

2020 election survey: Lower health insurance costs and a public option are top issues

By Les Masterson | Updated on October 19, 2020



Most Americans -- regardless of political party -- agree that health care is one of the most pressing issues in the 2020 presidential election.

In a new survey of 1,000 people, Insure.com found that more than three-quarters of respondents said health care will play a huge role in their choice for presidential and congressional candidates this year.

Insure asked respondents to gauge health care's importance on the election by choosing between 1 and 5 (1 being not important and 5 being the biggest issue):

- 25% chose 5
- 52% picked 4
- 19% selected 3
- 3% went with 2
- 1% marked it as a 1

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The top results in a similar 2019 Insure survey were 38% rated health care a 5 and 37% said 4.

Democrats were more likely to give health care importance a 5. Slightly more than one-third of Democrats ranked it a 5. That's compared to 18% of Republicans and 20% of Independents. Not one Democrat gave health care importance a 1, while 2% of Independents and 1% of Republicans ranked it as not being important.

The top choice for all three (Democrats, Republicans and Independents) was a 4 -- slightly more than half of each gave health care importance a 4. Republicans were more apt to pick 3 than Democrats or Independents -- about one-quarter of Republicans chose 3.

Most agree that health care is an important issue, but what do they want to see happen? All three groups chose reducing health insurance costs as the most important health-related election issue.

Here are the results:

- Reduce health insurance costs -- 35%
- Improve health care quality -- 15%
- Medicare for all -- 15%
- Strengthen/protect the Affordable Care Act -- 13%
- Access to health insurance -- 11%
- Repeal the Affordable Care Act -- 10%

Here are the top three health-related issues by party:

Democrats

- Reduce health insurance costs -- 26%
- Strengthen/protect the Affordable Care Act -- 22%
- Medicare for all -- 21%

Republicans

- Reduce health insurance costs -- 42%
- Repeal the Affordable Care Act -- 20%
- Improve health care quality -- 18%

Independents

- Reduce health insurance costs -- 40%
- Medicare for all -- 16%
- Access to health insurance -- 13%

The biggest difference by party is Republican support of repealing the ACA. Only 3% of Democrats and 8% of Independents chose repealing the health law as the top health-related issue, compared to 20% of Republicans.

On the flip side, 22% of Democrats and 12% of Independents picked strengthening the law as the top issue, compared to just 6% of Republicans.

Health care dissatisfaction

We found that a slight majority of people surveyed aren't satisfied with the American health care system. Here are the responses:

- Overwhelmingly satisfied -- 7%
- Somewhat satisfied -- 36%
- Somewhat dissatisfied -- 31%
- Overwhelmingly dissatisfied -- 21%

We found that slightly more than half of Democrats and Independents are dissatisfied with the American health care system, while 43% of Republicans are dissatisfied.

Public option, Medicare for all has support

What would people like to see to improve the health care system? Insure asked respondents the most important thing they'd like to see in the health care reform bill.

A public option was the top choice. A public option would keep private insurance in place but allow people to choose a government plan if they want it. Medicare for all, meanwhile, would eliminate private health insurance and replace it with government health plans.

Here are the results:

- A public option for people who want it but still maintain the employer-sponsored health insurance system -- 25%
- Medicare for all -- 19%
- Eliminate surprise medical bills -- 13%
- Government subsidies to help lower health insurance costs -- 12%
- Fewer regulations on health insurers - 9%
- Expand Medicaid eligibility, so more people have access to a Medicaid plan -- 7%
- Lower the Medicare age so more people can sign up for that coverage -- 5%
- Raise Medicare and Medicaid payments to doctors -- 2%

A public option was the top choice for all three.

Democrats

- Public option – 28%
- Medicare for all – 26%
- Government subsidies to help lower health insurance costs – 14%






Republicans

- Public option – 23%
- Eliminate surprise medical bills – 19%
- Fewer regulations on health insurers – 13%

Independents

- Public option – 24%
- Medicare for all – 23%
- Fewer regulations on health insurers – 11%

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Which party is better with health care?

Republicans are currently in control of the White House and Senate, while Democrats have the House. The two political parties have entirely different stances on what they want for health care.

We asked which party does a better job with health care. Here are the results – as well as the results from 2019:

- Democrats -- 43% (38% in 2019)
- Republicans -- 34% (28% in 2019)
- Neither -- 24% (34% in 2019)

Not surprising, 88% of Democrats selected Democrats; 73% of Republicans picked their party and 53% of Independents chose neither.

Insurance companies and policies

This year, we asked questions about politics and insurance companies. Companies have taken social justice stances this year, which have been both applauded and criticized depending on the stance and person's political viewpoint.

We asked if people have switched companies because of a moral or political stance of the company. We found that 87% said they have not changed insurance companies because of a political or moral stand. That includes 86% of Democrats; 84% of Republicans and 95% of Independents.

However, we found that many respondents said they would switch insurers because of a company's moral or political stance. Forty-seven percent said they would switch insurers because of their stances, including 53% of Democrats, 46% of Republicans and 41% of Independents.

Methodology: Insure.com contracted OP4G to survey 1,000 respondents in October 2020 about their thoughts about health care and the 2020 election. The respondents' break down was Democrats -- 37%; Republicans -- 36%; and Independents/Unenrolled -- 25%.