

# Close the Coverage Gap to Reduce Medical Debt

***About 100 million people in the U.S. — 41% of adults — have some form of health care debt.<sup>1</sup>***

## **Non-expansion states have some of the highest levels of medical debt.**

- 12 North Carolina counties have the highest levels of medical debt, ranking NC 3rd behind Texas and Georgia.<sup>2</sup>
- Greene and Lenoir rank 2nd and 3rd among counties nationally with the highest percentages of medical debt with uninsured rates of 16.6% and 12.5%, respectively. Anson county ranks 5th.<sup>3</sup>
- Adults in non-expansion states were 1.5 times more likely to owe medical debt than those in expansion states.<sup>2</sup>
- Compared to North Carolina, only five states have a higher share of residents with medical debt on their credit reports.<sup>1</sup>

## **Medical debt is a leading cause of bankruptcy.**

- Nearly 70% of all bankruptcies were tied to medical issues. Either because of high costs for care or time out of work.<sup>4</sup>
- An estimated 530,000 families turn to bankruptcy each year because of medical issues and bills.<sup>4</sup>
- Two-thirds of people who file for bankruptcy cite medical issues as a key contributing factor.<sup>4</sup>

## **Medical debt is associated with other health risks.**

- Medical debt is a risk factor for worsening food and housing insecurity.<sup>5</sup>
- People with disabilities, previous hospitalizations, and no health care coverage are more likely to acquire medical debt.<sup>5</sup>

# Sources

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