

MEMORANDUM

The following is interesting data coming out of Election 2020:

Kaiser Family Foundation

Link: <https://www.kff.org/health-reform/report/kff-health-tracking-poll-october-2020/>

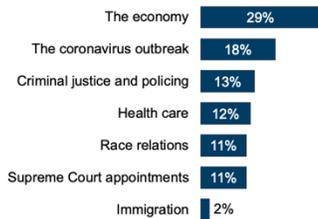
Title: KFF Health Tracking Poll – October 2020: The Future of the ACA and Biden’s Advantage On Health Care

Data:

Figure 6

The Economy Is The Top Issue For Voters Heading Into 2020 Presidential Election

AMONG REGISTERED VOTERS: Percent who say each of the following issues will be the most important in deciding their vote for president:

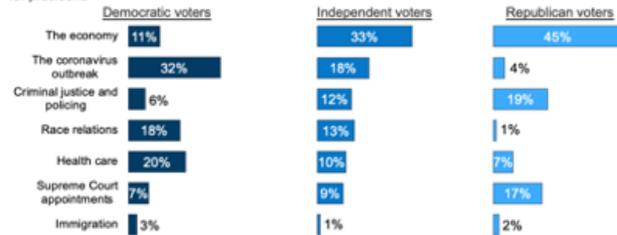


SOURCE: KFF Health Tracking Poll (conducted October 7-12, 2020). See topline for full question wording.



About Half Of Republicans, One-Third Of Independents Say Economy Is Most Important Issue, More Democratic Voters Say Coronavirus

Percent who say each of the following is the most important issue in making their decision about who to vote for president:



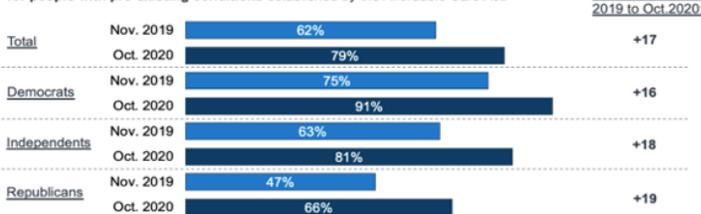
SOURCE: KFF Health Tracking Poll (conducted October 7-12, 2020). See topline for full question wording.



Figure 2

Larger Shares Across Partisans Now Say They Do Not Want Pre-Existing Condition Protections Overturned

Percent who say they would not like to see the Supreme Court overturn protections for people with pre-existing conditions established by the Affordable Care Act:



SOURCE: KFF Health Tracking Polls (conducted November 7-12, 2019 and October 7-12, 2020). See tolines for full question wording.



- Nearly all voters (94%) say protections for people with pre-existing conditions will be important to their vote, including three-fourths (74%) who say it is “very important.”
- Determining the future of Medicare is the top health care issue for senior voters with about one-fifth (22%) of voters 65 and older saying this is the most important

health care issue to their vote. About one in eight senior voters say reproductive health issues (13%) and maintaining protections for people with pre-existing conditions (14%) are their top health care issues, followed closely by dealing with the many health aspects of the coronavirus (10%).

Kaiser Family Foundation

Link: <https://www.kff.org/health-costs/report/2020-employer-health-benefits-survey/>

Title: 2020 Employer Health Benefits Survey

Data:

- Annual premiums for employer-sponsored family health coverage reached \$21,342 this year, up 4% from last year, with workers on average paying \$5,588 toward the cost of their coverage.
- For covered workers in a plan with a general annual deductible, the average annual deductible for single coverage is \$1,644, similar to the average deductible (\$1,655) last year.
- The average general annual deductible for single coverage for covered workers in plans with a general annual deductible has increased 25% over the past five years, from \$1,318 in 2015 to \$1,644 in 2020.

Kaiser Family Foundation

Link: <https://www.kff.org/medicare/issue-brief/how-much-do-medicare-beneficiaries-spend-out-of-pocket-on-health-care/>

Title: How Much Do Medicare Beneficiaries Spend Out of Pocket on Health Care?

Data:

- In 2016, the average person with Medicare coverage spent \$5,460 out of their own pocket for health care.

Kaiser Family Foundation

LINK: <https://www.kff.org/medicare/issue-brief/10-things-to-know-about-medicare-part-d-coverage-and-costs-in-2019/>

Title: 10 Things to Know About Medicare Part D Coverage and Costs in 2019

Data:

- Medicare Part D beneficiaries are increasingly subject to coinsurance, particularly when those drugs covered are on a plan's non-preferred or specialty drug tiers. Most Part D plan sponsors impose 33% coinsurance for medicines on their specialty tier and coinsurance for non-preferred tier medicines can be as high as 40 to 50%.

CNN

Link: <https://www.cnn.com/2020/11/03/politics/exit-polls-2020/index.html>

Title: More Latino voters support Trump in 2020 than 2016, but young Americans favor Biden, early CNN exit polls show

Data:

- About one-third of voters called the economy their most critical issue, while roughly 1 in 5 citing racial inequality and about 1 in 6 named the coronavirus pandemic as most important to their vote.

NPR

Link: <https://www.npr.org/2020/11/03/930956115/voter-survey-u-s-is-on-wrong-track-covid-19-not-under-control>

Title: Voter Survey: U.S. Is On Wrong Track, COVID-19 Not Under Control

Data:

- A plurality of voters also said COVID-19 is their top issue — 42% said so, while 27% said the economy and jobs, 9% said health care more broadly and 8% said racism.

Harvard T.H. Chan School of Public Health

Link: https://cdn1.sph.harvard.edu/wp-content/uploads/sites/94/2020/09/POLITICO_HarvardSept2020.pdf

Title: ELECTION: TRUMP VS. BIDEN VOTERS ON THE MOST IMPORTANT ISSUES IN THEIR VOTE CHOICE

Data:

Table 9. Health Care Voters' Top Health Care Issues, Not Including COVID-19, in Deciding How to Vote for President, by Presidential Vote Preference

	Total health care voters	Trump health care voters	Biden health care voters
High healthcare costs	48	31	48
The problems of the nation's uninsured	21	15	23
Problems getting healthcare	13	15	13
High drug costs	8	9	6
Medicare	7	7	7
Other/None of these (vot)	3	3	2
Don't know/Refused	*	-	1

POLITICO/Harvard T.H. Chan School of Public Health, The 2020 Presidential Election: Trump vs. Biden Voters on the Most Important Issues in Deciding Their Vote Choice, August 25 - September 4, 2020. Base: Likely voters who said health care, not including COVID-19, was an extremely important issue in deciding how to vote for president in the 2020 election.

August 2020 Winston Group Poll

Data:

- 71% of Democratic voters believe getting the best quality treatment is more important than getting the lowest cost for a treatment.
- 75% of GOP voters believe getting the best quality treatment is more important than getting the lowest cost for a treatment.
- 73% of voters believe getting the best quality treatment is more important than getting the lowest cost for a treatment; this number jumps to 92% for Americans aged 65+.
- 92% of seniors believe getting the best quality treatment is more important than getting the lowest cost for a treatment.

October 2020 Focus Group

Quotes:

- *"It is unfair that working people work 40 hours and can barely make ends meet after paying insurance premiums, copays, deductibles, prescription costs, we have no \$ left to live."*

- *“The unfairness of people forced to pay more when they get sick, as if getting sick was a choice!”*
- *“My biggest fear is that millions of people who rely on the ACA to purchase their insurance will be left out, along with the idea that anyone with pre-existing conditions could be denied coverage.”*
- *“I have to pay 20% of all my medical costs beside a deductible, co-pays and a premium. I do not go to the doctor because I cannot afford it. If I get cancer or anything that could cost a lot. I am in fear all the time.”*

Commonwealth Fund

Link: https://www.commonwealthfund.org/publications/issue-briefs/2020/aug/looming-crisis-health-coverage-2020-biennial?utm_source=newsletter&utm_medium=email&utm_campaign=newsletter_axio_svitals&stream=top

Title: U.S. Health Insurance Coverage in 2020: A Looming Crisis in Affordability

Data:

- In the first half of 2020, 43.4 percent of U.S. adults ages 19 to 64 were inadequately insured. This is statistically unchanged from the last time we fielded the survey in 2018...Specifically, we consider people who are insured all year to be underinsured if: their out-of-pocket costs, excluding premiums, over the prior 12 months are equal to 10 percent or more of household income
- Over the past decade, deductibles have grown both in prevalence and size. The share of the adult population in private health plans with deductibles of \$1,000 or more doubled between 2010 and 2020.

Commonwealth Fund

Link: <https://www.commonwealthfund.org/publications/issue-briefs/2020/apr/catastrophic-out-of-pocket-costs-problem-middle-income>

Title: Catastrophic Out-of-Pocket Health Care Costs: A Problem Mainly for Middle-Income Americans with Employer Coverage

Data:

- Health care spending is highly concentrated among the highest spenders. In 2016, the top 5 percent of spenders accounted for half of health care spending, spending about \$50,000 annually.

Commonwealth Fund

Link: <https://www.commonwealthfund.org/publications/issue-briefs/2016/aug/high-need-high-cost-patients-who-are-they-and-how-do-they-use>

Title: High-Need, High-Cost Patients: Who Are They and How Do They Use Health Care?

Data:

- High-need adults spent more than twice as much, on average, on out-of-pocket expenses as adults in the total population (\$1,669 vs. \$702), while their annual median household income was less than half that of the overall adult population (\$25,668 vs. \$52,685).

Commonwealth Fund

Link: <https://www.commonwealthfund.org/publications/surveys/2020/mar/what-are-americans-views-coronavirus-pandemic>

Title: What Are Americans' Views on the Coronavirus Pandemic?

Data:

How important would the potential out-of-pocket costs be in your decision to seek care if you experienced any symptoms of the coronavirus?

Base: Adults age 18+



Data: NBC News/Commonwealth Fund Health Care Poll: Coronavirus, Mar. 2020. Note: Adults who considered themselves as "independent," "other," or reported "don't know/refused" were then asked if they lean more toward the Democratic or Republican Party. "Independent," "Other," and "Don't know/refused" categories are not listed.

The Federal Reserve

Link: <https://www.federalreserve.gov/publications/2019-economic-well-being-of-us-households-in-2018-dealing-with-unexpected-expenses.htm>

Title: Report on the Economic Well-Being of U.S. Households in 2018 - May 2019

Data:

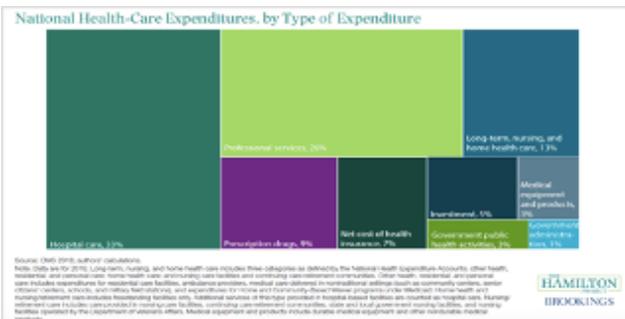
- When faced with a hypothetical expense of \$400, 61 percent of adults in 2018 say they would cover it, using cash, savings, or a credit card paid off at the next statement (referred to, altogether, as "cash or its equivalent")—a 2 percentage point increase from 2017. In 2013, half of adults would have covered such an expense in the same way... Among the remaining 4 in 10 adults who would have more difficulty covering such an expense, the most common approaches include carrying a balance on credit cards and borrowing from friends or family.

The Brookings Institute

Link: <https://www.brookings.edu/research/a-dozen-facts-about-the-economics-of-the-u-s-health-care-system/>

Title: A dozen facts about the economics of the US health-care system

Data:



- Roughly a third of all health-care spending goes to hospital care (figure 3), making clear that the functioning of the U.S. hospital system is crucially important when health-care expenditures are considered. Professional services make up roughly a quarter of spending.

Public Opinion Strategies Election Night Internal Poll Data:

Most Important Issue Impacting Presidential Vote By Party				
Ranked by Election Night Data Combined 1st/2nd Choices All Voters				
	National All Voters	Republicans	Independents	Democrats
The economy/jobs	43%	72%	42%	16%
The coronavirus	33%	10%	34%	54%
Race relations	21%	4%	18%	37%
Immigration and border security	17%	23%	12%	13%
National security and terrorism	15%	27%	7%	7%
Taxes	15%	23%	25%	3%
The environment or climate change	14%	2%	12%	26%
Health insurance costs and coverage	14%	4%	15%	23%
Crime	6%	12%	2%	2%
Education	5%	3%	6%	6%
Prescription drug costs	2%	2%	1%	3%
None of these issues impacted your vote for president	6%	7%	10%	3%

Which one of the following issues, if any, was the most important in deciding how you voted for president?
And which is the next most important issue in deciding how you voted for president?

- 48% of Democratic voters identified the pre-existing conditions protections as the top health care issue.
- 31% of Democratic voters identified out-of-pocket costs not covered by insurance as the second top health care issue.
- 28% of Democratic voters identified addressing racial disparities in health care and outcomes as the third top health care issue.
- 25% of Democratic voters identified the cost of health insurance premiums as the fourth top health care issue.
- 37% of GOP voters identified the cost of health insurance premiums as the top health care issue.
- 34% of GOP voters identified out-of-pocket costs not covered by insurance as the second top health care issue.
- 31% of GOP voters identified the pre-existing conditions protections as the third top health care issue.

Public Opinion Strategies

Link: <https://pos.org/wp-content/uploads/2019/10/19132-PhRMA-National-Phone-Survey-Results-v4a.pdf>

Title: 2019 National Phone Survey (April-May)

Data:

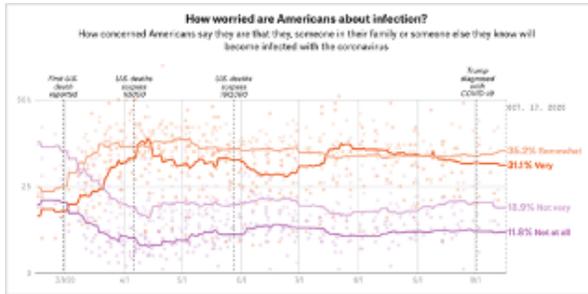
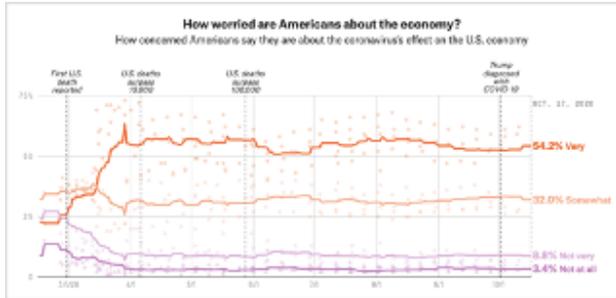
- 76% of respondents favor requiring insurers to pass through the rebates and discounts on prescription medicines they negotiate with pharmaceutical manufacturers to patients at the pharmacy counter.

FiveThirtyEight

Link: <https://projects.fivethirtyeight.com/coronavirus-polls/>

Title: How Americans View The Coronavirus Crisis And Trump's Response

Data:



Peterson-Kaiser Family Foundation

Link: <https://www.healthsystemtracker.org/brief/tracking-the-rise-in-premium-contributions-and-cost-sharing-for-families-with-large-employer-coverage/>

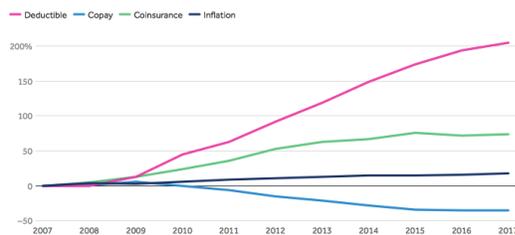
Title: Tracking the rise in premium contributions and cost-sharing for families with large employer coverage

Data:

- Deductible payments have grown more than ten times faster than inflation over the last decade...From 2007 to 2017, average per person spending on deductibles rose 205% to \$397, while average spending on copays fell by 35%, to \$148.

Deductible payments have grown more than ten times faster than inflation over the last decade

Cumulative growth in out-of-pocket spending for people with large employer coverage, 2007-2017



Source: KFF analysis of IBM MarketScan Commercial Claims and Encounters Database
Get the data • PNG

Version: 03/17
Health System Tracker

IQVIA Analysis

Link: <https://phrma.org/-/media/Project/PhRMA/PhRMA-Org/PhRMA-Org/PDF/D-F/Faced-with-High-Cost-Sharing-for-Brand-Medicines.pdf>

Title: LET'S TALK ABOUT COST

Data:

- Health plans expose patients to high cost sharing for brand medicines and expect patients to pay higher costs each year. Across all seven therapy areas, average patient cost exposure increased between 2015 and 2019, including a 32% increase for depression, a 50% increase for HIV, and a 56% increase for anticoagulants.
- Patients with deductibles and coinsurance for brand medicines have significantly higher annual out-of-pocket costs than patients with fixed copays alone. Differences range from patients with deductibles and coinsurance paying more than three times as much for anticoagulants to patients with multiple sclerosis paying nearly 32 times as much out of pocket.
- Between 2012 and 2017, the share of employer- sponsored health plans requiring patients to meet a deductible for prescription medicines increased from 23% to 52%.

IQVIA Analysis

Link: <https://www.iqvia.com/insights/the-iqvia-institute/reports/medicine-spending-and-affordability-in-the-us>

Title: Medicine Spending and Affordability in the U.S.

Data:

- Net price increases — after adjusting for rebates, discounts, other price concessions, and patient coupons to reduce out-of- pocket costs — have also moderated from 2.9% in 2016 to 1.7% in 2019; the third consecutive year of increases lower than growth seen in the Consumer Price Index.

IQVIA Analysis

Link: <https://catalyst.phrma.org/four-things-to-know-about-the-iqvia-medicine-spending-and-affordability-in-the-u.s.-report>

Title: Four things to know about the IQVIA “Medicine Spending and Affordability in the U.S.” report

Data:

- While 90% of patients pay less than \$500 out of pocket per year on their medicines, total out-of-pocket spending is heavily concentrated among a small share of patients who fill prescriptions in the deductible or are required to pay coinsurance.

IQVIA Analysis

Link: <https://catalyst.phrma.org/new-data-show-commercially-insured-patients-face-increasingly-high-cost-sharing-for-brand-medicines>

Title: New data show commercially insured patients face increasingly high cost sharing for brand medicines

Data:

- Health plans’ increasing use of deductibles and coinsurance is shifting more of the cost of care to chronically ill patients taking brand medicines.
- The IQVIA data also show that health plans have been exposing chronically ill patients to increasingly higher cost sharing for brand medicines. For example, between 2015 and 2019, the amount patients were required to pay at the

pharmacy counter increased by 32% for brand depression medicines, 50% for brand HIV medicines and 56% for brand anticoagulants. In contrast, average net prices for brand medicines grew by less than 3% annually over that same time, in line with inflation.

PhRMA

Link: https://phrma.org/coronavirus?utm_campaign=2020-q2-cor-cor_spd&utm_medium=pai-cpc-blg-ggl-adf&utm_source=ggl&utm_content=awr-cli-pat-tpv_scl-geo_beh-usa-all-nap-tgt-pai-cpc-blg-ggl-adf-COVIDRefreshNat3-cor-cor_rnd-edu-inf-lrm-lpg-txt-std-vrc-adv&utm_term=nap&qclid=CjwKCAjwIbr8BRA0EiwAnt4MTp5yPlaIEKJ037QzB8RwmDhft750LhrHVcmCvboj2tlwfoaSOSnf2hoCYzIQAvD_BwE

Title: The Latest on the Biopharmaceutical Industry's Efforts to Beat Coronavirus

Data:

- America's biopharmaceutical companies are committed to developing solutions to help diagnose, treat and prevent COVID-19. The biopharmaceutical industry is providing financial support and in-kind donations to organizations and collaborating with U.S. and global health authorities to combat this global public health emergency.
- More than half of PhRMA members have R&D efforts under way or are providing donations of medicines and critical medical supplies as well as providing financial donations to support patients and first responders in addressing this evolving crisis.

Drug Channels Institute

Link: https://drugchannelsinstitute.com/products/industry_report/pharmacy/

Title: THE 2020 ECONOMIC REPORT ON U.S. PHARMACIES AND PHARMACY BENEFIT MANAGERS

Data:

- The gross-to-net bubble, which measures rebates and discounts paid by manufacturers, reached \$175 billion in 2019.

Altarum

Link: <https://altarum.org/publications/projections-non-retail-prescription-drug-share-national-health-expenditures>

Title: Analysis of CMS National Health Expenditures data, Altarum Institute study and Berkeley Research Group study

Data:

- Spending on both retail and non-retail prescription medicines represents just 14% of total health care spending and is projected to remain a small and stable share of spending through the next decade.

JAMA Network

Link: <https://jamanetwork.com/journals/jama/article-abstract/2752664?questAccessKey=bf8f9802-be69-4224-a67f->

[42bf2c53e027&utm_source=For The Media&utm_medium=referral&utm_campaign=ftm links&utm_content=tfl&utm_term=100719](https://www.modernhealthcare.com/article/20190204/NEWS/190209984/hospital-price-growth-driving-healthcare-spending)

Title: Waste in the US Health Care System

Data:

- The estimated total annual costs of waste were \$760 billion to \$935 billion and savings from interventions that address waste were \$191 billion to \$286 billion.

Modern Healthcare

Link: <https://www.modernhealthcare.com/article/20190204/NEWS/190209984/hospital-price-growth-driving-healthcare-spending>

Title: Hospital price growth driving healthcare spending

Data:

- Most of the growth in total price of care was driven by facility fees, which are higher rates meant to account for hospitals' overhead.

Title: November 2020 Morning Consult Internal Tracking Poll

Data:

- 40% COVID-19 as #1 Voting Issue for Democratic voters.
- 39% Economy/Jobs as #1 Voting Issue for GOP voters.
- 26% of Democrats who voted for Biden might have changed their vote if Donald Trump handled the coronavirus pandemic differently.
- 57% of GOP voters who voted for Biden might have changed their vote if Donald Trump handled the coronavirus pandemic differently.
- 1% of Democrats who voted for Biden might have changed their vote if Donald Trump handled prescription drug costs differently.
- 1% of GOP voters who voted for Biden might have changed their vote if Donald Trump handled prescription drug costs differently.
- 37% of Democratic voters say pre-existing conditions protections is one of the most important health care issues – and the top overall issue among respondents.
- 21% of GOP voters say pre-existing conditions protections is one of the most important health care issues – and the third most chosen issue among respondents.
- 40% of GOP voters say the cost of health insurance premiums is one of the most important health care issues – and the top overall issue among respondents.
- 29% of Democratic voters say the cost of health insurance premiums is one of the most important health care issues – and the second most chosen issue among respondents.
- 27% of GOP voters say out of pocket costs not covered by insurance, such as copays and deductibles, is one of the most important health care issues – and the second most chosen issue among respondents.
- 25% of Democratic voters say out of pocket costs not covered by insurance, such as copays and deductibles, is one of the most important health care issues – and the third most chosen issue among respondents.
- 82% of Democratic voters support reducing wasteful spending in health care.
- 86% of GOP voters support reducing wasteful spending in health care.

- 90% of Democratic and GOP voters support providing consumers with information about costs in advance so they can make better choices.
- 67% of Democratic voters are worried about not having the coverage they need in the event of a major medical event.
- 51% of GOP voters are worried about not having the coverage they need in the event of a major medical event.
- 64% of Democratic voters are worried about going into debt to pay for medical expenses.
- 50% of GOP voters are worried about going into debt to pay for medical expenses.
- 68% of Democratic voters are worried about not being able to afford their out-of-pocket costs for hospital bills.
- 53% of GOP voters are worried about not being able to afford their out-of-pocket costs for hospital bills.
- 45% of GOP voters are worried about out-of-pocket costs related to prescription medicines.
- 58% of Democratic voters are worried about out-of-pocket costs related to prescription medicines.
- 84% of Democratic voters believe government should work more closely with the pharmaceutical industry to develop treatments and a vaccine for the coronavirus.
- 72% of GOP voters believe the government should work more closely with the pharmaceutical industry to develop treatments and a vaccine for the coronavirus.
- 77% of voters agree that keeping a strong American biopharmaceutical industry is a matter of national security to protect us against the next pandemic.
- 75% of Democratic voters think that a strong American biopharmaceutical industry is a matter of national security to protect us from future pandemics.
- 80% of GOP voters think that a strong American biopharmaceutical industry is a matter of national security to protect us from future pandemics.
- 71% of Democratic voters say that the problem of health coverage getting more expensive and covering less is a larger problem than prescription drugs getting more expensive and harder to afford.
- 69% of GOP voters say that the problem of health coverage getting more expensive and covering less is a larger problem than prescription drugs getting more expensive and harder to afford.
- 47% of Democratic voters say they are paying much more or somewhat more for their health expenses out-of-pocket compared with four years ago.
- 38% of GOP voters say they are paying much more or somewhat more for their health expenses out-of-pocket compared with four years ago.
- 65% of Democratic voters agree that we should not make health care more political by allowing bureaucrats to pick and choose which medicines Americans should get through government price-setting schemes.
- 80% of GOP voters agree that we should not make health care more political by allowing bureaucrats to pick and choose which medicines Americans should get through government price-setting schemes.

- More than 7 in 10 Democratic voters and 7 in 10 GOP voters oppose making sick people pay for a larger portion of their care.
- 73% of all voters, 70% of GOP voters and 74% of Democratic voters oppose making sick people pay for a larger portion of their care.
- 83% of all voters, 86% of GOP voters and 82% of Democratic voters support reducing wasteful spending in health care.
- 83% of all voters, 78% of GOP voters and 88% of Democratic voters support caps on the amount insurers can make patients pay out-of-pocket on deductibles, copays and other costs.
- 89% of all voters, 90% of GOP voters and 90% of Democratic voters support providing consumers with information about the costs of procedures in advance so they can make better choices.
- Having a cap on OOP costs, ensuring insurance coverage applies right away and addressing OOP costs like deductibles through standardized benefits were Democratic voters' top three priorities for the new administration to address in its first 100 days.
- Reducing waste, having a cap on OOP costs and ensuring insurance coverage applies right away were GOP voters' top three priorities for the new administration to address in its first 100 days.
- These same three policies were voters' top three priorities for the new administration to address in its first 100 days.
- 77% of all voters, 80% of GOP voters and 75% of Democratic voters agree that keeping a strong American biopharmaceutical industry is a matter of national security to protect us against the next pandemic.
- 38% of seniors indicated COVID-19 as their top voting issue.
- 19% of seniors indicated the economy as their top voting issue.
- 2% of seniors indicated prescription drug costs as their top voting issue.
- 29% of Biden voters 65+ might have changed their vote if Donald Trump handled the coronavirus pandemic differently.
- 1% of Biden voters 65+ might have changed their vote if Donald Trump handled prescription drug costs differently.
- 88% of seniors support reducing wasteful spending in health care.
- 93% of seniors support providing consumers with information about costs in advance so they can make better choices.
- 51% of seniors are worried about not having the coverage they need in the event of a major medical event.
- 49% of seniors are worried about not being able to afford their out-of-pocket costs for hospital bills.
- 41% of seniors are worried about out-of-pocket costs related to prescription medicines.
- 30% of seniors want the new administration to focus on reducing wasteful spending in health care.
- 33% of seniors want the new administration to place a cap on the amount health insurers can make patients pay out of their pocket

- 27% of seniors want the new administration to require health insurance companies to pass along to patients more of the discounts on prescription medicines they negotiate with biopharmaceutical companies.

Title: October 2020 Morning Consult Internal Tracking Poll

Data:

- 86% of voters, 85% of GOP voters and 80% of Democratic voters want more predictability in how much they will pay for things like prescription medicines every month, instead of having costs fluctuate each month.
- 87% of all voters, 87% of GOP voters and 89% of Democratic voters want to ensure that insurance coverage applies when you need it versus paying hundreds.
- Almost two-thirds of the public think it is very important to keep in place current requirements that prohibit insurers from charging sick people more in premiums.
- 83% of voters support caps on the amount insurers can make patients pay out-of-pocket on deductibles, copays and other costs.
- 86% of voters want more predictability in how much they will pay for things like prescription medicines every month, instead of having costs fluctuate each month.
- 87% of voters want to ensure that insurance coverage applies when you need it versus paying hundreds or thousands of a deductible first before coverage kicks in.