



## **Communicating for America Finds Americans Are Overwhelmingly Concerned About Medical Debt And Paying For Medical Bills**

*Majority of survey respondents state they have experienced medical debt in their lifetime*

Fergus Falls, Minn., May x, 2022 – Communicating for America (CA) recently conducted a “Pulse of the Nation” survey to learn about American attitudes toward medical debt and how they are coping with financial health care disparities.

### **Key Findings**

- 77% of responses from the general public said they were “somewhat” or “extremely” concerned about incurring medical debt in their lifetime. 74% of CA members said they were concerned.
- 42% of the general public have medical debt, and 23% cannot afford to pay the debt off in the next 30 days. For CA members, 25% have medical debt, and over 9% cannot afford to pay the
- debt off in the next 30 days.
- When respondents went to their provider to ask for a discount on their medical bill, 47% of the general public got up to 20% off their medical bill. CA members were not as fortunate and got \$0 off their medical debt from a provider.
- 46% of the general public report that up to 25% of their medical debt is due to surprise billing. 32% of CA respondents report that up to 25% of their medical debt is due to a surprise bill.

Medical bankruptcy worries more than half of those surveyed. Sixty-six percent of the general public is concerned that any amount of medical debt incurred could result in bankruptcy in their lifetime. CA members’ fears were less, but 51% still worry about medical bankruptcy in their lifetime.

In the general population survey, 1 in 3 said they would pay off their medical debt with savings, while 33% said they would get a payment plan arranged with the provider. Nineteen percent said they would place the debt on a credit card and 12% don’t know how

they will pay off the debt. Five percent said they would borrow money from family or friends.

CA members painted a slightly better picture with 46% saying they could pay off the debt from their savings. Thirty-one percent said they would arrange a payment plan with their provider. No members indicated they would place the debt on a credit card, but 15% said they didn't know how they were going to pay the debt off.

Of the general public surveyed, 34% have been sent to collections for medical debt at some point in their lifetime already. Twenty-one percent of CA members had been sent to collections due to medical debt.

Respondents were asked if they had to pay for an unexpected medical bill today, how much could they pay without impacting their financial well-being? One in four (40%) general respondents said they had less than \$500 in savings toward medical debt compared to 21% of CA members. But 30% of CA respondents have more than \$10,000 in savings to pay off medical debt.

More than 50% of the general public used telemedicine in the last two years in order to specifically save money on doctor office visits. CA respondents reported using 21% of telemedicine between 1-4 times in the last two years to save money.

"This survey confirmed our concern that medical debt is consuming American finances and creating unnecessary hardships," said Patty Strickland, CA's president and chief operating officer. "The self-employed and small business owners that make up a majority of CA members do not have the luxury of employer-benefit protections. We need to continue to advocate for those who purchase their own health insurance and make sure surprise bills become extinct and low-cost telemedicine usage increases for the betterment of all Americans."

### **Methodology**

Utilizing SurveyMonkey, Communicating for America commissioned the study with a sample size of 571 U.S. adults aged 18-65, and 53 CA members. Fieldwork was undertaken between April 18 and April 26, 2022. The survey was carried out online and meets rigorous quality standards.

**About Communicating for America**

Communicating for America, Inc. (CA), once known as Communicating for Agriculture, is a nationwide nonpartisan organization that represents approximately 65,000 small businesses, self-employed and agricultural members across America. Since 1972 CA has been working on small business, tax, healthcare and agricultural policy issues on behalf of its members. For more information visit [www.communicatingforamerica.org](http://www.communicatingforamerica.org).