

New Study Shows Medical Debt Associated With Worse Health Status, More Premature Deaths, and Higher Mortality Rates at the County Level in the U.S.

American Cancer Society researchers stress the need for better access to affordable medical care to improve population health

ATLANTA, March 4, 2024 — New findings led by [American Cancer Society](#) (ACS) researchers shows medical debt was associated with more days of poor physical and mental health, more years of life lost, and higher mortality rates for all-cause and leading causes of death at the county level in the United States. The [study](#) is published today in the *Journal of the American Medical Association (JAMA) Network Open*.

“Patients are increasingly burdened by high out-of-pocket costs for health care in the U.S. including problems paying medical bills and medical debt, but little was known about county-level associations of medical debt with population health,” said [Dr. Xuesong Han](#), lead author of the study and scientific director of health services research at the American Cancer Society. “Our findings reinforce medical debt as an important social determinant of health, which, unfortunately, may threaten public health in the country.”

For the report, researchers conducted a cross-sectional study among 2,943 counties in the U.S. They used 2018 medical debt data from the Urban Institute Debt in America project linked with 2018 data on self-reported health status and premature death compiled by the County Health Rankings & Roadmaps. The authors also used 2015-2019 mortality data from the National Vital Statistics System.

The results showed, on average, 19.8% of the population in a county had medical debt in collections. After adjusting for county-level sociodemographic characteristics, one percentage point increase in population with medical debt was associated with 18.3 physically unhealthy days and 17.9 mentally unhealthy days per 1000 people during the past month; 1.12 years of life lost per 1,000 people; and 7.51 per 100,000 person-years in age-adjusted all-cause mortality rate. Associations of medical debt and elevated mortality rates were consistent for all leading causes of death, such as cancer, heart disease, and suicide. Geographically, the counties with the highest medical debt burden were mostly in the South and Southwest areas, concentrated in the states of Texas, Louisiana, Georgia, Tennessee, South Carolina, North Carolina, and West Virginia.

“State policies expanding health insurance coverage have been shown to be effective in mitigating medical debt,” added Han. “Also, increasing attention to identifying patients struggling with paying bills in clinical settings and connecting them with financial and other supportive services, may also reduce the risk of medical debt.”

“Today’s study reiterates how the rising cost of health care in the U.S. continues to take a significant toll on patients and their families,” noted [Lisa Lacasse](#), president of the American Cancer Society Cancer Action Network (ACS CAN). “With a system that continues to be unaffordable for too many touched by cancer, [addressing medical debt is a growing public policy priority among cancer patients and survivors](#). We need lawmakers at all levels of government to take action to make health care more affordable and address medical debt now.”

[Dr. Robin Yabroff](#) is senior author of the study. Other ACS researchers involved in this report include Dr. Xin Hu, [Dr. Zhiyuan Zheng](#) and [Kewei Sylvia Shi](#).

About the American Cancer Society

The American Cancer Society is a leading cancer-fighting organization with a vision to end cancer as we know it, for everyone. For more than 100 years, we have been improving the lives of people with cancer and their families as the only organization combating cancer through advocacy, research, and patient support. We are committed to ensuring everyone has an opportunity to prevent, detect, treat, and survive cancer. To learn more, visit cancer.org or call our 24/7 helpline at 1-800-227-2345. Connect with us on [Facebook](#), [Twitter](#), and [Instagram](#).

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