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### **What is medical debt?**

- ✧ The result of unpaid hospital bills or bills from another medical institution.
- ✧ “Medical debt is usually involuntary – that is, it is accrued because of events that cannot be predicted or avoided.” – Rukavina, 2007

### **Why does medical debt exist?**

- ✧ The high cost of health care
- ✧ Lack of (sufficient) health insurance
- ✧ Patient immigration status
- ✧ Job loss

### **The scope of the problem (*data from 2010*)**

- ✧ In 2010, 73 million (29%) people in the United States experienced difficulty in paying their medical bills.
- ✧ Of the people with income less than \$36,000/yr, 46% have medical debt.
- ✧ In the United States, 3.5 million people have more than \$10,000 in medical debt.
- ✧ 58 million people in the U.S. are “at risk” for acquiring medical debt.
- ✧ 425,000 (20%) of New Mexicans don’t have health insurance

### **The consequences of medical debt**

- ✧ Bankruptcy
- ✧ Poor credit ratings
- ✧ Job loss
- ✧ Stress and anxiety
- ✧ Feelings of hopelessness, embarrassment, shame
- ✧ Reluctance to seek care
- ✧ Exacerbated illness

### **References**

Melendez, M. (2010). Medical Debt Collections Policies of Safety Net Provider Systems in Bernalillo County, NM.  
Rukavina, M. (2007). Working Families in Financial Crisis: Medical Debt and bankruptcy: A Hearing of the House Committee on the Judiciary Subcommittee on Commercial and Administrative Law.