



# Voter Attitudes Regarding the Surprise Medical Billing Debate

## Executive Summary of Arnold Ventures' October 2019 Surprise Medical Billing Polling

Patients often face surprise out-of-network medical bills that can leave them with high, unexpected costs that are unaffordable for many Americans. In response to voter demands to eliminate surprise medical bills and contain their health care costs, Congress has recently proposed a variety of bicameral, bipartisan legislative actions to protect Americans, including the majority of Americans who have employer-provided health insurance that exclusively falls under federal jurisdiction<sup>1</sup>.

Two specific policy proposals are receiving substantial attention: benchmarking provider payments to in-network rates — which the Congressional Budget Office independently validated would eliminate surprise medical billing and reduce overall costs — and arbitration.

Arnold Ventures funded a bipartisan polling team (Geoff Garin of Hart Research Associates and Whit Ayres of North Star Opinion Research) to conduct a poll that assesses voter opinions on surprise medical billing and policy options proposed by Congress to address the problem facing tens of millions of Americans over which states have no authority. The bipartisan polling team surveyed how voters rank surprise billing relative to other policy priorities and their views of two different policy approaches to solving this problem.

The survey finds that voters strongly support action on this issue and are willing to hold members of Congress accountable if they fail to address surprise billing. In addition, voters prefer benchmarking health care provider charges to the average of in-network rates over an arbitration approach. Importantly, the polling team also tested the arguments currently being made by opponents of the benchmark approach. Support for this approach remained strong even after respondents heard these arguments. Key findings from their survey research include:

### **Voters are impacted and burdened by surprise medical bills:**

- Many voters feel out-of-network bills are unreasonable (76%) and unfair (86%).

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<sup>1</sup> Kaiser Family Foundation. 2019. "Employer Health Benefit Survey 2019". Kaiser Family Foundation. <http://files.kff.org/attachment/Report-Employer-Health-Benefits-Annual-Survey-2019>

- Fifty-two percent of voters say they (24%) or someone they know (28%) has received a surprise medical bill.

**Voters demand Congress take action to protect consumers from surprise out-of-network bills:**

- Voters rank addressing surprise medical billing (85%) and holding down increases in insurance premiums and out-of-pocket costs (89%) among their highest health care priorities.
- Almost all (94%) voters say Congress should take action on surprise billing, with 69% feeling strongly that Congress should act to address this issue.
- Seven in 10 voters would view their member of Congress less favorably if they did NOT support legislation to protect patients from surprise medical bills.

**When considering policy solutions for surprise billing, voters are more concerned about preventing excessive charges than they are about cutting provider rates:**

- A majority of voters (75%) are more concerned that the solution to address surprise medical bills would not do enough to prevent providers from charging excessive rates for out-of-network care than they are that the solution would go too far in cutting payments to hospitals and doctors (17%).

**Voters prefer a benchmark solution to arbitration by a factor of 2 to 1:**

- Ninety-two percent of voters favor benchmarking provider payment rates for out-of-network care to the average in-network rate. Significantly fewer express support for an arbitration approach.
- When asked to choose a policy solution, voters favor a benchmark approach by a factor of two to one over arbitration — 66% of voters would prefer paying providers the average in-network rate while only 30% would prefer arbitration.
- This is true of voters across the political spectrum. Republican (67%), Democrat (67%) and independent voters (63%) overwhelmingly support a benchmark solution over arbitration.

**After debate and hearing common counterarguments, voters still prefer benchmarking provider payment rates to the average in-network rate:**

- After presenting voters with counterarguments opponents of a benchmark approach would make, including that this approach could cut your local hospital/doctor and force hospitals to close, voters still preferred a benchmark approach (65%) to an arbitration approach (30%) by over two to one.