

# Fewer families struggling to pay medical bills: CDC

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But some may be skipping needed care altogether, expert says.

(HealthDay)—The proportion of families in the United States that can't keep up with their medical bills declined between 2011 and 2012, according to a report from the U.S. Centers for Disease Control and Prevention. But the news might not necessarily be cause for celebration.

According to the report released Tuesday by the CDC's National Center for [Health](#) Statistics, the share of people under age 65 in families struggling to pay their [health care](#) bills decreased from 21.7 percent in the first six months of 2011 to 20.3 percent in the first six months of 2012.

Despite this improvement, the families of more than 54 million Americans continue to carry health care debt they cannot manage. This particularly holds true for families who are poor or have restricted access

to health coverage, said study author Robin Cohen, a CDC health statistician.

"During this time period, those who were uninsured or who had public coverage were about twice as likely as those with private coverage to have problems paying medical bills," Cohen said.

Fewer families may face overwhelming medical bills because some are foregoing [health care coverage](#) due to [joblessness](#) and other economic factors, an expert said.

The report draws its conclusions from data gathered during the CDC's annual National [Health Interview Survey](#). It defines medical bills as bills for doctors, dentists, hospitals, therapists, medication, equipment, nursing homes or home care.

A drop in the number of families struggling with medical bills may seem like a positive development, but it likely results from darker economic trends, said Kathleen Stoll, director of health policy for [Families USA](#), a nonprofit and nonpartisan health care [advocacy group](#).

Stoll believes that fewer families are struggling with medical bills because chronic unemployment is causing many to skip needed health care.

"When people have insurance, they go to the doctor," she said. "When they lose their job, they often lose their health insurance coverage. Without insurance, they are reluctant to go to the doctor at all. Because of that, they have fewer medical bills."

Stoll said the decrease observed in the CDC study comes while the United States is slowly recovering from its economic downturn, and before the major provisions of the Affordable Care Act become active

in 2014.

Health care reform, however, may have contributed to improvements in one area: the ability of the families of young people to manage medical bills.

Health care reform requires private insurers to cover children and young adults up to age 26 under their parents' health plan, regardless of preexisting conditions. This provision took effect in September 2010.

The CDC study found that among children up to 17 years old, the percentage of those who were in families having problems paying medical bills decreased from 23.7 percent in the first six months of 2011 to 21.8 percent in the first six months of 2012. That improvement slightly outpaced the overall improvement in families' ability to pay medical bills.

"It's pretty much a parallel drop, but I'd wonder there if the preexisting conditions protections for young adults have started to help," Stoll said.

Economic status and access to insurance play a major part in the ability to handle medical debt, the report found.

Cohen reported that 36.3 percent of people without insurance and 25.6 percent of people with public health coverage were in families having problems paying [medical bills](#), compared with 14 percent of those with [private coverage](#).

During the period in question, people in families who were poor or near poor were twice as likely as those who were not poor to be struggling with medical debt, the study found.

Stoll said she is looking forward to the results of this annual study once

they begin to reflect the full impact of health care reform.

"I think we'll see much more dramatic numbers if we look at this for the first six months in 2014, when the expanded coverage provisions of the Affordable Care Act kick in," she said.

**More information:** The U.S. Department of Health and Human Services has more about the [Affordable Care Act](#).

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