

# 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.<sup>1</sup> 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.<sup>2</sup> Unsurprisingly, Black, Hispanic, low-income communities, and women are the hardest hit.<sup>3</sup> Nearly half of adults in Oregon say they would struggle to pay a \$1,500 medical bill.<sup>4</sup> Oregon must take action to protect patients from the heavy burden of surprise out-of-pocket healthcare bills.

**3<sup>IN</sup> 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.<sup>5</sup>
- 83% of Oregonians say they are worried about being able to afford healthcare in the future.<sup>6</sup>



***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

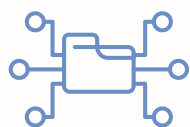


Oregonians overwhelmingly support increased transparency in medical billing and state action to reduce hospital prices.<sup>7,8</sup>

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.<sup>9</sup>*



**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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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