

Surprise Medical Billing Survey – Key Findings

This survey was conducted online within the United States by The Harris Poll on behalf of the American Heart Association from October 12-14, 2020 among 2,045 U.S. adults ages 18 and older, 1,318 of whom have ever received a surprise medical bill and 977 have private insurance. This online survey is not based on a probability sample and therefore no estimate of theoretical sampling error can be calculated. Complete survey methodology, including weighting variables and subgroup sample sizes, is available on request.

Most U.S. adults cite affordability concerns as their top worries about the health care system.

- The top worries that U.S. adults have about the health care system regard the affordability of care – specifically out-of-pocket health care costs (45%), followed closely by the costs of insurance (41%).
 - Those with mid-level household income (\$50K-\$74.9K) are the most likely to cite affordability concerns as their top worry (68% vs. 60% <\$50K; 57% \$75K-\$99.9K; 58% \$100K+).
 - Democrats (49%) are more likely than Republicans (40%) to worry about out-of-pocket health care costs.
- Majorities (63%) would be concerned if they received an unexpected medical bill, and slightly more (68%) agree that an unexpected medical expense would pose a significant financial burden to them and their families.
 - Women are more likely to be concerned than men about receiving an unexpected medical bill (66% vs. 59%).
 - Unsurprisingly, those with lower household income are also more likely to be concerned about receiving an unexpected medical bill (67% <\$50K; 68% \$50K-\$74.9K; 63% \$75K-\$99.9K; 54% \$100K+).
- In fact, nearly half (49%) say that worrying about an unexpected medical bill keeps them from seeking care.
 - Hispanic adults are more likely than either non-Hispanic White or non-Hispanic Black adults to agree with this (61% vs. 46%; 47% respectively).
- More than two in five (44%) U.S. adults say that if they received a medical bill for \$1,000 that they were not expecting, they would not have the money to pay for it.
 - Half (50%) of women say they would not be able to pay a bill of this amount, compared to just over a third (36%) of men.
 - Non-Hispanic Black (58%) and Hispanic (51%) adults are also more likely to say they would not be able to pay a \$1,000 unexpected medical bill than non-Hispanic White adults (37%).

Majorities support legislation to end surprise medical billing.

- Strong majorities (81%) say they would support Congress passing legislation to end surprise medical billing, with nearly 4 in 5 (79%) agreeing that if Congress reduced their out-of-pocket health care costs, it would have a meaningful impact on their life.
- More than three-quarters (76%) say that if they knew an elected official worked to end unexpected medical bills, they would be more likely to vote for that elected official.
 - Agreement is high among Democrats (82%) and Republicans (70%).

One in three U.S. adults with private health insurance who have ever received a medical bill for care they thought would be covered by their plan were not able to pay the bill with money immediately available to them.

- Two-thirds (68%) of U.S. adults who have private health insurance have ever received a medical bill for care they thought would be covered by insurance.
- Among those with private insurance who were not able to pay with money immediately available, nearly one in four (23%) say they have yet to pay the bill.
- Among those with private insurance who have yet to pay the bill, 12% say the bill has gone to collections.