

ING STATE

MEDICAL BILL

ACCOUNT SUMMARY

\$ 600

Perceptions of Health Care Affordability and Hospital Facility Fees in Maine



*Topline Results From a Survey Conducted on
Behalf of U.S. of Care and Maine Consumers
for Affordable Health Care*

by

Digital
Research
inc **DRI**

Introduction

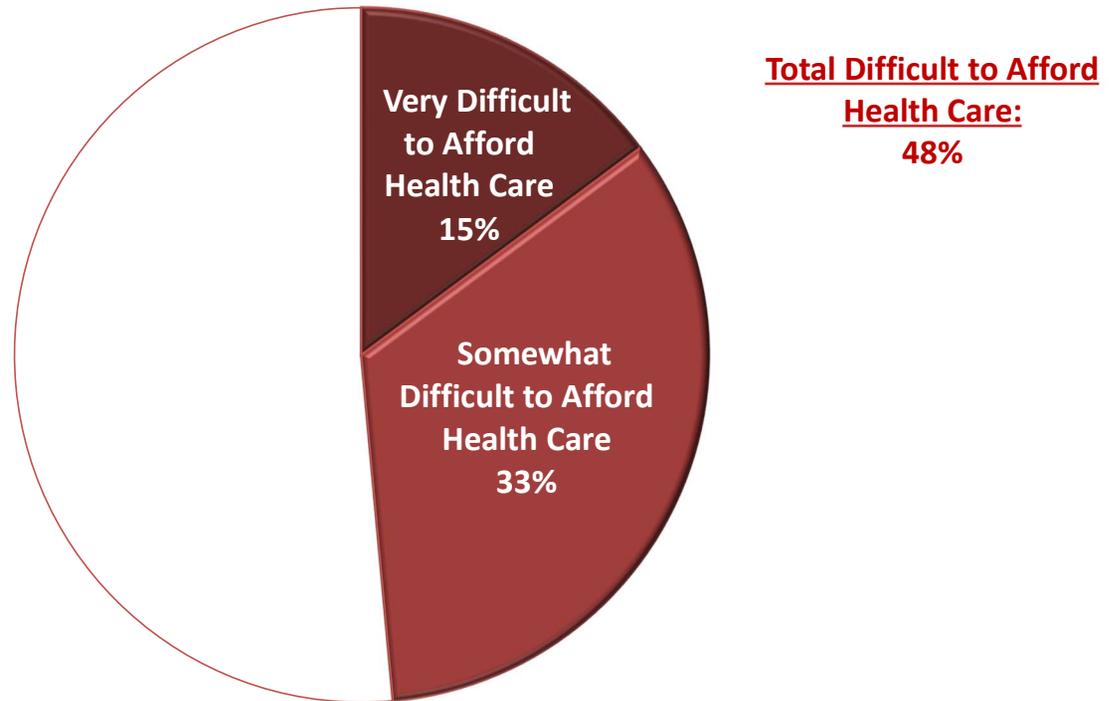
Background & Methodology

- This report presents the results of a survey conducted by Digital Research, Inc. on behalf of U.S. of Care and Maine Consumers for Affordable Health Care.
- The overall goals of the survey were to understand how voters in Maine feel about the affordability of health care generally and ascertain their views about hospital facility fees specifically.
- The survey was conducted online between January 22 and February 1, 2024.
 - The survey included a total of 505 registered voters in Maine.
 - With a total sample of 505 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 approximately 15 minutes.

Health Care Affordability and Medical Debt

Half of surveyed voters in Maine believe it is difficult to afford health care.

Affordability of Health Care

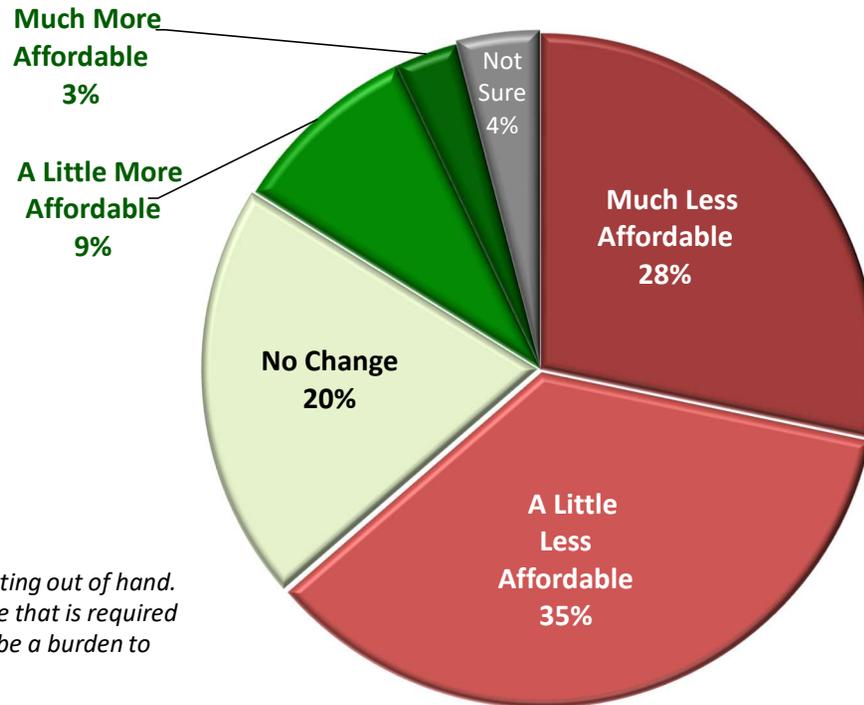


(n=505)

Two out of three voters who have health insurance through an employer believe that health care has become less affordable over the past five years. Many – three out of ten – feel health care has become *much less* affordable over that time.

Change in Affordability of Health Care Over Past 5 Years

(Among those who have health insurance through an employer)



Total Less Affordable:
63%

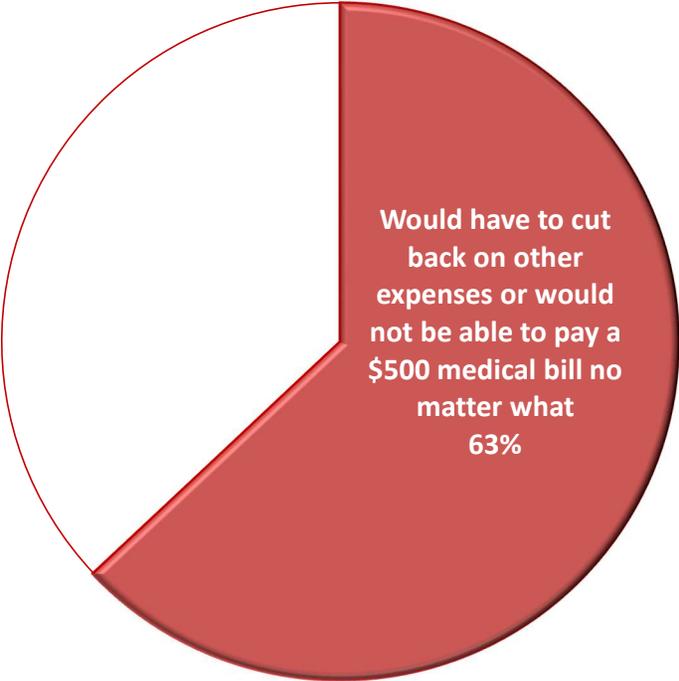
"The rising cost of...medical expenses is getting out of hand. Seeking routine care or getting medical care that is required for sickness or chronic disease shouldn't be a burden to someone's bank account."

Among those who have health insurance through an employer (n=165)

Overall, including the costs of health insurance, medical care, and prescription drugs, compared to five years ago, has health care become more or less affordable for your household?

Two out of three voters would have at least some difficulty paying a \$500 medical bill.

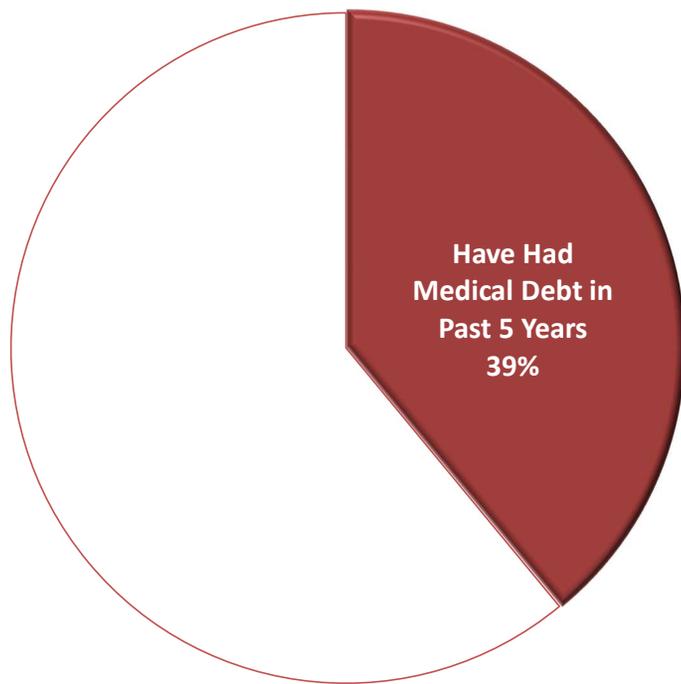
Ability to Pay an Unexpected Medical Bill of \$500 in 30 Days



(n=505)

Four out of ten Mainers have taken on medical debt within the past five years. Hospital-owned facilities are, by far, the most common source of medical debt, with almost six out of ten saying the largest share of their debt came from a hospital facility.

Medical Debt



Three out of four who have taken on medical debt in the past five years still have medical debt (73%).

Primary Source of Medical Debt

A hospital or hospital-owned facility	56%
---------------------------------------	-----

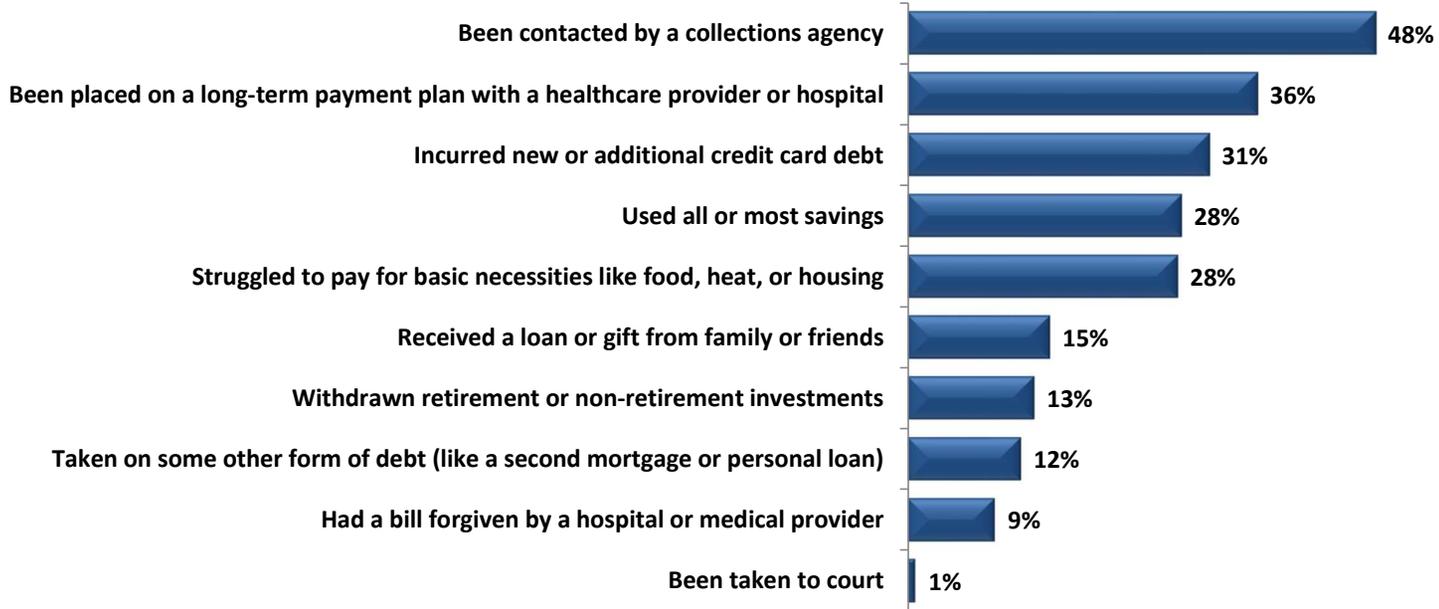
"Medical debt is one of the leading causes of bankruptcy for average citizens in the USA. No one should have to empty their savings account, and go to court, just so they can keep being alive. Even if it is for a simple headache, a hospital should be there to help."

(n=505)

Among those who have had medical debt in the past five years (n=196)

Half of Mainers with medical debt have been contacted by a collections agency because of that debt. Closer to three out of ten are on a long-term payment plan, have taken on credit card debt, used most or all of their savings, or have struggled to pay for basic necessities as a result of medical debt.

Challenges Resulting From Medical Debt



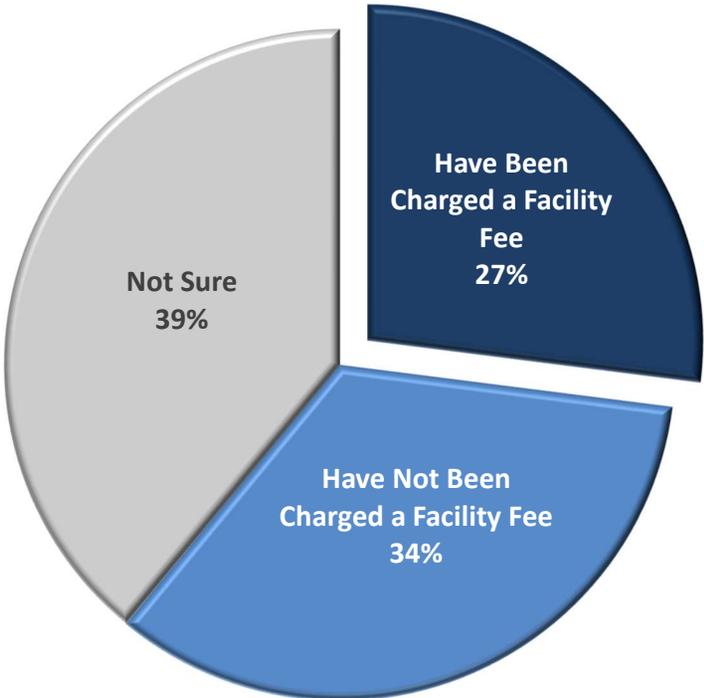
Almost nine out of ten Mainers who have medical debt have experienced at least one of these challenges (86%).

Among those who have had medical debt within the past five years (n=196)

Hospital Facility Fees

A total of one-quarter of surveyed Mainers say they have been charged a hospital facility fee.

Experience With Hospital Facility Fees



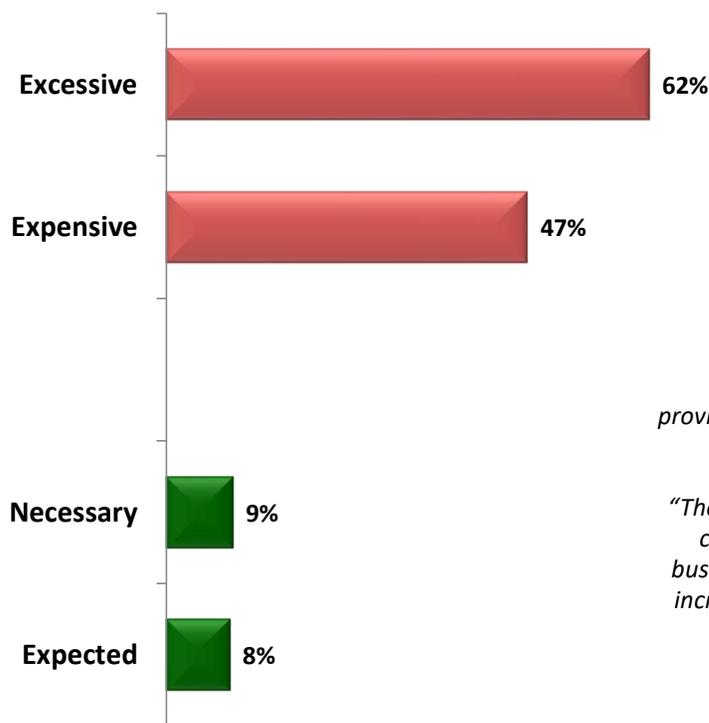
(n=505)

Six out of ten voters feel that hospital facility fees charged for health care not provided in a hospital are “excessive,” and half feel they are “expensive.”

Just one out of ten believe these fees can be described as “necessary” or “expected.”

Descriptors of Hospital Facility Fees

(Percentage who believe terms describe hospital facility fees)



“Hospital [facility] fees are so unfortunate. Medical providers...should do what they do. Charging additional fees for the purpose of making money is wrong.”

“The typical businesses that provide services or products don't charge a facility fee. I don't understand why health care businesses need to charge one. It appears to be a gimmick to increase profit without effectively managing overhead costs”

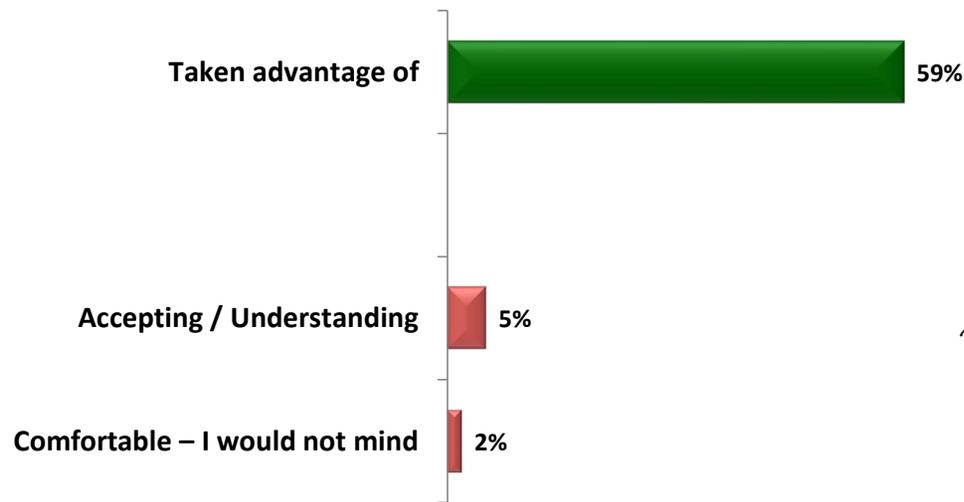
(n=505)

Which of the following words or phrases do you think describe hospital facility fees that are charged for health care services are not delivered in a hospital? (Please select all that apply.)

When asked how they would feel if they were charged a hospital facility fee for health care received outside of a hospital, six out of ten voters in Maine say they would feel “taken advantage of.” Only one out of twenty would be “accepting or understanding” if they were charged a hospital facility fee for care received outside of a hospital, and almost none would feel “comfortable.”

Feelings About Hospital Facility Fees Charged for Care Received Outside of a Hospital

(Percentage who say they would feel specified way if charged a hospital facility fee)



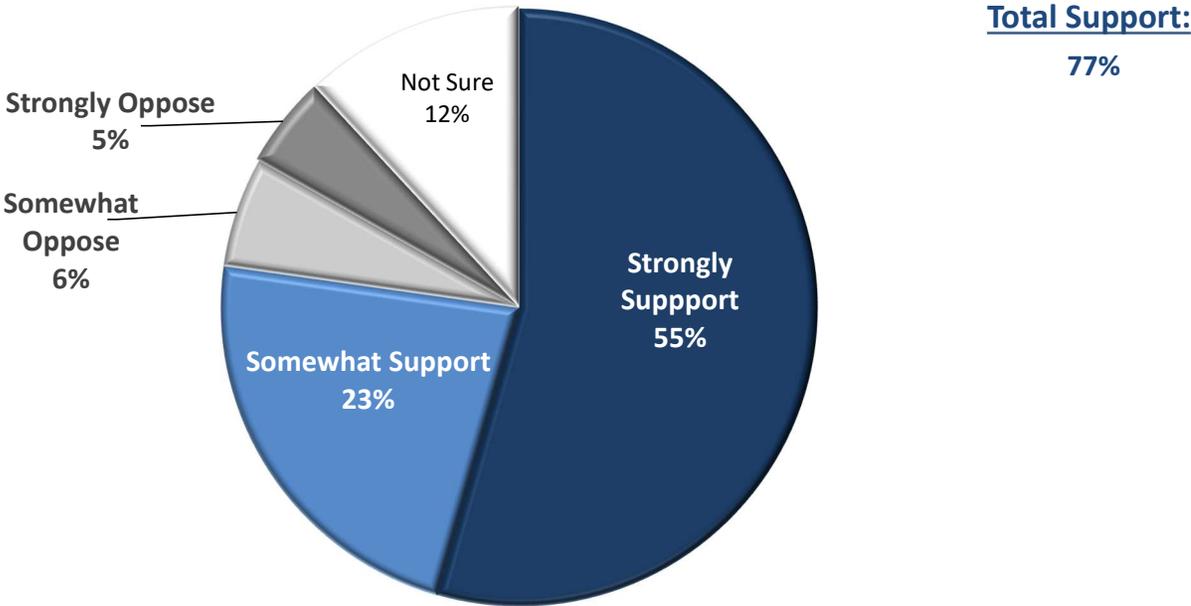
“[I’d feel] upset and stressed.”
“I’d feel irritated.”
“I’d be less likely to seek medical attention in the future.”
“I’d feel deceived – like my trust had been broken.”

(n=505)

Let’s say you received a bill that included a “hospital facility fee” for health care services you received outside a hospital. How do you think you would feel? (Please select all that apply.)

Almost eight out of ten would support a law in Maine that banned hospitals from charging facility fees for care received outside of a hospital.

Support for Banning Hospital Facility Fees for Care Received Outside of a Hospital



(n=505)

Nine out of ten voters would support laws that required medical providers to disclose their facility fees to patients or report the revenues they collect from those fees. Seven out of ten would *strongly* support those laws.

Support for Specific Policy Actions to Address Facility Fees



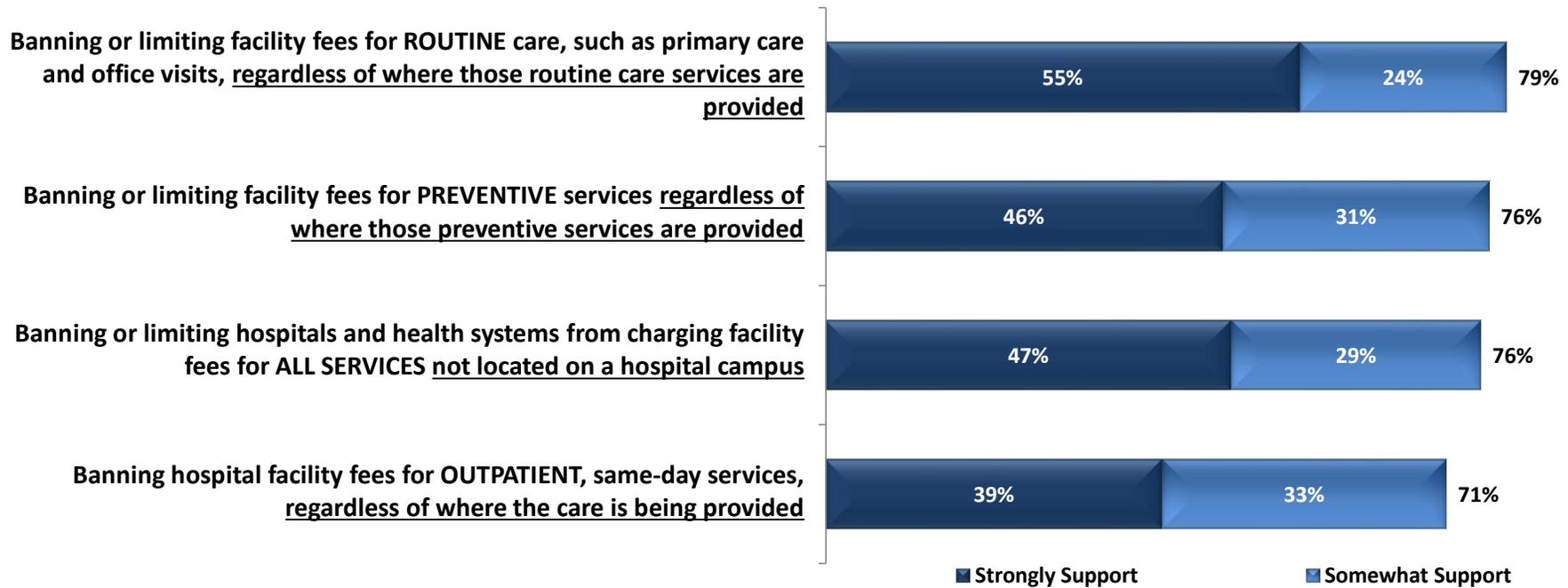
"I think hospitals are for-profit organizations and should be taxed like a business."

(n=505)

Below is a list of specific policy changes that have been proposed for hospital facility fees. For each, would you support or oppose lawmakers...?

Roughly eight out of ten voters would support restricting facility fees for routine care, preventive care, or all services not performed on a hospital campus.
 Seven out of ten voters would support banning facility fees everywhere for outpatient services.

Support for Specific Policy Actions to Address Facility Fees



(n=505)

Profile of Participating Mainers

Demographic Characteristics of Survey Respondents

Gender	
Male	48%
Female	50%
Some other way/Prefer not to say	1%

Ethnicity	
Hispanic origin or descent	2%

Employment Status	
Employed full-time	34%
Employed part-time	12%
Not employed, looking for work	7%
Unable to work due to medical, health, or other issues	9%
Retired	26%
Student	3%
Stay at home parent or caregiver	6%

Age	
18-34	24%
35-49	23%
50-64	25%
65+	28%
AVERAGE	50

Education	
High school graduate or less	39%
Some college, vocational degree, or an Associate's degree	31%
Bachelor's degree	18%
Post graduate work or advanced degree	12%

Race	
White or Caucasian	96%
Indigenous (American Indian or Alaska Native)	2%
Black or African American	1%
Asian	1%
Indigenous (Native Hawaiian or Other Pacific Islander)	1%
Prefer not to say	2%

Congressional District	
CD1	50%
CD2	50%

Political Party Affiliation	
Democrat	36%
Republican	28%
Unenrolled or enrolled in another party	37%

Demographic Characteristics of Survey Respondents

Insurance Coverage	
Employer-provided Coverage	33%
Medicare / Medicare Advantage	30%
MaineCare / Medicaid	30%
Insurance purchased directly from an insurer or CoverME.gov	5%
Another government program (like TRICARE)	2%
Don't have health insurance	7%
Something else	1%

Household Income	
Under \$20,000	16%
\$20,000 to \$34,999	15%
\$35,000 to \$49,999	15%
\$50,000 to \$74,999	21%
\$75,000 to \$99,999	12%
\$100,000 to \$149,999	12%
\$150,000 or more	6%

Number of <u>Adults</u> in Household	
1	21%
2	57%
3	13%
4	7%
5	2%
6	1%

Number of <u>Children</u> in Household	
0	72%
1	13%
2	9%
3	3%
4+	2%