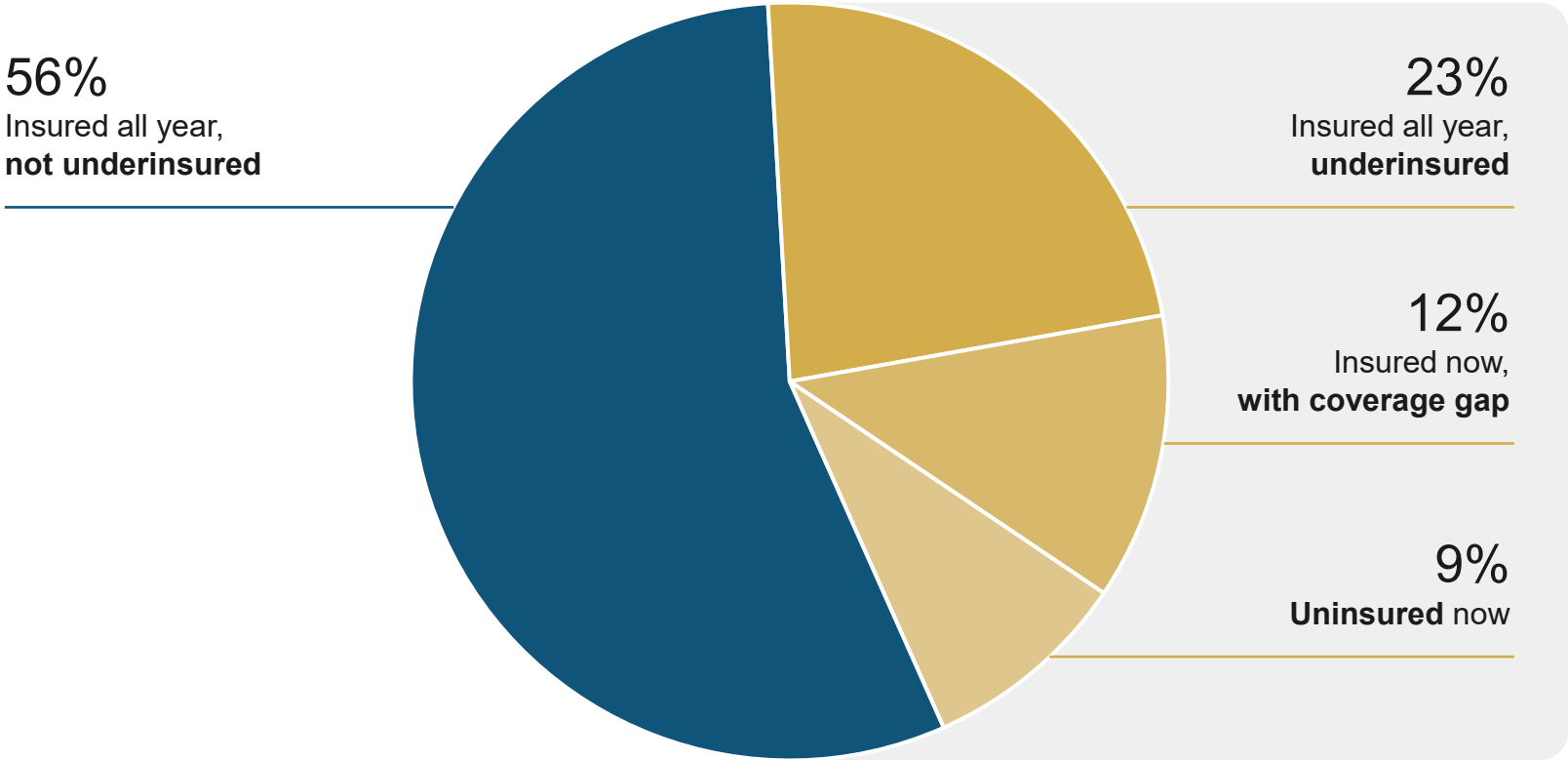


Nearly a quarter of working-age adults have insurance that leaves them underinsured.

Percentage of adults ages 19–64, by insurance status within the past 12 months

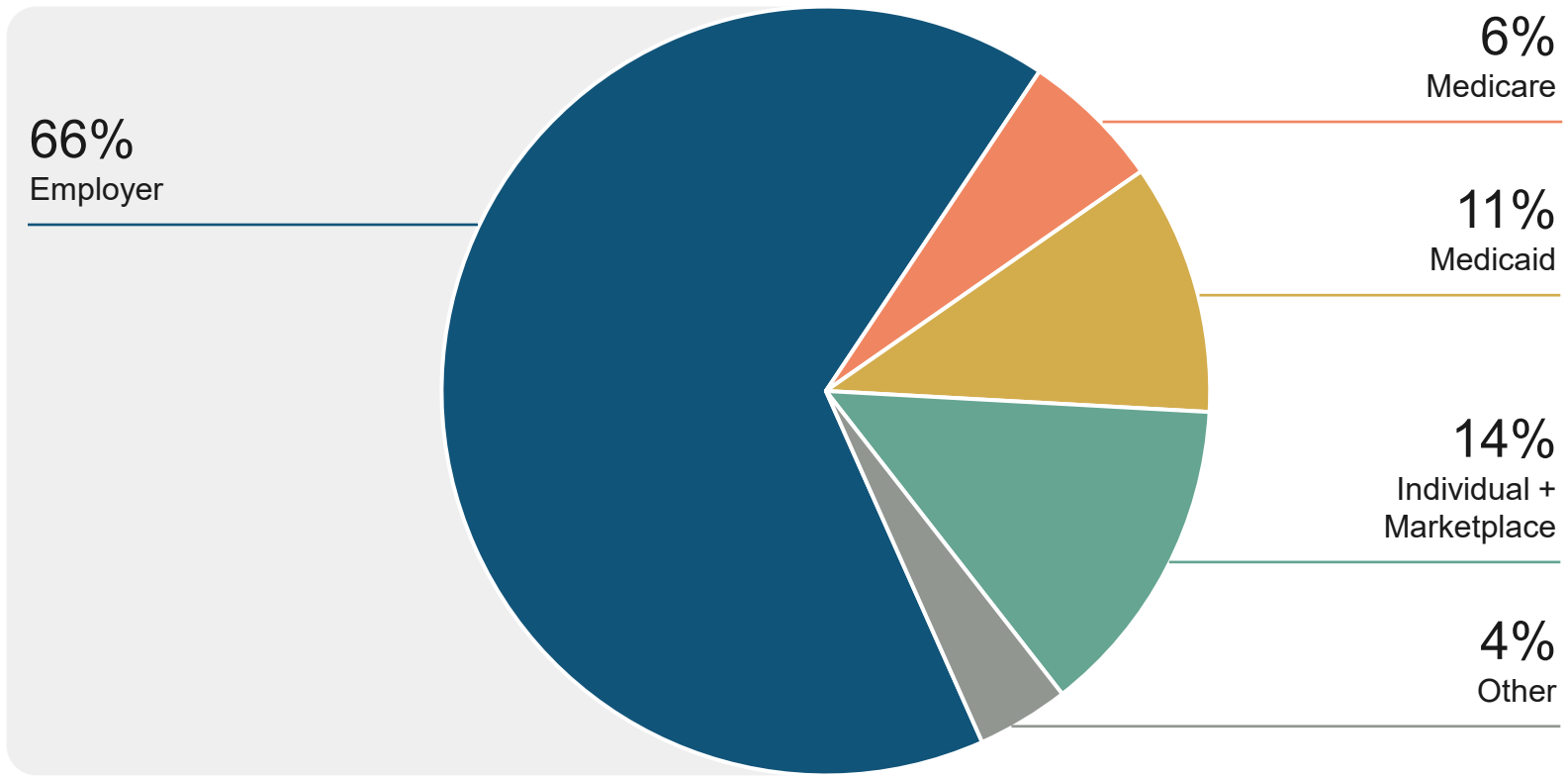


Notes: “Insured all year, underinsured” refers to adults who were insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of household income; out-of-pocket costs, excluding premiums, equaled 5% or more of household income if low income (<200% of poverty); or deductibles equaled 5% or more of household income. “Insured now, with coverage gap” refers to adults who were insured at the time of the survey but were uninsured at any point in the 12 months prior to the survey field date. “Uninsured now” refers to adults who reported being uninsured at the time of the survey.

Data: Commonwealth Fund 2024 Biennial Health Insurance Survey.

Two-thirds of working-age adults who were underinsured had coverage through an employer plan.

Percentage of adults ages 19–64 who were “insured all year, underinsured,” by coverage type



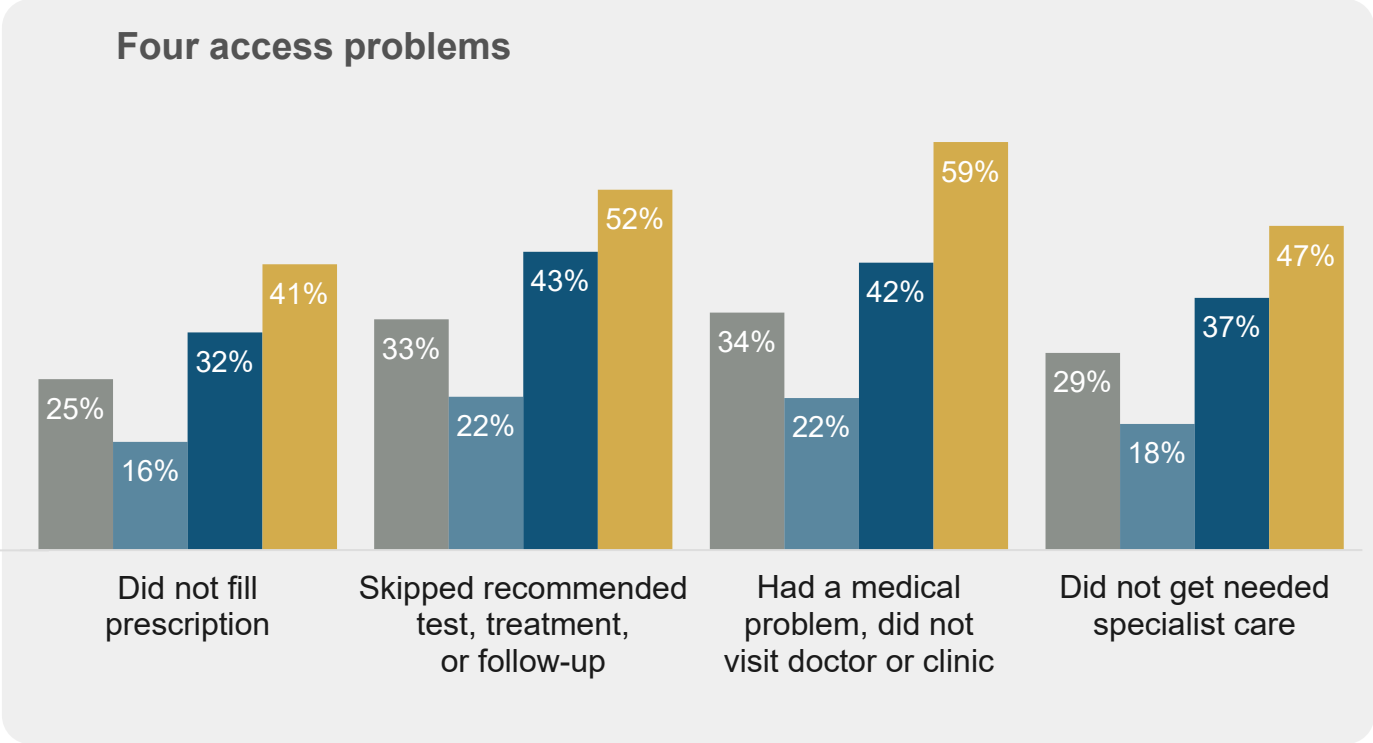
Notes: “Insured all year, underinsured” refers to adults who were insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of household income; out-of-pocket costs, excluding premiums, equaled 5% or more of household income if low income (<200% of poverty); or deductibles equaled 5% or more of household income. Coverage type shows coverage at the time of the survey. Segments may not sum to 100% because of rounding.

Data: Commonwealth Fund 2024 Biennial Health Insurance Survey.

Cost-related problems getting needed care are experienced at the highest rates by adults who are underinsured or lack continuous coverage.

Percentage of adults ages 19–64 who in the past year had any of four problems accessing care because of cost, by insurance status

■ Total ■ Insured all year, not underinsured ■ Insured all year, underinsured ■ Uninsured at any time in the past year



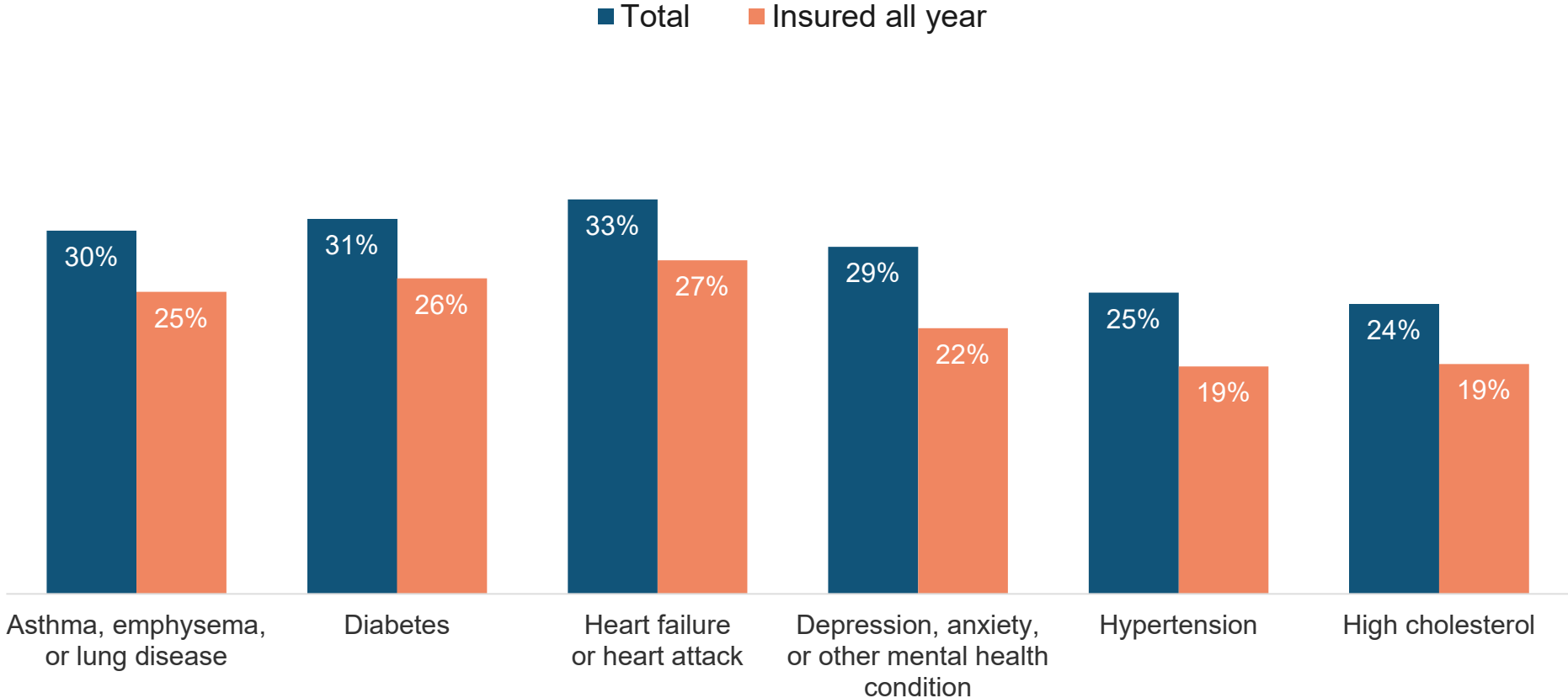
Base: Adults ages 19–64.

Notes: “Underinsured” refers to adults who were insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of household income; out-of-pocket costs, excluding premiums, equaled 5% or more of household income if low income (<200% of poverty); or deductibles equaled 5% or more of household income. “Uninsured at any time in the past year” refers to adults who were either uninsured at the time of the survey or were insured but spent some time uninsured in the past year.

Data: Commonwealth Fund 2024 Biennial Health Insurance Survey.

As many as three in 10 people with chronic health problems do not fill a prescription for their health condition because of the cost.

Percentage of adults ages 19–64 with a chronic health condition who skipped or didn't fill prescription because of cost

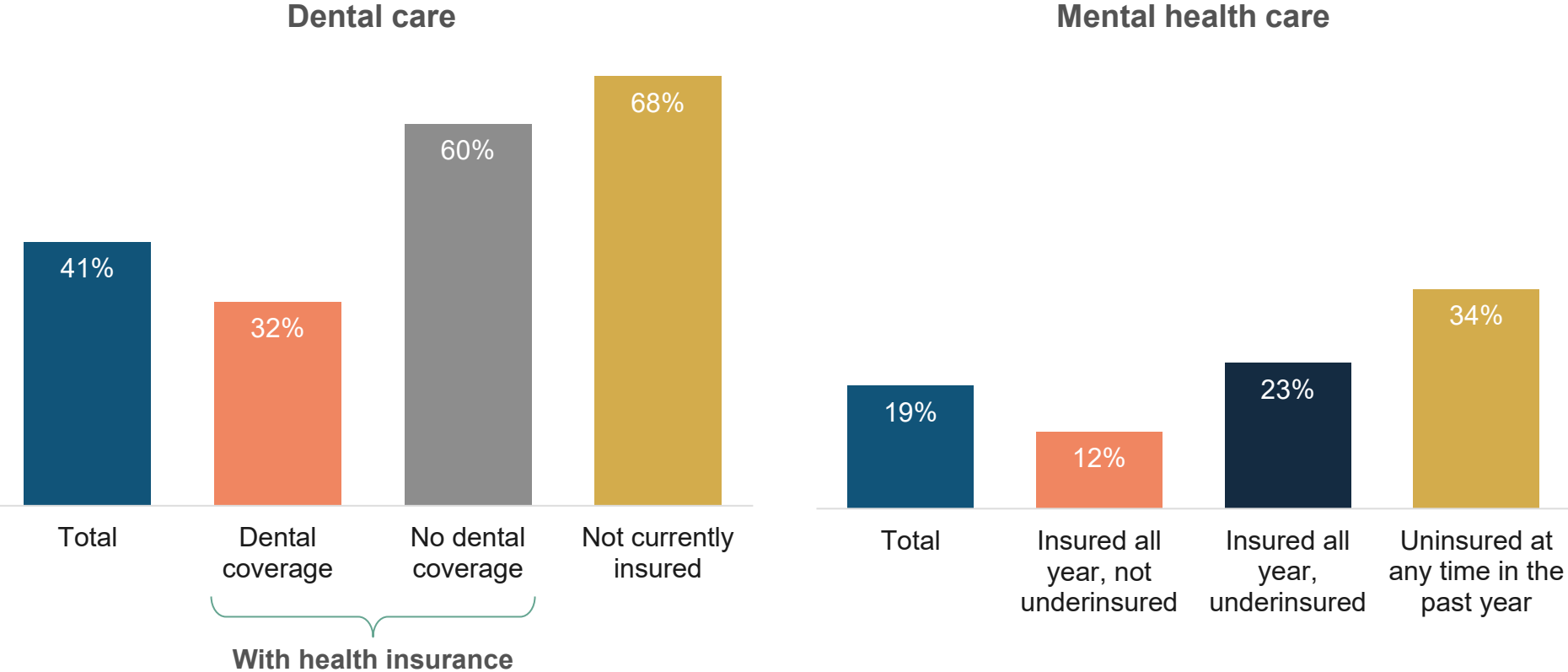


Base: Adults ages 19–64 with a chronic health condition.
Data: Commonwealth Fund 2024 Biennial Health Insurance Survey.

Source: Sara R. Collins and Avni Gupta, *The State of Health Insurance Coverage in the U.S.: Findings from the Commonwealth Fund 2024 Biennial Health Insurance Survey* (Commonwealth Fund, Nov. 2024). <https://doi.org/10.26099/byce-qc28>

Adults who lack coverage have cost-related problems getting needed dental and mental health care at the highest rates.

Percentage of adults ages 19–64 who in the past year delayed or did not get dental or mental health care because of cost, by insurance status



Base: Adults ages 19–64.

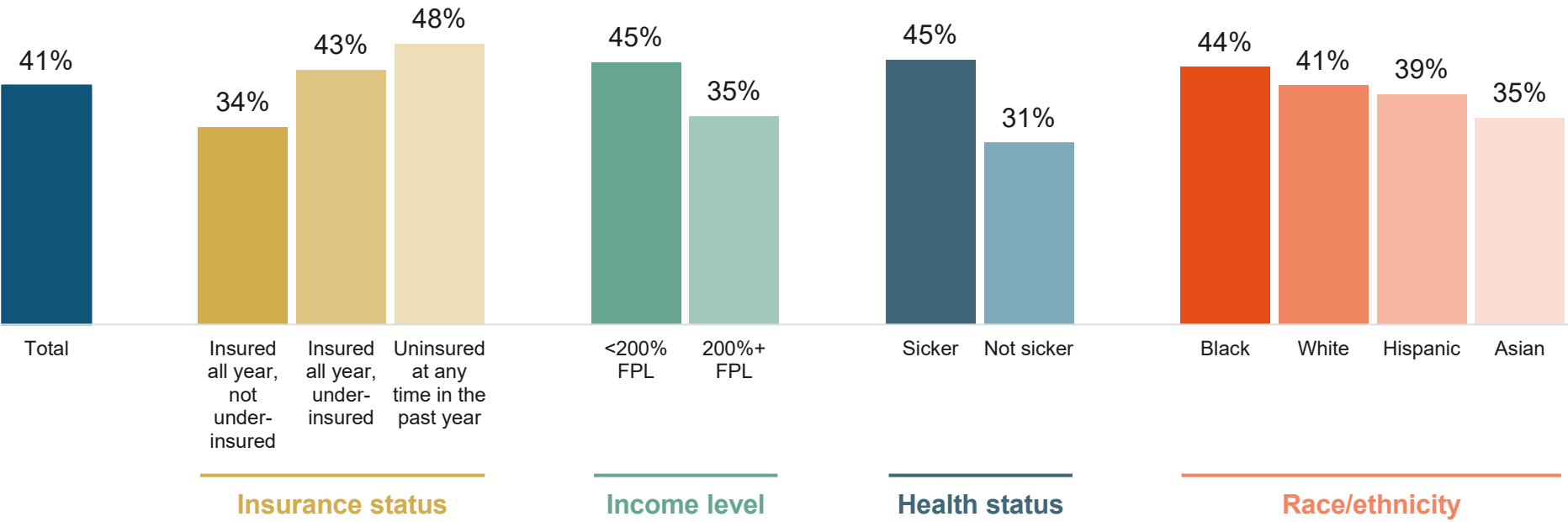
Notes: For dental coverage, respondents who were insured at the time of the survey were categorized into those with or without dental coverage. Dental coverage was not asked of respondents who were uninsured at the time of the survey. For mental health care access, “underinsured” refers to adults who were insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of household income; out-of-pocket costs, excluding premiums, equaled 5% or more of household income if low income (<200% of poverty); or deductibles equaled 5% or more of household income. “Uninsured at any time in the past year” refers to adults who were either uninsured at the time of the survey or were insured but spent some time uninsured in the past year.

Data: Commonwealth Fund 2024 Biennial Health Insurance Survey.

Two of five adults who have delayed or skipped care say it led to worsening of their health problems.

Percentage of adults ages 19–64 whose health problem worsened due to skipped care, by insurance status, income, health status, and race/ethnicity

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



Base: Adults ages 19–64 who skipped needed health care, including prescription medications.

Notes: “Insured all year, underinsured” refers to adults who were insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of household income; out-of-pocket costs, excluding premiums, equaled 5% or more of household income if low income (<200% of poverty); or deductibles equaled 5% or more of household income. “Uninsured at any time in the past year” refers to adults who were either uninsured at the time of the survey or were insured but spent some time uninsured in the past year. FPL = federal poverty level.

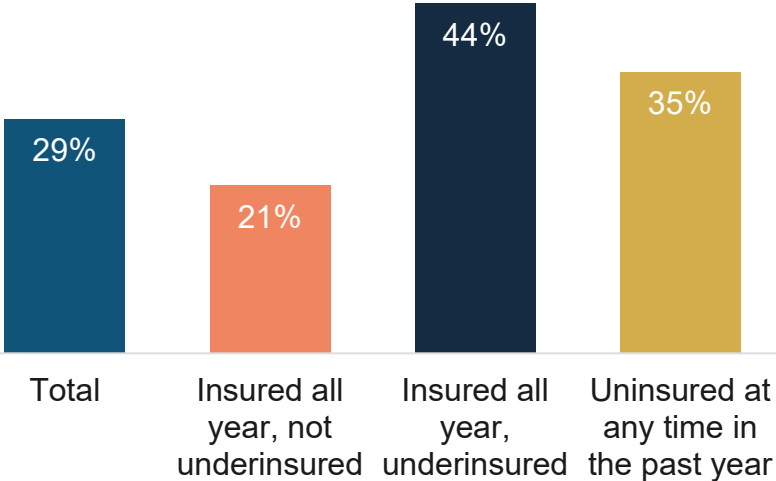
Data: Commonwealth Fund 2024 Biennial Health Insurance Survey.



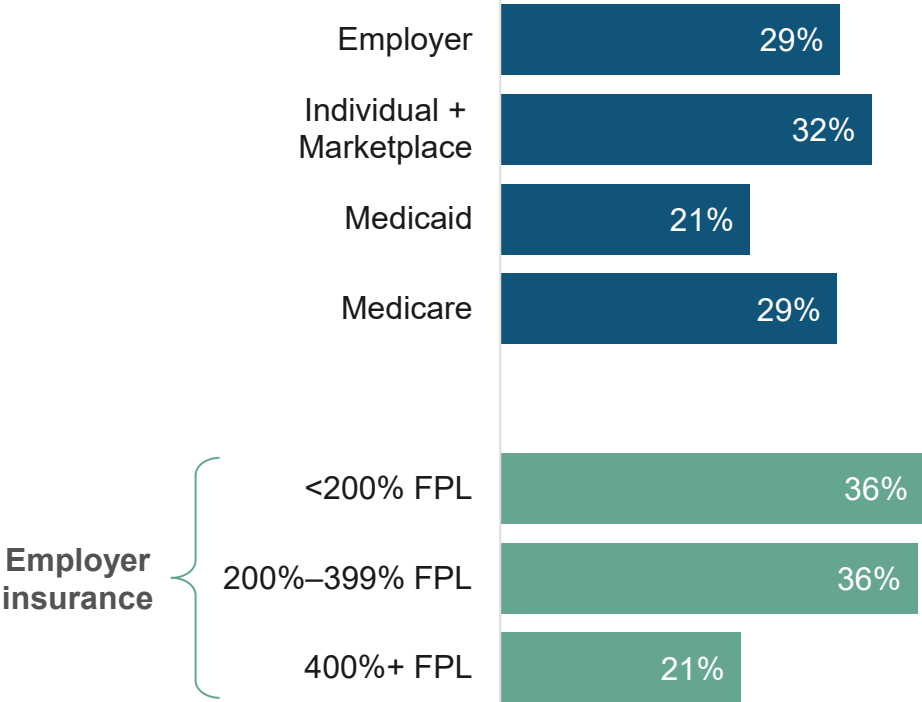
Nearly three in 10 working-age adults are paying off medical or dental debt; rates are highest among people who are underinsured.

Percentage of adults ages 19–64 who had medical or dental debt they were paying off over time, by insurance status, insurance type, and income

Medical debt



Medical debt by insurance type




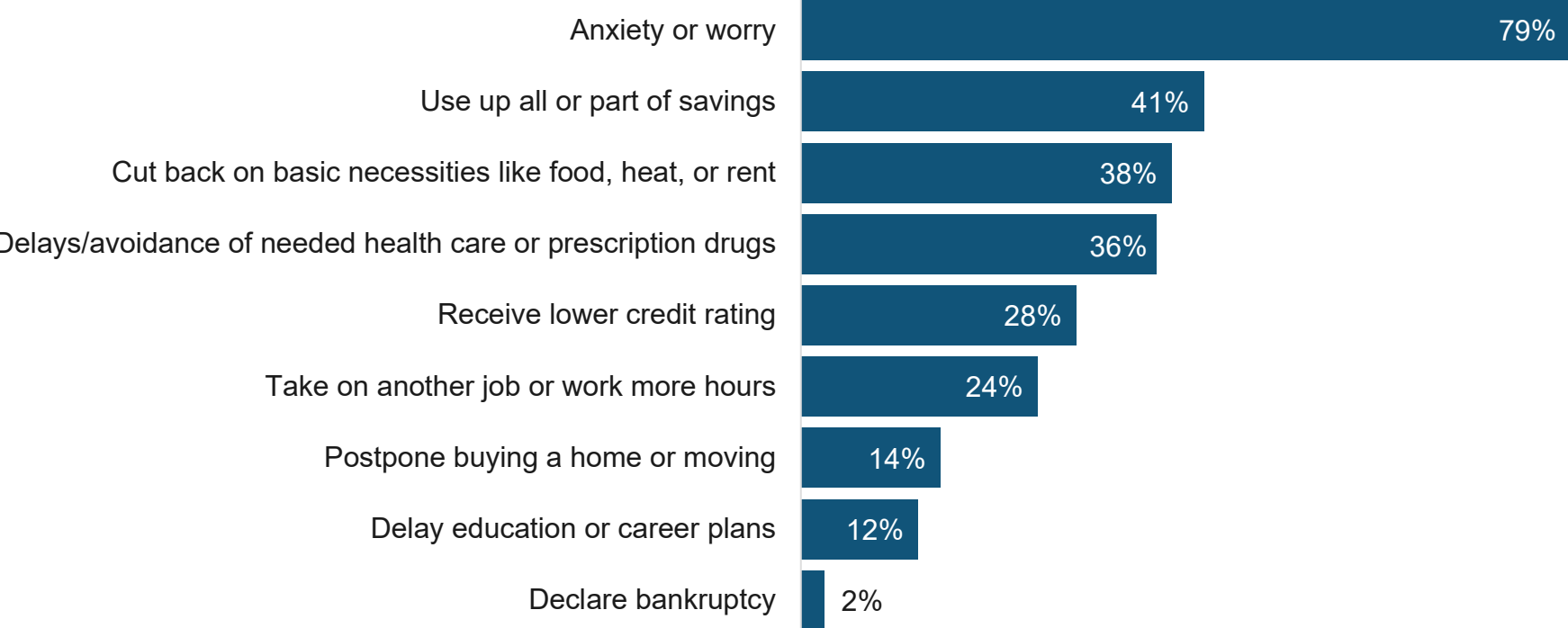
Base: Adults ages 19–64. For medical debt by insurance type and poverty level, base population is additionally limited to those who were insured all year (coverage type given at time of survey).
 Notes: “Insured all year, underinsured” refers to adults who were insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of household income; out-of-pocket costs, excluding premiums, equaled 5% or more of household income if low income (<200% of poverty); or deductibles equaled 5% or more of household income. “Uninsured at any time in the past year” refers to adults who were either uninsured at the time of the survey or were insured but spent some time uninsured in the past year. FPL = federal poverty level.
 Data: Commonwealth Fund 2024 Biennial Health Insurance Survey.



Medical debt causes widespread anxiety or worry; more than one-third of people with debt have delayed or avoided getting care or filling prescriptions.

Percentage of adults ages 19–64 who had medical or dental 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?

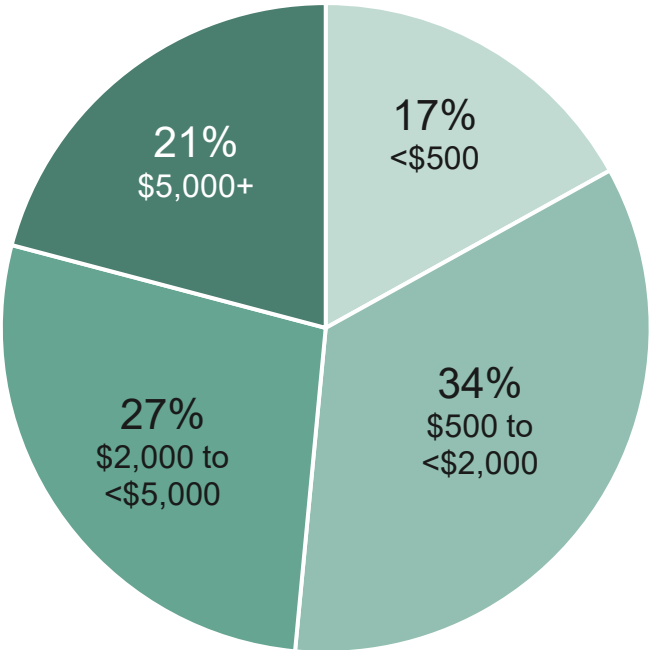


Base: Adults ages 19–64 who had medical or dental debt they were paying off over time.
Data: Commonwealth Fund 2024 Biennial Health Insurance Survey.

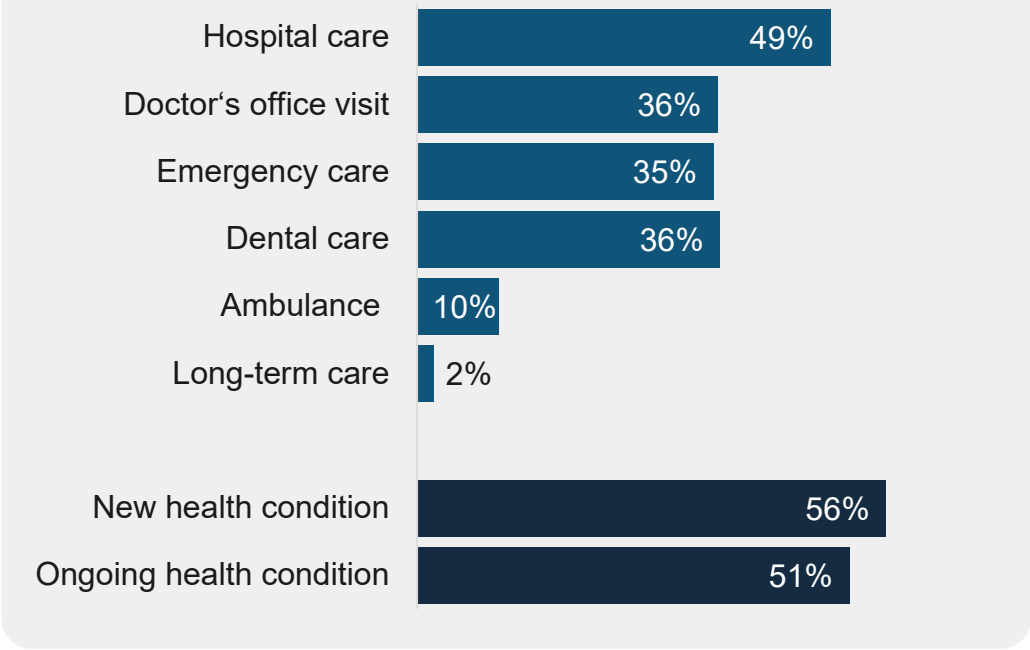
Among adults with medical debt, nearly half are paying off \$2,000 or more; half of those with debt said it was for treatment of an ongoing health condition.

Percentage of adults ages 19–64 who had medical or dental debt they were paying off over time, by amount, source, and type of condition

Total medical debt



Source of debt and type of condition

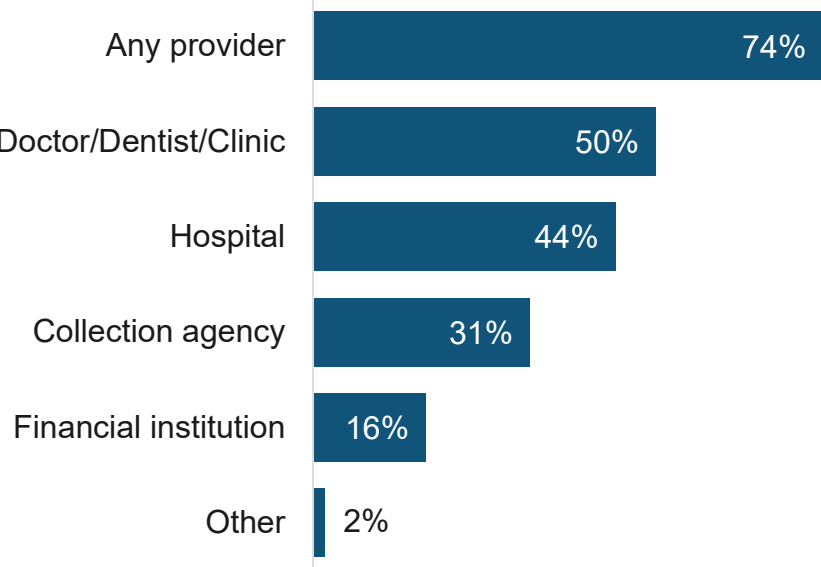


Base: Adults ages 19–64 who had medical or dental debt they were paying off over time.
 Notes: Source of debt, new health condition, and ongoing health condition are not mutually exclusive; respondents could select more than one answer. While the percentages in the pie graph sum to 100%, 0.4% of respondents answered "Don't know," which is not shown.
 Data: Commonwealth Fund 2024 Biennial Health Insurance Survey.

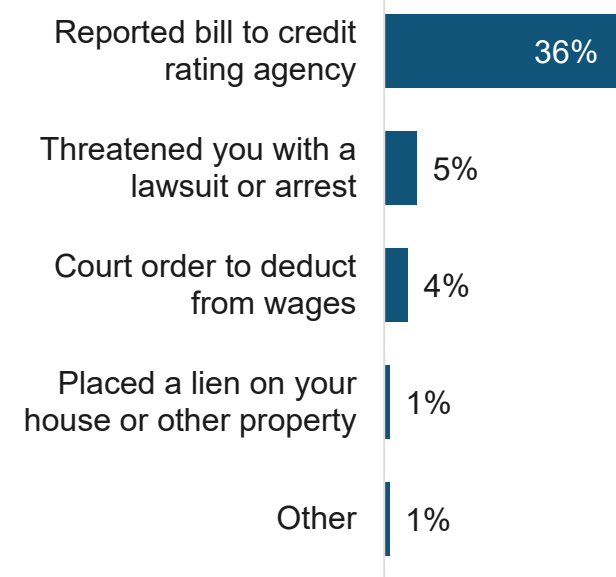
Half of working-age adults with medical debt said they were making payments directly to providers; more than a third said their debt was reported to a credit rater.

Percentage of adults ages 19–64 who had medical or dental debt they were paying off over time

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



? Have those you owe money to done any of the following?



Base: Adults ages 19–64 who had medical or dental debt they were paying off over time.
Data: Commonwealth Fund 2024 Biennial Health Insurance Survey.