
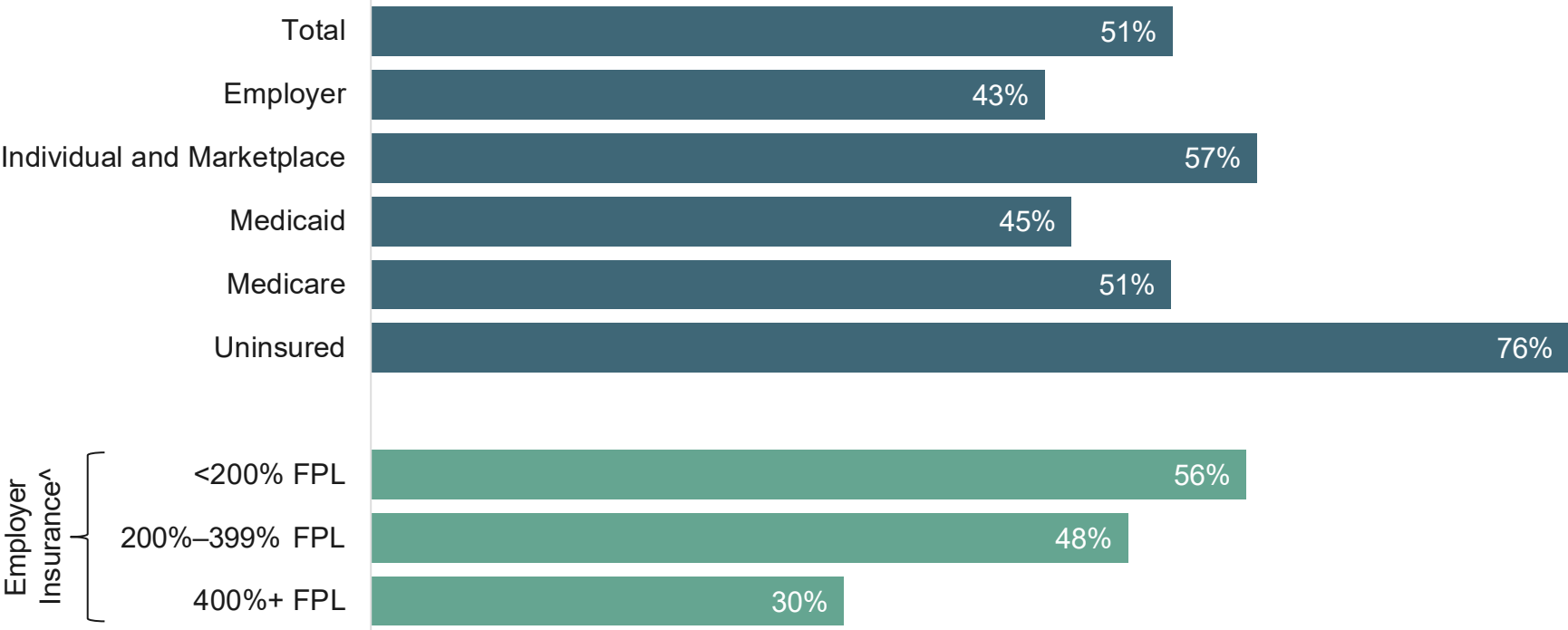


# Half of working-age adults said it was very or somewhat difficult to afford their health care costs.

Percentage of adults ages 19–64 who reported difficulty affording health care costs, by insurance type and poverty level

 How difficult, if at all, is it for you and your family to afford your health care costs?



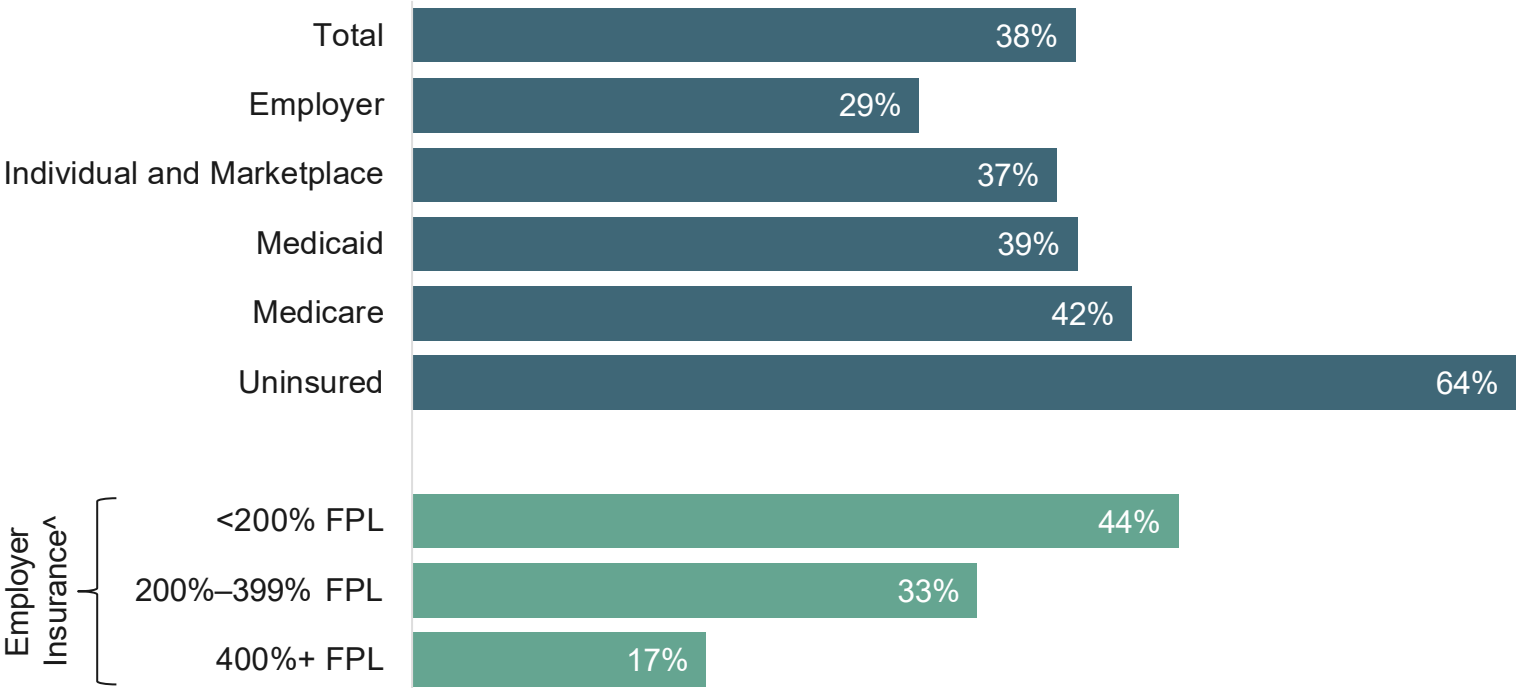
Base: Adults ages 19–64. ^ Base: Adults ages 19–64 with employer insurance.  
Notes: FPL = federal poverty level. Insured respondents were insured for all of the past 12 months; coverage type given at time of survey. Uninsured includes respondents who lacked insurance coverage at any point in the past 12 months.  
Data: Commonwealth Fund 2023 Health Care Affordability Survey.

# Nearly two of five working-age adults reported delaying or skipping needed health care or a prescription drug in the past year because they couldn't afford it.

Percentage of adults ages 19–64 by income who delayed or skipped any needed health care because they couldn't afford it, by insurance type and poverty level



At any time in the past 12 months, have you or a family member delayed or skipped any needed health care, including prescription drugs, because you or they couldn't afford it?




Base: Adults ages 19–64. ^ Base: Adults ages 19–64 with employer insurance.  
Notes: FPL = federal poverty level. Insured respondents were insured for all of the past 12 months; coverage type given at time of survey. Uninsured includes respondents who lacked insurance coverage at any point in the past 12 months.  
Data: Commonwealth Fund 2023 Health Care Affordability Survey.

EXHIBIT 3

# More than half of working-age adults who said they delayed or skipped care because of costs said a health problem got worse as a result.

Percentage of adults ages 19–64 reporting health problem got worse because of skipped or delayed health care, by insurance type


 You said you or a family member delayed or skipped needed health care or prescription drugs. Did a health problem get worse because of it?

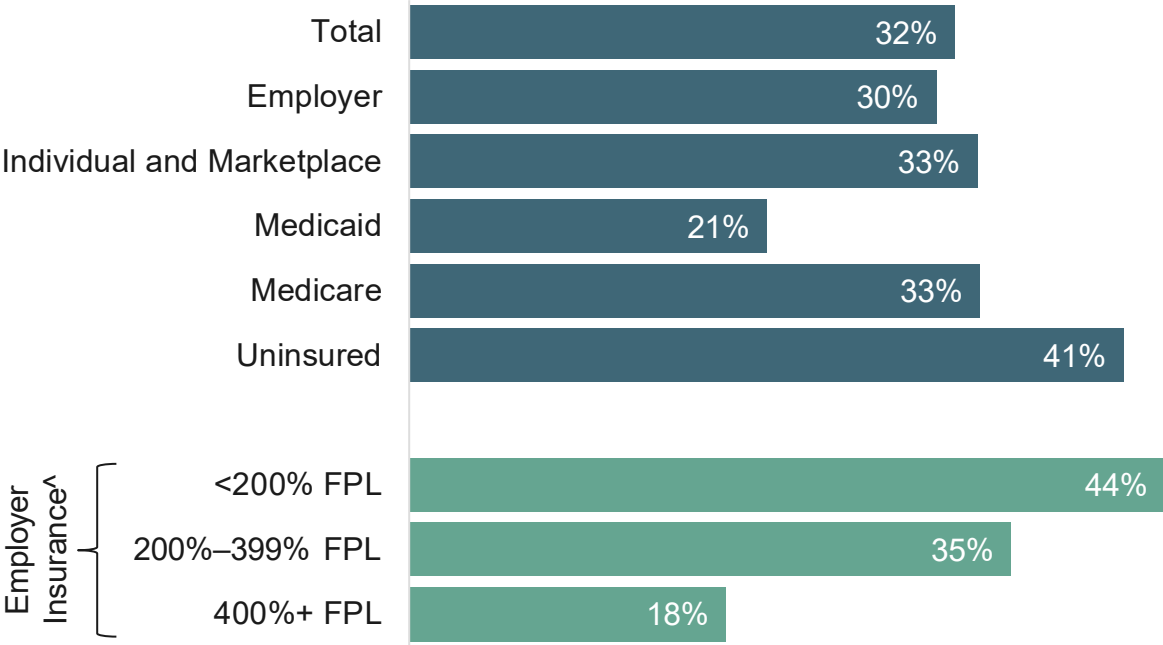


Base: Adults ages 19–64 who delayed or skipped needed health care because they could not afford it.  
Notes: Insured respondents were insured for all of the past 12 months; coverage type given at time of survey. Uninsured includes respondents who lacked insurance coverage at any point in the past 12 months.  
Data: Commonwealth Fund 2023 Health Care Affordability Survey.

# Nearly one-third of working-age adults reported having medical or dental debt they were paying off over time.

Percentage of adults ages 19–64 who had medical, dental, or other health care debt they were paying off over time, by insurance type and poverty level


 Do you currently have any medical or dental bills or other health care debt you are paying off over time?

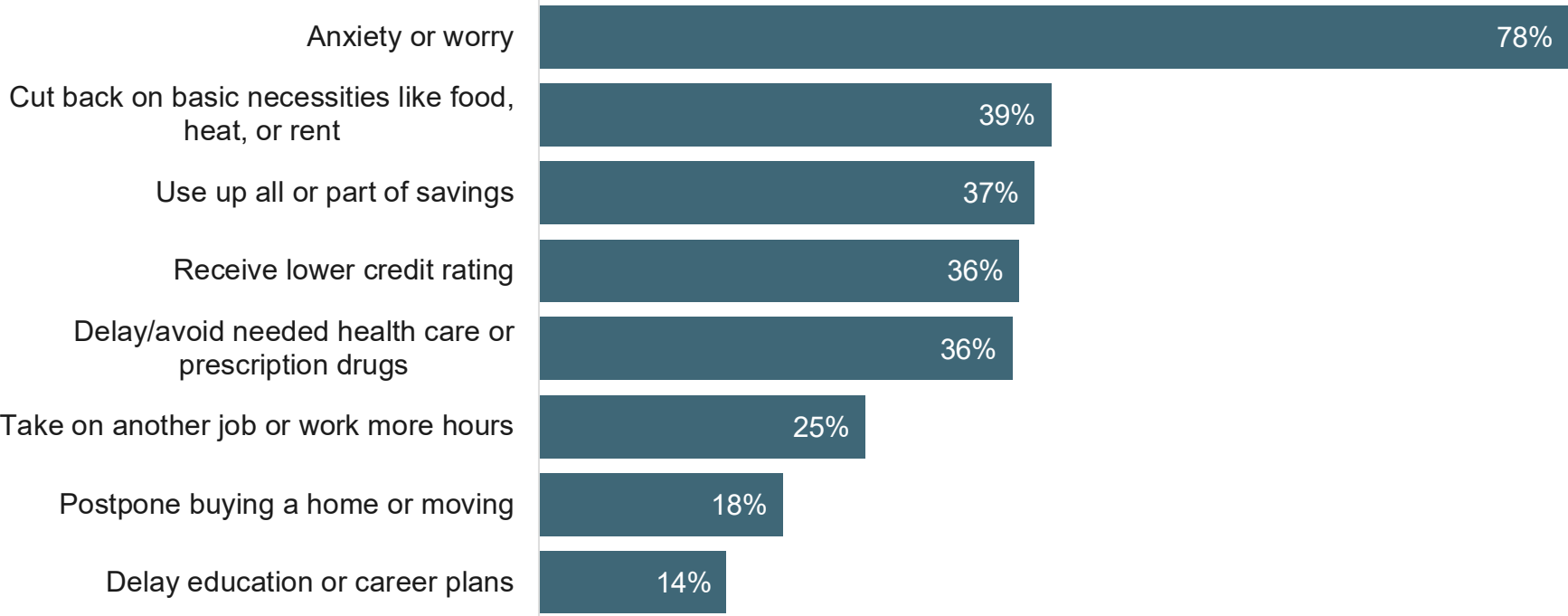


^ Base: Adults ages 19–64 with employer insurance.  
Notes: FPL = federal poverty level. Insured respondents were insured for all of the past 12 months; coverage type given at time of survey. Uninsured includes respondents who lacked insurance coverage at any point in the past 12 months.  
Data: Commonwealth Fund 2023 Health Care Affordability Survey.

# Thirty-six percent of working-age adults with medical or dental debt said it caused them or a family member to delay or avoid getting needed health care.

Percentage of adults ages 19–64 who had medical, dental, or other health care debt they were paying off over time who reported an effect

 What effect, if any, has paying back this medical or dental debt had on you and your family?



Base: Adults ages 19–64 who reported medical, dental, or other health care debt they were paying off over time.

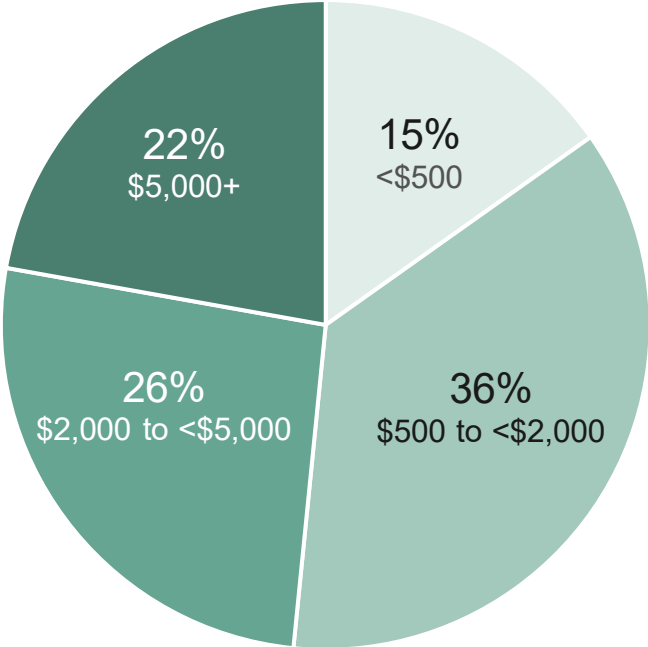
Data: Commonwealth Fund 2023 Health Care Affordability Survey.

**EXHIBIT 6**

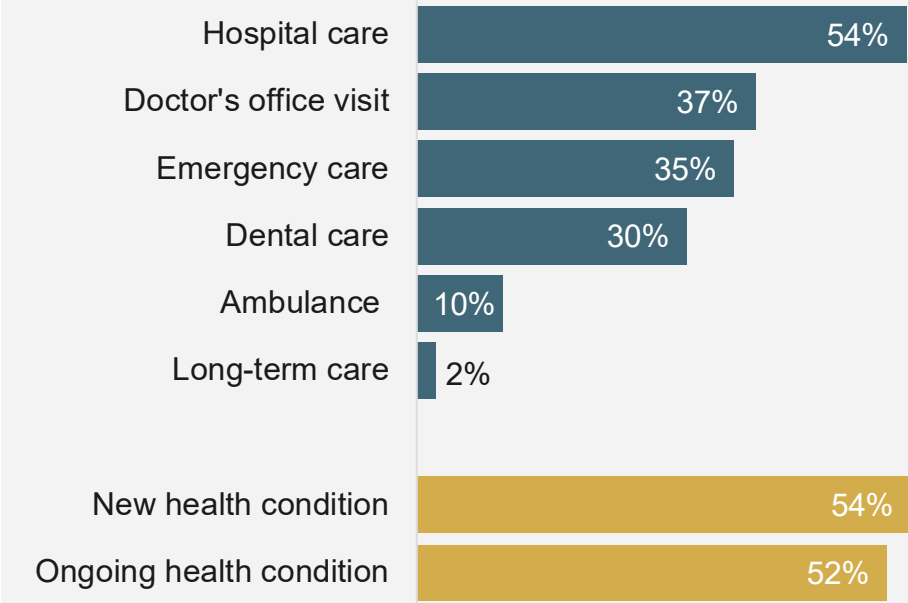
Eighty-five percent of adults with medical or dental debt reported debt of \$500 or more; half of those with debt said it was for expenses associated with treatment of an ongoing health condition.

Percentage of adults ages 19–64 who had medical, dental, or other health care debt, by source and type of condition

**Total Medical or Dental Debt**




**Source of Debt and Type of Condition**

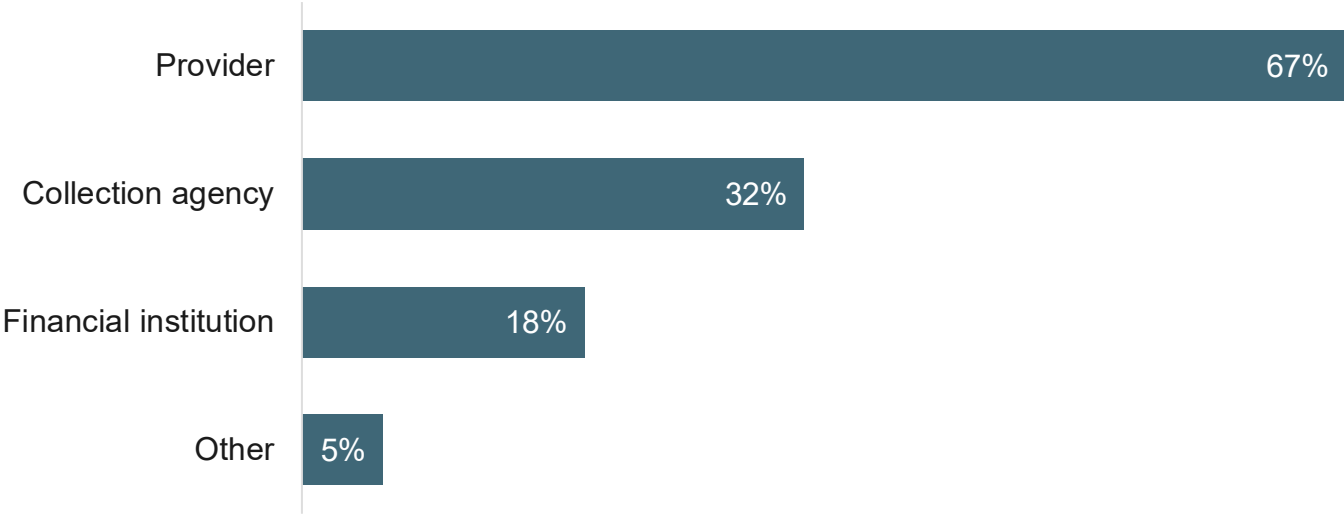


Base: Adults ages 19–64 who reported medical, dental, or other health care debt they were paying off over time.  
Notes: New health condition and ongoing health condition are not mutually exclusive; respondents could select both answers. Segments may not sum to 100% because of rounding and nonresponse.  
Data: Commonwealth Fund 2023 Health Care Affordability Survey.

# Two-thirds of working-age adults with medical or dental debt said they were making payments directly to care providers.

Percentage of adults ages 19–64 who were paying off medical, dental, or other health care debt over time


 Who are you making payments to for these medical bills or debt?



Base: Adults ages 19–64 who reported medical, dental, or other health care debt they were paying off over time.  
Data: Commonwealth Fund 2023 Health Care Affordability Survey.

# Fifty-seven percent of working-age adults reported that 10 percent or more of their monthly budget goes to health care.

Percentage of adults ages 19–64, by monthly household budget spent on health care

 Thinking about all your and your family’s health care costs in an average month, roughly how much of your monthly household budget goes to health care?



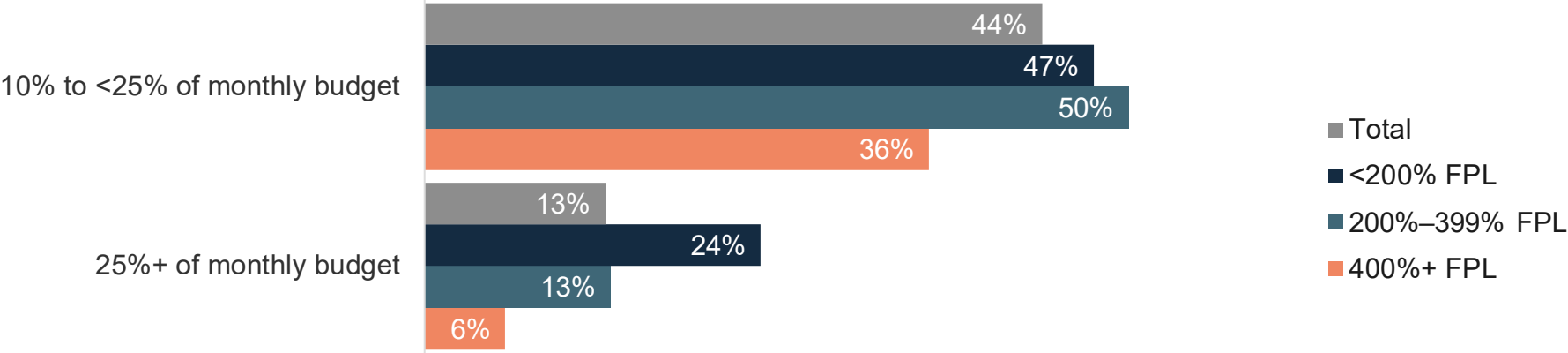
Base: Adults ages 19–64.  
Note: Segments may not sum to 100% because of rounding and nonresponse.  
Data: Commonwealth Fund 2023 Health Care Affordability Survey.



**EXHIBIT 9**

Nearly a quarter of adults in marketplace or individual-market plans and a similar share of low-income adults in employer plans reported that 25 percent or more of their monthly budget went to health care.

*Percentage of adults ages 19–64 with employer coverage, by monthly household budget spent on health care and poverty level*



*Percentage of adults ages 19–64 with marketplace or individual-market coverage, by monthly household budget spent on health care*

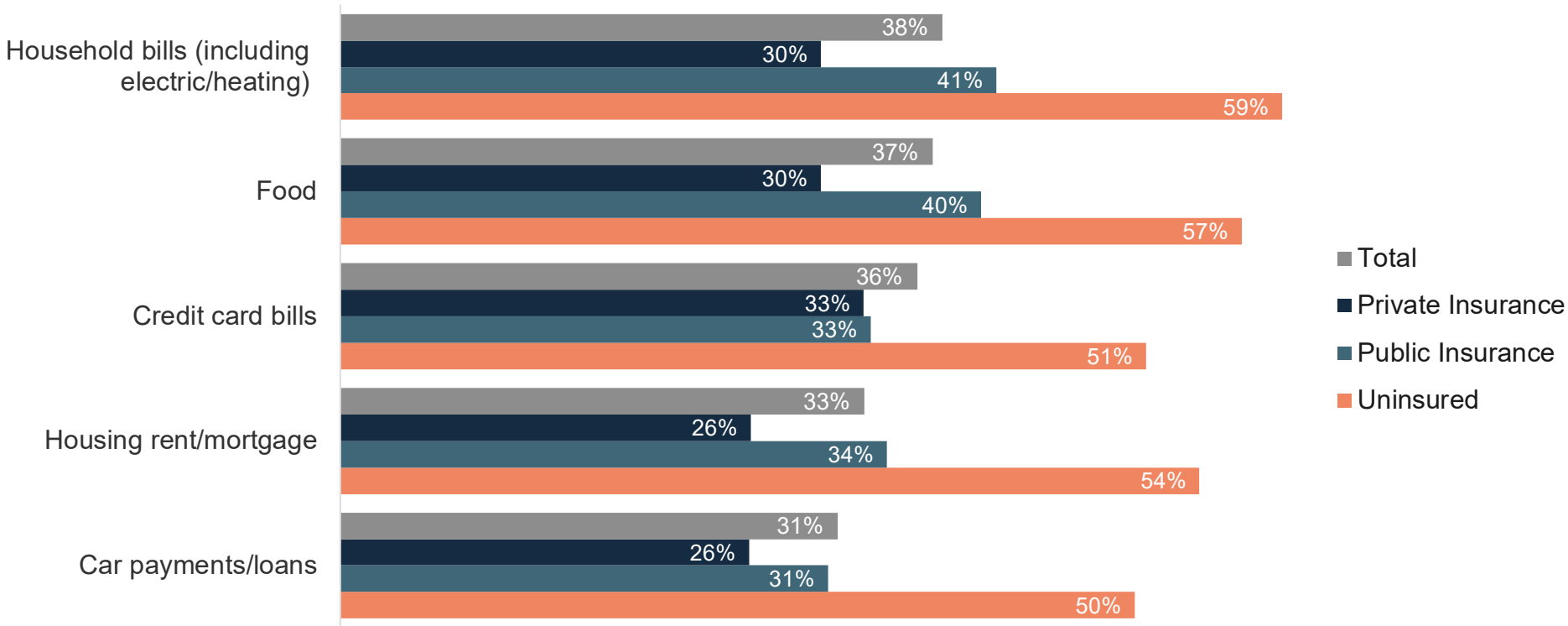


Base: Adults ages 19–64 with employer or marketplace or individual-market coverage.  
Notes: FPL= federal poverty level. Insured respondents were insured for all of the past 12 months; coverage type given at time of survey.  
Data: Commonwealth Fund 2023 Health Care Affordability Survey.

# About one-third of working-age adults said health care costs made it harder for them to afford other living expenses.

Percentage of adults ages 19–64 who found it harder to pay for living expenses because of health care costs, by insurance type

**?** Have health care costs made it harder for you and your family members to pay for any of the following living expenses?




Base: Adults ages 19–64.

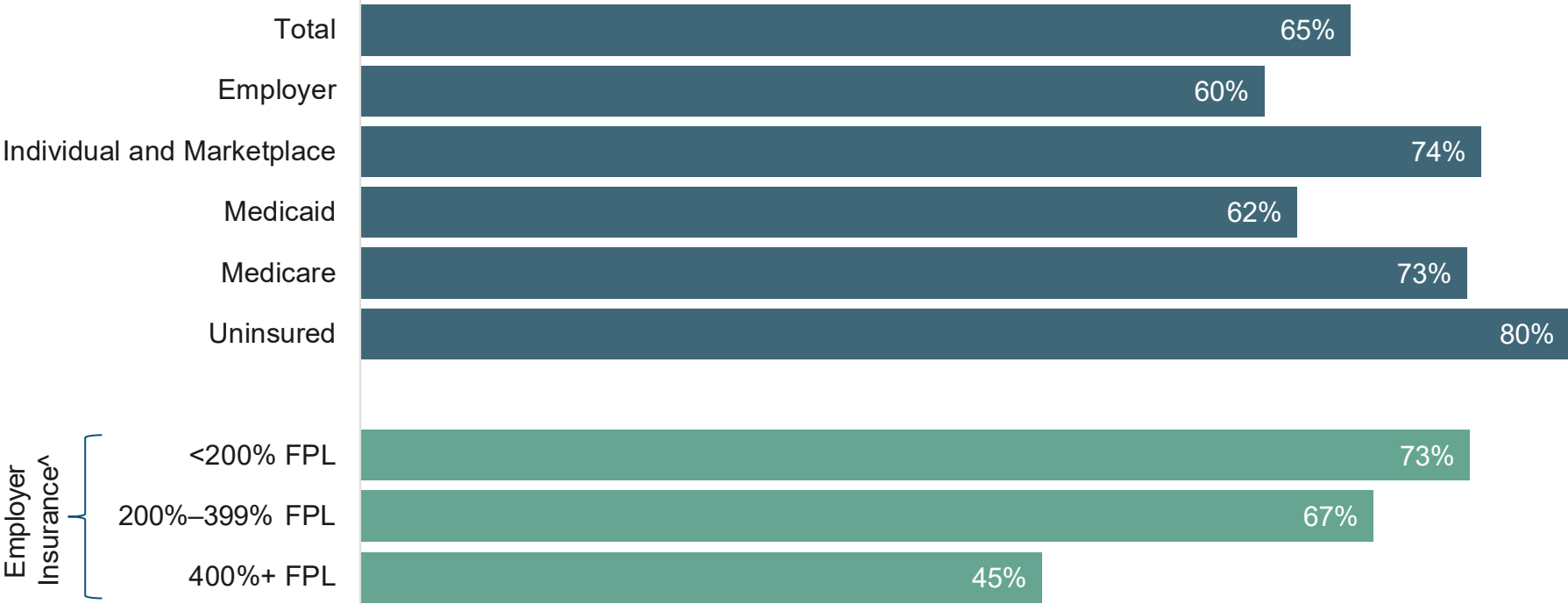
Notes: Insured respondents were insured for all of the past 12 months; coverage type given at time of survey. Private insurance includes employer or marketplace/individual market insurance. Public insurance includes Medicaid or Medicare. Uninsured includes respondents who lacked insurance coverage at any point in the past 12 months.

Data: Commonwealth Fund 2023 Health Care Affordability Survey.

# Nearly two-thirds of working-age adults said that price inflation in the past year affected their family’s ability to afford health care.

Percentage of adults ages 19–64 reporting price inflation had some or a great deal of an effect on their ability to afford health care, by insurance type and poverty level


 In the past 12 months, to what extent, if at all, has price inflation of goods and services other than health care affected your or your family’s ability to afford health care?



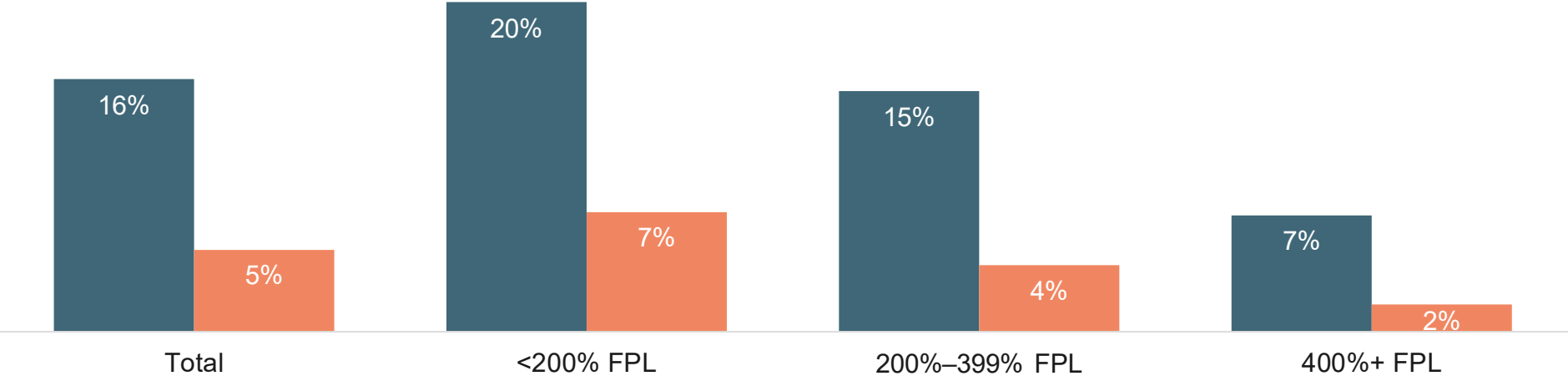
Base: Adults ages 19–64. ^ Base: Adults ages 19–64 with employer insurance.  
Notes: FPL = federal poverty level. Insured respondents were insured for all of the past 12 months; coverage type given at time of survey. Uninsured includes respondents who lacked insurance coverage at any point in the past 12 months.  
Data: Commonwealth Fund 2023 Health Care Affordability Survey.

# The cost of insurance is leading many people to drop or consider dropping their coverage.

Percentage of adults ages 19–64 who reported they or a family member dropped or considered dropping their health insurance because of cost, by poverty level

 In the past 12 months, have you or a family member considered dropping your or their health insurance and going without insurance because of cost?

■ Considered dropping insurance in the past 12 months      ■ Dropped insurance in the past 12 months



Base: Adults ages 19–64.  
Note: FPL = federal poverty level.  
Data: Commonwealth Fund 2023 Health Care Affordability Survey.