

Medical Debt

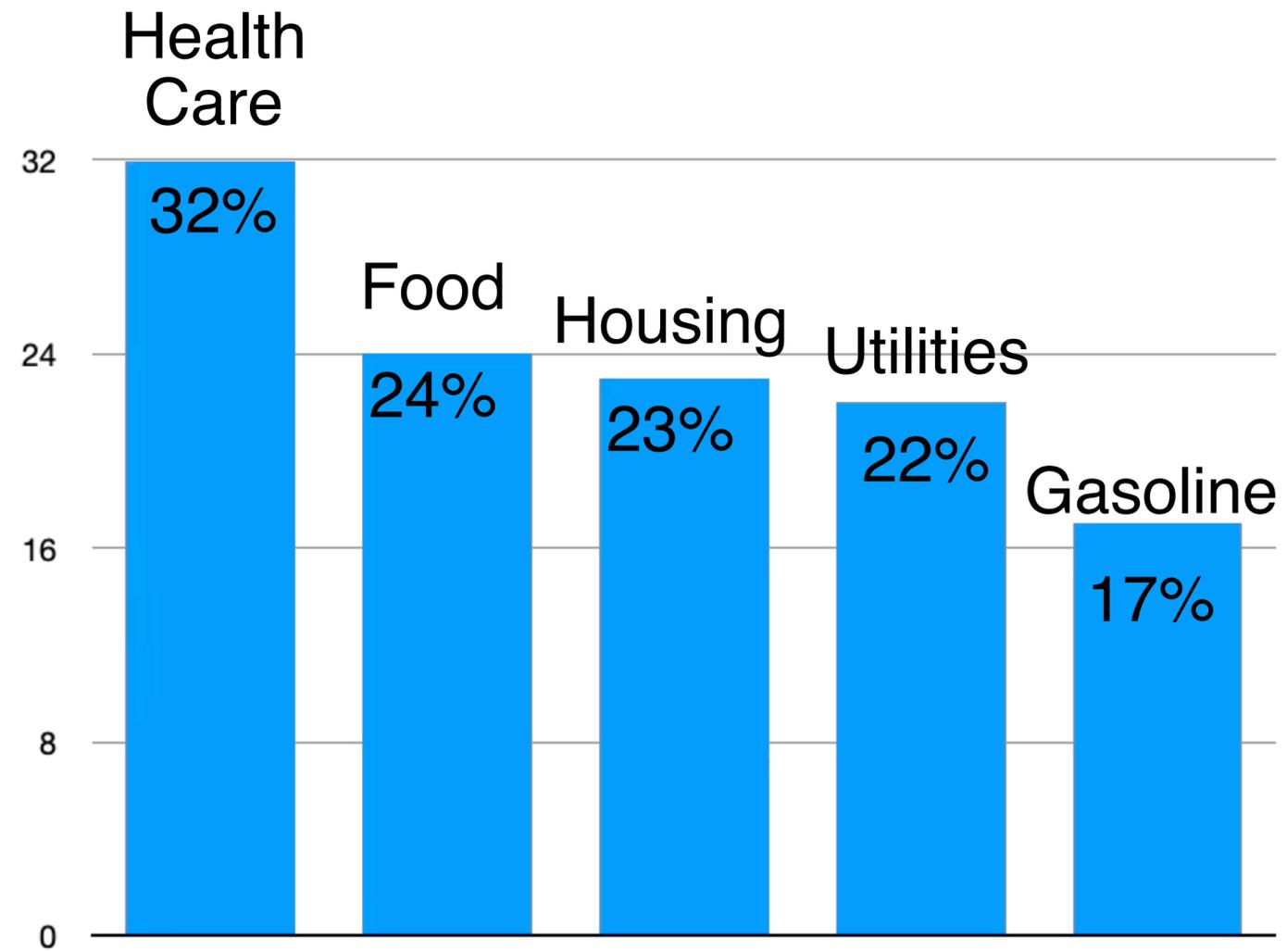
Americans' Challenges with Health Care Costs

Authors: [Grace Sparks](#), [Lunna Lopes](#), [Alex Montero](#), [Marley Presiado](#), and [Liz Hamel](#)

Published: Jan 29, 2026

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U.S. adults who are very worried
about costs for:





Oct 21, 2024

Healthcare Insights: How Medical Debt Is Crushing 100 Million Americans

John August

100 million Americans

\$220 billion

550,000 bankruptcies/year

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▶ [Health Aff Sch.](#) 2025 Aug 11;3(8):qxaf159. doi: [10.1093/haschl/qxaf159](https://doi.org/10.1093/haschl/qxaf159) [↗](#)

Medical debt and collections in the United States

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PMCID: PMC12394938 PMID: [40896378](#)

Hospital Charity Care: How It Works and Why It Matters

Authors: [Zachary Levinson](#), [Scott Hulver](#), and [Tricia Neuman](#)

Published: Nov 3, 2022

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About [four in ten adults](#) (41%) in the United States—and about six in ten (57%) of those with household incomes below \$40,000—have some level of medical debt, owing an estimated [\\$195 billion](#) or more in total. [Many adults](#) who report medical debt cite costs associated with emergency care (50%) and hospitalizations (35%) as sources of unpaid bills. Affording this care may be especially challenging for the large number of adults who are uninsured or underinsured. The [financial impact](#) of unpaid bills from hospitals and other providers on patients and their families can be substantial and long lasting. [Recent reporting](#) indicates that hospitals are earning healthy margins in some regions where a large share of residents are burdened with medical debt. In response to concerns about medical debt and the affordability of care more generally, policymakers have explored options to strengthen the regulation of hospital charity care programs, which provide free or discounted services to eligible patients who are unable to afford their care.



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▶ [Am Health Drug Benefits](#). 2016 Nov;9(8):445–447.

Healthcare Spending: Plenty of Blame to Go Around

[Gary Branning](#)¹, [Martha Vater](#)²

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PMCID: PMC5394555 PMID: [28465772](#)

If you're worried about health care costs, you're not alone. A survey by the Kaiser Family Foundation found that health care is the Number 1 expense Americans worry about.

A report by the Scheinman Institute at Cornell University gives us more statistics. 100 million Americans owe some amount of money for medical and dental care, for a total of \$220 billion. Medical debt is the leading cause of personal bankruptcy, leading to about 550,000 bankruptcies per year.

An article from the Consumer Financial Protection Bureau tells us that medical and dental providers are one of the most common sources of credit for households.

Some hospitals have some room in their budgets for free or discounted charity care, but these amounts are nowhere close to providing for all the people who can't afford their medical bills.

Why is healthcare too expensive for so many people? A paper by a Rutgers University professor tells us there is “plenty of blame to go around”. Subscribe for more videos on healthcare economics.