

## ***Cut Consumer Costs: Urge Congress and the Health Care Industry to Work Together & Cut Costs and Increase Clarity for Consumers***

More people in the United States have health care coverage than ever before, but an April 2018 Consumers for Quality Care (CQC)-Ipsos survey found that Americans fear health care costs even more than they worry about costs associated with retirement, college, housing or child care. This October, CQC commissioned the [CQC Health Care Experience Study](#) to better understand the broader health care themes that impact consumers and to delve more deeply into the issues behind these cost concerns. We found that consumers are deeply frustrated by unpredictable costs and the lack of transparency and clarity in the U.S. health care system.

As an organization committed to fighting for high-quality, affordable health care for all Americans, CQC is launching the [Cut Consumer Costs Campaign](#). Through this campaign, we will shine a light on areas where questionable health care practices and a lack of information are straining consumers' pocketbooks. The campaign also will provide Americans with tools to raise their voices to speak out against these practices.

### **Overview**

Americans want and need greater upfront transparency about what health plans do and do not cover and the costs they will incur. The campaign will highlight areas at the emergency department, elsewhere in the hospital and at the pharmacy counter where the health care industry can and should provide increased clarity, more comprehensive care and cost savings to health care consumers. Our efforts will shine a light on issues including:

- **Emergency Department Policies:** Some insurers are instituting policies that would force policyholders to pay for an emergency room visit if the insurer later deems it a non-emergency, meaning patients will likely delay or go without emergency care rather than risk being unexpectedly required to pay ED costs out-of-pocket.
- **Hospital Pricing:** Hospital care is the largest single component of total personal health care spending in the U.S. Surprise bills, balance billing, billing errors and vast swings in prices for similar tests and procedures underscore the need for transparency in hospital pricing.
- **Pharmacy Counter Issues:** Practices like restricting pharmacists from informing customers that a lower price might be available by not using insurance and new policies in which insurers no longer allow drug copay coupons to count towards patients' deductibles mean consumers continue to be caught in the middle of industry disputes about price and transparency.

Please raise awareness about these issues facing consumers by utilizing the sample LTEs and social media below.

Sample letters to the editor:

***Version 1:***

Americans are deeply frustrated with the current state of the health care system. Whether it's surprise medical bills or the lack of clarity at the pharmacy counter, Americans are shouldering the burdens of a health care system in need of improvement. According to a CQC/Ipsos survey, two in three Americans say they struggle to predict how much they will have to pay for care when they need it and 77 percent want more clarity on what health care providers and medicines are covered under their insurance.

With new and reelected lawmakers beginning a new Congress on Capitol Hill, consumers want their elected officials to not only work to fix these issues, but also to collaborate with the health care industry to enact the most impactful change. A few areas lawmakers and the industry can focus on starting on Day One include fixing emergency department policies that enable insurers to retroactively deny coverage for visits deemed "unnecessary," calling for increased clarity in hospital pricing to prevent surprise bills and billing errors for consumers, and spotlighting insurer practices called "accumulator adjustment programs" that prevent consumers from using drug copay coupons to count toward their deductibles at the pharmacy counter. The time to act is now, as the health of millions of Americans depends on it.

***Version 2:***

According to a recent CQC/Ipsos survey, a broad and bipartisan majority of voters (77%) believe that elected officials are focusing on the wrong things when it comes to improving the health care system. This new year is an opportunity for the new Congress to work with the health care industry to enact meaningful changes and improve the system for consumers by enacting policies they care about.

According to survey respondents, the most frustrating aspects of the health care system are hospital fees and unexpected bills (74 percent), insurance costs like premiums, copays and deductibles (71 percent), and out-of-pocket costs for prescription drugs (64 percent). Based on these findings, a few areas lawmakers and the industry can focus on to fix the system are putting an end to insurer emergency department policies that deny coverage for visits deemed "unnecessary," calling for increased clarity in hospital pricing to prevent surprise bills for consumers, and spotlighting practices that prevent consumers from using drug copay coupons to count toward deductibles and cause consumers to pay more for their medicines.

By working together to enact these key reforms, lawmakers and the health care industry can improve the system for millions of Americans whose health is on the line.

### **Highlight the Petition and Encourage Signatures**

- Have you ever received a surprise medical bill? Do you think that the #healthcare system needs improvement? Sign this petition and demand high-quality, affordable health care. #CutConsumerCosts
- If you think the #healthcare system needs improvement, sign this petition and encourage Congress & the health care industry to work together. #CutConsumerCosts

### **Sample Social Media**

- The #healthcare system must be improved. Congress needs to work together with the health care industry to address issues like emergency room denials and the lack of clarity in hospital costs that strain consumers' wallets. #CutConsumerCosts
- Consumers face unpredictable costs and lack of clarity in the health care system. Congress needs to work with the health care industry to solve issues like emergency room denials. #CutConsumerCosts
- A recent survey by CQC/Ipsos found that more than 60 percent of Americans think it's too difficult to know how much they're going to pay for health care. Learn more from @4qualitycare and take action today. #CutConsumerCosts