

Topline

KFF Survey of Health Access and Caregiving

August 2026

KFF

METHODOLOGY

The KFF Survey of Health Access and Caregiving was a series of questions designed and implemented by KFF with the SSRS Opinion Panel Mega-Omnibus. The survey was conducted May 4 – May 26, 2026, online and by telephone among a nationally representative sample of 25,873 U.S. adults in English ($n=25,422$) and in Spanish ($n=451$).

The SSRS Opinion Panel is a nationally representative probability-based panel where panel members are recruited randomly in one of two ways: (a) Through invitations mailed to respondents randomly sampled from an Address-Based Sample (ABS) through the U.S. Postal Service's Computerized Delivery Sequence (CDS); (b) recruited via random digit dial (RDD) telephone sample of cell phone numbers connected to a prepaid cell phone. Both samples were provided by Marketing Systems Group (MSG). The combined sample was reached either online ($n=24,875$) or over the phone ($n=998$) based on the panelist's stated preference. For the online panel component, invitations were sent to panel members by email followed by up to four reminder emails and up to two reminder text messages (if consented to receive SMS).

The questions designed by KFF were included as part of a multi-stakeholder effort designed to survey all individuals currently empaneled in the SSRS Opinion Panel, with each organization paying for and having independent editorial control over its survey questions. Substantive questions from other outside stakeholders are redacted in this report. The SSRS survey team designed the questionnaire in order to minimize potential bias from question ordering. For more information, please contact SSRS.

Respondents who completed on the web received a \$5 electronic gift card incentive (some harder-to-reach groups received a \$10 electronic gift card). Respondents who completed the survey on the phone received \$10 via a physical check in the mail. In order to ensure data quality, cases were removed if they failed two or more quality checks: (1) attention check questions in the online version of the questionnaire, (2) had over 10% item non-response, or (3) had a length of less than 30% of the mean length by mode. Based on this criterion, 69 cases were removed.

Data were weighted to represent adults 18+ in the United States. The Panel-wide base weight adjusts for the SSRS Opinion Panel recruitment and retention process. Because all current panelists (except 2026 recruits) were invited to participate and no further sampling was performed, no further adjustments to the Panel-wide base weight were necessary before applying it to the survey data.

With the Panel-wide base weight applied, the survey-data were weighted to match the sample's demographic profile to the same target population parameters used in the calibration of the entire SSRS Opinion Panel. The demographic variables included in weighting for the general population sample are gender, age, race/ethnicity, and education (including interactions between these categories), as well as region, civic engagement, density, frequency of internet use, voter registration, political party identification, religion, household makeup, and home ownership. Final calibrated weights are trimmed at the 2nd and 98th percentiles to prevent individual interviews from having too much influence.

The margin of sampling error including the design effect for the full sample is plus or minus 1 percentage points. Numbers of respondents and margins of sampling error for key subgroups are shown in the table below. For results based on other subgroups, the margin of sampling error may be higher. Sample sizes and margins of sampling error for other subgroups are available on request. Sampling error is only one of many potential sources of error and there may be other unmeasured error in this or any other public opinion poll. KFF public opinion and survey research is a charter member of the [Transparency Initiative of the American Association for Public Opinion Research](#).

Group	N (unweighted)	M.O.S.E.
Total	25,873	±1 percentage point
LGBTQ+ adults	2,640	± 3 percentage points
LGBQ+ men	963	± 5 percentage points
LGBQ+ women	1,440	± 4 percentage points
Trans adults	185	± 11 percentage points
Non-LGBTQ+ adults	23,233	± 1 percentage point

Notes for reading the topline:

- Percentages may not always add up to 100 percent due to rounding.
- Values less than 0.5 percent are indicated by an asterisk (*).
- "Vol." indicates a response was volunteered by the respondent, not offered as an explicit choice.
- Questions are presented in the order asked; question numbers may not be sequential.
- "No answer" includes those who said "Don't know" or refused to answer the question on the phone and those who skipped the question online.
- Question wording shown is for web mode; for some questions phone wording vary slightly.

Trends shown in this document come from:

8/23: KFF Survey on Racism, Discrimination, and Health (June 6 – August 14, 2023)

pEDUC. What is the highest level of school you have completed or the highest degree you have received?

	5/26
Less than high school graduate	6
High school diploma or GED or alternative credential	27
Some college credit, no degree	17
Associate's degree (for example: AA, AS)	10
Bachelor's degree (for example: BA, BS)	22
Master's degree, Professional degree beyond a bachelor's degree, or Doctorate degree (for example: PhD, EdD)	17
No answer	*

pSOMECOLL. How many semesters of college have you completed?¹

pEDUCATION.

	5/26
Less than High School	6
High School Graduate	27
Some College	27
Graduated College	39
No answer	*

RACETHN.

	5/26
White	61
Black	12
Hispanic	17
Asian American, Pacific Islander	7
Native American/Alaska Native	*
Some other race	1
Multiple races	2
Undetermined	1

pGENDER. Are you:

	5/26
Male	47
Female	52
I describe myself another way (SPECIFY)	1
Prefer not to answer	1

pTRANSGENDER. Are you transgender?

	5/26
Yes	1
No	99
No answer	*

¹ Responses to this question used to recode pEDUC. Those with less than one semester of college are coded as "High school diploma or GED or alternative credential," and those with at least one semester completed are coded as "Some college credit, no degree." Data for this question stored in pEDUC.

pOWNHOME. Is your home owned or rented?

	5/26
Owned	70
Rented	30
No answer	*

pMSTATUS. What is your current marital status?

	5/26
Now Married	53
Separated	3
Widowed	5
Divorced	11
Never Married	29
No answer	*

pMSTATUS2. Are you currently living with a partner?

Based on those not currently married

	5/26
Yes	27
No	73
No answer	*

n=12,984

pMSTATUS3. *Combo of pMSTATUS and pMSTATUS2*

	5/26
Now Married	53
Separated	3
Widowed	5
Divorced	11
Never Married and currently living with partner	8
Never married and currently not living with a partner	21
No answer	*

pDOB_YEAR. In what year were you born?

pDOB_MONTH. In what month were you born?

pAGE. We just want to confirm that we have recorded your age correctly. As of today, are you [INSERT AGEALC-1] or [INSERT AGEALC] years old?
(Please select your age. If neither of these ages is correct, please go back to the previous question to re-enter your year of birth.)²

pAGE3. So that you are asked the right questions, could you please tell us if you are:

² Variable AGEALC is defined in the survey as CURRENT YEAR - DOB_YEAR.

	5/26
18-29	16
30-49	38
50-64	23
65+	23
No answer	*

pTOTPER. Including yourself, how many people are there living in your household?

	5/26
1	13
2	35
3	20
4	17
5	8
6	4
7	1
8 or more	1
No answer	*

pADULTS. Including yourself, how many of these are adults, 18 or older?³

	5/26
1	18
2	52
3	19
4	8
5	3
6	1
7	*
8 or more	*
No answer	*

pTALKNEIGH. In the past 12 months, how often did you have a conversation or spend time with your neighbors?

	5/26
Basically, every day	7
A few times a week	27
A few times a month	27
Once a month	10
Less than once a month	18
Not at all	12
No answer	*

pVOLUNTEER. In the past 12 months, did you spend any time volunteering for any organization or association? (This includes activities you may do infrequently or for children's schools or youth organizations.)

	5/26
Yes	33
No	67
No answer	*

³ Those who selected "1" at TOTPER were automatically coded as "1" at ADULTS and were not asked this question

pINT1. Do you use the internet or email, at least occasionally?⁴

	5/26
Yes	98
No	2
No answer	-

pINT3. Do you access the internet on a cellphone, tablet or other mobile handheld device at least occasionally?

Based on those who do not use the internet or email or did not answer INT1

	5/26
Yes	11
No	89
No answer	-
	<i>n=159</i>

pINTFREQ. About how often do you use the internet?⁵

	5/26
Almost constantly	43
Several times a day	49
About once a day	3
Several times a week	2
Less often	1
(PN: SUPPRESS) Not an internet user ⁶	2
No answer	*

pPPD. Do you use a prepaid plan for your cellphone? Prepaid plans, also known as pay-as-you-go or no-contract phone, are plans where the user pays for a specific amount of data usage or minutes in advance.

	5/26
Yes	19
No	81
No answer	*

pINSTYPE. Are you **currently** covered by any of the following types of health insurance or health coverage plans?⁷

	5/26
Insurance through a current or former employer or union (your or another family member)	48
Insurance purchased directly from an insurance company (by you or another family member)	8
Medicare	25
Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or a disability	17
TRICARE or other military health care	3
VA, that is coverage provided by the Veterans Health Administration (including those who have ever used or enrolled for VA health care)	3
Indian Health Service	*
Other insurance or health coverage plan	4
No health insurance, presently uninsured	8
No answer	*

⁴ Those completing the survey on the web were automatically coded INT1=1 and were not asked this question

⁵ This question is based on the total but is only asked of those who are said "Yes" at INT1 or INT3. Non-web users and those who did not answer INT1 or INT3 were coded as Not an internet user"

⁶ This value is not shown in the survey and is only populated with non-internet users based on responses to INT1 and INT3.

⁷ Respondents could select multiple types of insurance. Percentages may total over 100% as a result.

COVERAGE. Recoded insurance coverage status

	5/26
Covered by health insurance	92
Not covered by health insurance	8
No answer	*

COVERAGE/COVTYPE COMBO TABLE.

	5/26
Covered by health insurance	92
Plan through my or my spouse's employer	47
Plan I purchased myself	5
Medicare	18
Medicaid	17
Somewhere else	5
No answer	*
Not covered by health insurance	8
No answer	*

pMEDADV. Are you enrolled in a Medicare Advantage Plan? This is different from traditional Medicare and is sometimes called a Medicare HMO (Health Maintenance Organization), a PPO (Preferred Provider Organization), or Medicare Managed Care.

pMEDSUPP. Do you currently have Medicare Supplement Insurance (also known as Medigap) that helps you pay your out-of-pocket costs, like copays and deductibles? This is a plan sold by private insurance companies or offered through a current or former employer to fill the gaps in traditional Medicare coverage.

pMEDDRUG. Are you enrolled in a Medicare Prescription Drug plan that covers medicines prescribed by a doctor or other health professional? This is a prescription drug plan, sometimes referred to as Medicare Part D, that can be separate from Traditional Medicare or offered as part of your Medicare Advantage plan.

pMARKETPLACE. (Thinking/Regardless) of how you purchased your plan, do you know if it is a health insurance plan through the Affordable Care Act (ACA) Marketplace, sometimes known as Obamacare plans, or are you not sure? These plans can be purchased from (INSERT STATE SPECIFIC NAME / healthcare.gov) or from a broker or directly from a health insurance company.⁸

Based on those who are covered under a plan purchased directly from an insurance company and those who have "other insurance or health coverage plan"

	5/26
Yes, it is an ACA marketplace or (STATE SPECIFIC NAME / healthcare.gov) plan	35
No, it is not an ACA marketplace or (STATE SPECIFIC NAME / healthcare.gov) plan	46
Not sure	19
No answer	*
	<i>n=3,341</i>

EIGHT QUESTIONS HELD FOR FUTURE RELEASE

⁸ Answer and item fill text based on responses provided at INSTYPE and STATE

KFFHEALTH2. In the past 12 months, have you **(INSERT ITEM)**? (ROTATE A-C; ANCHOR D)

Among total adults

	Yes	No	No answer	
cut pills in half, skipped doses of a medication, or decided not to fill a prescription because you couldn't afford the cost				
5/26	13	87	*	n=25,873
tried to get health care but couldn't find a doctor or health care provider with appointments available				
5/26	18	82	*	n=25,873
8/23	19	80	*	n=6,292
skipped or postponed getting health care you needed because of the cost				
5/26	28	72	*	n=25,873
8/23	25	75	*	n=6,292
skipped or postponed getting health care you needed for any other reasons besides cost or not being able to get an appointment				
5/26	19	81	*	n=25,873
8/23	20	79	*	n=6,292

Among LGBTQ+ adults

	Yes	No	No answer	
cut pills in half, skipped doses of a medication, or decided not to fill a prescription because you couldn't afford the cost				
5/26	22	78	*	n=2,640
tried to get health care but couldn't find a doctor or health care provider with appointments available				
5/26	28	72	*	n=2,640
skipped or postponed getting health care you needed because of the cost				
5/26	43	57	*	n=2,640
skipped or postponed getting health care you needed for any other reasons besides cost or not being able to get an appointment				
5/26	29	71	*	n=2,640

Among non-LGBTQ+ adults

	Yes	No	No answer	
cut pills in half, skipped doses of a medication, or decided not to fill a prescription because you couldn't afford the cost				
5/26	12	88	*	n=23,233
tried to get health care but couldn't find a doctor or health care provider with appointments available				
5/26	17	83	*	n=23,233
skipped or postponed getting health care you needed because of the cost				
5/26	26	74	*	n=23,233
skipped or postponed getting health care you needed for any other reasons besides cost or not being able to get an appointment				
5/26	18	82	*	n=23,233

KFFHEALTH2_ANY_BCD.

	Total adults	LGBTQ+ adults	Non-LGBTQ+ adults
Skipped or postponed due to no appointment, due to cost, or any other reason	40	58	38
Has not skipped or postponed/No answer	60	42	62
	n=25,873	n=2,640	n=23,233

KFFHEALTH3. Did your health get worse because you didn't get or postponed care?

Based on those who skipped or postponed care in past 12 months

	5/26	8/23
Yes	38	33
No	62	67
No answer	*	*
	n=10,815	n=2,723

Based on those who skipped or postponed care in past 12 months

	LGBTQ+ adults	Non-LGBTQ+ adults
Yes	50	36
No	50	63
No answer	*	*
	n=1,523	n=9,292

KFFHEALTH2/KFFHEALTH3 COMBO TABLE.

	5/26	8/23
Has skipped or postponed care in past 12 months	40	42
Health got worse as a result	15	14
Health did NOT get worse as a result	25	28
No answer	*	*
Has NOT skipped or postponed care in past 12 months	60	58
No answer	*	*
	n=25,873	n=6,292

KFFHEALTH2/KFFHEALTH3 COMBO TABLE.

	LGBTQ+ adults	Non-LGBTQ+ adults
Has skipped or postponed care in past 12 months	58	38
Health got worse as a result	29	14
Health did NOT get worse as a result	29	25
No answer	*	*
Has NOT skipped or postponed care in past 12 months	42	62
No answer	*	*
	<i>n=2,640</i>	<i>n=23,233</i>

KFFHEALTH4. In the past 12 months, did you have problems paying or an inability to pay any medical bills, such as bills for doctors, tests or labs, or medication?

	Total adults	LGBTQ+ adults	Non-LGBTQ+ adults
Yes	22	30	21
No	78	70	79
No answer	*	*	*
	<i>n=25,873</i>	<i>n=2,640</i>	<i>n=23,233</i>

KFFHEALTH5. In the past 12 months, have you cut back on household expenses like food, clothing, or other basic household items in order to pay for health care costs?

Based on those who have had trouble paying for medical bills in past 12 months

	Total adults	LGBTQ+ adults	Non-LGBTQ+ adults
Yes	64	62	64
No	36	38	36
No answer	*	*	*
	<i>n=5,736</i>	<i>n=836</i>	<i>n=4,900</i>

KFFHEALTH4/KFFHEALTH5 COMBO TABLE.

	Total adults	LGBTQ+ adults	Non-LGBTQ+ adults
Had problems paying medical bills in past year	22	30	21
Had to cut back on household expenses to pay for health care costs	14	19	13
Did not have to cut back on household expenses to pay for health care costs	8	12	7
No answer	*	*	*
Did NOT have problems paying medical bills in past year	78	70	79
No answer	*	*	*
	<i>n=25,873</i>	<i>n=2,640</i>	<i>n=23,233</i>

KFFHEALTH6. In the past 2 years, has your insurance company **(INSERT ITEM)**? (RANDOMIZE A-B)

Based on those with health insurance

	Yes	No	No answer	
denied coverage of a health care service, treatment, or medication that your doctor prescribed				
5/26	22	78	*	<i>n=24,360</i>
delayed your ability to get a health care service, treatment, or medication that your doctor prescribed				
5/26	18	82	*	<i>n=24,360</i>

Based on LGBTQ+ adults with health insurance

	Yes	No	No answer	
denied coverage of a health care service, treatment, or medication that your doctor prescribed				
5/26	32	68	*	<i>n=2,402</i>
delayed your ability to get a health care service, treatment, or medication that your doctor prescribed				
5/26	30	70	*	<i>n=2,402</i>

Based on non-LGBTQ adults with health insurance

	Yes	No	No answer	
denied coverage of a health care service, treatment, or medication that your doctor prescribed				
5/26	21	79	*	<i>n=21,958</i>
delayed your ability to get a health care service, treatment, or medication that your doctor prescribed				
5/26	17	83	*	<i>n=21,958</i>

KFFHEALTH6_ANY.

Based on those with health insurance

	Total adults	LGBTQ+ adults	Non-LGBTQ+ adults
Insurance denied or delayed service, treatment, or medication	27	40	26
Insurance has not done any of these things or no answer	73	60	74
	<i>n=24,360</i>	<i>n=2,402</i>	<i>n=21,958</i>

pZ4. Currently, are you yourself employed full-time, part-time, or not at all?
 pZ5. Would you say you are....?

pEMPLOY.

	5/26
Full-time	47
Part-time	14
Retired	20
Homemaker	5
Student	2
Temporarily unemployed	4
Disabled/Handicapped	6
Other not employed	1
Refused	*

pMULTIJOBS. Do you have more than one job, including part time, evening or weekend work?

Based on those who are employed full time or part time

	5/26
Yes	20
No	80
No answer	*

n=16,100

pPOLPARTY. Generally speaking, do you usually think of yourself as...? (ROTATE 1-2/2-1; ANCHOR 3 & 4)

	5/26
A Republican	31
A Democrat	30
An Independent	29
Something else (NOT SPECIFIED)	10
No answer	*

pPOLLEAN. As of today, do you lean more to the Democratic Party or the Republican Party? (SHOW IN SAME ORDER AS POLPARTY)

Based on those who are not a Democrat or a Republican

	5/26
Democratic party	53
Republican party	43
Refused to lean	3
No answer	1

n=10,092

PARTY3.

	5/26
Republican/Indep lead Rep	48
Democrat/Indep lean Dem	51
Pure Independents	1
Undesignated	1

PARTY5.

	5/26
Republican	31
Independent lean Rep	17
Independent/Don't lean	1
Independent lean Dem	21
Democrat	30
Undesignated	1

pPOLVIEW. Generally speaking, how would you describe your political views? (ROTATE 1-5/5-1)

	5/26
Very conservative	12
Somewhat conservative	22
Moderate	39
Somewhat liberal	15
Very liberal	11
No answer	*

pREGVOTE. Are you registered to vote at your present address, or not?

	5/26
Yes	79
No	21
No answer	*

pAUDIO. Which of the following have you done in the last month? Please select all that apply. (RANDOMIZE 1-8; ANCHOR 9)

	5/26
Listened to AM/FM	58
Listened to SiriusXM	21
Listened to Internet-only music (music on apps/sites such as Spotify or Apple Music)	57
Listened to music that you own (CDs or song files on your phone or iPod)	36
Listened to Music Channels on your TV	19
Listened to Music Videos on YouTube	55
Listened to Audiobooks	18
Listened to or watched Podcasts	38
None of the above	4
No answer	*

pMEDIASOURCE. Which of the following is your main source of news? (RANDOMIZE 1-18. ANCHOR 19 & 20).

	5/26
CNN	4
Fox News	11
MSNBC	2
ABC News	5
CBS News	3
NBC News	4
The New York Times	3
Washington Post	*
Wall Street Journal	1
USA Today	1
The Associated Press or Reuters	1
NPR or PBS	4
Your local TV news or newspaper	11
News talk radio	1
Online news, news aggregators, or newsletters	12
Conservative media	1
Social media or podcasts	16
Friends or family	4
Other (please specify)	6
None of these	8
No answer	*

pRELIGION. What is your present religion, if any?

	5/26
Agnostic	7
Atheist	5
Baptist	8
Buddhist	1
Catholic/Roman Catholic	19
Christian (Just Christian)	19
Church of Christ, or Disciples of Christ (Christian Church)	1
Church of God	*
Congregational or United Church of Christ (UCC)	*
Episcopalian or Anglican	1
Evangelical	1
Hindu	1
Holiness (Nazarenes, Wesleyan Church, Salvation Army)	*
Jehovah's Witness	1
Jewish/Judaism	2
Lutheran	2
Methodist	2
Mormon/Church of Jesus Christ of Latter-Day Saints	2
Muslim/Islamic	1
Non-denominational or Independent Church	3
Orthodox (Eastern, Greek, Russian, Armenian, etc)	1
Pentecostal (Assemblies of God, Four-Square Gospel)	1
Presbyterian	1
Protestant	2
Reformed (Reformed Church in America, Christian Reformed)	*
Seventh Day Adventist	*
Unitarian/Universalist	*
Other (SPECIFY)_____	3
Nothing in particular	16
No answer	*

pORIENTATION3. Do you think of yourself as...

LGBT_REC

Among total

	5/26
Gay or lesbian	3
Bisexual	5
Trans or transgender	1
Other LGBTQ+	1
Non-LGBTQ+	88
No answer	3

Among LGBTQ+ adults

	5/26
Gay or lesbian	31
Bisexual	52
Trans or transgender	9
Other LGBTQ+	9
	<i>n=2,640</i>

pZ9. What is your total annual household income from all sources, and before taxes?

RECINCOME.

	5/26
Less than \$40,000	30
\$40,000 to less than \$100,000	38
\$100,000 or more	32
No answer/Unspecified	*

pPARENT. Are you the parent or guardian of a child under the age of 18 living in your household?

	5/26
Yes	27
No	73
No answer	*



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