



Poll: Three in 10 Likely Voters Worry About Affording Health Insurance and Prescription Drugs; Majority Believe Reducing Health Costs Should Be Priority for Next President

Nearly half of respondents with medical bill problems dipped into retirement funds or borrowed money from friends and family

A new poll from NBC News and the Commonwealth Fund shows that three in 10 likely voters are very or moderately worried about being able to afford their health insurance (31%) and out-of-pocket costs for prescription drugs (29%) over the next year, and nearly 80 percent believe that reducing health care costs should be a high priority for the next president.

For the poll, a nationally representative sample of likely U.S. voters was interviewed between January 28 and February 16, 2020. It is the first of a new NBC News/Commonwealth Fund series of polls tracking voter attitudes on top health care issues.

The poll shows that Americans are worried about getting and affording the care they need, and that health care remains a top concern for them in the presidential election. Overall, Democrats and likely voters leaning Democratic are the most worried about health care costs, along with people with incomes under \$50,000, blacks, and Hispanics.

Other key findings include:

- ▶ **Nearly half of likely voters (46%) with medical bill problems have used their savings — including money from their retirement fund — to pay their medical bills.**
 - Among people who reported medical bill problems, about 46 percent borrowed money from friends or family; one-third (34%) took on credit card debt or loans; one-quarter (26%) sold items like furniture or jewelry; 46 percent tapped savings and retirement funds; and 7 percent used crowdfunding sites such as GoFundMe.

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RELEASE**

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The Commonwealth Fund is a private, nonprofit foundation supporting independent research on health policy reform and a high-performance health system.

▶ **More than one-quarter (28%) of respondents worry about receiving an unexpected or surprise medical bill over the next year.**

- Democrats, likely voters who are leaning Democratic, blacks, Hispanics, and people earning less than \$50,000 are the most concerned about unexpected bills.
- **By race:** Thirty-eight percent of blacks and 37 percent of Hispanics are very or moderately worried about surprise medical bills, compared to 25 percent of whites.
- **By political party:** More than one-third (34%) of Democrats are very or moderately worried about surprise medical bills, compared to 24 percent of Republicans.

▶ **Hispanics and blacks are more likely to worry about health care costs than whites are.**

- Hispanic respondents reported the greatest concerns over health care costs, with 44 percent saying they are very or moderately worried about paying for insurance premiums and deductibles over the next year. This compares to 28 percent of whites.
- Blacks and Hispanics were more likely than whites to say they are very worried about paying for their health insurance, out-of-pocket costs, and long-term care.

▶ **Thirty-one percent of young people (ages 18–34) reported that they or a family member suffered adverse health effects after delaying needed care because of the cost.**

- Three in 10 likely voters ages 18 to 34, and one in five likely voters overall (22%), say that a health problem of theirs or a family member worsened because they delayed getting care or taking needed medication because of the cost.

▶ **More than half of likely voters are confident that a Democratic president will make their health care more affordable.** Fifty-four percent of respondents are somewhat or very confident that a Democratic president will lower their health costs, compared to 42 percent who are similarly confident if President Trump is reelected.

There were wide differences in voter confidence by race, ethnicity, gender, income level, and age. The gulf between likely voters in their confidence in the Democratic nominee versus President Trump was widest among blacks (74% vs. 20%), adults ages 18 to 25 (68% vs. 35%), Hispanics (64% vs. 33%) and women (59% vs. 37%).

Full results are available at: <https://www.commonwealthfund.org/publications/2020/feb/what-do-likely-voters-think-about-their-health-care>.

FROM THE EXPERTS:

Sara Collins, Commonwealth Fund Vice President for Health Care Coverage, Access, and Tracking

“Health care costs are at the top of voters’ minds. For many people, health care costs are growing faster than wages, leaving many vulnerable to medical bills they might not be able to pay or illnesses that go untreated.”

David Blumenthal, M.D., Commonwealth Fund President

“As a physician, I know how important it is for people to be able to afford the health care they need, when they need it. As the 2020 presidential elections nears, candidates’ proposals are focusing on health care costs and this survey indicates voters will be paying attention.”

HOW WE CONDUCTED THIS STUDY

The NBC News/Commonwealth Fund Health Care Poll was conducted by SSRS from January 28 through February 16, 2020. The survey consisted of telephone interviews conducted among a random, nationally representative sample of 2,303 adults, age 18 and older, living in the United States, and included an oversample of African Americans and Hispanics. Overall, 686 interviews were completed via landline and 1,617 were conducted via mobile phone. For this analysis, the sample population was limited to adults who reported they would definitely vote in the 2020 presidential election (“likely voter”). The final sample size among likely voters was 1,594.

This is the first poll in a three-part series to track public sentiment on a range of health care issues during the 2020 presidential election season. Data were collected through the SSRS Omnibus. The SSRS Omnibus uses a fully-replicated, stratified, single-stage, random-digit-dialing (RDD) sample of telephone households, and randomly generated cell phones.

Each SSRS Omnibus insert was weighted to provide nationally representative and projectable estimates of the adult population 18 years of age and older. The weighting process took into account the disproportionate probabilities of household and respondent selection because of the number of separate telephone landlines and cell phones answered by respondents and their households, as well as the probability associated with the random selection of an individual household member. The sample was poststratified and balanced by key demographics such as age, race, sex, region, and education. The sample was also weighted to reflect the distribution of phone usage in the general population, meaning the proportion of those who are cell phone only, landline only, and mixed users. The weighting procedures adjusted for the oversampling of African American and Hispanic respondents.

The margin of error is +/- 2.4 percentage points at the 95 percent confidence level. The landline portion of the survey achieved a 5.4 percent response rate and the cellular phone component achieved a 3.1 percent response rate. The overall response rate was 3.8 percent.