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Research Report

THE MAINE SURVEY

Health Insurance Coverage, Concerns about Losing Coverage, Cost Barriers to Care, and Financial Hardships Due to Medical Care

Date: February 2010

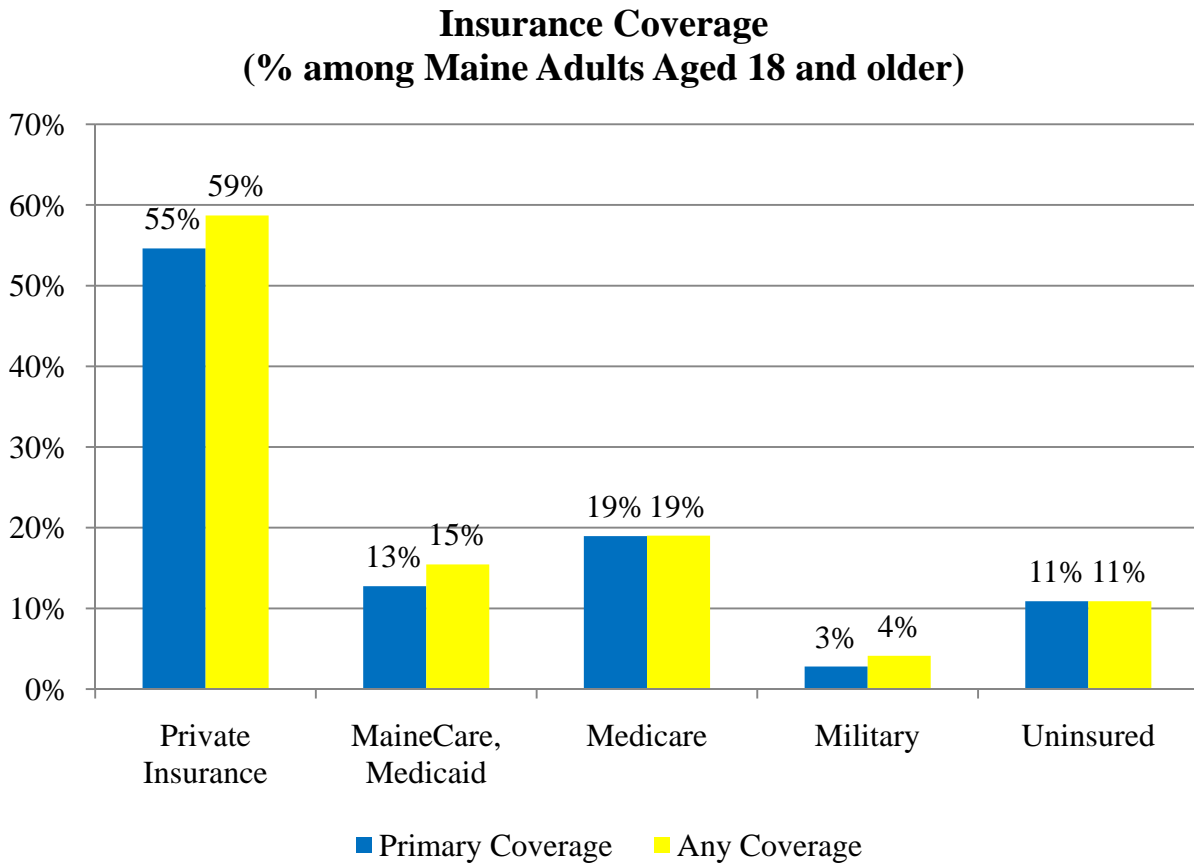
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Insurance Status and the Uninsured

More than 10% of Maine adults currently lack health insurance coverage.



Many residents have more than one type of health insurance coverage. The category “Any Coverage” includes all residents mentioning any type of health insurance and thus the categories sum to more than 100%. The category “Primary Coverage” classifies all residents into one type of coverage based on the primary payer in cases where a resident has more than one type of health insurance coverage.

Note that the category “Private Insurance” does not include Medicare supplemental health insurance.

Comments:

Currently, 59% of Maine adults have private health insurance coverage (either through an employer/labor union or purchased directly), 15% have coverage through MaineCare/Medicaid, 19% have coverage through national Medicare, and 4% are covered by health insurance through the Military.

Eleven percent of Maine adults are currently uninsured. Among Maine adults aged 18 to 64, 13% are currently uninsured.

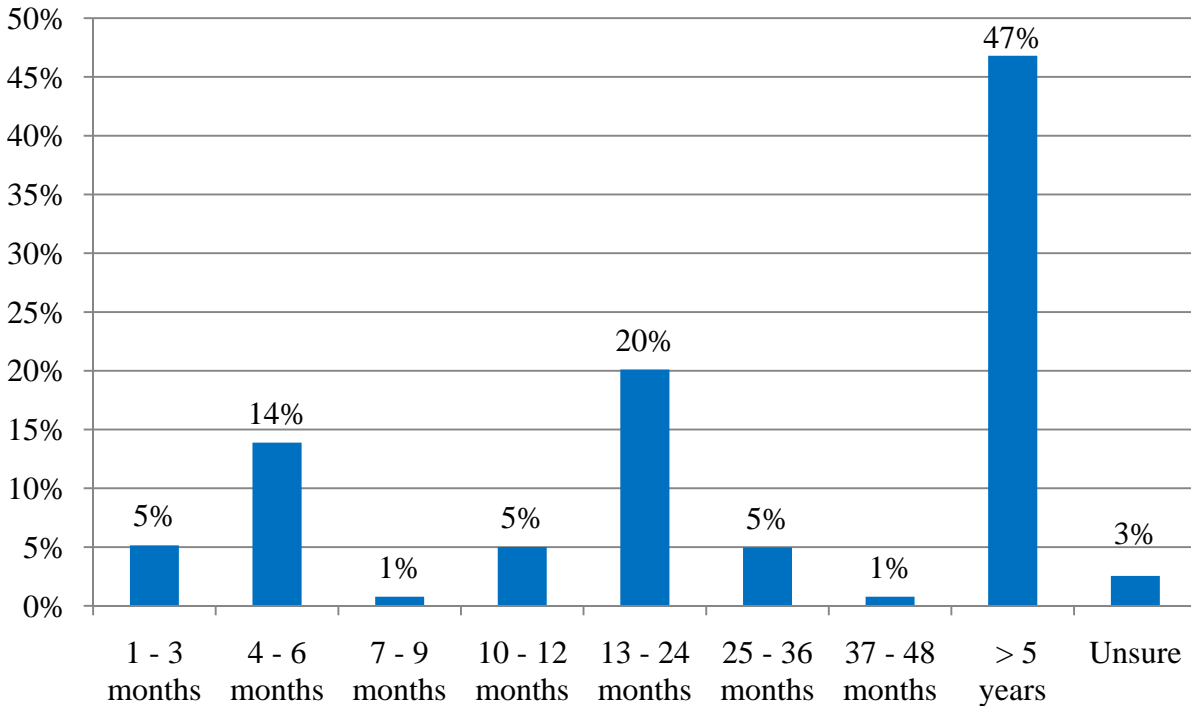
When looking at residents' primary type of health insurance, 55% have private health insurance, 13% are covered through MaineCare/Medicaid, 19% have coverage through the national Medicare program, and 3% have health insurance coverage through the military.

Are you currently uninsured?

	% Among Adults 18 and Older	% Among Adults Aged 18 to 64
Total	11%	13%
Gender		
Female	7%	9%
Male	15%	17%
Age		
18 - 34	22%	--
35 - 49	8%	--
50 - 64	11%	--
65+	0%	--
Area of the State		
South	4%	4%
Coastal	18%	23%
Central	13%	16%
North	15%	18%
Annual Income		
< \$30K	21%	27%
\$30K - \$60K	10%	13%
> \$60K	4%	4%
Employment Status		
Working	--	10%
Part time	--	10%
Full time	--	10%
Not Working	--	20%

Nearly half (47%) of Maine's uninsured adults have been without health insurance for more than five years.

**How long have you been without health insurance coverage?
(% among uninsured adults 18 and older)**



Comments:

Among the 11% of Maine adults without health insurance, 47% have been without coverage for more than five years. Another 26% have been uninsured between two and four years while 25% have lacked health insurance coverage for a year or less.

The main reasons for lack of health insurance coverage include the cost, employers no longer offering coverage, and loss of employment.

**What are the main reasons that you are not currently covered by any government or private health insurance plan?
(% among uninsured)**

Reason	%
Cost is too high, cost increased, cost of premium, cannot afford	49%
Employer stopped offering or does not offer coverage	35%
Our family could no longer afford the cost of the premiums for health insurance through an employer	30%
Not worth the cost	26%
Person with health insurance lost job	25%
Not eligible, no longer qualify for Medicaid, MaineCare	18%
Insurance company refused coverage, terminated coverage	9%
You or another member of the family are no longer eligible for insurance through an employer because of a reduction in the number of hours worked	9%
Waiting period for coverage	7%
Do not need insurance	3%
Other	3%
Unsure	3%
Total	100%

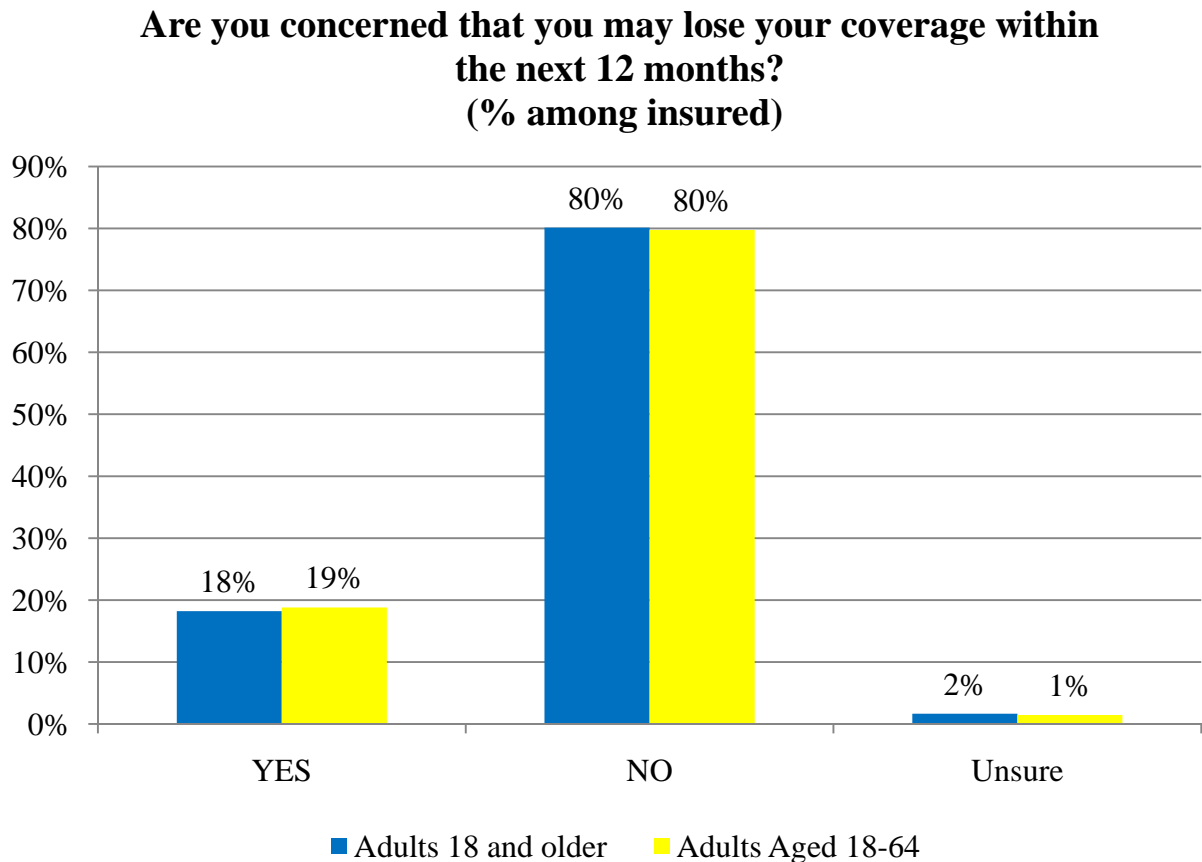
Note: respondents could offer more than one response so the percentages will sum to more than 100%

Comments:

Maine's uninsured adults gave a number of reasons for their lack of health insurance coverage. Nearly half (49%) indicated that the cost for health insurance coverage was too high and 30% specifically mentioned the cost of health insurance premiums for employer offered health insurance. Another 26% indicated that health insurance that was available simply wasn't worth the cost. Thirty-five percent of uninsured adults indicated that their employer either did not offer health insurance coverage or had dropped coverage for their employees. One-quarter (25%) of uninsured adults indicated that the family member with health insurance lost their job and another 18% lost health insurance coverage because they were no longer eligible for MaineCare/Medicaid.

Concerns about Loss of Health Insurance Coverage

Nearly 20% of insured Maine adults are concerned they may lose their health insurance coverage during the next 12 months.



Comments:

Among Maine's insured adults, 18% are concerned they may lose their health insurance coverage during the next 12 months. Among insured adults aged 18 to 64, 19% are concerned they may lose coverage. Those most concerned about losing coverage are residents currently enrolled in MaineCare/Medicaid (39%), those earning less than \$30,000 annually (28%), and insured residents of central and northern Maine (25%).

The main reasons these adults are concerned about losing their health insurance coverage include premium cost increases (mentioned by 30%), concern about the impact of health care reform (21%), concern about a loss of employment (19%), and concerns about eligibility for MaineCare/Medicaid (15%), among other concerns.

Are you concerned that you may lose your coverage within the next 12 months?
(% among insured)

	% Yes
Total	18%
Primary Type of Insurance	
Private Insurance	14%
MaineCare, Medicaid	39%
Medicare	17%
Military	13%
Gender	
Female	23%
Male	12%
Age	
18 - 34	23%
35 - 49	16%
50 - 64	19%
65+	14%
Area of the State	
South	12%
Coastal	14%
Central	25%
North	25%
Annual Income	
< \$30K	28%
\$30K - \$60K	23%
> \$60K	8%

**What are the reasons there is a risk you may lose your health insurance coverage within the next 12 months?
(% among insured adults concerned about loss of health insurance)**

	Total	Primary Type of Insurance			
		Private Insurance	MaineCare, Medicaid	Medicare	Military
Premium cost increases	30%	31%	31%	31%	
Concern about impact of health care reform	21%	7%	19%	50%	100%
Person with health insurance will lose job	19%	41%			
No longer qualify for Medicaid, MaineCare	15%		33%	26%	
Will become ineligible because of age	5%	3%	12%		
Current employer may stop offering health insurance	4%	9%			
Divorce or separation	4%	8%			
Benefits from former employer, cobra will run out	3%	6%		2%	
Person will change employers and may not be eligible for insurance	2%	5%			
Person will change employers and new employer may not offer insurance	2%	5%			
Other	2%	2%		7%	
None, no specific reason	2%		7%		
Unsure	1%		2%		
Total	100%	100%	100%	100%	100%

Cost Barriers to Receiving Health Care and Financial Hardships Due to Medical Expenses

Many Maine adults are deferring needed medical care due to cost.

During the past 12 months was there any time you needed _____ but didn't get it because you could not afford it?

	Total	Primary Type of Insurance				
		Private Insurance	MaineCare, Medicaid	Medicare	Military	Uninsured
Medical care from a doctor or surgery?	10%	6%	16%	6%		34%
Mental health care or counseling?	3%	2%	4%	5%		9%
Dental care including checkups?	25%	13%	57%	20%	2%	61%
A diagnostic test such as a CAT scan, MRI, lab work, or x-ray that was recommended by a doctor?	4%	4%	3%	3%		11%
Prescription medicines?	8%	5%	23%	9%		8%
Was there any time that you skipped doses or took smaller amounts of your prescription drugs to make them last longer?	15%	9%	32%	13%	13%	30%

Comments:

Cost is leading many Maine adults to defer needed medical care. During the past 12 months, 10% of Maine adults did not get needed medical care from a doctor or surgery. Three percent did not get needed mental health care or counseling and 4% did not get a needed diagnostic test. One quarter of Maine adults (25%) did not get needed dental care during the past 12 months. Eight percent of Maine's adults did not get needed prescription medications and 15% skipped doses or took smaller amounts of prescription medications to make them last longer.

Some Noted Differences:

Medical Care from a Doctor or Surgery

- 16% of residents aged 18 to 34 did not get needed medical care from a doctor or surgery.
- 15% of central Maine adult residents did not get needed medical care from a doctor or surgery.
- 17% of adult residents with a family income less than \$30,000 did not get needed medical care from a doctor or surgery.

Dental Care

- 37% of residents aged 18 to 34 did not get needed dental care.
- 36% of central Maine adult residents did not get needed medical dental care.
- 48% of residents with a family income less than \$30,000 did not get needed dental care.

Prescription Medicines

- 15% of adult residents with a family income less than \$30,000 did not get needed prescription medications.
- 20% of residents aged 18 to 34 skipped doses or took smaller amounts to make prescription drugs last longer.
- 20% of northern Maine adult residents skipped doses or took smaller amounts to make prescription drugs last longer.
- 32% of adult residents with a family income less than \$30,000 skipped doses or took smaller amounts to make prescription drugs last longer.

Many Maine adults are experiencing financial hardships due to the cost of health care.

During the last 12 months...

	Total	Primary Type of Insurance				
		Private Insurance	MaineCare, Medicaid	Medicare	Military	Uninsured
Were there times that there were problems paying for medical bills for anyone in your family?	22%	22%	29%	15%	2%	31%
Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?	17%	17%	30%	5%	5%	26%

Have any of the following happened to your family because of medical bills?

	Total	Primary Type of Insurance				
		Private Insurance	MaineCare, Medicaid	Medicare	Military	Uninsured
Were you unable to pay for basic necessities like food, heat or rent.	9%	7%	24%	6%	7%	2%
Used up all or most of savings.	17%	16%	26%	13%	7%	19%
Had large credit card debt or had to take a loan or debt against the home.	8%	6%	20%	2%	9%	12%

Comments:

More than one in five Maine adults (22%) indicated there were times they had problems paying their medical bills during the past 12 months. Seventeen percent of Maine adults indicated they had been contacted by a collection agency about unpaid medical bills at some time during the past 12 months.

Seventeen percent of Maine's adults used up all or most of their savings to pay for medical bills and 8% had large credit card debt or had to take out a home loan to pay for medical expenses. Nine percent of Maine's adults were unable to pay for basic necessities like food, heat, or rent because of medical bills.

In general, Maine adults currently enrolled in MaineCare/Medicad and uninsured adults were the most likely to report financial hardships due to health care costs.

Some Noted Differences:

Problems Paying Medical Bills

- 28% of residents aged 50 to 64 indicated there were times that there were problems paying for medical bills.
- 33% of central Maine residents indicated there were times that there were problems paying for medical bills.
- 29% of residents with a family income less than \$30,000 indicated there were times that there were problems paying for medical bills.

Contacted By A Collection Agency About Unpaid Medical Bills

- 26% of residents aged 18 to 34 indicated their family was contacted by a collection agency about owing money for unpaid medical bills.
- 28% of residents with a family income less than \$30,000 indicated their family was contacted by a collection agency about owing money for unpaid medical bills

Unable To Pay For Basic Necessities Due To Medical Bills

- 21% of central Maine residents indicated they were unable to pay for basic necessities like food, heat or rent because of medical bills.
- 13% of residents with a family income less than \$30,000 indicated they were unable to pay for basic necessities like food, heat or rent because of medical bills.

Used Up Savings Due To Medical Bills

- 23% of residents aged 18 to 34 used up all or most of savings because of medical bills.
- 29% of coastal Maine residents used up all or most of savings because of medical bills.
- 23% of central Maine residents used up all or most of savings because of medical bills.
- 23% of residents with a family income less than \$30,000 used up all or most of savings because of medical bills.

Had To Take On Debt Due To Medical Bills

- 12% of residents aged 18 to 34 had large credit card debt or had to take out a loan or debt against the home because of medical bills.
- 14% of coastal Maine residents had large credit card debt or had to take out a loan or debt against the home because of medical bills.

Survey Methodology

Market Decisions Survey Methodology

These questions were asked as part of Market Decisions' quarterly "Maine Survey." This survey has been ongoing since 1992 and provides a wide variety of proprietary consumer information for subscribers. Each quarter the survey also includes questions on current issues and the information from these surveys is released in the public interest.

The questions in this survey were fielded in the public interest and entirely at Market Decisions' expense. No other organization, public or private, provided financial or other support for this research.

For this survey, a total of 401 Maine residents, 18 years of age and older were interviewed from January 20 to February 4, 2010. The survey response rate was 40%.

A survey of 401 Maine residents provides an overall statistical accuracy of +/- 4.9% at the 95% confidence level. This means that if the entire population of Maine residents age 18 and over were surveyed, we can expect results to be within 4.9% of the results of the 400-sample survey.

Market Decisions, based in Portland, Maine, is a full service custom research firm that has been serving Maine, New England and national clients since 1977.

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COUNTIES THAT MAKE UP SOUTHERN, COASTAL, CENTRAL AND NORTHERN MAINE:

Southern – Cumberland, York Counties

Coastal – Sagadahoc, Lincoln, Knox, Waldo, Hancock Counties

Central – Androscoggin, Oxford, Kennebec, Franklin Counties

Northern – Aroostook, Penobscot, Washington, Piscataquis, Somerset Counties

