

Surprise Medical Bills

Results from a National Survey

November 2019



Methods.

National 12-minute survey of 1,000 registered voters using YouGov's national online panel fielded October 16 - 22, 2019.

Margin of sampling error on the total results: +/-3.3 percentage points.

The study was sponsored by Families USA, a leading national, non-partisan voice for health care consumers.

PerryUndem, a non-partisan research firm, conducted the survey.

The survey explored voters' experiences with surprise medical bills and their feelings about legislation to protect consumers from these bills.

5 Key Findings.

1. **Surprise medical bills are a common experience for more than 4 in 10 voters.**

More than 4 in 10 (44%) have received a surprise out of network bill and among this group, nearly 8 in 10 say it was difficult to pay (68%) or that they couldn't pay the bill at all (11%).

2. **Across party lines, nearly 9 in 10 voters support legislation to protect patients from surprise medical bills.**

Early in the survey, 89% of voters support “Congress passing federal legislation to protect patients from surprise medical bills.” Near the end of the survey, 87% feel it is “important” that their elected officials support legislation to protect patients from surprise medical bills. Those saying it is important include Democrats 97%; Independents 88%; and Republicans 74%.

5 Key Findings (cont'd).

- 3. Voters prefer, more than 9 to 1, a bill that pays doctors and hospitals based on what doctors in the area are typically paid and would be less likely to lead to higher premiums.**

Survey respondents were told there are two bills being considered by Congress. After reading brief descriptions, they preferred the bill that pays doctors and hospitals that send surprise bills the “market rate” over the bill that allows doctors and hospitals to still charge fees high above the market rate (73% vs 8%).

- 4. Voters are not concerned about doctors and hospitals being paid less money.**

Almost 9 in 10 (86%) voters say their fees are too high and another 84% believe the rates that hospitals and doctors charge are inflated above their actual costs. In addition, as part of legislation to protect consumers from surprise medical bills, 82% support “doctors and hospitals that do surprise billing being paid less by insurance companies than they are now.”

5 Key Findings (cont'd).

5. Voters have strong negative reactions to the Doctor Patient Unity ad campaign attacking proposals to protect patients from surprise bills.

After reading a description of the TV and online ads and seeing two still photos from the ads, 16% of voters say they have seen them before. When told about corporations paying for these ads, voters offer strong words like disgusting, corrupt, angry, expected, etc. (See word cloud to the right.)

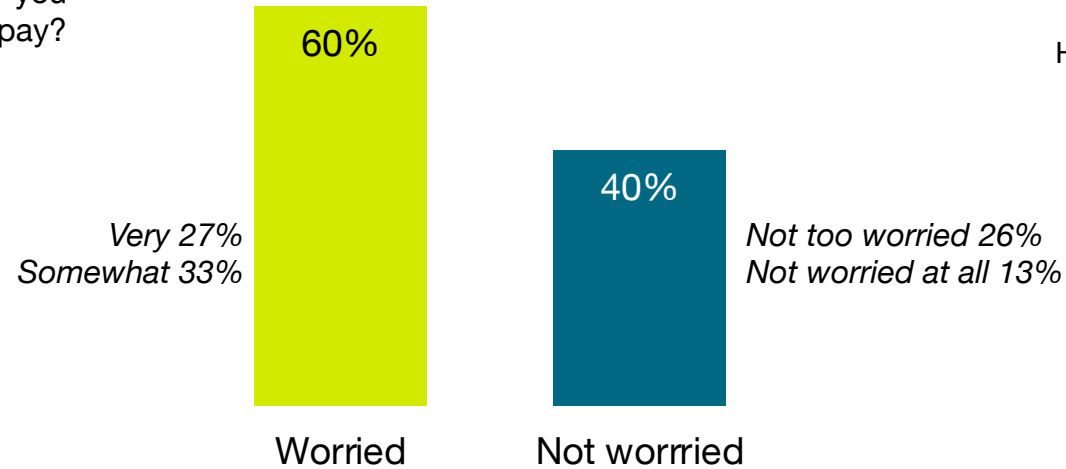
More than 8 in 10 (86%) agree that advertising campaigns funded by corporations that buy up doctor practices should not influence what Congress does on surprise medical bills. And, 74% said they would be concerned if Congress failed to pass surprise billing legislation because of this ad campaign.



DETAILED FINDINGS:
Experience with Surprise Bills.

6 in 10 voters are worried about receiving a surprise medical bill that will be hard to pay.

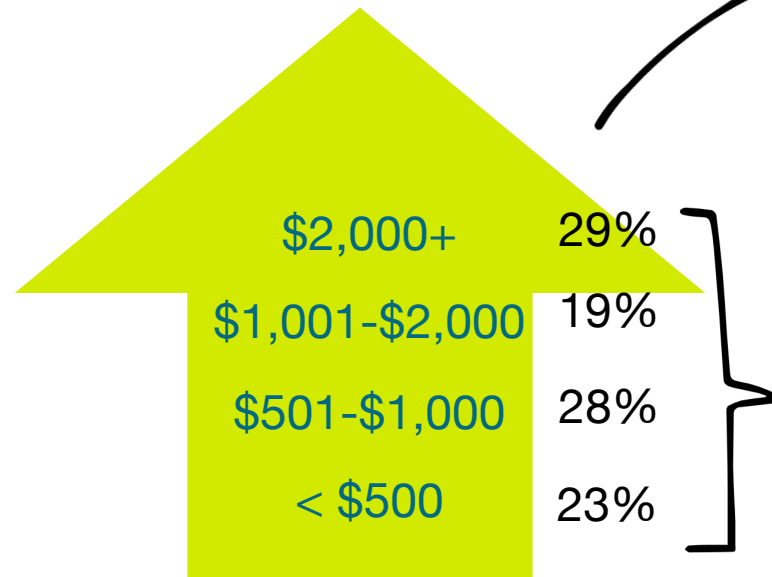
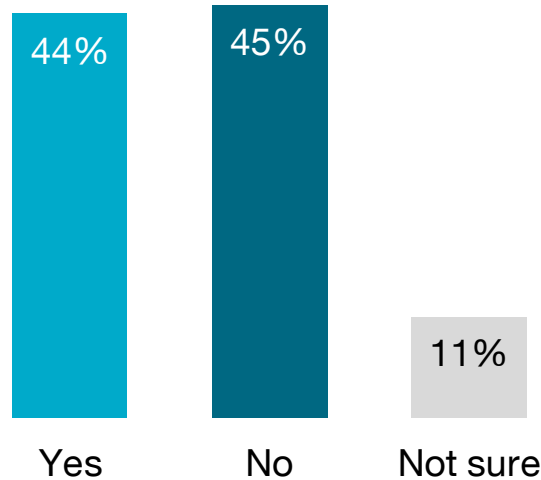
Q: How worried are you that you or a family member will receive a surprise medical bill that will be hard for you to pay?



TOTAL WORRIED	60%
Democrat	68%
Independent	65%
Republican	46%
Women	62%
Men	58%
Received a surprise bill	82%
Has not received a surprise bill	39%
<\$30K	65%
\$30K-\$60K	63%
\$60K-\$100K	63%
\$100K+	50%
African American	64%
Latinx	63%
White	59%
City	67%
Suburb	59%
Town	55%
Rural	56%

More than 4 in 10 have experienced a surprise medical bill, half of those say the bill totaled more than \$1000, and most found it difficult to pay.

Q: Have you or a family member ever received a surprise out-of-network medical bill after getting care in an emergency room, hospital, or clinic?



IF YES: What was the amount of the surprise medical bill you received?
(n=451)

48% had to pay more than \$1000 in surprise bills.

68% + 11%
said it was difficult to pay this amount.
said they were unable to pay the bill.

Experience receiving surprise medical bills is widely dispersed among voters in the poll.

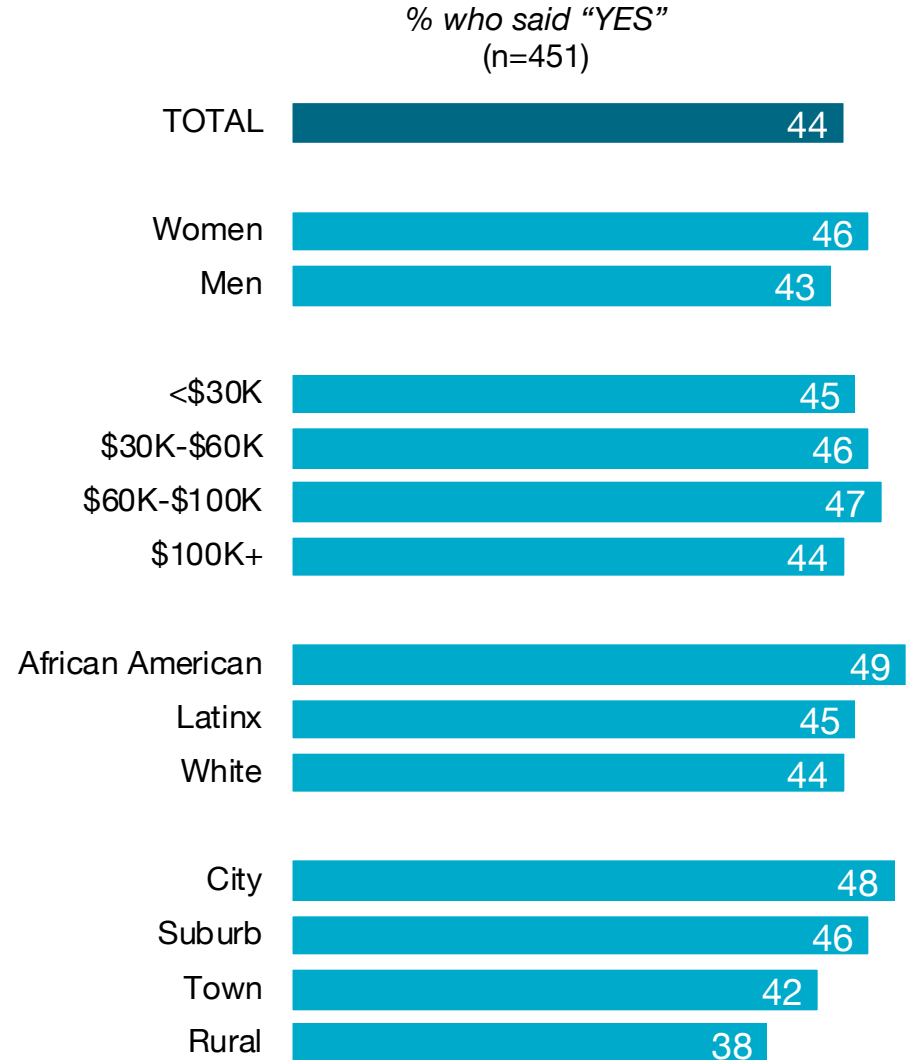
Who was most likely to say that it was difficult to pay the surprise bill?

- Total (68%)
- Middle income voters (77%)
- African American (74%)
- 18 to 44 year old (73%)
- Unmarried (73%)
- Women (73%)

Who was most likely to say they were unable to pay the surprise bill?

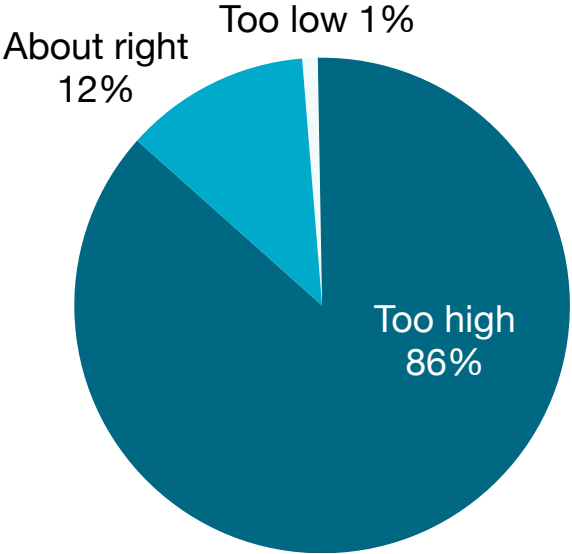
- Total (11%)
- Low income voters (21%)
- African American (19%)
- Those in rural areas (17%)

Q: Have you or a family member ever received a surprise out-of-network medical bill after getting care in an emergency room, hospital, or clinic?

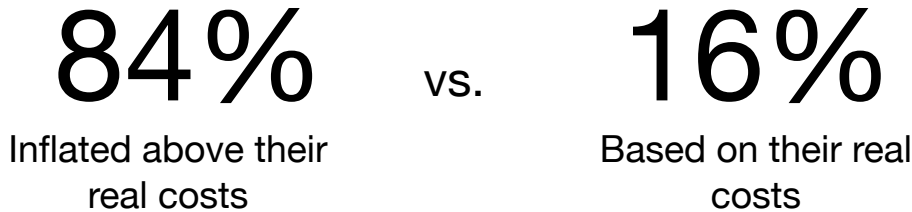


Most feel hospital and doctor fees are too high and inflated above their real costs.

Q: Generally speaking, do you think the fees that hospitals and doctors charge patients for their services are...?



Q: Do you think the fees that hospitals and doctors charge patients for their services are based on their real costs OR do you think they are inflated above their actual costs?

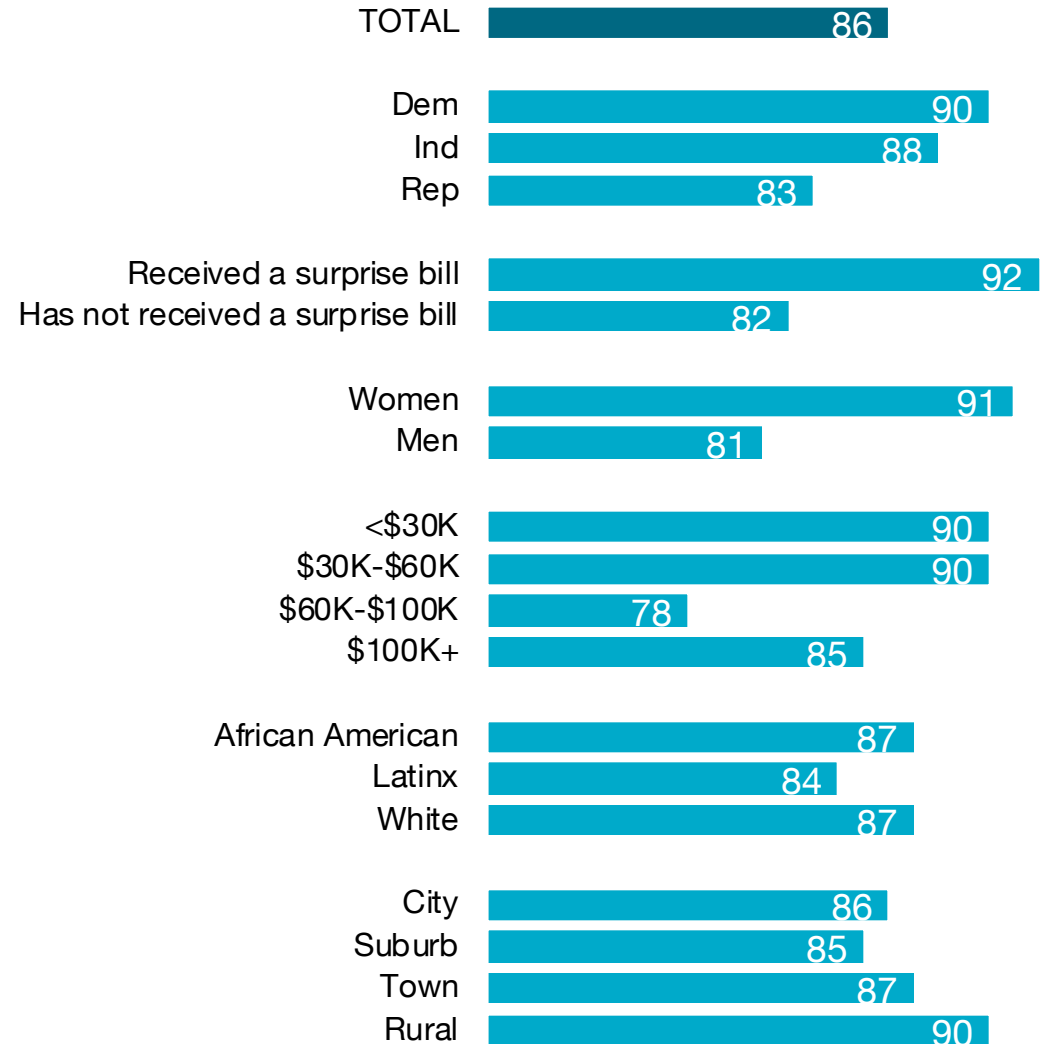


Who is most likely to think hospital and doctor fees are too high?

Voters who have received surprise bills in the past, women, low/moderate-income voters and those in rural areas.

Q: Generally speaking, do you think the fees that hospitals and doctors charge patients for their services are...?

% who said "TOO HIGH"

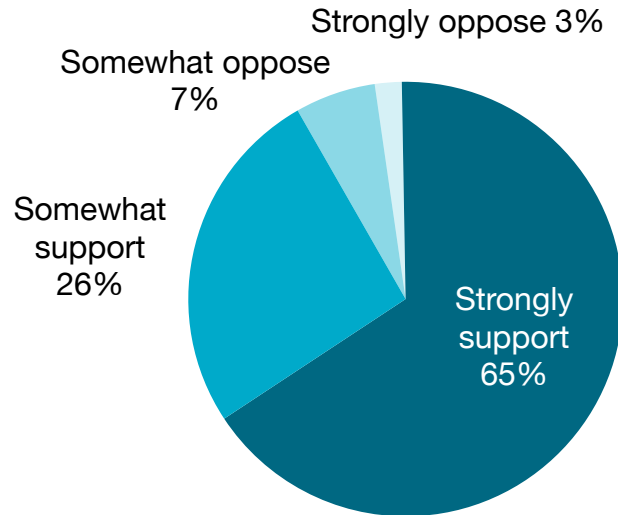


Legislation.

About 9 in 10 support state and federal legislation to protect patients from surprise bills.

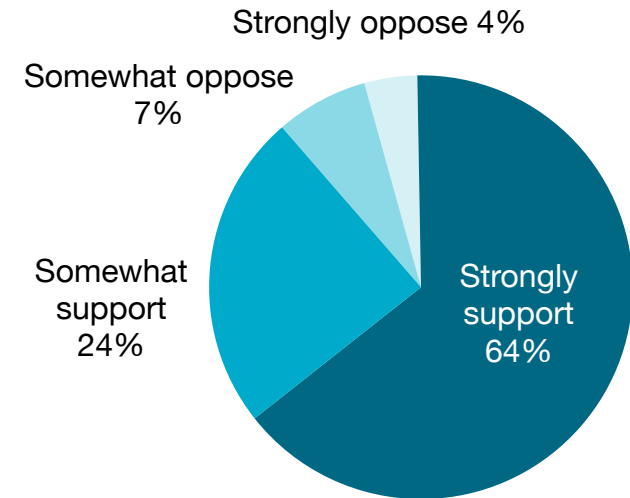
“A number of states have already passed legislation to protect patients in some types of health plans from surprise medical bills and many more are considering passing these kinds of bills. Congress is also currently weighing bipartisan bills to protect patients in all types of health plans from these surprise bills.”

Q: Do you support or oppose your state legislature passing legislation to protect patients from surprise medical bills?



91% support state legislation

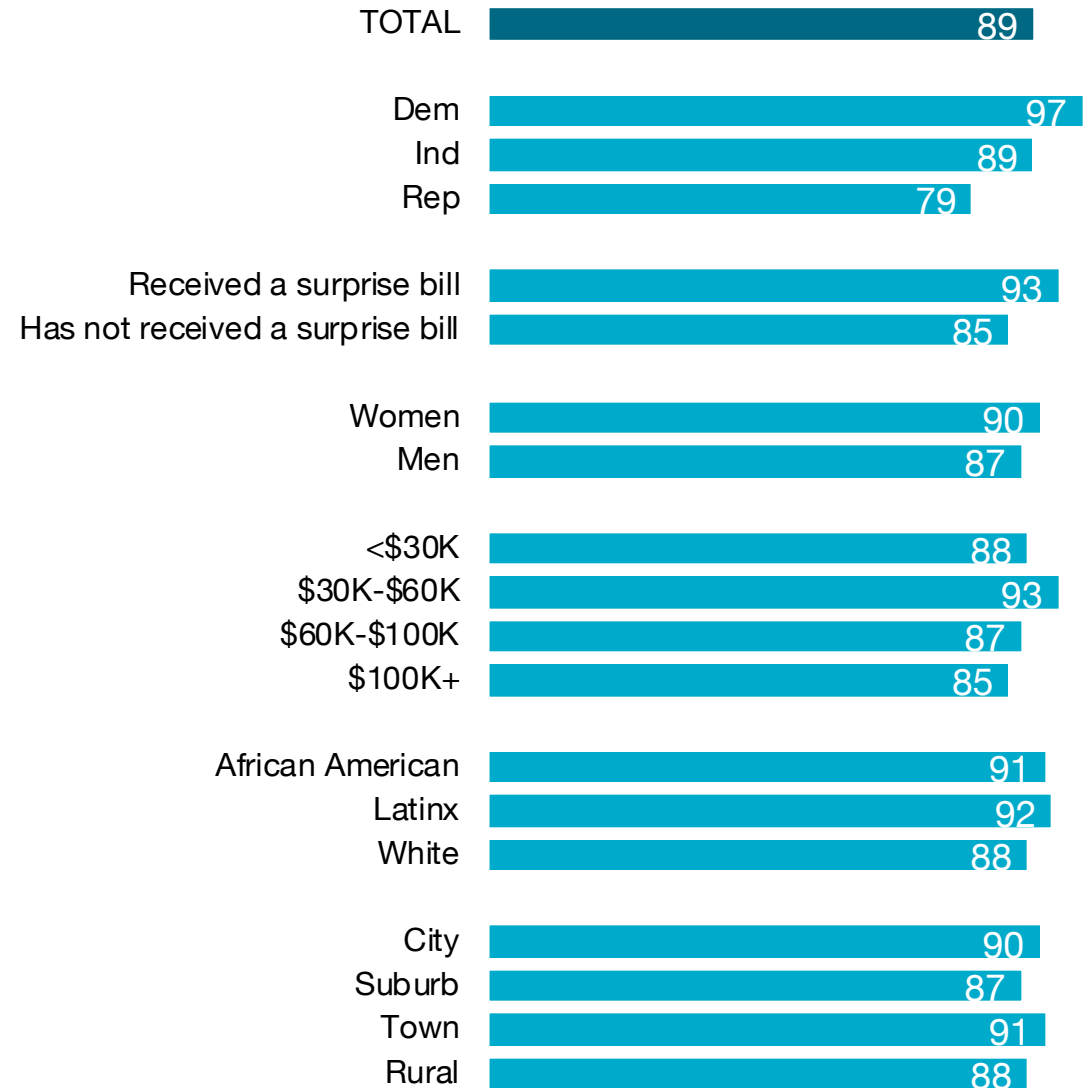
Q: Do you support or oppose Congress passing federal legislation to protect patients from surprise medical bills?



89% support federal legislation

Q: Do you support or oppose Congress passing federal legislation to protect patients from surprise medical bills?

% "SUPPORT"

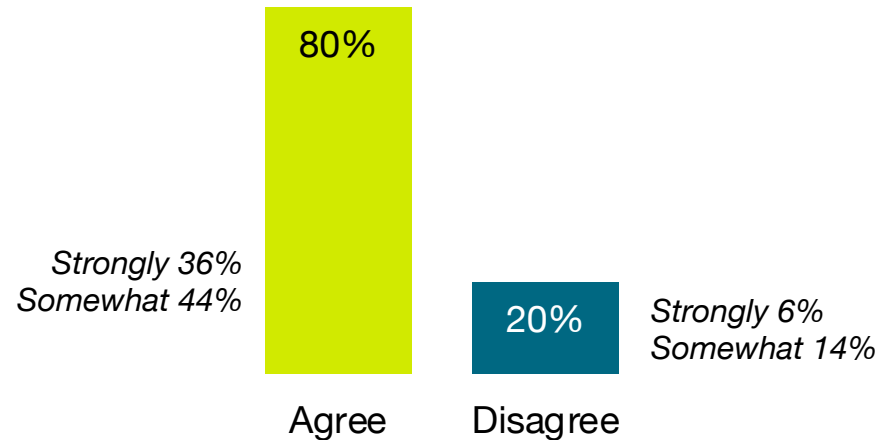


Support for Congress to pass legislation on surprise bills has bipartisan support.

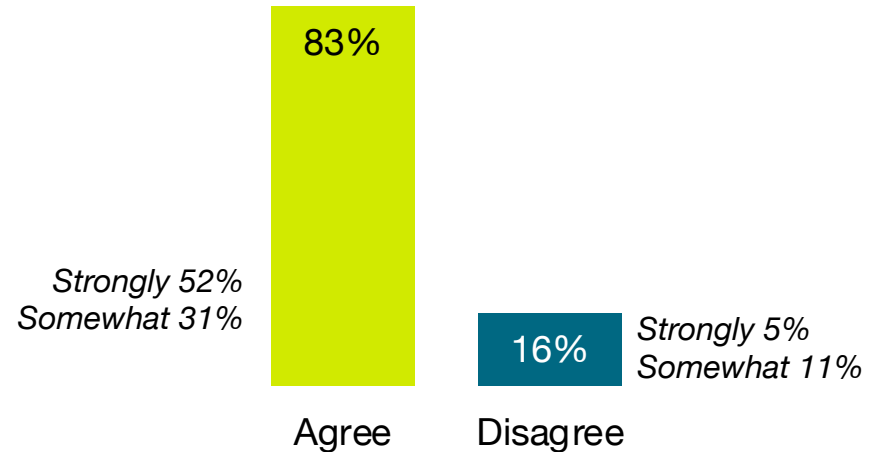
Reasons for strong support for legislation?

Voters agree it is hard to always know which doctors/hospitals are in their network and because most feel powerless when confronted with surprise medical bills.

Q: Agree or disagree: It's hard for patients to know when a doctor or hospital is in their network or not, even when they try to do everything right.



Q: Agree or disagree: Patients don't have enough power on their own to do anything about surprise medical bills. They need the help of Congress and state legislatures to pass bipartisan legislation that will protect them.



There is also strong support for specific components of this legislation.

Q: Here are some parts of the bipartisan bills that Congress is considering. Do you support or oppose each of these ideas?

	TOTAL SUPPORT	Strongly Support	Somewhat support
- Ambulances, both on the ground and in the air (emergency air lifts), would also be banned from surprise billing.	89%	64%	25%
- Legislation would ban surprise bills.	88%	61%	27%
- Patients would be “held harmless” for the surprise bills and would not have to pay the higher costs.	86%	60%	26%
- Doctors and hospitals that do surprise billing would be paid less by insurance companies than they are now.	82%	48%	34%

Nearly 3 in 4 support the components of the bills across party affiliation.

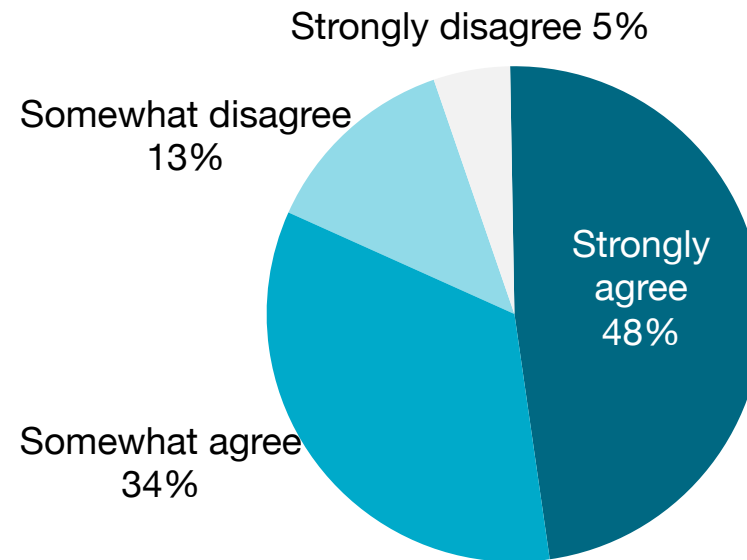
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- Legislation would ban surprise bills.
- Patients would be “held harmless” for the surprise bills and would not have to pay the higher costs.
- Doctors and hospitals that do surprise billing would be paid less by insurance companies than they are now.

TOTAL SUPPORT	Dem	Ind	Rep
89%	95%	87%	84%
88%	95%	88%	81%
86%	97%	86%	75%
82%	89%	83%	72%

Throughout the survey, voters are not concerned about hospitals and doctors who send surprise bills receiving lower payments. Most feel they will still earn enough.

Q: Agree or disagree: Doctors and hospitals charge fees that are too high. If Congress passes a bill that means insurance companies pay them a “fair” rate, this will not put them out of business. They will still make enough money.



81%
agree

TOTAL AGREE 81%

Democrat 92%
Independent 83%
Republican 68%

Women 84%
Men 79%

Received a surprise bill 86%
Has not received a surprise bill 78%

<\$30K 83%
\$30K-\$60K 86%
\$60K-\$100K 81%
\$100K+ 75%

African American 92%
Latinx 78%
White 80%

City 85%
Suburb 78%
Town 85%
Rural 81%

Voters prefer, more than 9 to 1, that Congress pass legislation that pays doctors and hospitals based on how others are paid in their area and would be unlikely to raise premiums.

Q: Congress is actually considering two pieces of legislation to ban surprise medical bills. Please indicate if you are more likely to support Bill A or Bill B.

Bill A. This bill would ban surprise bills so no patient would ever receive one. But the doctor or hospital that sent the bill in the first place may be allowed to still charge your insurance company a high cost (well above market rate) for the service. To offset those high charges, the insurance company might raise monthly insurance premiums that you and other insured people would have to pay.



Bill B. This bill would ban surprise bills so no patient would ever receive one. The doctor or hospital that sent the bill would be limited in what they could charge the insurance company. Their charge would be based on the market rate for that service in the area. In this bill, it is unlikely that insurance companies would increase premiums and there is the potential that insurance companies pass on savings in the form of lower insurance premiums.



* 18% chose “neither”

Voters across party affiliation prefer the bill in which doctors and hospitals get paid the market rate and where there is less chance they will have to pay higher premiums.

	Plan A	Plan B	Neither
TOTAL	8%	73%	18%
Democrat	8	81	11
Independent	9	73	18
Republican	8	65	27
Women	7	76	17
Men	10	70	19
Received a surprise bill	11	75	14
Has not received a surprise bill	7	73	20
<\$30K	11	71	18
\$30K-\$60K	5	78	16
\$60K-\$100K	12	73	15
\$100K+	8	71	20
African American	14	68	16
Latinx	10	72	18
White	7	74	18
City	14	70	16
Suburbs	7	73	20
Town	2	80	18
Rural	7	73	19

Ad Campaign.

16% have seen recent ads warning about proposals to ban surprise medical billing.

“Corporations that have bought up doctor groups and ER medical practices around the country are sponsoring an advertising campaign to stop state and national proposals that ban surprise medical bills.

The next questions are about the TV commercials and ads on Facebook and Google that are part of this campaign. Some of the TV commercials, like the two [to the right], warn about hospital emergency rooms closing and doctors not being paid fairly because of ‘government rate setting.’ The Facebook and Google ads describe the bipartisan legislation that Congress is considering as the ‘first step toward socialists’ Medicare-for-all dream.’”



Q: Have you seen TV commercials or ads on Facebook or Google like these? *(Survey respondents saw the still photos to the left).*



73% "no"
11% "unsure"

Many feel it is “disgusting” and “corrupt” when they learn corporations are spending \$28 million on a campaign to stop surprise billing proposals.

Q: Recently, reporters found out that the corporations behind these ads have spent more than \$28 million dollars on this campaign and are mainly targeting elected officials who are up for re-election. Now that you know this...Give one word to describe your reaction to corporations paying for these ads to stop legislation to ban surprise medical bills.



Most voters don't want corporations involved in legislation about surprise bills and 3 in 4 would be concerned if their elected officials fail to pass a bill this year because of this negative campaign.

TOTAL CONCERNED 74%

Democrat 87%
Independent 74%
Republican 59%

Women 76%
Men 71%

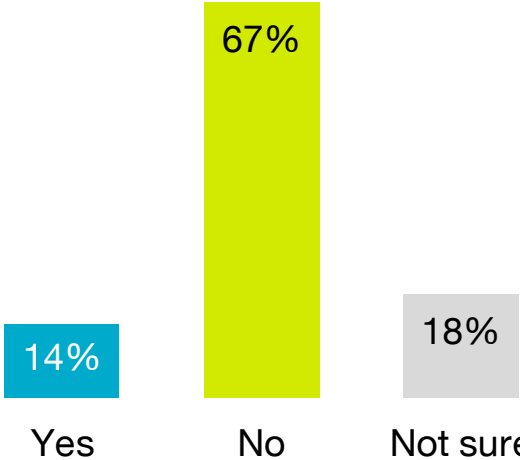
Received a surprise bill 82%
Has not received a surprise bill 67%

<\$30K 77%
\$30K-\$60K 75%
\$60K-\$100K 76%
\$100K+ 71%

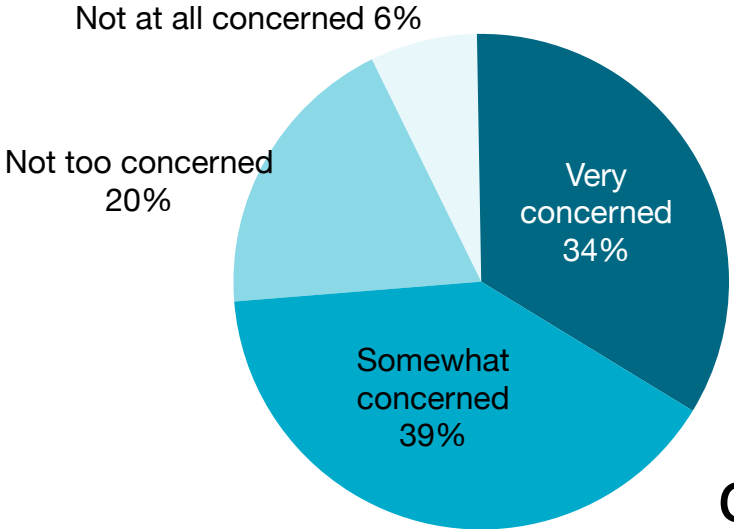
African American 78%
Latinx 77%
White 72%

City 79%
Suburb 75%
Town 72%
Rural 63%

Q: Do you think multi-billion-dollar corporations should be involved in the issue of passing legislation on surprise medical bills?



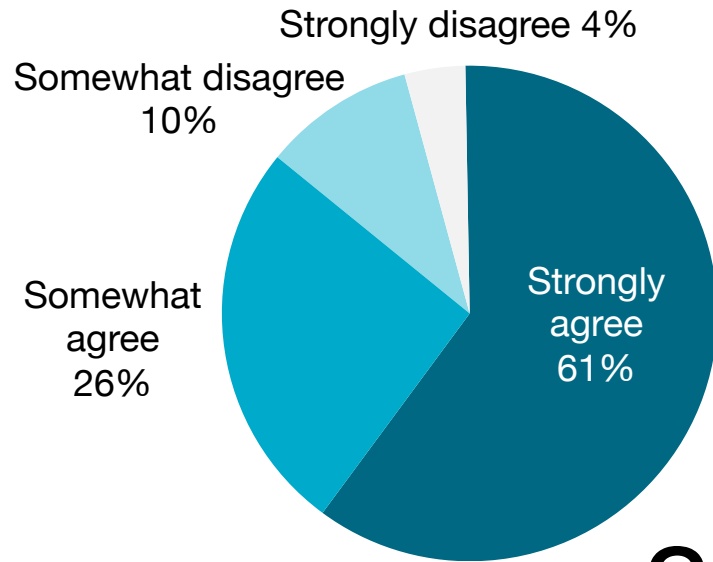
Q: How concerned are you that this TV and social media campaign could mean that Congress fails to pass a bipartisan bill on surprise medical bills before the end of the year?



74%
concerned

Almost 9 in 10 agree they don't want advertising campaigns by corporations to influence what Congress does on surprise billing.

Q: Agree or disagree: Advertising campaigns funded by dark money from corporations that buy up doctor practices should not influence what Congress does on the issue of surprise medical bills.



86% agree

TOTAL AGREE 86%

Democrat 94%
Independent 88%
Republican 77%

Women 89%
Men 84%

Received a surprise bill 89%
Has not received a surprise bill 85%

<\$30K 87%
\$30K-\$60K 90%
\$60K-\$100K 87%
\$100K+ 82%

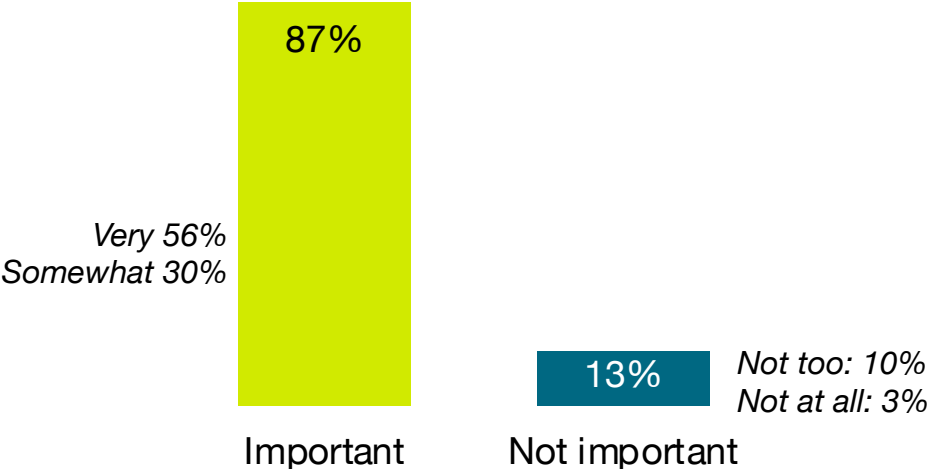
African American 87%
Latinx 88%
White 86%

City 89%
Suburb 86%
Town 82%
Rural 85%

Where They End Up.

By the end of the survey – after hearing about components of the bill, that doctors and hospitals would be paid less, and about the ad campaign – most voters feel it is important that elected officials support legislation to protect them from surprise medical bills.

Q: How important is it to you that your elected officials support legislation to protect patients from surprise medical bills?



TOTAL IMPORTANT	87%
Democrat	97%
Independent	88%
Republican	74%
Women	88%
Men	85%
Received a surprise bill	93%
Has not received a surprise bill	80%
<\$30K	92%
\$30K-\$60K	90%
\$60K-\$100K	86%
\$100K+	82%
African American	96%
Latinx	93%
White	85%
City	92%
Suburb	85%
Town	87%
Rural	82%

