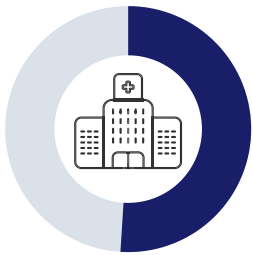


MEDICAL DEBT SURVEY RESULTS



In October 2021, Community Catalyst and the National Consumer Law Center conducted a survey of select organizations and individuals from across the country who are working with people on health insurance coverage and medical billing issues.

We received 71 responses and here are some highlights from the survey.



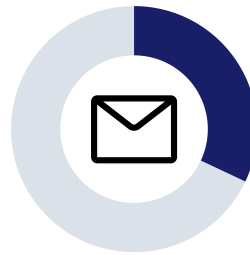
50%

of respondents estimated that most of the people they work with qualify for financial assistance



66%

of respondents said that people owing money to hospitals are typically unaware or uninformed of financial assistance or charity care



33%

of the respondents said that most of their clients have been sued to collect their medical debt, with many of them not informed by the provider or collection agency prior to the lawsuit being filed in court



75%

of respondents said it was uncommon for people to have legal representation in court



The most common sources of debt are hospital in-patient or out-patient, hospital emergency services and ambulance services

The most common collection actions were, by far, collection calls, emails, letters, and texts. These were followed by credit reporting, wage garnishments, care being deferred or denied, and levying or garnishing bank accounts

COMMENTS FROM RESPONDENTS

An issue that I have seen for clients is medical debt incurred at military hospitals. I have seen civilians taken to military hospitals in triage-type situations and have a very challenging time accessing debt relief.

Many of the people we hear from who have medical debts are seeking bankruptcy

In my county of 30,000 on average 1,000 patient families are sent to collection, and about 100 of them are sued. Almost always there are default judgments. Roughly 10% of those sued have their wages garnished, and of course that's a minimum snapshot. Judgments live for 14 years and can be extended.

