FACT CHECK FRIDAY

BIG INSURANCE DRIVES THE AFFORDABILITY CRISIS ... NOT IDR

In Tuesday's midterms, 85% of voters said they are concerned about the cost of health care. Big Insurance blames arbitration, but the facts say otherwise.

FACT: PATIENTS PAY INSURERS MORE AND GET LESS

$28,303
Average annual cost of family coverage through work, up 28% in five years

$1,955
Average deductible on top of premiums, up 34% in ten years

1 in 5
Insured adults denied coverage for care their doctor recommended

29%
Workers with employer coverage who are underinsured. (~1 in 3)

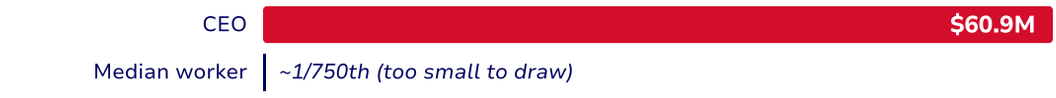
SOURCE: KFF 2026 Employer Health Benefits Survey · Commonwealth Fund 2025 Affordability and 2026 Biennial Surveys.

FACT: BIG INSURANCE IS BANKING BIG PROFITS

$4.1B
UnitedHealth profit, Q3 2026: $44.7M a day

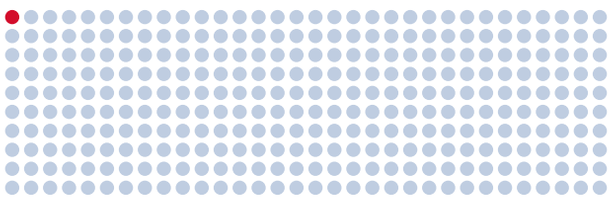
$11.2B
To shareholders this year, not lower premiums

United CEO Stephen Hemsley's 2025 pay vs. his median worker



SOURCE UnitedHealth Q3 2026 results ($5.0B buybacks + $6.2B dividends YTD) · 2026 proxy via Becker's (CEO pay; ~750:1).

FACT: IDR AWARDS ARE 0.3% OF U.S. HEALTH EXPENDITURES



Each dot is 0.3% of U.S. health spending. The lone red dot represents **all IDR awards in 2025** (~$15B of $5.3T). Meanwhile, the No Surprises Act is reducing payments and patient bills by **9% to 54%**.

SOURCE WSJ analysis of CMS IDR data · CMS National Health Expenditures · GAO and ASPE (see Fact Check Friday, Vol. 1)

BY THE NUMBERS

200%
OF WAGE GROWTH: INSURANCE COSTS ARE RISING TWICE AS FAST AS PAY

–0.6%
REAL WAGES, YEAR OVER YEAR, TWO STRAIGHT QUARTERLY DECLINES

11.2%
UNINSURED RATE, UP FROM 8.9% IN TWO YEARS. COST IS THE #1 REASON PEOPLE CITE

84%
OF VOTERS SAY INSURERS HAVE TOO MUCH CONTROL OVER MEDICAL DECISIONS

79%
OF VOTERS WORRY THEIR INSURER WILL DENY OR DELAY NEEDED CARE

BLS Employment Cost Index Q3 2026 (via Indeed Hiring Lab; Fortune) · Commonwealth Fund 2026 Biennial Health Insurance Survey · Morning Consult for the Coalition to Strengthen America's Healthcare, May 2026

AMERICAN VOTERS KNOW

On Tuesday, **85% of voters** expressed concern about the cost of health care. **Voters already know who is responsible — and it isn't independent arbitrators.**

85% VOTERS CONCERNED ABOUT THE COST OF HEALTH CARE

47% BLAME INSURERS MOST FOR RISING COSTS

AMERICANS FOR FAIR HEALTH CARE

americansforfairhealthcare.org →