

# CONSUMER HARM



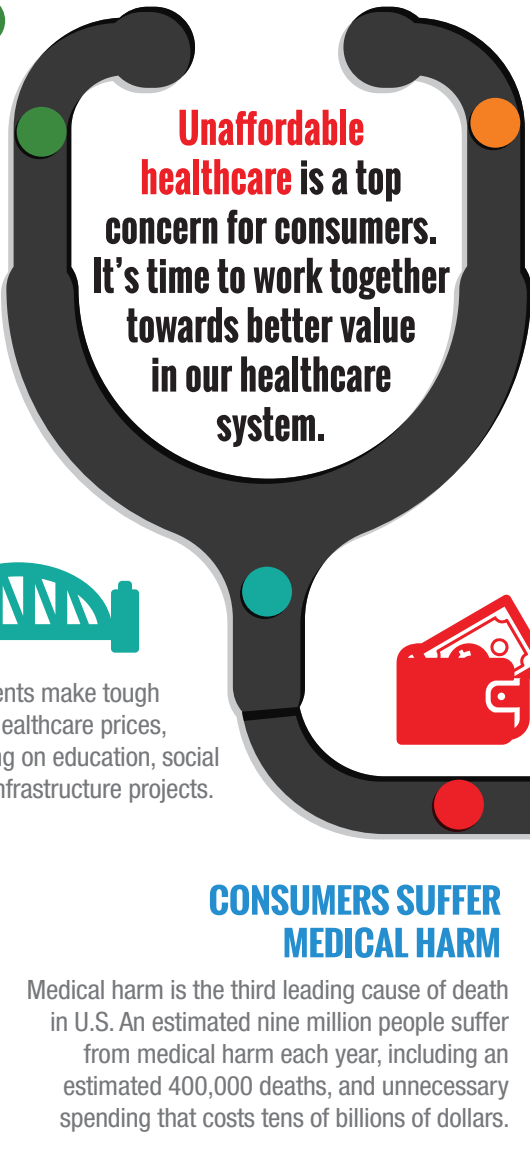
## LESS MONEY FOR HOUSING AND FOOD

Overpaying for care means less money for food, housing and other necessities of daily life.



## MIDDLE AND LOWER-INCOME FAMILIES HIT HARDEST

One in five middle-income people spends more than 10% of his or her income on healthcare expenses. Lower-income families are less likely to have health insurance to assist with medical costs.



**Unaffordable healthcare is a top concern for consumers. It's time to work together towards better value in our healthcare system.**

## DIVERTS GOVERNMENT RESOURCES



State, local and federal governments make tough budgetary tradeoffs due to high healthcare prices, which may include lower spending on education, social programs, police and important infrastructure projects.

## CONSUMERS FORGO NEEDED CARE



Half the U.S. population goes without needed care due to cost concerns, leading to poorer health outcomes.

## CONSUMERS SUFFER MEDICAL HARM



Medical harm is the third leading cause of death in U.S. An estimated nine million people suffer from medical harm each year, including an estimated 400,000 deaths, and unnecessary spending that costs tens of billions of dollars.

Find out more about consumer harm from high prices and uneven quality:

[HEALTHCAREVALUEHUB.org/Consumer-Harm](http://HEALTHCAREVALUEHUB.org/Consumer-Harm)

High medical costs can cause long-term financial problems. Underinsured adults who had problems paying medical bills or had medical debt report using up all their savings and/or received a lower credit rating because of their inability to pay bills.

Lower-income workers may spend up to 20% of their household income on insurance premiums, compared with 3% for those in the highest income bracket.

Many families have to stretch to afford care. Research shows 25% of those who receive care have difficulty paying their medical bills.

### Medical harm includes:

- Serious Reportable Events—more commonly called “Never Events;”
- Healthcare-acquired Conditions;
- Healthcare-acquired Infections;
- Medication Errors; and
- Diagnostic Errors.

Medicaid's share of state budgets is expected to rise in coming years driven by rising underlying prices, provider market power and state population demographics, among other cost drivers.