

Personal Finance Trends are Rapidly Changing in Healthcare



Medical debt is the **leading cause** of debt and **bankruptcy** in the United States

(Nerdwallet Health Study, 2013)



One in three (31%) American **families** **delayed medical treatment** this year **because of** concerns about **cost**.

(Gallup Poll)
(New York Times/CBS News poll - Dec 2014)

\$400,000,000,000

Total out-of-pocket health care expenses are predicted to surpass **\$400 billion** by 2016

(Kaiser Family Foundation)



Out-of-pocket costs for premiums and deductibles have **doubled** to nearly 9.6% of household income between 2003 and 2013

(Commonwealth Fund)