



**PERRY
UNDEM**

**UNITED FOR RELIEF:
BIPARTISAN SUPPORT FOR STATE ACTION ON MEDICAL DEBT**

November 6, 2025



Voters Show Strong Bipartisan Support for Policies that Protect People from Medical Debt

OVERVIEW



Undue's Model and The Impact of Medical Debt



Key Findings



Policy Examples



Take Action



Questions and Discussion



Medical Debt

UNDUE'S MODEL AND THE IMPACT OF MEDICAL DEBT

UNDUE MEDICAL DEBT

A unique 501(c)(3) national charity that acquires and relieves medical debt for low- and middle-income households. We apply two qualification criteria:

4x

Those earning 4x or below the federal poverty line

5%

Those with medical debt that is 5% or more of their annual income.

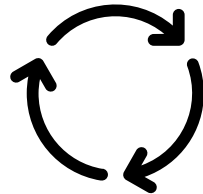
Undue never collects on medical debt. We abolish debt for people. No strings attached.

Erasing medical debt provides immediate relief. To prevent new debt, we push to improve the system by working with partners & policy makers

HOW IT WORKS

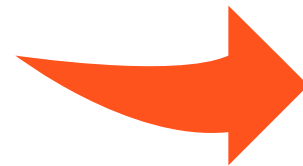
BUY MEDICAL DEBT

We partner with health care providers and debt buyers and purchase large, bundled portfolios of medical debt that meet our qualification criteria.



FUNDRAISE

Donors, including individuals, faith-based organizations, foundations, corporations, and governments make contributions.



ABOLISH DEBT

People receive letters notifying them that their medical debt is no longer owed- no strings attached.

One donated dollar can erase about \$100 of medical debt.

10 YEARS OF PROGRESS

TOGETHER WE'VE RELIEVED OVER

\$22,000,000,000

**IN MEDICAL DEBT FOR 14 MILLION
PEOPLE IN ALL 50 STATES**

THE MEDICAL DEBT PROBLEM

- Medical debt is different from other types of debts
- Many have little savings to buffer the shocks of medical bills
- Medical debt is:



More prevalent
in communities
of color

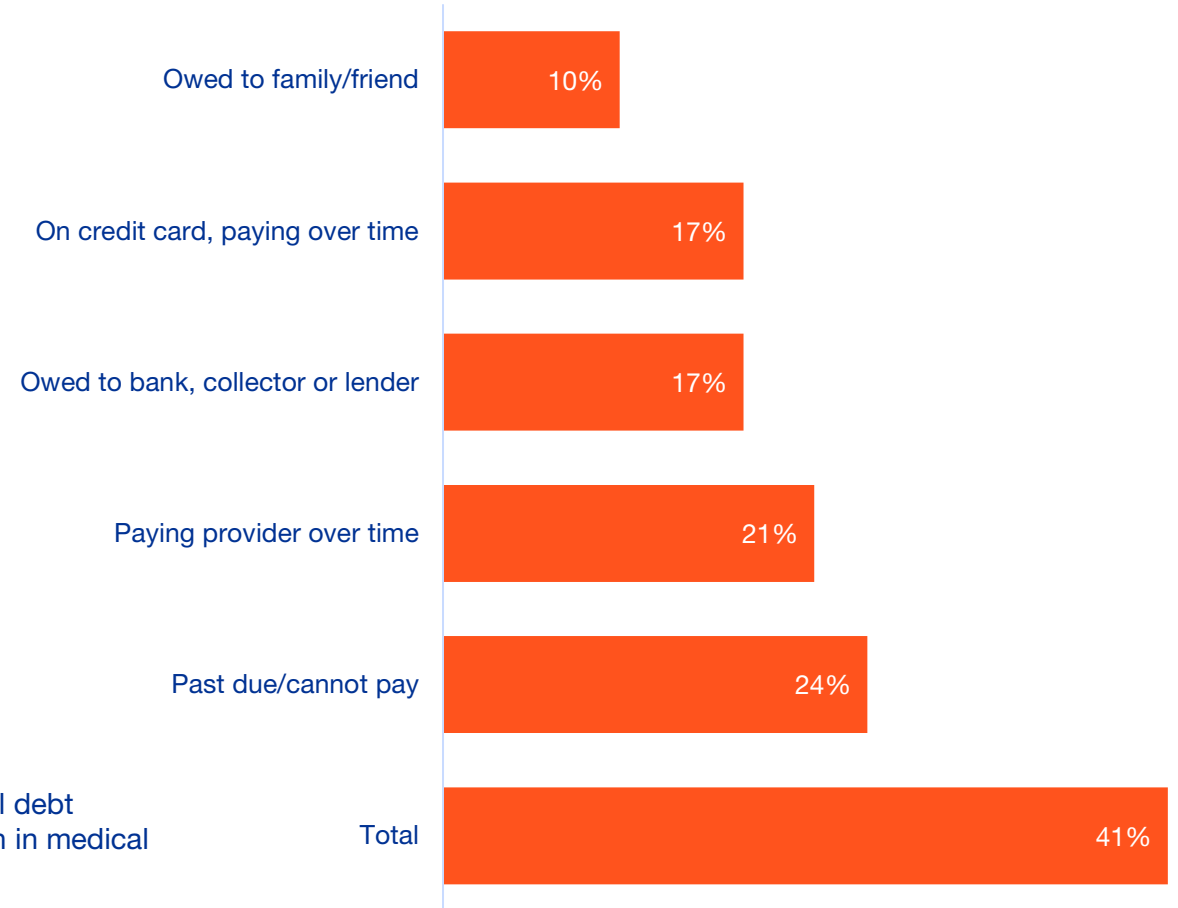
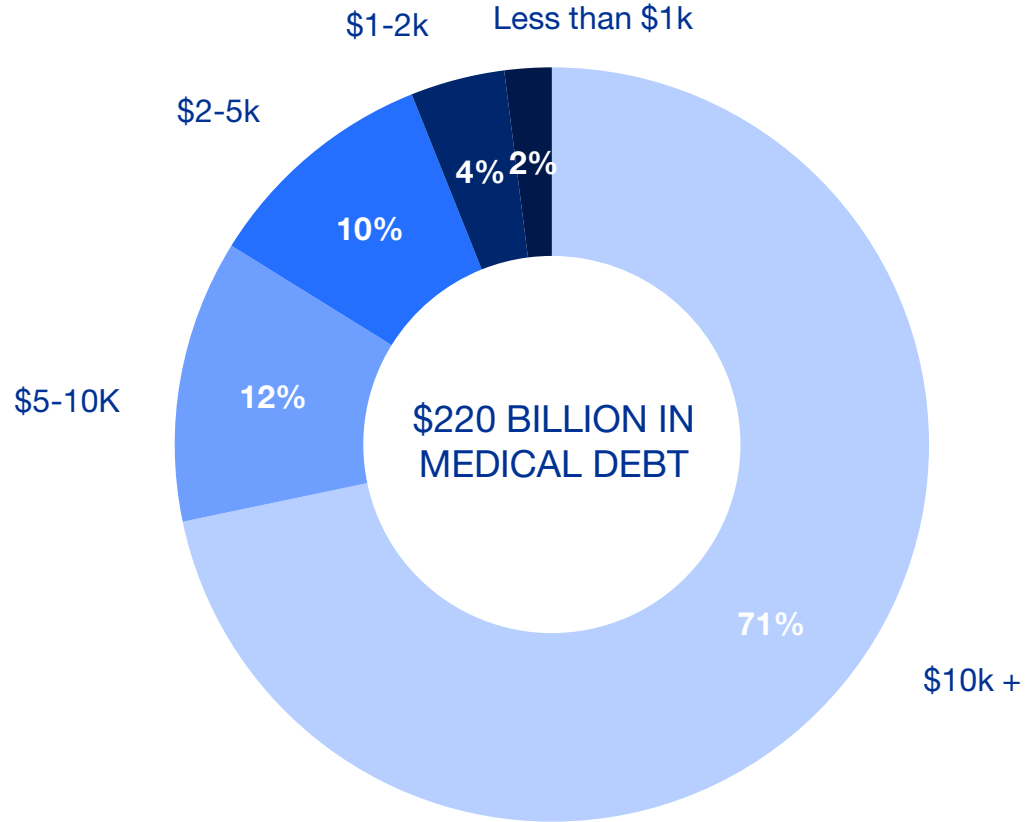
The leading
cause of
bankruptcy in
the U.S.

Recognized as
a social
determinant of
health

- Medical debt causes people to delay the care they need
- Getting sick, NOT being uninsured, is the biggest predictor of medical debt

MEDICAL DEBT IS PERVASIVE

100 MILLION PEOPLE
1 in 4 people are struggling with medical bills



A [KFF analysis](#) of the 2021 SIPP found that one in ten adults in the U.S. Have significant medical debt (“significant” defined as medical debt of over \$250) and that U.S. Adults owe at least \$220 billion in medical debt.

Healthcare Affordability and Medical Debt

Findings from a National Study of 2024 Voters



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METHODS



4 focus groups with voters.



National survey of 1,319 general election voters in September 2025 using NORC’s nationally representative panel.

VOTERS ARE STRUGGLING – MOST ARE SACRIFICING TO MEET FINANCIAL NEEDS.

Q. Have you done any of the following in the last 12 months to help you meet your financial needs?

% YES

- 43% Eaten less food or bought less expensive/unhealthy food
- 40% Skipped a vacation
- 37% Put more expenses on your credit card, like groceries
- 24% Taken on more hours at work, a second job, or more side jobs
- 21% Fallen behind in some bills
- 17% Borrowed money from friends or family
- 16% Taken out an installment loan or payment plan
- 9% Borrowed against your retirement

68%

of voters have made at least one of these sacrifices in the last 12 months.

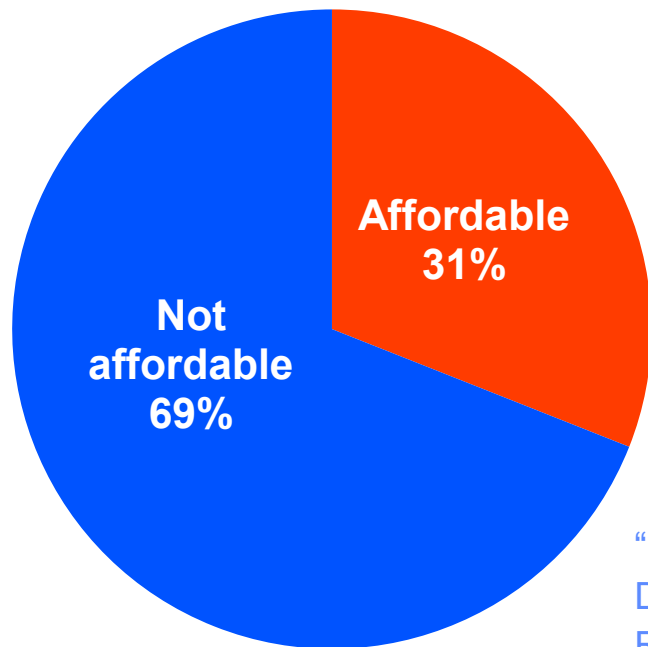
I go to a food pantry and I work three jobs. You know what I mean? It's hard, and it shouldn't be that hard. I don't have time to spend with my kids. I don't have time to do things, because I have to work to eat, you know, and that's what makes it hard for me.

Woman, 43, White, uninsured, rural, WV



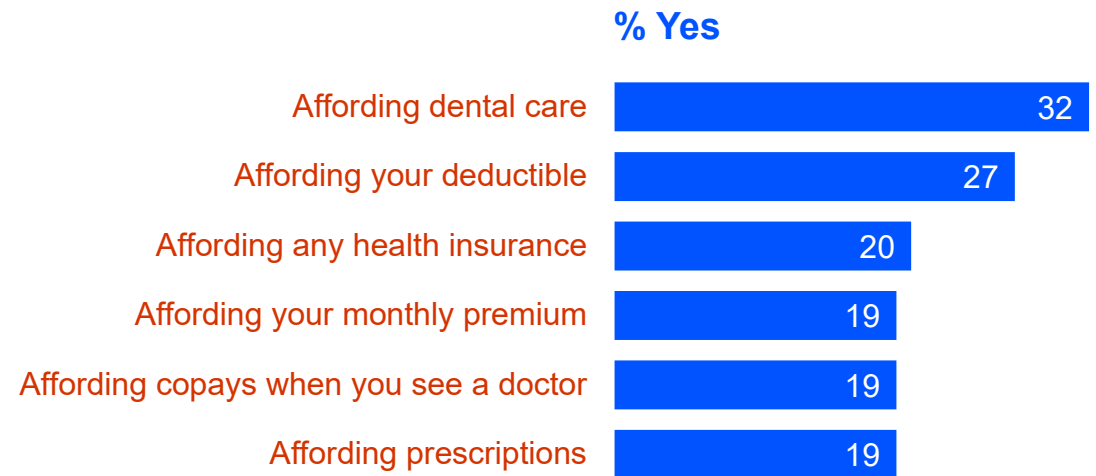
VOTERS DON'T THINK HEALTHCARE IS AFFORDABLE.

Q. Generally speaking, do you think healthcare is affordable or not affordable these days?



“Not affordable”
Democrats: 68%
Republicans: 66%
Independents: 72%

Q. Do you struggle with any of the following?



45%
of voters struggle with at least one of these costs.

MANY BLAME CORPORATE GREED FOR HIGH PRICES.

“You know, the corporations and I think that unfortunately it's not patient care that's the important thing, it's about them making their profit.”

Man, 55, White, uninsured, urban, FL

“I just feel like there is an uptick in corporate greed.”

Woman, 38, Black, Marketplace coverage, suburb, TX

“While we're struggling, the CEOs are just filling their pockets, you know.”

Man, 42, Latino, employer coverage, suburb, LA

ONE-THIRD HAVE MEDICAL DEBT AND HALF WORRY ABOUT MEDICAL DEBT WHEN THEY USE HEALTHCARE SERVICES.

35%

of voters have current debt due to medical or dental expenses.

52%

of voters are concerned about going into medical debt when they use medical or dental services.

35%

of voters say they skipped medical care in the last year, experienced pain, or cut pills in half due to fears about medical debt.

MENTAL STRESS IS THE HARDEST PART OF MEDICAL DEBT.

Q. What do you think is the hardest part of having medical debt?



“[Medical debt] on your credit report stops you from accessing jobs sometimes, homes, car loans... so much gets in the way between you and the life you want to live because of medical [debt].”

Man, 35, Black, Marketplace coverage, urban, TX

VOTERS BLAME INSURANCE COMPANIES MOST FOR MEDICAL DEBT.

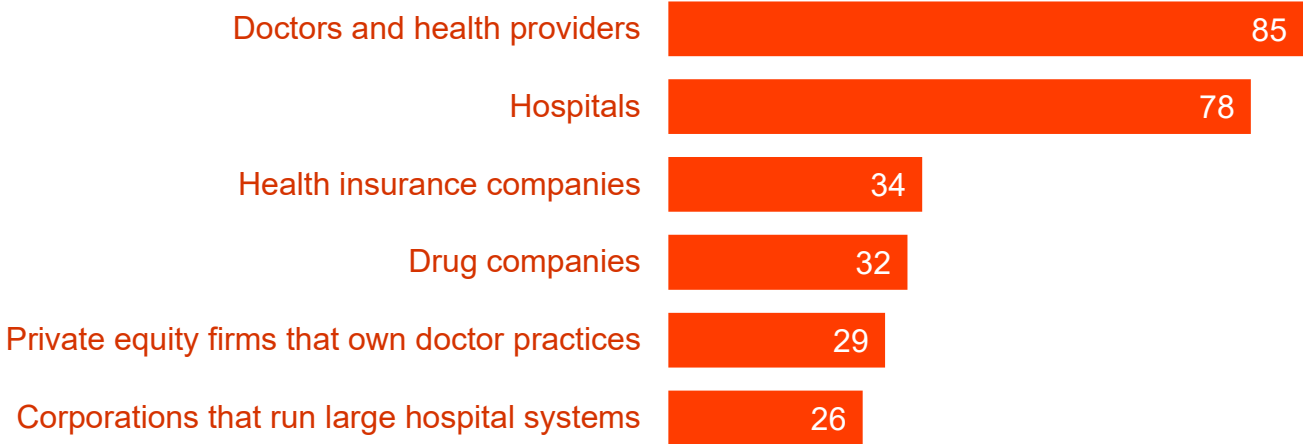
Q. Who do you blame most for medical debt?

	Total	Democrats	Republicans	Independents
Insurance companies	63	70	62	59
Pharmaceutical companies	12	11	11	14
Hospitals	9	6	12	9
Doctors	2	1	3	1
Patients	1	0	2	1
Other	10	10	8	13

THEY TRUST DOCTORS AND HOSPITALS MOST.

Q. Now think of the different parts of the healthcare system. How much trust do you have in _____ to look after your best interests?

% A lot or some



THEY WANT STATES TO PASS LAWS THAT PROTECT THEM FROM MEDICAL DEBT.

76%

of voters want their state to pass laws that protect them from medical debt.

Democrats: 91%
Republicans: 63%
Independents: 78%

77%

of voters would feel more positive about their state elected officials if they passed laws to protect them from medical debt.

Democrats: 90%
Republicans: 66%
Independents: 78%

75%

of voters would be more likely to vote for state elected officials who passed laws to protect them from medical debt.

Democrats: 88%
Republicans: 64%
Independents: 76%

THERE IS LOTS OF SUPPORT FOR POLICIES.

Q. Here are laws some states have already passed to protect residents from medical debt. Would you support or oppose your state passing these laws to protect you from medical debt?

	Total support	Strongly support	Somewhat support
Limit the interest rate for medical debt.	94	73	21
Limit collection agencies' ability to take a person's house, belongings, or cars.	90	66	24
Require all hospitals to use the same, user-friendly application for financial assistance.	89	53	36
Pass laws to help people understand who is suing them for medical debt.	89	55	34
Set limits on how much hospitals and insurers can charge for services.	88	57	31
Limit the amount a patient would have to pay back in a year.	82	43	39
Ban collection agencies from taking money out of people's paychecks.	81	55	26
Ban reporting medical debt on credit reports.	81	52	29
Create a state-funded health plan.	81	48	33
Require hospitals to provide financial assistance to patients earning under 200% FPL.	80	46	34
Stop prior authorization for some services (such as cancer or mental health treatment).	77	44	33
Require hospitals to screen everyone for financial assistance.	74	38	36
Raise the income threshold for Medicaid so more people can qualify for insurance.	73	40	33

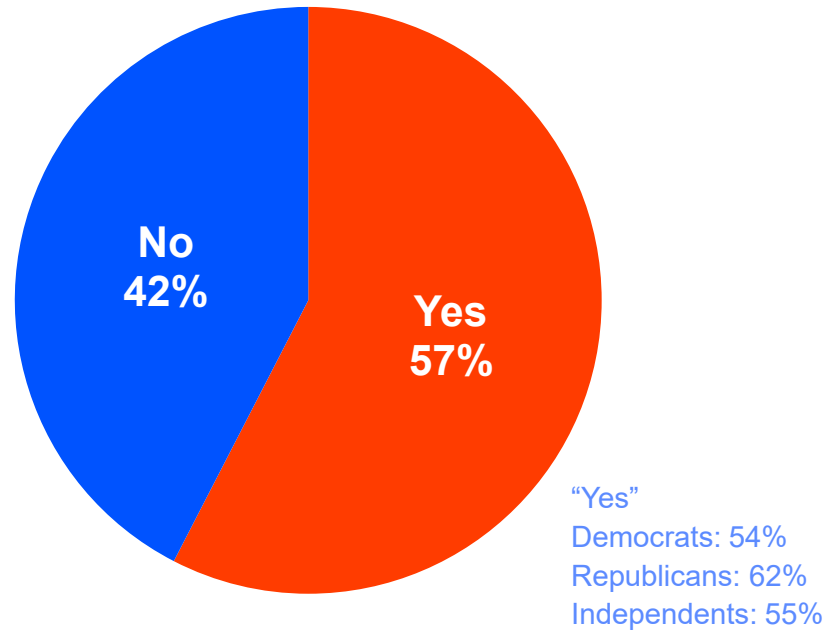
POLICIES HAVE BIPARTISAN SUPPORT.

Q. Here are laws some states have already passed to protect residents from medical debt. Would you support or oppose your state passing these laws to protect you from medical debt?

	Democrats	Republicans	Independents
Limit the interest rate for medical debt.	95	92	94
Limit collection agencies' ability to take a person's house, belongings, or cars.	93	88	90
Require all hospitals to use the same, user-friendly application for financial assistance.	94	84	90
Pass laws to help people understand who is suing them for medical debt.	94	87	86
Set limits on how much hospitals and insurers can charge for services.	92	85	87
Limit the amount a patient would have to pay back in a year.	92	75	81
Ban collection agencies from taking money out of people's paychecks.	89	76	80
Ban reporting medical debt on credit reports.	90	76	79
Create a state-funded health plan.	94	72	79
Require hospitals to provide financial assistance to patients earning under 200% FPL.	91	75	76
Stop prior authorization for some services (such as cancer or mental health treatment).	85	70	77
Require hospitals to screen everyone for financial assistance.	82	67	74
Raise the income threshold for Medicaid so more people can qualify for insurance.	87	63	72

THE MAJORITY SEE THESE AS COMMON GROUND POLICIES.

Q. Do you think people from different political parties want these kinds of protections from medical debt?



“I think this is an issue that's a common ground issue between Democrats and Republicans. When it comes to health insurance companies and just the costs... it doesn't matter, you know, what's your political ideology. I feel like everybody's frustrated with the system and everybody wants it to be better and everybody wants costs to be lower.”

Man, 28, Black, Marketplace coverage, urban, FL

MOST FEEL HEALTH INSURANCE IS FAILING TO PROTECT PEOPLE FROM MEDICAL DEBT.

84%

of voters agree health insurance is supposed to protect people from medical debt.

Democrats: 91%
Republicans: 78%
Independents: 84%

74%

of voters think health insurance is “mostly failing” in protecting people from medical debt. (n=1,121)

Democrats: 79%
Republicans: 66%
Independents: 77%

66%

of voters are “not satisfied” with the current health insurance system.

Democrats: 73%
Republicans: 54%
Independents: 71%

MOST WANT A DIFFERENT SYSTEM OF HEALTH COVERAGE.

Q. Which of these statements comes closer to your view, even if neither is exactly right?

We need to switch to a different system of health insurance where people can change jobs or become self-employed and not have to worry about losing their health insurance

vs.

Our current system where most people get their health insurance through a job works well enough and we should not change it



Democrats: 85%
Republicans: 65%
Independents: 79%

Democrats: 12%
Republicans: 33%
Independents: 19%

MOST DON'T LIKE HIGH-DEDUCTIBLE HEALTH PLANS.

70%

of voters have an “unfavorable” view of high-deductible health plans.

Democrats: 76%
Republicans: 67%
Independents: 68%

70%

of voters say they would be “unlikely” to enroll either themselves or family members in a high-deductible plan.

Democrats: 73%
Republicans: 70%
Independents: 67%

“I think [high-deductible plans] may actually backfire because people are going to want to pay the lower premiums, but then when they need to seek health care, they're not going to do it, because they know that they can't afford that cost out-of-pocket.”

Woman, 50, White, employer coverage, rural, IA

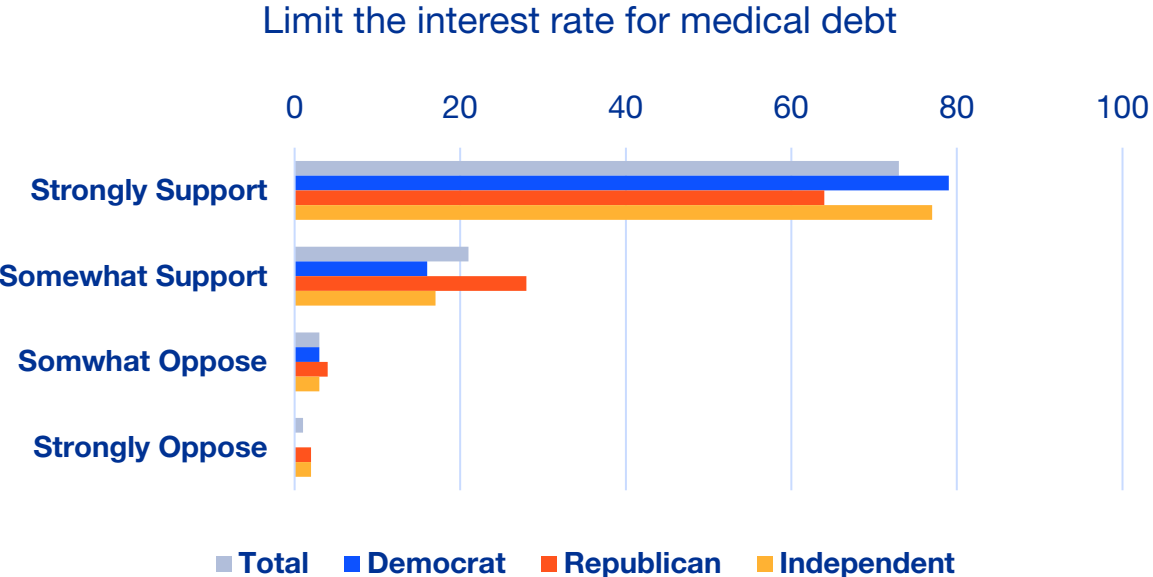


Medical Debt

POLICY EXAMPLES

BANNING OR CAPPING INTEREST RATES

94% of voters support limiting the interest rate charged for medical debt.



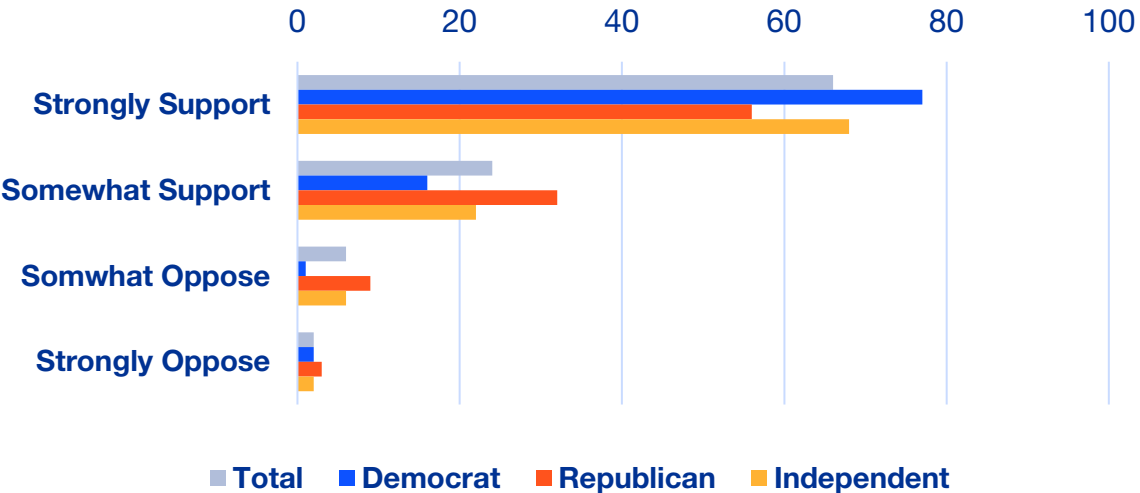
- Colorado limits interest rates to 3% and bans it for people eligible for financial assistance.
- North Dakota limits interest to 1%, not to exceed \$25 per month for hospital bills.

Total	Democrat	Republican	Independent
94	95	92	94

PROTECTING PERSONAL PROPERTY

90% of voters support policies that limit collection agencies' ability to take a person's house, belongings, or car(s) due to medical debt.

Limit collection agencies' ability to take a person's house, belongings, or cars due to medical debt



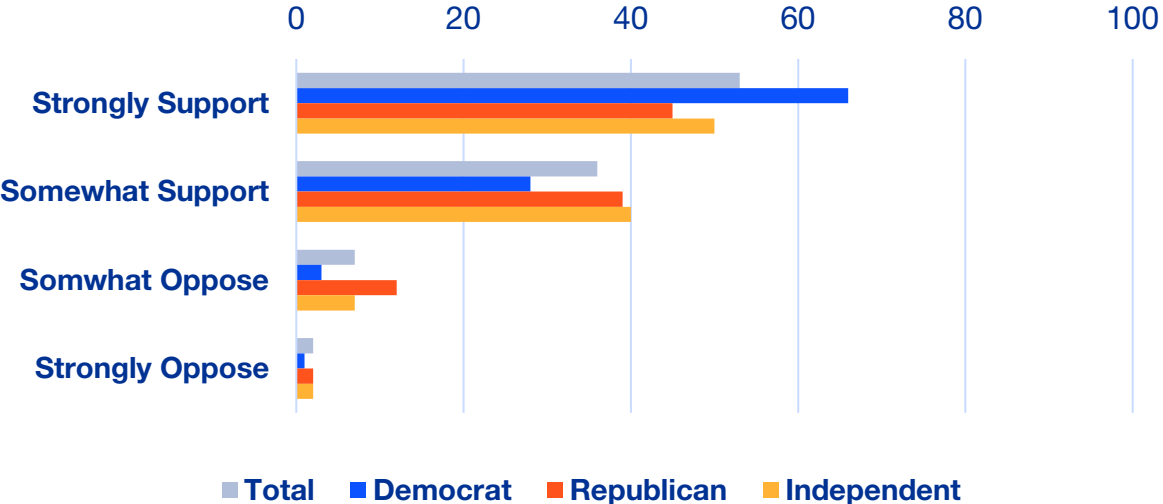
Total	Democrat	Republican	Independent
90	93	88	90

- Florida and Texas both have unlimited exemptions for primary homes.
- Arizona also exempts vehicles and bank accounts.

UNIFORM FINANCIAL ASSISTANCE APPLICATIONS

89% of voters support policies that require all hospitals to use the same, user-friendly application for financial assistance.

Require all hospitals to use the same, user-friendly application for financial assistance



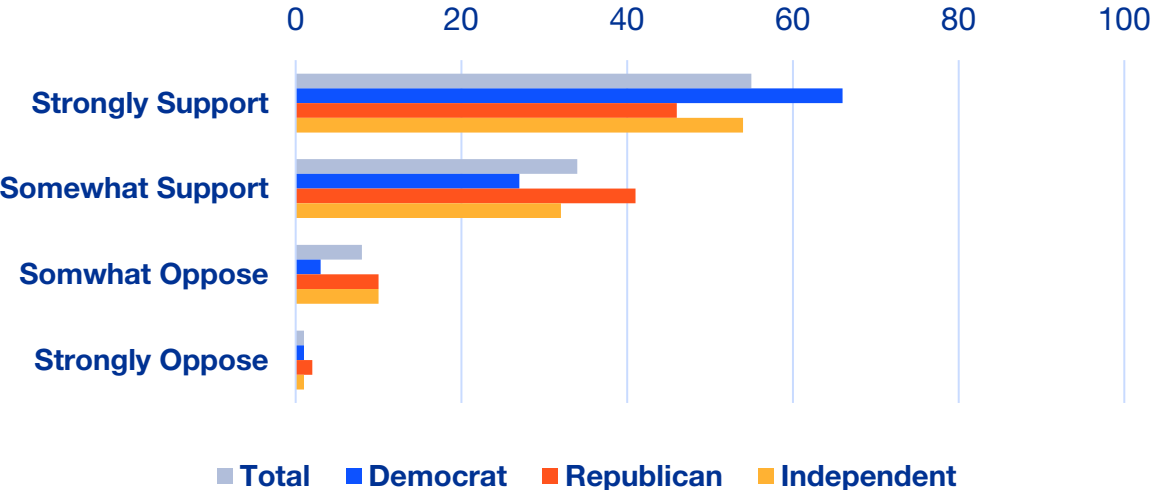
Total	Democrat	Republican	Independent
89	94	84	90

- Maryland and New York require a uniform application
- Illinois and Oregon create guidance on what can be asked
- Ohio provides a recommended application

LAWSUIT TRANSPARENCY

89% of voters support laws to help people understand who is suing them for medical debt.

Pass laws to help people understand who is suing them for medical debt



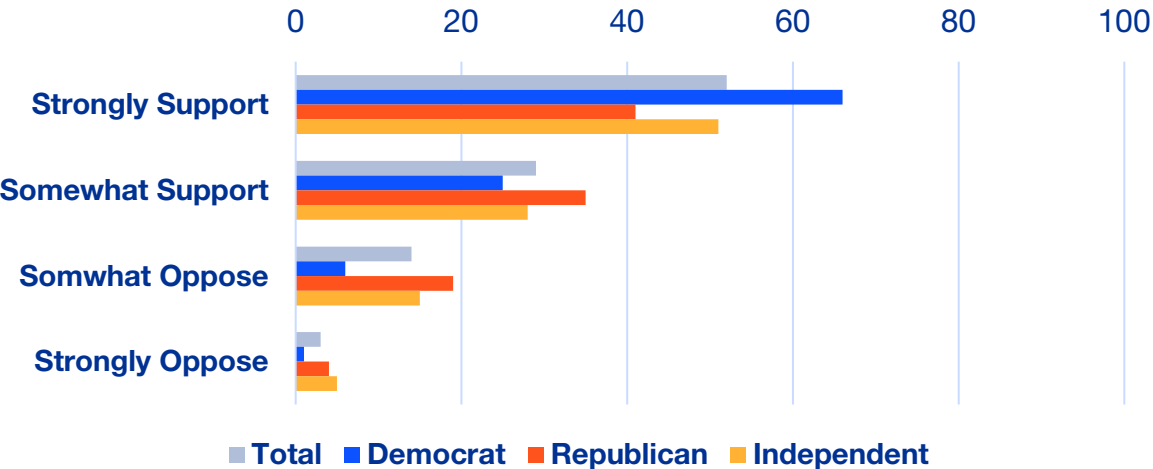
Total	Democrat	Republican	Independent
89	94	87	86

- Indiana has strong documentation laws that apply to all debt collection cases.
- Colorado and Oklahoma also require additional documentation in medical debt lawsuits.

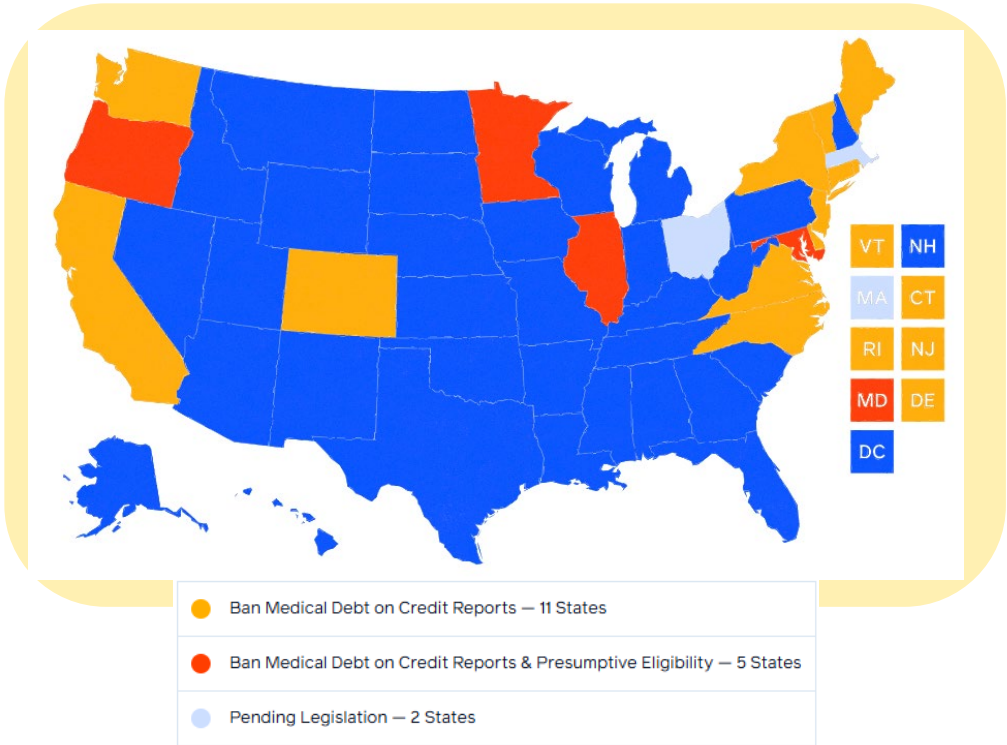
CREDIT REPORTING BANS

81% of voters support policies that would ban health care providers and collection agencies from reporting medical debt on people’s credit reports

Ban reporting medical debt on credit reports



Total	Democrat	Republican	Independent
81	90	76	79



POLICY PROGRESS

Right Now

- States have opportunities
- Mitigate harm for patients and families
- Build bipartisan trust on healthcare

Looking Forward

- Build will on solutions to address failures of the healthcare financing system

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TAKE ACTION

WHAT IS YOUR OPPORTUNITY FOR ACTION?

Educate Policymakers

- Know your state landscape
- Key affordability issue
- Coming soon: Policy briefs

Engage Community

- Elevate Stories
- Community conversations
- Reduce stigma
- Invite providers to the table

Share the Findings

- Use in your work
- Stay connected!



Medical Debt

QUESTIONS AND DISCUSSION

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Thank you!

FOLLOW UP

[Recording and Resources](#)
are available on our web site