

Addressing financial pollution in the U.S. health system

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Financial pollution arises when exorbitant or unnecessary healthcare spending depletes resources needed for the wellbeing of the population. This is the subject of a *JAMA Health Forum* Insight co-authored by

researchers in the Department of Population Medicine at Harvard Pilgrim Health Care Institute and Harvard Medical School. The Insight was published in the March 8, 2021 issue of *JAMA Health Forum*.

The authors lay out the rationale for "financial [pollution](#)" as a metaphor to express the urgency of addressing wasteful health care spending and to guide innovative policymaking. Akin to environmental pollution, financial pollution is human-made, contaminates connected systems, remains largely invisible to many, and disproportionately harms [vulnerable populations](#). The authors highlight approaches that have improved environmental pollution as avenues for reducing financial pollution.

Unlike the term "financial toxicity," which is defined as direct harm that occurs when patients must pay out-of-pocket for substantial shares of health care services, the authors contend that financial pollution is more widespread and insidious, indirectly draining the resources of families through increased health insurance premiums and taxes. This leaves households with fewer resources for education, housing, and child-rearing, ultimately causing a creeping accrual of harm to the [population](#).

"The term 'wasteful healthcare spending' does not sufficiently capture the harm that such spending causes populations," said author Frank Wharam, Associate Professor of Population Medicine at the Harvard Pilgrim Health Care Institute and Harvard Medical School. "Waste conjures up images of byproducts that are routed to treatment plants, cleaned, and recycled. In contrast, pollution is waste that hurts people. To express the dangers of wasteful healthcare spending, and to address it urgently, we should call it what it is—financial pollution."

"The current public [health](#), economic, and equity crises demand a new mindset for action," added author Anita Wagner, Associate Professor of Population Medicine at the Harvard Pilgrim Health Care Institute and

Harvard Medical School. "We believe naming the problem of financial pollution—about \$900 billion in spending each year—and learning from policy approaches to combat [environmental pollution](#) can help reduce financial pollution and increase population wellbeing."

More information: Wharam JF. Financial Pollution in the US Health Care System. *JAMA Health Forum*. Published online March 8, 2021. [DOI: 10.1001/jamahealthforum.2021.0195](https://doi.org/10.1001/jamahealthforum.2021.0195)

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