

Fewer Americans overwhelmed by medical bills, report says

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Reduced use of medical care, early health care reforms may be easing financial worries, experts say.

(HealthDay)—While millions of Americans still feel hamstrung by medical expenses, a new government report shows that some people are getting relief.

The share of people under age 65 in families reporting problems paying [medical bills](#) in the past 12 months dropped from 21.7 percent in the first half of 2011 to 19.8 percent in the same period in 2013, according to the U.S. National Center for Health Statistics, which is part of the U.S. Centers for Disease Control and Prevention.

"Almost 5 million fewer people than 2-1/2 years ago are in families having problems paying medical bills," said report co-author Robin

Cohen, a statistician with the U.S. Centers for Disease Control and Prevention.

That still leaves 52.8 million people who say they or members of their families were having problems paying medical bills, or were unable to pay those bills, in the past year.

The report draws data from the long-running National Health Interview Survey, which collects health information from family members in each surveyed household. The new analysis is based on household interviews with nearly 227,000 people.

The decline in medical bill-paying pressures over the study period may, in part, reflect an improvement in the nation's economy, said Cheryl Fish-Parcham, private insurance program director at Families USA, a nonprofit health care advocacy group based in Washington, D.C.

"In 2011, we were still in the deeper part of the recession, and so people were still losing employer-sponsored coverage," Fish-Parcham said.

"When people know they don't have coverage, they tend to go to the doctor less," and as a result, "they don't have medical bills," she explained.

The easing of bill-paying difficulties may also reflect early market reforms under the Affordable Care Act, said Sabrina Corlette, senior research fellow and project director at Georgetown University's Health Policy Institute in Washington, D.C.

Although it's hard to say what proportion of the decline can be attributed to the 2010 health-reform legislation, a ban on lifetime coverage limits under most health plans and a reduction in annual limits (which were phased out completely this year) may have played a role, she said.

One early provision of the Affordable Care Act, allowing young adults to stay on their parents' health plans in many cases, may also have provided some relief, she noted.

The CDC report notes a slight decline—from 15.7 percent to 14.1 percent—in the share of people under 65 with private coverage whose families report medical bill-paying problems.

It shows a somewhat sharper decline in bill-paying worries among people with public coverage. Those reporting problems dropped from 28 percent in early 2011 to 24.7 percent in early 2013.

Among children through age 17, the percentage of those in families struggling to pay medical bills decreased from 23.7 percent to 21.3 percent during the study period.

Health insurance experts say those numbers may reflect an increase in public coverage, such as Medicaid and the Children's Health Insurance Program.

It helps to have health coverage, but it doesn't completely solve people's bill-paying problems, Fish-Parcham noted.

Even with public coverage, "you may still have a deductible, you may still have co-payments, you may still have uncovered [medical expenses](#)," she said.

The report does not reflect the broader health reforms that only took effect this January, Corlette noted. These includes coverage of a minimum set of [health](#) benefits, caps on out-of-pocket spending and Medicaid expansions in 26 states and the District of Columbia.

As a result of those broader reforms, some 10 million Americans, by the

Obama administration's count, have gained coverage through private plans and Medicaid.

"Those folks are going to have an easier time paying medical bills, and then the coverage that they have, particularly in the private market, is more generous than what was previously available," Corlette said.

More information: Visit USA.gov for [help paying medical bills](#).

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