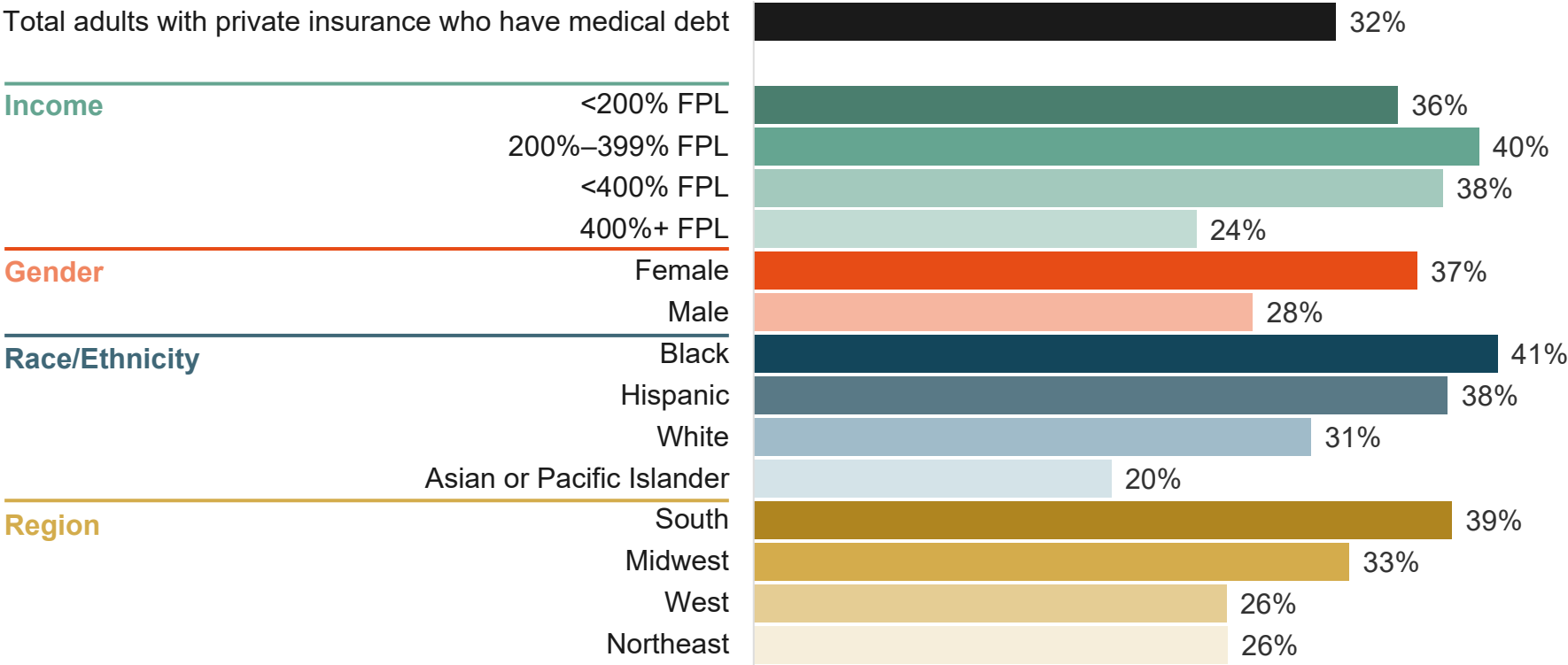


About a third of working-age adults with private insurance reported they have medical bills or debt they are paying off over time.

Percentage of adults ages 19–64 with private insurance who were paying off medical bills or debt



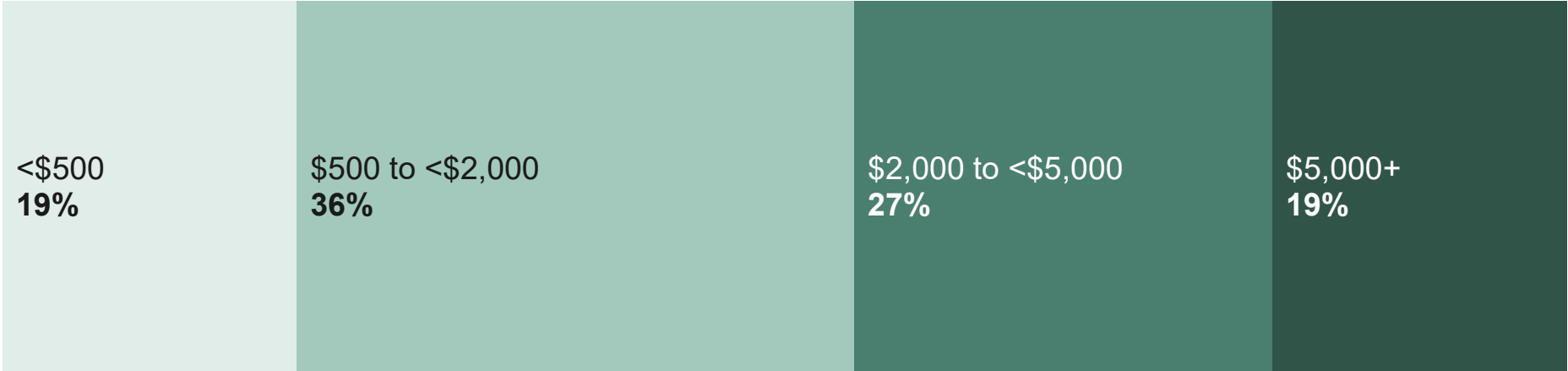
Do you currently have any health care bills or medical debt you are paying off over time?



Base: Adults ages 19–64 with private insurance for the past 12 months.
Notes: FPL = federal poverty level. Region designations from U.S. Census Bureau, “[Census Regions and Divisions of the United States](#),” n.d.
Data: Commonwealth Fund 2025 Affordability Survey.

Among people with medical debt, 46 percent owe \$2,000 or more.

Percentage of adults ages 19–64 with private insurance who were paying off medical bills or debt



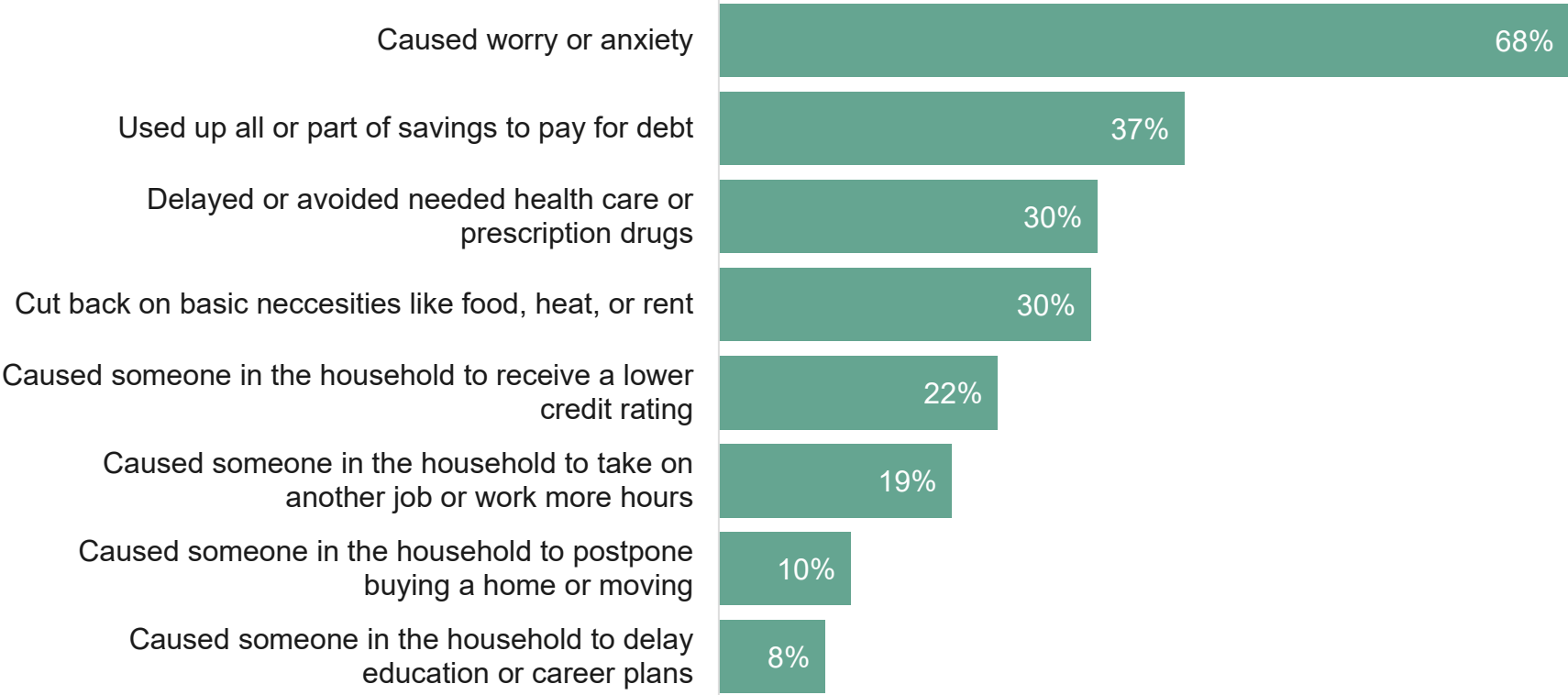
Base: Adults ages 19–64 with private insurance for the past 12 months who were paying off health care bills or medical debt over time.
Data: Commonwealth Fund 2025 Affordability Survey.

Medical debt caused worry or anxiety for two in three affected people. More than one-third used all or part of their savings to pay their debt.

Percentage of adults ages 19–64 with private insurance who were paying off medical bills or debt



What effect(s), if any, did the medical debt have on you or your household?



Base: Adults ages 19–64 with private insurance for the past 12 months who were paying off health care bills or medical debt over time.

Note: Respondents could select more than one option.

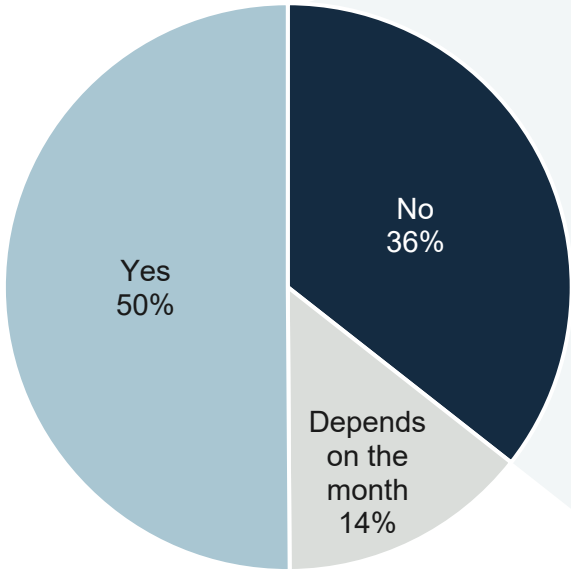
Data: Commonwealth Fund 2025 Affordability Survey.

More than one-third of Americans overall said they would not be able to pay an unexpected medical bill of \$1,000. Rates were highest for women, people with moderate or low incomes, people identifying as Black or Hispanic, and people in the South.

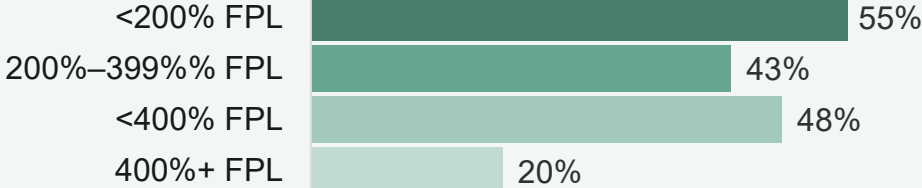
Percentage of adults ages 19–64 with private insurance



If you were to experience an unexpected medical event in 2025 that left you with a bill for \$1,000, would you have the money to pay the bill within 30 days?



Income



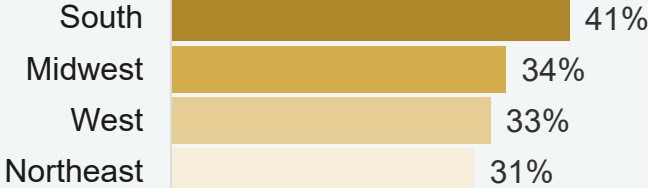
Gender



Race/Ethnicity



Region



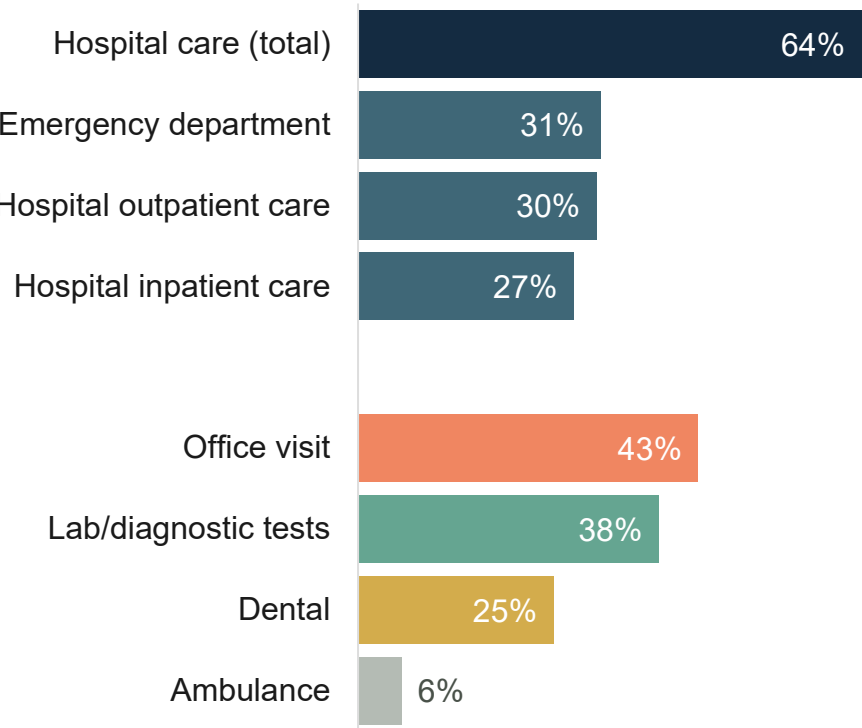
Base: Adults ages 19–64 with private insurance for the past 12 months.
Notes: FPL = federal poverty level. Region designations from U.S. Census Bureau, “[Census Regions and Divisions of the United States](#),” n.d.
Data: Commonwealth Fund 2025 Affordability Survey.

Nearly two-thirds of people with medical debt attributed it to hospital services. More than one-third said their bills were related to an ongoing or chronic condition.

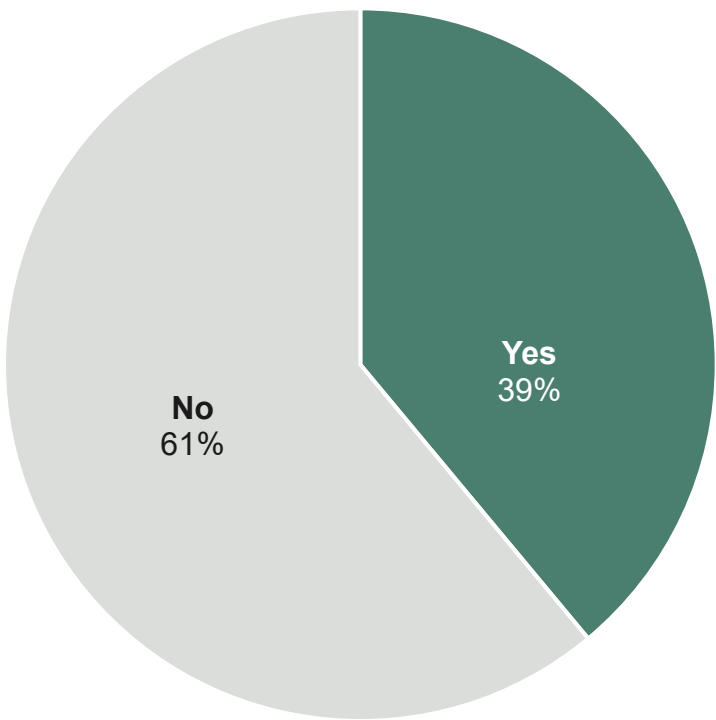
Percentage of adults ages 19–64 with private insurance who were paying off medical bills or debt



What type of care was this medical debt for?



Were the bills or health care debt related to an ongoing/chronic condition?



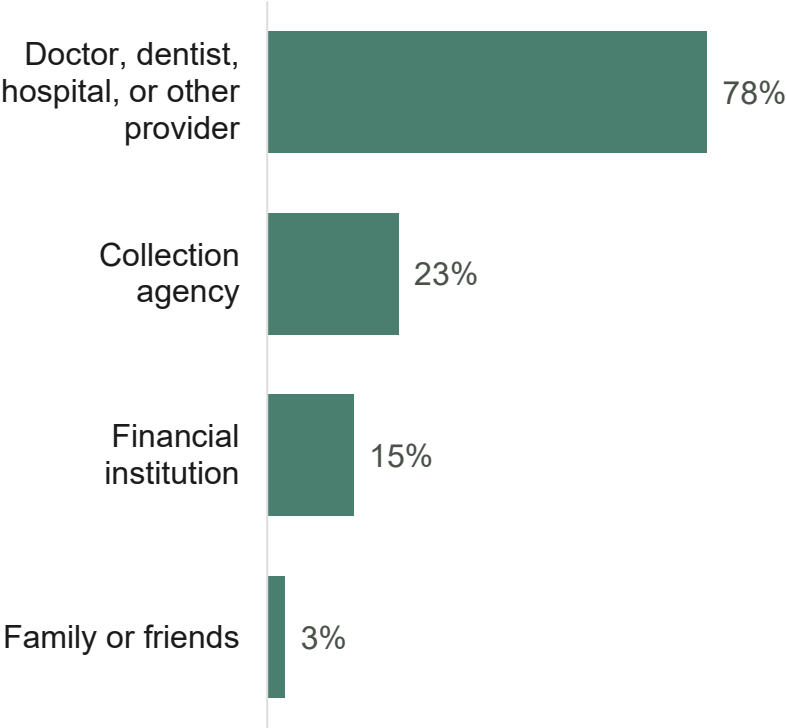
Base: Adults ages 19–64 with private insurance for the past 12 months who were paying off health care bills or medical debt over time.
Note: Share of respondents who selected at least one of either emergency department, hospital outpatient care, or hospital inpatient care.
Data: Commonwealth Fund 2025 Affordability Survey.

About three-quarters of people with medical debt were making payments to their health care provider; one-quarter said their bill was reported to a credit bureau.

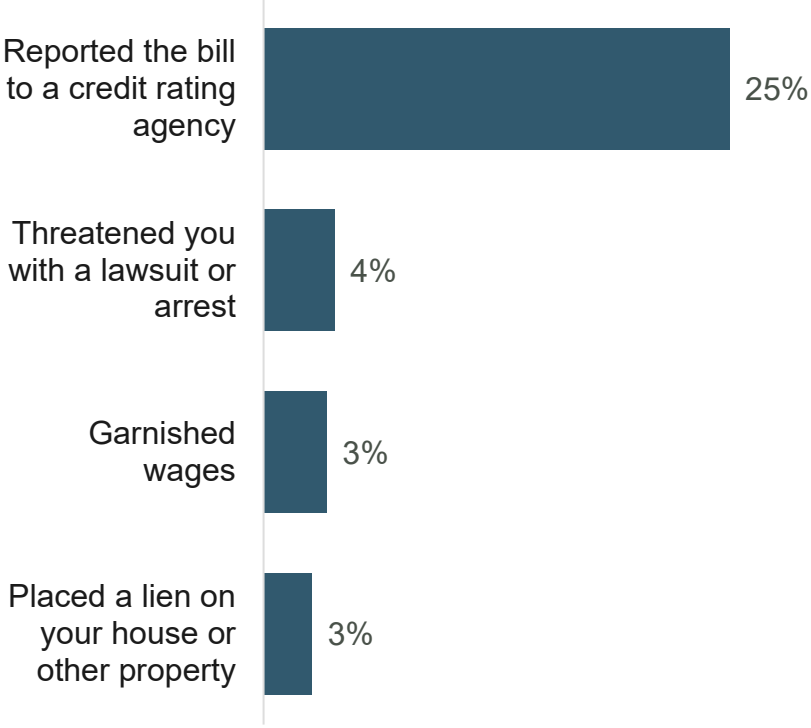
Percentage of adults ages 19–64 with private insurance who were paying off medical bills or debt



Who are you making payments to for these medical bills or debt?



Have you or those you owe money to for your medical bills done any of the following?



Base: Adults ages 19–64 with private insurance for the past 12 months who were paying off health care bills or medical debt over time.

Note: Respondents could select more than one option.

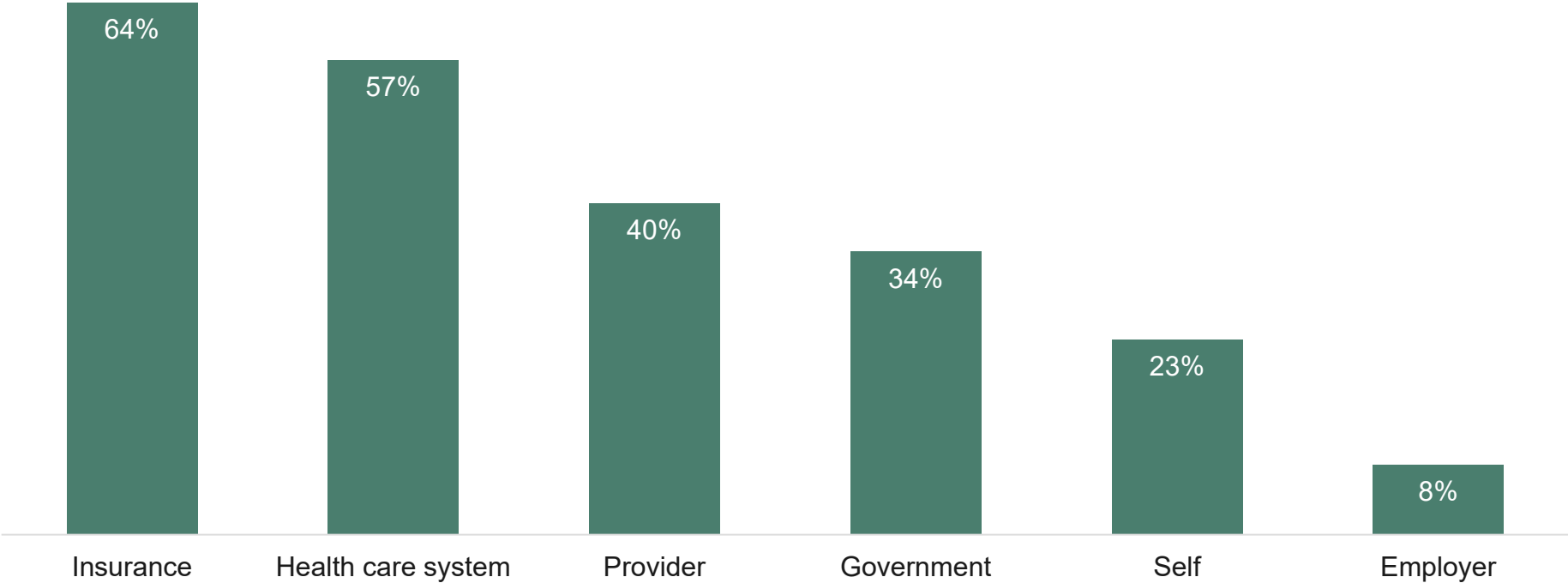
Data: Commonwealth Fund 2025 Affordability Survey.

Nearly two-thirds of people with medical debt held insurers responsible for their debt; more than half blamed the health care system.

Percentage of adults ages 19–64 with private insurance who were paying off medical bills or debt



Who do you hold responsible for medical debt that people like you might experience?



Base: Adults ages 19–64 with private insurance for the past 12 months who were paying off health care bills or medical debt over time.

Note: Respondents could select more than one option.

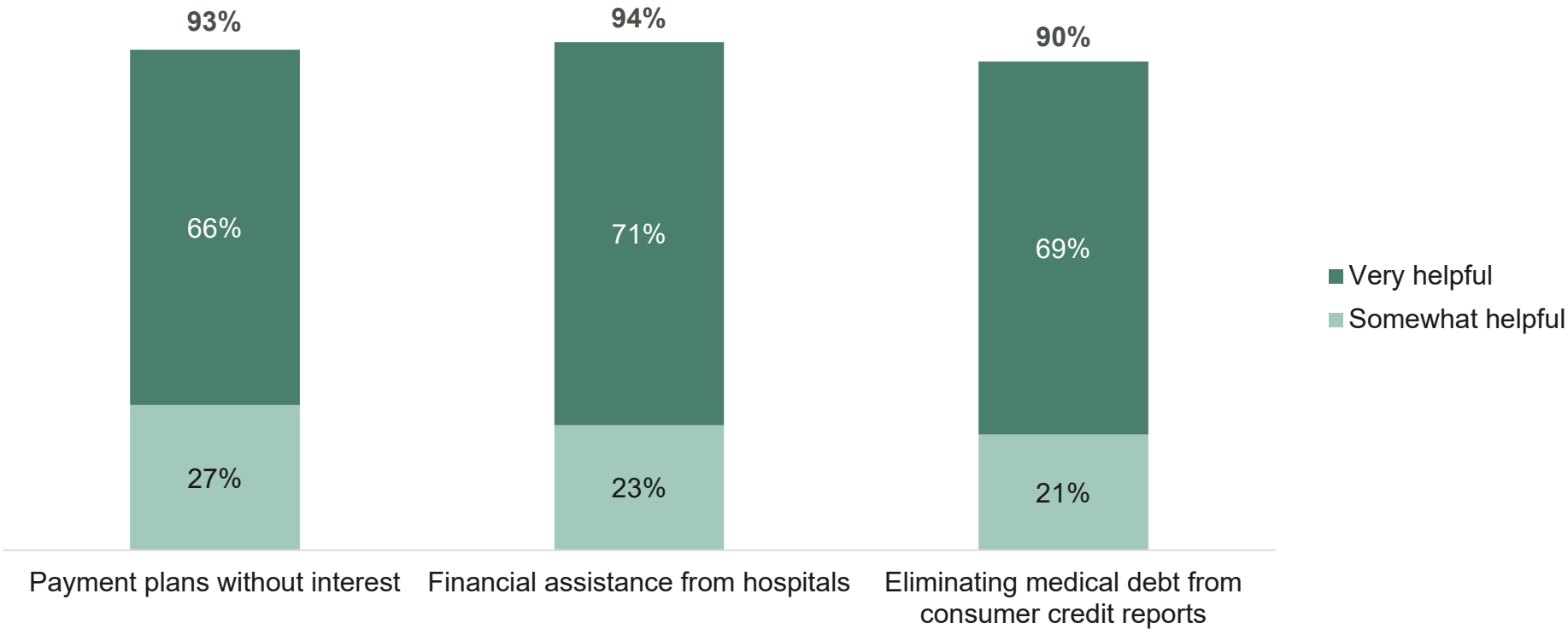
Data: Commonwealth Fund 2025 Affordability Survey.

Survey respondents strongly support interest-free payment plans, hospital financial assistance, and the removal of debt from credit reports.

Percentage of adults ages 19–64 with private insurance



How helpful would the following be in helping people manage bills they are unable to pay off right away?



Base: Adults ages 19–64 with private insurance for the past 12 months.
Data: Commonwealth Fund 2025 Affordability Survey.