HEALTHCARE VALUE HUB

Data Brief | December 2025

Washington Survey Respondents Worry about High Hospital Costs; Face Challenges Understanding Quality and Cost of Care

Summary

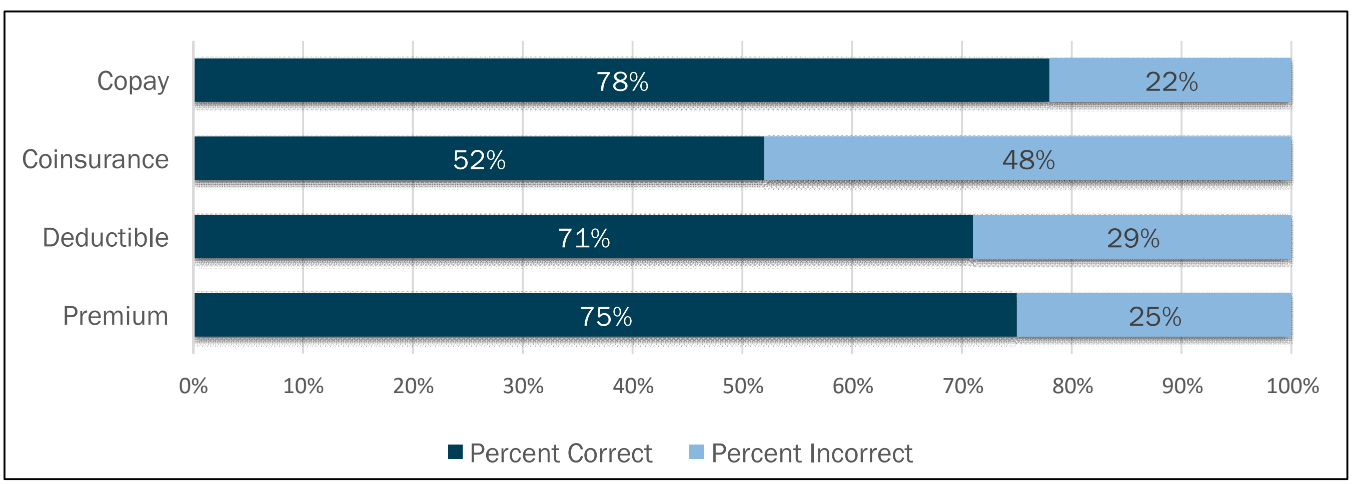
Hospitals provide essential services and are vital to the well-being of our communities. However, a recent survey of over 1,300 Washington adults conducted from September 9 to October 8, 2025, revealed a lack of confidence in navigating the health care system and understanding their cost sharing obligations. Challenges may at times be attributed to insufficient levels of *health insurance literacy*[1] or *health literacy,*[2] which is associated with poorer health outcomes, lower patient satisfaction and higher costs.[3] This brief surfaces respondents' experiences operating within the health care system, interpreting their cost-sharing obligations and highlights support for related policy solutions.

Difficulty Understanding Common Healthcare Cost Terms

One key aspect of navigating and planning for hospital costs is health literacy, defined as "the degree to which individuals have the capacity to obtain, process and understand basic health information and services needed to make appropriate health decisions."[4] Research indicates that nearly half of insured adults find at least one aspect of their insurance difficult to understand.[5] In the recently conducted Consumer Healthcare Experience State Survey (CHESS), when given multiple choices, three out of four (75% of) Washington respondents were able to correctly define "premium," and a similar amount (71%) were able to correctly define "deductible." However, just more than half (52%) were able to accurately define "coinsurance" (see Figure 1). Respondents with higher education generally performed better when asked to define these terms, however, at least 1 in 5 respondents regardless of education level could not correctly define these essential health insurance terms, suggesting this issue is relevant across education levels.

Figure 1

Percent Who Chose the Correct Insurance Term Definition



Source: 2025 Survey of Washington Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

**Note:* Totals may not equal 100% due to rounding. Definitions: "Premium" is a fee paid on a regular schedule for an insurance policy; "Deductible" is the money you pay before an insurance company will pay a claim; "Coinsurance" is the percentage of a health care bill you pay after the deductible is met; "Copay" is the portion you pay for using specific covered services.

Confidence Seeking Hospital Care, Quality, Billing Information

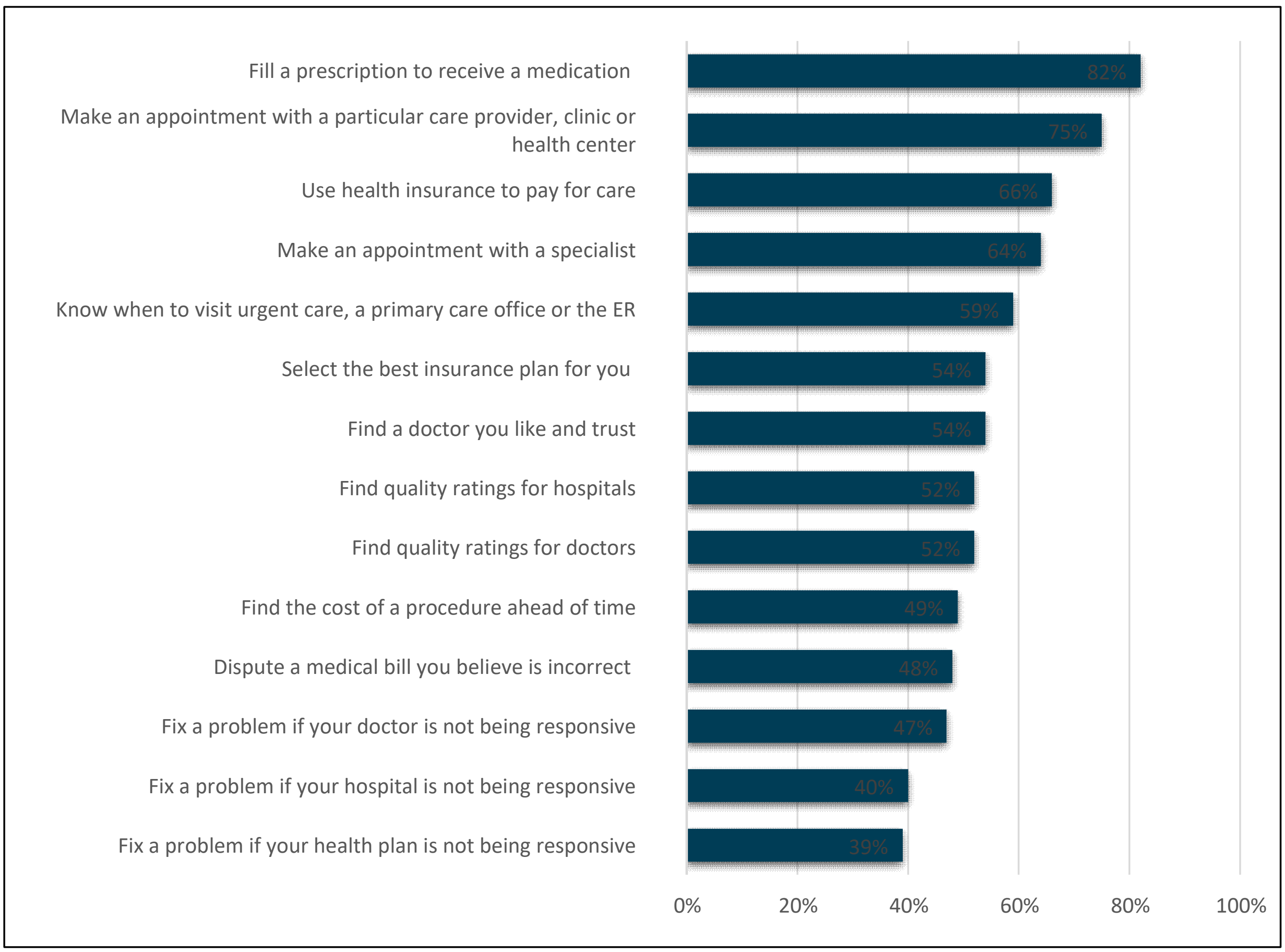
Limited knowledge of, or ability to find, health care quality or costs can also hinder consumers' ability to budget for and navigate care, which can be especially detrimental to the under- and uninsured.[6] Washington respondents are fairly confident in their ability to recognize when to seek emergency care, follow directions provided by their doctor, and their ability to fill a prescription. Fifty-nine percent (59%) of respondents are very or extremely confident that they know when to visit the emergency department as opposed to an urgent care center or a primary care provider (see Figure 2).

However, respondents are less confident in their ability to find hospital costs and quality information before a service. They are also less confident in their ability to resolve concerns related to financial obligations, such as disputing a medical bill. Out of all respondents:

- 51% of respondents reported they were not confident in their ability to determine the cost of a medical procedure in advance;
- 48% were confident they could dispute a bill they believed was incorrect;
- 39% were confident they could resolve an issue if their health plan was not being responsive;
- 48% are not confident in their ability to find quality ratings for doctors; and
- 48% are not confident in their ability to find quality ratings for hospitals.

Figure 2

Percentage of Respondents Who Feel "Very" or "Extremely" Confident They Can Complete Select Health Care Related Tasks



Source: 2025 Survey of Washington Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

Conclusion

Washington respondents reported a variety of strengths and challenges in navigating health insurance costs and care costs. Understanding of health insurance cost-sharing terms was mixed—while similar shares understood the terms copay, deductible, and premium, roughly one in four respondents did not correctly identify these essential terms, and even fewer correctly identified coinsurance. In addition, many respondents were not confident in their ability to find the cost of procedures ahead of time, dispute medical bills, and fix issues if their insurance or provider is not being responsive. These gaps in understanding can create confusion about cost-sharing obligations for patients and potentially result in unexpected medical bills that patients may have difficulty navigating. Policymakers can take patient health literacy and health systems navigation into account when designing and regulating health insurance products and when managing health care price transparency initiatives and patient advocacy/education programs.

About the Altarum Healthcare Value Hub

With support from the Robert Wood Johnson Foundation and Arnold Ventures, the Healthcare Value Hub provides free, timely information about the policies and practices that address high health care costs and poor quality, bringing better value to consumers. The Hub is part of Altarum, a nonprofit organization with the mission of creating a better, more sustainable future for all Americans by applying research-based and field-tested solutions that transform our systems of health and health care.

Contact the Hub:
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Methodology

Altarum's Consumer Healthcare Experience State Survey (CHESS) is designed to elicit respondents' views on a wide range of health system issues, including confidence using the health system, financial burden and possible policy solutions. This survey, conducted from September 9 to October 8, 2025, used a web panel from Dynata with a demographically balanced sample of approximately 1,700 respondents who live in Washington. Information about Dynata's recruitment and compensation methods can be found here. The survey was conducted in English or Spanish and restricted to adults ages 18 and older. Respondents who finished the survey in less than half the median time were excluded from the final sample, leaving 1,383 cases for analysis. After those exclusions, the demographic composition of respondents was as follows, although not all demographic information has complete response rates:

Demographic Characteristic	Frequency	Percent
Sex		
Woman	803	58%
Man	580	42%
Sexual Diverse	242	17%
Insurance Type		
Health insurance through my or a family member's employer	581	42%
Health insurance I buy on my own	128	9%
Traditional Medicare, coverage for seniors and those with serious disabilities	110	8%
Medicare Advantage	153	11%
Apple Health, Washington Medicaid	279	20%
TRICARE/Military Health System	29	2%
Department of Veterans Affairs	9	1%
No coverage of any type	61	4%
I don't know	33	2%
Race		
American Indian/Native Alaskan	161	12%
Asian	282	20%
Black or African American	341	25%
Native Hawaiian/Other Pacific Islander	54	4%
Middle Eastern/North African	15	1%
White	623	45%
Two or More Races	96	11%
Ethnicity		
Hispanic or Latino	120	9%
Non-Hispanic or Latino	1263	91%
Age		
18-24	303	22%
25-34	325	24%
35-44	298	22%
45-54	152	11%
55-64	154	11%
65+	146	11%
Party Affiliation		
Republican	309	22%
Democrat	471	34%
Independent	603	44%

Demographic Characteristic	Frequency	Percent
Household Income		
Under $20K	239	17%
$20K-$29K	118	9%
$30K - $39K	118	9%
$40K - $49K	116	8%
$50K - $59K	122	9%
$60K - $74K	119	9%
$75K - $99K	165	12%
$100K - $149K	190	14%
$150K $199K	124	9%
$200K+	72	5%
Education Level		
Some high school	55	4%
High school diploma/GED	296	21%
Some college or training/certificate program	306	22%
Associate degree	143	10%
Bachelor's degree	335	24%
Some graduate school	30	2%
Graduate degree	218	16%
Self-Reported Health Status		
Excellent	209	15%
Very Good	440	32%
Good	470	34%
Fair	209	15%
Poor	55	4%
Disability		
Mobility	216	16%
Cognition	157	11%
Independent Living	114	8%
Hearing	81	6%
Vision	74	5%
Self-Care: Difficulty dressing or bathing	59	4%
No disability or long-term health condition	994	68%

Source: 2025 Poll of Washington Adults, Ages 18+, Altarum Healthcare Value Hub's Consumer Healthcare Experience State Survey

Percentages in the body of the brief are based on weighted values, while the data presented in the demographic table is unweighted. An explanation of weighted versus unweighted variables is available here. Altarum does not conduct statistical calculations on the significance of differences between groups in findings. Therefore, determinations that one group experienced a significantly different affordability burden than another should not be inferred. Rather, comparisons are for conversational purposes. The groups selected for this brief were selected by advocate partners in each state based on organizational/advocacy priorities. We do not report any estimates under N=100 and a co-efficient of variance more than 0.30.

Notes

[1] A person's ability to seek, obtain, and understand health insurance plans, and once enrolled, use their insurance to seek appropriate health care services.

[2] A person's ability to obtain, process, and understand basic health information and services needed to manage one's health and make appropriate health decisions.

[3] Shahid, R., Shoker, M., Chu, L.M. et al. Impact of low health literacy on patients' health outcomes: a multicenter cohort study. BMC Health Serv Res 22, 1148 (2022). https://doi.org/10.1186/s12913-022-08527-9

[4] Coughlin SS, Vernon M, Hatzigeorgiou C, George V. Health Literacy, Social Determinants of Health, and Disease Prevention and Control. J Environ Health Sci. 2020;6(1):3061. Epub 2020 Dec 16. PMID: 33604453; PMCID: PMC7889072.

[5] Shahid, R., Shoker, M., Chu, L.M. et al. Impact of low health literacy on patients' health outcomes: a multicenter cohort study. BMC Health Serv Res 22, 1148 (2022). https://doi.org/10.1186/s12913-022-08527-9

[6] Shahid, R., Shoker, M., Chu, L.M. et al. Impact of low health literacy on patients' health outcomes: a multicenter cohort study. BMC Health Serv Res 22, 1148 (2022). https://doi.org/10.1186/s12913-022-08527-9