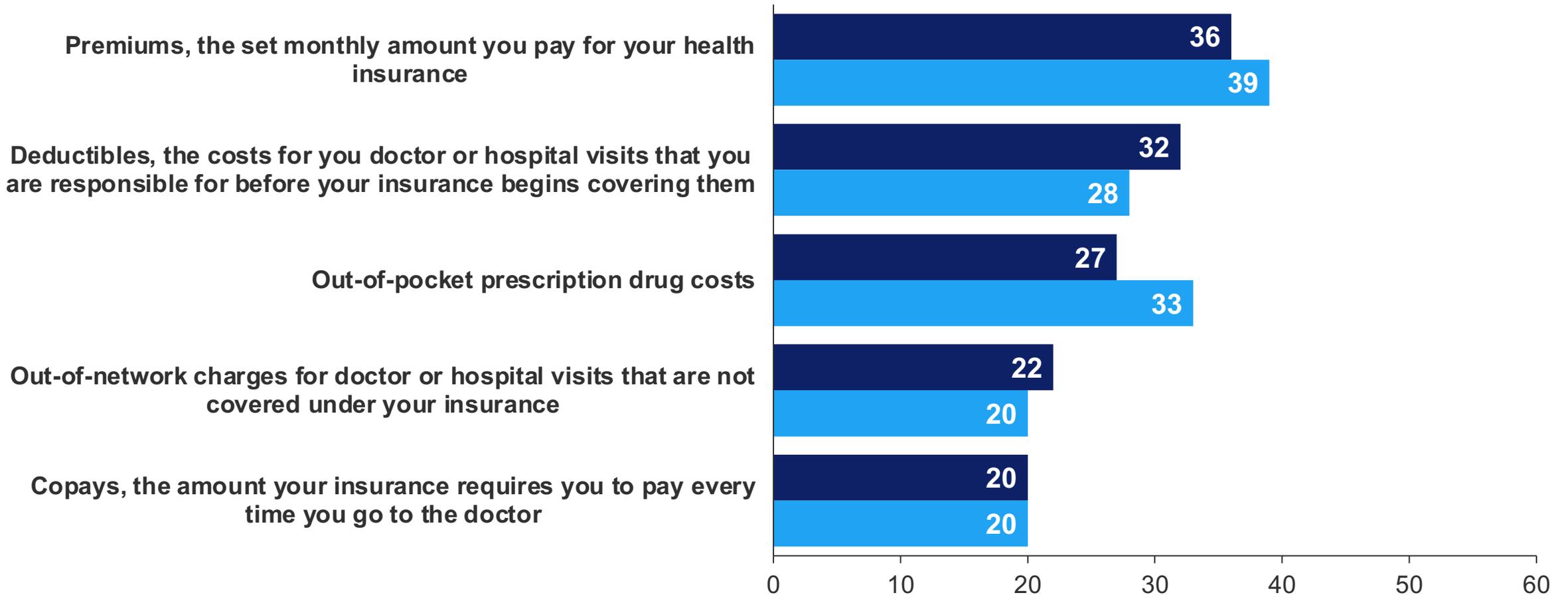
Premiums and deductibles are the cost that people struggle with the most.

In addition to premiums, more than 25% think deductibles and out-of-pocket prescription drug costs have also gone up significantly over the last two years.

Choose the cost that:

■ *Is the biggest issue for you personally*

■ *You think has gone up the most in the last two years*



Voters mostly lay the blame for high health care costs at the feet of insurance companies.

The government and pharmaceutical/drug companies also get some blame.

What part of the health care industry do you think is the most to blame for the high cost of health care? [OPEN-END]

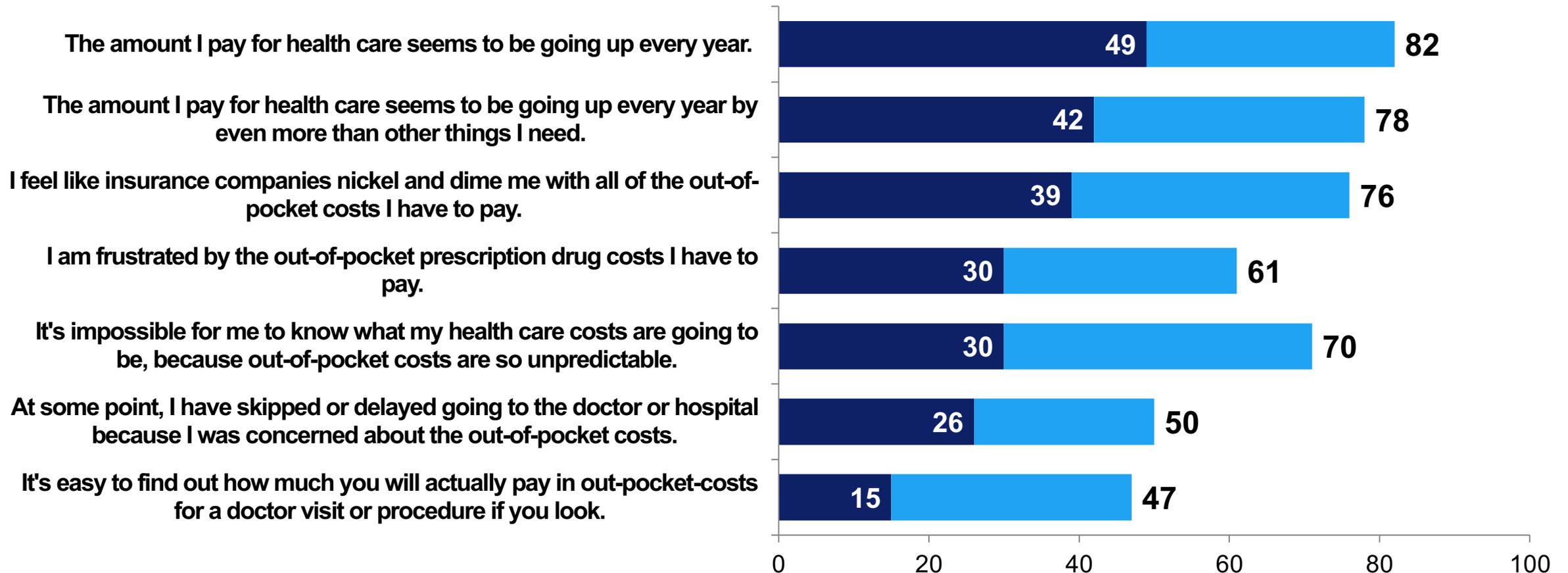


More than anything else, voters agree their health care costs are going up every year.

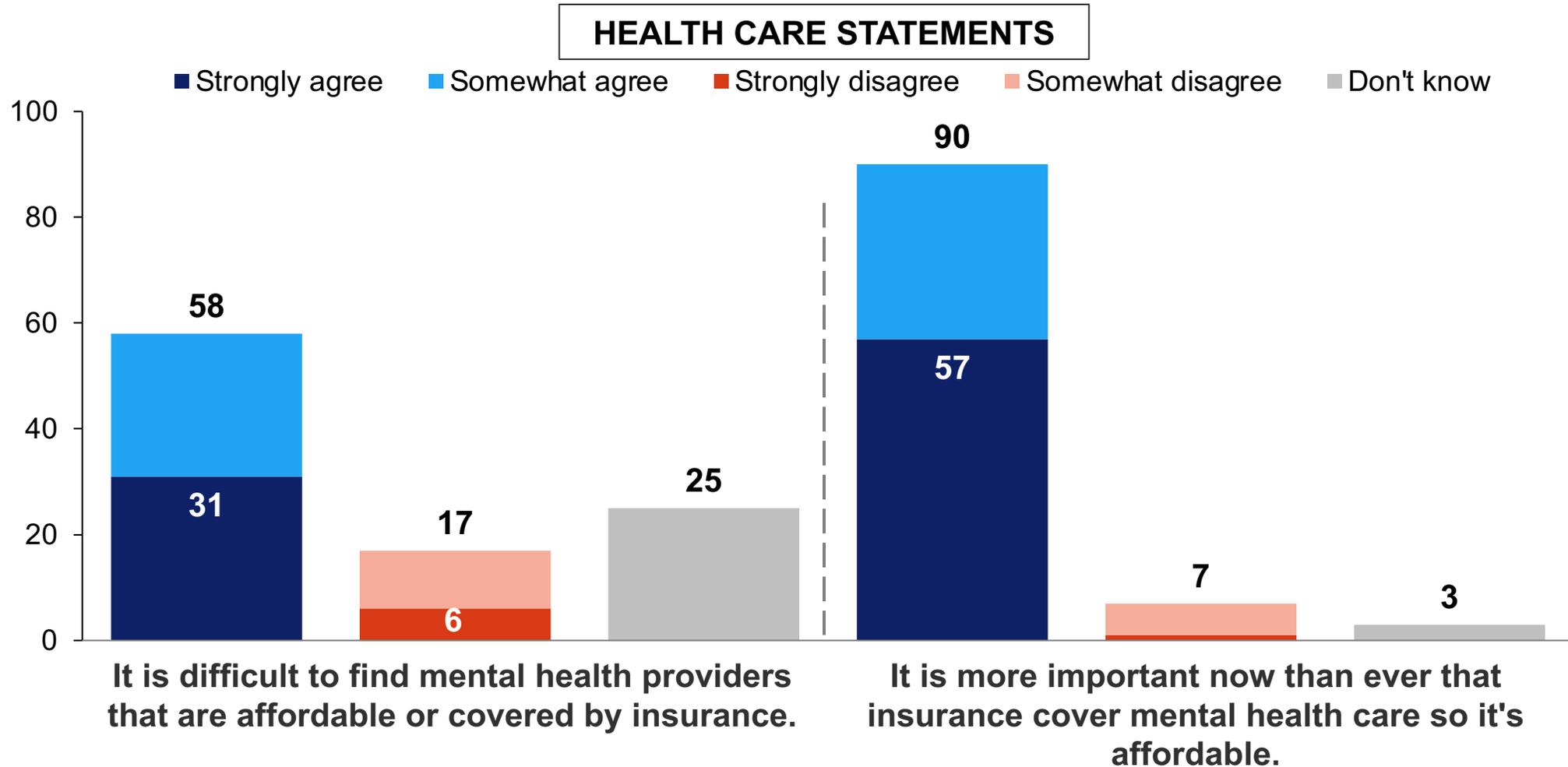
Voters feel like insurance companies nickel and dime them with out-of-pocket costs.

HEALTH CARE STATEMENTS

■ Strongly agree ■ Somewhat agree

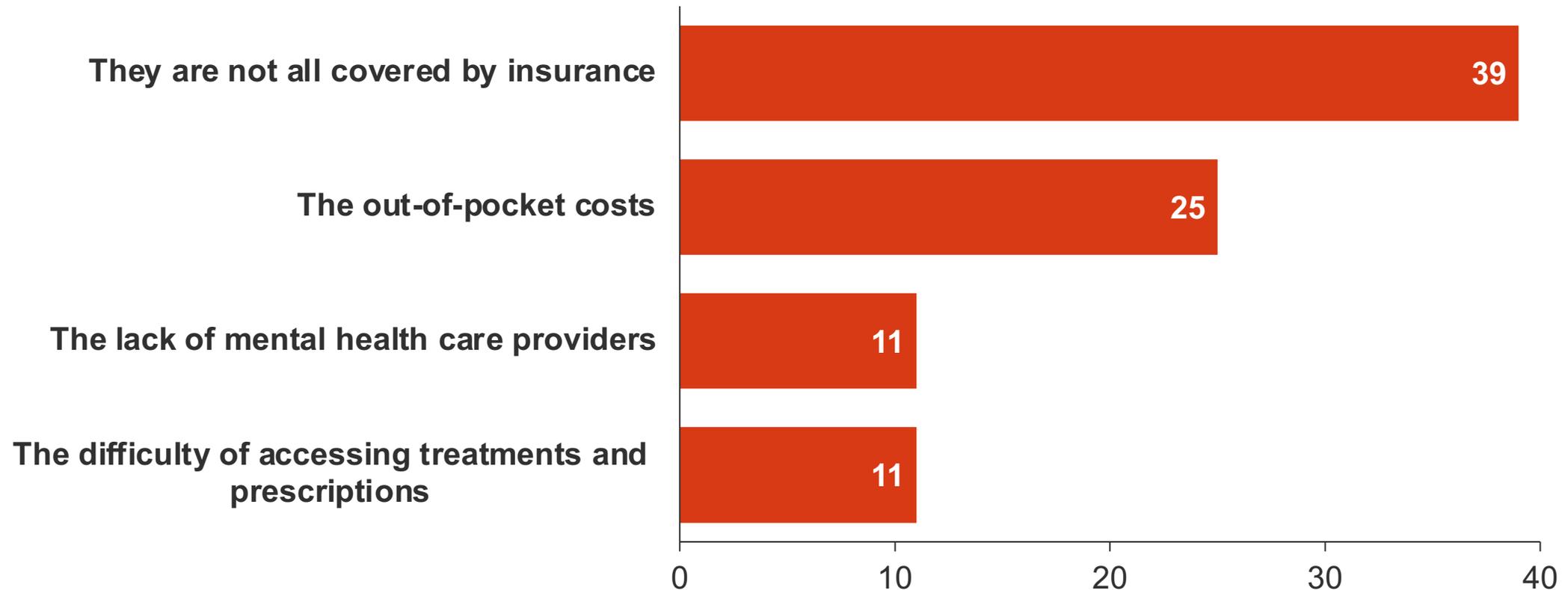


There's a consensus among voters that it's important cover mental health care, but a majority think it's difficult to find providers.



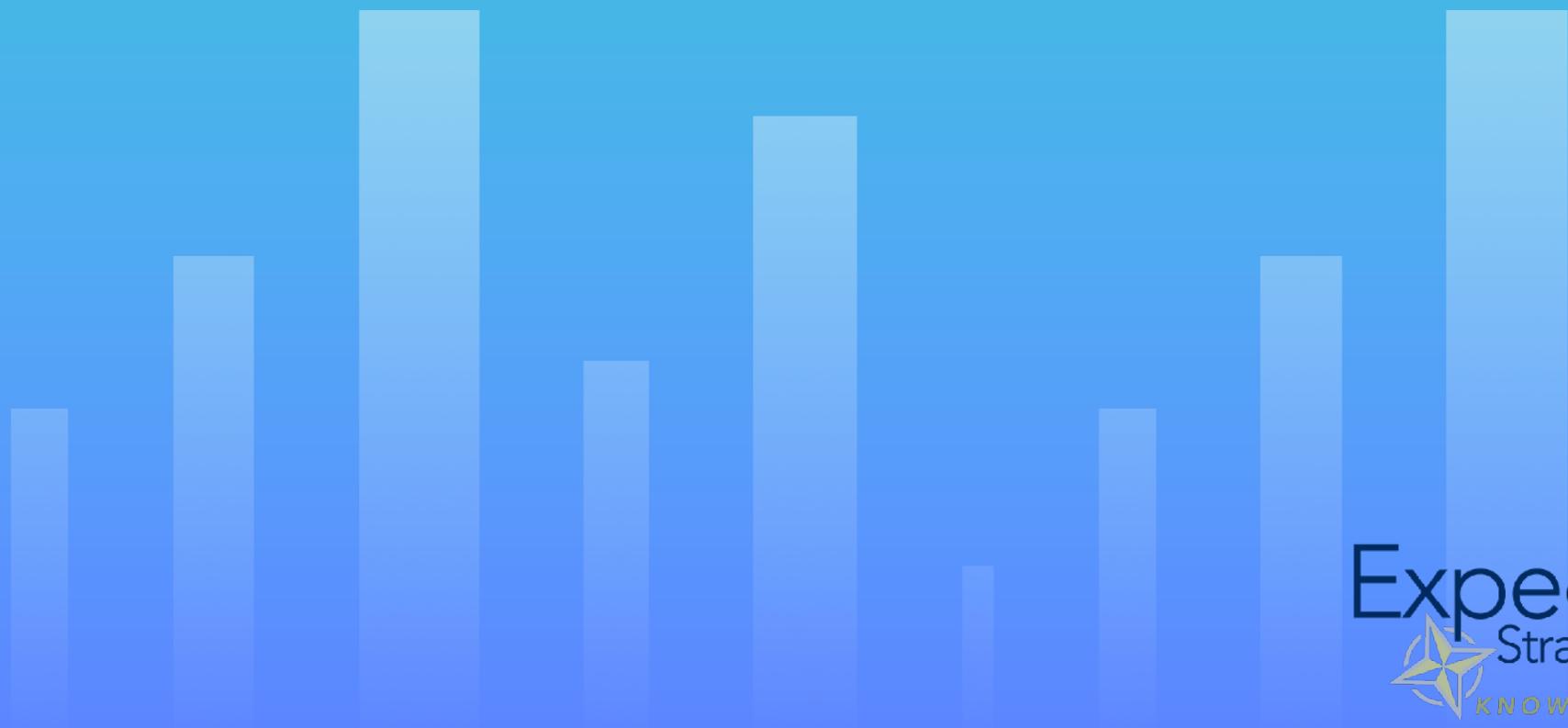
Nearly 2-in-3 voters say the greatest barriers to mental health care are lack of coverage or out-of-pocket costs.

Which of the following do you think is the greatest barrier keeping people from being able to access mental health care?





MEDICAL DEBT



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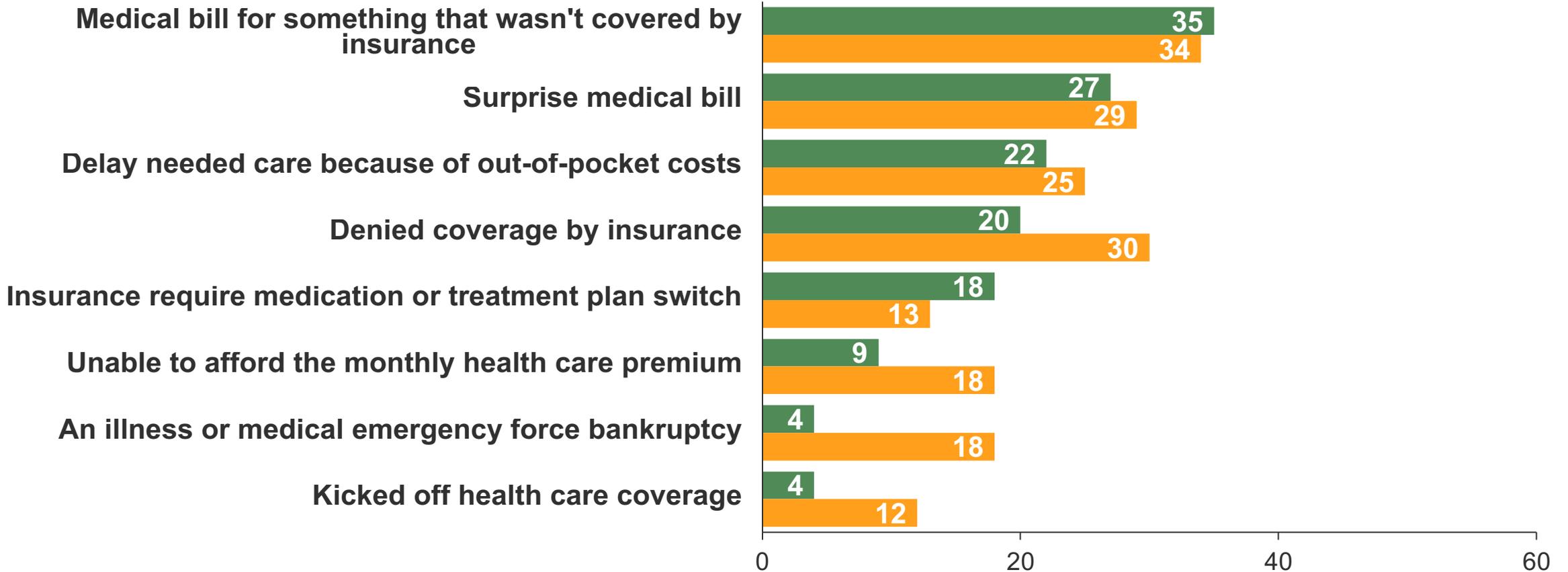
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More than 60% of New Jersey voters have received a medical bill they thought was covered but wasn't or a surprise medical bill.

30% of voters are concerned about being denied coverage by insurance.

HEALTH CARE SITUATIONS

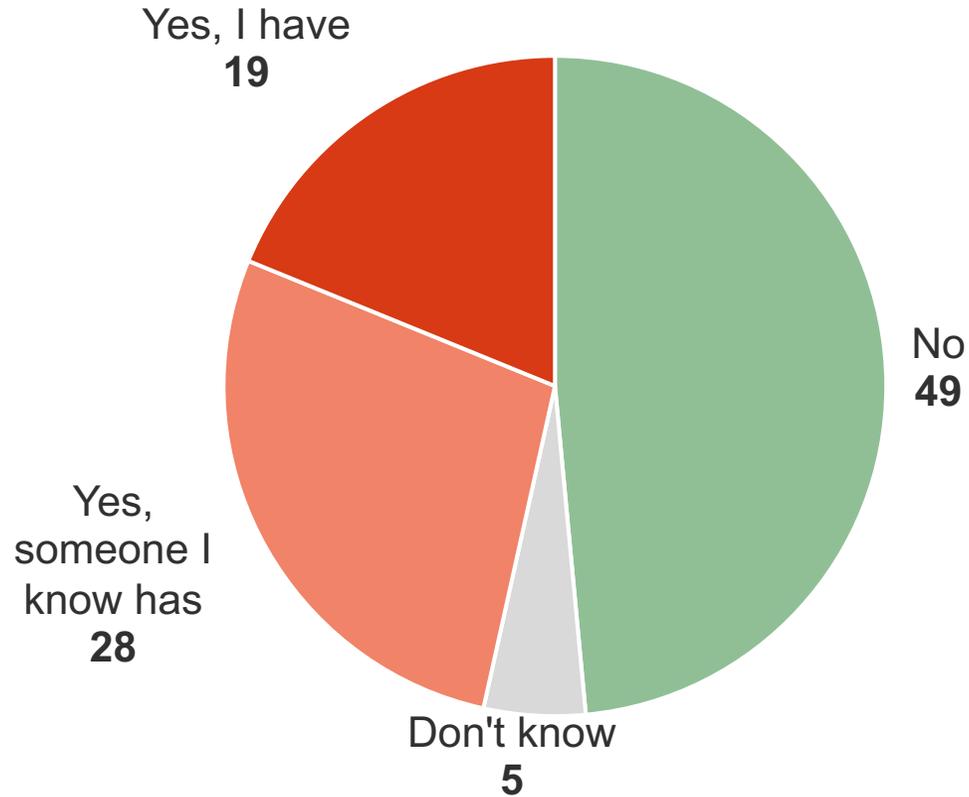
■ Happened to you ■ Concerned about happening to you



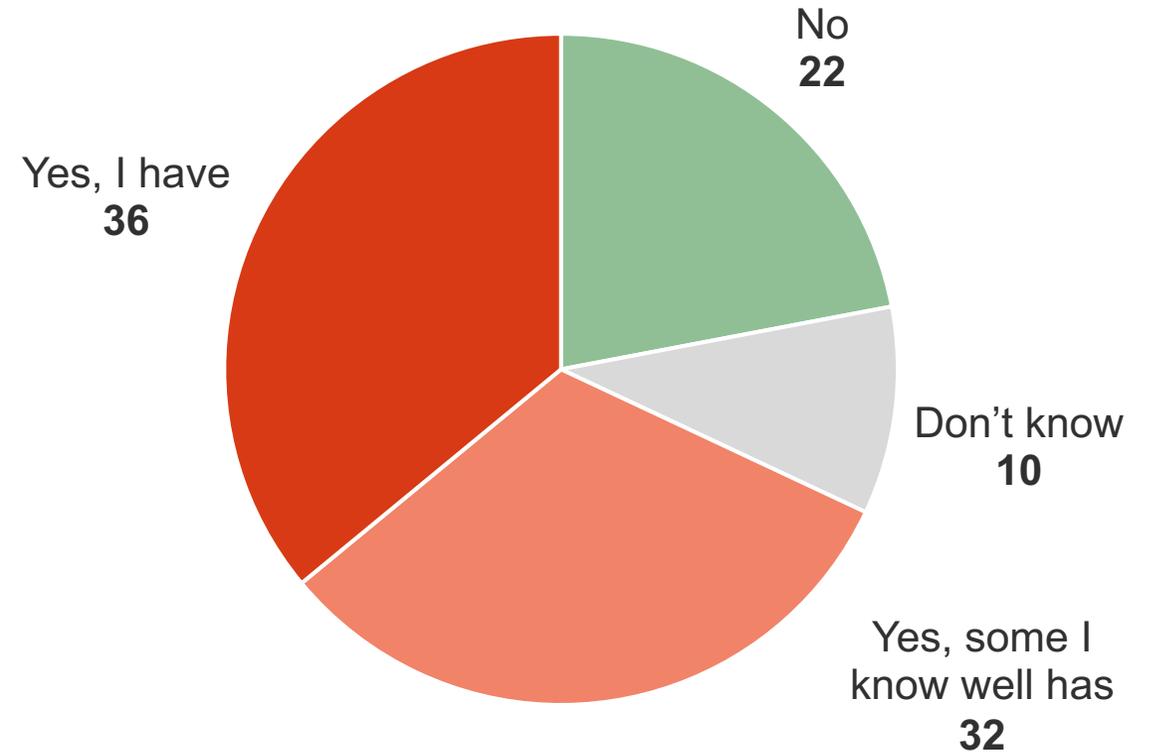
47% say they, or someone close to them, have had their finances seriously affected by medical bills.

Of those that have, 68% have personally had a medical bill go into collections or knows someone who has.

Have you or has someone you know well had their household finances seriously affected by medical bills in the last two years?

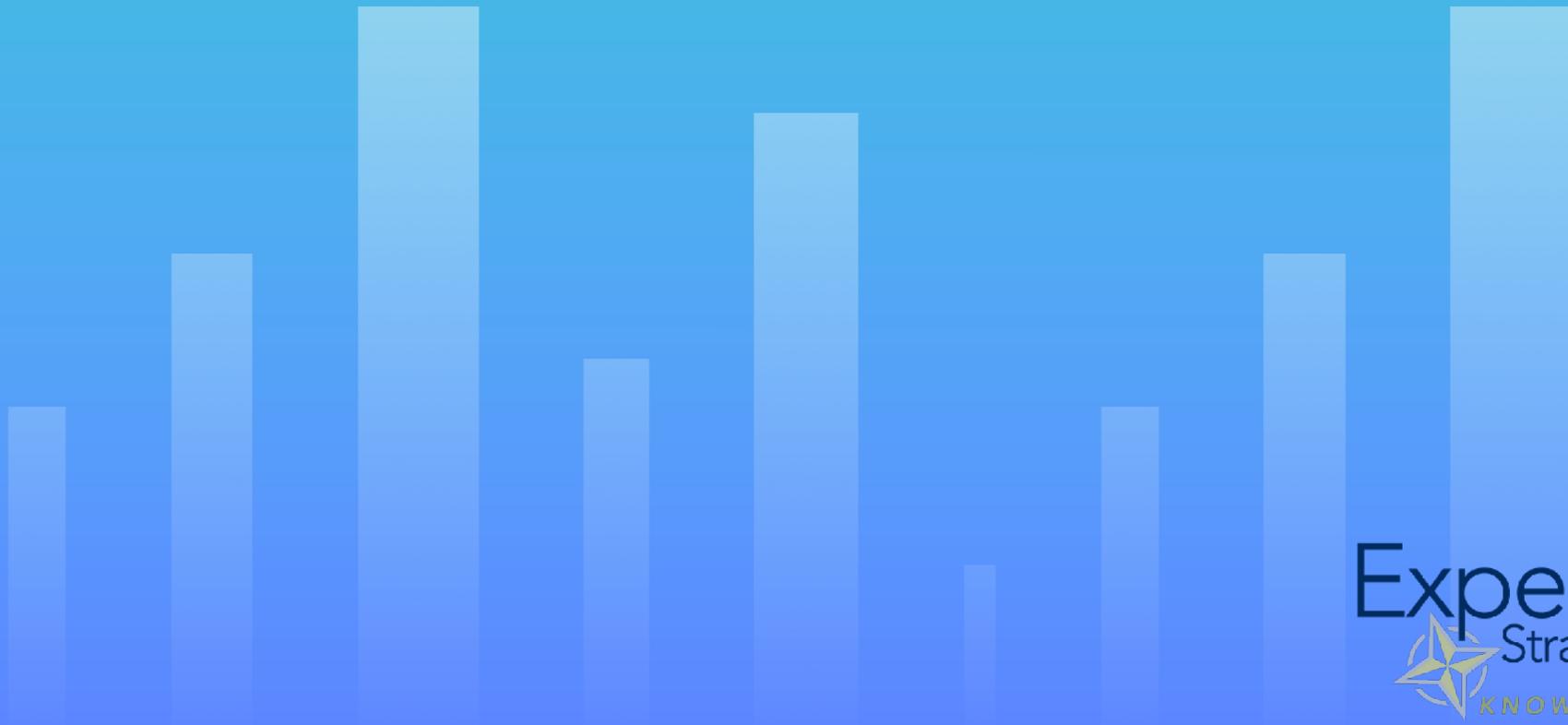


[IF YES] Have you or someone you know well ever had any medical bill go into collections?





POLICY SOLUTIONS

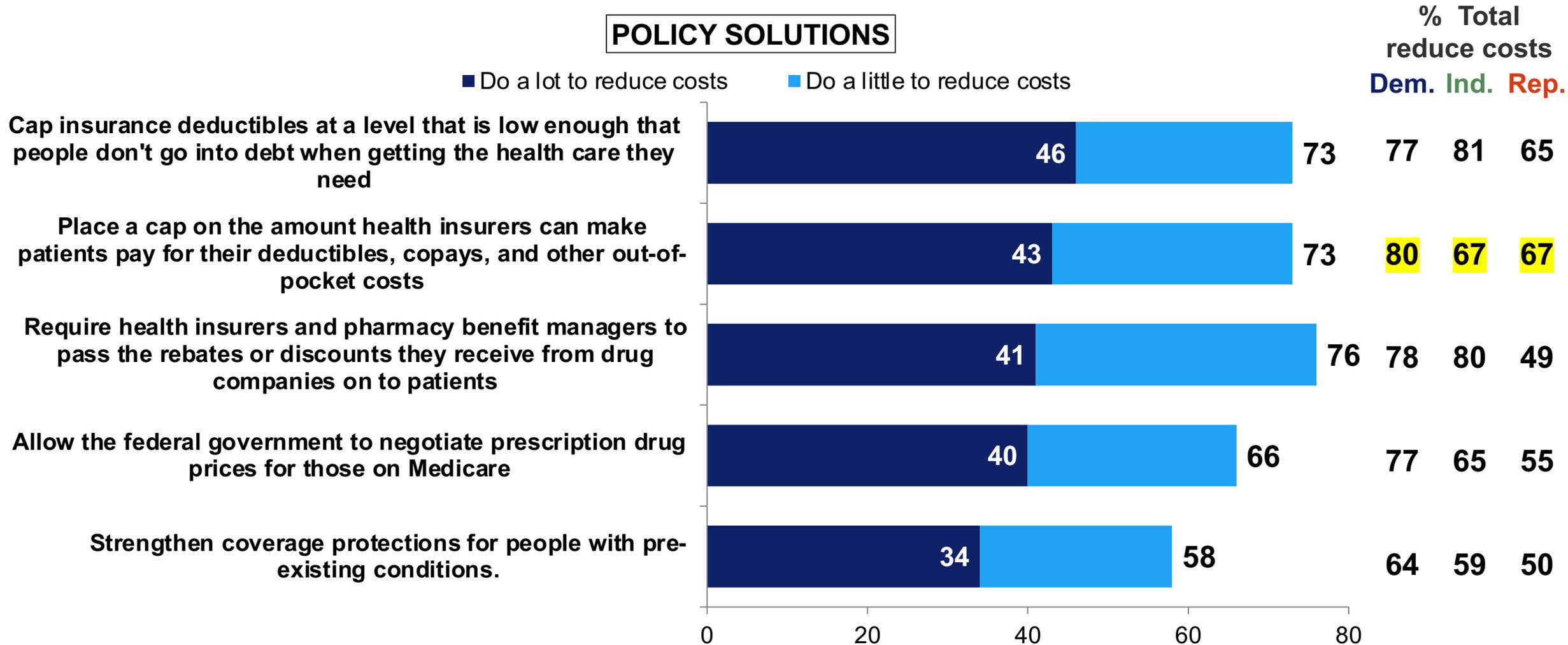


Expedition
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Capping costs and regulating pharmacy benefits are the policies voters think will do the most to reduce health care costs.

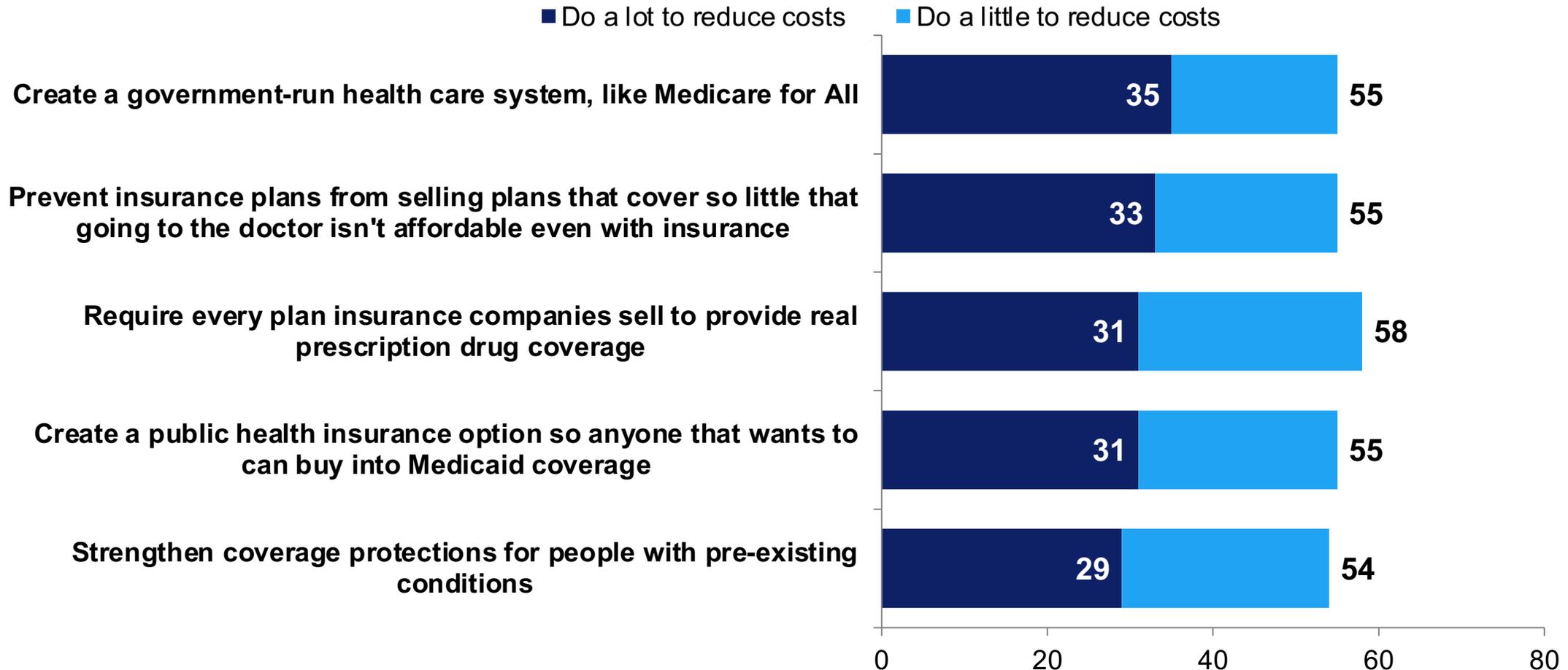
Voters across partisanship believe these policies will reduce costs.



Only 34% of New Jersey voters think a public option would do a lot to reduce health care costs.

Voters are also skeptical that increased transparency will actually reduce costs.

POLICY SOLUTIONS

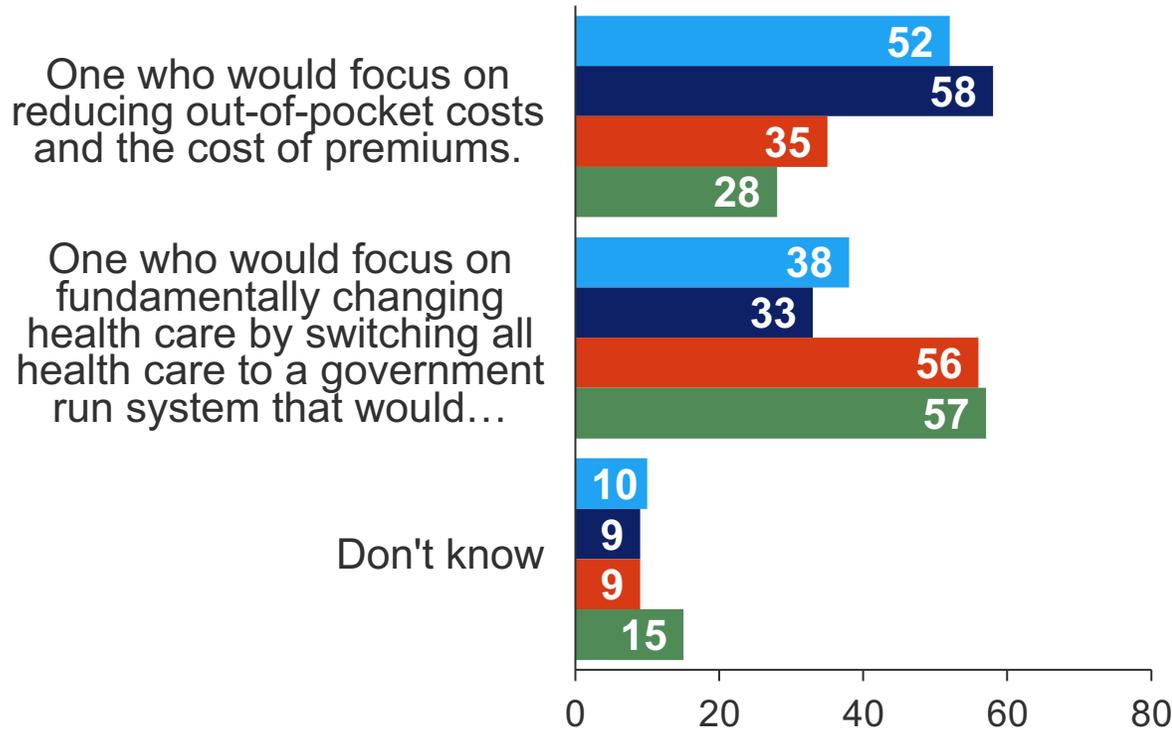


New Jersey voters are most concerned with out-of-pocket costs and premiums

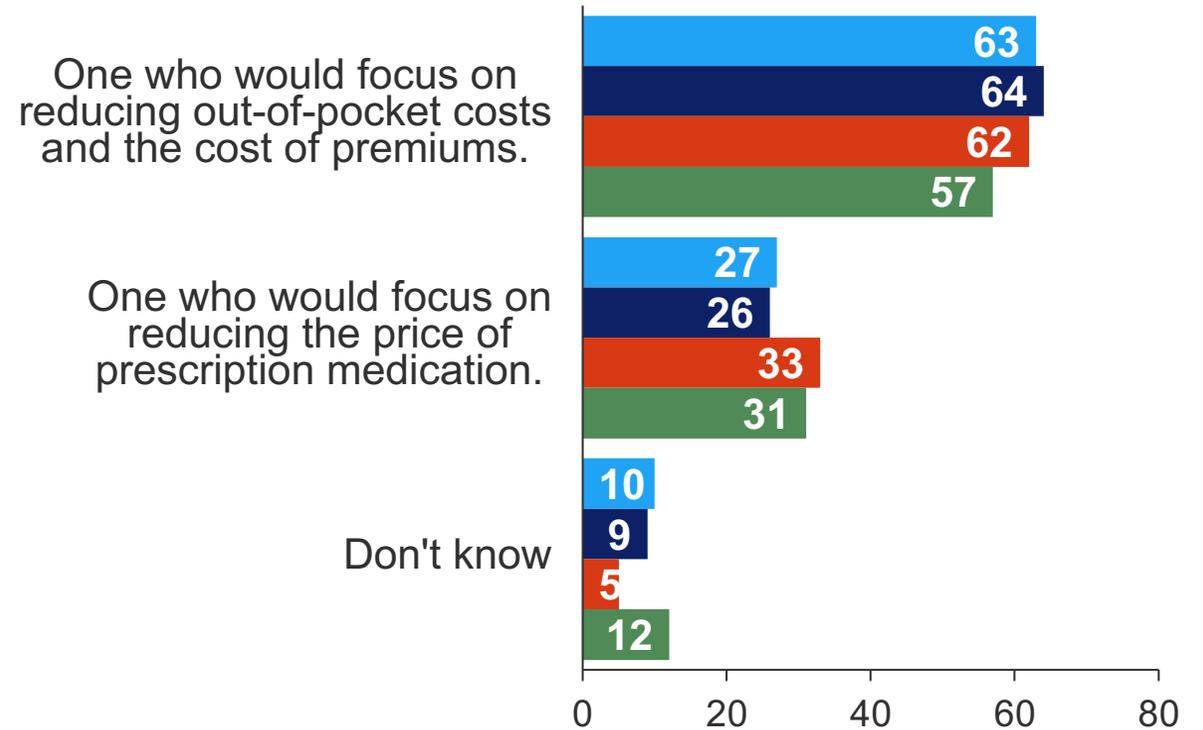
However, minority voters are more interested in a fundamental overhaul of the health care system.

Which kind of candidate for federal office, such as Congress, are you more likely to support when it comes to how they would improve health care?

■ Among All ■ White ■ Black ■ Hispanic



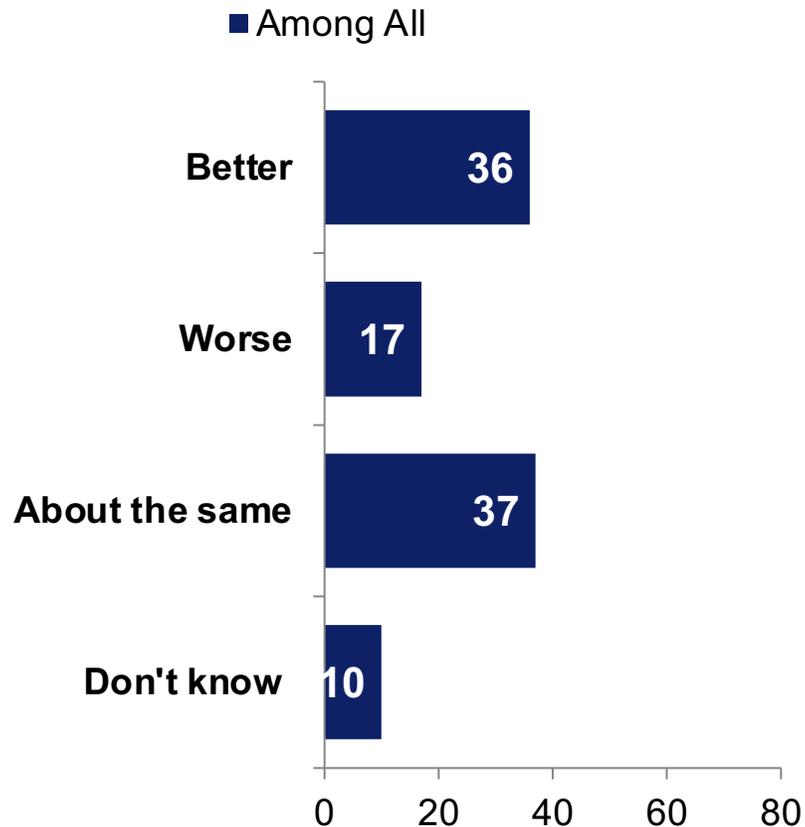
■ Among All ■ White ■ Black ■ Hispanic



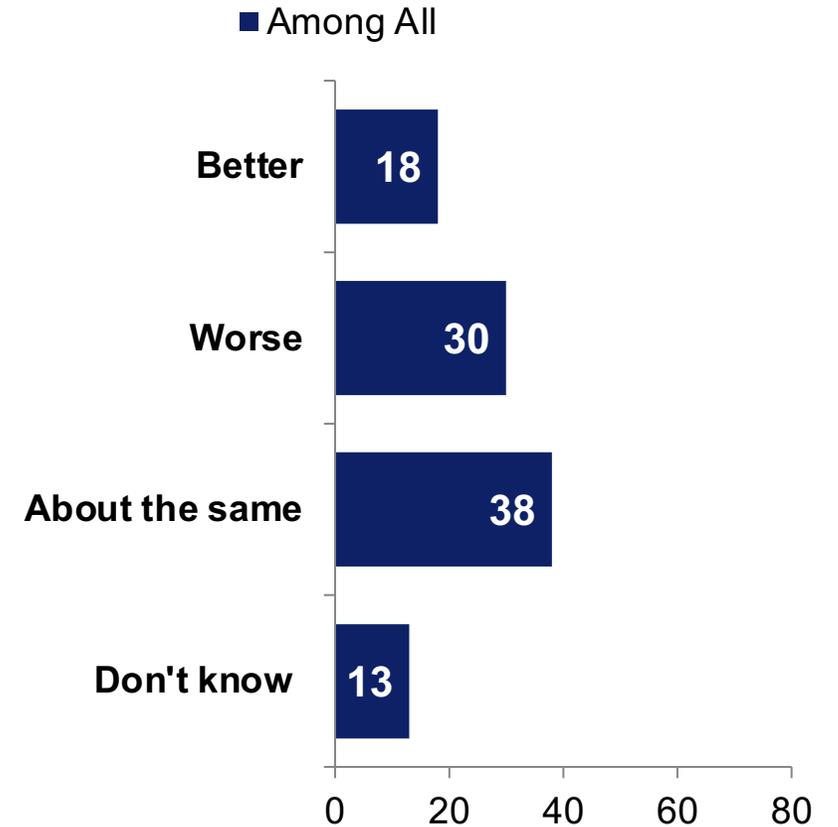
Some New Jersey voters believe their care is of better quality but more expensive.

Over a third (37% and 38%, respectively) believe each to be about the same.

QUALITY OF CARE IN NJ (RELATIVE TO THE REST OF THE US)



AFFORDABILITY OF CARE IN NJ (RELATIVE TO THE REST OF THE US)



Beliefs about affordability are consistent across subgroups

Belief that NJ is relatively expensive rise with age – peaks under age 65

AFFORDABILITY OF CARE IN NJ (RELATIVE TO THE REST OF THE US)

■ Don't know ■ Worse ■ About the same ■ Better

