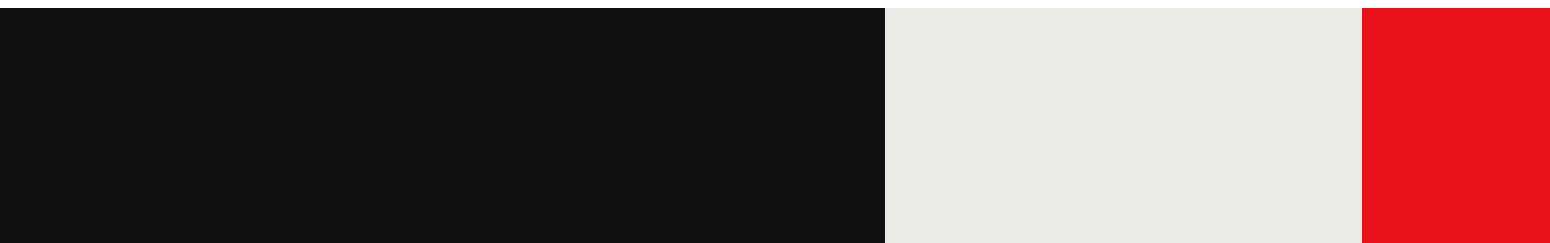



Underinsurance is a growing problem in US healthcare

Article



The data: While around 9% of US working-age adults are uninsured, many more are “underinsured”—meaning they have health insurance, but their coverage doesn’t enable affordable access to care, according to a new report from the Commonwealth Fund.

- 8,201 US adults ages 19 to 64 were surveyed between March and June of this year.

Commonwealth Fund defines being underinsured as those who are insured all year but are on less generous health plans (e.g. high-deductible plans) that force them to pay more out of pocket.

The topline findings:

- 56% of working-age adults were insured all year with coverage adequate to ensure affordable access to care.
- **23% were underinsured.** 66% of underinsured respondents get coverage through their employer.
- **12% are insured but had a gap in coverage over the past year.**
- **9% are uninsured.**

Why it matters: Consumers in high-deductible health plans are often reluctant to seek care due to upfront expenses before insurance kicks in. High out-of-pocket costs are by far the top reason why folks skip or delay medical care, according to a Deloitte survey from earlier this year.

Overall, 57% of underinsured patients in the Commonwealth Fund's survey said they've missed out on care or treatment in the past year because of cost.

- More specifically, 32% of underinsured consumers didn't fill a prescription due to the cost. That's double the rate of insured consumers who didn't fill a medication due to cost.
- 42% in the underinsured category had a health issue but did not get it checked out by a doctor. That compares with 22% of insured patients who did the same.

The final word: The US' health insurance problem doesn't just apply to the uninsured.

- Millions of US workers are on "skinny" plans that don't do a good job of protecting them from high out-of-pocket costs.

As employers and insurers continue shifting healthcare costs onto patients, more consumers will either avoid getting care or wind up with medical bills they cannot pay.

- Case in point: Underinsured adults reported having the highest rate of medical debt (44%) among all insurance types, per Commonwealth Fund.

Reasons That US Adults Skip or Delay Medical Care, by Gender, Feb 2024

% of respondents

	Female	Male
Out-of-pocket costs were too high	21	16
Long wait time to get an appointment	15	10
Did not feel well enough to visit the doctor	9	6
Lack of transportation or assistance needed	9	5
Long wait time to be seen at clinic/hospital	8	9
No local doctor accepted insurance or in network	7	4
Office hours conflicted with work hours	7	7
Poor previous experience with a healthcare provider	7	5
Caregiving duties conflicted with the appointment	5	3

Source: Deloitte, "What's causing US women to skip or delay medical care?" Sep 10, 2024

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