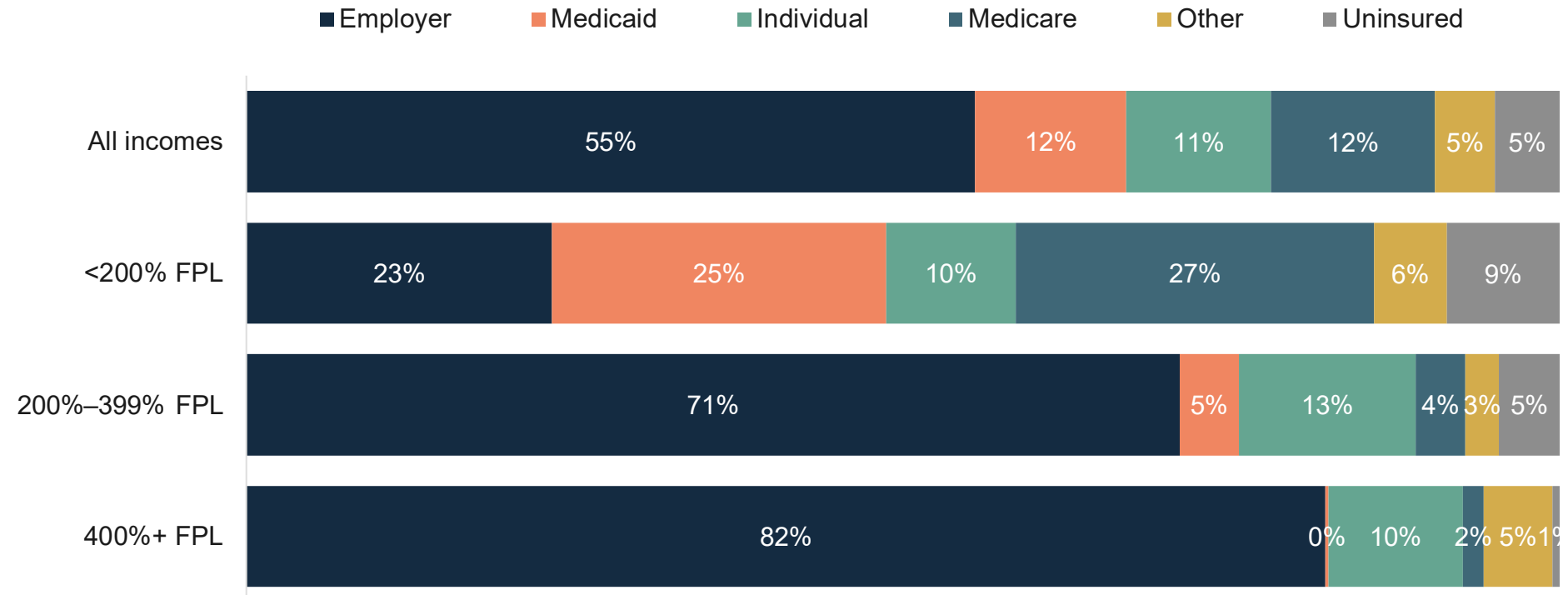


More than half of adults ages 50 to 64 have employer coverage, and the reported rate of coverage increases with income.

Percentage of adults ages 50 to 64, by income



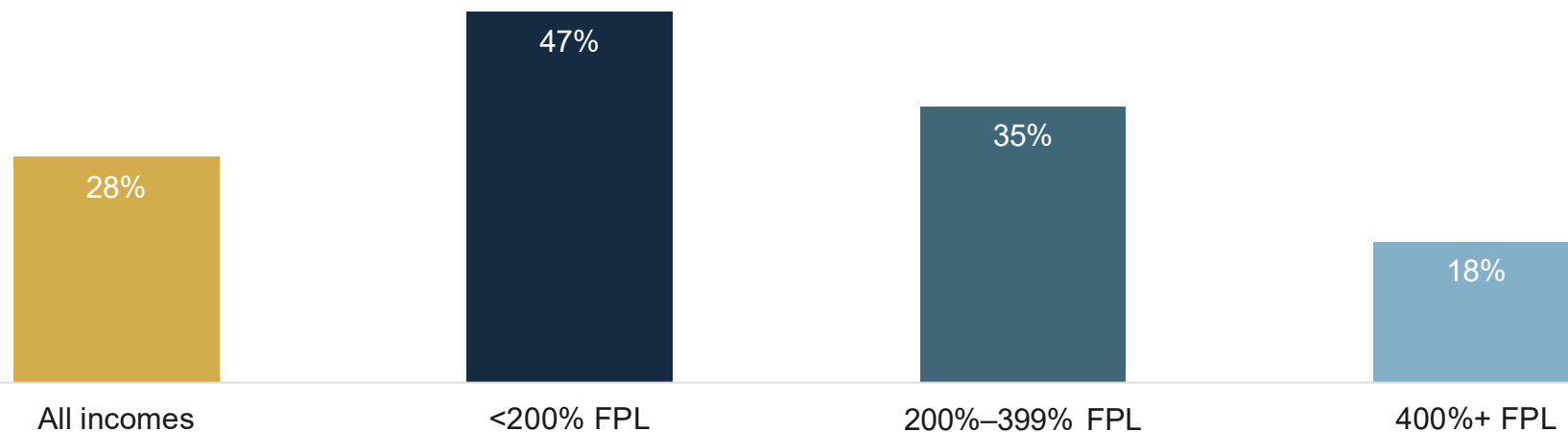
Base: Adults ages 50–64.

Notes: Coverage type given at time of survey. FPL = federal poverty level. Segments may not add to 100% because of rounding.

Data: Commonwealth Fund Biennial Health Insurance Survey (2022).

Nearly half of low-income older adults with employer plans and more than one-third of those with moderate incomes struggled to afford premiums.

Percentage of adults ages 50 to 64 with employer coverage who said it was somewhat or very difficult to afford the premium costs for their health insurance, by income



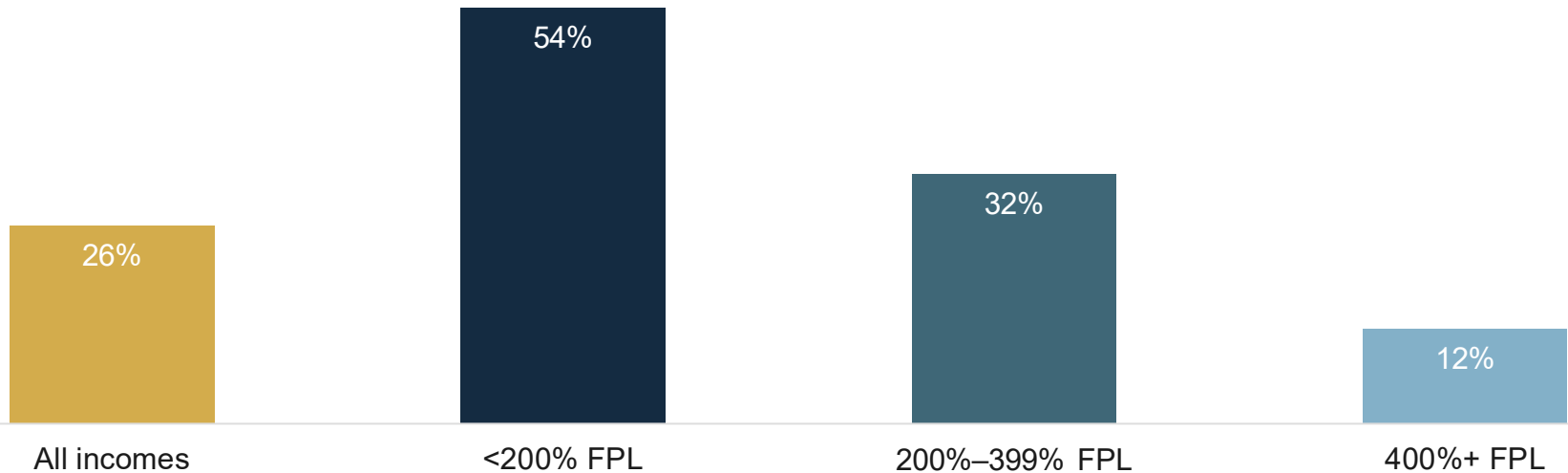
Base: Adults ages 50–64 with employer coverage who were insured all year in the same plan and pay insurance premiums.

Notes: Coverage type given at time of survey. “Employer” refers to respondents who indicated they had employer-sponsored insurance. FPL = federal poverty level.

Data: Commonwealth Fund Biennial Health Insurance Survey (2022).

More than half of low-income older adults with job-based coverage are underinsured.

Percentage of adults ages 50 to 64 with employer coverage who were insured all year but underinsured, by income



Base: Adults ages 50–64 with employer coverage who were insured all year in the same plan.

Notes: Coverage type given at time of survey. “Insured all year” refers to respondents who indicated they had coverage for the 12 months preceding the survey. “Underinsured” refers to adults who were insured all year but experienced one of following: out-of-pocket costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, for those with low income (<200% of poverty) equaled 5% or more of income; or deductibles equaled 5% or more of income. “Employer” refers to respondents who indicated they had employer-sponsored insurance. FPL = federal poverty level.

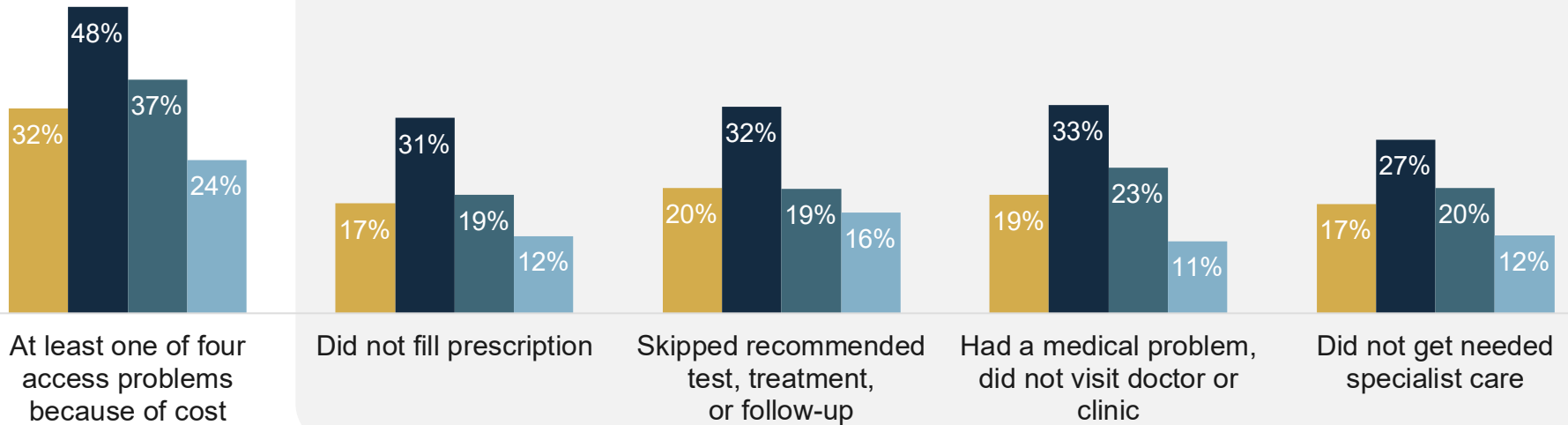
Data: Commonwealth Fund Biennial Health Insurance Survey (2022).

Almost half of low-income older adults with employer plans reported cost-related barriers to getting needed health care.

Percentage of adults ages 50 to 64 with employer coverage who in past year had any of four problems accessing care because of cost, by income

■ All incomes ■ <200% FPL ■ 200%–399% FPL ■ 400%+ FPL

Four access problems



Base: Adults ages 50–64 with employer coverage who were insured all year in the same plan.

Notes: Coverage type given at time of survey. “Employer” refers to respondents who indicated they had employer-sponsored insurance. FPL = federal poverty level.

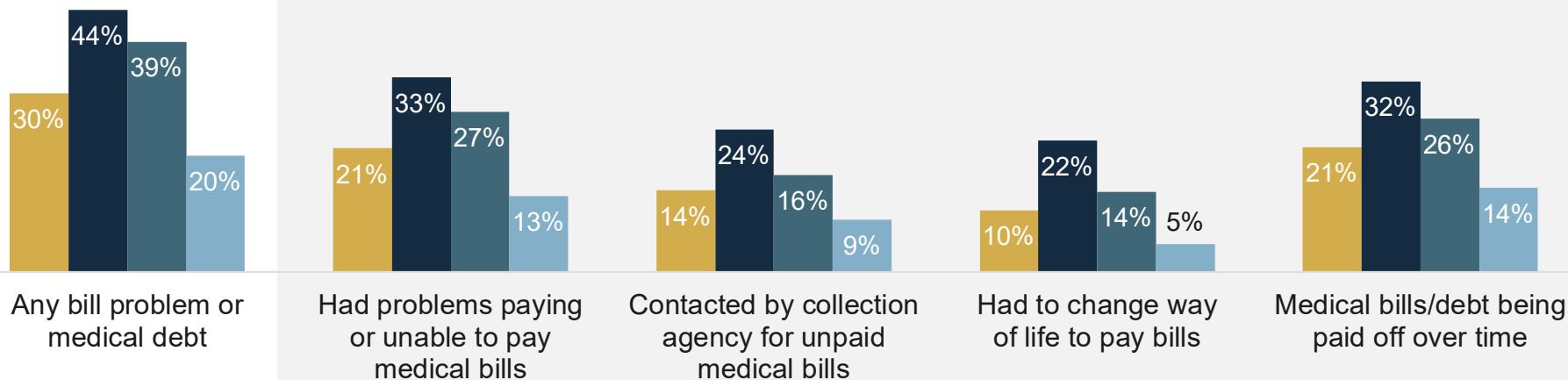
Data: Commonwealth Fund Biennial Health Insurance Survey (2022).

More than two of five low-income older adults with employer coverage struggled with medical bills or debt.

Percentage of adults ages 50 to 64 with employer coverage and medical bill or debt problems in past year, by income

■ All incomes ■ <200% FPL ■ 200%–399% FPL ■ 400%+ FPL

Types of bill or debt problems



Base: Adults ages 50–64 with employer coverage who were insured all year in the same plan.

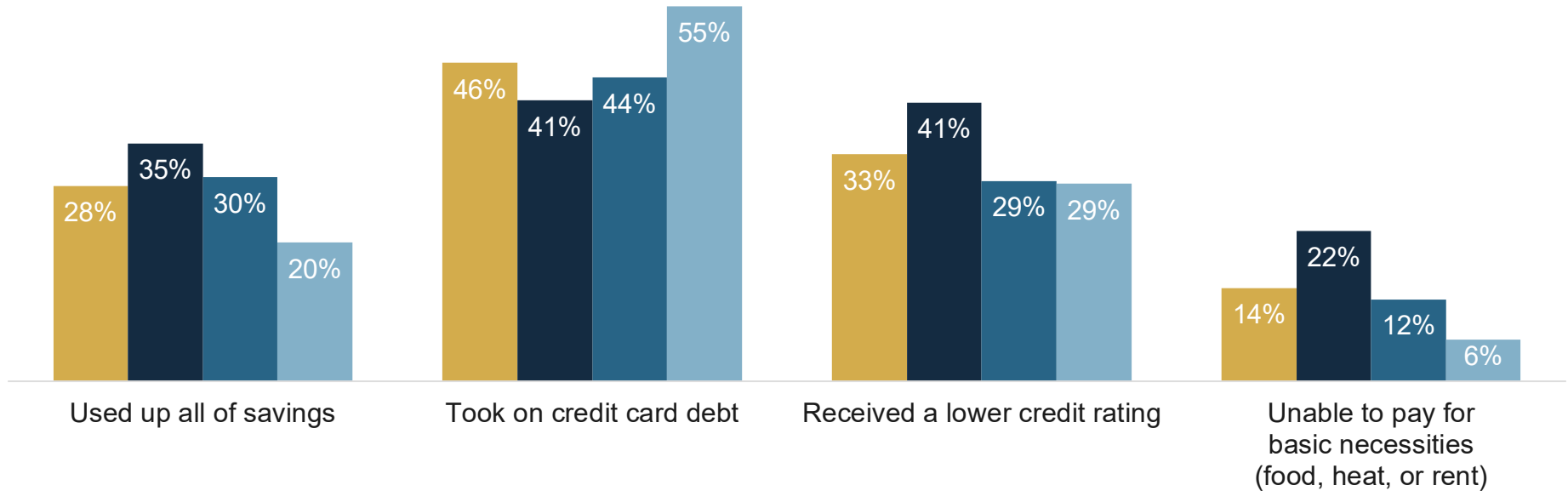
Notes: Coverage type given at time of survey. “Employer” refers to respondents who indicated they had employer-sponsored insurance. FPL = federal poverty level.

Data: Commonwealth Fund Biennial Health Insurance Survey (2022).

Many older adults with employer coverage reported long-term financial consequences because of medical bills and debt.

Percentage of adults ages 50 to 64 with employer coverage and medical bill problems who reported financial problems resulting from medical debt, by income

■ All incomes ■ <250% FPL ■ 250%–399% FPL ■ 400%+ FPL



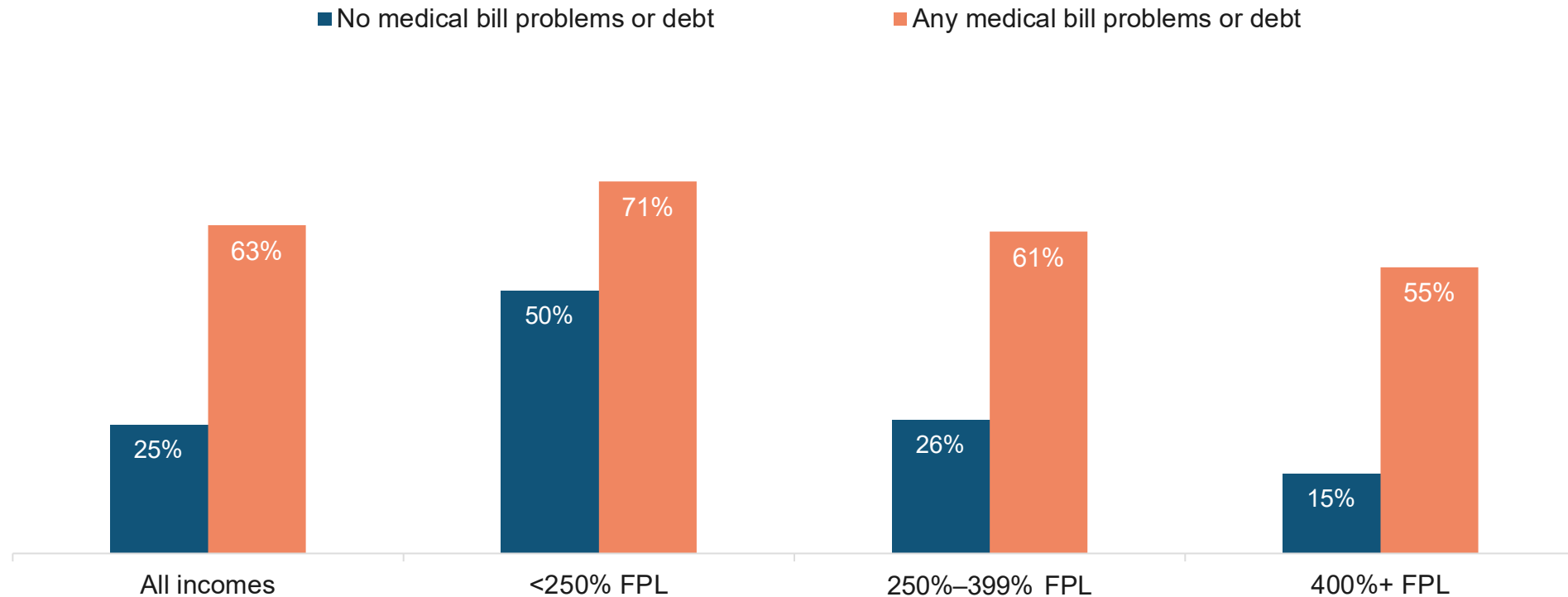
Base: Adults ages 50–64 with employer coverage who were insured all year in the same plan and had at least one of four medical bill or debt problems: had problems paying or unable to pay medical bills; contacted by collection agency for unpaid medical bills; had to change way of life to pay bills; or currently paying medical bills/debt over time.

Notes: Coverage type given at time of survey. “Employer” refers to respondents who indicated they had employer-sponsored insurance. FPL = federal poverty level. Because of smaller sample sizes, the lowest income category in this analysis is < 250% FPL, or \$33,975 for an individual and \$69,375 for a family of four.

Data: Commonwealth Fund Biennial Health Insurance Survey (2022).

Older adults with medical bill and debt problems had much less confidence in their ability to retire comfortably than those with no problems.

Percentage of adults ages 50 to 64 with employer coverage who are not too confident or not all confident they will have enough income and savings to live comfortably in retirement, by income



Base: Adults ages 50–64 with employer coverage who were insured all year in the same plan.

Notes: Coverage type given at time of survey. “Employer” refers to respondents who indicated they had employer-sponsored insurance. Any medical bill problems or debt: had problems paying or unable to pay medical bills; contacted by collection agency for unpaid medical bills; had to change way of life to pay bills; or currently paying medical bills/debt over time. FPL = federal poverty level. . Because of smaller sample sizes, the lowest income category in this analysis is < 250% FPL, or \$33,975 for an individual and \$69,375 for a family of four.

Data: Commonwealth Fund Biennial Health Insurance Survey (2022).