MEDICAL DEBT IN MASSACHUSETTS
Source: Massachusetts Health Reform Survey, 2012

More than 20 percent of nonelderly adults have MEDICAL DEBT, a rate that has changed little since before reform.

- 19.5% (2006)
- 18.9% (2008)
- 20.0% (2010)
- 20.3% (2012)

CHARACTERISTICS OF NONELDERLY ADULTS WITH MEDICAL DEBT

Those with medical debt are more likely to be:

- Female
- A parent of one or more children under 18
- Less well educated
- Lower to middle income (100-499% FPL)
- Reporting a chronic health condition
- Reporting gaps in insurance coverage during the year

More than 40 percent of those with medical debt are carrying debt of more than $2,000, with 6 percent carrying debt of $10,000 or more.

Nearly half (46.3%) of those with medical debt have been contacted by a collection agency.

IMPACT OF MEDICAL DEBT

Those with medical debt are more likely to report having problems paying medical bills for ongoing treatment for a chronic health condition or for a medical test or surgical procedure.

Nearly two-thirds of those with medical debt reported that health care spending was causing them financial problems. Strategies used by those for whom health care spending was causing financial problems:

- Cut back on health care: 62.0%
- Cut back on other spending: 91.9%
- Cut back on savings or took money from savings: 84.5%
- Increased work hours or took another job: 47.1%
- Borrowed or took on credit card debt: 54.0%
- Declared bankruptcy: 4.1%