

Table 1. Underinsured Indicators, 2003, 2005, 2010, 2012, and 2014

	Percent					Estimated millions				
	2003	2005	2010	2012	2014	2003	2005	2010	2012	2014
Underinsured indicators among adults insured all year										
Base: Adults 19–64 insured all year	100%	100%	100%	100%	100%	127	125	132	129	131
Out-of-pocket medical expenses equal 10% or more of family annual income	7%	8%	15%	15%	13%	9	10	20	19	17
Out of pocket medical expenses equal 5% or more of income if low income*	8%	6%	12%	10%	12%	10	7	16	14	15
<i>Cumulative percent/millions, using two indicators above</i>	11%	11%	19%	18%	18%	14	14	25	23	24
Deductible equals 5% or more of income	3%	3%	6%	8%	11%	4	4	8	11	14
<i>Cumulative percent/millions, using all three indicators**</i>	12%	13%	22%	23%	23%	16	16	29	30	31

* Less than 200% of the federal poverty level.

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

Source: The Commonwealth Fund Biennial Health Insurance Survey (2014).

Table 2. Adults Insured All Year Ages 19–64 Who Were Underinsured, by Various Characteristics, 2014

	Total adults, insured all year, ages 19–64	Percent underinsured		Percent distribution of insurance categories	
		Insured all year, not underinsured	Insured all year, underinsured*	Insured all year, not underinsured	Insured all year, underinsured*
Total (millions)	131	101	31	101	31
Percent distribution	100%	77%	23%	100%	100%
Unweighted n	3032	2292	740	2292	740
Age					
19–34	30	76	24	30	31
35–49	30	79	21	31	27
50–64	40	75	25	39	42
Insurance source at time of survey					
Employer coverage	68	80	20	71	59
Individual coverage**	8	63	37	6	13
Medicaid	10	78	22	10	9
Medicare	8	58	42	6	14
Race/Ethnicity					
Non-Hispanic White	67	77	23	67	66
Black	12	73	27	11	13
Latino	12	71	29	11	15
Asian/Pacific Islander	4	89	11	5	2
Other/Mixed	4	76	24	4	4
Poverty status					
Below 133% poverty	22	54	46	16	44
133%–249% poverty	16	67	33	14	23
250%–399% poverty	21	79	21	21	19
400% poverty or more	32	89	11	38	15
Below 200% poverty	34	58	42	26	61
200% poverty or more	57	84	16	63	39
Health status					
Fair/Poor health status, or any chronic condition*** or disability	51	70	30	47	67
No health problem	49	84	16	53	33
Adult work status					
Full-time	56	82	18	60	44
Part-time	12	71	29	11	15
Not currently employed	31	69	31	28	41
Employer size^					
1–19 employees	21	72	28	19	29
20–49 employees	7	72	28	6	10
50–99 employees	8	71	29	7	12
100 or more employees	62	84	16	65	49

* Underinsured defined as insured all year but experienced one of the following: out-of-pocket expenses equaled 10% or more of income; out-of-pocket expenses 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.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2014).

Table 3. Underinsured Indicators of Four Largest States, 2014

	U.S. Total	California	New York	Florida	Texas
Underinsured indicators among adults insured all year					
Base: Adults ages 19–64 insured all year	100%	100%	100%	100%	100%
Out-of-pocket medical expenses equal 10% or more of family annual income	13	11	14	15	20
Out-of-pocket medical expenses equal 5% or more of income if low income*	12	9	13	15	16
<i>Cumulative percent, using two indicators above</i>	18	14	19	21	25
Deductible equals 5% or more of income	11	6	6	12	15
<i>Cumulative percent, using all three indicators**</i>	23	19	22	29	31
Cost-related access problems and medical bill problems or debt					
Base: Adults ages 19–64 insured all year	100%	100%	100%	100%	100%
At least one-cost related access problem^	28	24	25	37	34
At least one medical bill problem or debt^^	29	18	23	35	36

* Less than 200% of the federal poverty level.

** Underinsured defined as insured all year but experienced one of the following: out of pocket expenses equaled 10% or more of income; out of pocket expenses 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 because of cost: did not fill a prescription; did not see a specialist when needed; skipped a recommended test, treatment or follow-up; had a medical problem but did not visit doctor or clinic.

^^ 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.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2014).

Table 4. Deductibles, Benefits Covered, and Problems with Insurance by Insurance Adequacy and Income, 2014

	Total adults, currently insured, ages 19–64	Total privately insured adults, ages 19–64	Total adults, insured all year, ages 19–64	Insured all year			
				Not underinsured	Underinsured*	Below 200% poverty	200% poverty or more
Total (millions)	154	112	131	101	31	45	75
Percent distribution	100%	100%	100%	77%	23%	34%	57%
Unweighted n	3566	2548	3032	2292	740	1066	1713
Annual deductible per person							
No deductible	40	25	37	41	27	59	23
\$1–\$99	8	7	8	9	8	11	7
\$100–\$499	13	15	13	15	9	9	17
\$500–\$999	11	14	11	13	7	6	14
\$1,000–\$2,999	21	27	21	20	27	10	28
\$3,000–\$4,999	4	5	4	3	8	2	5
\$5,000 or more	4	6	4	1	15	3	6
<i>Deductible is 5% or more of household income[^]</i>	14	16	13	0	50	20	10
Insurance covers all or part of the following health care needs:							
Prescription medicines	92	93	93	93	93	90	96
Mental health care	66	67	69	71	63	62	73
Maternity care	57	62	60	63	49	47	67
Birth control/contraception	49	51	50	52	45	46	55
Dental care	76	81	78	82	66	71	84
Vision care	72	75	75	78	65	71	78
Child's dental and vision**	71	72	73	75	65	71	77
Problems with current main insurance plan:							
Expensive medical bills for services not covered by insurance	22	24	22	17	36	22	22
Doctor charged more than insurance would pay and had to pay the difference	26	30	27	24	37	23	30
Insurance denied payment for medical care	16	16	15	13	25	17	15
Doctor's office would not accept insurance	15	12	14	12	20	19	11

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

** Base: Respondent has children age 25 or younger.

[^] Base: Respondents who reported their income level and deductible level for their insurance plan.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2014).

Table 5. Medical Bill Problems, by Insurance Continuity, Insurance Adequacy, and Income, 2014

	Insurance continuity				Deductible levels among adults with private coverage who were insured all year							
	Total ages 19-64	Insured all year, not underinsured	Insured all year, underinsured*	Uninsured during the year**	Total adults with private insurance who were insured all year							
					No deductible	\$1-\$999	\$2,999-\$999	\$3,000 or more	<\$1,000	\$1,000 or more		
Total (millions)	183	101	31	52	88	21	33	24	10	54	34	
Percent distribution	100%	55%	17%	28%	100%	24%	37%	27%	11%	62%	38%	
Unweighted n	4251	2292	740	1219	2013	507	781	529	196	1288	725	
Medical bill problems in past year												
Had problems paying or unable to pay medical bills	23	11	38	39	18	7	17	26	25	13	26	
Contacted by collection agency for unpaid medical bills	15	6	23	26	11	5	9	15	15	8	15	
Had to change way of life to pay bills	14	7	22	25	11	2	10	17	18	7	18	
Any of above three bill problems	29	15	44	47	22	9	21	32	32	16	32	
Medical bills/debt being paid off over time	22	15	34	28	22	10	22	30	33	17	31	
Any bill problem or medical debt	35	22	51	51	30	13	31	39	41	24	40	
Base: Any medical debt (n)	970	378	264	328	481	56	189	173	63	245	236	
How much are the medical bills that are being paid off over time?												
Less than \$2,000	45	57	33	42	44	-	51	44	-	50	39	
\$2,000 to less than \$4,000	21	21	17	22	21	-	22	20	-	24	18	
\$4,000 to less than \$8,000	16	13	30	9	22	-	18	24	-	16	27	
\$8,000 to less than \$10,000	3	1	4	3	2	-	1	2	-	1	4	
\$10,000 or more	13	4	15	21	9	-	5	7	-	6	11	
Was this for care received in past year or earlier?												
Past year	53	59	54	46	58	-	52	61	-	53	62	
Earlier year	41	36	37	50	35	-	40	30	-	40	30	
Both	6	4	10	4	6	-	7	8	-	6	6	
Base: Any bill problem or medical debt (n)	1546	541	384	621	629	84	253	213	79	337	292	
Percent reporting that the following happened in the past two years because of medical bills:												
Received a lower credit rating	41	29	44	48	36	-	32	42	-	33	38	
Used up all of savings	37	23	47	42	33	-	34	33	-	33	33	
Took on credit card debt	27	25	34	25	33	-	24	41	-	25	40	
Unable to pay for basic necessities (food, heat, or rent)	26	15	23	38	16	-	17	17	-	15	16	
Delayed education or career plans	20	13	20	27	17	-	18	17	-	15	18	
Took out a mortgage against your home or took out a loan	7	5	9	7	9	-	6	11	-	5	11	
Had to declare bankruptcy	7	4	7	9	6	-	6	7	-	5	6	
Insurance status of person/s at time care was provided												
Insured at time care was provided	62	82	84	32	88	-	86	92	-	84	91	
Uninsured at time care was provided	34	13	15	63	10	-	13	5	-	14	6	
Other insurance combination [^]	1	0	0	3	0	-	0	1	-	0	0	

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- Sample size too small to show results.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2014).

Table 6. Access Problems, by Insurance Continuity, Insurance Adequacy and Income, 2014

	Insurance continuity			Deductible levels among adults with private coverage who were insured all year						
	Total ages 19-64	Insured all year, not underinsured	Uninsured during the year**	Total adults with private insurance who were insured all year	No deductible	\$1-\$999	\$1,000-\$2,999	\$3,000 or more	\$1,000 or more <\$1,000	
Total (millions)	183	101	52	88	21	33	24	10	54	34
Percent distribution	100%	55%	28%	100%	24%	37%	27%	11%	62%	38%
Unweighted n	4251	2292	1219	2013	507	781	529	196	1288	725
Access problems in past year										
Went without needed care in past year because of cost:										
Did not fill prescription	19	11	26	14	8	13	16	24	11	18
Skipped recommended test, treatment or follow-up	19	12	31	16	8	14	22	25	12	23
Had a medical problem, did not visit doctor or clinic	23	12	44	16	6	15	21	27	12	23
Did not get needed specialist care	13	7	23	10	3	9	13	18	7	14
<i>At least one of four access problems because of cost</i>	36	23	44	28	16	27	35	44	23	38
Delayed or did not get preventive care screening because of cost	13	6	12	8	4	7	13	10	6	12
Preventive care										
Regular source of care	88	94	71	95	94	94	96	96	94	96
Blood pressure checked in past two years [¥]	88	92	77	93	93	93	93	95	93	94
Received mammogram in past two years (females age 40+)	70	76	49	78	84	78	75	75	80	75
Received pap test in past three years (females ages 21 to 64)	75	79	61	82	84	78	86	85	80	85
Received colon cancer screening in past five years (age 50+)	56	62	32	62	61	62	63	61	62	62
Cholesterol checked in past five years ^{¥*}	71	79	51	83	80	83	86	81	82	85
Seasonal flu shot in past 12 months	43	48	26	50	53	48	51	51	50	51
Access problems for people with health conditions										
<i>Unweighted n</i>	1940	1036	484	919	229	349	252	89	578	341
Stayed overnight in a hospital or visited the emergency room because of [this / any of these] problem[s] [^]	12	8	19	6	7	5	5	-	6	6
Skipped doses or not filled a prescription for medications for the health condition(s) [^] ... because of the cost of the medicines?	18	7	35	11	3	12	15	-	8	15

*Underinsured defined as insured all year but experienced one of the following: out of pocket expenses equaled 10% or more of income; out of pocket expenses equaled 5% or more of income if low income (<200% of poverty); or deductibles equaled 5% or more of income. **Combines "Insured now, time uninsured in past year" and "Uninsured now."

[^] Base: Respondents with at least one of the following health problems: hypertension or high blood pressure, heart disease, diabetes, asthma, emphysema, or lung disease, or high cholesterol.

[¥] 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.

- Sample size too small to show results.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2014).