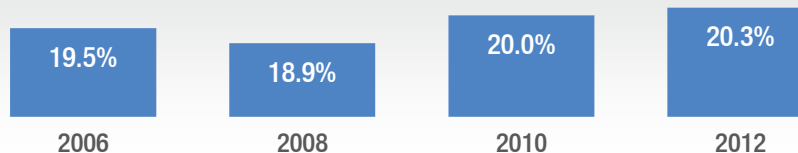


MEDICAL DEBT IN MASSACHUSETTS

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.



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:

