

To: Interested Parties

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Re: Americans Want a Health Care Agenda That Reduces Costs Now

In February and March 2026, the Center for American Progress and Blue Rose Research fielded a series of surveys investigating how Americans feel about rising health care costs and a range of policies designed to lower them. The results are clear: The old debate about the structure of our health system is less important than making health care more affordable as soon as possible. **Voters are less focused on coverage and more focused on their costs—and they want relief now, not years from now.**

The most popular policies we tested are not broader structural reforms; they are immediate, targeted interventions—including aggressive actions to regulate insurance companies such as those laid out in a health care plan published by the Center for American Progress:

- Stopping excessive premium increases
- Lowering deductibles by restricting outlier hospital prices
- Preventing price gouging by health insurance companies
- Banning and replacing prior authorization

The truth is that structural reforms, from Medicare for All to a public option, will take years to deliver. A lesson learned from the endurance of the Inflation Reduction Act’s Medicare drug price negotiation provisions is that lowering particular costs—and doing so quickly—is wildly popular.

1. Voters support policies that will reduce health care costs as soon as possible.

Voters are deeply concerned about the costs of health care: Health insurance premiums, deductibles, and prescription drugs are all too expensive. Fifty-five percent of voters report their health care costs have gone up over the past year, consistent with a broader pattern of cost anxiety that cuts across political lines.

What concerns you more about your health insurance?	
Health insurance premiums are too expensive	71%
Deductibles or copays are too expensive	68%
Prescription drug costs are too high	64%
I delay seeking health care because of concerns about cost	53%
My health insurance company denies my claims or delays my care	44%

I can't find coverage that matches my needs	40%
I need to travel a long distance or wait a long time in order to get the care I need	38%
I ration medication because of cost	36%
My preferred doctor isn't covered	34%

Policies framed explicitly around immediate cost reduction significantly outperform those framed around system redesign. **Policy proposals most directly tied to lowering costs immediately—capping premium increases, reducing outlier hospital prices, cracking down on price gouging, and reforming prior authorization—are supported by a large majority of Americans in our polling.** This is true even when the policies are attributed to Democrats in Congress. The percentile support for these policies compared to all others tested by Blue Rose was exceptionally high, outperforming 80 percent of all policies across all policy areas. In terms of broader systemic reforms, the public option has 58 percent topline support and Medicare replacing private insurance has 48 percent support. The more popular short-term cost-reduction policies are not at odds with larger systematic reforms, but the polling indicates that voters are most focused on immediate relief.

Policy proposal (with partisan framing)	Topline support	Percentile
Crack down on price gouging by providing rebates	66%	95%
Reform prior authorization	64%	91%
Stop excessive premium increases	63%	89%
Restrict outlier hospital prices	62%	88%
Expand drug price negotiation	62%	86%
Crack down on price gouging by preventing vertical integration of insurance companies	62%	86%
Ban prior authorization	59%	78%
Public option	58%	74%
Medicare replacing private insurance	48%	19%

2. Voters blame insurance and drug companies for high costs and support additional regulations on them that would lower costs.

When voters assess blame for rising health care costs and dysfunction in the health care system, they point squarely at health insurance companies and drug companies over health providers like hospitals and doctors. Health insurance companies carry a net favorability rating of minus 29 percentage points; drug companies are even further underwater at minus 33 points.

Voters across partisan lines name health insurance companies as the single most responsible actor for rising costs.

Voters see health care as a public good and therefore believe that health insurance companies should face more regulations than companies in other sectors. By a 48-point margin—65 percent to 17 percent—voters say health insurance companies should not operate as profit-maximizing companies in a competitive marketplace and should instead be regulated like public utilities. As a starting place, voters are highly supportive of policies that would halt excessive premium increases. Sixty-three percent of all voters—and 73 percent of presidential swing voters—support a policy that ties premium increases to the actual cost of health care.

Which of the following comes closer to your view even if neither is exactly right?

Response	Overall	Harris	Swing	Trump	Did not vote
Health insurance companies should be treated like private companies . Profit creates incentives for more competition.	17%	11%	20%	22%	15%
Health insurance companies should be regulated like public utilities . Regulation would keep insurance company profits in check.	65%	74%	61%	57%	58%
Not sure	19%	16%	19%	21%	26%

Voters are equally clear about vertical integration of insurance companies. By a 42-point margin—60 percent to 18 percent—they say health insurance companies that own pharmacies and doctor’s offices **should be broken up to stop price gouging**. Support for this policy solution crosses party lines and has significant backing from swing voters (72 percent). Support is also strong for immediate relief to prevent insurance companies from marking up prices (62 percent). On prescription drugs, a 56 percent majority say drugs should be cheaper even if that means drug companies have less revenue to invest in research and development.

3. While Americans are generally happy with their current coverage, they are also interested in reforms to get the care they need.

Despite their frustration with the *cost* of health care, most Americans (68 percent) report being satisfied with their current coverage. But satisfaction with coverage is not the same as satisfaction with the rules and associated costs surrounding it.

Prior authorization—the process by which health insurance companies must approve a doctor’s request before care can proceed—is viewed by voters as making health care more expensive and harder to access. By a 21-point margin, voters say prior authorization increases costs rather than reduces them. And by an overwhelming **58-point margin, they say prior authorization decisions should be made by doctors, not insurance companies.**

Which of the following comes closer to your view, even if neither is exactly right?

Response	Overall	Harris	Swing	Trump	Did not vote
Prior authorization should be done by health insurance companies because they know best how to extend coverage under their own policies.	12%	12%	15%	12%	22%
Prior authorization should be done by doctors using guidelines adopted by physician organizations because they know best about patient care.	70%	73%	67%	68%	52%
Not sure	18%	15%	19%	20%	27%

Two specific reforms tested well. **Imposing a 48-hour deadline on prior authorization decisions was a top-testing message** with 64 percent support. Fifty-nine percent additionally support **banning prior authorization for routine, emergency, and essential care.** Both reforms are framed around speed and access: Voters understand that delays in coverage decisions mean delays in care, and they don’t believe insurance company bureaucrats should be in the business of second-guessing their doctors.

We also asked about banning prior authorization as a cost-cutting measure. By a 48-27 margin, voters believe prior authorization increases health care costs, but there is certainly room to grow here (25 percent of respondents were not sure of the cost impact of prior authorization). Presenting this policy as a way to reduce costs will only increase support for it.

4. Health care is a critical issue for voters.

The cost of health care is an immense vulnerability for President Trump. In recent [YouGov polling](#), Trump’s net approval on health care costs is minus 31. This approval rating is lower than nearly all other issues, including those where Republicans typically poll poorly, like abortion, democracy, civil rights, and housing. Similarly, our polling from Blue Rose Research found that swing voters trust Democrats over Republicans on Medicare and Medicaid issues by a 15-point margin.

The voters most frustrated with health care costs under the Trump administration include: Voters ages 30 to 44 (minus 40 net approval of Trump’s approach to health care costs), Black voters (minus 65), independents (minus 43), and low-income voters (minus 39). To retain and

gain support from their constituents, policymakers need to offer a specific, immediate, cost-focused agenda.

Conclusion

What voters want—clearly, consistently, and across party lines—is for their health care costs to stop going up. Insurance companies and drug companies bear the brunt of public blame, and there is deep support for the kinds of regulations that would constrain their pricing power. Americans are prepared to support significant, even aggressive, reforms if they can plausibly deliver lower costs in the near term. CAP’s plan to lower health care costs—by stopping excessive premium increases, reducing outlier hospital prices, cracking down on price gouging, and banning and replacing prior authorization—offers the concrete and near-term reforms that voters are looking for.