HEALTH INSURANCE COVERAGE
OF WORKING-AGE ADULTS
One-Third of Working-Age Adults Were Currently Uninsured or Had a Recent Gap*

- Currently Uninsured: 19%
- Recent Gap*: 13%
- Continuously Insured: 68%

164 million adults age 18-64

* Recent gap = insured when surveyed but had a period in past 2 years without coverage
Low-Income, Working-Age Adults Were More Likely to Be Uninsured or to Have Had a Recent Gap*

* Recent gap = insured when surveyed but had a period in past 2 years without coverage
Two-Thirds of Adults with a Time Uninsured Were Uninsured for One Year or More

52 million adults age 18-64 currently uninsured or recent gap
Cost and Lack of Employer Benefits Were the Main Reasons for Not Having Insurance

Reasons for not having health insurance

- Can't Afford It: 51%
- Lost Job or No Benefits: 25%
- Don't Want It: 11%
- Poor Health, Refused Insurance: 4%

31 million currently uninsured adults age 18-64
Over Half of Adults in Low-Wage, Working Families Were Uninsured Sometime in the Past Two Years

128 million adults age 18-64 in families with a FT or PT worker

Note: In 1996, 200% of poverty was about $21,000 for a family of two and $25,000 for a family of three
Most Uninsured Adults Were Working Full-Time or Married to a Full-Time Worker

52 million adults age 18-64 currently uninsured or recent gap

* Respondent or spouse is disabled, a student, or a retiree, and neither is a full- or part-time worker
Adults in Low-Wage, Working Families Were Uninsured for Longer Periods of Time

38 million adults age 18-64 in working families with a time uninsured in past 2 years
Part-Time Worker and Unemployed Families Were at High Risk of Being Uninsured

Adults age 18-64 by family work status

* Respondent or spouse is disabled, a student, or a retiree, and neither is a full- or part-time worker
Insurance Coverage Was Often Unstable for Adults Under Age 65

Percent in current plan less than 2 years

- Insured: 34%
- Medicaid: 42%
- Employer: 34%
- Other Private: 33%

132 million currently insured adults age 18-64
Reasons for Changes in Health Plans

Reasons for plan change for adults who changed plans in the past 2 years

- Changed or Lost Job: 34%
- Employer Changed Plans: 21%
- Lost or Changed Eligibility Status: 14%
- Found a Better or Cheaper Plan: 16%
ACCESS TO HEALTH CARE
Two in Five Uninsured Adults Went Without Needed Care in the Past Year

164 million adults age 18-64
Half of Uninsured Adults Had Access Difficulties and Postponed Care Due to Costs

- 51% Difficult to Get Care When Needed
- 42% No Physician Visit in Past Year
- 55% Postponed Care Due to Costs in Past Year

164 million adults age 18-64
Low-Income Uninsured Adults Were at High Risk of Access Problems

Percent not getting needed care or prescription in past year

- **Below 200% Poverty**
  - Continuously Insured: 19%
  - Recent Gap: 38%
  - Currently Uninsured: 46%

- **200% Poverty or More**
  - Continuously Insured: 8%
  - Recent Gap: 28%
  - Currently Uninsured: 27%

Adults age 18-64
21 million adults age 18-64 who had a time they didn't get need care
PROBLEMS PAYING MEDICAL BILLS
Uninsured Adults Had Substantial Problems Paying Medical Bills

164 million adults age 18-64
Nearly Half of Uninsured/Recent Gap Adults Had Access or Bill Problems

164 million adults age 18-64

* Time you didn’t get needed care or didn’t fill needed prescription
ADULTS WITH HEALTH PROBLEMS
One-Third in Fair or Poor Health Were Uninsured or Had a Recent Gap*

- Continuously Insured: 64%
- Recently Gap: 13%
- Currently Uninsured: 22%

29 million adults age 18-64 with fair/poor health status

* Recent gap = insured when surveyed but had a period in past 2 years without coverage
Two-Thirds of Uninsured Adults in Fair or Poor Health Went Without Needed Care in the Past Year

29 million adults age 18-64 in fair or poor health
Three in Four Uninsured Adults with Health Problems Had Access or Bill Problems

29 million adults age 18-64 in fair or poor health

* Time you didn’t get needed care or didn’t fill needed prescription
ADULTS IN WORKING FAMILIES
As Wages Decrease, Access or Bill Problems Increase for Working Families

Percent not getting needed care or prescriptions and/or had medical bill problems in past year

128 million adults age 18-64 in families with a FT or PT worker

Note: In 1996, 200% of poverty was about $21,000 for a family of two and $25,000 for a family of three
One-Third of Low-Wage Working Families Had Problems Paying Medical Bills

128 million adults age 18-64 in families with a FT or PT worker
Uninsured Adults in Working Families Had Access and Cost Difficulties

- Did Not Get Care or Prescription
  - Continuously Insured: 9%
  - Recent Gap: 31%
  - Currently Uninsured: 41%

- Bill Problem
  - Continuously Insured: 11%
  - Recent Gap: 30%
  - Currently Uninsured: 37%

- Access or Bill Problem
  - Continuously Insured: 15%
  - Recent Gap: 43%
  - Currently Uninsured: 48%

128 million adults age 18-64 in families with a FT or PT worker
Low-Wage Working Families at High Risk of Access or Cost Problems

Access or Bill Problem in Past Year

- Continuously Insured
- Currently or Recently Uninsured

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<th>Less than 200% Poverty</th>
<th>200% Poverty or More</th>
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<tr>
<td>Continuously Insured</td>
<td>25%</td>
<td>13%</td>
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<tr>
<td>Currently or Recently Uninsured</td>
<td>54%</td>
<td>33%</td>
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Adults age 18-64 in families with a FT or PT worker
CHOICE OF PLANS FROM EMPLOYERS FOR WORKING-AGE ADULTS
Majority of Adults Do Not Have a Choice of Plans from Their Employer

- No Plans: 18%
- One Plan Offered: 41%
- Employer Offers Choice: 41%

NO CHOICE OF PLANS
Low-Wage Workers Are the Least Likely to Have a Choice of Health Plans*

* Totals may not add to 100% due to rounding
Larger Employers Are More Likely to Offer a Choice of Plans

Employed adults age 18-64 by employer size
Married Adults Are More Likely to Have Choice if Two-Worker Family

Married adults

- No Plans: 13%
- Choice of Plan from Own Employer: 34%
- One Plan from Each Employer: 15%
- Choice of Plan from Spouse Employer: 14%
- One Plan from Each Employer: 24%

Single adults

- Choice of Plan from Own Employer: 41%
- One Plan: 41%
- No Plans: 19%
MEDICARE: EXPERIENCES OF ADULTS AGE 65 AND OLDER COMPARED WITH WORKING-AGE ADULTS
Medicare Beneficiaries Were the Most Satisfied with Health Care Services

Percent very satisfied with health care services

- Total: 45%
- Medicare: 57%
- Medicaid: 45%
- Employer: 46%
- Uninsured: 27%

Adults age 18 and older
Medicare Beneficiaries Were the Most Satisfied with Insurance and Plan Choice of Doctors

Adults age 18 and older
Elderly Were Less Likely to Have a Time They Didn’t Get Needed Care than Adults Under Age 65

Percent not getting needed care or prescription in past year

- Age 65+: 7%
- Total 18-64: 20%
- Continuously Insured: 11%
- Recent Gap: 33%
- Currently Uninsured: 42%
Elderly Were Less Likely to Have Problems Paying Medical Bills than Adults Under Age 65

Percent with problem paying medical bills in the past year

- **Age 65+**: 7%
- **Total 18-64**: 18%
- **Continuously Insured**: 11%
- **Recent Gap**: 30%
- **Currently Uninsured**: 36%

Adults Age 18-64
Elderly Were Less Likely to Have Disruption in Physician Care than Adults Under Age 65

Percent with regular doctor five years or more

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<tr>
<td>Adults Age 18-64</td>
<td>36%</td>
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Adicts Age 18-64
WORRIES ABOUT HEALTH CARE: ELDERLY AND NON-ELDERLY COMPARED
Worries About Access and Health Costs
Percent who worry “a great deal” or “a lot”

- Won't Get Needed Procedure: 17%, 30%, 40%
- Won't Get Needed Specialty Care: 23%, 40%, 51%
- Unaffordable Medical Bills: 24%, 37%, 48%
- Unaffordable Health Insurance: 30%, 45%, 55%

* Less than 200% of poverty
Insurance Gaps Contributed to Non-Elderly Worries About Bills and Access

Percent who worry “a great deal” or “a lot”

- Won't Get Needed Procedure
  - Continuously Insured: 23%
  - Recent Gap: 36%
  - Currently Uninsured: 50%

- Unaffordable Medical Bills
  - Continuously Insured: 30%
  - Recent Gap: 46%
  - Currently Uninsured: 57%

164 million adults age 18-64
Support for Health Insurance Coverage Reform

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<tr>
<th>Percentage Favor</th>
<th>Age 18-64</th>
<th>Age 65+</th>
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<tbody>
<tr>
<td>Covering All Children</td>
<td>94%</td>
<td>86%</td>
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<tr>
<td>Making Sure All Working Families Have Insurance</td>
<td>93%</td>
<td>87%</td>
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<tr>
<td>Preserving Medicare</td>
<td>93%</td>
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TRENDS: COMPARISONS OF KAISER/COMMONWEALTH 1993 AND 1997 NATIONAL SURVEYS
Uninsured Rates Remain High Despite an Improved Economy

![Chart showing uninsured rates in 1993 and 1997 for adults age 18-64. In 1993, 68% were continuously insured, 14% had a recent gap, and 18% were currently uninsured. In 1997, 68% were continuously insured, 13% had a recent gap, and 19% were currently uninsured.]

Note: 1993 data are from the Kaiser/Commonwealth 1993 Survey.
Health Care Access Concerns Persist over Time for Working-Age Adults

14%  13%
21%  22%
26%  30%
33%  23%

Note: 1993 data are from the Kaiser/Commonwealth 1993 Survey