

Examining Voters' Views Towards Health Care in Maine

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

by

Digital
Research
inc **DRI**

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**Consumers for
Affordable
Health Care**

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Introduction



Background & Methodology

- 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 whether the cost of health care and health insurance impact access to treatments in Maine.
 - Many questions in this survey were asked in a similar survey of voters conducted in December of 2022.
- The survey included a total of 500 registered voters in the state.
 - The survey was conducted online in December of 2024 and January of 2025.
 - 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 reflect the overall demographics of the state's population.
 - The average participant completed the survey in approximately 15 minutes.

Voters' Views Towards Health Care and Health Care Affordability in Maine



Highlights

Almost half of Maine households have incurred medical debt within the past two years. The large majority of them – two out of three – were covered by insurance when they took on that debt.

Half of Maine families report their credit scores have been negatively impacted by medical debt. Most say their ability to obtain a loan or employment has been negatively impacted as a result.

Two out of three families have experienced financial impacts as a result of medical bills. Most struggle to pay for basic necessities including food, housing or heat and report being sent to and contacted by a collections agency.

Half of Maine families report having a higher-than-expected copayment for a prescription drug. One out of three say they had postponed filling or refilling a prescription, split pills in half, skipped doses of medicine or did not fill a prescription due to costs. 48% of households with medical debt say a prescription contributed to that debt.

Nearly half of those surveyed reported experiencing pain or discomfort longer than they may have needed to due to medical costs.

Half of Mainers with commercial insurance have experienced difficulty affording their deductibles, and nearly just as many struggle to pay their coinsurance, premiums, or copayments. More than a quarter of Mainers who have commercial insurance have had a claim denied.

In their own words:

Surveyed voters in Maine feel strongly that healthcare in the state is expensive and difficult to access. Many voters feel burdened and overwhelmed by medical costs – even with insurance, citing high deductibles, copays, and prescription expenses.

Although a few voters feel satisfied with their coverage, most believe that healthcare in Maine is unaffordable and in need of reform.

MaineCare and Medicare are frequently mentioned as helpful resources, though some note that coverage through those programs often entails long wait times and limited provider acceptance.

Participant Quotes

“Health care in Maine is expensive, even if you’re insured.”

“I am overwhelmed. We overpay and are under-covered.”

“Getting health care in Maine is hard work, expensive, and inconvenient.”

“It could really cost you if you don’t think carefully about your options.”

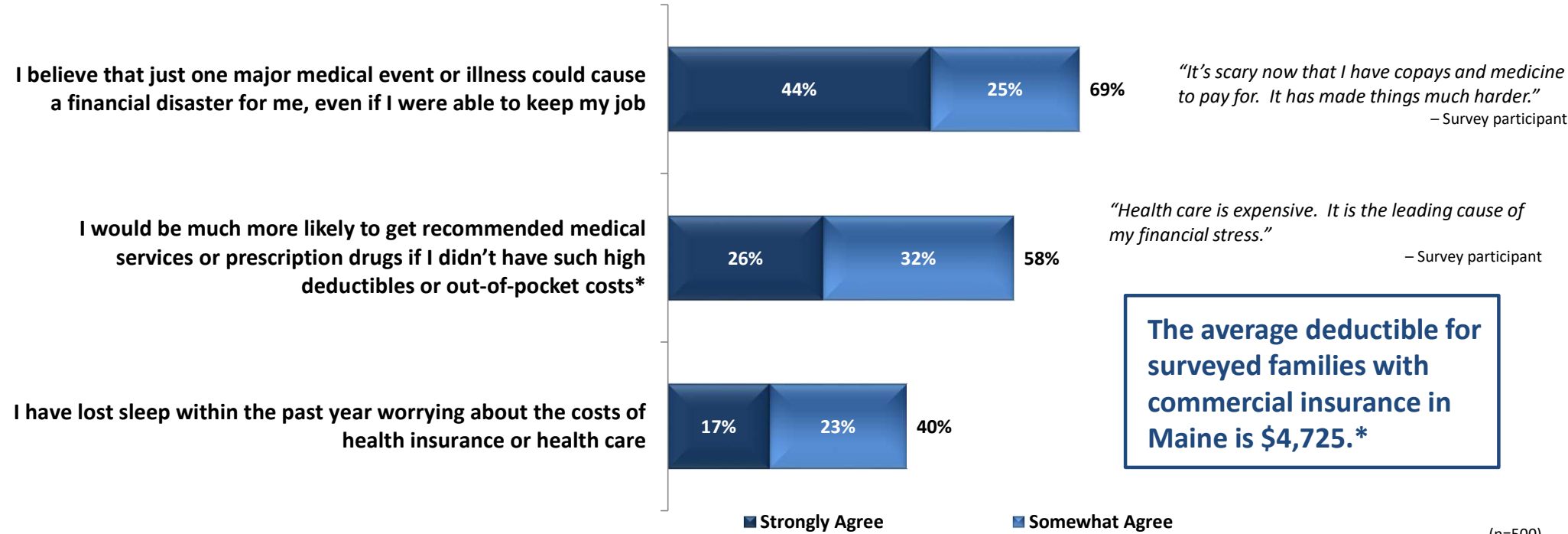
“It’s overpriced, so it’s stressful to be sick.”

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

Seven out of ten voters believe that a major medical event would be financial disaster for them, and four out of ten have lost sleep worrying about medical costs.

Almost six out of ten with commercial insurance say they would be more likely to get medical services if the out-of-pocket costs were lower.

Concern About Medical Expenses



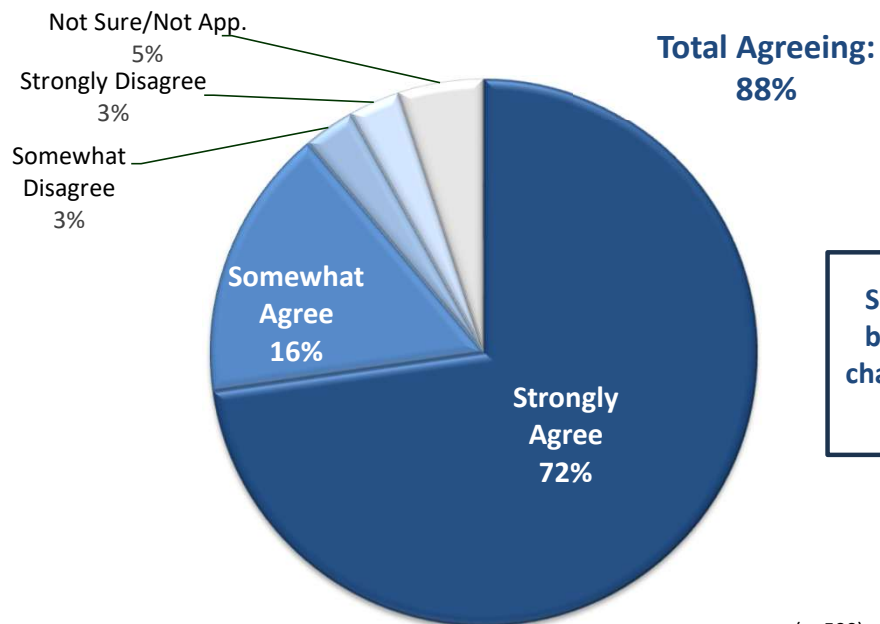
(n=500)

* Among those who have commercial health insurance (n=187)

Nearly all Mainers agree that patients should receive clear and transparent prices for medical services, with fully seven out of ten *strongly* agreeing that pricing for medical services should be transparent. At the same time, seven out of ten insured Mainers say they are often unsure how much they will have to pay for their medical care. An additional seven out of ten believe hospitals in Maine charge more than they need to.

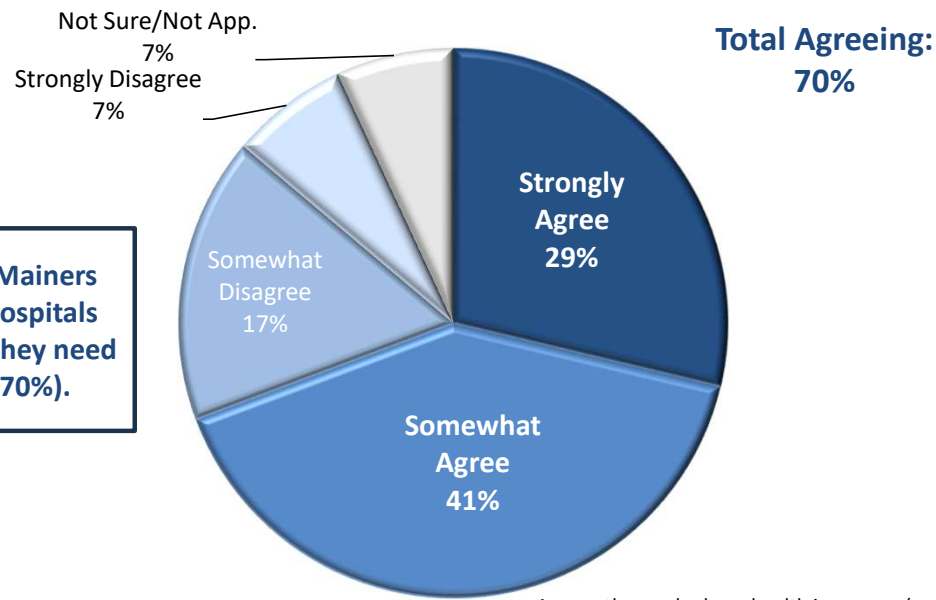
Views Towards Clarity of Health Care Costs

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=443)

Seven out of ten Mainers believe Maine's hospitals charge more than they need to for services (70%).

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

Medical Debt in Maine



Almost half of all households in Maine have incurred medical debt within the past two years. Two out of three – were covered by insurance when they took on that debt.

Prevalence and Persistence of Medical Debt

Medical Debt in Household
(taken on within past 2 years)



Two out of three families with medical debt were covered by insurance when they took on that debt (68%).*

Almost all of those who took on medical debt within the past two years still have that debt (95%).*

“I pay for healthcare by medical insurance and out-of-pocket. I owe quite a lot in medical bills.”

– Survey participant

“Growing up with a parent with a terminal illness, I watched as everything my parents worked for their entire lives was stripped away to pay medical bills. The most disgusting aspect of our culture is monetized health care.”

– Survey participant

(n=500)

* Among those who have medical debt (n=262)

In the past two years, have you or anyone in your immediate family taken on debt or received bills you couldn’t pay from a medical health care service, procedure, tests, medical device, or prescription drugs? / Do you currently have any medical debt? / Were you covered by a health insurance policy when you took on your medical debt?

One out of four Maine families with medical debt owe \$5,000 or more. Not surprisingly, many say it will take some time to pay off their medical debt – half of Mainers with medical debt expect to spend at least five years paying off their current medical balance.

Prevalence and Persistence of Medical Debt

Amount of Medical Debt	
\$1 - \$499	7%
\$500 - \$999	10%
\$1,000 - \$2,499	26%
\$2,500 - \$4,999	18%
\$5,000 - \$9,999	16%
\$10,000 or more	12%
Not sure	6%
Prefer not to say	4%
Average	\$4,400

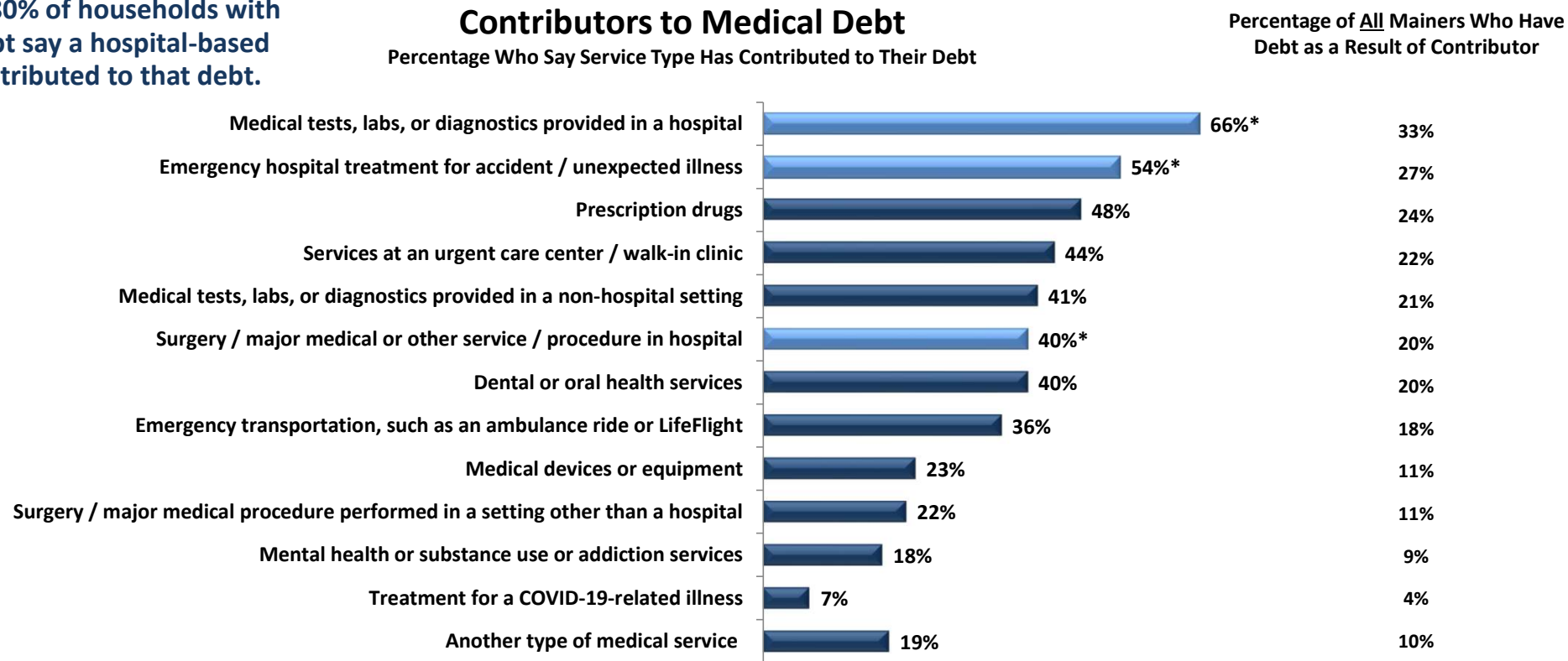
Half of those with medical debt believe it will take five years or more to pay off that debt (49%).*

* Among those who have medical debt (n=262)

Hospitals are a common source of medical debt.

Two out of three Mainers who have medical debt say hospital diagnostics contributed to their debt. About half report hospital emergency treatment contributed to their debt.

*** A total of 80% of households with medical debt say a hospital-based service contributed to that debt.**



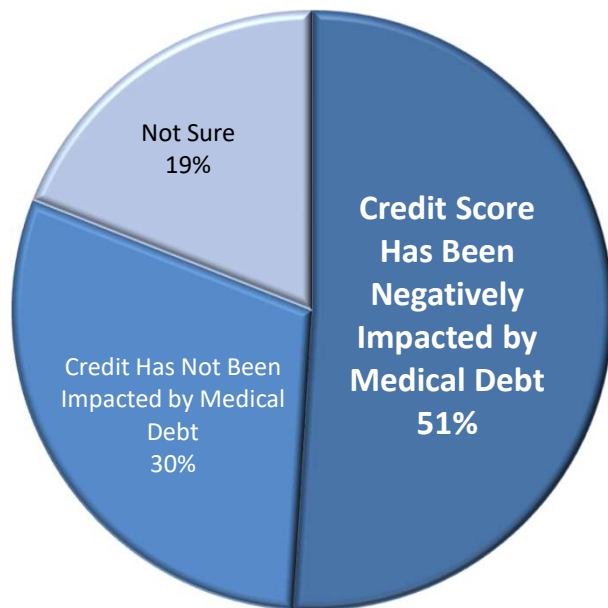
Among those who have had medical debt themselves or who have a family member who took on medical debt in the past two years (n=262)

(n=500)

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

Half of Mainers who have medical debt say that debt has impacted their credit rating. Among those, almost two out of three say that their reduced credit score has negatively impacted their ability to find jobs or receive loans.

Impact of Medical Debt



Six out of ten Mainers whose credit rating has been impacted by medical debt say their ability to obtain loans or employment has been negatively impacted (63%)

A large majority of Mainers with medical debt are worried about how that debt may affect their overall financial situation (82%).

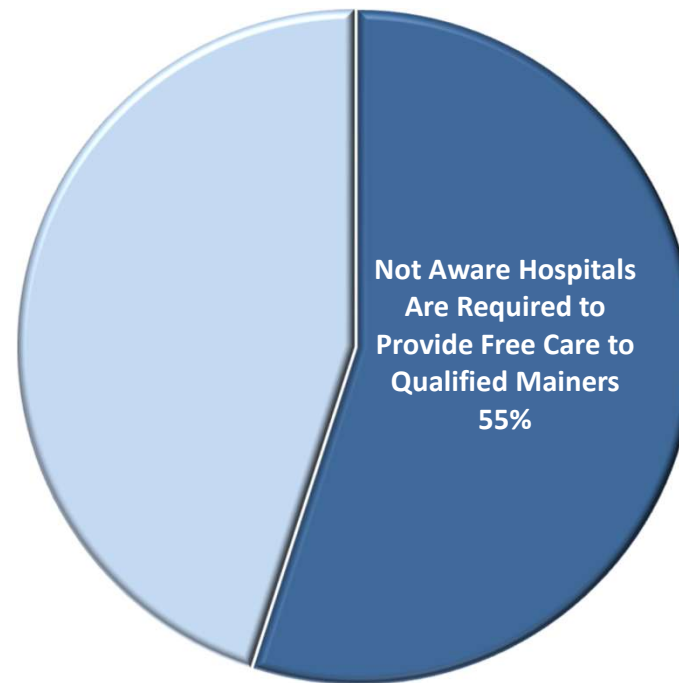
Among those with medical debt (n=262)

Among those who believe their credit rating has been negatively impacted by medical debt (n=141)

Do you believe [your / your family member's] credit score or rating has been negatively affected by medical debt within the past two years? / Has the impact of medical debt on [your / your family member's] credit rating directly impacted the ability to purchase or qualify for housing, receive other loans, or gain employment?

About half of Mainers who have taken on debt due to a hospital bill in the past two years were not aware that Maine hospitals are required to provide medically-necessary care for free to Mainers who meet certain income guidelines.

Awareness of Financial Assistance Available Through Hospitals

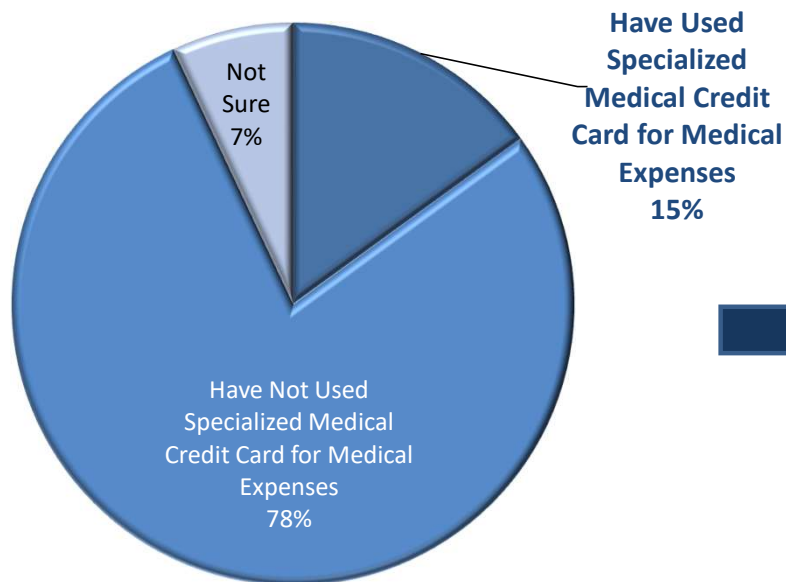


"Not aware" includes 11% who responded "Not sure."

Among those who acquired medical debt or have a family member who acquired medical debt through a hospital in the past two years (n=190)

Nearly one in five Maine families have used a medical credit card to pay for medical services within the past two years. Among those, one-quarter paid for hospital-based services that way. Half report paying interest on their medical credit card.

Usage of Specialized Medical Credit Cards in Past 2 Years



Types of Care Put on Specialized Medical Credit Cards

Dental services or procedures	48%
Medical services or procedures provided outside of a hospital	31%
Medical services or procedures provided at a hospital	24%
Some other service or procedure	29%

Half of those who have used a specialized medical credit card within the past two years are currently paying interest on that balance (51%).

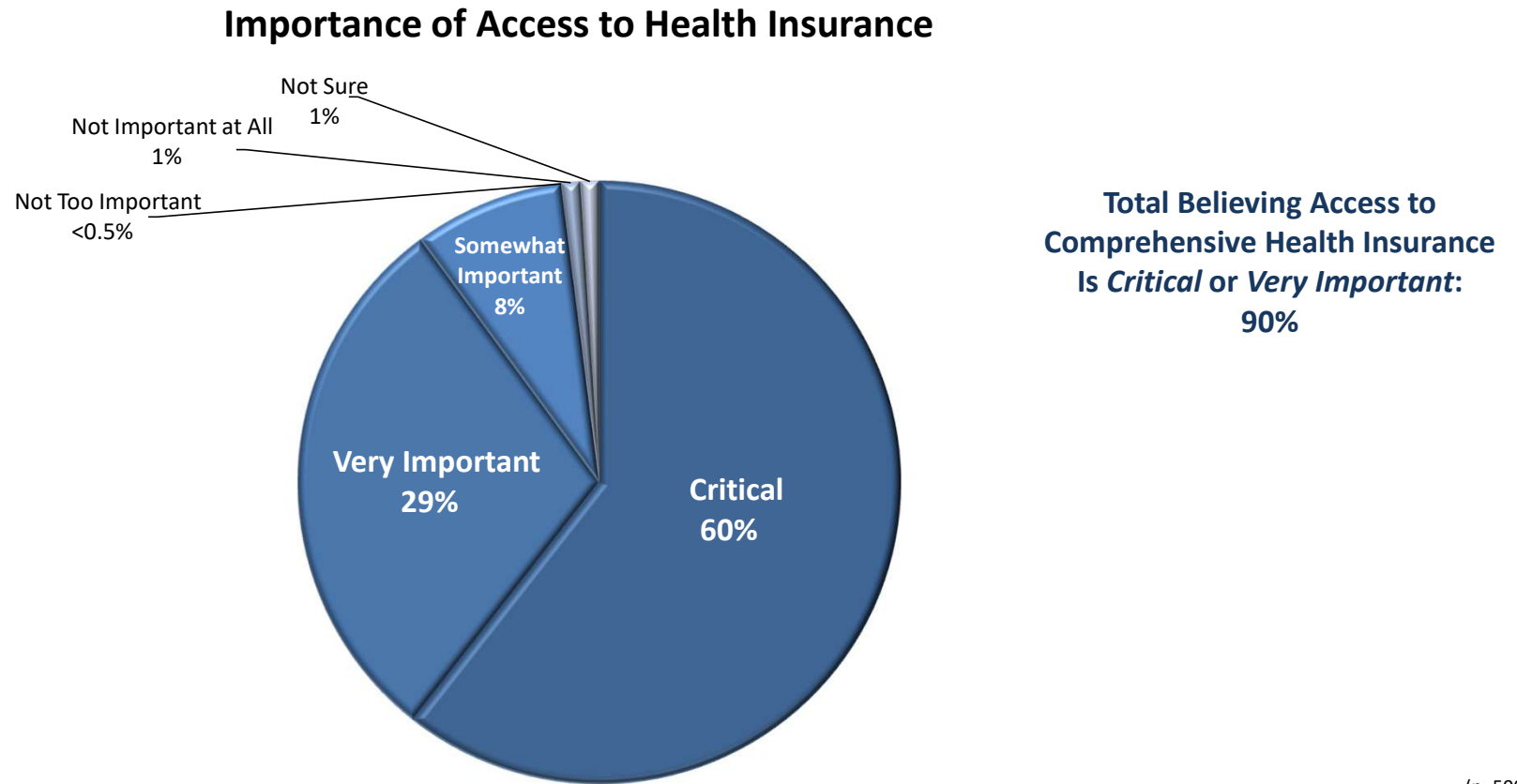
(n=500)

Among those who have used a medical credit card for medical services in the past two years (n=71)

Views Towards Health Insurance



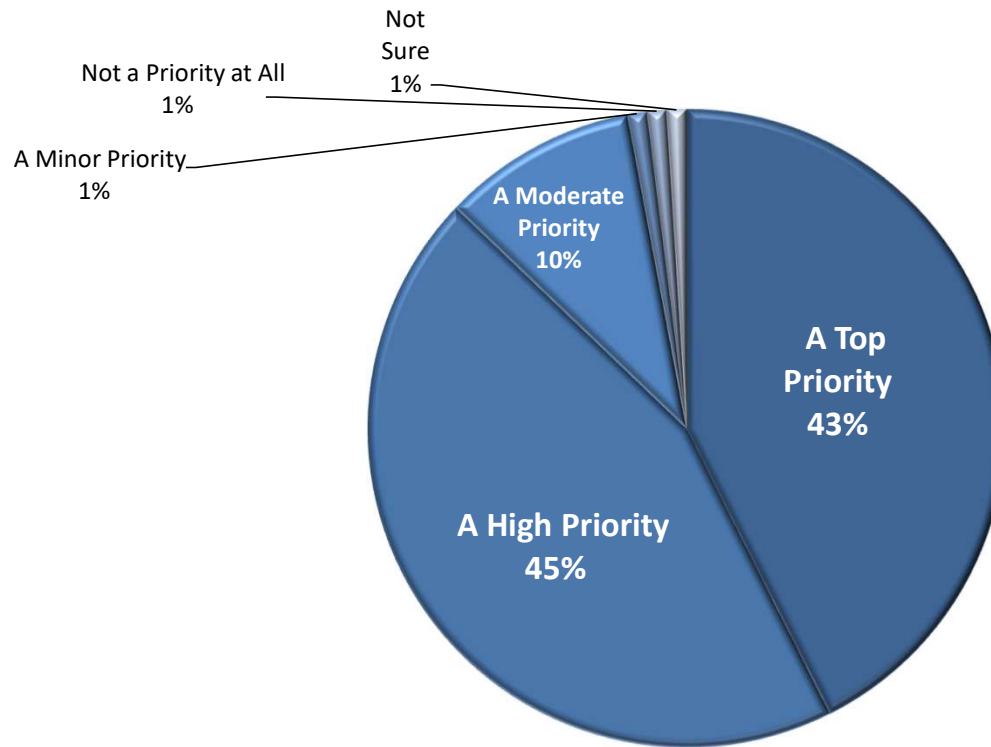
Nearly all surveyed voters in Maine believe it is highly important that everyone in the state has access to comprehensive, affordable health insurance, with six out of ten believing that is *critical*.



(n=500)

Roughly nine out of ten voters believe providing affordable, comprehensive health insurance for every Mainer should be a priority for Maine’s policymakers. Four out of ten believe that should be a *top* priority for the state’s lawmakers.

Importance of Legislative Work to Ensure Access to Affordable Health Insurance



Total Believing Affordable Health Care Should Be a Legislative Priority: 87%

“It’s ridiculous that many Mainers go without necessary medical care because they can’t afford health insurance.”
– Survey participant

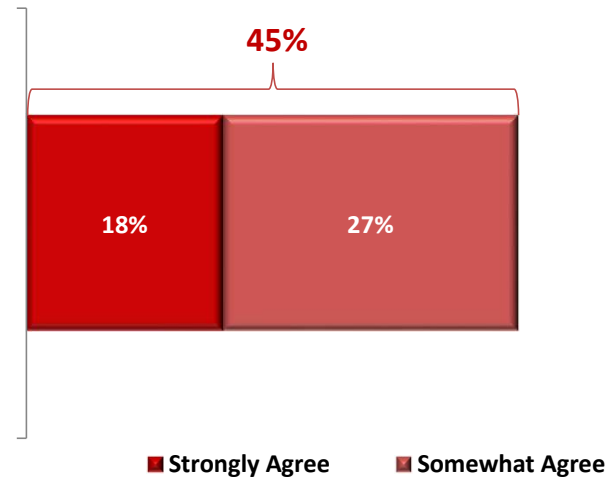
(n=500)

How much of a priority should it be for Maine policymakers to work to ensure that every Mainer has access to some form of affordable comprehensive health insurance?

Almost half of Mainers with commercial coverage found it difficult to find an affordable plan that met their needs the last time they were shopping for coverage.

Experiences Enrolling in Health Insurance

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

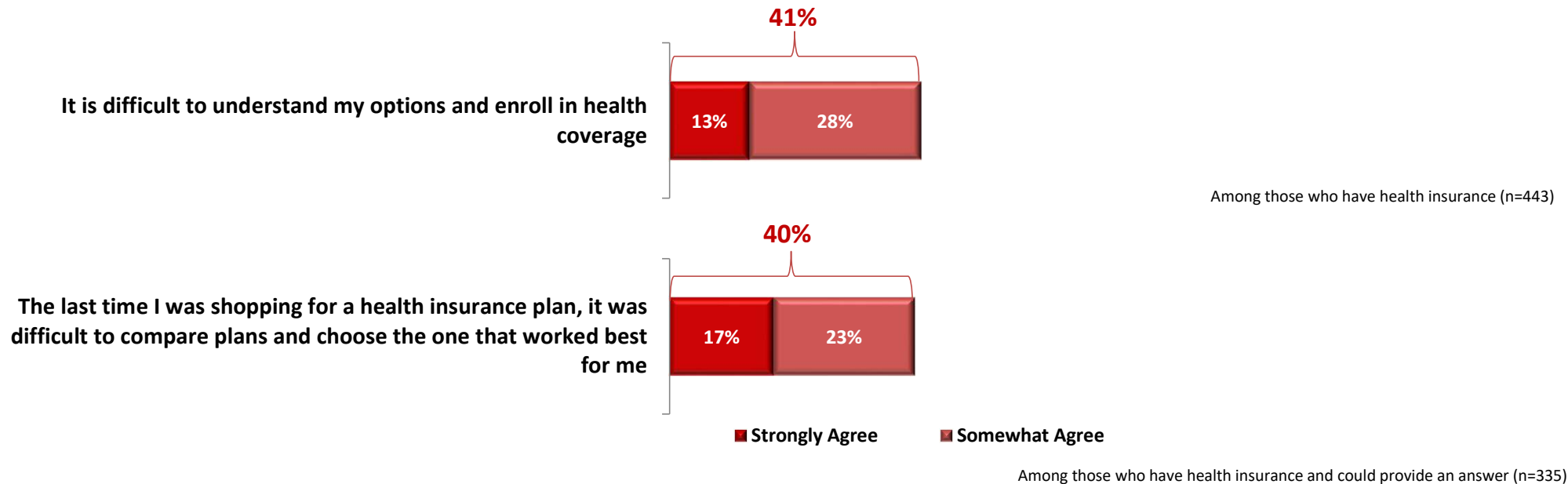


Among those who have commercial health insurance and who provided an answer (n=147)

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

Four out of ten Mainers with health insurance found it difficult to understand or enroll in health coverage.

Experiences Enrolling in Health Insurance

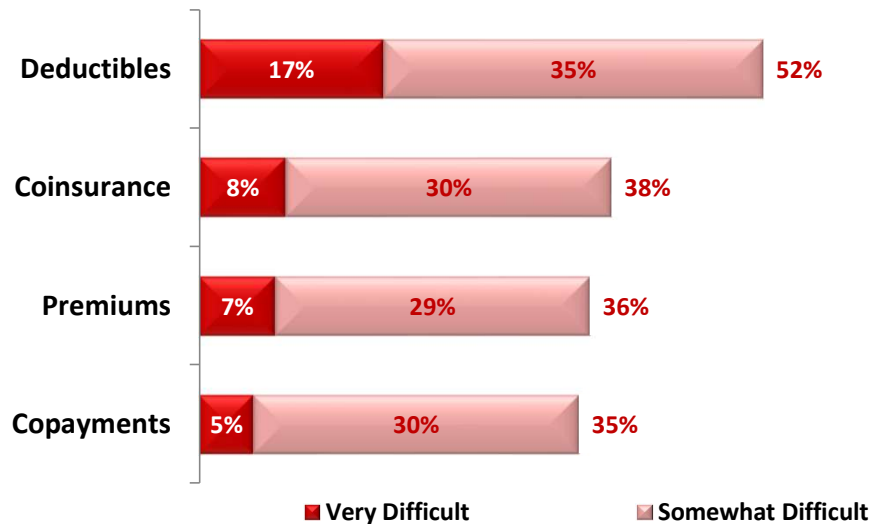


Six out of ten Mainers overall admit that they have a hard time understanding some health insurance terminology (58%).

Half of Mainers with commercial insurance are concerned they will lose their coverage because they cannot afford it.

Half of those with commercial insurance have recently experienced difficulty affording their deductibles, and almost four out of ten struggle to pay for coinsurance, premiums, or copayments.

Difficulty Paying for Commercial Health Insurance



Half of Mainers with commercial insurance are concerned that they will experience a gap in their coverage because they cannot afford health insurance (45%).

"It's expensive to have copays, but even more expensive without."
– Survey participant

"We are definitely on the wrong path – healthcare should not be so costly."
– Survey participant

Among those who have commercial health insurance (n=187)

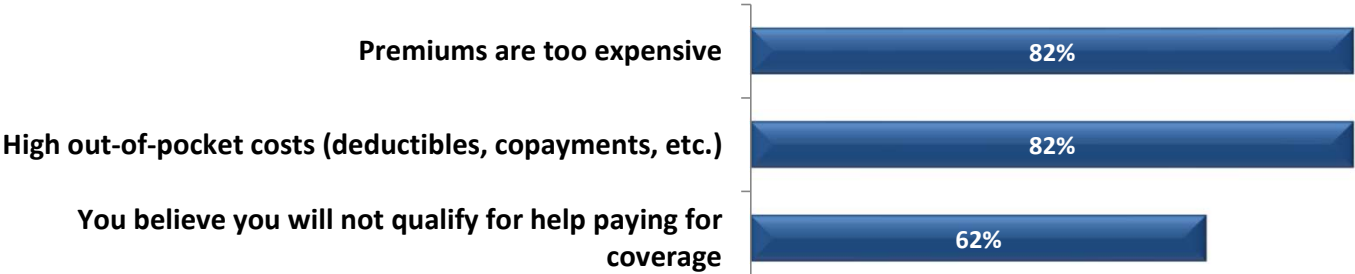
Overall, over the course of the past two years, how easy or difficult has it been for you to afford the following for yourself or someone in your immediate family?
How concerned are you that you will not be able to afford health insurance and will experience a gap in coverage?

Mainers cite a variety of reasons for not having health insurance, though the cost of premiums and the high out-of-pocket costs are, by far, the most common barriers, followed by a fear they will not qualify for assistance.

Barriers to Health Insurance

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

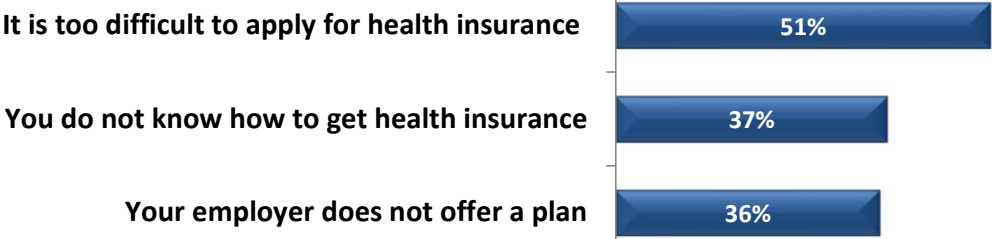
Financial



"It takes too much money to afford something as extravagant as health insurance."
– Survey participant

"Premium payments are too high for what they cover."
– Survey participant

Access



"I don't know how to start."
– Survey participant

"Where do I sign-up?"
– Survey participant

Among those who do not have health insurance (n=41)*

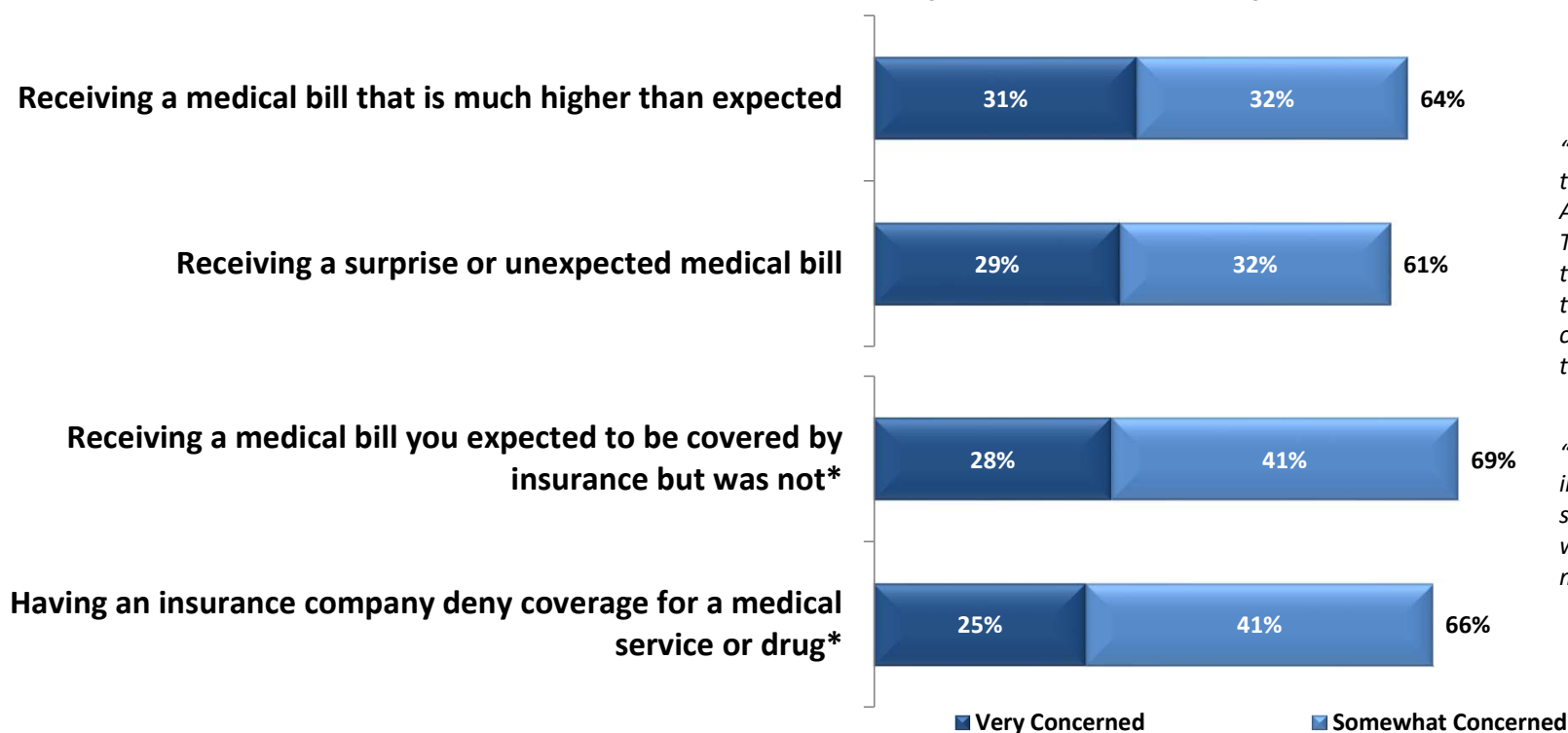
Impact of Health Care Costs on Maine Voters



At least six out of ten Mainers overall are concerned about receiving an unexpected or higher-than-expected medical bill.

Among those who have commercial health insurance, about seven out of ten are concerned about having a claim denied or having a medical procedure not covered altogether.

Concern About Unexpected Medical Expenses



"Insurance companies seem to think they know more than the doctors now. And THEY decide what will be allowed. THEY decide how long you will stay in the hospital or rehab – IF they decide that you need it. Something has to change! Insurance companies have far too much power and are very greedy!"
– Survey participant

"We still end up paying for things the insurance companies and plans are supposed to be covering, having to do with medications and hospital and medical visits."
– Survey participant

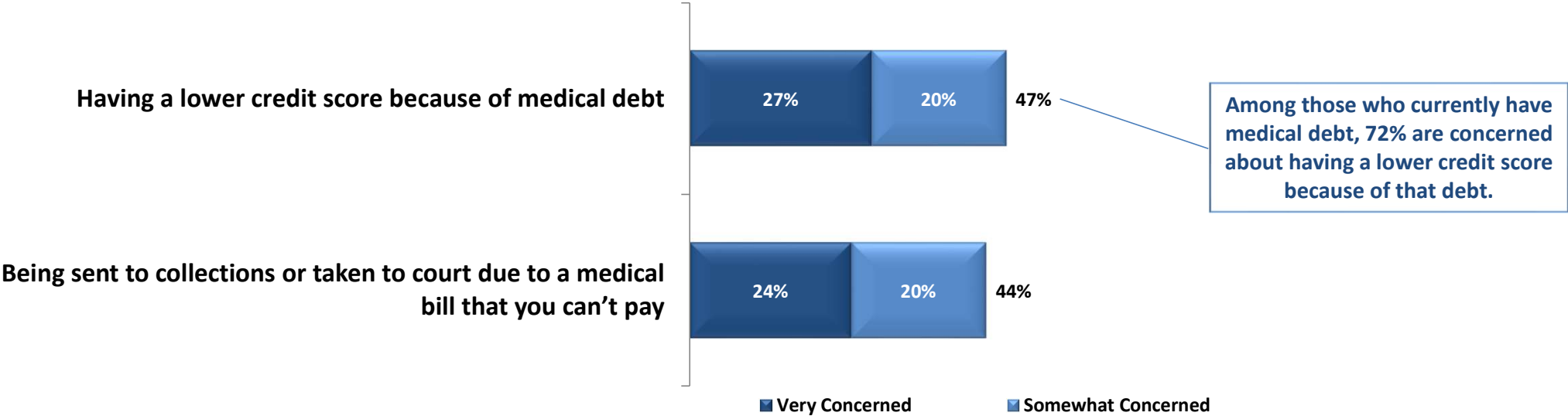
(n=500)

*Among those who have commercial health insurance (n=187)

How concerned are you, personally, about the following?

Almost half of all Mainers are concerned about the prospect of a lower credit score or being sent to collections over a medical bill.

Concern About Unexpected Medical Expenses

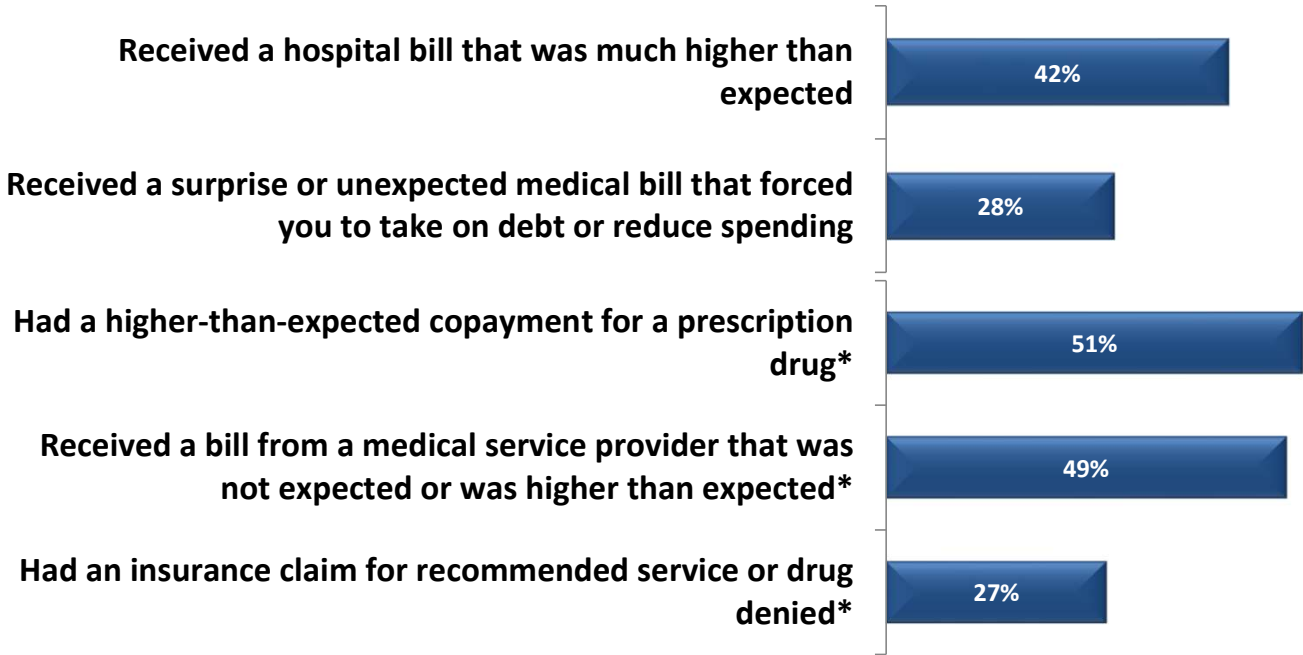


(n=500)

Four out of ten Maine families have received a hospital bill that was much higher than they expected in the past two years. Three out of ten received a surprise medical bill that caused financial strain. Among Mainers with commercial insurance, half have been faced with a higher-than-expected copay for a prescription drug or received a bill that was not covered by their plan. Another quarter have had a claim denied.

Experiences With Unexpected Medical Costs

Percentage who have experienced event within past two years

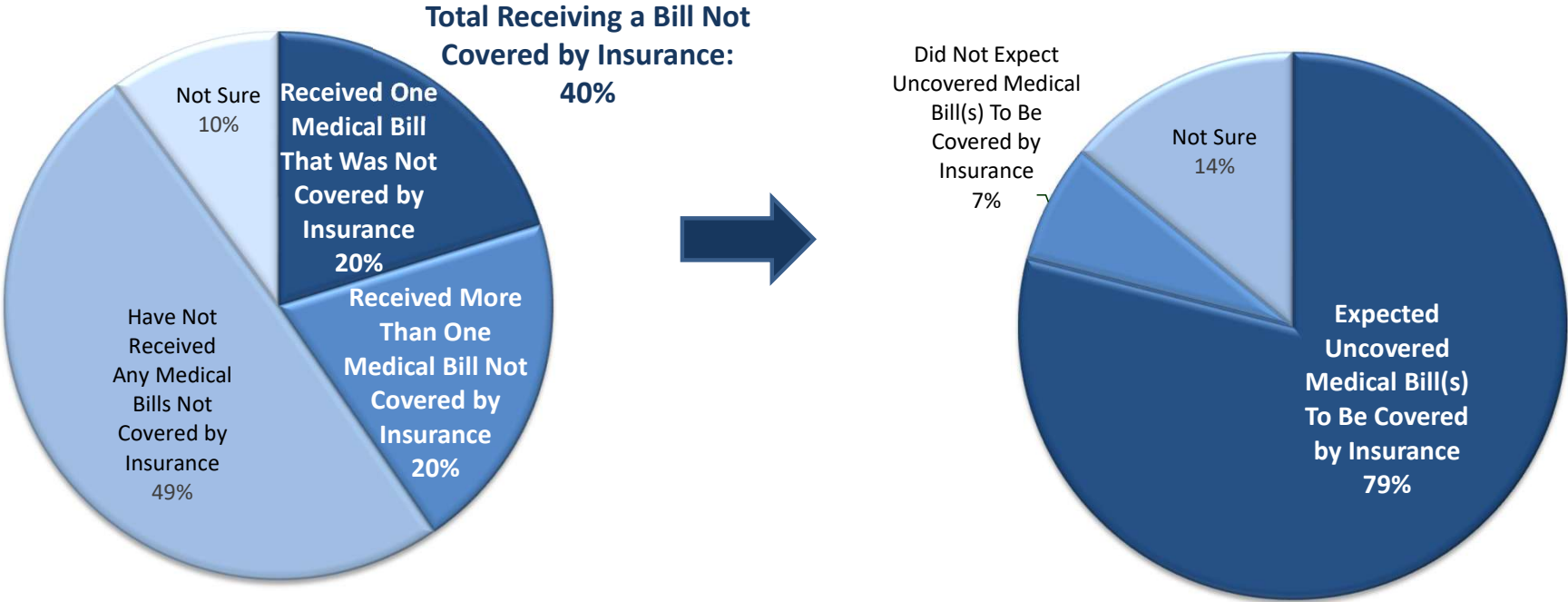


(n=500)

*Among those who have commercial health insurance (n=187)

Four out of ten insured Mainers have received a medical bill that was not covered by their health insurance policy within the last two years. The vast majority of these – eight out of ten – had believed the expenses would be covered by insurance when they received that care.

Non-covered Medical Bills



Among those who have insurance (n=443)

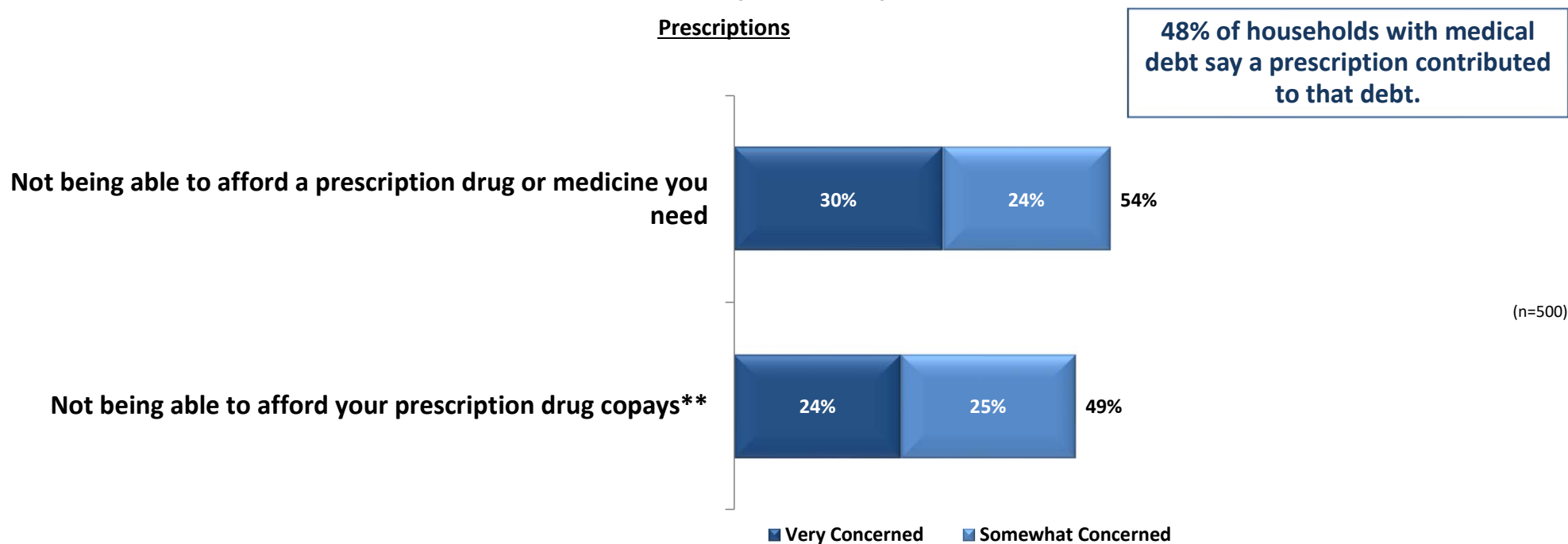
Among those who received a medical bill that was not covered by insurance (n=176)

At any point in the past two years, have you or someone on your insurance plan received a bill for medical services that were not covered by insurance? / Did you believe that at least some of the costs in the medical bill not covered by insurance would be covered by your health insurance when you received the medical service(s)?

Half of Mainers are concerned they will not be able to afford their prescription medications.
Half of those with insurance are concerned they will not be able to afford their medication copays.

Concern About the Impact of Expenses

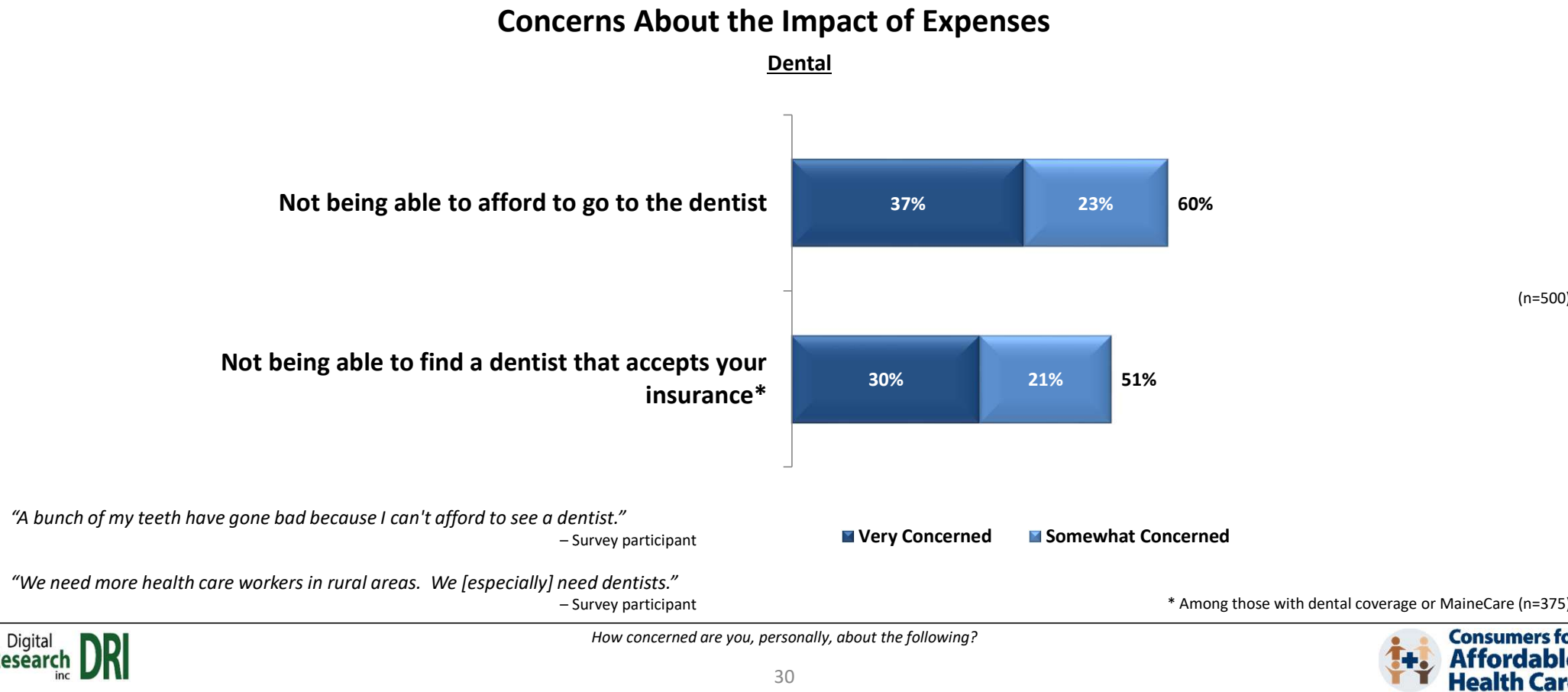
Prescriptions



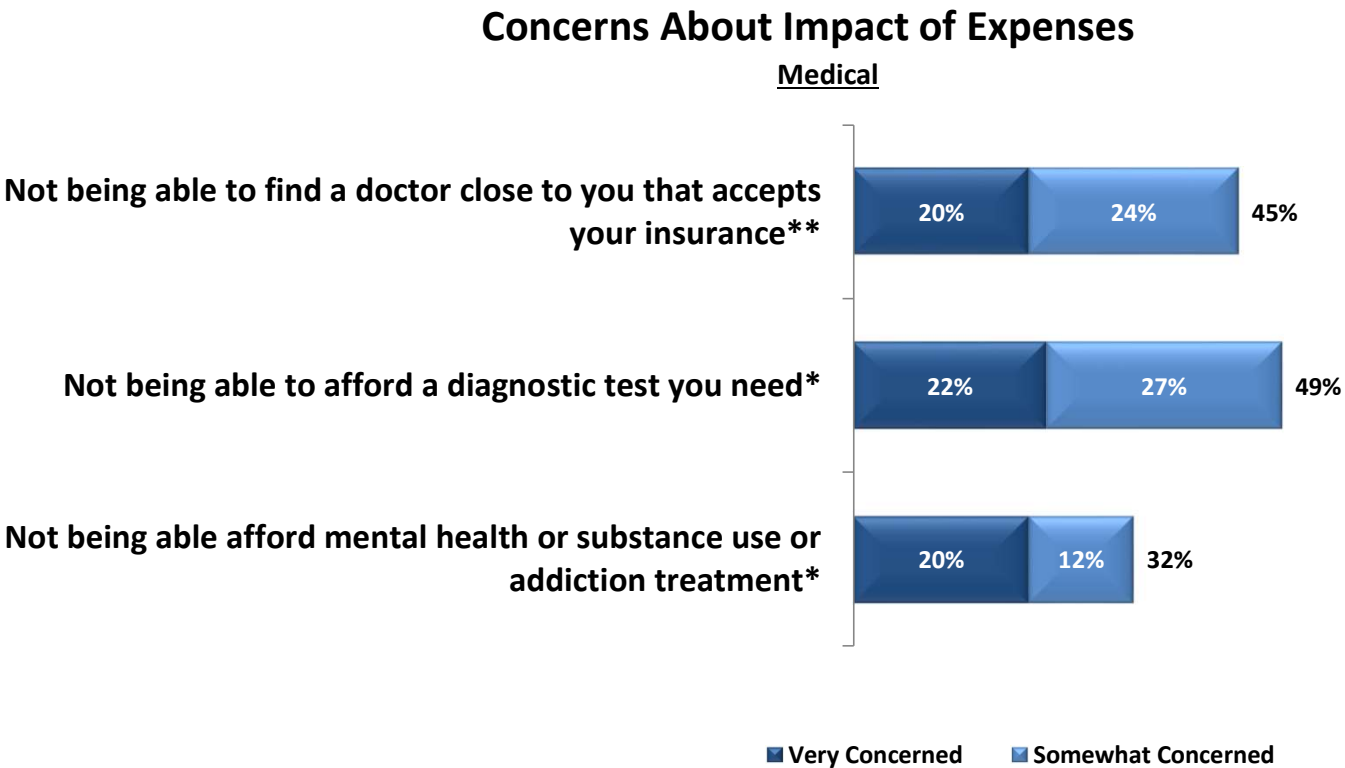
** Among those who have health insurance (n=443)

How concerned are you, personally, about the following?

Six out of ten Mainers are concerned they will not be able to afford to go to the dentist. Half of insured Mainers are concerned they will have trouble finding a dentist that accepts their insurance.



Half of surveyed Mainers are concerned they won't be able to afford a diagnostic test they may need. Three out of ten are concerned they may not be able to afford mental health care.



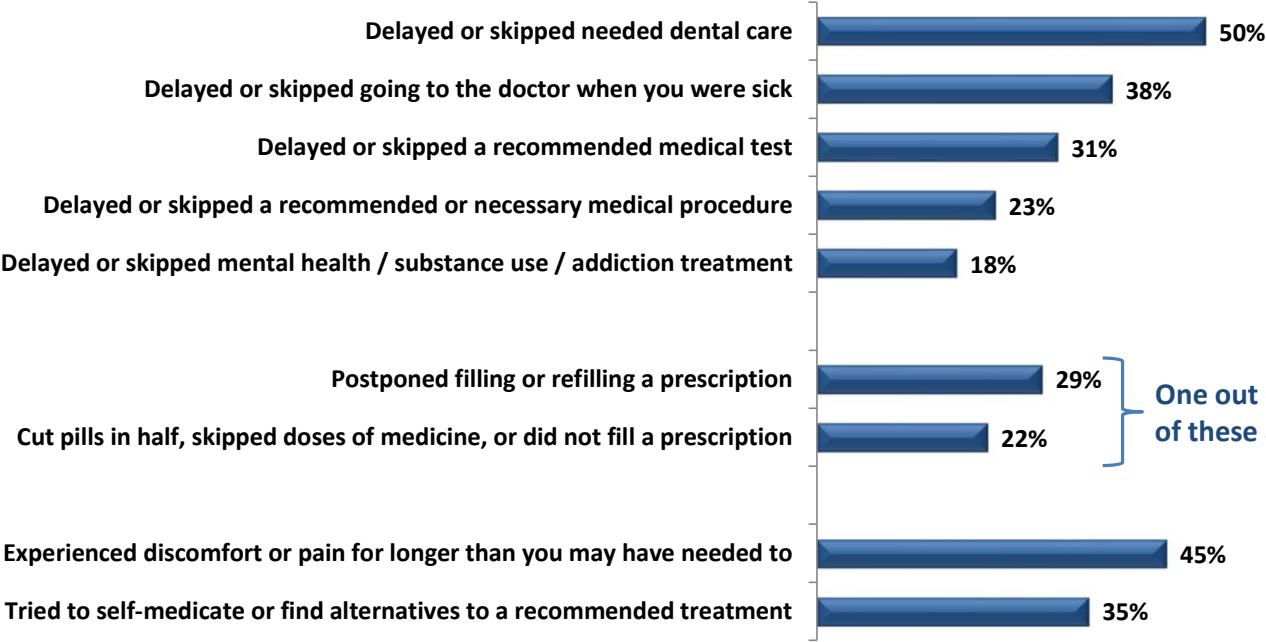
* Among all (n=500)
** Among those who have health insurance (n=443)

A majority of Mainers delayed or skipped medical care due to costs and four out of ten delayed medical care during an illness. Three out of ten have delayed or gone without their prescription medicines or tried to self-medicate. Almost half have experienced pain for longer than they otherwise would have needed to due to costs.

A total of 68% of surveyed Mainers have taken at least one of these actions in the past two years (with an average of 3 overall).

Actions Taken Due to Medical Costs

Percentage who have taken actions due to concerns about costs



"I haven't been to a doctor in 10 years because I can't afford it."
– Survey participant

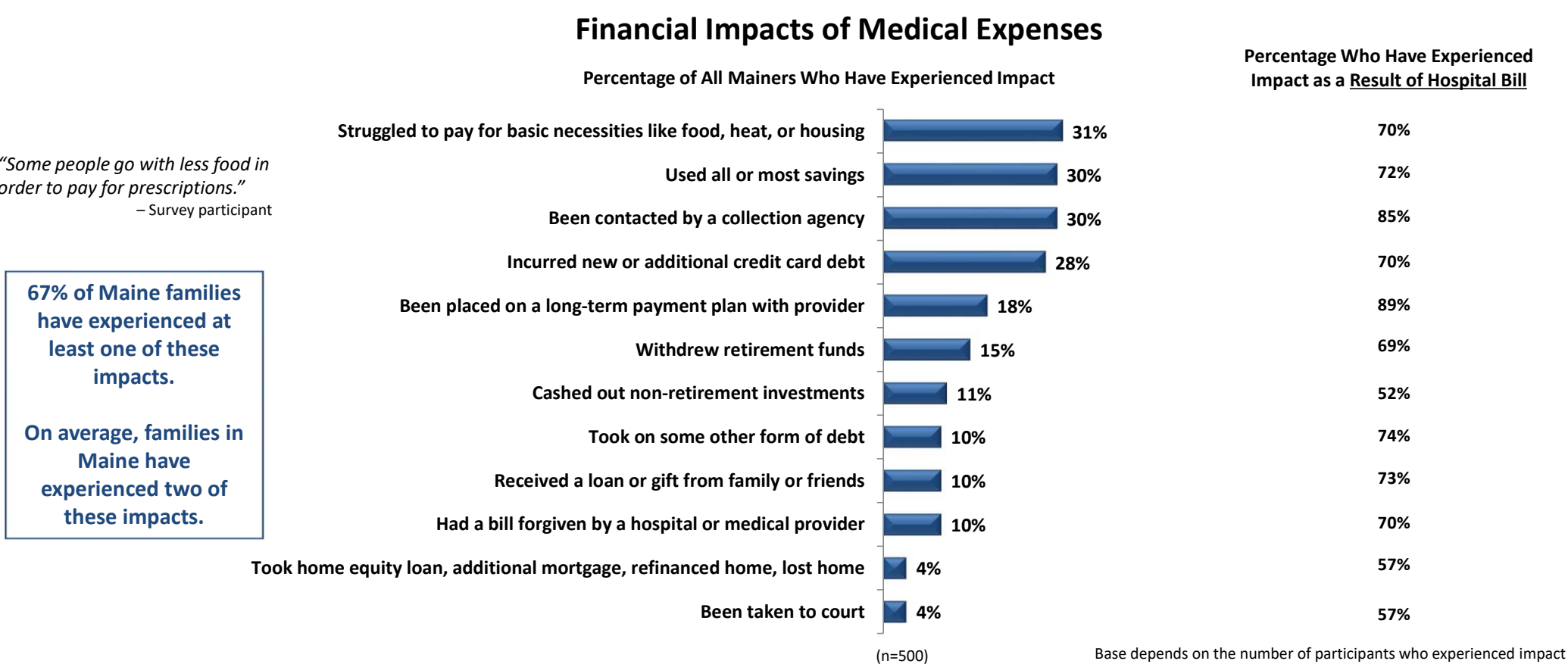
"I've had to skip medication and medical procedures."
– Survey participant

"I think many Mainers don't seek medical advice or care because they haven't got the money to pay deductibles or are worried about racking up more debt."
– Survey participant

One out of three consumers have taken at least one of these actions related to prescription drugs (33%).

(n=500)

Two out of three families experienced financial impacts as a result of medical bills, most often struggling to pay for necessities, like food, heat or housing, had a bill sent to collections or incurred additional credit card debt. For a majority of families, hospital-based care was the source of each surveyed financial impact.



“Some people go with less food in order to pay for prescriptions.”
– Survey participant

67% of Maine families have experienced at least one of these impacts.

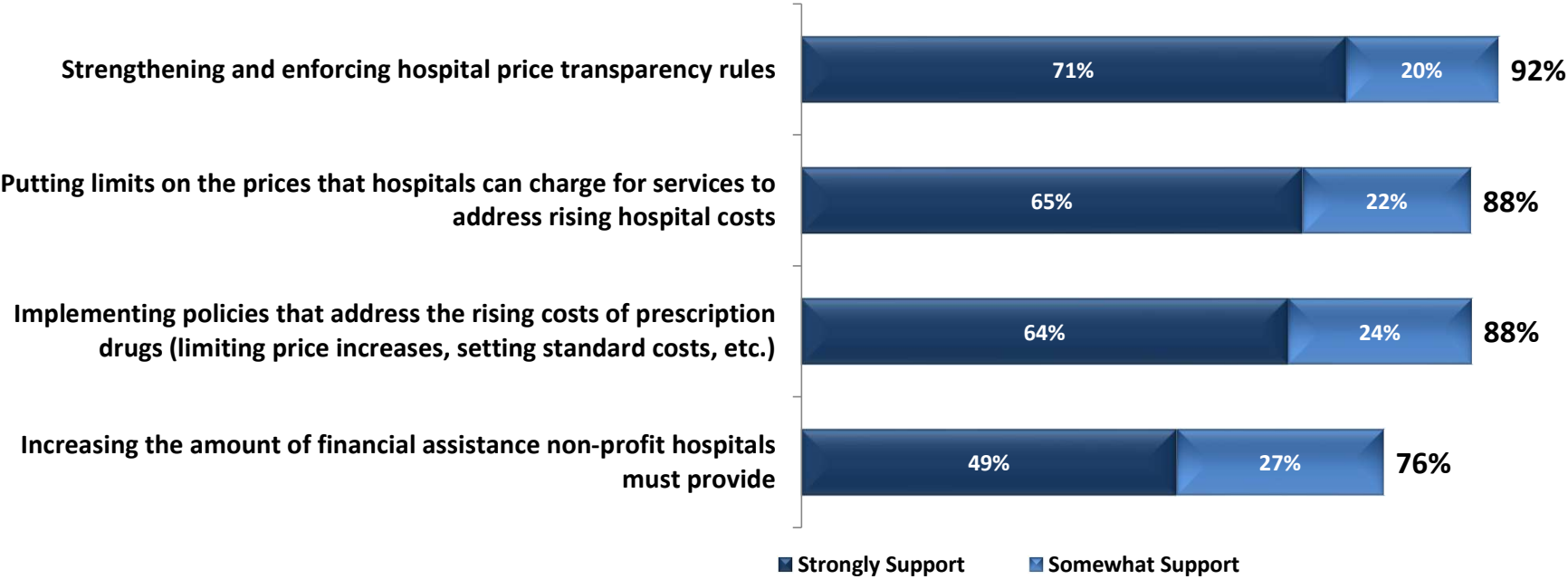
On average, families in Maine have experienced two of these impacts.

Support for Proposals to Reduce Health Care Costs



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, limiting hospital charges, or addressing the rising costs of prescription drugs; two out of three *strongly* support those proposals. Nearly as many – almost eight out of ten – support requiring hospitals to increase the amount of financial assistance they provide in Maine.

Support for Proposals to Increase Transparency or Reduce Costs



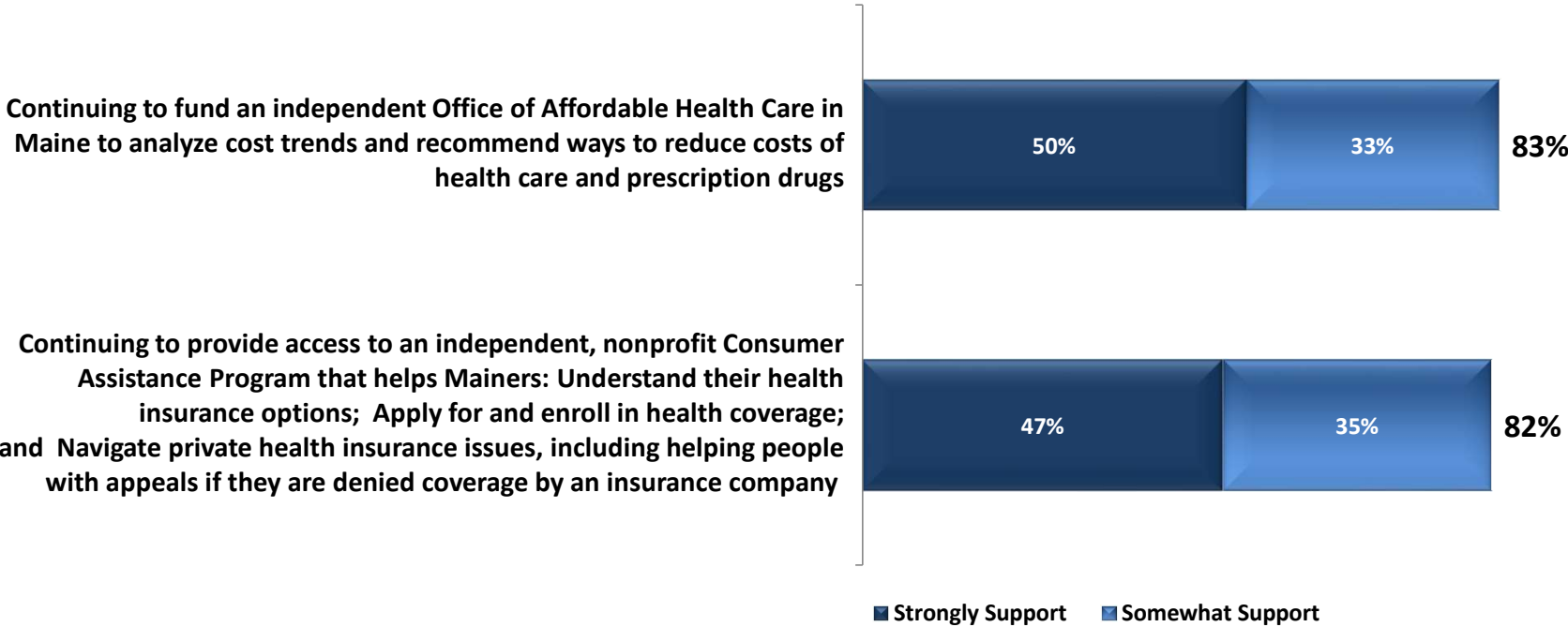
The full descriptions of the policy proposals shown to participants are listed on page 48.

(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?

At least eight out of ten Maine voters support continued funding to make health care more affordable (through the Office of Affordable Health Care) or more accessible (through a Consumer Assistance Program). Half of all Mainers *strongly* support those proposals.

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

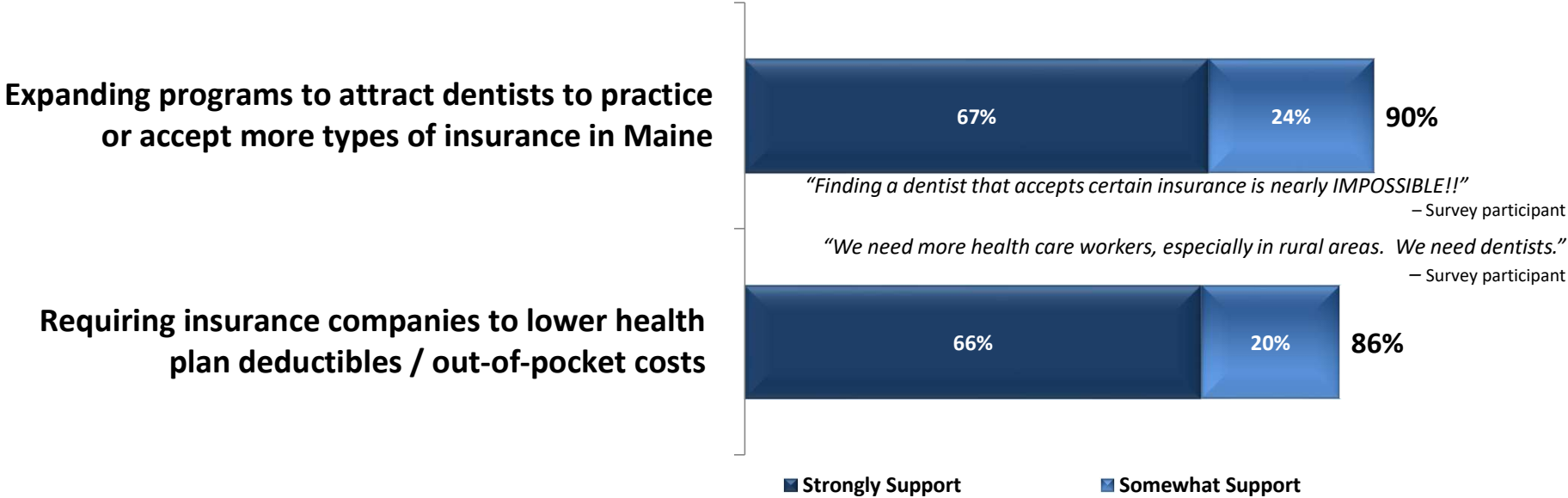


The full descriptions of the policy proposals shown to participants are listed on page 48.

(n=500)

Nine out of ten Mainers support programs that expand access to dentists or require health insurance companies to reduce out-of-pocket plan costs, with two out of three *strongly* supporting those measures.

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 48.

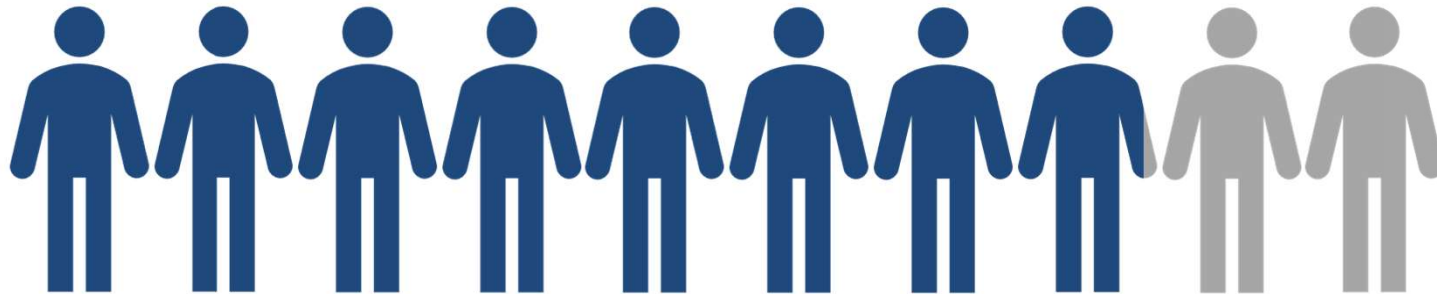
(n=500)

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?

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

Support for Policies to Reduce Health Care Costs

Eight out of ten 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%).



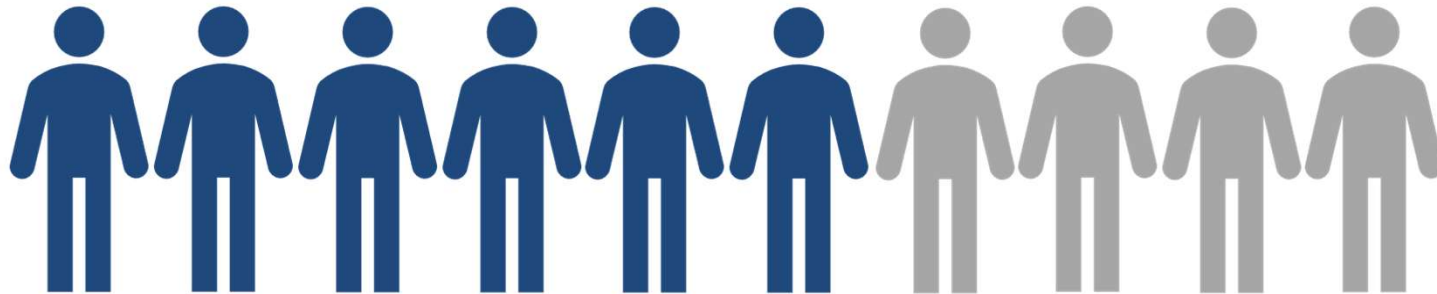
The full descriptions of the policy proposals shown to participants are listed on page 48.

(n=500)

Six out of ten Mainers now support closing gaps in coverage eligibility for all Mainers – including immigrants.

Support for Policies to Reduce Health Care Costs

Six out of ten Mainers support ensuring all Mainers qualify for health coverage – regardless of immigration status (61%).



The full descriptions of the policy proposals shown to participants are listed on page 48.

(n=500)

Profile of Participating Mainers



Demographic Characteristics of Survey Respondents

Gender		Race/Ethnicity		Age		Marital Status	
Male	48%	White or Caucasian	93%	18 to 24	10%	Married	48%
Female	52%	African American	3%	25 to 34	14%	Single, never married	23%
Some other way	<0.5%	Native American	2%	35 to 44	12%	Living with partner	8%
Congressional District		Hispanic or Latino	2%	45 to 54	13%	Divorced/separated	17%
CD1	49%	Asian or Pacific Islander	1%	55 to 64	24%	Widowed	3%
CD2	51%	Middle Eastern	<0.5%	65 to 74	21%	Prefer not to say	<0.5%
		Some other race, ethnicity	1%	75 and older	6%		
		Prefer not to say	1%	AVERAGE	51		

(n=500)

Demographic Characteristics of Survey Respondents

Education	
High school graduate or less	37%
Some college, technical school	30%
College, tech. school graduate	23%
Graduate school	9%
Prefer not to say	1%

Employment Status	
Employed full-time	41%
Retired	24%
Employed part-time	10%
Not employed, looking for work	8%
Student	4%
Stay-at-home parent / caregiver	4%
Something else	1%
Unable to work due to medical, health, or other issues	8%

Household Income	
Less than \$25,000	15%
\$25,000 - \$49,999	19%
\$50,000 - \$74,999	20%
\$75,000 - \$99,999	9%
\$100,000 - \$149,999	24%
\$150,000 - \$199,999	4%
\$200,000 - \$249,999	4%
\$250,000 or more	2%
AVERAGE	\$84k

Number of <u>Adults</u> Covered by Health Insurance Policy*	
1	46%
2	37%
3	9%
4+	5%
Not sure	4%

Number of <u>Children</u> Covered by Health Insurance Policy*	
0	72%
1	12%
2	6%
3	4%
4+	2%
Not sure	4%

(n=500)
* Among those who have health insurance (n=443)

Demographic Characteristics of Survey Respondents

Medical Procedures Accessed by Participants in Past 2 Years	
Prescription drugs	78%
A check-up, annual physical, or other preventive-care visit	77%
Medical tests, labs, or diagnostics	74%
Dental care	58%
Treatment for an ongoing or chronic health condition	48%
Emergency treatment for an accident or illness	34%
A surgery or a major medical procedure	28%
Treatment for a COVID-19-related illness	11%
Nursing care or long-term care services	4%
Another type of medical procedure	29%

Medical Procedures Accessed by Immediate Family Members of Participants in Past 2 Years	
A check-up, annual physical, or other preventive-care visit	52%
Prescription drugs	50%
Medical tests, labs, or diagnostics	48%
Dental care	41%
Treatment for an ongoing or chronic health condition	28%
Emergency treatment for an accident or illness	27%
A surgery or a major medical procedure	20%
Treatment for a COVID-19-related illness	13%
Nursing care or long-term care services	7%
Another type of medical procedure	19%

(n=500)

Tested Policy Proposals



Specific Policy Proposals Presented to Participants

(Support for proposals is shown on the previous pages).

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

Allowing people to buy into a government-administered health insurance plan, sometimes called a public option, that would be available to all Mainers. Mainers would still have the choice of keeping their private or employer-sponsored health insurance, but now they could purchase a government-sponsored plan that would compete with private plans to lower costs.

Strengthening and enforcing hospital price transparency rules, to make price information more accessible and easier to understand

Expanding programs to attract dentists to practice or accept more types of insurance in Maine

Continuing to fund 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

Putting limits on the prices that hospitals can charge for services based on the actual costs of providing care, limits to price increases, or other measures that would address rising hospital costs

Closing gaps in health coverage so all people are able to qualify for coverage regardless of immigration status

Increasing the amount of financial assistance non-profit hospitals must provide in order to maintain their non-profit status and tax breaks

Requiring insurance companies to lower health plan deductibles and other out-of-pocket costs Mainers have to pay when they use their insurance

Implementing policies that address the rising costs of prescription drugs (such as setting limits on price increases, setting standard costs for medication, and ensuring more transparent and stringent price negotiations)