

A dimly lit hospital hallway with teal accents and waiting chairs. The hallway is long and narrow, with a light-colored floor and walls. There are several white chairs with metal frames lined up on both sides. The lighting is soft and even, creating a calm but somewhat sterile atmosphere. The text is overlaid on the left side of the image.

The Hidden Lives of Workplace-Insured Americans

NONFICTION RESEARCH

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NONFICTION + Paytient

This research was conducted by Nonfiction Research and commissioned by [Paytient](#), a technology company that delivers financial and care solutions for better health to over 25 million Americans. Paytient was contractually prohibited from influencing the results of this study.

Methodology

This was a study of Americans with employer-sponsored health insurance.

For this report, we'll refer to them as

“Workplace-Insured Americans”

QUAL

- Confessional interviews with a diverse cross section of Americans with employer-sponsored insurance
- Immersion into the homes of Workplace-Insured Americans who have delayed care
- Industry expert interviews [with expertise in health finance, benefits, benetech, and social psychology]

QUANT

- 1,516 Americans with employer-sponsored health insurance
- The quantitative sample was collected in January 2024, using a 95% confidence level and a 3% margin of error based on an estimated 153 million Americans with employer-sponsored healthcare in 2023

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A man with dark hair is lying in bed, looking towards the camera with a thoughtful or concerned expression. The background is dark and out of focus.

Even Workplace-
Insured Americans are
delaying healthcare due
to cost

For many, there is an assumption in America that if someone has a full-time salary and employer-sponsored health insurance, then they can afford their own healthcare.

This research found a different story.

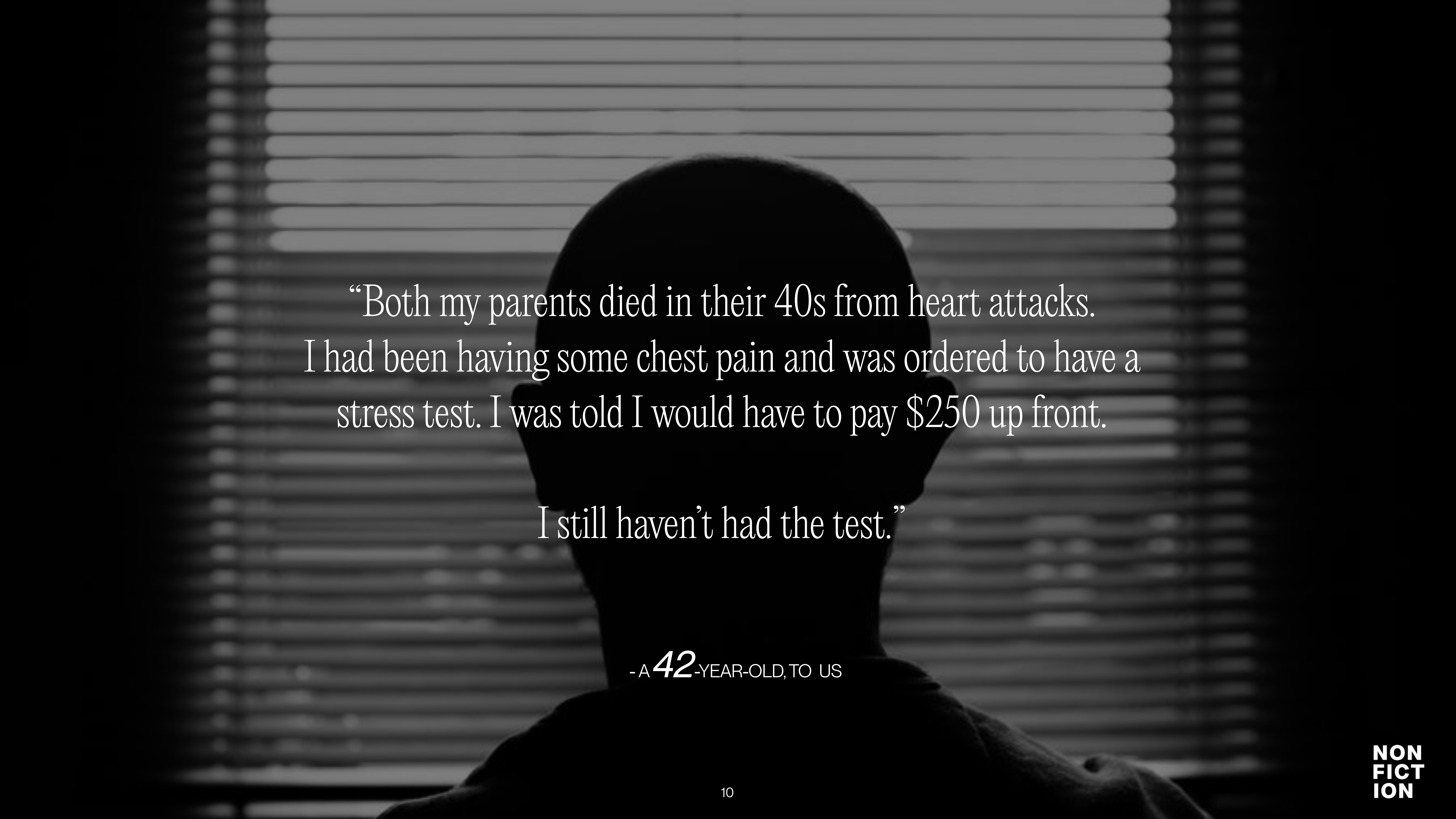
Over the course of six months we spoke to thousands of employed Americans with employer-sponsored insurance.

A majority of those Americans had above average annual income and nearly a fifth were making \$100,000 a year or more. Nearly half held managerial positions or higher.

Even these Americans are struggling to afford their own healthcare.

40
percent

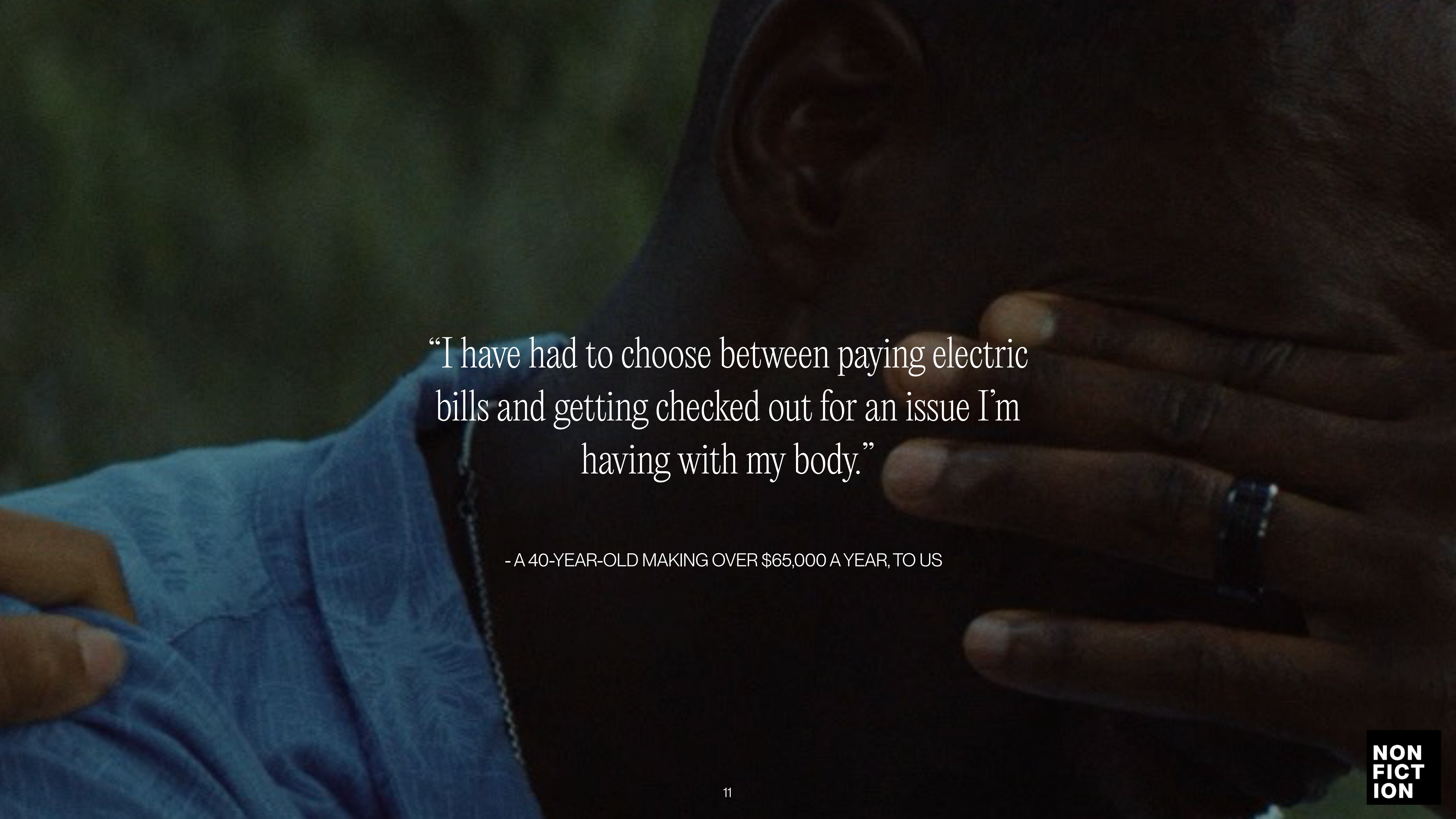
of Workplace-Insured Americans have
delayed care due to how much it would cost



“Both my parents died in their 40s from heart attacks.
I had been having some chest pain and was ordered to have a
stress test. I was told I would have to pay \$250 up front.

I still haven't had the test.”

- A **42**-YEAR-OLD, TO US



“I have had to choose between paying electric bills and getting checked out for an issue I’m having with my body.”

- A 40-YEAR-OLD MAKING OVER \$65,000 A YEAR, TO US

Here's what they're delaying most:

Of those 40% who told us they had delayed care due to cost:

Dental Care	56%
Specialists/Referrals	48%
Primary Care	39%
Vision	31%
Mental Health	26%
Reproductive Care	14%

And the types of care they're delaying:

Of those 40% who told us they had delayed care due to cost:

Regular visits/check-ups	32%
Follow-up visits for a specific symptom/condition	30%
Tests (blood, biopsies, etc.)	28%
Imaging (X-rays, mammograms)	27%
Specialist Referrals	27%
Regular treatment for chronic conditions or recovery	24%
Prescription medication	23%
Emergency visits/urgent care	23%
Outpatient surgeries	20%
Inpatient surgeries	9%
Medical devices (wheelchairs, asthma pumps, etc.)	5%

“My family has a history of skin cancer and melanoma. I need to be getting regular dermatology checks, but I would have to pay for them as specialists. I'm delaying until I have a bit more saved up.”

-A 30-YEAR-OLD MAKING OVER \$95,000 A YEAR, TO US



“I just hope there’s nothing seriously wrong because I would put off going to the emergency room or the doctor...*I always think of the cost over my health.*”

-A 35-YEAR-OLD MAKING MORE THAN \$125,000 A YEAR, TO US



Thirty- eight percent

Of those 40% who
delayed care due
to cost:

said that after delaying
healthcare due to cost,
their health got **worse**

“I have multiple sclerosis and I have had to put off doctors appointments, MRIs, and medications quite a few times due to not being able to afford the co-pays. This has caused my disease to get worse at times which meant I could not go to work, and I would just lay in bed for days due to not being well.”

- A 48-YEAR-OLD MAKING OVER \$55,000 A YEAR

Of those 40% who delayed care due to cost:

23%

said they developed new symptoms or conditions



“I could not afford Rx meds for a thyroid disorder. Ended up in the doctor's office with very bad vitals. Got handfuls of sample meds until I got paid and could afford to pay for them.”

-A 51-YEAR-OLD INTERVIEWEE, TO US



Almost 20 million

of Workplace-Insured Americans have ended up in the ER because they waited too long to get their sickness treated



“I left work one day because my blood sugar was too high because I couldn't afford my insulin, and then I ended up in the emergency room overnight.”

-A 34-YEAR-OLD ENGINEER, TO US



33%–69% of all medication-related hospitalizations are the result of medication non-adherence, which translates into healthcare costs reaching ***\$100 billion a year.***

SOURCE: ROSEN, OLGA & FRIDMAN, RACHEL & ROSEN, BRADLEY & SHANE, RITA & PEVNICK, JOSHUA. (2017). MEDICATION ADHERENCE AS A PREDICTOR OF 30-DAY HOSPITAL READMISSIONS. PATIENT PREFERENCE AND ADHERENCE. VOLUME 11. 801-810. 10.2147/PPA.S125672.

More than 10 million

Workplace-Insured Americans have had to have **surgery**
because they waited too long to get their condition treated

“I started getting gallstones when I was pregnant ten years ago...

But then gave up on getting checked because it was expensive...

It got to the breaking point last year where [my gallbladder] filled up with so many gallstones it got infected and I had to go to the emergency room.

It started splitting when they were taking it out.”

- A 33-YEAR-OLD MAKING MORE THAN \$95,000, TO US

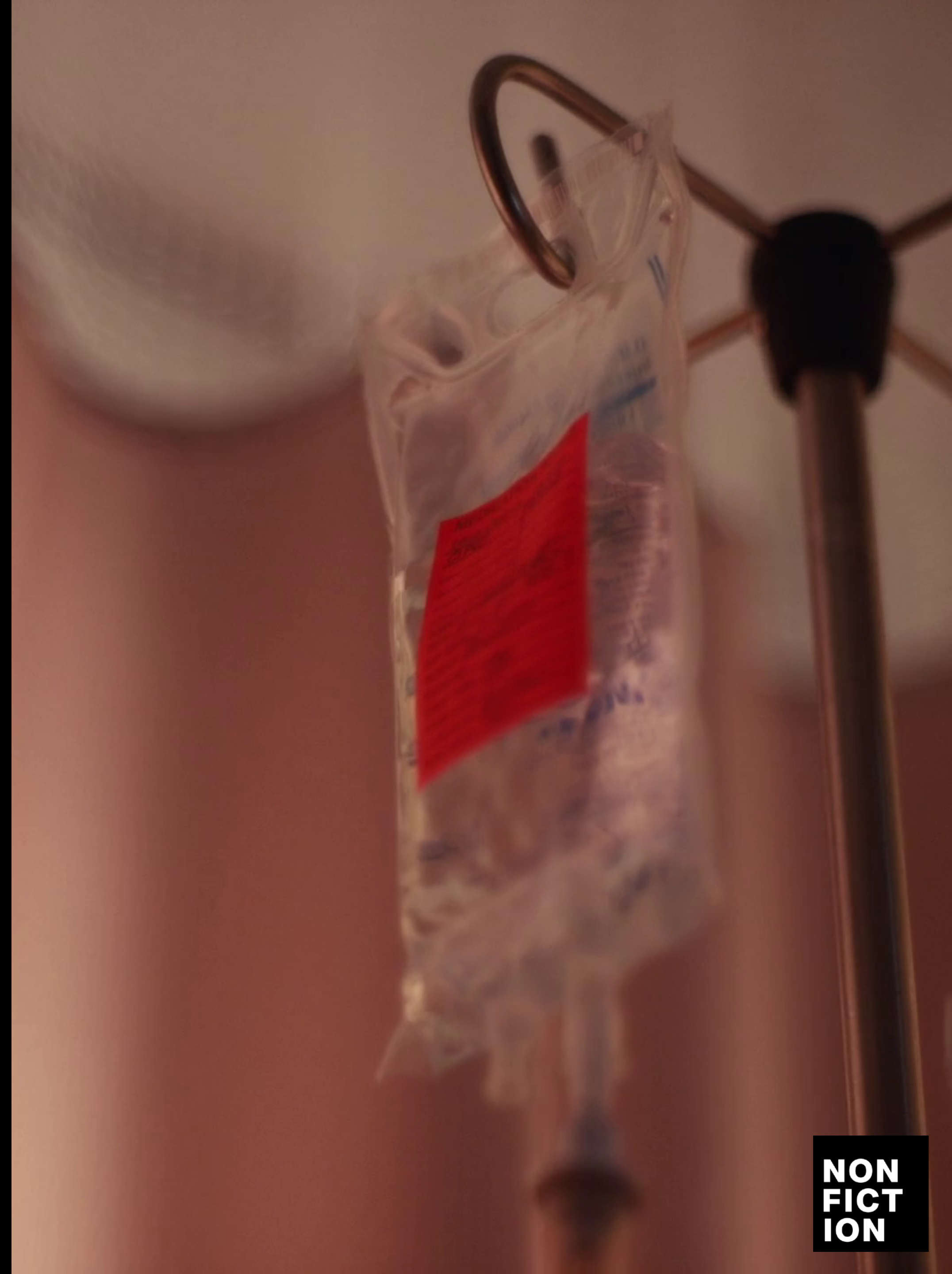
Of those 40% who delayed care due to cost:

70%

have delayed a major procedure/surgery for
potentially *fatal conditions* or injuries

“My doctor found a nodule on my thyroid and I have a \$7,000 deductible on my insurance and I delayed the test to look for other options and *then I found it was cancer.*”

-A 55-YEAR-OLD MAKING MORE THAN \$95,000 A YEAR, TO US



As Workplace-Insured Americans delay care,
it also takes a toll on their finances and emotional well-being.



Of those 40% who delayed care due to cost:

17%

said that after delaying their healthcare, their treatment for that same issue became more expensive

“I put off dental care because of how expensive it was, but then it got so expensive that I eventually just chose to remove all of my teeth and put in dentures because it was the cheaper option.

...And that’s only the top set of teeth. I still have to do the bottom.”

-A 40-YEAR-OLD MAKING MORE THAN \$65,000 A YEAR, TO US

“I’ve had to pawn off my things just to try and cover these bills. At the end of the day, my son’s health is more important, but it sucks to not have a laptop or TV and stuff anymore.”

-A 33-YEAR-OLD MOTHER WHO MAKES AT LEAST \$95,000 A YEAR, TO US



Of those 40% who delayed care due to cost:

34%

said that delaying care due to cost negatively affected their mental health

“I had to delay my treatment [a hysterectomy] because I didn't have the money. I went into the biggest depression. I have never been depressed. I'm always very positive. A lot of shitty stuff has happened to me in my life, but I've always been like, ‘Okay, it's okay. You know what? We got this.’ *But I ended up getting severely depressed because I thought I was going to die.*”

-A 35-YEAR-OLD INTERVIEWEE WHO WORKS IN HEALTHCARE BILLING, TO US



Workplace-Insured Americans are having to fend for themselves in interesting, but at times concerning ways.

When Workplace-Insured Americans can't afford prescription medication:

20%

HAVE USED
UNREGULATED
REMEDIES

21%

HAVE MIXED
OR SPLIT
MEDICATIONS

“Last year I cut my arthritis medication in half and only took half a dose every day because I was trying to save enough for the end of the year... But when I went to the doctor, **he told me** it's a time release med, so **if I cut it in half it doesn't work.**”

-A 61-YEAR-OLD TEACHER WHO MAKES MORE THAN \$65,000 A YEAR, TO US



9%


HAVE USED
**ALCOHOL OR
MARIJUANA**
BECAUSE THEY
COULDN'T AFFORD
PRESCRIPTION
MEDICATION



“I really used alcohol
and marijuana to ease
the pain and this
seemed to do the trick
until the bone was
healed.”

- A 31 YEAR OLD INTERVIEWEE, TO US

Source: Nonfiction Research Delayed Care Study 2024 N=1516 respondents

A dark, empty subway platform with tracks receding into the distance. The scene is dimly lit, with a few lights visible in the background. The tracks are made of metal rails on a bed of gravel. The platform is on the left, and the tracks curve to the right. The overall atmosphere is somber and quiet.

*Delaying care is changing the way
Americans live — and even love.*

“I’m afraid of bumping into people on the subway because I’m scared I’ll damage my body permanently. I’ve stopped commuting with the subway.”


- A 45-YEAR-OLD INTERVIEWEE, TO US



“I didn’t flirt with girls. Not gonna lie, it lowered my self-esteem just worrying all the time. Like if my tooth came out randomly during a conversation.”

-A 31-YEAR-OLD MAKING MORE THAN \$65,000 A YEAR, TO US





When Workplace-Insured Americans delayed care that would cost too much they:

24% couldn't sleep through the night

17% couldn't exercise

14% couldn't eat the foods they loved

14% smiled less

11% had to temporarily stop or completely give up a hobby

7% missed a major family or life moment

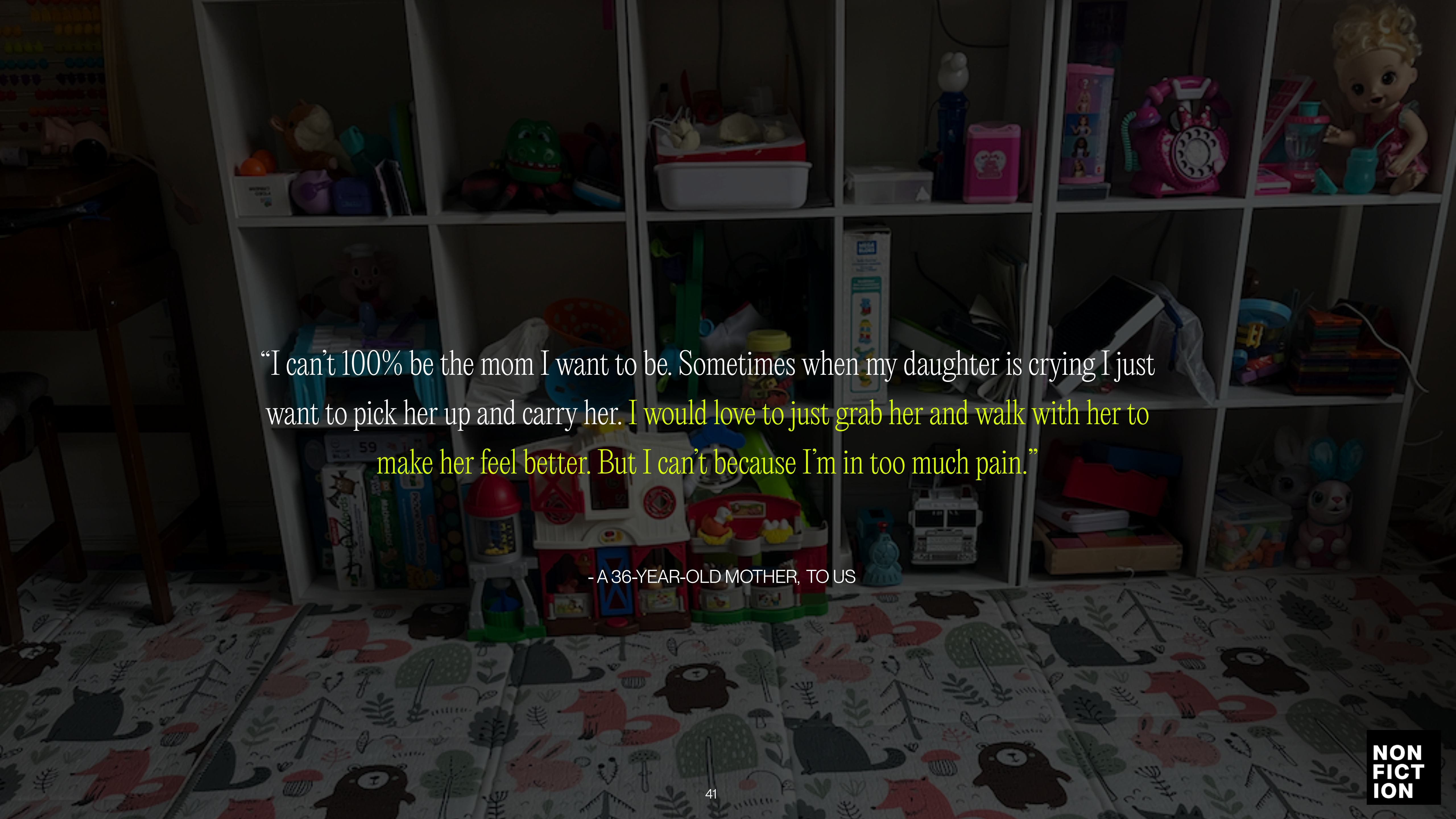
6% avoided sexual activity

This research took us into the home of a 36-year-old mother who couldn't afford physical therapy.

She showed us the reach extender she has to use to pick up her 5-year-old daughter's toys.

She showed us the painkillers and injections she takes regularly.

And then she shared with us the most painful part of having to delay care.



“I can’t 100% be the mom I want to be. Sometimes when my daughter is crying I just want to pick her up and carry her. I would love to just grab her and walk with her to make her feel better. But I can’t because I’m in too much pain.”


-A 36-YEAR-OLD MOTHER, TO US

What we've seen in this research so far is that even Workplace-Insured Americans are delaying care due to cost.

And it's often small to medium expenses, like \$250 for a heart attack screening, standing in the way of life and death.

As you heard, many are hurting.

But it's not just their personal lives — their work lives are suffering too.



This is bleeding into
the workplace in
ways that employers
have no idea about

When people delay care there is a snowball effect of repercussions.

Sitting at the bottom of that hill is work.

Jane is a pharmacy associate.

She tore her rotator cuff shortly after January 1st.

She had not met her deductible, and could not afford surgery.

She would come to work, try to work, but then have to leave after an hour because she was in too much pain.

She would take unscheduled days out.

This caused the team to fall short of their goals, and their service levels dropped — and the company's contracts were based on high service levels.

When she did come in, she was in significant pain and not the most pleasant person to be around. She was frustrated, irritable, and disruptive for the team.

When she finally was able to get her treatment, she had to take many more working hours off for physical therapy.

Jane's absence and attitude not only put her own work at risk, but the larger company's contracts — which threatened hundreds of people's jobs.

The cost standing between Jane's surgery and those people's jobs?

It was less than **\$2,500**.

Jane's story is the snowball effect of delaying care



JANE'S STORY WASN'T UNIQUE:

1 in 6

Workplace-Insured Americans told us that *their work was affected last year* because they were dealing with a health issue they couldn't afford to treat

“I had to put off cataract surgery for quite some time until I could save enough money to have the surgery. I could not see my work. I literally had to have my boss read emails out loud to me or even write the emails herself because I could not see. We were video chatting 90% of the day. **I had to use a magnifying glass to read the screen.**”

I had to use a magnifying glass to read the screen”

-A 36-YEAR-OLD MANAGER, TO US

Overthinking

Even our doctors are struggling:

“In residency I so desperately needed psychiatric care and support to get me through that time, but the cost of my copay held me back. It got to the point where *I found myself envious of the patients* I was treating because I longed badly for a day of rest. I became really apathetic and a self-conscious doctor.”

-A 27-YEAR-OLD RESIDENT DOCTOR, TO US

“I had to glue my temporary crowns in every day and that glue wasn't exactly industrial glue or anything, it was glue you got from Walmart.”

*“It was glue you got,
from Walmart.”*

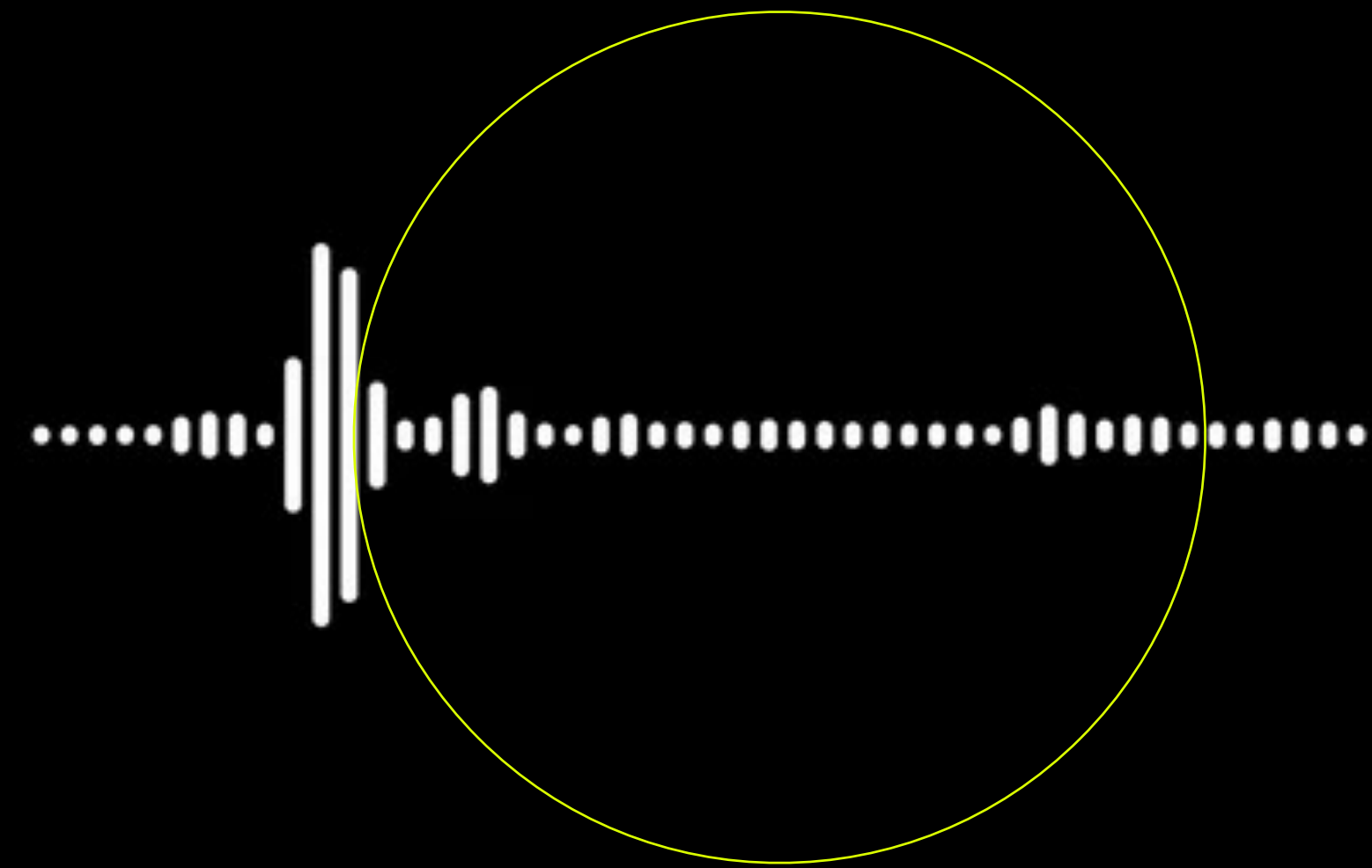
-A 32-YEAR-OLD INTERVIEWEE, TO US

A woman with her hair in a bun, wearing a light-colored t-shirt, stands in a kitchen. She is looking down at something on the countertop near a sink. The kitchen has wooden cabinets, a window with a grid pattern, and a dish rack. The lighting is soft and natural, coming from the window.

Throughout the last 6 months we have heard so many **Walmart glue stories.**

But we wanted you to hear it from Workplace-Insured Americans themselves.

*Let's hear more
from Americans
themselves.*



Among Workplace-Insured Americans whose work was affected last year from delayed care:

Delaying care
(because of cost)
is taking a toll on
culture and morale
in the workplace.

69%
have been
distracted by pain
at work

47%
have been
grumpy or rude
to coworkers

37%
have cried at
work

31%
have had a
panic attack at
work

29%
have hid in the
bathroom at work



“I was very frustrated, very moody because the pain was so bad. I would try to bear the pain. But when I was at work **I would go to the bathroom, and crunch over, and** *silently scream.*”

- A 40-YEAR-OLD ADMINISTRATIVE ASSISTANT, TO US

And Workplace-Insured Americans are not just hiding things from their bosses — they are also lying to them and working secret jobs.

Among Workplace-Insured Americans whose work was affected last year from delayed care:

31%

have lied to their boss about what they are doing while dealing with delayed care consequences

Among Workplace-Insured Americans whose work was affected last year from delayed care:

19%

have spent time working second jobs **during work hours** to make money for healthcare

We wanted to understand just how much time is being lost during working hours to dealing with the consequences of delayed care.

OUR RESEARCH ESTIMATES:

6.3 hours weekly

The average amount of time lost by an employee whose work was affected last year by delayed care

As they're tending to delayed care consequences at work, they told us they're spending less time on the following:

Among Workplace-Insured Americans whose work was affected last year from delayed care:

54%	core job functions
48%	checking over their work
39%	responding to messages
35%	helping a co-worker
33%	working on their goals for the year
28%	preparing for meetings
24%	catching up on industry knowledge
22%	maintaining important relationships for business
17%	training new employees

And it's not just productivity being lost.
Employees are leaving their jobs.

17%

of Workplace-Insured Americans have
left their jobs to afford better healthcare

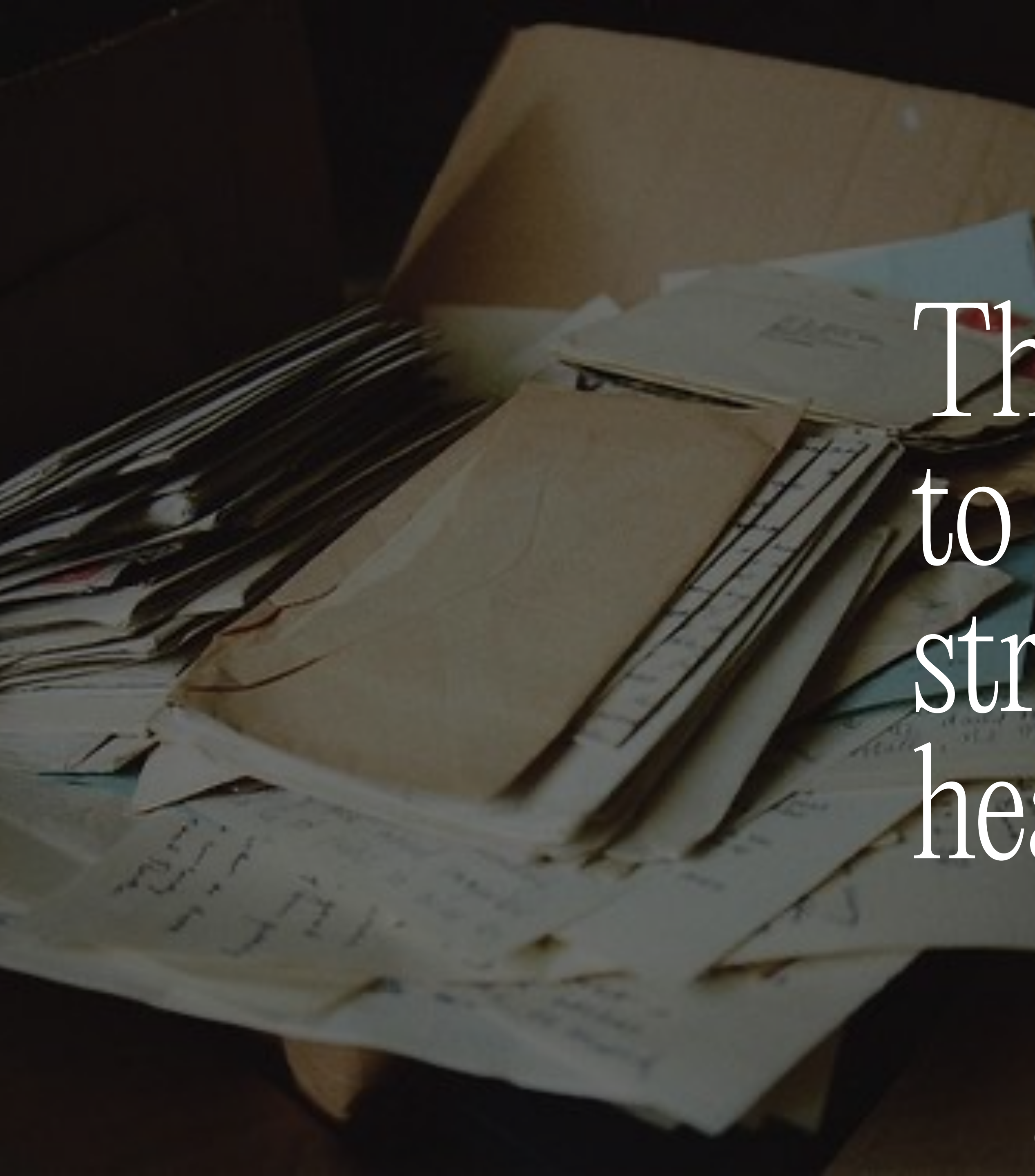
Many times they leave,
even when they don't want to.

"This is actually one of the jobs that I've loved the most. I love so many things about this job. But the doctor told me to try a new medication [for Diabetes] and it was \$285 a month with this insurance. So I was like no, I can't with this insurance. *It's one of the main reasons that I'm looking for a new job.*"

-A 32-YEAR-OLD BIOMEDICAL ENGINEER, TO US

Our research shows that when millions of Workplace-Insured Americans delay care, it hurts their personal lives and bleeds into their workplaces — costing employers time and money and hurting company culture and morale.

And this is a big problem for us all.



There may be ways
to address this
struggle, short of a
healthcare revolution

In order to understand the opportunity, we must first understand why Workplace-Insured Americans are struggling to pay.

While there are many factors making healthcare unaffordable to Americans, there was one striking number we found in our research that exacerbates this problem.



45%

of Workplace-Insured Americans did not meet their single coverage deductible in 2023

On average they were

***\$1,482 short of meeting
their deductible.***



This means that 69 million Americans with employer-sponsored coverage are primarily having to pay out of their own pockets for their healthcare.

This large deductible gap is fairly new.

Whereas previously most of the healthcare expenses fell on the payer or the employer, **now more and more Workplace-Insured Americans are having to cover these expenses out of their own pocket** before they reach their deductible.

So you can imagine why this is painful and difficult for millions of Americans.

But there may be hope in one more data point:

The expenses holding them back aren't even that big.

We talked to Jane's manager at work.



“The surgery she needed was only \$2,500. There were processes disrupted, contracts disrupted, teams disrupted, and morales disrupted.”

If we were able to just provide her with support in the beginning it would've helped us all so much.”

And for many of the stories from this research, \$2,500 was actually on the **higher end** of prohibitive expenses.

18%

of Workplace-Insured Americans
have been unable to pay a medical
bill under \$500

While \$500 is nothing to scoff at, in the grand scheme of things the scope of these dollar amounts is relatively small.

But the impact from being unable to pay them is huge.

In summary

NONFICTION

There is a space — before Workplace-Insured Americans meet their deductible — where small but prohibitive expenses are standing in the way of care, hurting people's personal lives, and silently eviscerating business productivity.

The numbers are relatively small.

But the impact is big —

the mammograms they're not getting

the diseases that are worsening

the major life events they're missing

the 6.3 work hours lost every week

the secret jobs they are working

the employees that are leaving

the silent screams in the bathroom

What can the brightest minds
in America do about this?

Thank
you.

NONFICTION

Hours Lost Calculation

To promote accurate self-reporting, we asked participants to estimate their time spent performing the following five behaviors typical of this phenomenon:

- It takes extra time to get tasks done at work because of a health issue employees I afford to treat
- I spend time at work treating a condition when I could have been working
- I take time during work hours for healthcare appointments that I wouldn't have needed had I gotten treatment earlier
- I'm working other jobs/gigs during work hours to make money for health care
- I'm spending time at work to treat a sick spouse or child because I couldn't afford to get them the healthcare they needed

We then took the weighted average time spent across those behaviors to estimate at 6.3 hours.

