



# National Survey of Senior Voters

AMERICAN COMMITMENT 

May 2023

# Methodology

On behalf of American Commitment, McLaughlin & Associates conducted a national survey among 1,600 likely voters who are 55 and older. **A total of 698 are AARP members.** All interviews were conducted online between April 23-30, 2023.

Online survey invitations were distributed randomly within predetermined geographic units. These units were structured to correlate with the population of voters 55 and older.

Survey results in this presentation have been rounded and may not equal 100%.

Universes:	Sample	Margin of Error
AARP Members	698	+/- 3.7%



## Key Insights – Concerns on Health Costs & Impacts of IRA

- **Roughly 60%** of AARP members view **health insurance-related costs** as the most concerning healthcare affordability issues – above costs for drug prices and long-term care.
- **Nearly 85%** of AARP members believe Congress should not any divert Medicare revenues meant to lower prescription drug costs for seniors to pay for unrelated spending.
- **Almost 90%** of AARP members are **concerned** with using any of the Medicare drug savings for tax breaks on electric vehicles, solar panels, insurance subsidies and other unrelated spending.
- **Over 90%** of AARP members believe all of the Inflation Reduction Act's (IRA) Medicare drug savings should be **passed on directly** to individual seniors in Medicare.
- **Over 80%** of AARP members are concerned the IRA will lead to a **loss** in new cutting-edge medicines and cures to treat chronic and rare diseases.
- **Just 17%** of AARP members believe the IRA's Medicare changes will **decrease** seniors' drug costs while **half** believe it likely end up increasing them.
- **Only 24%** of AARP members see seniors and patients benefiting through lower drug costs from any Medicare savings, making them the IRA's biggest loser. On the other hand, **nearly half** of AARP members view politicians wanting to **divert any Medicare savings** for unrelated spending as IRA's biggest winners.

## Key Insights – Views on AARP’s Advocacy Activities & Financial Relationships

- **Over 80%** of AARP members are concerned that **over half** of AARP’s operating revenue (\$1 billion) comes from royalties, the majority of which is from a single corporation, UnitedHealthcare.
- **85%** of AARP members are concerned about AARP earning billions in royalties over several years from UnitedHealthcare while **lobbying** on similar issues like **Medicare**.
- **Over 75%** of AARP members believe royalties from health insurers like UnitedHealthcare create a **conflict of interest** that could impact AARP’s ability to best represent the interests of their members and other older Americans.
- **90%** of AARP members are concerned over AARP maintaining a financial relationship with UnitedHealthcare considering allegations they and others have significantly **overcharged Medicare**.
- **88%** of AARP members believe AARP **should not have supported the IRA** spending plan after discovering it diverted any Medicare drug savings to pay for unrelated spending and tax breaks.
- After hearing the IRA could be financially beneficial to health insurers, nearly **90%** of AARP members are concerned AARP used its influence to help pass the bill in view of its relationship with UnitedHealthcare.
- **Over 95%** of AARP members believe AARP should be required to **publicly disclose** its financial relationships with companies in their advertising and lobbying on public policy issues when those companies will be impacted.

## Key Insights –Views on AARP (Continued)

- **Near unanimously (94% plus)**, AARP members believe AARP should be equally vocal on the following issues as they are on others they're currently engaged on:
  - Lowering out of pocket insurance expenses like co-pays and deductibles.
  - Decreasing Medicare Advantage and Medigap premiums.
  - Ensuring access to local independent pharmacies at same costs as insurer-PBMs preferred pharmacies.
  - Fighting against insurer-PBMs overcharging Medicare.
- **72%** of AARP members are concerned about AARP's status as a non-partisan organization in view of its events and petition drives related to the IRA and drug pricing policies almost exclusively being focused on Democrats.
- **70%** of AARP members believe AARP supported the IRA because it was either beneficial to its corporate partners or Democrat leaders in Congress as opposed to only **30%** because it was in the best interest of seniors.
- **Nearly all AARP members (97%)** support Congressional actions to address overcharges in Medicare, yet **59%** believe AARP will be **less vocal** because of its financial relationship with UnitedHealthcare.
- **63%** of AARP members consider the nearly 5% royalty AARP receives from AARP-branded UnitedHealthcare policies as an unnecessary "junk fee" similar to what many in Congress want to ban.

# Primary Economic Concerns

# Most Important Economic Concern

	AARP Members 1 <sup>st</sup> Choice	AARP Members 2 <sup>nd</sup> Choice
<b>Daily Costs</b>	<b>62%</b>	<b>57%</b>
Cost of Food	39%	23%
Cost of Fuel/Utilities	13%	25%
Housing & Rentals Costs	11%	9%
<b>Taxes/Spending</b>	<b>17%</b>	<b>18%</b>
Government Spending	12%	10%
Increased Taxes	5%	8%
<b>Jobs/Retirement</b>	<b>10%</b>	<b>8%</b>
Retirement Savings	8%	6%
Unemployment/Job Loss	1%	2%
<b>Healthcare Costs</b>	<b>11%</b>	<b>17%</b>
Cost of Health Insurance	7%	11%
Cost of Rx Medicines	4%	6%

# Primary Health Cost Concerns



# Most Concerning Healthcare Affordability Issue

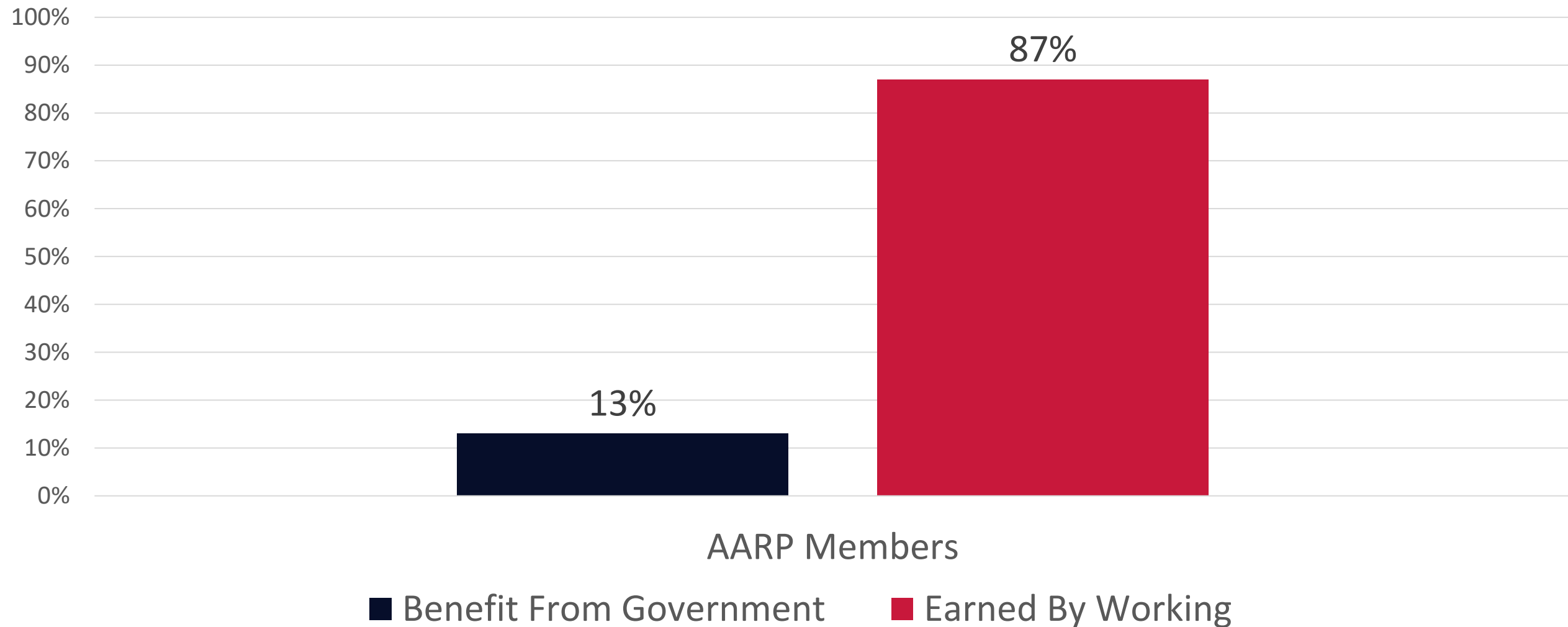
	AARP Members 1 <sup>st</sup> Choice	AARP Members 2 <sup>nd</sup> Choice
Out-of-Pocket Expenses (insurance co-pays & deductibles)	32%	31%
Health Insurance Premiums	27%	22%
Long-Term Care	24%	18%
Prescription Medications	18%	24%

**\*3 in 5 AARP members, approximately 60%, view health insurance-imposed costs as the most concerning.**

# Perceptions about Medicare & IRA

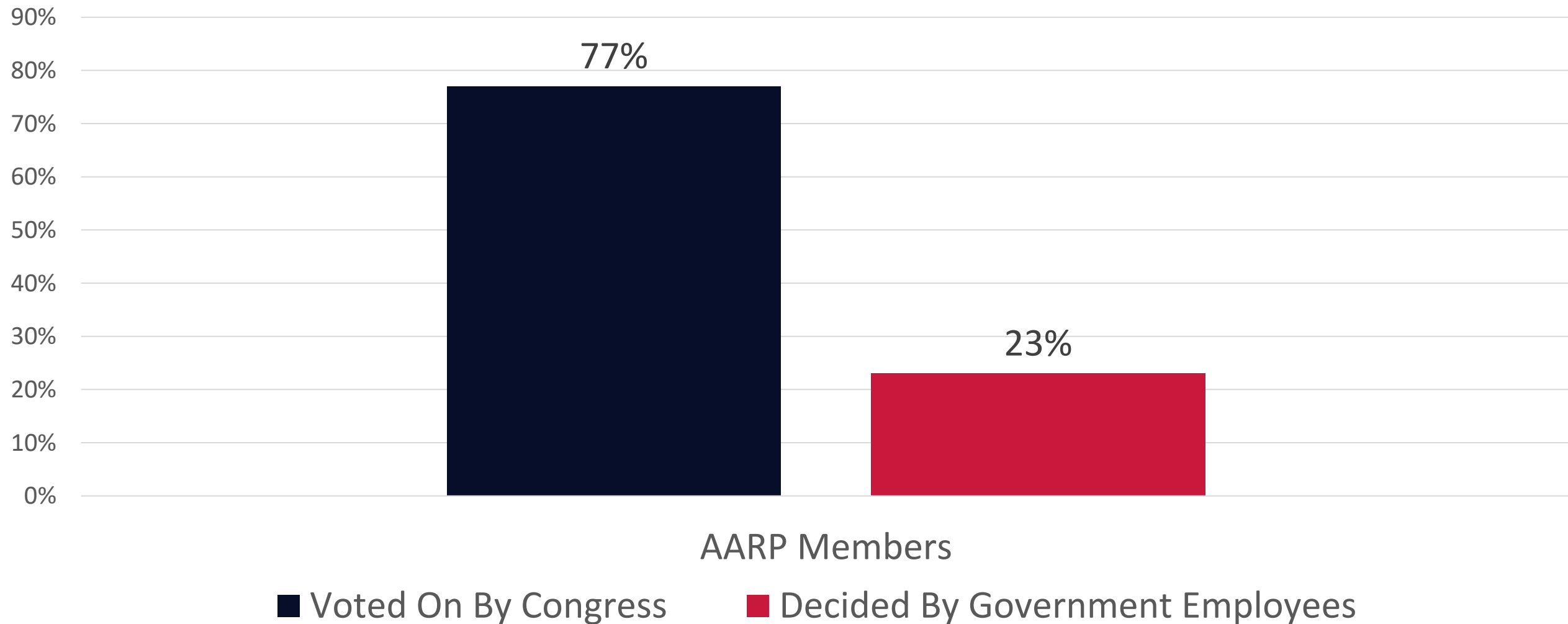
# When it comes to Medicare, which of the following is closest to your view?

1. Medicare is a benefit you or your family receive from the federal government.
2. Medicare is something you or your family have earned from working and paying into the program yourselves.

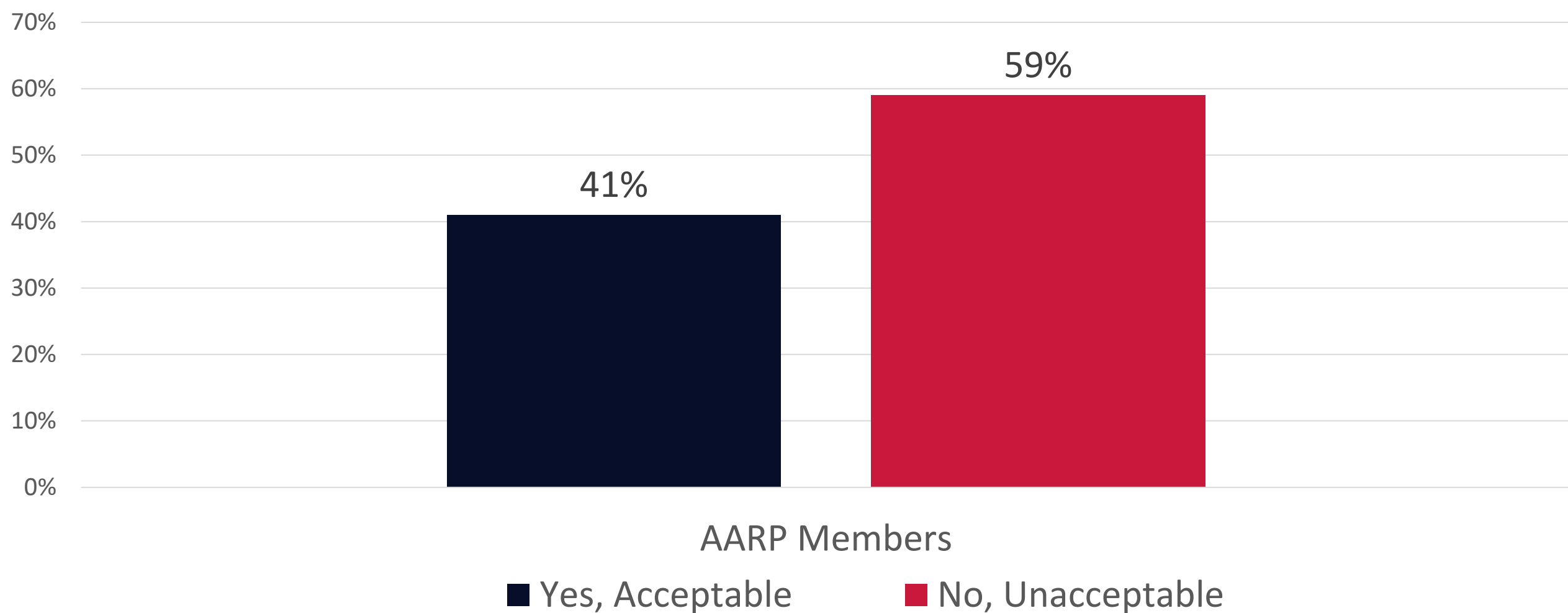


# When it comes to potential changes to Medicare that could significantly impact seniors' Medicare plans and benefits, do you believe that any changes should be...?

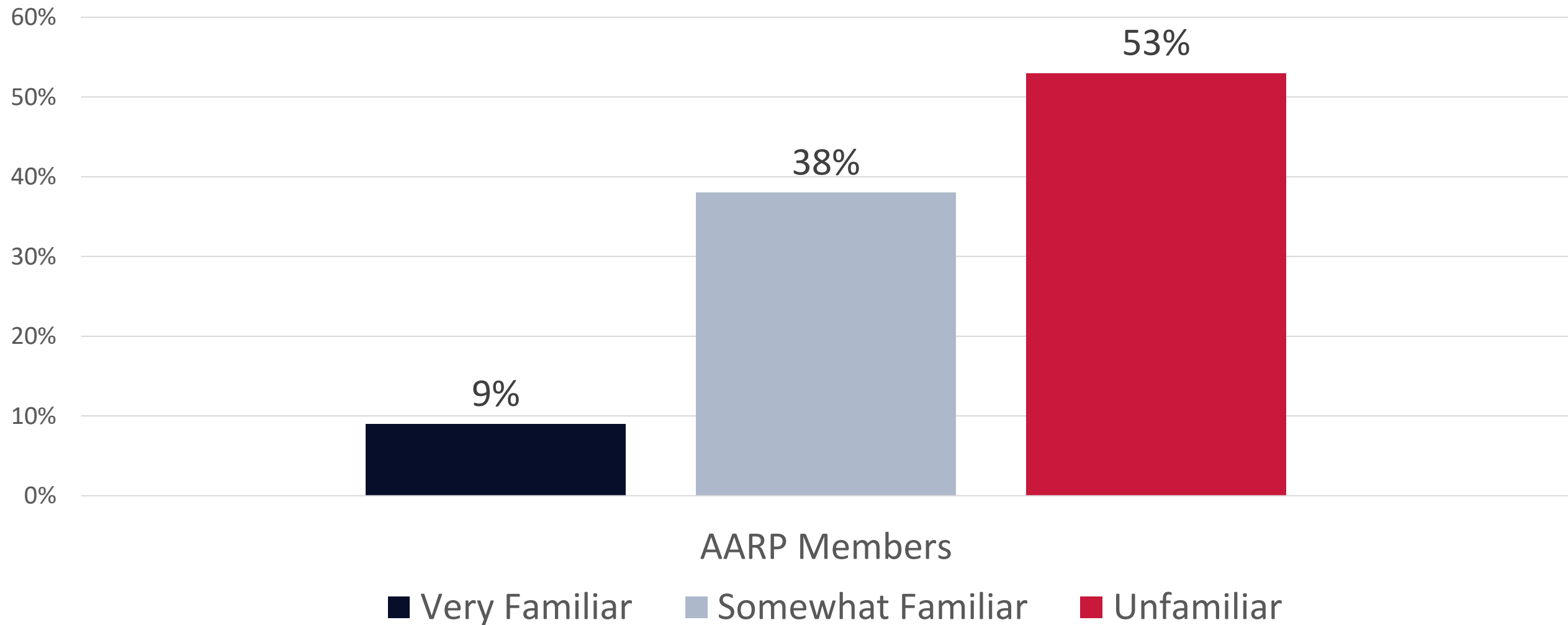
1. Voted on by your own elected officials in Congress.
2. Decided by federal government agency employees.



Would it be acceptable if the Medicare “savings” identified by Congress were to be phased in over several years for Medicare beneficiaries, but the tax cuts and subsidies benefiting individuals and industries unrelated to the Medicare program were made available immediately and in advance of much of the drug savings going to seniors in Medicare?



Just prior to the 2022 elections, Congress passed a \$740 billion dollar spending plan called the Inflation Reduction Act that made significant changes to Medicare. How familiar are you with the Inflation Reduction Act?



**Supporters** of the [IRA] plan claim that its Medicare provisions allowing the federal government to negotiate drug prices in Medicare or impose 95% taxes on drugmakers for certain medicines if their prices exceed inflation, and collect revenues in doing so, will directly lower some drug prices and allow for a future cap on out-of-pocket drug spending for those in Medicare in just a few years.

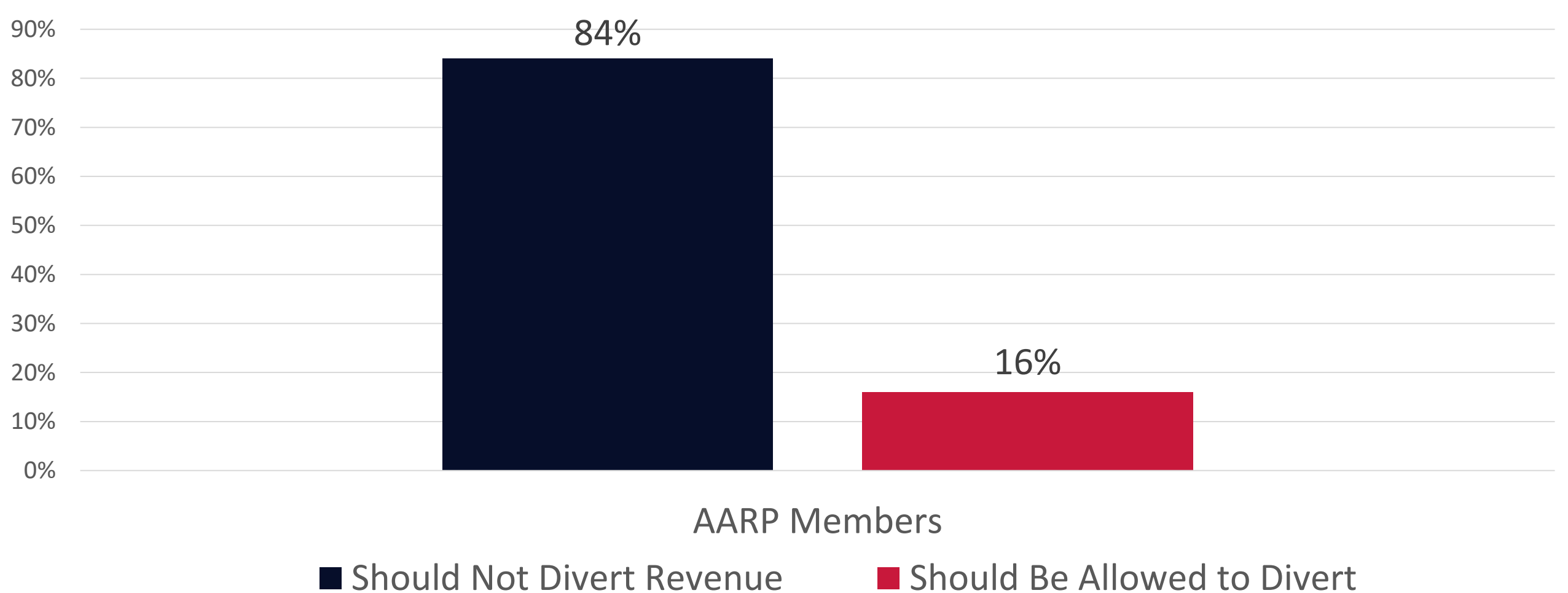
**Opponents** of the [IRA] plan claim that its Medicare provisions are European-style price controls that will lead to patient access restrictions and fewer new lifesaving medicines being discovered, in which the government collects new revenues and much of the projected savings will not be fully passed on to patients, but instead used to pay for other government spending totally unrelated to Medicare.

**Are you concerned or not concerned with each of the following aspects of the [IRA] plan?**

Concerned % / Not Concerned %	AARP Members
Much of the Medicare drug savings will not benefit seniors until after many billions of dollars are used to pay for other unrelated government programs first.	93% to 7%
The government will be collecting and spending Medicare drug savings on unrelated programs rather than passing discounts on medicines directly to individual seniors in Medicare.	94% to 6%
An estimated \$280 billion in projected Medicare drug savings will be diverted away from Medicare to pay for other unrelated government programs.	92% to 8%
Funds from Medicare savings will be used for tax breaks for things like electric vehicles, solar panels, and subsidies paid to large health insurance companies.	89% to 11%

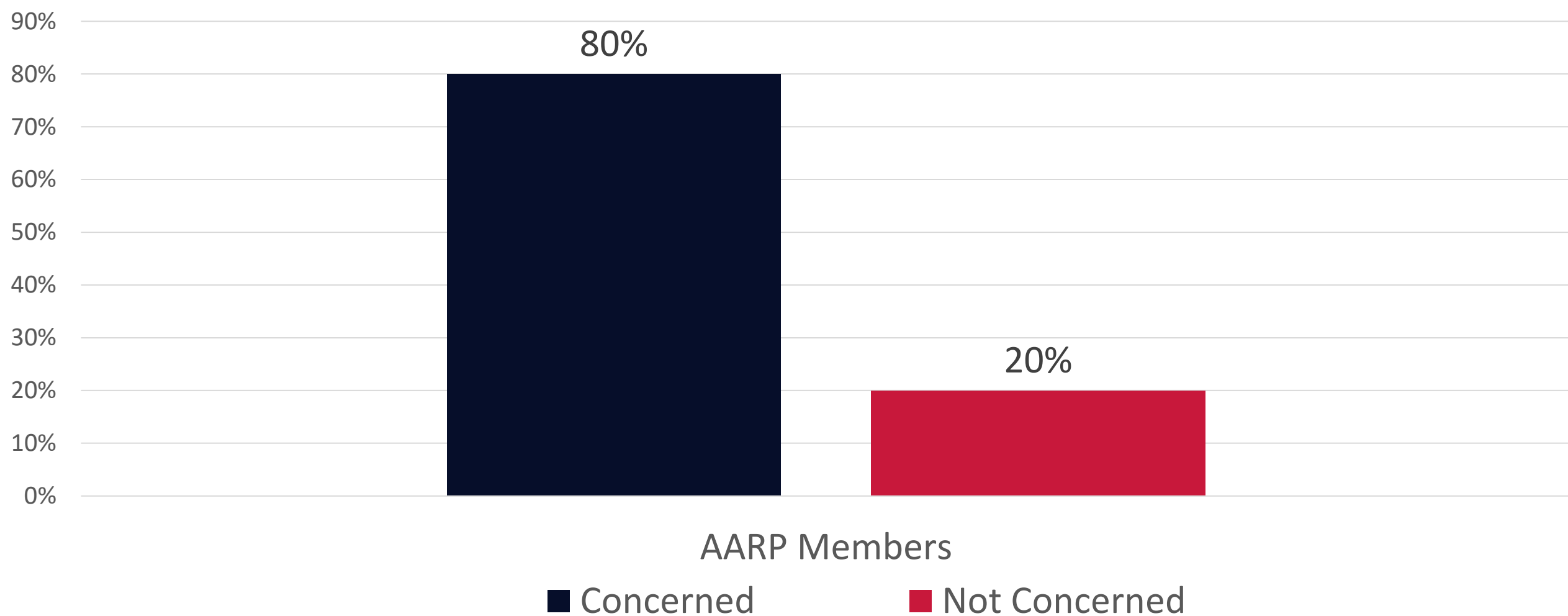
# With billions of dollars in projected Medicare savings from the [IRA] plan being used to pay for spending programs unrelated to Medicare, which comes closer to your view?

1. Congress should not divert Medicare revenues meant to lower prescription drug costs for seniors to pay for spending programs unrelated to Medicare.
2. Congress should be able to divert Medicare revenues meant to lower prescription drug costs for seniors in Medicare to pay for other spending programs unrelated to Medicare.

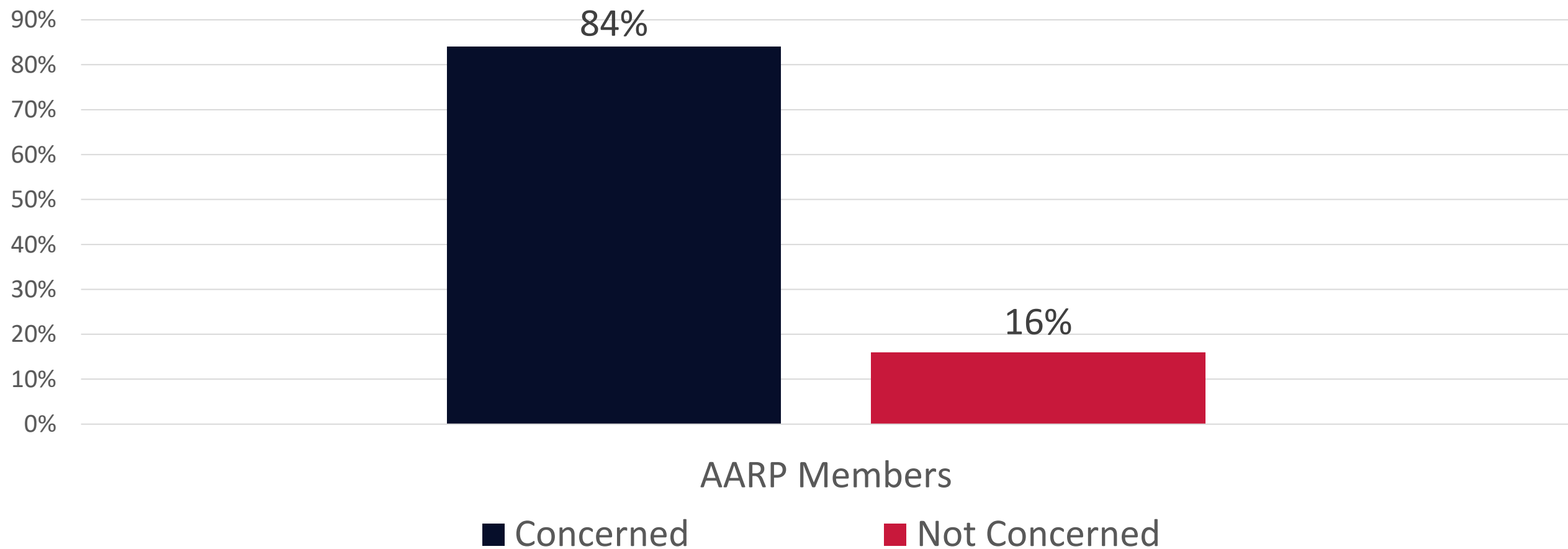




Critics of the [IRA] plan have warned that placing the government in charge of negotiating prices for medicines in Medicare by using the threat of a 95% tax on drugmakers could lead to fewer lifesaving drugs being made available to patients. **How concerned are you that the [IRA] plan could lead to patient access restrictions to newer cutting-edge medicines?**

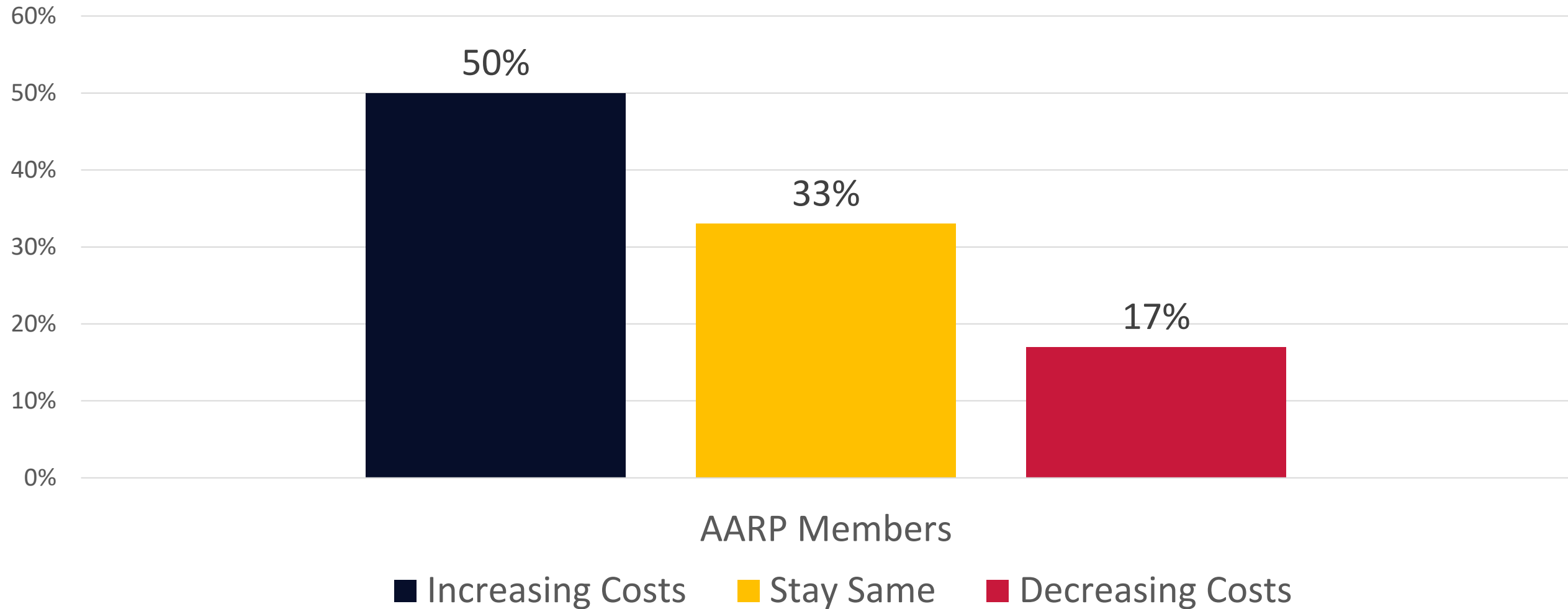


Despite government reports acknowledging that the [IRA] plan would lead to fewer new medicines and cures being developed due to diminished research and development investments, supporters of the [IRA] plan largely dismissed these concerns. However, following the passage of the [IRA] plan, several drug developers have already announced they are cutting back research and development investments in several disease areas or for new therapies. **How concerned are you that the [IRA] plan could lead to a significant loss in new cutting-edge medicines and cures to treat chronic and rare diseases?**



# Following the passage of the [IRA] plan, which do you personally believe American seniors are most likely to see with respect to their individual drug costs in the near future?

1. Prescription drug costs for seniors will likely end up increasing
2. Prescription drug costs for seniors will likely end up staying about the same
3. Prescription drug costs for seniors will likely end up decreasing



## In your opinion, who is most likely to benefit under the [IRA] plan's changes to Medicare?

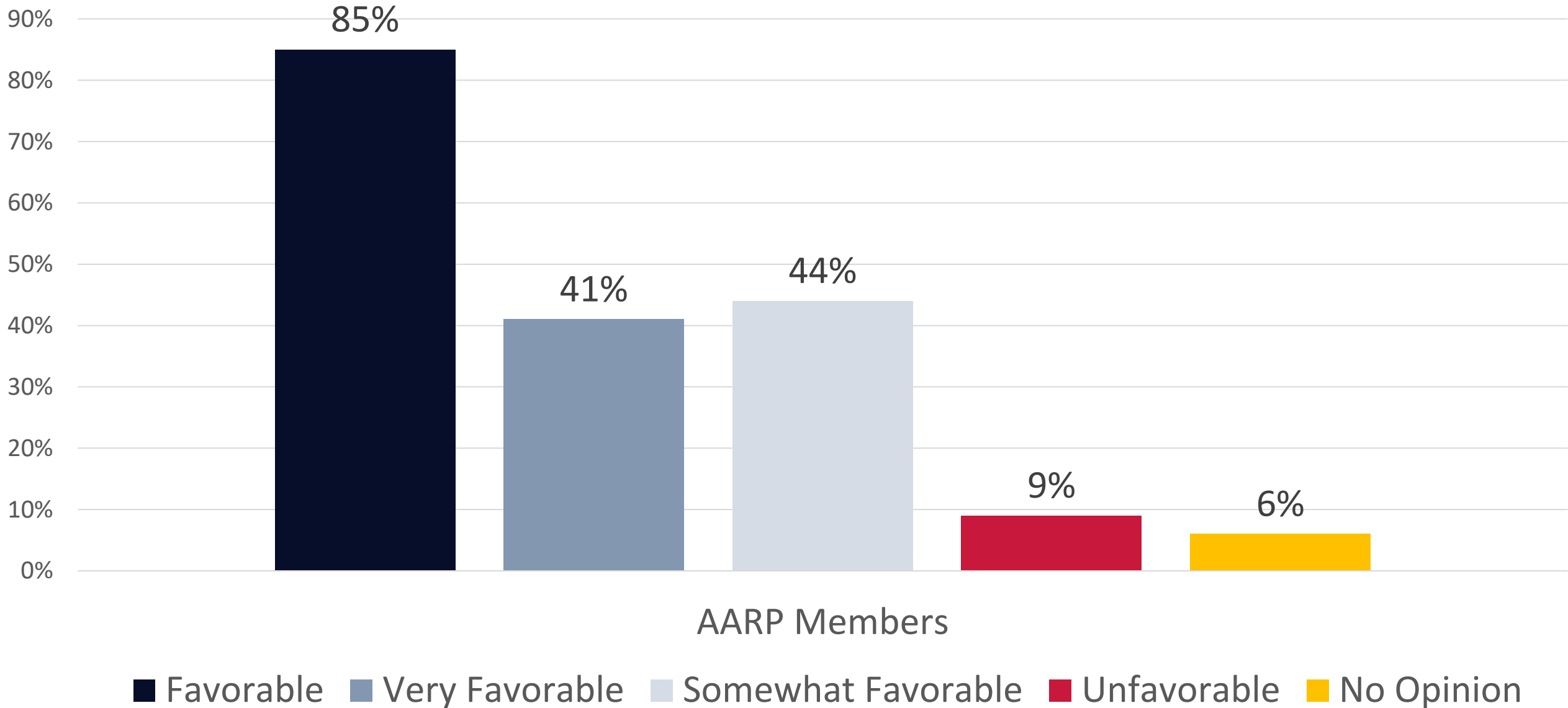
1. Seniors and patients benefiting through lower drug costs.
2. Politicians who want to use Medicare funds to pay for unrelated government spending.
3. Big health insurance and middlemen corporations who'll earn more profits.
4. Individuals not enrolled in Medicare benefiting from large tax breaks for electric vehicles, private health care, or other unrelated spending programs.

	AARP Members
Politicians Diverting Medicare Money to Unrelated Spending	46%
Lower Drug Costs	24%
Big Health Insurance	16%
Individuals Not Enrolled in Medicare Benefiting	14%

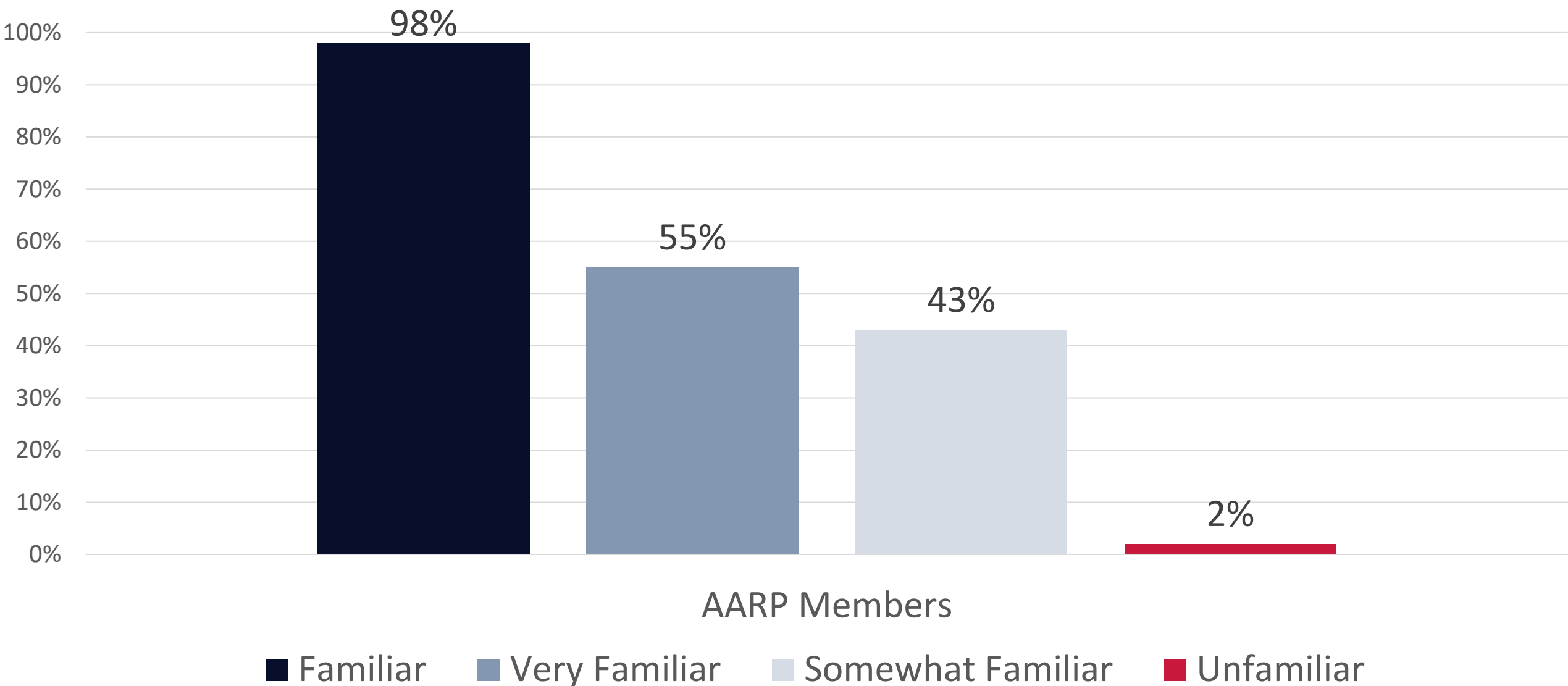
**\*Only 24% of AARP Members believe the IRA will lower their own drug costs.**

# AARP's Political Advocacy & Financial Motivations

# Image of AARP, The American Association of Retired Persons



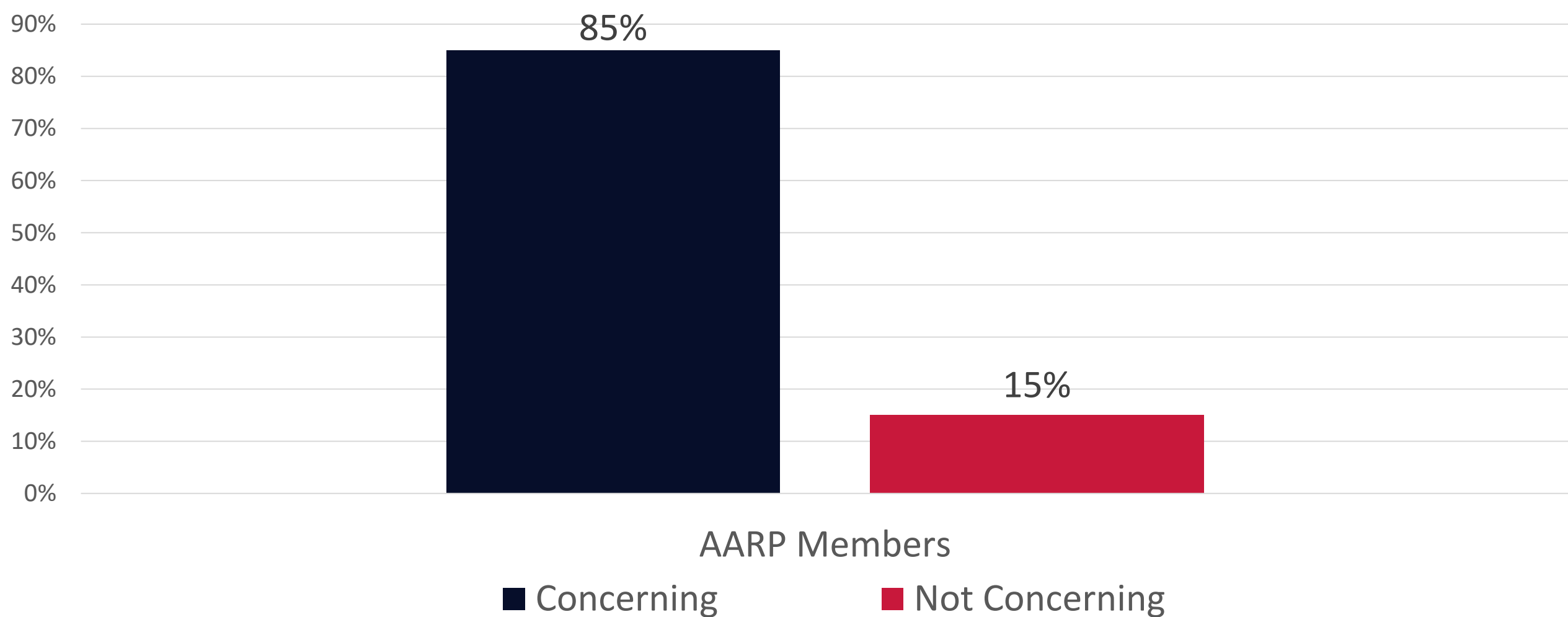
# Whether you are a member or not, how familiar are you with the AARP, also known as the American Association of Retired Persons?



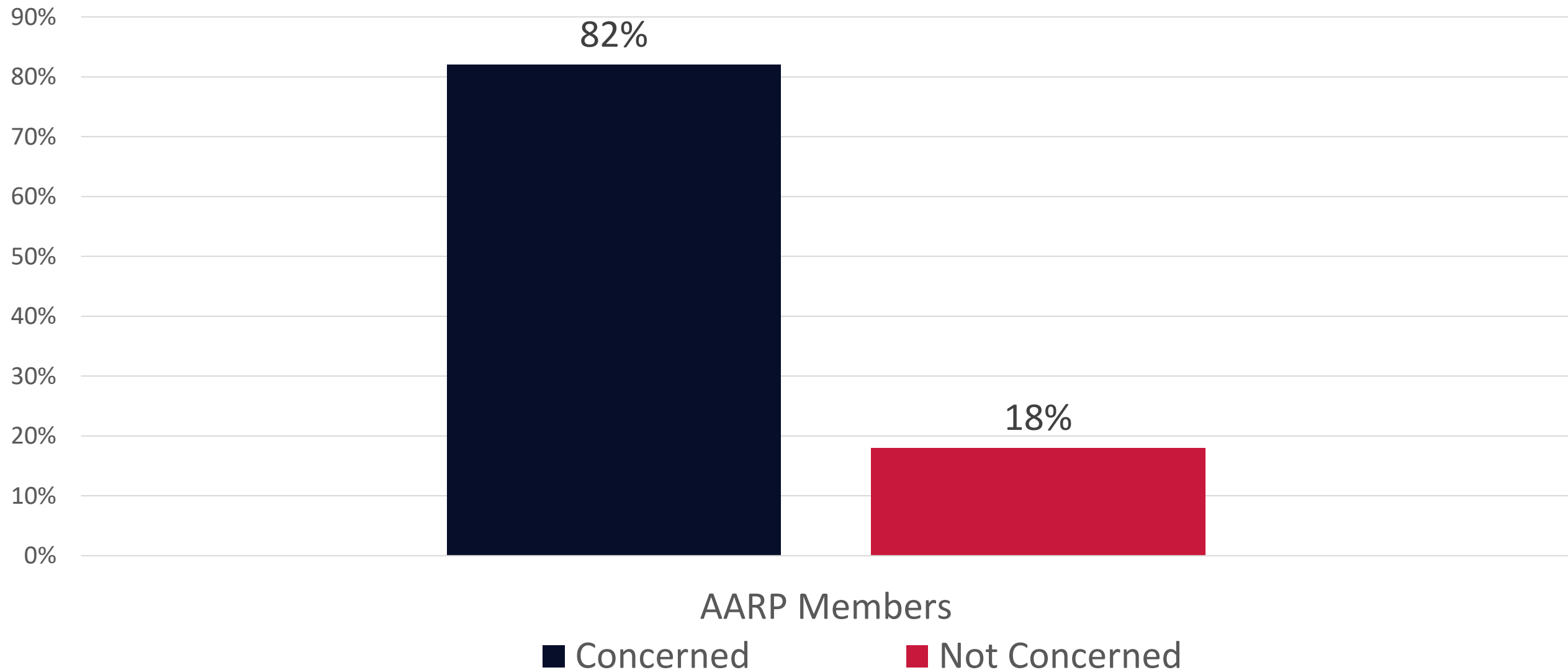
While AARP has long presented itself as an advocate for older Americans, today it also has significant financial relationships with many large corporations. In fact, AARP is now paid over one billion dollars a year in corporate royalties. These payments make up more than half of AARP's annual operating revenues and exceed more than three times what they earn in dues from their own members. Most of this corporate revenue – totaling over \$6 billion over the last decade – comes from a single corporation, UnitedHealthcare, one of America's largest health insurance and pharmacy benefit manager companies. This is largely derived from a royalty equal to nearly 5 percent of what AARP is paid from monthly premiums from certain AARP-branded UnitedHealthcare Medicare policies. Simultaneously, the AARP and corporations like UnitedHealthcare lobby Congress, federal agencies, and state governments on many of the same issues and legislation, including the recent Inflation Reduction Act that made major changes to the nation's Medicare program.



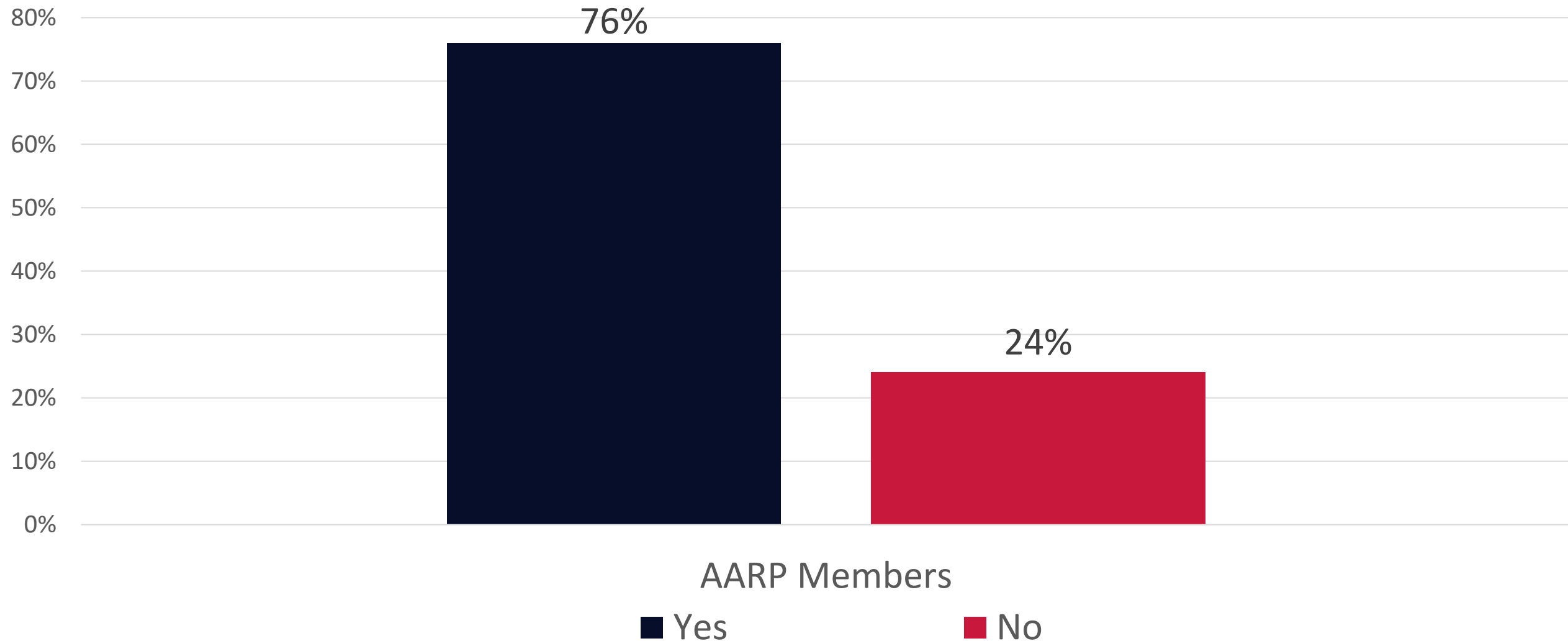
How concerning is it to you that the AARP is paid billions of dollars in corporate royalties from health insurance corporations like UnitedHealthcare while simultaneously lobbying legislators and government officials on many of the same issues and programs like Medicare that may impact you?



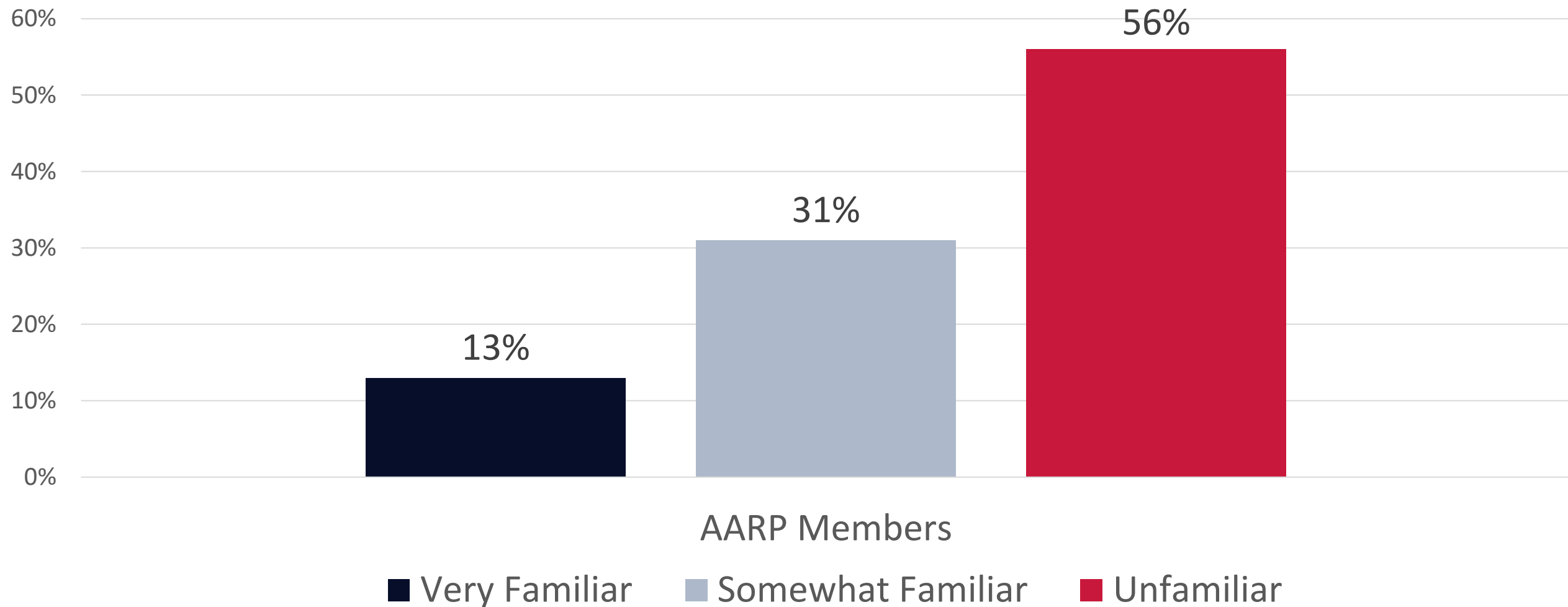
Are you concerned that over half of AARP's operating revenue – over \$1 billion – comes from corporate royalties, with most of that coming from a single corporation, UnitedHealthcare?



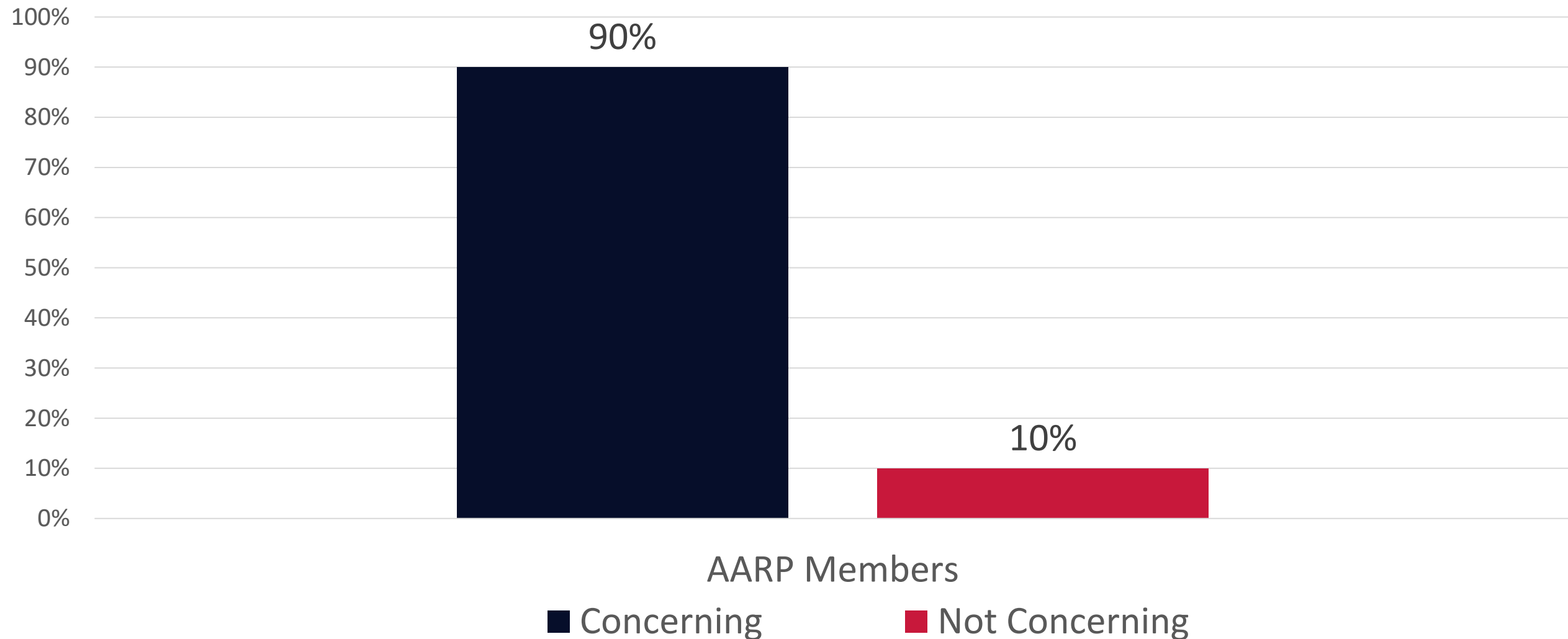
Do you personally believe the amount of money paid to AARP in corporate royalties from health insurers like UnitedHealthcare creates a conflict of interest that could impact AARP's ability to best represent the interests of their members and other older Americans that rely on Medicare?



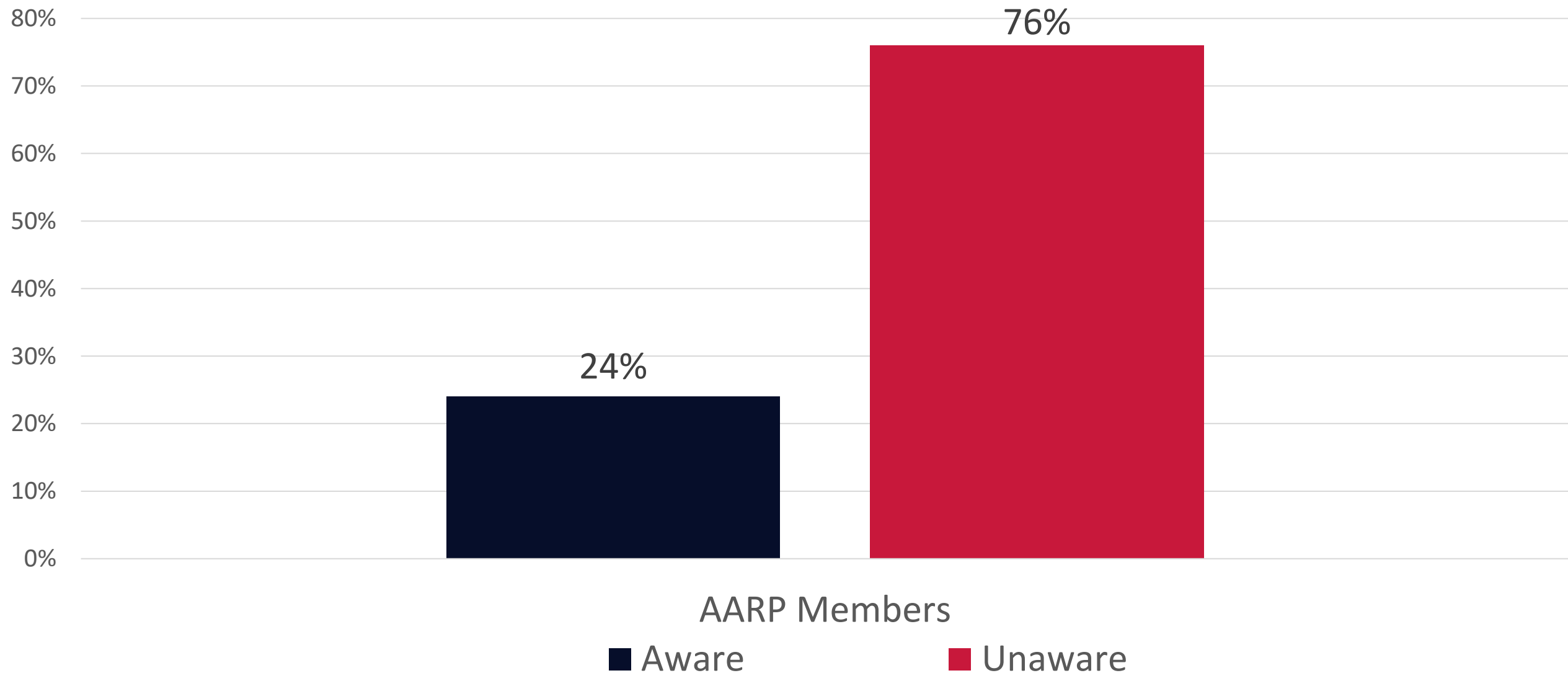
How familiar are you with UnitedHealthcare, AARP's largest corporate partner, and other large insurance companies, being the subject of well-publicized allegations, Congressional hearings and state attorneys general investigations related to overcharging government healthcare programs like Medicare and Medicaid multiple millions of dollars in recent years?



How concerning is it that AARP maintains such a significant financial relationship with UnitedHealthcare considering the allegations that they and other insurance companies have possibly overcharged Medicare and other government programs millions of dollars?

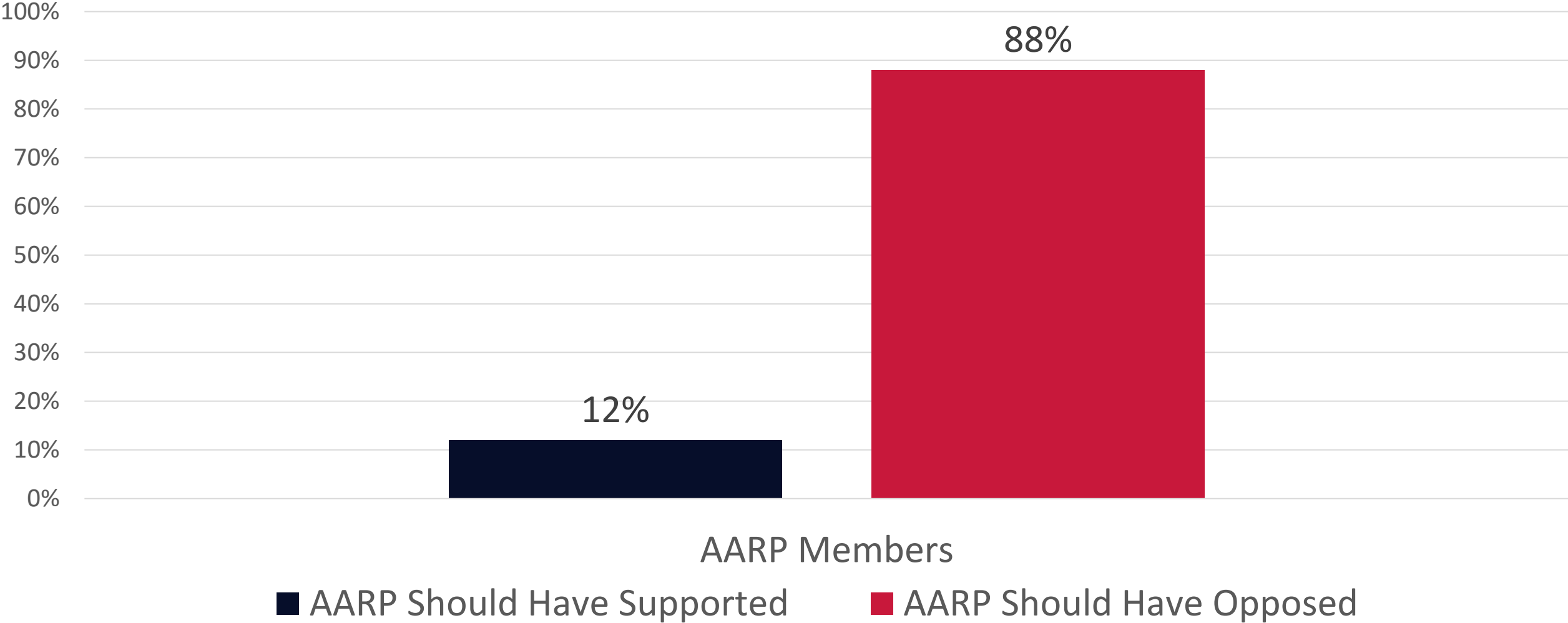


# Are you aware or unaware that AARP endorsed and supported the [IRA] spending plan passed by Congress that costs \$740 billion and makes significant changes to Medicare?



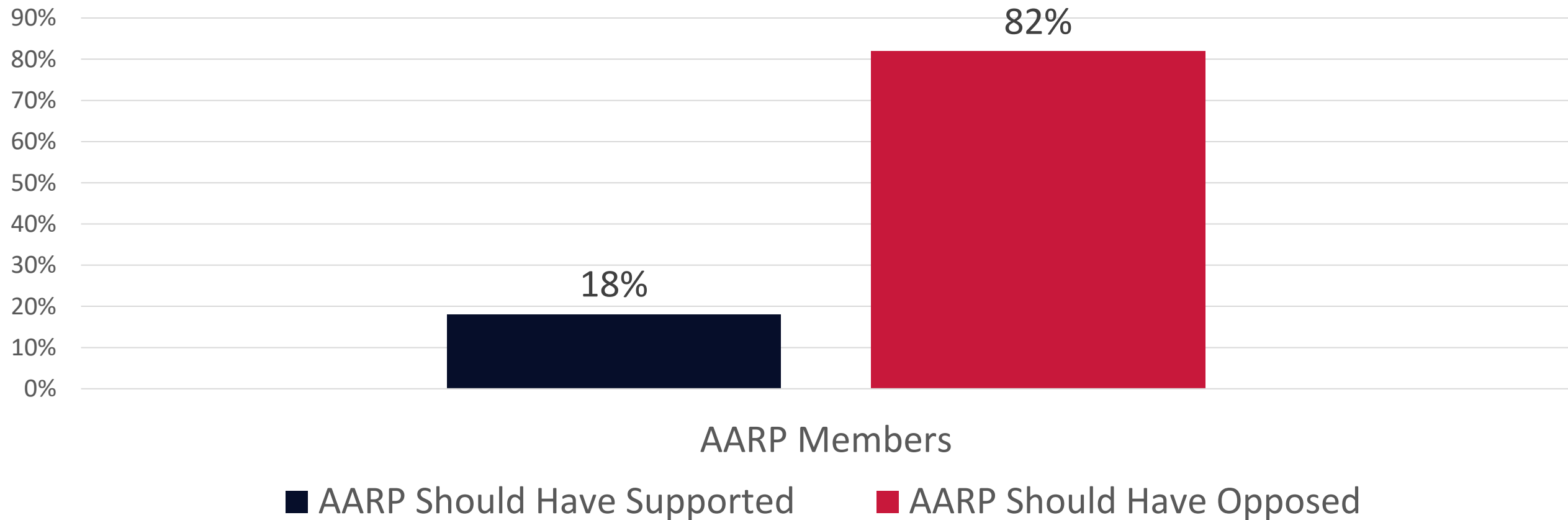
# Knowing the [IRA] plan allowed funds from projected Medicare drug savings to be used for spending programs and tax breaks unrelated to Medicare. What do you believe AARP should have done?

- 1. AARP should have SUPPORTED using those Medicare funds for unrelated spending and tax breaks.
- 2. AARP should have OPPOSED using those Medicare funds for unrelated spending and tax breaks.



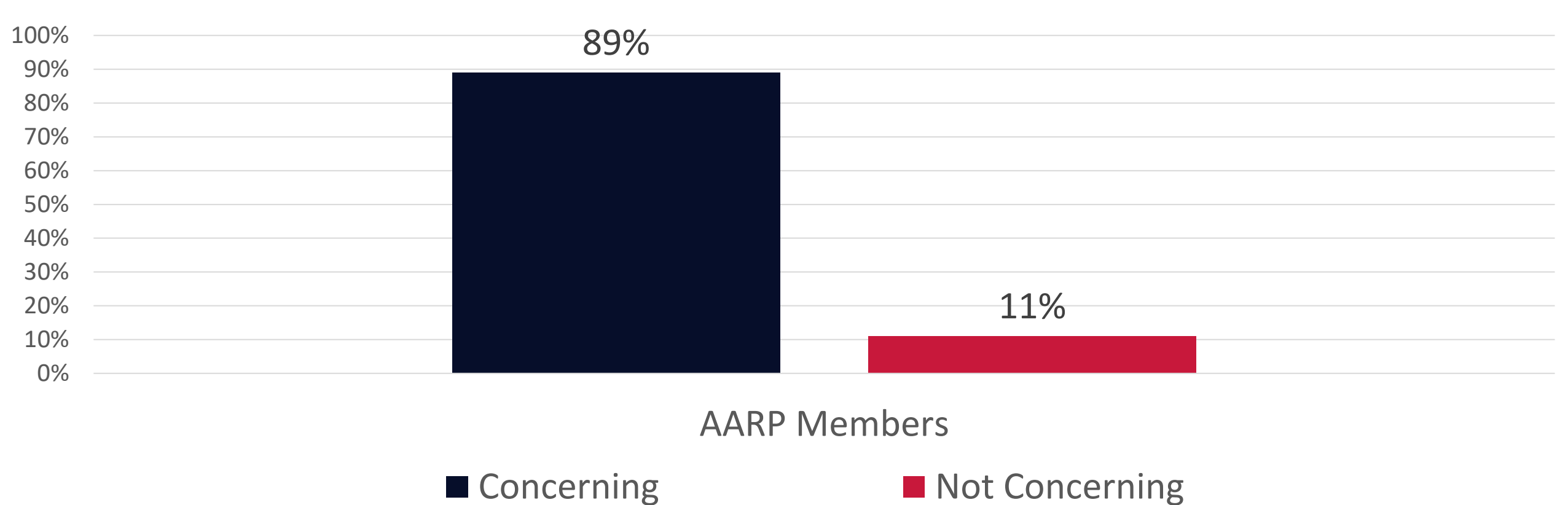
**Knowing the [IRA] plan allowed billions of funds from projected Medicare drug savings to be used for unrelated spending programs and tax breaks in advance of those funds being used to lower seniors' drug costs. What do you believe AARP should have done?**

1. AARP should have SUPPORTED using those Medicare funds for unrelated spending and tax breaks in advance of those funds being used to lower seniors' drug costs.
2. AARP should have OPPOSED using those Medicare funds for unrelated spending and tax breaks in advance of those funds being used to lower seniors' drug costs.



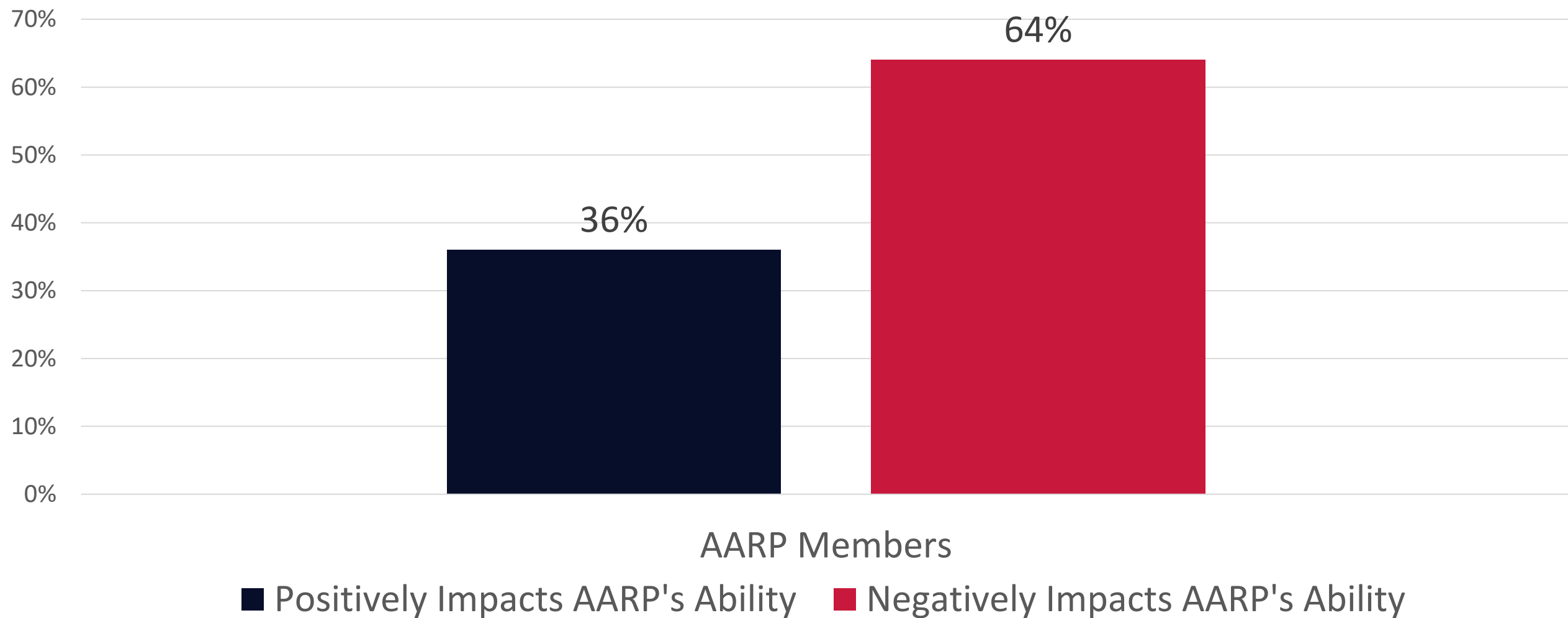


Critics of the Inflation Reduction Act have argued that big health insurers stand to directly benefit following its passage – first, because it diverts some of the projected Medicare drug savings to subsidize premiums paid to health insurance companies for people not enrolled in Medicare, and second, because new government drug pricing controls in Medicare could save insurers significant money if the government imposes lower prices and insurers do not pass the savings on to patients. **Considering the potential financial benefit UnitedHealthcare and other health insurers may receive as a result of the AARP supporting the [IRA] plan, how concerning is it to you that the AARP used its influence with legislators and financial resources to help pass this [IRA] legislation in view of its financial relationship with UnitedHealthcare?**

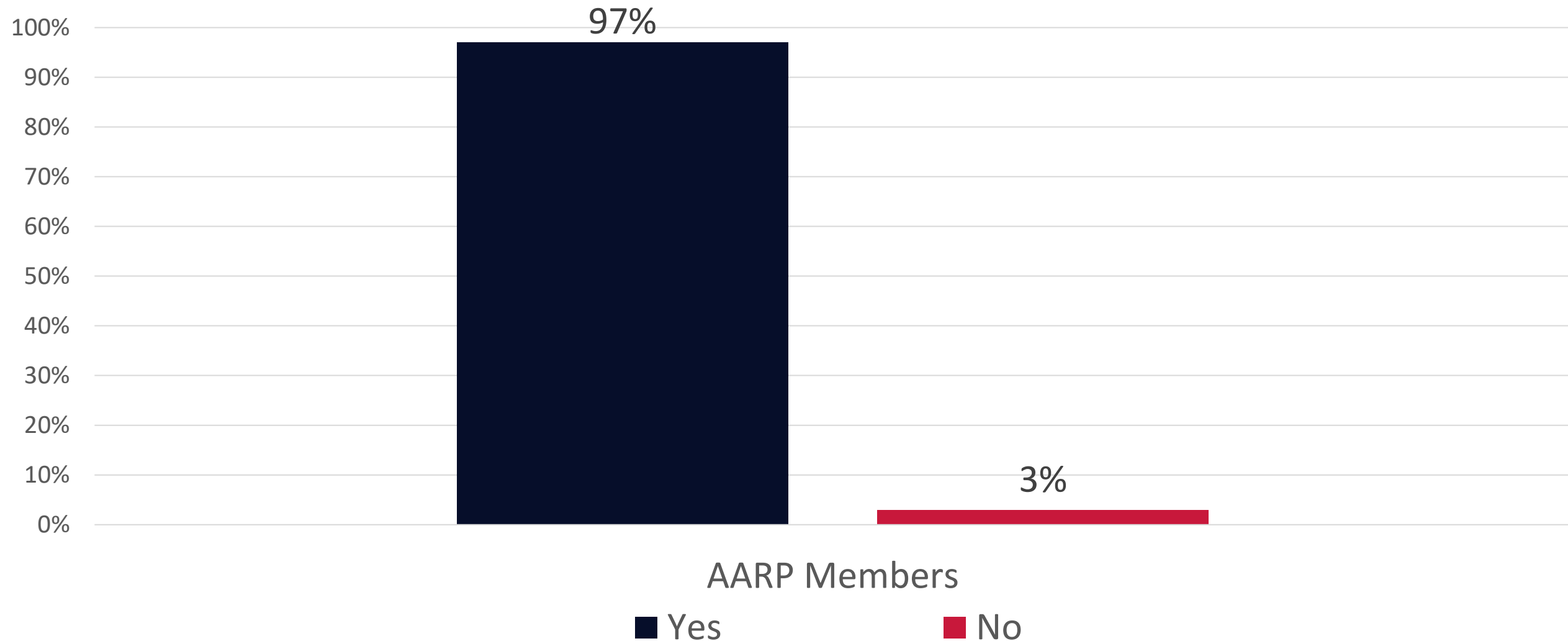


# Do you personally believe AARP's financial relationship with UnitedHealthcare positively or negatively impacts its ability to serve the best interests of older Americans?

1. Positively impacts AARP's ability to serve older Americans
2. Negatively impacts AARP's ability to serve older Americans



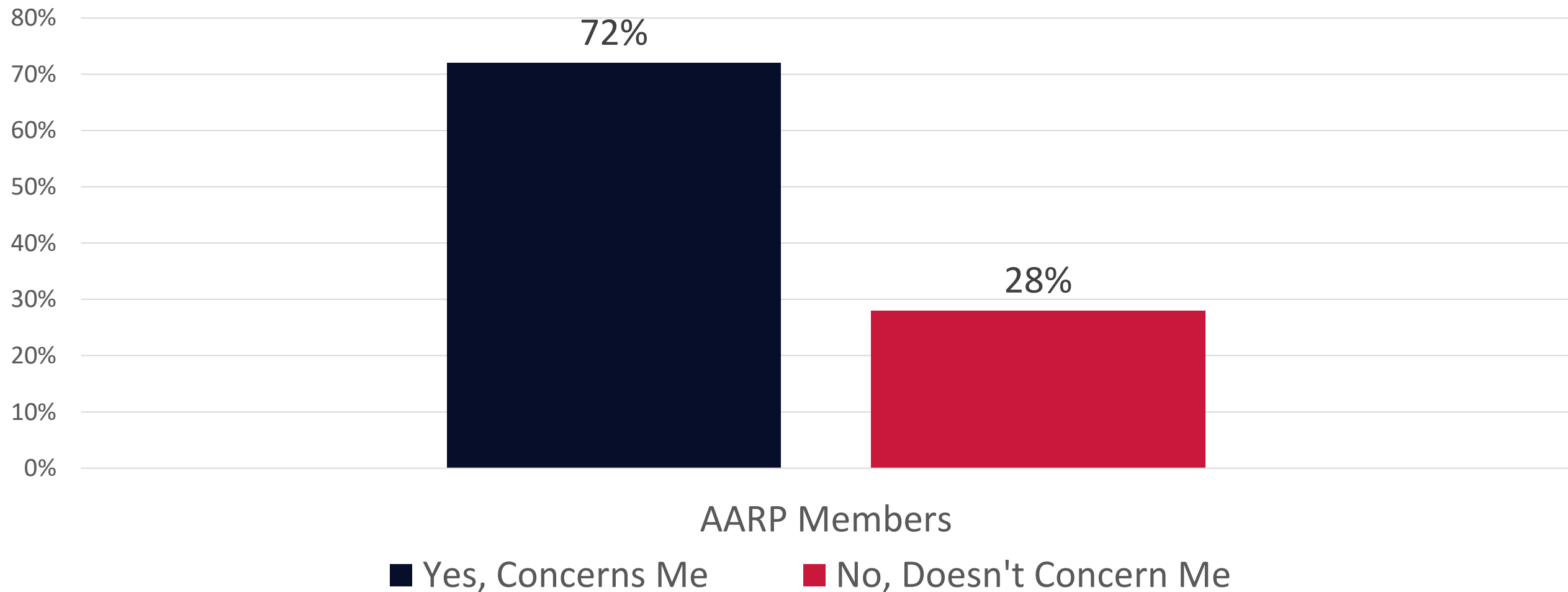
Much like AARP has focused on prescription drug pricing, do you believe AARP should engage more publicly to address the impact of costs and other corporate practices associated with large health insurance companies and pharmacy benefit managers?



AARP has been quite vocal on prescription drug pricing issues. For each of the following, do you believe AARP should be equally vocal with legislators, government officials, and the media on the need to address insurer- and pharmacy benefit manager-generated costs and obstacles impacting older Americans?

Yes-AARP Should Be Vocal % / No-AARP Shouldn't Be Vocal %	AARP Members
Fighting against Medicare overcharges from health insurers and pharmacy benefit managers.	98% to 2%
Lowering out of pocket expenses like insurance deductibles and co-pays.	98% to 2%
Ensuring seniors can utilize local independent pharmacies at the same cost as health insurance companies' preferred pharmacies.	96% to 4%
Lowering Medicare Advantage & Medigap insurance premiums.	97% to 3%
Providing greater access to preferred doctors and specialists.	95% to 5%
Addressing insurance coverage denials for treatments.	94% to 6%

Does knowing that AARP held multiple dozens of events and petition drives related to drug pricing policies and the Inflation Reduction Act almost exclusively for Democrats – both before and after the vote on the legislation – concern you considering AARP’s status as a nonpartisan organization?



## Which comes closest to your view as to why you personally believe AARP's leadership supported the recent [IRA] spending bill – the Inflation Reduction Act?

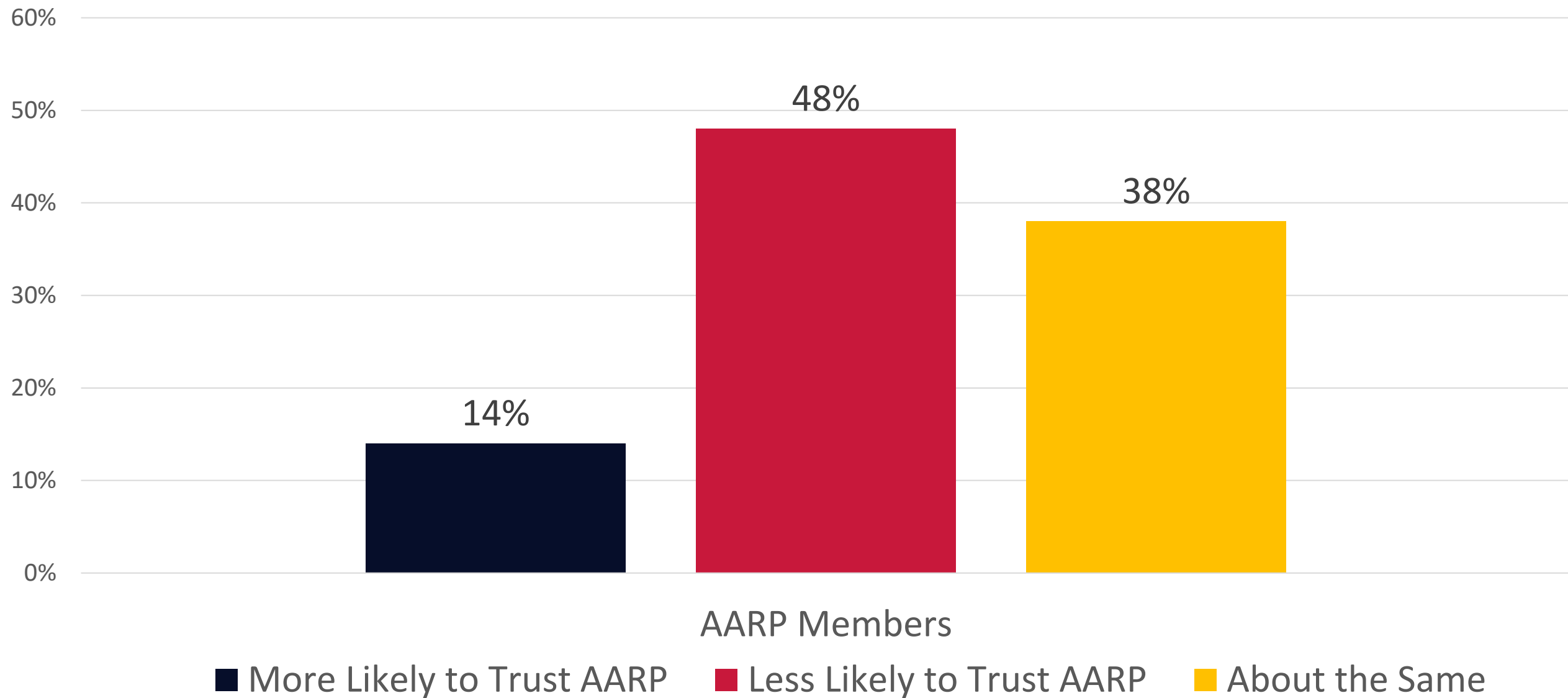
1. The [IRA] spending bill was in the best interest of seniors in Medicare.
2. The [IRA] spending bill was beneficial to AARP's corporate partners and its own financial interests.
3. The [IRA] spending bill was a legislative and political priority of Democrat leaders in Congress.

### AARP Members

Benefits Corporate Partners	44%
Political Priority/Democrats	25%
Best Interest/Seniors	30%

**\*Nearly 80% of all seniors and 70% AARP members believe AARP supported the IRA because it was beneficial to its corporate partners or Democrats in Congress as opposed to just 22% and 30% respectively who believed AARP did so in the interest of seniors in Medicare.**

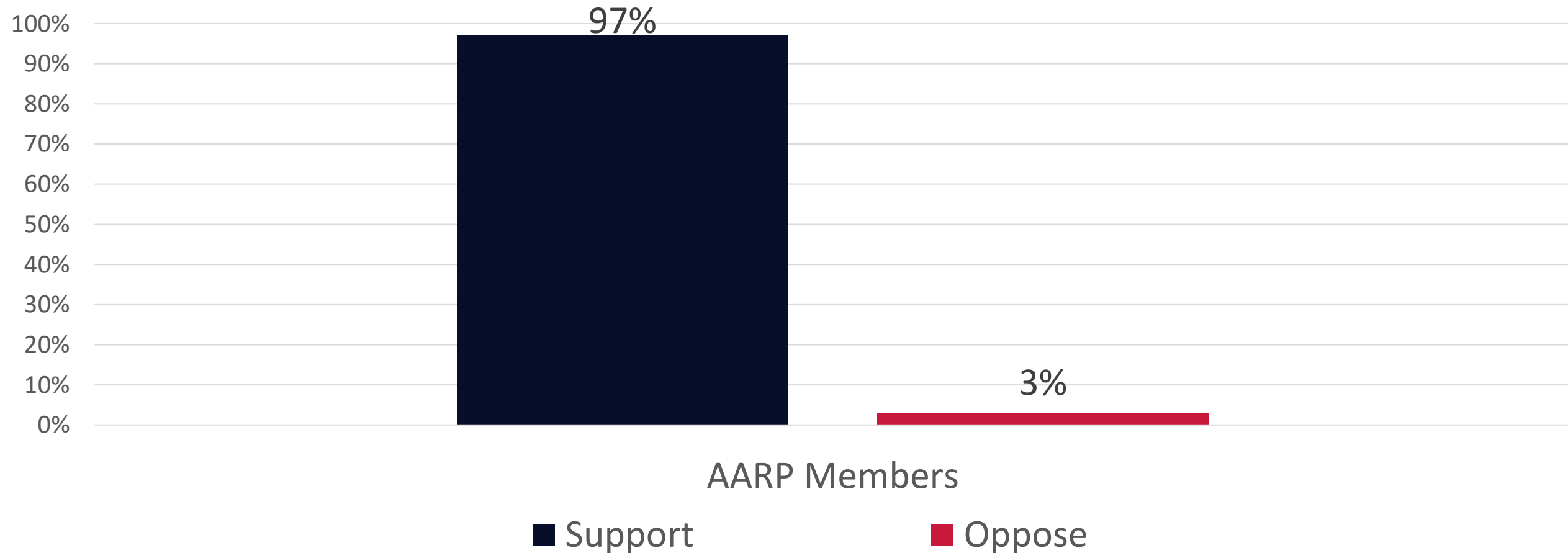
Moving forward, are you more or less likely to trust AARP has the best interest of older Americans when it advocates for certain public policies related to Medicare, or about the same?



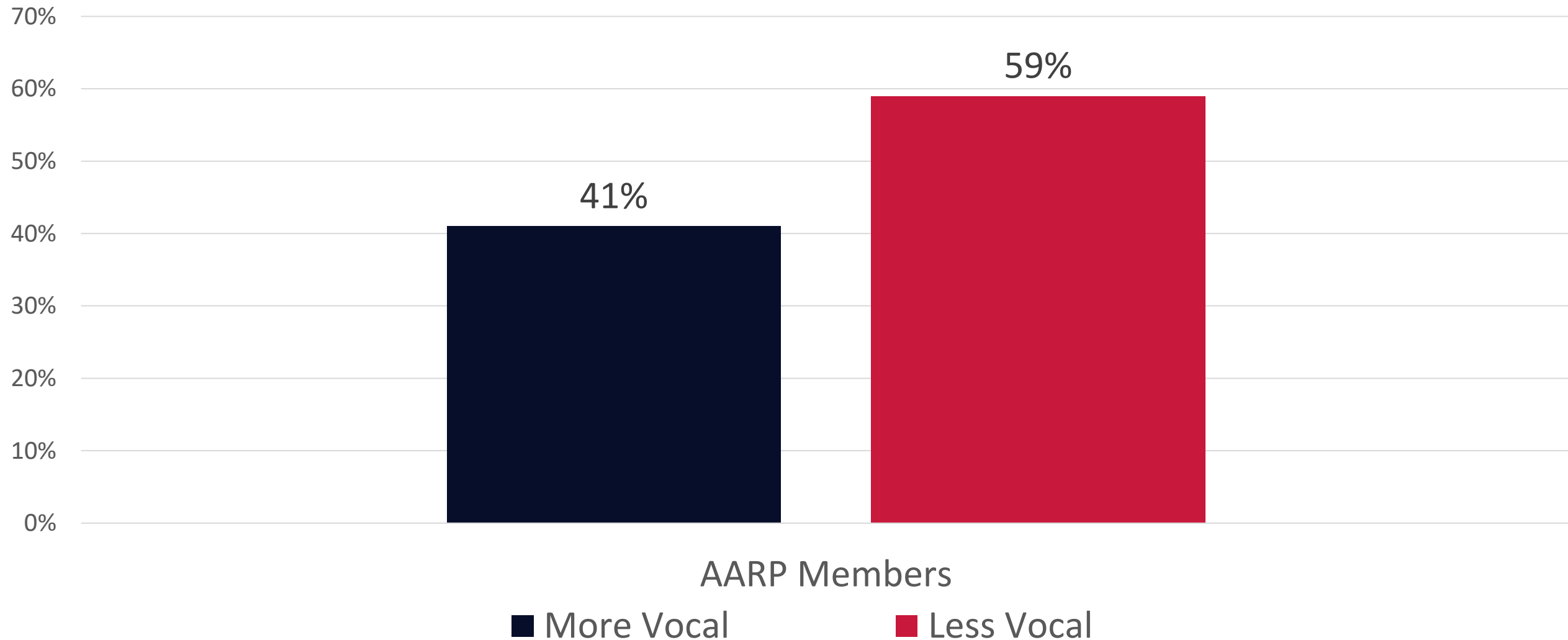
# Protect & Preserve Medicare Program



Every year, the federal government loses billions of dollars to improper payments, fraud, and overcharges billed to Medicare and other public health programs. Would you support or oppose a dedicated Congressional investigation to explore ways to recoup that money and penalize those found to have abused the system to help make the Medicare program more secure long-term?

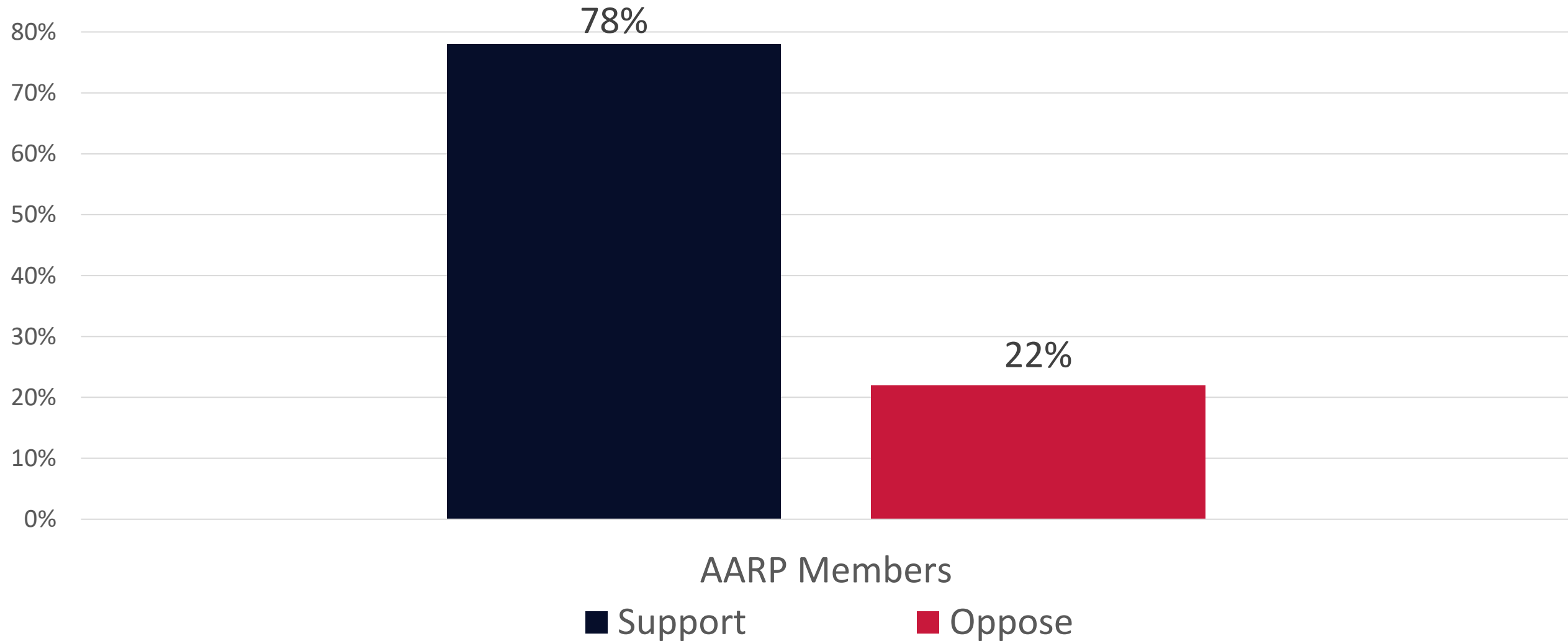


Do you personally believe AARP is more or less vocal on issues of Medicare overcharges and the billing practices of insurance companies and pharmacy benefit managers because of its financial relationship with the UnitedHealthcare corporation?



# Junk Fees

Many in Congress are now calling for a ban on what they call “junk fees” or added fees to purchases and expenses on such things as concert tickets, hotel bills, checking accounts and other items. Do you support or oppose banning such fees?



**With respect to the royalty equal to nearly 5% of monthly premiums AARP receives on many UnitedHealthcare Medicare premiums as a result of AARP’s financial partnership with UnitedHealthcare, which of the following comes closest to your view?**

- 1. The nearly 5% royalty AARP receives from AARP-branded UnitedHealthcare policies is an unnecessary “junk fee.”
- 2. The nearly 5% royalty AARP receives from AARP-branded UnitedHealthcare policies is an appropriate licensing fee.

