



Hardest medical bills to pay? ED visits

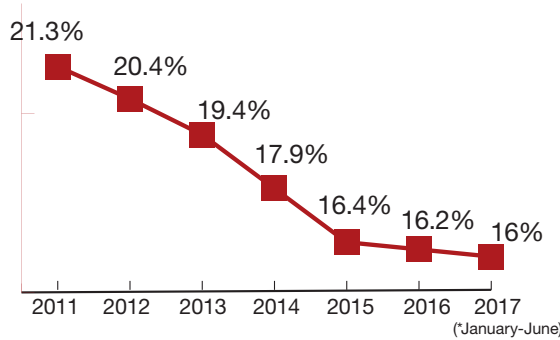
Although healthcare costs continue to rise, the number of Americans having trouble paying their medical bills dropped between 2011 and the first half of 2017. Some of that can be attributed to increased coverage via the Affordable Care Act. Still, medical debt continues to be a pervasive problem, especially with changing payment policies.

66%

of people having problems paying medical bills say it's due to one-time or short-term expenses compared with 33% who had problems with bills for chronic conditions

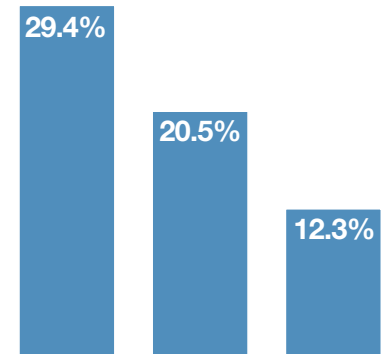
—Kaiser Family Foundation

People under 65 who were in families having trouble paying medical bills



—National Center for Health Statistics

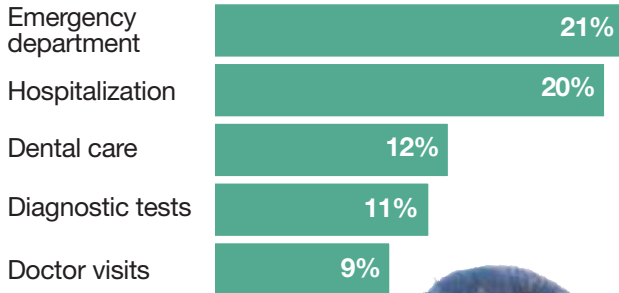
Trouble paying their bills by insurance coverage (January-June 2017)



—National Center for Health Statistics

Biggest pain points:

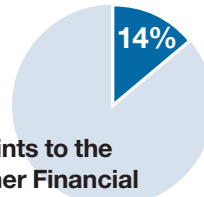
Patients who say they had the most problem paying these bills



—Kaiser Family Foundation

Complaints to the Consumer Financial Protection Bureau involving medical debt collections

—Consumer Financial Protection Bureau



\$681

Median per-person medical debt in collections

Americans with medical debt in collections

—Urban Institute

