

Topline

KFF Health Care Debt Survey

March 2022



METHODOLOGY

This *KFF Health Care Debt Survey* was designed and analyzed by public opinion researchers at the Kaiser Family Foundation (KFF) in collaboration with KHN journalists and editors. The survey was conducted February 25 through March 20, 2022 online and via telephone, in English and Spanish, among a nationally representative sample of 2,375 U.S. adults. The sample includes 1,674 adults with current or past health care debt and 698 adults who have not had health care debt in the past five years. The majority of respondents (n=2,146) were reached online through the SSRS Opinion Panel¹. The SSRS Opinion Panel is a nationally representative probability-based web panel recruited randomly in one of two ways: (a) Through invitations mailed to respondents randomly sampled from an Address-Based Sample (ABS). ABS respondents are randomly sampled through the U.S. Postal Service's Computerized Delivery Sequence (CDS). (b) from a dual-frame random digit dial (RDD) sample, through the SSRS Omnibus survey platform. To ensure representation of respondents less likely to be reached online, 177 interviews were conducted from a random digit dial telephone sample of prepaid cell phone numbers. Both the RDD sample for the SSRS Omnibus and the prepaid cell phone numbers were obtained through Marketing System Groups (MSG).

The survey was designed to reach adults who currently have health care debt or have had health care debt in the last five years. In order to do this, the probability panel sample included an oversample of panel members with annual household incomes less than \$30,000, individuals with current or past health care debt (n=641) were included in the sample. In addition, 52 adults with past or current health care debt were reached by calling back respondents that had previously completed an interview on the SSRS Omnibus poll (and other RDD polls) and reported an annual household income of less than \$25,000.

The combined online and telephone samples, excluding oversamples, were weighted to match the sample's demographics to the U.S. population using data from the Census Bureau's 2021 Current Population Survey (CPS). On the basis of this weighted sample, parameters for the debt and no-debt populations were extracted. Weighting parameters for each group included sex, age, education, race/ethnicity, region, education, and income, as well as patterns of civic engagement from the September 2017 Volunteering and Civic Life Supplement data from the CPS. The sample was also weighted to match population density parameters from the Census Planning Database 2020. The weights take into account differences in the probability of selection for each sample type. This includes adjustment for the sample design and geographic stratification of the cell phone sample, within household probability of selection, and the design of the panel-recruitment procedure.

The margin of sampling error including the design effect for the full sample is plus or minus 3 percentage points. Numbers of respondents and margins of sampling error for key subgroups are shown in the table below. For results based on other subgroups, the margin of sampling error may be higher. Sample sizes and margins of sampling error for other subgroups are available by request. Sampling error is only one of many potential sources of error and there may be other unmeasured error in this or any other public opinion poll. Kaiser Family Foundation public opinion and survey research is a charter member of the [Transparency Initiative of the American Association for Public Opinion Research](#).

Group	N (unweighted)	M.O.S.E.
Total	2,375	± 3 percentage points
Health Care Debt Status		
NET: Current or past health care debt	1,674	± 3 percentage points
Current health care debt	1,292	± 3 percentage points
Past health care debt	382	± 6 percentage points
No health care debt	698	± 5 percentage points

Notes for reading the topline:

- Percentages may not always add up to 100 percent due to rounding.
- Values less than 0.5 percent are indicated by an asterisk (*).
- "Vol." indicates a response was volunteered by the respondent, not offered as an explicit choice
- Questions are presented in the order asked; question numbers may not be sequential.
- "Current health care debt" are those who said they currently have any type of debt related to medical or dental bills, indicated by saying 'Yes' to any in Q4a-e
- "Past health care debt" are those who said they had debt due to medical or dental bills in the past 5 years (See PASTMEDDEBT)
- "No health care debt" are those who indicated they did not have debt due to medical or dental bills in the past five years.

¹<https://ssrs.com/opinion-panel/>

AGE. What is your age?

AGE2. (ASK IF DON'T KNOW OR REFUSED AGE) Could you please tell me if you are between the ages of... (READ LIST)

RECA2 VARIABLE

	3/22
18-29	20
30-49	34
50-64	25
65+	22
Don't know/Refused/Web blank (NET)	*

MARITAL. Are you currently married, living with a partner, widowed, divorced, separated, or have you never been married?

	3/22
Married	53
Living with a partner	11
Widowed	3
Divorced	8
Separated	2
Never been married	23
Don't know/Refused/Web blank (NET)	*
Don't know	-
Refused/Web blank	*

Q79. Which one of the following comes closest to your view about the health care system in America today? (rotate 1-4/4-1)

	Total	Current or past health care debt	No health care debt
There is so much wrong with our health care system that it needs to be completely overhauled	24	30	17
There are some good things about our health care system, but major changes are needed	51	51	51
The health care system works pretty well, but minor changes are needed	21	16	27
The health care system works well and does not need to be changed	4	3	5
Don't know	*	*	*
Refused/Web blank	*	*	*
	n=2,375	n=1,674	n=698

Q80. Do you (support) or (oppose) the government setting limits on how much patients with health insurance can be asked to pay out of pocket for medical care? (rotate items in parentheses)

	Total	Current or past health care debt	No health care debt
Support	69	70	69
Oppose	29	29	30
Don't know	1	1	1
Refused/Web blank	*	*	*
	n=2,375	n=1,674	n=698

Q65. Suppose you had an unexpected medical bill, and the amount not covered by any insurance you may have came to \$500, how would you pay the bill? (rotate 1-5/5-1)

	Total	Current or past health care debt	No health care debt
Pay the bill right away by cash, check, or debit card or pay it out of your Health Savings Account or Flexible Savings Account	30	21	41
Put it on a credit card and pay it off in full at the next statement	20	14	30
Put it on a credit card and pay it off over time	21	26	14
Borrow money from a bank, a payday lender, or friends or family to pay the bill	5	7	2
Would not be able to pay the bill at all	19	24	11
Make a payment plan with provider (Vol.)	4	6	*
Pay overtime (unspecified) (Vol.)	1	2	1
Something else (specify)	1	1	1
Don't know	*	*	-
Refused/Web blank	*	*	*
	<i>n</i> =2,375	<i>n</i> =1,674	<i>n</i> =698

Q81. In general, how (easy) or (difficult) is it for you to afford your health care costs? (rotate text in parentheses)

	Total	Current or past health care debt	No health care debt
Very/Somewhat easy (NET)	53	38	73
Very easy	16	8	27
Somewhat easy	37	31	45
Very/Somewhat difficult (NET)	47	62	27
Somewhat difficult	31	40	19
Very difficult	16	22	9
Don't know	*	*	-
Refused/Web blank	*	-	*
	<i>n</i> =2,375	<i>n</i> =1,674	<i>n</i> =698

Q82. In general, how much do you trust that medical providers have your best interests in mind? (rotate 1-4/4-1)

	Total	Current or past health care debt	No health care debt
A lot/A little (NET)	69	63	76
A lot	23	17	31
A little	46	46	45
Not much/Not at all (NET)	31	37	24
Not much	23	26	19
Not at all	8	11	5
Don't know	*	*	-
Refused/Web blank	*	*	*
	<i>n</i> =2,375	<i>n</i> =1,674	<i>n</i> =698

Q2. How much do you trust that each of the following would bill you accurately if you or a family member used their services? (scramble a-d)

	A lot/Some (NET)	A lot	Some	Not much/Not at all (NET)	Not much	Not at all	Don't know/ Refused/ Web blank	
a. A primary care doctor								
Total	82	34	48	18	13	5	*	n=2,375
Current or past health care debt	78	27	51	21	16	6	*	n=1,674
No health care debt	86	43	43	13	10	3	*	n=698
b. A hospital								
Total	52	11	41	48	31	17	*	n=2,375
Current or past health care debt	46	8	38	54	32	21	-	n=1,674
No health care debt	59	15	44	40	29	12	1	n=698
c. A lab or imaging center								
Total	69	21	48	31	23	7	*	n=2,375
Current or past health care debt	66	16	50	34	25	10	*	n=1,674
No health care debt	73	27	46	26	21	5	*	n=698
d. A nursing home or other long-term care provider								
Total	42	7	34	57	37	20	1	n=2,375
Current or past health care debt	36	4	32	63	39	25	1	n=1,674
No health care debt	48	11	37	50	36	14	2	n=698

READ/SHOW TO ALL: Now, on another topic

Q4. Please think about any money you currently owe or debt you have due to medical or dental bills. This may include bills for your own medical or dental care or someone else's care, such as a child, spouse, or parent. Do you currently have....

	Yes	No	Don't know	Refused/Web blank	
a. Any medical or dental bills that are past due or that you are unable to pay					
Total	24	76	*	*	n=2,375
b. Any medical or dental bills you are paying off over time directly to a provider					
Total	21	79	-	-	n=2,375
c. Any debt you owe to a bank, collection agency, or other lender that includes debt or loans used to pay medical or dental bills					
Total	17	83	*	-	n=2,375
d. Any medical or dental bills you have put on a credit card, and you are paying off over time					
Total	17	83	-	-	n=2,375
e. Any debt you owe to a family member or friend for money you borrowed to pay medical or dental bills					
Total	10	90	-	-	n=2,375

CURRENTMEDDEBT.

	3/22
Have current health care debt	41
Does not have current health care debt	59
Unknown current health care debt	*

PASTMEDDEBT. In the past 5 years, was there a time when you had debt due to medical or dental bills that you have since paid off? This could include debt you owed to a medical provider, bank, collection agency, credit card company, other lender or a friend or family member that resulted from medical or dental bills.

Based on those with no current health care debt

	3/22
Yes	26
No	73
Don't know	*
Refused/Web blank	*
	n=1,083

MEDDEBT.

	3/22
Current or past health care debt (NET)	57
Current health care debt	41
Past health care debt	16
No health care debt	43
No current, don't know past debt	*
Don't know current debt	*

YRPAID. What year was that debt paid off? (Open-end)

Based on those who had health care debt in the past 5 years, but do not have current health care debt

	3/22
2016	7
2017	6
2018	15
2019	16
2020	26
2021	22
2022	6
Don't know	1
Refused/Web blank	*
	<i>n=382</i>

READ/SHOW IF HAS CURRENT OR PAST HEALTH CARE DEBT: For the remainder of this survey, we will refer to (READ IF CURRENTMEDDEBT=1: medical or dental bills that you are unable to pay or are paying over time, or money that you owe to a bank, collection agency, other lender, credit card company or family or friends that resulted from medical or dental bills) (READ IF PASTMEDDEBT=1: debt due to medical or dental bills that you have since paid off) as “medical debt.”

Q6. Thinking about the medical or dental bills that led to your medical debt, were these bills for your own care, someone else's care, or both your care and someone else's care?

Based on those who have current or had past health care debt

	Current or past health care debt	Current health care debt	Past health care debt
My own/Both own and someone else's care (NET)	87	88	84
My own care	58	54	67
Both my and someone else's care	29	34	17
Someone else's care	13	12	16
Don't know	-	-	-
Refused/Web blank	-	-	-
	<i>n=1,674</i>	<i>n=1,292</i>	<i>n=382</i>

Q10. Were any of the bills that caused your medical debt due to (INSERT ITEM), or not?

Based on those who have current or had past health care debt

	Yes	No	Don't know	Refused/Web blank	
a. Doctor visits					
Current or past health care debt	51	48	-	1	<i>n</i> =1,674
Current health care debt	56	43	-	1	<i>n</i> =1,292
Past health care debt	36	62	-	1	<i>n</i> =382
b. Hospitalization					
Current or past health care debt	32	67	-	1	<i>n</i> =1,674
Current health care debt	35	64	-	1	<i>n</i> =1,292
Past health care debt	25	74	-	1	<i>n</i> =382
c. Emergency care					
Current or past health care debt	45	54	*	1	<i>n</i> =1,674
Current health care debt	50	49	*	1	<i>n</i> =1,292
Past health care debt	32	66	*	1	<i>n</i> =382
d. Outpatient surgery					
Current or past health care debt	26	73	*	1	<i>n</i> =1,674
Current health care debt	27	73	*	*	<i>n</i> =1,292
Past health care debt	25	74	-	1	<i>n</i> =382
e. Lab fees or diagnostic tests such as X-ray or MRIs					
Current or past health care debt	55	44	*	1	<i>n</i> =1,674
Current health care debt	59	40	*	*	<i>n</i> =1,292
Past health care debt	44	54	1	1	<i>n</i> =382
f. Prescription drugs					
Current or past health care debt	26	73	*	1	<i>n</i> =1,674
Current health care debt	30	69	*	1	<i>n</i> =1,292
Past health care debt	15	84	*	1	<i>n</i> =382
g. Long term care services or support, either in home or in a nursing home or residential facility					
Current or past health care debt	6	93	*	1	<i>n</i> =1,674
Current health care debt	8	91	*	1	<i>n</i> =1,292
Past health care debt	2	97	-	1	<i>n</i> =382
h. Ambulance services					
Current or past health care debt	17	82	-	1	<i>n</i> =1,674
Current health care debt	20	79	-	1	<i>n</i> =1,292
Past health care debt	10	88	-	1	<i>n</i> =382
i. Pregnancy and childbirth					
Current or past health care debt	10	88	*	1	<i>n</i> =1,674
Current health care debt	12	87	*	1	<i>n</i> =1,292
Past health care debt	7	92	-	1	<i>n</i> =382
j. Dental care					
Current or past health care debt	47	52	-	1	<i>n</i> =1,674
Current health care debt	49	50	-	1	<i>n</i> =1,292
Past health care debt	40	58	-	1	<i>n</i> =382
m. Mental health services					
Current or past health care debt	16	82	-	1	<i>n</i> =1,674
Current health care debt	20	79	-	1	<i>n</i> =1,292
Past health care debt	8	91	-	2	<i>n</i> =382

- Q12. What is the total amount of medical debt you currently owe, including debt in collections, medical or dental bills on your credit card balance, debt owed to medical providers, banks or other lenders and any debt owed to family and friends for money borrowed to pay for medical care?

Based on those with current health care debt

	3/22
Less than \$2,500 (NET)	56
Less than \$500	16
\$500 to less than \$1,000	18
\$1,000 to less than \$2,500	22
\$2,500 to less than \$10,000 (NET)	32
\$2,500 to less than \$5,000	20
\$5,000 to less than \$10,000	12
\$10,000 or more	12
\$10,000 to less than \$25,000	7
\$25,000 or more	4
Don't know/Refused/Web blank (NET)	*
	<i>n=1,292</i>

- Q13. When do you expect you will pay off your medical debt?

Based on those with current health care debt

	3/22
Less than 3 years (NET)	59
Less than a year	33
1-2 years	26
3-5 years	16
6 years or more (NET)	6
6-10 years	4
More than 10 years	2
Don't think I'll ever pay it off	18
Don't know/Refused/Web blank (NET)	*
	<i>n=1,292</i>

- Q14. Thinking about your past medical debt, what was the **total amount that you owed**, including debt that was in collections, medical or dental bills that remained on your credit card balance, debt you owed to medical providers, banks or other lenders and any debt owed to family and friends for money borrowed to pay for medical care?

Based on those who had past health care debt

	3/22
Less than \$2,500 (NET)	66
Less Than \$500	11
\$500 to less than \$1,000	27
\$1,000 to less than \$2,500	28
\$2,500 to less than \$10,000 (NET)	29
\$2,500 to less than \$5,000	20
\$5,000 to less than \$10,000	8
\$10,000 or more (NET)	5
\$10,000 to less than \$25,000	4
\$25,000 or more	2
Don't know/Refused/Web blank (NET)	1
	<i>n=382</i>

Q15. Which of the following comes closer to describing the bills that contributed to your medical debt? (rotate 1-2/2-1)

Based on those who have current or had past health care debt

	Current or past health care debt	Current health care debt	Past health care debt
Bills for a one time or short-term medical expense, such as a single hospital stay or treatment for an accident	77	72	90
Bills that build up over time, such as treatment for chronic illness like diabetes or cancer	23	27	10
Don't know	*	*	-
Refused/Web blank	*	*	*
	<i>n=1,674</i>	<i>n=1,292</i>	<i>n=382</i>

Q16. Approximately how long ago did (IF Q15=1, insert: this incident occur) (IF Q15=2, insert: the treatment that led to your medical debt begin)?

Based on those who have current or had past health care debt for a one-time medical expense or that built up over time

	Current or past health care debt	Current health care debt	Past health care debt
Within the last year	30	38	8
Between one and two years ago	33	32	36
Between three and four years ago	21	17	34
Five years ago or more	16	13	22
Don't know	-	-	-
Refused/Web blank	-	-	-
	<i>n=1,665</i>	<i>n=1,284</i>	<i>n=381</i>

Q15/Q16 Combo table

Based on those who have current or had past health care debt

	Current or past health care debt	Current health care debt	Past health care debt
Bills for a one time or short-term medical expense, such as a single hospital stay or treatment for an accident	77	72	90
Within the last year	24	30	7
Between one and two years ago	27	25	34
Between three and four years ago	16	11	30
Five years ago or more	10	7	19
Don't know/Refused/Web blank	-	-	-
Bills that build up over time, such as treatment for chronic illness like diabetes or cancer	23	27	10
Within the last year	6	8	*
Between one and two years ago	6	7	2
Between three and four years ago	6	6	4
Five years ago or more	6	7	3
Don't know/Refused/Web blank	-	-	-
Don't know/Refused/Web blank	1	1	*
	<i>n=1,674</i>	<i>n=1,292</i>	<i>n=382</i>

Q17. In the past 5 years, have you ever **not paid** or only **partially paid** a medical or dental bill sent to you by a health care provider because (INSERT ITEM)?

Based on those who have current or had past health care debt

	Yes	No	Don't know	Refused/Web blank	
a. You weren't sure the medical bill was accurate					
Current or past health care debt	41	58	*	*	n=1,674
Current health care debt	44	55	*	1	n=1,292
Past health care debt	33	67	-	*	n=382
b. You were expecting your health insurance to pay the bill					
Current or past health care debt	63	37	*	*	n=1,674
Current health care debt	68	31	*	*	n=1,292
Past health care debt	47	52	-	*	n=382
c. You did not have enough money to pay					
Current or past health care debt	59	40	*	*	n=1,674
Current health care debt	67	33	*	*	n=1,292
Past health care debt	38	61	-	1	n=382

READ/SHOW IF HAVE CURRENT HEALTH CARE DEBT: Thinking again about your medical debt...

READ/SHOW IF HAVE PAST HEALTH CARE DEBT: Thinking again about your past medical debt...

Q25. In the past five years, have you or someone else in your household (INSERT ITEM) as a result of your medical debt, or not?

Based on those who have current or had past health care debt

	Yes	No	Don't know	Refused/Web blank	
b. Taken out any type of loan					
Current or past health care debt	21	79	*	*	n=1,674
Current health care debt	26	74	-	*	n=1,292
Past health care debt	9	91	*	*	n=382
c. Sought the aid of a charity or nonprofit organization					
Current or past health care debt	19	81	-	*	n=1,674
Current health care debt	24	76	-	*	n=1,292
Past health care debt	7	93	-	*	n=382
d. Increased your credit card debt for non-medical purchases					
Current or past health care debt	35	64	-	*	n=1,674
Current health care debt	41	59	-	*	n=1,292
Past health care debt	20	79	-	*	n=382
e. Cut back spending on food, clothing, or basic household items					
Current or past health care debt	56	44	-	*	n=1,674
Current health care debt	63	37	-	*	n=1,292
Past health care debt	36	64	-	-	n=382
g. Taken money out of retirement, college, or other long-term savings accounts					
Current or past health care debt	26	74	-	*	n=1,674
Current health care debt	29	70	-	*	n=1,292
Past health care debt	16	84	-	*	n=382

Q25. Continued...

	Yes	No	Don't know	Refused/Web blank	
h. Taken an extra job or worked more hours					
Current or past health care debt	32	67	-	*	n=1,674
Current health care debt	40	60	-	*	n=1,292
Past health care debt	14	86	-	*	n=382
i. Changed your living situation, such as moving in with family or friends					
Current or past health care debt	15	84	-	*	n=1,674
Current health care debt	19	80	-	*	n=1,292
Past health care debt	5	95	-	*	n=382
j. Used up all or most of your savings					
Current or past health care debt	43	57	-	*	n=1,674
Current health care debt	48	52	-	*	n=1,292
Past health care debt	29	71	-	*	n=382
l. Skipped or delayed paying another bill including bills for other types of debt such as student loan or mortgage					
Current or past health care debt	31	69	-	*	n=1,674
Current health care debt	37	63	-	*	n=1,292
Past health care debt	15	84	-	*	n=382
m. Delayed buying a home or delayed college or other education for yourself or your children					
Current or past health care debt	22	78	-	*	n=1,674
Current health care debt	28	72	-	*	n=1,292
Past health care debt	8	92	-	*	n=382

Q25_any.

Based on those who have current or had past health care debt

	Current or past health care debt	Current health care debt	Past health care debt
Has done at least one Q25 item in past five years	79	86	60
Has not done any Q25 item in past five years	21	14	40
	n=1,674	n=1,292	n=382

Q26. Do you feel you've had to make any difficult sacrifices to pay down your medical debt, or not?

Based on those who have current or had past health care debt

	Current or past health care debt	Current health care debt	Past health care debt
Yes	47	54	27
No	53	46	72
Don't know	-	-	-
Refused/Web blank	*	*	*
	n=1,674	n=1,292	n=382

Q27. What is the most difficult sacrifice you've made to pay down your medical debt? (Open-end)

Based on those who had to make a difficult sacrifice to pay down their medical debt

	Current or past health care debt	Current health care debt	Past health care debt
Cut back on food/eat less	14	14	18
Cut back on extras (vacation, eating out, entertainment)	9	8	13
Taking money out of savings/not able to save	7	5	15
Skipping/being late on other bills	6	6	6
Increasing work hours/going back to work	6	7	4
Living situation	6	7	2
Cut back in general	5	5	4
Skipping medical or dental care/medication	5	5	1
Selling car/not buying new car	5	5	4
Increasing credit card/other debt	4	4	2
Cut back or forego basic needs/household items	3	4	3
Not being able to provide for family/children	3	3	-
Cut back on clothing	2	3	2
Delaying or foregoing education/college/private school	2	3	1
Skip/put off car maintenance/insurance/gas	2	2	1
Missing time with family	2	1	4
Not making repairs/improvements to home	1	2	-
Sell household items/valuables	1	1	-
Poor credit/score/unable to get loan	1	1	-
Not being able to buy gifts	1	*	4
Time (unspecified)	1	1	-
Borrow from friends/family	1	1	1
Garnished wages	1	1	-
File bankruptcy	*	-	2
Not spending on/having pets	*	*	*
Other	8	8	6
Don't know	1	1	3
Refused/Web blank	3	3	5
	<i>n=873</i>	<i>n=745</i>	<i>n=128</i>

Q26/Q27 Combo table

Based on those who have current or had past health care debt

	Current or past health care debt	Current health care debt	Past health care debt
Yes, had to make difficult sacrifices	47	54	27
Cut back on food/eat less	7	7	5
Cut back on extras (vacation, eating out, entertainment)	4	4	4
Taking money out of savings/not able to save	3	3	4
Skipping/being late on other bills	3	3	2
Increasing work hours/going back to work	3	4	1
Living situation	3	4	1
Cut back in general	2	3	1
Skipping medical or dental care/medication	2	3	*
Selling car/not buying new car	2	3	1
Increasing credit card/other debt	2	2	1
Cut back or forego basic needs/household items	2	2	1
Not being able to provide for family/children	1	2	-
Cut back on clothing	1	1	*
Delaying or foregoing education/college/private school	1	1	*
Skip/put off car maintenance/insurance/gas	1	1	*
Missing time with family	1	1	1
Not making repairs/improvements to home	1	1	-
Sell household items/valuables	1	1	-
Poor credit/score/unable to get loan	*	1	-
Not being able to buy gifts	*	*	1
Time (unspecified)	*	*	-
Borrow from friends/family	*	*	*
Garnished wages	*	*	-
File bankruptcy	*	-	1
Not spending on/having pets	*	*	*
Other	4	4	2
Don't know/Refused/Web blank	2	2	2
No, did not have to make difficult sacrifices	53	46	72
Don't know/Refused/Web blank	*	*	*
	<i>n=1,674</i>	<i>n=1,292</i>	<i>n=382</i>

Q28. Have you ever been denied care by a hospital, physician's office or other medical or dental provider because you owed the provider money for previous services?

Based on those who have current or had past health debt

	Current or past health care debt	Current health care debt	Past health care debt
Yes	12	15	3
No	88	85	97
Don't know	-	-	-
Refused/Web blank	*	*	-
	<i>n=1,674</i>	<i>n=1,292</i>	<i>n=382</i>

Q29. As far as you know, has medical debt negatively affected your credit score, or not, or are you not sure?

Based on those who have current or had past health care debt

	Current or past health care debt	Current health care debt	Past health care debt
Yes	28	35	10
No	35	26	58
Not sure	37	39	31
Refused/Web blank	*	*	-
	<i>n=1,674</i>	<i>n=1,292</i>	<i>n=382</i>

Q30. Have you ever (INSERT ITEM) at least partially because of medical debt, or not?

Based on those who have current or had past health care debt

	Yes (NET)	Yes, in the past 5 years	Yes, more than 5 years ago	No	Don't know	Refused / Web blank	
a. Declared personal bankruptcy							
Current or past health care debt	11	3	8	89	*	*	<i>n=1,674</i>
Current health care debt	13	3	10	87	*	*	<i>n=1,292</i>
Past health care debt	4	1	3	96	-	-	<i>n=382</i>
b. Lost your home due to eviction or foreclosure							
Current or past health care debt	6	2	4	94	-	-	<i>n=1,674</i>
Current health care debt	8	3	5	92	-	-	<i>n=1,292</i>
Past health care debt	2	1	1	98	-	-	<i>n=382</i>

Q31. In the past five years, have you had a payment plan with a medical or dental provider to pay your bill over time, or not?

Based on those who have current health care debt and said that they are not or don't know/refused if they are paying off medical or dental bill directly with a provider over time, or had past health care debt

	Current or past health care debt	Current health care debt	Past health care debt
Yes	49	49	48
No	51	51	52
Don't know	-	-	-
Refused/Web blank	*	*	-
	<i>n=1,090</i>	<i>n=708</i>	<i>n=382</i>

READ IF HAVE MEDICAL BILLS PAYING OFF OVER TIME DIRECTLY WITH PROVIDER: Earlier you indicated that you have medical or dental bills you are paying off over time directly to a provider...

Q33. Were/Are any of your payment plans with any of the following? (Please select all that apply)

Based on those who are currently are paying off a medical or dental bill directly with a provider over time or had payment plan with medical or dental provider in past five years

	3/22
A doctor's office	34
A hospital	52
A lab or imaging center	26
A mental health provider	8
A dentist's office	40
Specialist (any) (Vol.)	1
Urgent care (Vol.)	*
Collection agency/Loan company (Vol.)	1
Eye doctor (Vol.)	*
Medical supplies/equipment (Vol.)	*
Emergency room (Vol.)	*
Ambulance services (Vol.)	*
Another type of health care provider (specify)	3
Don't know	*
Refused/Web blank	1
	<i>n=1,093</i>

Q34. What is the total monthly payment you are making to all the medical or dental providers you are currently paying?

Based on those who have medical or dental bills they are paying off over time directly to a provider

	3/22
Less than \$250 (NET)	79
Less than \$50	21
At least \$50, but less than \$100	32
At least \$100, but less than \$250	25
At least \$250, but less than \$1,000	16
\$1,000 or more	5
Don't know	*
Refused/Web blank (NET)	-
	<i>n=584</i>

Q35. Are you paying interest or a finance charge to a medical or dental provider, or not?

Based on those who have medical or dental bills they are paying off over time directly to a provider

	3/22
Yes, paying interest	23
No, not paying interest	51
Not sure	26
Refused/Web blank	-
	<i>n=584</i>

Q37. Thinking about **all the credit cards** you have, if any, do you usually pay off your full credit card balance every month?

Based on those who do not have medical or dental bill on a credit card and are paying off over time

	3/22
Yes	53
No	29
Don't use credit cards	17
Don't know	-
Refused/Web blank	*
	<i>n=1,872</i>

Q36. Thinking about all the credit cards you have, right now, approximately what is the total amount you (IF MARITAL=1: and your spouse) owe on all your credit cards after your most recent payments?

Based on those who have medical or dental bills on a credit card and are paying off over time or do not pay full credit card bill every month

	3/22
Less than \$2,500 (NET)	36
Less than \$1,000	17
More than \$1,000, but less than 2,500	19
\$2,500 to less than \$10,000 (NET)	41
More than \$2,500, but less than \$5,000	22
More than \$5,000, but less than \$10,000	19
\$10,000 or more (NET)	22
More than \$10,000 but less than \$20,000	12
\$20,000 or more	10
Don't know/Refused/Web blank (NET)	1
	<i>n=1,108</i>

Q38. How much of your current credit card balance is due to medical or dental bills? Just your best estimate is fine.

Based on those who have medical or dental bills they put on a credit card, and are paying off over time

	3/22
Less than 25% (NET)	65
Less than 10%	34
More than 10%, but less than 25%	32
More than 25%, but less than 50%	20
50% or more of the unpaid balance is due to medical bills	14
Don't know	-
Refused/Web blank	*
	<i>n=503</i>

READ TO ALL: Now I am going to ask you about medical credit cards. Medical credit cards are credit cards that are specifically marketed to patients to help finance medical bills. These cards can only be used to pay for services from certain health care providers. Most don't charge interest for a limited amount of time, but interest rates increase if the balance isn't paid off. These cards are different from debit cards connected to a Health Savings Accounts or Flexible Spending Accounts.

Q39. Have you ever used a medical credit card?

	Total	Current or past health care debt	No health care debt
Yes	15	19	9
No	82	78	89
Not sure	3	4	2
Refused/Web blank	-	-	-
	<i>n=2,375</i>	<i>n=1,674</i>	<i>n=698</i>

Q41. (Are you currently carrying a balance on your medical credit card), or (have you paid off the balance on your medical credit card)? (rotate text in parentheses)

Based on those who have used a medical credit card and have current health care debt

	3/22
Carrying a balance	48
Paid it off	52
Don't know	-
Refused/Web blank	-
	<i>n=229</i>

Q39/Q41 Combo table

Based on total

	3/22
Yes, have used a medical credit card	15
Carrying a balance	4
Paid it off	4
Don't know/Refused/Web blank	-
Do not have current medical debt	7
No, have not used a medical credit card	82
Not sure	3
Refused/Web blank	-

Q42. Were you able to pay off the balance before the medical credit card interest rate increased?

Based on those who have paid off medical credit card

	3/22
Yes, paid off balance before rate increased	61
No, did not pay off balance before rate increased	24
Not sure	14
Refused/Web blank	1
	<i>n=112</i>

Based on total

	3/22
Yes, have used a medical credit card	15
Carrying a balance	4
Paid it off	4
Yes, paid off balance before rate increased	2
No, did not pay off balance before rate increased	1
Not sure	1
Refused/Web blank	*
Don't know/Refused/Web blank	-
Do not have current medical debt	7
No, have not used a medical credit card	82
Not sure	3
Refused/Web blank	-

READ TO ALL: Next, we would like you to answer some questions about medical or dental bills you may have received.

Q43. In past five years, have you received a medical or dental bill that you thought contained an error?

	Total	Current or past health care debt	No health care debt
Yes	43	50	33
No	57	50	67
Don't know	*	*	*
Refused/Web blank	*	*	-
	n=2,375	n=1,674	n=698

Q44. What was the error on the medical or dental bill? (Please select all that apply)

Based on those who received a medical bill they though had an error

	Total	Current or past health care debt	No health care debt
Billed for a service that you did not receive	20	22	18
Billed for something health insurance should have covered	65	67	61
The amount of the bill was inaccurate	38	37	38
Had already paid the bill	20	21	20
Coding error/billed for wrong service/description	1	1	1
Received duplicate bill/charge	1	*	2
Late charges/never received	*	1	*
Billed for unwanted/unasked for services	1	1	-
Something else (specify)	1	1	1
Don't know	*	*	-
Refused/Web blank	*	*	-
	n=1,063	n=821	n=240

Q45. Which of the following types of providers have sent you bills you thought had an error? (Please select all that apply)

Based on those who received a medical bill they thought had an error

	Total	Current or past health care debt	No health care debt
A doctor's office	49	47	53
A hospital	42	48	31
A lab or imaging center	34	37	28
A mental health provider	5	6	2
A dentist's office	25	26	24
Specialist (any)	1	1	1
Urgent care	1	1	*
Collection agency/Loan company	*	*	-
Eye doctor	*	*	-
Medical supplies/equipment	1	1	-
Emergency room	*	*	-
Ambulance services	*	1	-
Another type of health care provider (specify)	2	2	2
Don't know	-	-	-
Refused/Web blank	*	*	-
	<i>n=1,063</i>	<i>n=821</i>	<i>n=240</i>

Q46. Did you dispute the medical or dental bill that you thought had an error either with the medical provider or with your insurer?

Based on those who have current or had past health care debt and received medical or dental bill they thought had an error

	Current or past health care debt	Current health care debt	Past health care debt
Yes, disputed the bill	80	79	85
No, did not dispute the bill	19	21	15
Don't know	*	*	-
Refused/Web blank	-	-	-
	<i>n=821</i>	<i>n=663</i>	<i>n=158</i>

Q43/Q46 Combo table

Based on those who have current or had past health care debt

	Current or past health care debt	Current health care debt	Past health care debt
Yes, had a bill they thought had an error	50	53	43
Yes, disputed the bill	40	42	36
No, did not dispute the bill	10	11	6
Don't know/Refused/Web blank	*	-	-
No, did not have a bill they thought had an error	50	47	57
Don't know/Refused/Web blank	*	*	*
	<i>n=1,674</i>	<i>n=698</i>	<i>n=382</i>

Q47. Were you able to successfully resolve the dispute?

Based on those who disputed medical bill or dental bill they thought had an error

	Current or past health care debt	Current health care debt	Past health care debt
Yes	67	62	83
No	33	38	17
Don't know	-	-	-
Refused/Web blank	-	-	-
	<i>n=635</i>	<i>n=500</i>	<i>n=135</i>

Q46/Q47 Combo table

Based on those who have current or had past health care debt and received medical or dental bill they thought had an error

	Current or past health care debt	Current health care debt	Past health care debt
Yes, disputed the bill	80	79	85
Yes, successfully resolved the dispute	54	49	71
No, did not successfully resolve the dispute	26	30	15
Don't know/Refused/Web blank	-	-	-
No, did not dispute the bill	19	21	15
Don't know/Refused/Web blank	*	*	-
	<i>n=821</i>	<i>n=663</i>	<i>n=158</i>

Q48. In the past five years, has a bill you've been disputing been sent to collections?

Based on those who have current or had past health care debt and disputed a medical or dental bill they thought had an error

	Current or past health care debt	Current health care debt	Past health care debt
Yes	34	40	16
No	66	60	84
Don't know	*	*	-
Refused/Web blank	*	-	*
	<i>n=635</i>	<i>n=500</i>	<i>n=135</i>

Q46/Q48 Combo table

Based on those who have current or had past health care debt and received medical or dental bill they thought had an error

	Current or past health care debt	Current health care debt	Past health care debt
Yes, disputed the bill	80	79	85
Yes, disputed bill sent to collections	27	32	14
No, disputed bill not sent to collections	53	47	72
Don't know/Refused/Web blank	*	*	*
No, did not dispute the bill	19	21	15
Don't know/Refused/Web blank	*	*	-
	<i>n=821</i>	<i>n=663</i>	<i>n=158</i>

Q49. In the past five years, did you **pay** a medical or dental bill that you believed contained an error?

Based on those who received a medical or dental bill they thought had an error

	Total	Current or past health care debt	No health care debt
Yes	39	43	32
No	61	57	68
Don't know	*	*	-
Refused/Web blank	-	-	-
	<i>n=1,603</i>	<i>n=821</i>	<i>n=240</i>

Q43/Q49 Combo table

Based on total

	Total	Current or past health care debt	No health care debt
Yes, had a bill they thought had an error	43	50	33
Yes, paid a bill that they believed had an error	17	21	11
No, did not pay a bill they believed had an error	26	29	23
Don't know/Refused/Web blank	*	*	-
No, did not have a bill they thought had an error	57	50	67
Don't know/Refused/Web blank	*	*	*
	<i>n=2,375</i>	<i>n=1,674</i>	<i>n=698</i>

Q51. Some states have consumer assistance programs that help people resolve problems with health insurance and disputed medical bills. How helpful do you think such a program would be to you personally?

Based on those who have current or had past health care debt

	Current or past health care debt	Current health care debt	Past health care debt
Very/Somewhat helpful (NET)	71	71	69
Very helpful	26	27	24
Somewhat helpful	45	45	45
Not too/Not at all helpful (NET)	29	28	31
Not too helpful	21	21	21
Not at all helpful	8	7	10
Don't know	*	*	-
Refused/Web blank	*	*	-
	<i>n=1,674</i>	<i>n=1,292</i>	<i>n=382</i>

Q52. Have you or someone in your household been contacted by a collection agency in the past 5 years because of medical or dental bills?

Based on those who have current or had past health care debt

	Current or past health care debt	Current health care debt	Past health care debt
Yes	39	47	18
No	61	53	82
Don't know	*	*	-
Refused/Web blank	*	-	*
	<i>n=1,674</i>	<i>n=1,292</i>	<i>n=382</i>

Q53. In the past five years, has someone from a debt collection agency (INSERT ITEM), or not?

Based on those in household contacted by collection agency because of medical or dental bills.

Sample size of those with past health care debt whose households have been contacted by collection agency because of medical or dental bills insufficient to report.

	Yes	No	Don't know	Refused/Web blank	
a. Contacted you by phone or text message more than five times a week					
Current or past health care debt	48	52	-	*	<i>n=721</i>
Current health care debt	50	50	-	*	<i>n=648</i>
b. Contacted you by phone before 8 am or after 9 pm					
Current or past health care debt	41	59	*	*	<i>n=721</i>
Current health care debt	43	57	*	*	<i>n=648</i>
c. Contacted you after you asked to no longer be contacted					
Current or past health care debt	52	48	*	*	<i>n=721</i>
Current health care debt	54	46	*	*	<i>n=648</i>
d. Threatened you with a lawsuit or arrest					
Current or past health care debt	33	67	*	*	<i>n=721</i>
Current health care debt	35	64	*	*	<i>n=648</i>
g. Contacted you about a debt that is not yours					
Current or past health care debt	37	63	*	*	<i>n=721</i>
Current health care debt	38	62	*	*	<i>n=648</i>
h. Tried to seize or put a lien on your property or wages					
Current or past health care debt	16	84	*	*	<i>n=721</i>
Current health care debt	16	84	*	*	<i>n=648</i>

Q53_any

Based on those in household contacted by collection agency because of medical or dental bills

	Current or past health care debt	Current health care debt
Debt collection agency has done any Q53 item in past five years	79	79
Debt collect agency has not done any Q53 item in past five years	21	21
	<i>n=721</i>	<i>n=648</i>

Q54. In the past five years, have you been sued by a medical provider, collection agency, or debt buyer for a past-due medical or dental bill?

Based on those who have current or had past health care debt

	Current or past health care debt	Current health care debt	Past health care debt
Yes	5	6	2
No	95	94	98
Don't know	*	*	-
Refused/Web blank	*	*	*
	<i>n=1,674</i>	<i>n=1,292</i>	<i>n=382</i>

Q55. What was the total size of the medical or dental bills you were sued over?

Based on those sued for past due medical or dental bill

Sample size insufficient to report.

Q54/Q55 Combo table

Based on those who have current or had past health care debt

	Current or past health care debt	Current health care debt	Past health care debt
Yes, has been sued for medical or dental bill	5	6	2
Less than \$250	*	1	-
At least \$250, but less than \$500	1	1	*
At least \$500, but less than \$1,000	1	1	-
At least \$1,000, but less than \$5,000	1	2	1
At least \$5,000, but less than \$10,000	1	1	*
\$10,000 or more	1	1	-
Don't know/Refused/Web blank	-	-	-
No, has not been sued for medical or dental bill	95	94	98
Don't know/Refused/Web blank	*	*	*
	<i>n=1,674</i>	<i>n=1,292</i>	<i>n=382</i>

Q54a. What was the result of the lawsuit?

Based on those sued for past medical or dental bill

Sample size insufficient to report.

READ TO ALL: Many hospitals and some medical providers offer financial aid such as discounts to help some patients pay all or part of their bills

Q56. In the past five years, has a hospital or medical provider ever given you information about financial aid, such as free or discounted medical services?

Based on those who have current or had past health care debt

	Current or past health care debt	Current health care debt	Past health care debt
Yes	27	31	18
No	73	69	82
Don't know	-	-	-
Refused/Web blank	-	-	-
	<i>n=1,674</i>	<i>n=1,292</i>	<i>n=382</i>

- Q57. In the past five years, have you looked for or asked for information about medical financial aid, such as free or discounted medical services?

Based on those who have current or past health care debt and did not or didn't know/refused whether receive information about financial aid from hospital or provider

	Current or past health care debt	Current health care debt	Past health care debt
Yes	20	24	13
No	80	76	87
Don't know	-	-	-
Refused/Web blank	-	-	-
	<i>n=1,192</i>	<i>n=892</i>	<i>n=300</i>

- Q58. How (easy) or (difficult) would you say it was to find information about your options for financial assistance? (rotate text in parentheses)

Based on those who received or looked or asked for information about medical financial aid

	Current or past health care debt	Current health care debt	Past health care debt
Very/Somewhat easy (NET)	38	36	50
Very easy	8	7	12
Somewhat easy	31	29	37
Very/Somewhat difficult (NET)	61	64	50
Somewhat difficult	44	45	42
Very difficult	17	19	8
Don't know	*	*	-
Refused/Web blank	-	-	-
	<i>n=765</i>	<i>n=639</i>	<i>n=126</i>

- Q59. In the past five years, have you received financial aid, such as free or discounted medical services, from a medical provider?

Based on those who have current or had past health care debt

	Current or past health care debt	Current health care debt	Past health care debt
Yes	20	22	15
No	80	78	85
Don't know	*	*	-
Refused/Web blank	*	*	-
	<i>n=1,674</i>	<i>n=1,292</i>	<i>n=382</i>

Q60. Did the financial aid you received make a major difference, a minor difference, or did it not make much difference in your ability to pay the medical bills?

Based on those who received medical financial aid

	Current or past health care debt	Current health care debt	Past health care debt
Difference (NET)	91	89	97
Major difference	60	58	70
Minor difference	31	32	26
Not much of a difference	9	10	3
Don't know	*	*	-
Refused/Web blank	-	-	-
	<i>n=384</i>	<i>n=312</i>	<i>n=72</i>

Q59/Q60 Combo table

Based on those who have current or had past health care debt

	Current or past health care debt	Current health care debt	Past health care debt
Yes, have received financial aid	20	22	15
Major difference	12	13	11
Minor difference	6	7	4
Not much of a difference	2	2	1
Don't know/Refused/Web blank	*	*	-
No, have not received financial aid	80	78	85
Don't know /Refused/Web blank	*	*	-
	<i>n=1,674</i>	<i>n=1,292</i>	<i>n=382</i>

Q61. In the past 12 months, have you or another family member living in your household (INSERT ITEM) because of the cost, or not?

	Yes	No	Don't know	Refused/Web blank	
a. Not gotten a medical test or treatment that was recommended by a doctor					
Total	33	66	*	*	n=2,375
Current or past health care debt	44	56	*	*	n=1,674
No health care debt	20	80	*	*	n=698
b. Not filled a prescription, cut pills in half, or skipped doses of a medicine					
Total	23	76	*	*	n=2,375
Current or past health care debt	34	66	-	*	n=1,674
No health care debt	10	90	*	-	n=698
c. Put off or postponed getting health care you needed					
Total	43	57	*	*	n=2,375
Current or past health care debt	57	43	-	*	n=1,674
No health care debt	25	74	*	*	n=698
d. Relied on home remedies or over the counter drugs instead of going to see a doctor					
Total	46	54	-	*	n=2,375
Current or past health care debt	56	44	-	*	n=1,674
No health care debt	33	67	-	1	n=698
e. Traded, purchased, or accepted donations of leftover medications from another person					
Total	8	92	-	*	n=2,375
Current or past health care debt	10	90	-	*	n=1,674
No health care debt	5	95	-	*	n=698
f. Purchased or attempted to purchase prescription medications from outside the United States					
Total	10	90	-	*	n=2,375
Current or past health care debt	11	88	-	*	n=1,674
No health care debt	8	92	-	*	n=698

Q61 ANY

	Total	Current or past health care debt	No health care debt
Done any Q61 item due to cost in past 12 months	61	73	46
Did not do any Q61 item due to cost in past 12 months	39	27	54
	n=2,375	n=1,674	n=698

SHOW TO ALL: Now we have a few questions we will use to describe the people who took part in our survey...

HISPANIC. Are you, yourself, of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban, or some other Spanish background?

	3/22
Yes	17
No	83
Don't know	*
Refused/Web blank	-

RACE. What is your race? Are you white, Black, Asian or some other race? (IF RESPONDENT SAYS HISPANIC ASK: Do you consider yourself a white Hispanic or a Black Hispanic? CODE AS WHITE (1) OR BLACK (2). IF RESPONDENTS REFUSED TO PICK WHITE OR BLACK HISPANIC, RECORD HISPANIC AS "OTHER," CODE 97)

Race/Hispanic Combo Table

Based on total

	3/22
White, non-Hispanic	62
Total non-White	38
Black or African-American, non-Hispanic	12
Hispanic	17
Asian, non-Hispanic	6
Other/Mixed race, non-Hispanic	2
Undesignated	*

NATIVITY. Were you born in the United States, on the island of Puerto Rico, or in another country?

Based on Hispanic adults

	3/22
U.S.	50
Puerto Rico	8
Another country	42
Don't know	-
Refused/Web blank	-
	<i>n=461</i>

COVERAGE. Are you, yourself, now covered by any form of health insurance or health plan or do you not have health insurance at this time? (READ IF NECESSARY: A health plan would include any private insurance plan through your employer or a plan that you purchased yourself, as well as a government program like Medicare or [Medicaid/Medi-CAL])?

	3/22
Covered by health insurance	89
Not covered by health insurance	11
Don't know	-
Refused/Web blank	*

COVTYPE. Which of the following is your MAIN source of health insurance coverage? Is it a plan through your employer, a plan through your spouse's employer, a plan you purchased yourself either from an insurance company or a state or federal marketplace, are you covered by Medicare or (Medicaid/[INSERT STATE-SPECIFIC MEDICAID NAME]), or do you get your health insurance from somewhere else? [INTERVIEWER NOTE: IF R SAYS THEY GOT INSURANCE THROUGH HEALTHCARE.GOV, OBAMACARE, OR A STATE HEALTH INSURANCE MARKETPLACE/EXCHANGE, CODE AS 3].

Based on those who are insured

	3/22
Plan through your or your spouse's current or former employer	47
Plan you purchased yourself	11
Medicare	25
Medicaid	11
Somewhere else	3
Plan through your parents/mother/father (Vol.)	3
Don't know/Refused/Web blank	*
	n=2,110

FAMCOV. Is the health insurance plan you have just for yourself, or does it also cover other family members?

Based on those who get insurance from employer or self-purchased

	3/22
Plan only covers you	39
Plan covers other family members	59
Don't know	-
Refused/Web blank	2
	n=1,077

Q63RANGE. Is your health plan's annual deductible:

Based on those who get insurance from employer or self-purchased

	3/22
\$0	9
At least \$1 but less than \$1,500 a year	28
At least \$1,500 but less than \$3,000 a year	29
At least \$3,000 but less than \$5,000 a year	16
\$5,000 a year or more	15
Don't know	1
Refused/Web blank	2
	n=1,077

DEDTYPE. Is that a **family** deductible, meaning you must spend that amount on your entire family's medical care before the insurance company begins to pay, or is it a **per person** deductible, meaning that you must spend that amount on care for any one person before the insurance company will begin to pay for that person's care?

Based on those whose insurance has family coverage and has a deductible

	3/22
Family deductible	60
Per person deductible	40
Don't know	*
Refused/Web blank	-
	n=512

Q67. Thinking back to when you received the medical or dental care that that led to your medical debt, did you have the **same** health insurance plan that you currently have, did you have a **different** health insurance plan, or did you not have health insurance coverage at that time?

Based on those who are currently insured and have current or past health care debt due to bills for their own care

	3/22
Had the same health insurance plan	52
Had a different health insurance plan	35
Did not have health insurance coverage at that time	13
Don't know	-
Refused/Web blank	-
	n=1,286

Q68. Thinking back to when you received the medical or dental care that that led to your medical debt, were you covered by any form of health insurance or health plan at that time?

Based on those currently uninsured and have current or past health care debt due to bills for their own care

	3/22
Had health insurance coverage at that time	31
Did not have health insurance coverage at that time	69
Don't know	-
Refused/Web blank	-
	n=194

Q69. What was the main type of health insurance that you had during the time when you received the medical or dental care that that led to your medical debt?

Based on those who had a different insurance plan when own treatment that led to medical bills began

	3/22
Plan through your or your spouse's current or former employer	56
Plan you purchased yourself	20
Medicare	6
Medicaid	7
Somewhere else	3
Plan through your parents/mother/father (Vol.)	7
Don't know/Refused/Web blank	*
	n=496

PASTFAMCOV. Did the health insurance plan you had provide coverage just for yourself or did it also cover other family members?

Based on those who had insurance from employer or self-purchased when own treatment that led to medical bills began

	3/22
Plan only covered myself	51
Plan covered other family members	49
Don't know	-
Refused/Web blank	1
	<i>n=347</i>

Q71RANGE. Was your health plan's annual deductible:

Based on those who had insurance from employer or self-purchased when own treatment that led to medical bills began

	3/22
\$0	7
At least \$1 but less than \$1,500 a year	23
At least \$1,500 but less than \$3,000 a year	33
At least \$3,000 but less than \$5,000 a year	19
\$5,000 a year or more	15
Don't know	1
Refused/Web blank	1
	<i>n=347</i>

Q72. Was that a **family** deductible, meaning you needed to spend that amount on your entire family's medical care before the insurance company began to pay, or was that a **per person** deductible, meaning that you needed to spend that amount on care for any one person before the insurance company began to pay for that person's care?

Based on those who had family coverage and had a deductible

	3/22
Family deductible	60
Per person deductible	40
Don't know	-
Refused/Web blank	-
	<i>n=131</i>

Q73. Thinking about the person whose bills were the largest source of your medical debt, were they covered by any form of health insurance or health plan at the time the treatment that led to the debt began, or were they uninsured?

Based on those who have current or past health care debt due to bills for someone else's care

	3/22
Covered by health insurance	85
Uninsured	14
Don't know	1
Refused/Web blank	-
	<i>n=192</i>

Q74. Thinking about the person whose bills were the largest source of your medical debt, did they have the **same** health insurance plan that **you** currently have, did they have a **different** health insurance plan?

Based on those whose health care debt was due to someone else's care, and that person was insured at the time the care was received

	3/22
Had the same health insurance plan	68
Had a different health insurance plan	32
Don't know	-
Refused/Web blank	-
	<i>n=155</i>

Q75. What was the main type of health insurance that person whose bills were the largest source of your medical debt had during the time when they received the medical or dental care that that led to your medical debt?

Based on those whose health care debt is due to someone else's care, and that person had different insurance at the time of treatment

Sample size insufficient to report.

PASTFAMCOV2. Did the health insurance plan that person whose bills were the largest source of your medical debt had at that time provide coverage just for themselves or did it also cover other family members?

Based on those who paid for someone else's care and those bills were their largest source of health care debt and had insurance from employer or self-purchased at time of treatment

Sample size insufficient to report.

Q77RANGE. Was that person's health plan's annual deductible

Based on those who paid for someone else's care and those bills were their largest source of health care debt, and had insurance from employer or self-purchased at the time of treatment

Sample size insufficient to report.

Q78. Was that a **family** deductible, meaning they needed to spend that amount on their entire family's medical care before the insurance company began to pay, or was that a **per person** deductible, meaning that they needed to spend that amount on care for any one person before the insurance company began to pay for that person's care?

Based on those who had family coverage and had a deductible

Sample size insufficient to report.

DENTCOV_SELF. Thinking back to when you received the dental care that led to your medical debt, did you have any type of insurance to help pay for dental care?

Based on those who have current or past health care debt due to bills for their own care and dental care contributed to health care debt

	3/22
Yes, had insurance to help pay for dental care	57
No, did not have insurance to help pay for dental care	42
Don't know	-
Refused/Web blank	*
	n=696

DENTCOV_OT. Thinking back to when the person whose bills were the largest source of your medical debt received the dental care that led to your medical debt, did they have any type of insurance to help pay for dental care

Based on those who have current or had past health care debt due to bills from someone else's care and dental care contributed to health care debt

Sample size insufficient to report.

RENTOWN. Do you rent or do you own the home you currently live in?

	3/22
Rent	37
Own	58
Live with friends/family	3
Homeless/shelter	*
College dorm/university provided housing	*
Hotel	*
Some other arrangement	*
Don't know	*
Refused/Web blank	1

CHRONIC2. In the past five years, have you or anyone in your immediate family **received medical treatment** for each of the following medical conditions

	Yes	No	Don't know	Refused/Web blank
a. High blood pressure or heart disease				
3/22	47	53	*	-
b. Diabetes				
3/22	25	75	*	*
c. Cancer				
3/22	16	84	-	*
d. A serious mental health conditions such as depression				
3/22	27	73	-	*
e. Any other chronic health conditions such as arthritis, or asthma or other breathing problems (Specify)				
3/22	44	66	-	-

CHILD. Are you the parent or guardian of any child under the age of 18 living in your household?

	3/22
Yes	28
No	72
Don't know/Refused/Web blank (NET)	*
Don't know	-
Refused/Web blank	*

EMPLOY. What best describes your employment situation today?

	3/22
Employed (NET)	58
Employed full-time	46
Employed part-time	12
Unemployed (NET)	7
Unemployed and currently seeking employment	4
Unemployed and not seeking employment	2
A student	4
Retired	21
On disability and can't work	6
A homemaker or stay at home parent	5
Don't know/Refused/Web blank (NET)	*
Don't know	-
Refused/Web blank	*

SELFEMPLOY. Are you currently self-employed, or not?

Based on those who are employed

	3/22
Yes, self-employed	15
No, not self-employed	85
Don't know/Refused/Web blank	*
	<i>n=1,290</i>

RGENDER. Do you describe yourself as a man, a woman, or in some other way?

	3/22
Man	48
Woman	50
Some other way	2
Don't know	*
Refused/Web blank	*

LGBT. Do you consider yourself to be gay, lesbian, bisexual, or transgender?

	3/22
Yes	8
No	92
Don't know	-
Refused/Web blank	*

PARTY. In politics today, do you consider yourself a: (Republican), (Democrat), an Independent, or what? (rotate items in parentheses)

	3/22
Republican	27
Democrat	32
Independent	23
Or what/Other	8
None	10
Don't know	*
Refused/Web blank	*

PARTYLEAN. Do you LEAN more towards the (Republican) Party or the (Democratic) Party? (rotate items in parentheses in same order as PARTY)

Based on those who are not Republican or Democrat

	3/22
Republican	27
Democratic	26
Independent/Don't lean to either party (Vol.)	45
Other party (Vol.)	*
Don't know	1
Refused/Web blank	*
	<i>n=1,058</i>

Summary PARTY and PARTYLEAN

	3/22
Republican/Lean Republican	38
Democrat/Lean Democrat	43
Pure Independent	19
Undesignated	*

Five-Point Party ID

	3/22
Democrat	27
Independent Lean Democrat	11
Independent/Don't lean	19
Independent Lean Republican	11
Republican	32
Undesignated	*

EDUC. What is the highest level of school you have completed or the highest degree you have received?

	3/22
HS grad or less (NET)	38
Less than high school (Grades 1-8 or no formal schooling)	2
High school incomplete (Grades 9-11 or Grade 12 with no diploma)	4
High school graduate (Grade 12 with diploma or GED certificate)	24
Vocational, business, technical, or training courses after high school that did not count toward an associate degree from a college, community college or university (e.g., training for a certificate or an apprenticeship)	8
Some college (NET)	27
Some college, no degree (includes some community college)	18
Two-year associate degree from a college or university	10
College grad+ (NET)	35
Four-year college or university degree/Bachelor's degree	18
Some postgraduate or professional schooling, no postgraduate degree	4
Postgraduate or professional degree, including master's, doctorate, medical or law degree	13
Don't know/Refused/Web blank (NET)	-

INCOME. Last year – that is, in 2021 – what was your total family income from all sources, before taxes? Just stop me when I get to the right category. (READ LIST)

	3/22
Less than \$20,000	12
\$20,000 to less than \$30,000	10
\$30,000 to less than \$40,000	8
\$40,000 to less than \$50,000	11
\$50,000 to less than \$75,000	19
\$75,000 to less than \$90,000	10
\$90,000 to less than \$100,000	6
\$100,000 or more	22
Don't know/Refused/Web blank (NET)	2



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