

Medical Debt Associated With Delays in Cancer Treatment Among Newly Diagnosed

People in counties with a higher share of medical debt in collections took longer to start treatment, American Cancer Society study finds.

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A new study by researchers at the [American Cancer Society](#) (ACS) shows that a higher county-level share of medical debt in collections was associated with delays in treatment initiation among individuals newly diagnosed with cancer. The findings were presented [May 31] at this year's American Society of Clinical Oncology (ASCO) annual meeting in Chicago, May 30-June 3, 2025.

In the report, led by [Dr. Jingxuan Zhao](#), senior scientist, health services research at the American Cancer Society, researchers identified adults aged 19 years and older who were newly diagnosed with cancer from 2012 to 2021.

They used the Colorado Central Cancer Registry linked to the Colorado All-Payer Claims Database, which was combined with information on county-level share of adults with medical debt in collections. Scientists examined the associations of county-level medical debt and receipt of any treatment within 90 days after cancer diagnosis overall and by selected cancer sites (acute leukemias, lymphomas, breast, colorectal, and lung cancers) and health insurance coverage, adjusting for sociodemographic characteristics.

The study showed that, among 35,789 individuals newly diagnosed with cancer, individuals living in counties with a higher share of adults with medical debt in collections had a lower likelihood of initiating treatment within 90 days after diagnosis compared to those living in counties with a lower share of adults with medical debt.

When stratified by cancer site, higher county-level medical debt was associated with a lower likelihood of timely treatment initiation among individuals diagnosed with breast and colorectal cancers. When stratified by health insurance, higher county-level medical debt was associated with a lower likelihood of timely treatment initiation among individuals aged 19 to 64 years with coverage through private health maintenance organization plans and Medicaid.

The researchers stress that policies aimed at preventing and alleviating medical debt could be

effective strategies for improving access to timely cancer treatment.

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