

The following tables are supplemental to a Commonwealth Fund issue brief, S. R. Collins, M. Z. Gunja, and M. M. Doty, *How Well Does Insurance Coverage Protect Consumers from Health Care Costs? Findings from the Commonwealth Fund Biennial Health Insurance Survey, 2016* (The Commonwealth Fund, October 2017), available on the Fund's website at: <http://www.commonwealthfund.org/publications/issue-briefs/2017/oct/insurance-coverage-consumers-health-care-costs>.

Table 1. Underinsured Indicators Among Adults Ages 19–64 Insured All Year, 2003, 2005, 2010, 2012, 2014, 2016

	Adults ages 19–64 insured all year											
	Percent						Estimated millions					
	2003	2005	2010	2012	2014	2016	2003	2005	2010	2012	2014	2016
Total (millions)	127	125	132	129	131	147	127	125	132	129	131	147
Percent distribution	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Unweighted n	2,341	2,326	2,206	2,417	3,032	3,268	2,341	2,326	2,206	2,417	3,032	3,268
Out-of-pocket medical expenses equal 10% or more of family annual income	7%	8%	15%	15%	13%	17%	9	10	20	19	17	24
Out-of-pocket medical expenses equal 5% or more of income if low-income*	8%	6%	12%	10%	12%	13%	10	7	16	14	15	19
<i>Cumulative percent/millions, using two indicators above</i>	11%	11%	19%	18%	18%	21%	14	14	25	23	24	31
Deductible equals 5% or more of income	3%	3%	6%	8%	11%	12%	4	4	8	11	14	18
<i>Cumulative percent/millions, using all three indicators**</i>	12%	13%	22%	23%	23%	28%	16	16	29	30	31	41

* Less than 200% of the federal poverty level. ** Underinsured defined as insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, equaled 5% or more of income if low-income (<200% of poverty); or deductible equaled 5% or more of income.

Data: The Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, 2014, and 2016).

Table 2. Demographics of Adults Ages 19–64 Insured All Year, 2016

	Total adults ages 19–64 insured all year	Percent by demographic characteristics		Percent distribution by demographic characteristics	
		Insured all year, not underinsured*	Insured all year, underinsured*	Insured all year, not underinsured*	Insured all year, underinsured*
Total (millions)	147	106	41	106	41
Percent distribution	100%	72%	28%	100%	100%
Unweighted n	3,268	2,402	866	2,402	866
Age					
19–34	31	70	30	30	33
35–49	30	73	27	31	29
50–64	39	73	27	40	38
Poverty status					
Below 133% poverty	25	52	48	18	43
133%–249% poverty	17	64	37	15	22
250%–399% poverty	20	74	26	20	19
400% poverty or more	31	85	15	37	16
Below 200% poverty	38	56	44	30	61
200% poverty or more	55	80	20	60	39
Race/Ethnicity					
Non-Hispanic White	64	71	29	63	65
Black	12	73	27	13	12
Latino	13	74	26	14	12
Asian/Pacific Islander	4	79	21	5	3
Other/Mixed	5	58	42	4	7
Insurance source at time of survey					
Employer coverage	65	76	24	68	56
Individual**	10	56	44	8	16
Marketplace	6	56	44	5	10
Medicaid	11	74	26	12	11
Medicare	8	53	47	6	13
Health status					
Fair/Poor health status, or any chronic condition***	44	66	34	40	54
No health problem	56	77	23	60	46
Adult work status					
Full-time	56	77	23	60	47
Part-time	11	62	38	10	16
Not currently employed	32	68	32	30	37
Employer size[^]					
Self-employed	4	63	37	4	6
2–99 employees	22	78	22	22	22
100 or more employees	76	78	22	76	76

Notes: Categories may not sum to 100 percent because of “Don’t know/Refused” responses. For insurance source at time of survey, we do not show adults who reported being insured through an “Other” category. * Underinsured defined as insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, equaled 5% or more of income if low-income (<200% of poverty); or deductibles equaled 5% or more of income. ** Includes those who get their individual coverage through the marketplace and outside of the marketplace. *** At least one of the following chronic conditions: hypertension or high blood pressure; heart disease; diabetes; asthma, emphysema, or lung disease; or high cholesterol. ^ Base: Full- and part-time employed adults ages 19–64 with coverage through their own employer, except for those who were self-employed.

Data: The Commonwealth Fund Biennial Health Insurance Survey (2016).

Table 3. Underinsured Indicators Among Adults Ages 19–64 Insured All Year in the Four Largest States, 2016

	Adults ages 19–64 insured all year				
	U.S. total	California	New York	Florida	Texas
Total (millions)	147	20	10	8	11
Percent distribution	100%	100%	100%	100%	100%
Unweighted n	3,268	585	627	479	476
Out-of-pocket medical expenses equal 10% or more of family annual income	17	11	11	17	20
Out-of-pocket medical expenses equal 5% or more of income if low-income*	13	10	11	14	16
<i>Cumulative percent, using two indicators above</i>	<i>21</i>	<i>15</i>	<i>17</i>	<i>22</i>	<i>25</i>
Deductible equals 5% or more of income	12	8	8	16	15
<i>Cumulative percent, using all three indicators**</i>	<i>28</i>	<i>21</i>	<i>21</i>	<i>32</i>	<i>33</i>
Cost-related access problems and medical bill problems or debt					
At least one medical bill problem or debt [^]	33	25	26	36	41
At least one-cost related access problem ^{^^}	29	24	27	35	40

* Less than 200% of the federal poverty level.

** Underinsured defined as insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, equaled 5% or more of income if low-income (<200% of poverty); or deductibles equaled 5% or more of income.

[^] Respondent reported experiencing at least one of the following problems in the past 12 months: had problems paying or unable to pay medical bills; contacted by a collection agency for unpaid bills; had to change way of life in order to pay medical bills; or had outstanding medical debt.

^{^^} Respondent reported experiencing at least one of the following problems in the past 12 months because of cost: did not fill a prescription; did not see a specialist when needed; skipped a recommended test, treatment, or follow-up; or had a medical problem but did not visit doctor or clinic.

Data: The Commonwealth Fund Biennial Health Insurance Survey (2016).

Table 4. Deductibles and Benefits Covered by Insurance Adequacy and Income, Adults Ages 19–64, 2016

	Total adults ages 19–64 currently insured	Total adults ages 19–64 privately insured	Total adults ages 19–64 insured all year	Insured all year			
				Not underinsured*	Underinsured*	Below 200% poverty	200% poverty or more
Total (millions)	165	120	147	106	41	56	80
Percent distribution	100%	100%	100%	72%	28%	38%	55%
Unweighted n	3,666	2,573	3,268	2,402	866	1,298	1,745
Annual deductible per person**							
No deductible	37	22	35	38	26	57	20
\$1–\$99	6	5	6	7	5	7	5
\$100–\$499	13	14	13	15	9	11	14
\$500–\$999	12	16	12	14	9	10	15
\$1,000–\$2,999	22	30	24	21	30	11	33
\$3,000–\$4,999	5	7	5	4	9	2	7
\$5,000 or more	5	6	5	2	13	2	6
Insurance covers all or part of the following health care needs:							
Dental care	74	78	76	80	67	69	82
Child's dental care^	73	74	74	79	61	69	77

* Underinsured defined as insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, equaled 5% or more of income if low-income (<200% of poverty); or deductibles equaled 5% or more of income.

** Limited to adults who are aware of their deductible amount.

^ Base: Respondent has children age 25 or younger.

Data: The Commonwealth Fund Biennial Health Insurance Survey (2016).

Table 5. Medical Bill Problems by Insurance Continuity, Insurance Adequacy, and Deductible Level, Adults Ages 19–64, 2016

	Total ages 19–64	Insurance continuity				Deductible levels among adults with private coverage who were insured all year						
		Insured all year	Insured all year, not underinsured*	Insured all year, underinsured*	Uninsured during the year	Total adults with private coverage who were insured all year**	No deductible	\$1–\$999	\$1,000–\$2,999	\$3,000 or more	<\$1,000	\$1,000 or more
Total (millions)	187	147	106	41	40	102	21	36	32	14	57	45
Percent distribution	100%	78%	56%	22%	22%	100%	21%	35%	31%	13%	56%	44%
Unweighted n	4,186	3,268	2,402	866	918	2,193	502	823	580	288	1,325	868
Medical bill problems in past year												
Had problems paying or unable to pay medical bills	23	18	13	32	40	17	12	16	18	24	14	20
Contacted by collection agency for unpaid medical bills	14	11	8	17	24	9	5	11	9	10	9	10
Had to change way of life to pay bills	14	11	8	20	24	11	7	9	13	18	9	15
<i>Any of above three bill problems</i>	29	23	18	38	47	22	14	21	25	30	19	26
Medical bills/debt being paid off over time	24	23	18	38	29	26	13	27	31	27	22	30
<i>Any bill problem or medical debt</i>	37	33	25	52	54	33	21	33	38	40	29	38
Base: Any medical debt												
<i>Unweighted n</i>	1,020	756	415	341	264	551	54	223	178	96	277	274
How much are the medical bills that are being paid off over time?												
Less than \$2,000	41	42	48	36	37	42	–	52	35	–	51	34
\$2,000 to less than \$4,000	24	23	20	27	24	23	–	21	25	–	23	23
\$4,000 to less than \$8,000	15	15	14	15	16	16	–	8	22	–	7	24
\$8,000 to less than \$10,000	5	5	3	7	8	4	–	2	2	–	3	5
\$10,000 or more	12	12	11	13	13	12	–	16	10	–	14	11
Was this for care received in past year or earlier?												
Past year	50	50	51	50	48	53	–	53	46	–	55	52
Earlier year	43	42	41	43	46	39	–	44	38	–	43	35
Both	7	7	7	8	6	8	–	2	16	–	2	13
Base: Any bill problem or medical debt												
<i>Unweighted n</i>	1,573	1,065	609	456	508	723	86	280	221	136	366	357
Percent reporting that the following happened in the past two years because of medical bills:												
Received a lower credit rating	39	34	29	40	49	30	–	34	25	29	33	26
Used up all of savings	34	35	25	47	34	35	–	29	34	47	31	38
Took on credit card debt	27	29	22	38	21	33	–	30	37	39	28	38
Unable to pay for basic necessities (food, heat, or rent)	23	19	15	24	31	16	–	21	11	16	19	13
Delayed education or career plans	20	18	13	25	25	18	–	17	19	21	16	20
Took out a mortgage against your home or took out a loan	8	7	5	10	8	8	–	7	10	9	6	10
Had to declare bankruptcy	5	3	1	6	8	3	–	3	2	4	3	2
Insurance status of person/s at time care was provided												
Insured at time care was provided	66	81	80	83	33	88	–	88	84	94	89	87
Uninsured at time care was provided	28	14	14	13	61	8	–	10	7	5	10	7
Other insurance combination^	1	1	<1	1	1	1	–	<1	2	<1	<1	1

* Underinsured defined as insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, equaled 5% or more of income if low-income (<200% of poverty); or deductibles equaled 5% or more of income.

** Limited to adults who are aware of their deductible amount.

^ More than one person with medical bill problems and one person uninsured and the other insured.

– Sample size too small to show results.

Data: The Commonwealth Fund Biennial Health Insurance Survey (2016).

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Table 6. Access Problems by Insurance Continuity, Insurance Adequacy, and Deductible Level, Adults Ages 19–64, 2016

	Total ages 19–64	Insurance continuity				Deductible levels among adults with private coverage who were insured all year						
		Insured all year	Insured all year, not underinsured*	Insured all year, underinsured*	Uninsured during the year	Total adults with private coverage who were insured all year**	No deductible	\$1–\$999	\$1,000–\$2,999	\$3,000 or more	<\$1,000	\$1,000 or more
Total (millions)	187	147	106	41	40	102	21	36	32	14	57	45
Percent distribution	100%	78%	56%	22%	22%	100%	21%	35%	31%	13%	56%	44%
Unweighted n	4,186	3,268	2,402	866	918	2,193	502	823	580	288	1,325	868
Access problems in past year												
Went without needed care in past year because of costs:												
Did not fill prescription	19	16	11	28	31	15	14	15	14	23	15	16
Skipped recommended test, treatment, or follow-up	18	15	11	24	31	15	8	14	14	32	12	20
Had a medical problem, did not visit doctor or clinic	20	15	11	27	36	16	10	14	17	30	13	21
Did not get needed specialist care	13	10	7	17	26	10	5	11	8	20	9	12
<i>At least one of four access problems because of cost</i>	34	29	22	45	52	29	22	27	26	47	25	33
Preventive care												
Regular source of care	88	93	93	93	72	93	91	92	94	92	92	94
Blood pressure checked in past two years †	90	94	94	93	75	95	93	94	97	95	93	96
Received mammogram in past two years (females age 40+)	68	72	74	66	47	73	76	78	64	80	77	70
Received Pap test in past three years (females ages 21–64)	73	74	75	72	68	79	75	81	82	75	78	80
Received colon cancer screening in past five years (age 50+)	58	62	62	62	37	64	61	64	61	71	63	65
Cholesterol checked in past five years ††	74	80	80	78	51	83	76	82	87	86	80	87
Seasonal flu shot in past 12 months	43	47	48	47	28	46	46	46	46	48	46	46
Access problems for people with health conditions												
<i>Unweighted n</i>	2,199	1,753	1,205	548	446	1,054	216	411	289	138	627	427
Skipped doses or not filled a prescription for medications for the health condition(s)^ . . . because of the cost of the medicines?	19	14	10	24	35	12	9	13	10	20	12	13
Stayed overnight in a hospital or visited the emergency room because of [this/any of these] problem[s]^	20	18	16	23	26	14	23	12	12	14	16	13

* Underinsured defined as insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, equaled 5% or more of income if low-income (<200% of poverty); or deductibles equaled 5% or more of income.

** Limited to adults who are aware of their deductible amount.

† In past year if respondent has hypertension or high blood pressure.

†† In past year if respondent has hypertension or high blood pressure, heart disease, or high cholesterol.

^ Base: Respondents with at least one of the following health problems: hypertension or high blood pressure; heart disease; diabetes; asthma, emphysema, or lung disease; high cholesterol; depression or anxiety; chronic kidney disease or kidney failure; cancer, not including skin cancer; or a stroke.

Data: The Commonwealth Fund Biennial Health Insurance Survey (2016).

HOW THIS STUDY WAS CONDUCTED

The Commonwealth Fund Biennial Health Insurance Survey, 2016, was conducted by Princeton Survey Research Associates International from July 12 to November 20, 2016. The survey consisted of 25-minute telephone interviews in either English or Spanish and was conducted among a random, nationally representative sample of 6,005 adults age 19 and older living in the continental United States. A combination of landline and cellular phone random-digit dial (RDD) samples was used to reach people. In all, 2,402 interviews were conducted with respondents on landline telephones and 3,603 interviews were conducted on cellular phones, including 2,262 with respondents who live in households with no landline telephone access. Oversampling of the four largest states was conducted to reach a minimum of 1,000 interviews each in California, Florida, New York, and Texas.

The sample was designed to generalize to the U.S. adult population and to allow separate analyses of responses of low-income households. This report limits the analysis to respondents ages 19 to 64 (n=4,186), and much of the report focuses on adults who have been insured all year (n=3,268). Statistical results are weighted to correct for the stratified sample design, the overlapping landline and cellular phone sample frames, and disproportionate nonresponse that might bias results. The data are weighted to the U.S. adult population by age, sex, race/ethnicity, education, household size, geographic region, population density, and household telephone use, using the U.S. Census Bureau's 2016 Annual Social and Economic Supplement.

The resulting weighted sample is representative of the approximately 187.4 million U.S. adults ages 19 to 64. The survey has an overall margin of sampling error of ± 1.9 percentage points at the 95 percent confidence level. The landline portion of the survey achieved a 14 percent response rate and the cellular phone component achieved a 10 percent response rate.

We also report estimates from the 2003, 2005, 2010, 2012, and 2014 Commonwealth Fund Biennial Health Insurance Surveys. These surveys were conducted by Princeton Survey Research Associates International using the same stratified sampling strategy that was used in 2016, except the 2003 and 2005 surveys did not include a cellular phone random-digit dial sample. In 2003, the survey was conducted from September 3, 2003, through January 4, 2004, among 3,293 adults ages 19 to 64; in 2005, the survey was conducted from August 18, 2005, to January 5, 2006, among 3,352 adults ages 19 to 64; in 2010, the survey was conducted from July 14 to November 30, 2010, among 3,033 adults ages 19 to 64; in 2012, the survey was conducted from April 26 to August 19, 2012, among 3,393 adults ages 19 to 64; and in 2014, the survey was conducted from July 22 to December 14, 2014, among 4,251 adults ages 19 to 64.