



THE AFFORDABILITY GAP: WHEN EMPLOYER COVERAGE ISN'T ENOUGH

As Congress puts health care affordability into sharper focus, one resounding truth is clear: **people are struggling to pay for the care they need.** Year after year, people are straining to access care as costs and prices continue to skyrocket. In that time, more and more people are assuming greater costs, especially among those covered by employer-sponsored insurance (ESI).

[Recent data](#) show that among people with ESI, premiums reached almost \$27,000 for family coverage in 2025, showing a 6% increase from 2024. For an individual, the annual premium in 2025 totaled \$9,325, a 5% increase from the previous year. Meanwhile, as premiums increased, wages trailed behind – increasing by only 4% while inflation reached 2.7%. Beyond premiums, deductibles mirror the cost burden that workers are increasingly facing in affording health care. Annual deductibles for covered workers increased over recent years, amounting to 17% over the last five years, and 43% over the last decade.



\$27,000

The cost of family health coverage under ESI in 2025 —
UP 6% from the year before



\$9,325

What a single worker paid in annual premiums in 2025 —
a **5% JUMP** from the year before



43%

The rise in annual deductibles for covered workers over the last decade

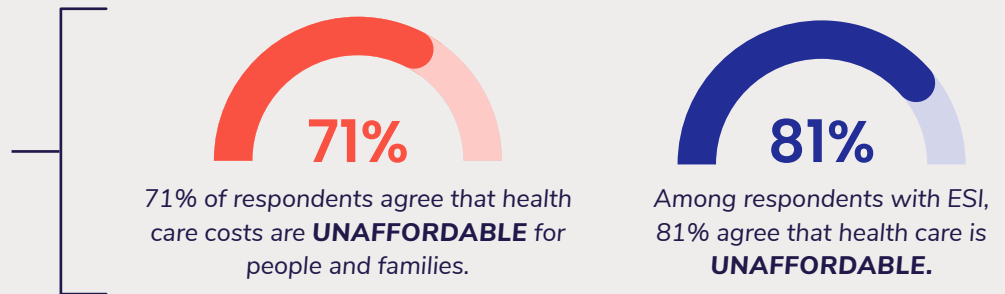
Empirically, affording health care is becoming more and more out of reach for everyday people – including workers under ESI. Since its founding in 2018, United States of Care (USofCare) has conducted listening research with people across the country to learn about their interactions with the health care system. In that time, our [years-long research shows cost as the top concern for people](#), sowing further [mistrust of the health care industry](#). With ESI [covering](#) 165.6 million people, the largest source of coverage in the country, understanding the experiences of workers and working families is of critical importance if policymakers want to address the overall health care affordability crisis.

To that end, 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%) to understand the perspectives of individuals - particularly those under ESI - **encountering a health care system that's increasingly become financially out of reach.**

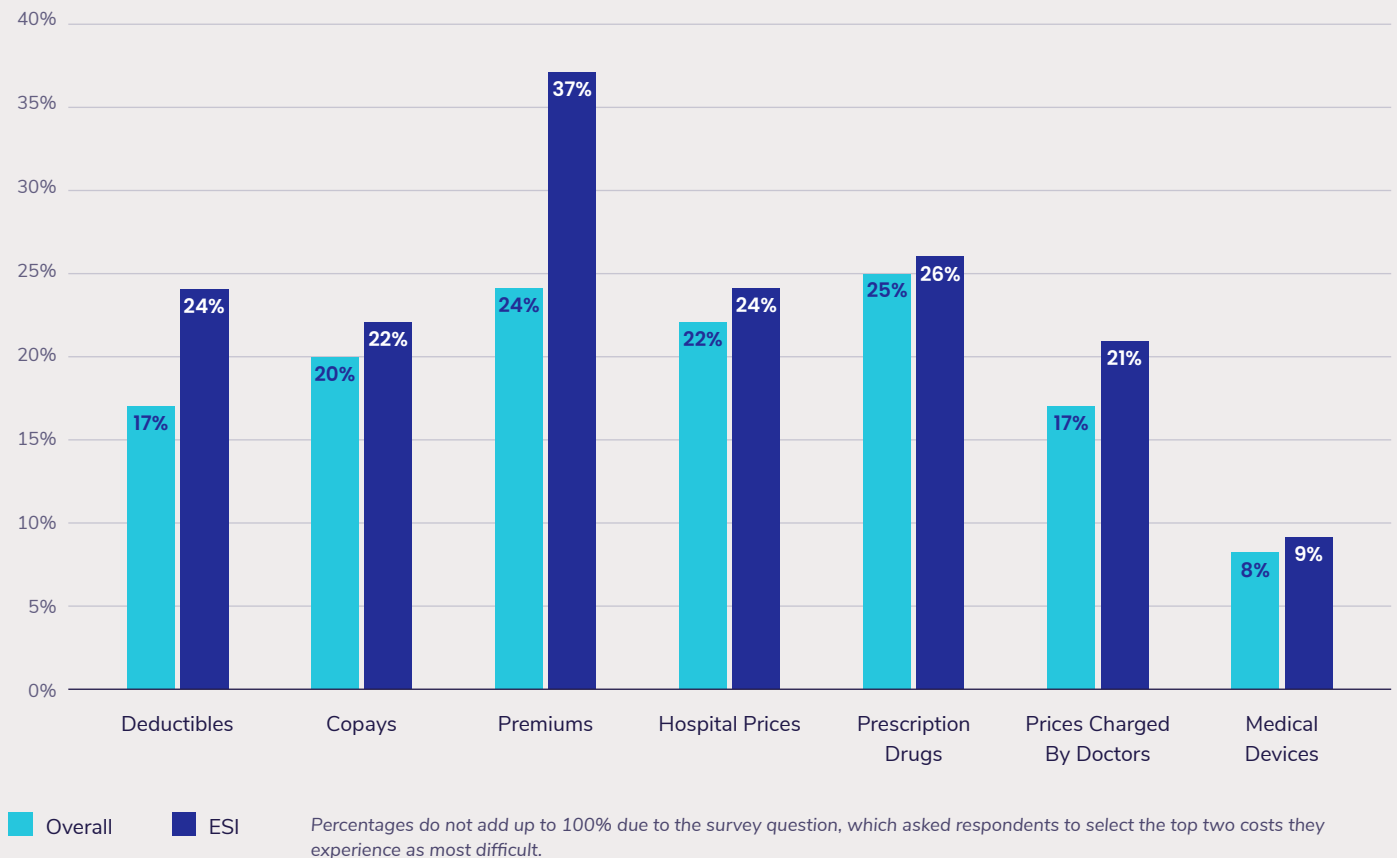
HEALTH CARE COSTS ARE **UNAFFORDABLE** AND AFFORDABILITY CHALLENGES ARE WIDESPREAD

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 at nearly every interaction they have with the health care system. Across most aspects of the health care experience, people covered under ESI encounter the affordability crisis with more intensity than overall respondents.

There is a Widely Held View That Health Care is Unaffordable, Especially Among Those Covered by ESI



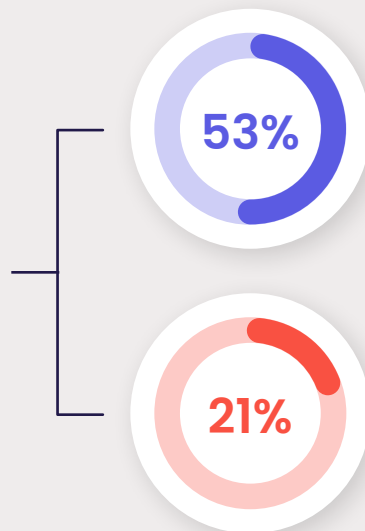
The High Cost Burden is Felt at Every Turn, Even More Among Those With ESI



EVEN AMONG THOSE WITH ESI, THE MEDICAL DEBT BURDEN RUNS DEEP AND IS EXTENSIVE

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. People with employer-sponsored insurance are, like peers in other coverage categories, caught in a hamsterwheel of rising health care costs and incurred debt to maintain access to care. However, as this survey shows, there is a prevalence of medical debt and a variety of ways that people with ESI choose to manage it.

How People Manage a Major Symptom of the Health Care Cost Burden – MEDICAL DEBT



More than half of adults with ESI (53%) 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.

21% of respondents with ESI 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.

The Burden of Medical Debt Hits Hard Overall, More So Among People Covered by ESI

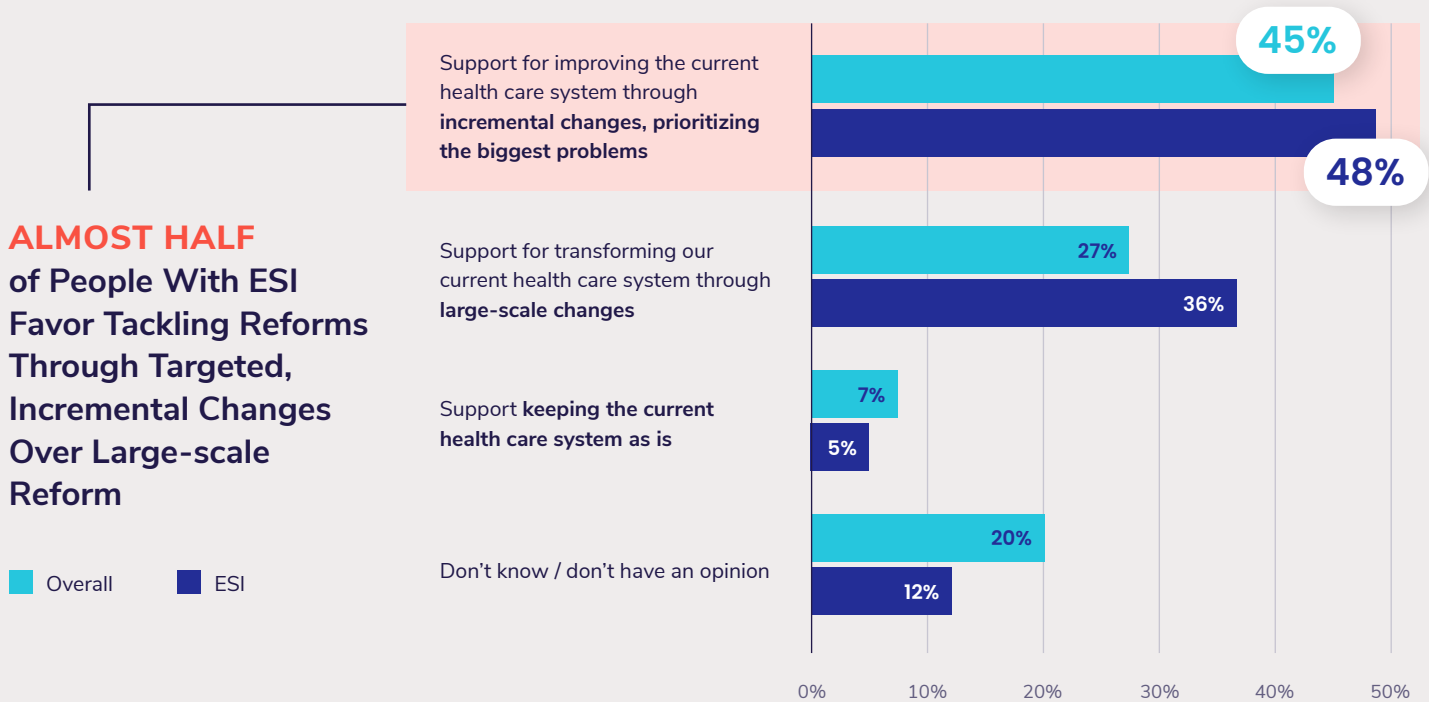
When Hit With Medical Bills They Can't Pay, People Manage in Various Ways

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

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

PEOPLE WITH EMPLOYER-SPONSORED INSURANCE SEEK REFORMS AND BELIEVE IT IS UP TO CONGRESS TO ACT

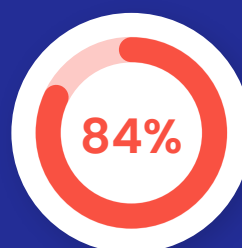
Policymakers on both sides of the aisle, federally and in states, acknowledge the growing pressure people face affording health care. Despite the myriad policy solutions pushed by advocates, industry, and other stakeholders over the years, reforms have yet to meaningfully survive the legislative, regulatory, and political processes to ultimately lower costs. For people covered by ESI, **this survey shows a desire for reforms, a distrust of private health care companies to drive the solution, and a belief that Congress ought to act to lower health care costs for people.**



People With Employer Coverage Desire Policy Change From Congress, Distrust Private Health Care Companies to Lower Costs Alone



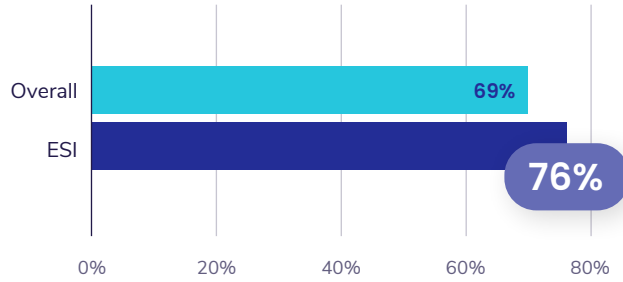
Over half of people (53%) with ESI **DISTRUST** private health care companies to lower costs on their own.



84% of people with ESI believe a candidate's position on addressing health care costs is **IMPORTANT** (48% agree it's "very important").

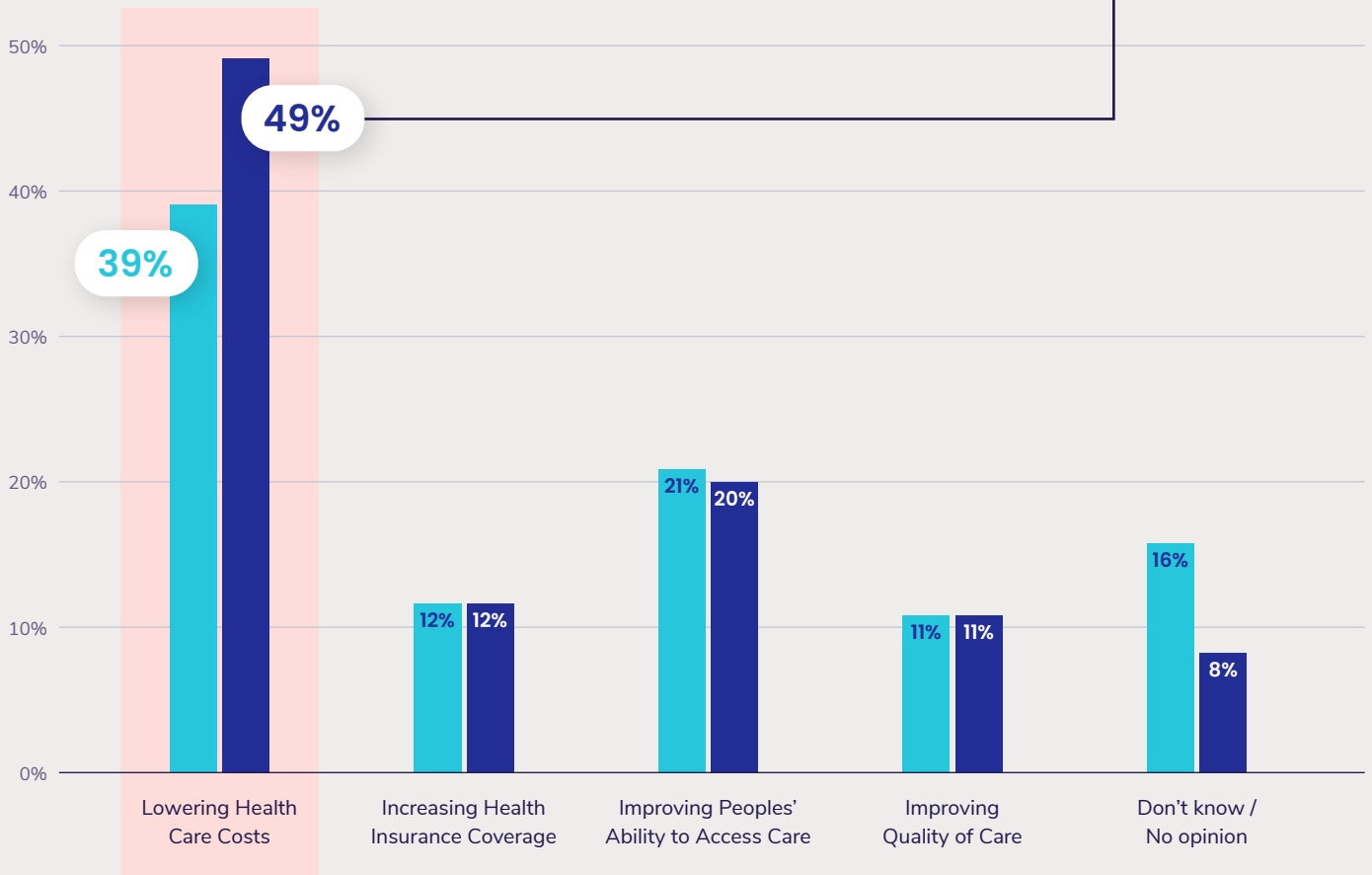


MORE THAN THREE QUARTERS of people with ESI believe it's **Congress's responsibility to act** to ensure affordable health care, even if that means **regulating health care companies.**



Top Health Care Issue People Want Congress to Prioritize:

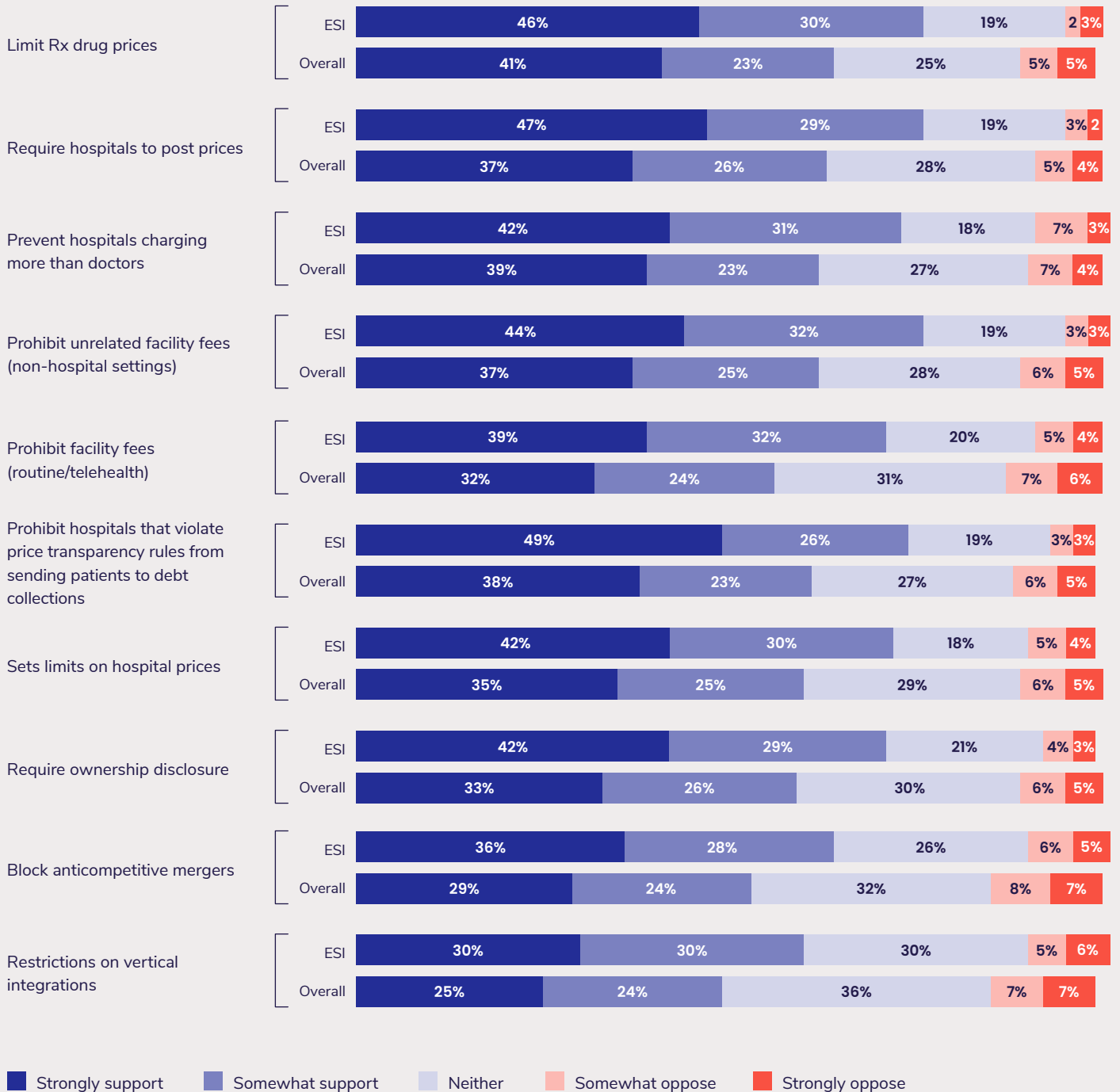
Lowering Costs is #1



Overall ESI

PUBLIC OPINION RESEARCH SHOWS STRONG SUPPORT FOR COMMONSENSE POLICY SOLUTIONS TO LOWER COSTS, ESPECIALLY AMONG PEOPLE COVERED BY ESI

Across Policy Solutions People Indicate Consistent Support for Policies to Lower the Cost of Health Care



THE POLL RESULTS ARE CLEAR: POLICYMAKERS MUST ACT TO LOWER HEALTH CARE COSTS WITHIN EMPLOYER-SPONSORED INSURANCE

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 ↗



NORTH CAROLINA ↗



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.