

Table 1. Insurance Status by Demographics, 2020 (base: adults ages 19–64)

	Total (19–64)	Insured all year		Insured all year				Uninsured anytime in the last year		Uninsured anytime in the last year			
		Insured all year		Insured all year, not underinsured		Insured all year, underinsured		Uninsured anytime in the last year		Insured now, had a gap		Uninsured now	
		Point estimate	CI	Point estimate	CI	Point estimate	CI	Point estimate	CI	Point estimate	CI	Point estimate	CI
Total (millions)	193.5	150.8	145.6, 155.9	109.6	104.8, 114.4	41.1	37.8, 44.5	42.7	39.4, 46.0	18.5	16.2, 20.7	24.3	21.7, 26.8
Percent distribution	100.0%	77.9%	76.3%, 79.5%	56.7%	54.7%, 58.6%	21.3%	19.7%, 23.0%	22.1%	20.5%, 23.8%	9.5%	8.4%, 10.8%	12.5%	11.2%, 13.9%
Unweighted n	4,272	3,289		2,384		905		983		425		558	
Gender													
Male	49	77		59		18		23		10		14	
Female	50	79		55		25		21		9		11	
Age													
19–34	34	72		50		22		28		14		14	
35–49	31	76		57		19		24		9		15	
50–64	32	86		62		24		14		6		9	
Race/Ethnicity													
Non-Hispanic White	59	84		61		23		17		8		9	
Black	13	76		58		18		24		12		12	
Latino	18	60		43		17		40		12		28	
Asian/Pacific Islander	4	81		59		22		19		11		8	
Other/Mixed	4	77		48		30		23		14		9	
Poverty status													
Below 133% poverty	27	66		36		30		34		14		19	
133%–249% poverty	18	71		48		23		29		13		17	
250%–399% poverty	18	82		60		21		19		8		10	
400% poverty or more	31	90		74		16		10		5		4	
Below 200% poverty	41	67		40		27		33		14		19	
200% poverty or more	53	86		67		19		14		7		7	
Fair/Poor health status, or any health problem*	50	78		55		23		22		10		12	
Adult work status													
Not working	33	73		50		23		27		12		15	
Full-time	54	82		62		19		18		8		10	
Part-time	13	74		50		24		26		9		17	
Employer size**													
1–19 employees	23	62		42		20		38		12		26	
20–49 employees	9	77		55		22		23		6		17	
50–99 employees	8	79		54		25		21		9		13	
100 or more employees	59	88		68		20		12		7		5	

NOTES

CI = confidence interval. The survey has an overall maximum margin of sampling error of +/- 2.0 percentage points at the 95 percent confidence level (CI). As estimates get further from 50 percent, the margin of sampling error decreases. "Insured all year" refers to adults who were insured for the full year up to and on the survey field date; "Underinsured" defined as insured all year but experienced one of the following: out-of-pocket expenses, excluding premiums, equaled 10% or more of income; out-of-pocket expenses, 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 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.

* At least one of the following health problems: hypertension or high blood pressure; heart failure or heart attack; 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 (2020).

Table 2. Insurance Status, 2010–2020 (base: adults ages 19–64)

	2010		2012		2014		2016		2018		2020	
	Point estimate	CI	Point estimate	CI	Point estimate	CI	Point estimate	CI	Point estimate	CI	Point estimate	CI
Total (millions)	183.6		183.9		182.8		187.4		193.9		193.5	
Unweighted n	3,033		3,393		4,251		4,186		4,225		4,272	
Insured all year	71.7	69.7, 73.6	70.3	68.0, 72.5	71.7	69.7, 73.6	78.4	76.6, 80.2	77.7	76.1, 79.2	77.9	76.3, 79.5
Insured all year, not underinsured	55.8	53.6, 57.9	54.2	51.7, 56.7	55.0	52.8, 57.2	56.5	54.2, 58.7	56.3	54.4, 58.2	56.7	54.7, 58.6
Insured all year, underinsured	15.9	14.4, 17.6	16.1	14.4, 18.0	16.7	15.1, 18.4	21.9	20.1, 23.9	21.3	19.8, 22.9	21.3	19.7, 23.0
Uninsured anytime	28.3	26.4, 30.3	29.7	27.5, 32.0	28.3	26.4, 30.3	21.6	19.8, 23.4	22.3	20.8, 24.0	22.1	20.5, 23.8
Insured now, had a gap	8.1	7.0, 9.4	10.4	8.9, 12.0	12.6	11.3, 14.1	9.5	8.3, 10.9	10.0	8.9, 11.2	9.5	8.4, 10.8
Uninsured now	20.2	18.5, 22.0	19.3	17.5, 21.3	15.7	14.2, 17.2	12.0	10.7, 13.5	12.4	11.2, 13.6	12.5	11.3, 13.9

NOTES

CI = confidence interval. The survey has an overall maximum margin of sampling error of +/- 2.0 percentage points at the 95 percent confidence level (CI). As estimates get further from 50 percent, the margin of sampling error decreases. "Insured all year" refers to adults who were insured for the full year up to and on the survey field date; "Underinsured" defined as insured all year but experienced one of the following: out-of-pocket expenses, excluding premiums, equaled 10% or more of income; out-of-pocket expenses, 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 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

Commonwealth Fund Biennial Health Insurance Surveys (2010, 2012, 2014, 2016, 2018, 2020).

Table 3. Underinsured Indicators, 2010–2020 (base: adults insured all year, ages 19–64)

	2010	2012	2014	2016	2018	2020
Percent distribution	100%	100%	100%	100%	100%	100%
Unweighted n	2,206	2,417	3,032	3,268	3,254	3,289
Out-of-pocket medical expenses equal 10% or more of family annual income	15%	15%	13%	17%	14%	16%
Out-of-pocket medical expenses equal 5% or more of income if low income*	12%	10%	12%	13%	11%	11%
<i>Cumulative percent using two indicators above</i>	19%	18%	18%	21%	19%	20%
Deductible equals 5% or more of income	6%	8%	11%	12%	13%	12%
<i>Cumulative percent using all three indicators</i>	22%	23%	23%	28%	27%	27%

NOTES

* “Low income” defined as <200% of the federal poverty level.

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Commonwealth Fund
Biennial Health Insurance
Surveys (2010, 2012, 2014,
2016, 2018, 2020).

Table 4. Deductibles and Benefits Covered, by Insurance Adequacy and Income, 2020

(base: adults ages 19–64 who were privately insured* and reported their deductible level for their insurance plan)

	Total privately insured adults	Total privately insured adults		Total privately insured adults, insured all year	Total privately insured adults, insured all year	
		Below 200% poverty	200% poverty or more		Not underinsured	Underinsured [^]
Percent distribution	100%	18%	76%	100%	72%	28%
Unweighted n	2,246	412	1,702	2,027	1,454	573
Annual deductible per person						
No deductible	24	37	20	23	28	10
\$1–\$99	4	6	4	4	5	2
\$100–\$499	12	16	10	12	14	7
\$500–\$999	15	12	16	15	17	9
\$1,000–\$2,999	28	19	31	28	27	32
\$3,000–\$4,999	9	5	10	10	6	18
\$5,000 or more	8	5	9	8	2	23
Insurance covers all or part of the following health care needs:^{^^}						
Dental care	82	73	85	83	85	79

NOTES

* Private coverage includes adults enrolled in employer insurance or coverage through the individual market.

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

^{^^} Includes all respondents with private coverage, including those who did not report their income or deductible level for their insurance plan.

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Commonwealth Fund
Biennial Health Insurance Survey (2020).

Table 5. Medical Bill Problems, by Insurance Continuity, Insurance Adequacy, and Deductible Level, 2020 (base: adults ages 19–64)

	Insurance continuity					Deductible levels among adults with private coverage who were insured all year						
	Total 19–64	Insured all year	Insured all year, not underinsured*	Insured all year, underinsured	Uninsured during the year	All adults with private insurance who were insured all year**	No deductible	\$1–\$999	\$1,000–\$2,999	\$3,000 or more	<\$1,000	\$1,000 or more
Percent distribution	100%	78%	57%	21%	22%	100%	23%	31%	28%	18%	54%	46%
Unweighted n	4,272	3,289	2,384	905	983	2,027	449	617	592	369	1,116	1,007
Medical bill problems in past year												
Had problems paying or unable to pay medical bills	24	20	14	34	38	19	11	14	25	28	13	25
Contacted by collection agency for unpaid medical bills	14	11	8	19	25	10	7	9	13	14	8	13
Had to change way of life to pay bills	12	9	6	18	21	9	5	8	13	12	6	12
<i>Any of above three bill problems</i>	29	25	19	40	46	23	14	19	30	31	17	30
Medical bills/debt being paid off over time	23	22	17	35	27	24	14	21	31	34	17	32
<i>Any bill problem or medical debt</i>	37	33	27	49	52	33	21	29	40	42	26	41
Base: Any medical debt												
Unweighted n	1,011	746	408	338	265	516	65	140	180	131	211	326
How much are the medical bills that are being paid off over time?												
Less than \$2,000	43	43	53	30	43	42	—	50	43	25	51	37
\$2,000 to less than \$4,000	21	22	18	28	18	24	—	22	25	31	19	26
\$4,000 to less than \$8,000	17	17	15	21	18	19	—	14	17	27	15	20
\$8,000 to less than \$10,000	4	4	3	6	2	3	—	3	2	6	3	4
\$10,000 or more	12	11	8	14	14	10	—	9	12	9	9	11
Was this for care received in past year or earlier?												
Past year	46	47	46	48	45	49	—	41	53	48	45	52
Earlier year	45	44	47	40	47	42	—	51	36	41	47	36
Both	8	9	7	11	7	9	—	6	11	11	6	11
Base: Any bill problem or medical debt												
Unweighted n	1,630	1,117	642	475	513	688	97	192	236	163	302	419
Percent reporting that the following happened in the past two years because of medical bills:												
Received a lower credit rating	40	38	33	46	44	35	—	32	38	38	31	37
Used up all of savings	37	35	26	48	41	35	—	30	40	36	31	38
Took on credit card debt	31	32	30	35	28	36	—	28	43	40	29	42
Unable to pay for basic necessities (food, heat, or rent)	26	22	18	28	33	18	—	19	18	16	18	17
Delayed education or career plans	20	17	15	20	26	19	—	15	21	25	15	22
Took out a mortgage against your home or took out a loan	11	10	7	15	12	12	—	8	14	12	11	13
Had to declare bankruptcy	3	2	3	2	4	2	—	4	1	2	4	1
Insurance status of person/s at time care was provided												
Insured at time care was provided	67	82	81	84	34	88	—	84	93	90	83	92
Uninsured at time care was provided	28	14	16	12	57	9	—	11	5	8	14	6
Other insurance combination^	2	1	0	1	4	1	—	1	0	1	1	1

NOTES

*“Underinsured” defined as insured all year but experienced one of the following: out-of-pocket expenses, excluding premiums, equaled 10% or more of income; out-of-pocket expenses, 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. Adults who were not aware of their deductible amount were then asked if their deductible was less than \$1,000 or \$1,000 or more. 96 additional adults were able to estimate if their deductible was less than \$1,000 or \$1,000 or more.

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

— Sample size too small to show results.

DATA

Commonwealth Fund
Biennial Health Insurance
Survey (2020).

Table 6. Access Problems, by Insurance Continuity, Insurance Adequacy, and Deductible Level, 2020 (base: adults ages 19–64)

	Insurance continuity					Deductible levels among adults with private coverage who were insured all year						
	Total 19–64	Insured all year	Insured all year, not underinsured*	Insured all year, underinsured	Uninsured during the year	All adults with private insurance who were insured all year**	No deductible	\$1–\$999	\$1,000–\$2,999	\$3,000 or more	<\$1,000	\$1,000 or more
Percent distribution	100%	78%	57%	21%	22%	100%	23%	31%	28%	18%	54%	46%
Unweighted n	4,272	3,289	2,384	905	983	2,027	449	617	592	369	1,116	1,007
Access problems in past year												
Went without needed care in past year because of costs:												
Did not fill prescription	21	17	14	25	34	17	13	13	20	26	13	22
Skipped recommended test, treatment or follow-up	19	15	10	26	33	16	9	11	21	26	10	22
Had a medical problem, did not visit doctor or clinic	21	15	12	24	41	16	8	11	22	27	9	23
Did not get needed specialist care	15	12	9	20	26	12	7	10	13	23	8	17
<i>At least one of four access problems because of cost</i>	35	29	23	43	56	30	21	22	37	43	21	38
Preventive care												
Regular source of care	89	93	93	93	73	92	91	93	93	93	92	92
Blood pressure checked in past two years ¥	90	94	93	96	78	94	90	94	96	96	92	96
Received mammogram in past two years (females age 40+)	69	75	75	73	39	78	79	79	77	75	79	76
Received pap test in past three years (females ages 21–64)	72	74	75	74	63	76	68	74	83	79	71	82
Received colon cancer screening in past five years (age 50+)	60	65	64	67	36	64	67	65	62	64	65	64
Cholesterol checked in past five years ¥¥	72	78	78	76	50	81	77	79	85	82	78	83
Seasonal flu shot in past 12 months	46	50	50	49	30	51	50	50	55	49	51	52
Access problems for people with health problems												
Unweighted n	2,468	1,952	1,351	601	516	1,073	214	327	335	197	560	559
Skipped doses or not filled a prescription for medications for the health problem(s)^ . . . because of the cost of the medicines?	20	15	9	29	39	15	14	9	18	22	11	18

NOTES

* “Underinsured” defined as insured all year but experienced one of the following: out-of-pocket expenses, excluding premiums, equaled 10% or more of income; out-of-pocket expenses, 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. Adults who were not aware of their deductible amount were then asked if their deductible was less than \$1,000 or \$1,000 or more. 96 additional adults were able to estimate if their deductible was less than \$1,000 or \$1,000 or more.

¥ 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 failure or heart attack; diabetes; asthma, emphysema, or lung disease; high cholesterol; or depression, anxiety, or other mental health problem.

DATA

Commonwealth Fund
Biennial Health Insurance
Survey (2020).

HOW WE CONDUCTED THIS STUDY

The Commonwealth Fund Biennial Health Insurance Survey, 2020, was conducted by SSRS from January 14 through June 5, 2020. The survey consisted of telephone interviews in English and Spanish and was conducted among a random, nationally representative sample of 4,272 adults ages 19 to 64 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, 400 interviews were conducted with respondents on landline telephones and 3,872 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 from 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 2019 Current Population Survey.

The resulting weighted sample is representative of the approximately 193.5 million U.S. adults ages 19 to 64. The survey has an overall maximum margin of sampling error of ± 2.0 percentage points at the 95 percent confidence level. As estimates get further from 50 percent, the margin of sampling error decreases. The RDD landline portion of the survey achieved a 7.7 percent response rate and the RDD cellular phone component achieved a 6.5 percent response rate.

We also report estimates from the 2010, 2012, 2014, 2016, and 2018 Commonwealth Fund Biennial Health Insurance Surveys. The surveys through 2016 were conducted by Princeton Survey Research Associates International using the same stratified sampling strategy that was used in 2018 and 2020 by SSRS.

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; in 2016, the survey was conducted from July 12 to November 20, 2016, among 4,186 adults ages 19 to 64; and in 2018, the survey was conducted from June 27 to November 11, among 4,225 adults ages 19 to 64.

ESTIMATES OF U.S. UNINSURED RATES

Survey	Current uninsured rate [confidence interval]	Population	Time frame	Sample frame
Commonwealth Fund Biennial Health Insurance Survey ¹	12.5% [11.2%, 13.9%]	U.S. adults ages 19–64	January–June 2020	Dual-frame, RDD telephone survey
National Health Interview Survey (NHIS) (Jan.–June 2019) ²	13.7% [12.9%, 14.6%]	U.S. adults ages 18–64	January–June 2019	Multistage area probability design; personal household interviews ³
Current Population Survey (CPS) (2019) ⁴	11.7% [11.4%, 12.0%]	U.S. adults ages 19–64	January–December 2018	Probability-selected sample; personal and telephone interviews ⁵

1. Commonwealth Fund Biennial Health Insurance Survey, 2020.

2. Robin A. Cohen et al., *Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, January–June 2019* (National Center for Health Statistics, May 2020).

3. National Center for Health Statistics, "About the National Health Interview Survey," updated Jan. 16, 2019.

4. Edward R. Berchick, Jessica C. Barnett, and Rachel D. Upton, *Health Insurance Coverage in the United States: 2018* (U.S. Census Bureau, Nov. 2019).

5. U.S. Census Bureau, *Design and Methodology: Current Population Survey — America's Source for Labor Force Data*, Technical Paper 77 (Census Bureau, Oct. 2019).

REVISION TO THE 2018 UNDERINSURED ESTIMATE

In the 2018 Biennial Survey, two nonresponse categories in a question used to gather income information (those earning more than \$35,000) were recoded during questionnaire development without a corresponding adjustment to the created variable that underlies the underinsured measure. This error had an impact on our 2018 estimate and was discovered this year in our analysis of trend data on this measure. We are therefore revising the 2018 estimate as part of the release of this year's survey.

The consequences of this error in 2018 are below. The revised 2018 estimates are not statistically different from the reported estimates.

Underinsured estimates, rates, full population of 19-to-64-year-old adults

- The 2018 estimate was 22.6% [21.0, 24.2]
- The corrected 2018 estimate is 21.3% [19.8, 22.9]
- The 2020 estimate is 21.3% [19.7, 23.0]

Underinsured estimates, millions, full population of 19-to-64-year-old adults

- The 2018 estimate was 43.8 million [40.5, 47.1]
- The corrected 2018 estimate is 41.4 million [38.2, 44.5]
- The 2020 estimate is 41.1 million [37.8, 44.5]

Underinsured estimates, rates, 19-to-64-year-old adults insured all year with private insurance

- The 2018 estimate was 29.7 percent [27.3, 32.2]
- The corrected 2018 estimate is 27.5 percent [25.2, 30.0]
- The 2020 estimate is 27.6 percent [25.2, 30.1]