November 22, 2022

To: Interested Parties
From: Ben Krompak, Corey Teter, and Kelsey Bullis; Tulchin Research
Re: **Americans Widely Back Medical Debt Relief**

A new Tulchin Research poll finds that Americans widely back policies to relieve medical debt, favor expanding public health insurance, and support local government-led efforts to ease the medical debt burden in their own communities. While Americans are closely divided on the issue of relieving student loan debt, medical debt relief unites a broad-based coalition, with support extending across the country and across the political spectrum. Our polling finds that medical debt in the U.S. is seen as "a crisis" and as being "different from other types of debt."

Overwhelming Majorities Back Medical Debt Relief and Expanding Public Health Insurance; Attitudes Divided about Student Loan Debt Relief

We asked respondents about a range of policies to help people, including relieving medical debt, relieving student loan debt, and covering more people with public health insurance by either expanding Medicaid or enacting Medicare For All. Our poll finds that more than 7-in-10 Americans (71%) support "relieving medical debt" while just 20% oppose this (+51 Net Support). Attitudes toward "relieving student loan debt" are more polarized, with 50% of respondents indicating they support this policy while 45% are opposed (+5 Net Support).

Americans Favor Relieving Medical Debt, Expanding Public Health Insurance			
"Please indicate whether you support or oppose each of the following policies."	**Total Support**	**Total Oppose**	**Support – Oppose**
Relieving medical debt	71%	20%	**+51**
Expanding Medicaid to cover more uninsured people	68%	23%	**+45**
Medicare For All	65%	28%	**+37**
Relieving student loan debt	50%	45%	**+5**

When it comes to attacking the root causes of medical debt by reforming our healthcare system, our polling finds that Americans broadly support the expansion of public health insurance. Sixty-eight percent of Americans favor "expanding Medicaid to cover more

uninsured people" (23% Oppose, +45 Net Support) and 65% favor "Medicare For All" (28% Oppose, +37 Net Support).

Two-Thirds of Americans Support Community-Scale Medical Debt Relief

In Toledo, Ohio, a new local government partnership with the national charity RIP Medical Debt is utilizing $1.6 million in funds committed by the city and Lucas County to relieve up to $240 million in estimated medical debt held by local residents. RIP Medical Debt purchases medical debt from healthcare providers for pennies on the dollar and then relieves the debt. We provided survey respondents with a basic description of this policy and asked whether they would support or oppose an initiative like this in their own communities. Our poll finds that two-thirds of Americans (67%) would support a local initiative like this to relieve medical debt relief, while just 15% would oppose it and 18% don't know.

Two-Thirds of Americans Support Toledo Model for Community-Scale Medical Debt Relief Based on Basic Description of the Initiative	
Here is a description of an initiative that could be adopted in your community. Would you support or oppose an initiative like this in your community? *Local government partnership with a charity to relieve medical debt for community residents who are financially burdened by healthcare bills due to illness or injury. The initiative uses funds to purchase qualifying residents' medical debt from area healthcare providers for pennies on the dollar and then relieves their debt. For example, an initiative in Toledo, Ohio is using $1.6 million to acquire and relieve between $190 million to $240 million in estimated medical debt held by local residents.*	
Total Support	**67%**
Total Oppose	**15%**
Don't Know	**18%**
Support – Oppose	**+52**

It is particularly noteworthy in this highly polarized political environment that the Toledo model for medical debt relief unites a broad coalition, attracting support from across the political spectrum and across the country.

- The Toledo model for medical debt relief is supported by nearly 9-in-10 Democrats (86% Support to 5% Oppose), 64% of independents (16% Oppose), and 6-in-10 Republicans (60% Support to 23% Oppose).

- The initiative attracts strong majority support in every region of the country, including the Northeast (70% Support to 14% Oppose), the Midwest (67% Support to 18% Oppose), the South (66% Support to 13% Oppose), and the West (66% Support to 16% Oppose).

- The initiative is supported by 77% of Black Americans (9% Oppose), 73% of Asian Americans (17% Oppose), 72% of Latinos (13% Oppose), and 63% of white voters (17% Oppose).

Americans Overwhelmingly Agree that Medical Debt in the United States is a Crisis and Different From Other Types of Debt

Our polling finds that more than 8-in-10 Americans (81%) agree with the statement that "medical debt is different from other types of debt that people choose to take on because no one chooses to have an unexpected illness or injury." Three-quarters of Americans agree that "medical debt in the United States is a crisis" (76% Agree) and that "many families are being crushed by medical debt due to no fault of their own" (77% Agree).

Most Say Medical Debt is a Crisis, Different from Other Types of Debt			
"Please indicate whether you agree or disagree with each of the following statements."	**Total Agree**	**Total Disagree**	**Agree – Disagree**
Medical debt is different from other types of debt that people choose to take on because no one chooses to have an unexpected accident or illness.	81%	13%	**+67**
Many families are being crushed by medical debt due to no fault of their own.	77%	15%	**+61**
Medical debt in the United States is a crisis.	76%	17%	**+59**

Survey Methodology: *From November 14-20, 2022, Tulchin Research conducted an online survey among 1,500 adults in the United States. The margin of error for this survey is +/- 2.53 percentage points.*