



New International Research: U.S. Adults Across Income Levels More Likely to Forgo Medical Care Because of Costs Than People in Most Wealthy Nations

Commonwealth Fund Survey Finds That Americans Have Wider Income Disparities in Health Care Affordability; Even Those with High Incomes Face Challenges

Adults in the United States with lower and average incomes are more likely to struggle to afford their health care than people with similar incomes in most other wealthy countries, according to a new Commonwealth Fund report.

But high health care costs in the U.S. affect not only people with low and average incomes. Even Americans with higher incomes are more likely than their counterparts in most other countries to cite problems with high health care costs. In some cases, high-income Americans are more likely to report health care cost challenges than people in other countries with low and average incomes.

The report, *The Cost of Not Getting Care: Income Disparities in the Affordability of Health Services Across High-Income Countries*, details the findings from the Commonwealth Fund 2023 International Health Policy Survey, which explores how financial barriers affect people's health care decisions in nine¹ countries (Australia, Canada, France, Germany, the Netherlands, New Zealand, Switzerland, the United Kingdom, and the United States). The survey findings were analyzed by income level to examine how people in different countries — and at different income levels — manage their health care costs. The survey's main findings include:

- **Regardless of income level, U.S. adults were more likely to experience a problem accessing care because of costs than people in most other countries.** Nearly half of U.S. adults with lower or average-incomes (46%), and nearly one of three with higher incomes (29%), reported at least one cost-related challenge accessing health care. These included having a medical issue but

¹ Because of data protection and privacy laws, data could not be provided on average annual household income in Sweden. Respondents from Sweden, therefore, were not included in this analysis.

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For further information,
contact:

Bethanne Fox
212.606.3853
bf@cmwf.org

Maya Brod
301.467.4917
mbrod@burness.com

 [@commonwealthfund](https://twitter.com/commonwealthfund)

The Commonwealth Fund is a private, nonprofit foundation supporting independent research on health policy reform and a high-performance health system.

not visiting a doctor; skipping a medical test, treatment, or follow-up recommended by a doctor; not filling a prescription; or skipping medication doses.

- **U.S. adults with lower or average incomes were most likely (21%) to skip getting mental health care because of cost compared to higher-income Americans.** Even Americans with high incomes were more likely (14%) than their counterparts in all other countries except Australia (15%) and Canada (12%) to avoid mental health care because of cost.
- **Nearly half of U.S. adults (44%), regardless of income, reported having a medical bill problem in the past year.** These problems included difficulty paying or being unable to pay a medical bill; spending a lot of time on paperwork or disputes related to medical bills; or insurance denying payment for medical care or not paying as much as the respondent expected.
- **Most countries are not meeting social needs for low- and average-income people.** In six of the nine countries, roughly one-third of adults with lower or average incomes reported an unmet social need. These include not having enough food, struggling to pay for housing, lacking a clean and safe place to live, or not having a stable job or income.

Income disparities exist in nearly all the countries studied but, the rates are not as high, and the disparities are not as wide, as in the United States. Overall, Germany and the Netherlands had among the lowest rates of affordability problems. Both countries have universal health insurance, with comprehensive benefit packages and very little cost sharing.

The full report will be available after the embargo lifts at: <https://www.commonwealthfund.org/publications/issue-briefs/2023/nov/cost-not-getting-care-affordability-high-income-countries-survey>

ADDITIONAL PERTINENT RESEARCH

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Income-Related Inequality in Affordability and Access to Primary Care in Eleven High-Income Countries

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Munira Gunja, lead study author and Senior Researcher at the Commonwealth Fund

“This study shows that high health care costs affect Americans in all income groups, not just people with low incomes. In fact, when it comes to health care, people with lower or average incomes in other countries may be better off than higher-income Americans. People in the U.S. with average and lower incomes are the most likely to face affordability challenges. Not only is the U.S. the only country in this study without universal health coverage, but it also has the highest health care prices. To make health care accessible to all Americans, we need to address these issues.”

Joseph Betancourt, M.D., Commonwealth Fund President

“The U.S. spends more on health care than any nation in the world, yet Americans across all income levels find it more difficult to afford care than do people in other countries. As a primary care doctor, I have witnessed the dire consequences of people delaying or going without health care due to challenges with affordability — or having to weigh spending money on basic needs such as food and utilities against spending money on needed health care and medicine. This is frustrating and unacceptable. Given how much we invest, everyone in the country should have meaningful access to affordable health care.”