

Escaping the Road To Rural Ruin: Healthcare Access, Medical Debt, and the Urgent Needs for Rural Support

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NRHA
Your voice. Louder.

**Our mission is to provide leadership
on rural health issues.**

What We Fight for on Behalf of Rural

- Delivering Rural Opportunity:
Addressing Declining Life Expectancy and Health Outcomes
- Reducing Rural Healthcare Workforce Shortages
- Investing in a Strong Rural Health Safety Net



Rural Social Drivers of Health

Economic Stability	Neighborhood and Physical Environment	Education	Food	Community and Social Context	Health Care System
Employment Income Expenses Debt Medical Bills Support	Pollution Housing Transportation Public Safety Climate Change Walkability	Literacy Language Early childhood education Vocational training Higher education	Food insecurity Access to healthy food options SNAP	Social isolation Community engagement Discrimination Stress	Health coverage Provider availability Provider linguistic and cultural competency Quality of care

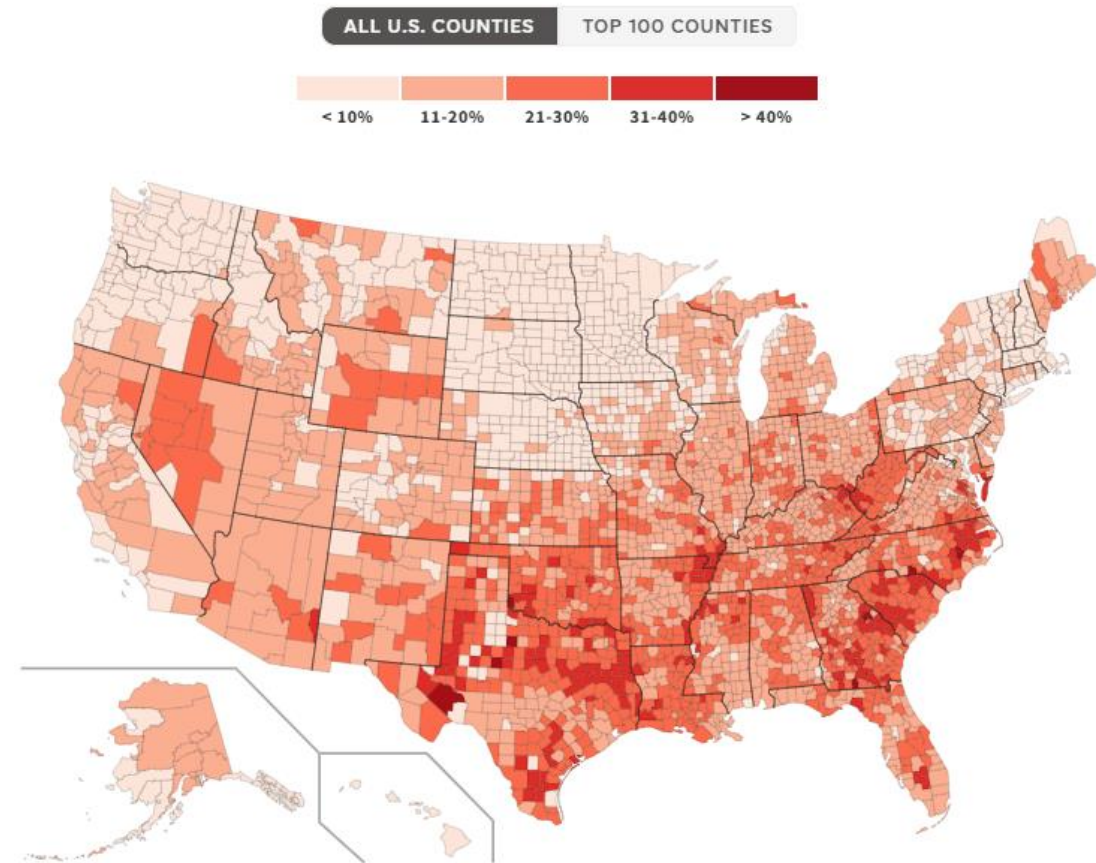
[Adapted from KFF](#)

Medical Debt Overview

- Medical debt is debt incurred because of health care costs and related expenditures.
- 40% of adults in the U.S. are impacted by medical debt, amounting to more than 100 million people.

Where Medical Debt Hits the Hardest in the US

The share of people with medical or dental bills in collections varies widely from one county to another



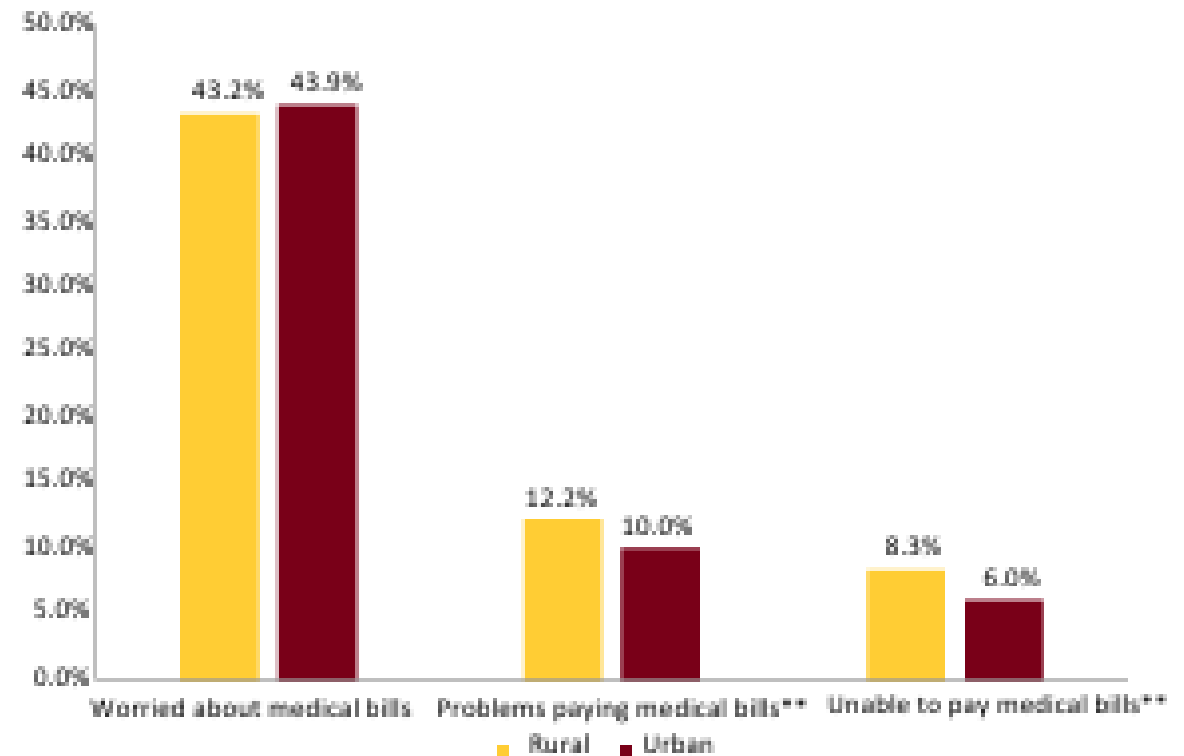
Source: Tabulations of the August 2021 Urban Institute credit bureau data.

Credit: Juweek Adolphe/Alyson Hurt for KHN and NPR

Rural Medical Debt

- Over 40% of rural residents and urban residents reported being worried about medical bills.
- Rural residents are more likely than their urban counterparts to have experienced problems paying medical bills (12% vs 10%) and inability to pay medical bills (8% vs 6%).

Figure 1. Health care affordability issues by rural vs. urban location

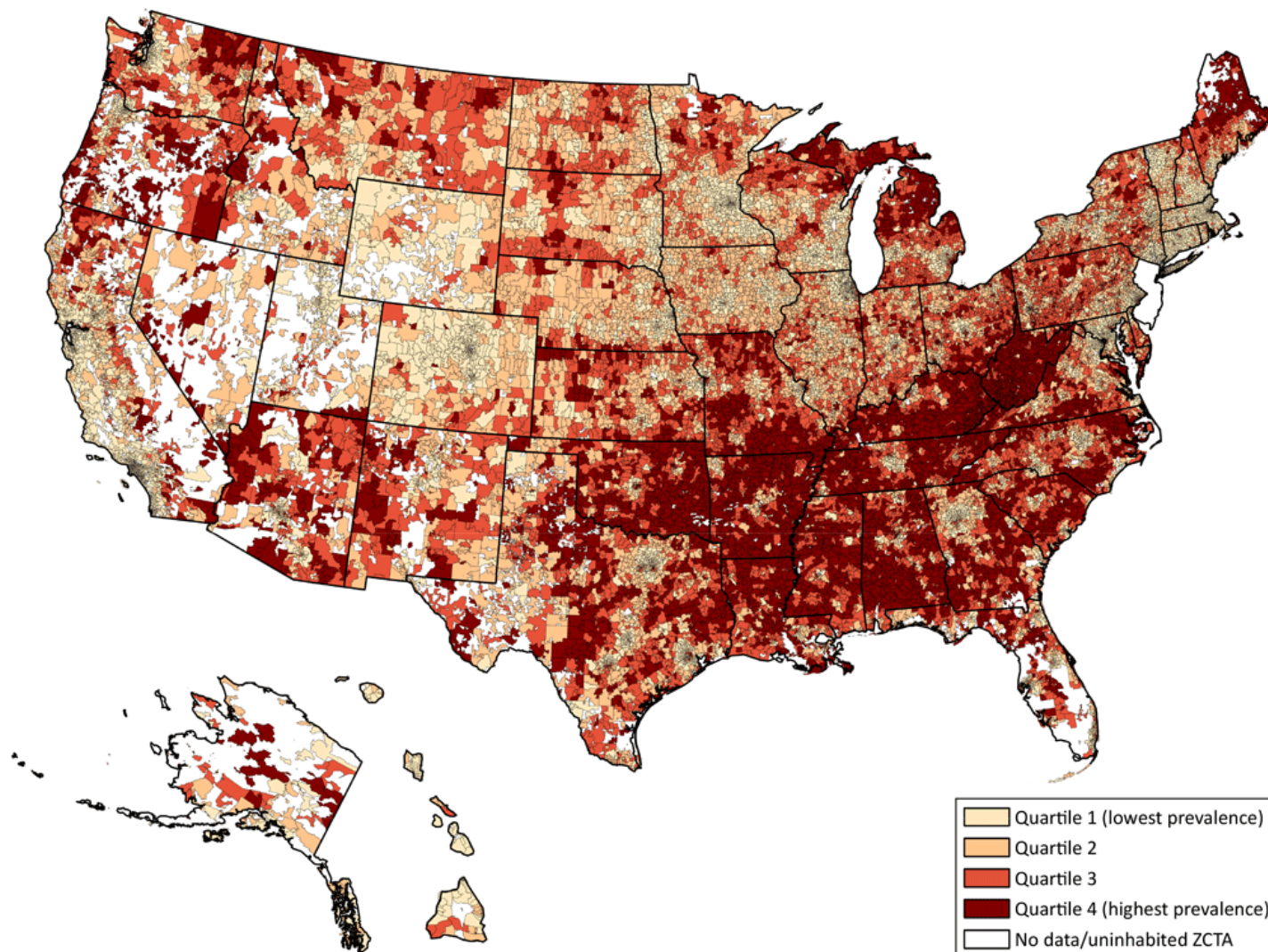


Effects of Medical Debt: Individual

Medicaid debt creates barriers to accessing additional health care

Rural residents have a greater need for healthcare

Access to care can be more challenging for rural residents

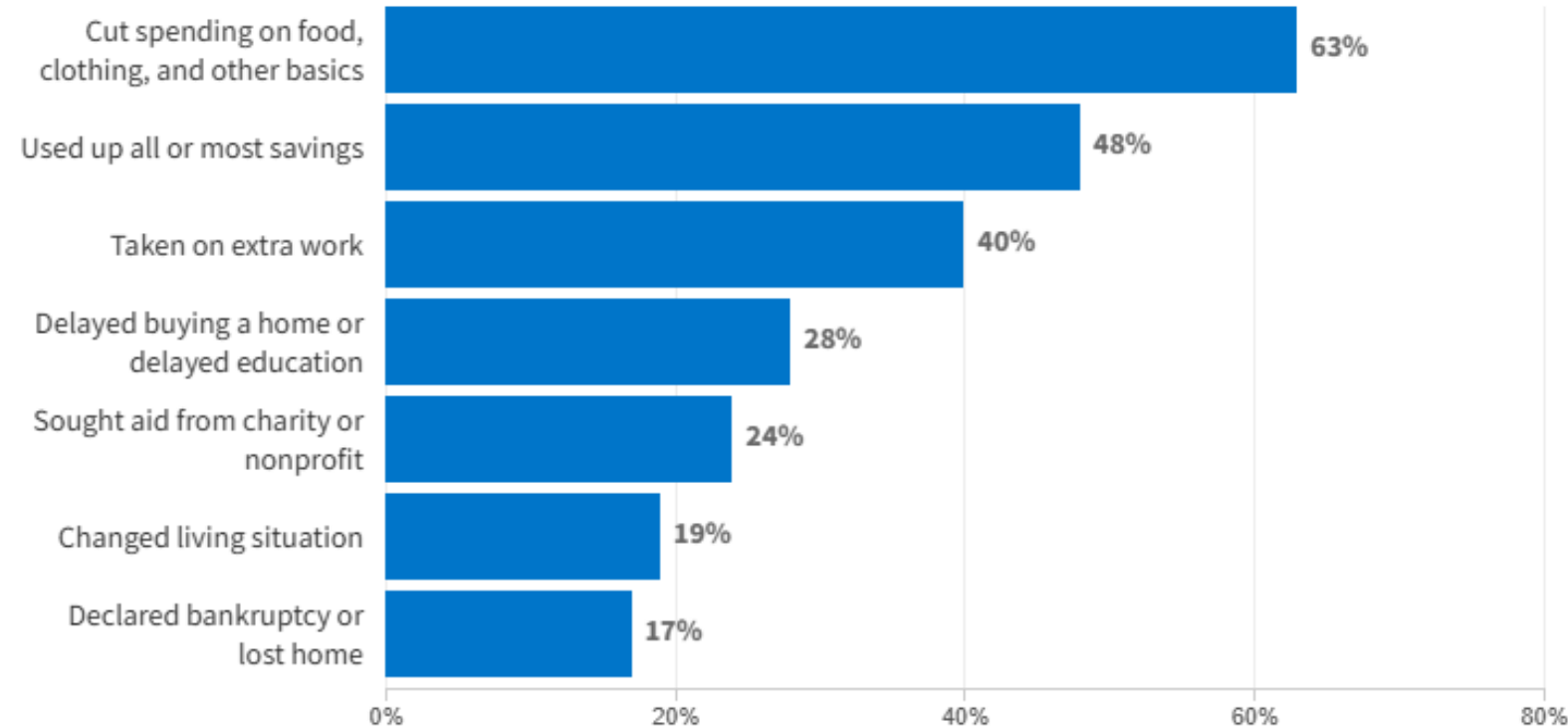


Effects of Medical Debt: Individual

Difficulty addressing other basic needs that effect health outcomes- housing and nutrition

What People Sacrificed

Share of indebted adults who have done the following because of health care debt:



Source: KFF Health Care Debt Survey of 2,375 U.S. adults, including 1,674 with current or past debt from medical or dental bills, conducted Feb. 25 through March 20. The margin of sampling error for the overall sample is 3 percentage points.

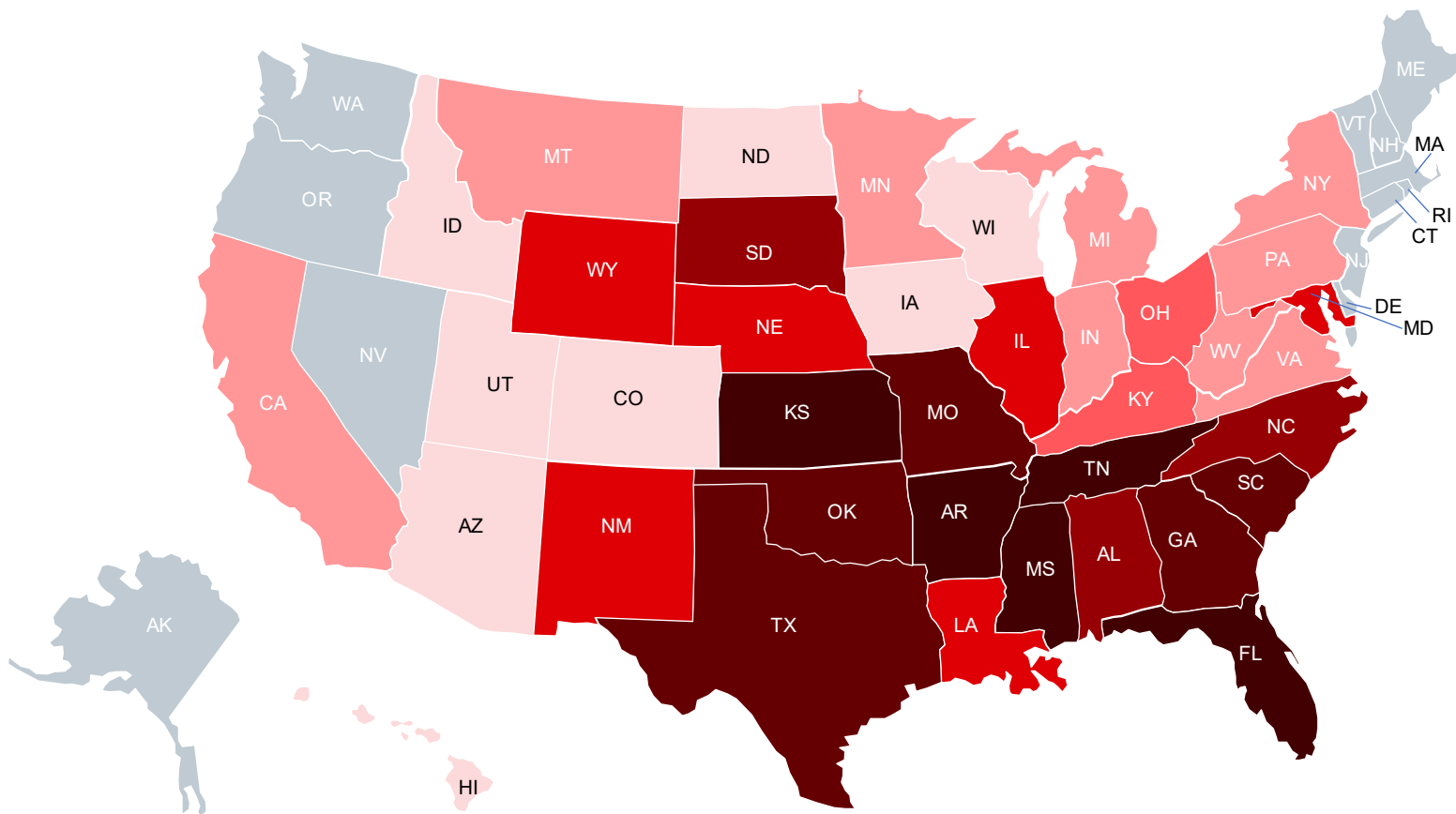
Credit: Daniel Wood/NPR and Noam N. Levy/KHN

Effects of Medical Debt: Rural System

Impacts on health care provider and facility financial security

- Financial burden
- Challenges with insurers
- Cutting or shifting services or supports
- Workforce challenges
- Low patient volume
- Inappropriate service use

432 Rural Hospitals Vulnerable to Closure



432 rural hospitals across America are **vulnerable to closure**.

Across **15 states**, the percentage of rural hospitals **vulnerable to closure is 25% or higher**.

Non-expansion states are home to **205** vulnerable rural hospitals.

Percentage of State Rural Hospitals Determined to be Vulnerable



Policy Solutions and Interventions

Alleviate Symptoms of Medical Debt

- Don't include medical debt in credit reports
- Prohibit denial of care based on medical debt
- Ensure adequate reimbursement rates
- Medical debt forgiveness programs

Address Root Causes of Medical Debt

- Ensure people have a living wage
- Make health insurance available and affordable with adequate coverage

Medical Debt Resources

University of Minnesota Rural Health Research Center

- [Preventing Medical Debt among Rural Residents: Example Programs from Hospitals in Minnesota and Montana](#), June 5th, 2025
- [Understanding the Impact of Medical Debt in Rural Communities: Perspectives from Rural Hospital Administrators](#), November 13th, 2024
- [Health Care Affordability and Medical Debt: Differences by Rurality, Region, and Socio-Demographic Characteristics](#), September 30th, 2024
- [Rural Health Information Hub Podcast](#)

Urban Institute [Medical Debt Data Tool](#)

2025 NRHA Advocacy Goodies

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