Healthcare Affordability and Medical Debt

Findings from a National Study of 2024 Voters

UNDUE
Medical Debt

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Purpose.

Undue Medical Debt sponsored focus groups and a national survey to learn how voters are experiencing and thinking about healthcare affordability and medical debt.

This study also explored ideas for protecting people from medical debt.

PerryUndem, a non-partisan research firm, led the research.

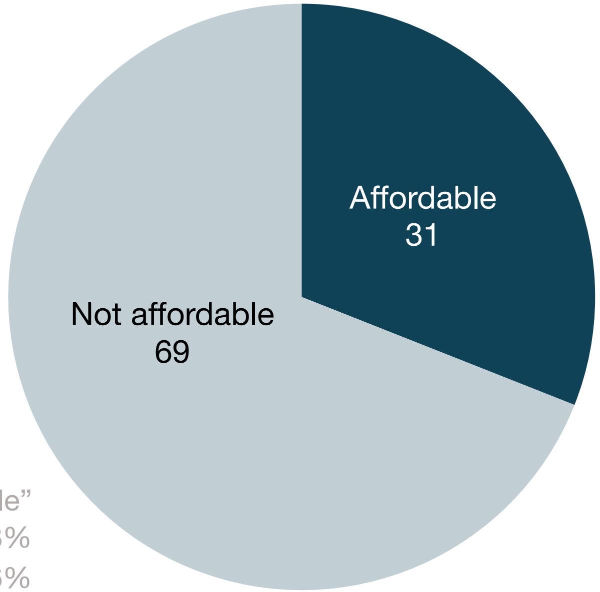
Undue Medical Debt is a national nonprofit organization that abolishes medical debt by purchasing it from hospitals and other healthcare providers at a significant discount, using philanthropic donations and public funds to pay for it. Unlike traditional debt buyers, *Undue Medical Debt* does not collect from patients; instead, it sends them letters confirming their debt has been erased, thereby providing financial and mental health relief to vulnerable individuals and families.

Healthcare Affordability + Medical Debt.

7 in 10

voters believe that healthcare is not affordable these days – and this agreement is shared across the political spectrum.

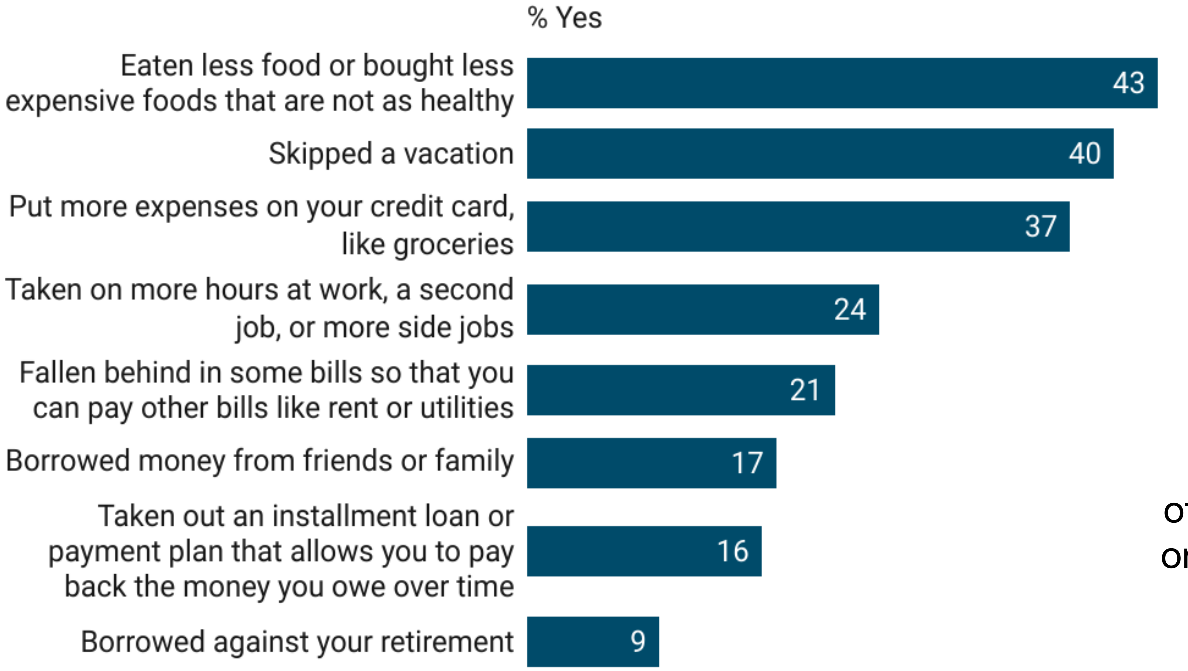
Q. Generally speaking, do you think healthcare is affordable or not affordable these days?



"Not affordable"
Democrats: 68%
Republicans: 66%
Independents: 72%

Lots of voters are already financially stressed and making sacrifices to make ends meet. High healthcare costs only make things worse.

Q. Have you done any of the following in the last 12 months to help you meet your financial needs?



68%

of voters have made at least one of these sacrifices in the last 12 months.

I go to a food pantry and I work three jobs. You know what I mean? It's hard, and it shouldn't be that hard. I don't have time to spend with my kids. I don't have time to do things, because I have to work to eat, you know, and that's what makes it hard for me.

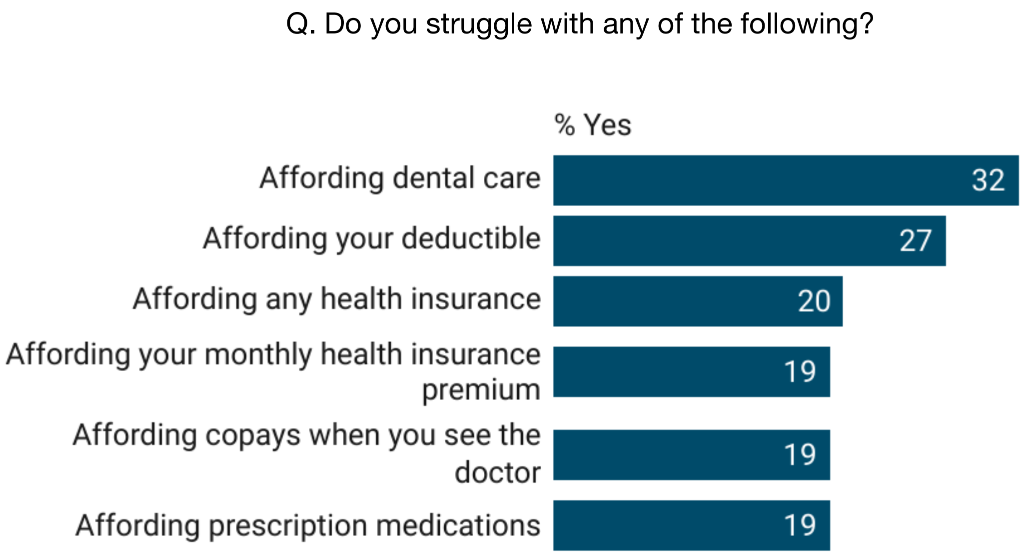
Woman, 43, White, uninsured, rural, WV

[The high cost of everything] is just going to bring us to our knees. It's like everything is just draining us, and it's just like, damn! I don't even sleep good at night... because I'm just thinking about everything that has to be taken care of. And it's just like the system feels like it's designed to just bring everybody to their knees. Healthcare, groceries, gas, bills, housing, just everything and it just feels like they're doing it to us to bring us to our knees, and I don't even know why. Like what the hell did we do to anybody?

Woman, 38, Black, Marketplace coverage, suburb, TX

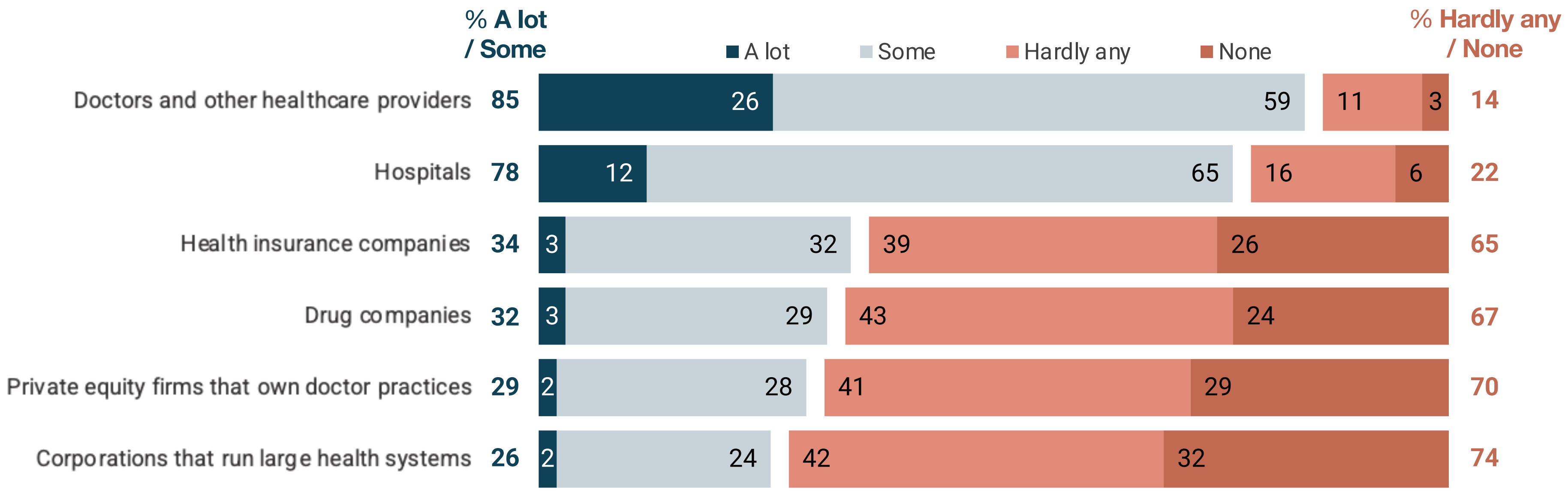
45%

of voters report they are struggling to afford at least one common medical expense. Dental care tops the list.



2024 voters trust healthcare providers and hospitals the most. However, voters still feel they need to look out for themselves – few place “a lot” of trust in either.

Q. Now think of the different parts of the healthcare system. How much trust do you have in the following to look after your best interests?



Focus group participants blame corporate greed for high healthcare costs.

> You know, the corporations and I think that unfortunately it's not patient care that's the important thing, it's about them making their profit.
>
> Man, 55, White, uninsured, urban, FL

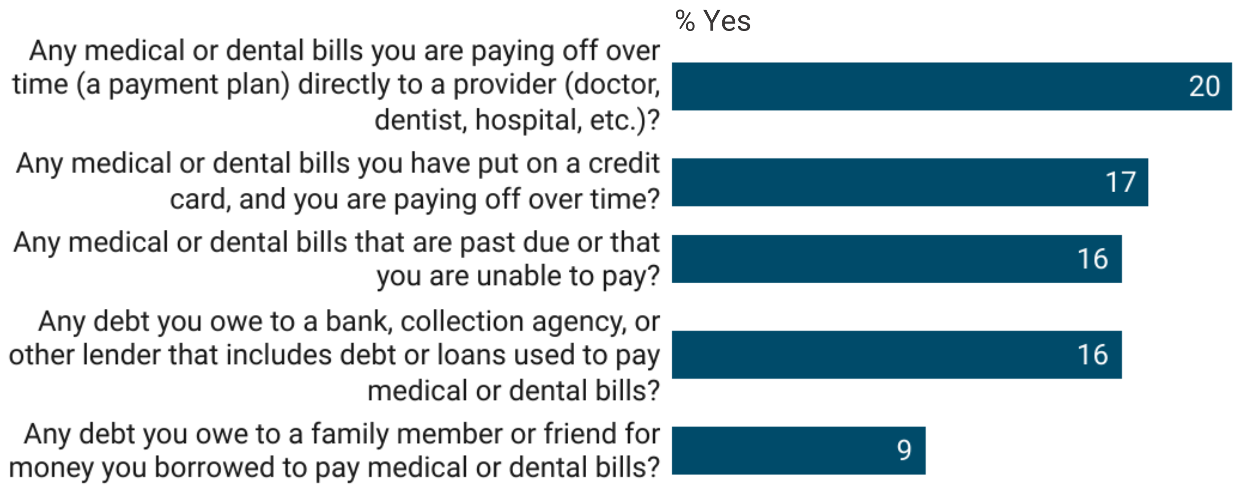
> I just feel like there is an uptick in corporate greed.
>
> Woman, 38, Black, Marketplace coverage, suburb, TX

> While we're struggling, the CEOs are just filling their pockets, you know.
>
> Man, 42, Latino, employer coverage, suburb, LA

35%

of voters say they currently owe money or have debt due to medical or dental expenses.*

Q. Please think about any money you currently owe or debt you have due to medical or dental bills. This may include bills for your own medical or dental care or someone else's care, such as a child, spouse, or parent. Do you currently have:



* This survey is of 2024 voters, who have higher incomes and are older than the general public – which makes them less prone to medical debt. Polling of the general public has found about 41% of the general public currently have medical debt.

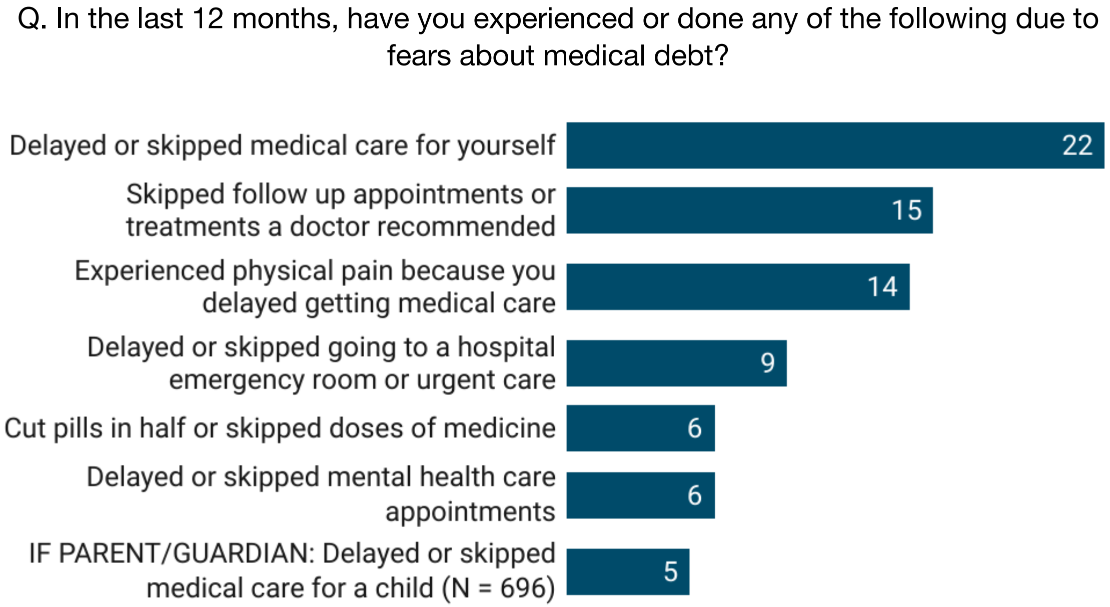
Over half of voters worry about going into debt when they use medical services – and this is manifesting in their health behaviors. More than one-third have had to skip or delay care due to fears about going into medical debt.

52%

are concerned about going into medical debt when they use medical or dental services.

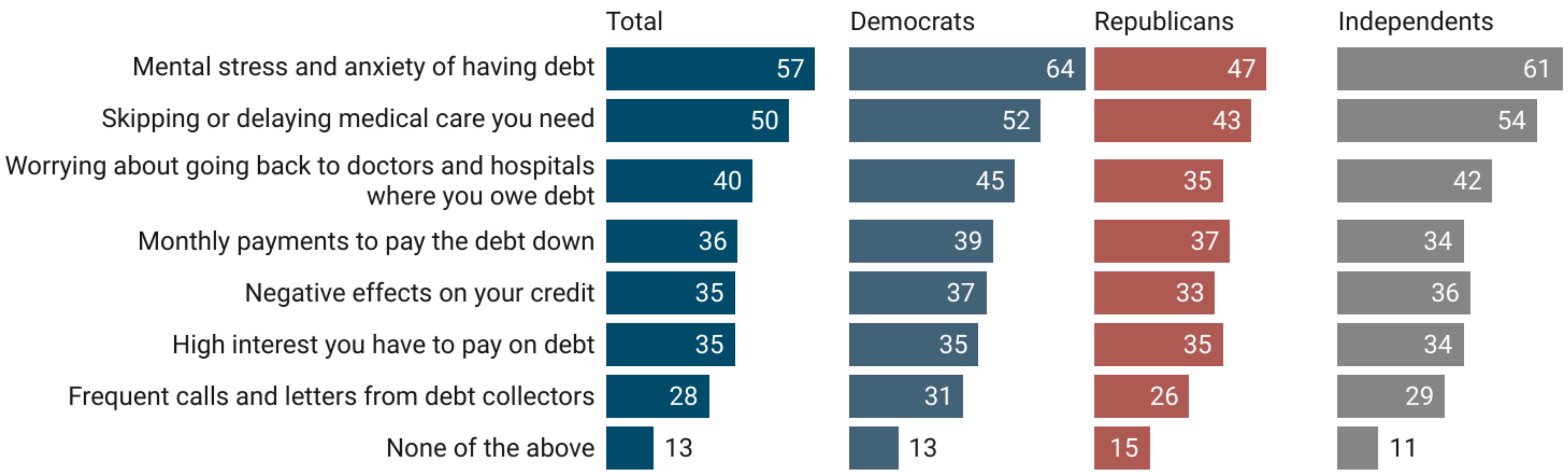
35%

say they have had to skip or delay medical care in the last year, experience pain, or cut pills in half due to fears about medical debt.



57% of voters say mental stress and anxiety are the hardest part of having medical debt. Other challenges include skipping medical care and worrying about going back to health providers where you owe money.

Q. What do you think is the hardest part of having medical debt?



We've had to put [medical debt] on a credit card, so of course you're paying longer, you're paying more. That’s money that we could have spent on other things or saved.

Woman, 50, White, employer coverage, rural, IA

[My medical debt] causes me not to even want to go [to the hospital]. Like I don’t even want to go. If I’m sick, I just won’t go.

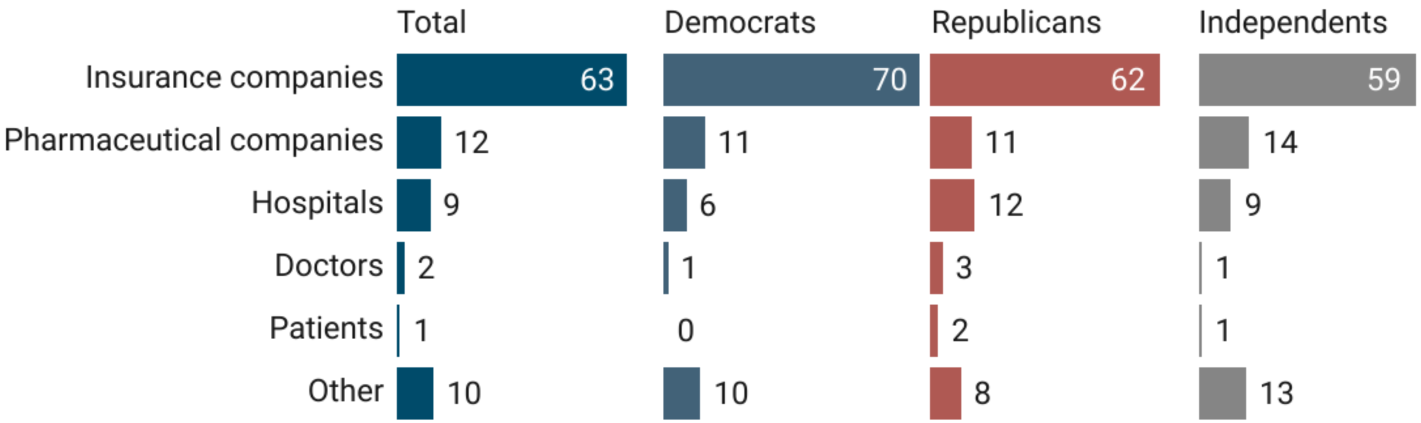
Woman, 43, White, uninsured, rural, WV

[Medical debt] on your credit report stops you from accessing jobs sometimes, homes, car loans… so much gets in the way between you and the life you want to live because of medical [debt].

Man, 35, Black, Marketplace coverage, urban, TX

Across party ID, voters agree that insurance companies are most at fault for medical debt – not healthcare providers or patients.

Q. Who do you blame most for medical debt?



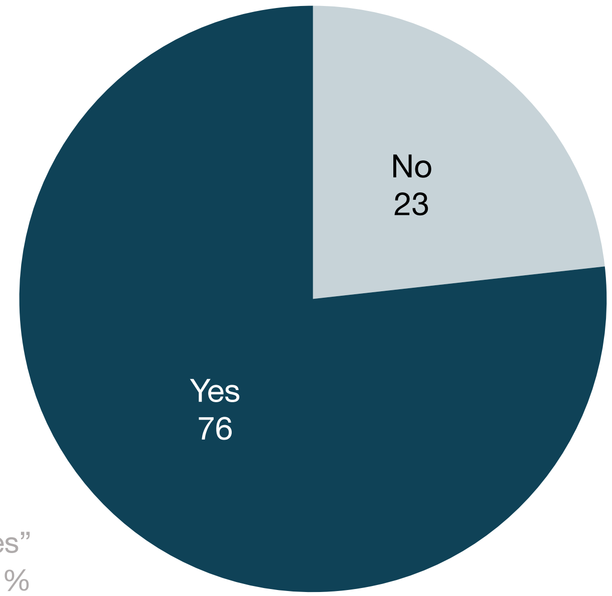
I don't blame the person. I mean, how can you blame a person because they get sick or life happens, and they like had a heart attack and that came out of nowhere?... I blame [medical debt] on the system itself. I think the doctors; there should be a cap of what they could charge people for things. I think the insurance, they cover it, but I think...you should understand going into it what your patient can or can't afford. I mean, if somebody needs a surgery or something and they can't afford it, there should be something that they could do rather than to say, we're just going charge you the full rate of whatever. So, I think a lot of it is the system itself.

Man, 55, White, uninsured, urban, FL

Policies.

Voters want their state to pass laws that protect them from medical debt – and this is true across party ID.

Q. Do you want your state to pass laws to protect you from medical debt?



"Yes"
Democrats: 91%
Republicans: 63%
Independents: 78%

There is strong support among voters for laws protecting people from medical debt.

Q. Here are laws some states have already passed to protect residents from medical debt. Would you support or oppose your state passing these laws to protect you from medical debt?

	NET: Support	Strongly support	Somewhat support	Somewhat oppose	Strongly oppose
Limit the interest rate allowed to be charged for medical debt.	**94**	73	21	3	1
Limit collection agencies' ability to take a person's house, belongings, or cars due to medical debt.	**90**	66	24	6	2
Require all hospitals to use the same, user-friendly application for financial assistance.	**89**	53	36	7	2
Pass laws to help people understand who is suing them for medical debt.	**89**	55	34	8	1
States set limits on how much hospitals and insurers can charge for services.	**88**	57	31	8	2
Limit the amount a patient would have to pay back on their medical debt in a year.	**82**	43	39	14	3
Make it illegal for collection agencies to take money out of people's paychecks for medical debt.	**81**	55	26	14	4
Ban health care providers and collection agencies from reporting medical debt on people's credit reports.	**81**	52	29	14	3
Create a state-funded health plan that would give another health insurance option to state residents and is more affordable than commercial health plans.	**81**	48	33	11	5
Require hospitals to provide financial assistance to all patients earning under 200% of poverty (about $53,000 a year for a family of three before taxes).	**80**	46	34	14	3
Prevent use of prior authorization (a process where a health plan requires a doctor to obtain approval first) for some services (such as cancer or mental health treatment).	**77**	44	33	16	4
Require hospitals to screen everyone – including people with insurance – for financial assistance before sending a bill.	**74**	38	36	20	4
Raise the income threshold for Medicaid so that more people can qualify for insurance.	**73**	40	33	19	6

This is bipartisan agreement – majorities across party ID would support laws like these.

Q. Here are laws some states have already passed to protect residents from medical debt. Would you support or oppose your state passing these laws to protect you from medical debt?

% Support

	Total	Democrats	Republicans	Independents
Limit the interest rate allowed to be charged for medical debt.	**94**	95	92	94
Limit collection agencies' ability to take a person's house, belongings, or cars due to medical debt.	**90**	93	88	90
Require all hospitals to use the same, user-friendly application for financial assistance.	**89**	94	84	90
Pass laws to help people understand who is suing them for medical debt.	**89**	94	87	86
States set limits on how much hospitals and insurers can charge for services.	**88**	92	85	87
Limit the amount a patient would have to pay back on their medical debt in a year.	**82**	92	75	81
Make it illegal for collection agencies to take money out of people's paychecks for medical debt.	**81**	89	76	80
Ban health care providers and collection agencies from reporting medical debt on people's credit reports.	**81**	90	76	79
Create a state-funded health plan that would give another health insurance option to state residents and is more affordable than commercial health plans.	**81**	94	72	79
Require hospitals to provide financial assistance to all patients earning under 200% of poverty (about $53,000 a year for a family of three before taxes).	**80**	91	75	76
Prevent use of prior authorization (a process where a health plan requires a doctor to obtain approval first) for some services (such as cancer or mental health treatment).	**77**	85	70	77
Require hospitals to screen everyone – including people with insurance – for financial assistance before sending a bill.	**74**	82	67	74
Raise the income threshold for Medicaid so that more people can qualify for insurance.	**73**	87	63	72

Voters believe this is a good place for elected officials to focus – majorities across party ID would feel more favorable towards elected officials who pass these kinds of laws.

77%

would feel more positive about their state elected officials if they passed these laws.

Democrats: 90%
Republicans: 66%
Independents: 78%

75%

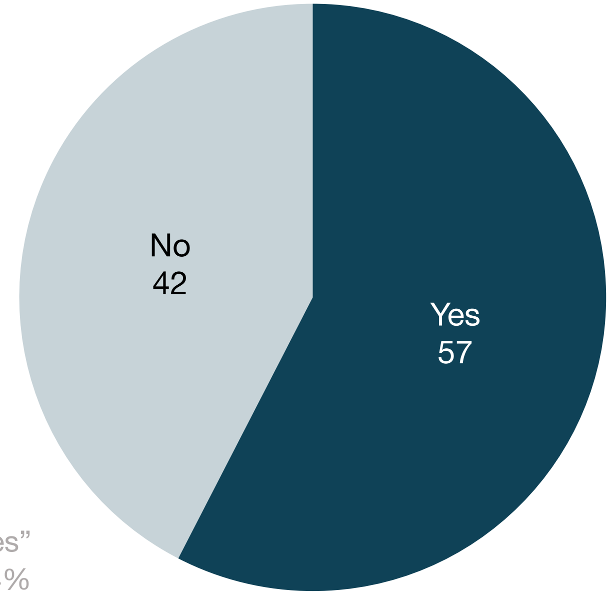
would be more likely to vote for state elected officials who passed these laws.

Democrats: 88%
Republicans: 64%
Independents: 76%

Nearly 6 in 10 voters believe that people from different political parties want these kinds of protections – this issue can be a place of bipartisanship.

The data shows there is a shared desire for more protections against medical debt. However, when we stoke party allegiance, some see division.

Q. Do you think people from different political parties want these kinds of protections from medical debt?



"Yes"
Democrats: 54%
Republicans: 62%
Independents: 55%

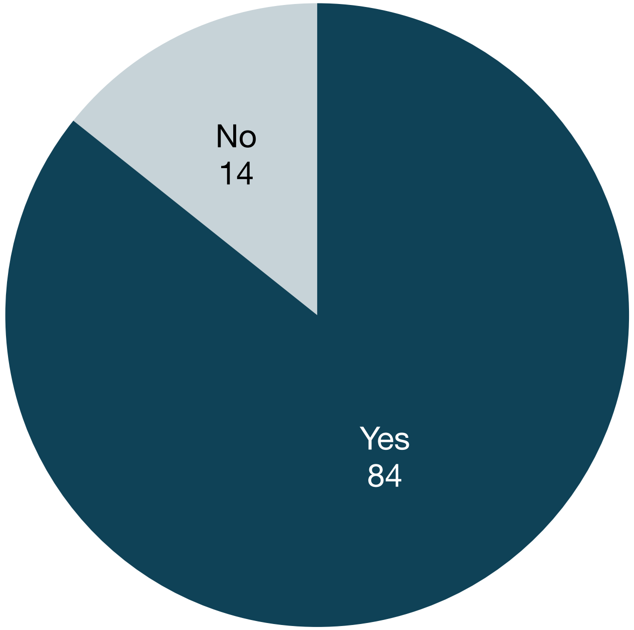
I think [medical debt] is a political issue, but I think this is the issue that's like a common ground issue between Democrats and Republicans. When it comes to health insurance companies and just the costs… it doesn't matter, you know, what's your political ideology. I feel like everybody's frustrated with the system and everybody wants it to be better and everybody wants costs to be lower.

Man, 28, Black, Marketplace coverage, urban, FL

Health Insurance.

Regardless of party ID, voters believe that having health insurance should protect people from medical debt – but they know this isn't true in practice.

Q. Do you think having health insurance should protect people from medical debt?



"Yes"
Democrats: 91%
Republicans: 78%
Independents: 84%

74%

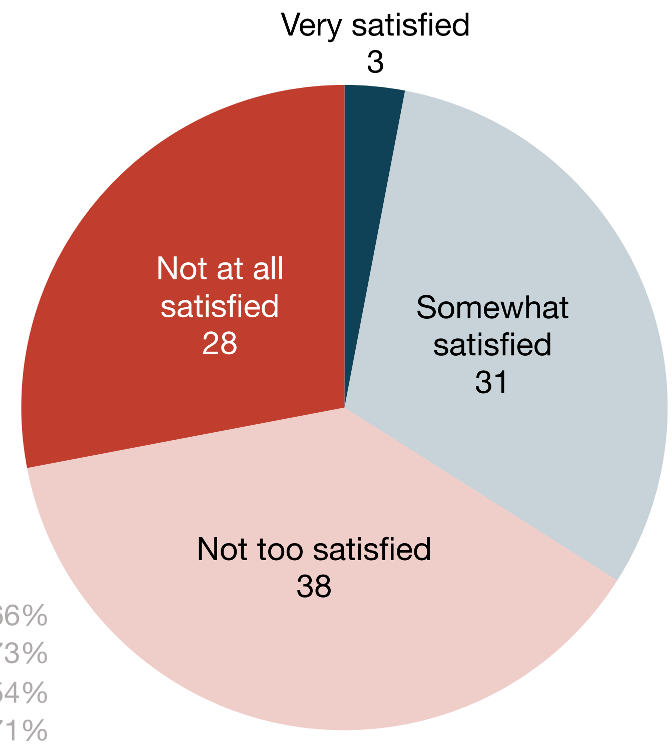
think that health insurance is "mostly failing" in protecting people from medical debt. (N = 1,121)

Democrats: 79%
Republicans: 66%
Independents: 77%

Two-thirds of voters say they are not satisfied with the current health insurance system in our country.

Over a quarter are “not at all satisfied” with the current system.

Q. How satisfied are you with the current health insurance system in our country?



“Not satisfied” – 66%
Democrats: 73%
Republicans: 54%
Independents: 71%

I think [the health insurance system] is broken. [Cost] goes up every year and way beyond the rate of inflation or your cost of living, we just never seem to get a break. It just gets more and more expensive. Even when you look at the Marketplace, it seems like you just get less coverage, a higher deductible. Yeah, it's very frustrating.

Woman, 56, White, Marketplace coverage, suburb, FL

Yeah, we need to think about a different system. There are people that work jobs and they get private insurance and, you know, have good private insurance and some have not so good. Then there's others, they’re self-employed or owning their own business and seek out insurance not just for themselves but mostly also for their families and that can be kind of pricey. And then when you see you’re paying so much and you're not, you know, it's not yielding good results.

Man, 42, Latino, employer coverage, suburb, LA

Voters are ready for an alternative – three-quarters agree that we need to switch to a different system of health insurance that doesn't tie coverage to employment.

Q. Which of these statements comes closer to your view, even if neither is exactly right?

We need to switch to a different system of health insurance where people can change jobs or become self-employed and not have to worry about losing their health insurance

vs.

Our current system where most people get their health insurance through a job works well enough and we should not change it

Democrats: 85%
Republicans: 65%
Independents: 79%

Democrats: 12%
Republicans: 33%
Independents: 19%

Most voters have unfavorable views toward high-deductible health plans. Only 29% say they would enroll in these types of plans.

70%

of 2024 voters have an unfavorable view of high-deductible health plans (somewhat unfavorable 39%, very unfavorable 31%)

"Unfavorably" – 70%
Democrats: 76%
Republicans: 67%
Independents: 68%

29%

of 2024 voters say they would be likely to enroll themselves or their family in these plans (very likely 9%, somewhat likely 20%). Most (70%) say they would be unlikely to enroll in them.

"Not likely" – 70%
Democrats: 73%
Republicans: 70%
Independents: 67%

> I think [high deductible plans] may actually backfire because people are going to want to pay the lower premiums, but then when they need to seek health care, they're not going to do it, because they know that they can't afford that cost out-of-pocket.
>
> Woman, 50, White, employer coverage, rural, IA

Methodology

Methods.

Focus Groups

We started the study with four focus groups with diverse individuals who voted for Donald Trump in the 2024 general election.

We heard from different kinds of voters – traditional MAGA Republicans, younger voters, and younger men of color.

The focus groups were held in March 2025.

National Survey

This was a 12-minute national survey of 1,319 2024 general election voters.

The survey was fielded August 21 to September 2, 2025 using NORC's nationally representative AmeriSpeak panel.

The survey was fielded online and offered in English.

The margin of sampling error was ± 3.63 percentage points.

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