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## 35% Defer Medical Care Due to Debt Fears



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The credit bureau, TransUnion, surveyed consumers' billing experiences and found that 35% of patients said that debt discouraged them from seeking healthcare over the past year. TransUnion Healthcare saw a 55% rise in financial assistance transactions between September 2020 and September 2021. Since September 2018, there has been a 270% increase in these transactions. These data reflect millions of transactions where TransUnion had to verify the patient's identity, ability and inclination to pay, and determine charity options.

In the previous year, TransUnion found that 59% of patients deferred non-COVID-19 related medical care during the past six months. About 49% indicated that the economy affected how they seek medical care. About 70% of patients said knowing anticipated procedural costs would help them plan and budget for payments. About 65% indicated that they would make a partial payment if prior estimates were offered.

These data suggest increased financial concerns are playing a role in patients' decisions to defer care. Jonathan Wiik, principal of healthcare strategy at TransUnion Healthcare, said that while the economic downturn caused by the pandemic likely escalated the frequency of financial assistance transactions, hospital billing practices could also be affecting it. He advises that hospitals communicate with patients transparently and clearly regarding billing from the start and simplify charity screening and financial clearance.

Wiik adds: 'It's scary and sad to know people are forgoing their physical and mental health for fear that they'll ruin their financial health with medical treatment.'

**Source:** [TransUnion](#)

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