

PROTECT PATIENTS

Limit Surprise, Out-of-Pocket Fees

CHIEF SPONSORS: SEN. PATTERSON, REP. BOWMAN, MANNIX
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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.

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.



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2.19.25
 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