

Cancer patients often face medical debt, even with insurance

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When cancer strikes, you could easily go into debt, even with health insurance in place, according to a new survey from the American Cancer Society.

The survey, based on responses from nearly 1,300 [cancer patients](#) and survivors from March 18 through April 14, found that 47% had medical debt. Half of those respondents said that debt exceeded \$5,000.

Two-thirds had struggled with debt for more than a year, and a third had dealt with it for more than three years. Almost all—98%—said they had [health insurance](#) when their debts began mounting.

"While people are insured, sometimes they don't have very good insurance," Arthur Caplan, head of the Division of Medical Ethics at NYU Langone Medical Center in New York City, told NBC News.

He said many cancer patients with medical debt have high-deductible insurance plans in which a lot of expenses need to be paid for out-of-pocket before coverage kicks in. But [cancer care](#) can stretch even gold-plated insurance plans, Caplan added.

"These cancer treatments can go on and on," he said. "They can also cost a lot of money for [diagnostic testing](#), [genetic testing](#), and pretty soon you say, 'Well, I have a policy of a million dollars and it's gone.'"

Karen Knudsen is CEO of the American Cancer Society. Speaking with NBC News, she noted that the new survey uncovered significant disparities, with Black and Hispanic patients more likely to fall into [medical debt](#) than whites.

Medical debt also hits the young particularly hard: Nearly three-quarters of patients ages 35 to 44 were behind on health care bills, the survey found.

"We were really dismayed to see that," Knudsen said. "That strain has been shown to be durable in their lifetime, impacting their choices, their ability to take jobs and of their choice to have a life that they would

like."

Besides the financial and emotional strain that debt incurs, health care can also suffer, she said. Many patients end up skipping cancer screenings or medications due to cost, Knudsen explained.

The bottom line, she said, is that even with insurance, "cancer care is really devastating to people's financial position."

More information: There's help on dealing with medical bill debt at the [Consumer Financial Protection Bureau](#).

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