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### **Summary: The HCA Medical Debt Storytelling Project**

**Project Description:** The Office of the Health Care Advocate (HCA) conducted a survey from July 19<sup>th</sup>-August 30<sup>th</sup> of 2021 asking Vermonters to share their stories about medical debt. We heard from hundreds of Vermonters from all parts of the state who have or continue to suffer from the impact of medical debt. The project has two goals:

1. Inform policy makers and the public about the prevalence of medical debt and its negative impact on the goal of Vermonters getting the right care at the right time.
2. Passage of meaningful policy changes to reduce medical debt and improve access to health care for Vermonters

#### **Methods**

- The HCA created an online survey and distributed it widely throughout Vermont via partnering community organization networks, local list serves (ex. Front Porch Forum), social media, written materials, local legislative outreach, and local news media
- The survey was not representative, but we heard from a broad variety of participants of different ages, backgrounds, race/ethnicity, income, insurance status, and location
- After the survey data was collected, our team cleaned and analyzed the data into themes

#### **Key Findings**

- Medical debt has a negative impact on access to health care, daily life, and economic stability
- Medical debt impacts Vermonters of all ages, income levels, and insurance types - including Vermonters who are on Medicare and/or have families and relatives in their care
- Medical debt impacts Vermonters from all areas of the state, rural, suburban, and urban
- Vermonters live in fear of incurring medical debt, which prevents them from getting the right care at the right time
- Vermonters with medical debt often told us that they want to pay back their debt, but cannot because the costs exceed their financial means
- Many Vermonters spoke to how difficult and demoralizing it can be to try and seek financial support from the health care system that is often fragmented and difficult to access
- Medical debt negatively impacts Vermont children and families, as parents are forced to make impossible choices about who they can afford to send to receive medical care
- Vermonters with medical debt told us that they avoid getting care of all kinds even when it is recommended by their provider.

## What Vermonters Said About Medical Debt



“I feel like I have a mortgage out on my own body...I am anxious and sometimes depressed”

-27-40, Franklin, Insured

“Medical debt impacts my life. No food, no internet for school, no car insurance. The list goes on. Especially as a college student (that worked full time), you had to choose between the collections calls or getting food.”

-27-40, Windsor, Insured

“The ding medical debt made on my credit score made it hard for me to secure housing and left me homeless for a period of time during Covid-19.”

-18-26, Chittenden, Insured

“I have taken money from savings, and I am currently working 4 jobs to pay off [medical] debt... It is embarrassing to ask for help and to know that you are unable to pay your bills yet be told that you make too much money for help.”

-18-26, Orange, Insured

“We worry a lot if we will die sooner than we would if we could have preventative medical care.”

-41-60, Chittenden, Insured

“My medical debt is the biggest challenge in my life right now, and I want to get rid of it as soon as possible. I have to do more... It scares me, because the increase in debt is incalculable, but I have to ensure the health of my family.”

-27-40, Orleans, Uninsured

“We have a lot of bills. Medical debt makes everything very difficult. There should be more help for seniors and the sick.”

-65+, Washington, Insured