Figure ES-1. Uninsured Rates High Among Adults with Low and Moderate Incomes, 2001–2005

Percent of adults ages 19–64

<table>
<thead>
<tr>
<th>Total</th>
<th>2001</th>
<th>2003</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>24</td>
<td>26</td>
<td>28</td>
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<tr>
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<td>15</td>
<td>17</td>
<td>18</td>
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<td>9</td>
<td>11</td>
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<table>
<thead>
<tr>
<th>Low income</th>
<th>2001</th>
<th>2003</th>
<th>2005</th>
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<td>7</td>
<td>9</td>
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<table>
<thead>
<tr>
<th>Moderate income</th>
<th>2001</th>
<th>2003</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>49</td>
<td>52</td>
<td>53</td>
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<td></td>
<td>41</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Middle income</th>
<th>2001</th>
<th>2003</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>13</td>
<td>16</td>
<td>18</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>High income</th>
<th>2001</th>
<th>2003</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>3</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

Note: Income refers to annual income. In 2001 and 2003, low income is <$20,000, moderate income is $20,000–$34,999, middle income is $35,000–$59,999, and high income is $60,000 or more. In 2005, low income is <$20,000, moderate income is $20,000–$39,999, middle income is $40,000–$59,999, and high income is $60,000 or more.

Figure ES-2. Adults Without Insurance Are Less Likely to Be Able to Manage Chronic Conditions

Percent of adults ages 19–64 with at least one chronic condition*

- Insured all year
- Insured now, time uninsured in past year
- Uninsured now

* Hypertension, high blood pressure, or stroke; heart attack or heart disease; diabetes; asthma, emphysema, or lung disease.

Figure 1. Uninsured Rates High Among Adults with Low and Moderate Incomes, 2001–2005

Percent of adults ages 19–64

Note: Income refers to annual income. In 2001 and 2003, low income is <$20,000, moderate income is $20,000–$34,999, middle income is $35,000–$59,999, and high income is $60,000 or more. In 2005, low income is <$20,000, moderate income is $20,000–$39,999, middle income is $40,000–$59,999, and high income is $60,000 or more.

Figure 2. The Majority of Uninsured Adults Are in Working Families

Adults ages 19–64 with any time uninsured

**Adult work status**
- Full-time: 49%
- Part-time: 15%
- Not currently employed: 36%

**Family work status**
- No worker in family: 21%
- Only part-time worker(s): 11%
- At least one full-time worker: 67%

Note: Percentages may not sum to 100% because of rounding.
Figure 3. More than Three of Five Working Adults with Any Time Uninsured Are Employed in Firms with Less than 100 Employees

Percent of employed adults with any time uninsured, ages 19–64

- 500+ employees: 21%
- 20–99 employees: 22%
- 2–19 employees: 31%
- Self-employed/1 employee: 10%
- Don’t know/refused: 4%

Note: Percentages may not sum to 100% because of rounding.
Figure 4. Length of Time Uninsured, Adults Ages 19–64

Insured now, time uninsured in past year
16.2 million

Don’t know/refused
1%

One year or more
26%

4 to 11 months
39%

3 months or less
34%

Uninsured at the time of the survey
31.6 million

Don’t know/refused
2%

3 months or less
6%

4 to 11 months
11%

One year or more
82%

Note: Percentages may not sum to 100% because of rounding.
Figure 5. Many Americans Have Problems Paying Medical Bills or Are Paying Off Medical Debt

Percent of adults ages 19–64 who had the following problems in past year:

- Not able to pay medical bills: 23% total, 16% insured, 42% uninsured
- Contacted by collection agency*: 13% total, 8% insured, 26% uninsured
- Had to change way of life to pay medical bills: 14% total, 9% insured, 26% uninsured
- Medical bills/det being paid off over time: 21% total, 18% insured, 29% uninsured
- Any medical bill problem or outstanding debt: 34% total, 26% insured, 53% uninsured

* Includes only those individuals who had a bill sent to a collection agency when they were unable to pay it.
Figure 6. One-Quarter of Adults with Medical Bill Burdens and Debt Were Unable to Pay for Basic Necessities

Percent of adults ages 19–64 with medical bill problems or accrued medical debt:

<table>
<thead>
<tr>
<th>Percent of adults reporting:</th>
<th>Total</th>
<th>Insured all year</th>
<th>Insured now, time uninsured during year</th>
<th>Uninsured now</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unable to pay for basic necessities (food, heat, or rent) because of medical bills</td>
<td>26%</td>
<td>19%</td>
<td>28%</td>
<td>40%</td>
</tr>
<tr>
<td>Used up all of savings</td>
<td>39</td>
<td>33</td>
<td>42</td>
<td>49</td>
</tr>
<tr>
<td>Took out a mortgage against your home or took out a loan</td>
<td>11</td>
<td>10</td>
<td>12</td>
<td>11</td>
</tr>
<tr>
<td>Took on credit card debt</td>
<td>26</td>
<td>27</td>
<td>31</td>
<td>23</td>
</tr>
</tbody>
</table>

Figure 7. Cost-Related Access Problems Remain High

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

Figure 8. Lacking Health Insurance for Any Period Threatens Access to Care

Percent of adults ages 19–64 reporting the following problems in past year because of cost:

- Did not fill a prescription
- Did not see specialist when needed
- Skipped medical test, treatment, or follow-up
- Had medical problem, did not see doctor or clinic
- Any of the four access problems

Figure 9. Adults Without Insurance Are Less Likely to Be Able to Manage Chronic Conditions

Percent of adults ages 19–64 with at least one chronic condition*

- Insured all year
- Insured now, time uninsured in past year
- Uninsured now

* Hypertension, high blood pressure, or stroke; heart attack or heart disease; diabetes; asthma, emphysema, or lung disease.

Figure 10. Adults Without Insurance Are Less Likely to Get Preventive Screening Tests

Percent of adults

- Insured all year
- Insured now, time uninsured in past year
- Uninsured now

Note: Pap test in past year for females ages 19–29, past three years age 30+; colon cancer screening in past five years for adults age 50–64; and mammogram in past two years for females age 50–64.

Figure 11. Adults Without Insurance Are Less Likely to Have a Regular Doctor or Rate Their Quality of Care Highly

Percent of adults ages 19–64

- Insured all year
- Insured now, time uninsured in past year
- Uninsured now

Figure 12. Adults Without Insurance Have More Problems with Lab Tests and Records

Percent of adults ages 19–64 reporting the following problems in past two years:

- **Test results or records not available at time of appointment**
  - Insured all year: 15
  - Uninsured during the year: 23

- **Duplicate tests ordered**
  - Insured all year: 10
  - Uninsured during the year: 19

- **Never received lab/diagnostic test results or delay in receiving abnormal results**
  - Insured all year: 19
  - Uninsured during the year: 26

- **Any lab test/record problems**
  - Insured all year: 30
  - Uninsured during the year: 41

Percent of adults ages 19–64 reporting the following problems in past two years:

- Left doctor’s office without getting important questions answered
- Left doctor’s office without fully understanding the information given about a diagnosis or treatment

Figure 14. Many Americans Express a Lack of Confidence in Ability to Get High-Quality Care

Figure 15. Only Two of Five Americans Are Very Satisfied with the Quality of Health Care

Percent of adults ages 19–64 who are very satisfied

- Total: 42%
- Insured all year: 49%
- Insured now, time uninsured in past year: 34%
- Uninsured now: 19%