



THE "ONE-TWO PUNCH" of Unaffordable Health Care Costs and Devastating Medical Debt

Years-long public opinion research by United States of Care (USofCare) demonstrates consistent and overwhelming struggles that everyday people have affording the health care they need. Too often these affordability struggles result in the devastating reality of medical debt. Year after year, health care costs continue to rise, and roughly one-third of people have made the anguishing decision to forego other daily expenses to keep up. This experience often crescendos into the crippling reality of medical debt and, sometimes, bankruptcy, even across income levels and coverage status. Caught in a hamsterwheel of rising health care costs and incurred debt to maintain access to care, it is no wonder that research shows deep mistrust of the health care industry.

In the absence of federal action, several states are taking aim at policies to protect people from medical debt. As Congress considers ways to improve health care affordability, state actions on medical debt protection can provide policy options to address this part of the affordability crisis. Additionally, understanding the depth of people's experiences with medical debt can help inform broader reforms to the health care system overall.

With the goal of understanding the depth of these experiences, United States of Care Action commissioned Morning Consult to conduct a poll between April 6-April 7, 2026 among a sample of 2,001 adults (margin of error +/- 2%).

Key takeaways from this poll reveal that:

Health Care Affordability is Out of Reach:

The burden of health care costs are extensive and run deep, even when accounting for coverage type. These cost burdens hit people as they obtain and maintain health coverage, as well as when they need care.



Medical Debt Burden and Experiences are Extensive:

Regardless of coverage status and type and income level, people are shouldering significant health care costs that is driving them to manage their medical debt in a variety of ways.



People Desire Policymakers to Address the Cost Burden, and Distrust Industry:

Across demographics, people are looking to policymakers for reforms and solutions that will alleviate their affordability concerns; and people don't trust private health care companies to lower costs on their own.



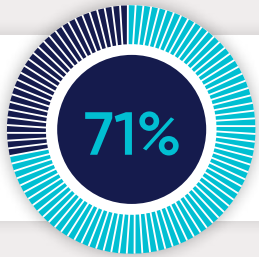
People Want Congress to Prioritize Lowering Costs:

More so than improving access to care (21%), increasing insurance coverage (12%), or improving quality (11%), people view lowering health care costs (39%) as the top priority for Congressional action.

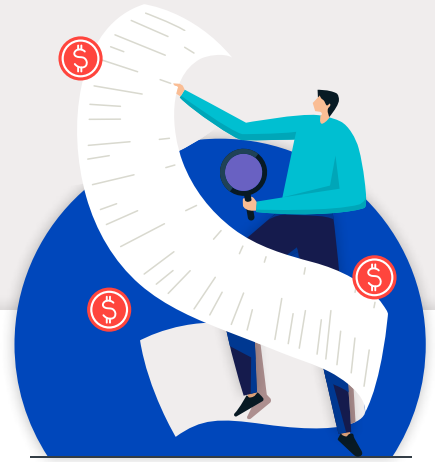
# HEALTH CARE AFFORDABILITY IS OUT OF REACH

## The burden of health care costs

There is a widely held view that health care is unaffordable

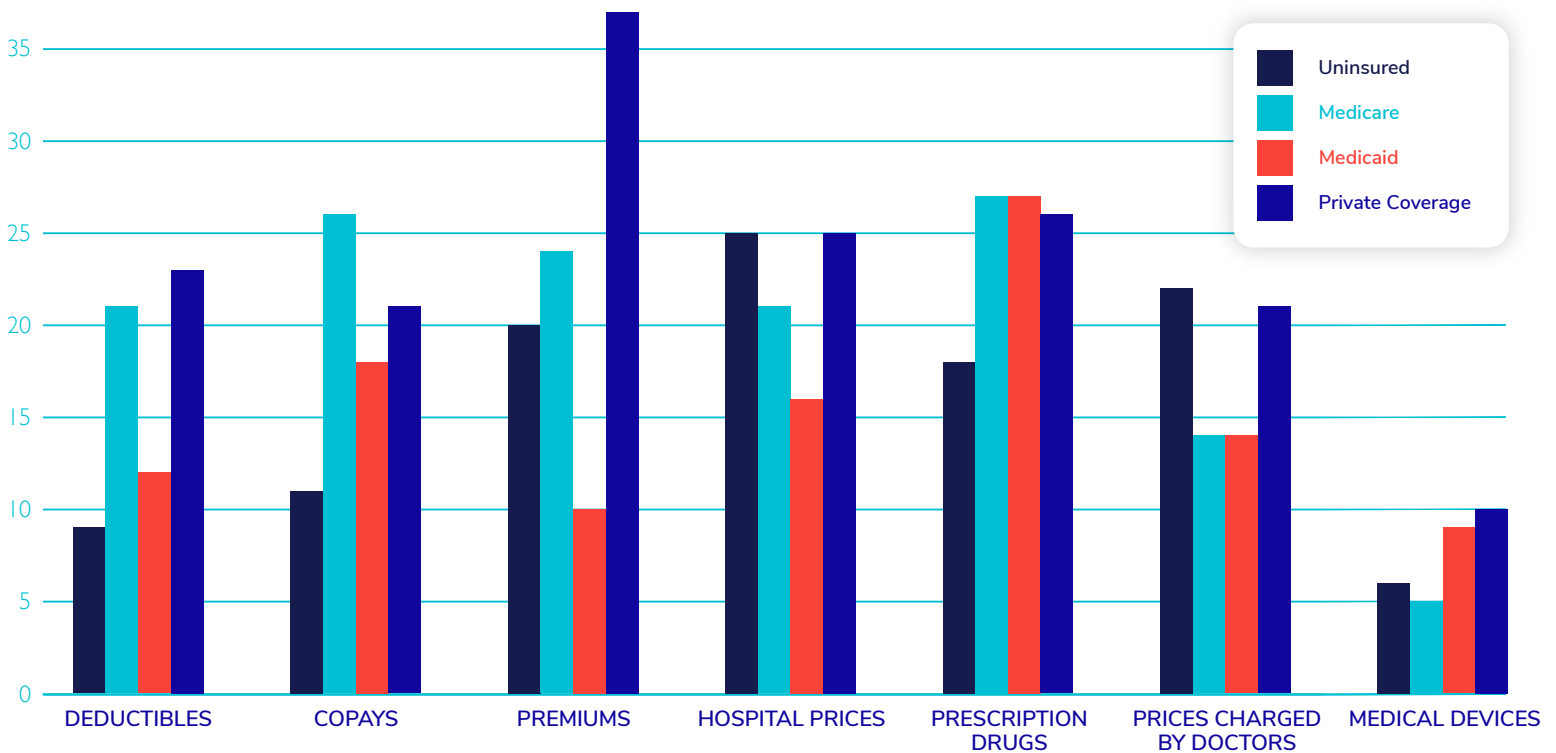


**71%** of respondents agree that health care costs are **unaffordable for people and families**



## The high cost burden is felt at every turn, regardless of coverage type

Top Health Care Costs with the Biggest Financial Impact on People



Percentages do not add to 100% due to the survey question, which asked respondents to select the top two costs they experience as most difficult.

# MEDICAL DEBT BURDEN RUNS DEEP AND IS EXTENSIVE

How people manage a major symptom of the health care cost burden – medical debt

The burden of medical debt hits hard for people, regardless of income or coverage status



Nearly half of adults (49%) report experiencing at least one **financial pressure related to a medical bill** (i.e. contacted by a credit agency, took out a loan, etc.) in the past two years

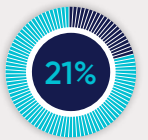
## By Income

- 25% of people earning less than \$50k annually have medical debt
- 17% of people earning \$50k - \$100k annually have medical debt
- 14% of people earning \$100k or more annually have medical debt

## By Insurance Status

- 21% of **insured** people have medical debt
- 23% of **uninsured** people have medical debt

21% of total respondents reported **carrying medical debt**, and people report many other financial pressures related to medical bills they can't pay – highlighting that the financial impact of health care persists long after treatment ends.



## When hit with medical bills they can't pay, people manage in various ways

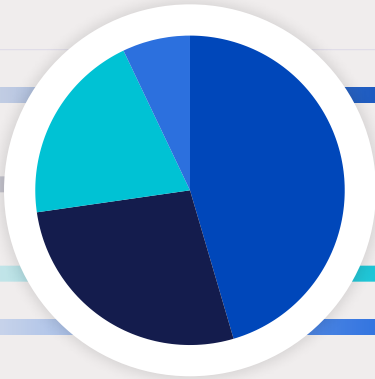
	White	Black	Hispanic	Other	Employer Sponsored Insurance	Self-Purchased Insurance*	Parent/Guardian Insurance	Medicare	Medicaid	Uninsured	<\$50,000	\$50,000 to \$100,000	>\$100,000	Urban	Suburban	Rural
	RACE / ETHNICITY				COVERAGE TYPE						INCOME			GEOGRAPHY		
Currently paying bills over time to a provider's office	16%	19%	16%	12%	20%	36%	13%	13%	11%	11%	13%	19%	21%	18%	15%	14%
Used a credit card to pay a medical bill and still paying that balance	14%	14%	17%	19%	22%	24%	9%	11%	9%	10%	10%	19%	23%	17%	14%	12%
Been contacted by a collection agency regarding a medical bill	14%	17%	15%	10%	15%	21%	8%	10%	14%	14%	15%	14%	10%	15%	12%	17%
Taken out a loan to pay for care	6%	13%	11%	5%	9%	16%	12%	3%	5%	4%	5%	10%	7%	9%	5%	6%

\*Self-Purchased Insurance: People that selected health coverage as a "plan purchased by yourself"

# PEOPLE WANT POLICYMAKERS TO PRIORITIZE HEALTH CARE COSTS & DISTRUST INDUSTRY TO SELF-REGULATE PRICES

A majority of people seek reforms to lower costs

**Almost half of people** favor tackling reforms through targeted, incremental changes over large-scale reform



**45%** of people support **improving the current health care system** through incremental changes, prioritizing the biggest problems

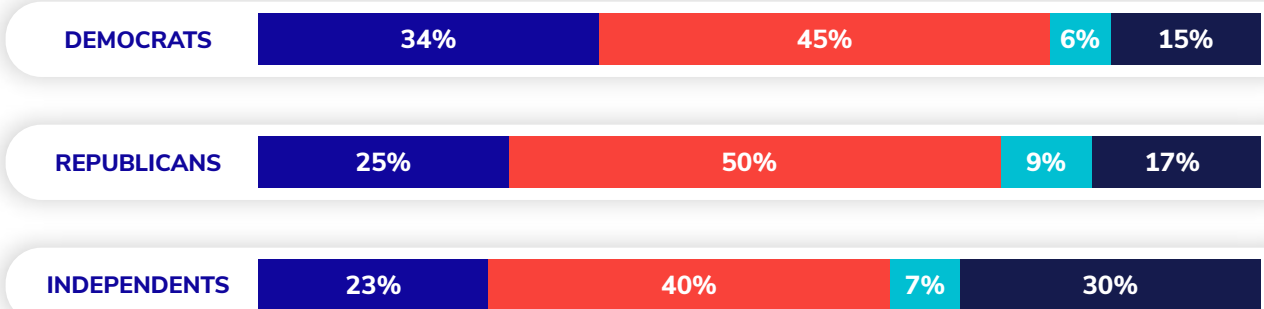
**27%** of people support **transforming our current health care system** through large-scale changes

**20%** of people **don't know / don't have an opinion**

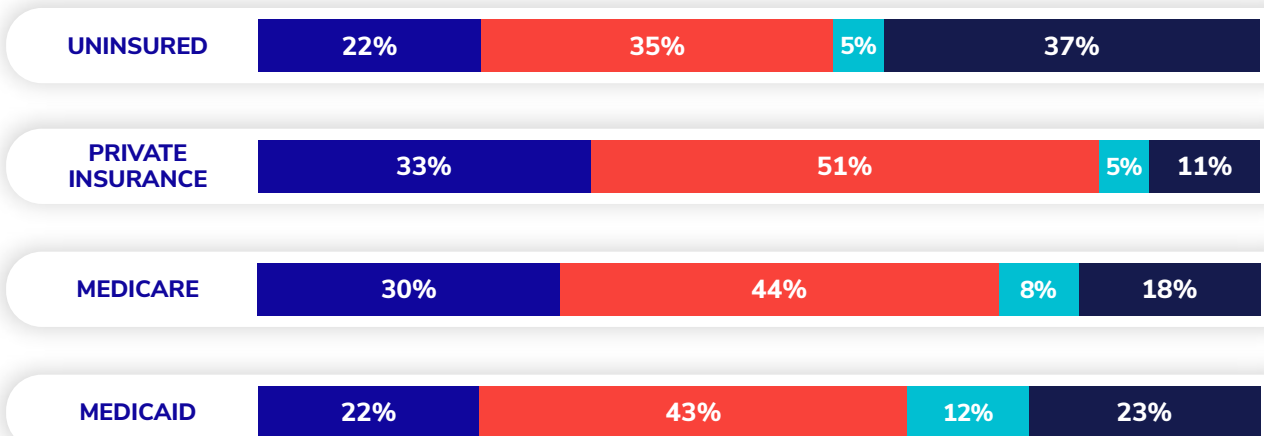
**7%** of people support **keeping the current health care system as is**

■ Large-scale reform
 ■ Incremental reform
 ■ No change
 ■ Don't know

## BY POLITICAL AFFILIATION

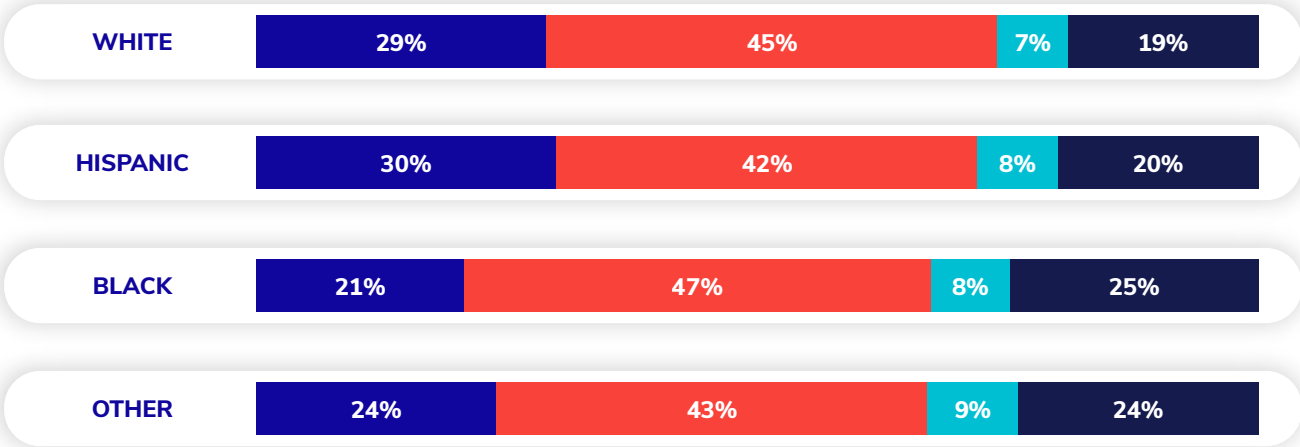


## BY SOURCE OF COVERAGE

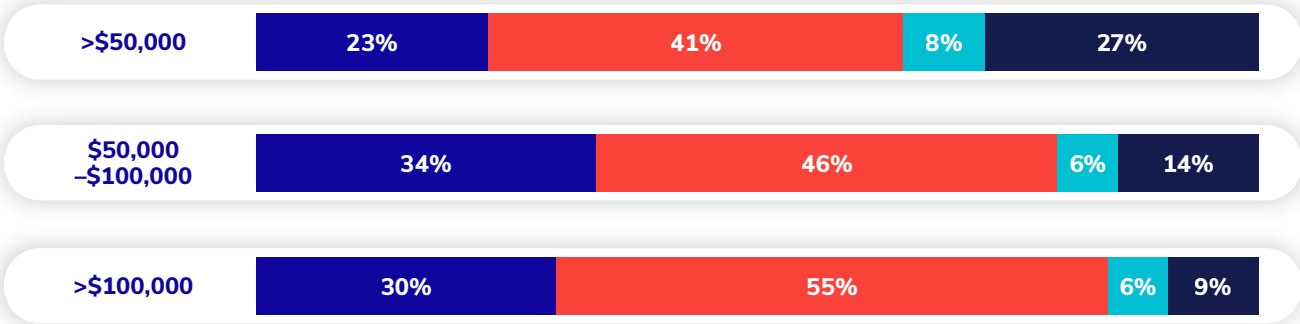


■ Large-scale reform  
 ■ Incremental reform  
 ■ No change  
 ■ Don't know

## BY RACE/ETHNICITY



## BY INCOME

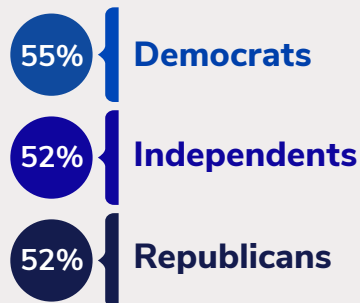


Over half of people distrust private health care companies to lower costs on their own



53% of people don't trust private health care companies to regulate health care costs on their own

### BY POLITICAL AFFILIATION



### BY INCOME

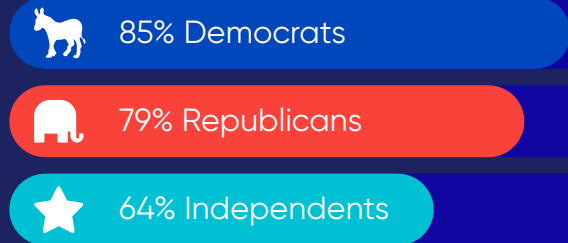


Across political affiliations, a majority of people will prioritize candidates' views on health care costs in the midterm election



76% of people believe a candidate's position on health care costs is important in deciding who they vote for in the midterm elections.

By party, that translates into:



84% of people with employer-sponsored insurance believe a candidate's position on addressing health care costs is important (48% agree it's "very important").



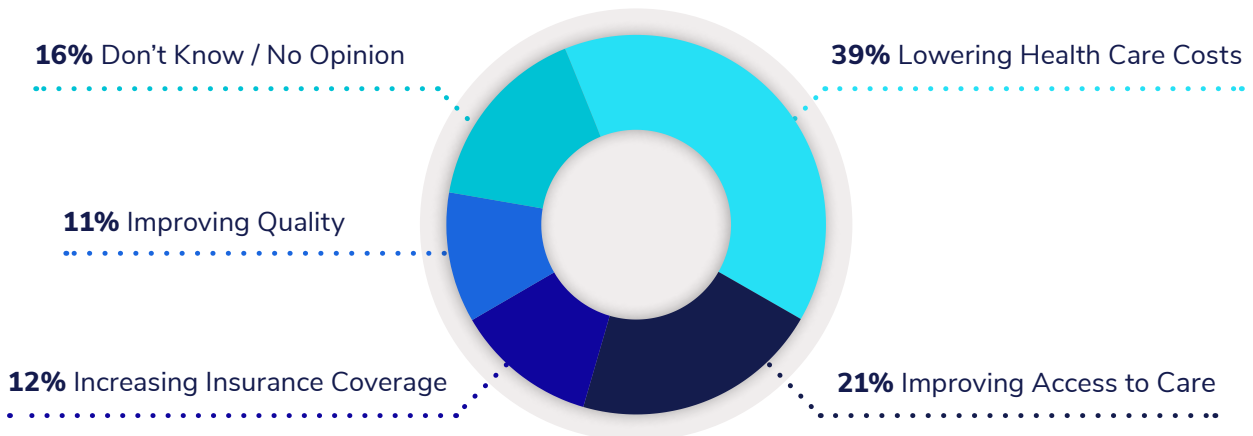
57% of people who are uninsured believe a candidate's position on health costs is important when voting in the midterms.



LOWERING HEALTH CARE COSTS TOPS THE LIST OF ISSUES PEOPLE WANT CONGRESS TO PRIORITIZE

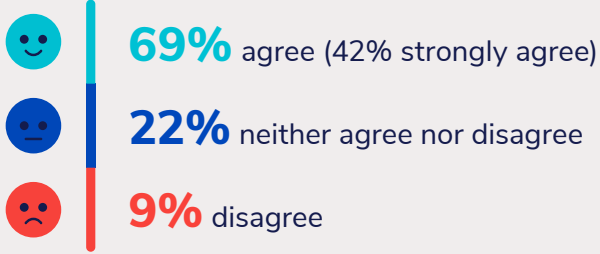
Poll results show broad support for numerous policy solutions to lower costs and protect people from medical debt

Top Health Care Issue People Want Congress to Prioritize: Lowering Costs is #1

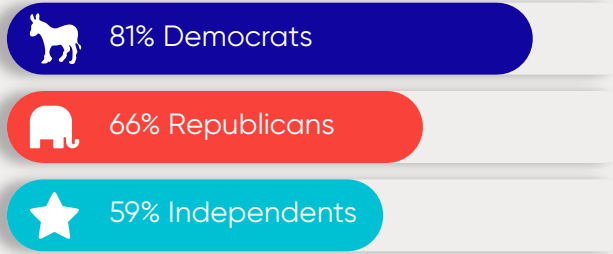


# A majority of people want congressional action to regulate health care companies

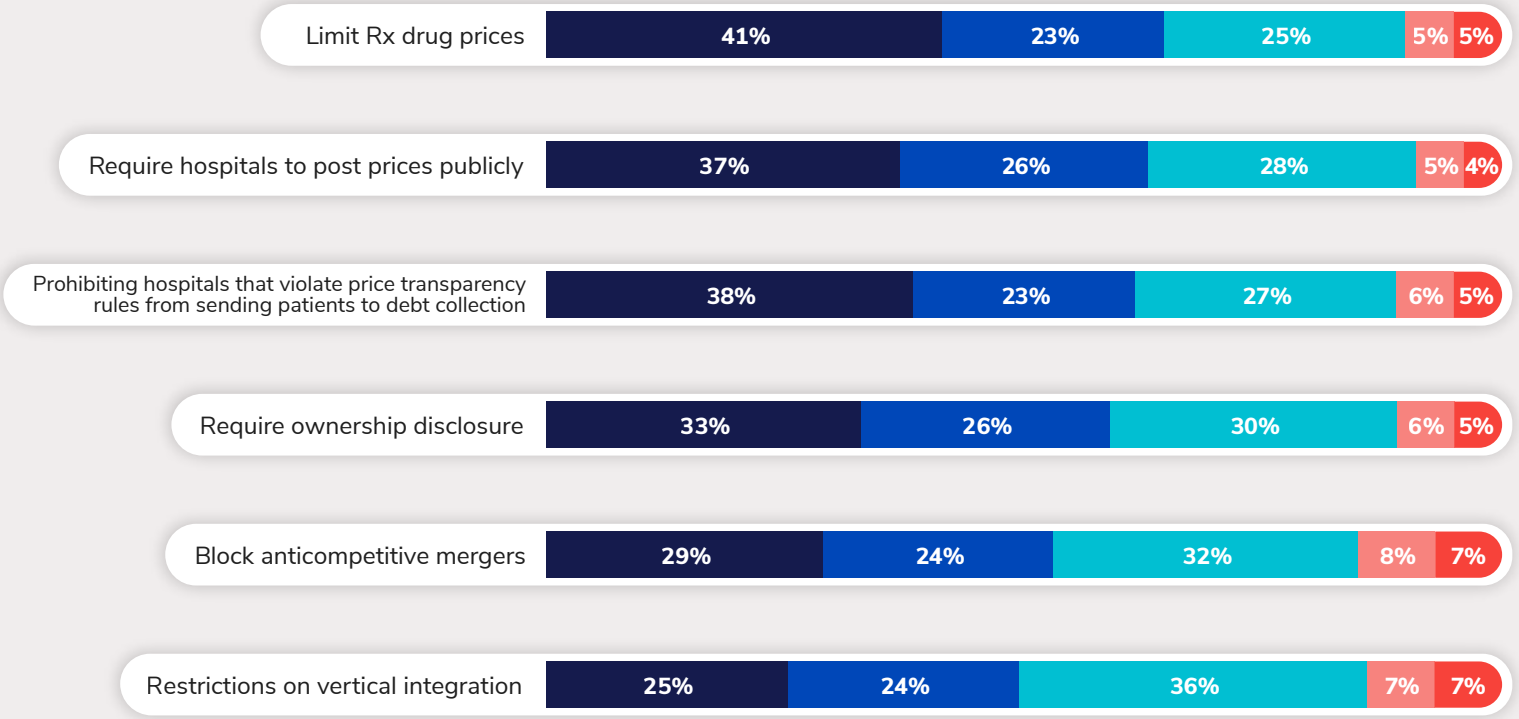
People agree that Congress should act to ensure affordable health care, even if that means regulating health care companies.



Across party affiliations, people agree Congress should act.



## Across policy solutions, people indicate consistent support for policies to lower the health care costs



How much do you support or oppose Congress doing the following?



## POLL RESULTS ARE CLEAR: Policymakers must act to lower health care costs



The cost of health care is untenable and people overwhelmingly want policymakers to take action. While this poll surveys a national sample, these sentiments are echoed at the state level as seen in recent polling we conducted in [Maine](#), [Minnesota](#), and [North Carolina](#).

### In short, these poll results:



Show the **deep challenges** that people face with affording their health care in every aspect of the health care system – inclusive of premiums, copays, deductibles, prescription drug prices, and hospital prices.



Give lawmakers assurance that there is **overwhelming bipartisan support** for policies that deliver on people's desire for the relief from financial hardship and stress caused by the health care system.



Underscore how highly people are **prioritizing candidates' support** for addressing health care costs as they consider who to vote for in upcoming midterm elections.



Reinforce [previous findings](#) revealing **deep mistrust with the health care system**, particularly of private industry actors, and people's **expectation that lawmakers take action to regulate prices** and industry behaviors to lower costs.



Demonstrate that the vast majority of people believe the status quo is unacceptable and **desire targeted, incremental reforms** that tackle their pain points with the health care system rather than advancing major reforms that overhaul the larger system.



**Offer a variety of policy solutions** that Congress can take up now to make meaningful progress toward addressing affordability for people.

## ABOUT UNITED STATES OF CARE ACTION

United States of Care Action is a nonpartisan nonprofit organization dedicated to advancing health care reforms at the state and federal levels for everyday people. Our policy solutions are based on qualitative and quantitative research, listening to real people's needs across the country, translating those needs into policy, and then advocating for reforms that deliver on what people seek from the system.

