The Commonwealth Fund 2023 Health Care Affordability Survey asked a nationally representative sample of working-age U.S. adults (ages 19–64) about their ability to afford health insurance and health care and about the impact that health costs have on their household budget. This fact sheet presents results for the 379 respondents who were insured for the full year and had Medicare coverage at the time of the survey.

About one in seven people with Medicare are under age 65 and qualify for the program because of serious disabilities, end-stage renal disease, or amyotrophic lateral sclerosis. They are among the poorest and sickest people interviewed for the survey. Because of their low incomes and few assets, about half of adults under age 65 with Medicare were dually eligible for Medicaid in 2019. Affordability problems stem from higher spending because of poor health or disability, cost sharing, uncovered services, and the complexity of some program benefits, which can make them difficult to use. Among survey respondents under 65 with Medicare:

- **51%** said it was very or somewhat difficult to afford their health care.
- **42%** said they or a family member had delayed or skipped needed health care or prescription drugs in the past 12 months because they couldn’t afford the cost.
- **63%** of people who reported delaying or forgoing care because of cost said a health problem got worse as a result.
- **42%** said health care costs had made it harder to afford food.
- **33%** were paying off debt from medical or dental care.
- **32%** of people with medical debt said it had led them or a family member to delay or avoid getting needed health care or filling prescriptions.
- **43%** said their health costs had made it harder for them to pay for common household expenses like electric or heating bills.
- **58%** spent 10 percent or more of their monthly household budget on health care.
- **23%** spent 25 percent or more.

**Policy Options for Making Health Care More Affordable**

The federal government could:

- Increase awareness of, and assist people with enrollment in, the Medicare Savings and Part D Low-Income Subsidy programs, which help beneficiaries pay premiums and out-of-pocket costs for health care and prescription drugs.
- Improve coordination of benefits between Medicare and Medicaid for people dually eligible for both programs.
- Help beneficiaries with disabilities enrolled in a Medicare Advantage plan understand how to effectively use the supplemental benefits available through these plans.
- Protect consumers from financial ruin caused by medical debt.

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