

# Medical Debt in LA County

Update - May 2025

## Medical Debt Burden Increases in Los Angeles County to 1 in 9 adults in 2023

The Los Angeles (LA) County Department of Public Health has completed an updated analysis of [our original 2021 data](#) and the [2022 data update](#) on medical debt in LA County using recently released data from the [California Health Interview Survey \(CHIS\)](#).

Medical debt now impacts **1 in 9** adults in LA County



Medical debt remains a crucial public health issue in LA County that affected 11.1% of adults in 2023. This is approximately 881,869 adults.

People with medical debt burden are:

**2-3.5x** more likely: **To delay or forgo healthcare**



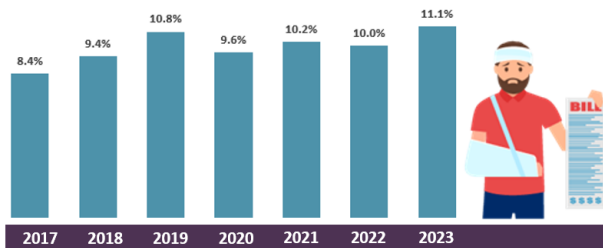
**To be unstably housed**



compared to people with no medical debt burden

Total medical debt burden remained high in 2023 and is estimated to be greater than

**\$2.9 billion**



Even with expanded insurance coverage, the medical debt burden for LA County adults has not improved from 2017-2023.

Disparities persist, with Latino/Latine, Black, American Indian/Alaska Native, Native Hawaiian/Pacific Islander, and multiracial adults experiencing disproportionately high burdens of medical debt.

Lower-income households and families with children remain significantly affected. Approximately 42% of the medical debt burden was among adults living below 200% of the Federal Poverty Level. Among these adults with medical debt, 45% were unable to afford basic necessities, and 72% reported forgoing needed medical care.

*The LA County Board of Supervisors passed a motion in October 2023 aimed at reducing medical debt for county residents by requiring data collection on debt and financial assistance activities, identifying best practices and developing new policies to reduce medical debt, and purchasing and retiring residents' medical debt for a fraction of the price.*

# Summary of Medical Debt Burden in LA County

- Medical debt burdens 1 in 9 LA County adults.
- The prevalence of medical debt (11.1%) is comparable to other significant public health priorities, such as asthma (8.1%) and type 2 diabetes (12.7%).
- Medical debt burden in LA County remained high at over \$2.9 billion in 2022 and 2023.
- Approximately half (51.0%) of adults facing medical debt burden took on credit card debt to pay medical bills.
- Medical debt burden continues to disproportionately affect Latino/Latine, Black, and American Indian/Alaska Native, Native Hawaiian/Pacific Islander, and multiracial adults, adults with lower incomes, and families with children.
- Adults with medical debt burden varied by insurance status, with 8.3% of those with Medi-Cal, 5.3% with Medicare, and 8.9% with private insurance experiencing medical debt. Over one quarter (29.4%) of uninsured adults were burdened by medical debt.
- Compared to adults with Medicare, those with:
  - Medi-Cal were approximately twice as likely to be burdened by medical debt
  - Private insurance were over 2.5 times more likely to be burdened by medical debt
  - No insurance were over 9.5 times more likely to be burdened by medical debt.
- Adults with a medical debt burden are 2 to 3.5 times more likely to be food insecure, delay or forgo needed healthcare, delay or forgo prescriptions, and be unstably housed than those without medical debt burden.
- Adults with at least one in-patient stay in the past year were over 2.5 times more likely to incur medical debt than those with no hospital stays, while those with at least one emergency room (ER) visit in the past year were over twice as likely to face medical debt compared to those without ER visits.
- Despite the uninsured prevalence decreasing by 18.3% from 2022 to 2023, medical debt prevalence increased from the previous years. This highlights the need for other interventions beyond increased insurance access to address this issue.

**Data & Methods:** This report utilizes data from CHIS, spanning the years 2017 to 2023. CHIS is the nation's largest state health survey. Most of our analyses utilized 2019 to 2023 data, which consisted of responses from a representative sample of 22,700 adults in LA County. More detailed methods are described in our [Medical Debt in LA County Baseline Report and Action Plan](#).

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