

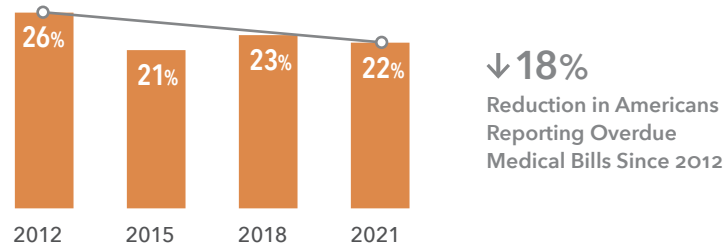
At a Glance | December 15, 2022

One in Five Americans Struggle With Past-Due Medical Bills, Which Can Have a Cascading Effect on Their Health

UNPAID MEDICAL BILLS

The percentage of Americans aged 18–64 who report past-due medical bills from a health care or medical service provider has remained in the low 20 percent range since 2015. Although levels of medical debt have decreased since 2012, the potential for adverse effects as a result of that debt remains.

Percentage of Americans Reporting Past-Due Medical Bills, 2012–2021

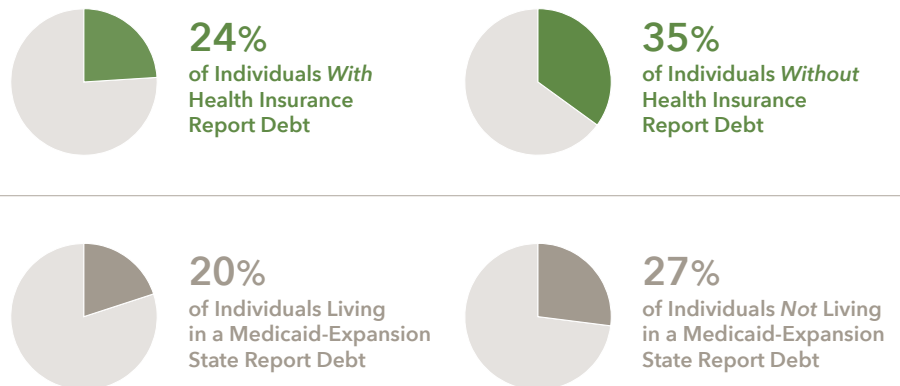


INSURANCE + MEDICAID IMPACT

Among individuals with health insurance, a quarter reported they had past-due medical bills. In contrast, over a third of individuals who were uninsured had past-due medical bills.

We also find that individuals residing in Medicaid-expansion states were less likely than those residing in states that did not expand Medicaid to report past-due medical bills.

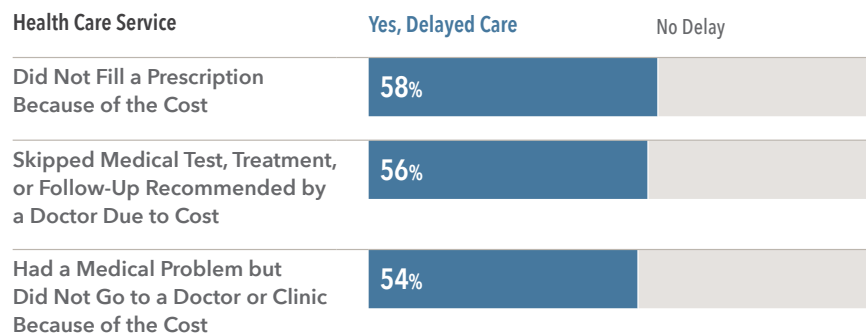
Percentage of Americans Reporting Past-Due Medical Bills, by Health Insurance and Medicaid Coverage Status, 2021



FORGOING CARE?

Past-due medical bills were highly correlated with lower usage of health care services. Among individuals who reported that they had past-due medical bills, the majority reported that they had not filled a prescription, that they skipped a medical test or treatment, or that they did not go to the doctor for a medical problem due to the cost.

Reported Health Care Usage Among Individuals With Past-Due Medical Bills, 2021



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SOURCE: Fronstin, Paul, and Jake Spiegel, "Bitter Pill: A Demographic Analysis of Unpaid Medical Bills," *EBRI Issue Brief*, no. 568 (September 1, 2022).