

The Number of Uninsured Adults Dropped to 23 Million in 2016, Down from 37 Million in 2010

Adults ages 19–64	2001	2003	2005	2010	2012	2014	2016
Uninsured now	15% 24 million	17% 30 million	18% 32 million	20% 37 million	19% 36 million	16% 29 million	12% 23 million
Insured now, had a gap	9% 15 million	9% 16 million	9% 16 million	8% 15 million	10% 19 million	13% 23 million	10% 18 million
Continuously insured	76% 123 million	74% 127 million	72% 125 million	72% 132 million	70% 129 million	72% 131 million	78% 147 million

Notes: “Uninsured now” refers to adults who reported being uninsured at the time of the survey; “Insured now, had a gap” refers to adults who were insured at the time of the survey but were uninsured at any point during the year before the survey field date; “Continuously insured” refers to adults who were insured for the full year up to and on the survey field date.

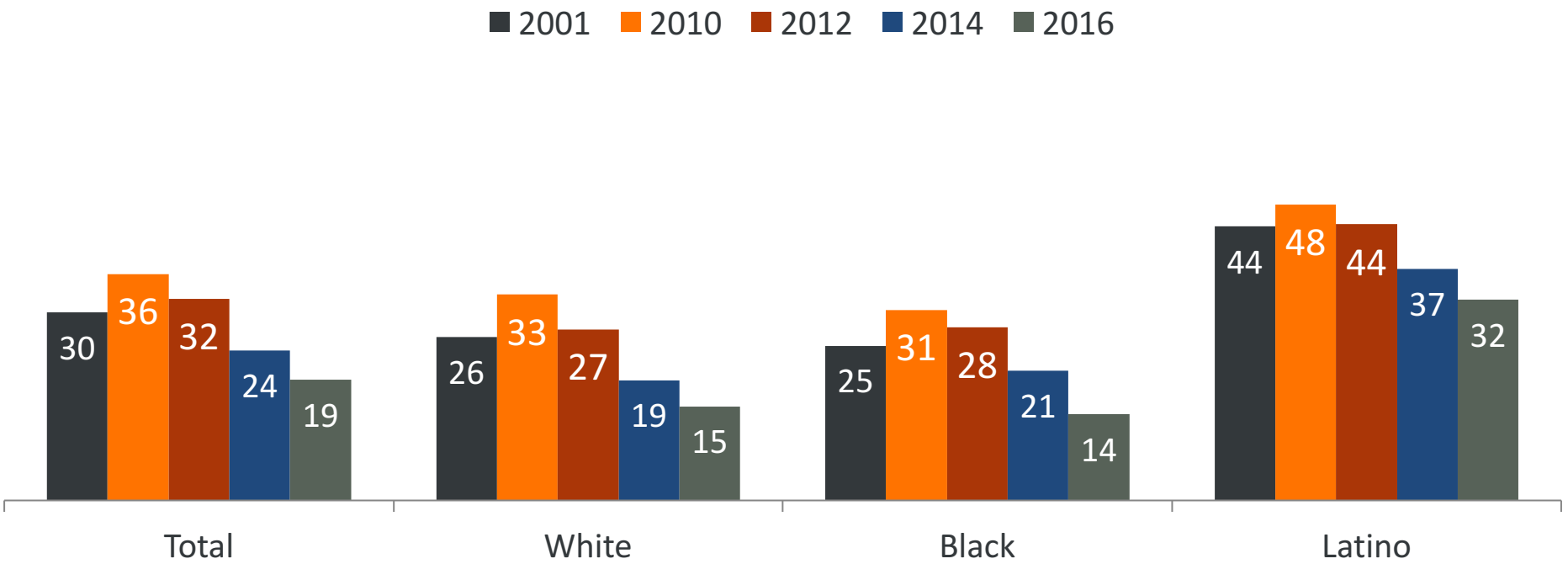
Data: The Commonwealth Fund Biennial Health Insurance Surveys (2001, 2003, 2005, 2010, 2012, 2014, 2016).

Source: S. R. Collins, M. Z. Gunja, M. M. Doty, and S. Beutel, *How the Affordable Care Act Has Improved Americans’ Ability to Buy Health Insurance on Their Own*, The Commonwealth Fund, February 2017.



People with Family Incomes Less Than \$48,500 Have Uninsured Rates More than 10 Percentage Points Below 2001 Levels

Percent of adults ages 19–64 who are uninsured and earn less than 200% FPL



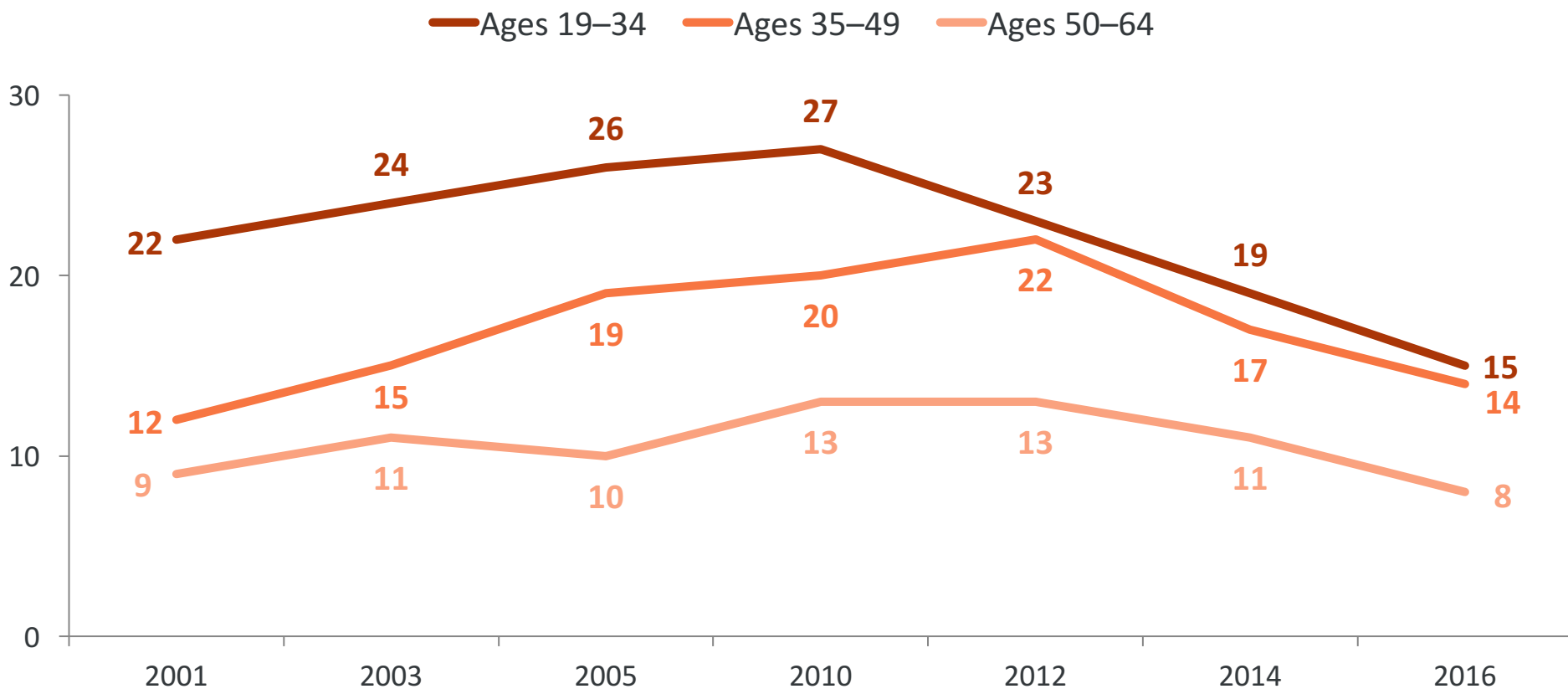
Notes: FPL refers to federal poverty level. Income levels are for a family of four in 2015. Rates are for those uninsured at the time of the survey.
Data: The Commonwealth Fund Biennial Health Insurance Surveys (2001, 2010, 2012, 2014, 2016).

Source: S. R. Collins, M. Z. Gunja, M. M. Doty, and S. Beutel, *How the Affordable Care Act Has Improved Americans' Ability to Buy Health Insurance on Their Own*, The Commonwealth Fund, February 2017.



Young Adults Have Made the Greatest Gains in Coverage of Any Age Group Since 2010

Percent of adults ages 19–64 who are uninsured



Data: The Commonwealth Fund Biennial Health Insurance Surveys (2001, 2003, 2005, 2010, 2012, 2014, 2016).

Source: S. R. Collins, M. Z. Gunja, M. M. Doty, and S. Beutel, *How the Affordable Care Act Has Improved Americans' Ability to Buy Health Insurance on Their Own*, The Commonwealth Fund, February 2017.



The ACA’s Individual Market Reforms and Subsidies Have Made It Easier for People to Buy Health Plans on Their Own

	Total		Health problem**		<200% FPL		200%+ FPL	
	2010	2016	2010	2016	2010	2016	2010	2016
Adults ages 19–64 with individual coverage* or who tried to buy it in past three years who:	26 million	44 million						
Found it very difficult or impossible to find affordable coverage	60%	34%	70%	42%	64%	35%	54%	32%
Found it very difficult or impossible to find coverage they needed	43%	25%	53%	31%	49%	26%	35%	23%
Has individual coverage* or ended up buying a health insurance plan^	46% 12 million	66% 29 million	36%	60%	34%	63%	57%	71%

Note: FPL refers to federal poverty level. * Bought in the past three years. ** Respondent rated their health status as fair or poor, or has any of the following chronic conditions: hypertension or high blood pressure; heart disease, including heart attack; diabetes; asthma, emphysema, or lung disease; high cholesterol. ^ Among those who ever tried buying health insurance on their own in the past three years.

Data: The Commonwealth Fund Biennial Health Insurance Surveys (2010 and 2016).

Source: S. R. Collins, M. Z. Gunja, M. M. Doty, and S. Beutel, *How the Affordable Care Act Has Improved Americans’ Ability to Buy Health Insurance on Their Own*, The Commonwealth Fund, February 2017.



Fewer Adults Report Not Getting Needed Care Because of Cost

	2003	2005	2010	2012	2014	2016
<p>Percent of adults ages 19–64 who reported any of the following cost-related access problems in the past year:</p> <ul style="list-style-type: none"> • <i>Had a medical problem but did not visit doctor or clinic</i> • <i>Did not fill a prescription</i> • <i>Skipped recommended test, treatment, or follow-up</i> • <i>Did not get needed specialist care</i> 	<p>37% 63 million</p>	<p>37% 64 million</p>	<p>41% 75 million</p>	<p>43% 80 million</p>	<p>36% 66 million</p>	<p>34% 63 million</p>

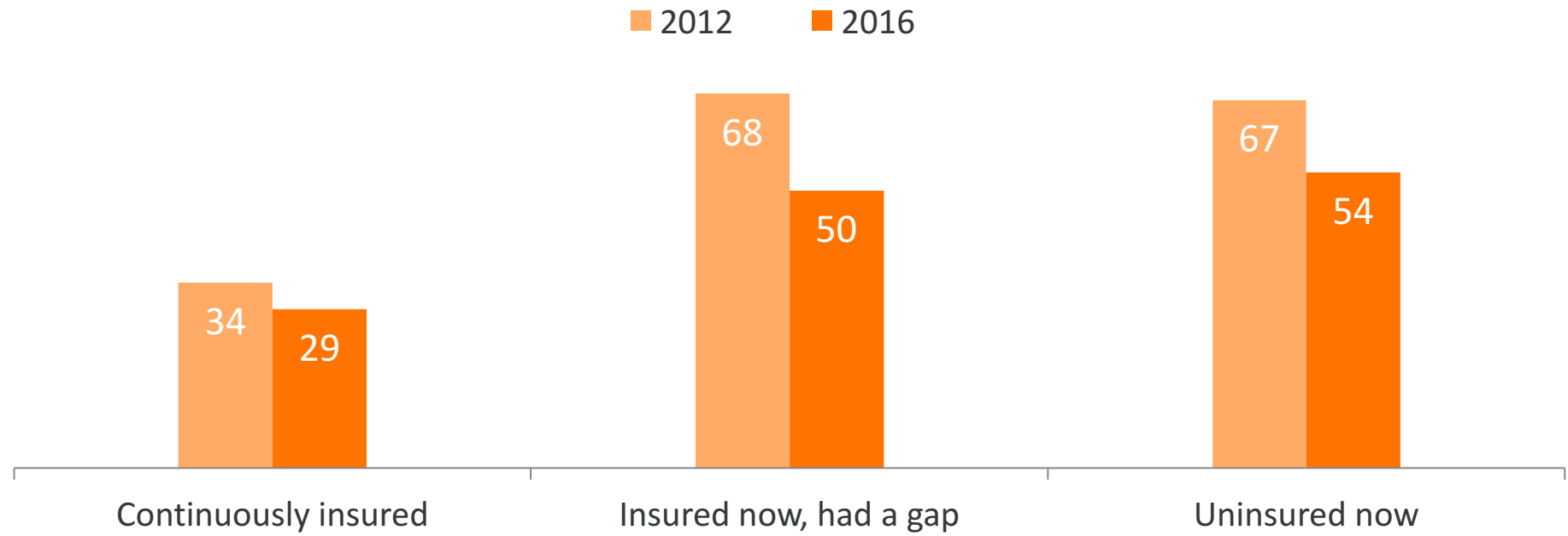
Data: The Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, 2014, 2016).

Source: S. R. Collins, M. Z. Gunja, M. M. Doty, and S. Beutel, *How the Affordable Care Act Has Improved Americans' Ability to Buy Health Insurance on Their Own*, The Commonwealth Fund, February 2017.



Uninsured Adults and Those with Coverage Gaps Reported Cost-Related Access Problems at Higher Rates Than Did Those Continuously Insured

Percent of adults ages 19–64 who had any of four access problems in past year because of cost*



Notes: * Includes any of the following because of cost: did not fill a prescription; did not see a specialist when needed; skipped recommended medical test, treatment, or follow-up; had a medical problem but did not visit doctor or clinic. “Continuously insured” refers to adults who were insured for the full year up to and on the survey field date; “Insured now, had a gap” refers to adults who were insured at the time of the survey but were uninsured at any point during the year before the survey field date; “Uninsured now” refers to adults who reported being uninsured at the time of the survey.

Data: The Commonwealth Fund Biennial Health Insurance Surveys (2012 and 2016).



Fewer Adults Reported Medical Bill Problems in 2016 Than in 2012

	2005	2010	2012	2014	2016
<p>Percent of adults ages 19–64 who reported any of following bill or medical debt problems in the past year:</p> <ul style="list-style-type: none"> <i>Had problems paying or unable to pay medical bills</i> <i>Contacted by a collection agency for unpaid medical bills</i> <i>Had to change way of life to pay bills</i> <i>Medical bills/debt being paid off over time</i> 	<p>34% 58 million</p>	<p>40% 73 million</p>	<p>41% 75 million</p>	<p>35% 64 million</p>	<p>37% 70 million</p>

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

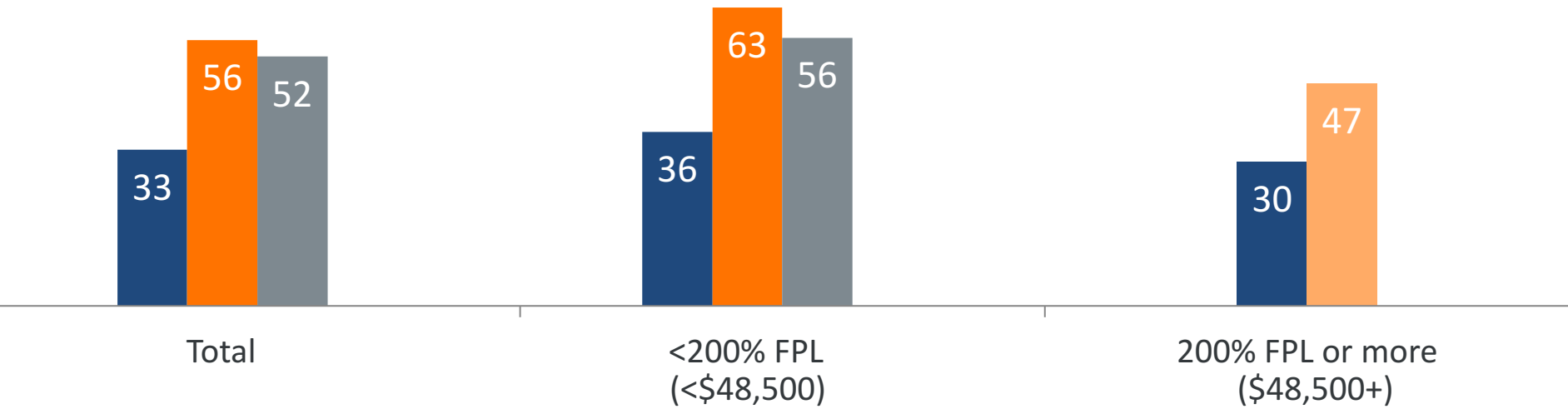
Source: S. R. Collins, M. Z. Gunja, M. M. Doty, and S. Beutel, *How the Affordable Care Act Has Improved Americans’ Ability to Buy Health Insurance on Their Own*, The Commonwealth Fund, February 2017.



Uninsured Adults and Those with Coverage Gaps Reported Medical Bill Problems at Higher Rates Than Did Those Continuously Insured, 2016

Percent of adults ages 19–64 who had medical bill problems or accrued medical debt*

■ Continuously insured ■ Insured now, had a gap ■ Uninsured now ■ Uninsured now or had a gap**



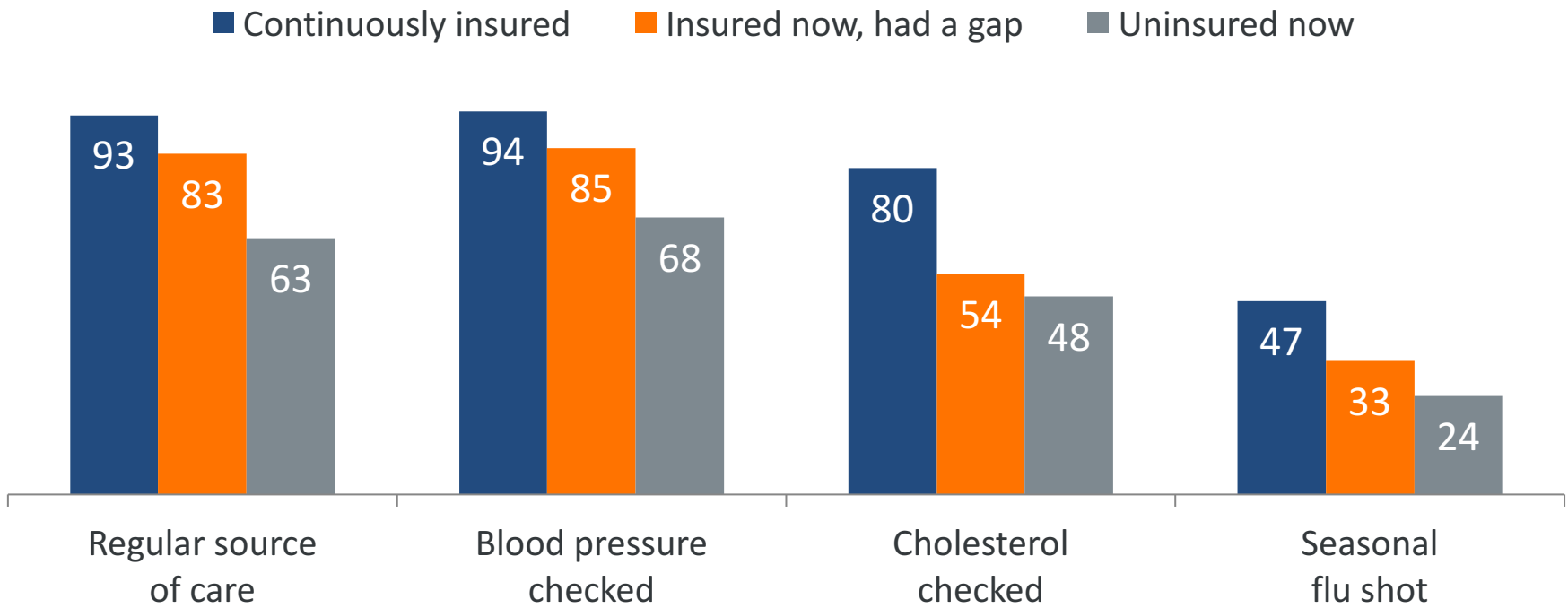
Notes: * Includes any of the following: had problems paying medical bills, contacted by a collection agency for unpaid bills, had to change way of life in order to pay medical bills, or has outstanding medical debt. ** Sample size too small to separate by “Insured now, had a gap” and “Uninsured now.” “Continuously insured” refers to adults who were insured for the full year up to and on the survey field date; “Insured now, had a gap” refers to adults who were insured at the time of the survey but were uninsured at any point during the year before the survey field date; “Uninsured now” refers to adults who reported being uninsured at the time of the survey; “Uninsured now or had a gap” refers to adults who were uninsured at any point during the year before the survey field date or on the survey field date. FPL refers to federal poverty level. Income levels are for a family of four in 2015.

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



Uninsured Adults Are Less Likely to Have a Regular Source of Care or Receive Preventive Care, 2016

Percent of adults ages 19–64



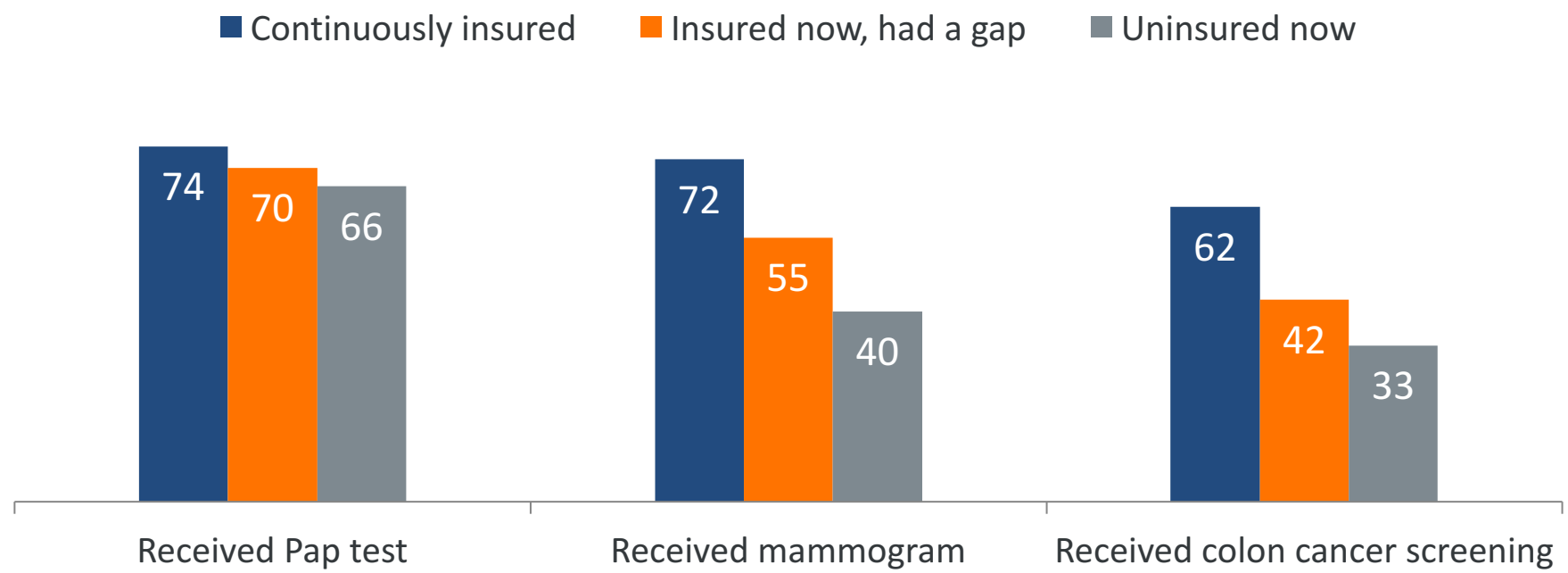
Notes: “Continuously insured” refers to adults who were insured for the full year up to and on the survey field date; “Insured now, had a gap” refers to adults who were insured at the time of the survey but were uninsured at any point during the year before the survey field date; “Uninsured now” refers to adults who reported being uninsured at the time of the survey. Respondents were asked if they: had their blood pressure checked within the past two years (in past year if has hypertension or high blood pressure); had their cholesterol checked in past five years (in past year if has hypertension, heart disease, or high cholesterol); and had their seasonal flu shot within the past 12 months.

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



Uninsured Adults Are Less Likely to Receive Cancer Screenings, 2016

Percent of adults ages 19–64



Notes: “Continuously insured” refers to adults who were insured for the full year up to and on the survey field date; “Insured now, had a gap” refers to adults who were insured at the time of the survey but were uninsured at any point during the year before the survey field date; “Uninsured now” refers to adults who reported being uninsured at the time of the survey. Respondents were asked if they: received a Pap test within the past three years for females ages 21–64, received a mammogram within the past two years for females ages 40–64, and received a colon cancer screening within the past five years for adults ages 50–64.

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

Source: S. R. Collins, M. Z. Gunja, M. M. Doty, and S. Beutel, *How the Affordable Care Act Has Improved Americans’ Ability to Buy Health Insurance on Their Own*, The Commonwealth Fund, February 2017.

