

**CMS Responses to Public Comments Received for the Medicare Current Beneficiary Survey (MCBS),  
CMS-P-0015A**

The Centers for Medicare and Medicaid Services (CMS) received two comments related to the Medicare Current Beneficiary Survey (MCBS) information collection request. This is the reconciliation of those comments.

**Comment:**

The Centers for Medicare and Medicaid Services (CMS) received a comment from The American Cancer Society Cancer Action Network (ACS CAN) supporting the addition of new items on medical and credit card debt to the redesigned Income and Assets Questionnaire (IAQ) portion of the Medicare Current Beneficiary Survey (MCBS). The commenter provided additional information and data specific to the issue of medical debt among cancer patients, survivors, caregivers, and family members.

**Response:**

CMS appreciates the commenter's support of the inclusion of these items. CMS agrees with the commenter about the importance of assessing medical and credit card debt among Medicare beneficiaries.

**Comment:**

CMS received a joint comment from Community Catalyst, Justice in Aging, and the National Consumer Law Center supporting the addition of new items on medical and credit card debt to the MCBS. The commenters suggested that CMS include additional questions to measure whether the debt was incurred due to specific plan, provider, and billing issues. The commenters also suggested that CMS use administrative sources or questionnaire items to assess the connection between participation in low-income assistance programs, including Medicaid and the Medicare Savings Program (MSP), and medical debt. Additionally, the commenters encourage CMS to report on trends related to medical debt and access to care among Medicare Advantage beneficiaries.

**Response:**

CMS appreciates the commenters' support of the inclusion of these items as well as the suggestions for additional survey questions. CMS is expanding the proposed medical debt series to include items on the type of creditor to whom debt is owed and the amount owed by creditor type and will consider the additional suggestions from the commenters for future inclusion. CMS appreciates the suggestion related to federal assistance program participation and is pleased to note that existing administrative variables and survey items related to Medicaid and MSP enrollment and eligibility will continue to be included in MCBS data releases. Once data on the new medical debt items are available, CMS plans to disseminate findings and will consider the important topics suggested by the commenters.