

Medical Debt in LA County

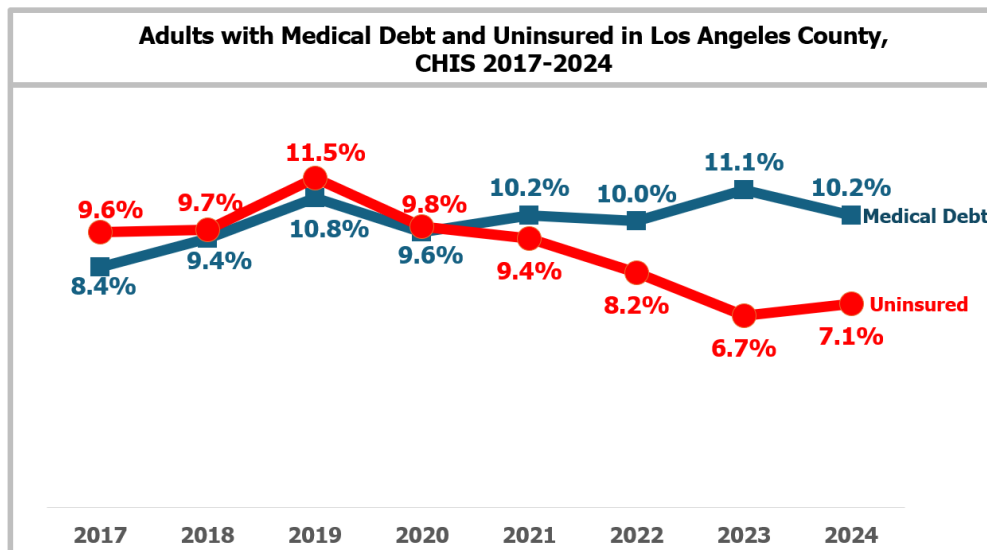
Update - June 2026

Public Health analyzed data from the 2024 [California Health Interview Survey](#) (CHIS) for this update on medical debt in Los Angeles (LA) County. CHIS is a large annual household survey of health information and practices that includes a representative sample of LA County residents. This document updates findings from [2021-2023 reports](#) together with new data from 2024 about the sources of medical debt. Detailed methods are described in the [Medical Debt in LA County Baseline Report and Action Plan](#).

Survey respondents were identified as being burdened by medical debt if they answered “yes” to the question “*During the past 12 months, did you have medical bills that you had problems paying or were unable to pay, either for yourself or any family member in your household?*”

FINDINGS:

1 in 10 adults (10.2%) were burdened by medical debt in Los Angeles County in 2024

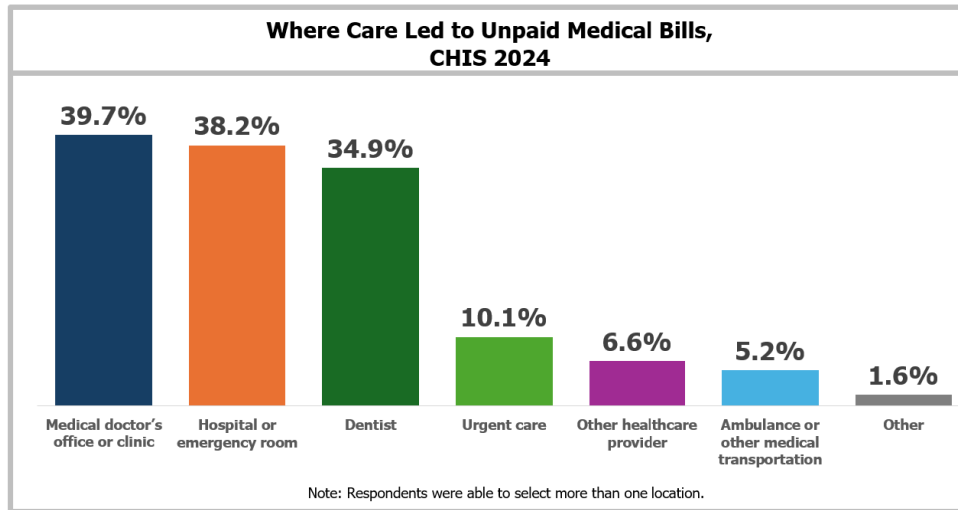


Medical debt remained a crucial public health issue that affected approximately **778,000** adults in LA County in 2024. The percentage of adults with medical debt remained consistently high from 2017-2024, despite increases in health insurance coverage.

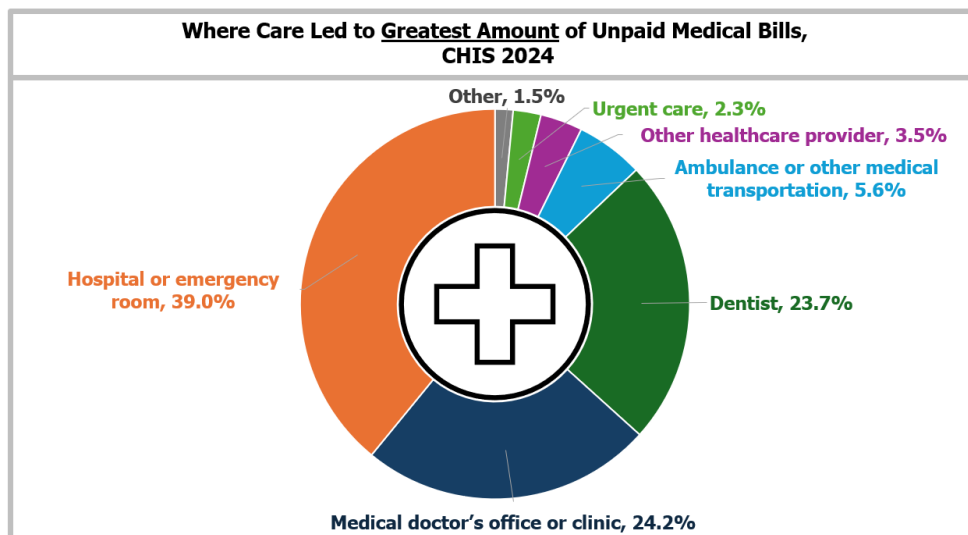
The total medical debt burden remained high in 2024 and is estimated to be greater than \$2.8 billion.

Source of Debt

New for 2024, the survey asked where people received the care that led to the medical bills that they had problems paying or were unable to pay.



The most common type of care that led to unpaid medical bills was from visits to doctor's offices or clinics (39.7%), hospitals or emergency rooms (38.2%), and dentists (34.9%). Some people had bills from more than one location or provider.

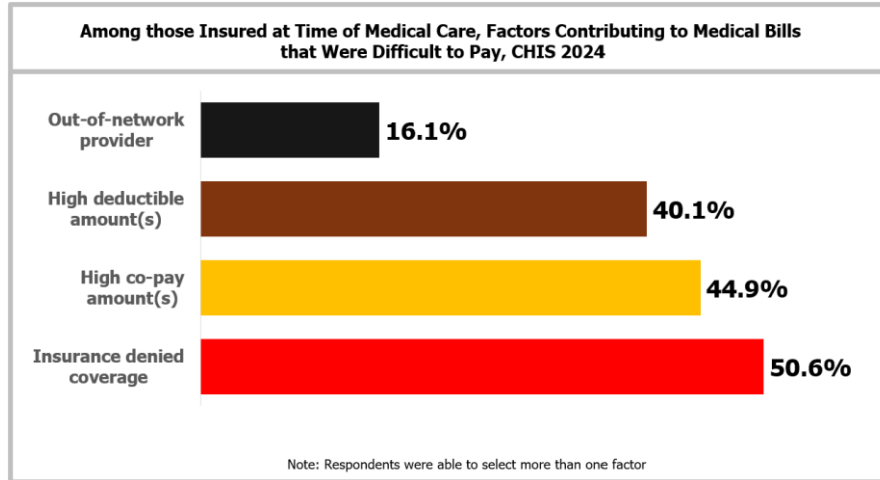


Visits to hospitals or emergency rooms, doctor's offices or clinics, and dentists resulted in the greatest amount of unpaid/hard to pay bills (86.9%), with visits to hospitals/emergency rooms (39.0%) causing the largest bills.

- Adults with at least one in-patient stay in the past year (18.7%) were twice as likely to be burdened by medical debt than those with no hospital stays (9.4%).
- Adults with at least one emergency room (ER) visit (17.2%) in the past year were nearly twice as likely to be burdened by medical debt compared to those without ER visits (8.7%).

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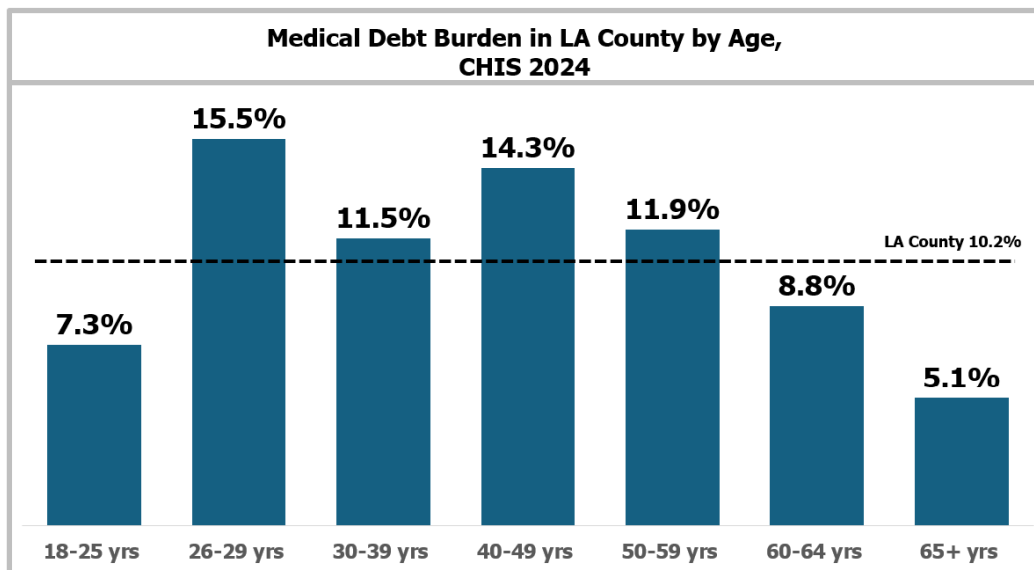
- Among those with medical debt burden, more than two thirds of respondents (**68.3%**) were insured at the time they received medical care compared to 28.3% who reported being uninsured at that time.
- Those with Medi-Cal (**12.0%**) and those with employer or private insurance (**10.5%**) were more likely to face medical debt burden than those with Medicare (**5.5%**).



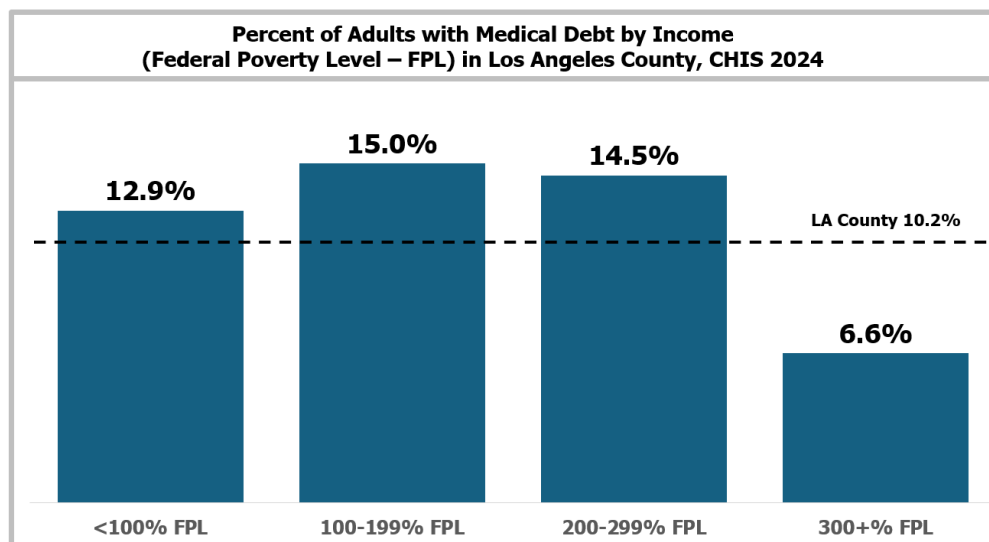
Respondents who were insured when they received medical care reported multiple factors that contributed to bills they had difficulty paying. Insurance denying coverage or payment for a service was the most common reason (**50.6%** of adults) and was the *only* reason for **28.1%** of adults.

Disparities

Disparities persist, with Latino/Latine adults (**10.8%**), Black adults (**13.0%**) and multiracial adults (**16.1%**) experiencing higher burdens of medical debt than White (**9.6%**) and Asian adults (**7.3%**).



- Adults ages 26-64 were more likely to face medical debt burden than those age 65+ or 18-25 years of age.



- Adults in households with incomes below 300% of the Federal Poverty Level (FPL) were more burdened by medical debt than those with higher incomes. In 2024, 300% of the FPL for a family of 4 was \$93,600.
- Almost half (**48%**) of the people burdened with medical debt were adults living below 200% of the Federal Poverty Level (FPL).
- **14.3%** of households with children had medical debt compared to **8.8%** without children.

Basic Necessities

Among all adults burdened with medical debt:

- **24.8%** reported delaying or forgoing needed medical care, compared to 9.3% without medical debt.
- **28.0%** reported delaying or not filling a prescription in the last 12 months, compared to 11% without medical debt.
- **42.7%** had unstable housing, compared to 19.3% without medical debt.
- **20.9%** were food insecure compared to 7.8% without medical debt.

Approximately half (52.5%) of adults facing medical debt burden took on credit card debt to pay medical bills.

Preventing and Reducing Medical Debt in Los Angeles County

To address medical debt in LA County, Public Health began working in a coalition in 2023 with a wide range of organizations, including community non-profits, health plans, hospitals, physicians, and legal aid groups and is using a prevention, population-based approach. For more information, visit ph.lacounty.gov/PreventMedicalDebt.



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