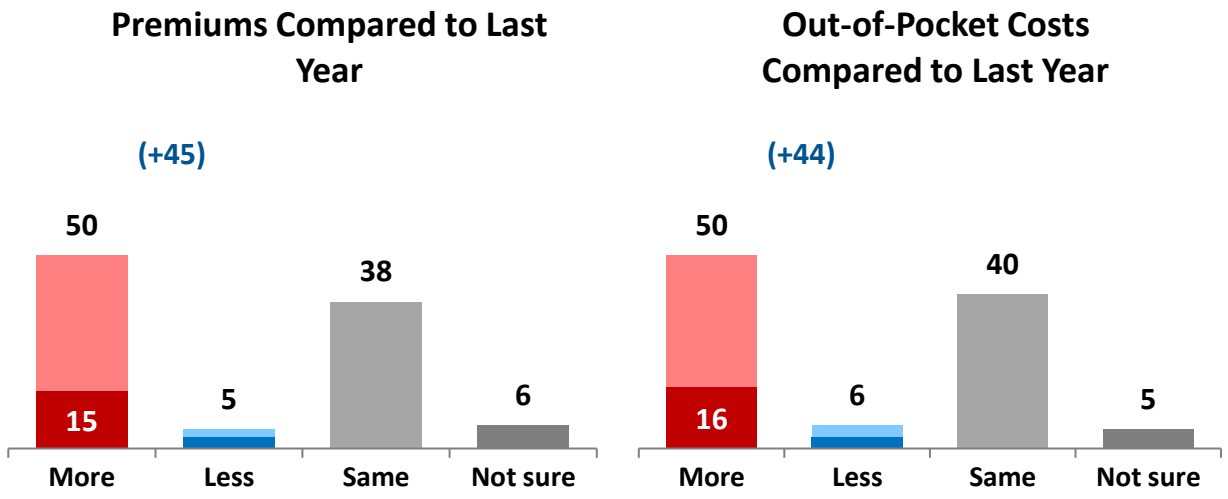
To: Interested Parties
Fr: David Mermin and Emma Scotty, Lake Research Partners
Christine Matthews, Bellwether Research
Re: New Research Highlights Struggle with Healthcare Costs
Date: November 24, 2026

A new poll of voters nationwide from the bipartisan polling team of Lake Research Partners and Bellwether Research[i] shows that Americans are struggling with healthcare costs, with insurance barriers often standing in the way of care. Voters have a strong appetite for major changes to our healthcare system, and reforms that put patients first have overwhelming support.

Patients Are Facing Higher Healthcare Costs, With Nearly a Third Delaying Care

Half of voters in America say their premiums and out-of-pocket costs have gone up compared to last year.[1] Very few report that they're paying less in premiums (5% less) or out-of-pocket costs (6%), while about two in five say their costs have remained the same (38% for premiums, 40% for out-of-pocket costs).

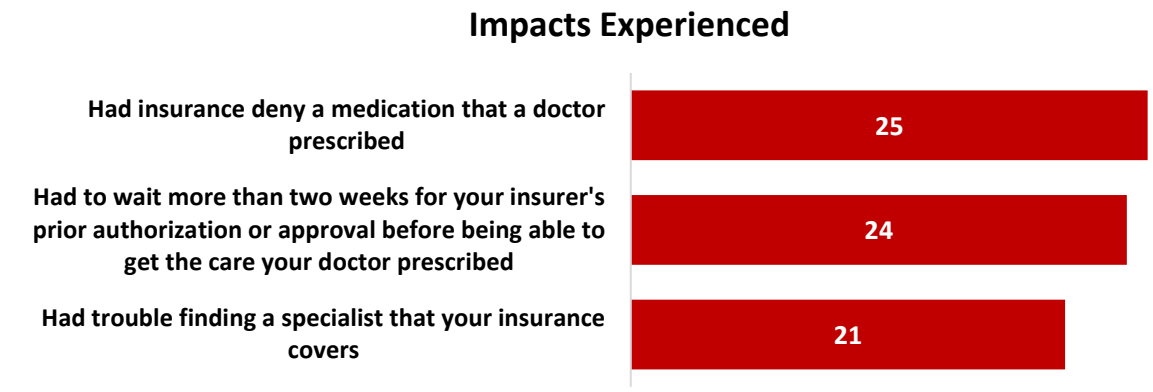


As healthcare costs rise, nearly one third report putting off seeking medical care because of out-of-pocket costs (31% say this has happened to them or someone in their family in the last year).[2]

[1] Compared to last year, are you paying more or less this year in insurance premiums/out-of-pocket costs?
[2] Now you are going to see some statements about healthcare. Please indicate if each one has happened to you or someone in your family in the last year.

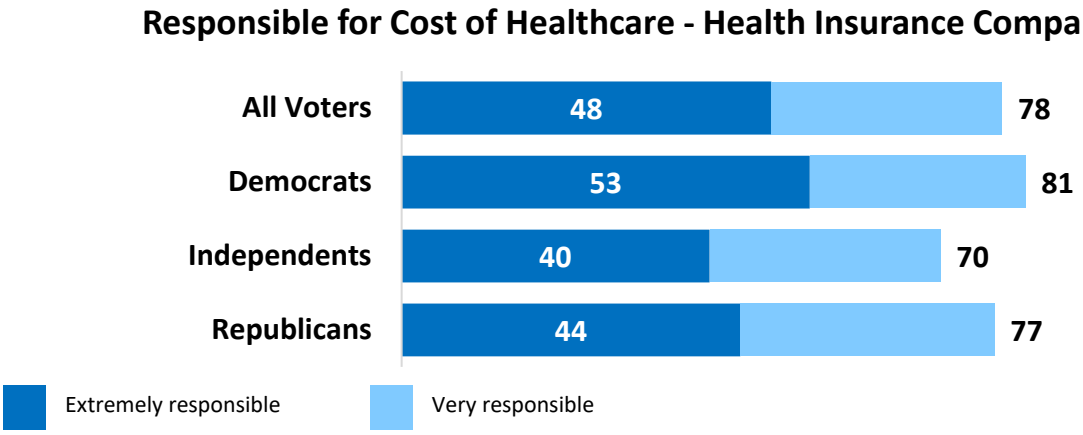
For Many Patients, Access Barriers Stand in the Way of Care

One in four voters say they have been denied a medication that their doctor prescribed (25% say this has happened to them or someone in their family in the last year) and one in four say that they've had to wait over two weeks for prior authorization before receiving care a doctor prescribed (24%).[3] One in five had trouble finding a specialist (21%).



Voters Blame Insurers for High Healthcare Costs

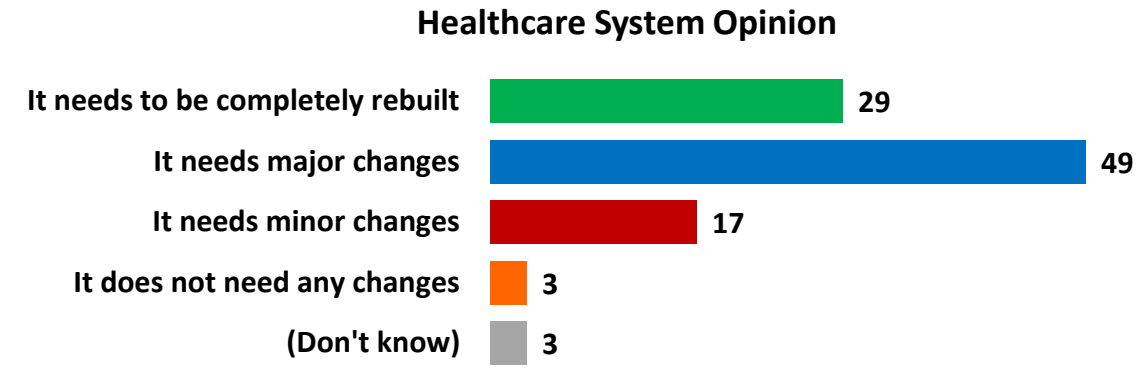
Over three quarters of voters hold health insurance companies responsible for the healthcare costs they pay, including nearly half (48%) who say they're extremely responsible.[4] Strong majorities of Democrats (81% extremely/very responsible), independents (70%), and Republicans (77%) blame insurance companies for high costs, more than any other actor.



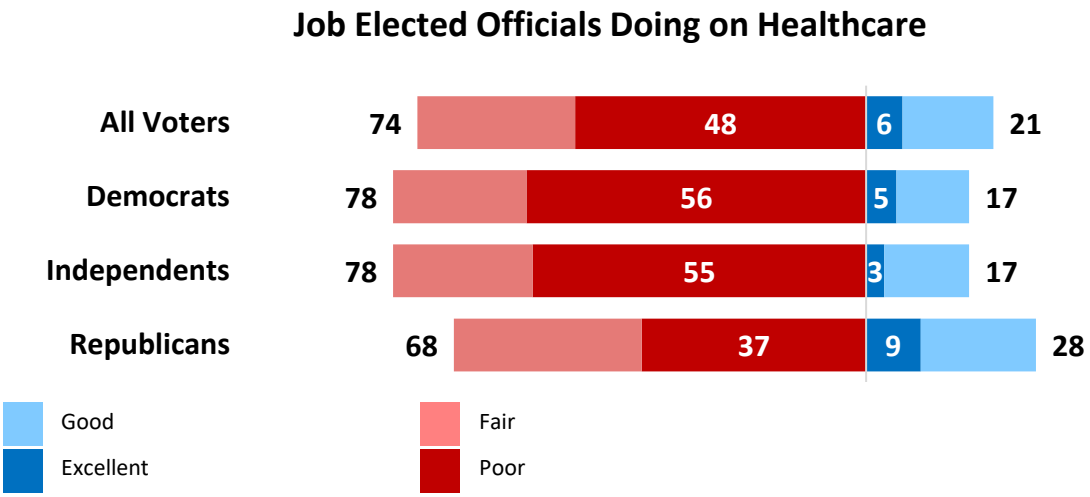
[3] Now you are going to see some statements about healthcare. Please indicate if each one has happened to you or someone in your family in the last year.
[4] Below is a list of people or groups that some people say are responsible for the amount you pay in healthcare costs. How responsible would you say each one is for the healthcare costs you pay? SPLIT SAMPLED

Voters Want to See Elected Officials Make Changes to the Healthcare System

Voters are eager for fundamental changes to our healthcare system. Three in ten say the system needs to be completely rebuilt (29%), and another half say it needs major changes (49%).[5] Strong majorities across party lines say the system needs major changes or to be rebuilt (82% of Democrats, 77% of independents, and 74% of Republicans).

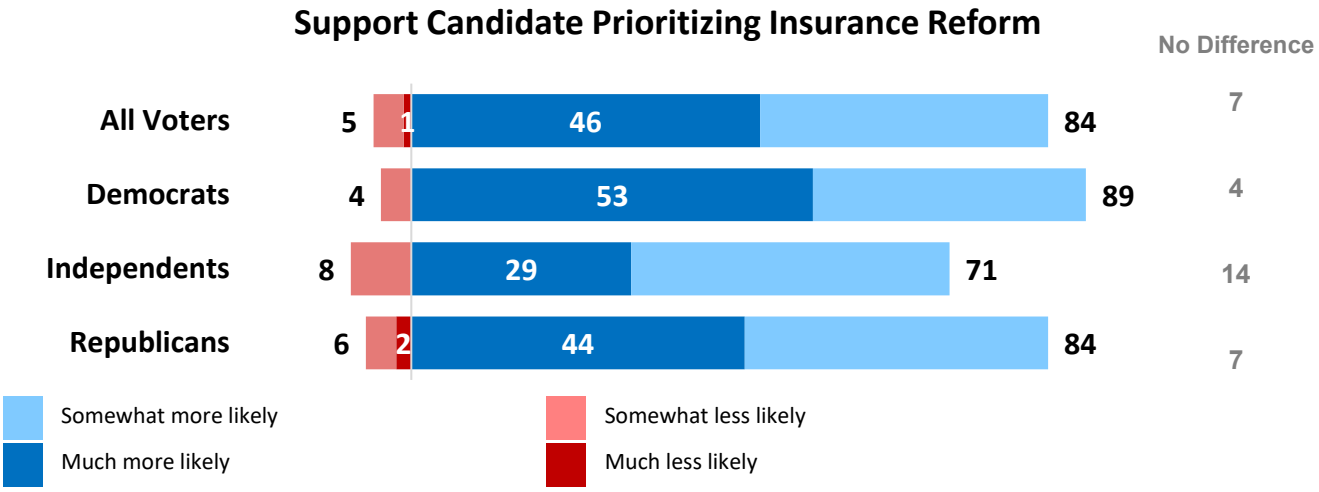


Voters are deeply unhappy with the job they perceive elected officials to be doing currently on healthcare. Three quarters say elected officials are doing a fair (26%) or poor (48%) job making healthcare more affordable and accessible.[6] Negative ratings are given by 78% of Democrats, 78% of independents, and even 68% of Republicans, despite Republican control of the current administration.



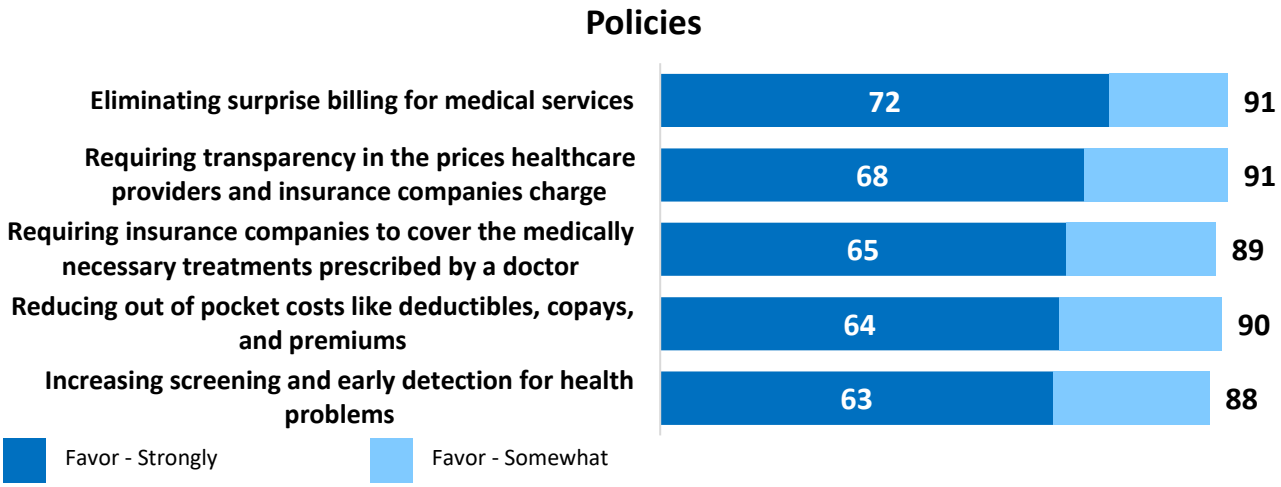
[5] Thinking about the healthcare system in the United States, which of the following is closer to your opinion?
[6] Overall, how would you rate the job elected officials are doing to make healthcare more affordable and accessible?

Voters are ready for elected officials to lead on healthcare reform. Across party lines, voters say they are more likely to vote for a candidate for public office who makes reforming the country's health insurance system a top priority of their campaign (84% more likely, including 46% much more likely).[7] Democrats (89% more likely), independents (71%), and Republicans (84%) are all highly motivated to vote on the issue of health insurance reform.



Reforms that Protect Patients Have Near-Universal Support

Nine out of ten voters support common-sense reforms to our healthcare and insurance systems, including *eliminating surprise billing for medical services* (91% favor), *requiring transparency in the prices healthcare providers and insurance companies charge* (91% favor), *reducing out-of-pocket costs* (90% favor), *requiring insurance companies to cover medically necessary treatments prescribed by a doctor* (89% favor), and *increasing screening and early detection for health problems* (88% favor).[8] Majorities of voters across party lines strongly favor these policies.



[7] Would you be more or less likely to vote for a candidate for public office who made reforming the country's health insurance system a top priority of their campaign?

[8] Q23. Thinking about the laws and policies we have about healthcare, do you favor or oppose each of the following?

Policies Favor - Strongly	Party ID		
	Dem	Ind/DK	Rep
Eliminating surprise billing	75	72	69
Requiring transparency in prices	70	65	66
Requiring insurance to cover treatments prescribed by doctor	69	59	61
Reducing out of pocket costs	68	59	62
Increasing screening and early detection for health problems	70	53	59

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Please do not hesitate to reach out to David Mermin (dmermin@lakeresearch.com) at (510) 379-5180 with any questions or comments about this memo.

[i] Lake Research Partners and Bellwether Research designed and administered this survey, which was conducted online from October 20-28, 2026. The survey reached 1,000 voters/patients (registered voters who interact with the healthcare system) in the U.S. nationwide. The sample was stratified by gender, age, region, race, and education to reflect the demographic composition of registered voters. Where there were slight differences between our survey sample and the adult population, data were weighted accordingly. The margin of error for the full sample is +/-3.1%. It is greater for subgroups and split-sampled questions