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Community Catalyst Action Fund

Community Catalyst Action Fund

Health and Economic Justice Survey 2024

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Objectives

UNDERSTAND

1 Understand U.S. voter favorability and support for economic health care policy priorities: Addressing the medical debt crisis by putting more protections in place for people and updating Essential Health Benefits to make sure insurance plans cover what people need to be healthy.

UNDERSTAND

2 Understand how the inclusion of these health care policies in the Biden administration's current economic policy package could impact support or favorability for the economic package and/or his economic record.

IDENTIFY

3 Identify how voters see these policies impacting their personal finance and cost of living expenses, and how voters prioritize these health policies amongst current economic policies in terms of helping their cost of living.

Methodology

Universe

Registered Voters Nationally

Sample Size

Total N=1400

N=1000 Base Registered Voters
N=100 OS of Black Reg. Voters
N=100 OS of Latino/a Reg. Voters
N=100 OS of AAPI Reg. Voters
N=100 OS of Young Reg. Voters (18-39)

Methodology

These findings are from a proprietary survey conducted by HIT Strategies on behalf of Community Catalyst Action Fund. This survey consisted of 1000 registered voters nationally, with 4 National Oversamples: 100 Black registered voters, 100 Latino/a registered voters, 100 AAPI registered voters, and 100 young registered voters (aged 18-39) . The survey was conducted via online panel. The survey fielded from February 21st – 28th, 2024 and the margin of error is +/- 2.84%. Margin of error is higher among subgroups.

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Key Findings: Cost-of-Living Context

1

Cost of living is top-of-mind for voters currently, but healthcare affordability is not. However, there is a strong through line connecting economy and cost of living to healthcare affordability when voters are presented with information.

When given a list of issues, most voters agree that cost of living (52%) and economy (49% selected) are of utmost importance, while 28% say healthcare- lower on the list of priorities. However, most voters say the policies tested will ease their living expenses: they predict that insurance coverage of dental care (66% total impact, 37% big impact) and policies aimed at preventing medical debt (68% total impact, 33% big impact) would have the biggest impact on their own cost of living. Parents, Black voters, and Latino voters predict even higher impact. By the end of the survey 37% said healthcare affordability was one of the most important issues the Biden administration should prioritize when it comes to improving cost of living, coming in second only to lowering food prices (55%). This finding emphasizes that, though voters may not organically make this connection at first, healthcare is a cost-of-living issue and should be addressed as one.

More research, especially qualitative, is needed in this area to explore how to solidify the connection between cost-of-living and healthcare.

2

Most voters are struggling to afford their healthcare costs and/or insurance plans.

Though almost all are insured (91%), the majority of voters nationally are still struggling to afford healthcare costs and/or their insurance plan (23% can afford insurance but struggle to afford other healthcare costs, and 32% struggle to afford both insurance and other healthcare costs, together making up 55% of the audience). Close to half report they currently have some form of medical debt (43%). This finding further validates the link between healthcare and cost-of living. It also emphasizes that getting people insured is not enough to make healthcare more affordable, opening the door to policies that go beyond insurance coverage.

Key Findings: Policy Support

1

Voters want to see major change in the healthcare system and think it should be a high priority for the Biden administration.

Voters want to see substantial change in the healthcare system (71% say it needs major change or be completely rebuilt), and almost unanimously agree that making healthcare more affordable should be a priority for the Biden administration (90% priority, 55% high priority). Voters do not think the Biden administration is prioritizing healthcare affordability as much as they should be, with only 29% saying it is a high priority to the Biden administration currently.
This finding points to an opportunity to offer solutions that push major change in the healthcare system forward.

2

There is overwhelming support for Community Catalyst Action Fund's policy priorities when provided contextual information.

Each policy we tested had support from a strong majority of voters (60% or more) and was highly supported across demographics and political ideologies. The most popular policies were: making dental care part of what insurance companies must cover (83% total support, 62% strongly support) and removing all medical debt from credit scores (75% support, 57% strongly support). While these policies were popular across demographics, Black voters, Latino voters, LGBTQ voters, and Democrats consistently reported even higher support. The questions were framed with contextual information about the purpose and functionality of each policy, contributing to the understanding of each policy and therefore the support. **This finding validates that there is a strong case for educating voters on these policies and enacting them.**

3

Policymakers and the Biden administration can gain favorability by supporting these policies.

For example, 68% of voters nationally would feel more favorable towards a policymaker that supported efforts to make dental care more affordable and accessible. Only 5% say they would feel less favorable. Additionally, half (52%) of voters said they would feel more favorable towards the Bidenomics package if these policies were added. **This finding suggests that a supportive stance on these policies will only add to, not take away from, a policymaker's favorability.**

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Baseline

Healthcare Affordability Prioritization

1. Baseline   2. Affordability   3. Policies   4. Conclusion

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Economy and cost of living are top-of-mind issues for voters currently.

Q7. Of the following issues, which three do you think are the most important for the Biden administration to prioritize?

	TOTAL	MEN	WOMEN	WHITE	BLACK	LATINO/A	AAPI
Cost of living	52%	49%	54%	53%	47%	53%	49%
Economy	49%	54%	45%	49%	47%	47%	53%
Immigration	45%	47%	43%	50%	24%	33%	39%
Healthcare	28%	24%	30%	26%	29%	38%	28%
National security	25%	28%	22%	27%	16%	20%	23%
Gun violence	23%	20%	27%	21%	35%	27%	35%
Crime	20%	24%	17%	20%	23%	18%	21%
Climate change	19%	20%	18%	20%	17%	18%	16%
Abortion access	17%	11%	21%	17%	17%	16%	13%
Education	10%	11%	9%	8%	13%	17%	10%
Racism and discrimination	10%	9%	10%	7%	28%	11%	11%
Other	3%	3%	3%	3%	2%	1%	1%

Gen Z POC (40%) also more likely to select Healthcare as a top 3 issue

Healthcare costs are not initially top-of-mind for most voters when it comes to cost of living. The cost of food is the biggest financial pain-point for most voters, followed by housing costs and taxes.
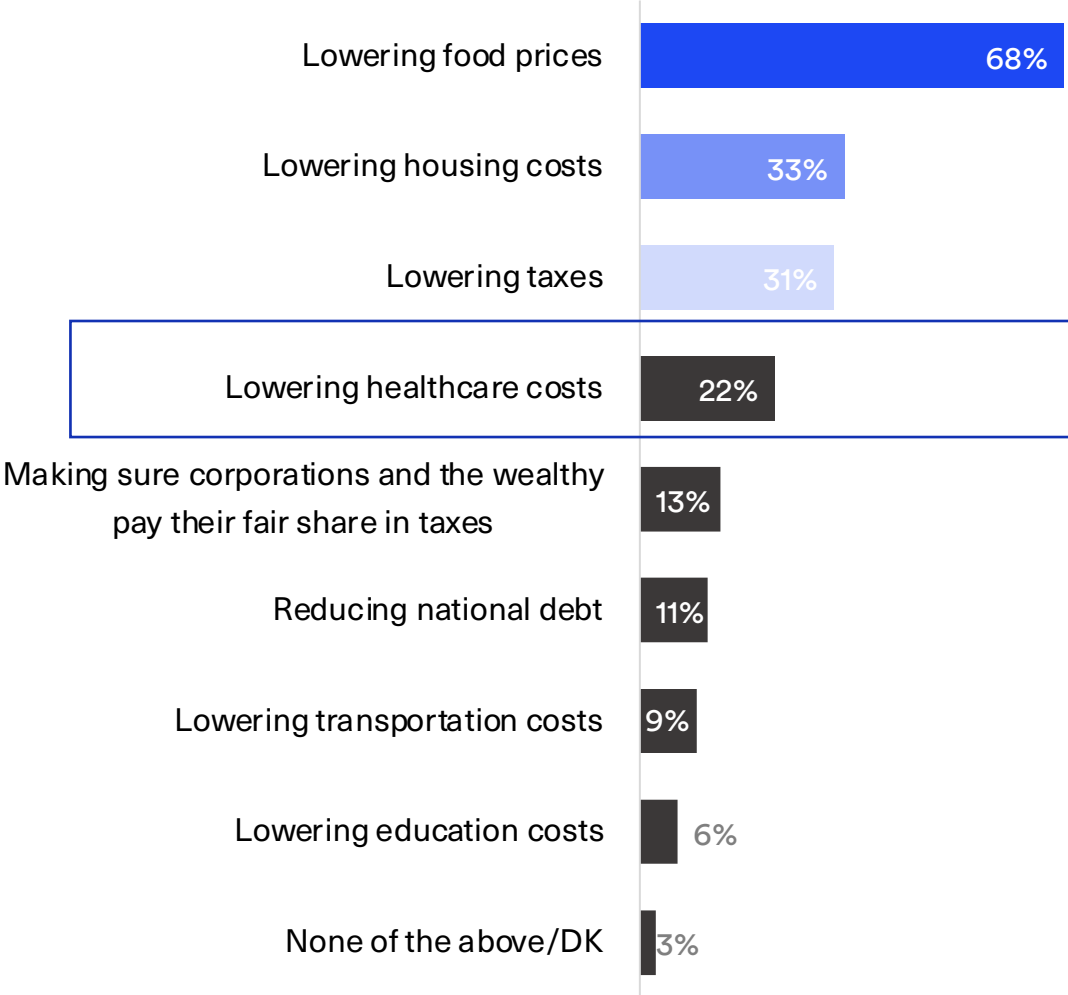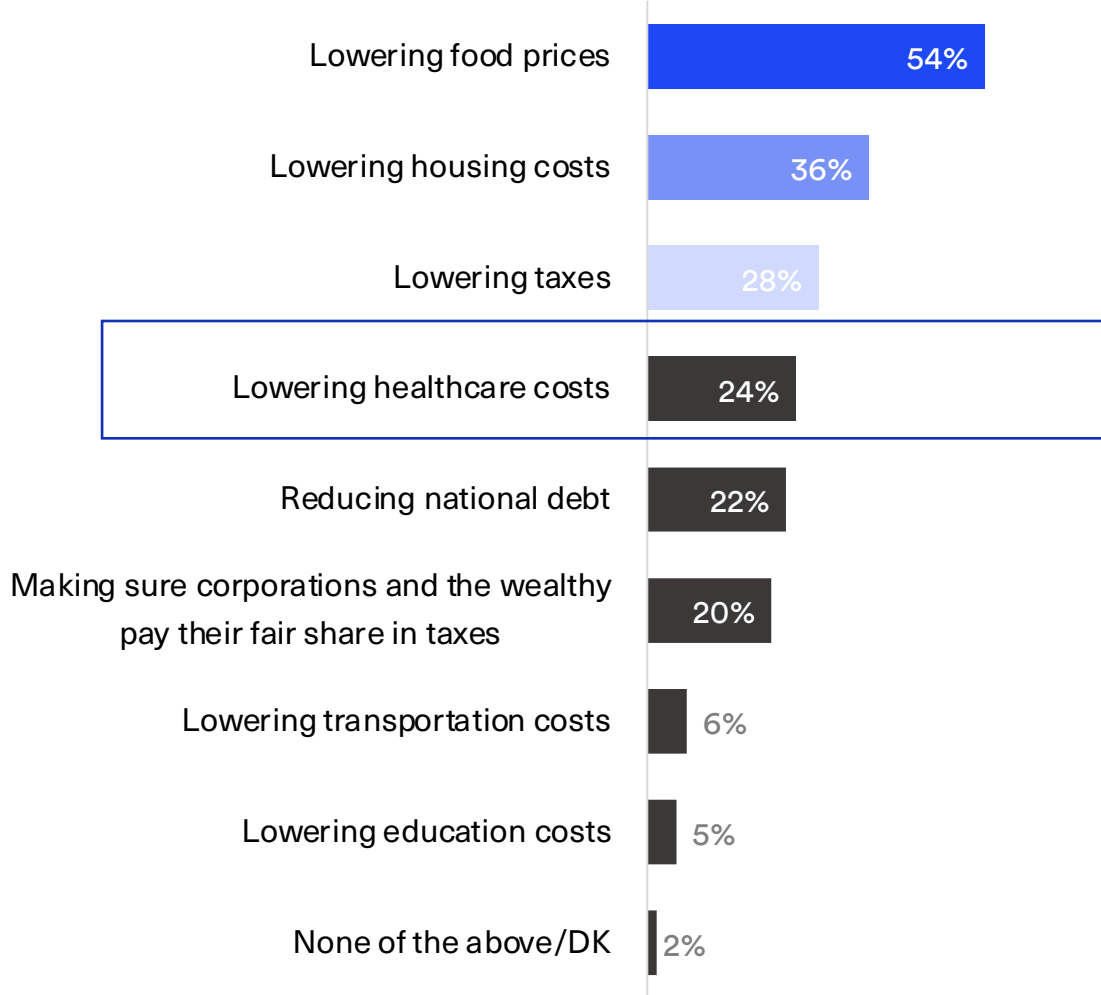
Biden Prioritize

Lowering food prices	54%
Lowering housing costs	36%
Lowering taxes	28%
Lowering healthcare costs	24%
Reducing national debt	22%
Making sure corporations and the wealthy pay their fair share in taxes	20%
Lowering transportation costs	6%
Lowering education costs	5%
None of the above/DK	2%

Cost of Living Impact

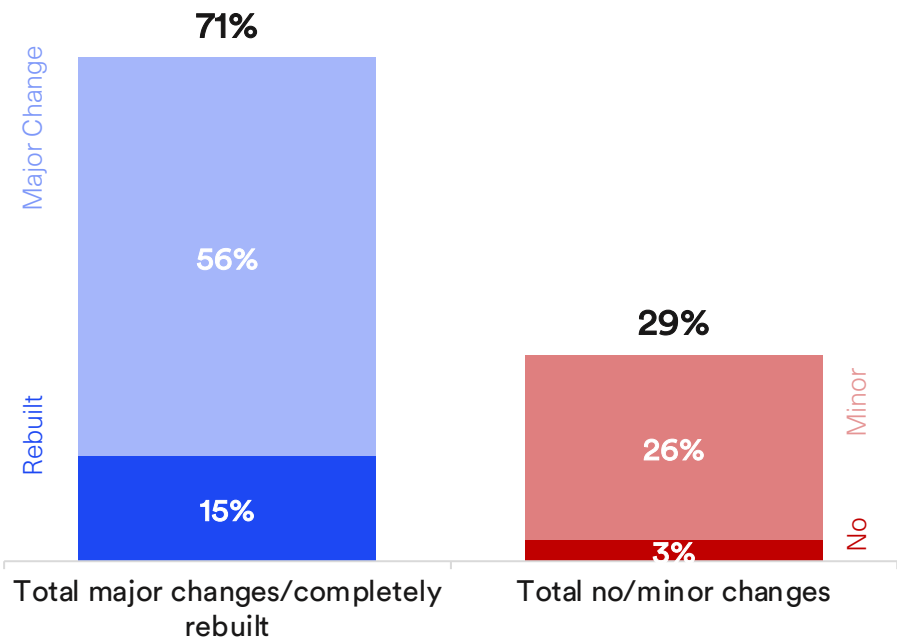|	
Lowering food prices	68%
Lowering housing costs	33%
Lowering taxes	31%
Lowering healthcare costs	22%
Making sure corporations and the wealthy pay their fair share in taxes	13%
Reducing national debt	11%
Lowering transportation costs	9%
Lowering education costs	6%
None of the above/DK	3%

Most voters think the healthcare system needs major changes, and a strong majority say healthcare affordability is an important factor in their decision on who to vote for in the upcoming elections.

Q12. Thinking about the health care system in the United States, how much, if at all, do you think the health care system needs to change to make quality care more affordable?

Q13. As you may know, in 2024 there will be a general election for the office of president and representatives in Congress. If you plan to vote, how important is healthcare affordability to you when deciding who to vote for in 2024?
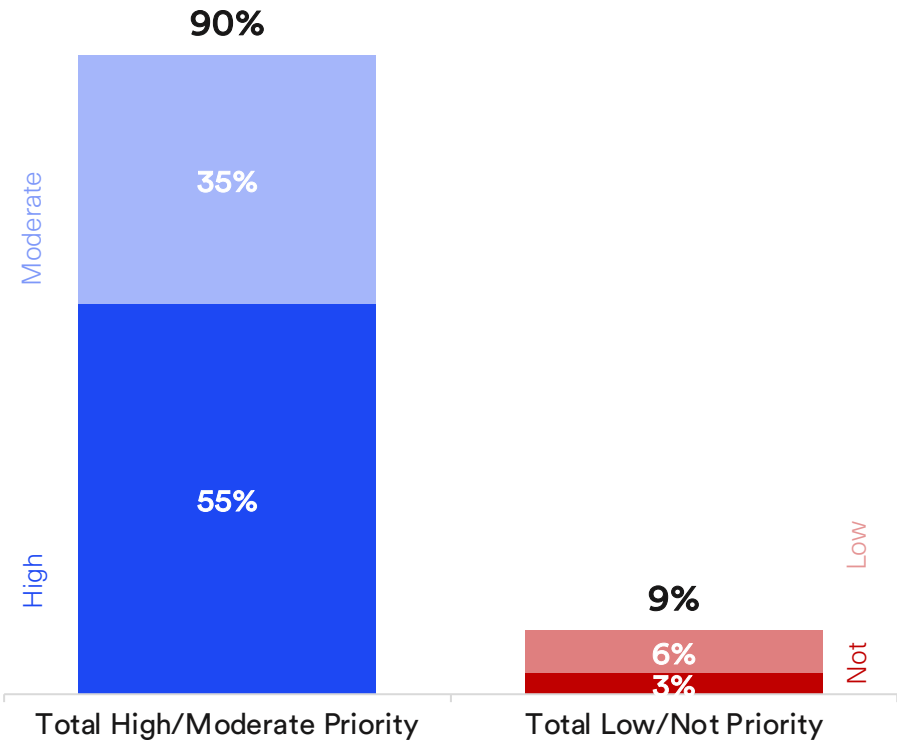

	Men	Women	White	Black	Latino	AAPI	Has Debt
Total Major/Rebuilt	64%	**77%**	70%	72%	**76%**	**77%**	**75%**
Total No/Minor Change	36%	23%	30%	28%	24%	23%	25%
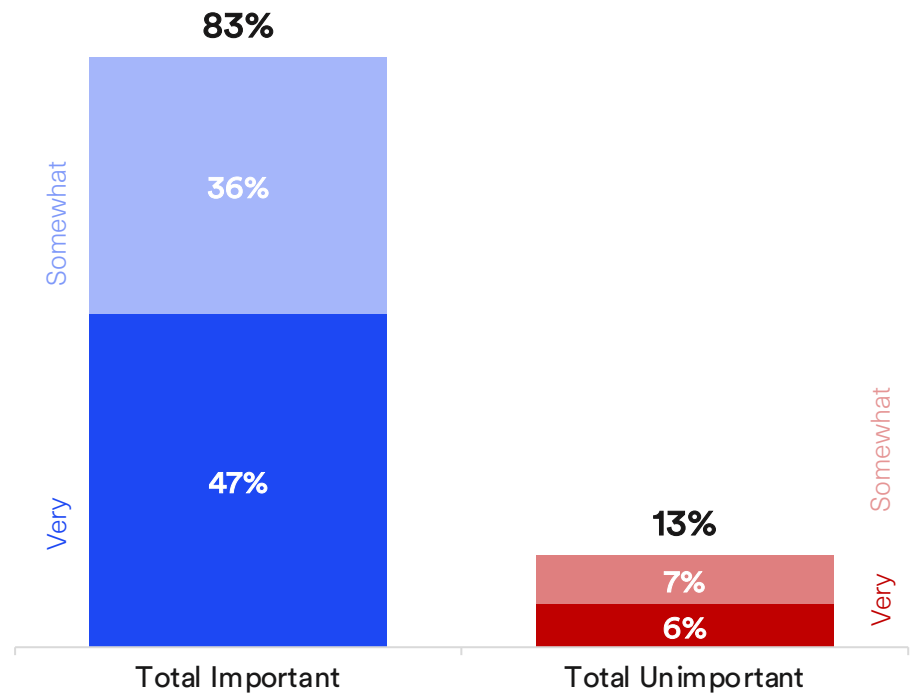
	Men	Women	White	Black	Latino	AAPI	Has Debt
Total Important	80%	85%	82%	86%	84%	89%	88%
Total Unimportant	16%	10%	14%	9%	10%	5%	9%

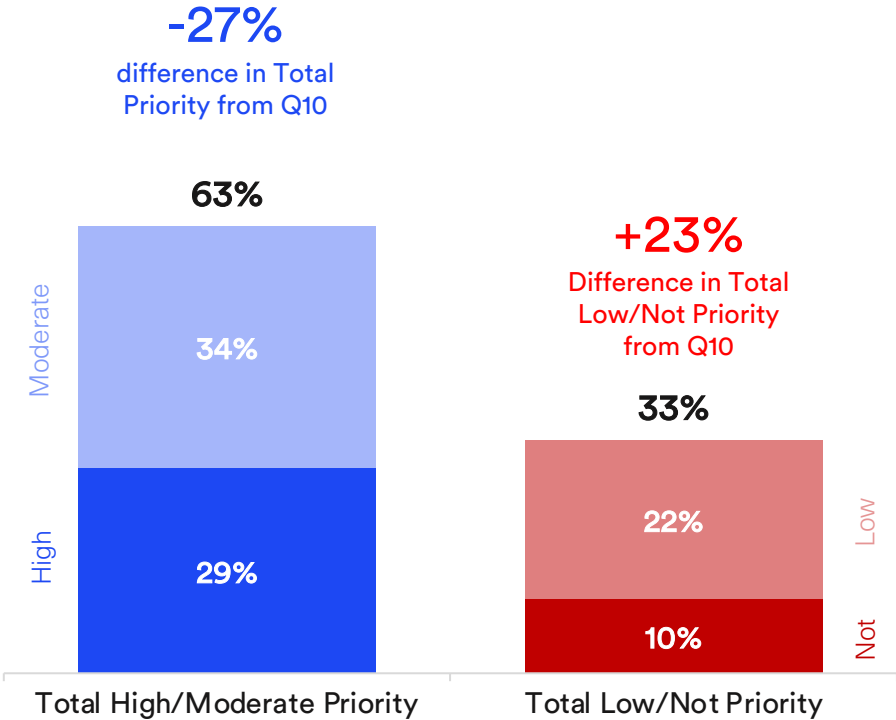*Will not vote/Don't know not included in graph (4% total)*

There is a significant discrepancy between the way voters think healthcare affordability should be prioritized, and the way they perceive the Biden administration to be prioritizing it currently.

Q10. How high or low of a **priority** *should* **making health care affordable be** to the Biden administration?

Q11. How high or low of a priority do you think **making health care affordable** *is currently* to the Biden administration?

90%

Moderate: **35%**

High: **55%**

9%

Low: **6%**

Not: **3%**

-27%
difference in Total Priority from Q10

63%

Moderate: **34%**

High: **29%**

+23%
Difference in Total Low/Not Priority from Q10

33%

Low: **22%**

Not: **10%**

Total High/Moderate Priority | Total Low/Not Priority

	Men	Women	White	Black	Latino	AAPI	Has Debt
Total High/Moderate Priority	88%	91%	89%	92%	89%	91%	91%
Total Low/Not Priority	11%	8%	10%	7%	9%	8%	8%

	Men	Women	White	Black	Latino	AAPI	Has Debt
Total High/Moderate Priority	65%	62%	60%	79%	63%	77%	64%
Total Low/Not Priority	32%	34%	36%	18%	31%	21%	33%

Affordability

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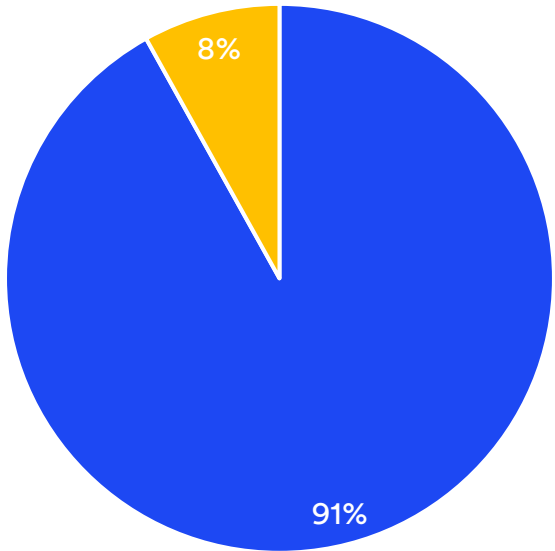
Though the vast majority of voters report being insured, close to half (43%) have some form of medical debt.

Q37. Are you currently covered by any form of health insurance or health plan, including prepaid plans such as HMOs, or government plans such as Medicare or Medicaid, or plans through your employer?
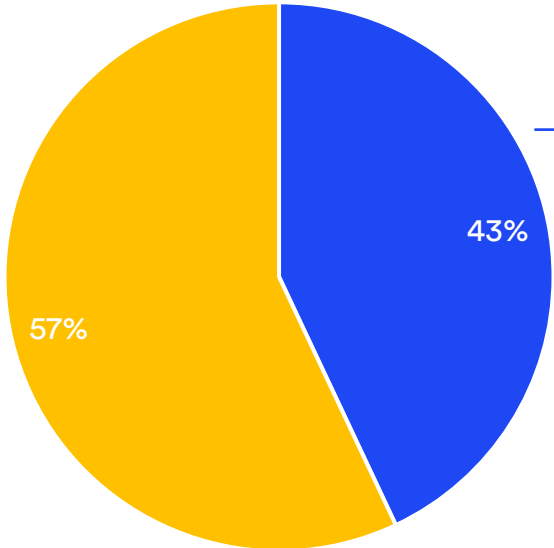
Q39. Please think about any money you currently owe or debt you have due to medical or dental bills. This may include bills for your own medical or dental care or someone else's care, such as a child, partner, or parent. Do you currently have any of the following?

Insurance

Medical Debt

8%

91%

43%

57%

More likely to report **having medical debt**:

- **Parents** with children under 18 (65%), especially **Latino/a parents** (71%) and **Black parents** (62%)
- Voters **under the age of 50** (54%)
- **Uninsured** voters (60%)
- Residents of **urban areas** (53%)

■ Yes, covered by health insurance

■ No, NOT covered by health insurance

■ Currently has medical debt

■ Has no medical debt

Most voters report struggling to afford insurance and/or healthcare costs for themselves and their families.

Q17. Which of the following statements best describes your experience when it comes to affordability of insurance and health care?

| Statement A: I can comfortably afford my/my family's insurance plan and other healthcare costs | Statement B: I can comfortably afford my/my family's insurance plan but struggle to afford my/my family's other health care costs. | Statement C: I struggle to afford my/my family's insurance plan and other health care costs. |

Total Audience

55%
report struggling to afford insurance and/or healthcare costs
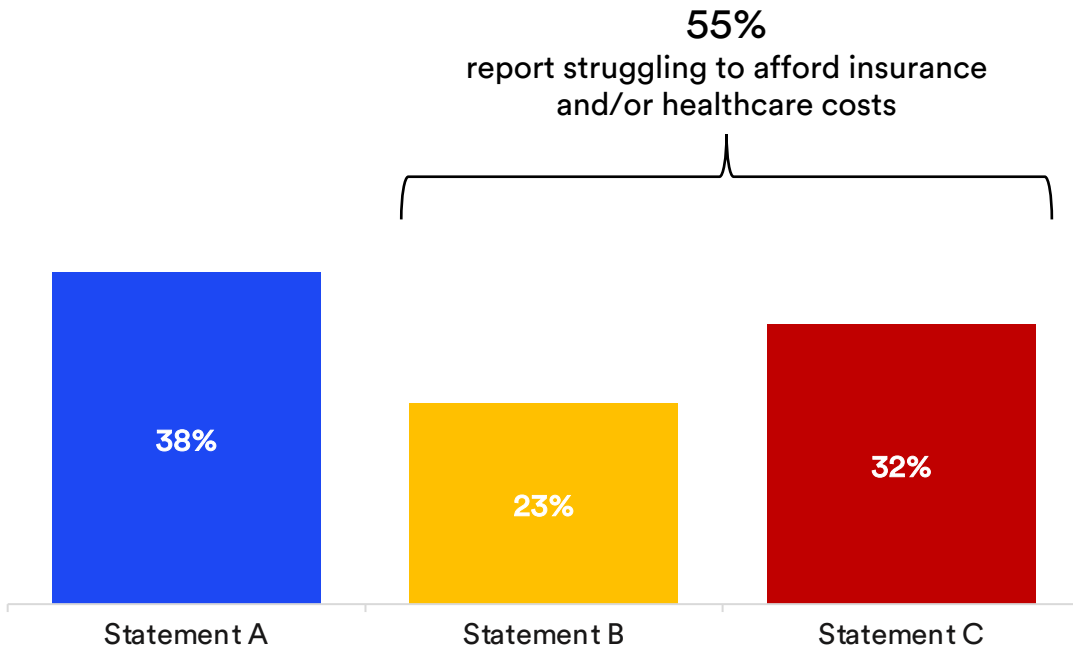
	Men	Women	White	Black	Latino	AAPI	Has Debt
Statement A	**45%**	33%	40%	37%	29%	50%	23%
Statement B	23%	24%	24%	22%	22%	23%	27%
Statement C	28%	35%	30%	34%	**42%**	20%	**46%**

Statement A: 38%
Statement B: 23%
Statement C: 32%

The following groups were especially likely to report **struggling to afford both insurance and healthcare costs:**

- Latina women (49%)
- Gen X women (47%)
- Folks making less than $45k annually (45%)
- Latino respondents making less than $75k annually (46%)
- Under age of 50 with lower than college education (42%)
- LGBTQ individuals (42%)

Parents (38%), especially Dads (43%) were more likely to report **affordable insurance but struggling to afford** healthcare costs.

Dental care is one of the medical services most often foregone by voters due to the cost.

Q16. Please select any of the following medical services that you have delayed or gone without in the past 12 months because of the cost.

	TOTAL	Struggling to Afford (Q17)	Has Medical Debt	Uninsured
Dental care	33%	56%	46%	57%
Vision services (including eyeglasses)	22%	35%	30%	38%
Doctor's office visit	20%	32%	28%	44%
Prescription drugs	18%	30%	29%	29%
Mental health care	16%	27%	26%	28%
Specialist visit	16%	25%	26%	25%
Over-the-counter medicine	12%	18%	18%	17%
Hospital services	11%	15%	18%	19%
Physical or occupational therapy	10%	13%	15%	18%
Treatment for a chronic condition (including diabetes, cancer, long COVID, etc.)	9%	14%	15%	16%
None of the above	39%	17%	17%	17%

LGBTQ individuals (44%), POC moms (43%), Latina women (42%), and Women under the age of 50 (43%) especially likely to have foregone dental care due to cost

Gen Z (36%), LGBTQ individuals (29%), and Moms (25%) especially likely to report having foregone mental health care due to cost

Options selected by fewer than 6% not included in graph

Policies

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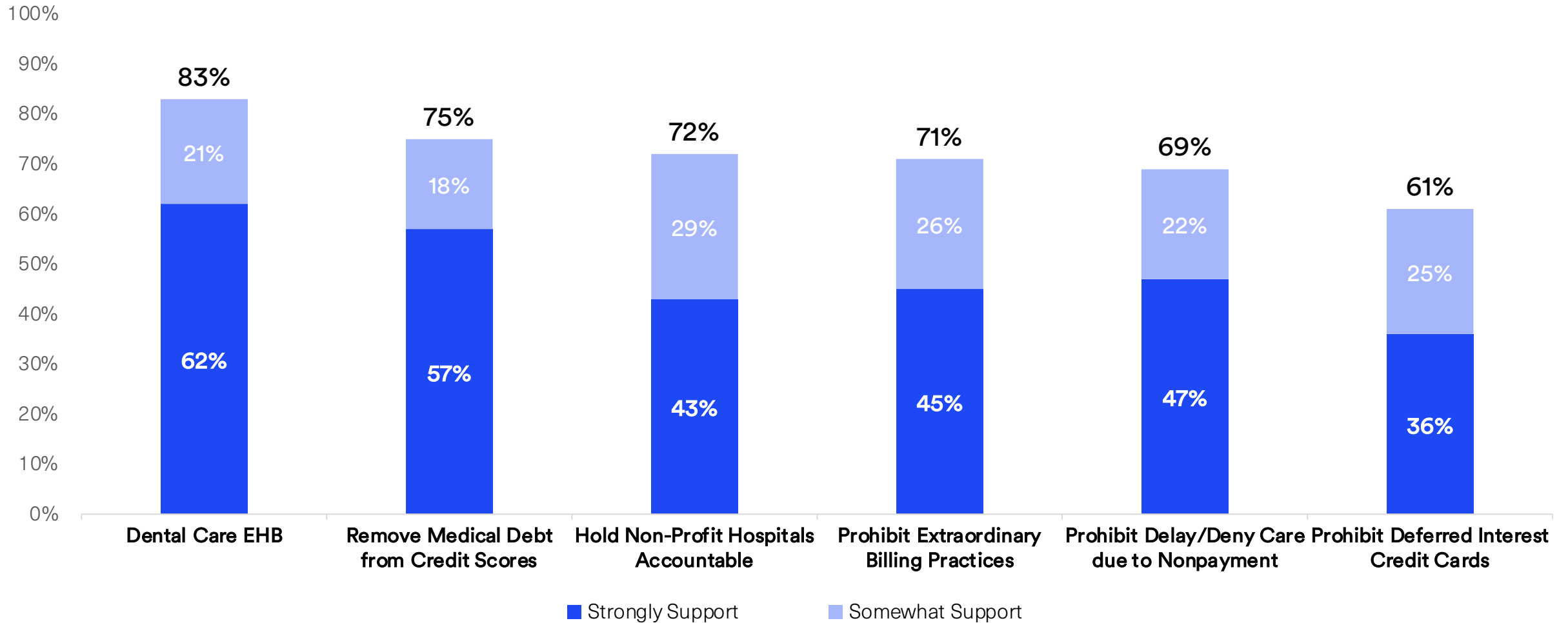
Strong majorities support all proposed policies when provided contextual information, especially including dental care as an Essential Health Benefit and removing medical debt from credit scores.

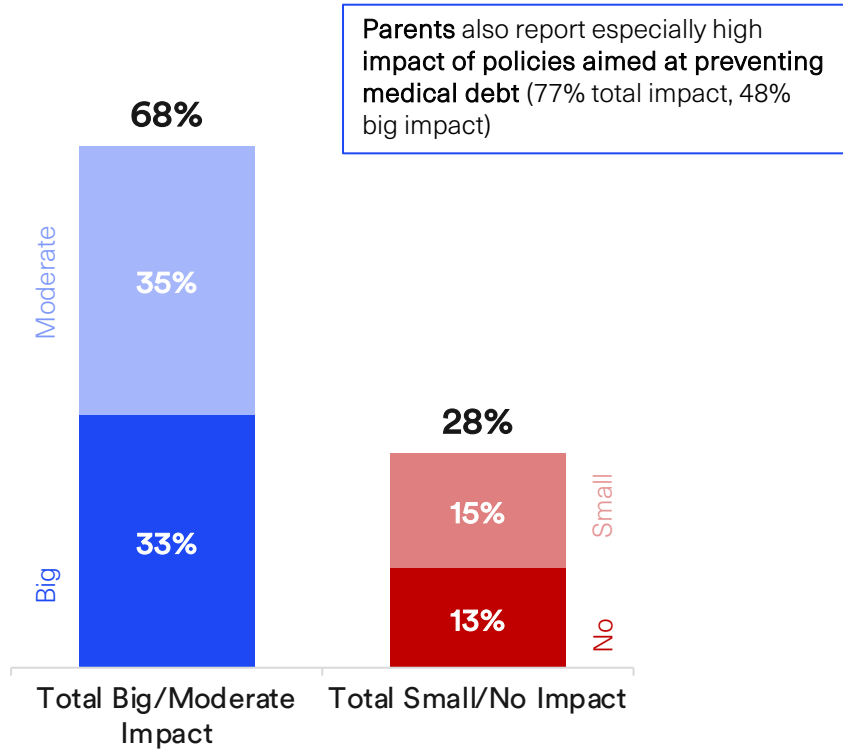Q18, 23, 26, 28, 29, 30. How much do you support or oppose the proposal to [POLICY]?

Policy Support Summary
Total Audience

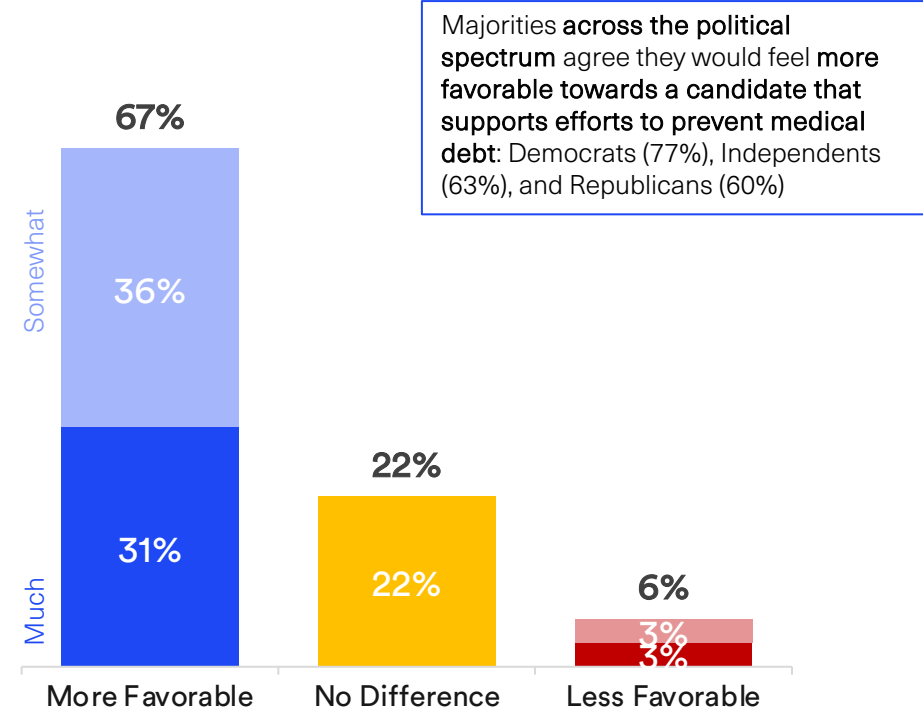|	Dental Care EHB	Remove Medical Debt from Credit Scores	Hold Non-Profit Hospitals Accountable	Prohibit Extraordinary Billing Practices	Prohibit Delay/Deny Care due to Nonpayment	Prohibit Deferred Interest Credit Cards
Total	83%	75%	72%	71%	69%	61%
Somewhat Support	21%	18%	29%	26%	22%	25%
Strongly Support	62%	57%	43%	45%	47%	36%

■ Strongly Support   ■ Somewhat Support

Most voters predict policies aimed at preventing medical debt would have an impact on easing their cost-of-living expenses and would feel more favorable towards a representative supporting them.

Q21. How big of an impact would policies aimed at preventing medical debt have on easing your living expenses?

Parents also report especially high impact of policies aimed at preventing medical debt (77% total impact, 48% big impact)

68%

Moderate: 35%
Big: 33%

Total Big/Moderate Impact

28%

Small: 15%
No: 13%

Total Small/No Impact

	Men	Women	White	Black	Latino	AAPI	Has Debt
Total Impact	63%	71%	65%	**78%**	79%	63%	**84%**
Total No Impact	34%	24%	31%	18%	18%	32%	14%

Q22. If you learned a candidate for political office SUPPORTED efforts to prevent medical debt, how would that affect your feelings towards that candidate, if at all?
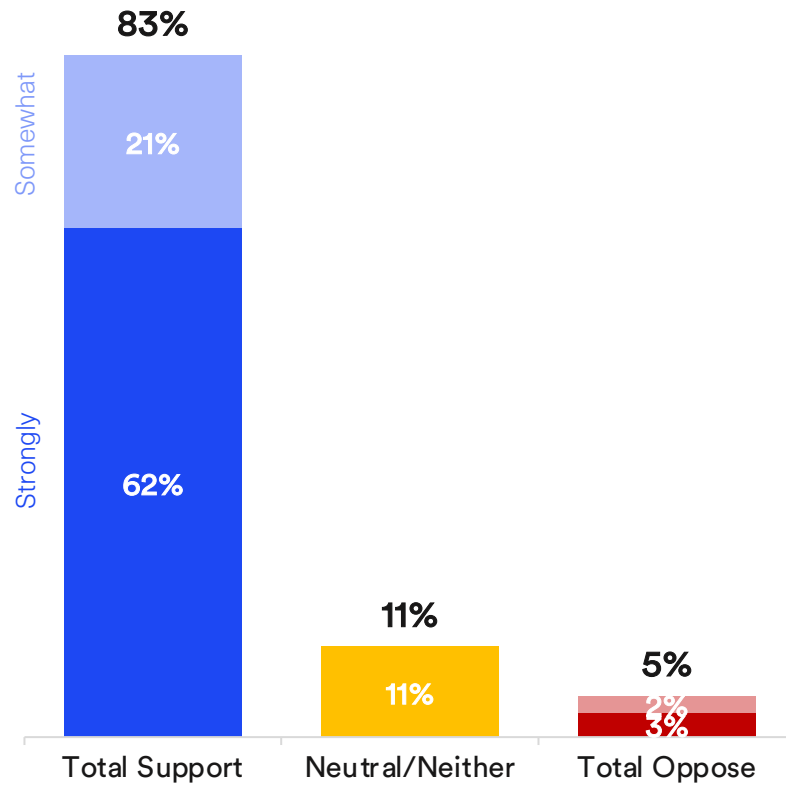
Majorities **across the political spectrum** agree they would feel **more favorable towards a candidate that supports efforts to prevent medical debt**: Democrats (77%), Independents (63%), and Republicans (60%)

67%

Somewhat: 36%
Much: 31%

More Favorable

22%

22%

No Difference

6%

3%
3%

Less Favorable

	Men	Women	White	Black	Latino	AAPI	Has Debt
More Favorable	64%	71%	68%	64%	70%	63%	77%
No Difference	25%	20%	23%	23%	19%	28%	16%
Less Favorable	8%	4%	6%	9%	6%	3%	5%

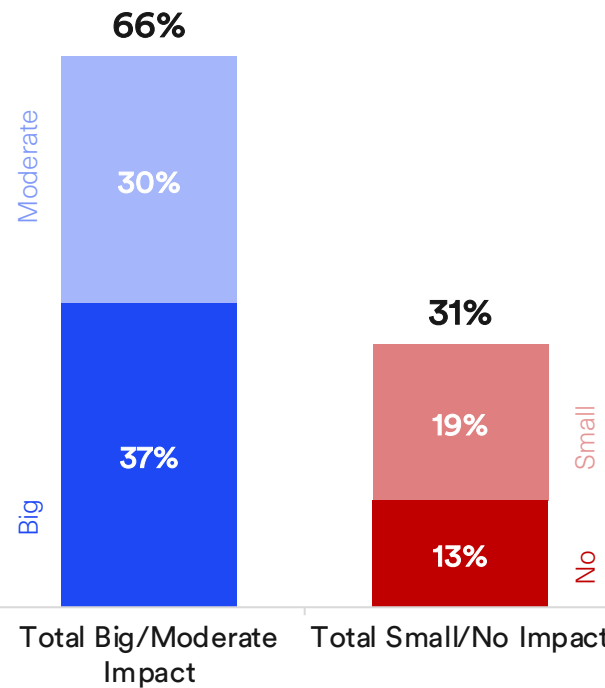# Dental care being included as an Essential Health Benefit is a very popular policy across demographics.

Currently, dental care is not typically included in most health insurance plans. Some policymakers have proposed including dental care, like cleanings and cavity fillings, as part of the benefits insurance plans are required to cover.

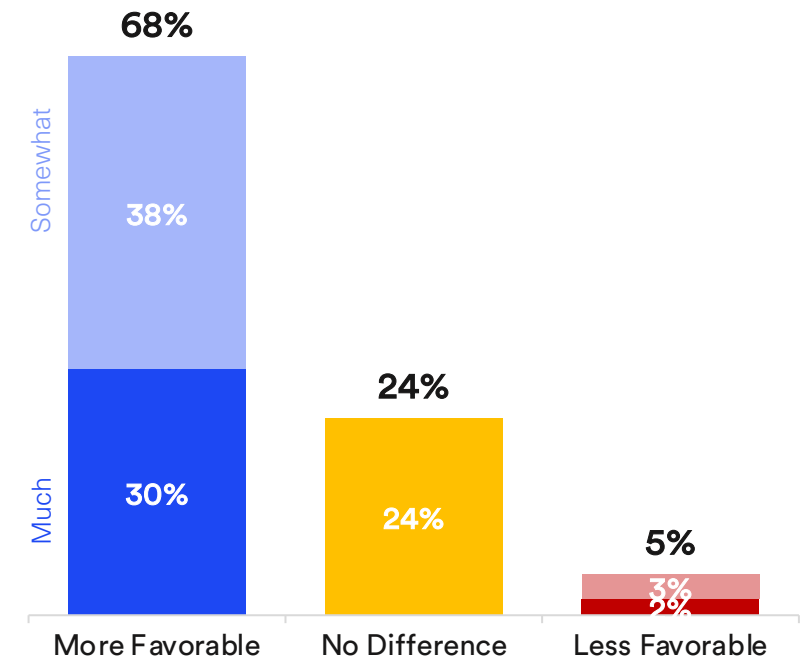Q18. How much do you **support or oppose** the proposal to make dental care more affordable by making it part of what insurance companies must cover?

Q19. How big of an **impact** would insurance coverage of dental care, to cover things like cleanings and cavity fillings, have on easing your living expenses?

Q20. If you learned a candidate for political office SUPPORTED efforts to make dental care – like cleanings and cavity fillings – more affordable and accessible to more people, **how would that affect your feelings towards that candidate**, if at all?
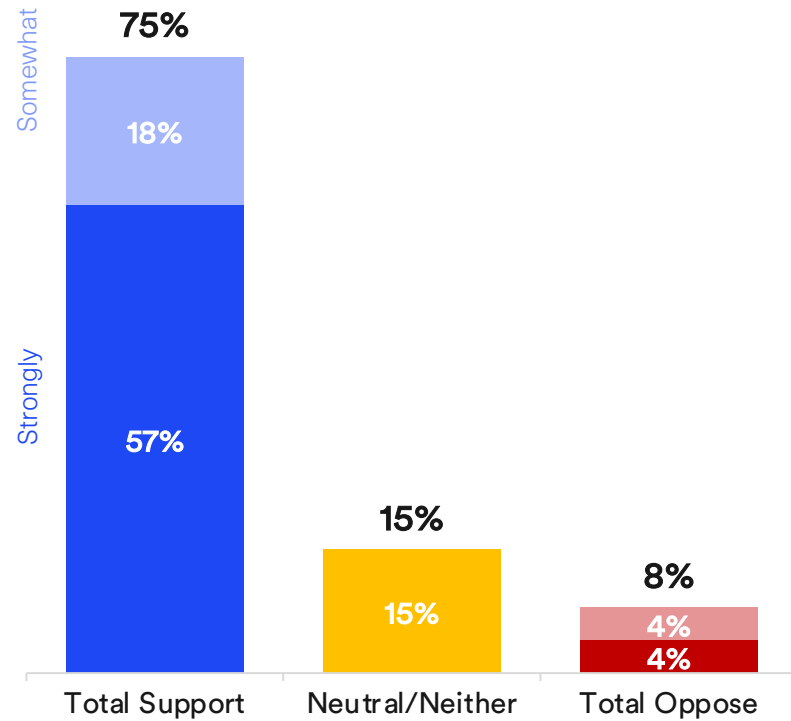

83%
Somewhat — 21%
Strongly — 62%
Total Support

11%
11%
Neutral/Neither

5%
2%
3%
Total Oppose

66%
Moderate — 30%
Big — 37%
Total Big/Moderate Impact

31%
Small — 19%
No — 13%
Total Small/No Impact

68%
Somewhat — 38%
Much — 30%
More Favorable

24%
24%
No Difference

5%
3%
2%
Less Favorable

Strongly Support including Dental Care as an EHB: Latino voters over the age of 50 (84%), Black voters over age of 50 (74%), LGBTQ (76%), Democrats (74%), Latino voters (72%)

Big Impact including Dental Care as an EHB: Black voters (51%), LGBTQ (53%), Parents (48%)

More Favorable of Candidate supporting including Dental Care as an EHB: Democrats (80%), Black college educated voters (82%)

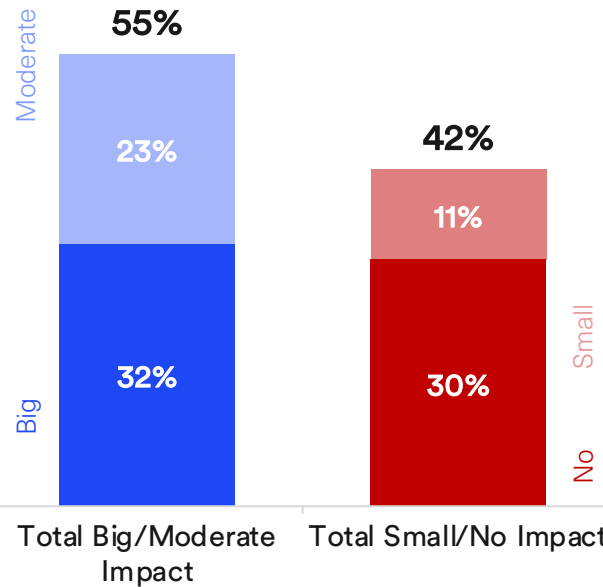# Removing medical debt from credit scores is also a highly supported policy.

Currently, unpaid medical bills over $500 can show up on credit reports and have resulted in individuals facing challenges when it comes to buying a home, signing a lease, or even getting a job due to downgraded credit. Some policymakers have proposed establishing protections for people by preventing all medical debt from impacting an individual's credit score – meaning all unpaid medical bills, including those for medically necessary procedures, would no longer show up on credit reports.

Q23. How much do you support or oppose the proposal to remove all medical debt from credit scores?

- **75%**
  - Somewhat: 18%
  - Strongly: 57%
- **15%**
  - 15%
- **8%**
  - 4%
  - 4%

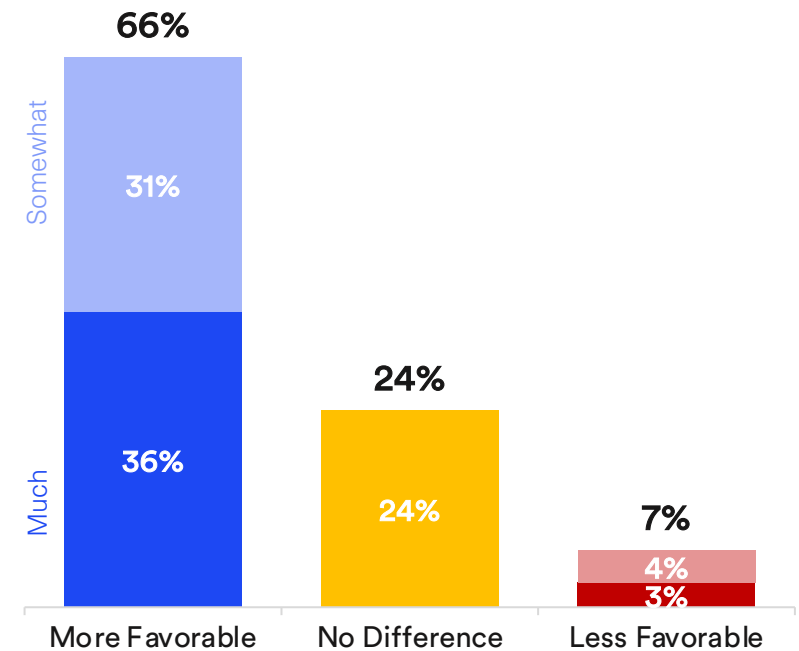Total Support | Neutral/Neither | Total Oppose

Strongly Support Removing Medical Debt from Credit Scores: LGBTQ (77%), Latino voters (70%), Millennial women (70%), Black voters (67%)

Q24. How big of an impact would removing all medical debt from credit scores have on easing your living expenses?

- **55%**
  - Moderate: 23%
  - Big: 32%
- **42%**
  - Small: 11%
  - No: 30%

Total Big/Moderate Impact | Total Small/No Impact

Big Impact Removing Medical Debt from Credit Scores: Black voters (48%), Latino voters (49%), Parents (49%)

Q25. If you learned a candidate for political office SUPPORTED removing all medical debt from credit scores, how would that affect your feelings towards that candidate, if at all?

- **66%**
  - Somewhat: 31%
  - Much: 36%
- **24%**
  - 24%
- **7%**
  - 4%
  - 3%
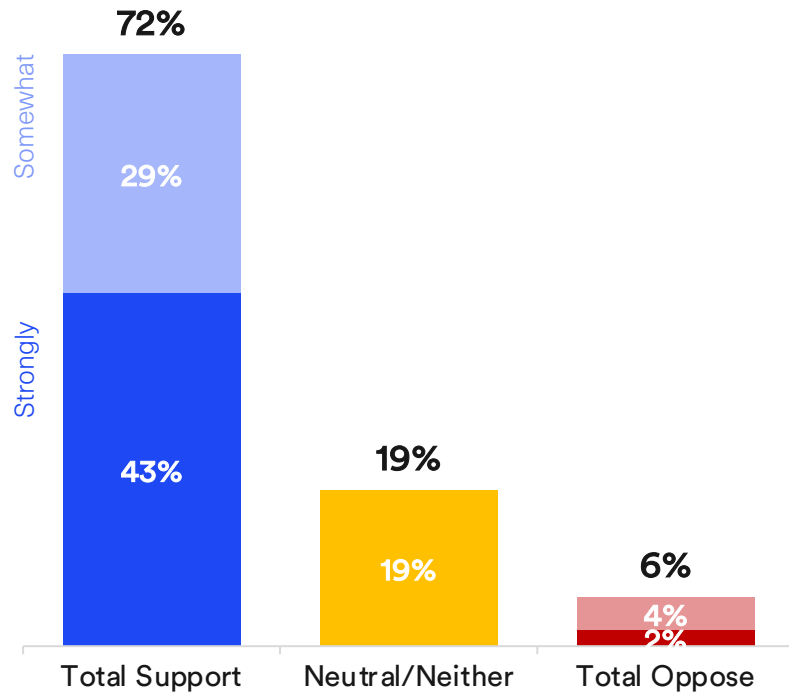
More Favorable | No Difference | Less Favorable

More Favorable of Candidate supporting Removing Medical Debt from Credit Scores: Under 50 (74%), LGBTQ (82%)

Voters want to see non-profit hospitals held accountable in their duty to provide charity care, and protections from extreme billing practices and denial of necessary care.
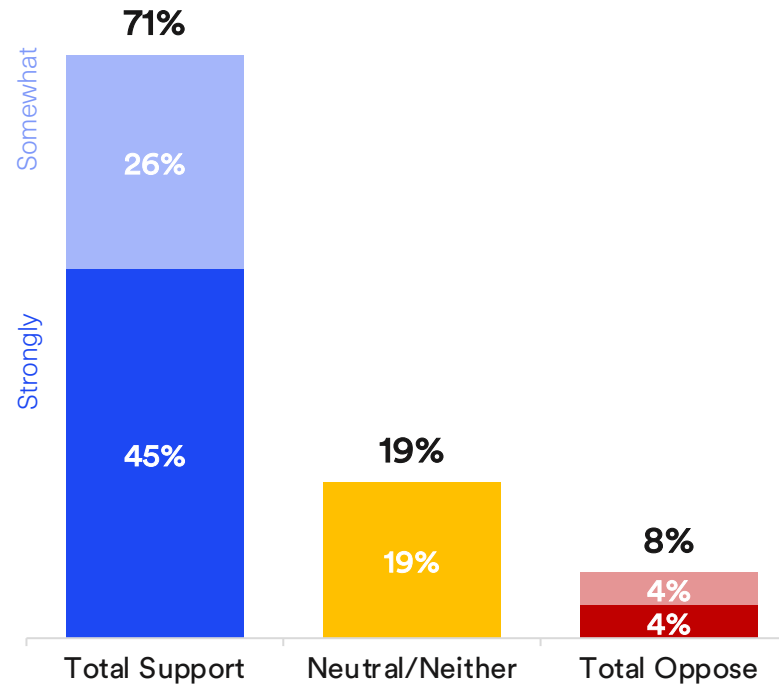
In exchange for not having to pay taxes, non-profit hospitals are required to provide free or discounted health services, known as "charity care", to some patients that are unable to pay for all or a portion of the services they receive. But many patients do not know these options for financial support exist.

Q28. Some policymakers have proposed policies that **hold non-profit hospitals more accountable in their duty to provide free or discounted services**, such as **obligating hospitals to directly inform patients of their payment options** – including financial assistance and if they are eligible for free services. How much do you support or oppose the proposal to hold non-profit hospitals accountable in their duty to provide charity care?

29. Some policymakers have proposed policies that **prohibit hospitals from certain billing and collection practices that can lead to home foreclosures and bank account seizures** of patients with unpaid medical bills. How much do you support or oppose the proposal to prohibit hospitals from these types of billing and collection practices?

30. Some policymakers have proposed policies that **prohibit hospitals from delaying or denying medically necessary care for patients that have not yet paid past medical bills**. How much do you support or oppose the proposal to prohibit hospitals from delaying or denying medically necessary care due to nonpayment on past bills?

72% Total Support — Somewhat 29%, Strongly 43%
19% Neutral/Neither — 19%
6% Total Oppose — 4%, 2%

71% Total Support — Somewhat 26%, Strongly 45%
19% Neutral/Neither — 19%
8% Total Oppose — 4%, 4%

69% Total Support — Somewhat 22%, Strongly 47%
15% Neutral/Neither — 15%
13% Total Oppose — 5%, 7%

Strongly Support: Latino voters over 50 (64%), LGBTQ (55%), Democrats (53%)

Strongly Support: Latino voters over 50 (67%), Democrats (56%), LGBTQ (54%)
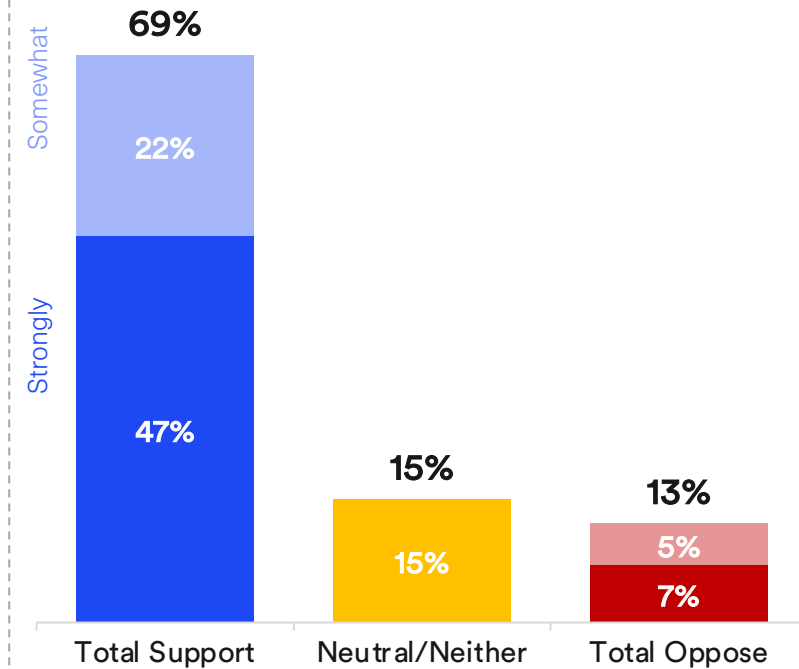
Strongly Support: Latino voters over 50 (69%), LGBTQ (58%), Democrats (56%)
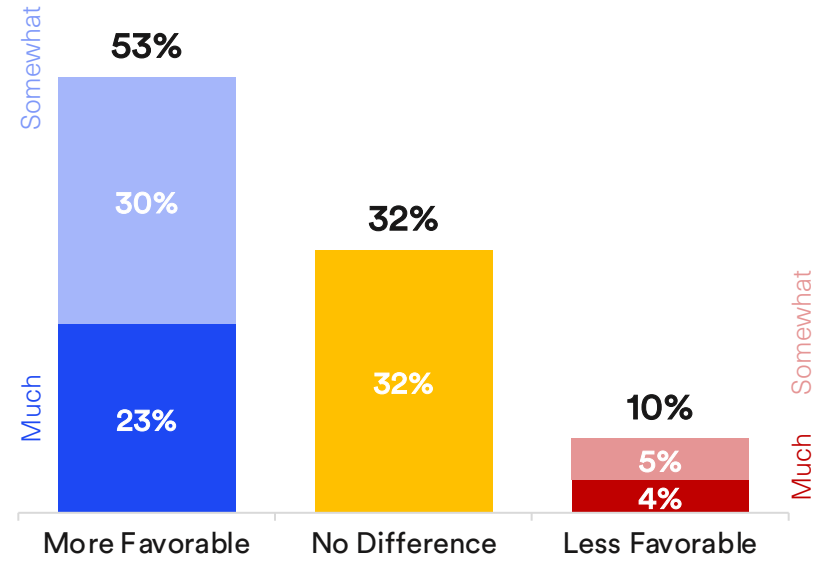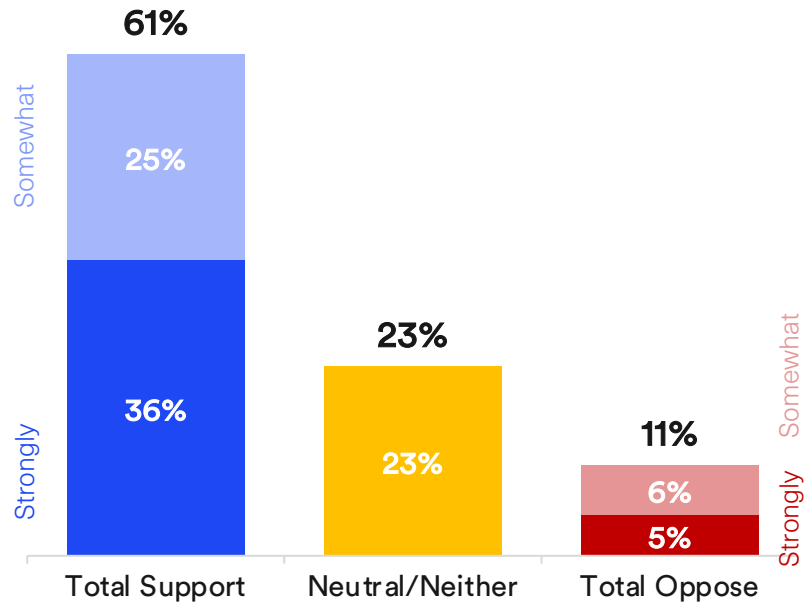
The majority of voters support the policy to prohibit promotion of deferred interest credit cards in medical settings, though these feelings are not as strong as they are for the other policies.

Deferred interest medical and dental credit cards promise patients "0% interest" during a promotional period. However, if the entire balance is not fully paid off by the end of the promotional period, high interest rates are applied to all charges, including those that have already been paid off, often leaving patients with even higher debt. Some policymakers have proposed prohibiting the promotion of deferred interest credit cards in medical settings – including emergency rooms, hospitals, dental and doctor's offices – to protect people from these misleading practices that often result in additional debt.

Q26. How much do you **support or oppose** the proposal to prohibit the promotion of deferred interest credit cards in medical settings?

Q27. If you learned a candidate for political office SUPPORTED prohibiting the promotion of deferred interest credit cards in medical settings, **how would that affect your feelings towards that candidate**, if at all?

Q26 chart (Total Support / Neutral/Neither / Total Oppose):

- Total Support: 61% (Somewhat 25%, Strongly 36%)
- Neutral/Neither: 23% (23%)
- Total Oppose: 11% (Somewhat 6%, Strongly 5%)

Q27 chart (More Favorable / No Difference / Less Favorable):

- More Favorable: 53% (Somewhat 30%, Much 23%)
- No Difference: 32% (32%)
- Less Favorable: 10% (Somewhat 5%, Much 4%)

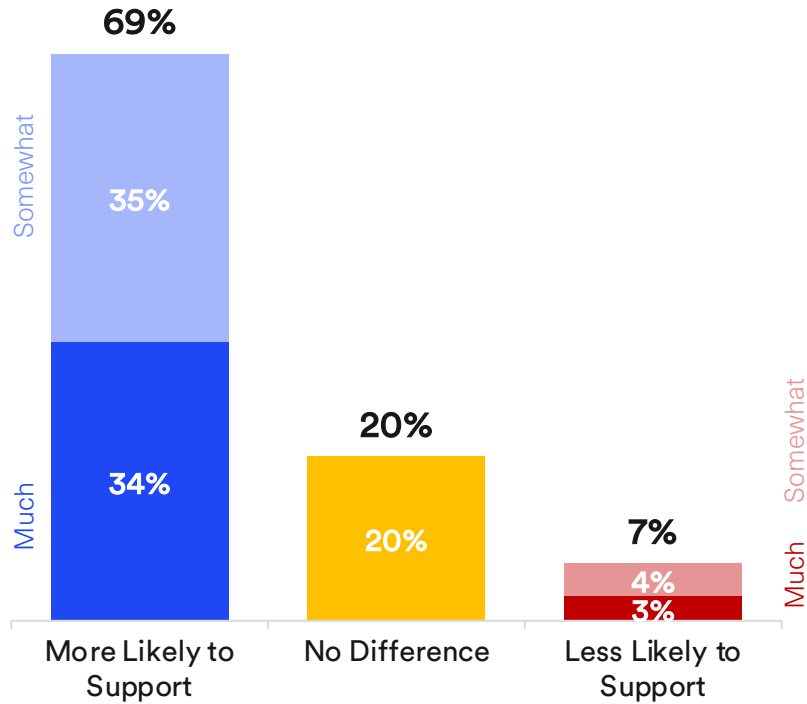**Strongly Support**: Latino voters over 50 (58%), LGBTQ (47%), Democrats (44%)

More Favorable: LGBTQ (66%), college-educated Latino voters (68%), college-educated Black voters (66%), Millennial men (66%), Democrats (62%)

Voters are more likely to support a candidate running for office if they support enacting all of these healthcare policies together.

Please think back on all the policies you just reviewed, listed here, as you answer the next few questions:
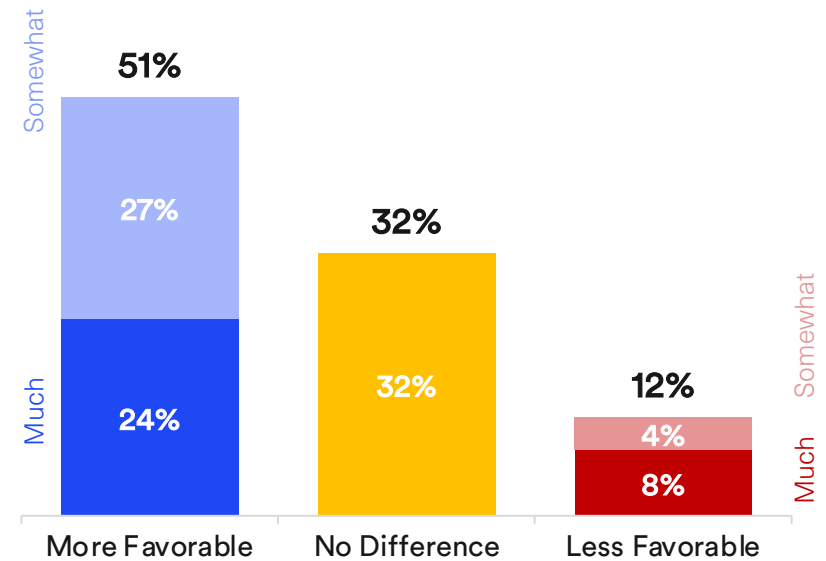• Insurance coverage of dental care • Removing medical debt from credit scores • Prohibiting the promotion of deferred interest credit cards in medical settings • Obligating hospitals to directly inform patients of their payment options, including financial assistance • Prohibiting hospitals from billing and collection practices that can lead to home foreclosures and bank account seizures • Prohibiting hospitals from delaying or denying medically necessary care for patients that have not yet paid past medical bills

Q31. Thinking about the policies you just reviewed, if you heard **a candidate running for office** SUPPORTED enacting all of these healthcare policies, how would that impact your likelihood to support that candidate?

Q32. Thinking about the policies you just reviewed, if you heard **the Biden administration** SUPPORTED enacting all of these healthcare policies, how would that impact your favorability of the Biden administration?

69%

Somewhat 35%

Much 34%

20%

20%

7%

Somewhat 4%

Much 3%

More Likely to Support | No Difference | Less Likely to Support

Much More Likely: LGBTQ (52%), Democrats (51%), college-educated Latino voters (50%)

51%

Somewhat 27%

Much 24%

32%

32%

12%

Somewhat 4%

Much 8%

More Favorable | No Difference | Less Favorable

Much More Favorable: POC Biden voters (52%), Democrats (44%), college-educated Latino voters (50%)

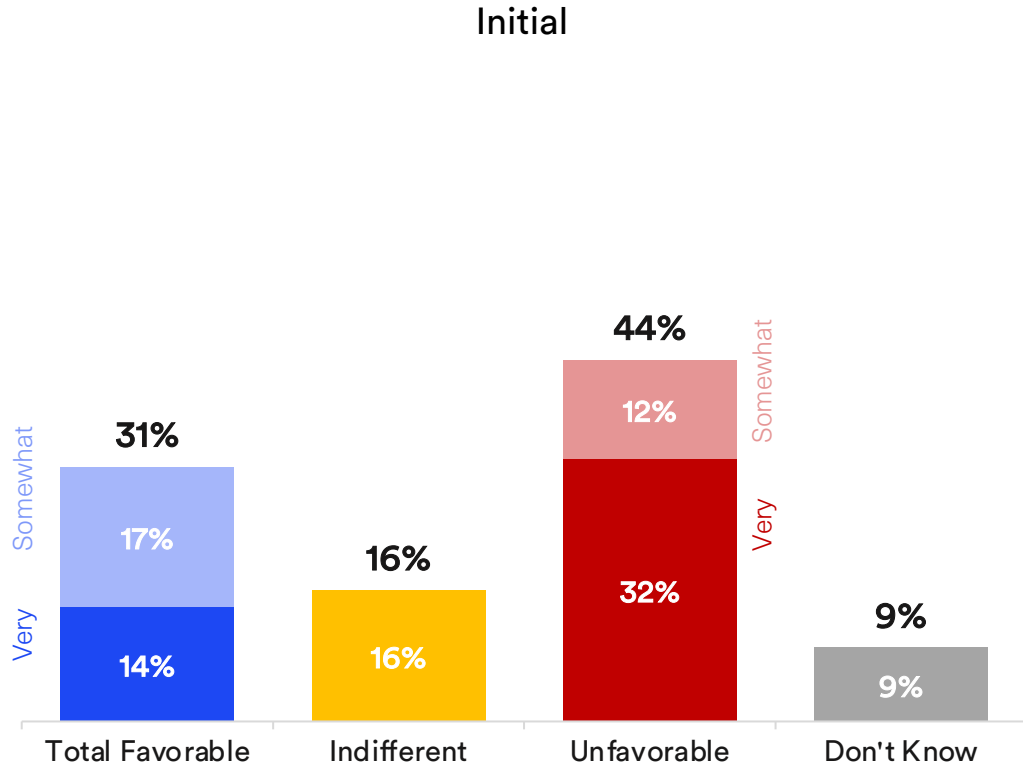# Almost half (44%) of voters feel unfavorable towards "Bidenomics" at the start of the Survey, but at the end, a majority say they would feel more favorable towards the economic plan if it included these policies.
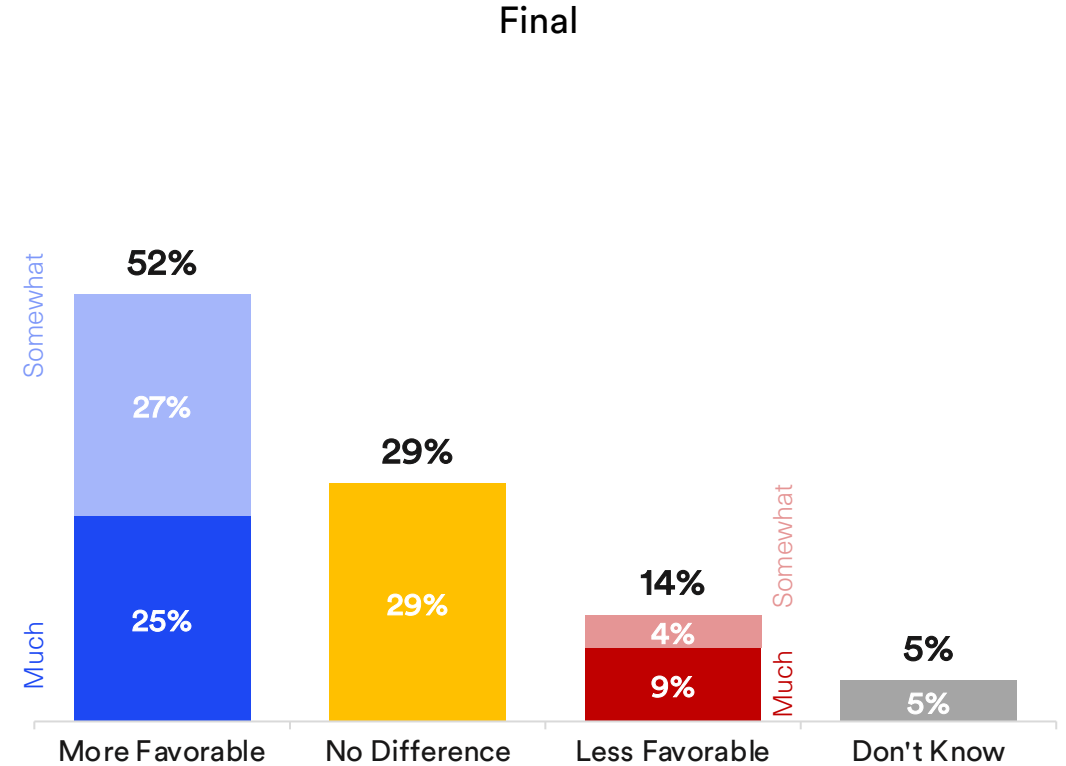
Q15. Based on what you know, how favorable do you feel towards President Biden's economic plan ("Bidenomics")?

Q33. After reading about these health care policies, if you learned that each of these policies were included in President Biden's economic plan ("Bidenomics") for healthcare affordability, how would that influence your favorability towards his economic plan?

Initial

Total Favorable: 31% (Somewhat 17%, Very 14%)
Indifferent: 16% (16%)
Unfavorable: 44% (Somewhat 12%, Very 32%)
Don't Know: 9% (9%)

Final

More Favorable: 52% (Somewhat 27%, Much 25%)
No Difference: 29% (29%)
Less Favorable: 14% (Somewhat 4%, Much 9%)
Don't Know: 5% (5%)

More Favorable towards Bidenomics with these policies: Democrats (79%), LGBTQ (69%), Black voters (67%), Millennial men (67%),

Conclusion

After becoming aware of these policies, more voters say the Biden administration should prioritize lowering healthcare costs.
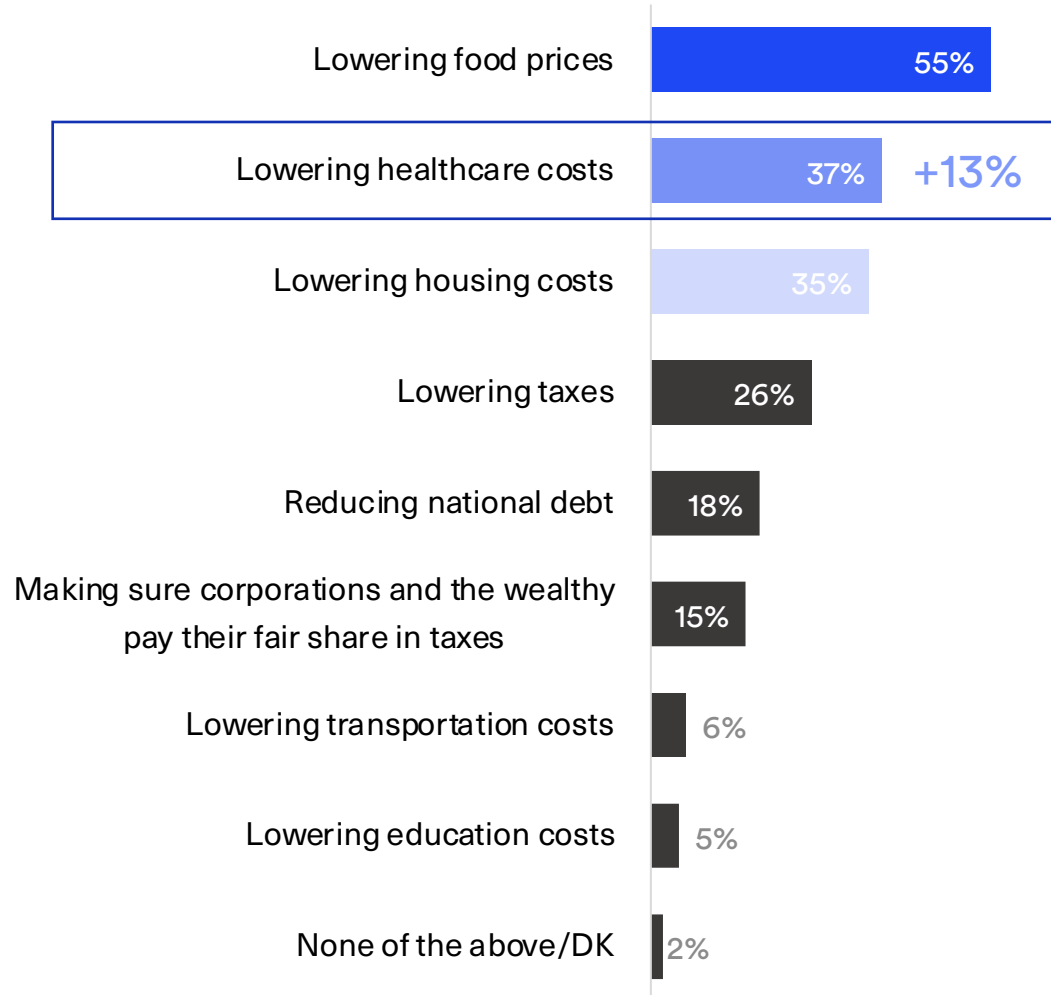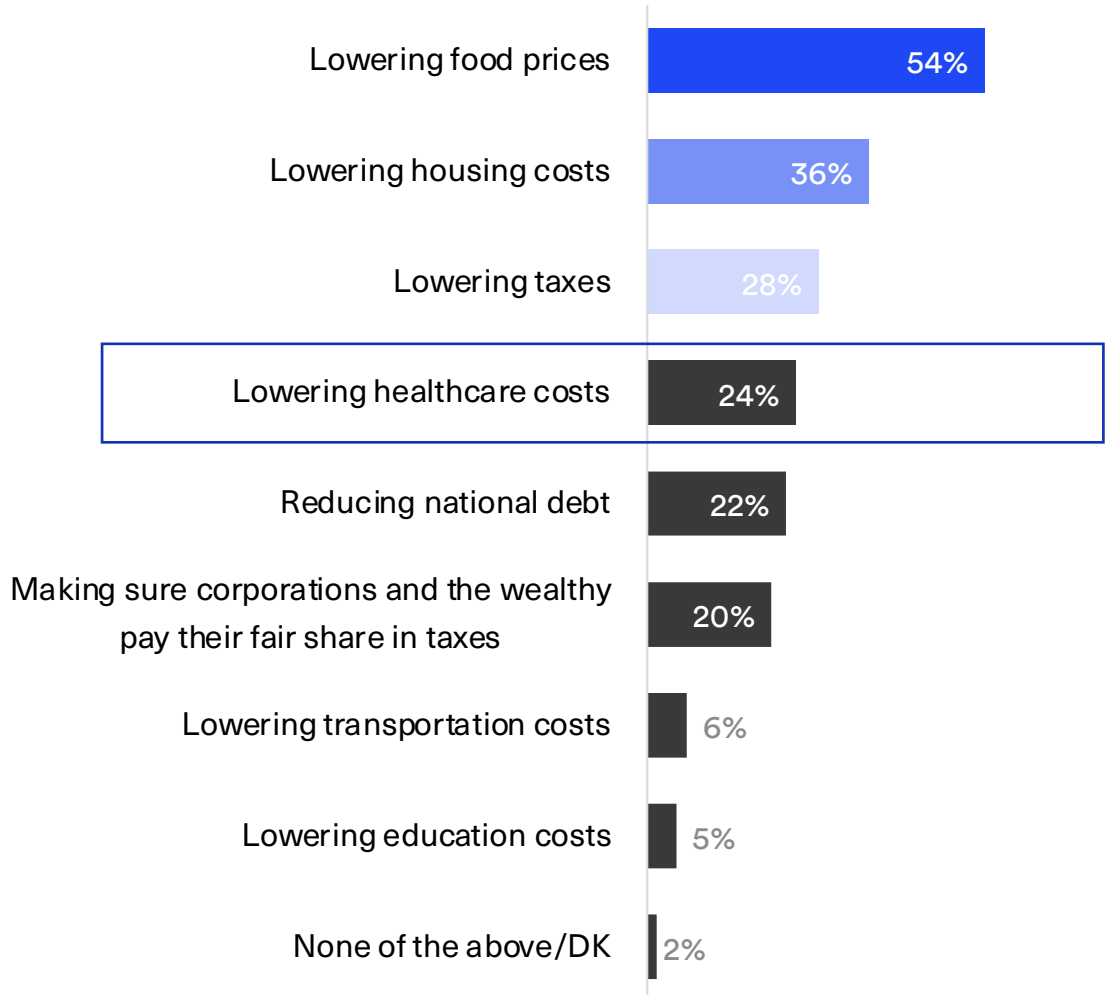
Q8. Thinking about <u>cost of living as an issue nationally</u>, which two of the following do you think are the most important for the Biden administration to prioritize?

Q34. Thinking about <u>cost of living as an issue nationally</u>, which two of the following do you think are the most important for the Biden administration to prioritize?

Initial

Lowering food prices	54%
Lowering housing costs	36%
Lowering taxes	28%
Lowering healthcare costs	24%
Reducing national debt	22%
Making sure corporations and the wealthy pay their fair share in taxes	20%
Lowering transportation costs	6%
Lowering education costs	5%
None of the above/DK	2%

Final

Lowering food prices	55%	
Lowering healthcare costs	37%	+13%
Lowering housing costs	35%	
Lowering taxes	26%	
Reducing national debt	18%	
Making sure corporations and the wealthy pay their fair share in taxes	15%	
Lowering transportation costs	6%	
Lowering education costs	5%	
None of the above/DK	2%	

At the end of the survey, voters also feel the healthcare system needs more change to make quality care affordable.

Initial

64%

51%

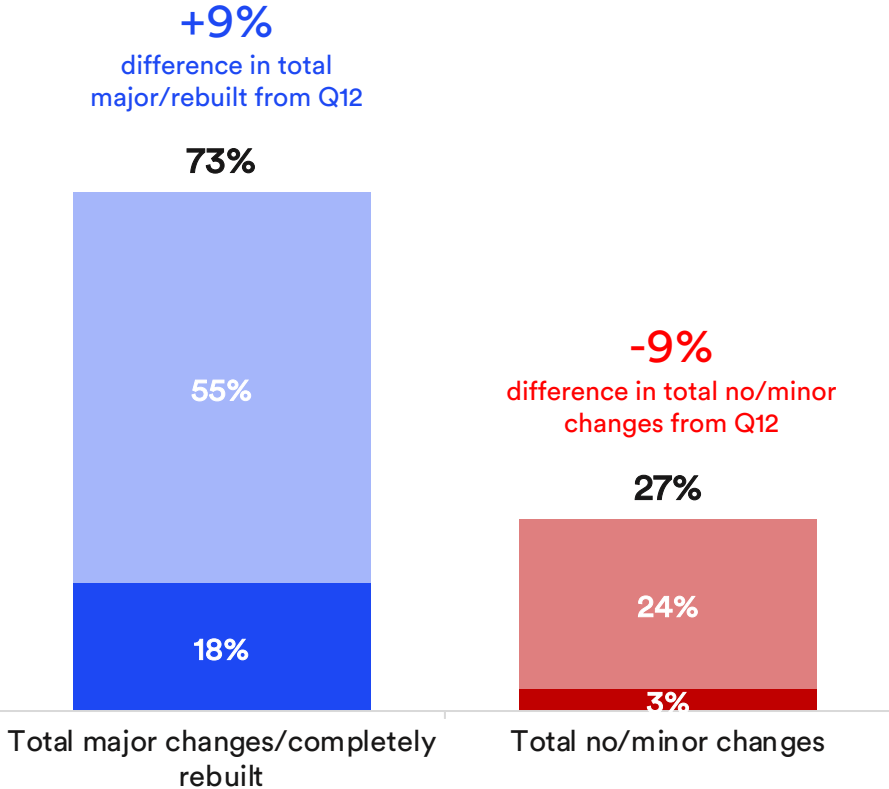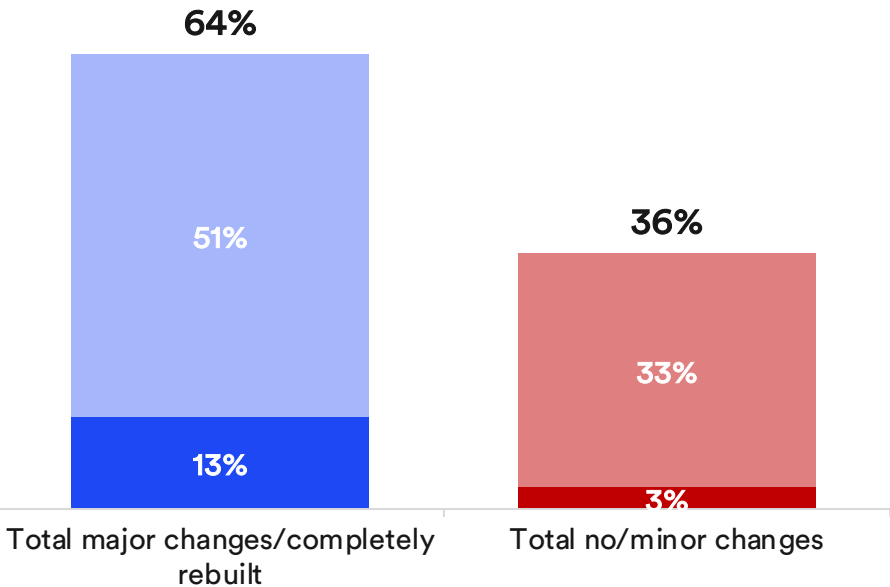13%

Total major changes/completely rebuilt

36%

33%

3%

Total no/minor changes

Final

+9%
difference in total major/rebuilt from Q12

73%

55%

18%

Total major changes/completely rebuilt

-9%
difference in total no/minor changes from Q12

27%

24%

3%

Total no/minor changes

Will not vote/Don't know not included in graphs

Obstacles & Opportunities
Among Registered Voters Nationally

Obstacles:

Healthcare costs not top-of-mind when it comes to cost-of-living

Education needed to communicate context and purpose of policies

Low awareness about these policies currently

Opportunities:

Strong desire for major change in the healthcare system

High levels of support for each policy proposal

Voters predict these policies will ease their cost of living

Increase in prioritization of healthcare affordability after survey

Opportunity to campaign these popular policies and create pressure from voters

Thank you
Community Catalyst Action Fund

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Policy Storytelling & Summary Table

Policy	Context & Scene Setting	Support & Favorability
Dental Care as Essential Health Benefit	• **Why?** Dental care is not typically included in most health insurance plans • **What?** Make dental care more affordable • **How?** Include dental care, like cleanings and cavity fillings, as part of the benefits insurance plans are required to cover	• 83% Total Support • 68% Total More Favorable of Policymaker
Remove Medical Debt from Credit Scores	• **Why?** Unpaid medical bills show up on credit reports and have resulted in individuals facing challenges when it comes to buying a home, signing a lease, or getting a job • **What?** Establish protections for people • **How?** Prevent all medical debt from impacting an individual's credit score and showing up on credit reports	• 75% Total Support • 66% Total More Favorable of Policymaker
Hold Non-Profit Hospitals Accountable	• **Why?** In exchange for not having to pay taxes, non-profit hospitals are required to provide free or discounted health services, but many patients do not know these options for financial support exist • **What?** Hold non-profit hospitals more accountable in their duty to provide free or discounted services • **How?** Obligate hospitals to directly inform patients of their payment options, including financial assistance and if they are eligible for free services	• 72% Total Support
Prohibit Extraordinary Billing	• **Why?** Certain billing and collection practices can lead to home foreclosures and bank account seizures of patients with unpaid medical bills • **How?** Prohibit hospitals from these types of billing and collection practices	• 71% Total Support
Prohibit Delaying/Denying Care due to Nonpayment	• **Why?** Hospitals can delay or deny medically necessary care for patients that have not yet paid past medical bills • **How?** Prohibit hospitals from delaying or denying medically necessary care due to nonpayment on past bills	• 69% Total Support
Prohibit Promotion of Deferred Interest Credit Cards	• **Why?** High interest rates are applied to all charges, including those that have already been paid off, often leaving patients with even higher debt • **What?** Protect people from these misleading practices that often result in additional debt • **How?** Prohibiting the promotion of deferred interest credit cards in medical settings	• 61% Total Support • 53% Total More Favorable of Policymaker