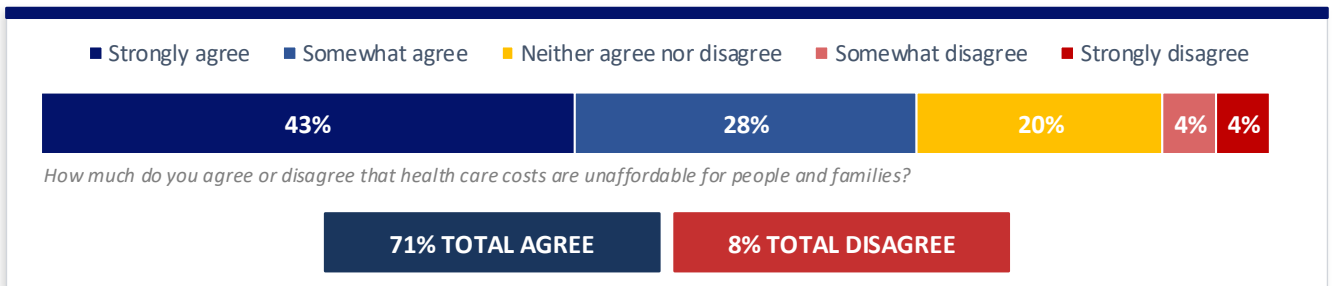


TO: United States of Care and Interested Parties  
 FR: Morning Consult  
 DT: April 2026  
 RE: National Healthcare Affordability Survey

**A new Morning Consult survey on behalf of the United States of Care finds that Americans widely view health care costs as unaffordable and are feeling the financial strain, with prescription drugs, insurance premiums, hospital prices, and copays standing out as key drivers. In response, there is broad support for targeted policy solutions to lower costs, and trust that the health care system will manage prices on its own without government action remains limited.**

## Perception and Reality Align: Health Care Costs Are Both Widely Felt and Widely Unaffordable

A strong majority of adults agree that health care costs are unaffordable for people and families, indicating a broad perception that affordability is a significant issue. This aligns with real financial strain, as many adults report having medical bills that are past due or that they are unable to pay. When it comes to the costs driving this burden, adults most commonly cite prescription drugs (25%), insurance premiums (24%), hospital prices (22%), and copays (20%) as having the largest financial impact, highlighting that both ongoing coverage costs and out-of-pocket medication expenses are key pressure points. Beyond past-due bills, the data points to a broader pattern of financial strain, with adults managing medical costs in ways that extend well beyond the health care system. About one in six (16%) are paying off bills through provider payment plans, while 15% have put medical expenses on a credit card and continue to carry that balance. Additional signals reinforce the depth of this burden, as the data shows 14% have been contacted by a collection agency, and 7% have taken out personal, payday, or home equity loans to cover care. Overall, nearly half of adults (49%) report experiencing at least one of these financial pressures in the past two years, highlighting that the financial impact of health care persists long after treatment ends.



**21%**  
 have bills that are past due or bills they are unable to pay

*This poll was conducted between April 6-7, 2026, among a sample of 2001 adults. The interviews were conducted online, and the data were weighted to approximate a target sample of adults based on gender, age, race, educational attainment, region, gender by age, and race by educational attainment. Results from the full survey have a margin of error of plus or minus 2 percentage points.*

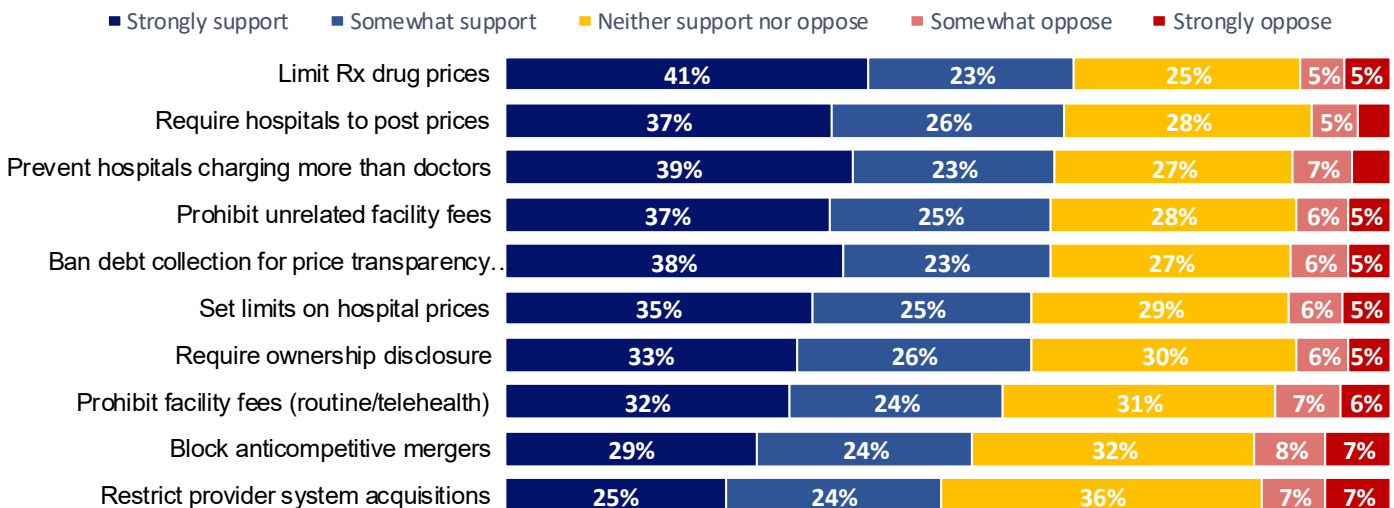
## Americans Favor Targeted Health Care Reforms Amid Low Trust in Cost Management

While many Americans say health care costs are unaffordable, nearly half (45%) prefer incremental reforms that address the biggest pain points rather than large-scale changes to the system. This preference holds across party lines, though Democrats are more open to large-scale transformation compared to Republicans and Independents. Only 7% of adults think the current health care system should remain as it is. At the same time, many Americans (53%) are not confident that private health care companies will regulate health care costs on their own, and about half (53%) believe hospitals charge more than necessary.

	Adults	Dem	Ind	Rep
Improve through incremental changes prioritizing the biggest problems	45%	45%	40%	50%
Transform through large-scale changes	27%	34%	23%	25%
Keep the current system as-is	7%	6%	7%	9%
Don't know / No opinion	20%	15%	30%	17%

## Public Support for Directly Addressing Health Care Costs is Wide and Consistent

When it comes to voting, a large majority (76%) say a candidate's position on health care costs is an important factor in their decision. Moreover, many Americans say Congress should be responsible for ensuring access to affordable health care (69%), and they most often identify lowering health care costs as the top issue lawmakers should prioritize (39%). Support for a range of health care cost policies is consistently high, with majorities backing each proposal tested. Limiting prescription drug prices stands out as the most strongly supported policy, alongside other measures such as requiring hospitals to post prices and preventing hospitals from charging more than doctors for the same services. While support remains broad, a notable share of adults take a neutral stance, particularly on more complex or system-level changes such as restricting provider acquisitions and blocking anticompetitive mergers. Opposition is relatively limited across all proposals, suggesting that efforts to address health care costs through transparency, pricing limits, and market regulation resonate with a wide swath of the public.



How much do you support or oppose Congress doing the following?  
Data labels < 5% are not shown