

Many Americans struggling to afford health care in pandemic

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More than two in five working-age U.S. adults didn't have stable health insurance in the first half of 2020, while more than one-third struggled with medical bills, according to a new survey.

"The survey shows a persistent vulnerability among U.S. working-age adults in their ability to afford coverage and health care. That vulnerability could worsen if the COVID-19 pandemic and related economic downturn continue," said report author Sara Collins. She is [vice president](#) for [health care](#) coverage, access and tracking at the Commonwealth Fund.

"Coverage inadequacy is compromising people's ability to get the care they need and leaving many with medical debt at a moment of widespread health and financial insecurity," Collins explained in a news release from the Commonwealth Fund, which is a nonprofit foundation supporting independent research on health policy.

There were a number of reasons why 43% of those

surveyed had insurance instability, including being uninsured (12.5%), coverage gaps (9.5%), and having such high out-of-pocket costs or deductibles relative to their income that they were effectively "underinsured" (21%).

The findings are from the Commonwealth Fund's latest Biennial Health Insurance Survey, which was conducted between January and June 2020, and included more than 4,200 working-age adults nationwide.

The highest uninsured rates were among people of color, small-business workers, people with low incomes and [young adults](#), the findings showed.

One-quarter of adults with employer plans were underinsured. Between 2010 and 2020, the share of privately insured adults with deductibles of \$1,000 or more doubled, going from 22% to 46%, according to the report.

One-quarter of working-age adults with adequate coverage for the full year, and half of adults who spent any time uninsured or underinsured reported problems paying medical bills in the past year.

Black people were more likely than white people to report problems with [medical bills](#): 45% versus 35%.

Dr. David Blumenthal is president of the Commonwealth Fund. "This survey examined Americans' health insurance as our country slid into the worst public health and economic crisis in generations. What we found is troubling," he said in the news release.

"Even before the pandemic, people were struggling with inadequate health coverage and mounting medical debt. It has never been more important to ensure that all U.S. residents have affordable, comprehensive coverage to survive this pandemic and beyond," Blumenthal concluded.

More information: The U.S. National Library of Medicine has more on [health insurance](#).

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