

## Surprise Medical Billing Survey – Key Findings

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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.