Full-Time Work No Protection From Medical Debt in Families

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WASHINGTON — Medical debt is more common among families with full-time workers than among families whose members work part-time, University of Iowa researchers said at the annual meeting of the American Public Health Association.

"Medical debt can result in credit problems and force people to file for bankruptcy," said Matthew Levi, a graduate research assistant in the department of community and behavioral health at the university. "These problems can be worsened if an individual stops going in for care and using prescription drugs because untreated problems can prevent a person from returning to work."

The researchers looked at Urban Institute data from interviews with more than 1,400 residents, some done in person and some by phone. Subjects were located in low-income areas of Des Moines or in surrounding Polk County. Data came primarily from a single question in the survey asking whether the subject or spouse was paying off any medical debt, although a few other responses also were included.

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Surprisingly, people with full-time jobs were more likely to report medical debt, said Anne Wallis, Ph.D., of the department of community and behavioral health at the university. "We suspect this reflects having full-time employment, but without health insurance, or with inadequate health insurance," she said.

Families with private health insurance were more likely to report medical debt than families without such insurance. This may reflect the way data were collected, since Medicaid data were reported separately. It may just show that families with private health insurance are not adequately insured, Dr. Wallis said.

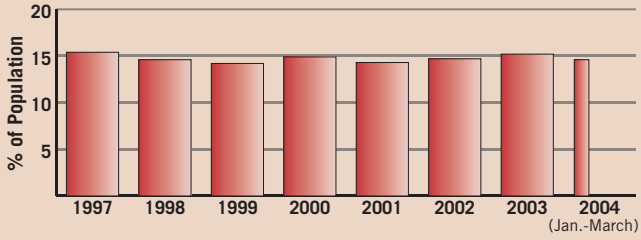
Another surprising finding had to do with household incomes of people reporting medical debt. "We see almost an upside-down 'U' shape where, with increases in income, up to a point, people are more likely to have medical debt," Dr. Wallis said. "They're less likely to have Medicaid or some other type of coverage, and more likely to be among the working poor." Respondents on welfare also were more likely to have medical debt.

More than one-third of households with children reported medical debt. "Where parents reported their child's health as being poor, 100% reported medical debt, in addition to 50% who reported debt if their child's health was fair," she said. "But even when the child's health was good or excellent, medical debt approached 40%."

The researchers did not find a lot of differences in the amount of medical debt reported when comparing the ages of children in the house. But there was a dip in the percentage of debt reported by families with preschool-aged children. "We're not really sure what that's about; a lot of children in this sample are Head Start children, so they would be receiving some services and referrals," Dr. Wallis noted. ■

DATA WATCH

Lack of Health Insurance Coverage Holds Steady



Note: In early 2004, approximately 42 million people were uninsured in the United States.
Source: Centers for Disease Control and Prevention

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