



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

2022 Negotiator's Guide
To Health Care Reform



Introduction



Consumers for Quality Care (CQC) is pleased to share this 2022 Candidate’s Guide to give New Jersey lawmakers a roadmap of where voters want to see change and action when it comes to health care. This guide features the findings from an Impact Research and Expedition Strategies survey of 603 registered voters in New Jersey conducted from June 22 through June 26 of 2022.

While the COVID-19 pandemic has been a lesson on the incredible importance of expanding access to care for all, the mission of Consumers for Quality Care (CQC) remains consistent – to ensure patients, and their right to high-quality health care, remain at the front of the health care debate. It has never been a more important time to reevaluate access to health care, and to eliminate unnecessary roadblocks and obstacles that stand between New Jerseyans and the care they need.

Our survey findings show, above all else, that New Jerseyans are concerned about the cost of health care in the state. With voters in the 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.

The need for more mental health care services has also never been clearer. Our research showed that 90 percent of New Jersey voters believe insurance should cover mental health care. Too many insured New Jerseyans can’t get the mental health care they need because they can’t afford it and they can’t find providers in their networks.

Many insured New Jerseyans still face barriers to getting the care they need because of steep prices they encounter for deductibles, premiums, and other high out-of-pocket health care costs. High health care costs, and the unpredictability of what people have to pay out of pocket, are reasons why so many patients are plagued with thousands of dollars in medical debt that often goes into collections. New Jerseyans deserve quality care that’s affordable and won’t lead to toxic medical bills – especially when they have insurance. Bringing down health care costs would be a winning issue for elected officials and candidates from any party.

In 2022, voters want to see action from their elected representatives, a reality that is reflected in the findings of our survey. There is a real need for meaningful reform, and it is critical that New Jersey’s leaders use their power to support consumers by bringing practical solutions to the table and eliminating barriers to care.

Sincerely,

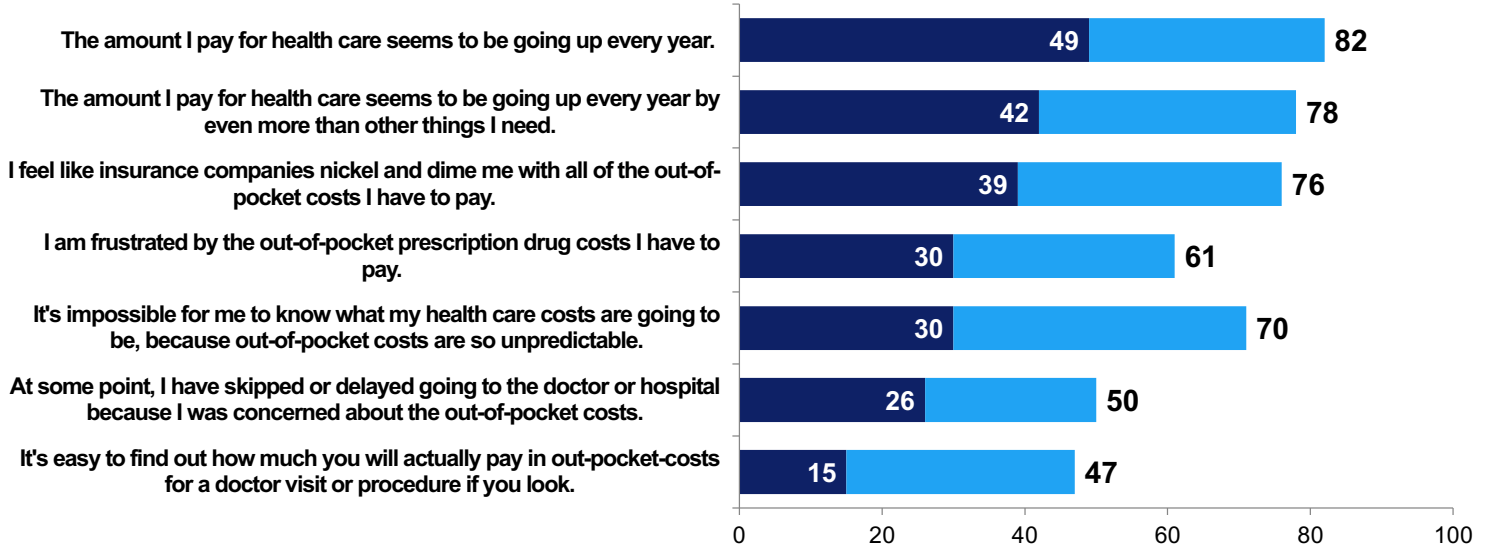
Consumers' Concerns: Health Care Costs



New Jerseyans are feeling the strain of inflation, and that includes the prices they are paying for gas/energy, food, and then health care. In fact, a majority of voters say the amount they pay out of pocket for health care seems to be going up every year, even more than other things they need.

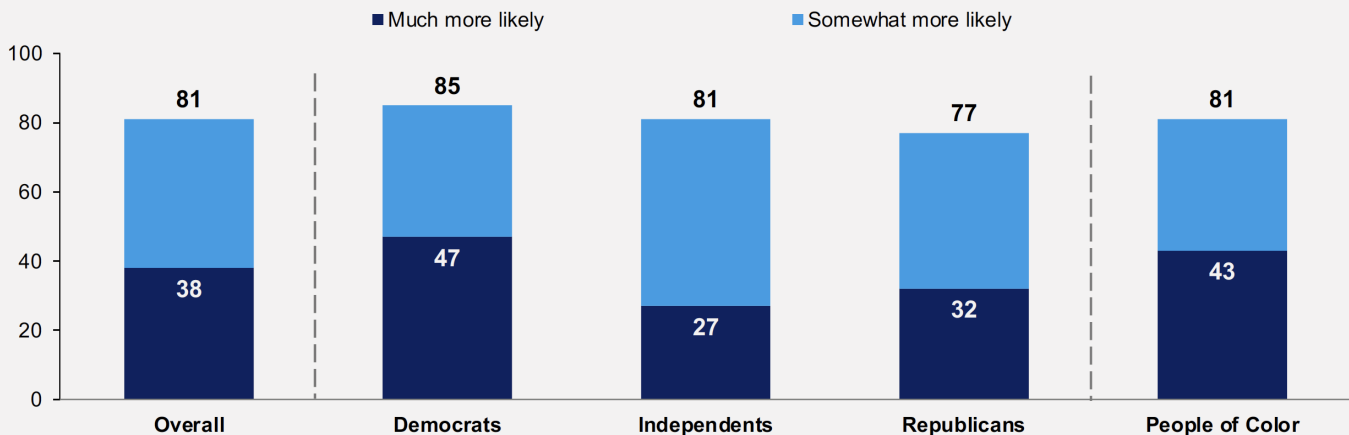
HEALTH CARE STATEMENTS

■ Strongly agree ■ Somewhat agree



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 (82%).

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?

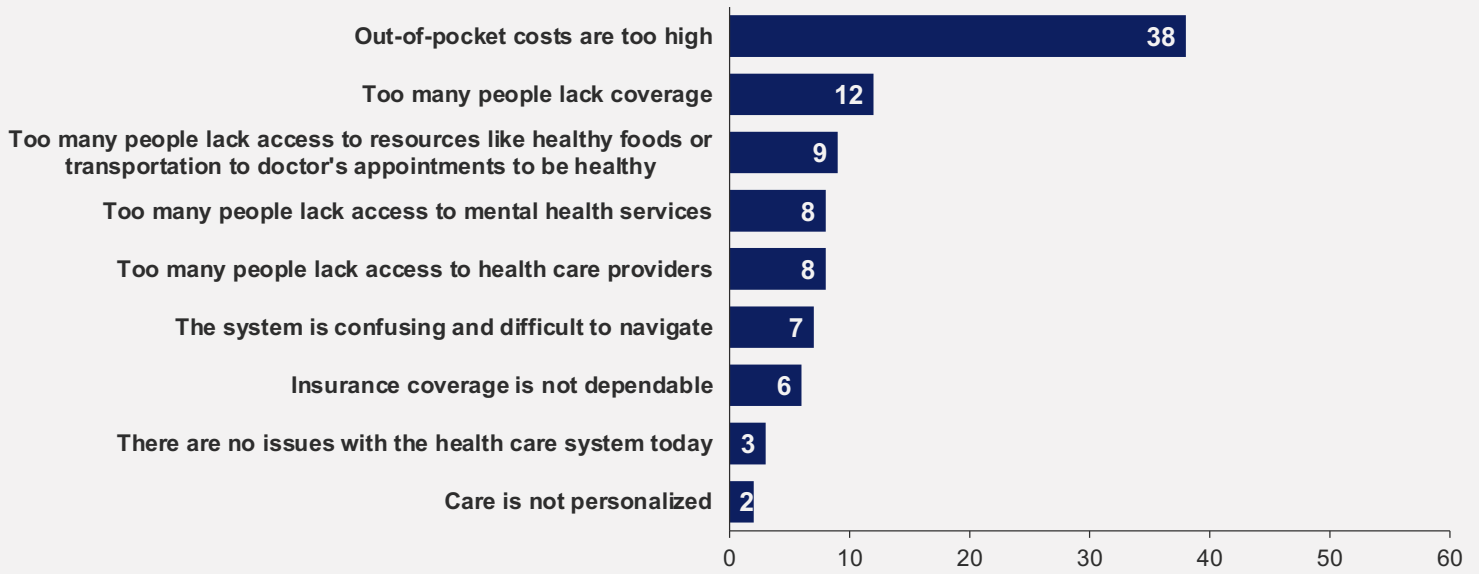


Consumers' Concerns: Health Care Costs



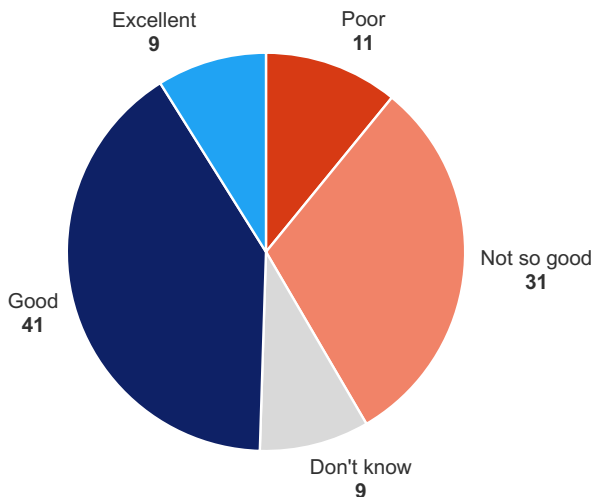
The main problem for voters is simple: out-of-pocket costs are too high. New Jerseyans point to out-of-pocket costs as the biggest issue by more than a 3-to-1 margin.

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

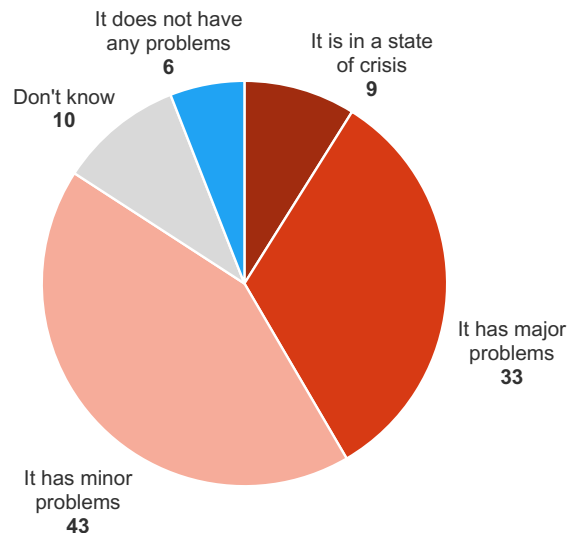


Just half of voters think things are going positively with people having access to affordable health care in New Jersey.

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



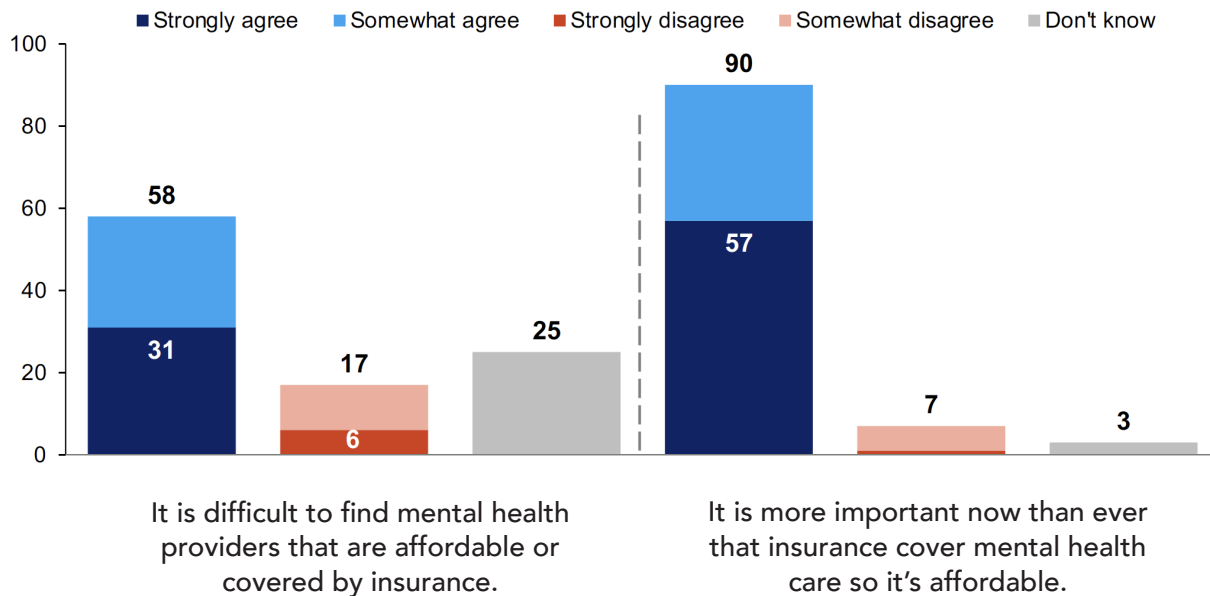
Which of these statements do you think best describes the health care system in New Jersey today?



The Importance of Access: Mental Health Care

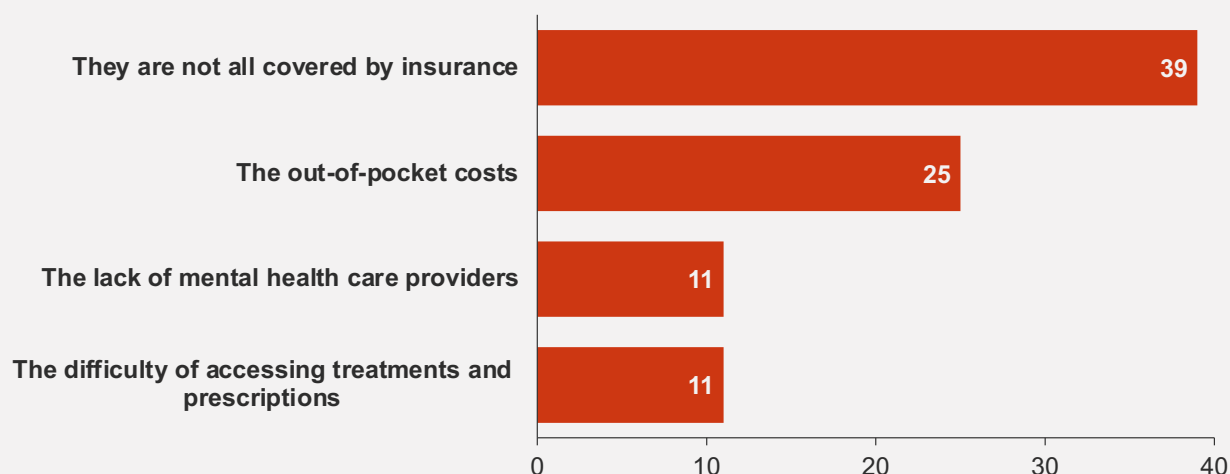


It is more important than ever before to increase access to mental health care and treatment, yet these important services are far out of reach for many. Voters mostly point to the lack of insurance coverage for mental health care as the main barrier keeping people from being able to access it, with a majority (58%) overall and 80% of voters of color who agree it's difficult to find mental health providers that are covered by insurance.



Insurance coverage and costs are the two predominant barriers keeping New Jerseyans from being able to access mental health care.

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

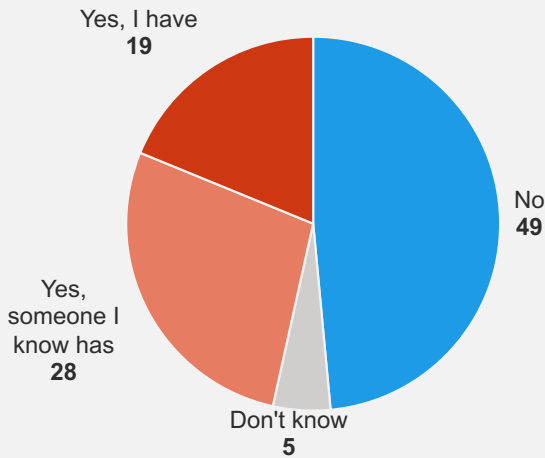


Medical Debt: A Widespread Issue

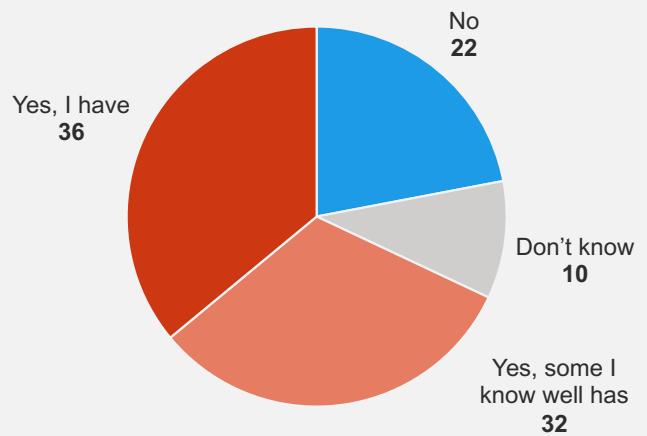


Nearly half of New Jersey respondents have either had their household finances seriously affected by medical debt or are close to someone who has. Among voters that have had their finances affected, 68% say they've had medical bills go into collections, including 73% of voters of color and 71% of voters in households with lower incomes or that are struggling to pay their bills.

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



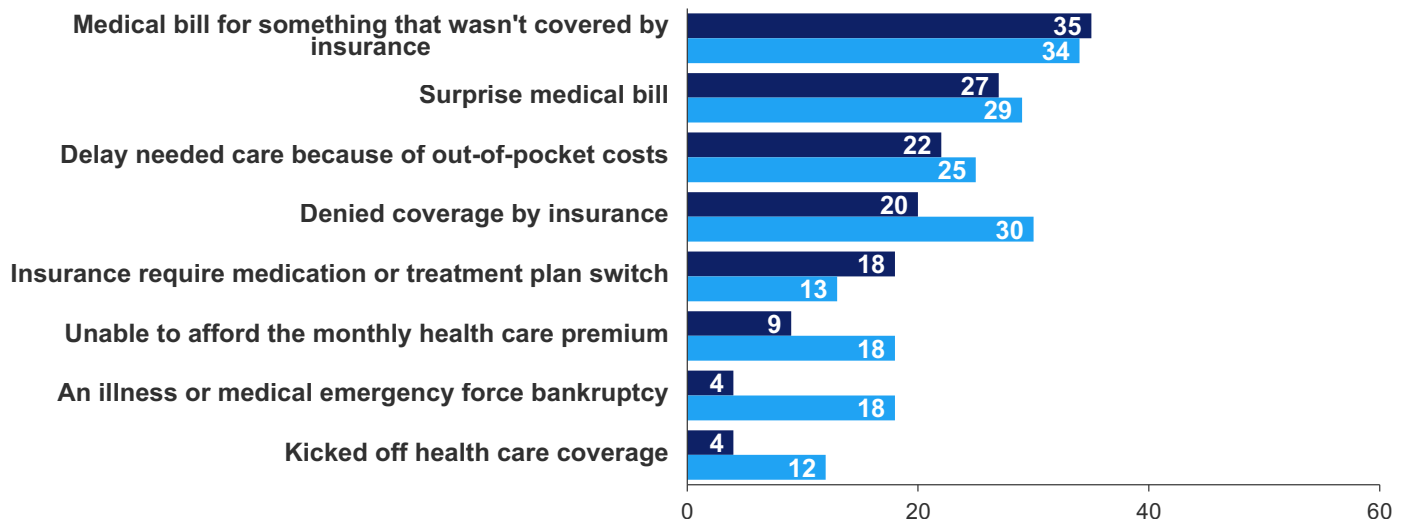
[IF YES] Have you or someone you know well ever had any medical bill go into collections?



Medical debt has affected most New Jersey voters. 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 35% have already experienced.

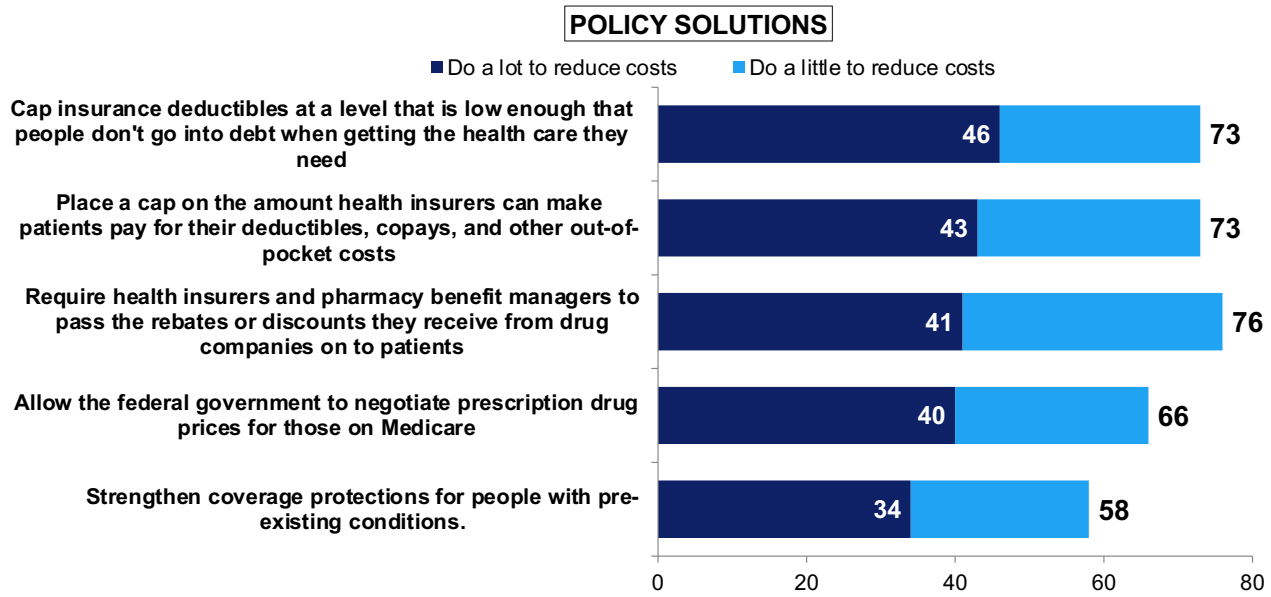
HEALTH CARE SITUATIONS

■ Happened to you ■ Concerned about happening to you



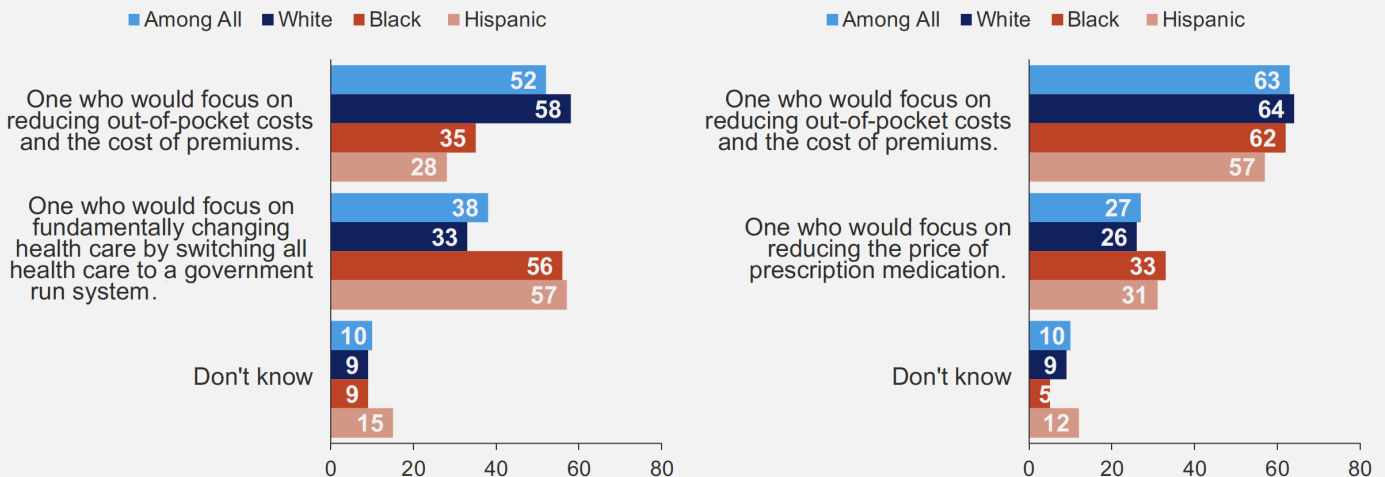


New Jersey voters want to see direct measures to control costs. They think capping the amount insurers can charge overall, or capping deductibles at a level that is low enough so people don't go into debt when getting care, would help the most. More than 55% of voters think insurance caps would do the most to actually reduce health care costs.



There is strong support among voters in New Jersey for policies that increase health care access and limit out-of-pocket costs. A majority (52%) in New Jersey say they are more inclined to support a candidate who is focused on reducing out-of-pocket costs and premiums than one who is focused on "fundamentally" changing health care by switching to a government-run system. 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.

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?



Consumers for 
Quality Care