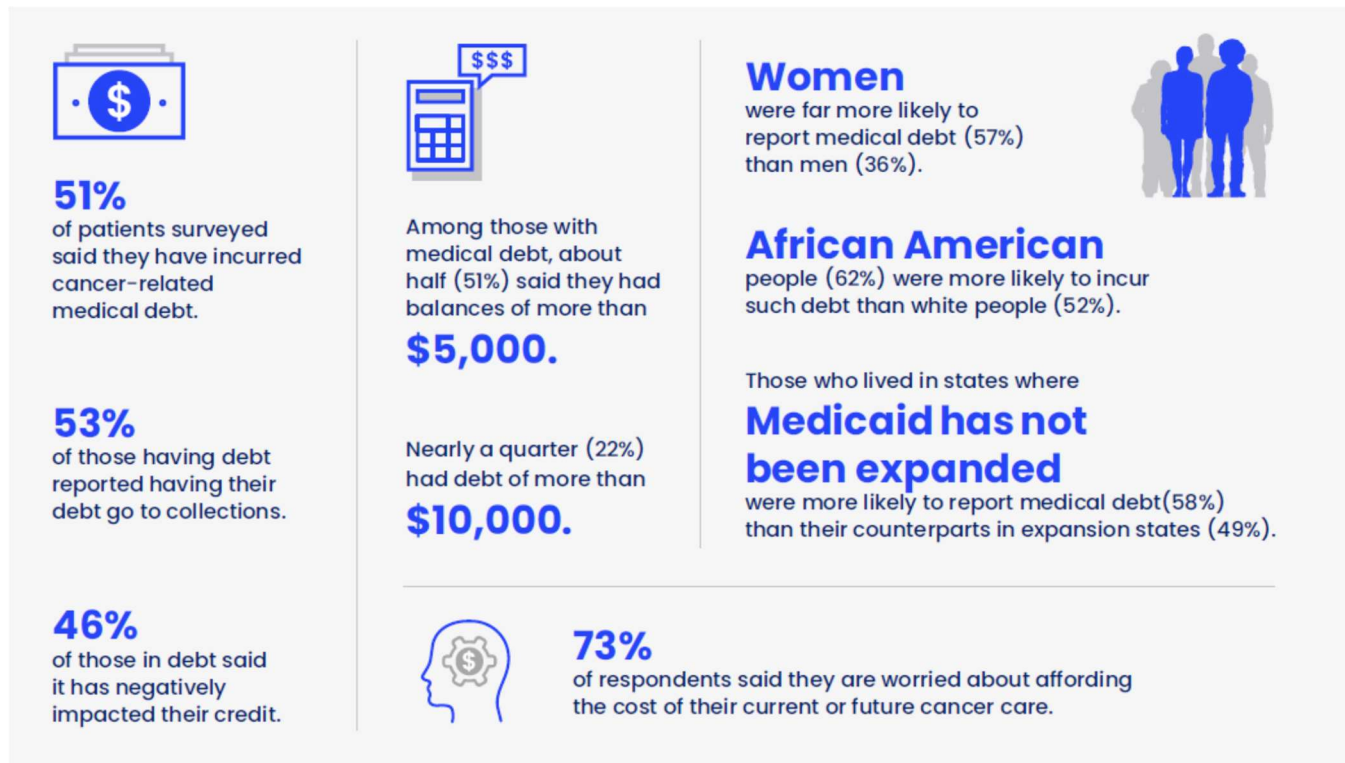


## Support HB 78/Governor's Executive Budget: Reduce the Toll of Medical Debt for Cancer Patients

Medical debt impacts many people with cancer, their caregivers, and their families. ACS CAN has long fought for public policies – like access to comprehensive and affordable health insurance coverage – to reduce the likelihood or severity of that debt. Unfortunately, many people in the U.S. remain uninsured or underinsured and even those with comprehensive coverage still incur significant medical debt.<sup>i,ii</sup> People with cancer often bear significant health care costs because they can have substantial health care needs, are high utilizers of health care services, see many different providers, and sometimes require more expensive treatments. They also must pay many indirect costs, like transportation and lodging as well as lost wages due to unpaid time off or job loss, that add to their already heavy cost burden. No one should have to forego life-saving treatment in their battle against cancer due to lack of funds.

In February 2022, ACS CAN asked people with cancer and survivors about their experiences with medical debt through a [Survivor Views survey](#). The survey found that roughly half of cancer survivors surveyed carried medical debt related to their cancer treatment.



Other research also documents the negative effect medical debt has on people with cancer including housing concerns, strained relationships,<sup>iii</sup> and bankruptcy<sup>iv</sup>, and food insecurity. Delaying or forgoing care because of cost, which is more common among people with medical debt, is associated with increased mortality risk among cancer survivors.<sup>v</sup> U.S. counties with higher levels of medical debt are also more likely to have significantly higher rates of cancer mortality.<sup>vi</sup>

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## Reduce the Impact of Medical Debt for Pennsylvanians

Currently, about 1 million Pennsylvanians struggle with medical debt, with debt disproportionately impacting rural areas. Addressing and preventing medical debt in Pennsylvania is crucial to accomplishing ACS CAN's mission of ending cancer as we know it for everyone.

That is why we strongly support House Bill 78, which would establish a medical debt relief program in the Commonwealth and Governor Shapiro's Executive Budget proposal to invest \$4 million in state funds to address Pennsylvanians' medical debt.

### What HB 78 would do:

- Establish a medical debt relief program within the Pennsylvania Department of Health.
- Designate a medical debt relief coordinator through a competitive bidding process.
- Address the medical debt of eligible patients and residents—who can show they are unable to pay their medical debt, per hospital policies; who earn less than 400% of the federal poverty level; or who have debt greater than or equal to 5% of their household income.
- Provide data to the legislature and public on the outcomes of the medical debt relief program through an annual report.

### What a Budget Investment would do:

Governor Shapiro proposes to invest \$4 million in state funds to provide medical debt relief to Pennsylvanians. These funds would allow a medical debt relief organization to purchase medical debt at a discount — potentially helping to alleviate nearly \$400 million in medical debt for Pennsylvanians.

## Recommendation

Medical debt can have a direct impact on one's treatment as well as a patient's willingness to seek future healthcare, which could lead to increased mortality risks. ACS CAN urges lawmakers to pass HB 78 and invest state funds to establish a Medical Debt Relief Program in the Commonwealth.

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<sup>i</sup> Banegas MP, Guy GP, de Moor JS, et al. For Working-Age Cancer Survivors, Medical Debt And Bankruptcy Create Financial Hardships. *Health Aff (Millwood)*. 2016;35(1):54-61. doi:10.1377/hlthaff.2015.0830

<sup>ii</sup> Death or Debt? National Estimates of Financial Toxicity in Persons with Newly-Diagnosed Cancer - *The American Journal of Medicine*. Accessed April 9, 2021. [https://www.amjmed.com/article/S0002-9343\(18\)30509-6/fulltext](https://www.amjmed.com/article/S0002-9343(18)30509-6/fulltext)

<sup>iii</sup> Banegas MP, Schneider JL, Firemark AJ, et al. The social and economic toll of cancer survivorship: a complex web of financial sacrifice. *J Cancer Surviv*. 2019;13(3):406-417. doi:10.1007/s11764-019-00761-1

<sup>iv</sup> Ramsey SD, Blough DK, Kirchoff AC, et al. Washington Cancer Patients Found To Be At Greater Risk For Bankruptcy Than People Without A Cancer Diagnosis. *Health Aff (Millwood)*. 2013;32(6):1143-1152. doi:10.1377/hlthaff.2012.1263

<sup>v</sup> Yabroff KR, Han X, Song W, Zhao J, Nogueira L, Pollack CE, Jemal A, Zheng Z. Association of Medical Financial Hardship and Mortality Among Cancer Survivors in the United States. *J Natl Cancer Inst*. 2022 Jun 13;114(6):863-870.

<sup>vi</sup> Xin Hu, Zhiyuan Zheng, Kewei Sylvia Shi, Robin Yabroff, and Xuesong Han. Association of medical debt and cancer mortality in the US. *Journal of Clinical Oncology* 2023 41:16\_suppl, 6505-6505