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Date: April 13, 2026

TO: Pat Hall and OSMA Leadership

From: Pat McFerron
President
Cole Hargrave Snodgrass & Associates, Inc.

RE: **Opinions of Oklahoma Residents Regarding Insurance Companies
Studies of 500 Registered Voters in Oklahoma and
Of 500 Republicans in Oklahoma**
Interviewing Conducted January 5 – 10, 2026
Margin of Error of reach study: +/- 4.3%

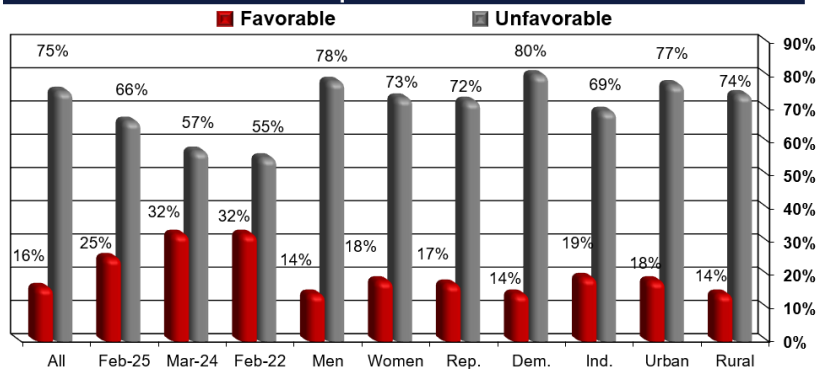
KEY FACTS

- The opinions of health insurance companies continue to decline. Today 75% of all voters and 72% of Republicans hold an unfavorable impression of this industry. Just two years ago, these were in the mid-50s – still bad, but not where they are today.
- 40% of all voters and 43% of Republicans say they have “No Trust at all” in insurance companies. These numbers are slightly elevated when evaluating health insurance companies (45% No Trust among all voters; 47% No Trust among Republicans). For comparison, only 6% say medical doctors are not trusted at all.
- A remarkable 91% want to limit the ability of insurance companies to interfere in the doctor-patient relationship. This has been consistently 88% or above in all three years we have tested this question. A similar percentage (86%) want to limit prior-authorization abilities of health insurance companies and 88% support legislation to keep insurance companies from delaying or denying coverage.
- The desire for reform is not relegated only to health insurance companies. Voters want to take action. 88% of all voters support legislation allowing consumers to sue insurance companies when claims are denied and 94% believe that consumers of all types of insurance believe they should have the right to hold these companies accountable when they delay or deny legitimate claims.

CHS is pleased to present this summary of findings of its study of Oklahoma voters and its study of Oklahoma Republicans. Both studies were conducted with live interviews on landline and mobile devices as well as using text-to-web response gathering. Both studies were controlled for age, sex, and geographic region of the state to provide an accurate representation of the state. The all-parties study was also controlled for party affiliation.

Oklahomans are showing a dramatic increase in their negative opinion toward health insurance companies. While we don't have any record of health insurance companies ever being viewed in a favorable light, the increase in negative in just the last two years is shocking. In 2024, a third of voters had a favorable impression of health insurance companies – today it is half that mark. And those having an unfavorable impression has gone from less than six-in-ten to three-quarters. This net change of 34 points is quite remarkable.

Health Insurance Companies Favorable?

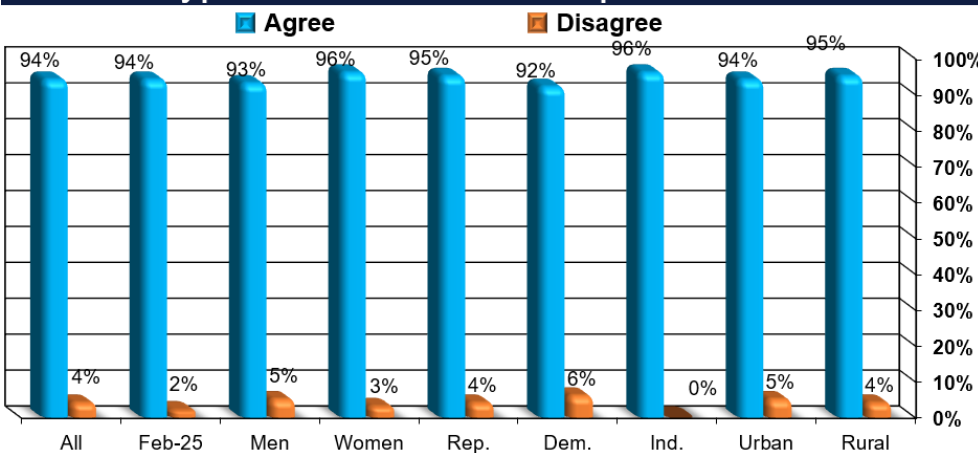


The concern, however, is not relegated only to health insurance companies. While we do not have historical data on opinions toward other insurance providers, the more global term of “insurance companies” does only marginally better on a trust scale than do health insurance companies. When rating the trustworthiness of health insurance companies on a 1 to 5 scale, the mean average is 1.95. for the broader insurance group, it is almost identical (1.98). Fully 45% of respondents say that health insurance companies are “Not Trusted at all” a view shared by 40% of all voters when it comes to broader health insurance companies. For comparison, doctors and nurses both exceed 3.5 on the same trust scale.

Given the disdain and lack of trust, it is no surprise that the environment is ripe for reform. Time and time again, we see dramatic support for reforms. In today’s political environment, we seldom see public policy positions that unite the left and the right, urban and rural, men and women, and Republicans and Democrats, but reigning in insurance companies and giving more rights to individuals does this repeatedly. Stop health insurance companies from denying coverage as a way to interfere with the doctor-patient relationship – check (91% Support); Limit prior authorization –

check (88% Support); Allow consumers to sue insurance companies when they deny claims – check (88% Support); Hold all types of insurance companies accountable when they delay or deny legitimate claims – absolutely (94% support). On all of these issues, the variances are miniscule.

Hold All Types of Insurance Companies Accountable?



It is clear from these findings that the public is not only receptive to reforms but could readily be activated to take action for these reforms. Not only do they have near universal support, but most have three-quarters or more saying they are “definitely” in favor of these reforms. Taking on big insurance is clearly a populist message that resonates in the Sooner State.