



July 26, 2022

To: Interested Parties

Fr: Impact Research, EMC Research

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

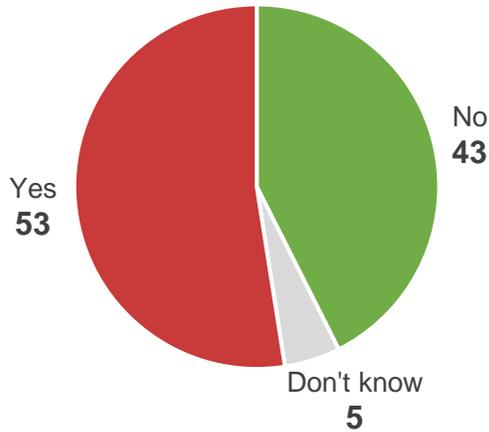
Cost has long been the driver of the health care debate. With voters in Impact and EMC Research’s Washington poll squarely focused on inflation and rising costs as their top priority for Congress, lowering out-of-pocket health care costs is more important than ever. What voters want is more money back 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 Washington.** 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. Financially unstable households, who account for 22% of voters, are feeling the rising costs even more with 72% who agree health care costs are going up more than other things they need.
- **By more than a 2-to-1 margin, voters’ main concern in health care is that out-of-pocket costs are too high.** Just half of voters (54%) 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 (43%).
- **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 or know someone who has, 72% say they’ve had medical bills go into collections, including 69% of voters of color and 86% 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 thought was covered by their insurance but wasn’t, something 39% have already experienced.

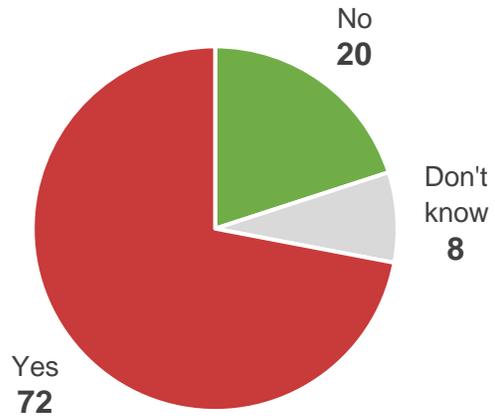
These findings are based off a statewide online survey in Washington conducted by Impact Research between June 22-26, 2022. A total of N=602 interviews were collected from registered voters. The confidence interval for the overall sample is ± 4.0 percentage points at the 95% level of confidence.

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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 and 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 the most.** More than 75% of voters think insurance caps on out-of-pocket costs would do the most to reduce health care costs and 82% of Democrats, 69% of Independents, and 68% of Republicans believe it would help actually 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, with a majority (64%) overall and 72% of voters of color who agree it's difficult to find mental health providers that are covered by insurance.
- **A series of measures tested specific to Washington State were widely supported across all party groups.** That includes a range of legislation like:
 - Require hospitals to serve people on the State's public health plan (86%)
 - Allow the State to pass on savings from reduced insurance premiums on to public option subscribers (77%)
 - Prohibiting surprise billing (89%)
 - Setting caps on the costs of medical care (87%) and setting an acceptable range for that care (83%)
 - Allowing anyone who lives in Washington regardless of their citizenship status to buy in to the State's health plan (66%)
 - Ensuring medical debt never appears on a credit report (78%)

- **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%) and Independents (62%).