

As medical debt rises, so do cancer death rates

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Folks who are loaded down with medical debt are less likely to survive a

bout of cancer, a new study reports.

Researchers found that U.S. counties where more residents have medical debt in collections also had more [cancer](#) deaths, compared to counties with less medical debt.

"This association was seen for all cancers combined, and the five major cancer types: lung, colorectal, pancreas, prostate for men, and breast for women," said senior researcher [Xuesong Han](#), scientific director of health services research for the American Cancer Society.

Han presented this research Tuesday at the American Society of Clinical Oncology's annual meeting, in Chicago. Findings presented at medical meetings should be considered preliminary until published in a peer-reviewed journal.

For this study, Han and her colleagues compared 2018 county-level medical debt data from the Urban Institute against cancer death data from the National Centers for Health Statistics between 2015 and 2019.

The investigators found that about 20% of the entire U.S. population carries some medical debt. The county-level percentage of population with medical debt varied from 0% to nearly 54%.

"Counties in the South had the highest medical debt. For example, among the top 10 counties with the highest share of the population with medical debt in collections, eight of them were in Texas, two were in North Carolina, and one was in Georgia," Han said. "The Southern states also experience the highest cancer death rates."

The research team found that a one percentage point increase in a county's population with medical debt was associated with a 1.12 increase in death rates from cancer per 100,000 person-years. (Person-

years is a measurement that takes into account both the number of people in the study and the amount of time each person spends in the study.)

The team also looked closer at about 1,950 counties in which the exact amount of medical debt was reported. There, they found that each \$100 increase in average debt was associated with a 0.86 increase in death rates from cancer per 100,000 person-years.

The counties with the most medical debt tended to be rural, with residents who were poorer, less educated, uninsured and unemployed, Han said. They also had higher percentages of Black residents.

"I think this is a real problem," said [Dr. William Dahut](#), chief scientific officer for the American Cancer Society. "As you saw, this was worse in [rural areas](#) and populations of certain racial/ethnic minority groups. So, this is just going to amplify medical disparities in health care outcomes, because as newer therapies come out that are expensive, people are going to be even less likely to opt for them."

There are many ways in which medical debt could influence a person's chances of surviving cancer, Han said.

"People with medical debt tend to forgo or delay care, including preventive care such as cancer screening, [cancer treatment](#), follow-up care and survivorship care. This lack of care or delayed care can increase cancer mortality," Han said.

"Moreover, research has shown that medical debt can adversely affect other aspects of life, such as increasing [food insecurity](#) and housing insecurity, which can affect patients' health and increase risk of death," Han added.

Dahut agreed that it's very possible people with a lot of medical debt might be too financially strapped to get the cancer care they need.

"Once folks start accumulating medical debt, they may stop receiving therapies because they may not want additional medical debt," Dahut said. "There may be a situation when they simply can't afford therapy, because of co-pays or other aspects, or people might opt for therapies that are less expensive but may not be as effective."

Debt-laden cancer patients might also choose to opt out of treatment for the sake of their families, Dahut added.

"I think that's a lot of times what people are concerned about," Dahut said. "They have a cancer diagnosis, and they don't want to leave their family destitute because of their cancer diagnosis."

The Affordable Care Act—particularly its expansion of Medicaid—should help reduce medical [debt](#) and improve people's chances of survival, Dahut said.

"States that have passed the Medicaid expansion actually have a higher overall survival," Dahut said. "When there is better coverage throughout the patient population, it does change mortality."

Cancer patients also should take advantage of programs in health care systems that provide financial assistance to those in need, Han suggested.

That "could help mitigate the effects of [medical debt](#) on worse cancer outcomes," she said.

More information: The Sycamore Institute has more about the [effects of medical debt on health](#).

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