Rising Health Costs Push Some Middle-Aged Adults to Skip the Doc Until Medicare

People nearing retirement age experienced some of the largest price increases following the expiration of enhanced federal Affordable Care Act subsidies.

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John Galvin knows he needs a colonoscopy. But he's waiting to schedule the procedure until December, when he turns 65 and qualifies for Medicare.

He was already thinking about delaying it — then his monthly Obamacare insurance premium payment tripled this year to $2,460, about a third of his income, he said. And with a $2,700 deductible, he'd be on the hook for most of the diagnostic exam, a financial hit he said he couldn't stomach.

"It was going to cost close to $3,000," said Galvin, who lives in North Kingstown, Rhode Island, and recently retired as director of a durable medical equipment company. "I put it off."

Galvin said his wife, Nancy, is delaying a costly CT scan for a few years until she too qualifies for Medicare, so it can foot the bill. The federal health program offers coverage for all Americans 65 and older.

People on Affordable Care Act plans nearing retirement age experienced some of the largest price increases following the expiration of enhanced federal subsidies at the end of December. Those with incomes above 400% of the federal poverty level — $86,560 for a family of two — had been getting help paying for the plans since the Biden administration expanded the subsidies during the COVI-19 pandemic. Adults ages 50 through 64 made up around half of those ACA enrollees.

Now, without that federal financial help, some in this age group say they're wrestling with whether to delay care until they qualify for Medicare. Not only does that put their physical health at risk, said patient advocates, doctors, and health policy researchers, but it potentially just shifts the costs — and could lead to taxpayers' footing even bigger bills to fix health issues that worsen amid the delays.

"There's going to be a lot of pent-up demand and unmet need," said Jessica Schubel, a health policy consultant who worked in the Obama and Biden administrations. “Medicare is going to have to spend a whole heck of a lot of money covering and dealing with their treatment.”

The Affordable Care Act has been a key source of health care coverage for people 50 through 64. Access to Obamacare plans helped cut the uninsured rate for this age group by half, according to AARP, a lobbying group that represents older adults. That allowed some people to retire early while keeping coverage. It also has provided a safety net for small-business owners and those with jobs that don’t offer health insurance.

Last fall, the longest-ever government shutdown occurred amid an unsuccessful effort by Democrats to extend the enhanced subsidies. Republicans opposing the extension had said the assistance went to insurers, incentivizing fraud and wasteful coverage.

The issue will continue to have political relevance, especially in this year’s midterm elections, including among older Americans who reliably show up to the polls, said Republican strategist Gregg Keller, who runs the Atlas Strategy Group.

“Is affordability going to be an issue? Absolutely,” he said. “Are health care prices going to factor into that? Yes.”

Even before the subsidies expired, the costs of medical care, nursing homes, and prescription drugs were among the top health-related concerns for people over 50, a 2024 University of Michigan poll found.

Middle-aged adults with Obamacare plans acutely feel the pinch of the expired subsidies, because the ACA allows insurers to charge adults in their 60s up to three times as much for premiums as those in their 20s, who generally use fewer medical services.

And many middle-aged adults were already enrolled in the lowest-cost plans available, which leaves them without cheaper options to fall back on, said Matt McGough, a policy analyst with KFF, a health information nonprofit that includes KFF Health News.

“This is very dire for the older marketplace enrollees,” he said.

Someone making a few dollars over 400% of the federal poverty level earns too much to get a subsidy now, and in some states average premium payments were due to at least triple for this group. Many people are seeing yearly rate increases of thousands of dollars, with premium payments totaling as much as a quarter of their incomes.

John Ayanian, a primary care physician and health policy researcher at the University of Michigan, said he has regular conversations with older patients who are trying to figure out how to afford their medical care. Some in their early 60s are likely to drop ACA coverage because of rising premiums, he said.

“That’s a gamble,” he added.

Marci Heinbaugh may take that bet. The 63-year-old social services worker, who lives in rural Illinois, said her monthly premium payments more than doubled, from roughly $1,100 to $2,333, for a plan with a $10,150 out-of-pocket maximum.

She knew she'd be paying more, she said, but wasn't anticipating that kind of increase. A few months in, she's not sure if she'll stick with the plan for the rest of the year. She said she may go uninsured.

"I'm petrified to even think about that," Heinbaugh said.

People want to buy their own insurance on the marketplace, and many middle-aged adults could afford it with just a little federal financial help, said Alan Weil, senior vice president of public policy at AARP. Those who drop coverage or delay care until they reach age 65 might save money now, but that could be more costly for them — and taxpayers — later.

"There's significant possibility that the purported savings associated with reducing subsidies as people approach retirement end up turning into higher utilization costs for Medicare," Weil said.

And Medicare enrollees aren't insulated from rising costs. In January, for example, standard Medicare Part B premiums rose from $185 per month to almost $203.

Until Galvin joins Medicare, he said, he expects to burn through a $30,000 retirement account to cover his marketplace plan's premium payments and deductible.

A 2024 AARP survey found that one in five adults over 50 had no retirement savings and three in five were worried they wouldn't have enough retirement savings to support themselves.

The expiration of these Obamacare subsidies puts additional financial pressure on Americans as they approach retirement, health policy researchers said.

"It's forcing people to make impossible choices," said Natalie Kean, director of federal health advocacy for the national nonprofit Justice in Aging.

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