

Medical Debt Leads to Longer Periods of Homelessness Despite Insurance Coverage

Introduction:

- Medical debt and medical debt-related bankruptcy are common in the United States.
- Currently, 1 in 4 Americans are paying off medical debt, and many more struggle to pay medical bills.
- More than 60% bankruptcies are linked to medical causes, despite the access to insurance, enhanced by the 2010 Affordable Care Act.
- Previous reports suggest that black populations living in racially distinct neighborhoods incur much higher medical debt.
- Moreover, people with medical debt may face housing instability and are likely to declare bankruptcy.
- However, the association between homelessness with medical debt is unclear.
- Thus, researchers have examined whether medical debt is linked to longer periods of homelessness in a population experiencing homelessness in Seattle.

Methods:

- 60 people living in encampments and shelters in Seattle and King County were surveyed.
- Information was collected on:
 - Housing instability and homelessness
 - Health status
 - Access to healthcare
 - Socio demographic factors
 - Financial information
 - Demographic information
- Medical debt was measured using pre-determined variables.
- The relationship between medical debt and length of homelessness was statistically analyzed.

Results:

- Most survey respondents had at least one kind of debt, with two-thirds of them reporting current medical debt.
- More than half of the respondents with medical debt incurred this debt while protected by insurance.
- Half of the respondents reported trouble paying medical bills. They also reported more recent episodes of homelessness, which was 2 years longer than those who did not face such trouble.

- People of color with trouble paying medical bills reported an additional year of homelessness as compared to white people.

Conclusion:

- Both medical debt and trouble paying medical bills independently lead to longer periods of homelessness.
- Insurance is not fully protective against medical debt, and even small amounts of debt can increase the duration of homelessness by 2 years.

Link to the original journal article:

<https://journals.sagepub.com/doi/10.1177/0046958020923535>

Title of the paper: Presence of Any Medical Debt Associated with Two Additional Years of Homelessness in a Seattle Sample

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