



Diana Lawrence

For U.S. Congress Arkansas District 3



Healthcare

The Numbers First:

Both personal and professional bankruptcies in 2024 were down. Does that sound like good news? It might if not for the numbers involved.

From Medical Economics.com “Standalone and rural providers will continue to face significant financial challenges...” and these numbers:

2025: 12 bankruptcies of practices or hospitals of \$500 million dollars or more

2024: 9 bankruptcies of practices or hospitals of \$500 million dollars or more

[Note: Hospitals made up 5 filings, but the Steward Health Care System had 31 hospitals involved, more on that later]

2019 -2023: Average of 3 per year.

2024: 34 bankruptcies of practices or hospitals between \$10 and \$100 million

2023: 51 bankruptcies of practices or hospitals between \$10 and \$100 million

From the Consumer Financial Protection Bureau:

100 million American owe approximately \$220 billion in medical debt and the 66.5% of personal bankruptcies are caused by medical bills in 2023. Not to mention the number of second mortgages taken out to pay for unexpected medical bills.

These are the numbers that bother me when I think about our country’s healthcare system and the system that I have been working within and living with myself with a chronic problem myself.

The Problems Many Face:

If the numbers were not bad enough, and I did not put in doctor shortages, which would include doctor types like psychiatrists, which has a huge shortage for the last several years, but service levels have gone down, wait has gone up for routine services and so much more.

I personally have been in and out of doctor’s offices for years trying to find out the answer to what turned out to be a rather simple fix, but it cost me *thousands of dollars* in deductible and

copays. I mean, *thousands of dollars*. When it did not have to. Better coordinated care and less doctors in their specialty silos would have been the answer. But our health system as it stands does not allow for that. Everyone is out to make as much money as they can as quickly as possible. That is great if this were a regular type of business, but it is not.

I do not mean to say that a doctor cannot be paid well. But the level of care is sinking.

Not only is our healthcare system fragile on the systems front, it also fragile from the employer-based benefits delivery system front. It is barely working anymore. Premiums for those who still have employee health benefits are off the charts for benefits that are lower than ever with deductible and copays that are higher than ever. We must do something before the system just breaks. We are at a dangerous tipping point.

The Affordable Care Act was merely a Band-Aid. The Democrats did not take the bull by the horn when they had the chance and now we must. We must take this opportunity of a government mess laid at our feet to rebuild. We must implement a national healthcare system.

I will be developing the details of how I think we can achieve this over the coming months.

My issue documents are intended to evolve during the course of my campaign, so please notice the revision date at the bottom of the page. If you wish to comment, please let me know. If you have other issues for me to comment on, please let me know.