

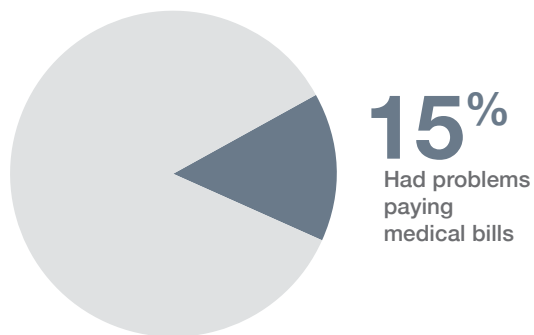
AN INSIDE LOOK:

# Problems Paying Family Medical Bills Are a Burden for Some

Findings from the Massachusetts Health Insurance Survey (MHIS)

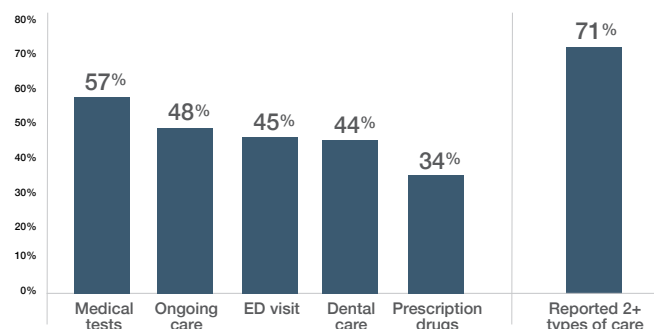
While health insurance is intended to protect families from high health care costs, gaps in that protection remain for Massachusetts residents who are insured all year. In 2019, one in seven residents (15%) who were insured all year had problems paying or were unable to pay their or their families' medical bills over the past 12 months (Figure 1).

**Figure 1. Prevalence of Problems Paying Family Medical Bills among Insured MA Residents in 2019**



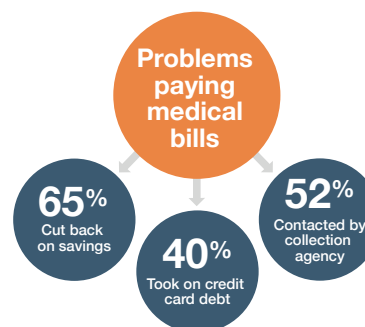
The problem medical bills were for the full gamut of health care services, from medical tests and procedures (57%) to emergency department visits (45%) to prescription drugs (34%), with the majority of residents reporting problems with multiple types of bills (Figure 2). Of particular note, nearly half (44%) of Massachusetts residents reported problems with bills for dental care, which is not typically covered by health insurance plans.

**Figure 2. Types of Care and Services That Led to Problems Paying Family Medical Bills among Insured MA Residents in 2019**



On-going care: on-going care for a chronic condition or long-term health problem  
 Medical tests: medical tests or surgical procedures

**Figure 3. Consequences of Problems Paying Family Medical Bills among Insured MA Residents in 2019**



Those with problems paying family medical bills often faced serious financial consequences. Nearly two-thirds (65%) of those reporting problems paying

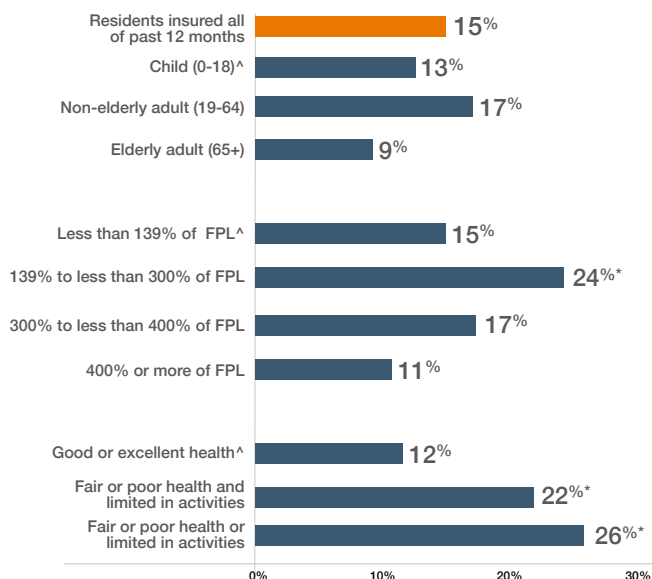
medical bills cut back on savings or took money out of their savings accounts, and 40% borrowed money or took on credit card debt to pay their medical bills (Figure 3). Furthermore, more than half (52%) were contacted by a collection agency about these medical bills.

**15%** In 2019, 15% of insured residents reported having problems paying family medical bills.

Of insured residents with problems paying medical bills, 52% were contacted by a collection agency.

**52%**

**Figure 4. Prevalence of Problems Paying Family Medical Bills among Insured MA Residents by Individual Characteristics in 2019**



Families with moderate incomes and those with greater health needs were especially burdened. Compared to other income groups, moderate income residents, those families with incomes between 139 and 300% of the Federal Poverty Level (FPL), had the highest rate of problems paying family medical bills (Figure 4). These residents may be more susceptible to experiencing these problems due to having limited financial resources coupled with reliance on insurance plans with fewer financial protections (i.e., plans with higher deductibles, higher co-pays, and/or fewer covered services). On the other hand, lower income residents (below 139% of the FPL) had a much lower rate of reporting problems paying family medical bills, likely due to comprehensive coverage, including dental care, and nominal cost-sharing through MassHealth for many. Residents in fair or poor health were twice as likely as those in good or excellent health to report problems paying family medical bills, suggesting that residents with more health issues may not have sufficient insurance coverage to protect them from high costs associated with their complex health care needs.

Health insurance coverage in Massachusetts does not adequately shield all residents from burdensome health care costs, most often failing moderate income residents and residents with health problems. These hard-to-pay bills are from many types of health care services and have forced residents and their families to make additional financial sacrifices, hurting their overall financial stability. More research is needed to better understand the source of medical bills that insured residents have difficulty to or are unable to pay, including whether these bills are from care not covered by insurers, high deductibles, copays or coinsurance, and care received, knowingly or unknowingly, from out-of-network providers. These data are needed to further inform the health policy discussion on improving the cost protections of insurance coverage for residents in Massachusetts.

Read the full report at [www.chiamass.gov/massachusetts-health-insurance-survey](http://www.chiamass.gov/massachusetts-health-insurance-survey)

#### Notes

<sup>^</sup> Reference group

\* Statistically significant from reference group

FPL: Federal Poverty Level

#### About the MHIS

The Massachusetts Health Insurance Survey (MHIS) provides information on health insurance coverage, health care access and use and perceived health care affordability for the non-institutionalized population in Massachusetts. The 2019 MHIS included a random digit dialing and an address-based sample and was fielded between April and July of 2019. Surveys were completed with 4,873 Massachusetts households, collecting data on 4,873 target persons, including 529 children aged 0 to 18, 3,058 non-elderly adults aged 19 to 64, and 1,286 elderly adults aged 65 and older. The overall response rate for the 2019 MHIS was 16.5 percent. A follow-up survey was fielded between December 2019 and January 2020 with 1,133 Massachusetts households, collecting data on 1,133 target persons including 104 children aged 0 to 18, 686 non-elderly adults aged 19 to 64, and 343 elderly adults aged 65 and older. The overall response rate for the 2019 MHIS Re-contact Survey was 5.0 percent, combining the response rate of 16.5 percent for the main MHIS and 30.6 percent for the follow-up survey. All estimates based on the survey are prepared using weights that adjust for the complex survey design, for undercoverage, and for survey nonresponse. Additional information is available in the [MHIS Methodology Report](#).

For more information, please contact:



CENTER FOR HEALTH INFORMATION AND ANALYSIS

501 Boylston Street  
Boston, MA 02116  
(617) 701-8100

[www.chiamass.gov](http://www.chiamass.gov)  
[@Mass\\_CHIA](https://twitter.com/Mass_CHIA)