Older Adults Face High Health Care Costs

5.6 million adults ages 50 to 64 are enrolled in nongroup (individual) health insurance.¹ However, many face **high health care costs**.

Many older nongroup enrollees have unaffordable health coverage.

% with unaffordable coverage

Unaffordable coverage is defined as premiums exceeding 10% of household income or out-of-pocket expenses exceeding 7%.²

Average Off-Marketplace Premiums

Nongroup coverage is unaffordable for most older adults in 16 states.

% with unaffordable coverage

Insurance is especially unaffordable for those who don't get financial help.

43% of older adults in the nongroup market do not qualify for subsidies.³

74% of this group faces unaffordable coverage.

Average premiums paid jump when incomes rise above 400% of the Federal Poverty Level (FPL), the eligibility cut-off for subsidies.

As a result of unaffordable coverage...

50% of older adults without public or employer coverage are uninsured.

20% of older Marketplace enrollees delay care due to costs.

¹ People purchase coverage on their own, on or off the health insurance Marketplaces.

² Different for low-income individuals. See DOI for more details.

³ Subsidies lower premiums and out-of-pocket costs for people with certain incomes.

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