

One in five US adults will have trouble paying medical bills

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(HealthDay)—About one in five U.S. adults will have problems paying health care bills in 2013, including about 10 million adults with year-round insurance coverage, according to a report published by the American Medical Association (AMA).

Noting that 60 percent of bankruptcies are due to medical bills, researchers from NerdWallet used data from the U.S. Census, the U.S. Centers for Disease Control and Prevention, a Commonwealth Fund report, and academic studies to investigate the prevalence of problems with paying health care bills.

According to the report, about 20 percent of adults will have problems paying their medical bills in 2013, including about 10 million adults with year-round [health insurance coverage](#). Unpaid medical bills are expected

to cause bankruptcies for 1.7 million people in 2013. Many of the 14 million patients who will be newly insured by the Affordable Care Act will also face problems as health plans continue to raise premiums and deductibles. High-deductible plans can have an out-of-pocket maximum of \$5,000 to \$10,000 per year. According to the AMA's National Health Insurance Report Card, released in June, 23.6 percent of doctors' pay was paid out of pocket by patients.

"This has been a problem for a long time," Bruce Bagley, M.D., interim president and [chief executive officer](#) of TransformED, a wholly owned subsidiary of the American Academy of Family Physicians, said in a statement. "It makes [patients] avoid the medical system. They might not fill a prescription, or [they might] split their pill dosage. The biggest problem is avoidance of [medical] consultation when it's appropriate."

More information: [More Information](#)

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