

---

# Perceptions of the Health Care System in Maine

*Topline Results From a Survey of Voters*



UNITED  
STATES of  
**CARE**

January 2025



# Table of Contents

---

<b>Introduction</b>	<b>3</b>
<b>Executive Summary</b>	<b>5</b>
<b>Views Towards Health Care Affordability and Accessibility in Maine</b>	<b>7</b>
<b>Profile of Participating Mainers</b>	<b>22</b>

# Introduction



# Background & Methodology

---

- This report presents the results of a survey conducted by Digital Research, Inc. on behalf of U.S. of Care.
- The primary goals of the survey were to understand how voters in Maine feel about the affordability of health care in the state and gauge how the cost of health care impacts their lives.
- The survey was conducted online between November 21 and December 9, 2024.
  - The average participant completed the survey in approximately 15 minutes.
- A total of 518 registered voters participated in the research.
  - With a total sample of 518 participants, the total results presented in this report have a margin of sampling error of +/- 4.3 percentage points at the 95% confidence level.
  - All survey participants were registered to vote in Maine.
    - Data reflect the demographics and other key characteristics of the state's population.

# Executive Summary



# Key Findings

---

## **Many voters in Maine are concerned about the costs of medical care in the state, and most have experienced financial hardships as a result of medical expenses.**

- Half of all surveyed voters are worried about their ability to afford their household's basic health care needs (52%).
- Two-thirds are worried about their ability to afford the out-of-pocket costs they may be charged for hospital-based care (68%), including one-third who are very worried about their ability to afford care in a hospital (34%).
- Half say a hospital bill has forced them to take on debt (48%), and another four out of ten have experienced credit problems (41%) as a result of a hospital bill.

## **Most Mainers do not believe the costs of health care in the state are justified.**

- Only one-quarter believe the health care system in Maine focuses on patients over profits (23%).
- Another three out of four believe the costs of health care in the state are higher than they need to be (76%), with about half believing the costs of health care in Maine are *much* higher than they need to be (46%).

## **Many Mainers also struggle to access care.**

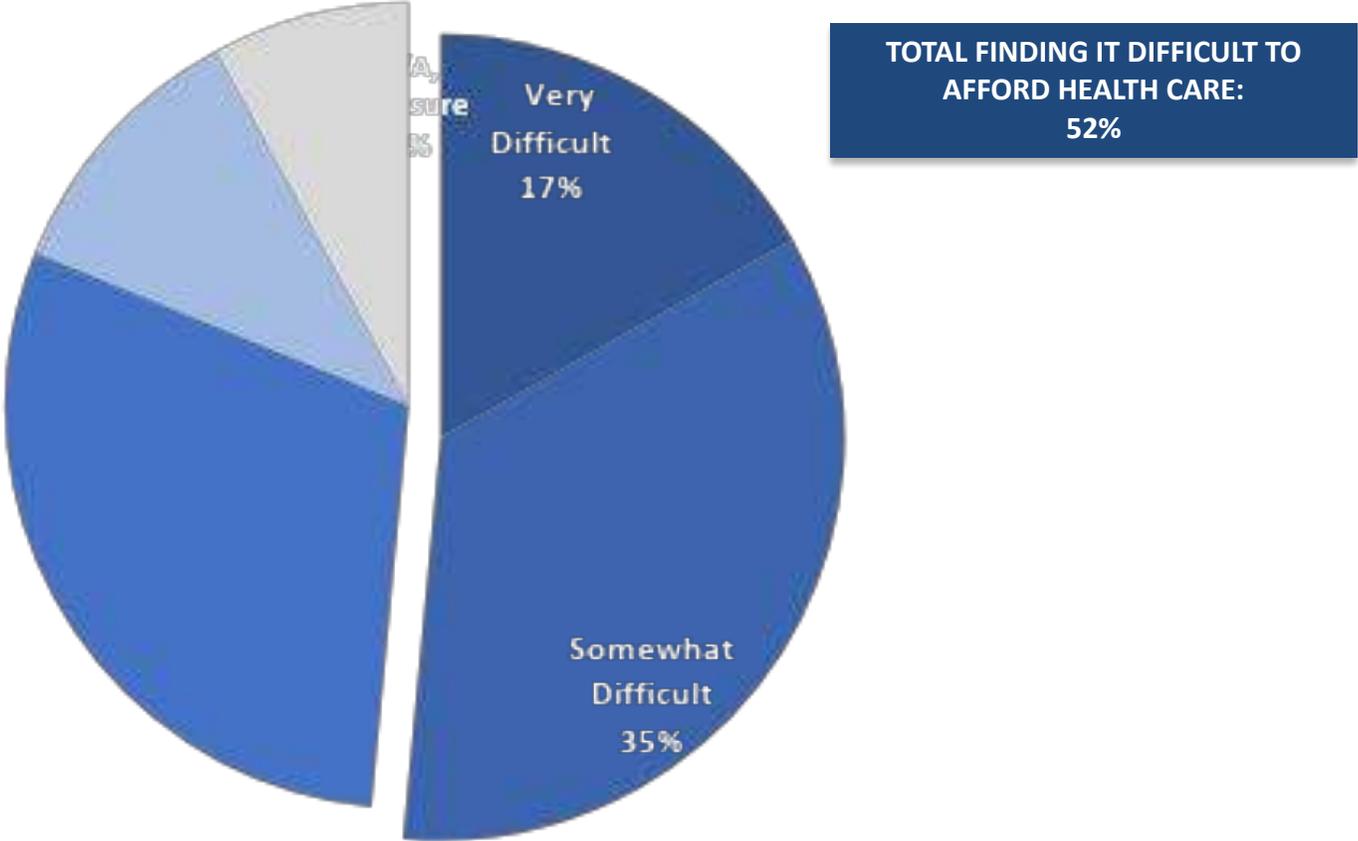
- Four out of ten have found it difficult to access primary care (42%), most often due to long wait times for an appointment.
- Another four out of ten have struggled to access any form of specialty care (38%), while one-quarter have had difficulty accessing treatment for mental health, behavioral, or substance use issues (26%).

# Views Towards Health Care Affordability and Accessibility in Maine



Half of surveyed voters in Maine find it difficult to afford health care, with about one in five finding it *very* difficult to afford health care.

### Difficulty Affording Health Care

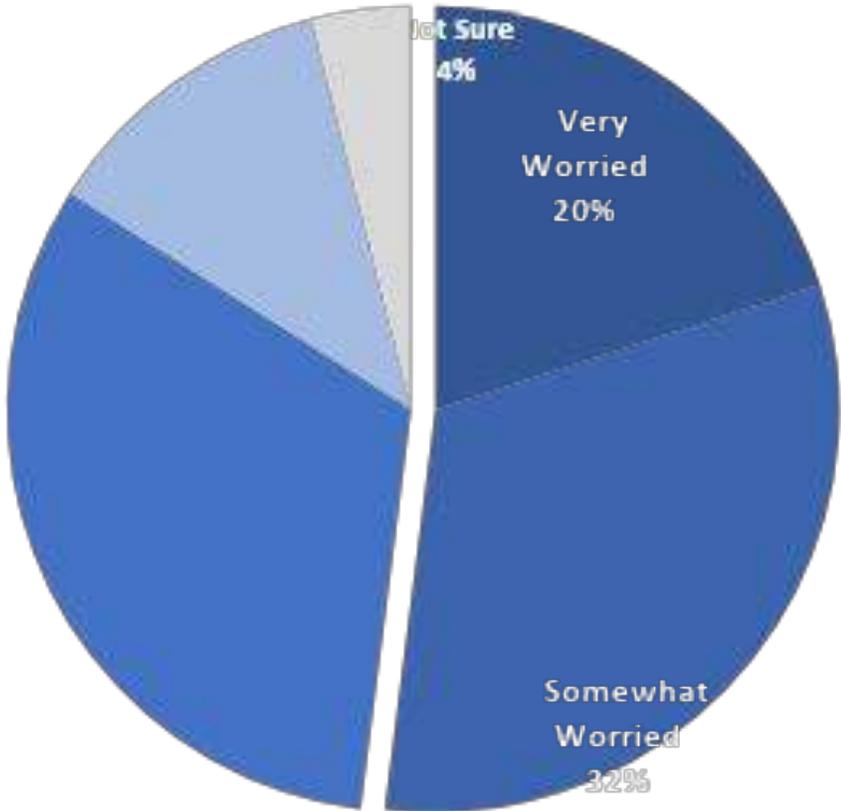


Thinking about the overall cost of health care (health insurance premiums, deductibles, medical care, and prescription drug costs, etc.), how easy or difficult is it for your household to afford health care at this point in time?

(n=518)

Half of voters are worried about their ability to afford their household's basic health care needs, with one out of five saying they are *very* worried.

### Worry About Ability to Afford Basic Health Care Needs



**TOTAL WORRIED:**  
52%

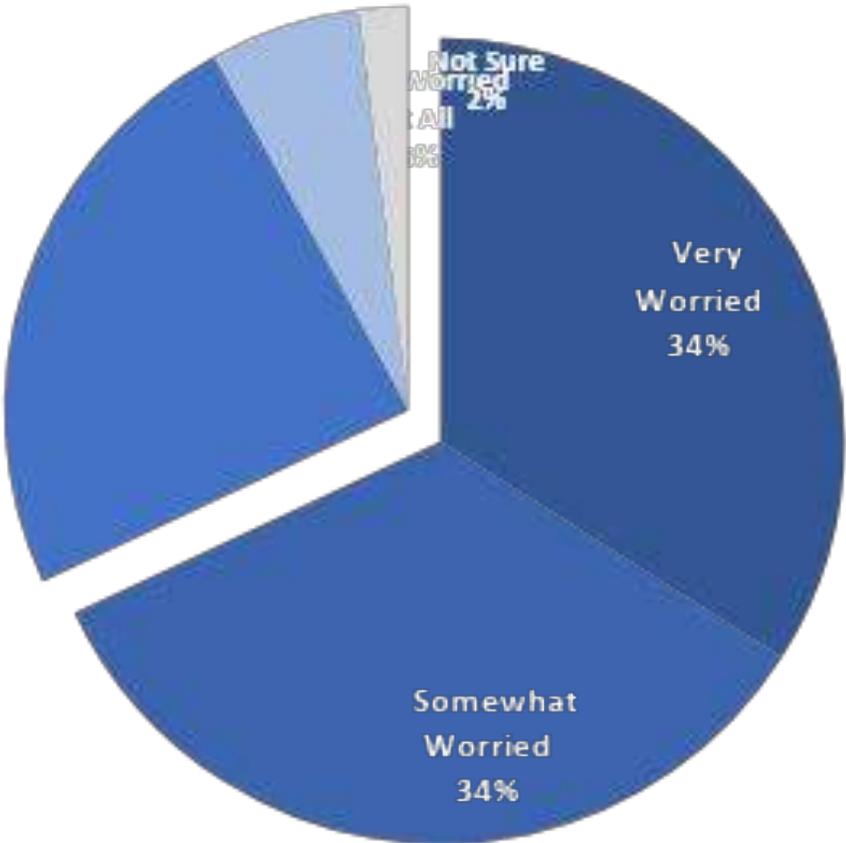
Voters who live in the second congressional district are more likely than those who live in the first district to worry about their ability to afford health care (59% vs. 45%).

(n=518)

How worried are you about being able to cover the cost of your household's basic health care needs over the next 2 years?

Two out of three voters are worried about their ability to afford the out-of-pocket costs they may be charged for hospital-based care in Maine. One-third are *very* worried about their ability to afford care in a hospital.

### Worry About Ability to Afford Out-of-Pocket Costs of Hospital Care



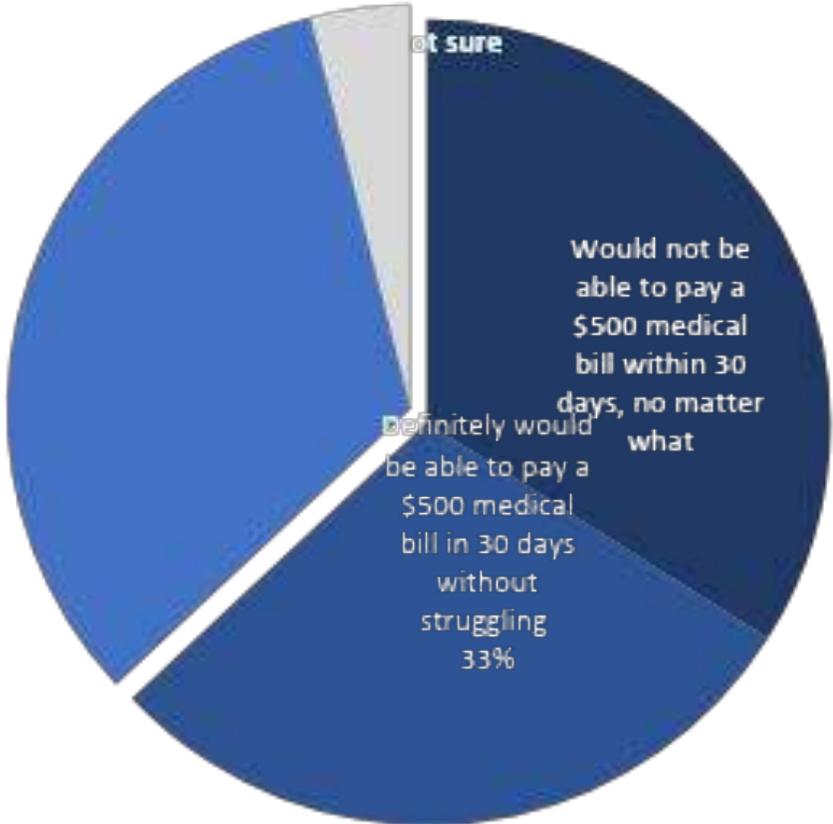
**TOTAL WORRIED:**  
68%

Voters in the second congressional district are more likely than those in the first district to worry about their ability to afford hospital-based care (74% vs. 62%).

(n=518)

Almost two out of three households in Maine would struggle to pay a \$500 medical bill, with one-third saying they would not be able to pay it at all.

### Ability to Pay a \$500 Medical Bill



**TOTAL WITH DIFFICULTY PAYING: 62%**

Voters who live in the second congressional district are twice as likely as those in the first district to say they would not be able to pay a \$500 medical bill no matter what they did (45% vs. 23%).

Voters under age 65 are also more likely than their older counterparts to say they would not be able to pay a bill of that size (39% vs. 22%).

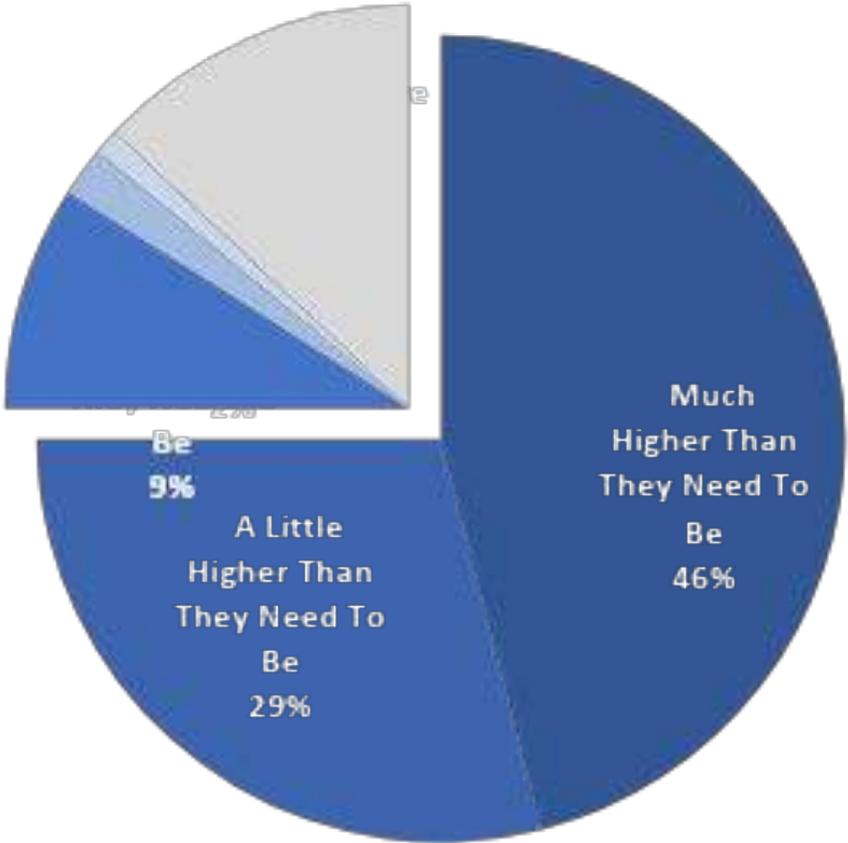
(n=518)

Let's say someone in your household incurred an unexpected medical expense of \$500 next week. If that happened, which of the following statements best describes your ability to pay that bill in full?

Three out of four voters in Maine believe health care costs in the state are higher than they need to be, including almost half who believe health care costs are *much* higher than they need to be.

### Views Towards the Costs of Health Care

#### Maine



**TOTAL HIGHER THAN NECESSARY IN MAINE: 76%**

*"Prices [for my health care] are crazy!"*

Mainers with employer-provided health insurance are more likely than those with other forms of health insurance to believe the costs of health care in the state are higher than they need to be (83% vs. 72%).

(n=518)

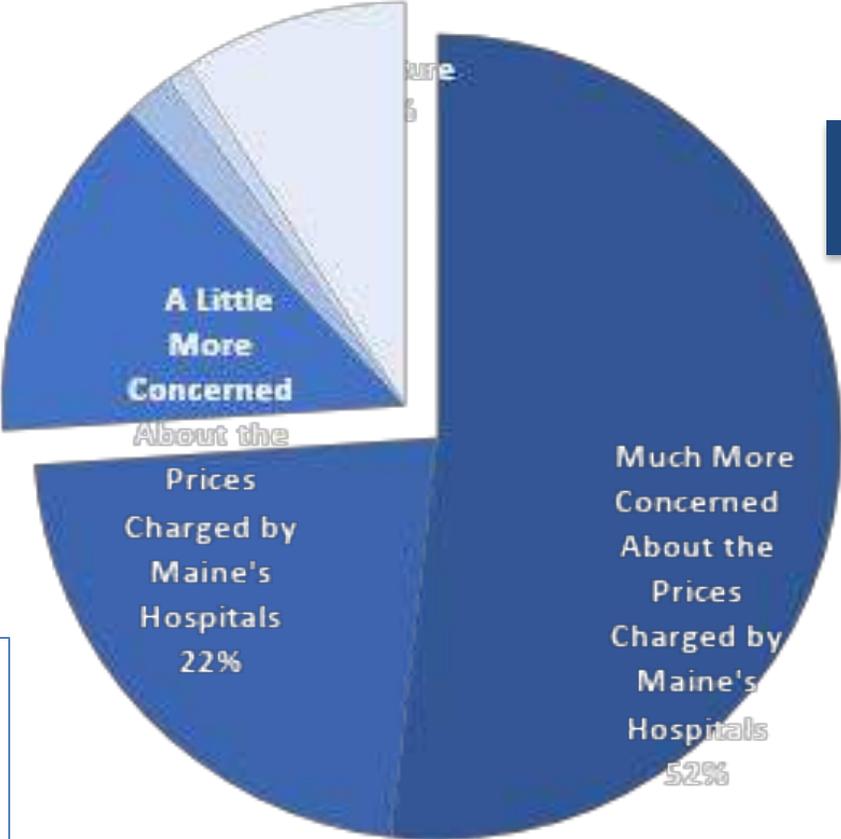
The large majority of voters in Maine – three out of four – become more concerned about Maine’s hospital prices when informed that hospital prices in the state are higher than the national average. Fully half become *much more* concerned.

### Impact of National Comparison on Views Towards Hospital Costs in Maine

**STATEMENT:**

*"The prices charged by Maine’s hospitals are more expensive than hospitals nationally, and prices have outpaced inflation and Maine’s average household income."*

**TOTAL MORE CONCERNED: 74%**



Mainers with employer-provided health insurance are more likely than those with insurance provided by other sources to be more concerned about the prices charged by Maine’s hospitals after reading the statement (84% vs. 70%).

**Perception of Costs in the U.S.**



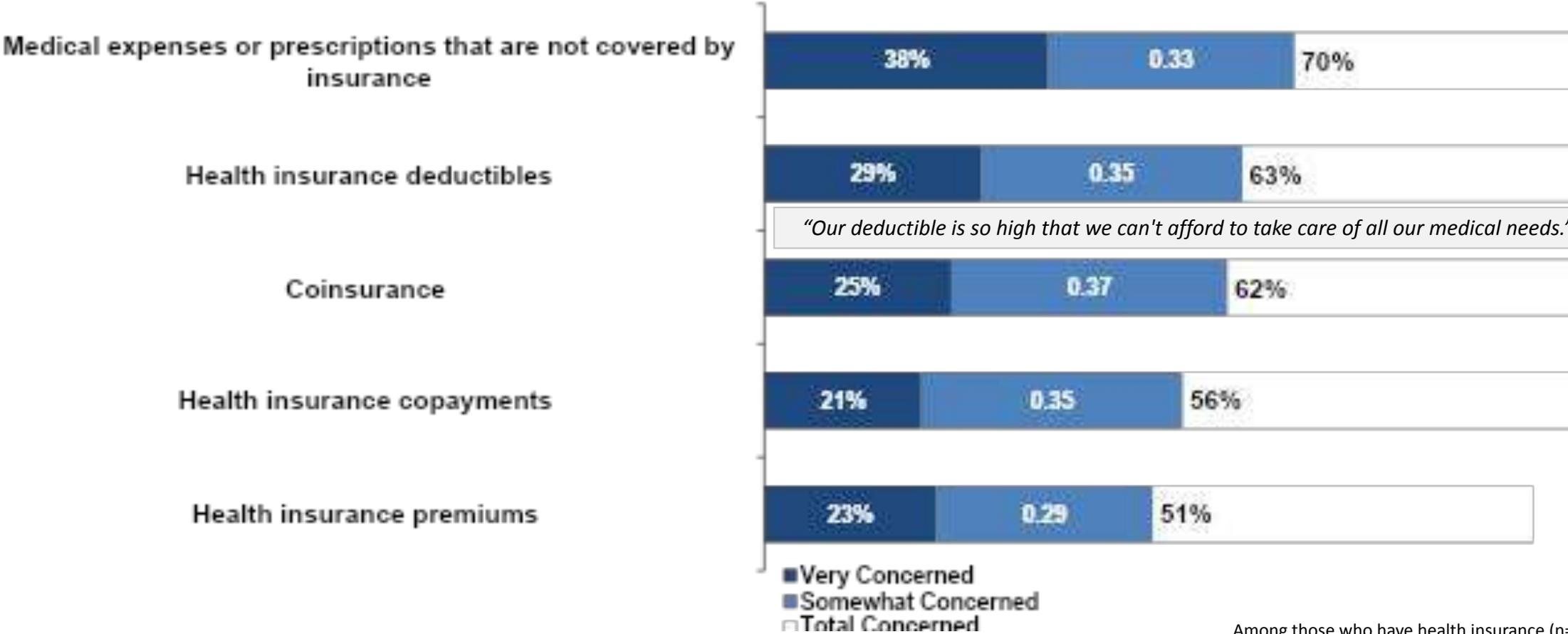
(n=518)

How does the following statement impact the way you feel about the prices hospitals charge in Maine?

Seven out of ten Mainers who have health insurance are concerned about their ability to afford procedures or medications that are not covered by their insurance policy.

About six out of ten insured Mainers are concerned about their ability to afford their deductibles, coinsurance, or copays, and half are concerned about their ability to pay their premiums.

### Concern About Ability to Afford Medical Costs



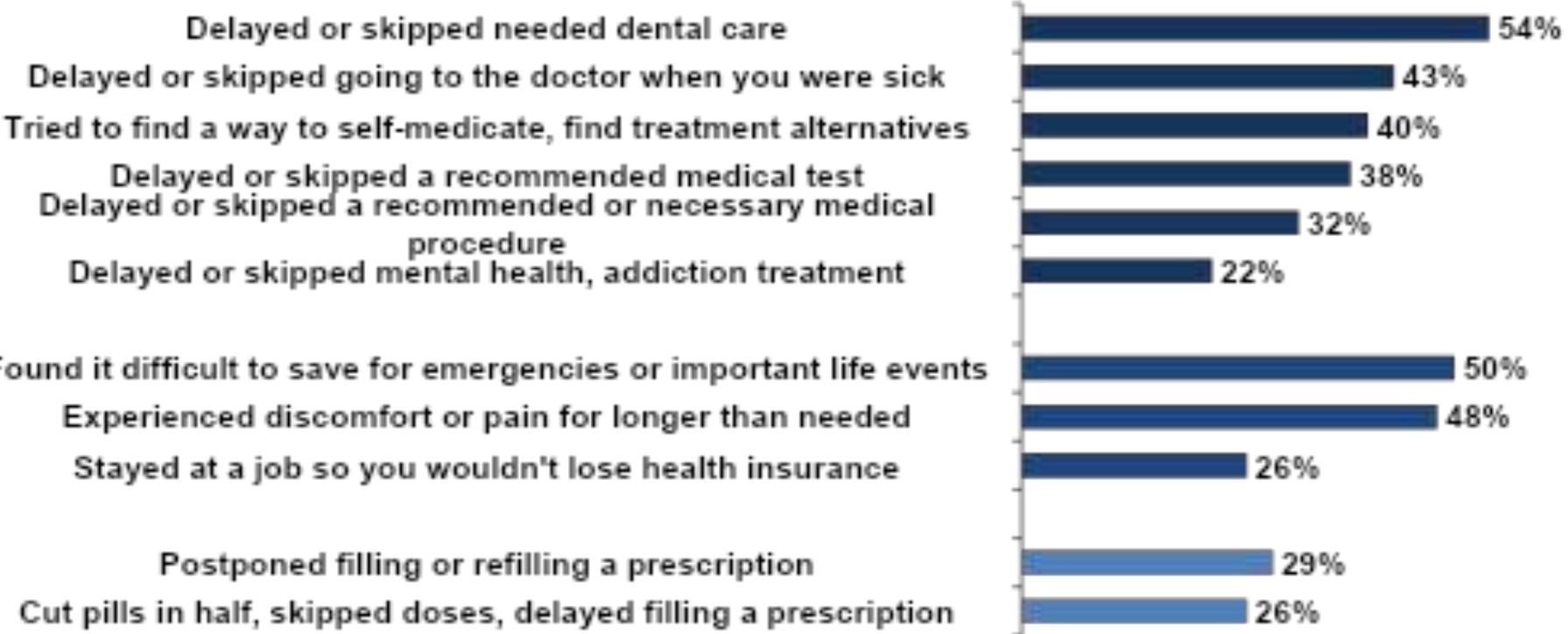
Among those who have health insurance (n=462)

Overall, how concerned are you about your ability to afford the following?

Seven out of ten Maine voters have experienced reduced access to health care due to concerns about costs, and one-third have been forced to take actions that impact their prescriptions, their lifestyle, or their wellbeing.

### Actions Taken Due to Medical Costs

(Percentage who have taken actions due to concerns about costs)



**Impacted Care: 70%**

*"Labs and tests are prohibitively expensive."*

**Impacted Lifestyle: 65%**

**Impacted Prescriptions: 36%**

(n=518)

*"We would all be healthier if we could afford to access more preventative services, treatment, and mental health services."  
 "I'd like to have less stress and worries about my health and keep taking prescriptions that enable me to live my life without needing to work 3 jobs."  
 "[I would like to] worry less about the finances [of my health care] so I could be more willing to seek medical care when I need it."*

In the past two years, has anyone in your household done any of the following due to concerns about the costs of health care or health insurance?

Voters in the second congressional district, younger voters, and – perhaps predictably – voters with lower incomes are more likely to have experienced many of the listed impacts as a result of concern about health care costs.

### Actions Taken Due to Medical Costs

(Percentage who have taken actions due to concerns about costs)

	Income		Age		Congressional District	
	<\$100k	\$100k+	18-64	65+	CD1	CD2
<b>NET: Impacted Health Care</b>	<b>75%</b>	<b>61%</b>	<b>74%</b>	<b>60%</b>	<b>64%</b>	<b>76%</b>
Delayed or skipped needed dental care	61% ↑	42%	57% ↑	46%	46%	62% ↑
Delayed or skipped going to the doctor when you were sick	45% ↑	40%	50%	25%	35%	51% ↑
Tried to find a way to self-medicate or find alternatives to a recommended treatment	44%	35%	47%	23%	33%	48% ↑
Delayed or skipped a recommended medical test	42%	33%	42%	30%	31%	46% ↑
Delayed or skipped a recommended or necessary medical procedure	34% ↑	29%	37%	21%	28%	37% ↑
Delayed or skipped mental health, addiction treatment	27% ↑	12%	28%	6%	20%	24%
<b>NET: Impacted Lifestyle</b>	<b>71%</b>	<b>54%</b>	<b>71%</b>	<b>49%</b>	<b>59%</b>	<b>71%</b>
Found it difficult to save for emergencies, life events (e.g., child's education, retirement)	59% ↑	35%	55%	39%	44%	57% ↑
Experienced discomfort or pain for longer than you may have needed to	53% ↑	37%	55%	30%	42%	53% ↑
Stayed at a job you wanted to leave so you wouldn't lose the health insurance benefits	25% ↑	27%	32%	10%	27%	25%
<b>NET: Impacted Prescriptions</b>	<b>43%</b>	<b>25%</b>	<b>43%</b>	<b>19%</b>	<b>32%</b>	<b>41%</b>
Postponed filling or refilling a prescription	35% ↑	18%	36%	11%	25%	33%
Cut pills in half, skipped doses of medicine, or delayed filling a prescription	32% ↑	16%	31%	15%	22%	31%

The arrows indicate a statistically-significant difference between subgroups.

*In the past two years, has anyone in your household done any of the following due to concerns about the costs of health care or health insurance?*

Almost six out of ten surveyed Mainers say hospital bills have had a specified financial impact on their household within the past two years, and half say hospital bills have forced them to take on debt. Another four out of ten have experienced credit problems or other impacts from a hospital bill.

### Impact of Hospital Bills

(Percentage impacted in following ways by a hospital bill in the past two years)



**Finances: 56%**

*"If we had better health care, we wouldn't be stuck in poverty."*

**Debt: 48%**

*"With lower health care costs, I would be able to retire."*

**Other Impacts: 43%**

*"I would have less anxiety and depression [if I didn't have to worry about the costs of care]."*

**Credit: 41%**

(n=518)

In the last 2 years, has a bill from a hospital or urgent care facility associated with a hospital caused any of the following to happen to you or someone in your household?

Middle-income voters and those under age 65 are particularly likely to have experienced the impacts of hospital bills listed in the survey.

### Impact of Hospital Bills

(Percentage impacted in following ways by a hospital bill in the past two years)

	Income			Age			
	<\$50K	\$50k - <\$100k	\$100k+	18-34	35-49	50-64	65+
<b>NET: Finances</b>	<b>51%</b>	<b>67%</b> ↑	<b>52%</b>	<b>60%</b> ↑	<b>67%</b> ↑	<b>57%</b>	<b>43%</b>
Reduce spending on other things, vacations, eating out at restaurants	39%	55% ↑	45%	44%	53% ↑	52%	35%
Struggle to pay for basic necessities, like food, heat, or housing	36%	41% ↑	18%	41% ↑	43% ↑	32% ↑	11%
Use up all or most of your savings	30%	33%	24%	38% ↑	32% ↑	30% ↑	15%
Withdraw money from a retirement or college fund	11%	18%	10%	18%	15%	10%	9%
<b>NET: Debt</b>	<b>40%</b>	<b>58%</b> ↑	<b>48%</b>	<b>61%</b> ↑	<b>53%</b>	<b>53%</b>	<b>28%</b>
Go on a payment plan with a hospital or provider	26%	43% ↑	34%	40% ↑	35% ↑	43% ↑	20%
Rack up credit card debt or other form of debt	22%	28%	24%	27%	28% ↑	30% ↑	15%
Ask for a loan or gift from family or friends	21%	26% ↑	14%	36% ↑	26% ↑	16% ↑	5%
<b>NET: Other</b>	<b>42%</b>	<b>54%</b> ↑	<b>35%</b>	<b>51%</b> ↑	<b>46%</b> ↑	<b>46%</b> ↑	<b>30%</b>
Prioritize between medical needs, like choosing one medicine over another	27%	38% ↑	21%	32% ↑	33% ↑	32% ↑	16%
Lose sleep because you worried about how you'll cover a medical expense	37%	44% ↑	29%	40% ↑	41% ↑	41% ↑	26%
<b>NET: Credit</b>	<b>40%</b>	<b>53%</b> ↑	<b>32%</b>	<b>51%</b> ↑	<b>57%</b> ↑	<b>35%</b>	<b>23%</b>
Get contacted by a collection agency or creditor	26%	45% ↑	26%	34% ↑	49% ↑	30% ↑	16%
Have a lower credit score	29%	34%	23%	35% ↑	41% ↑	28% ↑	12%
Get taken to court for a medical debt	4%	6%	7%	13% ↑	6%	3%	1%

The arrows indicate a statistically-significant difference between subgroups.

*In the last 2 years, has a bill from a hospital or urgent care facility associated with a hospital caused any of the following to happen to you or someone in your household?*

Only one-quarter of voters believe the health care system in Maine makes it easy for them to *access* the medical care they need, and just two out of ten believe it is easy for the average Mainer to *afford* the care they need.

### Views Towards Accessibility of the Health Care System in Maine



Voters in the second congressional district are more likely than those in the first congressional district to believe the health care system in Maine makes it very hard to access the care they need (21% vs. 8%).



Voters in the second congressional district are more likely than their counterparts in the first district to believe the state’s health care system makes it difficult to afford care (69% vs. 55%).

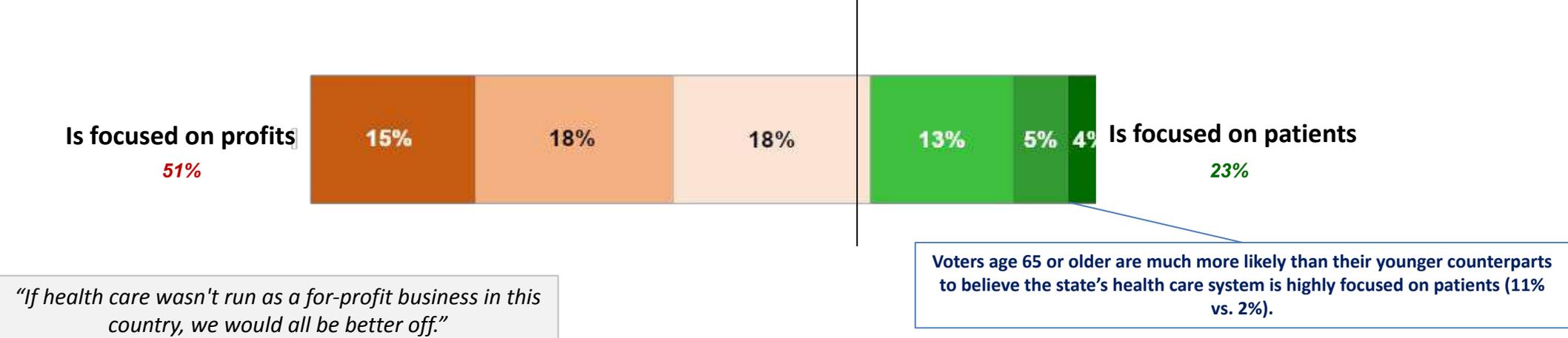
Mainers who have employer-provided health insurance are more likely than those with other types of insurance to believe the health care system in Maine makes it hard to access (58% vs. 45%) or afford care (70% vs. 55%).

“With better access, I could get my lungs checked and I wouldn't be sitting here wondering if I have lung cancer or if it is spreading.”  
 “It would make it a lot easier if I could actually get into the doctor for an appointment.”  
 “My husband doesn’t have insurance. He puts off appointments. If he was able to access health care, he would be seen more often and actually take the meds he’s supposed to.”

Participants were given a seven-point scale between the statements shown above. The middle point of the scale – a value of 4 – is not shown. (n=518)

Only one-quarter of Maine voters believe the health care system in Maine focuses on patients over profits.

### Views Towards the Focus of the Health Care System in Maine



Participants were given a seven-point scale between the statements shown above. The middle point of the scale – a value of 4 – is not shown.

(n=518)

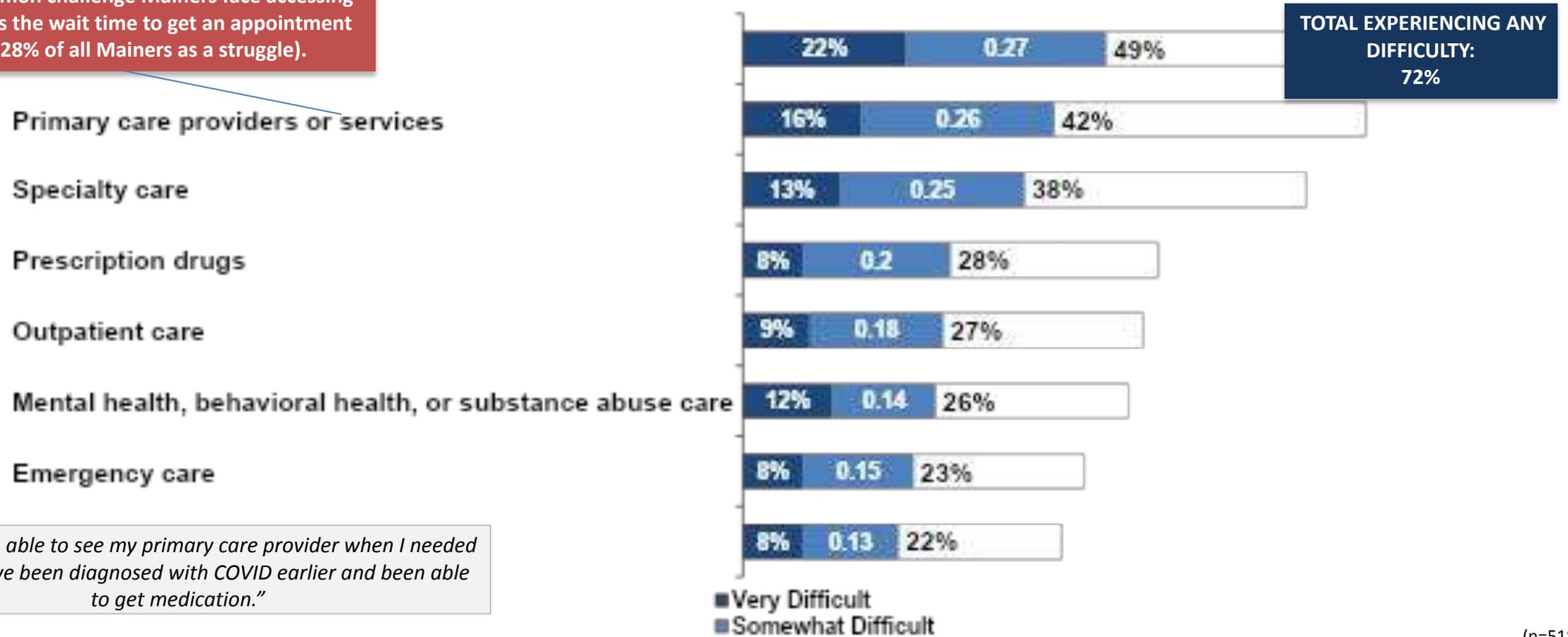
*In general, based on anything you've seen, heard, or experienced, which of the phrases below comes closest to describing how you view the health care system in Maine?*

Three out of four voters in Maine say their household has struggled to access at least one of the nine types of medical care listed in the survey within the past two years.

Half have found it difficult to access dental care, and about four out of ten have struggled to access specialty care or primary care providers. About three out of ten have difficulty accessing primary care services, prescriptions, outpatient care, or mental health care, and two out of ten find it difficult to access emergency treatments or inpatient care.

The most common challenge Mainers face accessing primary care is the wait time to get an appointment (cited by 28% of all Mainers as a struggle).

### Difficulty Accessing Health Care



"If I had been able to see my primary care provider when I needed to, I may have been diagnosed with COVID earlier and been able to get medication."

# Profile of Participating Mainers



# Demographic Characteristics of Survey Respondents

Gender	
Male	49%
Female	51%
Some other gender/Prefer not to say	<0.5%

Congressional District	
CD1	50%
CD2	50%

Employment Status	
Employed full-time	51%
Employed part-time	10%
Not employed, looking for work	3%
Unable to work due to medical, health, or other issues	7%
Retired	21%
Student	3%
Stay-at-home parent or caregiver	3%

Age	
18-34	24%
35-44	14%
45-54	19%
55-64	15%
65+	28%
AVERAGE	50

Education	
High school graduate or less	39%
Some college, vocational degree, or an Associate's degree	31%
Bachelor's degree	21%
Post graduate work or advanced degree	9%

Race	
White or Caucasian	93%
Black or African American	4%
Indigenous (American Indian or Alaska Native)	3%
Asian	1%
Middle Eastern or North African	<0.5%
Other	1%
Prefer not to say	1%

Ethnicity	
Hispanic origin or descent	2%

Born in the U.S.	
Yes	98%
No - Moved to U.S. as an adult	1%
No - Moved to U.S. as a child	1%

# Demographic Characteristics of Survey Respondents

Number of <u>Adults</u> in Household	
1	23%
2	49%
3	17%
4	6%
5	4%
6 or more	1%

Number of <u>Children</u> in Household	
0	70%
1	14%
2	10%
3	5%
4	1%

Household Income	
Under \$25,000	15%
\$25,000 to \$49,999	19%
\$50,000 to \$74,999	20%
\$75,000 to \$99,999	10%
\$100,000 to \$149,999	23%
\$150,000 to \$199,999	7%
\$200,000 or more	5%

Political Party Affiliation	
Democrat	36%
Republican	28%
Unenrolled, independent, or enrolled in another party	30%

Household Own a Small Business	
Yes	13%
No	87%

Someone with Disability in Household	
Participant has a disability	24%
Someone else in household has disability	17%