

Study: 1 in 4 Americans faces economic hardships because of medical bills

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SALT LAKE CITY — One in four Americans couldn't pay their medical bills in 2012, according to a new study from the Centers for Disease Control and Prevention.

Researchers from the National Institutes of Health surveyed more than 43,000 families in the U.S.

The [study](#) found that nearly 1 in 6 families had problems paying medical bills in the past 12 months, 1 in 10 families had medical bills they were unable to pay at all, and 1 in 5 families was paying medical bills over time.

Families with children were more likely than those without kids to experience financial burdens of medical care, according to the study. One in three families with children (36 percent) experienced financial burden of medical care.

Medical bills were also a significant struggle for those families who had at least one person uninsured. Among families in which some members were insured and some members were uninsured, 46 percent experienced financial burden of medical care, according to the study.

The results of the study impact thousands of Utahns who fall through the cracks of medical care coverage. According to health analysts in Utah, that's roughly 60,000 people. Taylorsville resident Ben Williams is among them.

"I have pain meds, but I can't take enough of them to dull the pain because I can't afford to keep getting more and more and more," Williams said.

The 35-year-old broke his back as a child and has lived with the pain since. He described his life as stuck at home with cabin fever because he said can't hold down a job because of the back pain.

"I can't afford the surgery to fix the problem so that I can get back to work and start paying taxes again," he said.

Each step and movement is laborious for Williams. He has been trying to qualify for disability and Medicaid, but so far hasn't been able to find an option that fits his circumstances.

"I take in X-rays and MRIs showing that bone is grinding on bone, severing nerves," he said. "That's why my legs go out from time to time."

Local health analysts say Utahns such as Williams who are falling through the cracks of health care coverage don't earn enough to enroll in the Affordable Care Act marketplace but don't qualify for Medicaid either.

"This is particularly an acute problem for individuals in poverty," said Lincoln Nehring of Voices for Utah Children. "States have an important decision in making sure that families in poverty have affordable access to health care coverage, and that's around the Medicaid expansion."

Gov. Gary Herbert has said he would expand Medicaid to cover more of the state's uninsured and that it would happen under the Affordable Care Act. However, the governor wasn't specific on what approach the state will take.

As for Williams, he's grateful to have the help of family to get him through this rough patch of being unable to pay for medical bills and living with chronic back pain.

"If it weren't for my family, I wouldn't be (getting by)," he said.

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