

Medical debt occurs despite insurance, study shows

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Health insurance is not protecting Arizonans from having problems paying medical bills, and having bill problems is keeping families from getting needed medical care and prescription medicines, a new study has found.

According to a study published online June 16, 2011, by the [American Journal of Public Health](#), after taking age, income and health status into account, simply being insured does not lower the odds of accruing debt related to [medical care](#) or medications. In addition, says University of Arizona College of Pharmacy research scientist Patricia M. Herman, ND, PhD, who directed the study, medical debt is a separate and better predictor of whether people will delay or forego needed medical care than their insurance status.

"On average, insurance coverage in Arizona is not protecting families from experiencing medical debt," Herman says. "From other studies we knew that paying medical bills is a problem for a substantial portion of both insured and uninsured Americans. This study helped clarify that the fact of medical debt is an additional and larger barrier to getting needed health care than whether a person is insured or not."

The study analyzed data from more than 2,300 cases included in the Arizona [Health Survey](#), a comprehensive survey of 4,200 Arizona households designed to assess [insurance coverage](#), health status, behaviors and social and environmental factors that affect health. The health survey was conducted in 2008, before the full impact of the

nation's recent financial recession and high unemployment.

Because individuals 65 and over have access to Medicare, the study focused on adults age 18 to 64. Researchers used logistic regression models to examine predictors of medical debt, including insurance status, and the relative impact of medical debt and insurance status on subjects' decisions to obtain needed health care or prescribed medicine.

Herman's analysis determined that the continuity of health insurance coverage is an important factor in both debt problems and seeking medical care. "People who experience coverage gaps are more than twice as likely to report problems paying medical bills, and are six times as likely to report delayed care," she says.

Among the implications of the findings, Herman says, are that health insurance should be portable, universally available, or both, so that families do not experience coverage gaps, and that serious efforts are needed to reduce large out-of-pocket costs to insured patients, to reduce medical debt.

Provided by University of Arizona

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