

# Benefit designs causing changes in liability lead to anxiety, debt

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(HealthDay)—Adults with high out-of-pocket health care expenditures experience considerable anxiety and debt problems, as well as disruption in their medical care, according to research published in the January/February issue of the *Annals of Family Medicine*.

David Grande, M.D., M.P.A., of the University of Pennsylvania in Philadelphia, and colleagues interviewed 33 insured patients with [chronic illnesses](#), two-thirds of whom were covered by Medicare, who sought philanthropic financial assistance. The social, medical, financial, and legal disruptions associated with high out-of-pocket expenses were investigated.

The researchers found that considerable anxiety and debt problems

resulted from high levels of cost sharing, as did disruptions in medical care. Interviewees reported borrowing strategies, legal problems, and threats to their non-medical budgets, and described explicit strategies for coping with new medical expenses. Participants displayed a high level of understanding regarding their benefits but expressed a great deal of anxiety with regard to changes to those benefits. Considerable financial challenges were imposed by benefit designs (such as large deductibles or coverage gaps) that resulted in large variations in financial liability between months.

"Given the complexities of health care financing, the role that primary care doctors can play in helping their patients is challenging but important," the authors write. "New models are needed that link physician practices with social services and other resources such as [financial counseling](#)."

One author disclosed serving as an expert witness on behalf of the State of Vermont.

**More information:** [Abstract](#)  
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