

# Consumers for Quality Care

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

# Methodology



In conjunction with EPIC-MRA, Impact Research conducted a statewide online poll of registered voters in Michigan.



The sample includes a total of N=609 registered voters.



Interviews were conducted between June 15 – 20, 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 Michigan voters squarely focused on inflation and rising costs, lowering out-of-pocket health care costs is more important than ever.** Overall, 42% of voters in the state say inflation and rising costs should be Congress' top priority, and 67% 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.** 50% 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, 71% 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.** 40% of voters think insurance caps would do the most to reduce health care costs.
- **There is unanimous agreement (89%) 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 39% Democrat, 38% Republican, 23% 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 (63%).



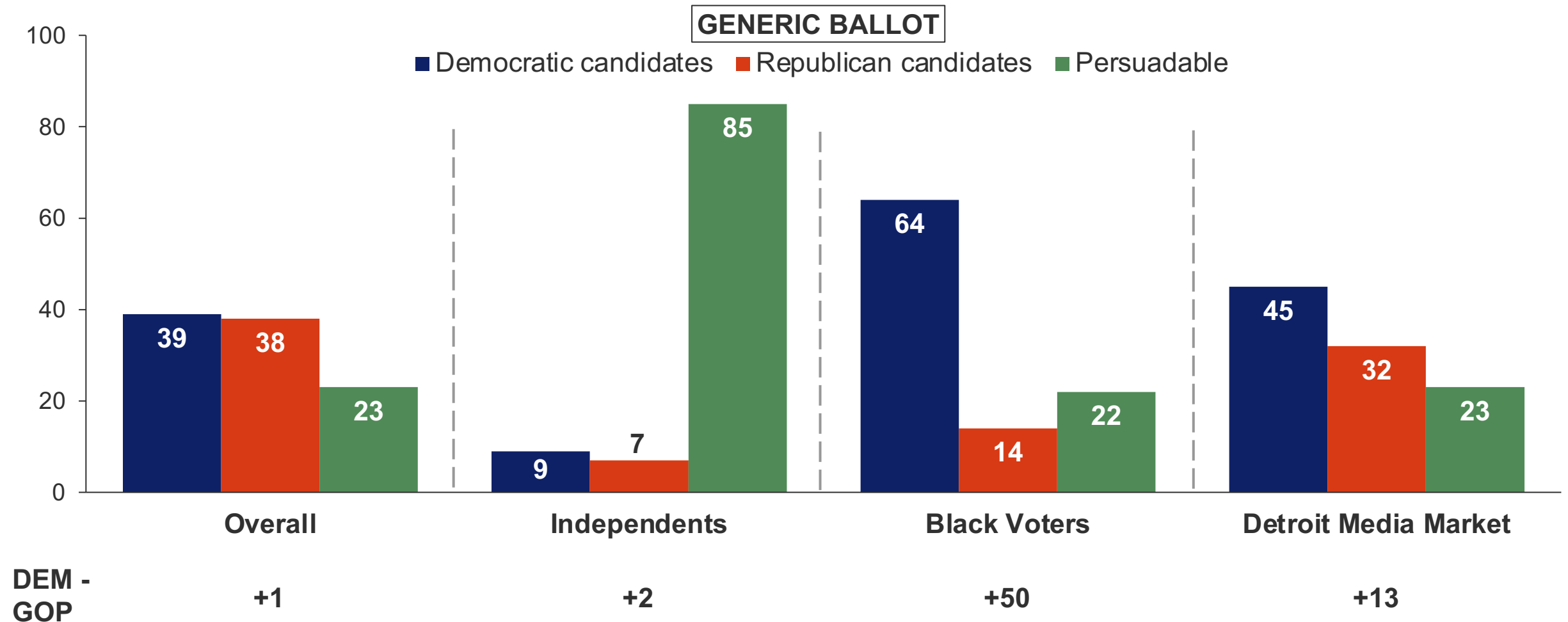
# POLITICAL LANDSCAPE



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# Among registered voters, Democrats have a 1-point advantage, with just under a quarter of voters still persuadable.

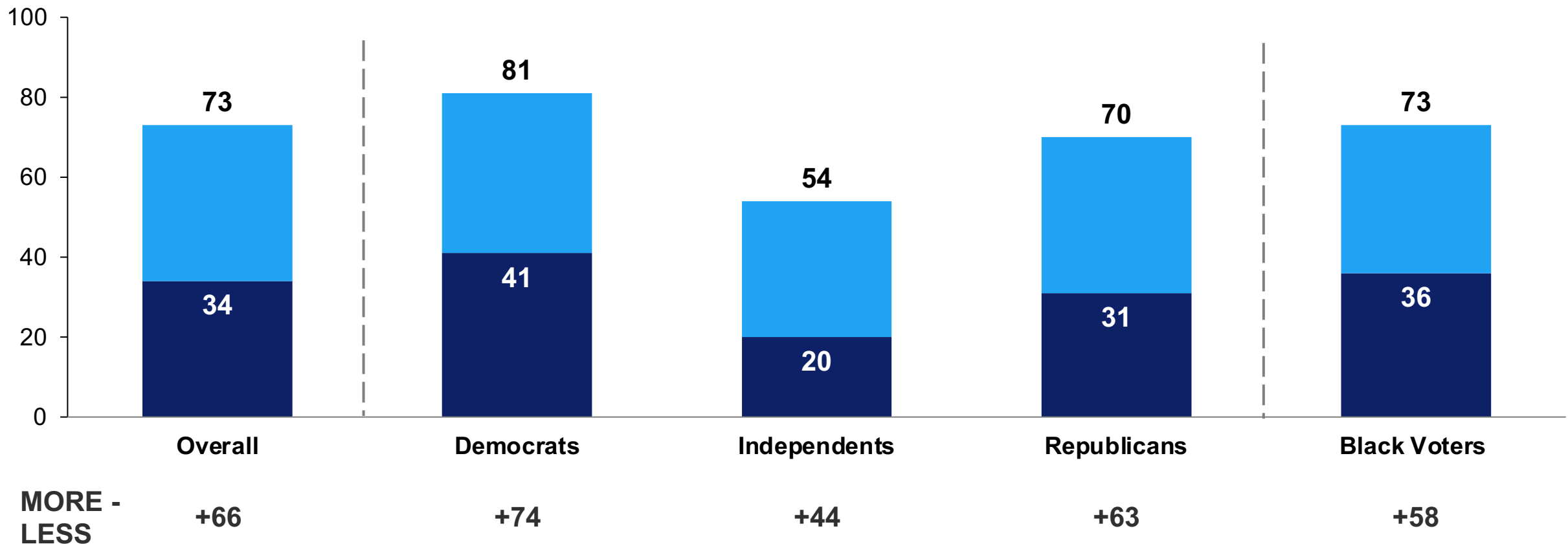
Democrats have the advantage among Black voters and are 13 points up with voters in the Detroit media market.



# 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



# STATE OF MICHIGAN'S CURRENT HEALTH CARE SYSTEM

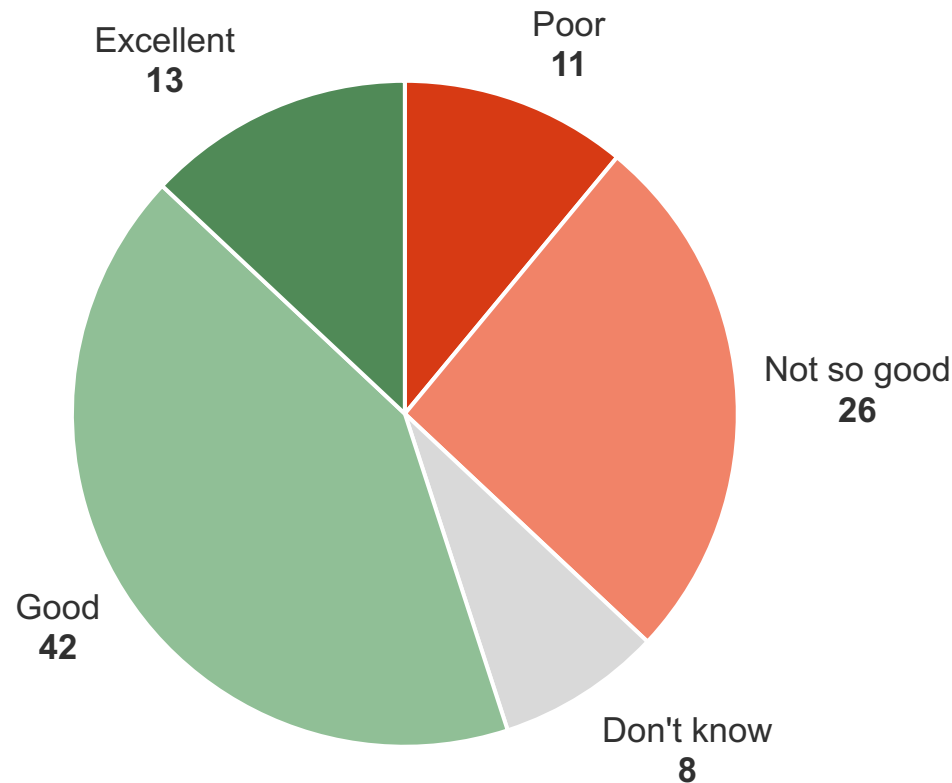


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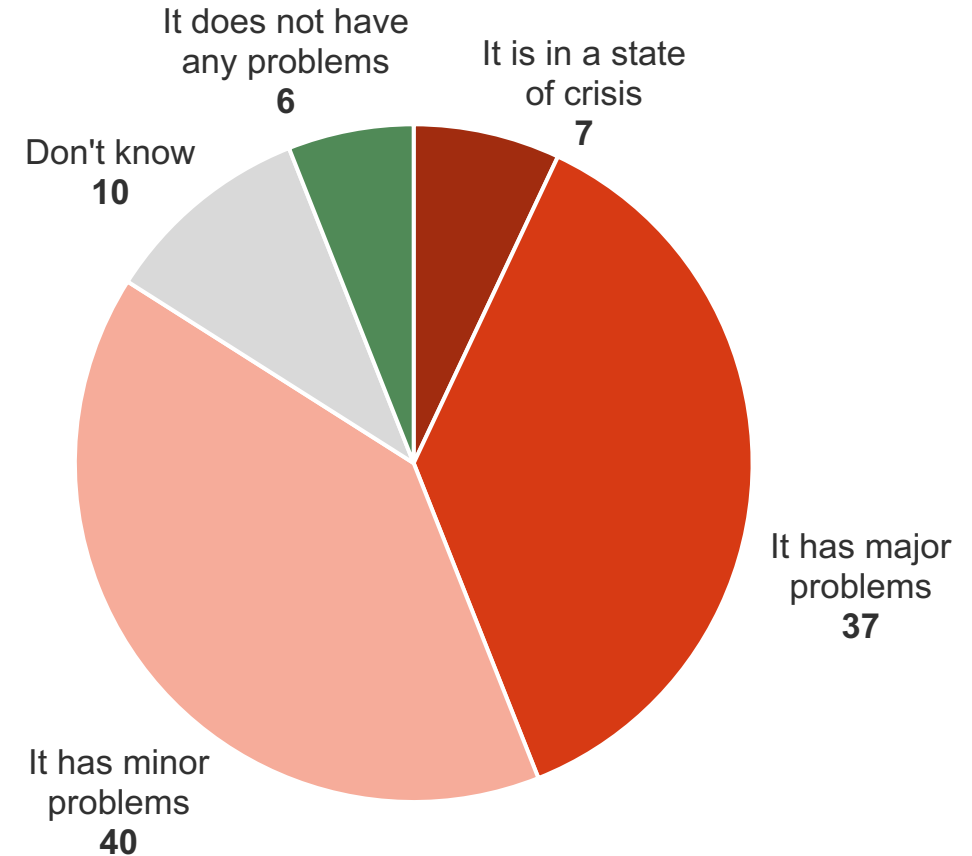
# 55% of voters think things are going positively with people having access to affordable health care in Michigan.

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 Michigan?*



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

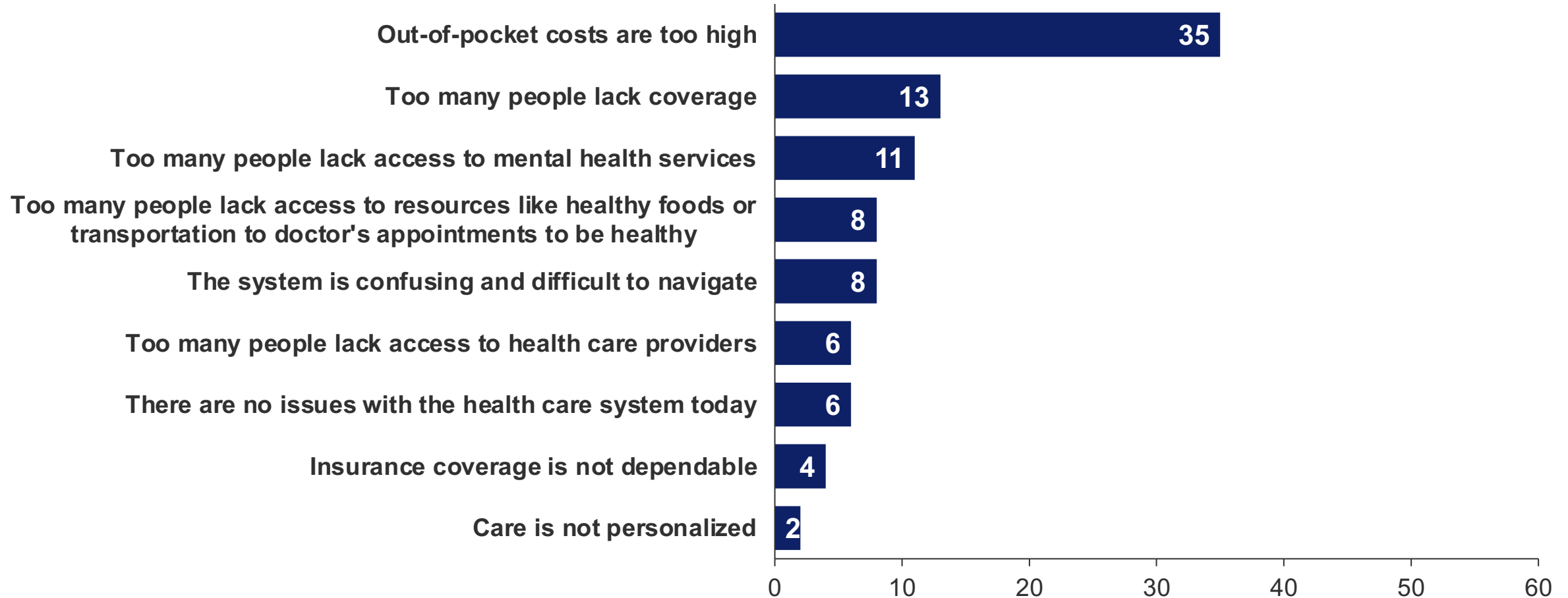




# Voters cite out-of-pocket costs being too high as the biggest issue in Michigan's health care system.

Voters view it as the biggest issue by more than a 2-to-1 margin.

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



# Deductibles are the cost that people struggle with the most.

In addition to deductibles, 38% think that premiums and 29% think 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*

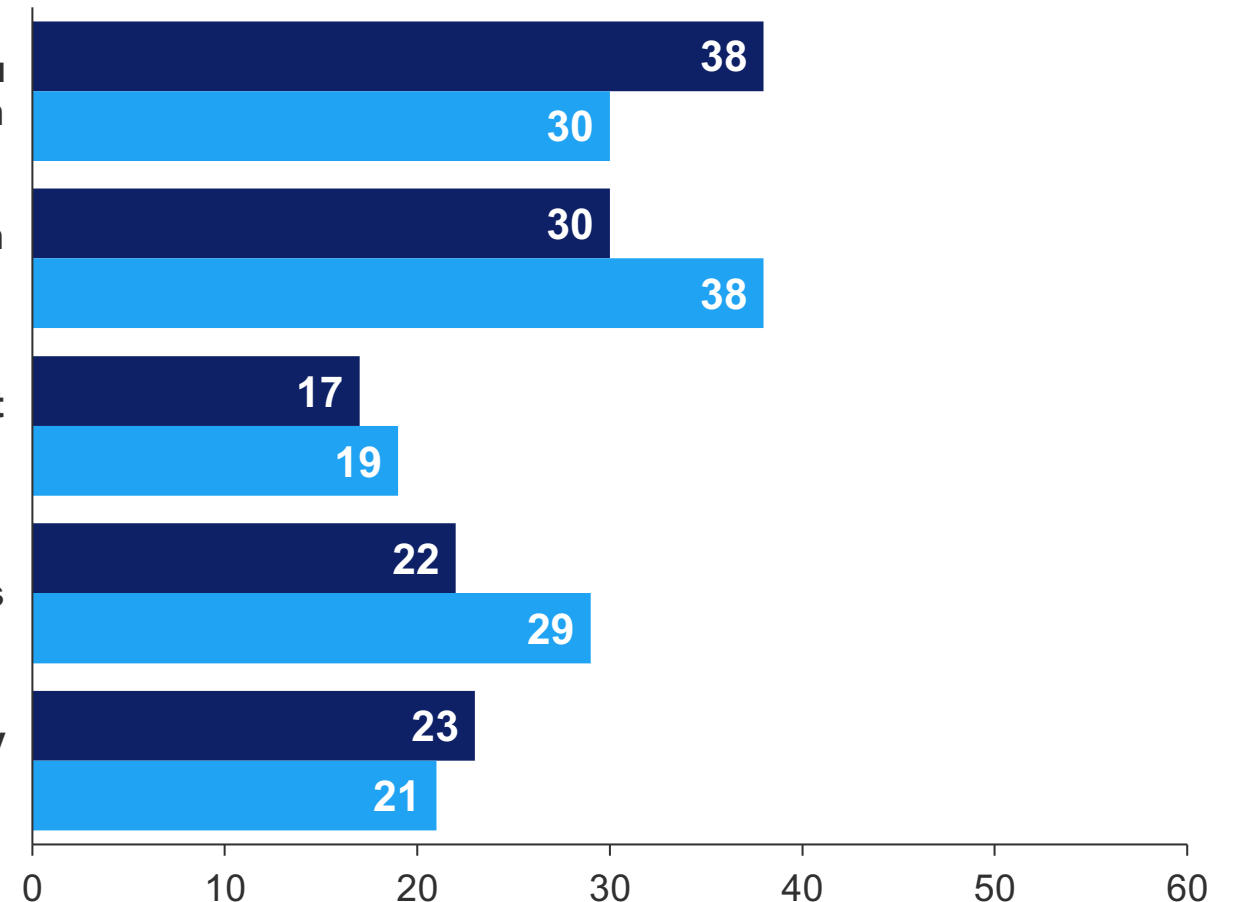
**Deductibles, the costs for your doctor or hospital visits that you are responsible for before your insurance begins covering them**

**Premiums, the set monthly amount you pay for your health insurance**

**Out-of-network charges for doctor or hospital visits that are not covered under your insurance**

**Out-of-pocket prescription drug costs**

**Copays, the amount your insurance requires you to pay every time you go to the doctor**



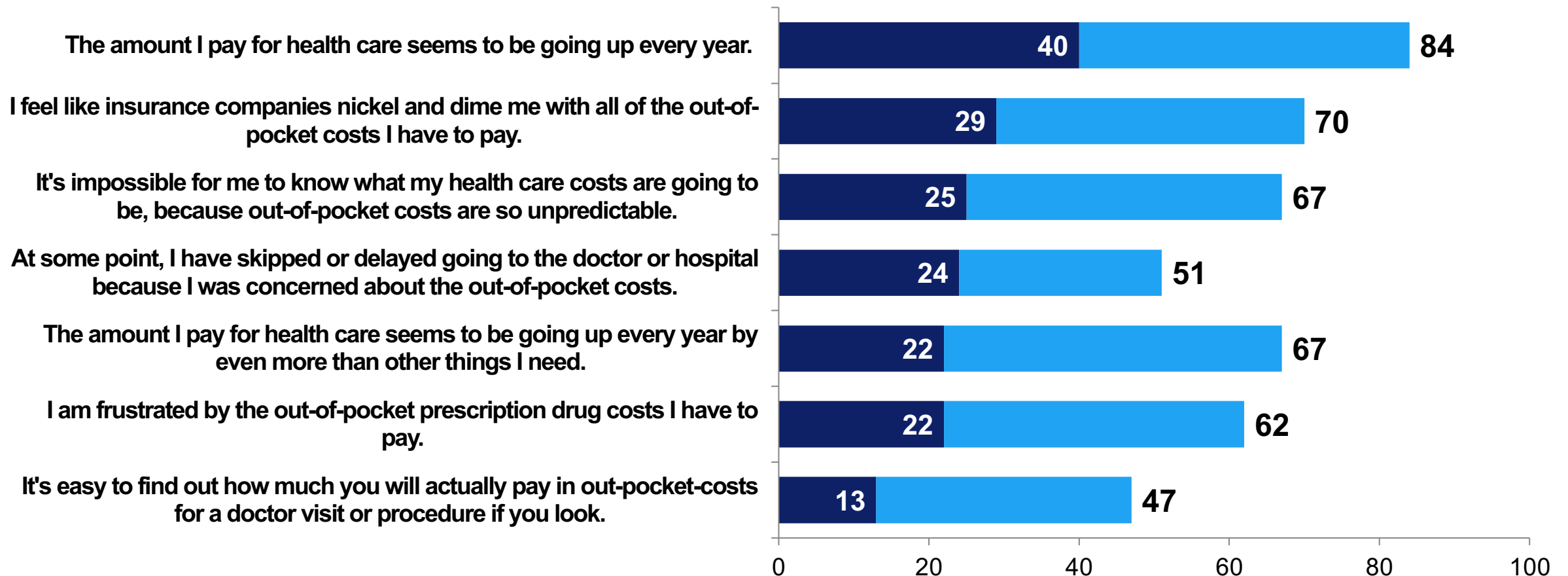


# More than anything else, voters agree their health care costs are going up every year, even more than other things they need.

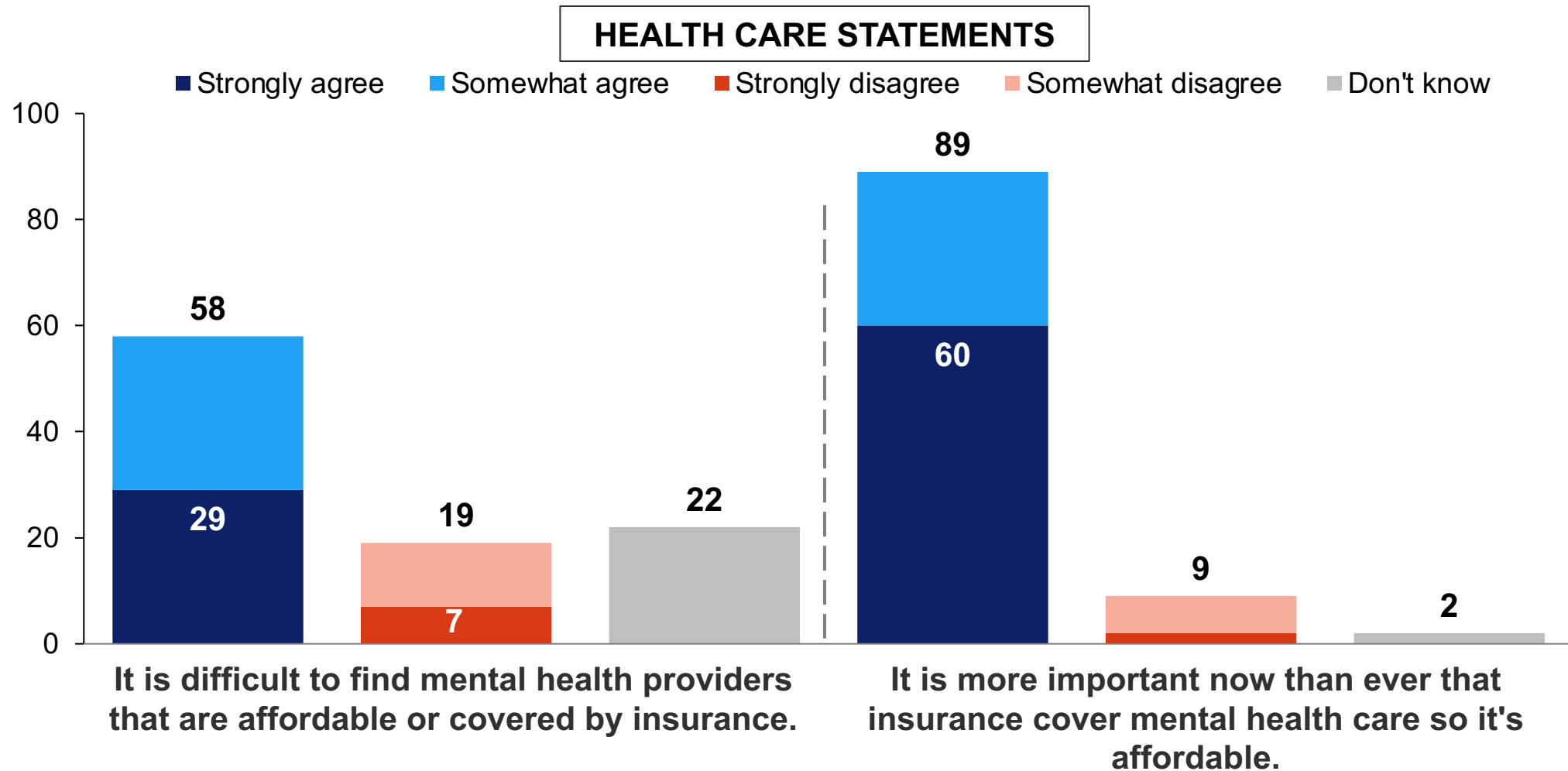
70% of voters feel like insurance companies nickel and dime them with out-of-pocket costs and it is impossible to know what their health care costs will actually be.

## HEALTH CARE STATEMENTS

■ Strongly agree ■ Somewhat agree

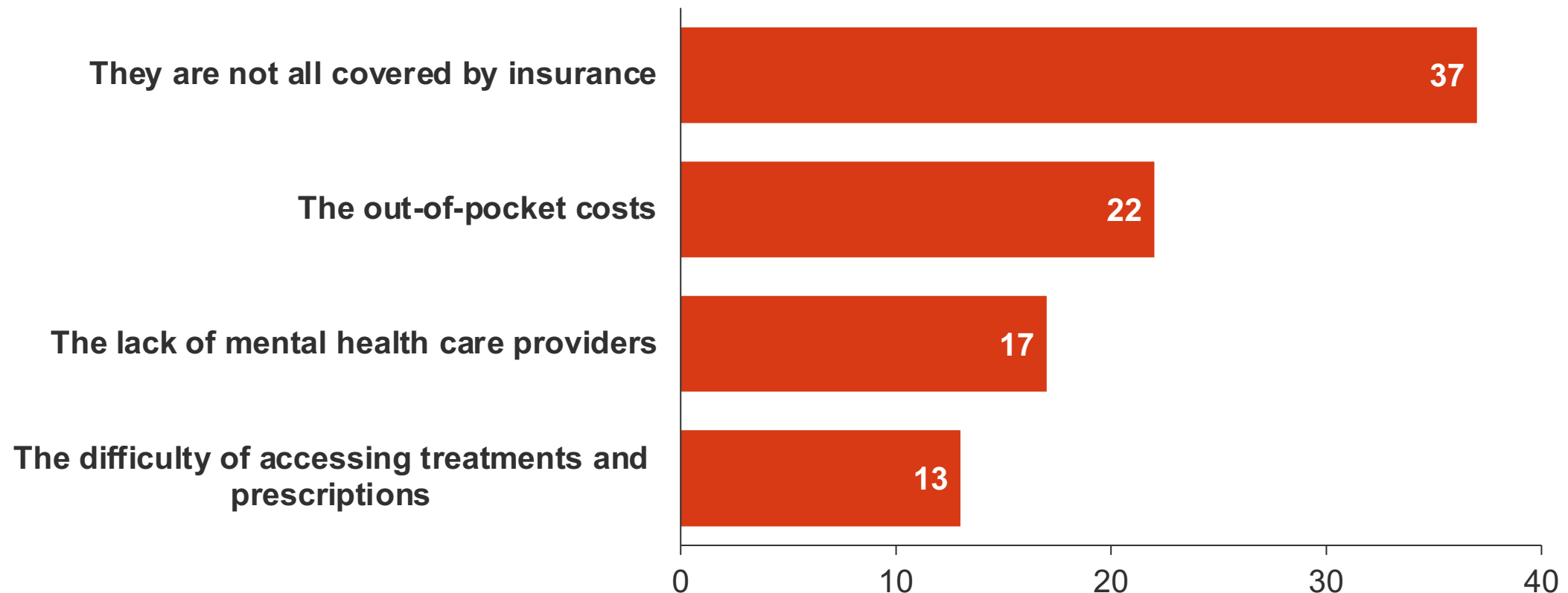


# There's a consensus among voters that it's important to cover mental health care, but a majority think it's difficult to find providers.



# 59% of 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



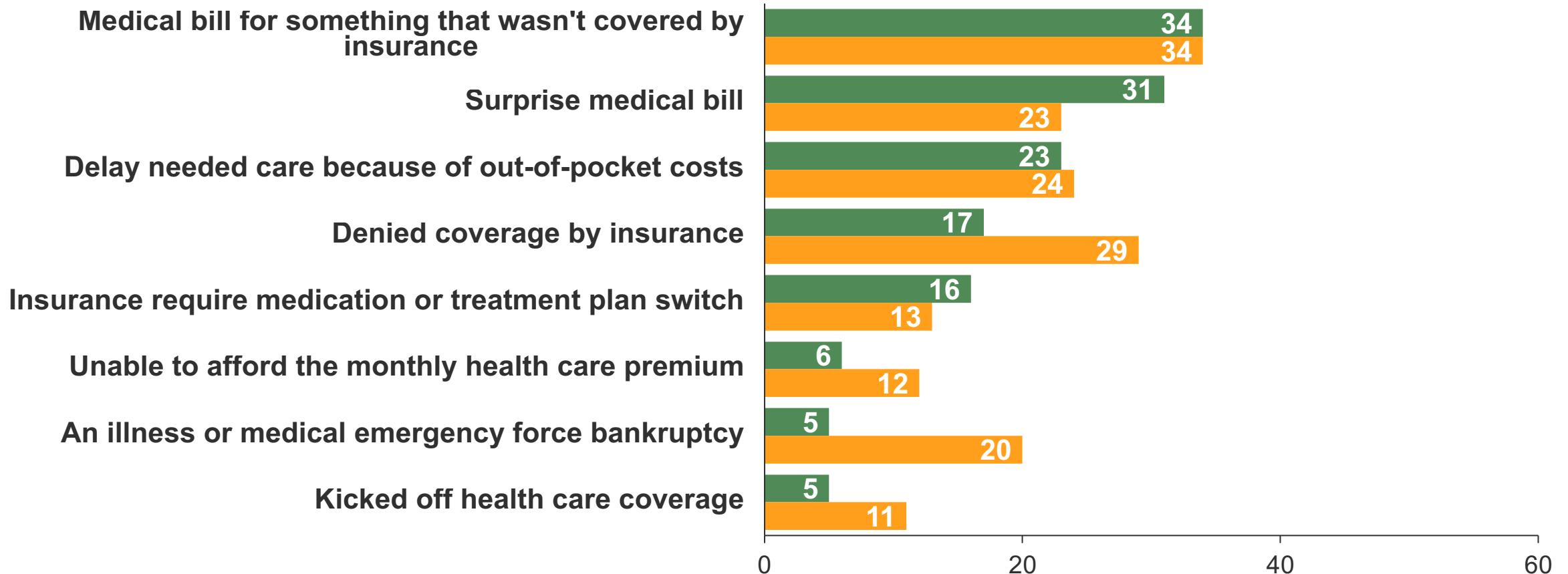
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# 65% of Michigan voters have received a medical bill they thought was covered but wasn't or a surprise medical bill.

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

## HEALTH CARE SITUATIONS

■ Happened to you ■ Concerned about happening to you

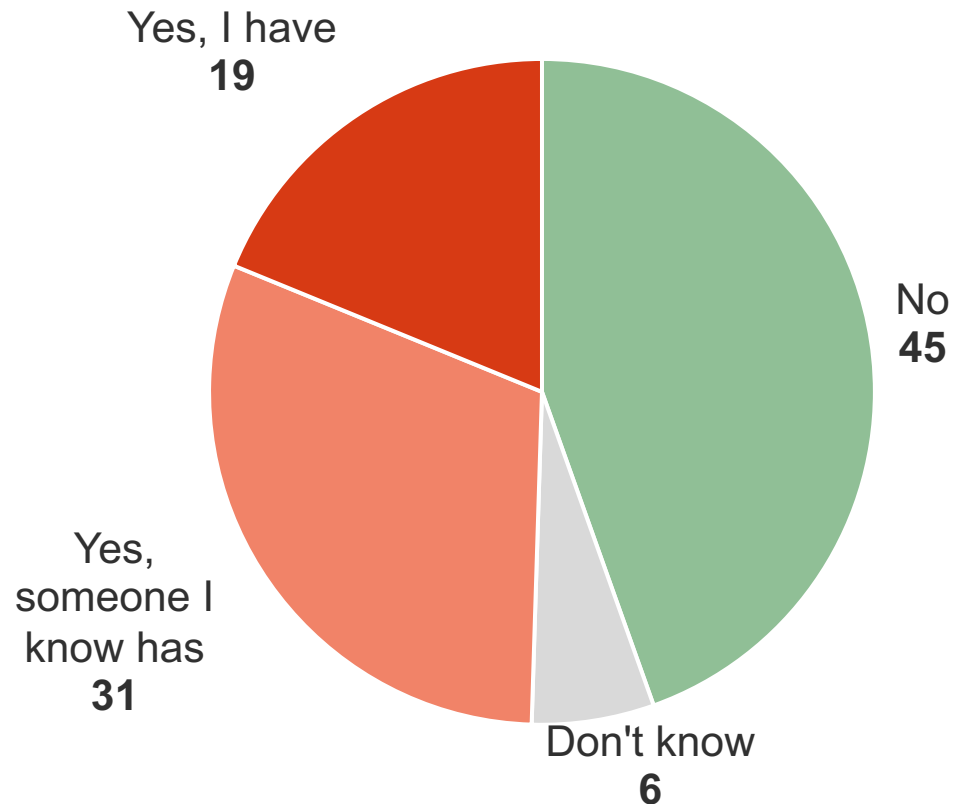




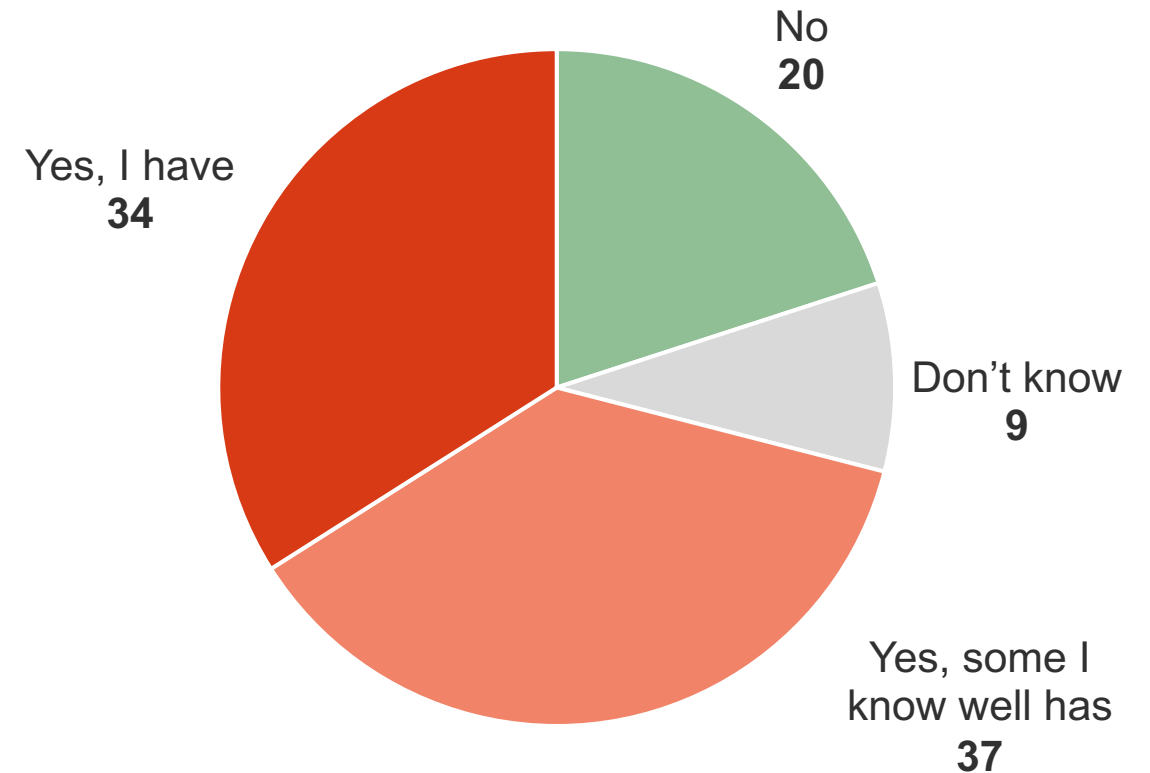
# 50% say they, or someone close to them, have had their finances seriously affected by medical bills.

Of those that have, 71% 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?*





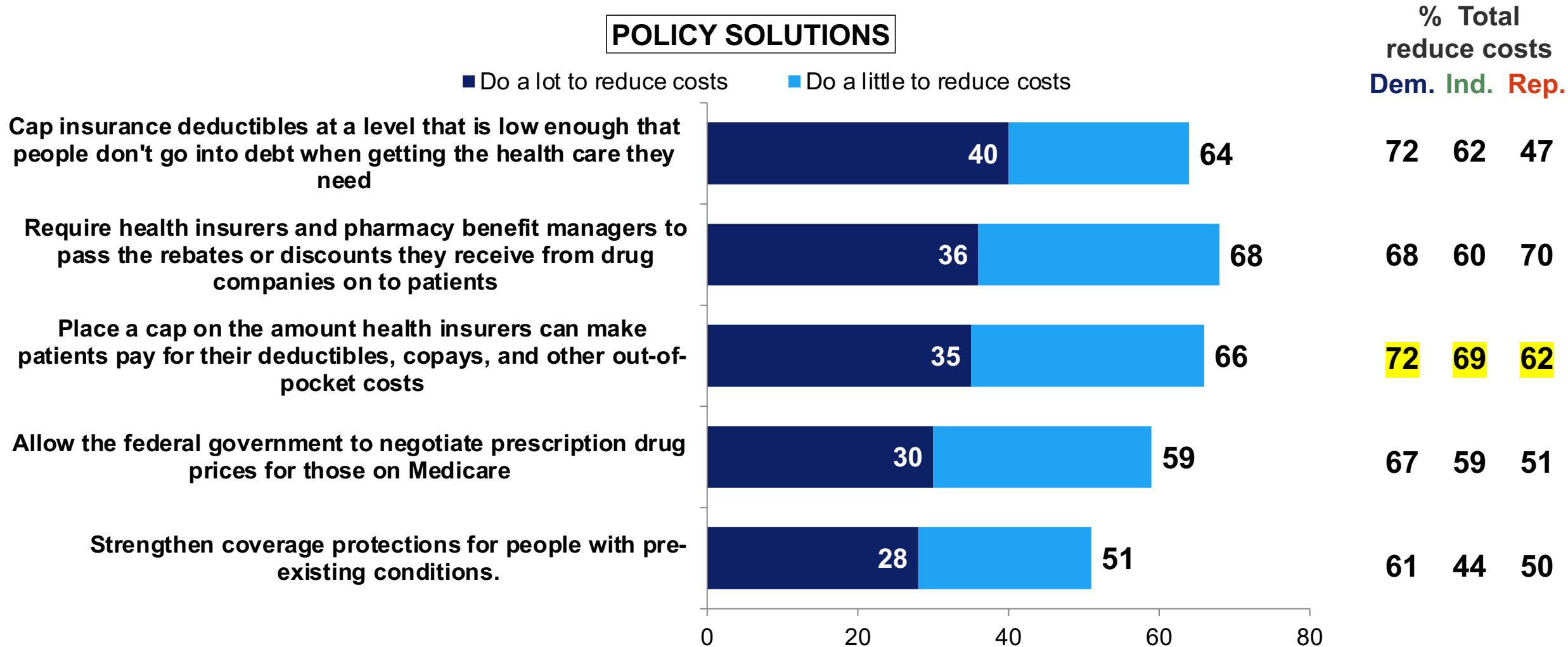
# POLICY SOLUTIONS



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

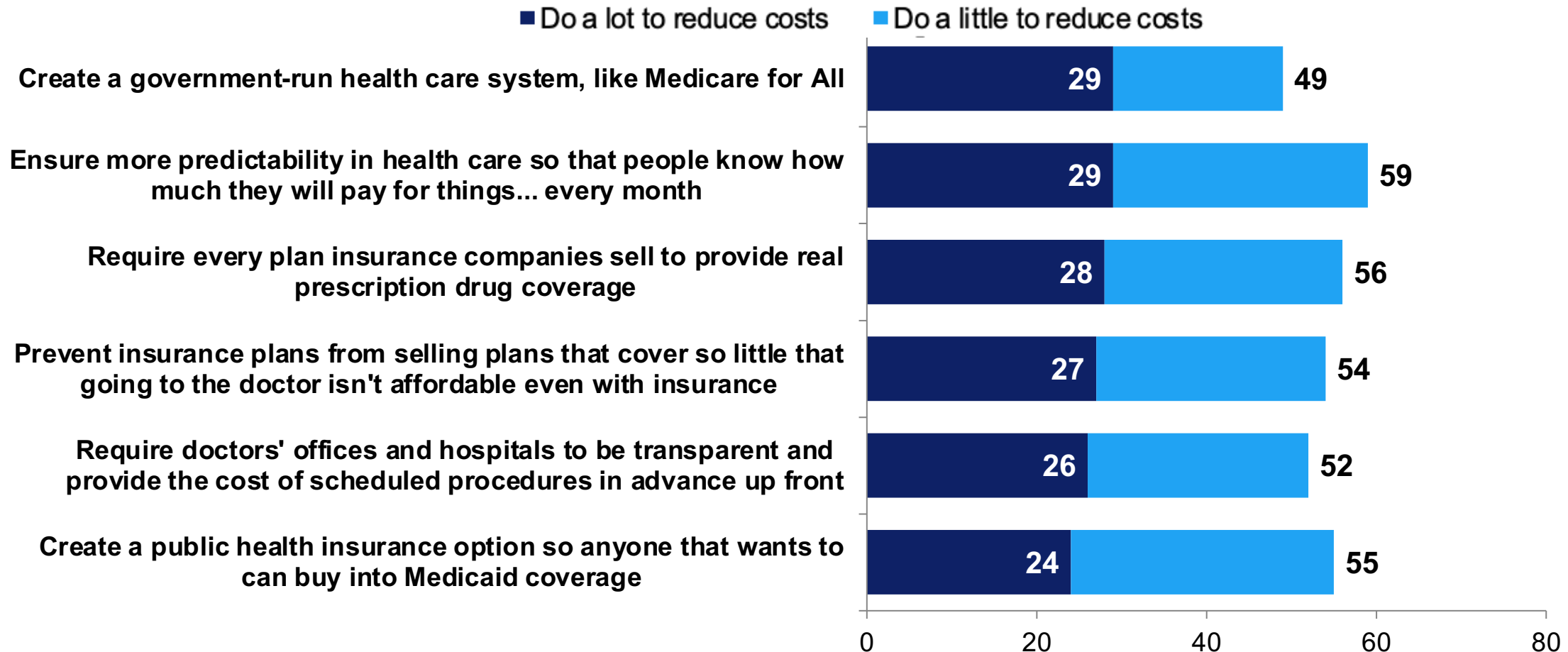
Voters across partisanship believe these policies will reduce costs.



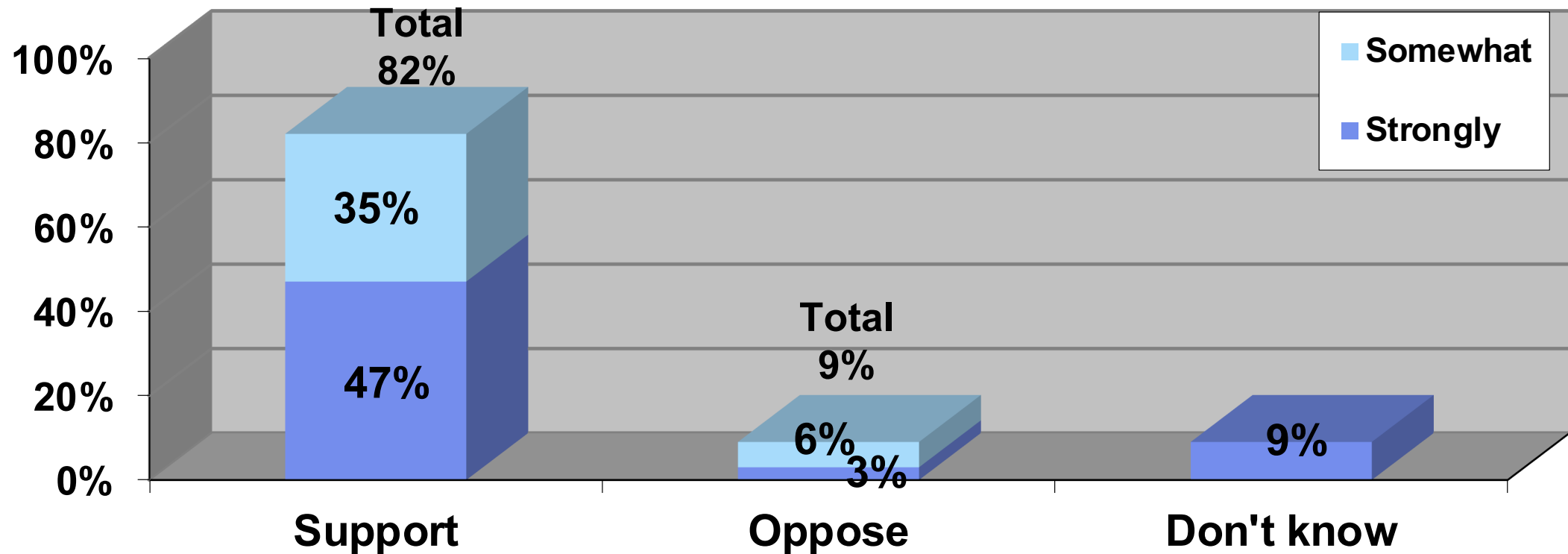
# Only 24% of Michigan voters think a public option would do a lot to reduce health care costs.

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

## POLICY SOLUTIONS



Over 8-in-10 voters support expansion of mental health care and mental health prescription drugs for Michigan residents.



# Majority of Michigan voters concerned about impact of COVID-19 on health care costs and the expected loss of health care coverage

