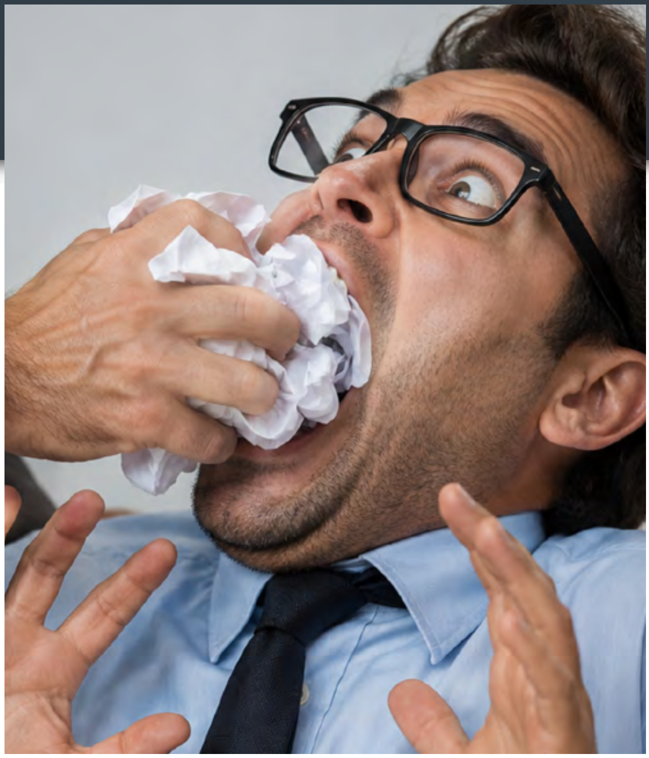
A thought leadership and advisory company working at the intersection of healthcare strategy, economics, capital formation and transformation.

BURDA ON HEALTHCARE

Data to Rebut Healthcare Affordability B.S.

By David Burda
September 29, 2026



I don't know about you, but I'm paying a lot more for everything that I buy. Like last Saturday when we got takeout for lunch instead of eating leftovers. My gyro with everything was $9.25. And that's without the extra tzatziki sauce. The last time I was in, which was about six months ago, a gyro was $7.25. That's a price increase of nearly 28%. Again, without the extra tzatziki sauce.

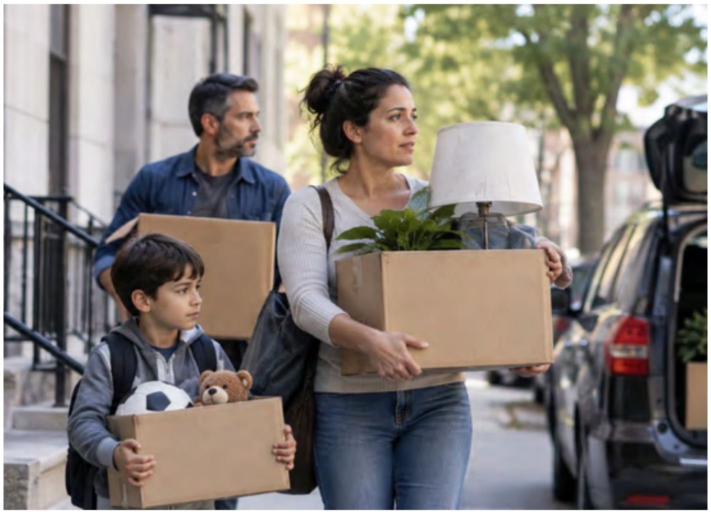
As I sat there eating my gyro, I thought it would be a good time to ask a question that I periodically ask in this column for 4sight Health, and that's, "Is healthcare getting more affordable for consumers?" Making healthcare more affordable is what everyone says their new innovation, care model, technology, merger, payment system, digital strategy, etc., is going to do for us consumers, right?

Here's how some of the latest research answers that question, in chronological order.

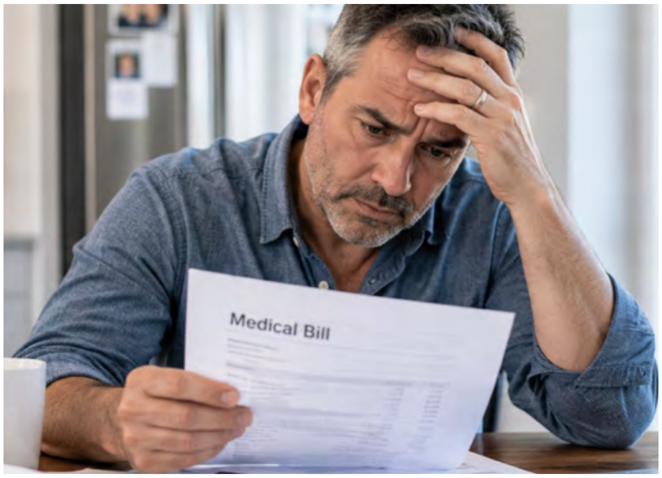
CONNECTING MEDICAL DEBT AND HOUSING STABILITY

In January, health services researchers from the public health schools at Johns Hopkins and Washington universities published a study in JAMA Network Open on the correlation between medical debt, which is a nice way of saying unpaid medical bills, and housing instability. The study is based on a survey of 1,515 U.S. adults age 18 or older. Of the respondents, 240, or 15.8%, said they had problems paying or couldn't pay their medical bills in 2024. Further, 110, or 7.3%, said they experienced housing instability in 2025. Housing instability meant they experienced an eviction, foreclosure, loss of housing or difficulty paying rent. Using some fancy math, the researchers figured out that those who experienced medical debt in 2024 were more likely to experience housing instability in 2025. Essentially confirming with data what you would expect.

Is healthcare getting more affordable for consumers? According to this study in JAMA Network Open, the answer is no.



STRESSING OUT OVER HIGHER HEALTHCARE COSTS



In February, the Employee Benefit Research Institute (EBRI) and Greenwald Research released the results of the organizations' 2025 Consumer Engagement in Health Care Survey. The 42-page report is based on a survey of 2,001 U.S. adults with health insurance. Of those respondents, 81% got their health coverage through their employer or their spouse's employer. Sixty-five percent of the respondents said they felt "a lot," "some" or "a little" stress paying for medical care. Forty-five percent said they delayed or avoided medical care because they didn't have or didn't want to spend the money. Fifty-five percent said higher healthcare costs forced them to reduce their discretionary spending on other household items.

Is healthcare getting more affordable for consumers? According to the EBRI survey, the answer is no.

HEALTHCARE COST ANXIETY TOPS LIST OF CONCERNS

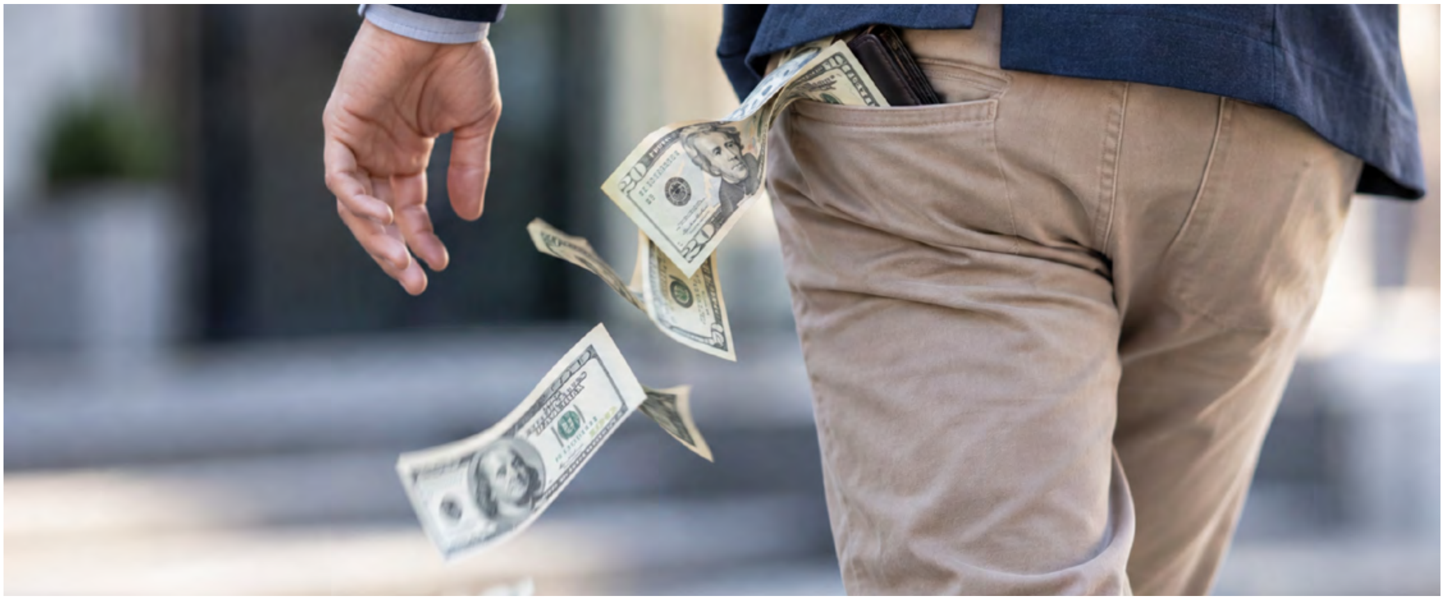
In April, KFF, formerly the Kaiser Family Foundation, released the results of one of its Health Tracking polls. This tracking poll was based on a survey of a representative sample of 1,343 U.S. adults age 18 or older. Healthcare topped the list of household expenses that the respondents said they were most worried about. Sixty-four percent said they were "very" or "somewhat" worried about their ability to afford healthcare services. That was tied at the top with those who cited gas or other transportation and more than those who cited food and groceries (57%), monthly utilities (53%) or rent or mortgage (50%) as their biggest cost anxiety.

Is healthcare getting more affordable for consumers? According to the results of this KFF Health Tracking poll, the answer is no.

FEELING LESS SECURE ABOUT PAYING MEDICAL BILLS

In June, Gallup and West Health released the latest data from their ongoing Affordability Index. The latest Affordability Index data is based on a survey of 5,660 U.S. adults age 18 or older. The Affordability Index segments respondents into three categories: "cost secure," "cost insecure" and "cost desperate." The percentage of respondents who fell into the "cost secure" category dropped to 49% last year, which was the lowest percentage since the Index began in 2021. Cost secure means they said they have access to quality, affordable care and have recently been able to pay for both needed care and medicine. The percentage of respondents who fell into the "cost insecure" or "cost desperate" buckets were 41% and 10%, respectively, in 2025. Further, 51% said they were concerned that they would be unable to pay for needed healthcare services in the next 12 months, up from 44% who said the same things in 2024.

Is healthcare getting more affordable for consumers? According to this Gallup-West Health Affordability Index, the answer is no.



THAT'S $627.9 BILLION OUT OF YOUR POCKET

Also in June, the actuaries from the Centers for Medicare and Medicaid Services (CMS) released their annual projections on national health expenditures (NHE). CMS said national NHE will increase 6.3% this year to slightly more than $6 trillion from about $5.7 trillion in 2025. Consumers' out-of-pocket piece of that will increase 6.2% to $627.9 billion this year from $591.1 billion in 2025. In July, the U.S. Bureau of Labor Statistics said the annual inflation rate was running at 3.4% so far this year, or a little more than half of the jump in how much more consumers will pay out of pocket this year for healthcare.

Is healthcare getting more affordable for consumers? According to CMS actuaries, the answer is no.

NEARLY 30% OF PEOPLE HAVE UNPAID MEDICAL BILLS

Also in June, the Robert Wood Johnson Foundation along with the Urban Institute released a report on the affordability of healthcare in 2025. The report is based on an Urban Institute survey of more than 10,000 U.S. adults age 18 or older. Forty-six percent of the respondents said they had difficulty affording medical care for their families last year with 34.9% saying their families had an unmet healthcare need because of the cost within the past 12 months and 29.4% saying they had medical debt. That's a nice way of saying they had unpaid medical bills in 2025.

Is healthcare getting more affordable for consumers? According to the Robert Wood Johnson Foundation and the Urban Institute, the answer is no.

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THREE TAKEAWAYS ON HEALTHCARE AFFORDABILITY

So, what does the data from these six reports from six credible organizations tell us? Well, they tell us a few things.

First, all the organizations consider adults to be 18 years or older. I would argue with that. In years? Sure. In maturity? No way in hell.

Second, lots of reports come out in June. If you're a healthcare journalist, whatever you do, don't go on vacation in June. You'll miss some important stories.

Third, and most importantly, healthcare is not getting more affordable for consumers. In fact, it's getting less affordable for consumers and getting less affordable every day with no sign that the trend is slowing down at all. It's like the incumbent stakeholders that run the Healthcare Industrial Complex are racing to squeeze every last penny from us until we can't afford food, shelter or clothing and the government has to step in. It's why Medicare for All is sounding better and better to people all the time. Medicare for All is not the solution, but it beats being destitute.

To learn more about this topic, please read:

From January 2026:
"The Healthcare Affordability Crisis Is No Hoax."

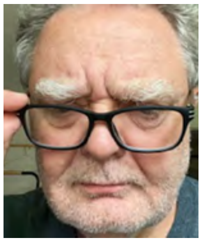
From January 2023:
"The Nays Have It. Healthcare Is Not Getting More Affordable for Consumers."

From April 2021:
"Affordability of Medical Care Stuck on Healthcare's Back Burner."

Healthcare affordability isn't a hoax despite the lies spewed daily by our Cheeto Jesus president, brain-addled HHS secretary and snake oil salesmen CMS administrator. Healthcare affordability is a crisis. Let's build better healthcare, and let's build better healthcare now before it's too late.

Thanks for reading.

AUTHOR



David Burda began covering healthcare in 1983 and hasn't stopped since. Dave writes this monthly column "Burda on Healthcare," contributes weekly blog posts, manages our weekly newsletter 4sight Friday, and hosts our weekly Roundup podcast. Dave believes that healthcare is a business like any other business, and customers — patients — are king. If you do what's right for patients, good business results will follow.

Dave's personal experiences with the healthcare system both as a patient and family caregiver have shaped his point of view. It's also been shaped by covering the industry for 40 years as a reporter and editor. He worked at Modern Healthcare for 25 years, the last 11 as editor.

Prior to Modern Healthcare, he did stints at the American Medical Record Association (now AHIMA) and the American Hospital Association. After Modern Healthcare, he wrote a monthly column for Twin Cities Business explaining healthcare trends to a business audience, and he developed and executed content marketing plans for leading healthcare corporations as the editorial director for healthcare strategies at MSP Communications.

When he's not reading and writing about healthcare, Dave spends his time riding the trails of DuPage County, IL, on his bike, tending his vegetable garden and daydreaming about being a lobster fisherman in Maine. He lives in Wheaton, IL, with his lovely wife of 40 years and his three children, none of whom want to be journalists or lobster fishermen.

Visit 4sight.com/insights to read more from David Burda.