

## AFFORDABLE HEALTH CARE IS OUT OF REACH:

**People Nationwide Feel that Health Care is Unaffordable, Burdening them into Medical Debt and Sowing Distrust about Prices**

Policymakers are focused on affordability in health care, but what does the term “affordability” mean to people? How do everyday people currently experience affording – and being unable to afford – their health care? Who do people expect to address health care costs? And what is the role of policymakers?

With these questions at hand, 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%). These results contribute to USofCare’s years-long deep listening research and insights on people and lived experiences with affordability and costs.

### Overall takeaways from this poll reflect that:

#### Health care costs are unaffordable & affordability challenges are widespread.

People perceive a health care system that is unaffordable and those perceptions are rooted in the realities of their experiences with high health care costs.



#### People do not trust the health care industry to reign in health care costs.

People want Congress to take action, and do not trust that cost challenges will improve by allowing private health care companies to control costs on their own.



#### People demand change; want to address biggest pain points with incremental reforms.

With health care costs in the background, nearly half (43%) of respondents prefer incremental reforms that address the biggest pain points with the health care system rather than transforming the current health care system through large-scale changes (27%).



#### There is broad bipartisan support for policies to drive down the cost of health care.

When considering actions that Congress and policymakers can take, people expressed widespread, bipartisan support for a number of specific policies to lower the cost of health care for people.



## HOW PEOPLE EXPERIENCE & DEFINE HEALTH CARE AFFORDABILITY

Respondents revealed clear, widespread concerns that point to an affordability crisis. Those sentiments are deep and extensive, illustrating that people are struggling with costs in two significant ways:

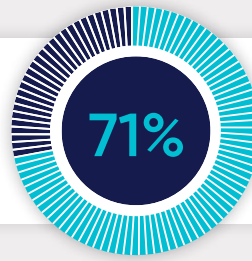
1. The high cost of obtaining health coverage.

2. The high costs associated with receiving care.

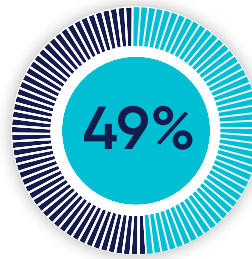
The findings illustrate various aspects of how people experience and perceive affordability.



There is a widely held view that health care is unaffordable

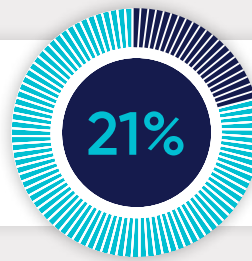


71% of respondents agree that health care costs are **unaffordable for people and families**



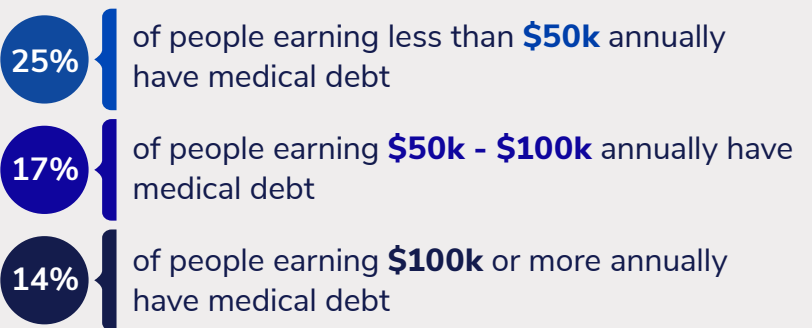
Nearly half of adults (49%) report experiencing at least one **financial pressure related to a medical bill** (i.e. contacted by a credit agency, took out a loan, etc.) in the past two years

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



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

### By Income



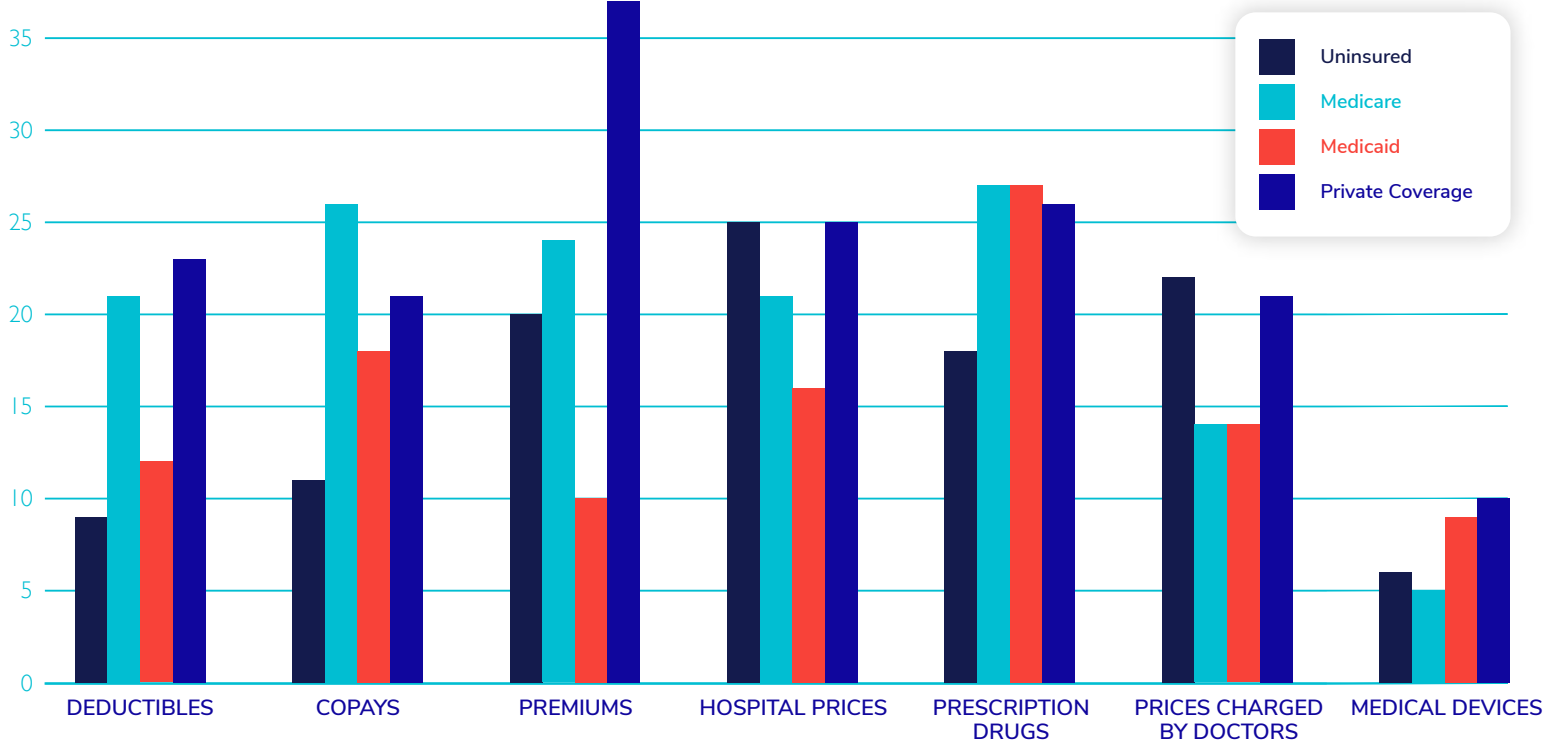
### By Insurance Status





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

Top Health Care Costs with the Biggest Financial Impact on People



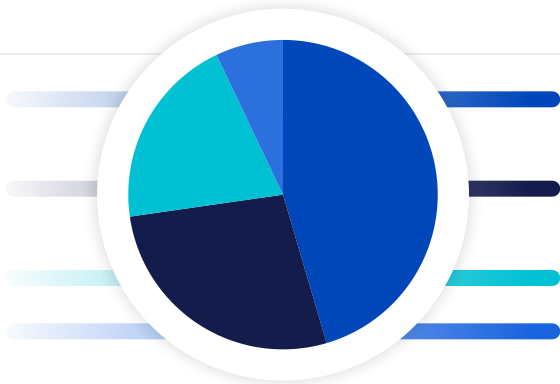
Percentages do not add to 100% due to the survey question, which asked respondents to select the top two costs they experience as most difficult.

# PEOPLE FAVOR TARGETED REFORMS TO THE HEALTH CARE SYSTEM.

## Don't trust private industry to address high costs

Consistent with previous (mis)trust insights United States of Care (USofCare) gathered about people's trust of the health care system, this poll validates the lack of confidence people have that private industry actors will reign in costs on their own. High health care costs are central as people consider reforms, how they think the system currently favors corporations over patients, and the level of importance people place on a candidate's position on health care costs as they enter the voting booth this November.

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



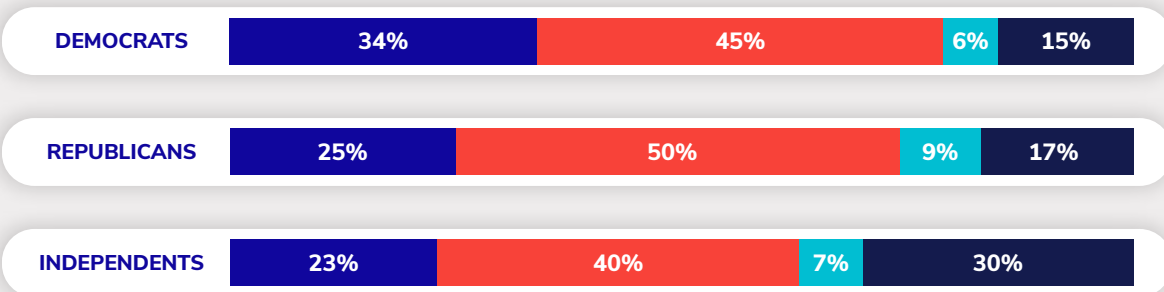
**45%** of people support **improving the current health care system** through incremental changes, prioritizing the biggest problems

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

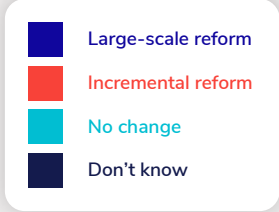
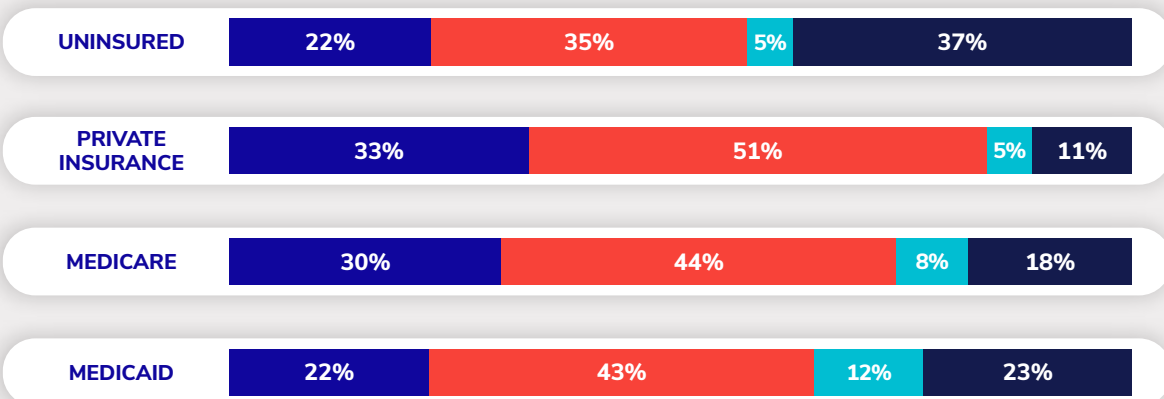
**20%** of people **don't know / don't have an opinion**

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

### BY POLITICAL AFFILIATION



### BY SOURCE OF COVERAGE



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



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

By party, that translates into:



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



85% Democrats



79% Republicans



64% Independents



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.

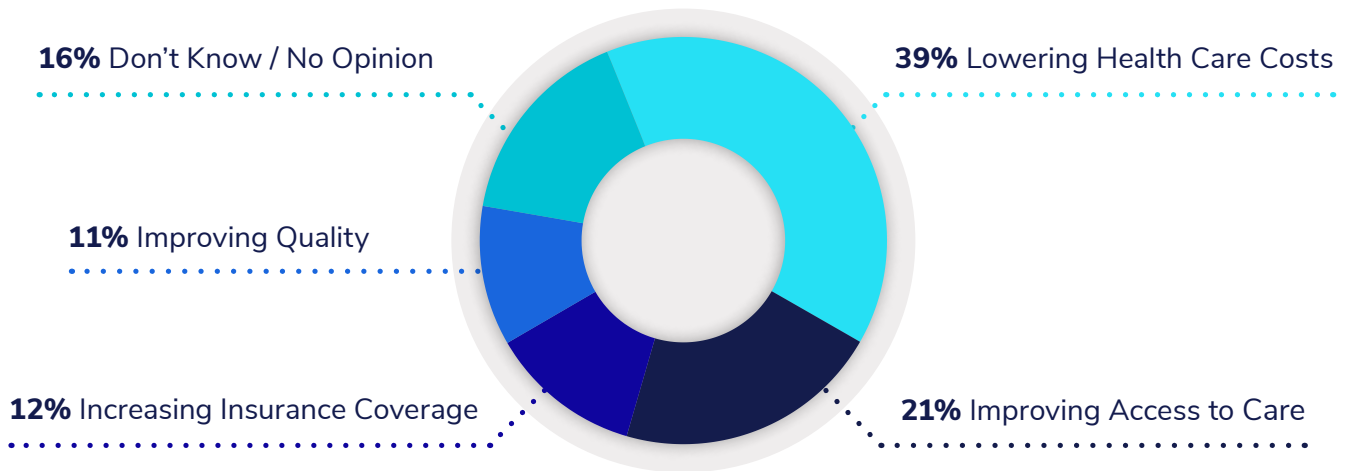


# LOWERING HEALTH CARE COSTS TOPS THE LIST OF ISSUES PEOPLE WANT CONGRESS TO PRIORITIZE

Consistent with [previous USofCare polling on affordability](#), respondents to this survey indicate overwhelming support for congressional action to regulate health care companies, particularly when it comes to health care costs. Hospital spending continues to make up the largest share of total health care expenditures – outpacing spending on retail prescription drugs and physician services combined. The majority of respondents believe that hospitals are charging more than they need to be, reflecting their views on high hospital service spending rates.

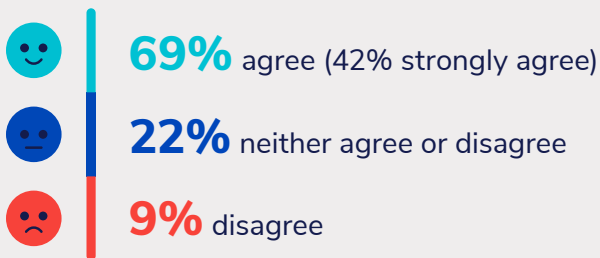


## Top Health Care Issue People Want Congress to Prioritize: Lowering Costs is #1

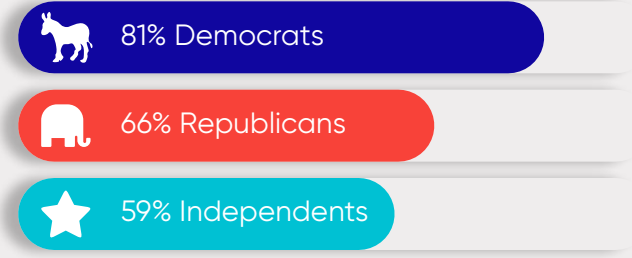


## A majority of people want congressional action to regulate health care companies

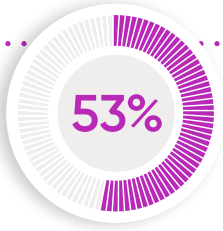
People agree that Congress should act to ensure affordable health care, even if that means regulating health care companies.



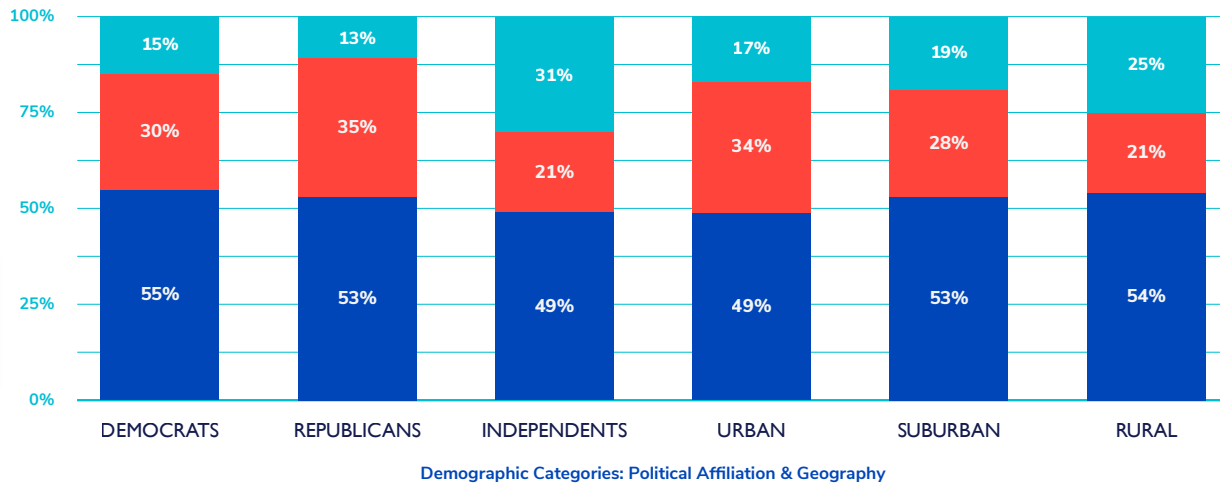
Across party affiliations, people agree Congress should act.



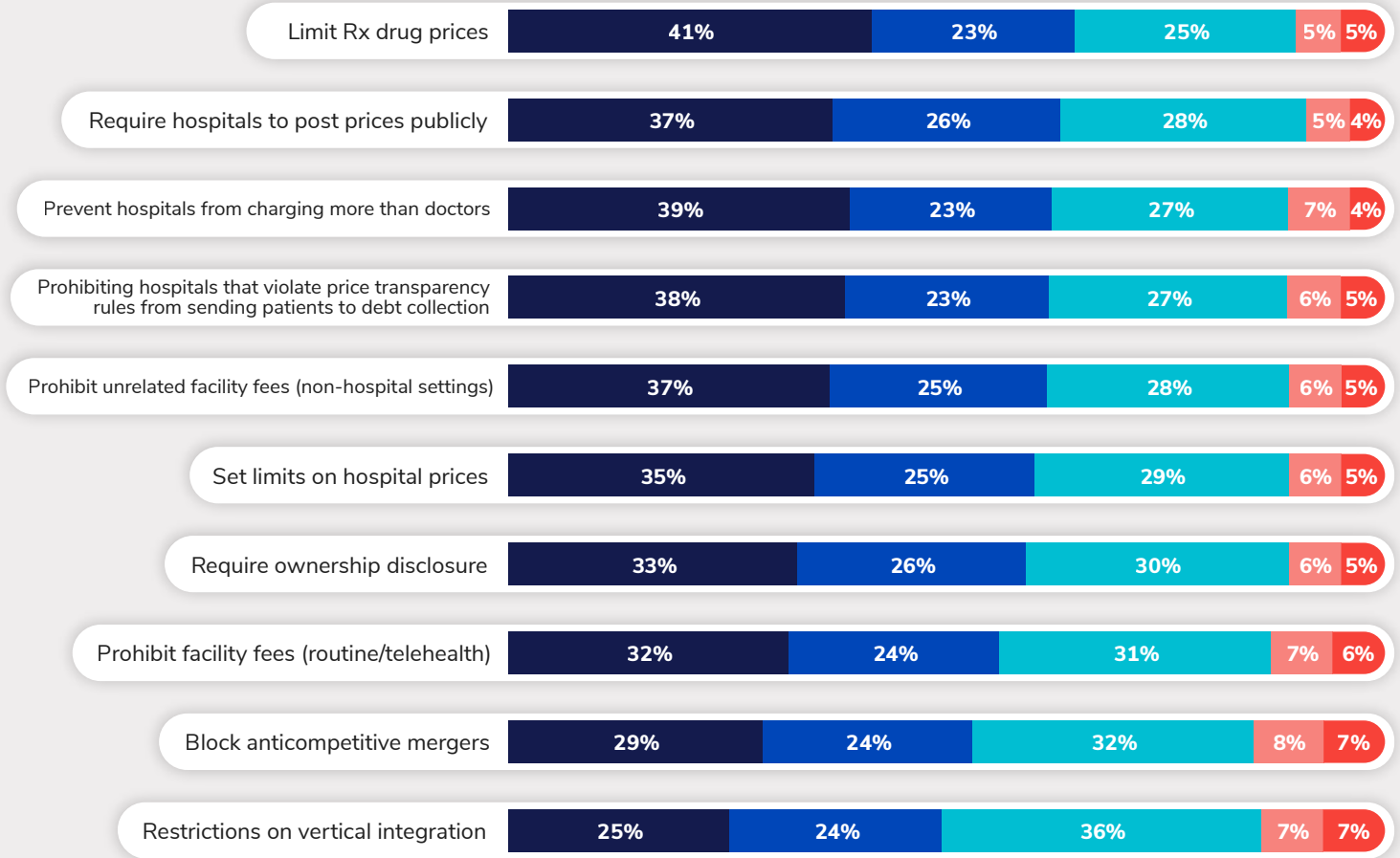
Across political affiliation and geography, a majority of people believe hospitals charge above what is needed.



A majority of people (53%) believe hospitals charge more than they need to, a view that holds true across all political affiliations and geography. Conversely, only 29% believe hospital prices reflect their costs, and 20% don't know or have no opinion.



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.

