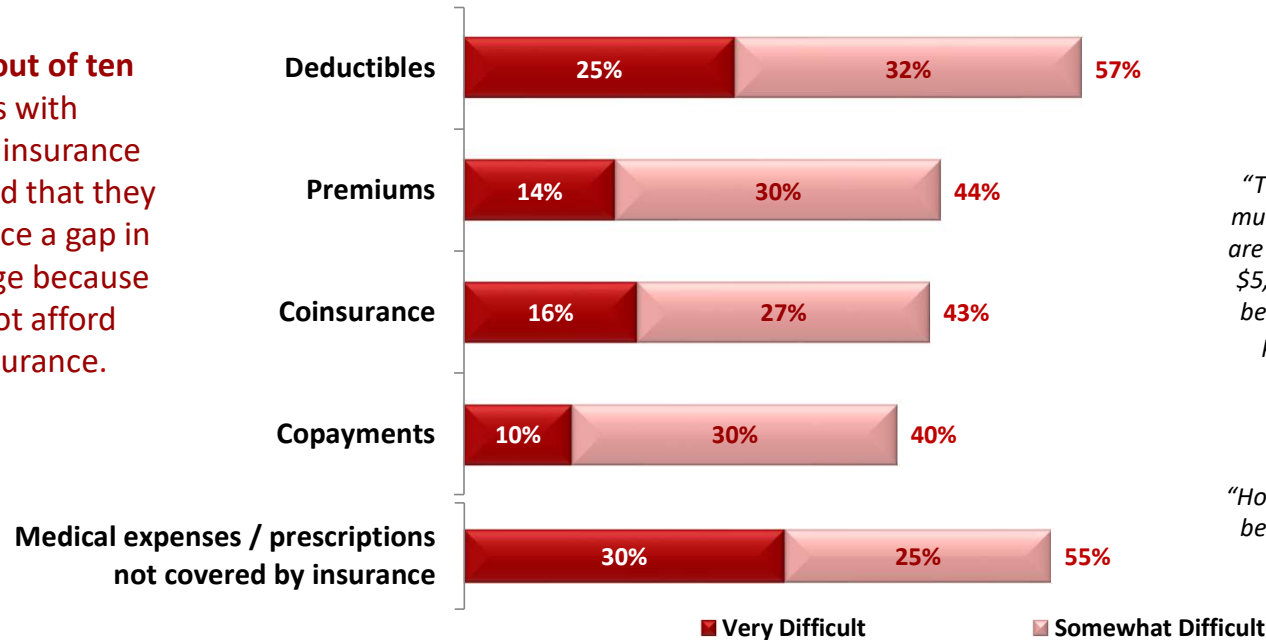


Almost six out of ten Mainers with commercial insurance are concerned they will lose their coverage because they cannot afford it. Four out of ten with commercial insurance experience difficulty affording their deductibles, coinsurance, copayments, or premiums. More than half with commercial insurance 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?