

These tables are supplemental to a Commonwealth Fund brief, Sara R. Collins, Herman K. Bhupal, and Michelle M. Doty, *Health Insurance Coverage Eight Years After the ACA: Fewer Uninsured Americans and Shorter Coverage Gaps, but More Underinsured* (Commonwealth Fund, Feb, 2019), available on the Fund's website at: <https://www.commonwealthfund.org/publications/issue-briefs/2019/feb/health-insurance-coverage-eight-years-after-aca>.

Table 1. Insurance Status by Demographics, 2018 (base: adults ages 19–64)

	Total (19–64)	Insured all year	Insured all year, not underinsured	Insured all year, underinsured	Insured now, had a coverage gap	Uninsured now
Total (millions)	193.9	150.6	106.8	43.8	19.3	24.0
Percent distribution	100.0%	77.7%	55.1%	22.6%	10.0%	12.4%
Unweighted n	4225	3254	2272	982	416	555
Gender						
Female	52	78	56	22	11	11
Male	48	77	54	23	9	14
Age						
19–34	32	69	48	21	14	17
35–49	30	79	58	21	9	12
50–64	35	84	59	26	7	8
Race/Ethnicity						
Non-Hispanic White	59	83	58	25	8	9
Black	12	73	56	18	16	11
Latino	18	62	45	17	14	24
Asian/Pacific Islander	4	81	61	21	8	10
Other/Mixed	5	77	51	26	9	14
Poverty status						
Below 133% poverty	25	68	37	31	14	18
133%–249% poverty	19	69	45	24	14	17
250%–399% poverty	19	80	57	23	10	10
400% poverty or more	29	91	75	16	5	3
Below 200% poverty	39	67	39	28	15	18
200% poverty or more	53	86	67	19	7	7
Fair/Poor health status, or any chronic condition*						
Adult work status	50	78	54	24	10	12
Full-time	53	81	59	22	9	10
Part-time	14	67	47	20	16	17
Not currently employed	33	77	52	25	9	14
Employer size**						
1–19 employees	23	66	44	21	10	24
20–49 employees	11	79	59	20	9	13
50–99 employees	8	74	57	17	14	13
100 or more employees	56	85	62	22	10	6

NOTES

"Underinsured" refers to adults who were 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. "Insured now, had a coverage gap" refers to adults who were insured at the time of the survey but were uninsured at any point in the 12 months prior to the survey field date. "Uninsured now" refers to adults who reported being uninsured at the time of the survey.

* 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.

DATA

Commonwealth Fund
Biennial Health Insurance
Survey (2018).

Table 2. Insurance Status, 2003–2018 (base: adults ages 19–64)

	2003	2005	2010	2012	2014	2016	2018
Total (millions)	172.0	172.5	183.6	183.9	182.8	187.4	193.9
Percent distribution	100%						
Unweighted n	3293	3352	3033	3393	4251	4186	4225
Insured all year	74	72	72	70	72	78	78
Insured all year, not underinsured	65	63	56	54	55	56	55
Insured all year, underinsured	9	9	16	16	17	22	23
Insured now, had a coverage gap	9	9	8	10	13	10	10
Uninsured now	17	18	20	19	16	12	12

NOTES

“Underinsured” refers to adults who were 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. “Insured now, had a coverage gap” refers to adults who were insured at the time of the survey but were uninsured at any point in the 12 months prior to the survey field date. “Uninsured now” refers to adults who reported being uninsured at the time of the survey.

DATA

Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, 2014, 2016, 2018).

Table 3. Uninsured Rate by Demographics, 2003–2018 (base: adults ages 19–64)

	2003	2005	2010	2012	2014	2016	2018
Total (millions uninsured)	29.8	31.6	37.1	35.5	28.7	22.6	24.0
Percent distribution	17%	18%	20%	19%	16%	12%	12%
Unweighted n	643	716	590	650	685	520	555
Gender							
Female	17	18	20	17	13	11	11
Male	17	18	20	22	19	13	14
Age							
19–34	24	26	27	23	19	15	17
35–49	15	19	20	22	17	14	12
50–64	11	10	13	13	11	8	8
Race/Ethnicity							
Non-Hispanic White	13	13	15	14	10	7	9
Black	23	19	24	20	18	12	11
Latino	37	48	39	40	34	28	24
Asian/Pacific Islander	14	9	9	8	7	4	10
Other/Mixed	17	18	29	29	22	16	14
Poverty status							
Below 133% poverty	—	—	38	35	26	21	18
133%–249% poverty	—	—	26	22	19	14	17
250%–399% poverty	—	—	8	11	11	6	10
400% poverty or more	—	—	4	5	3	3	3
Below 200% poverty	34	39	36	32	24	19	18
200% poverty or more	7	9	7	9	7	4	7
Fair/Poor health status, or any chronic condition*	17	22	22	20	15	13	12
Adult work status							
Full-time	11	14	12	12	11	9	10
Part-time	26	22	32	26	23	16	17
Not currently employed	26	27	28	27	19	15	14
Employer size**							
1–19 employees	28	27	—	25	28	24	24
20–49 employees	17	26	—	30	22	14	13
50–99 employees	14	19	13	12	15	12	13
100 or more employees	7	6	8	9	5	4	6

NOTES

“Uninsured” refers to adults who reported being uninsured at the time of the survey.

— Data not collected or collected differently for that year.

** Base: Full- and part-time employed adults ages 19–64.

DATA

Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, 2014, 2016, 2018).

Table 4. Cost-Related Access Problems and Medical Bill Problems by Year (base: adults ages 19–64)

	Percent							Estimated millions						
	2003	2005	2010	2012	2014	2016	2018	2003	2005	2010	2012	2014	2016	2018
Total (adults ages 19–64)	100%	172.0	172.5	183.6	183.9	182.8	187.4	189.7						
Access problems in past year														
Went without needed care in past year because of cost:														
Did not fill prescription	23	25	26	27	19	19	19	39	43	48	50	35	36	37
Skipped recommended test, treatment, or follow-up	19	20	25	27	19	18	19	32	34	47	49	35	34	36
Had a medical problem, did not visit doctor or clinic	22	24	26	29	23	20	21	38	41	49	53	42	37	40
Did not get needed specialist care	13	17	18	20	13	13	14	22	30	34	37	23	25	27
<i>At least one of four access problems because of cost</i>	37	37	41	43	36	34	35	63	64	75	80	66	63	68
Delayed or did not get dental care	27	—	38	39	32	31	33	46	—	69	72	58	57	65
Medical bill problems in past year														
Had problems paying or unable to pay medical bills	23	23	29	30	23	23	24	40	39	53	55	43	43	46
Contacted by collection agency	21	21	23	22	20	21	22	35	36	42	41	37	38	42
Contacted by collection agency for unpaid medical bills	—	13	16	18	15	14	15	—	22	30	32	27	25	30
Contacted by collection agency because of billing mistake	—	7	5	4	4	5	5	—	11	9	7	8	9	10
Had to change way of life to pay bills	15	14	17	16	14	14	13	26	24	31	29	26	26	26
<i>Any bill problem*</i>	—	28	34	34	29	29	29	—	48	62	63	53	53	57
Medical bills/debt being paid off over time	—	21	24	26	22	24	23	—	37	44	48	40	46	45
<i>Any bill problem or medical debt*</i>	—	34	40	41	35	37	37	—	58	73	75	64	70	71

NOTES

— Data not collected for that year.

* Does not include adults who reported being contacted by a collection agency because of a billing mistake..

DATA

Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, 2014, 2016, 2018).

Table 5. Cost-Related Access Problems and Preventive Care by Insurance Continuity, Insurance Status, and Poverty

(base: adults ages 19–64)

	Insurance status						Insurance type**				Federal poverty level			
	Total 19–64	Insured all year	Insured all year		Insured now, had a coverage gap	Uninsured now	Employer	Individual*	Medicaid	Medicare (under age 65, disabled)	Below 133% poverty	133%–249% poverty	250%–399% poverty	400% poverty or more
			Insured all year, not underinsured	Insured all year, underinsured										
Total (millions)	193.9	150.6	106.8	43.8	19.3	24.0	102.6	15.8	22.5	15.8	47.8	37.5	37.4	57.1
Percent distribution	100%	78%	55%	23%	10%	12%	53%	8%	12%	8%	25%	19%	19%	29%
Unweighted n	4225	3254	2272	982	416	555	2016	360	523	479	1212	796	783	1138
Access problems in past year														
Went without needed care in past year because of cost:														
Did not fill prescription	19	15	11	25	35	32	16	21	22	20	24	22	19	13
Skipped recommended test, treatment, or follow-up	19	14	10	23	34	36	16	25	14	14	18	25	20	14
Had a medical problem, did not visit doctor or clinic	21	15	11	24	35	49	16	24	16	14	24	28	23	13
Did not get needed specialist care	14	10	7	17	27	29	11	17	12	12	16	19	15	8
<i>At least one of four access problems because of cost</i>	35	29	23	41	56	59	31	42	32	32	39	43	38	26
Delayed or did not get dental care	33	28	23	41	49	56	26	38	38	35	39	45	38	21
Preventive care														
Regular source of care	89	93	93	94	84	68	92	86	93	96	88	88	88	93
Blood pressure checked in past two years [¥]	91	94	94	94	89	72	94	94	89	96	88	89	90	96
Dental exam in past year	60	67	67	67	40	32	72	59	49	40	43	49	61	79
Received mammogram in past two years (females age 40+)	65	71	71	71	48	32	75	60	55	64	56	48	70	75
Received Pap test in past three years (females ages 21–64)	70	72	73	70	72	53	77	64	71	58	67	63	72	78
Received colon cancer screening in past five years (age 50+)	58	62	63	60	38	35	62	52	51	63	50	51	64	63
Cholesterol checked in past five years ^{¥¥}	72	78	79	76	63	44	80	70	69	77	63	63	71	87
Seasonal flu shot in past year	42	47	48	44	30	20	48	36	39	55	40	36	38	51
Access problems for people with health conditions														
Unweighted n	474	276	118	158	^^	115	143	^^	^^	^^	198	125	^^	^^
Skipped doses or did not fill a prescription for medications for the health condition(s) because of the cost of the medicines [^]	19	14	10	23	^^	45	14	^^	^^	^^	22	30	^^	^^

NOTES

“Underinsured” refers to adults who were 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. “Insured now, had a coverage gap” refers to adults who were insured at the time of the survey but were uninsured at any point in the 12 months prior to the survey field date. “Uninsured now” refers to adults who reported being uninsured at the time of the survey.

* Individual includes adults who are enrolled in either marketplace plans or purchased directly off the marketplace.

** Insurance type at time of survey.

¥ 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, lung disease, high cholesterol, depression, kidney disease, cancer, or stroke.

^^ Insufficient sample.

DATA

Commonwealth Fund Biennial Health Insurance Survey (2018).

Table 6. Medical Bill Problems, by Insurance Continuity, Insurance Status, and Poverty (base: adults ages 19–64)

	Insurance status						Insurance type**				Federal poverty level			
	Total 19–64	Insured all year	Insured all year		Insured now, had a coverage gap	Uninsured now	Employer	Individual*	Medicaid	Medicare (under age 65, disabled)	Below 133% poverty	133%–249% poverty	250%–399% poverty	400% poverty or more
Insured all year, not underinsured	Insured all year, underinsured													
Total (millions)	193.9	150.6	106.8	43.8	19.3	24.0	102.6	15.8	22.5	15.8	47.8	37.5	37.4	57.1
Percent distribution	100%	78%	55%	23%	10%	12%	53%	8%	12%	8%	25%	19%	19%	29%
Unweighted n	4225	3254	2272	982	416	555	2016	360	523	479	1212	796	783	1138
Medical bill problems in past year														
Went without needed care in past year because of cost:														
Had problems paying or unable to pay medical bills	24	18	13	30	47	40	19	28	23	35	28	35	28	12
Contacted by collection agency for unpaid medical bills	15	12	9	19	29	26	12	14	15	29	21	27	14	5
Had to change way of life to pay bills	13	10	6	19	26	22	10	16	11	25	16	20	14	7
Any bill problem	29	24	18	38	52	47	23	35	30	46	36	43	32	14
Medical bills/debt being paid off over time	23	21	16	33	33	26	24	22	19	28	21	30	27	19
<i>Any bill problem or medical debt</i>	37	32	25	47	56	52	32	42	35	53	42	48	40	24
Base: Any medical debt														
How much are the medical bills that are being paid off over time?														
Less than \$2,000	43	46	51	40	35	36	46	52	36	35	46	40	46	39
\$2,000 to less than \$4,000	22	23	21	26	18	17	22	24	27	15	20	20	22	27
\$4,000 to less than \$8,000	17	14	9	21	23	22	18	8	9	18	10	21	16	22
\$8,000 to less than \$10,000	4	4	3	4	5	7	2	6	9	4	6	5	4	3
\$10,000 or more	12	10	11	8	16	18	10	6	17	14	14	11	13	9
Was this for care received in past year or earlier?														
Past year	47	50	53	48	38	35	53	54	34	37	38	41	49	57
Earlier year	46	43	42	43	49	58	39	38	63	55	56	51	39	38
Both	7	6	5	9	11	7	8	5	1	8	5	8	11	5
Were these bills for someone who was insured at the time the care was provided or was the person uninsured then?														
Insured at time care was provided	65	77	77	79	42	30	81	73	45	63	49	55	74	86
Uninsured at time care was provided	28	16	15	17	46	64	13	19	47	29	43	37	21	7

NOTES

“Underinsured” refers to adults who were 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. “Insured now, had a coverage gap” refers to adults who were insured at the time of the survey but were uninsured at any point in the 12 months prior to the survey field date. “Uninsured now” refers to adults who reported being uninsured at the time of the survey.

* Individual includes adults who are enrolled in either marketplace plans or purchased directly off the marketplace.

** Insurance type at time of survey.

DATA

Commonwealth Fund Biennial Health Insurance Survey (2018).

CHANGES IN U.S. UNINSURED RATES SINCE 2013

Uninsured Rate for Adults Compared to Other Surveys Since 2013

Survey	Preimplementation uninsured rate (%) [95% CI]	Lowest uninsured rate (%) [95% CI]	Current uninsured rate (%) [95% CI]
Commonwealth Fund Biennial Health Insurance Survey ^a	19.3% [17.5%–21.3%]	12.0% [10.7%–13.52%] (July–Nov. 2016)	12.4% [11.2%–13.7%]
Commonwealth Fund Affordable Care Act Tracking Survey ^b	19.9% [18.5%–21.4%]	12.7% [11.5%–14.0%] (Feb.–Apr. 2016)	15.5% [13.7%–17.5%]
National Health Interview Survey (NHIS) (2016) ^c	20.4% [19.7%–21.1%]	12.4% [11.7%–13.1%] (2016)	12.5% [11.6%–13.4%]
Current Population Survey (CPS) ^d	18.3%	11.9% (2016)	12.1%
Gallup Healthways Well-Being Index ^{e,f}	20.8%	13.1% (Q4 2016)	16.3%
Urban Institute Health Reform Monitoring Survey ^g	17.4%	9.8% (Q1 2016)	10.8%

Methodological Differences Between Surveys

Survey	Population	Time Frame	Sample Frame	Response Rate
Commonwealth Fund Biennial Health Insurance Survey	U.S. adults ages 19–64	Apr.–Aug. 2012 to June–Nov. 2018	Dual-frame, RDD telephone survey	2012: 22% landline, 19% cell; 2018: 8.4% landline, 5.2% cell
Commonwealth Fund Affordable Care Act Tracking Survey	U.S. adults ages 19–64	July–Sept. 2013 to Feb.–Mar. 2018	Dual-frame, RDD telephone survey	2013: 20.1%; 2018: 7.5%
National Health Interview Survey (NHIS) (2016) ^{h,i}	U.S. adults ages 18–64	2013 to Jan.–June 2018	Multistage area probability design	70%
Current Population Survey (CPS) ^d	U.S. adults ages 18–64	Mar. 2013–2017	Probability-selected sample; personal and telephone interviews ^j	2018: 85% ^k ; 2014: 79.6% ^l
Gallup Healthways Well-Being Index ^m	U.S. adults ages 18–64	2013 to Oct.–Dec. 2018	Before 2018: dual-frame RDD telephone survey; 2018: address-based sampling frame with web survey	
Urban Institute Health Reform Monitoring Survey ⁿ	U.S. adults ages 18–64	July–Sept. 2013 to Jan.–Mar. 2018	KnowledgePanel-probability-based internet panel of 55,000 households	~5%

^a Commonwealth Fund Biennial Health Insurance Survey, Apr.–Aug. 2012, July–Nov. 2016, June–Nov. 2018.

^b Commonwealth Fund Affordable Care Act Tracking Survey, July–Sept. 2013, Feb.–Apr. 2016, Feb.–Mar. 2018.

^c Emily P. Zammitti, Robin A. Cohen, and Michael E. Martinez, *Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, Jan.–June 2017* (National Center for Health Statistics, Nov. 2017); and Michael E. Martinez, Emily P. Zammitti, and Robin A. Cohen, *Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, Jan.–June 2018* (National Center for Health Statistics, Nov. 2018).

^d U.S. Census Bureau, 2013, 2016, and 2017 *Current Population Reports*; for 2013, see <https://www.census.gov/cps/data/cpstablecreator.html>.

^e Stephanie Marken, "U.S. Uninsured Rate at 11.4% in Second Quarter," *Gallup News*, July 10, 2015.

^f Dan Witters, "U.S. Uninsured Rate Rises to Four-Year High," *Gallup News*, Jan. 23, 2019.

^g Jennifer Haley et al., "Adults' Uninsurance Rates Increased by 2018, Especially in States That Did Not Expand Medicaid — Leaving Gaps in Coverage, Access, and Affordability," *Health Affairs Blog*, Sept. 26, 2018.

^h Martinez, Zammitti, and Cohen, *Health Insurance Coverage*, 2018.

ⁱ National Center for Health Statistics, "About the National Health Interview Survey," fact sheet (NCHS, last updated Jan. 19, 2019).

^j U.S. Census Bureau, "Current Population Survey (CPS): Methodology," Census Bureau, n.d.

^k U.S. Census Bureau, "Current Population Survey (CPS): Non-Response Rates," Census Bureau, n.d.

^l U.S. Census Bureau, "Current Population Survey, 2014 ASEC Technical Documentation," Census Bureau, 2014.

^m Gallup, "How Does the Gallup National Health and Well-Being Index Work?," Gallup, n.d.

ⁿ Urban Institute Health Policy Center, "Health Reform Monitoring Survey: HRMS Frequently Asked Questions," Urban, n.d.

HOW WE CONDUCTED THIS STUDY

The Commonwealth Fund Biennial Health Insurance Survey, 2018, was conducted by SSRS from June 27 to November 11, 2018. The survey consisted of telephone interviews in English and Spanish and was conducted among a random, nationally representative sample of 4,225 adults ages 19 to 64 living in the continental United States. A combination of landline and cellular phone random-digit dial samples was used to reach people. In all, 725 interviews were conducted with respondents on landline telephones and 3,500 interviews were conducted on cellular phones.

The sample was designed to generalize to the U.S. adult population and to allow separate analyses of responses of low-income households. 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 2017 Annual Social and Economic Supplement.

The resulting weighted sample is representative of the approximately 193.9 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 RDD landline portion of the survey achieved a 8.4 percent response rate and the RDD cellular phone component achieved a 5.2 percent response rate.

We also report estimates from the 2001, 2003, 2005, 2010, 2012, 2014, and 2016 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 2018, except the 2001, 2003, and 2005 surveys did not include a cellular phone random-digit dial sample. In 2001, the survey was conducted from April 27 through July 29, 2001, and included 2,829 adults ages 19 to 64; in 2003, the survey was conducted from September 3, 2003, through January 4, 2004, and included 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; in 2014, the survey was conducted from July 22 to December 14, 2014, among 4,251 adults ages 19 to 64; and in 2016, the survey was conducted from July 12 to November 20, 2016, among 4,186 adults ages 19 to 64.