

Medical Debt in Missouri

New Study Reveals the Deep Impact of Medical Debt on Missourians

Study

Missouri Foundation for Health commissioned [SSRS](#) to conduct two focus groups each among low-income, rural, disabled, and Spanish-speaking Missourians in December 2023.

Goal

To understand the impact of medical debt on Missourians and to explore potential policy solutions.

KEY FINDINGS

Circumstances Leading to Medical Debt

- Medical debt stems from both chronic conditions and unforeseen medical emergencies, underscoring the unpredictable nature of health care expenses.

Financial Strain

- Participants described medical debt as a significant financial burden and reported struggling to afford groceries, delaying retirement, downsizing housing, working multiple jobs, and depleting savings to pay for health care.
- Medical debt also affects credit scores which hampered participant's ability to obtain loans, rent apartments, and, in some cases, get jobs.

Impact on Health and Well-Being

- Medical debt affects both mental and physical health, with participants reporting avoiding or delaying care to prevent additional debt. A few also shared stories of being pressured to pay down their debt prior to receiving additional care or being denied care altogether because of the debt.
- Medical debt can lead to stress, shame, and strained family and social relationships. Aggressive tactics by debt collectors exacerbate these emotional impacts.

Strategies to Lower Medical Debt

- Participants shared personal strategies for managing and preventing medical debt, such as negotiating payment plans, prioritizing bills, seeking support from family and community, and engaging in preventive health care.
- Participants expressed desire for greater access to financial counseling, more transparency about the cost of health procedures, improved financial support for those living just above the poverty line, and consolidated billing to reduce administrative burdens for patients.