



NEW SURVEY: Uninsured Rate Climbs Even Before 2027 Medicaid Cuts Take Effect

Half of Working-Age Adults Went Without Needed Care Because of Cost; Most Americans, Including 45 Percent of Republicans, Say Federal Government Has a Responsibility to Ensure Health Coverage for All

The share of working-age U.S. adults without health insurance rose from 8.9 percent in 2024 to 11.2 percent in 2026, according to findings from the latest Commonwealth Fund Biennial Health Insurance Survey. The statistically significant increase coincides with the expiration of enhanced Affordable Care Act (ACA) marketplace premium tax credits at the end of 2025 and the end of pandemic-era protections that kept people enrolled in Medicaid. It also comes ahead of major Medicaid cuts and new restrictions on ACA marketplace coverage scheduled for 2027.

Based on a survey fielded from May through July 2026, the report, *The State of Health Insurance Coverage in 2026*, examines changes in coverage and access to care for working-age adults (ages 19–64) over the past four years.

Key findings:

- **Uninsured rates rose among working age adults as coverage through the ACA marketplaces and Medicaid declined.**
 - **ACA marketplaces:** The share of working-age adults with ACA marketplace or other individual-market plans fell from 8.5 percent in 2024 to 6.4 percent in 2026.
 - **Medicaid coverage:** The share of working-age adults enrolled in Medicaid fell from 15.5 percent in 2022 to 13 percent in 2026.
 - **Young adults:** The uninsured rate for adults ages 19–34 rose from 11 percent in 2024 to 16 percent in 2026.
 - **Adults with lower incomes:** The uninsured rate rose from 14 percent in 2024 to 17 percent in 2026 for working-age adults with household incomes below 200 percent of the federal poverty level (\$31,300 for an individual and \$64,300 for a family of four).
- **Half of working-age adults reported going without needed care because of cost, up from 46 percent in 2022.** This includes not filling a prescription, skipping a recommended test or treatment, not visiting a doctor when sick, or not getting needed specialist care. Cost-related problems getting care also increased among adults insured throughout the year.

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The Commonwealth Fund is a private, nonprofit foundation supporting independent research on health policy reform and a high-performance health system.

- **Nearly half (46%) of working-age adults lacked adequate health insurance.** Eleven percent were uninsured when surveyed, and 12 percent were insured when surveyed but had gone without coverage at some point during the previous 12 months. Another 23 percent had insurance throughout that period but were underinsured, meaning their out-of-pocket costs or deductibles were high relative to their income.
- **Nearly a third of working-age adults are paying off medical bills or debt.** Rates are highest for underinsured adults and those who had a gap in coverage during the year. Among adults insured throughout the year, 31 percent with employer coverage are paying off medical bills or debt, as are 33 percent of those with marketplace or other individual-market plans.
- **Most adults believe the federal government has a responsibility to ensure everyone has health coverage.** Nearly three-quarters of adults age 19 and older hold this view, including 93 percent of Democrats, 76 percent of Independents, and 45 percent of Republicans.

IMPLICATIONS

The authors highlight that major Medicaid cuts and new restrictions on ACA marketplace coverage beginning in 2027 will cause further coverage losses. Congressional Budget Office estimates cited in the report project that federal policy changes will leave 37 million people uninsured by 2036, roughly the number in 2014, when the ACA's major coverage expansions began. Rising health care costs could also make care less affordable for people who remain insured.

The report identifies several policy options that could keep people covered and make their care more affordable:

- **Restore enhanced marketplace premium tax credits** to lower premiums and help people who dropped coverage to reenroll.
- **Eliminate Medicaid work requirements and reduce coverage disruptions** by reversing mandatory six-month eligibility reviews and allowing states to keep adults continuously enrolled for 12 months.
- **Create a federal coverage option** for people in states that have not expanded Medicaid and automatically enroll eligible people in affordable, comprehensive insurance.
- **Eliminate deductibles in commercial health plans** to reduce out-of-pocket costs and limit provider payment rates to help offset premium increases.
- **Ban medical debt from credit reports** while strengthening and enforcing hospital financial assistance requirements.

The full report will be available after the embargo lifts at:
<https://www.commonwealthfund.org/publications/surveys/2026/oct/state-health-insurance-coverage-2026-biennial-survey>

FROM THE EXPERTS

Sara R. Collins, lead study author and Commonwealth Fund Senior Scholar and Vice President for Expanding Coverage and Access & Tracking Health System Performance

“The country is on the brink of undoing years of progress in health coverage. Stripping insurance from millions of people will deepen an affordability crisis that already leaves too many going without care or paying off medical debt. Congress can prevent more people from losing coverage by restoring enhanced marketplace premium tax credits and reversing Medicaid cuts. Without that action, millions of families will face the cost of getting sick with no insurance at all.”

Joseph R. Betancourt, M.D., Commonwealth Fund President

“Our survey shows that most Americans are struggling to get the health care they need, and things are getting worse. They also believe the federal government has a role to play in ensuring everyone has health coverage. As a primary care physician, I have seen health care get less and less affordable and know firsthand what happens — people skip doctor’s visits and medications because they can’t afford them and treatable illnesses become medical emergencies. This isn’t limited to those who suffer harm, because these challenges ripple through the entire health care system. In fact, this harm is entirely predictable and we as a nation will pay a price for it and have a responsibility to prevent it.”

HOW WE CONDUCTED THIS SURVEY

The Commonwealth Fund 2026 Biennial Health Insurance Survey was conducted by SSRS from May 7 through July 20, 2026. The survey consisted of telephone and online interviews conducted in English and Spanish among a random, nationally representative sample of 9,360 adults age 19 or older in the continental United States. A combination of three probability-based sampling frames — address-based (ABS), SSRS Opinion Panel, and prepaid cell phone — were used to reach people. The majority of respondents completed the survey online.

Statistical results were weighted to compensate for sample designs and patterns of nonresponse that might bias results. The resulting weighted sample is representative of the approximately 259.9 million U.S. adults age 19 or older. The survey has an overall maximum margin of sampling error of ± 1.3 percentage points at the 95 percent confidence level. The ABS portion of the survey achieved a 12 percent response rate, the SSRS Opinion Panel portion achieved a 2.7 percent response rate, and the prepaid cell portion achieved a 1.7 percent response rate.

The report focuses on the 7,362 adults ages 19 to 64 for most analyses. The resulting weighted sample is representative of the approximately 199.5 million U.S. adults in this age group. The survey sample has a margin of sampling error of ± 1.5 percentage points at the 95 percent confidence level for this group.

The report also includes data for 19-to-64-year-olds from the 2024 and 2022 Commonwealth Fund Biennial Health Insurance Surveys. The 2024 Biennial Survey was conducted by SSRS from March 18 through June 24, 2024, using the same sampling frame as in 2026; this produced a sample of 6,480 adults ages 19–64 with a margin of sampling error of ± 1.7 percentage points at the 95 percent confidence level for this age group. The 2022 Biennial Survey was conducted by SSRS from March 28 through July 4, 2022, using the same sampling frame resulting in a sample of 6,301 adults ages 19–64, with a margin of sampling error of ± 1.7 percentage points at the 95 percent confidence level.