Prescription Drug Costs in Maine

Maine Prescription Drug Affordability Board

August 24, 2026

Kate Ende, Policy Director, Consumers for Affordable Health Care

Consumers for Affordable Health Care

Consumers for Affordable Health Care (CAHC)
Maine's Health Insurance Consumer Assistance Program

Consumers for Affordable Health Care
CONSUMER ASSISTANCE HELPLINE
1-800-965-7476

- Statewide, toll-free Help Line and in-person assistance
- Application and enrollment assistance for public and private health insurance
- Assistance with private insurance appeals of denied claims
- Outreach and education to consumers
- Training for health care providers, social service and community-based organizations and health insurance enrollment professionals

Consumers for Affordable Health Care

Examining Maine Voters' Views on Health Care Affordability and Medical Debt in Maine

Results of a Statewide Survey Conducted on
Behalf of Consumers for Affordable Health Care

by

Digital Research inc DRI

February 2026

Over four out of ten households in Maine have incurred medical debt within the past two years. The large majority of those households – three out of four – were covered by insurance when they took on that debt.

Prevalence of Medical Debt

Three out of four families with medical debt were covered by insurance when they took on that debt (77%).*

(n=514)

* Among those who have medical debt (n=260)

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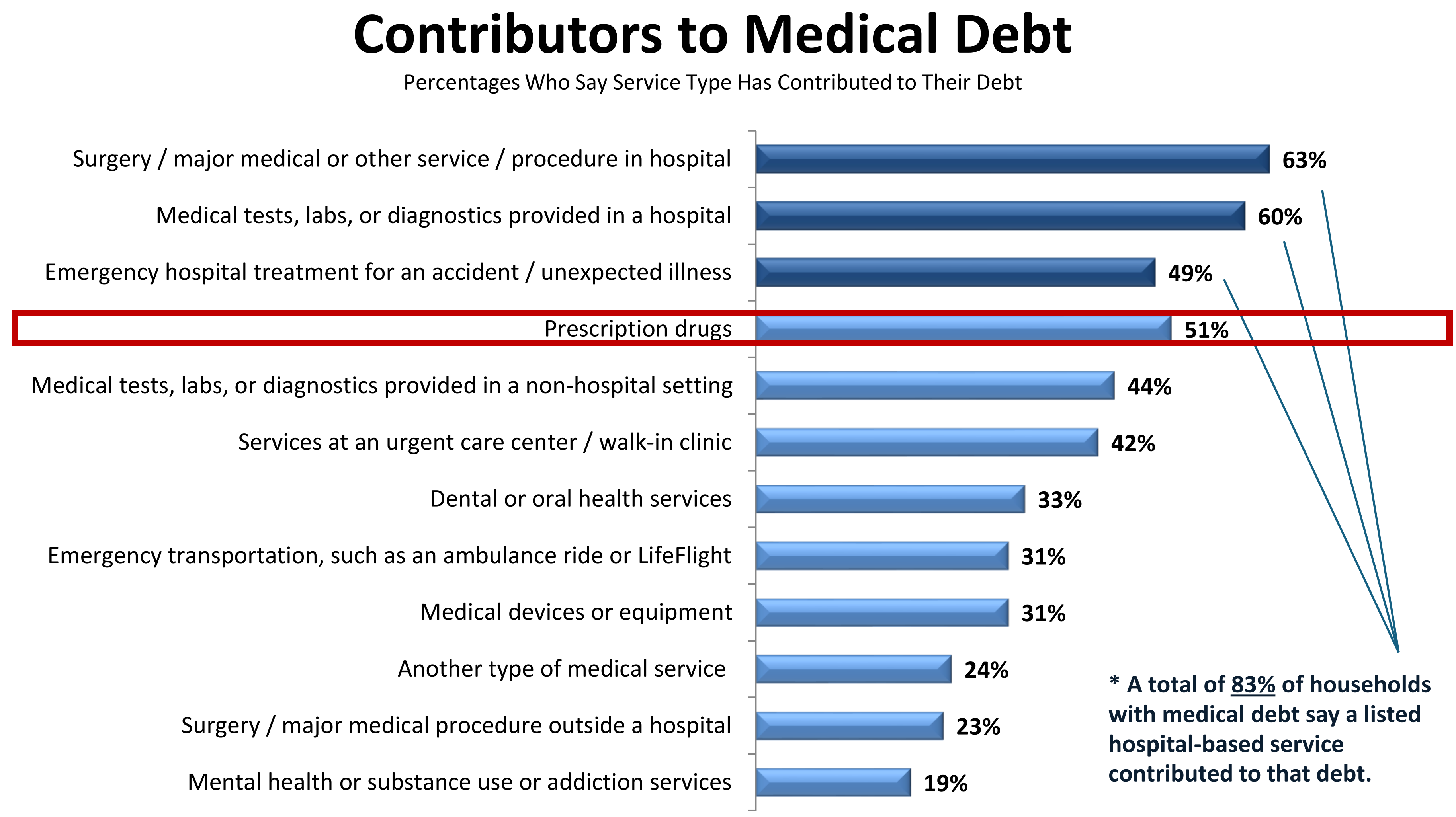
In the past two years, have you or anyone in your immediate family taken on debt or borrowed money to pay for a health care service, procedure, tests, medical device, or prescription drugs? (Please include any unpaid bills or medical debt held on credit cards or financed through a loan or payment plan with a health care provider?

Were you covered by a health insurance policy when you took on your medical debt?

Consumers for Affordable Health Care

Eight out of ten Mainers with medical debt say a hospital-based service contributed it and over half attribute their debt to prescription drug costs.



Among those who have had medical debt themselves or who have a family member who took on medical debt in the past two years (n=260)

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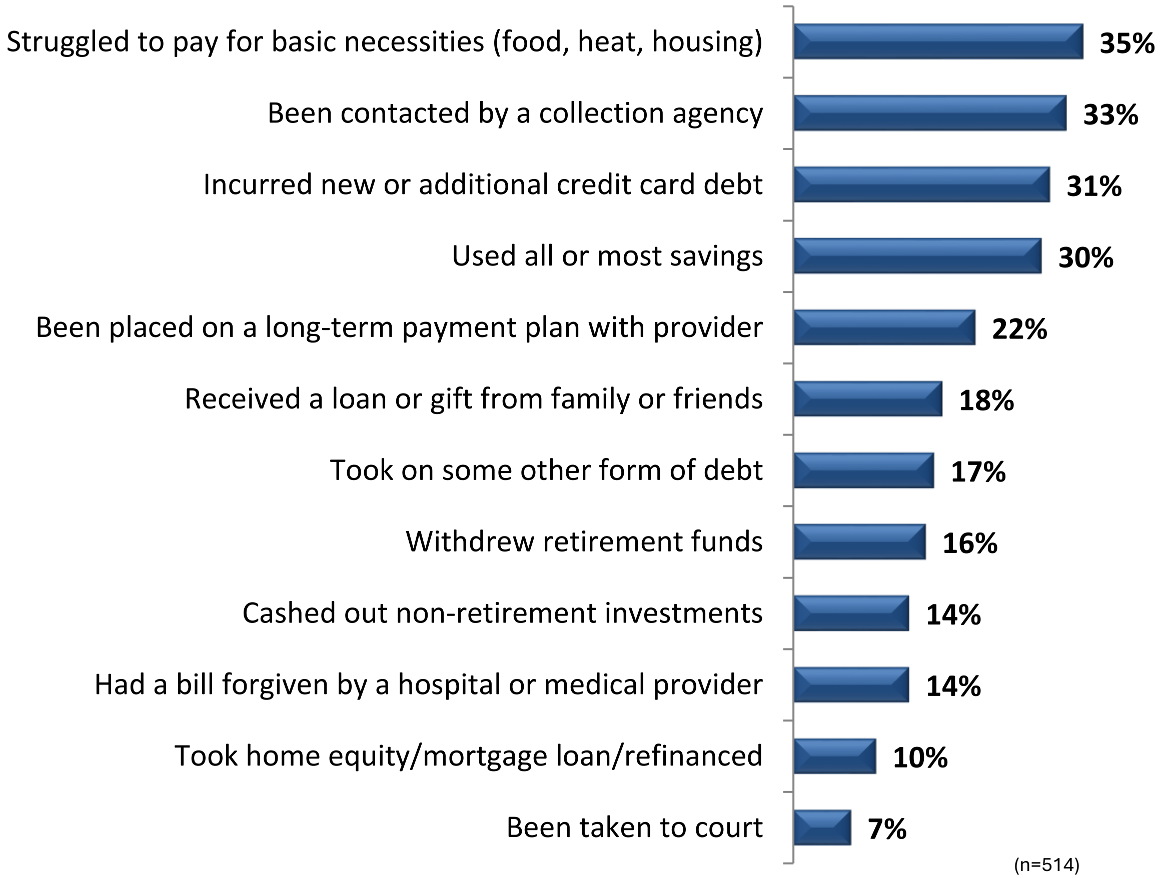
Did any of the following contribute to your/your family member's medical debt?

Consumers for Affordable Health Care

Two out of three families have experienced at least one of several financial impacts listed in the survey as a result of medical bills, most often struggling to pay for necessities, incurring debt, and using savings. Just as many have been contacted by a collection agency over a medical bill.

Financial Impacts of Medical Expenses

Percentage of All Mainers Who Have Experienced Impact



65% of Maine families have experienced at least one of these impacts.

On average, families in Maine have experienced at least two of these impacts.

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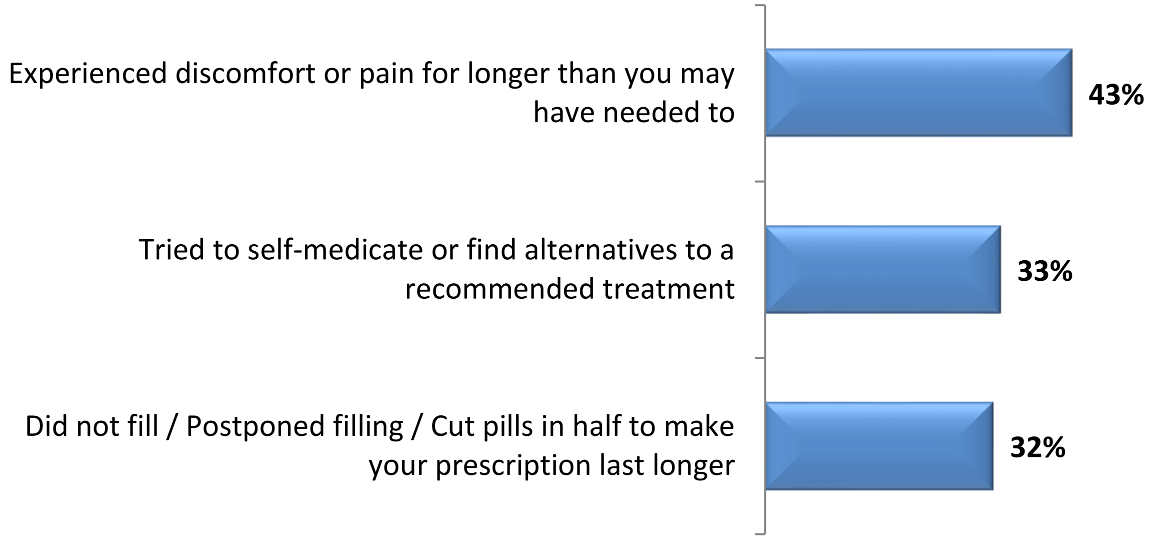
In the last two years, have you or any member of your immediate family experienced the following as a result of any hospital expenses?

Consumers for Affordable Health Care

A majority of Mainers (seven out of ten overall) have delayed or skipped medical care due to costs. Three out of ten Mainers overall have tried to self medicate, skipped or postponed filling a prescription or cuts pills in half to make a prescription last longer.

Actions Taken Due to Medical Costs

Percentages who have taken actions due to concerns about costs

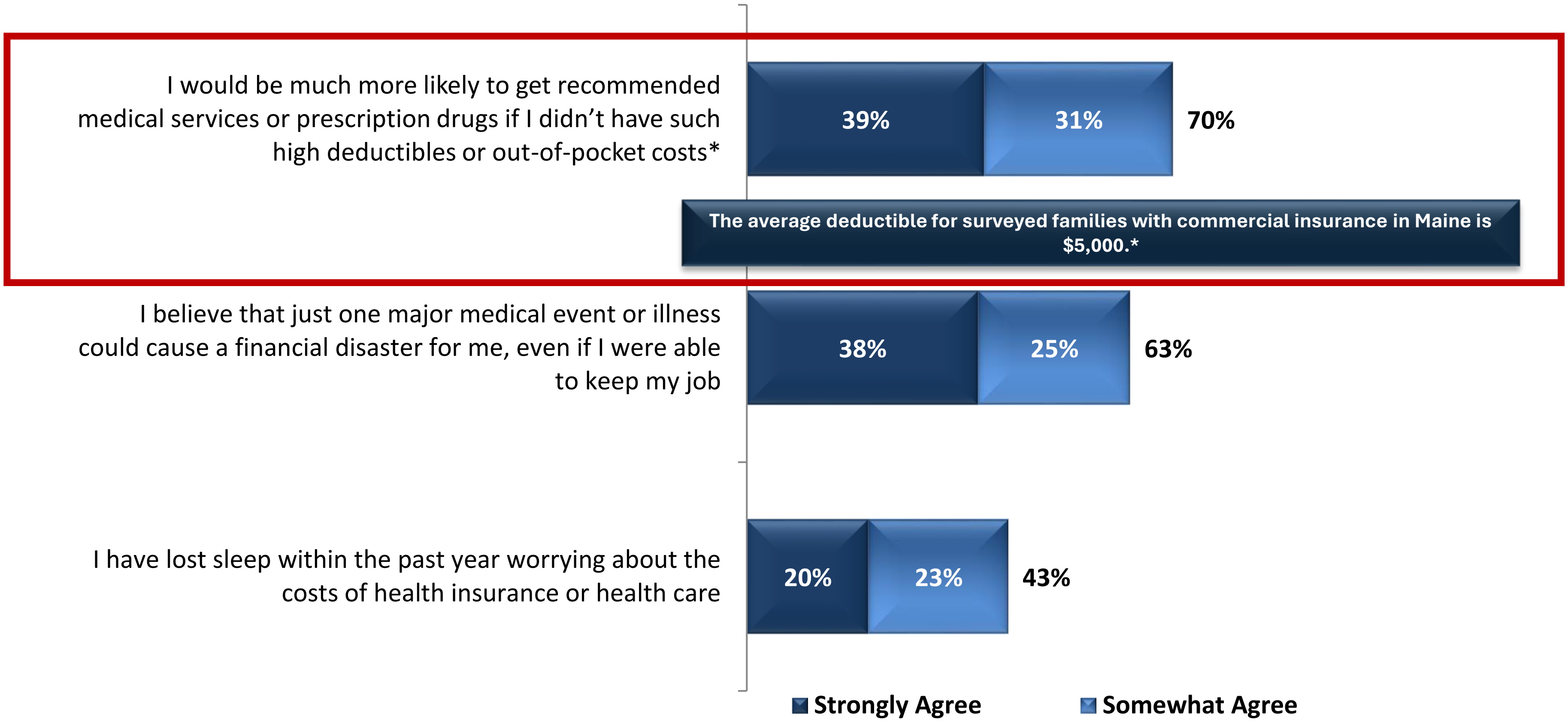


A total of 70% of all surveyed Mainers have taken at least one of these actions in the past two years.

(n=514)

Concerns about medical costs have wide-ranging impacts on Mainers. Six out of ten who have commercial insurance say they would be more likely to receive medical services or prescription drugs if their out-of-pocket expenses were lower.

Concern About Medical Expenses



* Among those who have commercial health insurance (n=250)
(n=514)

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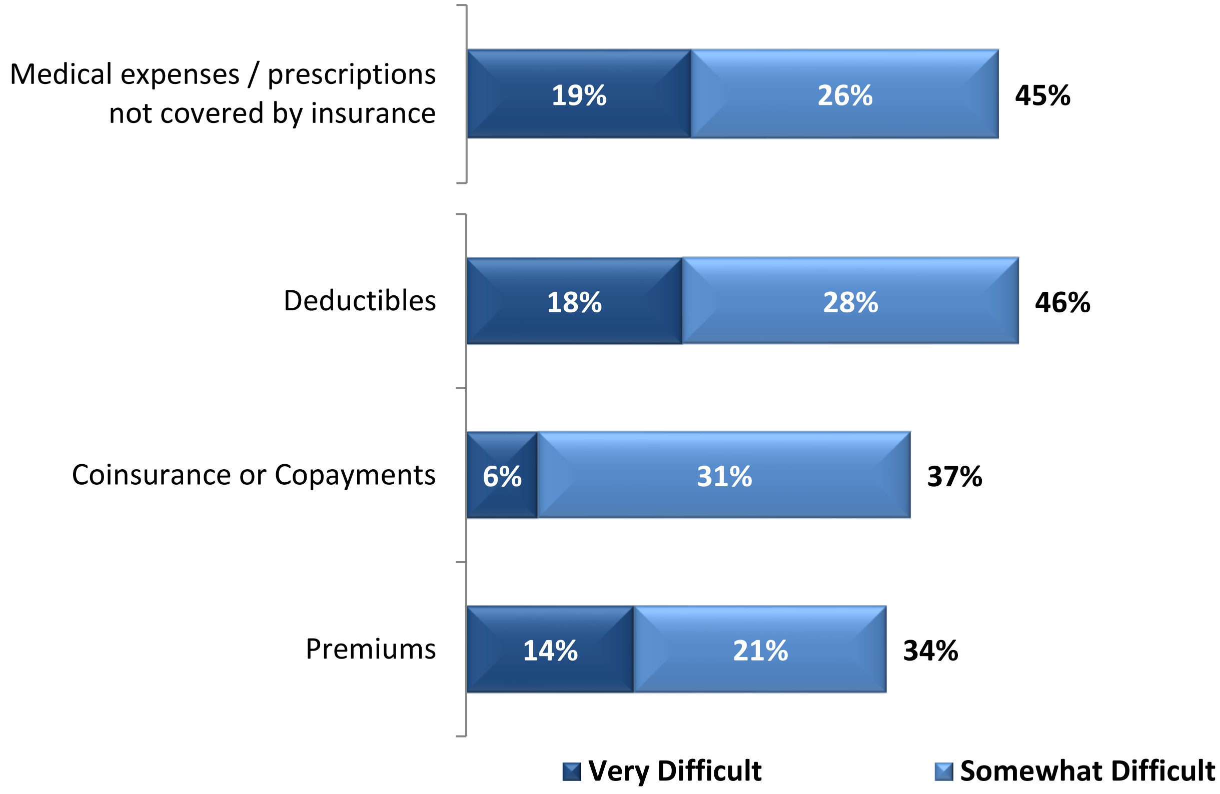
To what extent do you agree or disagree with the following statements?
Do you know the total health insurance deductible for your health insurance policy (including everyone on the policy)?

Consumers for Affordable Health Care

Almost half of voters who have commercial insurance face difficulty paying for medical expenses and prescription drugs not covered by their insurance. Just as many experience difficulty affording their deductibles, and almost four out of ten struggle to pay for coinsurance or premiums.

Difficulty Paying for Commercial Health Insurance



Among those who have commercial health insurance (n=250)

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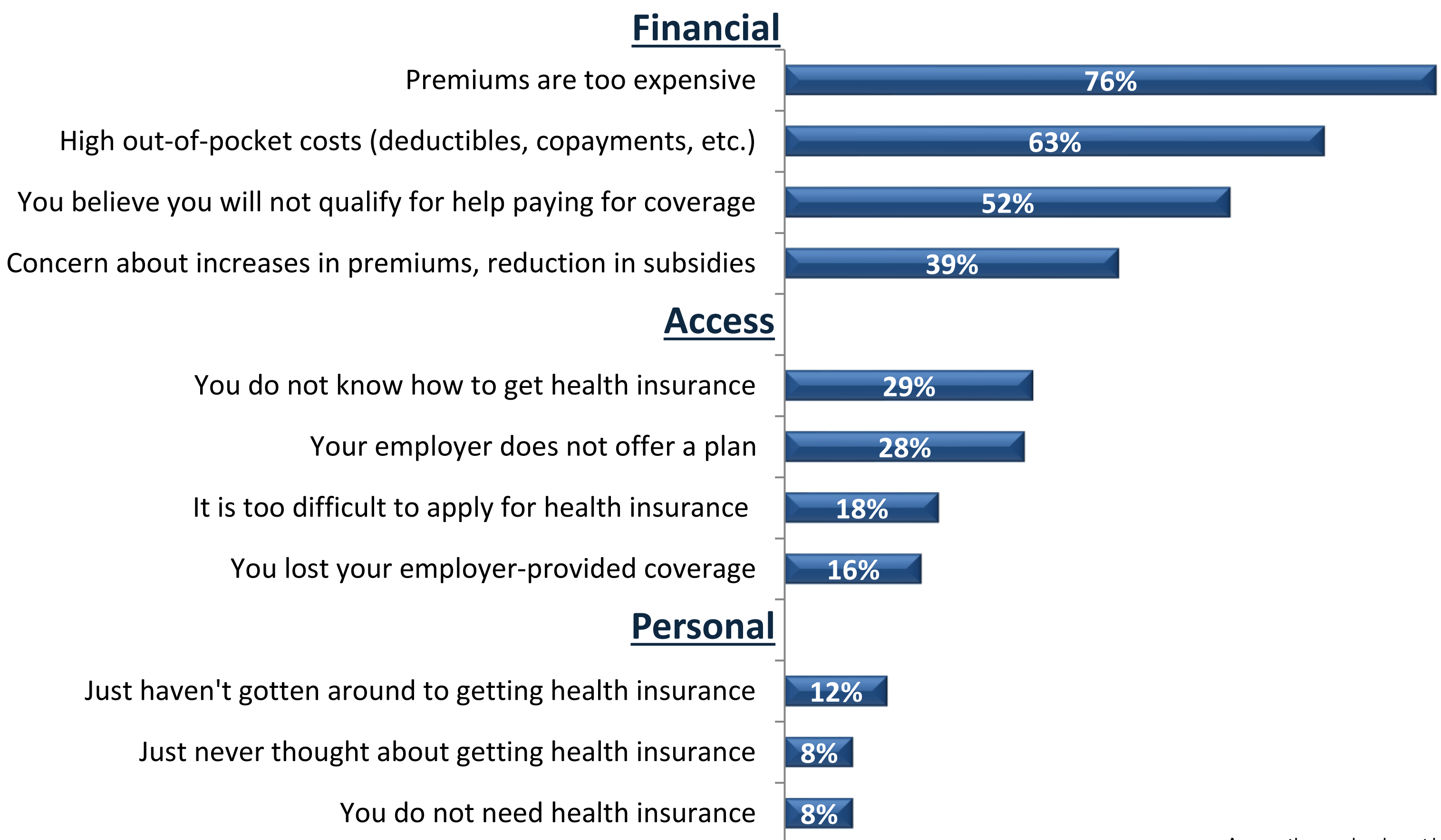
Overall, over the course of the past two years, how easy or difficult has it been for you to afford the following for yourself or someone in your immediate family?
How concerned are you that you will not be able to afford health insurance and will experience a gap in coverage?

Consumers for Affordable Health Care

Mainers cite a variety of reasons for not having health insurance. The cost of premiums is the most common barrier, followed by high out-of-pocket costs, a fear they will not qualify for assistance, and concern about increases in premiums.

Barriers to Obtaining Health Insurance

Percentages selecting item as a *major* or *minor* reason they do not have health insurance



Among those who do not have health insurance (n=29)*

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How much of a reason are the following in explaining why you do not currently have health insurance?

** Please note the extremely small sample size. Data should be considered directional only.*

Consumers for Affordable Health Care

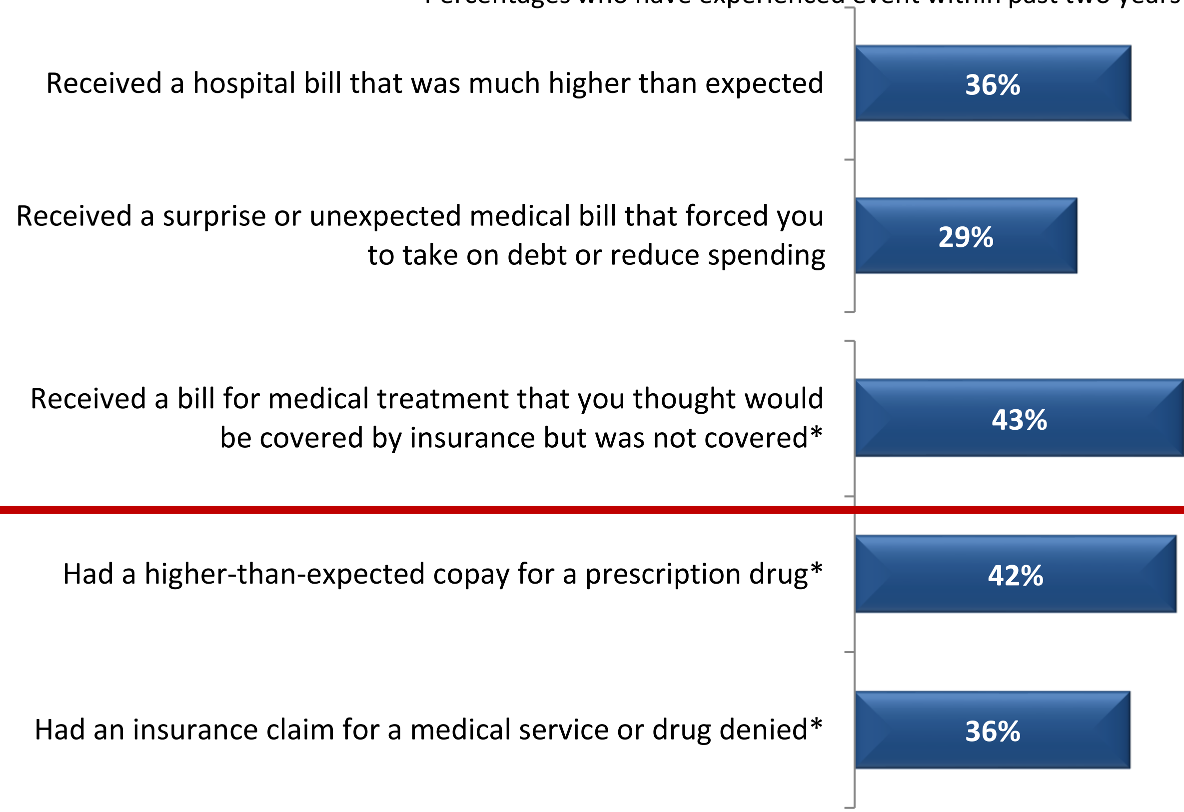
2027 Rate Filings

2027 Individual Market Rate Filings Year 2 Rx Trend					
		Anthem	CHO	Harvard Pilgrim	HPHC (off-exchange only)
Prescription Drug	Inflation	1.6%	12.8%	6.5%	6.5%
	Utilization	8.9%	4%	6.7%	7.6%

Almost four out of ten Maine families have received a hospital bill that was much higher than they expected in the past two years. Among Mainers who have commercial health insurance, roughly four out of ten have received a bill for a treatment that was not covered by their plan, faced a higher-than-expected copay for a prescription drug, or had their insurance company deny a claim.

Experiences With Unexpected Medical Costs

Percentages who have experienced event within past two years



(n=514)
*Among those who have commercial health insurance (n=250)

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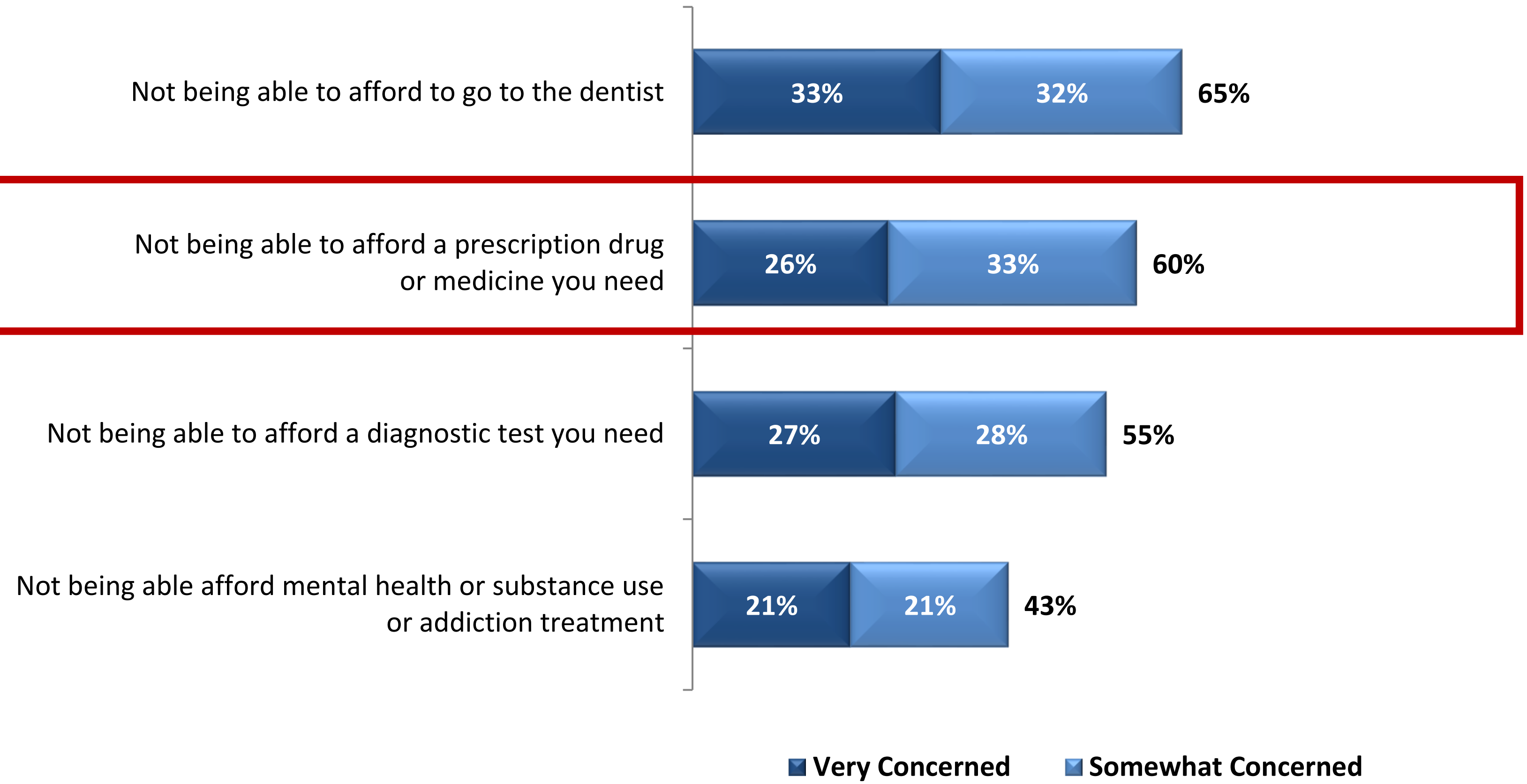
In the past two years, have any of the following happened to you or someone in your immediate family?

Consumers for Affordable Health Care

About six out of ten Mainers overall are concerned that costs will keep them from receiving dental care, prescriptions, or medical tests. Another four out of ten fear costs will keep them from accessing mental health treatment.

Concerns About the Impact of Medical Expenses



(n=514)

How concerned are you, personally, about the following?

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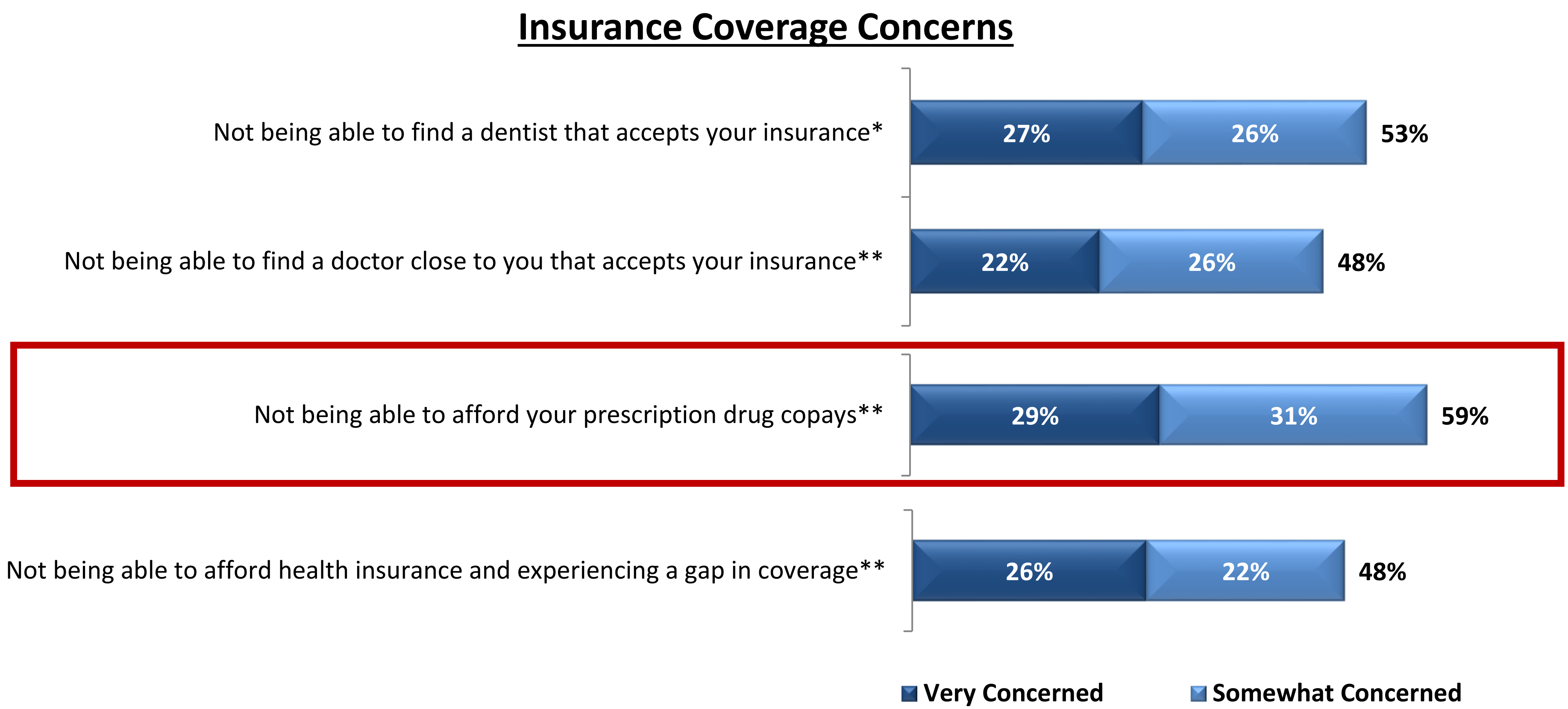
Half of insured Mainers are concerned they will not be able to find a dentist or doctor that accepts their insurance. **Another six out of ten are concerned they will not be able to afford the copays for their prescriptions,** and half are worried they will not be able to afford their insurance coverage altogether

Concerns About the Impact of Medical Costs



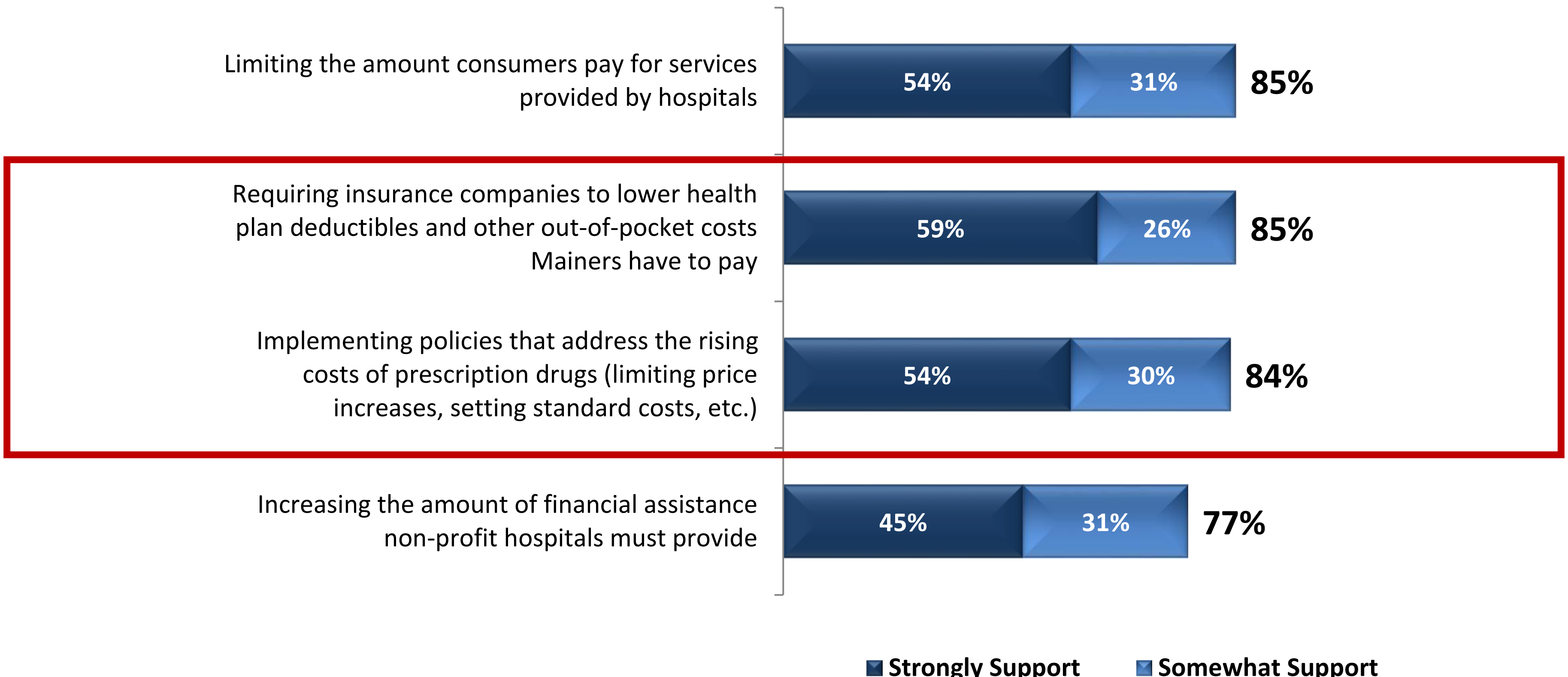
* Among those with dental coverage or MaineCare (n=380)

** Among those who have health insurance (n=480)

How concerned are you, personally, about the following?

Strong majorities of voters in Maine support a variety of tested proposals that could directly reduce the costs of health care in the state. At least eight out of ten support proposals that would require insurance companies to reduce out-of-pocket costs, limit the amount hospitals can charge, or address the rising costs of prescription drugs.

Support for Proposals to Increase Transparency or Reduce Costs



(n=514)

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To what extent would you support or oppose the following policies that would be designed to improve access to health care or address prescription drug and health care costs?

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Some Helpline data/trends

- Over the past year and a half, 17% of affordability barriers identified by HelpLine callers were directly associated with prescription drug costs

- Trends:
  - GLP-1s
  - Diabetes supplies
  - Coverage for a substitute drug when there are shortages
  - More complex formularies

Consumers for Affordable Health Care

on a mission to ensure all Mainers have access to high-quality, affordable, comprehensive health care.

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