

TO: PhRMA
FR: Morning Consult
DT: May 2022
RE: Survey Results on Health Insurance Perceptions and Practices



Morning Consult ran a poll, on behalf of PhRMA, to identify barriers to health care and uncover preferred solutions to address these barriers to care. The results show that voters want health insurance companies to be more transparent about what drugs are covered and what patients will pay as well as for health insurance companies and pharmacy benefit managers (PBMs) to pass along savings directly to patients at the pharmacy counter.

HEALTH INSURANCE COMPANIES AND PHARMACY BENEFIT MANAGERS POSE BARRIERS TO CARE

- When presented with experiences those with health insurance have with their providers, voters are in agreement that they experience issues accessing and affording their health insurance bills and out-of-pocket costs. These include:
 - Health insurance bills being too expensive as part of the family budget – 49% experience this (*often or sometimes*)
 - Difficulty affording out-of-pocket costs not covered by insurance – 47% experience this (*often or sometimes*)
 - Difficulty affording the high deductible set by insurance – 43% experience this (*often or sometimes*)
 - Having to spend a lot of time getting approval for medicines or treatments because of insurance hurdles (such as prior authorization, ‘fail first’, or exclusion from a formulary) - 44% experience this (*often or sometimes*)
 - Black and Hispanic voters and those in vulnerable communities, like those with chronic conditions, experience health insurance bills being too expensive as part of the family budget, have difficulty affording out-of-pocket costs that are not covered by insurance, have difficulty affording high deductibles set by insurance, and must spend a lot of time getting approval for medicines or treatments because of insurance hurdles.
- 81% of voters agree with the statement that *health insurance companies and middlemen, like pharmacy benefit managers, continue to raise costs for patients* – this includes 47% who strongly agree with this statement. There is also bipartisan support for this statement:
 - 86% of Democrats agree – 52% strongly agree
 - 76% of Independents agree – 45% strongly agree
 - 77% of Republicans agree – 43% strongly agree
- 80% of voters agree that Congress should focus on cracking down on health insurance practices that make it harder to get the care we need. Similar percentages (80%) agree that health insurance companies are negotiating for themselves – not patients.

VOTERS WANT POLICIES THAT INCREASE TRANSPARENCY AND THAT REQUIRE HEALTH INSURANCE COMPANIES AND PHARMACY BENEFIT MANAGERS TO PASS ON DISCOUNTS

- 79% of voters say that health insurance companies have a business conflict of interest – 46% yes, definitely. Similarly, 77% of voters say PBMs have a business conflict of interest - 47% yes, definitely.
- 82% of voters support policies that require health insurance companies to be more transparent about what drugs are covered and what they will pay out-of-pocket – 57% strongly support.
- 80% of voters support policies that require health insurance companies and pharmacy benefit managers to pass along to patients discounts they receive – 55% strongly support.

Policy	Total Support
Require health insurance companies to be more transparent about what drugs are covered and what you will pay out of pocket for prescription medicines.	82%
Require health insurance companies and pharmacy benefit managers (PBMs) to share rebates or discounts they receive directly with patients so they pay less for their prescription drugs	80%
Require all health insurance plans to cover certain medications used to treat chronic conditions with no deductible	78%
Give health insurers more incentives to keep costs of health plans manageable for people who are sick and take prescription medicines.	78%
Require Medicare Part D insurance plans to set a maximum limit for what seniors pay out of pocket for prescription medicines in each year.	76%
Require health insurance companies to cover medicines from day one by offering at least some health plan options that offer set copay amounts and exempt medicines from the deductible	76%

This poll was conducted between April 27-May 2, 2022 among a sample of 2004 Registered Voters. The interviews were conducted online and the data were weighted to approximate a target sample of Registered Voters based on gender by age, educational attainment, race, marital status, home ownership, race by educational attainment, 2020 presidential vote, and region. Results from the full survey have a margin of error of plus or minus 2 percentage points.