

PROTECT PATIENTS

Limit Surprise, Out-of-Pocket Fees

Oregonians Are Struggling

More than one in four voters rank the rising cost of living as the top issue facing the state.¹ Right now, Oregon families are forced to make hard choices between paying for medical care or other basic needs. The impact of this is clear – in 2024, more than 3 in 4 Oregonians had a hard time affording healthcare services because of cost, leading them to delay or go without care completely.² Unsurprisingly, Black, Hispanic, low-income communities, and women are the hardest hit.³ Nearly half of adults in Oregon say they would struggle to pay a \$1,500 medical bill.⁴ Oregon must take action to protect patients from the heavy burden of surprise out-of-pocket healthcare bills.

3^{IN} 4 
OREGONIANS
are struggling with healthcare costs

What are Facility Fees?

Facility fees are extra charges for receiving services at hospital-owned facilities - including doctor's offices and clinics off the hospital's main property. They turn simple, inexpensive procedures into major - and unexpected - financial setbacks. These fees are not a result of a change in the type or quality of care provided to a patient. Rather, they are due to arbitrary administrative decisions.

Why are They a Problem?

Facility fees create unnecessary barriers to people accessing essential care and put stress on patients just trying to make ends meet, compounding existing issues:

- Hundreds of thousands of Oregonians across the state are currently struggling with medical debt, primarily due to unexpected and out of pocket fees.⁵
- 83% of Oregonians say they are worried about being able to afford healthcare in the future.⁶



Oregon currently has no requirements for providers to notify patients about these fees, or estimated fee amounts. Insurance often only pays a small portion, regularly surprising patients with hundreds or thousands of dollars of out-of-pocket costs, pricing people out of accessing the care they need.

1. DHM Panel Oregon Survey, 2024, p. 5

2. Altarum, Oregon Survey Respondents Struggle to Afford High Health Care Costs; Worry about Affording Health Care in the Future; Support Government Action Across Party Lines, 2024, p. 1

3. Lopes, Lunna, et al. "Americans' Challenges with Health Care Costs," 2024

4. 2023 OSPIRG Survey, 2023, p. 3

5. Oregon Health Authority, Impact of Health Care Costs on People in Oregon, 2021, p. 27, 2021

6. Altarum, Oregon Survey Respondents Struggle to Afford High Health Care Costs; Worry about Affording Health Care in the Future; Support Government Action Across Party Lines, 2024, p. 2

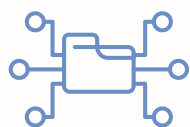


Oregonians overwhelmingly support increased transparency in medical billing and state action to reduce hospital prices.^{7,8}

This bill would:

- Limit facility fees for certain routine services and in outpatient clinics.
- Require advance notice of all facility fees.
- Allow the state to collect data on how, where, and to whom these out-of-pocket fees are being charged.

In doing so, Oregon would join the 18 states that have successfully passed legislation to protect patients from the burden of these surprise, out-of-pocket fees.⁹



**Standardizes
Billing &
Notifications**



**Limits
Costs**



**Collects
Data**

Next Steps

Senator Patterson has submitted this bill for drafting. If you would like more information, or are interested in sponsoring this bill, please do not hesitate to reach out.

*We hope you will join us in **securing patient protections against the burden of surprise, out-of-pocket fees for all Oregonians.***



For questions or more information contact:

Lauren Meekins, Mahonia Public Affairs
lauren@mahoniapublicaffairs.com 707.478.2663

Elana Lynn, Equity Action Partners
elana@equityactionpartners.com 770.743.8915

7. OSPIRG, 2023 OSPIRG Survey, 2023, p. 5-6

8. Altarum, Oregon Survey Respondents Struggle to Afford High Health Care Costs; Worry about Affording Health Care in the Future; Support Government Action Across Party Lines, 2024, p. 13

9. United States of Care, State Laws to Promote Fair Billing, 2024