AARP

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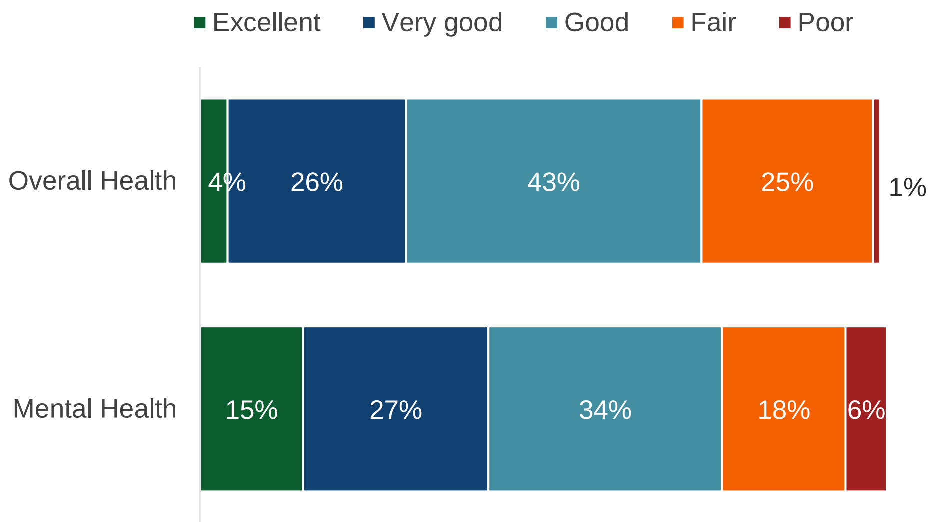
Although insurance enrollment is high, frustrations exist for many Black adults.

Most midlife Black adults have health insurance, but feel associated costs are too high.

Overall health trails mental health among midlife Black adults

Nearly as many midlife Black adults ages 40-64 rate their overall health as excellent or very good (30%) as they do fair or poor (26%), with a plurality feeling their health is good (43%). Interestingly, they are more likely to report their mental health as being better than their overall health (42% excellent/very good; 34% good; 24% fair/poor). Nearly one-half (47%) of midlife Black adults say they have an on-going, persistent, or recurring health issue, like arthritis, asthma, or diabetes, while two-thirds (68%) feel their health has stayed the same over the past two years.



A 2024 study of midlife Black adults' experiences with health insurance

Most Black adults ages 40-64 feel their health is pretty good and, even though many face ongoing health issues such as asthma or diabetes, most feel their health has stayed about the same over the past few years. Nine in 10 have health insurance and most rate the quality and availability of care in their area highly. However, there is some frustration with the high costs of deductibles, prescriptions, and insurance premiums.

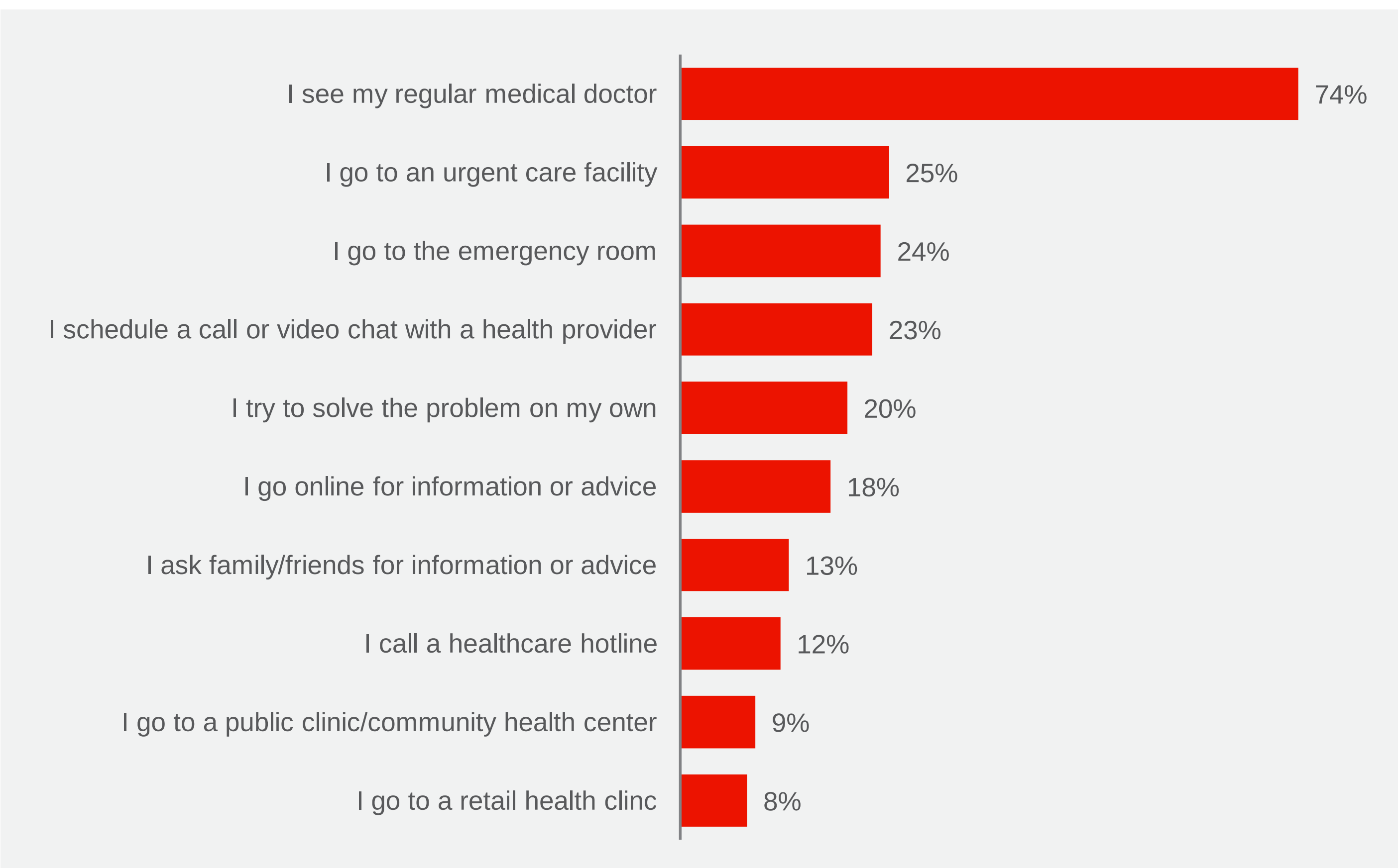
Insured Black adults ages 40-64 often rely on employers or the government for access to health insurance coverage

Nine in 10 (92%) midlife Black adults currently have health insurance, most often through their employer (39%) or through a government plan for people with low incomes (21%). In fact, eight in 10 (80%) feel they need to stay with their current employer to keep their health insurance. Among those who are currently uninsured (7%), one-half (49%) say it is due to the cost of health insurance, yet few (13%) have explored whether they qualify for Medicaid or financial assistance to purchase health insurance.

Along with this high rate of insurance, nine in 10 Black adults ages 40-64 have a regular doctor (89%) and seven in 10 (70%) have gone to see them within the past six months. Perhaps due to the severity of the health issue, roughly one-quarter often turn first to an urgent care center (25%), the emergency room (24%), or a consultation with a health care provider via phone or video chat (23%) when they need medical advice or attention. Connecting with these formal service providers is nearly as common as trying to solve the problem on one's own (20%) or crowdsourcing the problem, whether online (18%) or among family or friends (13%).

Midlife Black adults' households are varied, with roughly as many living alone (25%) as are living with two (30%), three (25%), or four or more (20%) people.

Actions taken when medical advice or attention is needed

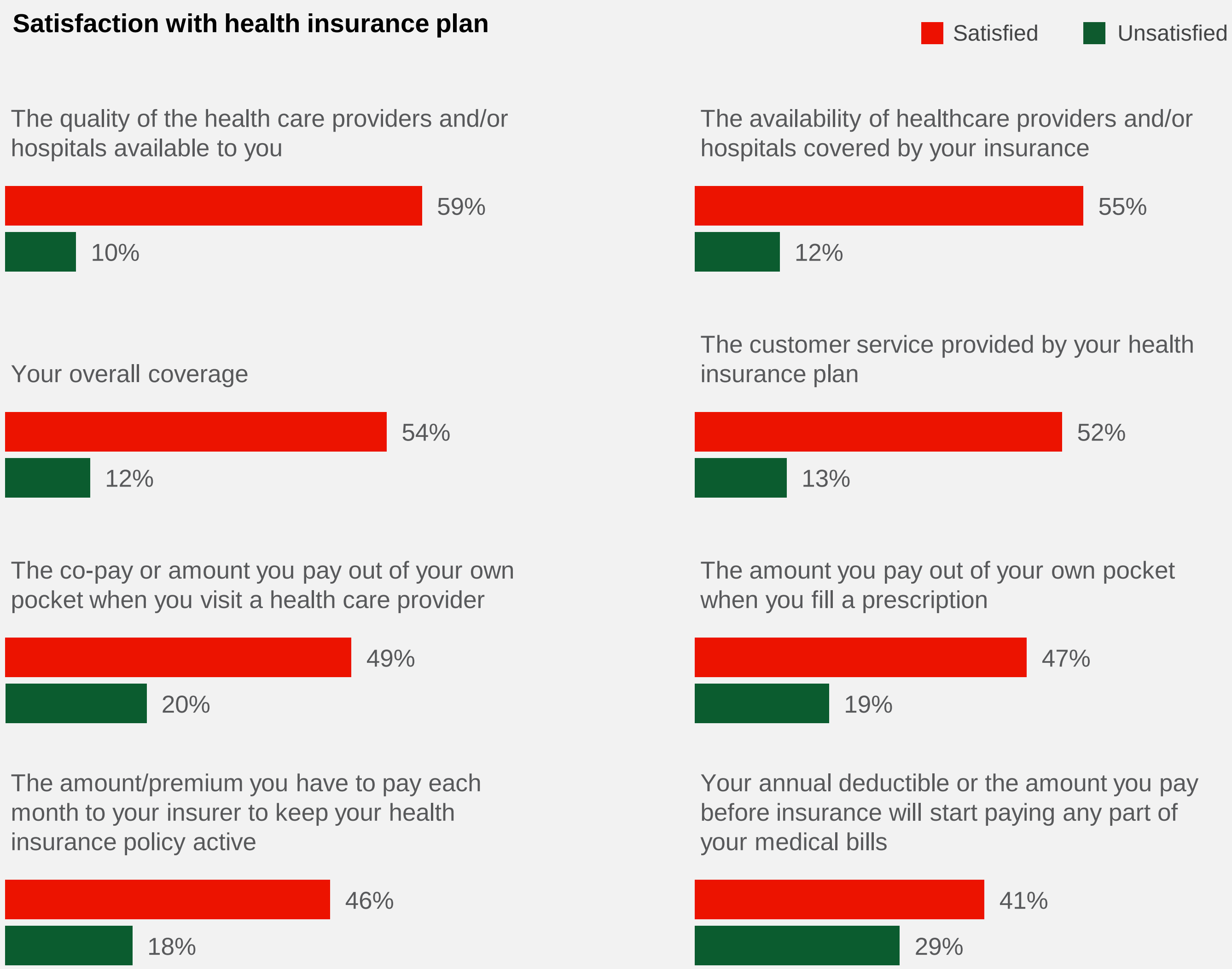


Costs, not coverage, drive dissatisfaction with health insurance plans

Only one-half (54%) of Black adults ages 40-64 are satisfied with their overall health insurance coverage – namely the quality (59%) and availability (55%) of providers – leaving the rest with concerns. One-quarter (25%) of midlife Black adults are so unhappy with their current health insurance plans they have considered changing them within the past year. Three in 10 (29%) are dissatisfied with their annual deductible cost and two in 10 are dissatisfied with their co-pay cost (20%), prescription costs (19%), or monthly premiums (18%). Black adults ages 40-64 believe bringing down these costs is important for policymakers to address, namely through reducing out-of-pocket costs (40%), such as deductibles or co-pays, monthly premiums (31%), or prescription costs (21%).

4 in 10

(39%) midlife Black adults are not confident they could afford health care should they become seriously ill.



Implications

- While midlife Black adults are likely to report being of sound mental health, three-quarters say they have not met with a mental health professional in the past year. This could be due to a variety of factors, including a lack of knowledge about their mental health coverage within their health insurance plan, available sources of support, or the importance of addressing mental health concerns. Insurance companies should make mental health support coverage clear and easy to understand for those without any experience seeking this type of care, including highlighting Black and African American providers. Furthermore, primary care physicians should educate their patients on the equal importance of addressing their mental health as well as their physical health.

- There are a variety of places from which to secure health insurance coverage – employers are not the only option. Black adults ages 40-64 should not feel trapped in their jobs out of fear of losing access to quality health care. Insurance companies that offer individual or family plans through the Marketplace could make a concerted effort to reach Black adults so they become aware of their healthcare insurance options and can make an informed decision, not one driven by stress or anxiety.

- When needing medical advice or attention, nearly as many midlife Black adults try to resolve the problem on their own as do through a call or video chat with a medical professional. This might be due to the high costs associated with in-person visits, unknown coverage benefits, or concern about being treated by an out-of-network provider. To help increase the rate of seeking medical attention when needed, insurance companies should make their fee structures for different types of visits (e.g., doctor's office, urgent care, hospital) transparent and easy to understand, helping to dispel any hesitation or fear related to unforeseen costs which may serve as barriers to care.

Methodology

This online survey of 1,694 U.S. adults ages 40-64 was fielded online and by phone in August 2024 by NORC at the University of Chicago using its AmeriSpeak® Panel. Data are weighted to represent the 40–64 general population in the United States.

About AARP

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering people 50 and older to choose how they live as they age. With a nationwide presence, AARP strengthens communities and advocates for what matters most to the more than 100 million Americans 50-plus and their families: health security, financial stability and personal fulfillment. AARP also produces the nation's largest circulation publications: AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org/about-aarp/, www.aarp.org/español or follow @AARP, @AARPenEspañol and @AARPadvocates on social media.

About NORC at the University of Chicago

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