Mainers' Experiences with Health Care Affordability

Consumers for Affordable Health Care

Consumers for Affordable Health Care (CAHC)

Maine's Health Insurance Consumer Assistance Program

Consumers for Affordable Health Care

CONSUMER ASSISTANCE HELPLINE

1-800-965-7476

- Statewide, toll-free Help Line and in-person assistance
- Application and enrollment assistance for public and private health insurance
- Assistance with private insurance appeals of denied claims
- Outreach and education to consumers
- Training for health care providers, social service and community-based organizations and health insurance enrollment professionals

Consumers for Affordable Health Care

Examining Maine Voters' Views on Health Care Affordability and Medical Debt in Maine

Results of a Statewide Survey Conducted on Behalf of Consumers for Affordable Health Care

by

Digital Research inc DRI

February 2026

Background & Methodology

- This report presents the key results of a survey conducted on behalf of Consumers for Affordable Health Care by Digital Research, Inc.
- The overall goals of the survey were to understand how Mainers feel about health care affordability and to measure whether the cost of health care and health insurance impact their lives, finances, and access to treatment.
- The survey included a total of 514 registered voters in the state.
  - Data collection occurred in January and February of 2026.
  - With a total sample of 514 respondents, results presented here have a margin of sampling error of +/- 4.4 percentage points at the 95% confidence level.
  - All survey respondents were registered voters who live in Maine; final data reflect the overall demographics of the state's population.
  - The average participant completed the survey in approximately 15 minutes.

Over four out of ten households in Maine have incurred medical debt within the past two years. The large majority of those households – three out of four – were covered by insurance when they took on that debt.

Prevalence of Medical Debt

Three out of four families with medical debt were covered by insurance when they took on that debt (77%).*

(n=514)

* Among those who have medical debt (n=260)

Digital Research inc DRI

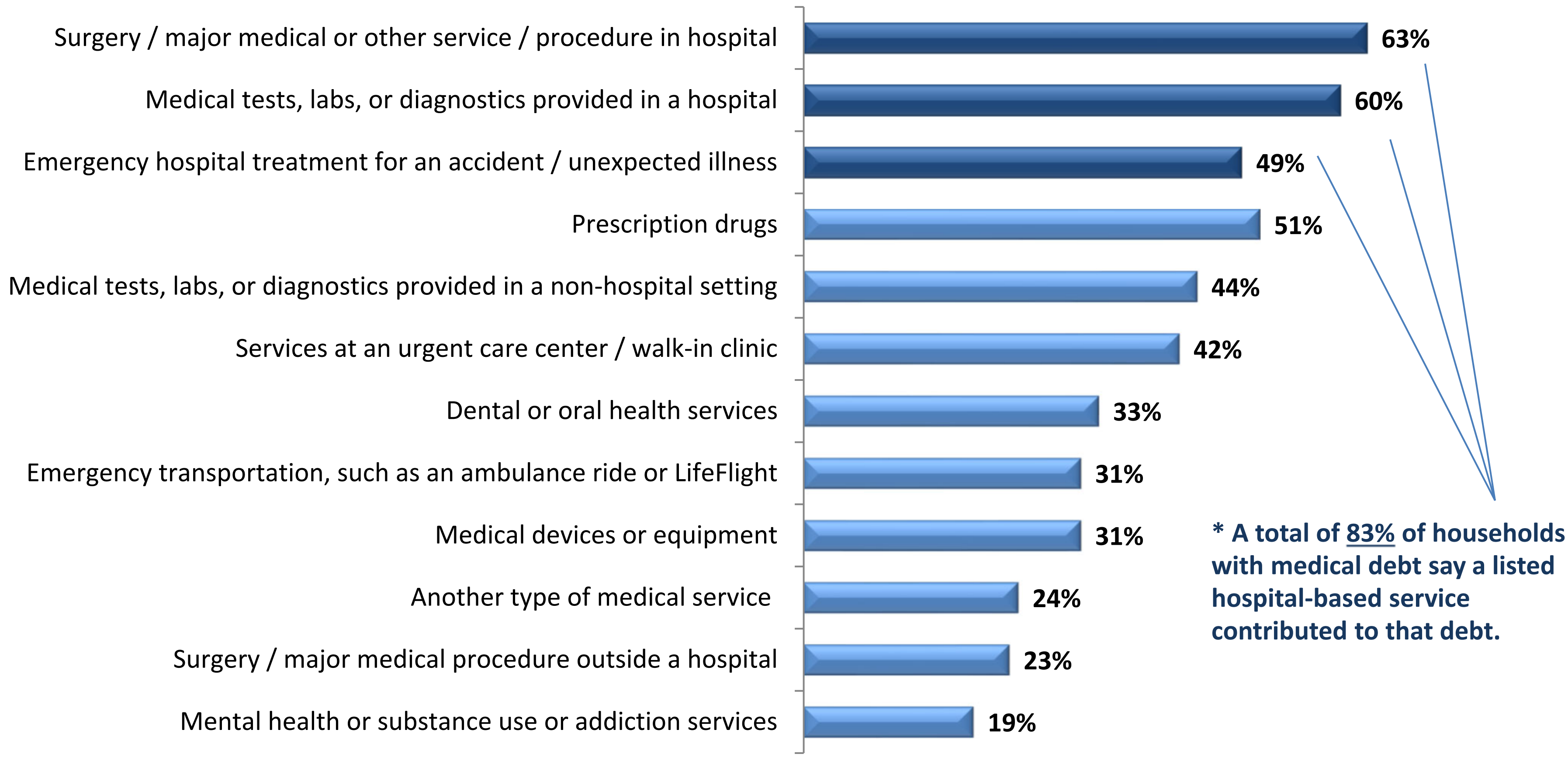
In the past two years, have you or anyone in your immediate family taken on debt or borrowed money to pay for a health care service, procedure, tests, medical device, or prescription drugs? (Please include any unpaid bills or medical debt held on credit cards or financed through a loan or payment plan with a health care provider?
Were you covered by a health insurance policy when you took on your medical debt?

Consumers for Affordable Health Care

Eight out of ten Mainers with medical debt say a hospital-based service contributed it.

Contributors to Medical Debt

Percentages Who Say Service Type Has Contributed to Their Debt



Among those who have had medical debt themselves or who have a family member who took on medical debt in the past two years (n=260)

Digital Research inc DRI

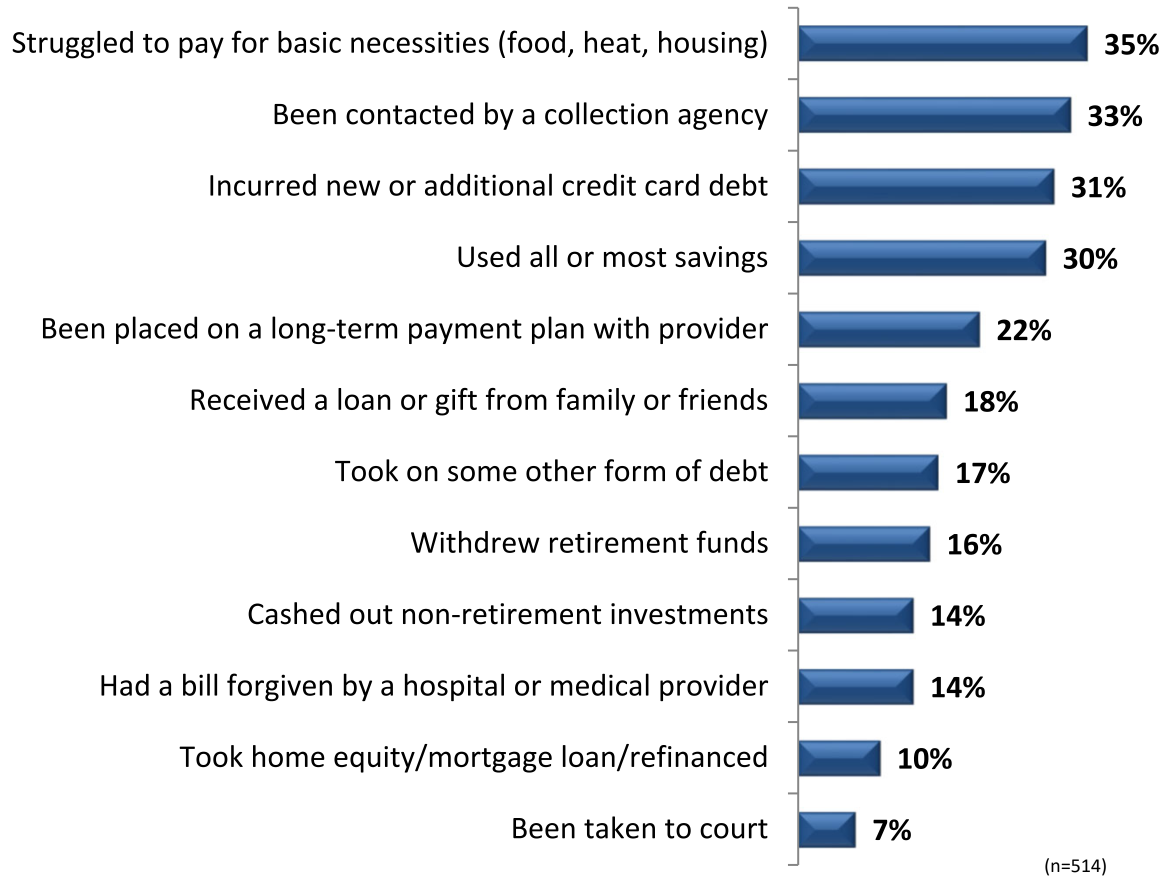
Did any of the following contribute to your/your family member's medical debt?

Consumers for Affordable Health Care

Two out of three families have experienced at least one of several financial impacts listed in the survey as a result of medical bills, most often struggling to pay for necessities, incurring debt, and using savings. Just as many have been contacted by a collection agency over a medical bill.

Financial Impacts of Medical Expenses

Percentage of All Mainers Who Have Experienced Impact



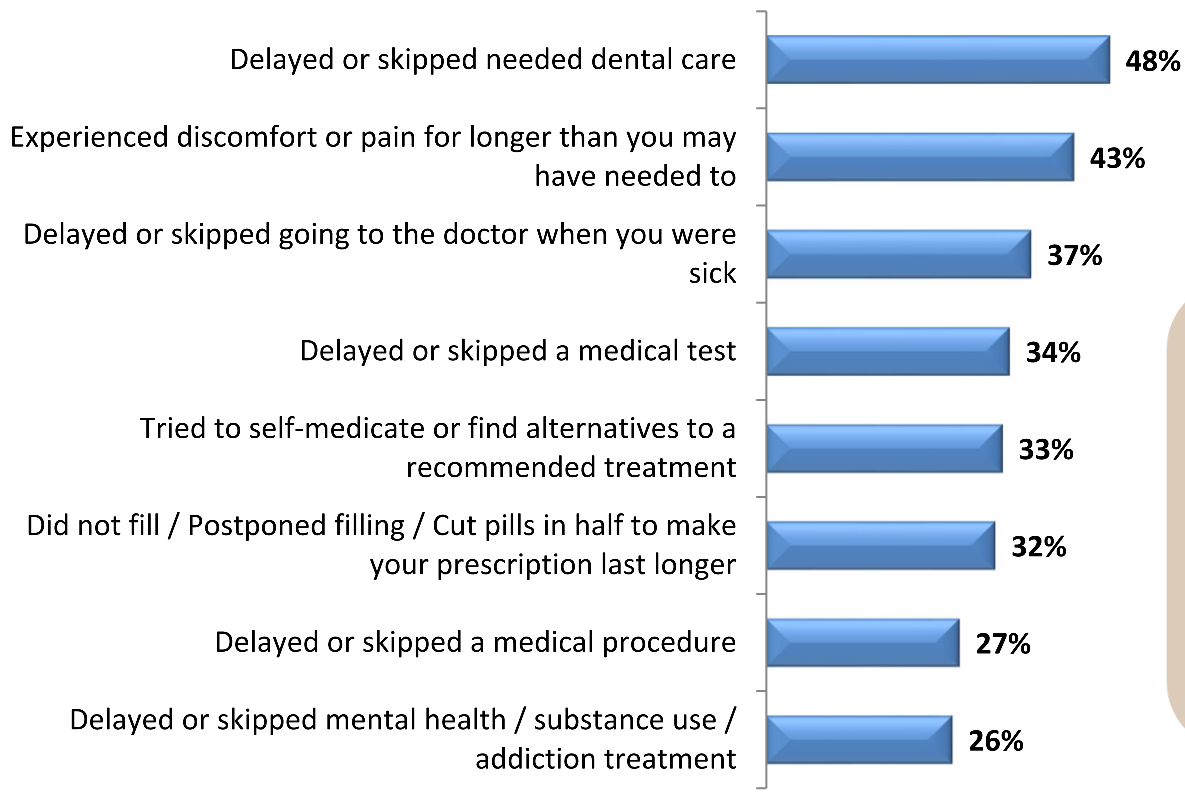
65% of Maine families have experienced at least one of these impacts.

On average, families in Maine have experienced at least two of these impacts.

A majority of Mainers (seven out of ten overall) have delayed or skipped medical care due to costs. That includes half who have delayed dental care, four out of ten who have delayed medical care during an illness, and at least three out of ten who have delayed a medical test. Another three out of ten Mainers overall have tried to self medicate or have reduced their use of medications due to concerns about costs. Four out of ten have experienced pain for longer than they otherwise would have needed to.

Actions Taken Due to Medical Costs

Percentages who have taken actions due to concerns about costs



A total of 70% of all surveyed Mainers have taken at least one of these actions in the past two years (with an average of almost 3 overall).

(n=514)

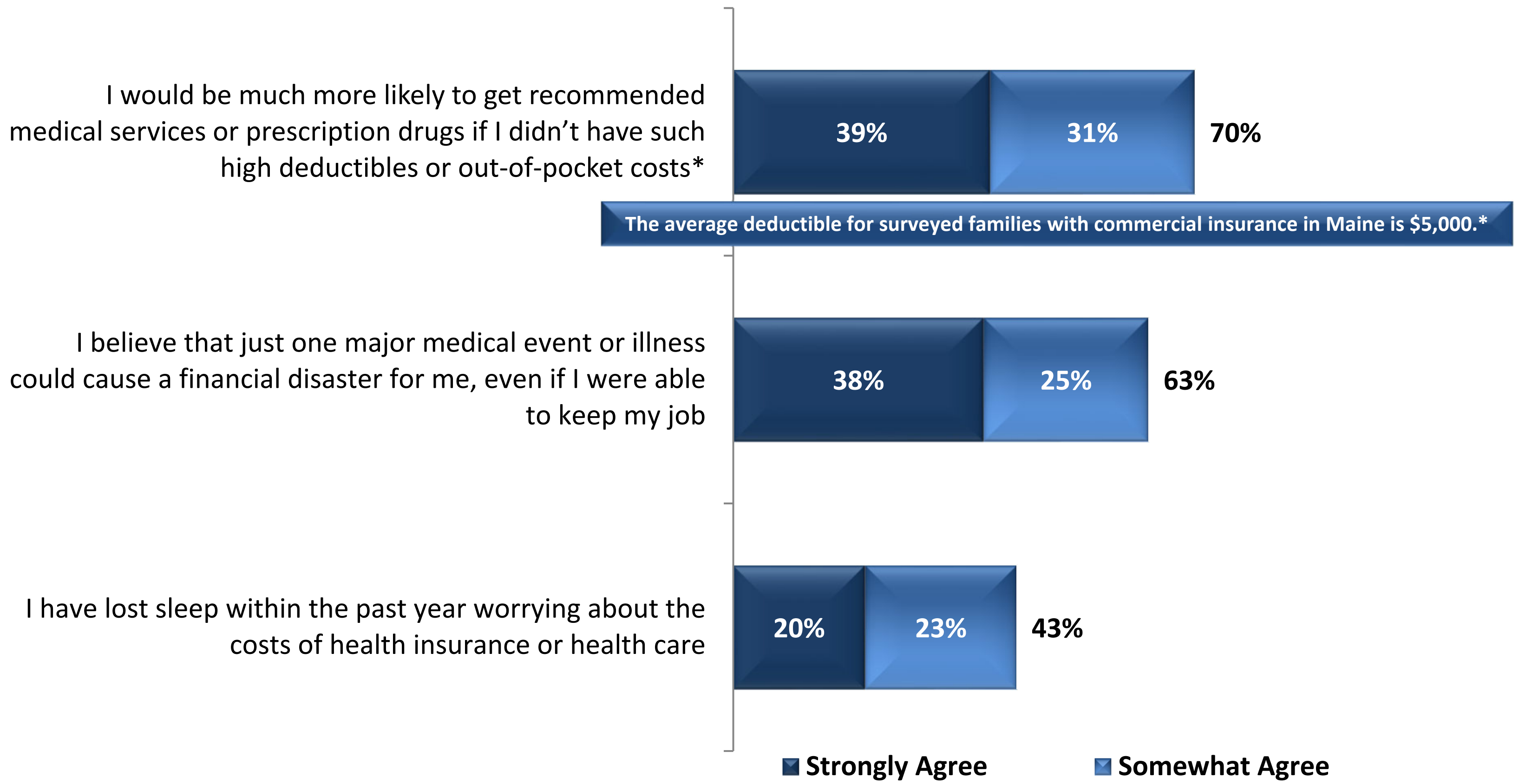
Digital Research inc DRI

In the past two years, have you done any of the following due to concerns about costs?

Consumers for Affordable Health Care

Concerns about medical costs have wide-ranging impacts on Mainers. Six out of ten who have commercial insurance say they would be more likely to receive medical services if their out-of-pocket expenses were lower. Another six out of ten overall believe a major medical event would be a financial disaster for them, and four out of ten have lost sleep worrying about medical costs.

Concern About Medical Expenses



* Among those who have commercial health insurance (n=250)
(n=514)

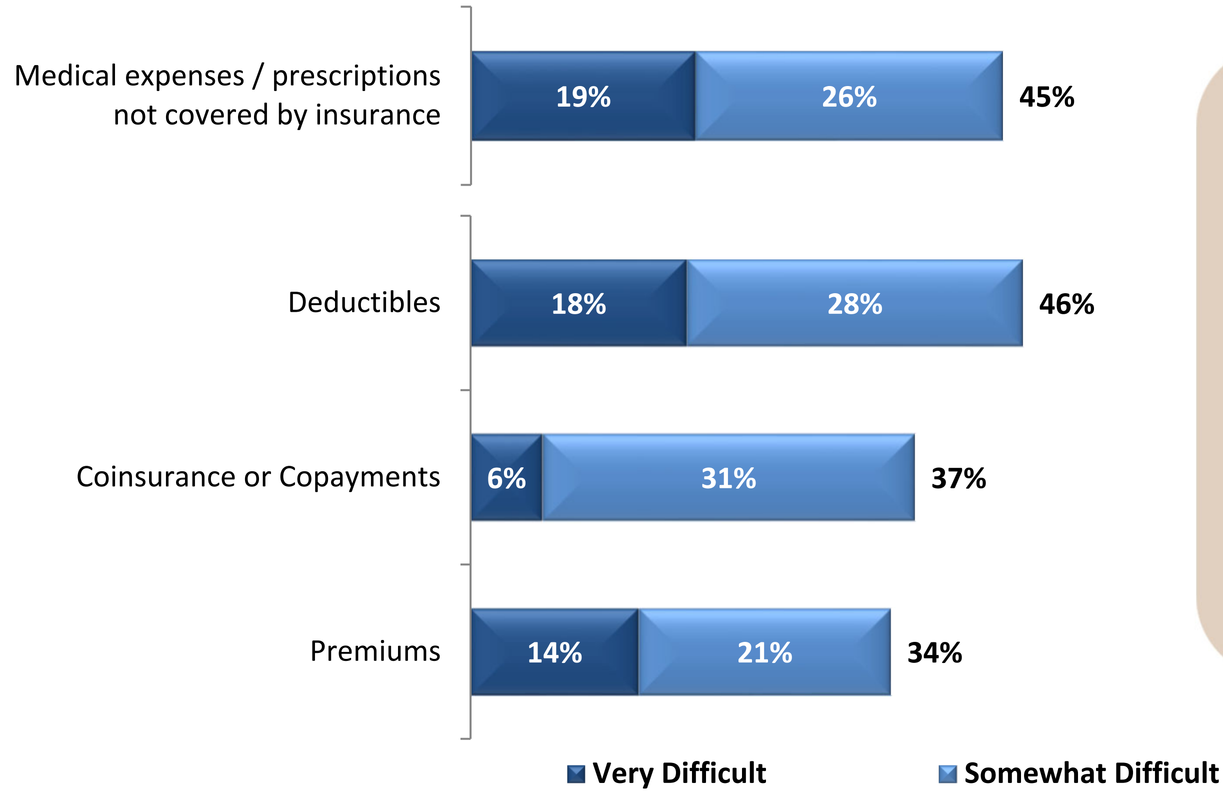
To what extent do you agree or disagree with the following statements?
Do you know the total health insurance deductible for your health insurance policy (including everyone on the policy)?

Digital Research inc DRI

Consumers for Affordable Health Care

Almost half of voters who have commercial insurance face difficulty paying for medical expenses not covered by their insurance. Just as many experience difficulty affording their deductibles, and almost four out of ten struggle to pay for coinsurance or premiums. Overall, six out of ten voters are concerned they will experience a gap in coverage due to the costs of health insurance.

Difficulty Paying for Commercial Health Insurance



Six out of ten Mainers with commercial insurance are concerned that they will experience a gap in their coverage because they cannot afford health insurance (57%), a notable increase over the past year (when 45% were concerned).

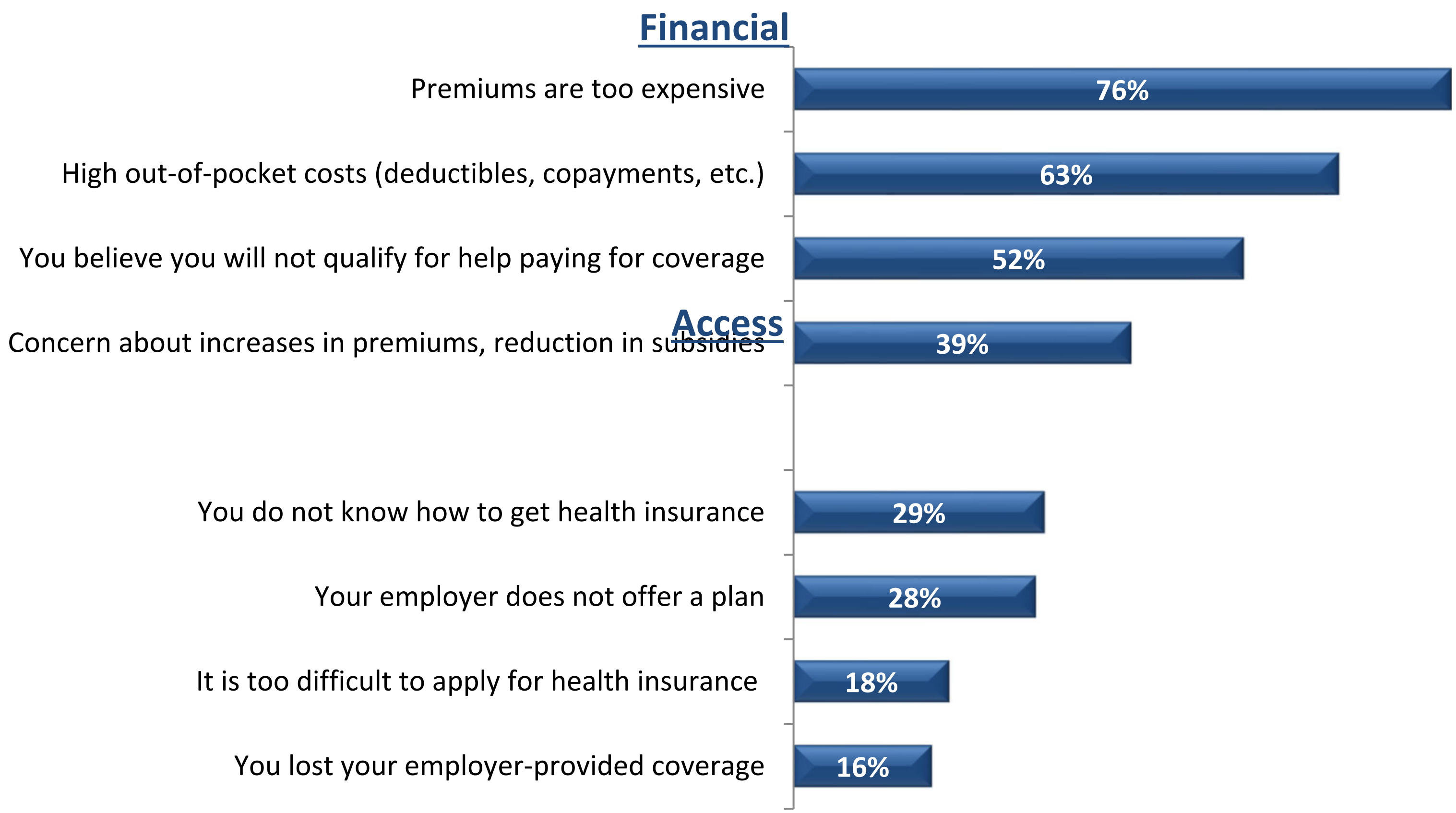
Among those who have commercial health insurance (n=250)

Overall, over the course of the past two years, how easy or difficult has it been for you to afford the following for yourself or someone in your immediate family?
How concerned are you that you will not be able to afford health insurance and will experience a gap in coverage?

Mainers cite a variety of reasons for not having health insurance. The cost of premiums is the most common barrier, followed by high out-of-pocket costs, a fear they will not qualify for assistance, and concern about increases in premiums. Only a few have never thought about getting health insurance or believe they do not need it.

Barriers to Obtaining Health Insurance

Percentages selecting item as a *major* or *minor* reason they do not have health insurance



Among those who do not have health insurance (n=29)*

Digital Research inc DRI

How much of a reason are the following in explaining why you do not currently have health insurance?

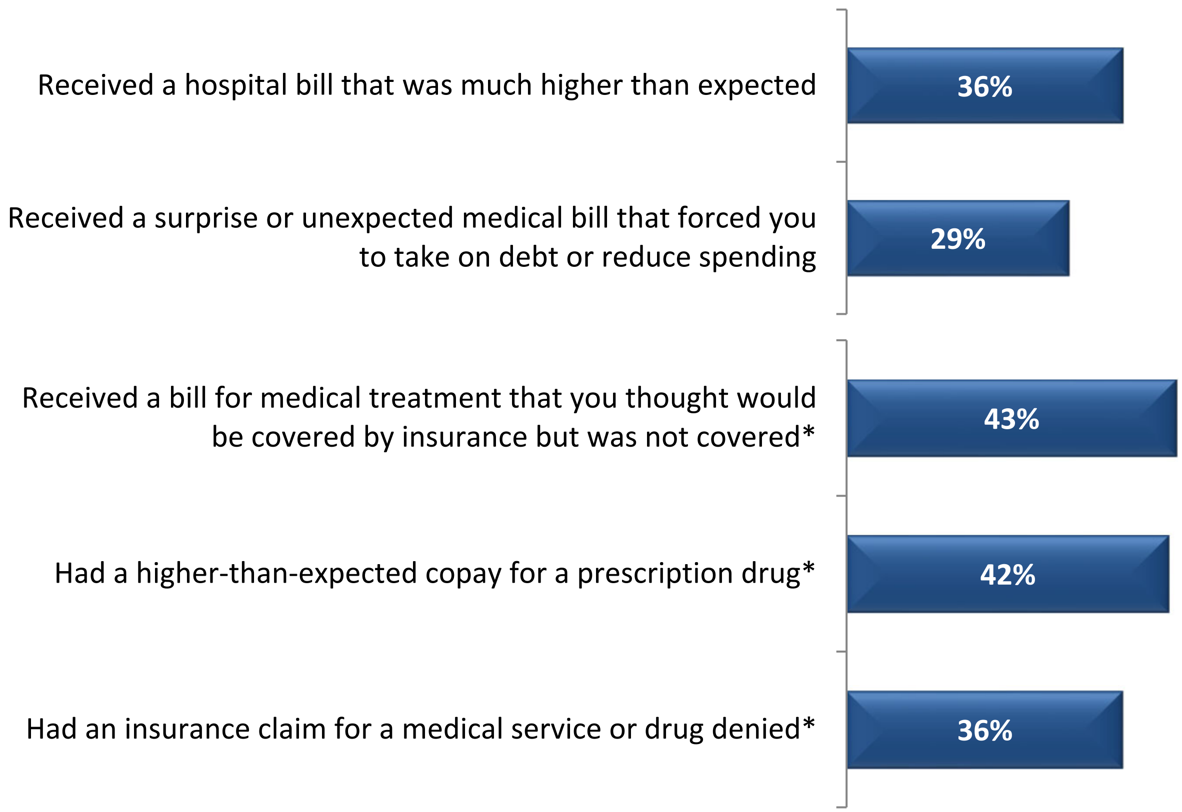
** Please note the extremely small sample size. Data should be considered directional only.*

Consumers for Affordable Health Care

Almost four out of ten Maine families have received a hospital bill that was much higher than they expected in the past two years, and three out of ten have received a surprise medical bill that caused financial strain. Among Mainers who have commercial health insurance, roughly four out of ten have received a bill for a treatment that was not covered by their plan, faced a higher-than-expected copay for a prescription drug, or had their insurance company deny a claim.

Experiences With Unexpected Medical Costs

Percentages who have experienced event within past two years



(n=514)
*Among those who have commercial health insurance (n=250)

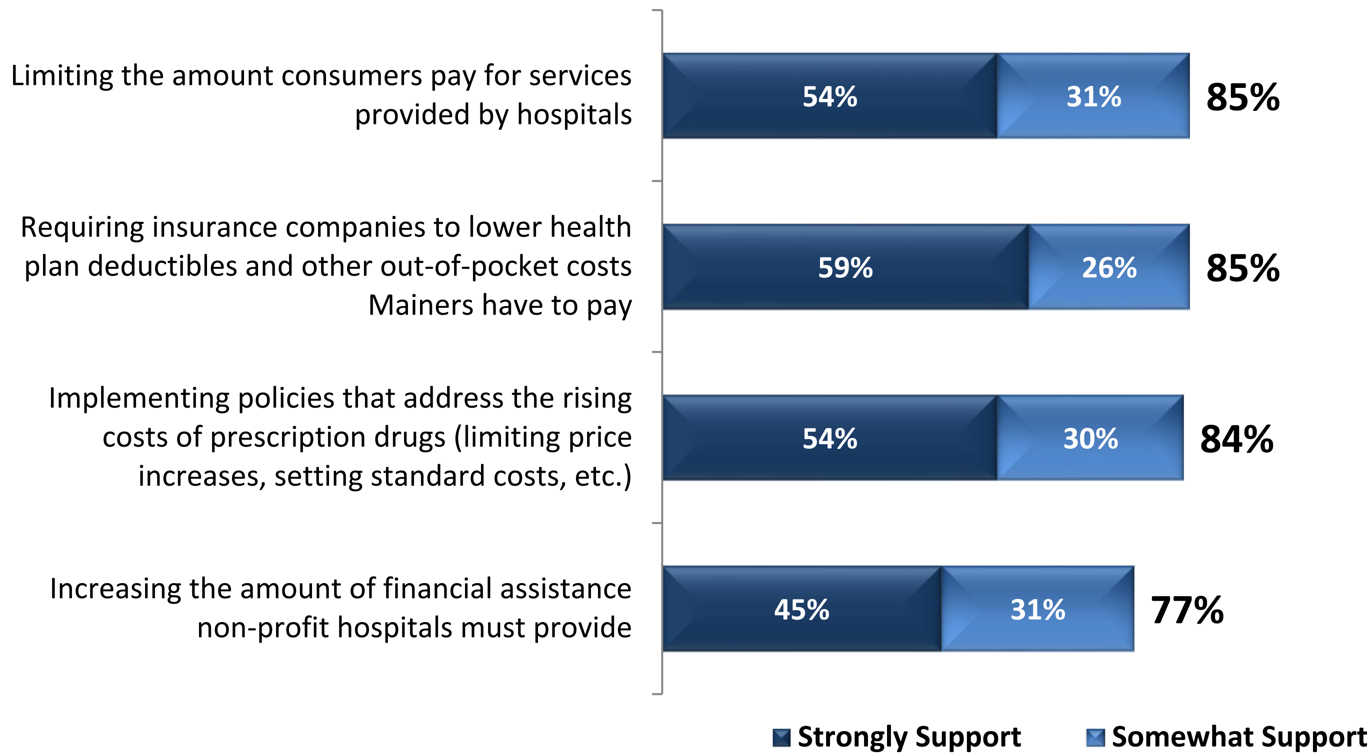
In the past two years, have any of the following happened to you or someone in your immediate family?

Voter Support for Proposals to Reduce Health Care Costs

Consumers for Affordable Health Care

Strong majorities of voters in Maine support a variety of tested proposals that could directly reduce the costs of health care in the state. At least eight out of ten support proposals that would require insurance companies to reduce out-of-pocket costs, limit the amount hospitals can charge, or address the rising costs of prescription drugs. Half or more *strongly* support each of those proposals. Nearly as many support requiring hospitals to increase the amount of financial assistance they provide.

Support for Proposals to Increase Transparency or Reduce Costs



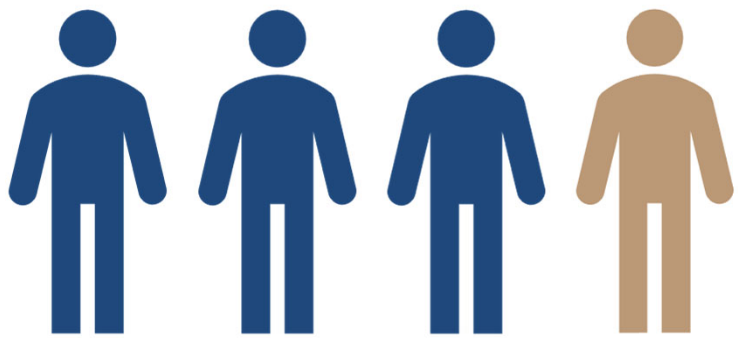
(n=514)

To what extent would you support or oppose the following policies that would be designed to improve access to health care or address prescription drug and health care costs?

Three out of four Mainers support allowing people to join a government-administered health insurance plan, also called a public option.

Support for Access to a Public Option Health Plan

Three out of four Mainers support providing a government-administered health insurance plan, also called a public option, that would be available to all Mainers and would compete with private plans to lower costs (75%).



(n=514)

Digital Research inc DRI

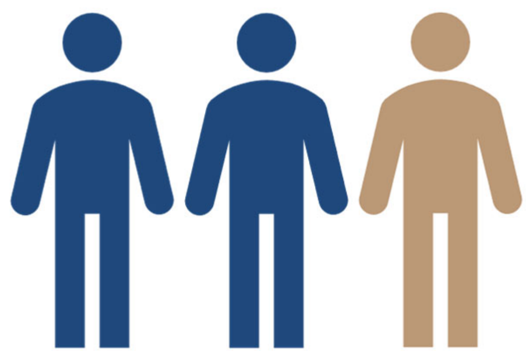
To what extent would you support or oppose the following policy that would be designed to improve access to health care or address prescription drug and health care costs: Allowing people to buy into a government-administered health insurance plan, sometimes called a public option.

Consumers for Affordable Health Care

Two out of three Mainers support closing gaps in coverage eligibility for all Mainers – including immigrants.

Support for Policies That Reduce Gaps in Coverage Eligibility

Two out of three voters support ensuring all Maine residents qualify for health coverage – regardless of immigration status (67%).



(n=514)

Digital Research inc DRI

To what extent would you support or oppose the following policy that would be designed to improve access to health care or address prescription drug and health care costs: Closing gaps in health coverage so all Maine residents are able to qualify for coverage regardless of immigration status.

Consumers for Affordable Health Care

Consumers for Affordable Health Care

Kate Ende, Policy Director
kende@mainecahc.org

www.MaineCAHC.org

1-800-965-7476

policy@mainecahc.org