

Many hit hard by pandemic now swamped by medical debt

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(HealthDay)—The coronavirus pandemic has left plenty of Americans saddled with medical bills they can't pay, a new survey reveals.

More than 50% of those who were infected with COVID-19 or who lost income due to the pandemic are now struggling with medical debt, according to researchers from The Commonwealth Fund, a nonprofit organization that advocates a high-performing [health care system](#).

"The good news in the report is that [insurance](#) losses during the pandemic may have been offset by federal efforts to help people get and maintain their insurance coverage," said Sara Collins, vice president for [health](#) care coverage and access at The Commonwealth Fund.

"The [bad news](#) is that about a third of Americans continue to struggle with [medical bills](#) and medical debt, even those who have [health insurance coverage](#), and medical [bill](#) problems were highest among people who were affected by the pandemic, either getting sick with COVID-19 or losing income during the pandemic or losing their insurance coverage. These people are stuck with large bills," Collins said.

Those most affected were Black and Hispanic people, who were more likely to lack affordable health care, the researchers found. What's worse is those who suffered the most from the COVID-19 pandemic are the most likely to have medical bills and debt.

Adults aged 19 to 64 who contracted the virus, lost income or lost their job-based health insurance coverage also reported higher rates of problems with medical bills and debt than people not affected by the pandemic in these ways.

"It is a significant problem for people in the United States, and I think we need to address changing the benefit design, but also changing how we view medical debt," Collins said.

Frederick Isasi is executive director of Families U.S., a national nonpartisan consumer health care advocacy organization. "This study

underscores what we've known since the deadliest pandemic wreaked havoc on our country last year—the most vulnerable in our communities have borne the brunt of both the health and economic impacts," he said.

"We must ensure they have access to the best health and health care they need without being saddled with medical debt or having to choose between paying the rent and filling a prescription for lifesaving medicine," Isasi added.

Isasi said Congress needs to pass the Democratic budget resolution and quickly pass a reconciliation package that closes the Medicaid expansion coverage gap, ensures Medicare includes dental, hearing and vision benefits, "... and finally puts an end to drug companies' abusive prices, to make health care affordable and accessible to all."

Key findings of the survey include:

- Black and Hispanic adults were more likely to have problems paying medical bills and to lose income during the pandemic.
- More than 55% of Black people and nearly 44% of Hispanics reported problems with medical bills and debt, compared with 32% of white people.
- More than one-third of U.S. adults reported a loss of income during the pandemic. Black and Hispanic Americans and those with low incomes were particularly hard hit, with 44% of Black people and 45% of Hispanics reporting a loss of income.
- More than one-third of insured adults and half of uninsured adults reported having medical bill problems or were paying off medical debt.
- Among working adults with employer coverage, 34% reported medical bill or [debt](#) problems, as did 46% of adults with individual and marketplace coverage.

The survey was conducted from March 9 through June 8 among nearly 5,500 U.S. adults aged 19 to 64.

According to *US News & World Report*, some steps people can take to get help with their medical bills include:

- Check medical bills for errors.
- Negotiate medical bills with your hospital or insurance company.
- Get help paying medical bills. Some nonprofit hospitals may cancel your bills entirely.
- Consider filing bankruptcy.
- Understand [medical debt](#) relief programs. During the coronavirus pandemic, the federal government and some states have ways to help reduce your bills.
- Contact your state health insurance department to see what they can do to reduce or forgive bills.

The core issue is the way health insurance in America works, said Dr. Susan Rogers, president of Physicians for a National Health Program.

"Trying to tweak [insurance coverage](#) is never going to get everyone covered—it's not made for that. This is why I support Medicare-for-all or single-payer, because that is the only plan that is made to cover everyone," Rogers said.

Despite all the efforts over the years and the financial hardships of the [pandemic](#), nobody has ever done anything that covers everyone, Rogers noted.

"What is happening now with insurance companies is they are just bleeding everyone, and it's just not sustainable. Everything keeps going up, premiums go up, copays go up, deductibles go up," she said. "What has happened is you just keep increasing the gap between the haves and

have-nots and that's just not sustainable."

More information: For more on affordable care in your state, head to The [Commonwealth Fund](#).

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