

THE HEALTH CARE AFFORDABILITY CRISIS: PEOPLE'S LIVED EXPERIENCE

Health care is a fundamental part of all people's lives. Yet, too few people in the United States have the health care they want, need, and can afford. When United States of Care (USofCare) was founded in 2018, the organization embraced the idea that true policy change for people starts with listening. USofCare's mission is to ensure that everyone has access to high-quality, affordable health care through targeted, consensus-driven, data-backed reforms. Achieving that vision starts by listening to people.

Over the last six years, USofCare has spent over 5,000 hours listening to more than 30,000 people across all 50 states and various demographics to establish a unique understanding of the challenges that people face in the current health care system. We call this "mapping the human experience in health care". And in that time, the cost of health care has only skyrocketed, eclipsing inflation.

So, what has our listening uncovered about affordability in that time? This fact sheet analyzes those qualitative and quantitative data insights from our research, illustrating exactly what people mean when they hear and use the term "affordability", revealing important themes and cautions for policy audiences to consider as future reforms take shape.



"AFFORDABILITY": WHERE COST AND PRICE DRIVE PEOPLE'S PERSPECTIVES

The concept of "affordability" may have recently entered the political consciousness in a more prominent way, but for a long time, **cost has been the driving concern** people across demographic, geographic, and ideological spectrums have about health care – and that's irrespective of their coverage type or status.

Through USofCare's extensive work listening to people about the health care system and their experiences with it, cost is consistently the first – and most prominent – issue people raise. It is not solely about their inability to pay, but also the anxiety and the worry they won't be able to afford the care they or a family member need in the future. For people, affordability impacts every facet of their experience – it's the through-line of every single entry point into the health care system and impacts every decision they make. Cost also impacts people's decisions not to seek care.

WHAT PEOPLE ARE SAYING ABOUT AFFORDABILITY



"I had some medical debt that was coming up and I got an abscess on my hand and I waited. I thought it's going to clear up, it's going to clear up, it's going to clear up. I wound up getting septic because I originally didn't want to go for care because I was worried about the expense. You work a few days hanging out, waiting, just it's going to get better, it's going to get better, [but] it costs me."

- CALDWELL COUNTY, NORTH CAROLINA
RESIDENT ⊕



"Americans are constantly living in debt over hospital bills just to stay healthy." ⊕



"They [health care bills] sit in the bill pile long enough for me to feel mentally ok enough to deal with them."

- MACHIAS, MAINE RESIDENT ⊕



"When I told [the receptionist] I'd have to pay my bill using four cards, but I would be there, she said, 'Oh, well, just go and run your hands through the couch, and find change in your couch.' I said, 'Ma'am, I don't even own a couch.' She said, 'Well, look in your car, in the cup holders, and get change.' I said, 'Ma'am, I just paid \$1,200 that I didn't have to have my car fixed. There's no change in the car.'"

- WAYNE COUNTY, NORTH
CAROLINA RESIDENT ⊕



84% of voters agree that cost is the main source of anxiety when it comes to health care.



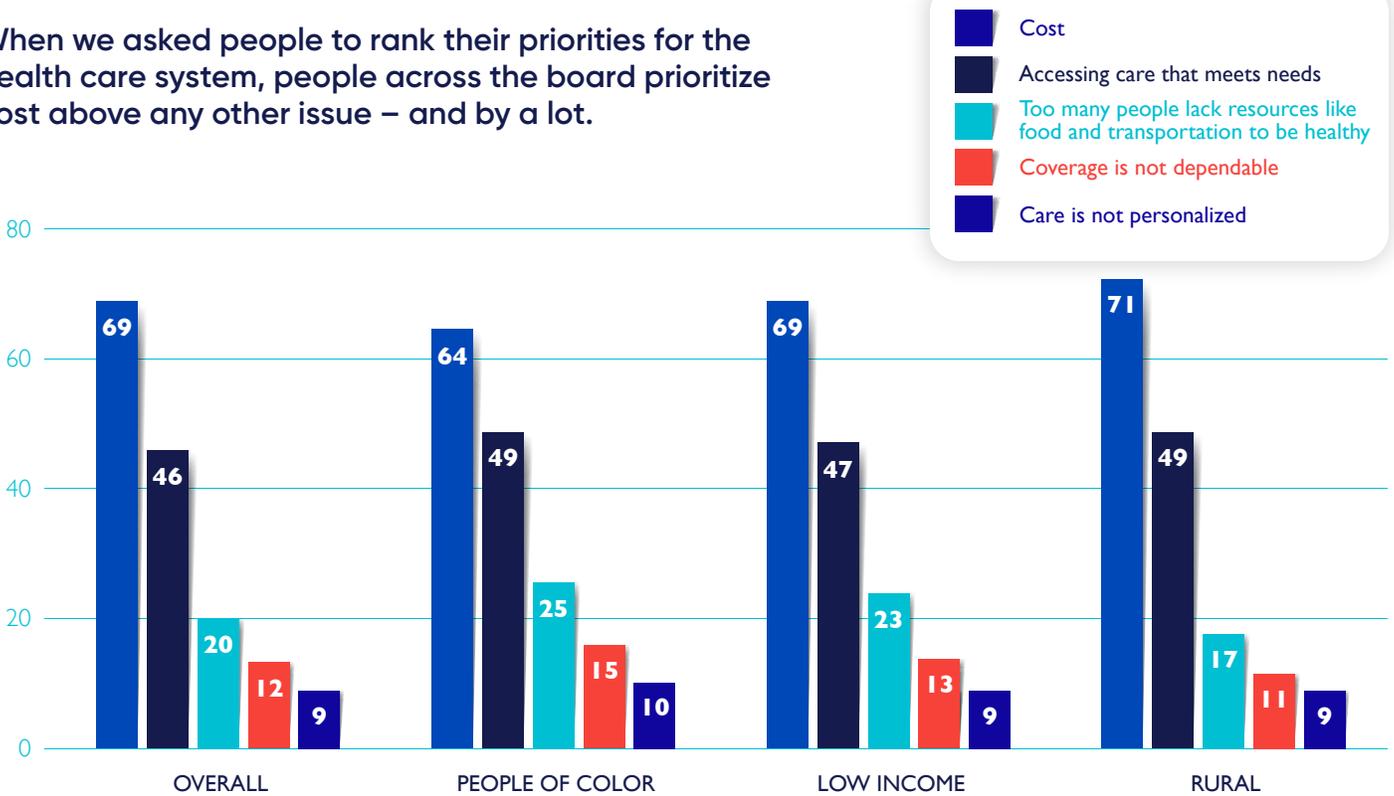
42% of voters have foregone health insurance in the past because of costs.



41% of those under 30 have opted to not seek medical treatment in the last year due to cost.

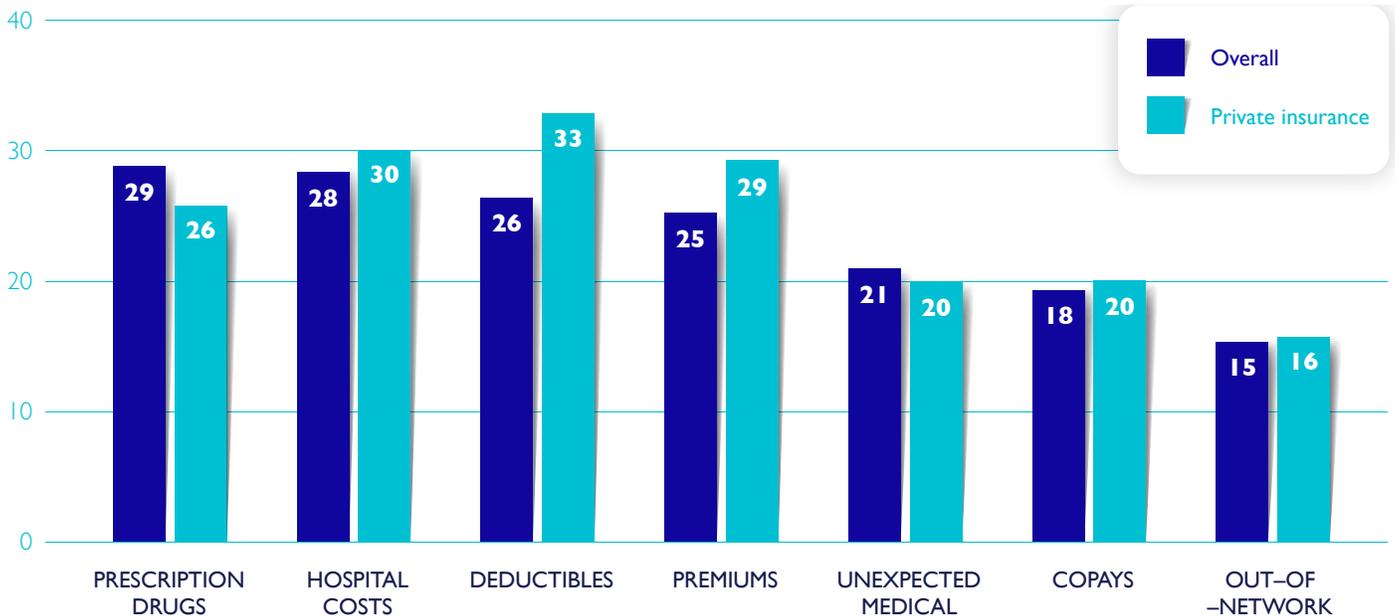
Source: <https://unitedstatesofcare.org/wp-content/uploads/2020/12/USofCare-National-Public-Opinion-Research-Findings.pdf>

When we asked people to rank their priorities for the health care system, people across the board prioritize cost above any other issue – and by a lot.



[Source: United States of Care and Impact Research 2021 National Poll N=1500]

When we asked people to rank the top two out-of-pocket costs that they find personally burdensome, there isn't one specific one that is clearly the most troublesome for people – they face financial stress and barriers at every turn.



[Source: United States of Care and Impact Research 2021 National Poll N=1500]

How people define “affordability” in health care. Regardless of their income or their insurance status, a plurality of the people we asked defined affordability in a way that many would consider the lowest possible bar: **that people with insurance shouldn't need to go into debt when seeking care.**

INSIGHTS FROM THE STATES:

While affordability takes center stage nationally, this theme has been actively unfolding across states over the last several years. Key insights show deep frustration and concern with costs and prices. Surveys reveal voter support for government oversight and intervention to reign in health care prices.

MAINE:

5/19/25: Poll Shows Mainers Strongly Support Government Oversight of Health Care Transactions [+](#)

- 85% of Mainers surveyed agree it is the state government's responsibility to ensure that all Mainers have access to affordable health care, even if that means regulating health care companies.
- 84% support requiring local health care providers to disclose how a merger or acquisition would impact their services or costs.
- 73% support allowing the state to intervene in health care mergers and acquisitions if that consolidation is expected to harm consumers through reduced competition or increased costs.



85%

Agree it's the government's responsibility to ensure access to affordable health care – even if that means regulating health care companies.

MINNESOTA:

5/7/25: 9-in-10 MN Voters Support Hospital Transparency and Ownership Policies [+](#)

- 82% of Minnesotans surveyed believe the prices charged by hospitals in Minnesota are typically higher than they need to be.
- Voters who have commercial insurance are more likely than others to believe hospital prices are higher than they need to be (89% vs. 74%).
- 79% agree it's the government's responsibility to ensure that all Minnesotans have access to affordable health care, even if that means regulating health care companies.
- 83% believe the state government should play a more active role in regulating health care costs.
- Almost all surveyed registered Minnesota voters support governmental policies that ensure transparency in hospital ownership (91%) or that require health care companies to report their ownership (90%).



82%

Believe the prices charged by hospitals in Minnesota are typically higher than they need to be.

NORTH CAROLINA:

1/25: North Carolina Voter Survey [+](#)

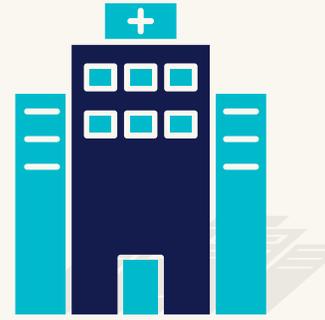
- Of the North Carolinians surveyed, 74% have recently taken an action that could impact their health in order to avoid the costs of health care.
- 52% have accrued debt as a result of a hospital bill within the past two years.



70%

Say consolidation has caused a financial or logistical challenge accessing care.

- 88% agree that legislators in the state should take action to reduce the cost of hospital care.
- 70% say health care consolidation has caused them to experience a financial or logistical challenge in accessing health care, and there is broad support for policies and elected officials that limit the impact of consolidation.



44%

Say the largest share of their debt came from hospital care.

WASHINGTON:

8/1/24: USofCare Commissioned a poll [released](#) by coalition partners in WA: [👉](#)

- 31% of Washingtonians surveyed live in a household that has medical debt.
 - 44% of those surveyed who have medical debt say the largest share of that debt came from hospital care.
- 57% have avoided seeking medical treatment or modified their use of prescriptions in the last year due to the cost.
- 63% could not pay or would struggle to pay an unexpected \$500 medical bill.
- 61% of respondents disagree that the market and private health care companies can be trusted to regulate the costs of health care on their own.

HOW CAN WE ADDRESS THE AFFORDABILITY CRISIS IN HEALTH CARE?

Affordability will continue to draw a sharper focus and national attention as election cycles approach and people increasingly demand action. Affordability issues will only intensify as policymakers fail to address costs, which will, in turn, continue to [fuel a lack of trust in health care](#). As policymakers grapple with solutions to alleviate voter concerns with affordability, USofCare puts forward key considerations for federal uptake:

1. Coverage solutions alone will fall short in delivering true affordability. Therefore, any **affordability reform that includes coverage must also meaningfully address underlying health care prices and what is driving them, including consolidation.**
2. Affordability policies can be crafted in a way that **deliver big wins for people while preserving access and stabilizing the market long-term.**
3. **Federal policymakers should look to states for what works.** States have implemented affordability reforms that alleviate affordability concerns for people without closures or market destabilization.

CONCLUSION

The affordability crisis – driven primarily by the high cost of health care items and services – is not sustainable for people or the health care system as a whole. Health care needs to change, and we need to listen to people’s needs.