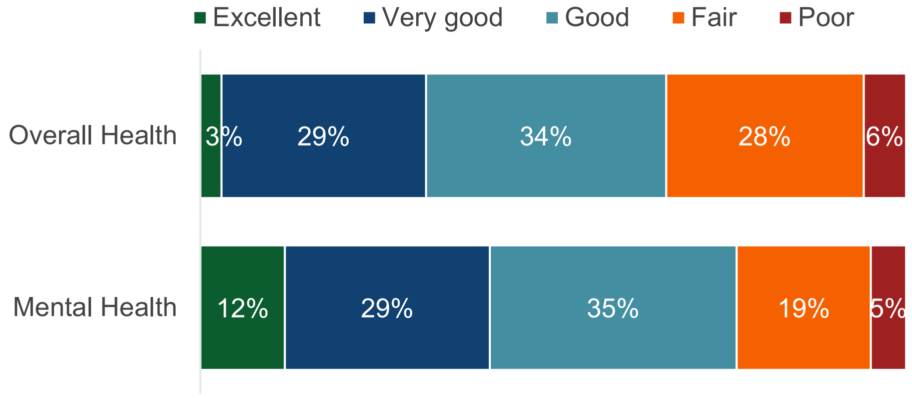
# Health care expenses force tough choices among Hispanic adults ages 40-64

Even with health insurance coverage, most midlife Hispanic adults worry about its cost.

## There is no consensus on the quality of their physical health among midlife Hispanic adults

Hispanic adults ages 40-64 are evenly divided between reporting they are in excellent/very good health (32%), good health (34%), or fair/poor health (34%). Two-thirds (67%) say their health hasn't changed over the past two years, but among those who say their health has changed, Hispanic adults ages 40-64 are twice as likely to say their health has declined (22%) as they are to say it has improved (11%).

Overall, midlife Hispanic adults feel better about their mental health than their physical health, but one-quarter (24%) still rate their mental health as fair or poor. Fewer than one-fifth (18%) report having received mental health care in the past year.




## A 2024 study of midlife Hispanic adults' experiences with health insurance

While most Hispanic adults ages 40-64 have health insurance coverage, many are concerned about being unable to pay for an unforeseen bill. Majorities both have and go to a primary care provider, a sign that many are receiving the preventive health care necessary to catch and treat illnesses and diseases before they become untreatable.



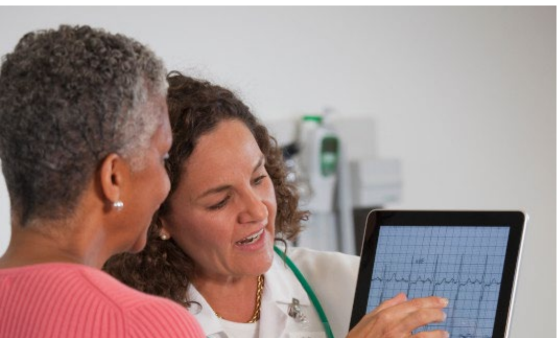
https://doi.org/10.26419/res.00876.004 

## Nearly all midlife Hispanic adults have regular visits with their health care provider

Nearly nine in 10 (87%) midlife Hispanic adults have a regular health care provider, and two-thirds (65%) of them have seen one within the past six months. When Hispanic adults ages 40-64 need medical attention, a majority (70%) go to their regular doctor, while between two in 10 and three in 10 go to urgent care (30%), try to solve the problem on their own (26%), go to the emergency room (23%), or schedule a telehealth call (21%). Only one-third (34%) of Hispanic adults ages 40-64 report chronic health issues, such as arthritis, asthma, or chronic obstructive pulmonary disease (COPD).

**25%**

of Hispanic adults ages 40-64 have contacted their health insurance company at least twice in the past 12 months.



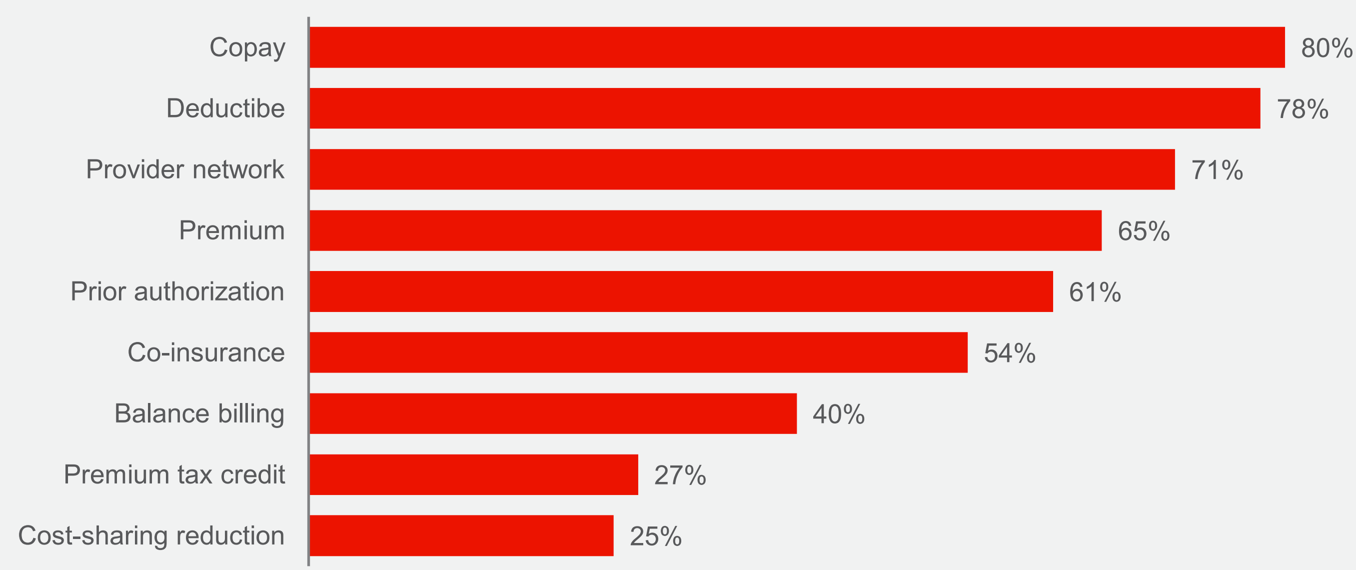
**Hispanic adults ages 40-64 most want legislators to work towards reducing out-of-pocket costs (41%) and health insurance premiums (38%).**

## High levels of health insurance coverage and fluency are common

Nine in 10 (92%) midlife Hispanic adults have health insurance, most often through an employer (39%) or through Medicaid (25%). A majority are satisfied with the quality (54%) and availability (51%) of healthcare providers and/or hospitals available to them under their current plan, with roughly four in 10 saying they are satisfied with other elements, including the costs surrounding prescriptions (43%), co-pays (40%), premiums (40%), and deductibles (38%).

At least two-thirds of Hispanic adults ages 40-64 are familiar with common health insurance terms, such as copay (80%), deductible (78%), provider network (71%), and premium (65%). However, there are several important terms with which they are less familiar, such as balance billing (40%), premium tax credit (27%), and cost-sharing reduction (25%).

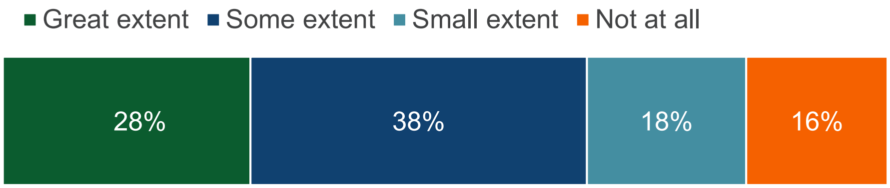
**Familiarity with term**



## High health care costs often force tough choices among midlife Hispanic adults

Nearly one-half (47%) of Hispanic adults ages 40-64 have delayed or forgone medical care due to costs. Most often, dental care (25%) is neglected, followed by labs, tests, or x-rays (15%), or visits to primary care physicians (14%). Two-thirds (66%) of midlife Hispanic adults say the costs of health care contributed to their inability to pay for other necessities. However, only one-fifth (20%) report their share of health insurance costs as being too high.

**Extent to which health care costs impacted ability to pay for basic necessities**




Nevertheless, nearly one-half (48%) of Hispanic adults ages 40-64 are not confident they could afford the health care they or a family member would need were they to become seriously ill. In fact, one-quarter (25%) say are afraid they'll lose their health insurance coverage in the next year, and nearly nine in 10 (87%) are staying in their current job so that they can maintain their health insurance.

**Over one-third (36%) currently have medical debt, most often from a regular doctor's visit (42%).**

## Implications

- Few Hispanic adults ages 40-64 report seeking professional help for their mental health concerns. Primary care providers should do more to promote the importance of mental health care and provide resources (in both English and Spanish) on where to get quality, affordable mental health care. Health care professionals should take special care to recognize this underserved population and consider offering discount services for those in need. Also, given the sensitivity of the conversations between a mental health professional and their patient, providers offering services in Spanish can promote bilingual language capability to those seeking help as some may feel more comfortable expressing nuanced thoughts and feelings in their native language.

- While there are high rates of insurance among midlife Hispanic adults, there are low levels of satisfaction. It is important for Hispanic adults ages 40-64 to know their options and not feel trapped within a health insurance plan or a job solely to keep their health insurance coverage. Part of this includes providing all details of a plan in both English and Spanish as well as clear definitions of jargon and lingo which are not readily understood by many consumers.

- High costs of health care are a great concern to Hispanic adults ages 40-64 as many forgo either basic necessities, such as nutritious food, or medical procedures, like labs, tests, or x-rays, because of financial constraints. Targeted outreach can help to ensure that these individuals are aware of health care subsidies, low-income plans, and other cost saving programs that may be available to them.

## 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

NORC at the University of Chicago is an independent research institution that delivers reliable data and rigorous analysis to guide critical programmatic, business, and policy decisions. Since 1941, NORC has conducted groundbreaking studies, created, and applied innovative methods and tools, and advanced principles of scientific integrity and collaboration. Today, government, corporate, and nonprofit clients around the world partner with NORC to transform increasingly complex information into useful knowledge. Please visit www.norc.org for more information.

For more information, contact Teresa A. Keenan, Ph.D., tkeenan@aarp.org
For media inquiries, contact media@aarp.org.

Keenan, Teresa A. Health Care Affordability in 2024 Among Adults Ages 40-64. Washington, DC: AARP Research, January 2025. https://doi.org/10.26419/res.00876.001