Politicians have failed to tackle health care affordability. It's now voters' rallying cry

More drastic measures, like 'Medicare for All,' are gaining support

By Bob Herman
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Voters across the country are furious over the high cost of health care, with resentment rippling across workers who get health coverage through their jobs.

Polls from KFF, Pew Research Center, and CNN show Americans are fixated on health care costs even as prices for gas, groceries, and other necessities soar. That is leading to unprecedented support for more aggressive federal action on health care. A poll from Axios-Ipsos finds a majority of Americans want the government to step in and lower health care costs, with Democrats' "Medicare for All" ambitions reentering the broader political discourse as the most popular option.

At a minimum, employers are expecting and supporting more federal and state regulation to rein in hospital and drug prices. Health care industry opposition and employer inertia have stymied wholesale changes over the past several decades, but the financial strain on workers and companies has made reform a priority.

"Government intervention is inevitable," said Julian Zelizer, a political history professor at Princeton University who recently wrote about how a national health insurance program originally had some Republican support in the 1970s. "The rising costs are unsustainable for individuals, for businesses, and for the country. What kind of intervention is a different question."

Americans' disdain for the health insurance system was vividly illustrated nearly two years ago in the reactions to the killing of health insurance executive Brian Thompson. It reflects a longstanding reality of the employer-based health insurance system: The health care industry is sucking up more and more cash from employers, and employers are shifting these costs to their workers. This has come in the form of higher deductibles and copays — making insurance feels less and less like protection from financial ruin — and watered-down paychecks. The cost of health insurance is eating up workers' raises.

On the other hand, most Americans say they are satisfied with their health insurance, but survey data imply people are happy with the idea of insurance and less happy when they actually use it.

The fallout has become especially pronounced under President Trump. That's in part because the expiration of Affordable Care Act subsidies raised costs for millions. Impending Medicaid cuts passed by Republicans are also creating new worries for millions of working and lower-income Americans.

But lawmakers and presidents across both parties have failed for decades to address the prices, consolidation, and restrictive contracts that are pushing companies and workers to

the brink. And survey data show the pressure of health care costs is acutely affecting workers who get coverage from their jobs.

Roughly 74% of voters said it is “very important” for Congress and the president to lower health care costs, and that jumps to 94% when adding people who think it is at least “somewhat” or “fairly” important, a recent Families USA poll found.

“You can’t get to 74%, 94% of people prioritizing this as a top issue without most of those people getting employer-based coverage,” said Anthony Wright, executive director of Families USA.

Marci Sepulveda is among those who are frustrated and urging a broader fix. She said she potentially wants to take the task off employers’ plates completely. For more than two decades, Sepulveda, based in Chicago, has published print magazines and digital articles about real estate and development in major U.S. cities.

She has 11 employees, including herself. Her health plan for individual workers costs about $500 a month, and Sepulveda contributes $150 per month. She has pingponged between UnitedHealthcare and Blue Cross Blue Shield over time, on the advice of her broker. She said she wants to contribute more, but can’t afford it.

“Health care has always been an issue for us because I can’t give [employees] what I want to give them, and I can’t even give my family what we really like,” Sepulveda said.

Because most employer health plans are governed by federal law, major policy changes to those plans have to run through Congress. That’s where policies like Medicare for All hit a major roadblock — no Republican will support them, and the earliest Democrats could control Congress and the White House, no matter what happens in next week’s midterm elections, is 2029. Even when lawmakers go through with regulations, industry pushback can force retreat.

The Affordable Care Act included a provision that would have imposed a 40% tax on the value of employer-based health plans above a certain threshold — a deliberate attempt to rein in costs. Corporate America, unions, Republicans, and Democrats rallied against the policy for years and postponed its enactment, to the dismay of economists. The policy ultimately was repealed in 2019.

Elizabeth Mitchell, CEO of the Purchaser Business Group on Health, said she believes “there is a very limited understanding of the commercial market throughout Congress and the administration.”

Bipartisan legislation that would ban anticompetitive insurance contracts, unwind vertically consolidated companies, and require more price transparency are collecting dust. The only actions from Trump officials, aside from cleaning up complex pricing data, have been rebranding and promoting a type of tax-advantaged offering that allows companies to give workers a set amount of money to buy a plan on the ACA marketplaces.

This stasis has existed for the 20-plus years Mitchell has worked in health policy, and it's finally pushing some employers to advocate for more regulation, often behind closed doors.

"The industry has gotten more consolidated. Prices are higher than ever. Access is worse than ever," Mitchell said. "The industry could have changed this any time they wanted to. But they have not taken accountability or ownership of any of this. So now I think it's going to require more policy intervention."

Voter outcry over health care has occasionally been loudest for those in local politics. Landon Dais is a New York state legislator who represents the Bronx. He and other Democrats have criticized health insurers raising premiums on New York's ACA marketplace. For the thousands of gig economy workers in Dais' district, ACA plans are the only comprehensive options. But he also said more companies are telling him how unaffordable their health plan options have become.

"Business leaders are seeing that there is just a glut of purposefully designed inefficiencies that make it more expensive," Dais said.

Sepulveda, like many small business owners, loathes how she has to be the benefits department even though she wants to make sure her employees are protected. "I still can't believe how much time it takes," she said. She's pessimistic about changes in the short term — "I expect no help," she said — but supports Democrats like James Talarico who have pilloried the industry's prices and practices.

"We definitely have enough money in the health care system," Sepulveda said. "We need to reorganize it so that it's taken out of the hands of not just small business owners, but people shouldn't have to rely on their job, choose jobs, and apply for jobs based on the benefits that are provided."