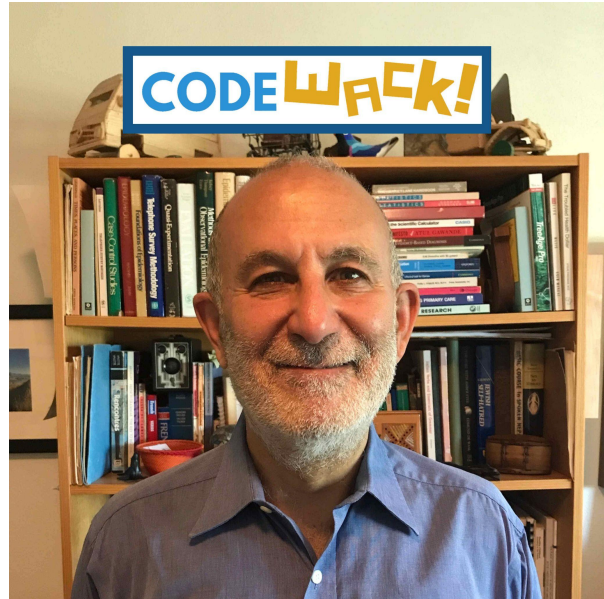


Even the rich suffer from America's wack healthcare system



IN THIS EPISODE

Why are nearly half of all U.S. residents burdened with medical debt? ***Does medical debt simply result from people making poor personal choices, or is it a symptom of a deeper, systemic problem with our healthcare system?***

What are the scary implications of this and what can we do about it?

To find out, we spoke to **James G. Kahn, MD/MPH** a professor emeritus of health policy, epidemiology, and global health at the University of California, San Francisco. An expert in health policy and economics, he's an advisor for [Code WACK!](#) as well as editor and primary blogger for [Health Justice Monitor](#).

WE DISCUSS

4 in 10 adults in America have some form of healthcare debt. Why do you think this is?

"...it's because of the huge holes in health insurance. Over the past 10 years or so, our health insurance has gone from moderate cost sharing, things like deductibles and copays, to extensive cost sharing and in particular, the prevalence and size of deductibles is much higher. ." - **Jim Kahn**

Uninsured adults, women, Black and Hispanic adults and those with lower incomes are disproportionately impacted by medical debt. What does this suggest?

"Well, our way of paying for health care is a huge contributor to inequity in our society....this is structurally a predictable consequence....The poor are more likely to be sick. They're less likely to be able to get care. That exacerbates their illness and in the process, depending on their insurance situation, they may become more indebted, which adds to their stress, which worsens their illness. - **Jim Kahn**

If single payer is better, why don't we have it?

"...it's because of all of the organizations and people who profit hugely by this complex system (such as)...the insurance companies, many provider groups, the drug companies. They make massive amounts of money." - **Jim Kahn**

Helpful Links

[Health Care Debt In The U.S.: The Broad Consequences Of Medical And Dental Bills](#), *Kaiser Family Foundation*

[Who Had Medical Debt in the United States?](#) *The United States Census Bureau 2021*

[The Racial Health and Wealth Gap: Impact of Medical Debt on Black Families](#), *Berneta L. Haynes*

[A perfect storm: racism, chronic illness & medical debt](#), *Berneta L. Haynes on Code WACK!*

[When Costs Are a Barrier to Getting Health Care: Reports from Older Adults in the United States and Other High-Income Countries](#), *The Commonwealth Fund*

[Five Ways Commercial Insurer Policies Drive Up Costs and Hurt Patients](#), *American Hospital Association*

[Health Insurance Confusion Continues To Plague Americans, New Data Show](#), *Forbes*

[U.S. life expectancy falls for second straight year](#), *PBS NewsHour*

Episode Transcript

Read the full [episode transcript](#)

Dr. James G. Kahn Biography

James G. (Jim) Kahn MD MPH is an emeritus professor of health policy at UCSF. He has 30 years of experience conducting economic analysis of health programs in the US and in low and middle income countries around the world. He has published widely on the economics of health insurance and single payer reform in the US. His funders include the National Institutes of Health, the World Health Organization, and many foundations. He has more than 200 academic publications.

In 2005 he quantified U.S. health care administration costs. This work found that billing and insurance-related administration represents nearly one quarter of the costs of physician and hospital care funded through private insurance. He presented on administrative costs to the U.S. Institute of Medicine, of the National Academy of Sciences. In 2014, Dr. Kahn led a team that estimated potential savings of at least \$400 billion per year from simplifying billing and insurance-related administration in the U.S. healthcare system.

In 2020, Dr. Kahn and colleagues found that 21 of 22 existing studies of the cost of single payer estimated savings in the first year, and all did over time. The main source of savings was simplified administration. This was published in the prominent journal PLoS Medicine.

Dr. Kahn served for two years as President of the California chapter of Physicians for a National Health Program. Currently, he is health policy analyst for the podcast [Code WACK!](#) and editor and primary blogger for [Health Justice Monitor](#).

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