2026

Impact of Health Care Costs on People in Oregon

Sustainable Health Care Cost Growth Target Program

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About this Report

This report uses a variety of data sources to explore how much people in Oregon are paying for health care and the impact that health care costs have on their finances, their health, and their lives. Quotes in this report come from personal health care stories that people across Oregon shared with the Oregon Health Authority in response to a survey in late 2025 and early 2026.

Suggested Citation

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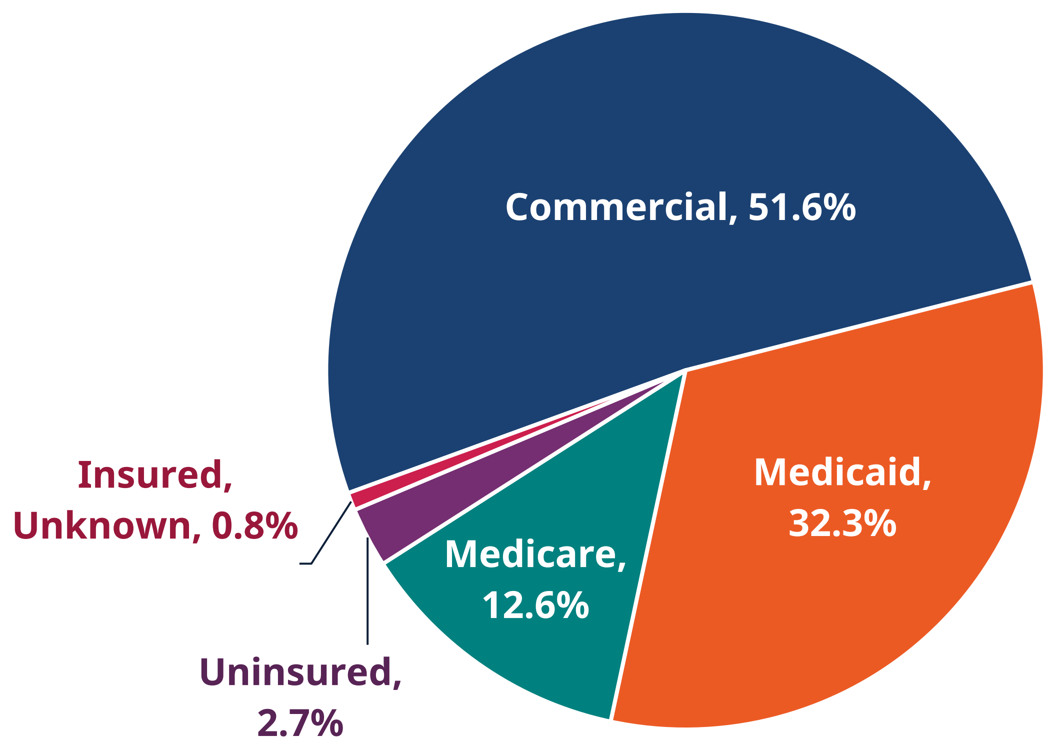
For questions about this report, please contact HealthCare.CostTarget@oha.oregon.gov

Most people in Oregon have health insurance.

In 2024, 97.3% of people in Oregon had health insurance.[1]

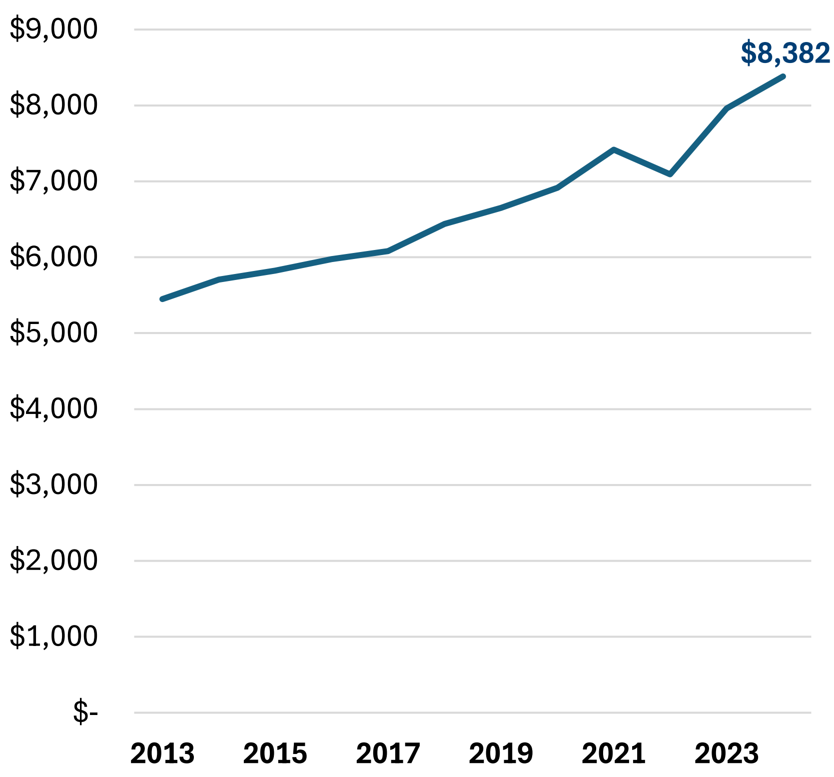
Percent of people in Oregon by primary health insurance coverage type, 2024



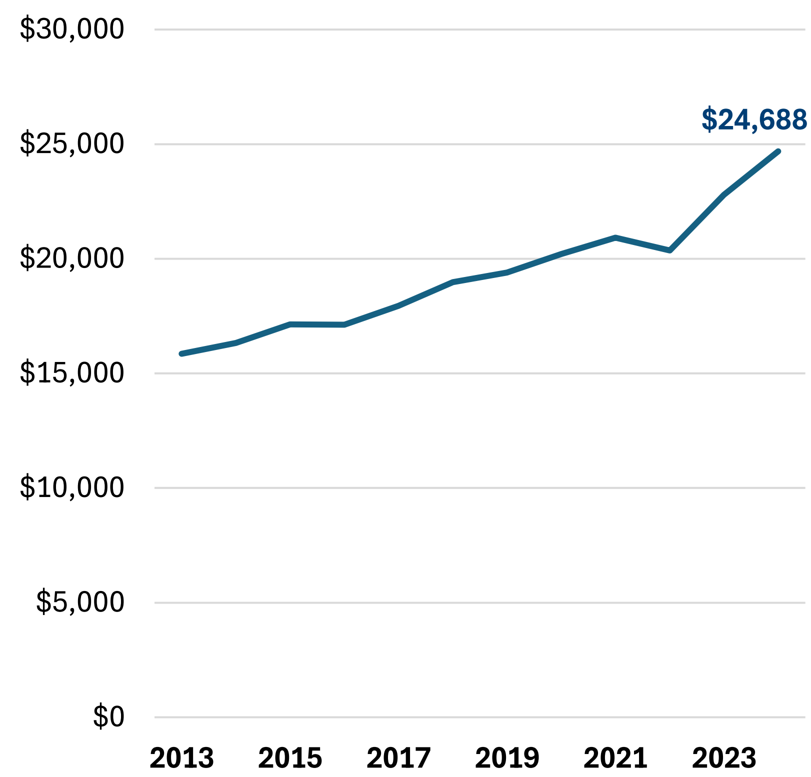
However, health insurance is becoming increasingly unaffordable.

Since 2013, the average premium cost has increased **54%** for single coverage and **56%** for family coverage.[2]

Average annual premium cost for employer-sponsored **single** coverage in Oregon, 2013-2024



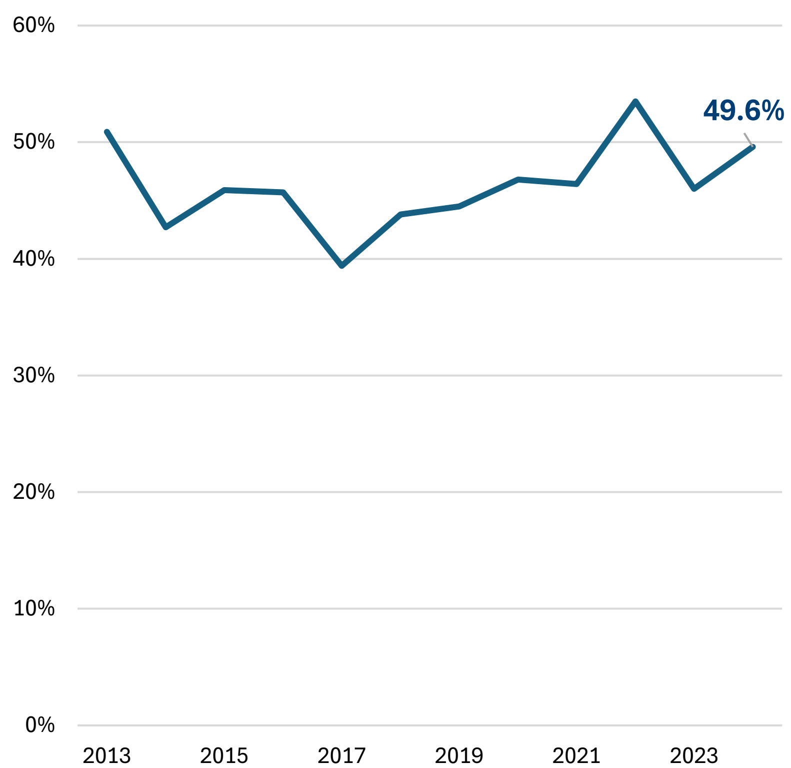
Average annual premium cost for employer-sponsored **family** coverage in Oregon, 2013-2024



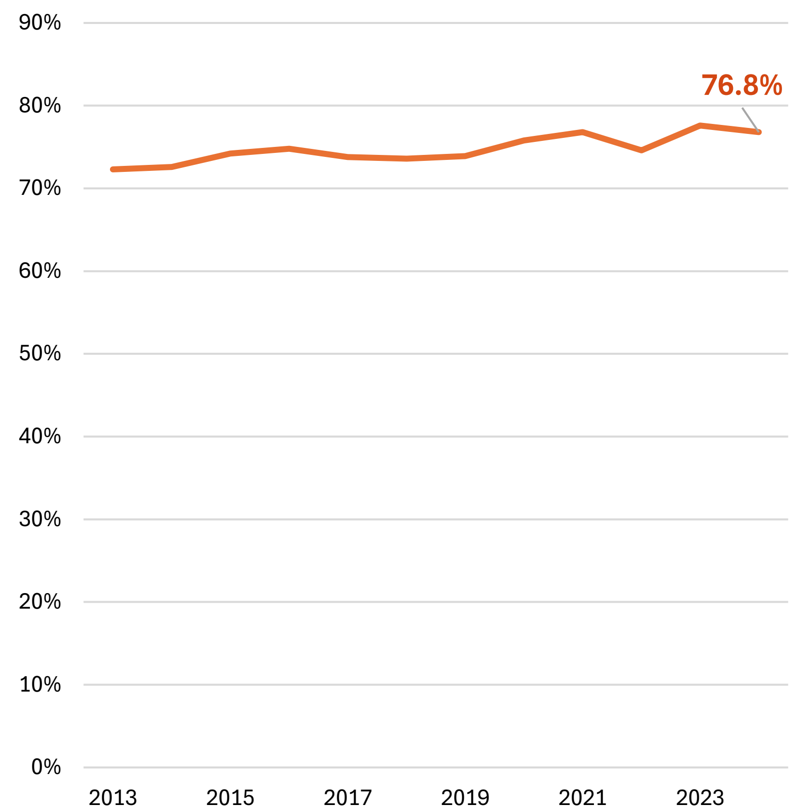
And only some employers offer employee health coverage in the first place.

Almost half of employers in Oregon offer health insurance to their employees. Those that do have consistently covered about 74% of premium costs for their employees. [3]

Percent of private-sector establishments that offer health insurance in Oregon, 2013-2024



Percent of total premiums contributed by employer in Oregon, 2013-2024



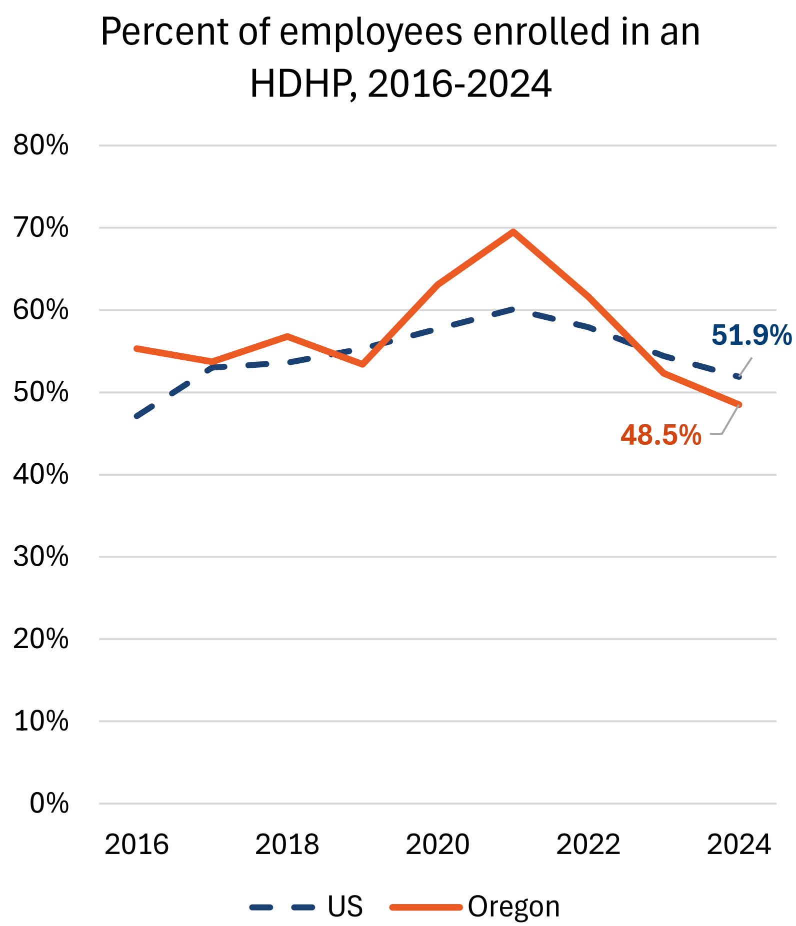
High-Deductible Health Plans (HDHP)

The Internal Revenue Service (IRS) defines a **high-deductible health plan** (HDHP) as a health plan with a minimum annual deductible meeting a specific threshold. The IRS updates the threshold for HDHPs each year.[4]

- In 2024, HDHPs were defined as $1,600 for single coverage and $3,200 for family coverage.
- In 2025, the HDHP threshold increased again, to $1,650 for single coverage and $3,300 for family coverage.

> "I know for myself that the costs of deductibles being 5,000 to 7,000 dollars a year keeps me from wanting to get any medical treatment, such as a yearly blood draw, and other tests that need to be done. The fear of going in to get medical needs met is heavy over so many. Do I pay to go to a Urgent care [due] to a staph infection, or do I pay my rent. My hope [is] that across the board everyone can have decent costs."[5]
>
> -Anonymous

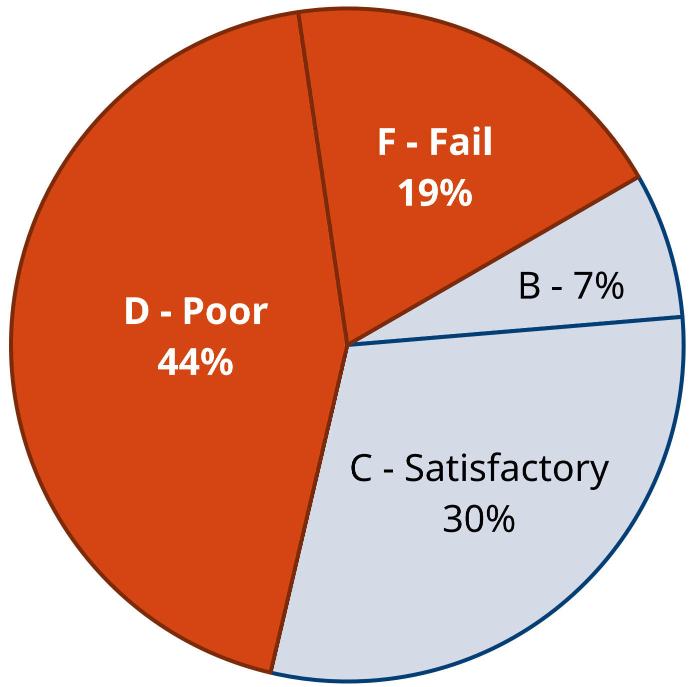
The percentage of employees enrolled in a high-deductible health plan (HDHP) seems to be declining.[6] [7]



People in Oregon are unhappy with how much health care costs.

According to a West Health – Gallup survey in 2025, **63%** of people in Oregon give the cost of health care a **D or an F grade.**[8]

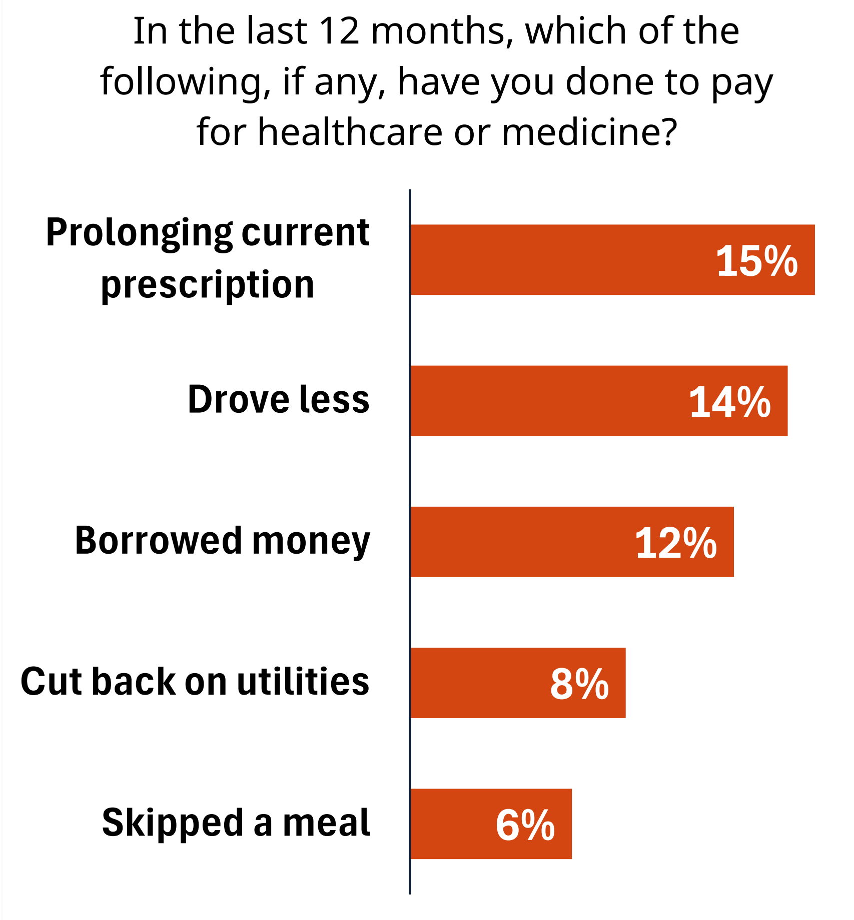
What grade would you give the cost of the healthcare system in your area?



One in three people in Oregon report taking serious actions to be able to afford their health care.[9]

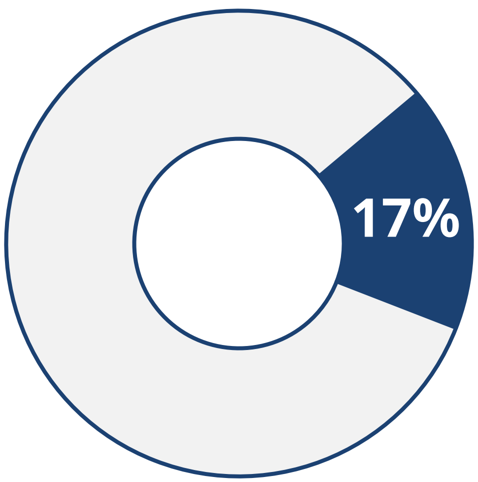
"My premiums, deductibles, co-pays, co-insurance, and amount insurance doesn't cover have all increased while coverage has decreased. It is becoming increasingly difficult to pay for anything other than medical. There is no money left for groceries."[10]

-Anonymous



People are going into medical debt to be able to receive the health care they need.

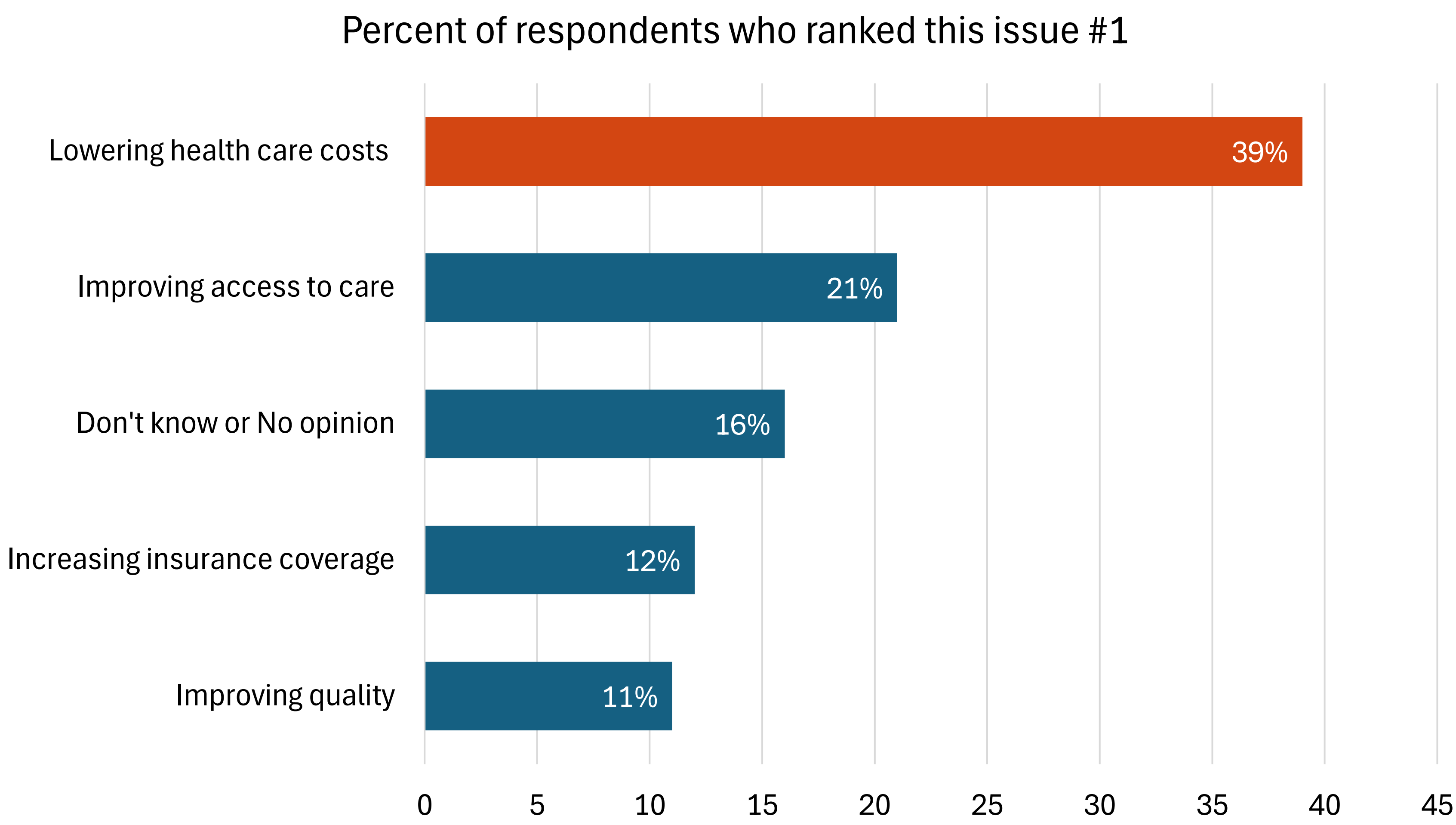
Seventeen percent of people in Oregon **reporting financial stress** in the last 12 months because of medical debt[4]



"Despite working full time and maintaining employer-sponsored insurance, I found myself increasingly unable to keep up with medical debt. Over time, the bills accumulated beyond what I could manage. After exhausting payment options and prioritizing only the most urgent care, I was ultimately forced to file for bankruptcy due to the level of medical debt."[12]

-Anonymous

Health care affordability is ranked #1 amongst "Health Care Issues People want Congress to Prioritize"[13]

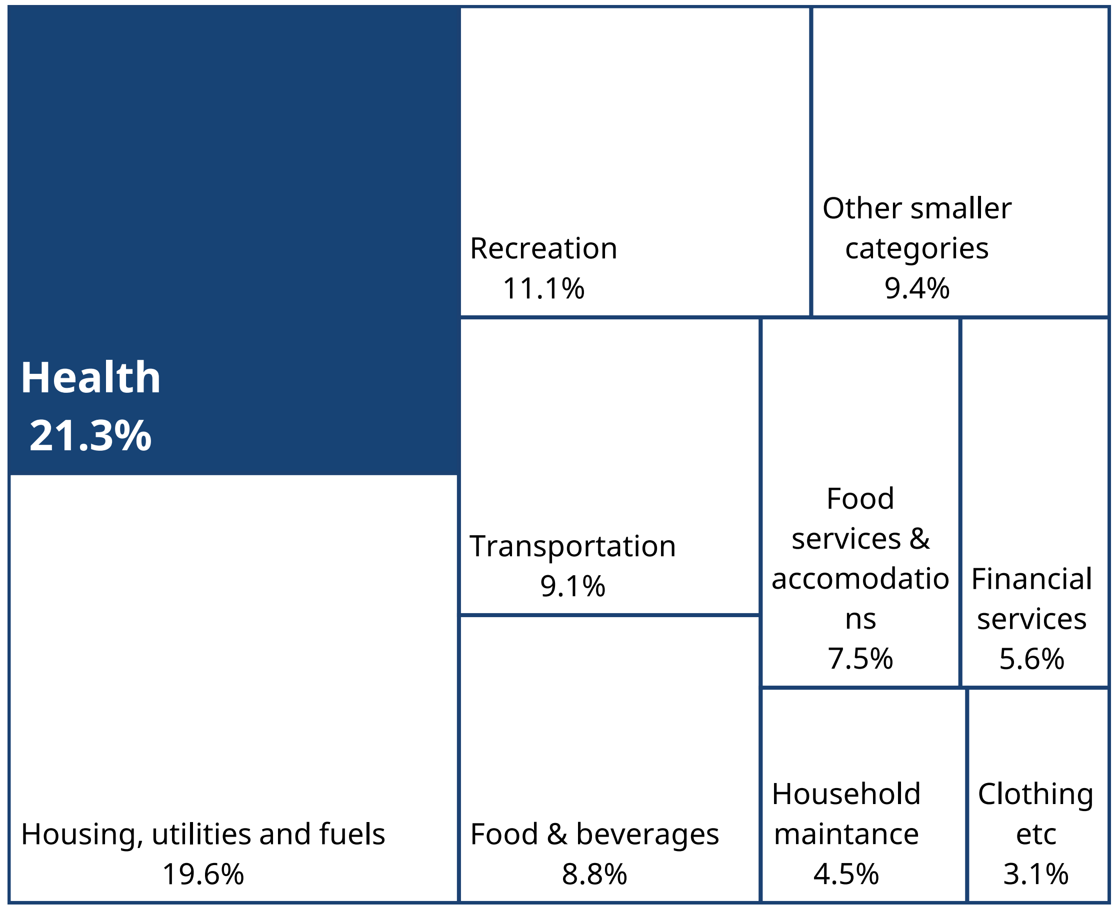


Spending on health care represents about a fifth of household spending for people in Oregon.

According to federal economic data, Oregon households spent more on health care in 2024 than they did on any other category, including housing, utilities, and fuels.[14]

Oregon households spent 21% of their budget on health-related expenses like health insurance premiums, hospitalizations, outpatient and nursing home services, and other medical products and services. Note this includes employer and employee spending on health insurance premiums.

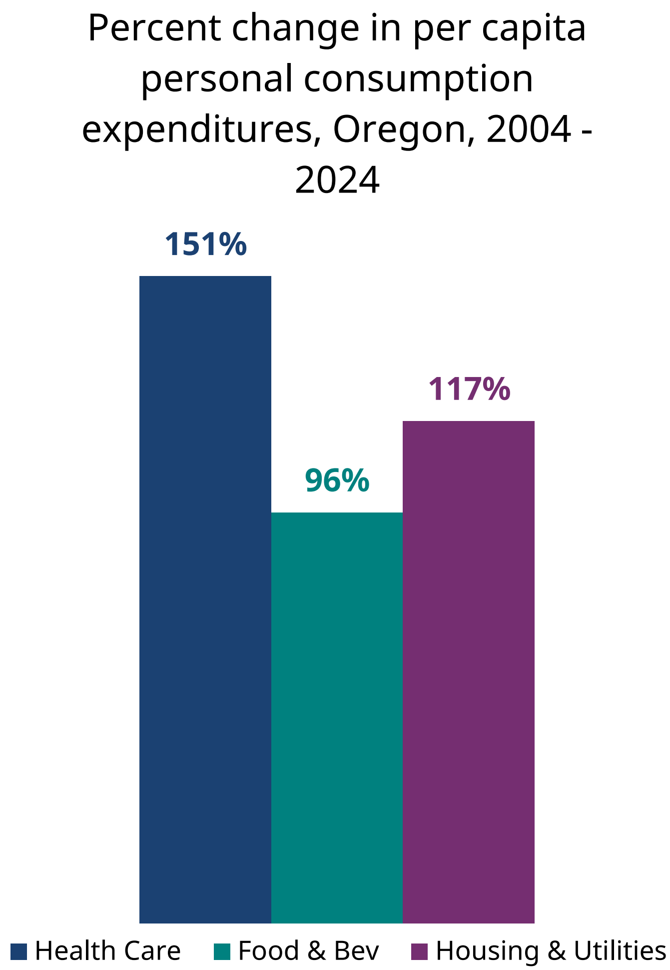
Oregon household consumption expenditures, 2024



Between 2004 and 2024, per person spending on health care in Oregon increased 151%, compared to 96% increase for food and beverages and 117% increase for housing & utilities.[15]

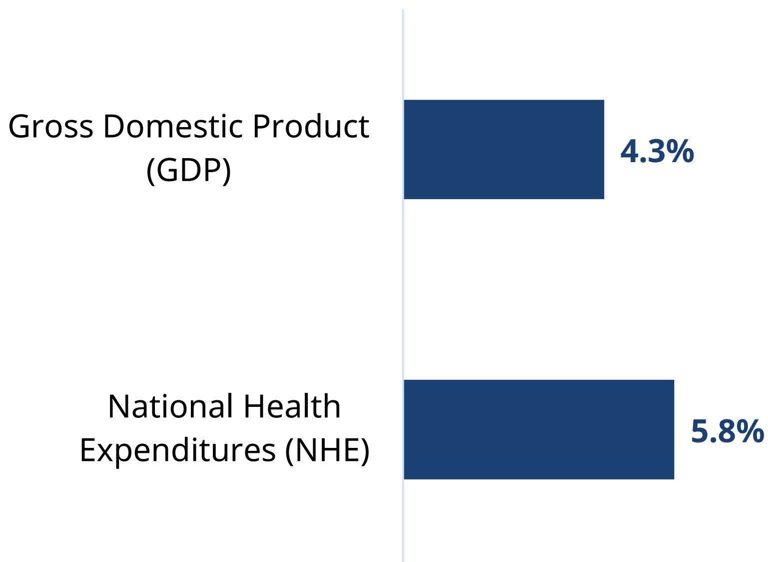
"I am a retired older woman... although I have Medicare, I'm worried because my 'Medi-Gap' plan ... is going up, along with eye care coverage, hearing coverage, dental coverage, chiropractic care, and living expenses like food, housing etc. I don't see how I'm going to be able to cover the cost of all this for a sustainable period of time. Costs are rising way faster than what retired people like me have planned for."[16]

-Anonymous



Health care spending is projected to grow faster than the rest of the economy over the next 10 years.

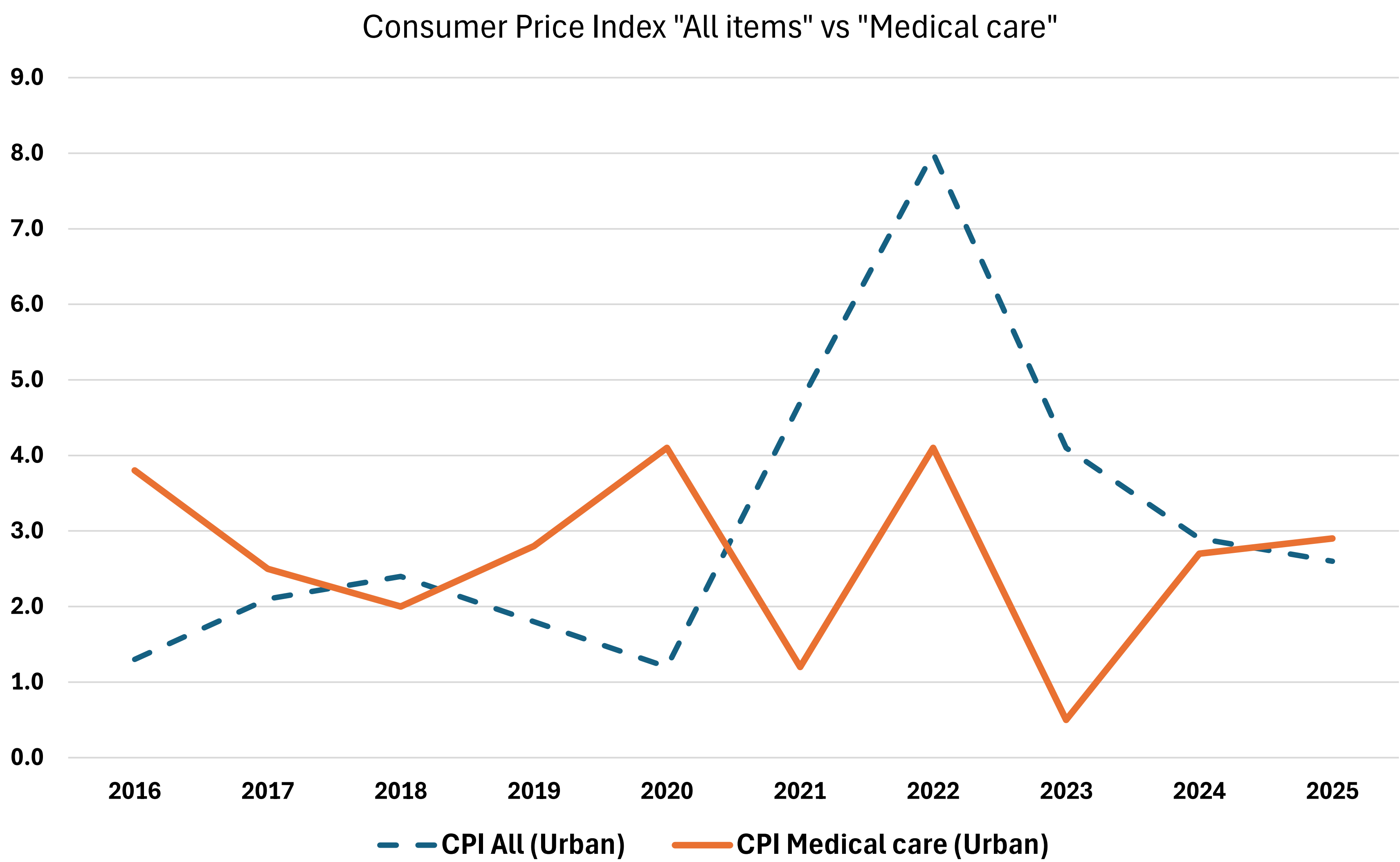
Projected growth in national health care spending and the economy, 2024-2033[9]



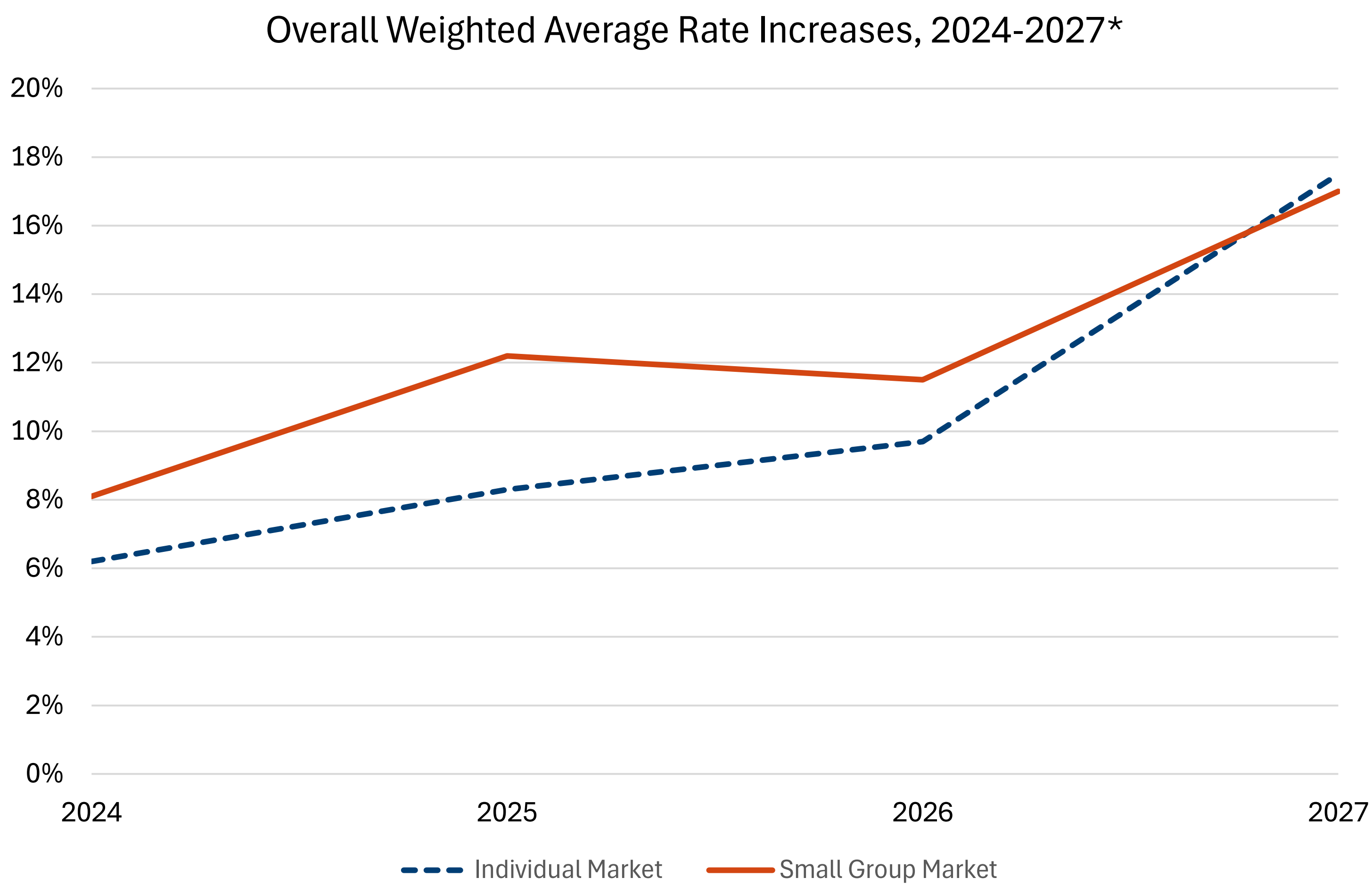
"My experience is that health care cost overall have outpaced earnings, and when you consider the growing cost of housing, food, child care, and education, affording health care has become a luxury that only the very rich can afford. Even middle earn[ers] are at risk of financial ruin if they have a catastrophic health event."[18]

-Anonymous

Between 2024 and 2025, medical care inflation rose slightly faster than general inflation.[19]

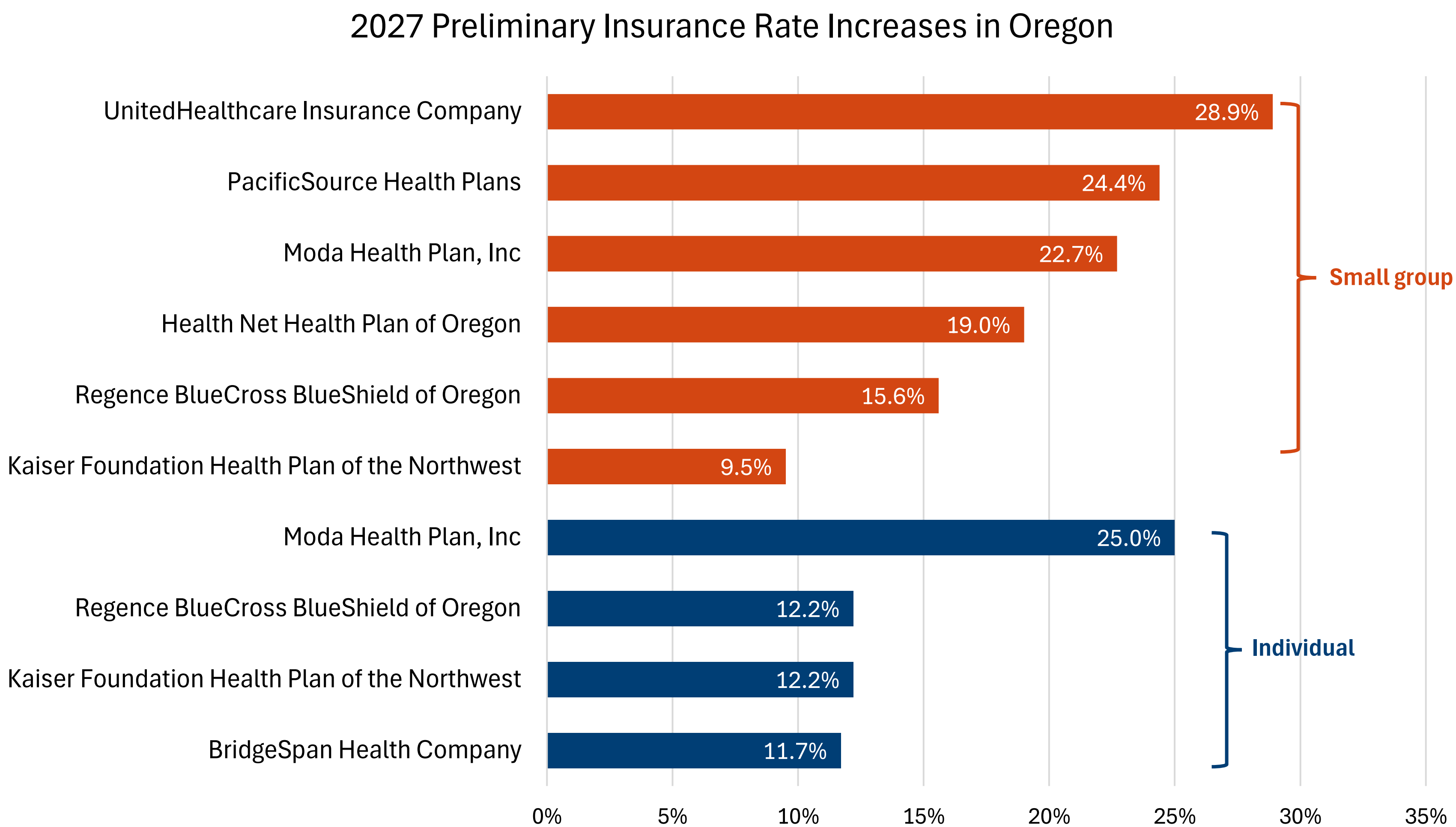


Since 2024, rates for individual and small group health plans in Oregon have increased.[20]



*****2027 rates are preliminary.

And are expected to continue to increase.[21]



Ensuring health care affordability for all Oregonians will not be easy.

Encouragingly, this report highlights that most people in Oregon are insured and the number of people enrolled in High-Deductible Health Plans is declining. However, the cost of insurance is still unaffordable, leading many to make tough financial choices and suffer financial stress. It's no wonder people list lowering health care costs as a top priority, especially as medical inflation outpaces general inflation and health insurance rates continue to increase.

If you are concerned about the cost of health care in Oregon, you can learn more about the ongoing work of the Oregon Health Policy Board's **Committee on Health Care Affordability**.

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[5] Oregon Health Authority. Oregon Health Policy Board: Committee on Health Care Affordability. "Personal Stories – Health Care Affordability Survey". *Anonymous respondent.* 2025.

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[9] West Health-Gallup, Center on Healthcare. "Things done to pay for healthcare or medicine (last 12 months):" July 2025.

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[15] U.S. Bureau of Economic Analysis. "SAPCE2 Per capita personal consumption expenditures (PCE) by major type of product, health care." 2004-2024.

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[17] Center for Medicare & Medicaid Services. "National Health Expenditure (NHE) Projections 2025-2034." June 2026.

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[19] U.S. Bureau of Labor Statistics. "Consumer Price Index for all Urban Consumers (CPI-U)." 2016-2025.

[20] Oregon Department of Consumer and Business Services. Division of Financial Regulation. "ACA- Compliant Plans: 2027 Health Insurance Rate Requests." 2026.

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