

July 26, 2022

To: Interested Parties

Fr: Impact Research and Expedition Strategies

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

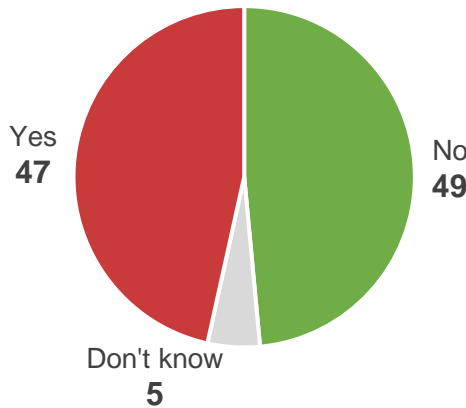
Cost has long been the driver of the health care debate. With voters in Impact Research and Expedition Strategies' New Jersey poll squarely focused on inflation and rising costs as their top priority for Congress, lowering out-of-pocket health care costs is more important than ever. What voters want 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 New Jersey.** 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. Financially unstable households, who account for 18% voters, are also feeling the rising costs with 81% 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.** Just half (50%) would positively rate the way things are going with people having access to affordable health care in the state. They point to deductibles (32%) and premiums (36%) as the biggest specific pain point when it comes to cost, especially for those with private insurance (36% deductibles / 38% premiums). While just 17% say the quality of health care in New Jersey is worse than it is elsewhere, 30% believe the cost of care is worse in New Jersey – and just 18% say it is better.
- **As a result of high out-of-pocket costs, medical debt is widespread.** Overall, 47% 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, 68% say they've had medical bills go into collections, including 73% of voters of color and 71% 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

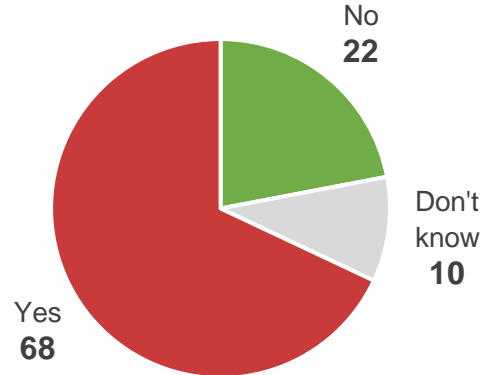
These findings are based off a statewide online survey in New Jersey conducted by Impact Research between June 22-26, 2022. A total of N=603 interviews were collected from registered voters. The confidence interval for the overall sample is ± 4.0 percentage points at the 95% level of confidence.

concerns voters the most is getting a medical bill for something they thought was covered by their insurance but wasn't, something 35% 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.** Overall, 73% of voters think insurance caps on out-of-pocket costs would reduce health care costs, including 80% of Democrats, 67% of Independents, and 67% of Republicans.
- 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, with a majority of voters overall (58%) and 80% of voters of color who agree it's difficult to find mental health providers that are covered by insurance.
- 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%) and Independents (81%).

 - Additionally, a majority in New Jersey say they are more inclined to support a candidate who is focused on reducing out-of-pocket costs and premiums (52% choose this candidate) than one who is focused on "fundamentally" changing health care by switching to a government run system (38% prefer this type of candidate). When faced with the choice between one who is focused on reducing the same costs vs. one who is focused more narrowly on reducing drug prices, the preference widens to 63% to 27% in favor of the cost-focused candidate.