

Consumers for Quality Care

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

Methodology



In conjunction with EMC Research, Impact Research conducted a statewide online poll of registered voters in Washington.



The sample includes a total of N=602 registered voters.



Interviews were conducted between June 22 – 26, 2022.



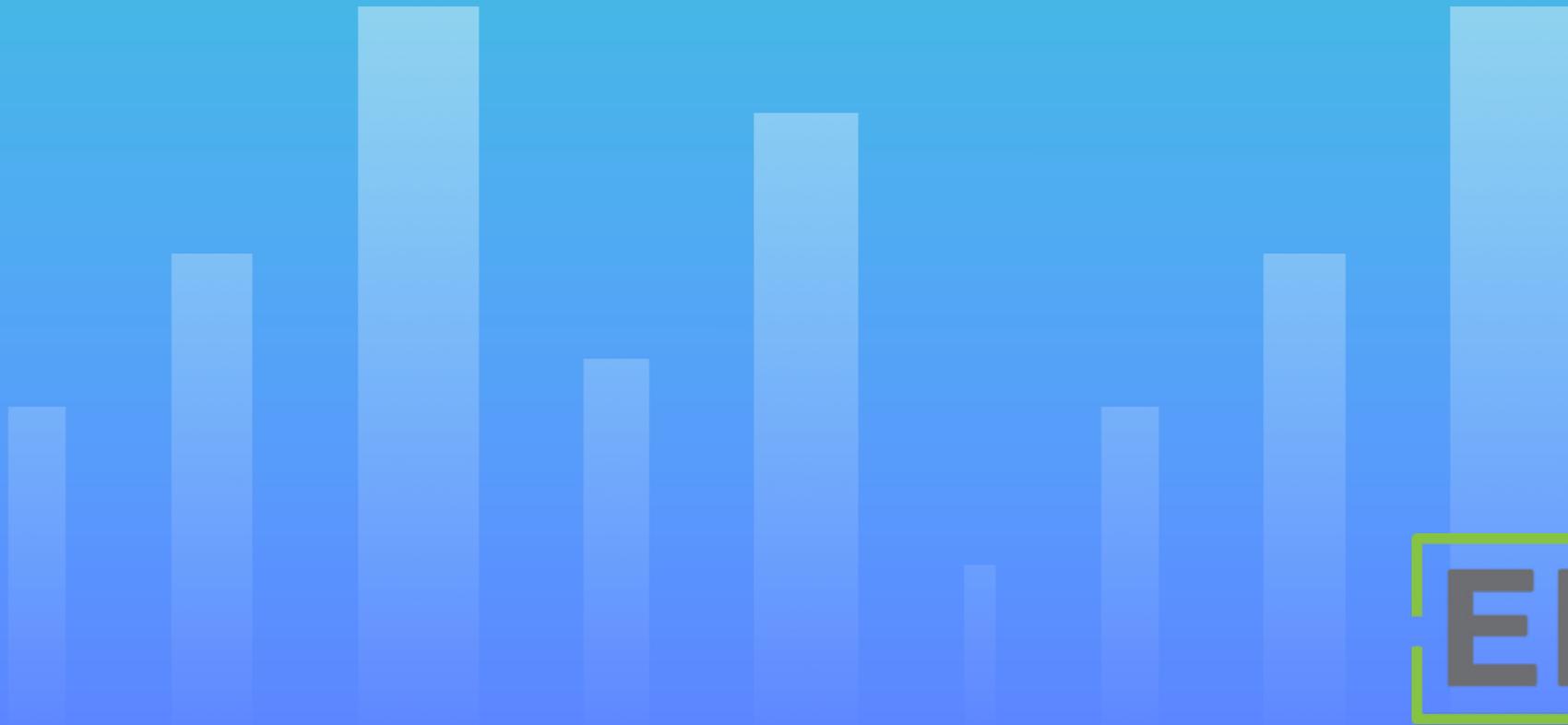
The confidence interval for a sample of this size is +/- 4.0 at the 95% level of confidence. The confidence interval for subgroups varies and is higher.

Key Findings

- **With Washington 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 66% agree that the costs of health care are going up more than other things they need. By more than a 2-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.** A majority of voters (53%) have either had their household finances seriously affected by medical debt or know someone who has. Among voters that have had their finances affected, 72% 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.** More than 60% 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 41% Democrat, 35% 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 (68%).

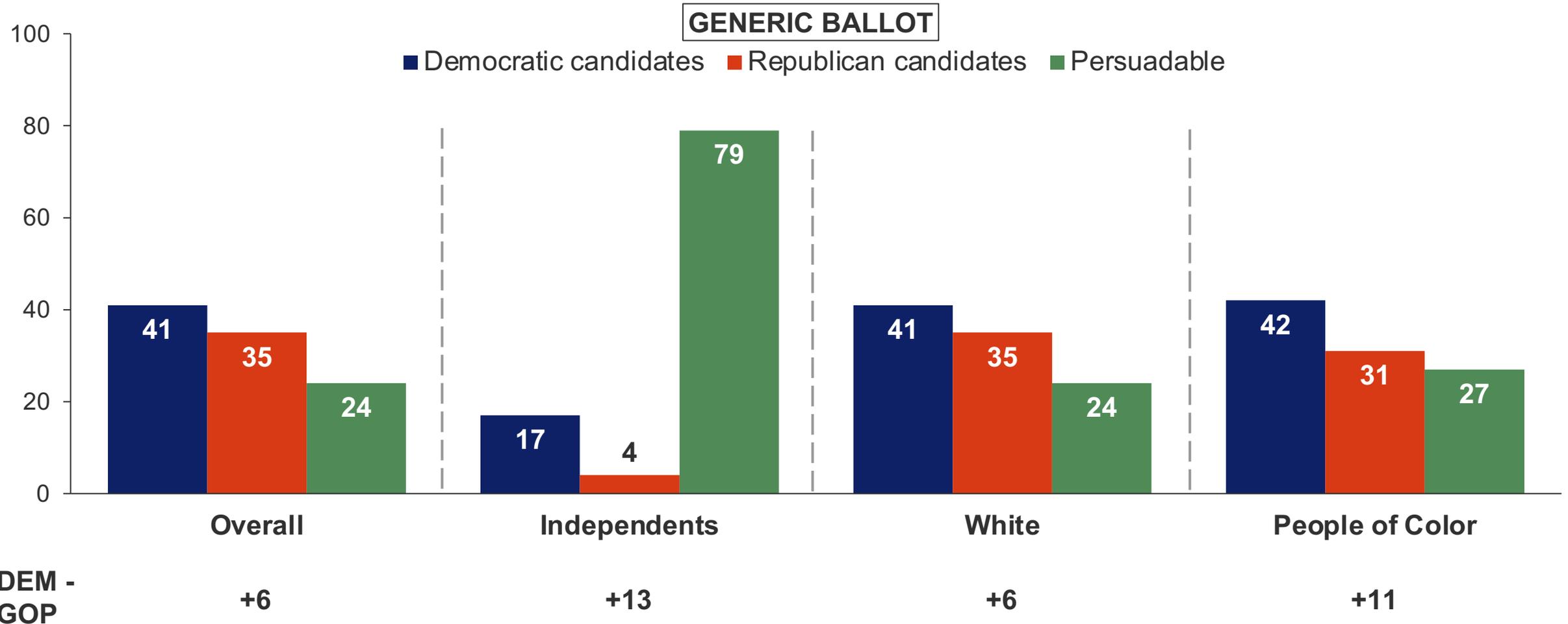


POLITICAL LANDSCAPE



Among registered voters, Democrats have a 6-point advantage, with nearly a quarter of voters still persuadable.

People of color lean more heavily Democratic while Independents are mostly persuadable.

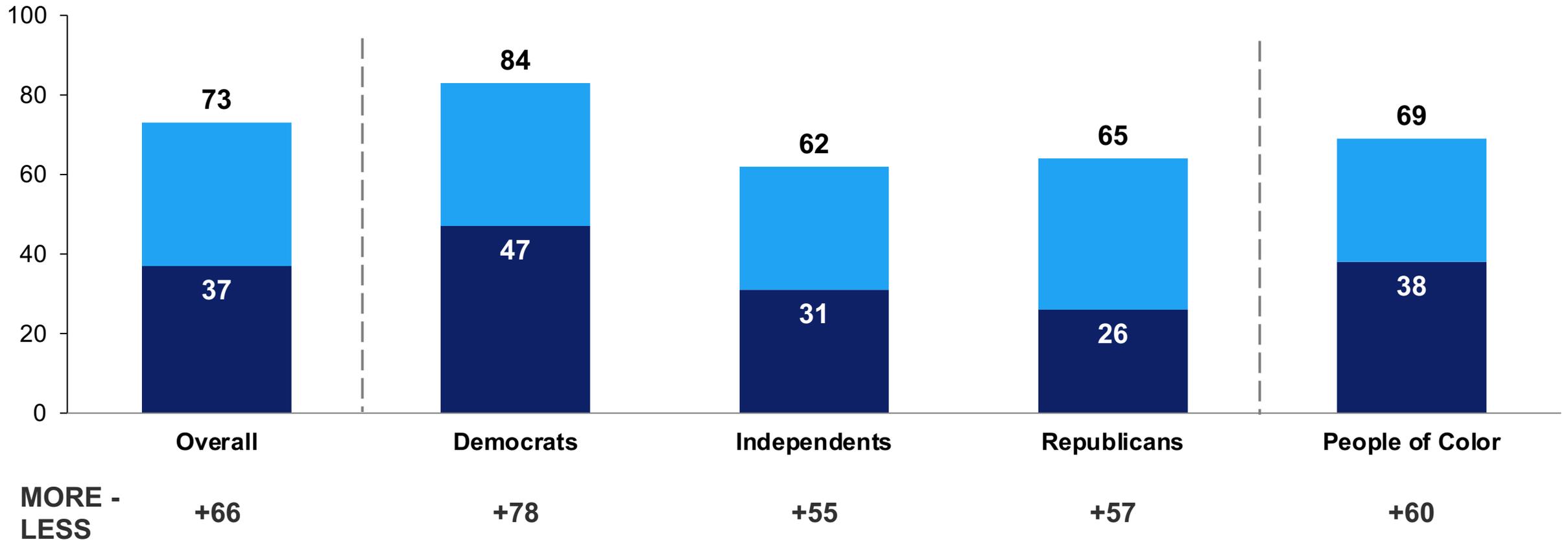


DEM -
GOP

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

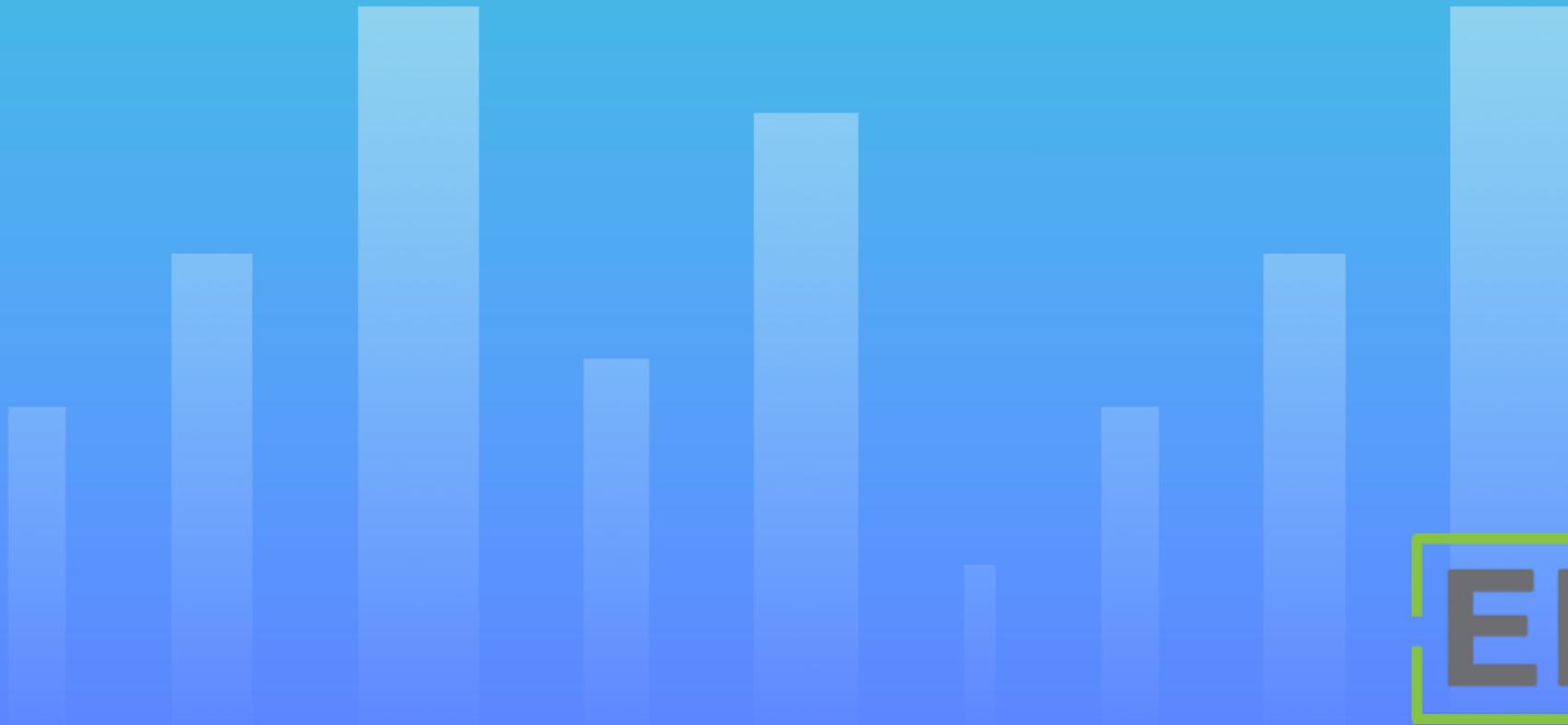
Would you be more or less likely to support a political candidate who made reducing health care costs their top priority, or would it make no difference?

■ Much more likely ■ Somewhat more likely





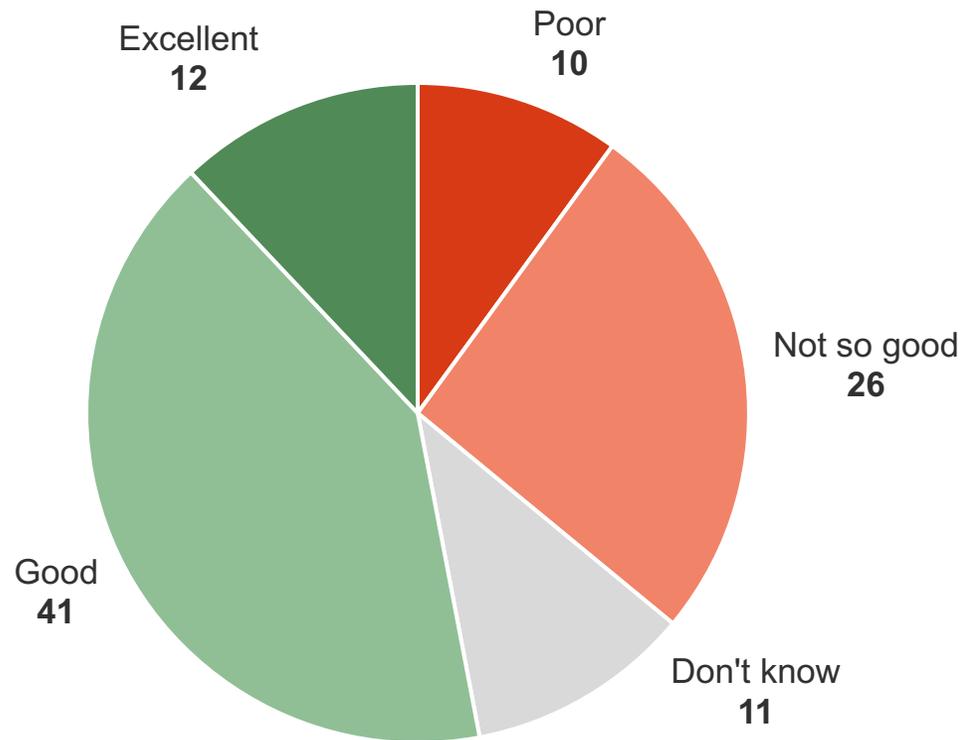
STATE OF WASHINGTON'S CURRENT HEALTH CARE SYSTEM



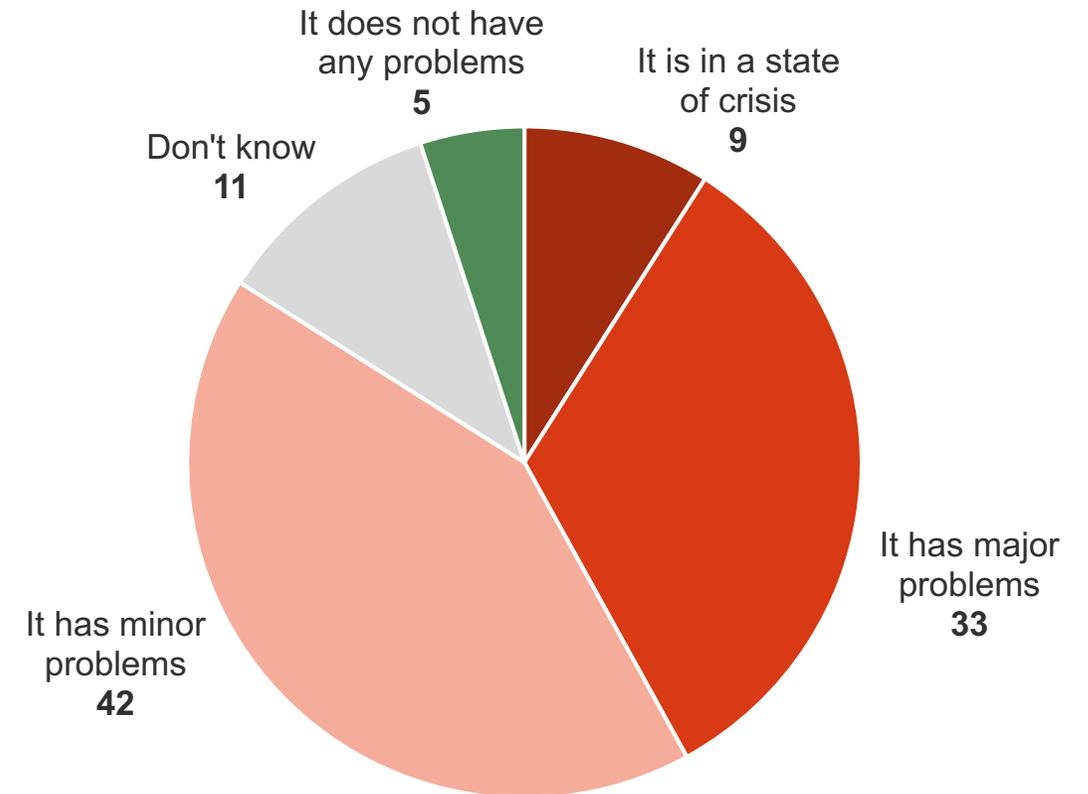
While most voters say positive things about people having access to affordable health care in Washington, nearly as many say the opposite.

The vast majority of voters say Washington's health care system has at least some problems.

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



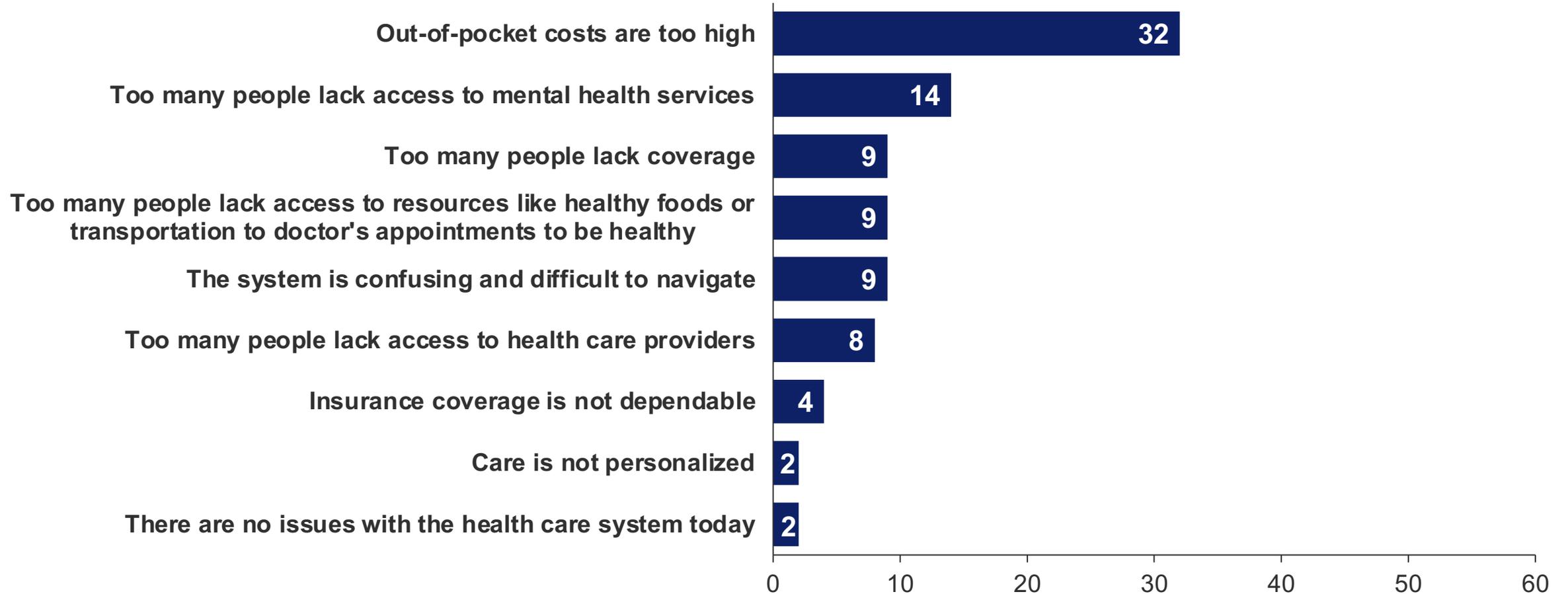
Which of these statements do you think best describes the health care system in Washington today?



Out-of-pocket costs are the biggest issue people face in Washington's health care system by a 2-1 margin.

Lacking access to mental health services is the next highest cited issue.

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



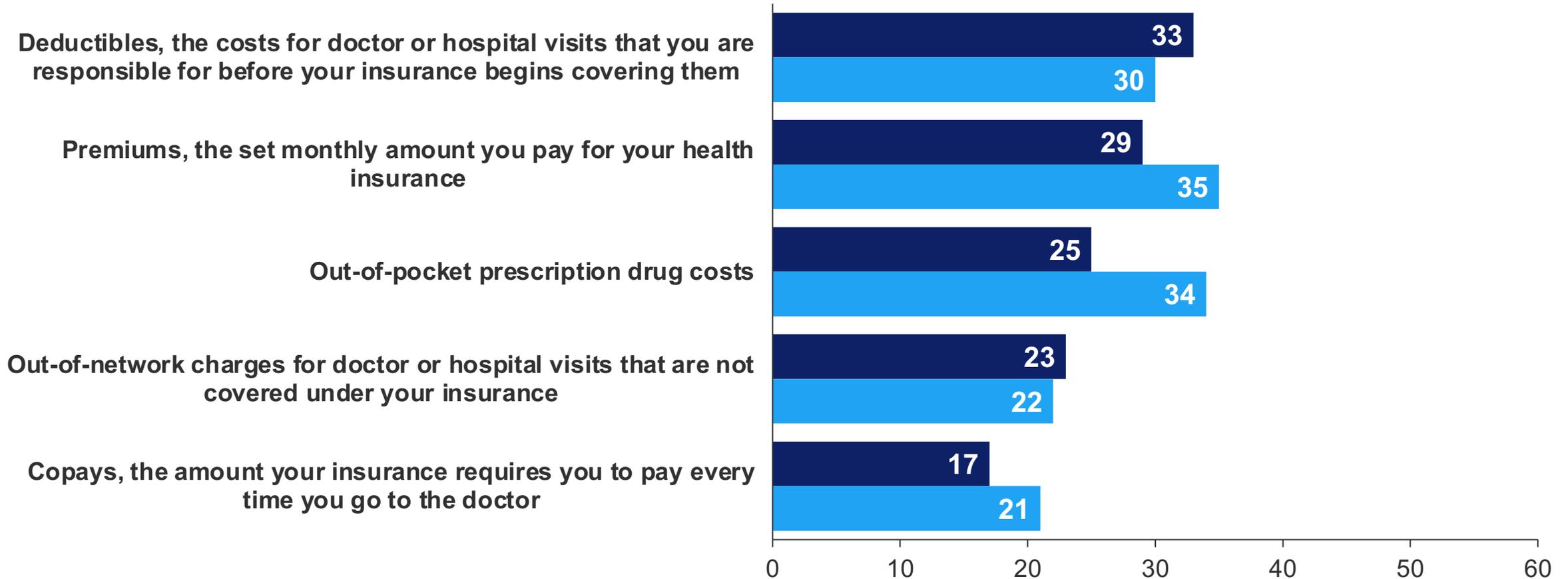
Challenges with costs related to the healthcare system in Washington State are widespread and increasing quickly.

In a test of areas where people might face costs in the healthcare system, at least two in ten say that every one of the items tested is either a big issue for them personally, or the costs for that specific item has gone up.

Choose the cost that:

■ *Is the biggest issue for you personally*

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



Insurance companies stand out as the most to blame for the high cost of healthcare.

But voters also think pharmaceutical companies, government, doctors, and hospitals all share in the 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]

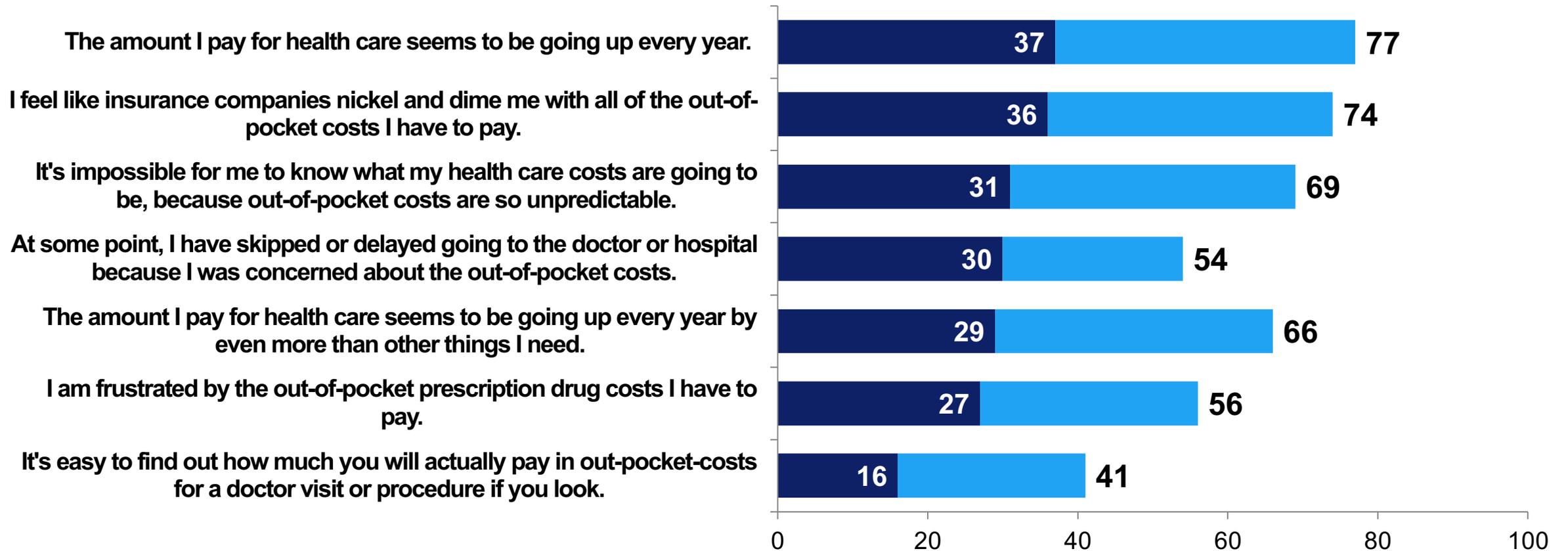


There are a multitude of cost challenges in the healthcare system; chief among them is that health care costs seem to be going up every year.

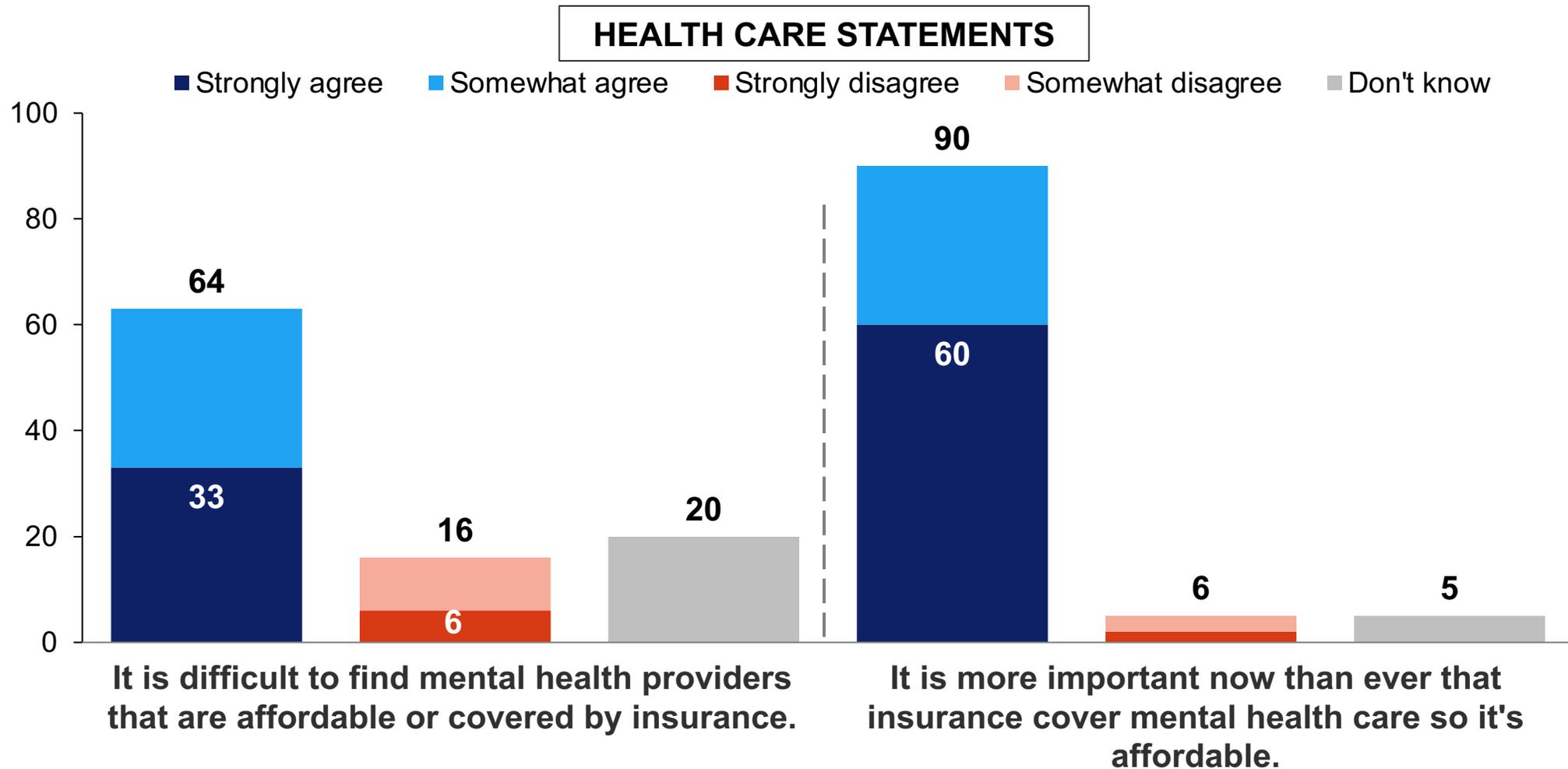
But majorities also feel like they're being "nickel-and-dimed", costs are unpredictable, and care is skipped or delayed.

HEALTH CARE STATEMENTS

■ Strongly agree ■ Somewhat agree

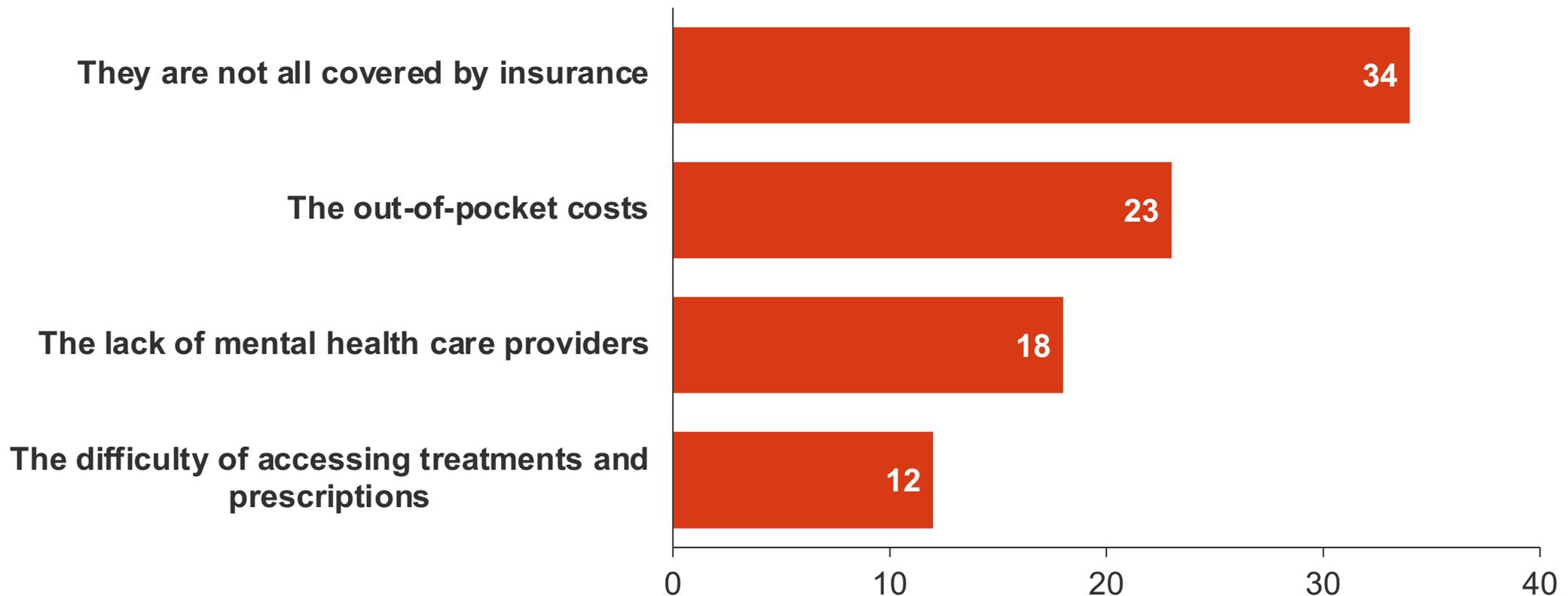


Virtually all voters think mental health should be covered by insurance, but a large majority think providers are difficult to find.



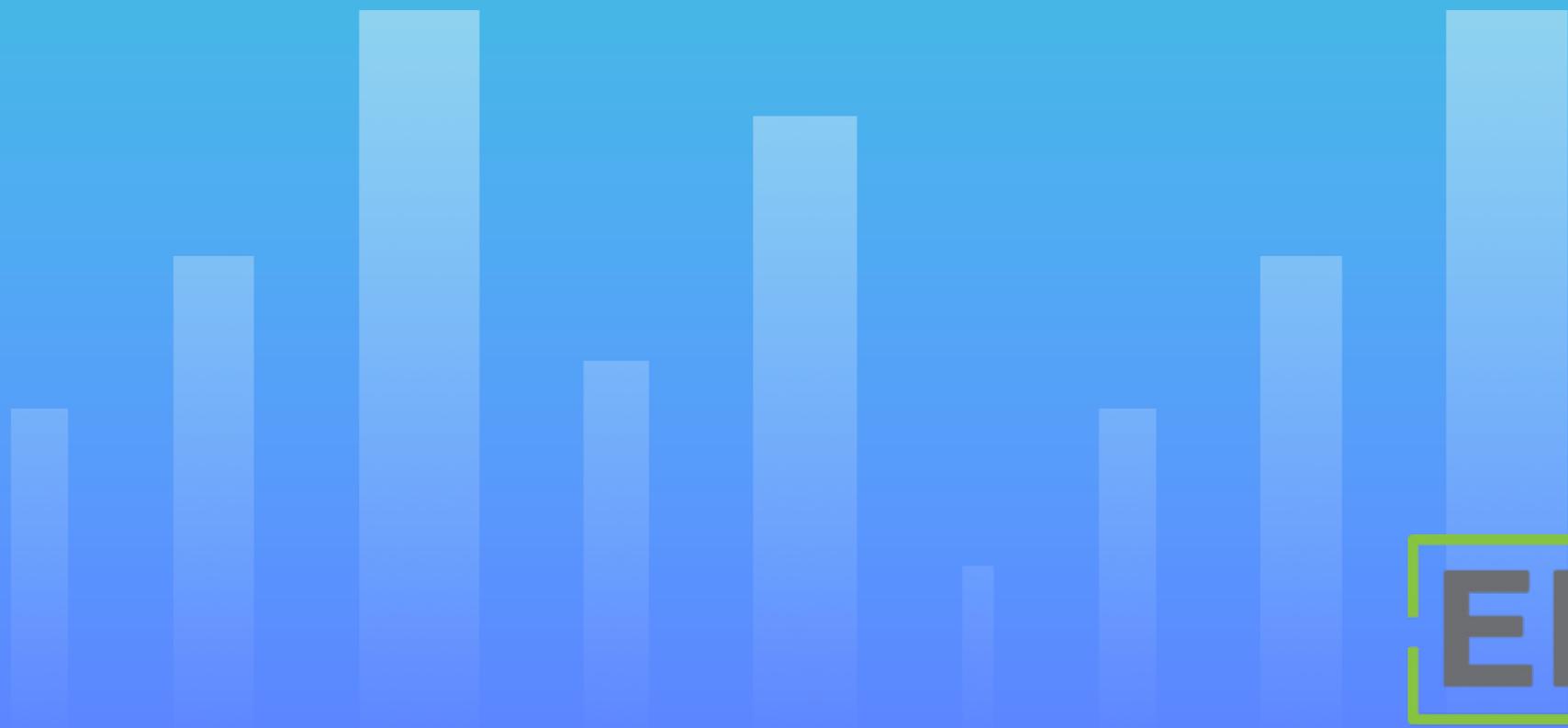
The greatest barriers to mental health care are lack of coverage or out-of-pocket costs.

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





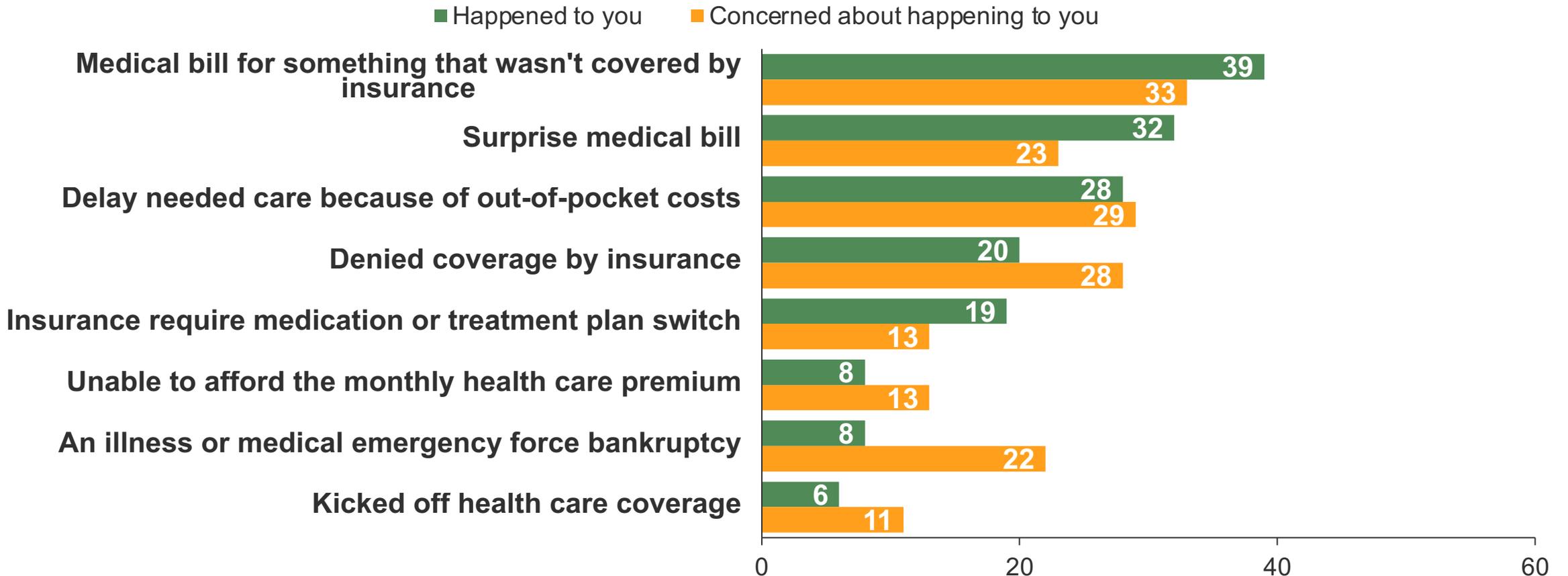
MEDICAL DEBT



Voters face or have experienced a wide range financial challenges with healthcare, including billing surprises, coverage denial, and forced bankruptcy.

Voters have experienced multiple negative aspects of care while others are concerned they'll experience the same.

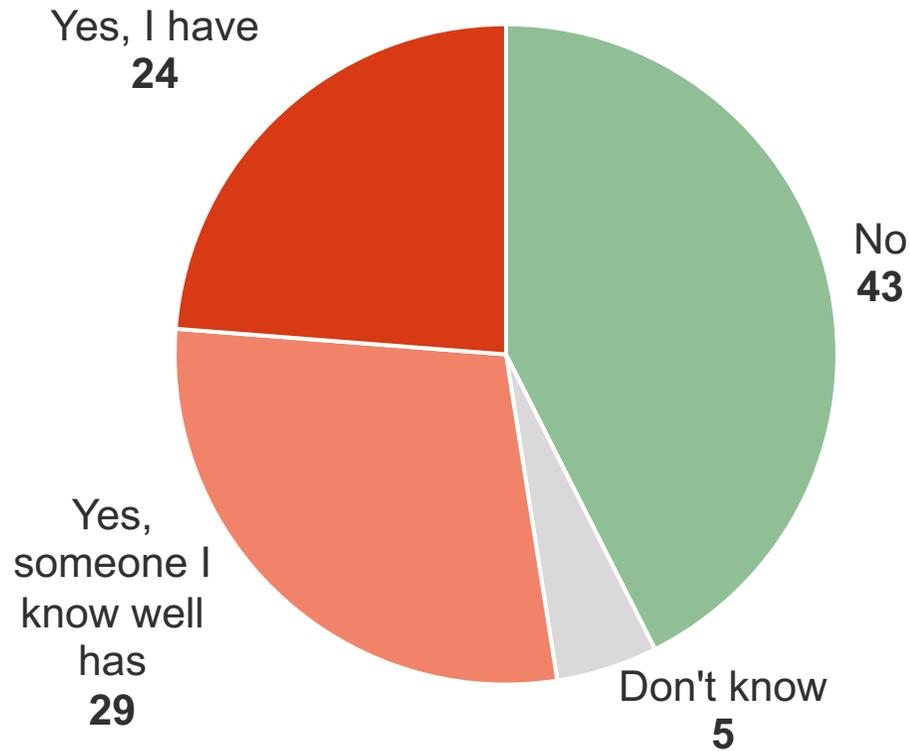
HEALTH CARE SITUATIONS



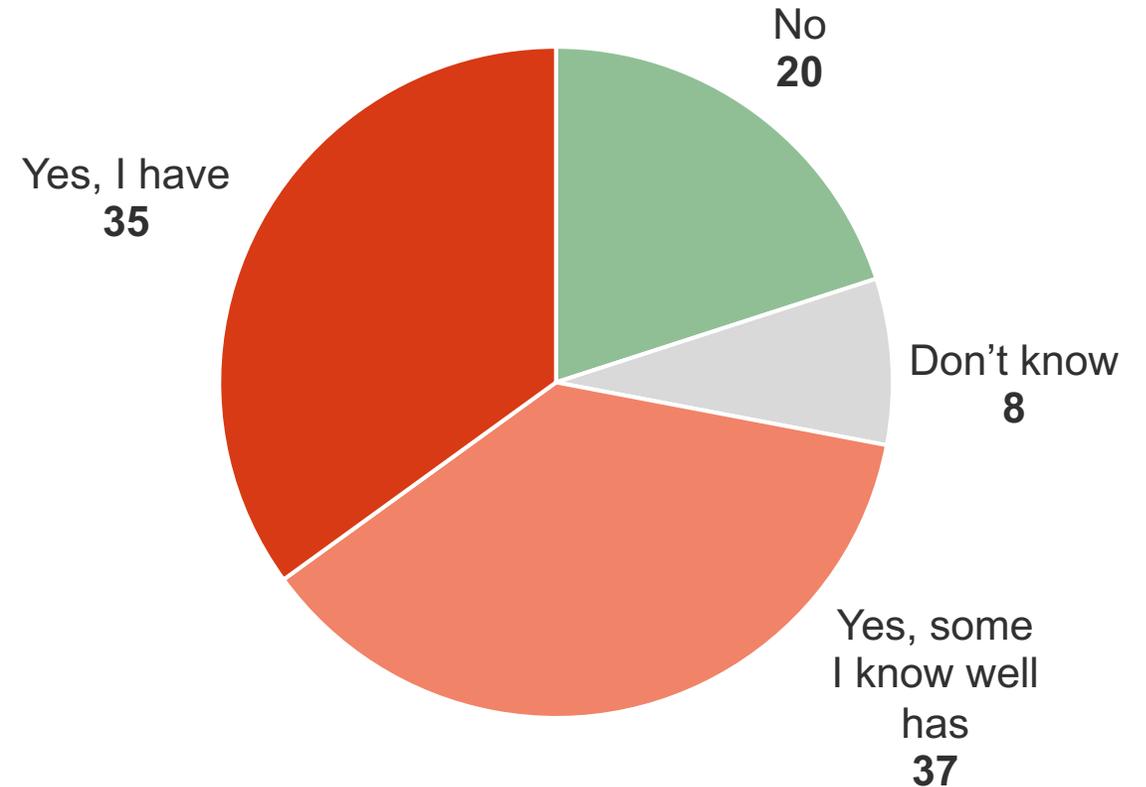
Medical bills have seriously negatively affected the finances of a majority (53%) of voters and people close to them.

And if they've been impacted, it is highly likely that they've had medical bills go into collections.

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

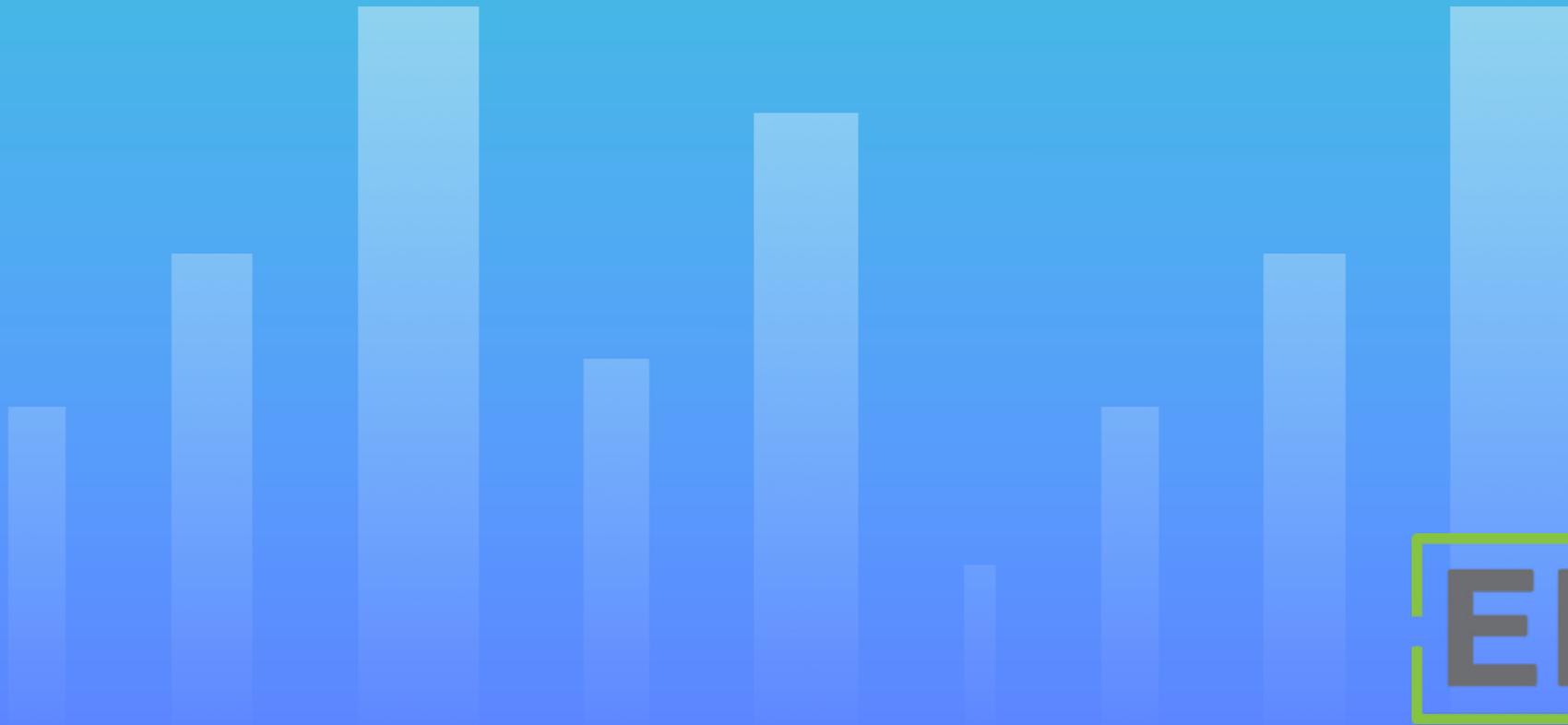


[IF YES] Have you or someone you know well ever had any medical bill go into collections?



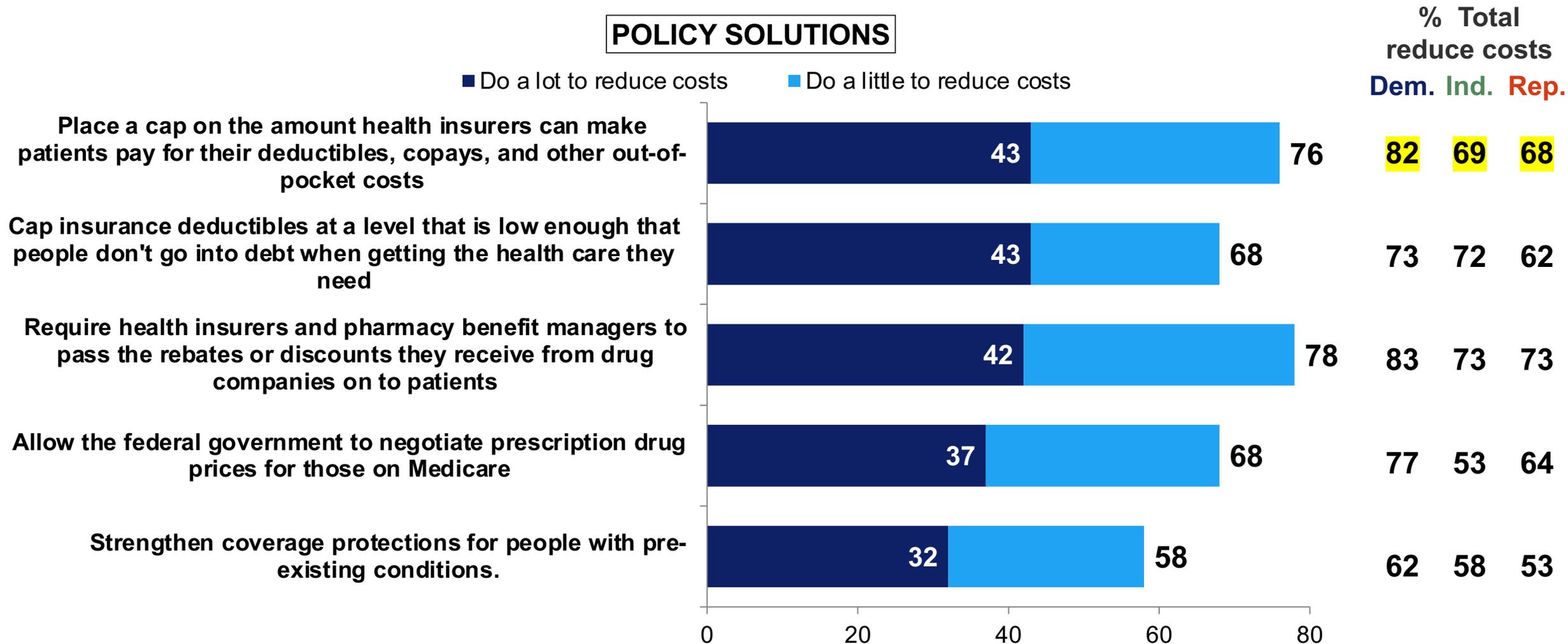


POLICY SOLUTIONS



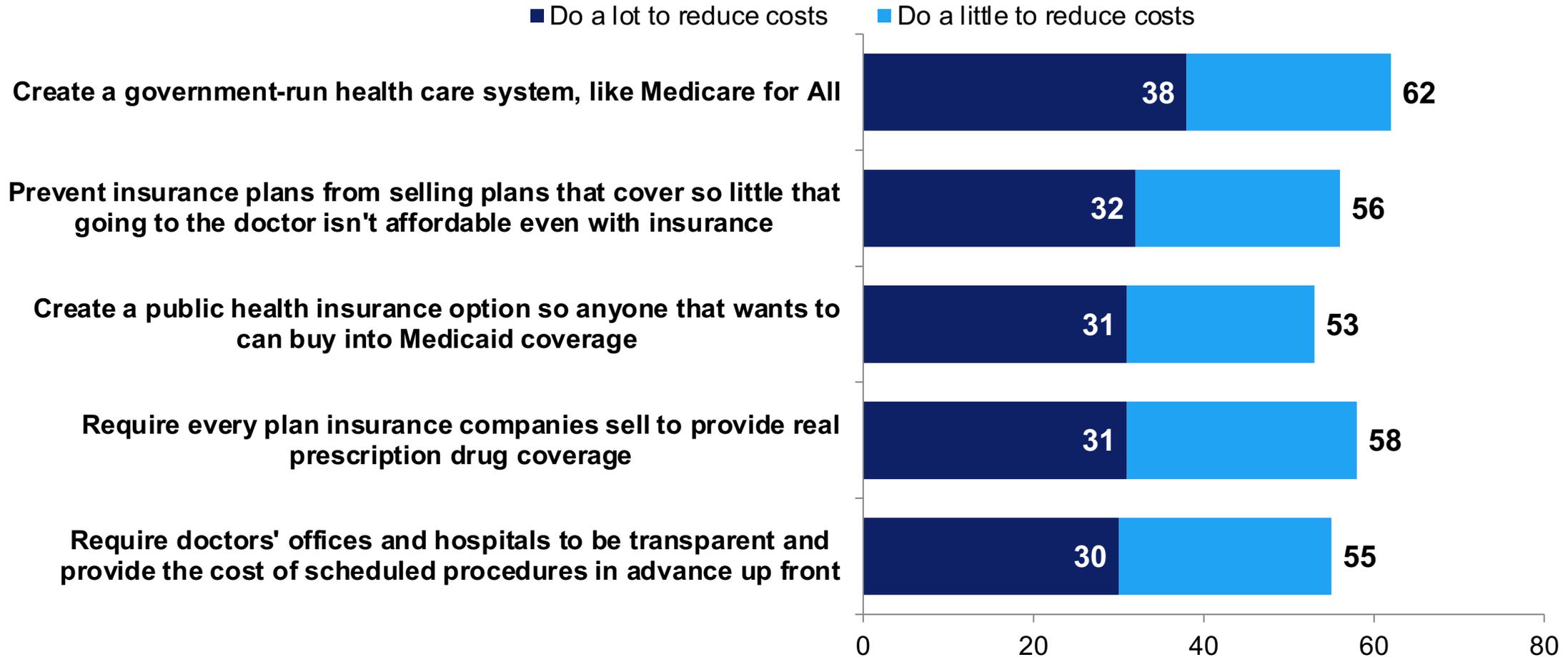
Voters say a wide range of solutions can reduce healthcare costs.

Support for these policies is widespread; at least a majority to nearly three-quarters of voters across the political spectrum agree that these policies are likely to reduce costs.



Even in the second tier of, a majority continue to say these policies would reduce costs

POLICY SOLUTIONS



Additional policy items were tested in Washington, and voters across party lines strongly support all of them.

Each provision would address the challenges voters say they're concerned about or have experienced.

MEDICAL BILLING PRACTICE LEGISLATION

■ Strongly support ■ Somewhat support

% Total support

Dem. Ind. Rep.

Prohibiting surprise billing, where out-of-network doctors at in-network facilities provide medical care then you get stuck with the bill



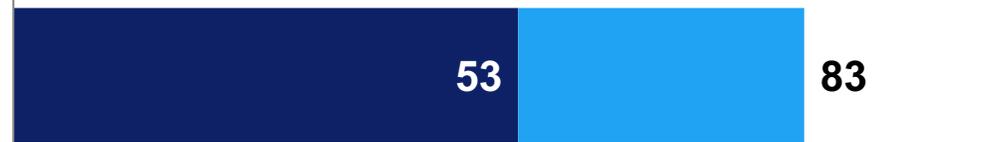
96 83 85

Setting caps on the costs of medical care and procedures to prevent people from paying too much



94 80 82

Legislation that would set limits on what insurance providers and hospitals could charge for medical care, so that what you pay will always fall within the same range for that care



91 74 78

Ensuring that any and all medical debt someone might have never appears on their credit report



85 67 74

0 20 40 60 80 100

An additional three items also garner widespread support from majorities of all political stripes in WA.

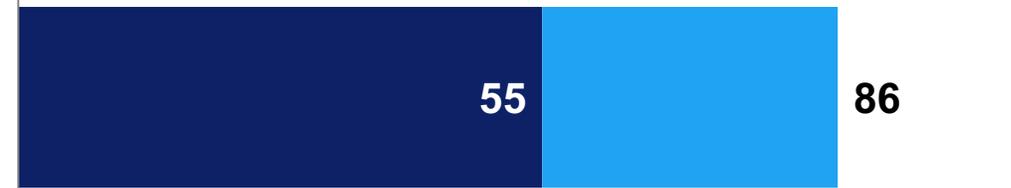
Each provision would address the challenges voters say they're concerned about or have experienced.

WASHINGTON LEGISLATION

■ Strongly support ■ Somewhat support

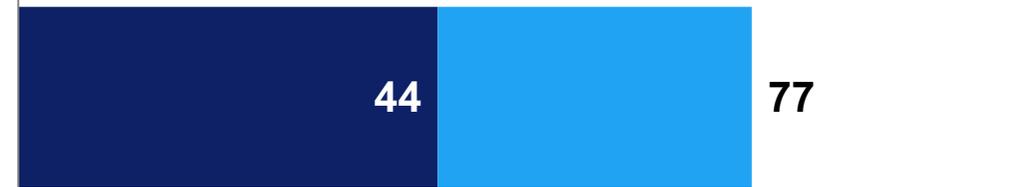
% Total support
Dem. Ind. Rep.

Requiring hospitals to provide services to people who purchase the Washington State public health insurance plan



94 76 80

Allowing Washington State to pass along savings from reduced insurance premiums on to public option insurance subscribers



90 56 69

Allowing anyone who lives in Washington State, regardless of citizenship status, to purchase health insurance through the state's public health insurance network



84 53 50

0 20 40 60 80 100