

OPB News

Rural Oregonians Should Fear Medical Debt

BY ETHAN LINDSEY

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Rural Americans are facing a load of medical debt.

A report out Wednesday shows that even with health insurance, family farmers and ranchers can rack up debt -- because they are self-employed.

According to the briefing from the Access Project, rural Americans tend to purchase health care plans that have high deductibles.

Jon Bailey is the director of rural research and analysis. He co-authored the report.

Jon Bailey: "If you are responsible for the cost of insurance that doesn't provide as much coverage, you are going to put off things like mammographies and pap smears and colonoscopies, that will lead to prevention of diseases. At a much reduced cost when you actually come down with the cancer or have the heart attack."

The report surveyed 2000 family farmers and rural Americans in seven Great Plains states.

But the authors say it applies to Oregon's rural population as well.

The report found that the average medical debt amounts to \$6500, and that people with medical debt were more likely to delay care.

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