Healthcare costs: a personal concern and political charge for Black adults

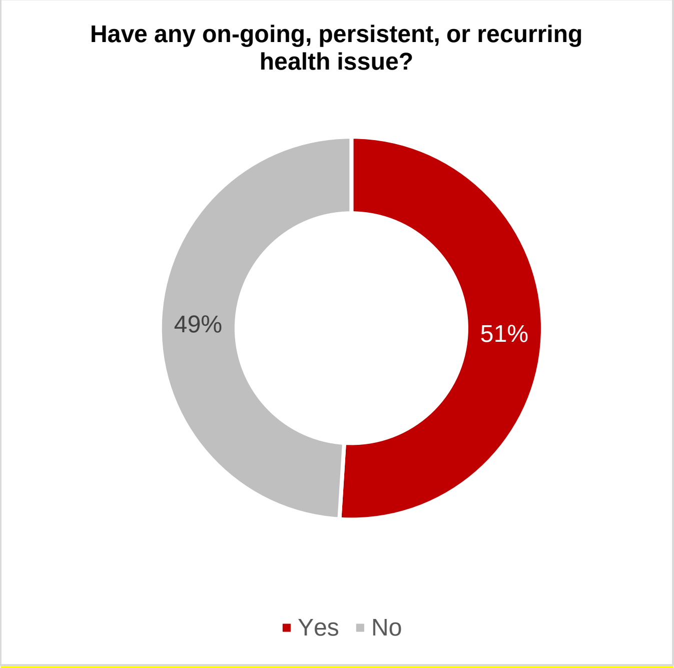
Health Care Affordability Among Black Adults Ages 40-64

ABOUT THIS SURVEY

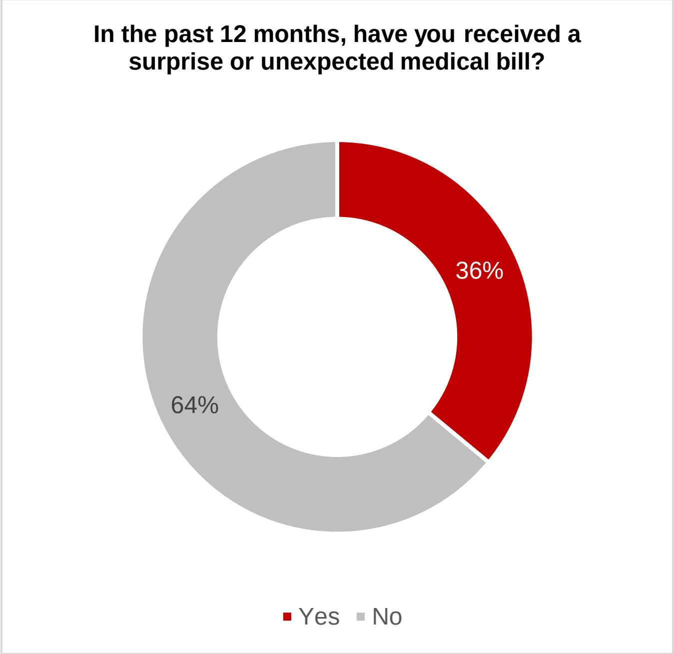
An AARP survey was fielded May 24-June 9, 2022, among 1,737 adults ages 40-64. The survey was done to better understand the attitudes and overall health assessment of those age 40-64, as well as their views on access to health care professionals and healthcare insurance coverage. Respondents were asked their overall health status, whether they have a regular doctor or other health care provider, where they go when they are sick or in need of medical advice, their concerns about and reactions to the cost of health care, and their health insurance coverage. Included in the sample of adults were oversamples of Black adults ages 40-64 (N=335) and Hispanic/Latino adults ages 40-64 (N=304). This fact sheet highlights the subset of data collected from Black adults.

KEY FINDINGS

On-going, persistent, or recurring health issues are common among Black adults ages 40-64. Like adults overall (56%), half (51%) of Black adults said have an on-going or recurring health issue, with nearly all (97%) also having a regular doctor or health care provider.

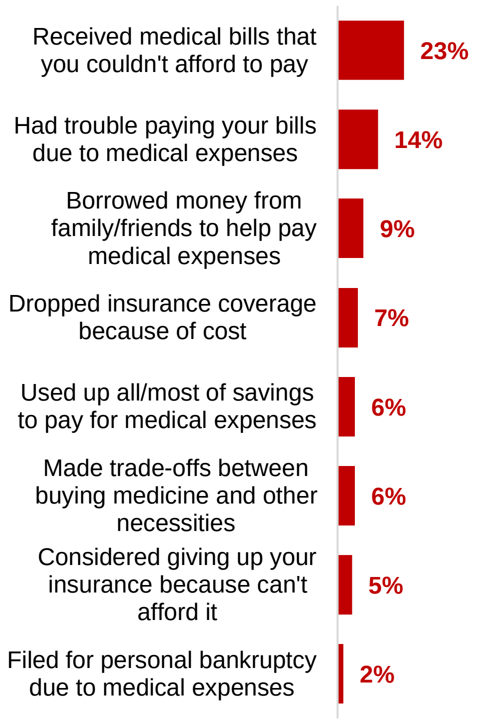


Receiving surprise or unexpected medical bills from a medical provider or facility is an all-too-common experience for many Black adults 40-64. One-third (36%) of Black adults said they received a surprise or unexpected medical bill in the previous twelve months. This compares to three in ten (29%) adults overall.



Receiving unaffordable medical bills, borrowing money from friends or family, and needing to make trade-offs are some of the experiences Black adults ages 40-64 have had in the past year due to the cost of health care.

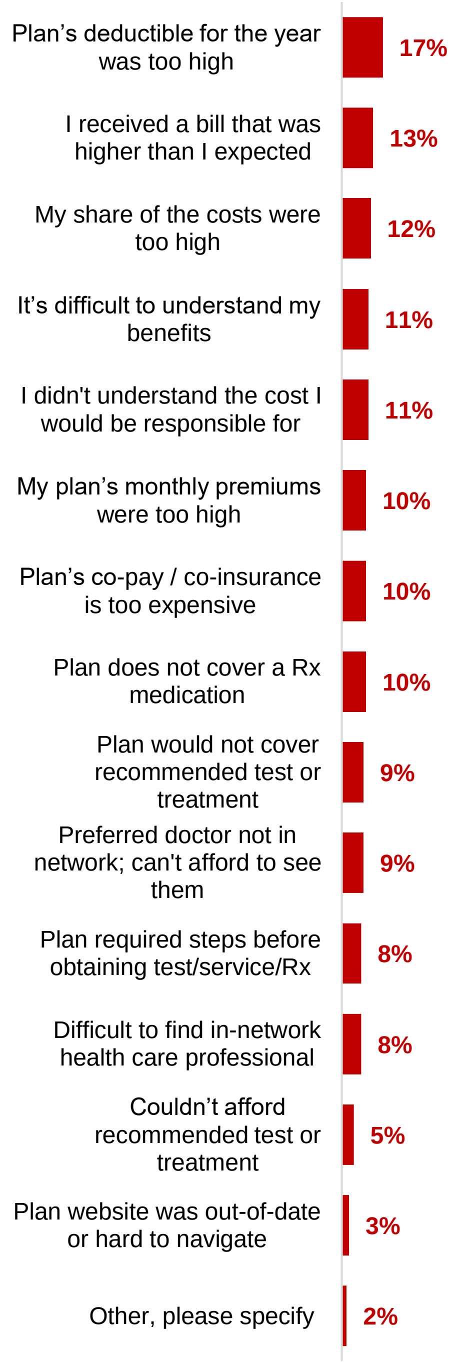
In the past 12 months, have you experienced any of these due to the cost of health care? (Among Black adults 40-64)



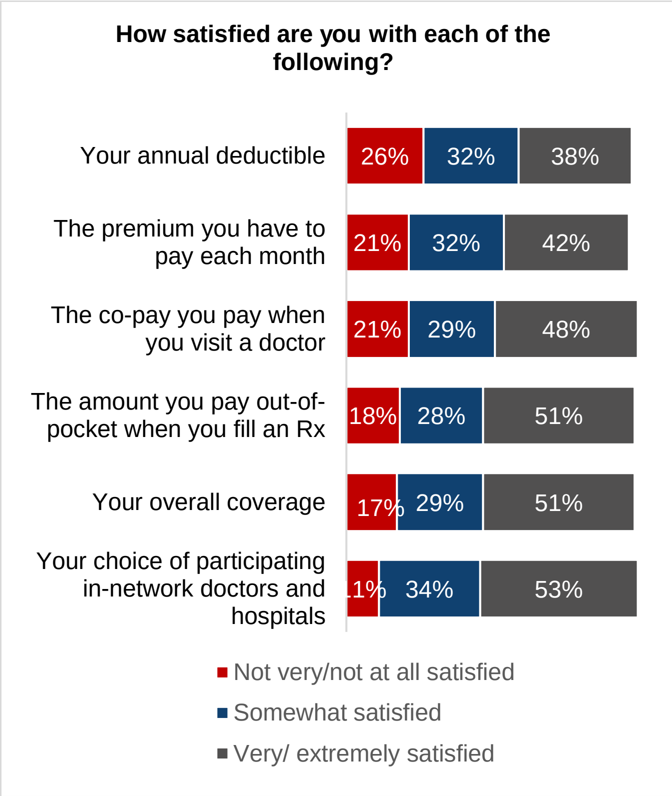
Employer-based health insurance coverage is the most common type held by Black adults ages 40-64. More than four in ten (44%) Black adults reported having employer-based health insurance with another one in eleven (9%) saying they have coverage through their spouse's/current partner's employer.

Having high annual deductibles, unexpected bills, and high costs are the top experiences among Black adults 40-64 <u>who have health insurance</u>. Notably, over one-third (36%) of Black adults 40-64 with health insurance are at least somewhat concerned about losing their coverage within the next year.

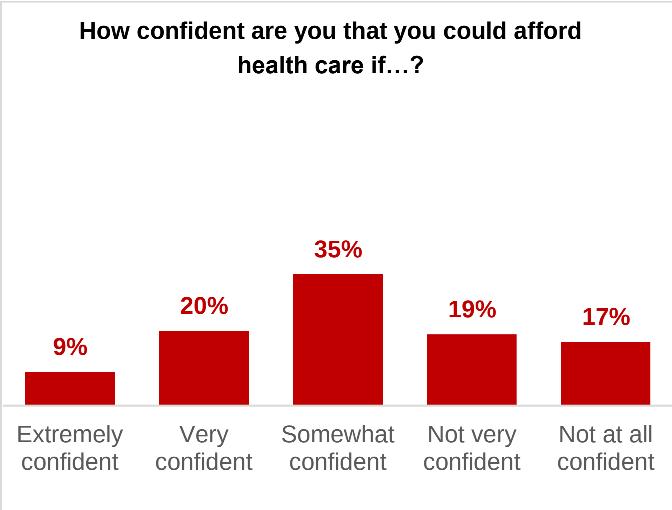
Which, if any, of the following have you experienced in the past 12 months? (Among those with health insurance)



Among Black adults 40-64 with health insurance, dissatisfaction is highest with their annual deductibles followed by premiums and co-pays.

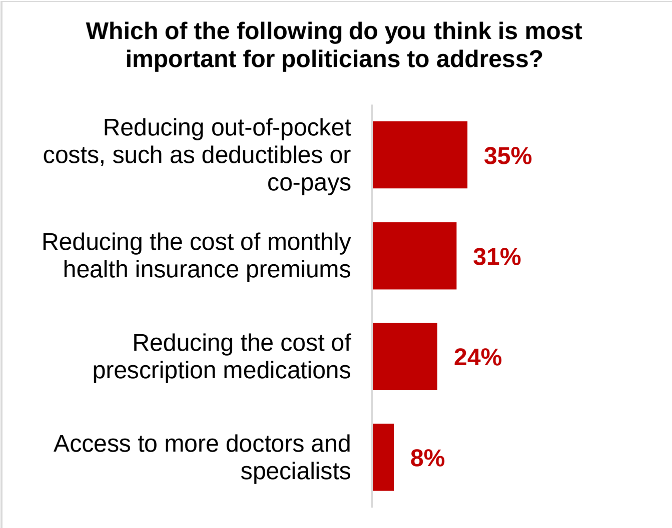


Majority of Black adults are at least somewhat confident in their ability to cover a medical emergency. Three in ten (29%) Black adults said they were extremely or somewhat confident that they could afford health care if they or someone who is financially dependent upon them would become seriously ill, while one-third (35%) said they were somewhat confident.



Confidence in ability to pay an unexpected $1,000 medical bill varies notably. While one-quarter (23%) of Black adults say they are extremely or very confident that they would be able to pay an unexpected $1,000 medical bill within 30 days, more than half (53%) report being not very or not at all confident that they could do so. Additionally, a $50-per-month individual health insurance premium is seen as unaffordable by nearly three in ten (28%) Black adults ages 40-64.

Black respondents consider both reducing out-of-pocket costs and the cost of monthly health insurance premiums as top health care affordability issues for policymakers to address.



IMPLICATIONS

Healthcare costs have had a negative financial impact on some Black adults ages 40-64, with nearly four in 10 receiving unexpected medical bills in the past 12 months and nearly one-quarter receiving medical bills they simply could not pay.

More than half report being not very or not at all confident that they could pay an unexpected medical bill of $1,000 within 30 days.

Not surprisingly, Black adults ages 40-64 say reducing costs (of deductibles, of monthly premiums, and of prescription drugs) rather than increasing access to more healthcare professionals is the top affordability issue policymakers need to address.

SURVEY RESPONDENT DEMOGRAPHICS

Unweighted n = 335 Black adults aged 40 to 64

Demographic Variable	
Age	
40-44	21%
45-59	59%
60 or older	20%
Gender	
Men	46%
Women	54%
Education	
Less than high school	8%
High school or equivalent	35%
Some college or vocational-technical	28%
Bachelor's degree or higher	29%
Marital Status	
Currently Married	63%
Currently separated/divorced/widowed/single	37%
Household Income	
Less than $32k if HHSIZE=1; less than $66k if HHSIZE=4	55%
$32-$64k if HHSIZE=1; $66-$132k if HHSIZE=4	23%
$64-$96k if HHSIZE=1; $132-$198k if HHSIZE=4	11%
$96k+ HHSIZE=1; $198k+ if HHSIZE=4	10%
AARP Foundation Income Measure	
Low income	55%
Not low income	45%
Percentages may not equal 100% due to rounding.	

METHODOLOGY

The AARP Health Care Affordability survey is a nationally representative survey among adults ages 40-64 with oversamples of multicultural populations. The survey was conducted from May 24 to June 9, 2022. The national survey was a mixed mode survey (online and telephone) via NORC's Foresight 50+ panel. Data were weighted to the latest Current Population Survey (CPS) benchmarks developed by the U.S. Census Bureau and are balanced by gender, age, education, race/ethnicity, and Census Division. The weighted data reflect the U.S. population of adults ages 40 to 64. The margin of error for the national survey is ± 3.21 percentage points.

For more information on the methodology or the survey, contact Teresa A. Keenan at tkeenan@aarp.org. For media inquiries, contact media@aarp.org.