



THE COVID EFFECT: Consumer Expectations for Health Care Coverage, Cost and Quality in 2021

A Negotiator's Guide To Health Care Reform

Consumers for 
Quality Care

Introduction

With a new Congress and administration, Consumers for Quality Care (CQC) is pleased to share this Negotiator's Guide to give lawmakers a roadmap of where voters want to go for health care reform in 2021. The guide features the findings from an ALG Research and Public Opinion Strategies survey of 1,200 registered voters nationwide conducted from January 22-28, 2021.

COVID-19 has laid bare just how important health quality and access are. This applies not just to testing for and treating the coronavirus, but also the ongoing routine doctor visits, therapies and medications that help keep us healthy to best combat the virus if we do contract it. In this environment, it is even more important to ensure affordable access to quality care.

Cost drove the health care debate pre-COVID and the ALG/POS-CQC survey finds that it continues to drive the debate today. Americans are overwhelmingly concerned about being able to afford health care in this country, and the ongoing COVID-19 public health crisis and its resulting economic pain has only heightened this anxiety, especially when it comes to deductibles and other out-of-pocket costs.

Eighty percent of respondents agreed that health care costs are continuing to climb yearly, and premiums, copays, and deductibles topped the list of concerns with their own health care. Seventy-three percent struggle with budgeting for annual health care costs due to their unpredictability and more than 70 percent feel like insurance companies are nickel-and-diming them with all of the out-of-pocket costs they have to pay.

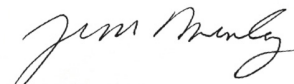
Voters want Congress and the President to get costs under control. Nearly two-thirds of Americans strongly agree with policies to lower deductibles, without getting in the way of accessing the health care they need. Furthermore, most aren't willing to trade quality for cost. They want affordability AND access. Removing the barriers that lead to skipping and delaying care – like high insurance deductibles – and programs that increase access to care – like telehealth visits – are extremely important to voters looking to navigate the health care system.

2021 is a critical year for our nation. The need for meaningful reform is more dire than ever and it is vital that our leaders seize this moment to support Americans by implementing common-sense solutions to the high costs of health care. We hope these findings will help.

Sincerely,



Donna Christensen



Jim Manley

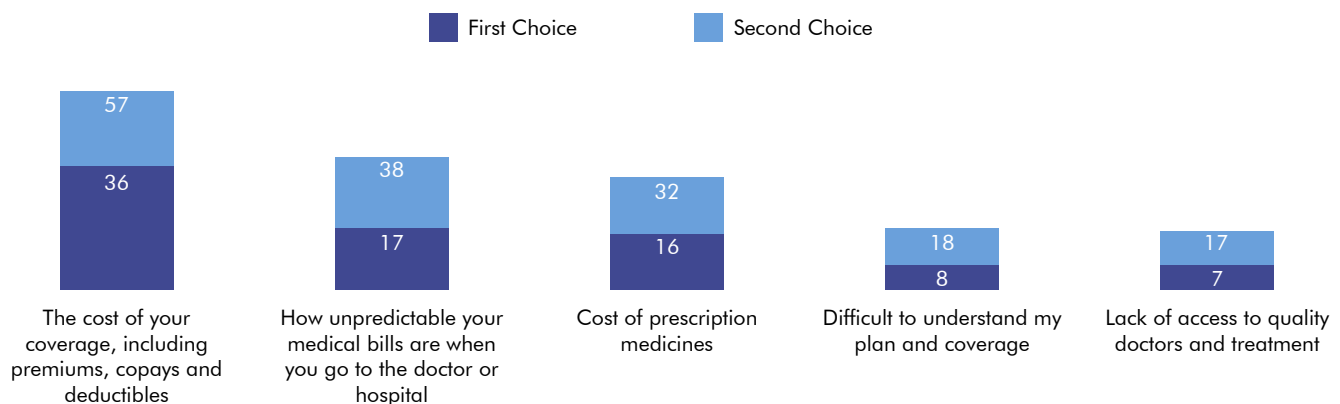


Jason Resendez

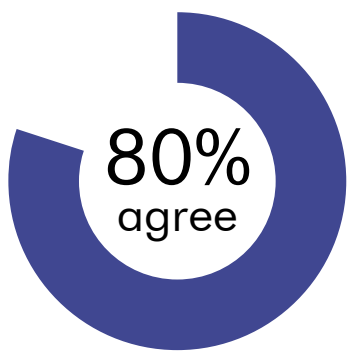
Consumers' Concerns: Health Care Costs

Americans are overwhelmingly concerned about costs, especially out-of-pocket costs. Premiums, copays and deductibles top the list of concerns with Americans' own health care, trailed closely by unpredictable medical bills.

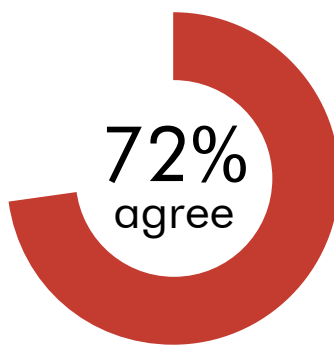
What concerns you the most when it comes to your own personal health care coverage?



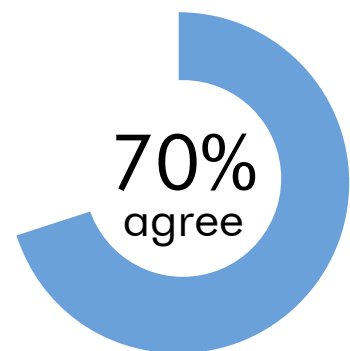
Voters agree their health care costs keep going up every year (80%), and more than 70% struggle with the unpredictability of out-of-pocket costs. They feel like insurance companies are nickel-and-diming them with all of the out-of-pocket costs they have to pay.



The amount I pay for health care seems to be going up every year



It's impossible for me to know what my yearly health care costs are going to be, because out-of-pocket costs are so unpredictable

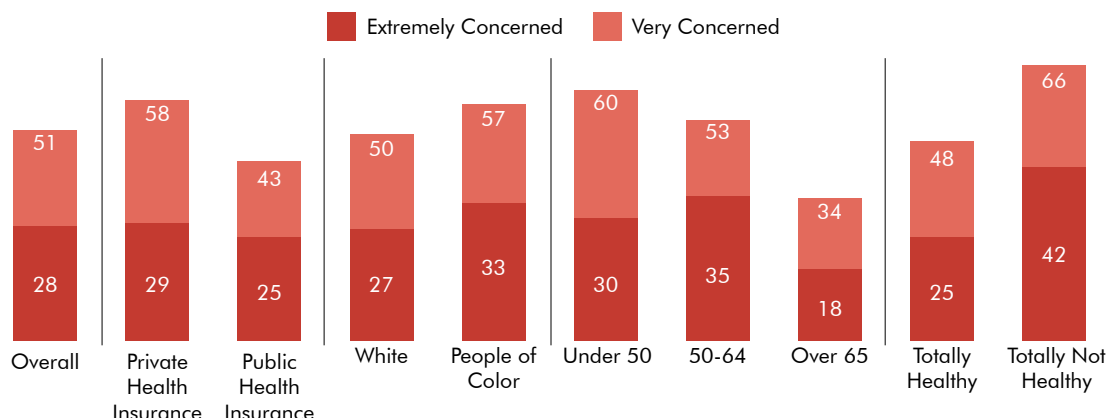


I feel like insurance companies are nickle and diming me with all of the out-of-pocket costs I have to pay

Costs are serious concerns for voters now and in the future. Their most pressing concern over the next five years is not being able to afford a high deductible for their care.

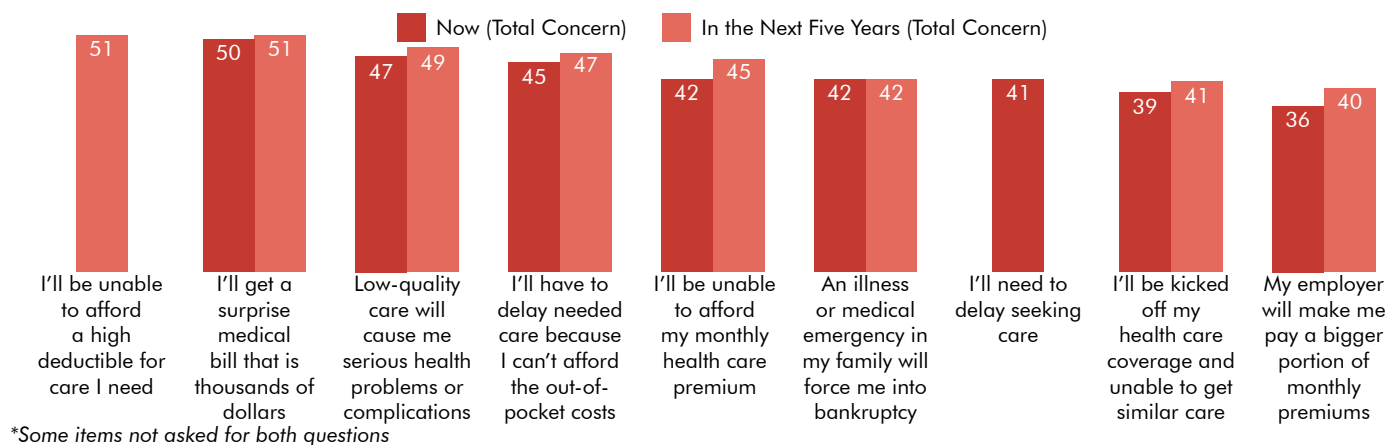
People of color, those with private insurance, those under 50 and people who don't describe themselves as healthy are most likely to be concerned that they will be unable to afford a high deductible for the health care they need.

Concern I'll be Unable to Afford a High Deductible for Care in the Next Five Years



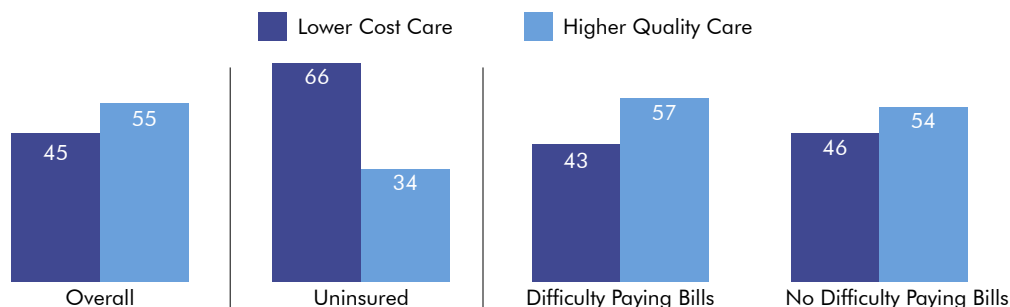
Other significant concerns voters have over the next five years include getting a surprise medical bill, receiving low-quality care that causes serious health problems or complications and having to delay needed care because they can't afford the out-of-pocket costs, among others.

How concerned are you about the following happening to you...*



While out-of-pocket costs continue to head the list of consumer concerns, a majority (55%) of voters are not willing to give up quality for lower costs when forced to choose between the two. They want their current care to be cheaper, not lower-quality, low-cost plans.

When it comes to your personal health care, if you had to choose between the two, which of the following would be more important to you?

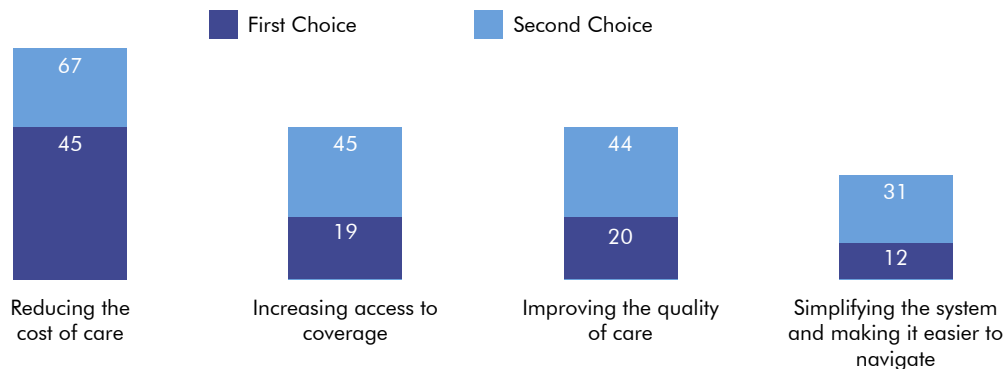


Cutting Costs: Solutions

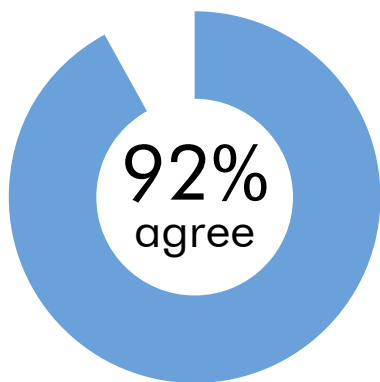
After nearly a year of dealing with the COVID-19 pandemic, 79% of voters feel we should be cautious about changes we make to the stressed health care system coming out of COVID-19. Voters don't want a government-run system, but 69% say they want government to ensure access to affordable, quality coverage.

There is significant support (67%) for Congress and the President to get costs under control.

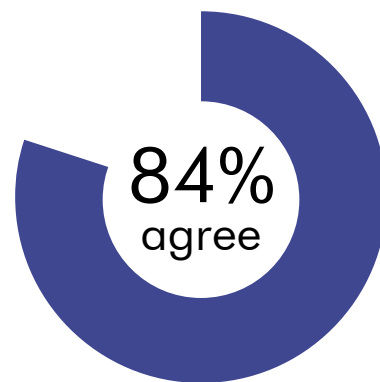
When it comes to health care, what would you like to see Congress and the President work on most?



Potential policies focused on improving coverage to lower costs receive the most support. Americans want their insurance to act like insurance – 92% of voters agree with deductibles being low enough to not get in the way of getting care. Sixty-three percent strongly agree – the most of any statement tested in the ALG/POS-CQC survey. Eighty-four percent of voters agree that insurance companies should not be allowed to sell plans that cover so little that going to the doctor isn't affordable, even with insurance.



Insurance deductibles should be low enough that they don't get in the way of getting the health care you need.

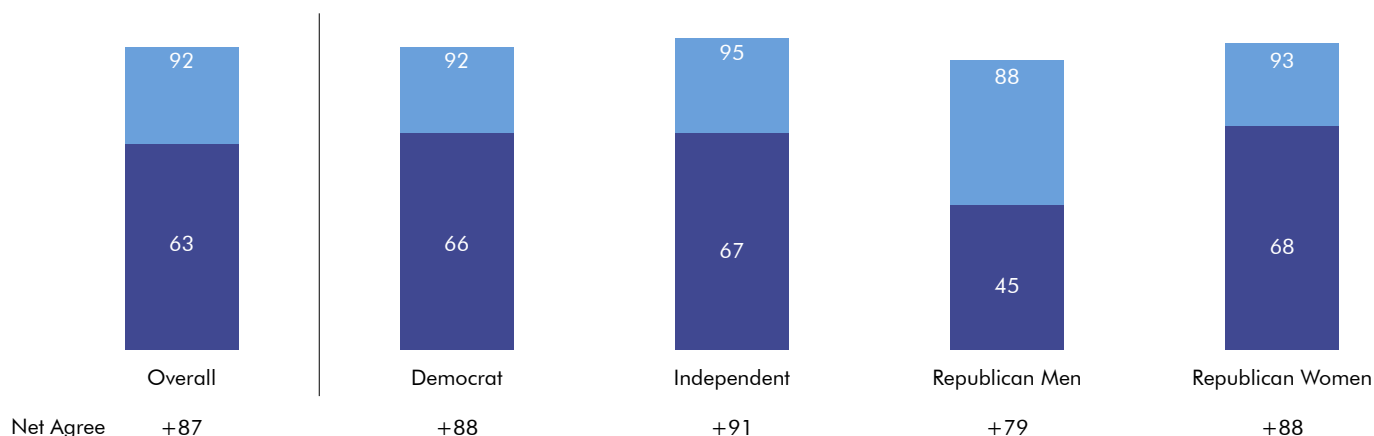


Insurance companies should not be allowed to sell plans that cover so little that going to the doctor isn't affordable even with insurance.

Ensuring deductibles are low enough to not get in the way of getting care receives near unanimous support across party lines.

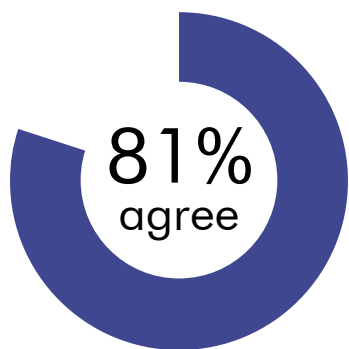
Insurance deductibles should be low enough that they don't get in the way of getting the health care you need.

Strongly Agree Somewhat Agree

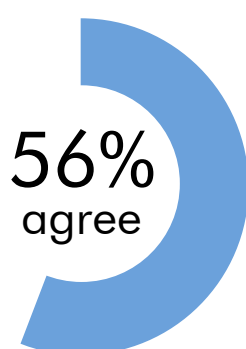


The COVID Effect

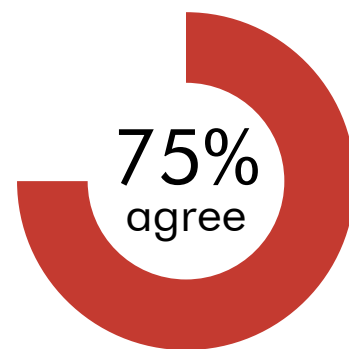
More than 8-in-10 Americans believe COVID-19 has exposed flaws in our current health care system. A majority (56%) agree that COVID-19 has shown racial disparities in our system, and more agree it has exposed disparities along wealth/class lines (75%).



The coronavirus crisis has shown the flaws in our current health care system



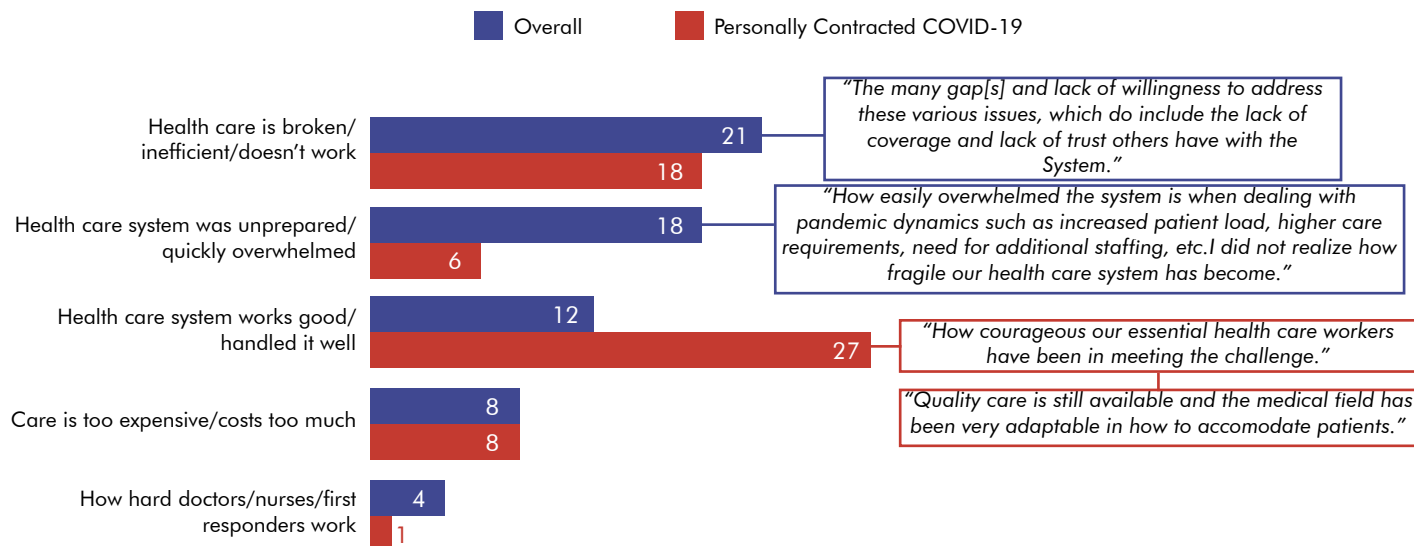
The coronavirus crisis has shown the disparity of health care that exists in our country between white people and people of color



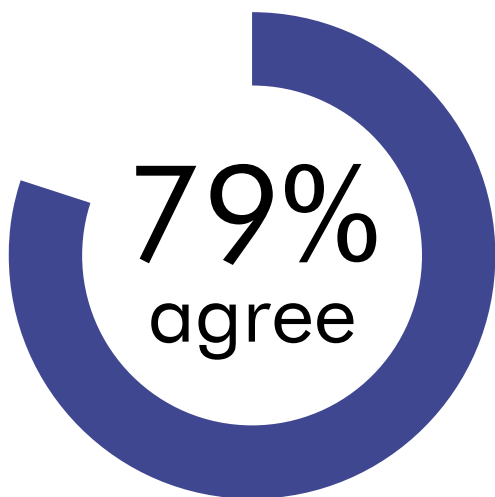
The coronavirus crisis has shown the disparity of health care that exists in our country between the rich and everyone else

In an open-ended question, people say their takeaway from COVID-19 is that the system is broken or was unprepared for the pandemic.

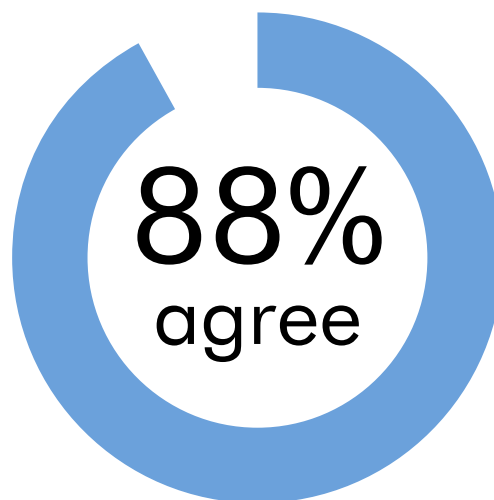
What is the most surprising thing you have learned about our health care system during the COVID-19 crisis? [OPEN-ENDED]



Voters think we need to be cautious about changes we make to the stressed health care system coming out of COVID-19. Those changes should include making the system stronger and more resilient.

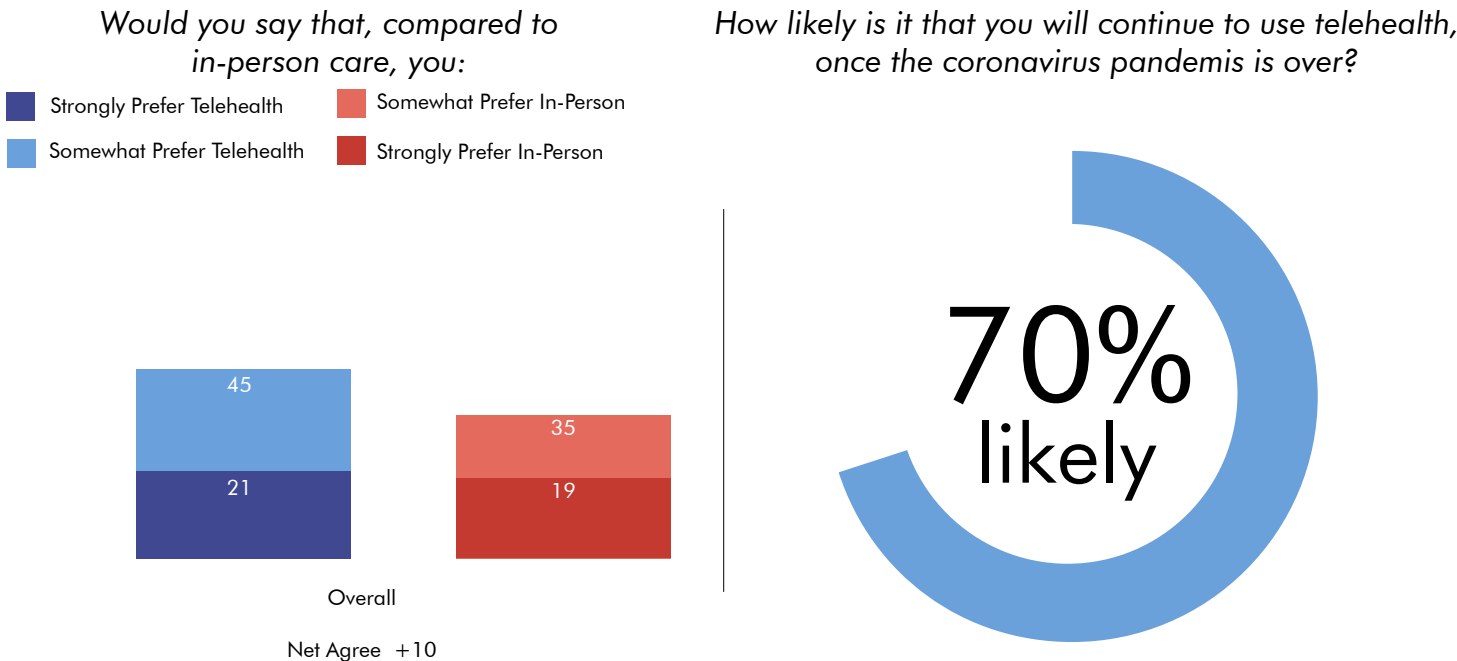


With how stressed the health care system is right now, we should be thoughtful and cautious about any changes we make as we come out of the COVID-19 crisis.

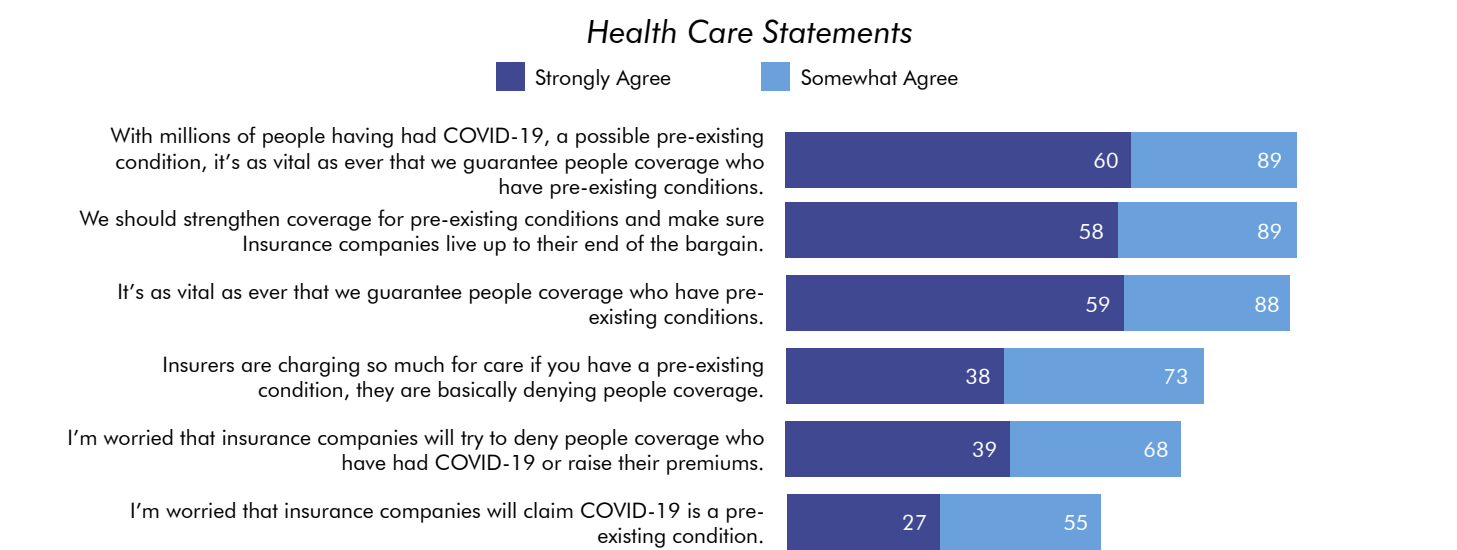


COVID-19 taught us we need to be much more prepared as a country for a health crisis, and now is the time to make investments to make our health care system stronger and more resilient.

Telehealth is here to stay. A majority (55%) have used telehealth and many more like it more than in-person care, with 69% saying they're likely to use it even after the pandemic. Most (67%) have used telehealth during COVID-19 as a result of doctors not seeing patients in-person.



More than 80% of voters agree we should strengthen protections and guarantee overage for people with pre-existing conditions, including COVID-19.



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