

New Consumer Poll Finds

Patients are Concerned About Commercial Insurer Barriers to Care

Commercial health insurer policies and administrative practices delay patient care, overburden clinicians and add unnecessary costs to the health care system, according to a new poll of health care consumers conducted by the Morning Consult.

Patients are Concerned That Their Insurers Are Limiting Access to Care



62%

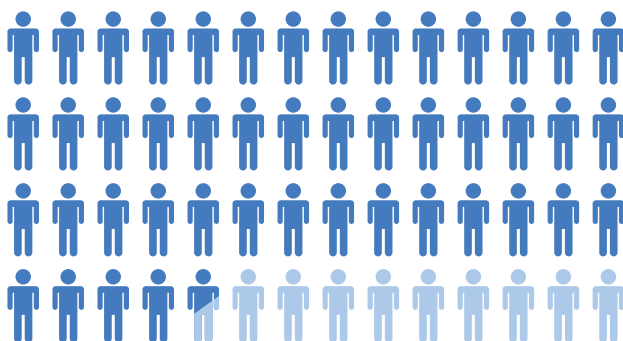
of patients report their household has experienced at least one insurance coverage-related barrier in the past two years; **43% of those patients** report their health has gotten worse as a result.



55%

A majority of patients find health insurance companies responsible for the health care roadblocks they have experienced.

Patients Think Their Care Providers Know What's Best



83%

of patients agree that their health care providers know the best treatment for them and should be the one to make treatment decisions, not their insurance company.

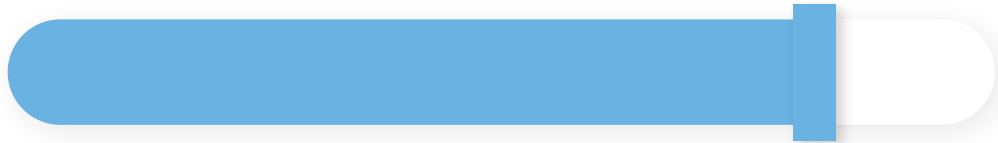
Patients Are Concerned About Insurer Barriers to Care

86%



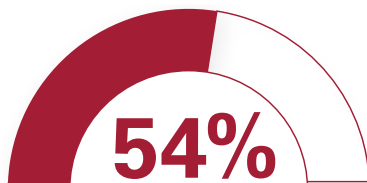
of patients agree that there needs to be more transparency from health insurance companies on which services and medications require pre-approval (prior authorization) and the policies and criteria insurance companies use to grant that approval.

84%



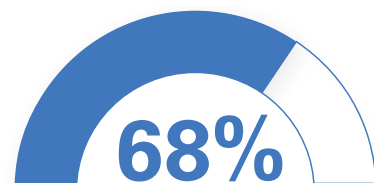
of patients agree that policymakers should focus on cracking down on health insurance practices that make it harder to get the care they need.

Patients Are Concerned About the High Cost of Health Insurance Premiums



A majority of patients report experiencing their health insurance premiums being too expensive as part of their family budget, difficulty affording insurance, or both.

Most patients who feel they are paying too much for health care point to higher insurance costs as the driver behind why those costs are too high.



Need for Action

Some commercial health insurers have implemented policies that create barriers for patients seeking to access care, sometimes overruling the advice or care plan created between patients and their health care providers. These policies add billions of dollars in unnecessary administrative costs to the health care system while compromising patient care. Commercial health plan abuses must be addressed to protect patients' health and ensure that medical professionals, not the insurance industry, are making the key decisions in patient care.

This poll was conducted by Morning Consult on behalf of the American Hospital Association from December 10-16, 2022, among a national sample of 1,502 adults. The interviews were conducted online. Results from the full survey have a margin of error of plus or minus 3 percentage points.