



# **Views of Maine Voters On Health Care Affordability**

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

by



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# Introduction



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# Background & Methodology

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This report presents the results of a survey conducted on behalf of Maine Consumers for Affordable Health Care by Digital Research, Inc.

- The overall goals of the survey were to understand how Mainers feel about the health care system in the state and to measure any impacts the cost of health care and health insurance may have on their ability to access the health care they need.
- The survey included a total of 500 registered voters in the state.
  - The survey was conducted online in December of 2022.
  - With a total sample of 500 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 were statistically weighted to reflect the demographics of the state's population.
  - The average participant completed the survey in 15 minutes.

# Key Findings



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# Key Findings

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## **Most Mainers believe that just one major medical event or illness could cause a financial disaster.**

- Almost 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.
- More than one in three Mainers skipped or delayed going to the doctor when they were sick due to costs.
- One in four Mainers, cut pills in half, skipped doses of a medication, or delayed or did not fill a prescription due to cost.
- More than four out of ten Mainers have medical debt in their household.
- Nearly one in three Mainers were contacted by a collection agency within the past two years due to a medical bill. Of those who had been contacted by a collection agency, 83% reported it was due to a hospital bill.
- Nearly one in two Maines adults found it difficult to figure out what they qualified for and enroll in coverage.

# Key Findings

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**Support for Policy Solutions:** The vast majority of Mainers support policy proposals to reduce costs and improve access to health care and coverage, as well as requiring insurance companies to lower health plan deductibles and other out-of-pocket costs.

- **Nearly all surveyed (89%) Mainers believe it is highly important that everyone in the state has access to comprehensive health insurance.**
- Two out of three Mainers support ensuring all Mainers qualify for health coverage- regardless of immigration status.
- Nine out of ten Mainers support strengthening and enforcing hospital price transparency rules and putting limits on the prices hospitals can charge.
- Three out of four Mainers support increasing the amount of financial assistance nonprofit hospitals must provide.
- Three out of four Mainers support allowing people to buy into a government-administered health plan, that would be available to all Mainers and would compete with private insurance to lower costs.

# Views of Maine Voters on Health Care and Health Care Affordability



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# Participant Comments:

## Views Towards Maine’s Health Care System

When asked to describe health care in Maine and how people pay for medical care in the state, many surveyed voters mention both positive and negative qualities, though they most often focus on the costs of insurance and the out-of-pocket expenses for medical care.

Several also believe that access to medical care is especially difficult for those without insurance, people who live outside southern Maine, and people in households with incomes just over the threshold to qualify for MaineCare.

### Selected Quotes from Participants

*“I think medical care is outrageously expensive and it is sad that people will legitimately go without being seen because it costs so much.”*

*“I really don’t know a lot about the health care system in Maine, but I do know that due to the fact my family makes just barely over the limit, we can not get assistance and at the same time after bills we can’t afford health care. Due to that reason, my husband and son go [to the doctor] when they need it, but I have not had even a check up in many years.”*

*“I don’t think the health care [system in Maine] is great. I am personally thousands of dollars in debt due to health care, and I’m a nurse. It doesn’t make sense.”*

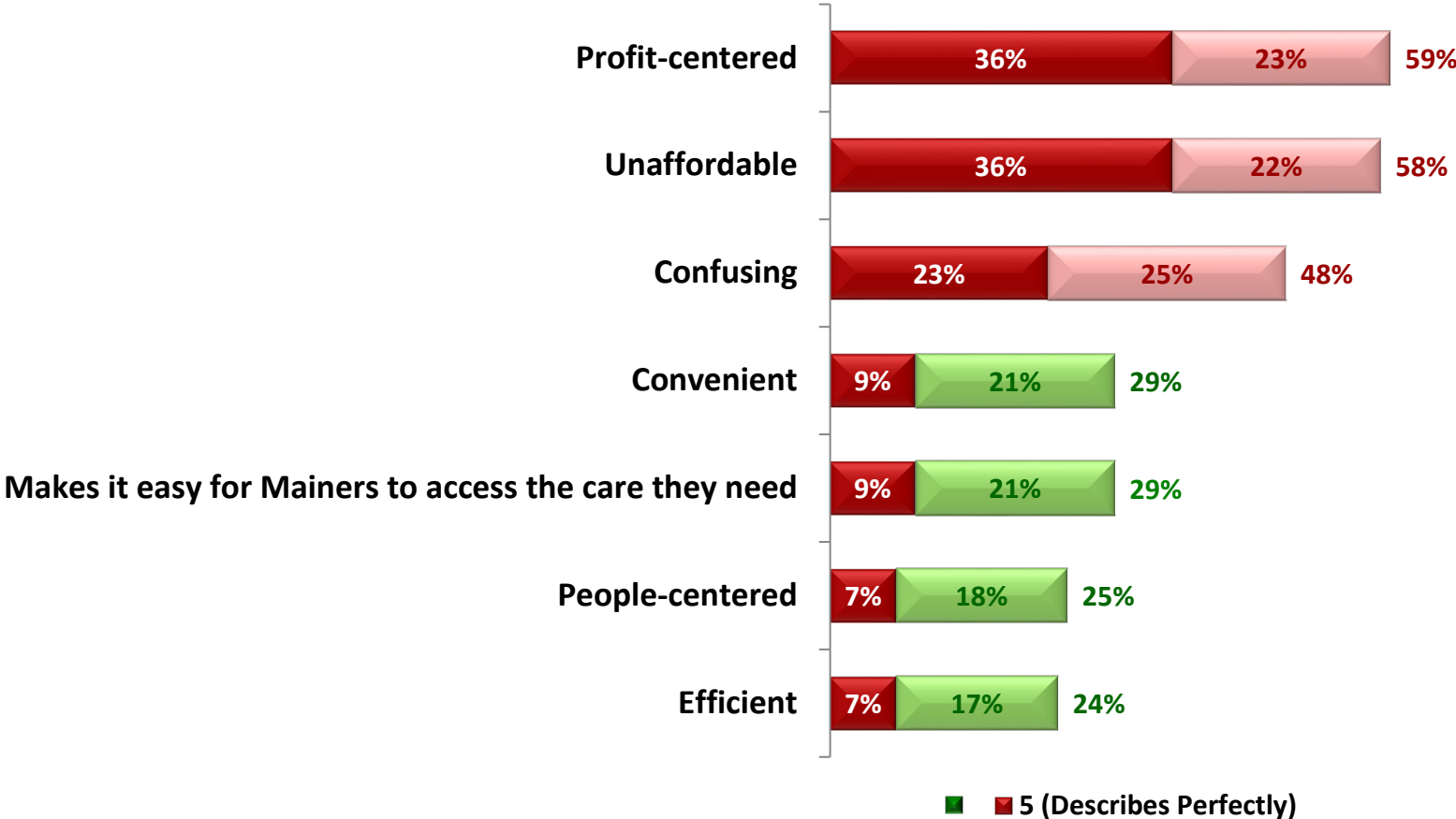
*“It [is bad], as we don't have enough income, really. It's all just so expensive. I’m not eligible for MaineCare – they tell me I make too much money. Tell that to my wallet!!! I live paycheck to paycheck.”*

*“I’m worried about all those who are not able to get proper treatment because health care is too expensive for them. Health care in Maine seems to be of good quality for those who can afford it.”*

*When you think of health care in Maine and how Mainers pay for medical care, what words or phrases come to mind?*

At least half of Maine voters believe negative terms listed in the survey describe Maine’s health care system, including ‘profit-centered,’ ‘unaffordable,’ and ‘confusing.’ Roughly half as many voters – about one-quarter overall – would use positive terms such as ‘convenient,’ ‘easy to access,’ ‘people-centered,’ or ‘efficient’ to describe the health care system in the state.

### Views Towards Maine’s Health Care System



(n=500)

Generally, based on anything you believe, have heard, or experienced, to what extent do you feel the following words or phrases describe the state of Maine's health care system overall? / To what extent do you agree or disagree with the following statement? "I believe Maine's hospitals charge more than they need to for services."

Many Mainers actively worry about the impact of health care costs. Two out of three believe that a major medical event would be a financial disaster for them. More than half would be more likely to get medical services if the out-of-pocket costs were lower. Four out of ten have lost sleep worrying about medical costs.

*“As it stands, most people in Maine would never get out of debt if they had one serious health issue.”*  
- Survey participant

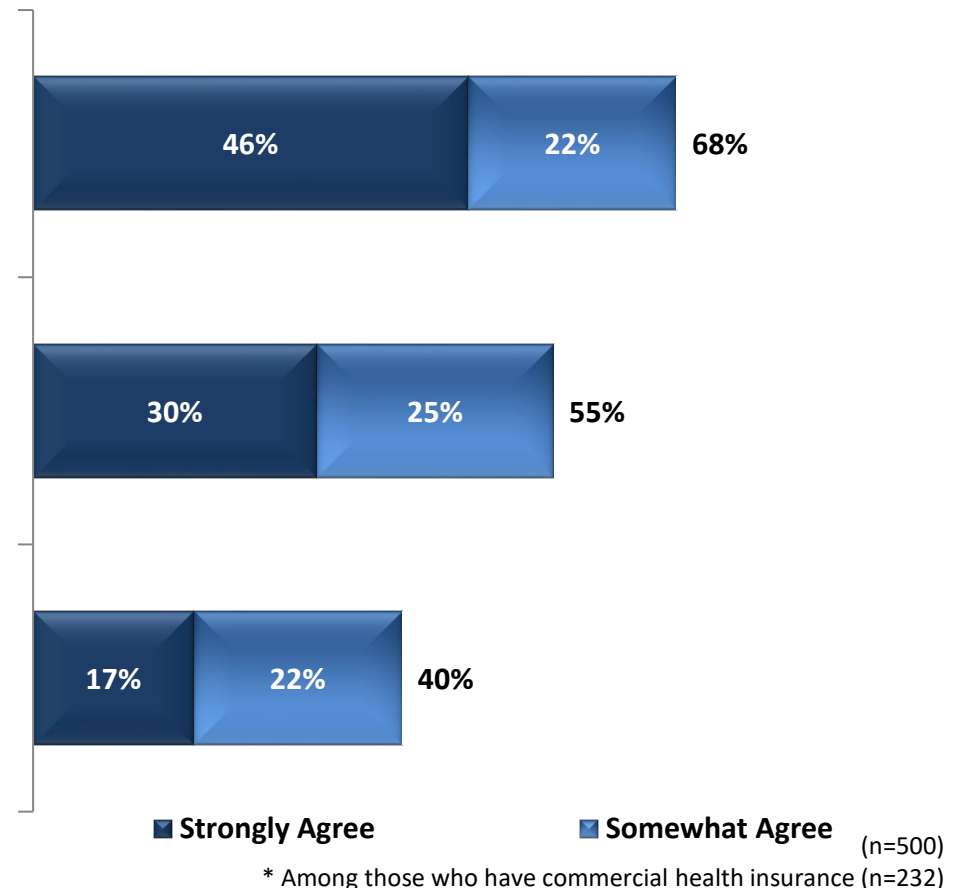
The average deductible for surveyed families with commercial insurance in Maine is \$4,900.\*

### Concern About Medical Expenses

I believe that just one major medical event or illness could cause a financial disaster for me, even if I were able to keep my job

I would be much more likely to get recommended medical services or prescription drugs if I didn't have such high deductibles or out-of-pocket costs\*

I have lost sleep within the past year worrying about the costs of health insurance or health care

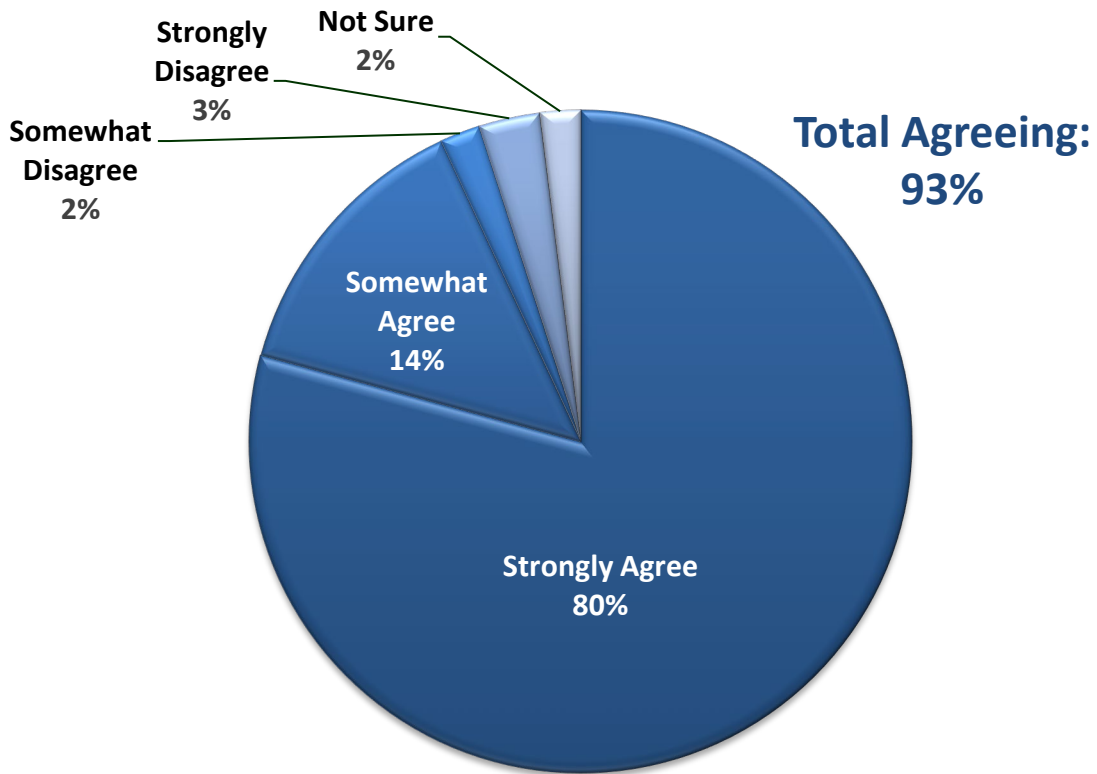


To what extent do you agree or disagree with the following statements?  
Do you know the total health insurance deductible for your health insurance policy (including everyone on the policy)?

Nearly all Mainers believe patients should always receive clear and transparent prices for medical services. However, seven out of ten insured Mainers say they are often unsure how much they will have to pay for a medical service or prescription.

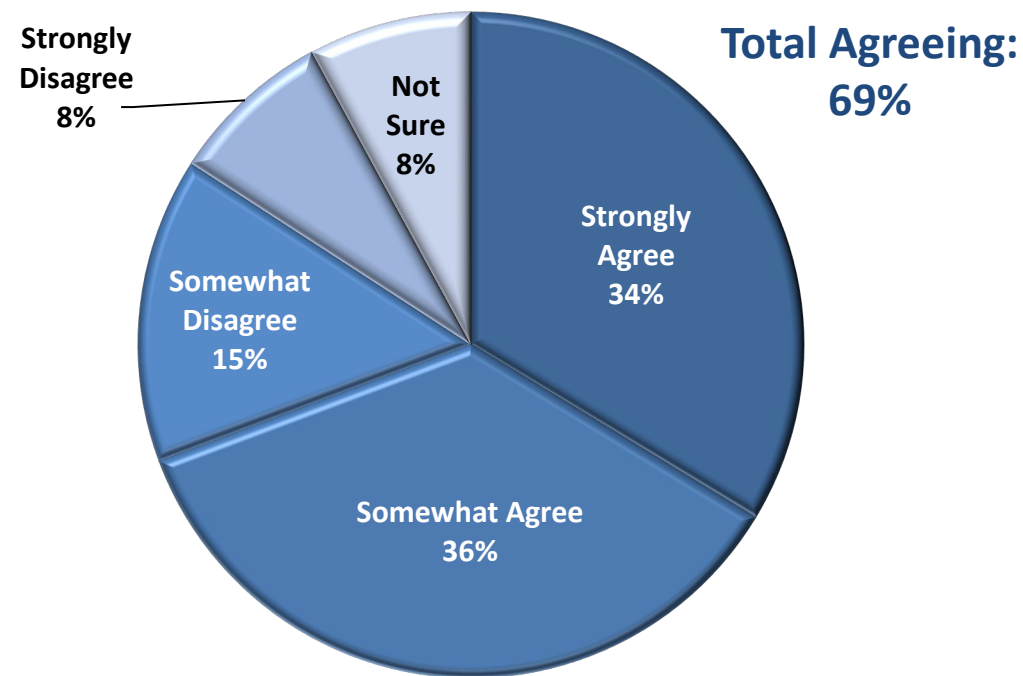
### Views Towards Clarity of Health Care Costs

Patients should always be provided clear, transparent pricing before receiving medical services.



(n=500)

I am often unsure what is covered by my insurance plan or how much I will have to pay out-of-pocket for a medical service or prescription.

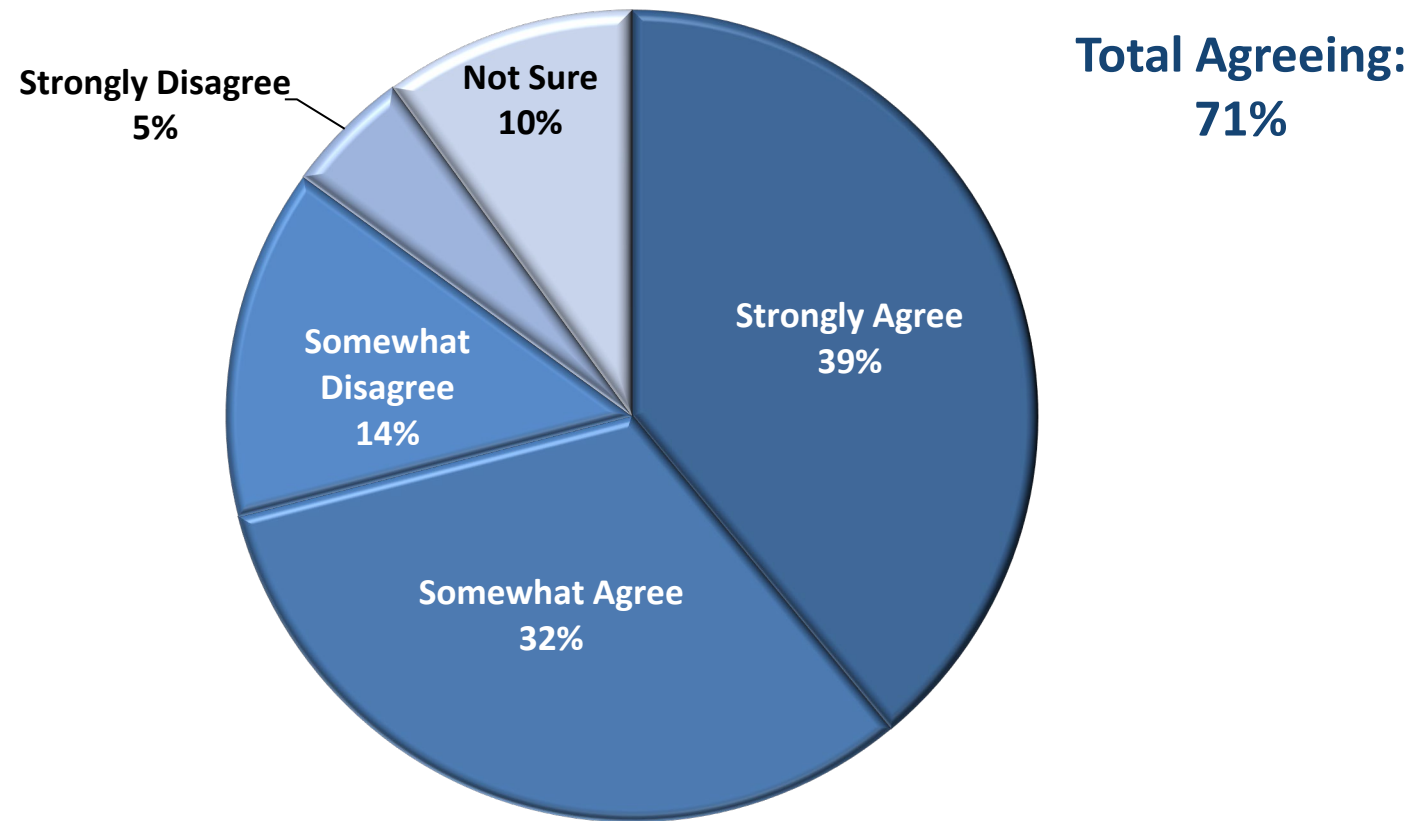


Among those who have health insurance (n=461)

To what extent do you agree or disagree with the following statements?

Seven out of ten Mainers believe the health care system in Maine is broken, with four out of ten *strongly* agreeing this is the case.

## The health care system in Maine is broken



(n=500)

To what extent do you agree or disagree with the following statement?  
"I think the health care system in Maine is broken."

# Views Towards Health Insurance



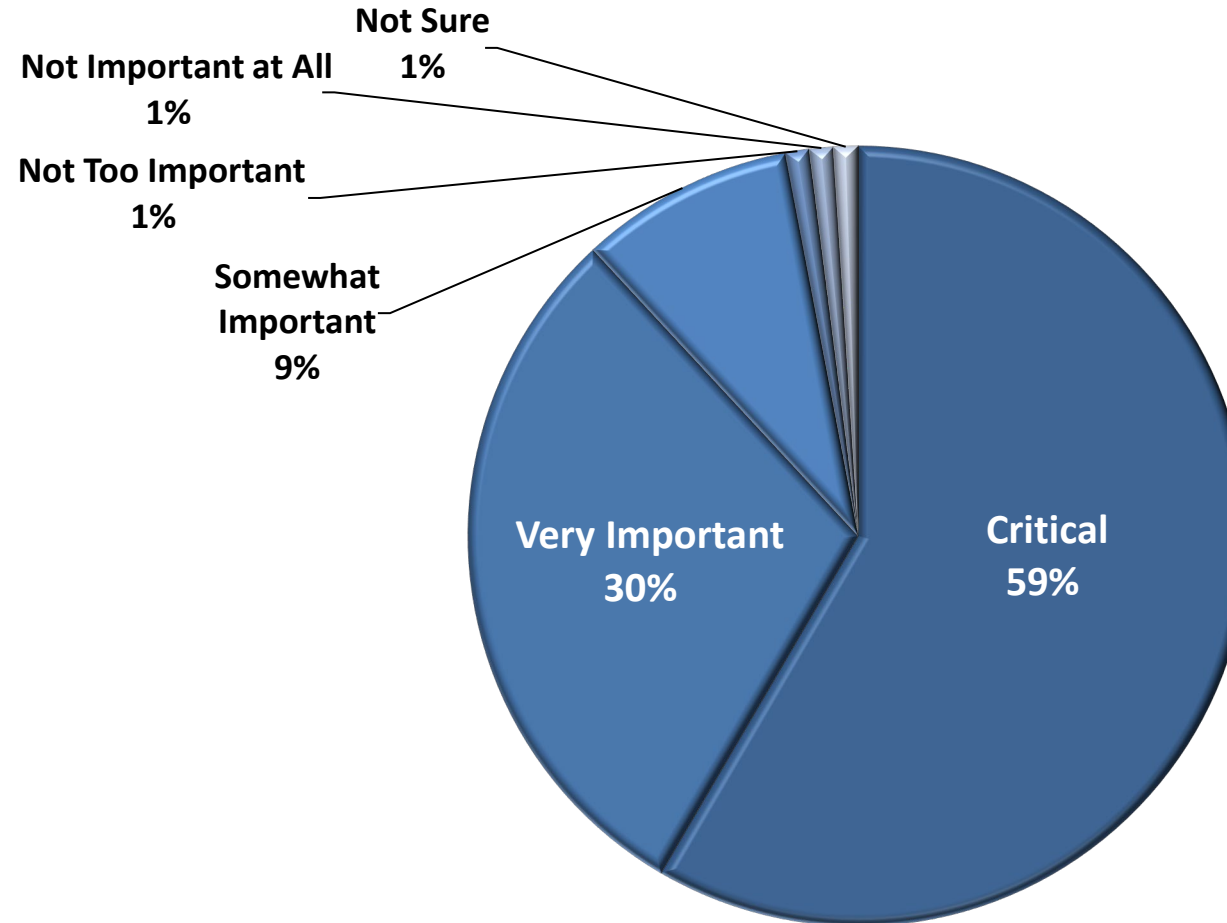
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Nearly all surveyed voters in Maine believe it is highly important that everyone in the state has access to comprehensive health insurance, including six out of ten who believe that is *critical*.

## Importance of Access to Health Insurance

**Total Believing Access to Health Insurance Is Critical or Very Important: 89%**

*"I am a veteran and have VA benefits and Medicare. My medical costs would be astronomical without that insurance. Everyone should be able to have good medical care and access to the same benefits I have."*  
- Survey participant

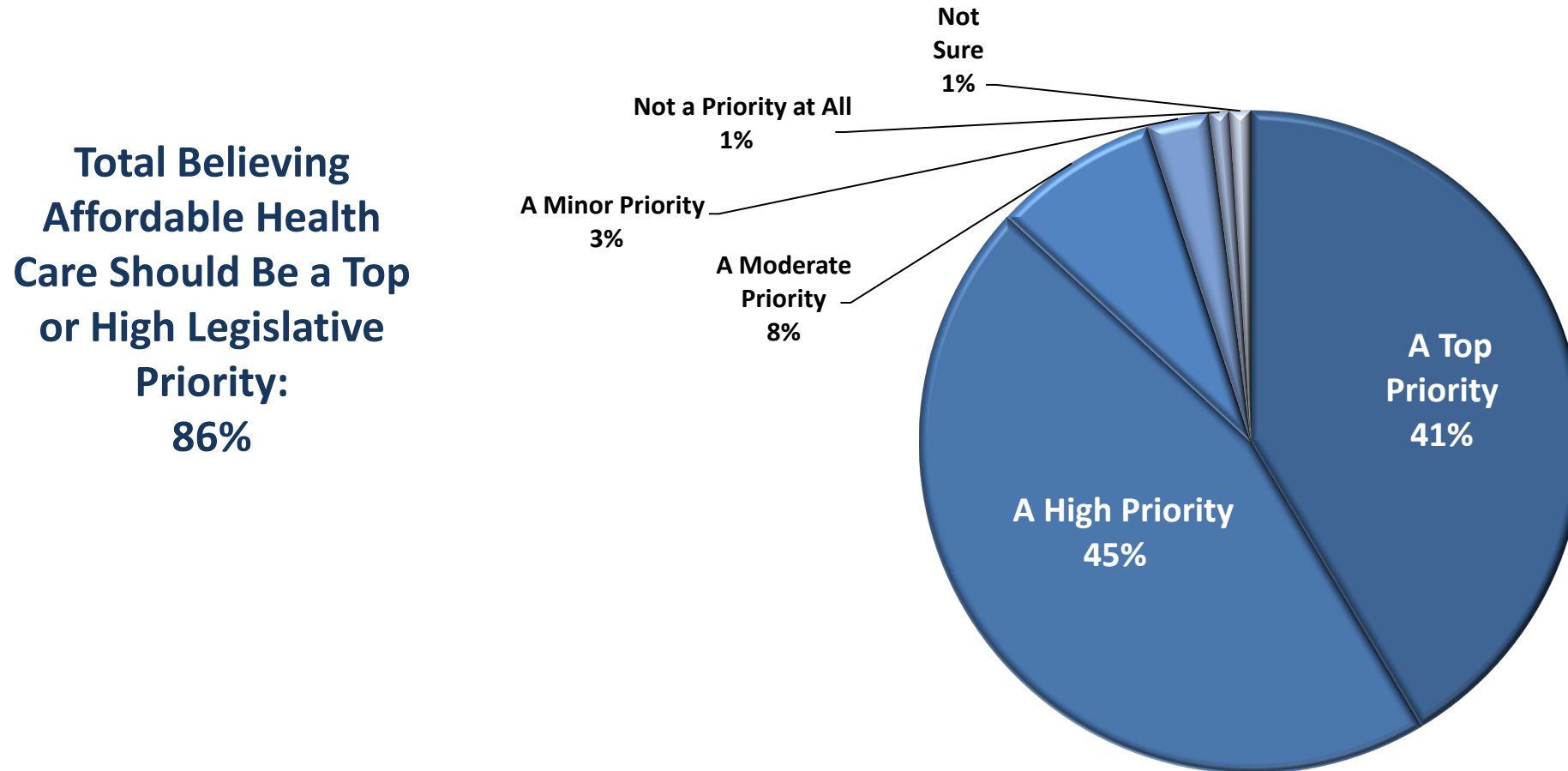


(n=500)

In today's world, how important do you think it is that all Mainers have access to comprehensive health insurance?

Nearly all voters in the state believe that ensuring every Mainer has access to affordable health insurance should be a priority for the state's lawmakers.

## Importance of Legislative Work to Ensure Access to Affordable Health Insurance

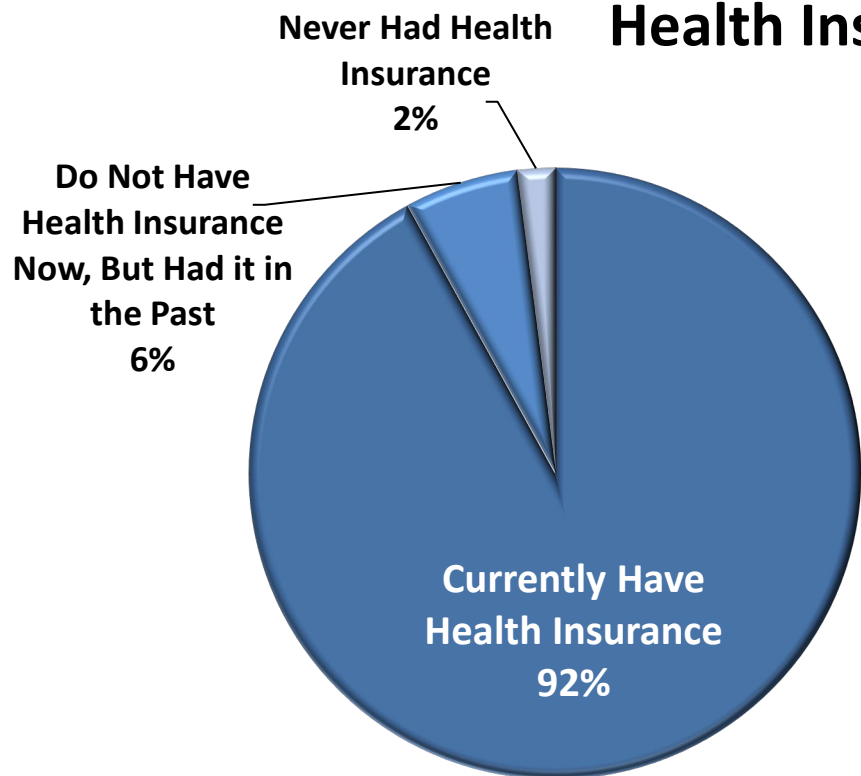


(n=500)



Nine out of ten surveyed Mainers have some form of health insurance, most commonly an employer-provided plan or MaineCare. Most of those who do not have health insurance now have been covered in the past.

## Health Insurance of Surveyed Maine Adults



Types of Health Insurance	
A plan through employer	31%
Medicaid/MaineCare or CHIP/CubCare	30%
Medicare Advantage Plan	14%
Medicare	13%
A plan through your spouse's employer	11%
A Marketplace plan	4%
Veteran's Affairs, Military Health, or TRICARE	3%
A plan through parent(s)	2%
A plan through a health care sharing ministry	<0.5%
Another type of health insurance plan	3%
Not sure	2%

Among those who have health insurance (n=461)

**Twelve percent** of surveyed Mainers say they or someone in their immediate family has experienced a gap in health insurance coverage within the past two years.

(n=500)

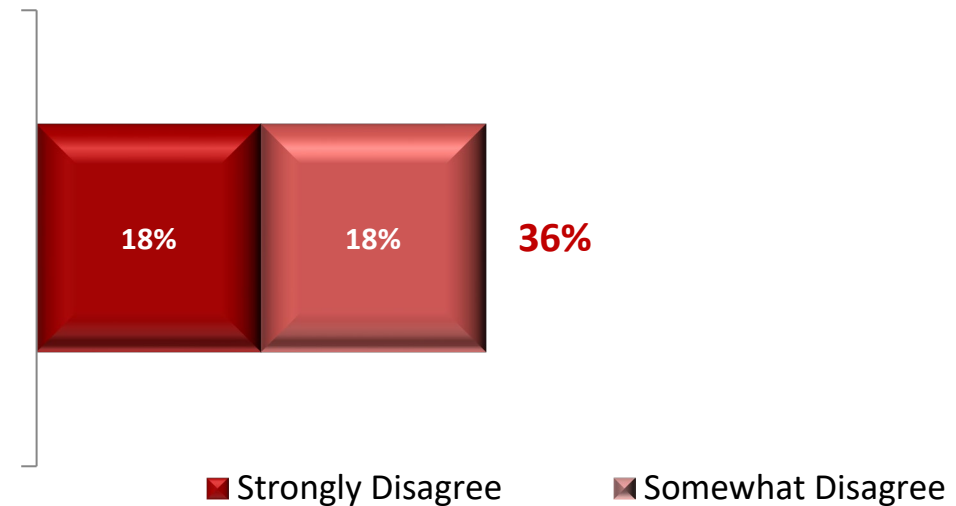
*Do you currently have health insurance coverage? / Have you ever had health insurance in Maine? / What type of health insurance plan do you, personally, have? (Please select all that apply.) / In the past two years, have any of the following happened to you or someone in your immediate family?*

Those who were not sure were considered not to have health insurance.

One out of three Mainers with commercial health insurance would not agree that it was easy to find a health insurance plan that met their needs.

## Experiences Enrolling in Health Insurance

The last time I was shopping for a health insurance plan, I was able to find a plan that met my needs



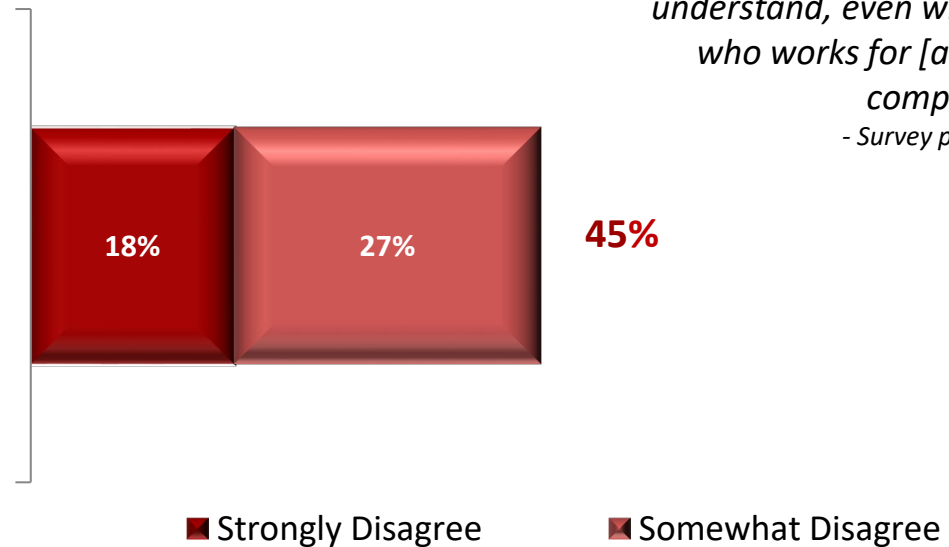
Among those who have commercial health insurance (n=232)

To what extent do you agree or disagree with the following statements?

Almost half of Mainers found it difficult to enroll in the coverage they qualify for.

## Experiences Enrolling in Health Insurance

It is easy to figure out what I qualify for and to enroll in health coverage



*“Health care in Maine and the U.S. is a huge anxiety driver for most families, and insurance is impossible [for me] to understand, even with a family member who works for [a health insurance company].”*  
- Survey participant

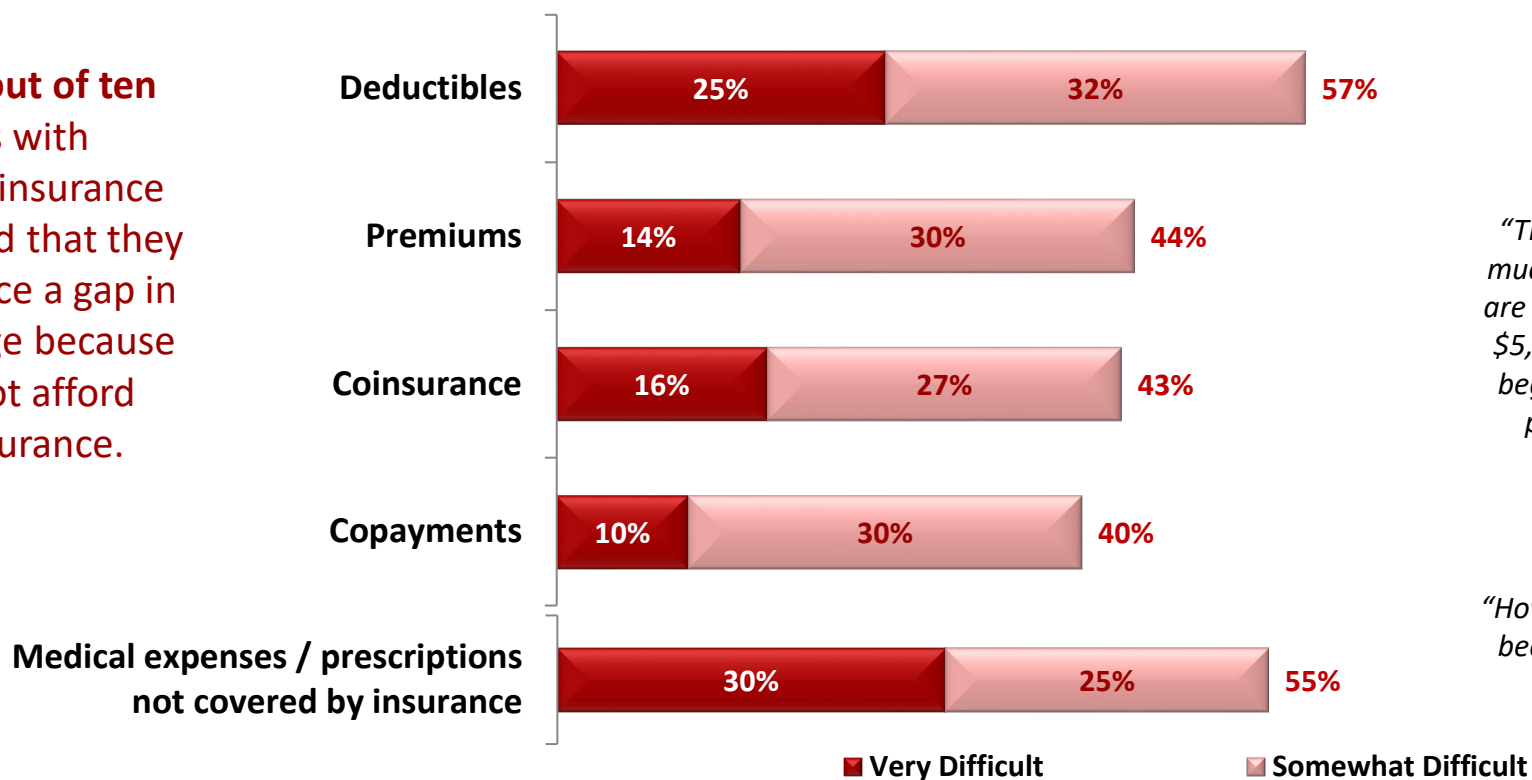
(n=500)

To what extent do you agree or disagree with the following statements?

Almost six out of ten Mainers with commercial insurance are concerned they will lose their coverage because they cannot afford it. Four out of ten with commercial insurance experience difficulty affording their deductibles, coinsurance, copayments, or premiums. More than half with commercial insurance face difficulty paying for medical expenses not covered by their insurance.

## Difficulty Paying for Commercial Health Insurance

Almost 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.



*“Our deductible is so high we are constantly in debt.”*  
- Survey participant

*“The health care system is broken and costs too much, even with insurance. Most of the time you are only trying to meet your deductible and spend \$5,000 a year, so then the next year starts and it begins all over again. In the meantime, you are paying for the majority of services and your insurance premium on top of that.”*  
- Survey participant

*“How do I pay for it? It is scary to go to the doctor because of the cost. Insurance is expensive, but copays are just as bad.”*  
- Survey participant

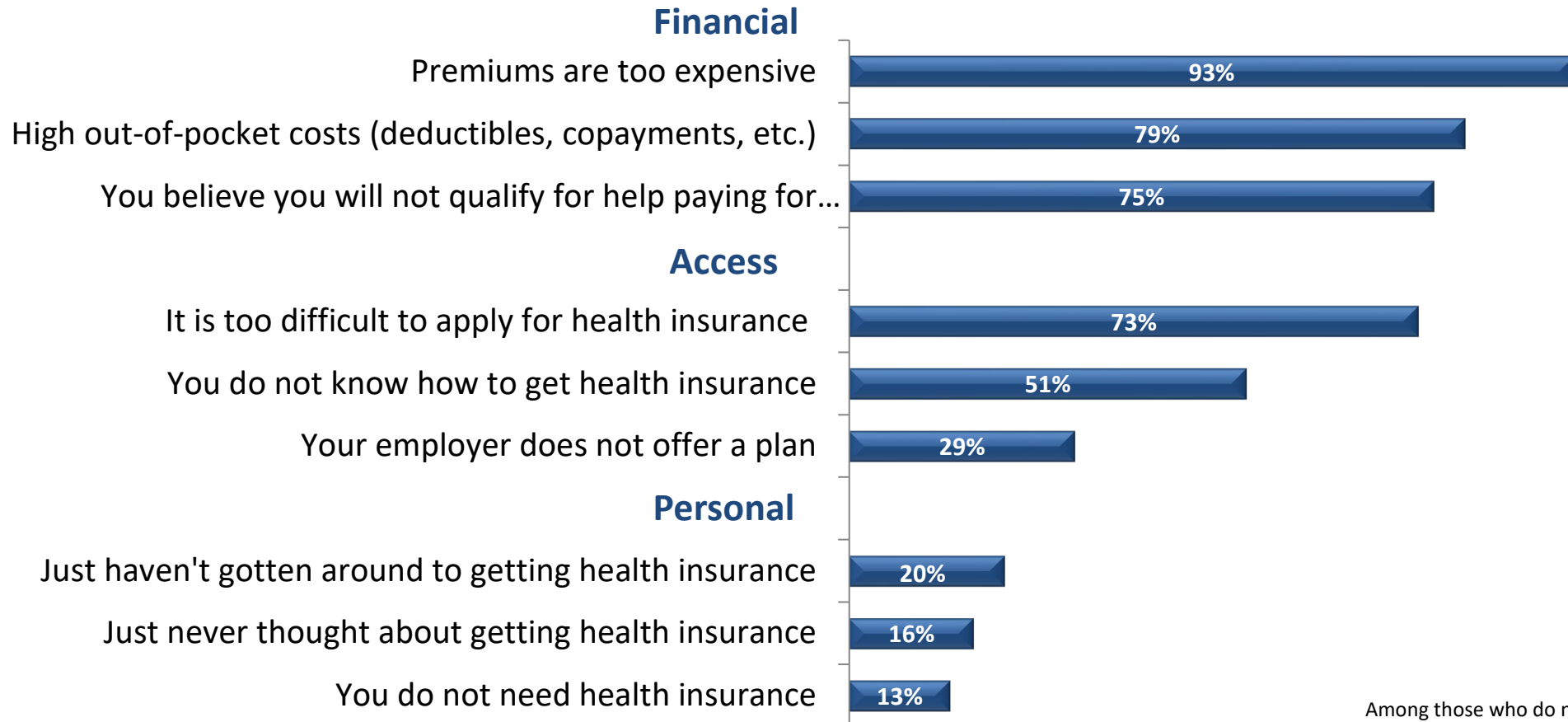
Among those who have commercial health insurance (n=232)

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, though the cost of premiums is a near-universal barrier. Only a few believe they do not need health insurance.

## Barriers to Health Insurance

% selecting item as a *major* or *minor* reason



Among those who do not have health insurance (n=37)\*

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

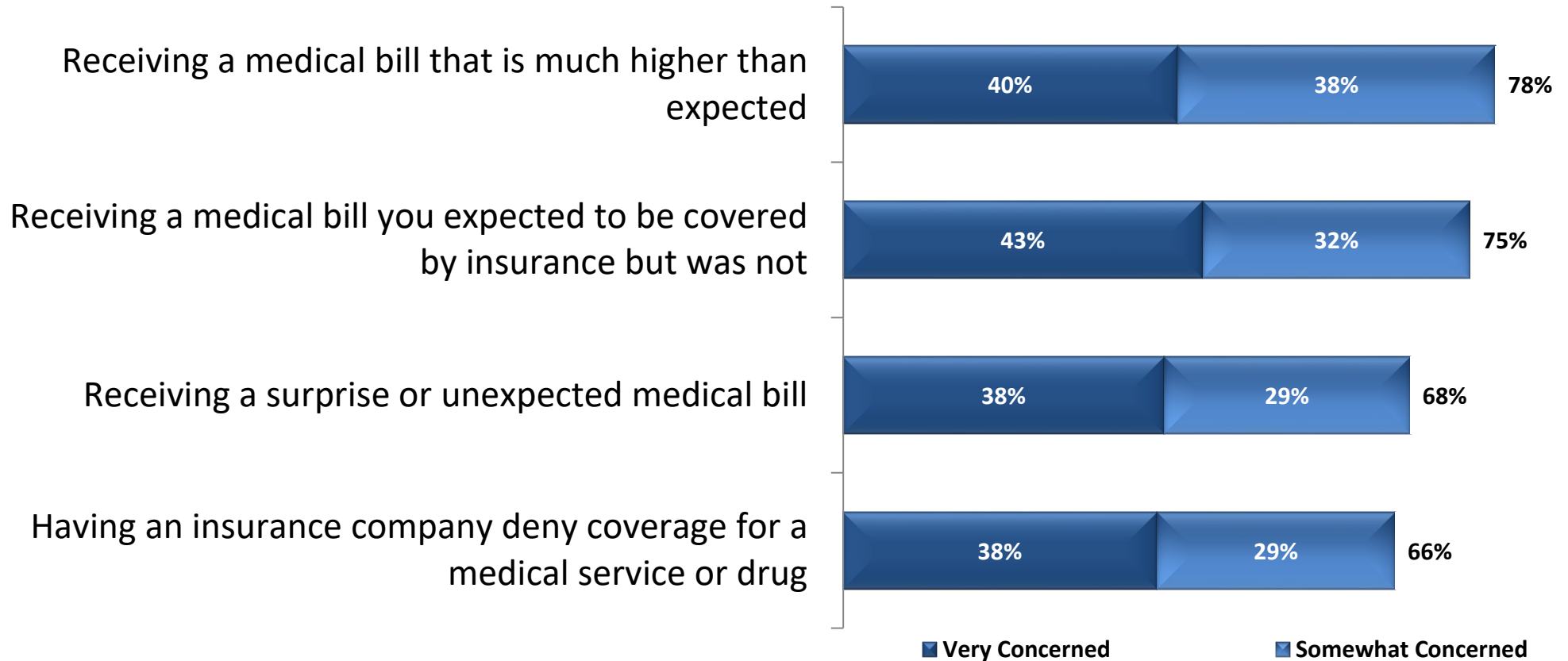
# Impact of Health Care Costs on Maine Residents



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At least two out of three Mainers with commercial insurance are concerned about one or more forms of unexpected medical expenses.

### Concerns About Unexpected Medical Expenses



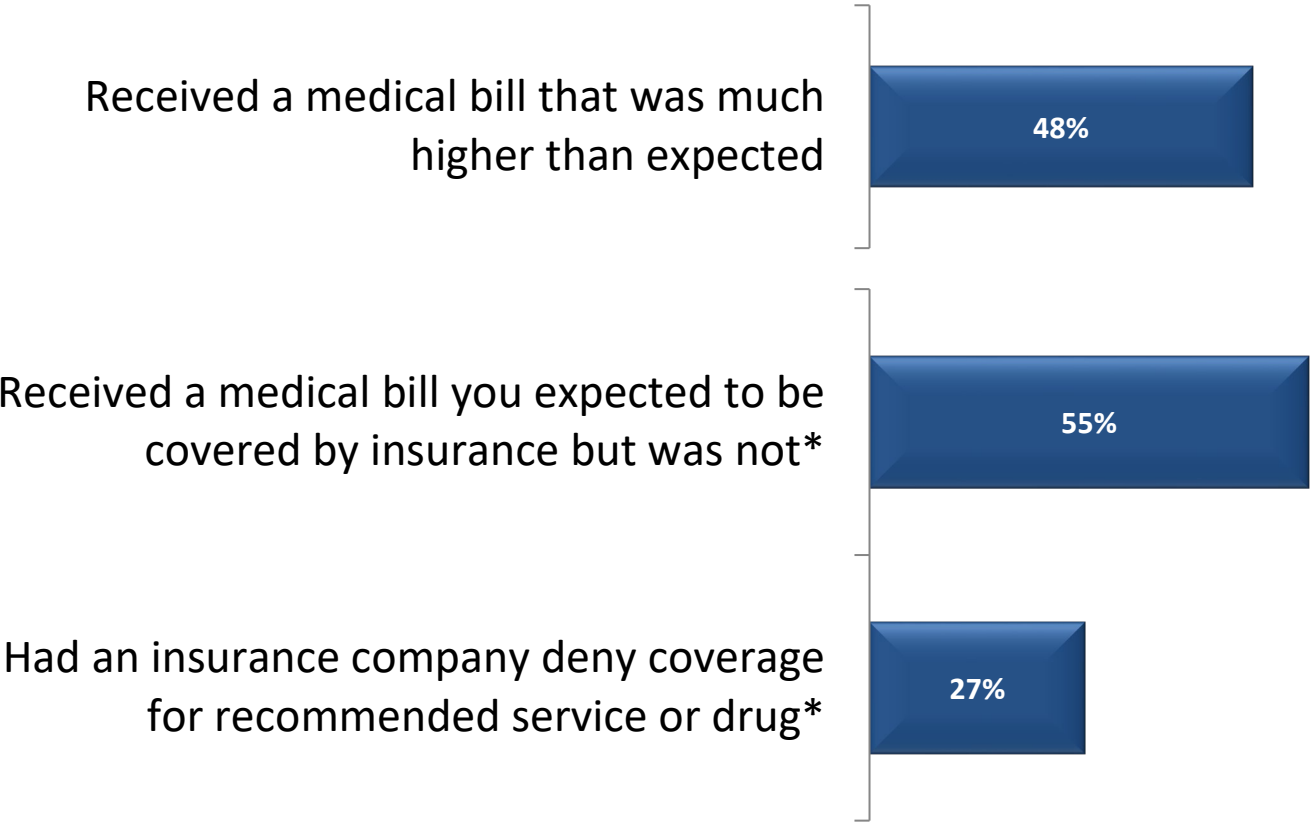
*“It costs too much for health care. I am wary of going to the doctor for certain things or doing certain things for fear of going into debt due to a health issue or sudden illness.”*  
 -Survey participant

Among those who have commercial health insurance (n=232)

How concerned are you, personally, about the following?

Half of all Maine families received a medical bill much higher than was expected in the past two years. Almost six out of ten Mainers who have commercial insurance have received a bill that was not covered by insurance in the past two years. One out of four Mainers with commercial insurance had a medical claim denied in the past two years.

### Experiences With Unexpected Medical Costs



(n=500)

\*Among those with commercial health insurance (n=232)

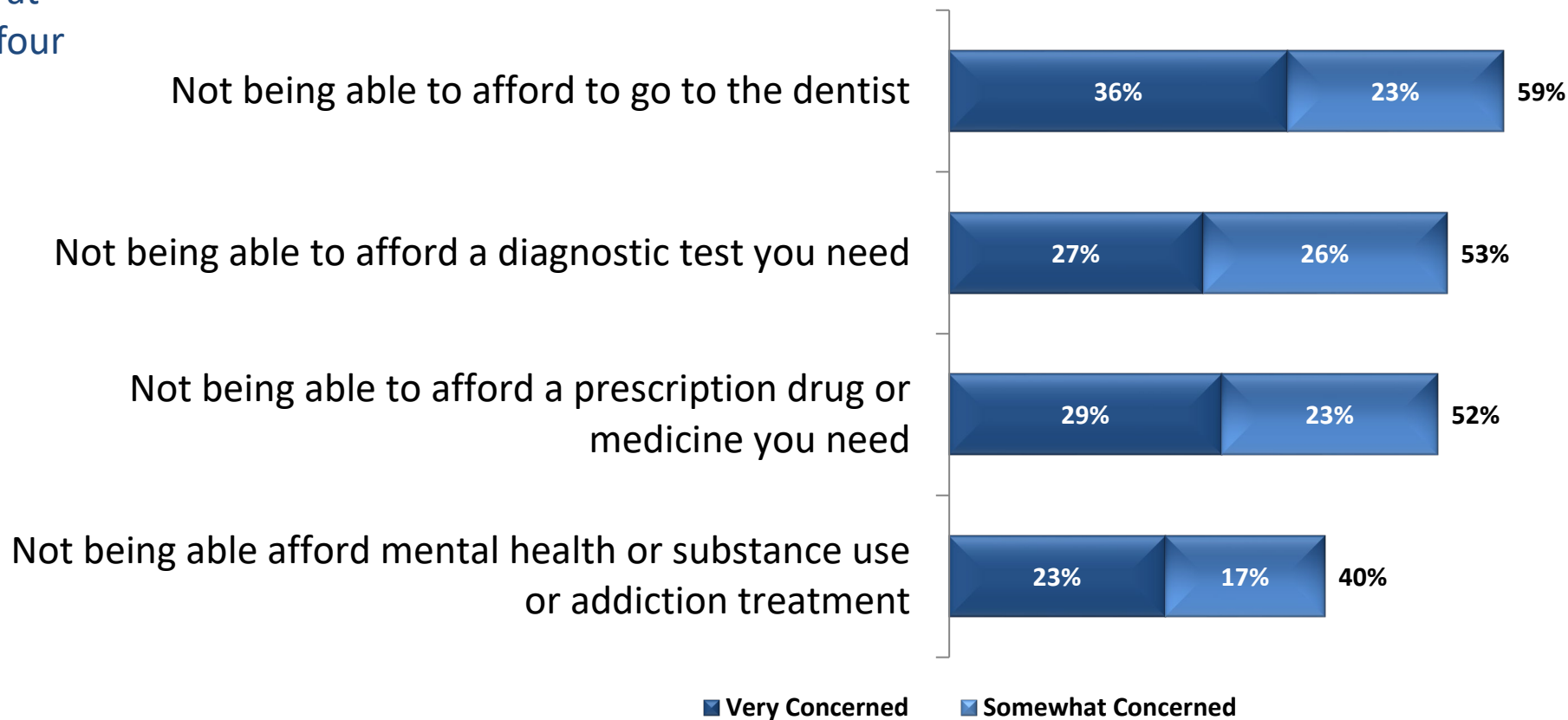
*In the past two years, have any of the following happened to you or someone in your immediate family?*



More than half of Mainers are concerned that costs will keep them from being able to go to the dentist, get a diagnostic test, or get the medicine they need. Four out of ten fear costs will keep them from accessing mental health treatment.

A total of **74%** of surveyed Mainers are concerned about at least one of these four issues.

### Concerns About Impact of Medical Expenses



(n=500)

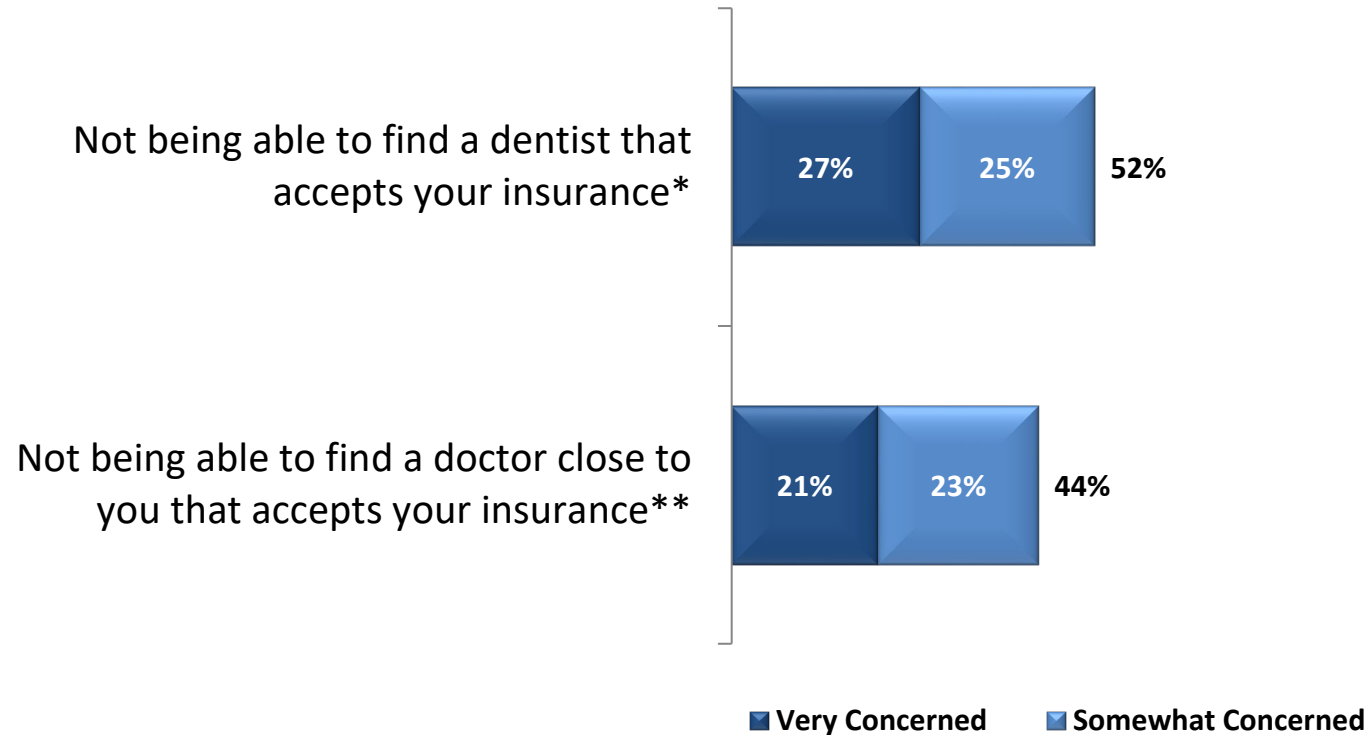
How concerned are you, personally, about the following?

Half of insured Mainers are concerned they will not be able to find a dentist that accepts their insurance. Four out of ten are concerned they will not be able to find a doctor that accepts their insurance.

Those who have MaineCare are more likely than those with private dental insurance to be concerned about finding a dentist that accepts their insurance (73% vs. 39%)

## Concerns About Impact of Medical Expenses

### Insurance Coverage Concerns



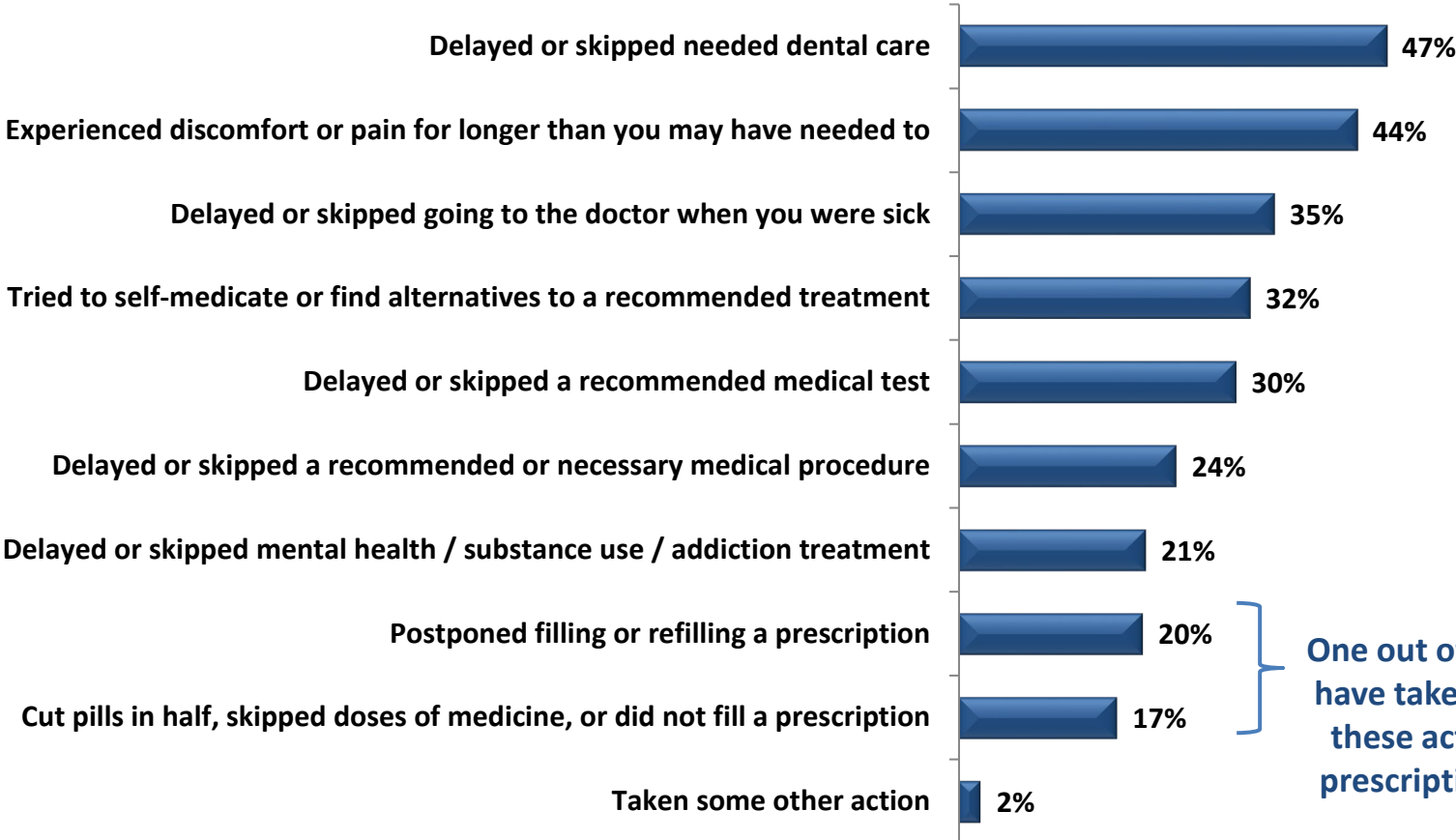
\* Among those with dental coverage or MaineCare (n=394)  
\*\* Among those who have health insurance (n=461)

How concerned are you, personally, about the following?

Many Mainers have delayed or skipped medical care due to high health care costs. More than 6 out of ten Mainers have taken at least one of the actions below in the past two years due to costs.

### Actions Taken Due to Medical Costs

(% who taken actions due to concerns about costs)



**A total of 63% of surveyed Mainers have taken at least one of these actions.**

**On average, Mainers took almost three of these actions in the past two years due to cost concerns.**

One out of four consumers have taken one or both of these actions related to prescription drugs (24%).

(n=500)

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

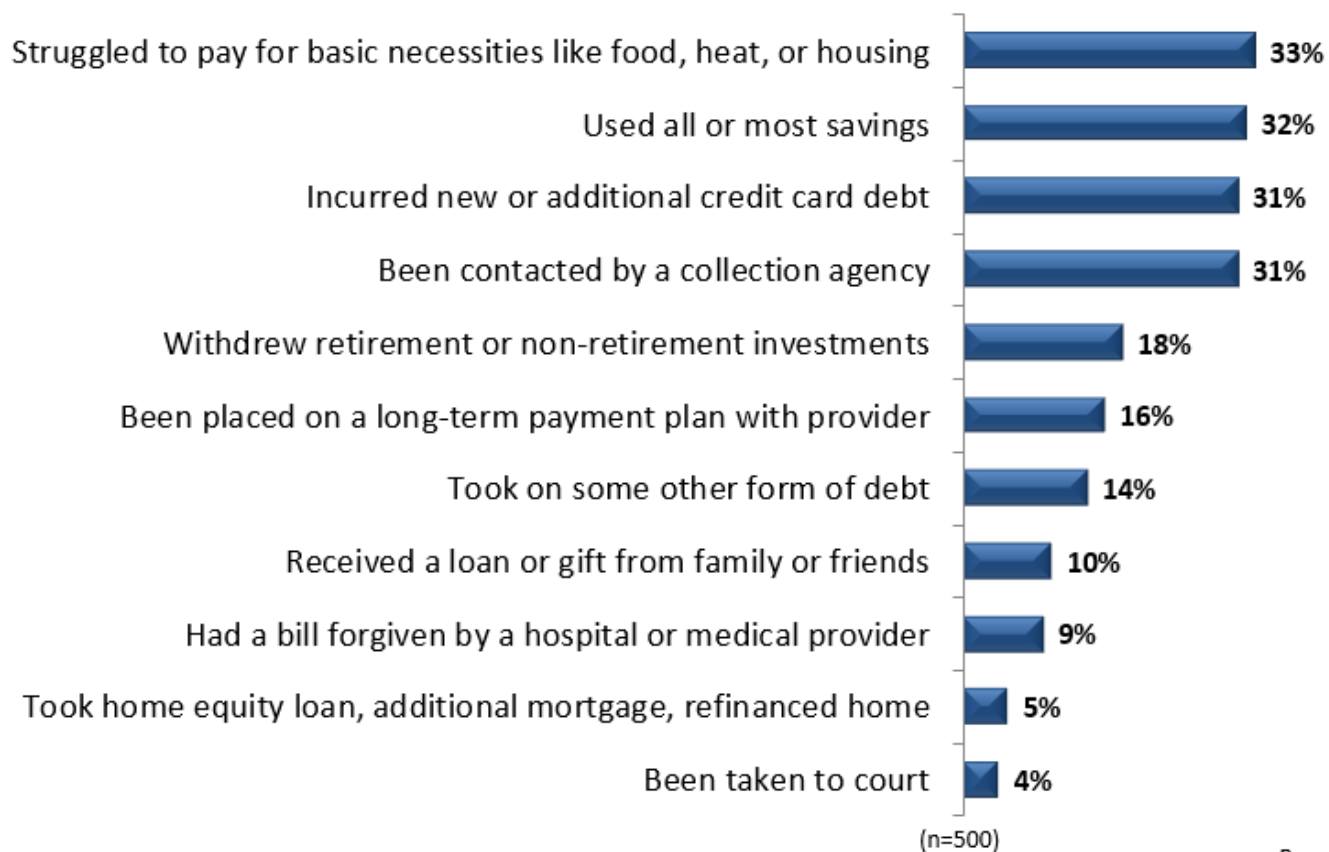
Six out of ten Maine families experienced at least one of the impacts below as a result of medical bills. Many struggled to pay for necessities, used savings, incurred credit card debt, or were contacted by a collection agency, most often due to a bill from a hospital.

**62% of Maine families** have experienced at least one of these impacts.

On average, Maine families have experienced **almost three** of these impacts.

### Financial Impacts of Medical Expenses

(% who have experienced impacts)



### Experienced as a Result of Hospital Bill

(% among those who experienced impact)



Base depends on the number of participants who experienced impact.

*In the last two years, have you or any member of your immediate family experienced the following as a result of any medical expenses? / Did you or any member of your immediate family experience the following as a result of a hospital bill, specifically?*

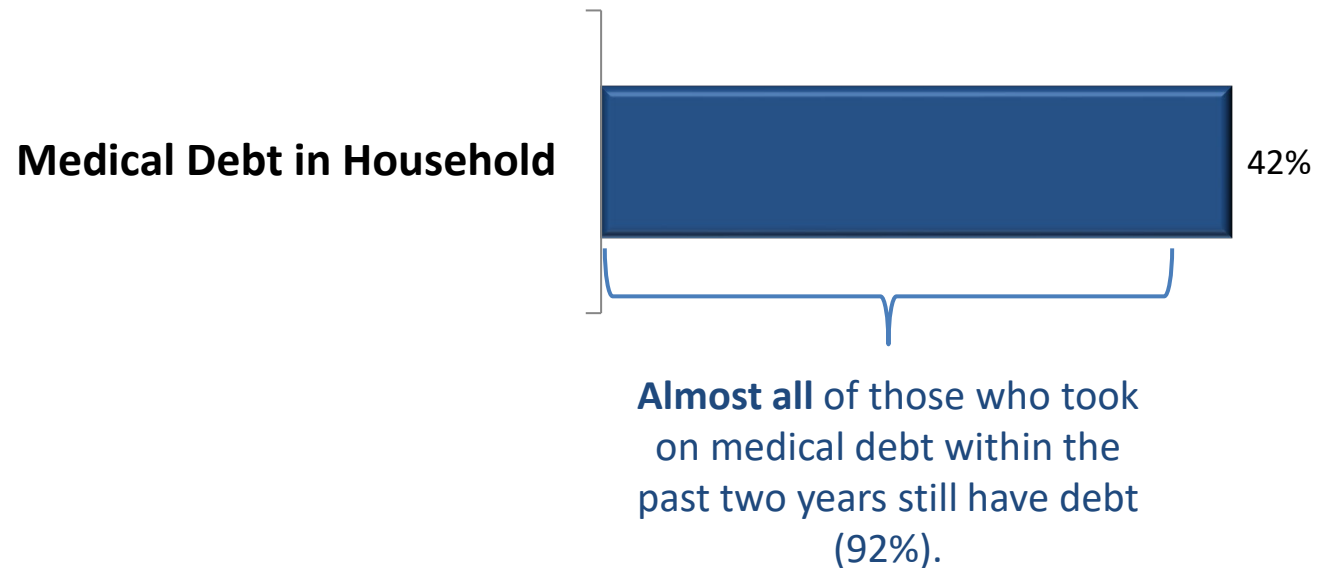
# Medical Debt in Maine



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# Almost half of Maine households have medical debt.

## Prevalence and Persistence of Medical Debt



(n=500)

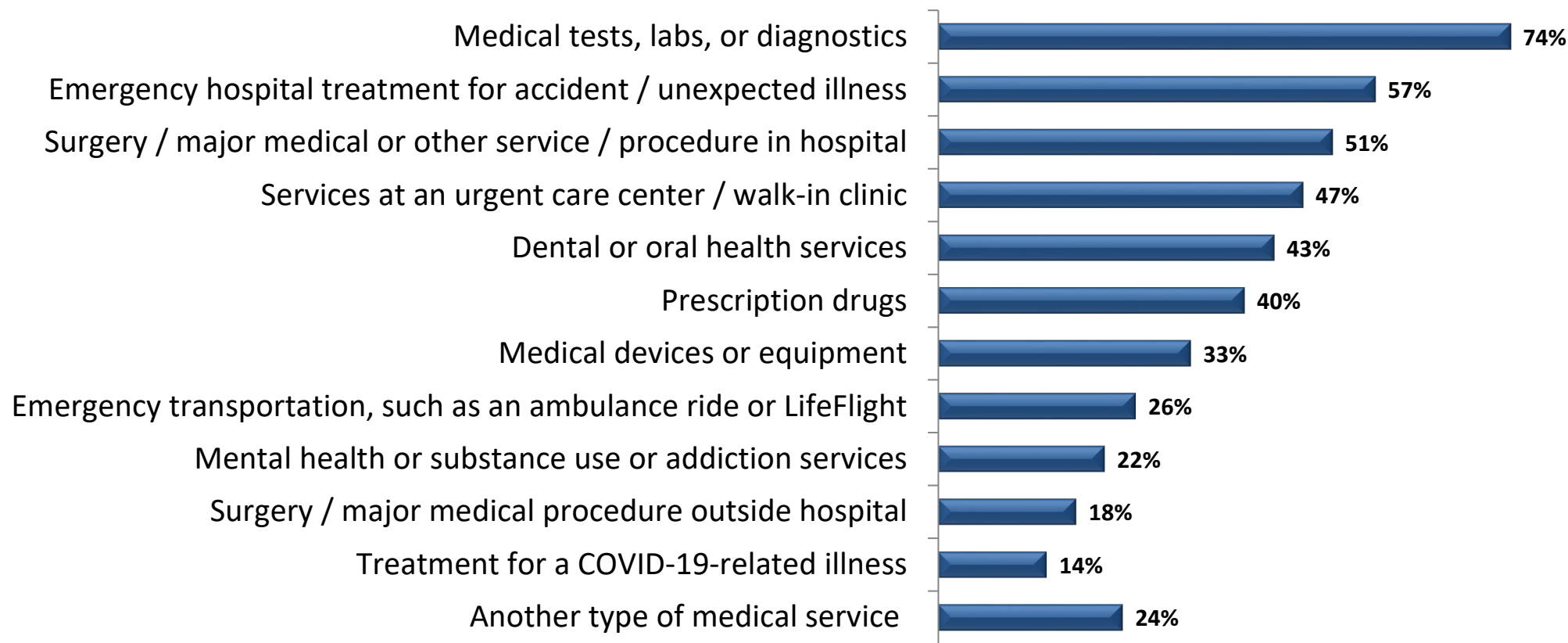
Three out of four Mainers with medical debt say diagnostics contributed to their debt.

More than half say emergency room treatment contributed to their debt.

Four out of ten say urgent care, dental care, surgery, or prescription drugs contributed to their debt.

## Contributors to Medical Debt

(% who say service type has contributed to debt)



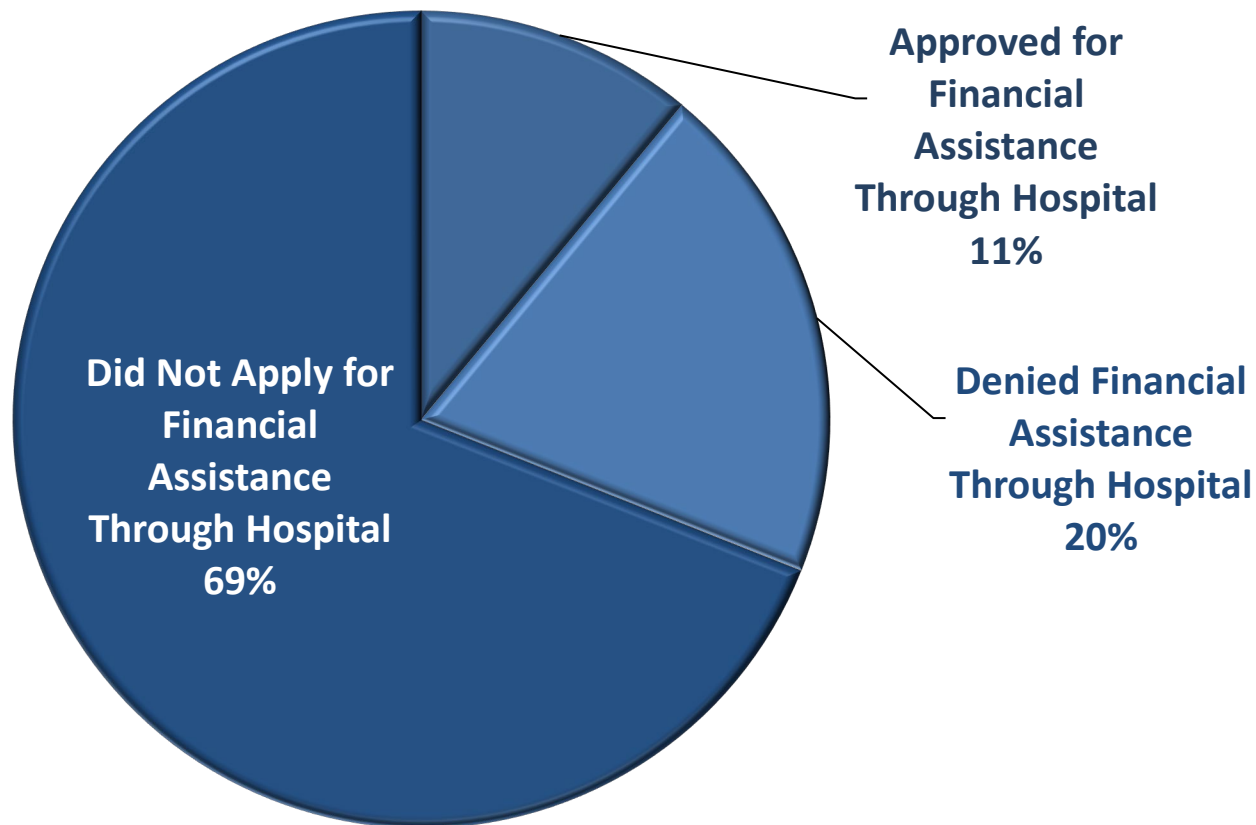
Among those who have had medical debt themselves or who have a family member with medical debt in the past 2 years (n=233)

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

Only one out of ten Maine families with hospital-based medical debt receive financial assistance through a hospital. Twice as many have been denied financial assistance through a hospital.

### Financial Assistance Through Hospitals

Roughly half of Mainers who have hospital-related medical debt are **not aware** that hospitals in Maine are required to provide medically-necessary care for free to Mainers who meet certain income guidelines (47%).



Among those who acquired medical debt or have a family member who acquired medical debt through a hospital in the past two years (n=178)



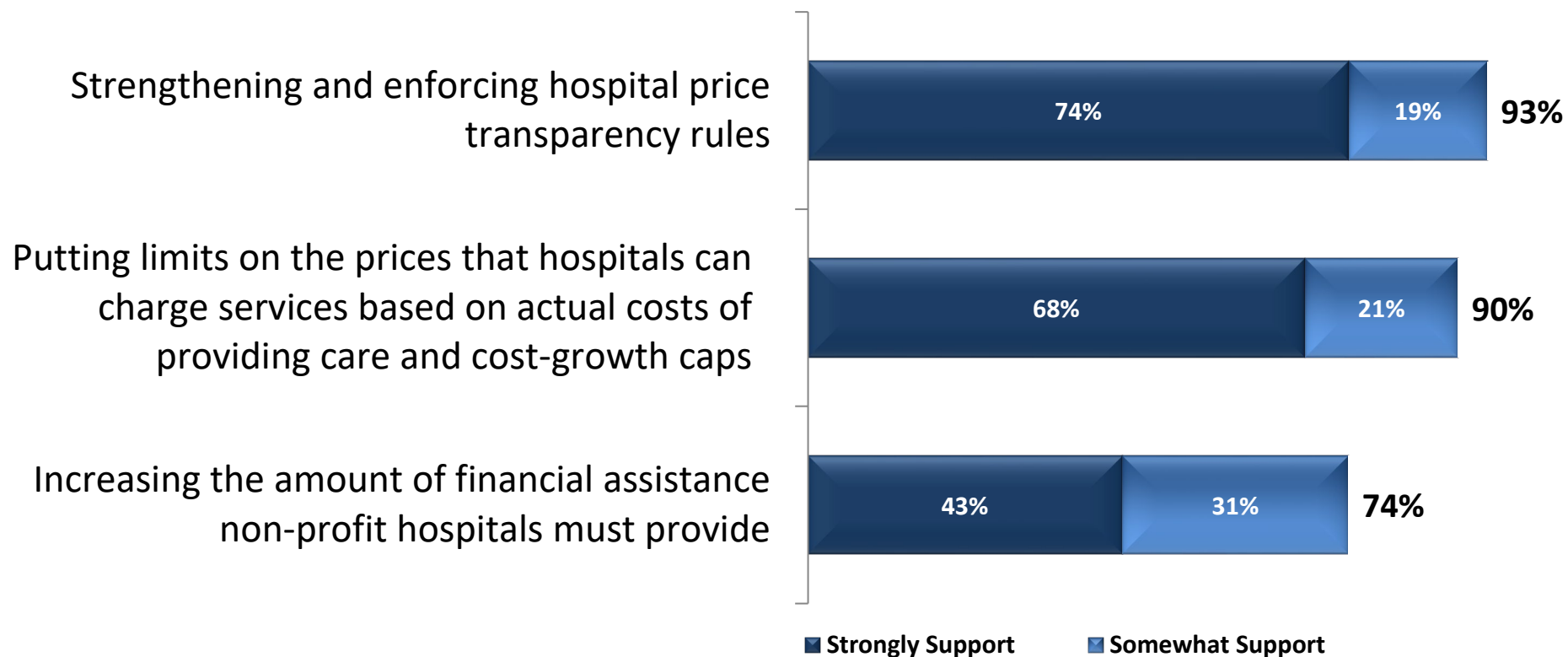
# Support for Proposals to Reduce Health Care Costs



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Strong majorities of Mainers support a variety of proposals that directly reduce the costs of health care. Nine out of ten support enforcing price transparency rules or limiting hospital charges. Three out of four support requiring hospitals to increase the amount of financial assistance they must provide.

### Support for Proposals to Improve Transparency or Reduce Hospital Costs



The full descriptions of the policy proposals shown to participants are listed on page 40.

(n=500)

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?

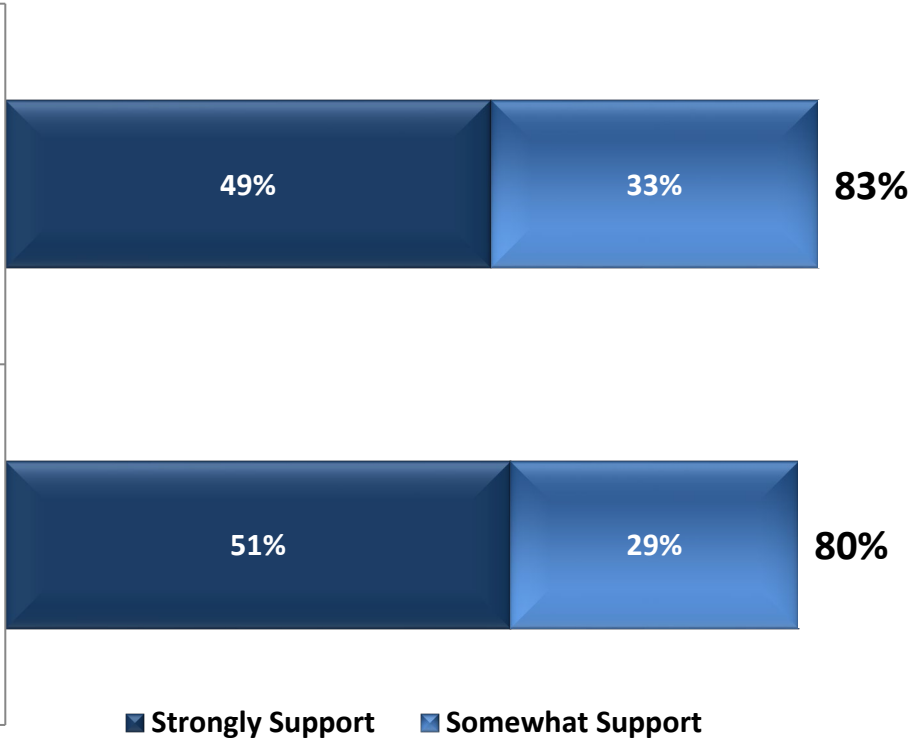
Strong majorities of Mainers – about eight out of ten –support a variety of programs designed to improve access to coverage or address health care costs, including continuing to provide access to a consumer assistance program and implementing an Office of Affordable Health Care.

### Support for Proposals to Improve Access to Coverage or Address Health Care Costs

Continuing to provide access to an independent, nonprofit Consumer Assistance Program that helps Mainers:

- Understand their health insurance options;
- Apply for and enroll in health coverage; and
- Navigate private health insurance issues, including helping people with appeals if they are denied coverage by an insurance company

Implementing an independent Office of Affordable Health Care in Maine to analyze cost trends and recommend ways to reduce costs of health care and prescription drugs



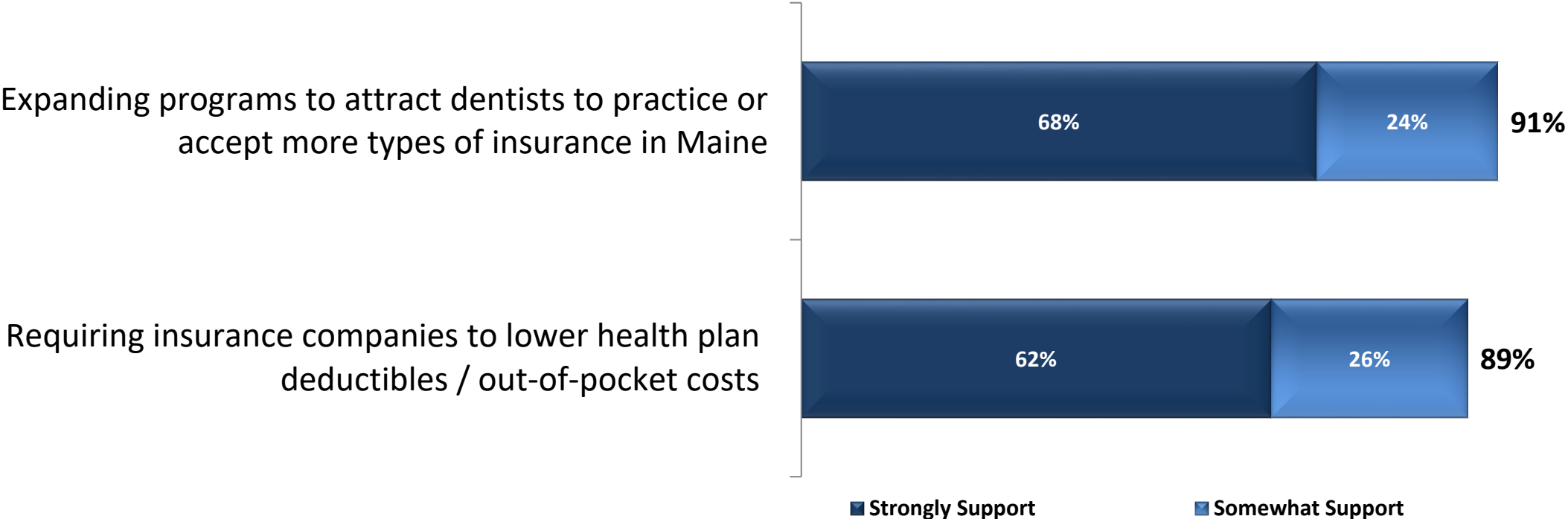
The full descriptions of the policy proposals shown to participants are listed on page 40.

(n=500)

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?

Nine out of ten Mainers support expanding programs to attract dentists to practice or accept more types of insurance in Maine and requiring health insurance companies to reduce out-of-pocket plan costs.

### Support for Policies to Improve Access or Reduce Health Care Costs



The full descriptions of the policy proposals shown to participants are listed on page 40.

(n=500)

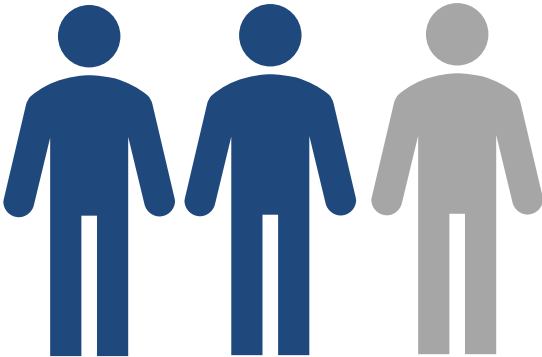
To what extent would you support or oppose the following policies that would be designed to improve access to health care or address prescription drug and health care costs?

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

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### Support for Policies to Reduce Health Care Costs

**More than two out of three** Mainers support ensuring all Mainers qualify for health coverage—regardless of immigration status (68%).



The full descriptions of the policy proposals shown to participants are listed on page 40.

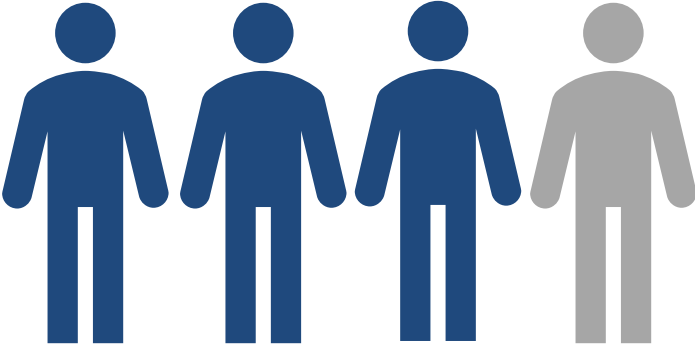
(n=500)

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

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### Support for Policies to Reduce Health Care Costs

**Three out of four** Mainers support allowing people to buy into 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 (78%).



The full descriptions of the policy proposals shown to participants are listed on page 40.

(n=500)

# Profile of Participating Mainers



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# Demographic Characteristics of Survey Respondents

Gender	
Male	48%
Female	51%
Some other way	1%

Congressional District	
CD1	50%
CD2	50%

Race/Ethnicity	
White or Caucasian	96%
Native American	2%
Hispanic or Latino	2%
African American	1%
Asian or Pacific Islander	1%
Middle Eastern	<0.5%
Some other race, ethnicity	<0.5%
Prefer not to say	1%

Age	
18 to 24	7%
25 to 34	16%
35 to 44	20%
45 to 54	18%
55 to 64	21%
65 to 74	13%
75 and older	4%
AVERAGE	48

Marital Status	
Married	45%
Single, never married	24%
Living with partner	12%
Divorced/separated	14%
Widowed	4%
Prefer not to say	1%

(n=500)



# Demographic Characteristics of Survey Respondents

Education	
High school graduate or less	38%
Some college, technical school	31%
College, tech. school graduate	22%
Graduate school	8%
Prefer not to say	1%

Employment Status	
Employed full-time	41%
Employed part-time	9%
Not employed, looking for work	6%
Retired	17%
Student	2%
Stay-at-home parent / caregiver	7%
Something else	5%
Unable to work due to medical, health, or other issues	13%

Household Income	
Less than \$25,000	25%
\$25,000 - \$49,999	25%
\$50,000 - \$74,999	20%
\$75,000 - \$99,999	13%
\$100,000 - \$149,999	9%
\$150,000 - \$199,999	2%
\$200,000 - \$249,999	1%
\$250,000 or more	1%
AVERAGE	\$61k
Prefer not to say	4%

Number of <u>Adults</u> Covered by Health Insurance Policy*	
0	--
1	47%
2	36%
3	10%
4+	4%
Not sure	3%

Number of <u>Children</u> Covered by Health Insurance Policy*	
0	71%
1	13%
2	7%
3	4%
4+	2%
Not sure	3%

(n=500)

\* Among those who have health insurance (n=461)

# Demographic Characteristics of Survey Respondents

Medical Procedures Accessed by Participants in Past 2 Years	
A check-up, annual physical, or other preventive-care visit	82%
Medical tests, labs, or diagnostics	77%
Prescription drugs	77%
Dental care	60%
Treatment for an ongoing or chronic health condition	48%
Emergency treatment for an accident or illness	31%
A surgery or a major medical procedure	25%
Treatment for a COVID-19-related illness	19%
Nursing care or long-term care services	3%
Another type of medical procedure	22%

Medical Procedures Accessed by Immediate Family Members of Participants in Past 2 Years	
A check-up, annual physical, or other preventive-care visit	54%
Prescription drugs	49%
Medical tests, labs, or diagnostics	48%
Dental care	47%
Treatment for an ongoing or chronic health condition	29%
Emergency treatment for an accident or illness	27%
A surgery or a major medical procedure	22%
Treatment for a COVID-19-related illness	21%
Nursing care or long-term care services	6%
Another type of medical procedure	16%

(n=500)