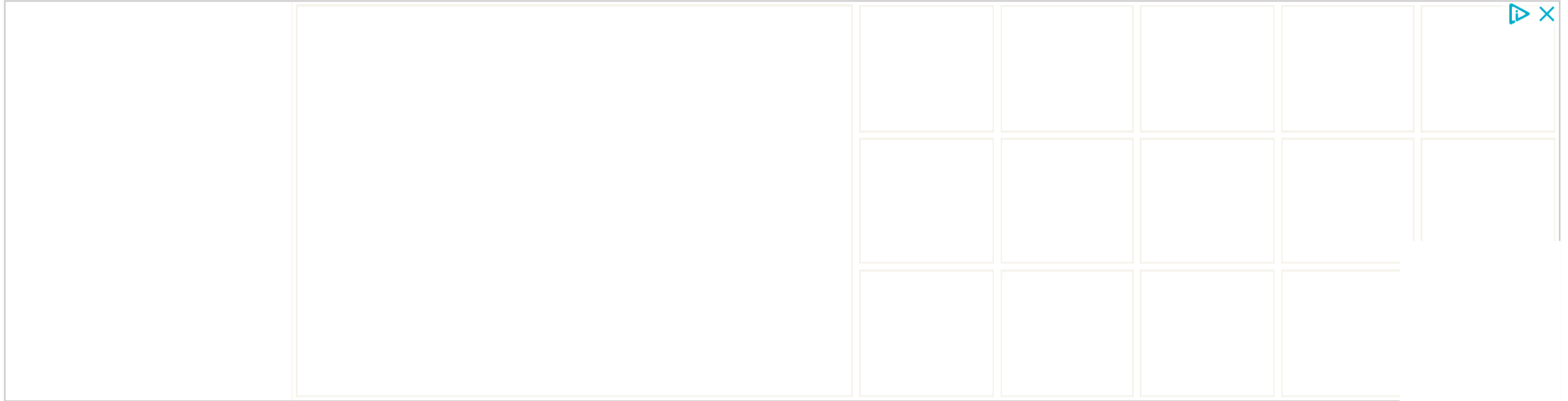


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Great Health Divide | Accumulation of medical debt a growing crisis, experts say

Kentucky's Appalachian counties have higher shares of people with medical debt in collections, statistics show.



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By [Garrett Wymer](#)

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LOUISVILLE, Ky. (WKYT) - Medical debt can be a crushing burden, data shows, for far too many Kentucky families.

Hospital bills can quickly pile up - even to the point of forcing bankruptcy - creating a growing crisis across Kentucky even as non-profit organizations try to help those in debt.



[\[Go in-depth | Diagnosed with Debt: Many Americans face financial hardships from crushing unpaid medical bills\]](#)



According to the [Urban Institute](#), a non-profit research organization:

- Overall, 18.1% of people in Kentucky have medical debt in collections, compared to 13.9% nationwide.
- For people in Kentucky with medical debt in collections, the median amount owed is \$520.
- In Kentucky, 17.4% of people in predominantly white areas have medical debt in collections, but in communities of color that number doubles to 35%.

The share of people with medical debt in collections is also higher in Kentucky's Appalachian counties. The Urban Institute found:

- More than a third of people in Carter County (36.79%), Boyd County (34.39%) and Johnson County (33.29%) have medical debt in collections.
- Of the Kentucky counties with the highest percentages, 13 of 16 are in Appalachia (Carter, Boyd, Johnson, Nicholas, Greenup, Elliott, Magoffin, Lawrence, Morgan, Lewis, Rowan, Menifee and Hart counties) and have shares of more than 25% of people with medical debt in collections.

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The congregation of Westport Road Baptist Church donated \$15,000 to [RIP Medical Debt](#), a non-profit organization that pays off medical debt for families across the country.

The organization uses donations to buy large bundles of old debt from hospitals and collections agencies, allowing donors to pay off medical debt for pennies on the dollar.



"That's just astounding to say, 'With something so small, we can be a part of something so big,'" Miles said.

He added that he is troubled by findings that [medical debt remains a top reason for bankruptcies](#) across the U.S.

"That is not OK," he said.

[Donate | You can give to RIP Medical Debt [here.](#)]

He hopes that others who are able to help will also get involved, too, knowing the burden of medical debt is a heavy cross to bear for many across Kentucky.

"We believe that God has forgiven us, and that we should also forgive the debts of other people in our community," Miles said. "I think it's a central part of our own faith, to have the chance to give what we have received in Christ."

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