The Nation's Pulse: The Texas Medical Center's Consumer & Physician Survey

The Texas Medical Center Health Policy Institute surveyed more than 9,000 consumers across 15 states, and more than 450 physicians nationwide, in the summer of 2017. The goal was to understand the extent to which consumers value health insurance and their ability to afford health care. The survey also explores ways consumers and physicians believe the country can reduce the soaring cost of health care, which today amounts to roughly 18 percent of the U.S. GDP. The findings are especially relevant today, as Congress and President Trump are considering major health policy reforms.

Americans are virtually unanimous: they value health insurance

At a time when federal lawmakers are debating the future of health care, **98 percent of consumers surveyed consider health insurance important to them and their families.** That figure was virtually unchanged across red, blue and swing states. The findings suggest Americans are more united on the issue than federal policymakers might realize.

Half of the country makes sacrifices to pay for health care

The survey examines the question of affordability in several ways, but one figure stands out in particular: **49 percent of consumers surveyed must cut other expenses to pay for health care.** Consumers said they cut back on savings, as well as spending on food and clothes, to pay for their health expenses. Health care isn't just a health issue, it's an economic issue.

Consumers and lawmakers don't see eye to eye on "affordability"

Most respondents say they can only afford spending about 2 percent of their income on health care. Why is this figure significant? The Affordable Care Act's individual mandate requires people to obtain health insurance or pay a penalty. Those who lack access to "affordable" coverage are exempt from that penalty. But under ACA, coverage is considered "affordable" if it doesn't exceed 8.2 percent of income. **This suggests the public's view of what's affordable is vastly different from lawmakers' view of affordability.**

Physicians and consumers are united in identifying causes of – and solutions to – rising health care costs

Forty-seven percent of physicians surveyed blamed insurance companies for rising health care costs, compared to 28 percent of consumers. Meanwhile, 19 percent of physicians and 30 percent of consumers blamed drug and device manufactures for rising costs. However, relatively few respondents from both categories blamed hospitals or physicians. Both groups agreed that the most effective ways to reduce health care costs are to increase costs for those with unhealthy habits – such as people who smoke or are obese – and to make affordable catastrophic health care plans available to consumers.

Paying doctors salaries, instead of fee-for-service, could reduce health care costs

It is estimated that nearly $200 billion per year is spent on overtreatment, or care that can't possibly help patients. If more doctors were paid with salaries, instead of paid based on the volume of care they provide, research suggests they'd order fewer tests and procedures, reducing costs. The survey indicates doctors would actually support this solution, with **69 percent of physicians preferring to be compensated via a straight salary or a salary with relatively small incentives.**