Beyond The Bill

Understanding Medical Debt as a Public Health Issue in Missouri

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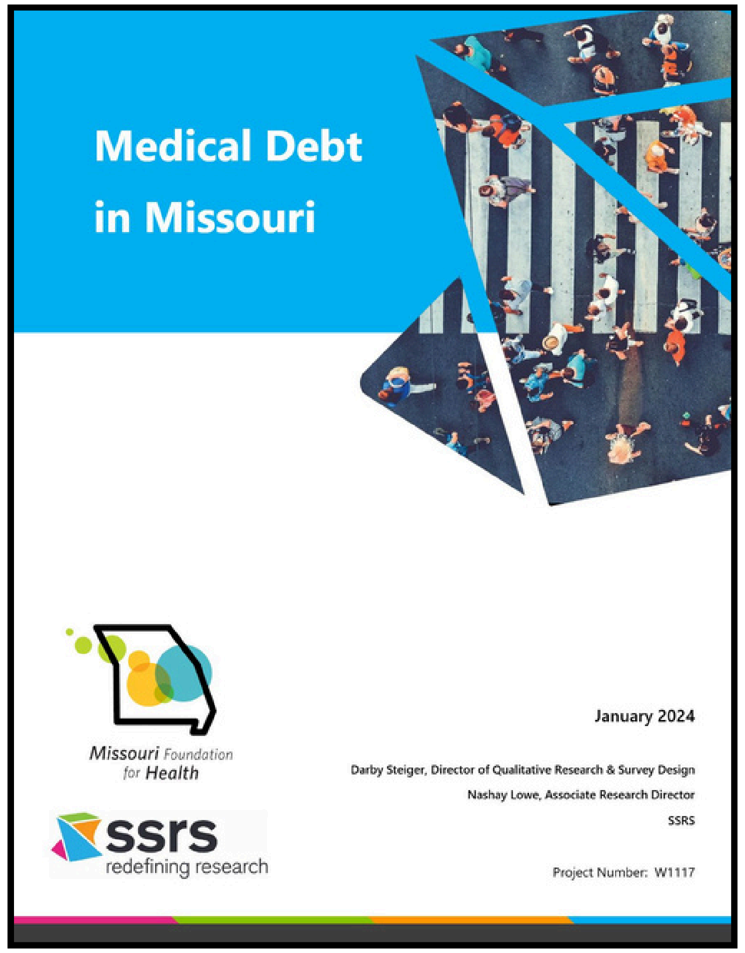
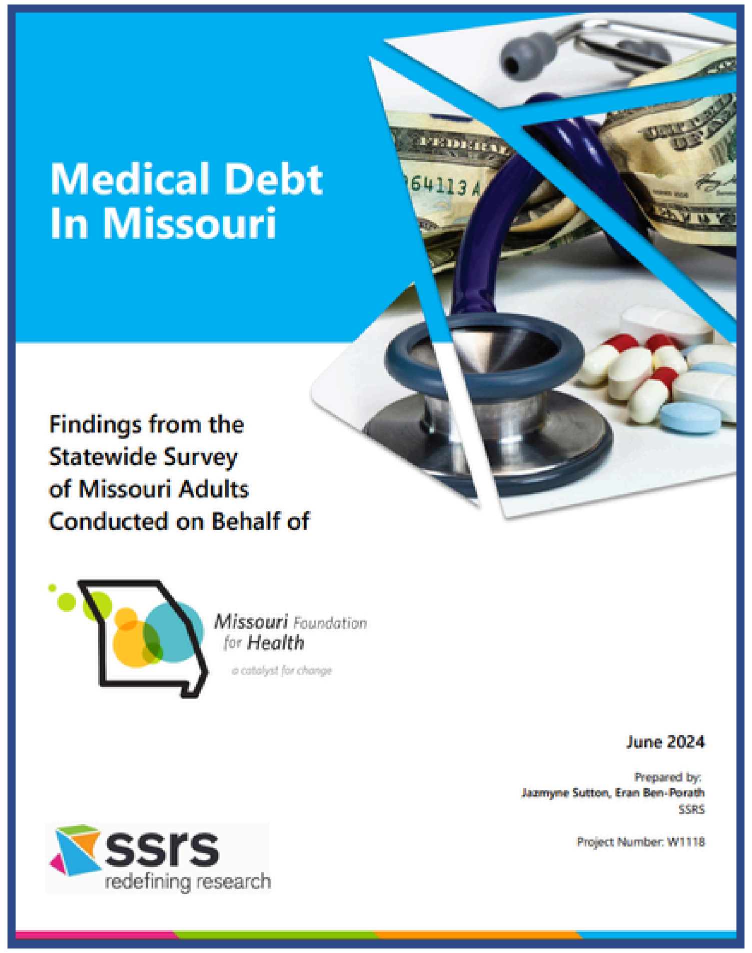
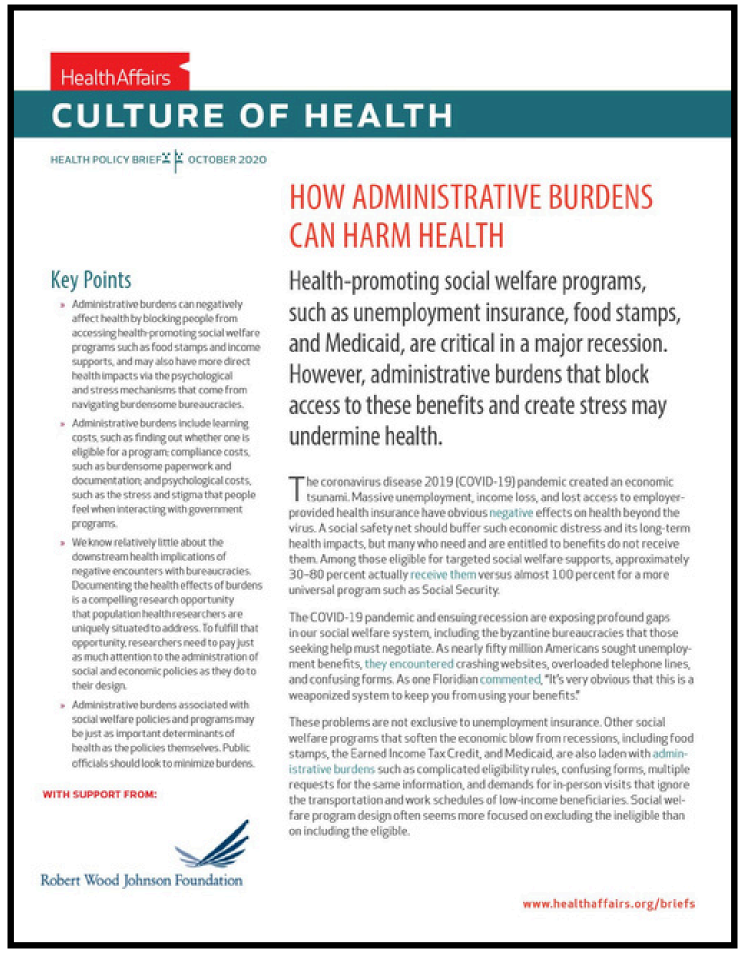
Agenda

- The Making of Medical Debt
- Who Bears the Burden of Medical Debt?
- The Consequences of Medical Debt
- How Systems Shape Health
- A Public Health Response to Medical Debt
- Reflection & Discussion

Sources







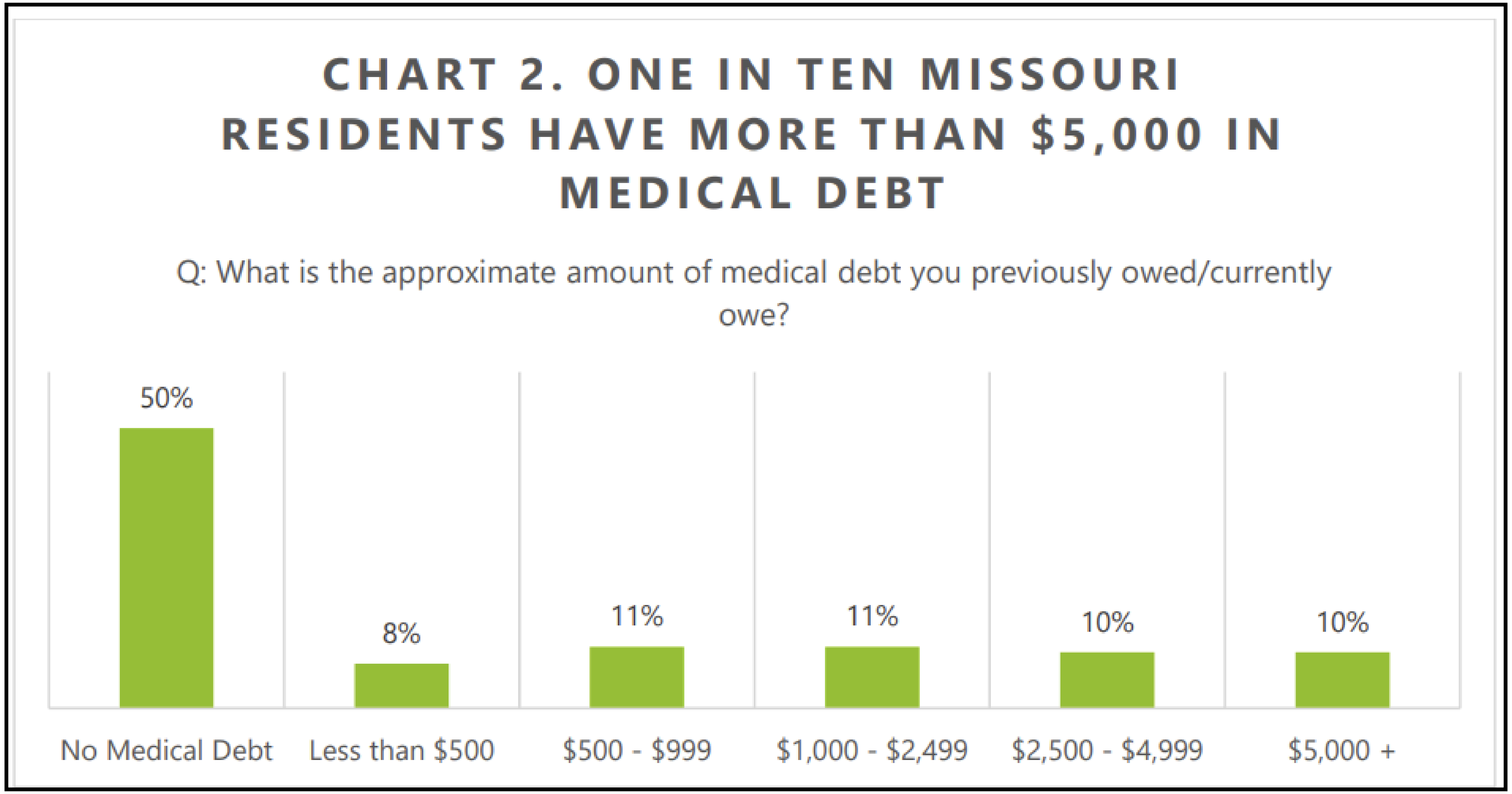
KFF

Missouri Foundation for Health

HealthAffairs

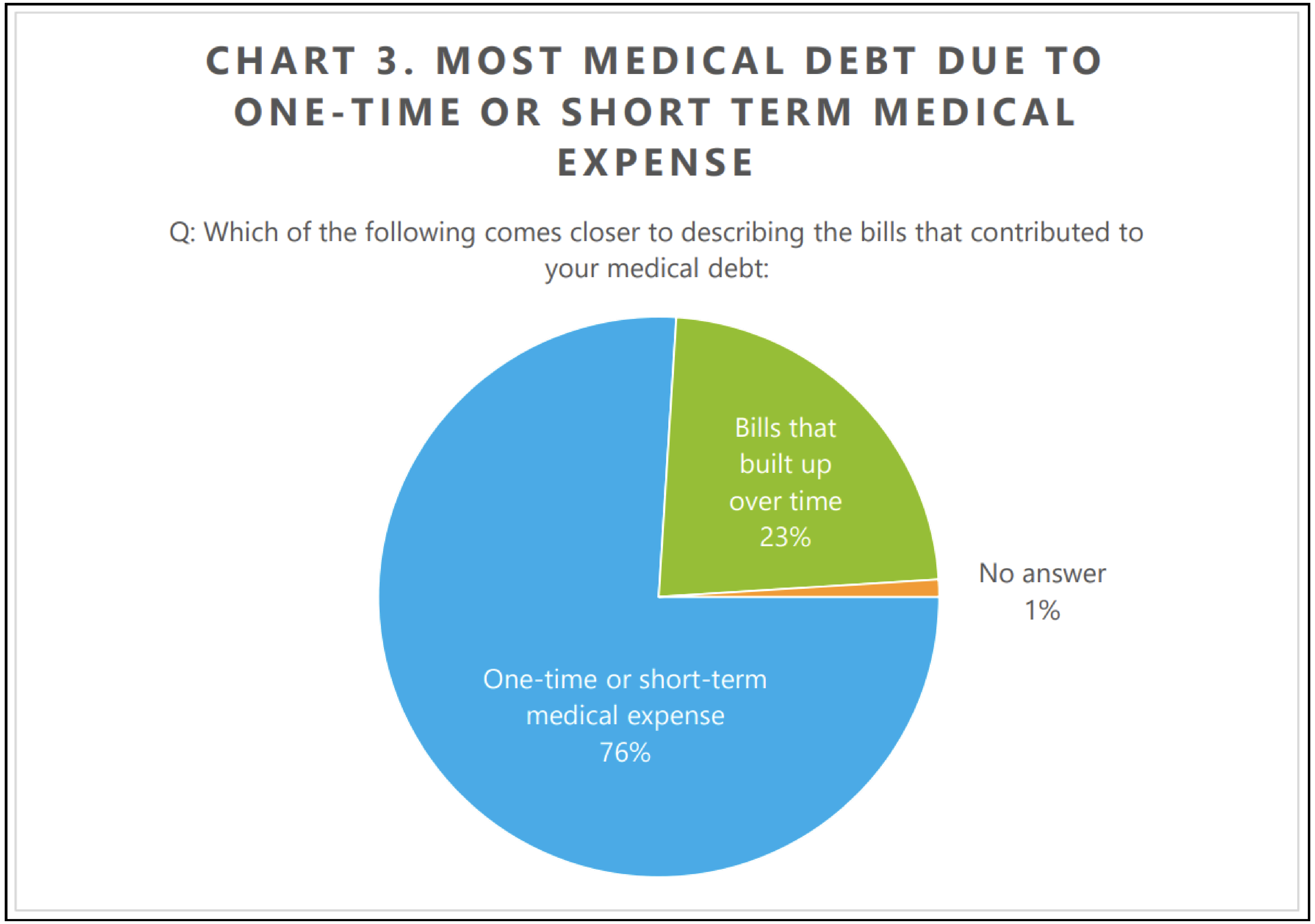
The Making of Medical Debt

Half of Missouri Adults Carry Medical Debt

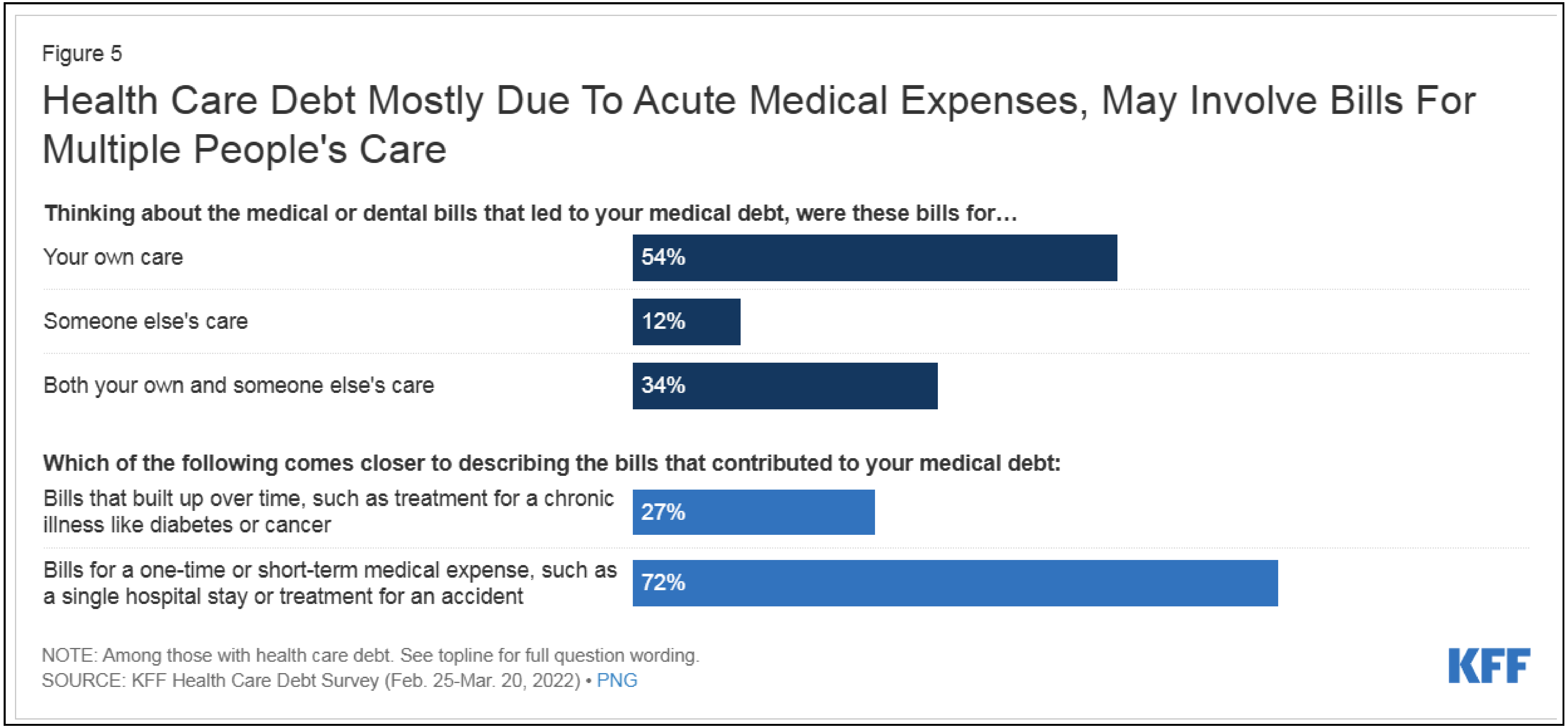


Most owe **>$1,000**, while one in ten owe **>$5,000**.

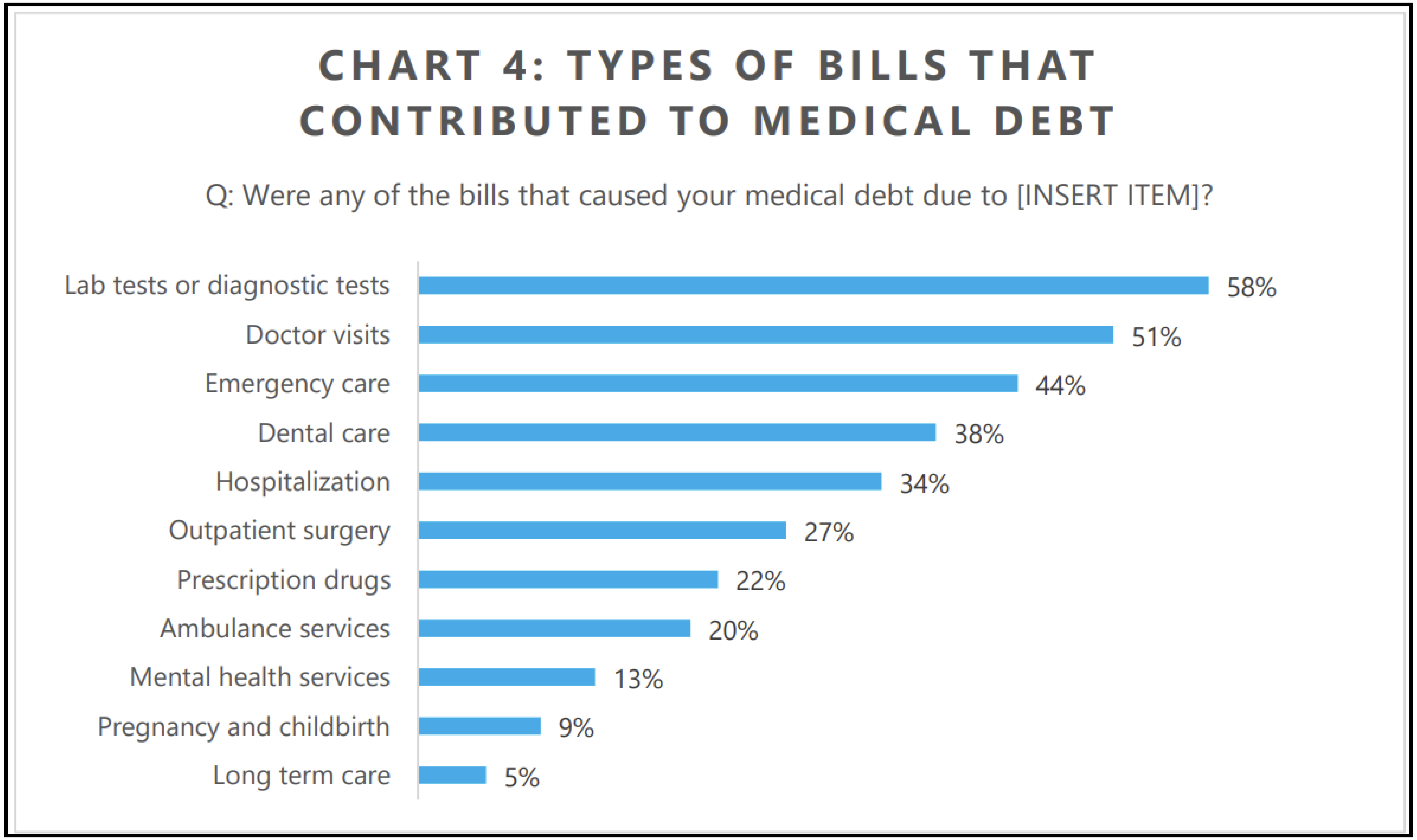
Medical Debt Often Begins with an Acute Health Event.



The Pattern Extends Beyond Missouri



What Bills Become Medical Debt?



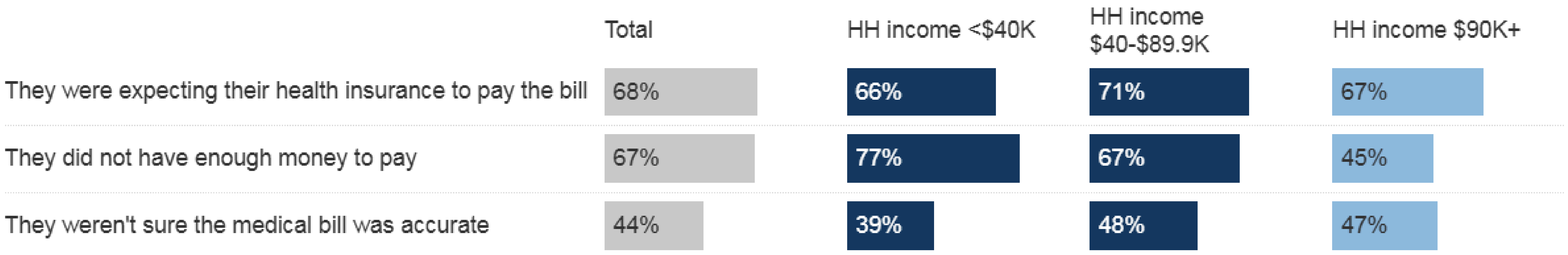
Sources of Medical Debt in Missouri

Medical Billing Complexity Contributes to Debt

Figure 8

In Addition To Lacking Money, Insurance And Billing Issues May Stop Individuals From Paying Health Care Bills

Percent who say, in the past five years, they have ever not paid or only partially paid a medical or dental bill sent to them because of each of the following:



NOTE: Among those with health care debt. See topline for full question wording.
SOURCE: KFF Health Care Debt Survey (Feb. 25- Mar 20, 2022) • PNG

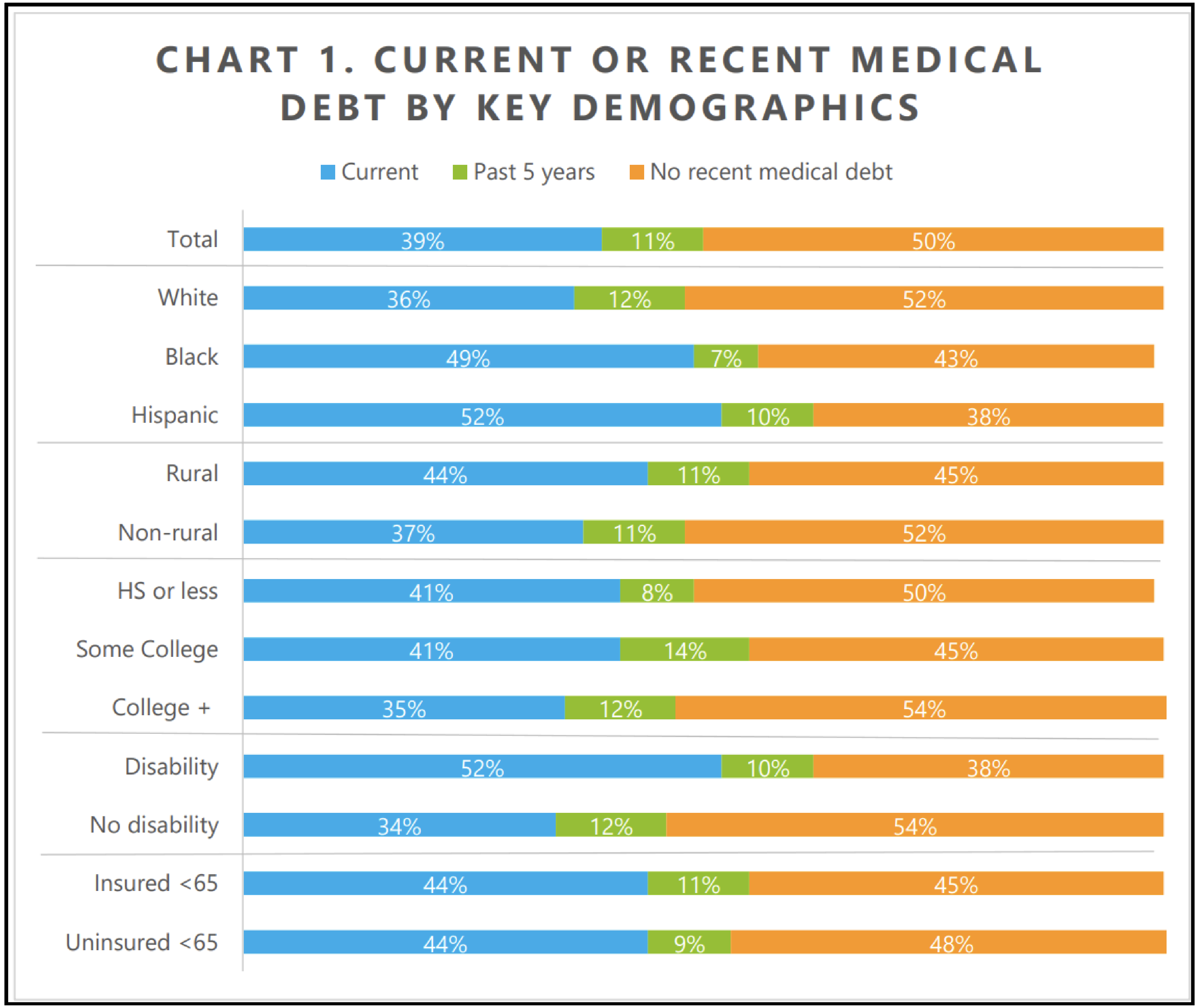
KFF

They have also little things you don't think about. They'll outsource things within the ER situation. "We're going to take you upstairs for an MRI," and then ***I get a bill from some MRI company and I'm like, "What? I was in the hospital."*** *They're like, "Yeah, we're a different company." "What?" (Low-income, Male, 50-59, $5,000 to less than $10,000 in debt)*

Mine was billing codes. They would code it incorrectly*, the billing department, because I would have to call the hospital, then I'd have to call the doctor's office, then I'd have to call the billing. Most of mine would be to get these tests done every year so you don't get sick [preventative care], and they wouldn't bill it that way. They would bill it like a diagnostic test. (Disability, Female, 60-69, Less than $500 in debt)*

Who Bears the Burden of Medical Debt?

Medical Debt Is Widespread—but Unequally Distributed



Medical Debt Is Widespread—but Unequally Distributed

- **Rural adults** are more likely to have current or recent medical debt compared to non-Rural adults (54% vs. 48%).

- **Hispanic** (62%) and **Black** (57%) adults are also more likely to have recent medical debt compared to White adults (48%).

- Those with a **disability** and those with **lower levels of educational attainment** are also more likely to have recent medical debt.

- **Insurance status does *not* appear to impact having medical debt.** Similar proportions of insured and uninsured report recent medical debt (55% vs. 53%).

In 10 Missouri Counties, More Than 1 in 10 Residents Have Medical Debt in Collections

County Name	State Name	Share with medical debt in collections
Madison County, Missouri	Missouri	15.50%
Dunklin County, Missouri	Missouri	14.93%
Polk County, Missouri	Missouri	12.81%
St. Clair County, Missouri	Missouri	12.50%
Bates County, Missouri	Missouri	12.33%
Pike County, Missouri	Missouri	11.86%
Cedar County, Missouri	Missouri	11.60%
Hickory County, Missouri	Missouri	11.32%
Pemiscot County, Missouri	Missouri	10.92%
Mississippi County, Missouri	Missouri	10.53%

https://apps.urban.org/features/debt-interactive-map/?type=medical&variable=medcoll&state=29

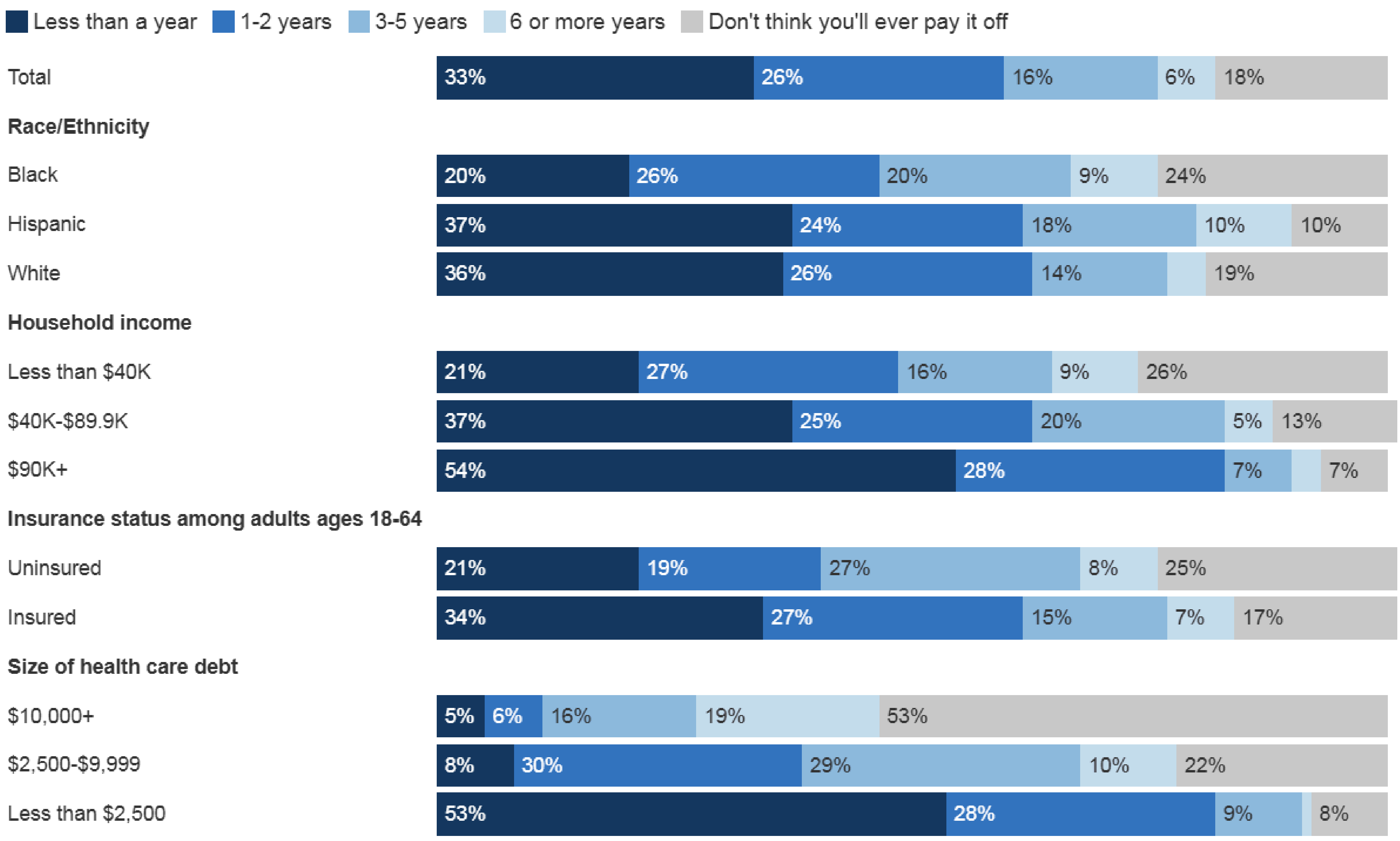
URBAN INSTITUTE

For Many, Medical Debt Has No End in Sight

Figure 4

About One In Four Black Adults, Lower-Income Adults, And Uninsured Don't Think They Will Ever Pay Off Their Health Care Debt

When do you expect you will pay off your medical debt?



NOTE: Asked of those with health care debt. See topline for full question wording.
SOURCE: KFF Health Care Debt Survey (Feb. 25-Mar. 20, 2022) • PNG

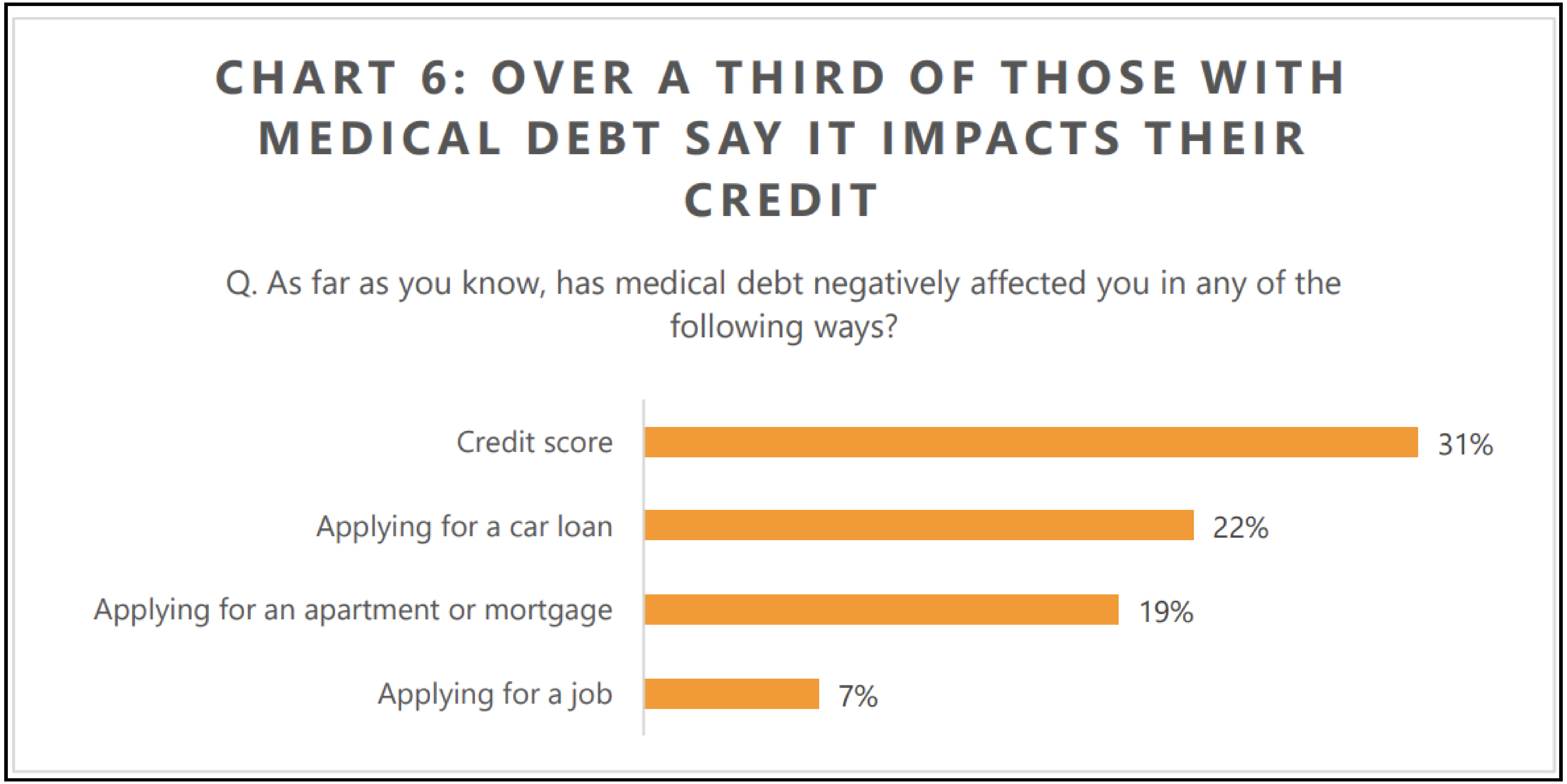
KFF

I've just been paying $5 a week, to three different hospitals. *I'll probably be dead before it's paid off. (Disability, Female, 50-59, $2,500 to less than $5,000 in debt)*

[Medical debt is] something that I will have to pay for the rest of my life*...[It's] stuck to my social security number, my birthday, my name. So that's stuck with me for the rest of my life. " (Low-income, Female, 30-49, $1,000 to less than $2,500 in debt)*

The Consequences of Medical Debt

The Financial Consequences

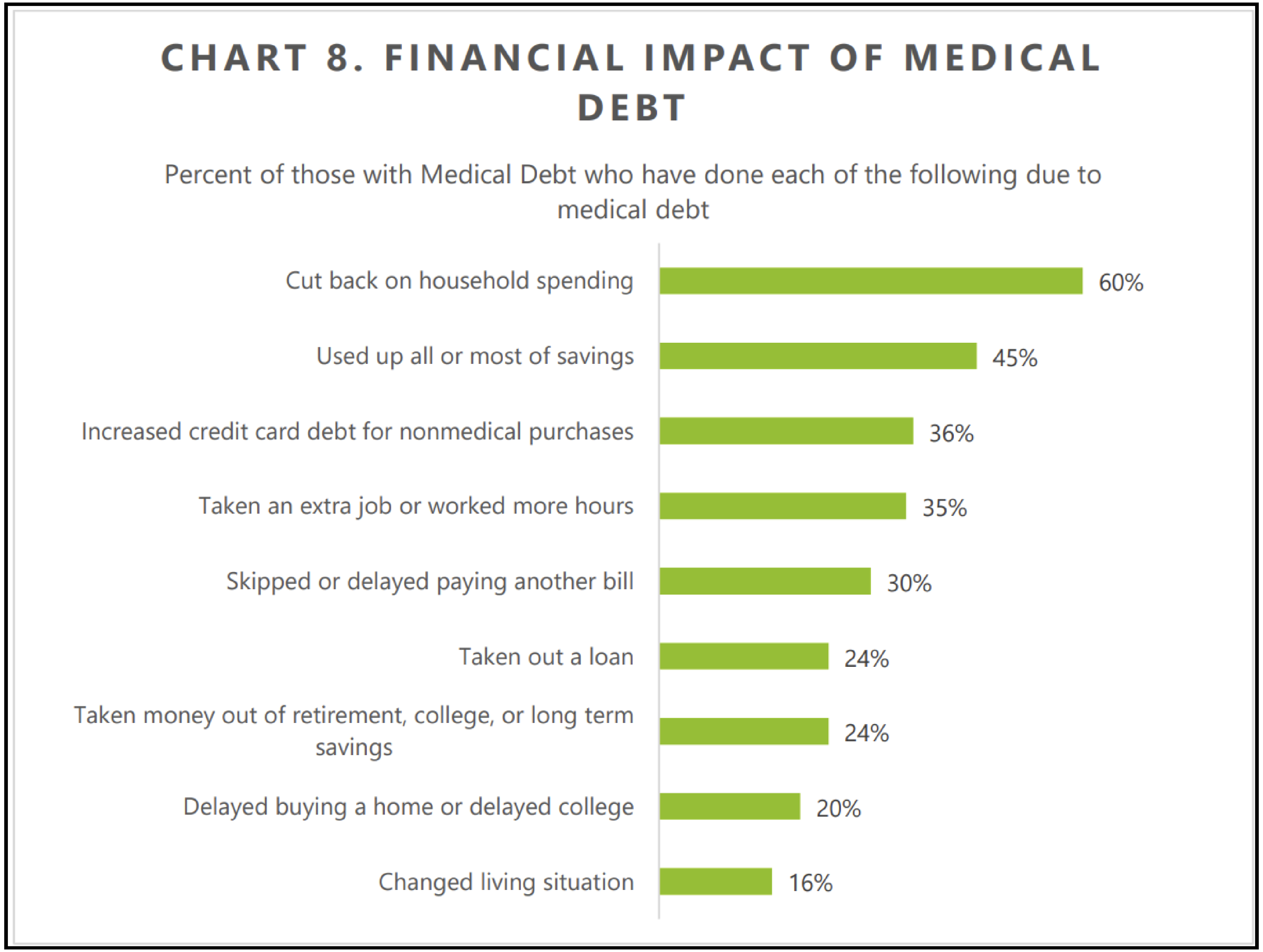


The Financial Consequences

What I've been doing is I have more than one credit card, and the credit cards usually all come out with these, "We'll loan you so much money, for whatever percentage." And as long ***as I keep paying it off, the percentage doesn't go to that monstrous figure****. So then,* ***I just borrow it from the next credit card, and it's a vicious cycle****. (Disability, Female, 60-69, $5,000 to $10,000 in debt)*

Currently, I'm running a balance on a CareCredit card. ***I've been affected with the CareCredit payment, which obviously adds a ton of interest on there.*** *(Rural, Male, 50-59, $5,000 to less than $10,000 in debt)*

The Financial Consequences

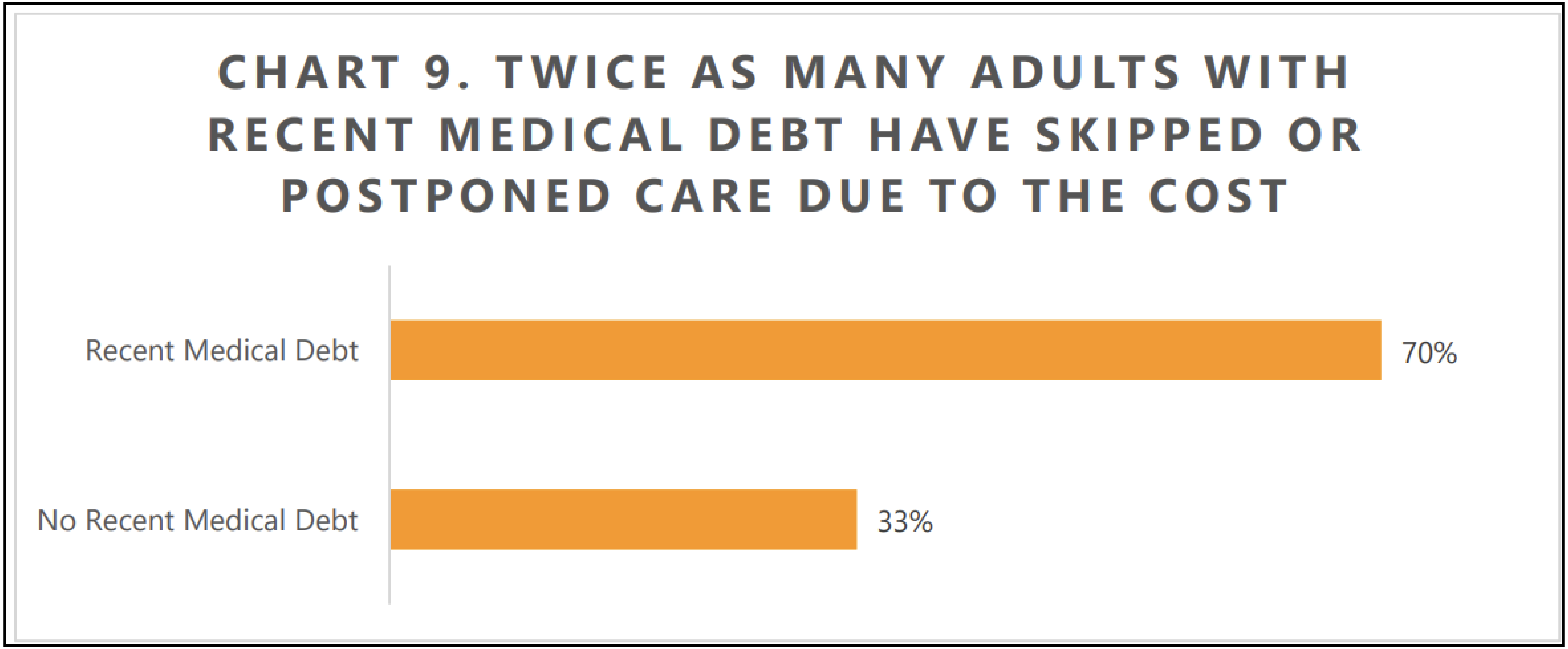


The Financial Consequences

I'm a farmer, full-time. ***It just meant that I have had to go outside of the home and take on odd jobs for people to provide extra income to pay the bills.*** *(Rural, Male, 50-59, $5,000 to less than $10,000 in debt)*

If you got bad debt...and they do a [employment] prescreening, ***they won't hire you because you got a bad credit score****. Then you can't get health insurance. (Low-income, Male, 60-69, $500 to less than $1,000)*

Medical Debt Changes How People Seek Care



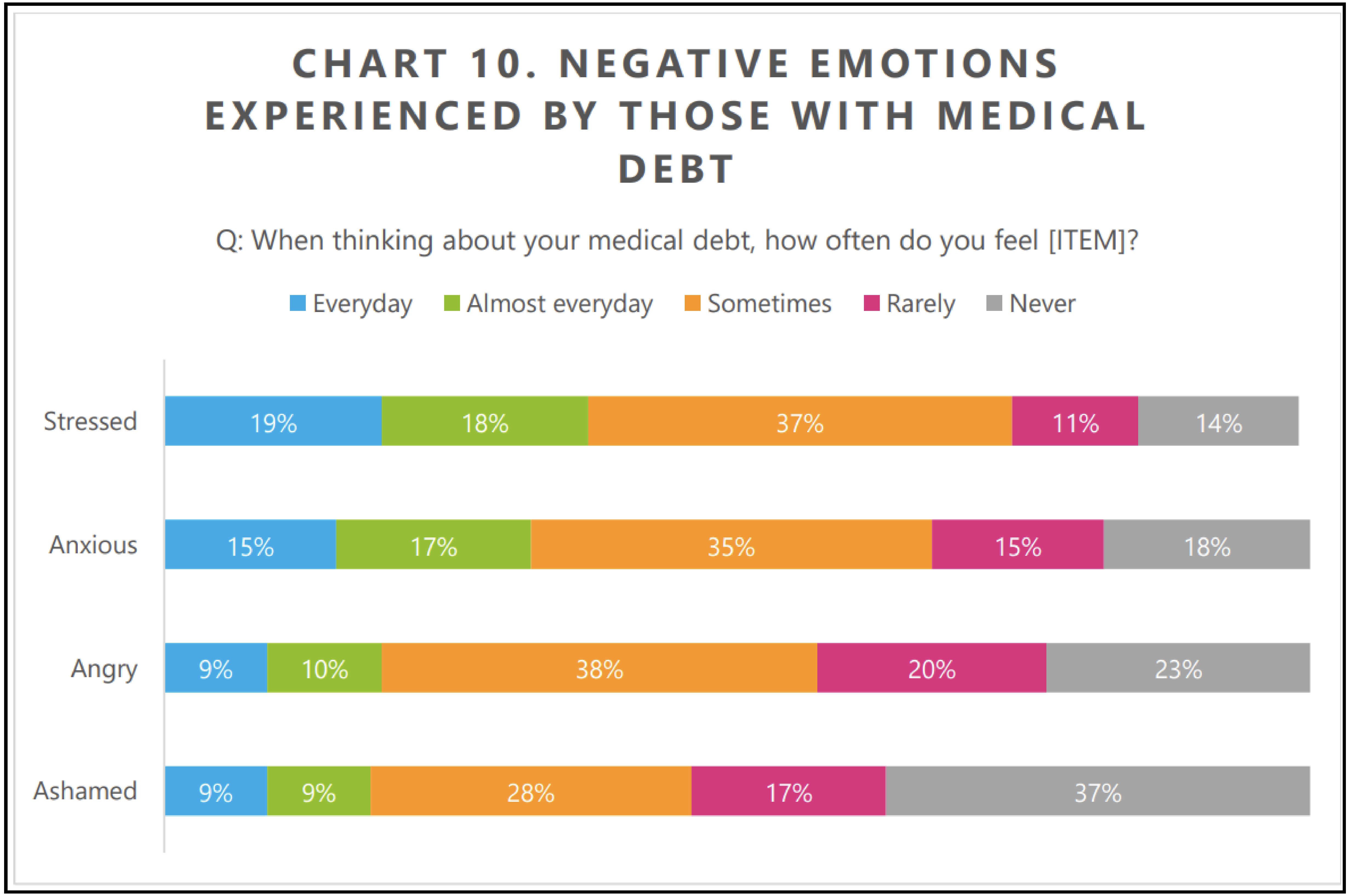
Medical Debt Changes How People Seek Care

***I've delayed the care because of trying to stay out of debt**, and then it got to the point where you had no choice, and then it comes full force. Then it's still the same thing...**if I go for this or that, then it's just going to add way more debt, and then that's even harder to get out of**. (Rural, Male, 50-59, $5,000 to less than $10,000 in debt)*

Medical Debt Doesn't Stay Financial

- Medical debt is associated with **forgone physical, dental, and mental-health care**.
- U.S. adults with medical debt are more likely to have **insufficient sleep**.
- Pre-diagnosis financial hardship is associated with **later-stage cancer presentation**.
- Medical debt is associated with **worse health status, more premature deaths, and higher mortality rates** at the county level in the US.

Medical Debt Is a Source of Chronic Stress



Medical Debt Is a Source of Chronic Stress

It's affected me a lot. ***It stresses me out a lot. I feel like I'm worthless…I go to therapy now. I feel like I can't take care of myself.*** *I feel terrible. (Disability, Male, 40-49, more than $10,000 in debt)*

How it affects me is it kind of ***makes me feel like a failure*** *that I'm paying a collection agency because I didn't manage my money. (Rural, Male, 50-59, $5,000 to less than $10,000 in debt)*

I would say it has caused depression. ***It's horrible to see the money you earn isn't yours. You kill yourself working and, at the end of the day, your whole paycheck goes to your debts. I've fallen into depression a lot because of that.*** *(Spanish, Female, 18-29, $1,000-$2,500 in debt)*

The Legal Consequences

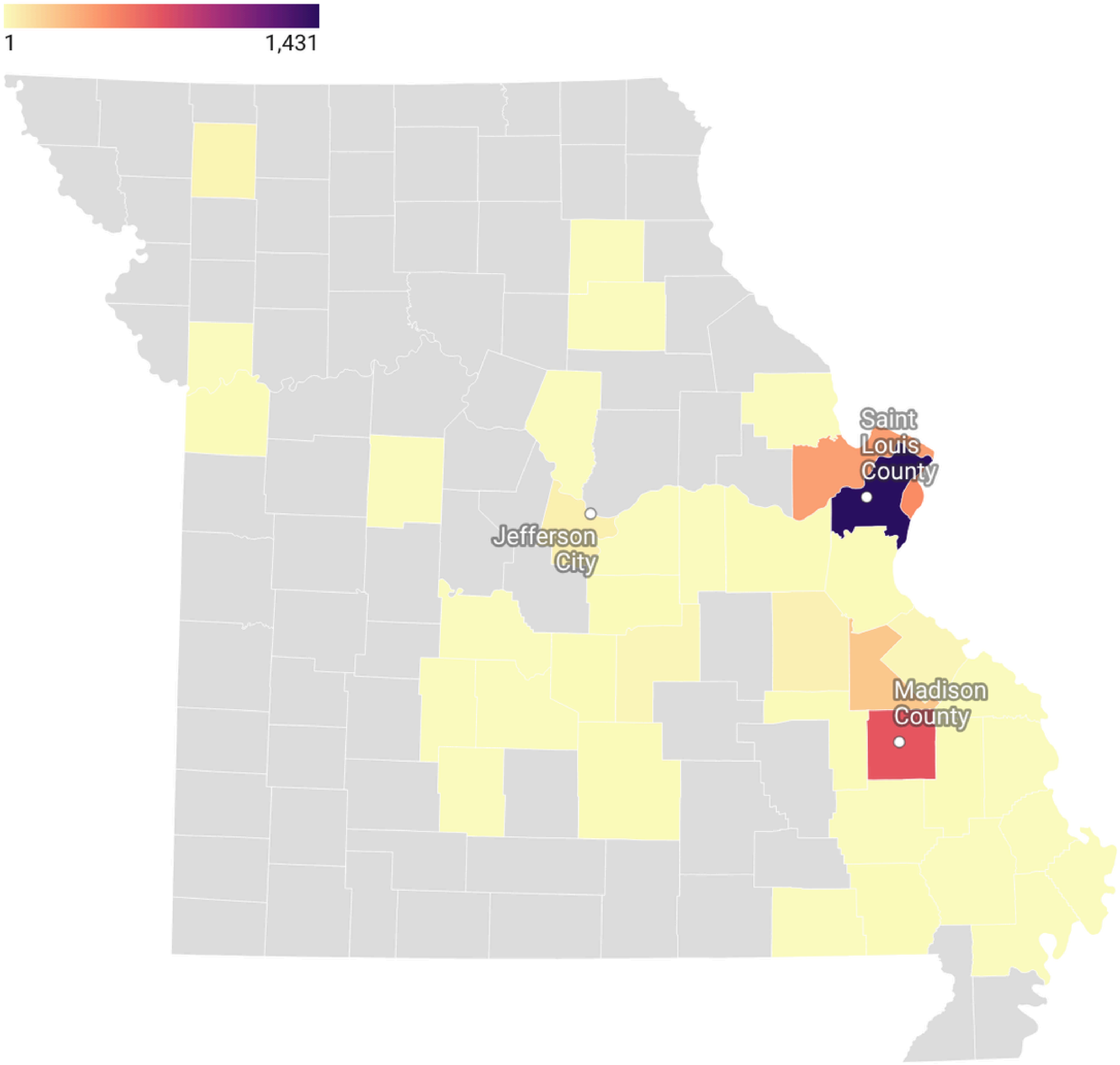
Circuits Reviewed	Lawsuits Documented
7	3378

Medical Debt Judgments
$4,691,869

Default Judgment Rate	Wage Garnishment Rate
64%	71%

Medical Debt Lawsuits by County

This map shows the number of medical debt lawsuits identified by Care Over Collections by defendants' county of residence. Darker shading indicates more lawsuits.

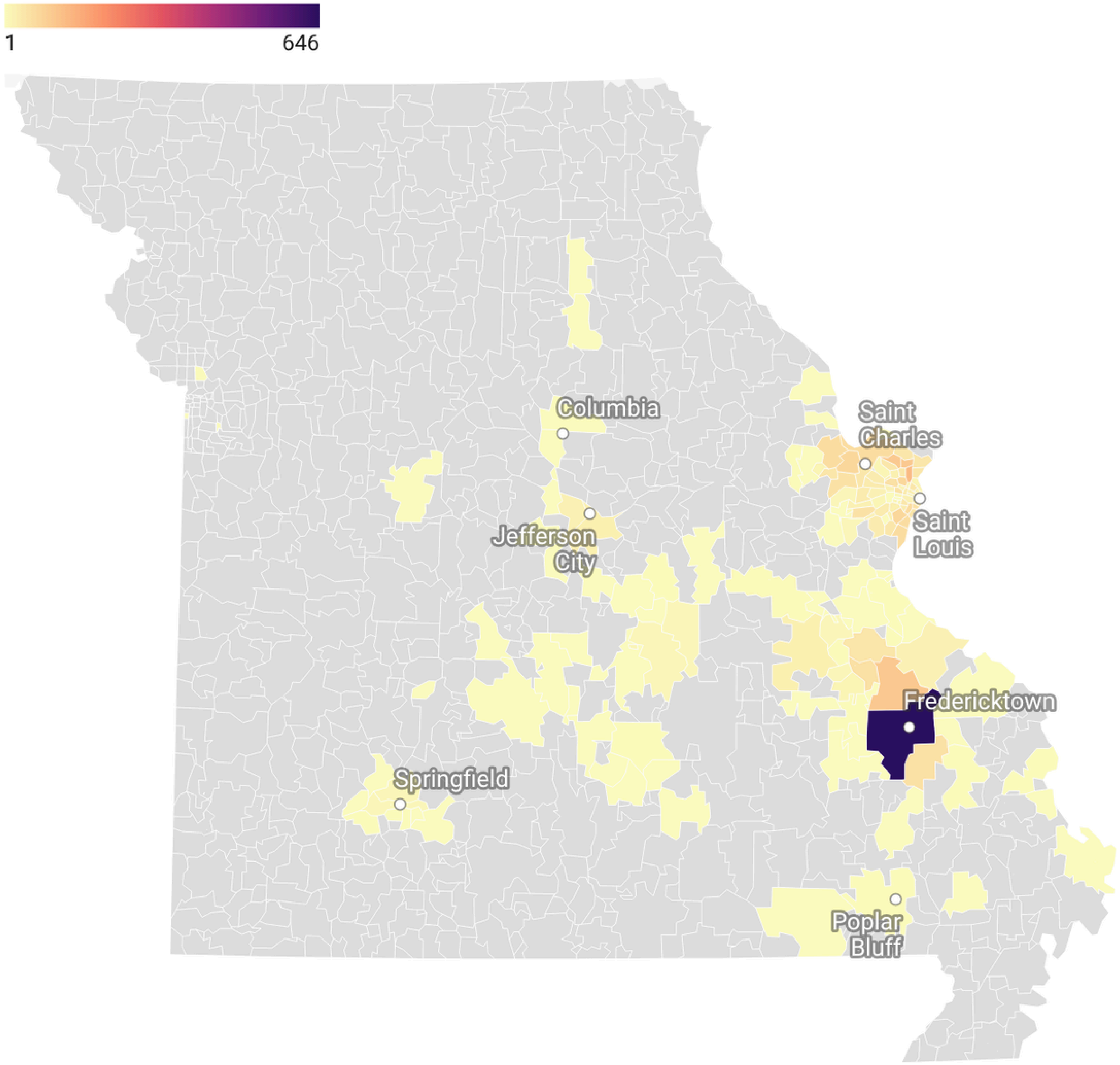


Based on ongoing docket review by Care Over Collections. Data will continue to expand as additional jurisdictions are reviewed.

Map: Mary Shannon, MSW • Source: Care Over Collections • Created with Datawrapper

Medical Debt Lawsuits by ZIP Code

This map shows the number of medical debt lawsuits identified by Care Over Collections by defendant ZIP code. Darker shading indicates more lawsuits.



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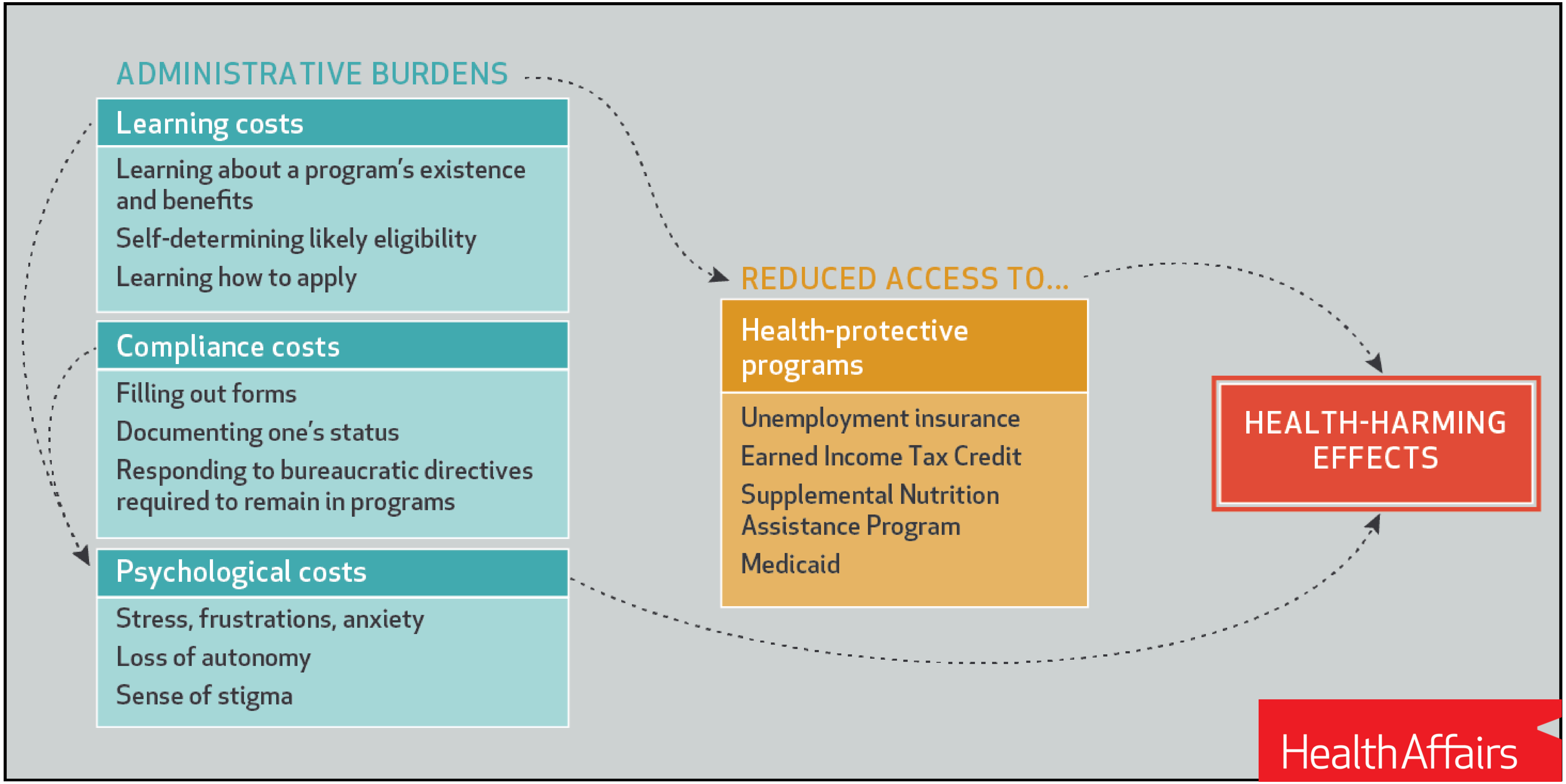
How Systems Shape Health

Administrative Burden Is a Health Barrier



A Public Health Response to Medical Debt

What Can You Do Today?

- **Change the narrative.** Treat medical debt as a systemic health issue, not individual financial irresponsibility.

- **Make medical debt part of routine public-health screening.** Incorporate medical bills/debt into SDOH screening and community assessment.

- **Build navigation capacity.** Train CHWs, social workers, benefits navigators, promotoras, and resource staff. Care Over Collections will help for ***free***.

- **Audit your resources.** What do your existing resource guides, handouts, CHW materials, etc. currently tell someone who says, “I can't afford my hospital bill”?

- **Know where to escalate.** Develop an actual medical-debt referral protocol. Create warm-handoff pathways.

- K**now your local systems.** Map hospital financial-assistance programs and identify one human contact at each major healthcare system who can troubleshoot difficult cases.

- **Track what you're seeing.** Turn individual patient problems into data about recurring barriers and practices.

Homework

- **Ask**: Are we asking residents about medical debt?
- **Check**: What happens when someone asks us for help?
- **Identify**: Who on our staff could become a medical-debt navigator?
- **Map**: What assistance is actually available from our local hospitals?
- **Escalate**: Do staff know what to do if someone has been sued?
- **Track**: Are we documenting the patterns residents encounter?
- **Call us**: Care Over Collections will help you build it, for free!

Get in Touch

www.CareOverCollections.org (314) 246-9084

Follow us as we work to create a healthcare system that puts **Care Over Collections**.

Research • Resources • Advocacy

Questions?

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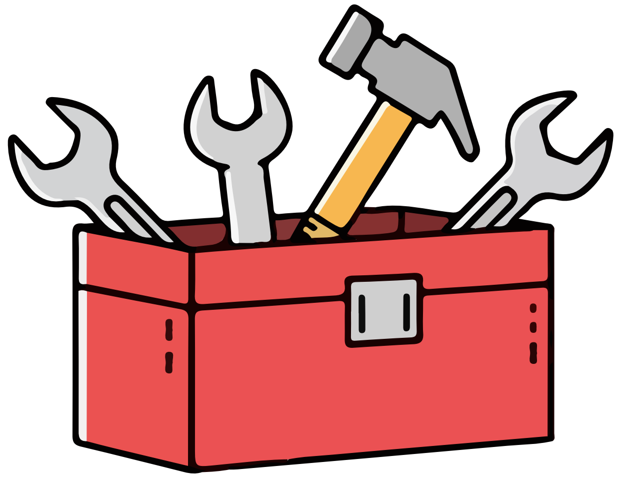
Research



Resources

Advocacy

Community Education

Medical Debt Navigation

Free Resources

www.CareOverCollections.org

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