

Trapped: America's Crippling Medical Debt Crisis

Over 100 million people living in America, one in three, struggle with the weight of medical debt. The American Cancer Society Cancer Action Network (ACS CAN), Blood Cancer United (formerly The Leukemia & Lymphoma Society), and Undue Medical Debt (formerly RIP Medical Debt) sponsored a national survey to explore these issues and shed light on patients' experiences and attitudes towards medical debt – and potential policy solutions. The poll was conducted by PerryUndem, a non-partisan research firm.

Key Findings:

Medical debt has become a shared experience for patients across the country. Patients feel trapped in debt and see no way out.

- Nearly 7 in 10 U.S. adults say they receive medical bills they cannot afford. Many are forced to delay paying the bill, put it on a credit card, or challenge the bill.
- 74% of those with past or present medical debt have experienced negative impacts as a result.
 - More than 4 in 10 (42%) delayed medical care because they did not want to go further into debt.
 - 1 in 5 (21%) avoided going back to the same provider where they owed money because they feared they would not treat them.
 - One in three (32%) say they became more depressed and anxious due to their medical debt and nearly half say they feel trapped by their medical debt. 45% felt they would never be able to pay it off.

There are ways to challenge a medical bill but most people don't know about it.

- 7 in 10 U.S. adults have never challenged or appealed a medical bill and nearly half didn't know providers offer financial assistance. People of color are more likely to say both of these things, and younger patients are also more likely to not know about provider financial assistance.
- Only 1 in 4 patients report being offered financial assistance from a provider to reduce their medical bills.

High health care costs have a particularly crippling impact on people with cancer and other chronic conditions.

- Over 6 in 10 U.S. adults say they would be unable to afford the cost of cancer treatment if they were diagnosed tomorrow.
- Over 9 in 10 feel cancer care is too costly - even if a patient has comprehensive health insurance.

U.S. adults will hold the government accountable if they don't bring down high health care costs.

- 84% of U.S. adults agree that it is "the responsibility of the government to ensure health care is affordable for all people in the U.S."
- 91% agree that "elected officials should pass policies that protect people with serious illnesses like cancer from medical debt and harassment from collection agencies."
- Nearly 9 in 10 blame the health care industry for fueling the medical debt crisis - not patients themselves. They say the problem stems from the system putting profit over patients.

There is strong bipartisan support for action to protect consumers from medical debt and high health care costs, and 64% of U.S. adults said they would likely blame policymakers if they fail to act.

- All 12 policy ideas to prevent or lessen the impact of medical debt tested in the poll received between 75-95% bipartisan support.
- Seven in 10 say they would view lawmakers more positively if they passed these patient protection policies.
- 80% say they want their state and federal elected officials to also pass policies to reduce health care costs.

About the Poll:

This was a national survey of 2,663 adults in the U.S. conducted August 10-30, 2023. It was offered online via YouGov. The survey included large numbers of individuals with current or past medical debt, and with a chronic illness; as well as representative sampling of several racial / ethnic groups.