

# The Older American Experience With the U.S. Healthcare System



*The Older American Experience With the U.S. Healthcare System* report offers a snapshot of how older Americans in particular perceive the U.S. healthcare system. A majority of adults aged 50 and older **give poor or failing grades to healthcare costs** in the U.S., but the situation is worse for those who have not yet reached Medicare eligibility.

Most adults aged 65 and older (56%) indicate that healthcare costs are a financial burden, but this figure rises to 65% for Americans aged 50 to 64. West Health-Gallup research consistently shows that sizable proportions of adults aged 50 and older have forgone basic necessities to pay for healthcare.

The problem is more substantial for those not yet eligible for Medicare. Critically, older Americans are also sacrificing healthcare services due to cost — especially those aged 50 to 64. In this special report, West Health and Gallup show how older Americans fare in terms of the burden of the cost of care, the ability to pay for needed healthcare and prescription drugs, implications of the cost of healthcare, and stress about healthcare costs.

Medicare beneficiaries are **not immune to high out-of-pocket costs**, and those not yet eligible for the program have even greater concerns. Older women and people of color face a higher burden of costs than those in other demographic groups.

## West Health-Gallup Healthcare in America Report Card: The Older American Experience





**Name:** U.S. Healthcare System

**Year:** 2022

**Surveyed:** The American Public Aged 50+

**Survey Period:** June 21-30, 2022

**Survey Question:** What grade would you give the U.S. healthcare system?

	A Excellent	B Good	C Satisfactory	D Poor	F Fail	D+F Combined	Average Grade
U.S. healthcare system overall	6%	24%	36%	27%	7%	34%	C
 Cost of care	1%	9%	26%	45%	20%	65%	D
 Equitable care	9%	18%	26%	30%	18%	48%	C-
 Access to care	10%	28%	32%	23%	7%	30%	C
 Quality of care	12%	40%	34%	11%	3%	14%	B-

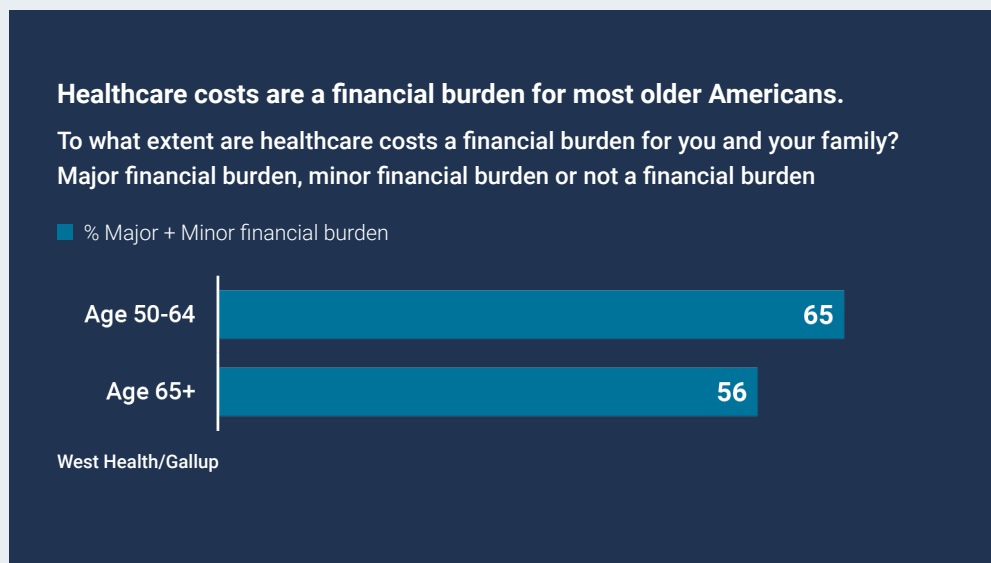
Note: Percentages indicate the number of Americans aged 50+ who assigned that letter grade. Full details on the calculation of overall letter grades can be found in the Methodology section on [page 34](#).

# Healthcare Affordability Index for Older Americans

**Over one-third (37%) of Americans** aged 50 to 64 are classified as either Cost Insecure or Cost Desperate. This rate is better for those aged 65 and older but is still found in one out of every five (21%).

	Age	
	50-64	65+
Cost Secure	63%	79%
Cost Insecure	31%	18%
Cost Desperate	7%	3%

The burden of paying for care is real and significant for millions of older Americans. Even among those aged 65 and over, nearly all of whom will qualify for Medicare, a majority (56%) report that healthcare costs are either a major (9%) or minor (48%) financial burden for them and their family. Among Americans aged 50 to 64, nearly two in three report that healthcare costs are a financial burden. This age group calls healthcare costs a major financial burden at a rate nearly double that of those aged 65 and older, at 17%. Nearly one in four Hispanic adults aged 50 to 64 also report healthcare costs as a major financial burden.



## Adults aged 50 to 64 have a harder time affording quality healthcare than those over 65.

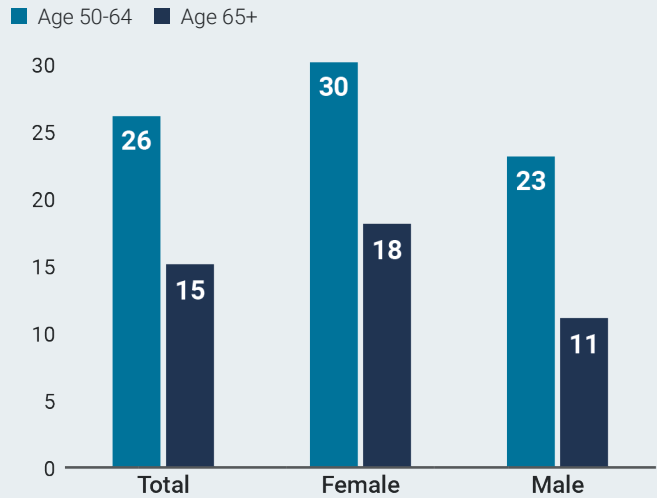
Among those aged 65 and older, 15% report that they would not have access to affordable quality care if they needed it today, but the percentage climbs to 26% among those aged 50 to 64. A gender gap is also evident, with women significantly more likely to report lack of access to affordable quality care than men.

### Older Americans report substantial concerns about accessing needed healthcare and prescription drugs.

Concern among older Americans about being unable to pay for needed healthcare and prescription drugs is high. Thirty-nine percent of adults aged 50 to 64 and 24% of those aged 65 and older express concern about paying for needed healthcare in the next year. When it comes to prescription drugs, 31% of those aged 50 to 64 and 20% of those aged 65 and over report concern about being able to afford needed medicine in the coming months. In both cases, Hispanic respondents aged 50 to 64 express concerns at the highest rates, climbing above 40% for both healthcare and prescription drugs.

If you needed access to quality healthcare today, would you be able to afford it?

% No

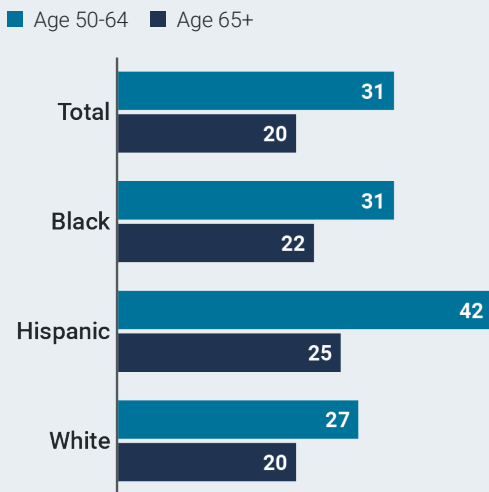


West Health/Gallup

### More than four in 10 older Hispanic adults report concerns about affording prescription drugs and healthcare.

How concerned are you that your household will be unable to pay for needed prescription drugs in the next 12 months? Extremely concerned, concerned, not very concerned, or not at all concerned?

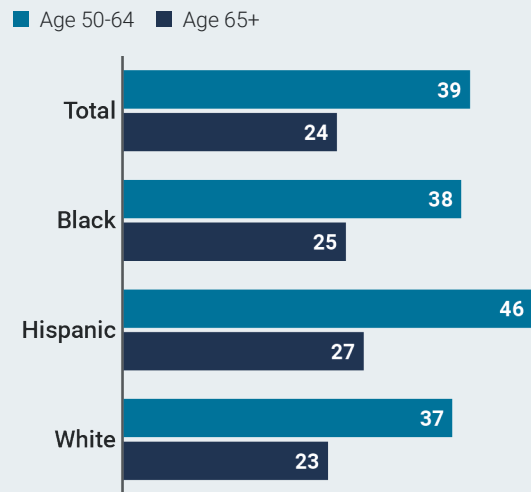
% Extremely concerned + Concerned



West Health/Gallup

How concerned are you that your household will be unable to pay for needed healthcare services in the next 12 months? Extremely concerned, concerned, not very concerned, or not at all concerned?

% Extremely concerned + Concerned



West Health/Gallup

## High healthcare costs for older Americans have consequences.

The lack of access to affordable care has real-life implications for older Americans. One in 12 adults aged 65 and older have had to cut back on healthcare services to pay for other household goods in the last year. That figure more than doubles to nearly one in five for adults aged 50 to 64. And there are consequences to skipping care: 17% of adults aged 50 to 64 and 7% of those 65 and older report that they or a member of their household had a health problem worsen in the prior 12 months after postponing care due to their inability to pay for it. Across both age groups, women are more likely than men to experience a worsening health problem due to the inability to afford care.

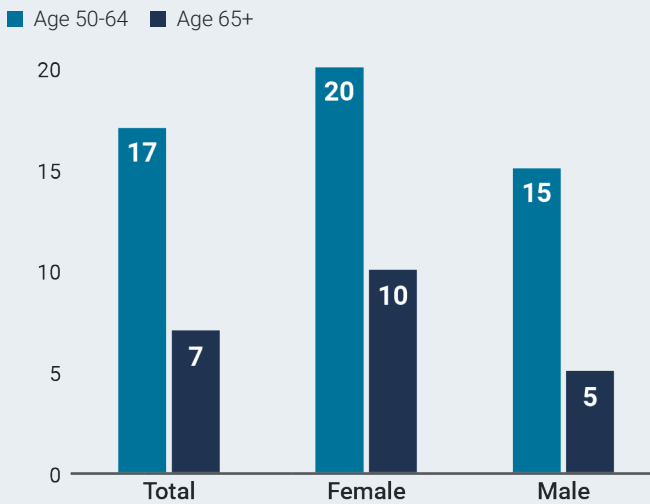
“ I was diagnosed with [Type 2 diabetes] and the doctor recommended I go on a medicine...but it was very expensive and I could not afford it, so I had to scale down to use [another medication] instead. It worked to some degree. That [first] medication would have been better, but it's out of my affordability range.

– David Jung, age 56, male, Indiana

### Older women are more likely than older men to experience worsening health problems due to postponement of care.

Has there been a time in the last 12 months when you or a member of your household had a health problem worsen after postponing care due to their inability to pay for it?

% Yes



West Health/Gallup

# Uncertain About the Future

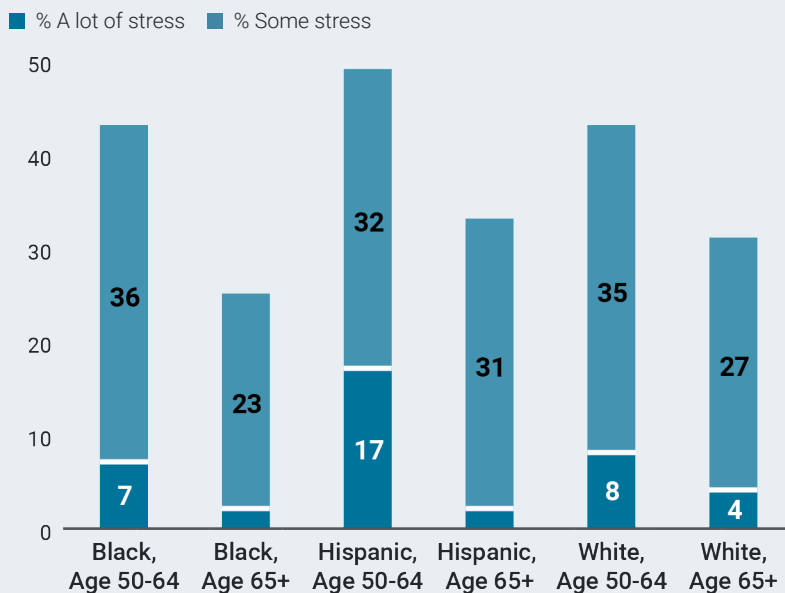
## Healthcare costs are stressful for older Americans.

The burden of healthcare costs in America stretches well beyond people's bank accounts. Debilitating costs, especially those that prevent people from accessing the care they need, are a major source of stress and take a significant toll on mental health.

The share of Americans experiencing daily ongoing stress due to the cost of care decreases significantly in those aged 65 or over, when nearly all Americans become eligible for Medicare, and this holds true across all major racial and ethnic groups. Thirty percent of adults aged 65 and older and 43% of adults aged 50 to 64 report that healthcare costs are a source of some or a lot of stress in their daily lives. Hispanic Americans report the greatest decrease in stress after reaching Medicare qualifying age — 17% of those aged 50 to 64 say the cost of care contributes a lot of stress to their daily lives, compared to just 2% of those aged 65 or older.

### Nearly half of Hispanic adults aged 50 to 64 are stressed about the cost of healthcare.

How much stress does the cost of healthcare for you and your family contribute to your daily life? A lot of stress, some stress, very little stress or no stress at all



Percentages below 4% not shown.

West Health/Gallup

Pessimism regarding Medicare's solvency weighs heavily on the minds of most Americans. More than six in 10 adults aged 50 to 64 are worried (39%) or extremely worried (22%) Medicare will not be available when they become eligible — a stark finding given that this group is nearing the age of 65. (See pages 19-24.) While most across this group are worried about Medicare viability, concern is highest among women (66%) and Hispanic adults (66%).

Policymakers must grapple with how to improve efficiency and reduce costs of healthcare and prescription drugs in the U.S. so that Americans do not need to sacrifice basic needs to pay for healthcare or medicine — or avoid care entirely because it is too expensive. For older Americans, the considerable share who know someone whose condition worsened after being unable to pay for needed care dovetails with the substantial percentages who consider the cost of care a major financial burden. That these experiences result in such high levels of stress over the cost of care, and concern about its future affordability, underscores the urgency for elected officials to continue to pursue common sense policy that will mitigate these effects.