

Topline

KFF Survey of Health Access and Caregiving

September 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
Serious and Complex Health Conditions	16,677	± 2 percentage points
Diabetes	2,951	± 3 percentage points
Asthma, emphysema, or lung disease	2,309	± 3 percentage points
Cardiovascular or heart disease	1,575	± 3 percentage points
Cancer	831	± 5 percentage points
A mental health condition	3,781	± 2 percentage points
Number of Serious and Complex Health Conditions		
0	9,196	± 1 percentage point
1-2	9,710	± 1 percentage point
3+	6,967	± 2 percentage points

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)

3/23: KFF Survey of Consumer Experiences with Health Insurance (February 21-March 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:

Based on those who refused to provide year of birth

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	*

³ Those who selected "1" at TOTPER were automatically coded as "1" at ADULTS and were not asked this question
KFF Survey of Health Status and Caregiving (May 4 – May 26, 2026)

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	*

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	*

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.

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	*

COVERAGE. *Recoded insurance coverage status*

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

COVTYPE. *Recoded insurance coverage type*

Based on those who are insured at COVERAGE

	5/26
Plan through my or my spouse's employer	45
Plan I purchased myself	5
Medicare	14
Medicaid	14
Somewhere else	5
Multiple sources of coverage	17
No answer	*

n=24,366

COVERAGE/COVTYPE COMBO TABLE.

	5/26
Covered by health insurance	92
Plan through my or my spouse's employer	41
Plan I purchased myself	5
Medicare	13
Medicaid	13
Somewhere else	5
No answer	15
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.

Based on those who receive Medicaid benefits

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

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.

Based on those who receive Medicare benefits but are not enrolled in a Medicare Advantage Plan

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.

Based on those who receive Medicaid benefits

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>

FOUR QUESTIONS HELD FOR FUTURE RELEASE.

pHEALTHCOND. Have you ever been told by a doctor or other health professional that you have any of the following health conditions? Please select all that apply. (RANDOMIZE 1-24)⁹

	5/26
Allergies (not associated with hay fever)	17
Arthritis	20
Asthma, emphysema, or lung disease	12
Back pain	23
Cancer or a malignancy of any kind	7
Cardiovascular disease / Heart disease	7
Diabetes	13
Hypertension or High blood pressure	28
High cholesterol	27
Mental health condition	17
Migraines	12
Obesity	18
Sinusitis	8
Sleep disorder	14
Thyroid problems	10
Parkinson’s Disease	*
Kidney disease	3
Substance use disorder	2
Other health conditions (DO NOT SPECIFY)	11
None of these	24

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

⁹ Items with the note [PN: HIDE] are carryover values that were not re-asked during this survey.

No answer

*

KFFHEALTH1. In the past 12 months, have you received medical treatment or taken prescription medication for **(INSERT ITEM)**? (SHOW IN SAME ORDER AS pHEALTHCOND) (ONLY SHOW ITEMS SELECTED AT pHEALTHCOND)

Based on those who have a medical condition

	Yes	No	No answer	
allergies (not associated with hay fever)				
5/26	52	48	*	n=4,934
arthritis				
5/26	51	49	*	n=5,790
asthma, emphysema, or lung disease				
5/26	66	34	*	n=3,327
back pain				
5/26	56	44	*	n=6,489
cancer or a malignancy of any kind				
5/26	39	61	*	n=2,195
cardiovascular disease / heart disease				
5/26	85	15	*	n=1,836
diabetes				
5/26	87	13	*	n=3,401
hypertension or high blood pressure				
5/26	87	13	*	n=7,826
high cholesterol				
5/26	72	28	*	n=7,358
mental health condition				
5/26	73	27	*	n=4,964
migraines				
5/26	55	45	*	n=3,455
obesity				
5/26	33	67	*	n=5,538
sinusitis				
5/26	58	42	*	n=2,481
sleep disorder				
5/26	58	42	*	n=4,010
thyroid problems				
5/26	82	18	*	n=2,957
Parkinson's Disease				
5/26	81	19	-	n=67
kidney disease				
5/26	52	48	*	n=1,031
substance use disorder				
5/26	39	61	-	n=586
other health conditions				
5/26	74	26	*	n=3,175

ILLTREAT_CATEGORY_REC.

	5/26
No illnesses currently in treatment	24
1-2 illnesses currently in treatment	36
3 or more illnesses currently in treatment	40

pHEALTHCOND_HH. Now think about other people in your household. Other than yourself, has anyone in your household ever been told by a doctor or other health professional that they have any of the following health conditions? Please select all that apply. (SHOW IN SAME ORDER AS pHEALTHCOND)¹⁰

	5/26
Allergies (not associated with hay fever)	15
Arthritis	13
Asthma, emphysema, or lung disease	9
Back pain	16
Cancer or a malignancy of any kind	7
Cardiovascular disease / Heart disease	6
Diabetes	14
Hypertension or High blood pressure	23
High cholesterol	20
Mental health condition	14
Migraines	8
Obesity	13
Sinusitis	3
Sleep disorder	10
Thyroid problems	8
Parkinson's Disease	1
Alzheimer's or dementia	2
Kidney disease	3
Substance use disorder	2
Other health conditions	10
None of these	43
No answer	*

KFFCALL. Today, what kind of place, if any, do you **usually** call or go to when you are sick or when you need advice about your health? Is it:

	5/26
A private doctor's office	53
A neighborhood clinic or health center	15
A retail clinic at a place like CVS or Walgreens	2
An urgent care	16
An emergency room	4
A student clinic of school health center	1
Some other place (Please specify)	3
I do not have a place to go	7
No answer	*

¹⁰ Those in one person households were automatically coded as "None of these" and were not shown the question.

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

	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	*
tried to get health care but couldn't find a doctor or health care provider with appointments available 5/26	18	82	*
skipped or postponed getting health care you needed because of the cost 5/26	28	72	*
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	*

KFFHEALTH2_ANY_BCD.

	5/26
Skipped or postponed due to no appointment, due to cost, or any other reason	40
Has not skipped or postponed/No answer	60

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	*	*
	<i>n=10,815</i>	<i>n=2,723</i>

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	*	*
	<i>n=25,873</i>	<i>n=6,292</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?

	5/26	3/23
Yes	22	16
No	78	84
No answer	*	*
	<i>n=25,873</i>	<i>n=3,605</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

	5/26
Yes	64
No	36
No answer	*
	<i>n=5,736</i>

KFFHEALTH4/KFFHEALTH5 COMBO TABLE.

	5/26
Had problems paying medical bills in past year	22
Had to cut back on household expenses to pay for health care costs	14
Did not have to cut back on household expenses to pay for health care costs	8
No answer	*
Did NOT have problems paying medical bills in past year	78
No answer	*

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>

KFFHEALTH6_ANY.

	5/26
Insurance denied or delayed service, treatment, or medication	27
Does not have health insurance, insurance has not done any of these things, or no answer	73

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

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

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	*



Headquarters and Conference Center

185 Berry Street, Suite 2000
San Francisco, CA 94107
650-854-9400

Washington Offices and Conference Center

1330 G Street, NW
Washington, DC 20005
202-347-5270

This publication is available at kff.org.

The independent source for health policy research, polling, and news.