

## Farmers at risk from medical debt

Published: Oct. 8, 2009 at 1:47 AM

Farmers and ranchers with children are at increased risk of having medical debt, officials of a U.S. health advocacy group said.

Report co-author Carol Pryor, senior policy analyst for The Access Project, says the study is based on data gathered through the 2007 Health Insurance Survey of Farm and Ranch Operators, which surveyed more than 2,000 family farmers and ranchers in Iowa, Minnesota, Missouri, Montana, Nebraska, North Dakota and South Dakota.

The reports show that, along with those with lower and moderate incomes and the uninsured, farmers and ranchers with children and those in poorer health are at increased risk of having medical debt.

The study also shows that medical debt is not only the result of catastrophic healthcare costs. Sixty 60 percent of people with debt in the study owed less than \$2,000.

However, the debt may represent the "tip of the iceberg," as people with medical debt are more likely to have spent more out-of-pocket for healthcare and to have used up existing resources before accruing debt than those without medical debt.

The consequences of the debt include reduced access to care and financial problems such as having to use up savings, take out loans, or increase credit card debt to pay for healthcare -- not just hurting family income but also hurting the family business, Pryor says.