# **Problems Paying Medical Bills**

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## **Affordability of Medical Care**

- Health insurance coverage
- Financial burden of medical care
  - Problems paying, inability to pay, paying over time
- Financial barriers to medical care
  - Delay or did not get needed medical care due to cost
- Financial barriers to prescription medication
  - Did not get needed medication due to cost
- Cost-related prescription medication nonadherence
  - Dosage modification, not filling a prescription

### **Financial Burden of Medical Care**

- Problems paying medical bills
  - In the past 12 months, did [you/anyone in the family] have problems paying or were unable to pay medical bills? Include bills for doctors, dentists, hospitals, therapists, medication, equipment, nursing home, or home care
  - Question answered by family respondent on behalf of everyone in the family.
  - Publication is part of an ongoing series that is published annually.

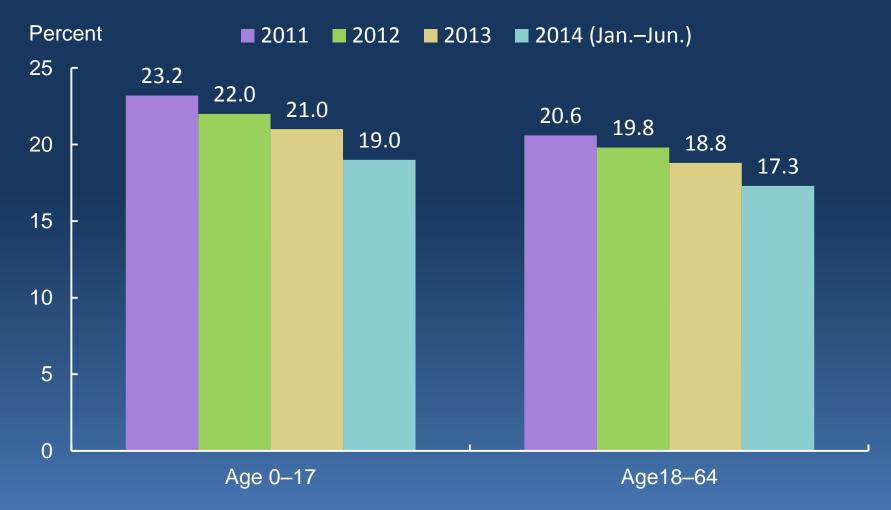
Percentage and number of persons under age 65 who were in families having problems paying medical bills in the past 12 months: United States, 2011-June 2014



Percentage of persons under age 65 who were in families having problems paying medical bills in the past 12 months, by sex and year: United States 2011–June 2014



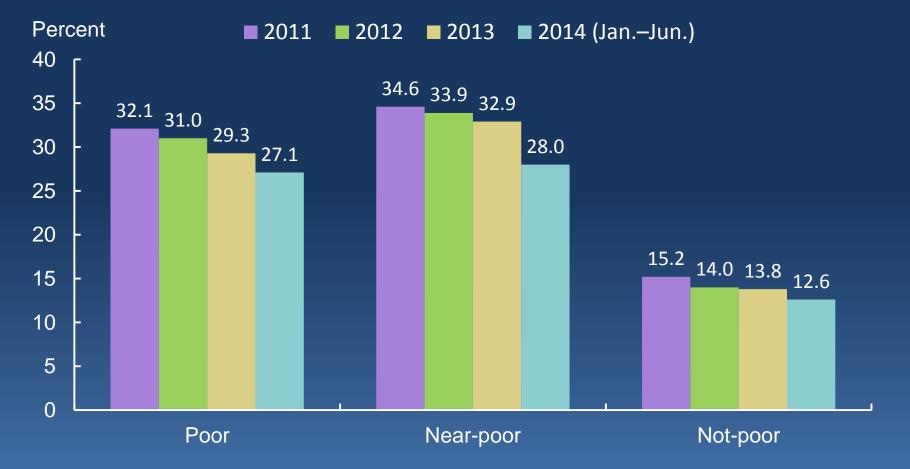
Percentage of persons under age 65 who were in families having problems paying medical bills in the past 12 months, by age group and year: United States 2011–June 2014



Percentage of persons under age 65 who were in families having problems paying medical bills in the past 12 months, by health insurance coverage status and year: United States 2011–June 2014

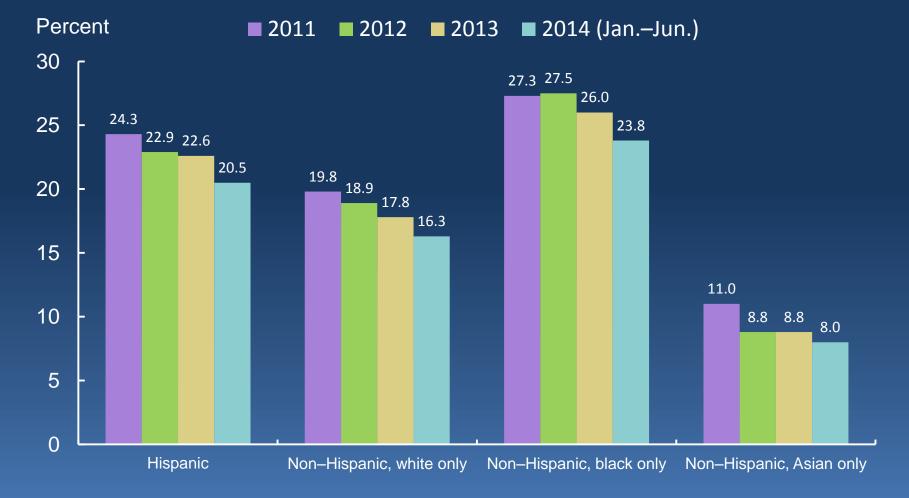


Percentage of persons under age 65 who were in families having problems paying medical bills in the past 12 months, by poverty status and year: United States 2011–June 2014



NOTES: "Poor" persons are defined as those below the poverty threshold; "near-poor" persons have incomes of 100% to less than 200% of the poverty threshold; and "not-poor" persons have incomes of 200% of the poverty threshold or greater. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

Percentage of persons under age 65 who were in families having problems paying medical bills in the past 12 months, by race/ethnicity and year: United States 2011–June 2014



# Conclusions

- Children, persons who are near-poor and those who are uninsured are the most likely to be in a family having problems paying medical bills.
- The landscape of health insurance has changed over the past few years. NHIS can be used to monitor the financial burden of medical care in the United States as these changes occur.

### Reference