

Methodology

In 2023 and 2024, Institute staff conducted a series of one-on-one interviews with pregnant or postpartum women in Indiana about their experiences with medical debt. Here, we share key take-aways from a subset of these interviews.

Profiles of Speakers

Michelle experienced continual rounds of medical debt, which made her hesitant to pursue needed medical care post pregnancy due to the financial stress she experienced.

Lucy had twins followed by a high-risk pregnancy. Even with insurance, care for her pregnancy, her twins, and her own health meant constant bills – while living paycheck to paycheck.

Sarah and her partner struggled to achieve a pregnancy and then found themselves cutting their budget once their much-hoped for baby arrived, including therapy for post-partum depression.

Alexis wishes she had known that an emergency C-section would mean increased costs and wonders what else should inform her decision-making about which health plan to choose next.

Sharon carried medical bills from a past medical care into parenthood, including the consequences of a bankruptcy due to needed surgery.

Janet and her partner welcomed their first child – in addition to an array of bills and shifting job roles.

Teresa's unstable, low-paying employment has meant on-again off-again insurance and a growing pile of debt – all while welcoming a new baby.

Shawna is grateful for Medicaid coverage for her pregnancy, but still carrying debt from a past ER visit and fears what will happen when her coverage ends.

Lessons Learned

TAKEAWAY #1

A new baby brings about life shifts – including insurance changes and unexpected medical debt.

“We have medical bills from the baby that I had in January [it] was an emergency C-section. So that was really expensive, even though we have insurance.”

– Alexis

“I’m diabetic...always, but during pregnancy I [had] to take insulin. So, between the long acting, short acting [insulin], test strips and... the Lancet fangs. It was probably at least \$100 a month. So frankly, we just can’t afford it. We just put it on our credit card.”

– Lucy

“I had to drop down to part time when I came back on [to work]. And so now [our insurance is] with my husband’s employer this time around.”

– Michelle

TAKEAWAY #2

Experiencing medical bills brought about financial stress and pressure during a critical time for families – often pushing them further into debt.

“We were using payday loans and stuff like that all the time because we just couldn’t make ends meet.”

– Sharon

“Many times, I’ve had to overdraft my account... then I have overdraft fees, and even though I pay the money back, I still have these overdraft fees.”

– Teresa

“We just put on a credit card, and if we can’t pay off that credit card, I just did another balance transfer...[to the] next credit card.”

– Lucy

TAKEAWAY #3

Medical debt causes some new mothers to defer their healthcare needs due to fear of financial consequences.

"I'm not going to the emergency room ever unless it's life or death. I will not go to the emergency room ever again."

- Shawna

"Right after we had him last year...I was having like severe pain in my abdomen and...my chest and everything. It was just on fire. And I was I remember like being up at 1:00 in the morning trying to just get it to go away because I'm like, 'I don't want to go to the doctor and have emergency visit bills.'"

- Michelle

"I desperately need therapy. But with my insurance and the bills we have, it's...I can't justify it [crying]. I'm having a hard time justifying it because I don't want to spend any money on myself, and I'm afraid it won't work."

- Janet

TAKEAWAY #4

Medical debt takes a toll on new mothers' mental health.

"I don't want anything hanging over my head, but it feels like I only get one thing taken care of another one comes up. So, it just feels like something is always, you know, looming."

- Shawna

"It makes it hard with...like me and my husband, because we're talking about our budgeting and going through money. Any time you talk with your spouse about money, it's kind of hard."

- Michelle

"Since the birth of our son, I've had really pretty awful anxiety. And I think the main source of it is financial."

- Janet

TAKEAWAY #5

Medical debt negatively impacts families' abilities to invest in the future and in their relationships.

"It's making it really hard because...it's not a question of do we want to have another baby? We definitely do and you would think that two college educated adults in their 30s who work hard should be able to do that without a question..."

- Janet

"My husband is very stressed because I stay home with the kids because we couldn't afford for me work to pay daycare. But it's a lot of pressure on him to provide for everything we need and then any wants that we have so, he had struggles. And I want to say that's part of the reason that he struggles with depression sometimes is money issues."

- Lucy

"It definitely wasn't helpful to be able to get like into an apartment complex or get a good vehicle or anything like that. And then some jobs that I was applying to were running credit checks and stuff and wouldn't hire me because [of the medical bills]."

- Sharon

Final Thoughts

"More advertisement, more knowledge of [financial relief], more just like the [medical] billing getting people the information. Especially if you don't have access to a computer, because a lot of times they want you to find it yourself. But if you don't have access to a computer, you're not going to be able."

- Lucy

"Maybe just try to encourage these companies to just be more flexible and take more time to try to get in touch with their clients to get these bills reduced."

- Teresa

"I would ask for mercy. Like, you know, it's already hard enough financially, like on top of having the burden of medical debt. It just makes it so much harder to you know, explore your options, you know, to even have trust in the medical field. [I want] them to up the ante on...better options and better a better system all together."

- Sarah

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