

April 29, 2025

Dear Members of Congress:

On behalf of 183 state and national advocates concerned about the medical debt crisis in our country, we write to express our strong opposition to Medicaid cuts. Medicaid plays a vital role in preventing medical debt by offering affordable health coverage to almost 80 million individuals and decreasing their likelihood of experiencing financial strain. We urge you to do everything in your power to protect this critical program.

About [100 million U.S. adults](#) have unpaid medical or dental bills, or about 41 percent of adults. This debt is not just a financial burden; it has serious health implications. About two-thirds of those with medical debt have put off care that they or a family member needed because of costs. Medical debt is associated with [mental health issues like depression and anxiety](#), as well as [foregoing needed mental health care](#).

Medicaid protects patients from medical debt and improves their overall financial well-being. One analysis found that [79 out of the 100 counties](#) with the highest levels of medical debt were in states that had not expanded Medicaid. By contrast, [new medical debt dropped by 34 percentage points more](#) in states that expanded Medicaid as compared with states that did not. Medicaid expansion has also been shown to [reduce bills sent to collections](#) and to [decrease bankruptcy filings](#).

Significantly, Medicaid is especially effective at protecting those most vulnerable from medical debt. For instance, Medicaid is a key source of coverage for people with disabilities, [15 million of whom rely on Medicaid](#). Given their substantial medical costs, people with disabilities are more than [twice as likely to report medical debt](#) as those without disabilities. With most people with disabilities [lacking access to employer-based coverage](#), cuts to Medicaid would prove especially harmful to this population.

Likewise, Medicaid provides health coverage for over [17 million people over age 50](#). This includes [6.5 million older adults enrolled in the Medicare Savings Programs](#), which cover all or part of the premiums and cost-sharing requirements

for Medicare. Medicaid also helps families pay for quality nursing home care. Currently, [over one in five older adults has medical debt](#), and that number will increase significantly if current Medicaid benefits do not remain in place.

Medicaid is the [largest payor for long-term care in the country](#), which allows older adults to live independently in their community by providing assistance with essential life tasks such as eating, bathing, and dressing. Significantly, Medicaid is also the primary source of support for many caregivers, including over [53 million U.S. adults who provide ongoing, complex care for loved ones with disabilities or health care needs](#). [Nearly half of caregivers report financial strain](#), and any cuts to Medicaid threaten both their wellbeing and their important caregiving work.

Medicaid also covers more than [40 percent of births in the United States](#) and insures [more than 16 million women of reproductive age](#). New mothers are already [twice as likely as women who have not recently given birth to have medical debt](#), and this disparity would increase significantly if current Medicaid coverage does not remain in place.

Beyond its immediate success in averting medical debt, Medicaid also yields long-term financial benefits. Studies show that Medicaid increases future earning opportunities for young people—important, given that [lower-income adults are more likely to have medical debt than their wealthier counterparts](#). Significantly, children who benefited from Medicaid eligibility expansions are [less likely to drop out of high school and more likely to graduate from college](#). Increased childhood Medicaid eligibility also leads to [higher earnings](#) in adulthood. In addition, the majority of employed people with Medicaid insurance in Ohio and Michigan reported that [Medicaid made it easier for them to work or helped them do a better job at work](#).

In short, Medicaid coverage is a powerful tool to protect families from the crushing burden of medical debt while also improving their longer-term financial trajectory. We urge all policymakers committed to reducing medical debt and improving economic security to oppose any cuts to Medicaid and instead commit to protecting and preserving a program critical to your constituents' health and wellbeing.

Thank you for your consideration of these important issues. If you have any questions, please contact Michelle Sternthal at msternthal@communitycatalyst.org

Sincerely,

African American Clergy Collective of Tennessee

AFT: Education, Healthcare, Public Services

Agencia ALPHA

Aging Life Care Association

Alliance for a Healthy Kansas

Alpha Terrace Apartments

American Association of People with Disabilities

American Association on Health and Disability

American Atheists

American Geriatrics Society

Arizona Center for Law in the Public Interest

Arkansas Advocates for Children and Families

Asian & Pacific Islander American Health Forum (APIAHF)

Asian Americans Advancing Justice Southern California (AJSOCAL)

Asian Pacific Community in Action

Autistic Self Advocacy Network

Autistic Women & Nonbinary Network

Bend the Arc Jewish Action

California Advocates for Nursing Home Reform

California Health Advocates

California Long Term Care Ombudsman Association (CLTCOA)

California Pan-Ethnic Health Network

CalPACE

Cardea Health

Caring for Colorado

Catalyst Miami

Center for Biological Diversity

Center for Elder Law & Justice

Center for Health Progress

Center for Independent Living

Center for Law and Social Policy

Children's Action Alliance

Citizen Action of Wisconsin

CMC Retirement Village, Inc

Coalition of California Welfare Rights Organizations

Coalition of Texans with Disabilities

Coalition on Human Needs

Colorado Center on Law and Policy

Colorado Consumer Health Initiative

Colorado Cross Disability Coalition

Colorado Latino Leadership, Advocacy, and Research Organization (CLLARO)

Common Good Iowa

Community Catalyst

Community Dental

Connecticut Oral Health Initiative

Consumers for Affordable Health Care

Counties & Commissioners Acting Together (CCAT)

Cystic Fibrosis United

Dientes Community Dental Care

Disability Policy Consortium

Disability Rights Education and Defense Fund (DREDF)

Diverse Elders Coalition

Doctors for America

Doctors Organized for Health Care Solutions

Drug Policy Alliance

East Bay Innovations

Ebert Family Clinic

Economic Action Maryland Fund

El Centro

Elephant Circle

Enlace Chicago

Equality California

Families USA

Family Caregiver Alliance

Family Voices Colorado

Family Voices NJ

Family Voices of Tennessee

Florida Health Justice Project

Florida Policy Institute

Friends of Children with Special Needs

Georgia Budget and Policy Institute

Georgia Watch

Gerontological Society of America

GO2 for Lung Cancer

Hand in Hand: The Domestic Employers Network

Health Access CA

Health Action New Mexico

Health Care For All MA

High Note Consulting, LLC

Home Health Care Management, Inc.

Hoosier Action

Human Rights Watch

IEC (Institute for Exceptional Care)

Illinois Coalition for Immigrant and Refugee Rights (ICIRR)

Illinois Partners for Human Service

Innerview Consulting

InspiriTec

Iowa Citizens for Community Improvement

Jura Health, Inc.

Justice in Aging

Kentucky Voices for Health

Kintegra Family Medicine

Lakeshore Foundation

League of Women Voters of the United States

Legal Action Center

Legal Aid Society of San Mateo County

Legal Council for Health Justice

Legal Services Advocacy Project

Let's Crush Medical Debt at UT Austin

Liberty Resources Integrated Health

Lifelong Health For All

Linking Employment, Abilities & Potential

Little Lobbyists

MAIN

Maine Equal Justice

Marin Center for Independent Living

Maryland Citizens' Health Initiative

Massachusetts Senior Action Council

Medicaid Matters New York

Medicare Rights Center

Metropolitan Family Services

Mississippi Health Advocacy Program

Momsrising

Montana Budget & Policy Center

NAACP

NASTAD

National Academy of Elder Law Attorneys (NAELA)

National Alliance for Caregiving

National Association of Pediatric Nurse Practitioners

National Association of Social Workers (NASW)

National Consumer Law Center

National Council of Jewish Women

National Disability Rights Network (NDRN)

National Health Law Program

National Multiple Sclerosis Society

National Organization for Women

National Partnership for Women & Families

NETWORK Lobby for Catholic Social Justice

New Disabled South

New England Survey Systems Inc

New Futures- New Hampshire

New Jersey Appleseed Public Interest Law Center

New Jersey Citizen Action

New Mexico Center on Law and Poverty

North Carolina Justice Center

Northwest Health Law Advocates

Nurses for America

Ohio Federation for Health Equity and Social Justice

Pathfinders

Pennsylvania Coalition for Oral Health

Pennsylvania Health Access Network

Personal Disability Consulting, Inc.

Planned Parenthood Federation of America

Positive Women's Network-USA

Primary Care Development Corporation

Protect Our Healthcare Coalition RI

RAISE Texas

Refugee Women's Network

San Diegans for Healthcare Coverage

San Francisco Senior and Disability Action

SClboston

Seeds Minnesota

Senior Connection Center

Senior Services Coalition of Alameda County

Service Employees International Union (SEIU)

Serving at-risk families everywhere, Inc.

Small Business Majority

Solutions for Care, North Riverside, IL

South Carolina Appleseed Legal Justice Center

Southwest Suburban Immigrant Project

SOWEGA Rising

SPAN Parent Advocacy Network

T1International

Tennessee Justice Center

The AIDS Institute

The Children's Partnership

The Hygiene Hive

Third Way

Together Colorado

Triage Cancer

Undue Medical Debt

UnidosUS

Union for Reform Judaism

United Way for Southeastern Michigan

Universal Health Care Foundation of Connecticut

Utah Health Policy Project

Virginia Poverty Law Center

Voices of Health Care Action

VOR - A Voice Of Reason

WA State Long Term Care Ombudsman Program

Western Center on Law & Poverty

Young Invincibles

Youth Healthcare Alliance