Figure ES-1. High Out-of-Pocket Spending Clims Across Income Groups, 2001–2007

Percent of adults ages 19–64

<table>
<thead>
<tr>
<th></th>
<th>2001</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Low income</td>
<td>41</td>
<td>48</td>
</tr>
<tr>
<td>Moderate income</td>
<td>53</td>
<td>57</td>
</tr>
<tr>
<td>Middle income</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>High income</td>
<td>48</td>
<td>50</td>
</tr>
</tbody>
</table>

Note: Income refers to annual income. In 2001 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 2007, 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. Problems with Medical Bills or Accrued Medical Debt Increased, 2005–2007

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

Note: Income refers to annual income. In 2005 and 2007, 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 1. An Estimated 116 Million Adults Were Uninsured, Underinsured, Reported a Medical Bill Problem, and/or Did Not Access Needed Health Care Because of Cost, 2007

177 million adults, ages 19–64

Figure 2. Uninsured Rates High Among Adults with Low and Moderate Incomes, 2001–2007

Percent of adults ages 19–64

Insured now, time uninsured in past year
Uninsured now

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 and 2007, 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. Subgroups may not sum to totals because of rounding.
Figure 3. Uninsured Adults Are Disproportionately Poor, Young, and Racial/Ethnic Minorities

Adults ages 19–64 with any time uninsured

Poverty

- <100% FPL: 24%
- 100%–199% FPL: 32%
- 200%–299% FPL: 16%
- 300%–399% FPL: 9%
- 400%+ FPL: 8%
- Undesignated: 10%

Age

- 19–29: 37%
- 30–49: 45%
- 50–64: 18%

Race/ethnicity

- White: 58%
- Hispanic: 23%
- Black: 13%
- Other: 5%
- Don’t know/refused: 1%

Note: Percentages may not sum to 100% because of rounding.
Figure 4. Majority of Uninsured Adults Are in Working Families

Adults ages 19–64 with any time uninsured

**Individual work status**
- Not currently employed: 44%
- Full-time: 41%
- Part-time: 15%

**Family work status**
- No worker in family: 29%
- At least one full-time worker: 58%
- Only part-time worker(s): 12%
- Don’t know/refused: 1%

Figure 5. Three of Five Workers with Any Time Uninsured Are Self-Employed or in Firms with Fewer than 100 Workers

Employer size

- Self-employed/1 employee: 12%
- 2–19 employees: 30%
- 100–499 employees: 15%
- 20–99 employees: 17%
- 500 or more employees: 19%
- Don’t know/refused: 7%

Full-time or part-time working adults ages 19–64 with any time uninsured (27.5 million)

Figure 6. More Adults Spending Large Shares of Income on Out-of-Pocket Medical Expenses, 2001–2007

Percent of adults ages 19–64

<table>
<thead>
<tr>
<th></th>
<th>2001</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>41</td>
<td>48</td>
</tr>
<tr>
<td>Insured all year</td>
<td>38</td>
<td>45</td>
</tr>
<tr>
<td>Uninsured during the year</td>
<td>48</td>
<td>57</td>
</tr>
<tr>
<td>Total</td>
<td>21</td>
<td>33</td>
</tr>
<tr>
<td>Insured all year</td>
<td>19</td>
<td>30</td>
</tr>
<tr>
<td>Uninsured during the year</td>
<td>27</td>
<td>40</td>
</tr>
</tbody>
</table>

Spent 5% or more of income annually on out-of-pocket costs and premiums

Spent 10% or more of income annually on out-of-pocket costs and premiums

Figure 7. High Out-of-Pocket Spending Climbs Across Income Groups, 2001–2007

Percent of adults ages 19–64

<table>
<thead>
<tr>
<th>Income Level</th>
<th>2001</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low income</td>
<td>41%</td>
<td>48%</td>
</tr>
<tr>
<td>Moderate income</td>
<td>53%</td>
<td>57%</td>
</tr>
<tr>
<td>Middle income</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>High income</td>
<td>66%</td>
<td>66%</td>
</tr>
</tbody>
</table>

Spent 5% or more of income annually on out-of-pocket costs and premiums

<table>
<thead>
<tr>
<th>Income Level</th>
<th>2001</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low income</td>
<td>21%</td>
<td>26%</td>
</tr>
<tr>
<td>Moderate income</td>
<td>33%</td>
<td>36%</td>
</tr>
<tr>
<td>Middle income</td>
<td>35%</td>
<td>36%</td>
</tr>
<tr>
<td>High income</td>
<td>36%</td>
<td>38%</td>
</tr>
</tbody>
</table>

Spent 10% or more of income annually on out-of-pocket costs and premiums

Note: Income refers to annual income. In 2001 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 2007, 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 8. Since 2003, Proportion of Adults with High Deductibles Nearly Doubled

Percent of adults ages 19–64 who are privately insured

<table>
<thead>
<tr>
<th>No deductible</th>
<th>$1–$499</th>
<th>$500–$999</th>
<th>$1,000 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>34</td>
<td>33</td>
<td>27</td>
</tr>
<tr>
<td>2005</td>
<td>34</td>
<td>32</td>
<td>31</td>
</tr>
<tr>
<td>2007</td>
<td>10</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>7</td>
<td>10</td>
<td>13</td>
</tr>
</tbody>
</table>

Figure 9. 25 Million Adults Underinsured in 2007, Up from 16 Million in 2003

*Underinsured defined as insured all year but experienced one of the following: medical expenses equaled 10% or more of income; medical expenses equaled 5% or more of income if low-income (<200% of poverty); or deductibles equaled 5% or more of income. Source: C. Schoen, S. R. Collins, J. L. Kriss, and M. M. Doty, “How Many Are Underinsured? Trends Among U.S. Adults, 2003 and 2007,” *Health Affairs* Web Exclusive, June 10, 2008. Data: Commonwealth Fund Biennial Health Insurance Surveys (2003 and 2007).
Figure 10. Half of Adults with Low Incomes Lack Coverage During the Year; Another Quarter Are Underinsured

Percent of adults ages 19–64

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Underinsured*</td>
<td>9</td>
<td>14</td>
<td>19</td>
<td>24</td>
</tr>
<tr>
<td>Uninsured during year</td>
<td>26</td>
<td>28</td>
<td>49</td>
<td>48</td>
</tr>
<tr>
<td>At or above 200% of poverty</td>
<td>17</td>
<td>11</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 200% of poverty</td>
<td>4</td>
<td>13</td>
<td>68</td>
<td>72</td>
</tr>
</tbody>
</table>

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

Figure 11. Problems with Medical Bills or Accrued Medical Debt Increased, 2005–2007

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

Note: Income refers to annual income. In 2005 and 2007, 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 12. Medical Bill Problems and Accrued Medical Debt, 2005–2007

Percent of adults ages 19–64

<table>
<thead>
<tr>
<th>In the past 12 months:</th>
<th>2005</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Had problems paying or unable to pay medical bills</td>
<td>23%</td>
<td>27%</td>
</tr>
<tr>
<td></td>
<td>39 million</td>
<td>48 million</td>
</tr>
<tr>
<td>Contacted by collection agency for unpaid medical bills</td>
<td>13%</td>
<td>16%</td>
</tr>
<tr>
<td></td>
<td>22 million</td>
<td>28 million</td>
</tr>
<tr>
<td>Had to change way of life to pay bills</td>
<td>14%</td>
<td>18%</td>
</tr>
<tr>
<td></td>
<td>24 million</td>
<td>32 million</td>
</tr>
<tr>
<td>Any of the above bill problems</td>
<td>28%</td>
<td>33%</td>
</tr>
<tr>
<td></td>
<td>48 million</td>
<td>59 million</td>
</tr>
<tr>
<td>Medical bills being paid off over time</td>
<td>21%</td>
<td>28%</td>
</tr>
<tr>
<td></td>
<td>37 million</td>
<td>49 million</td>
</tr>
<tr>
<td>Any bill problems or medical debt</td>
<td>34%</td>
<td>41%</td>
</tr>
<tr>
<td></td>
<td>58 million</td>
<td>72 million</td>
</tr>
</tbody>
</table>

Figure 13. Sixty Percent of Underinsured or Uninsured Adults Reported Medical Bill Problems or Debt

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Total</th>
<th>Insured all year, not underinsured</th>
<th>Insured all year, underinsured</th>
<th>Insured now, time uninsured in past year</th>
<th>Uninsured now</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not able to pay medical bills</td>
<td>27</td>
<td>13</td>
<td>43</td>
<td>51</td>
<td>47</td>
</tr>
<tr>
<td>Contacted by collection agency*</td>
<td>16</td>
<td>8</td>
<td>23</td>
<td>31</td>
<td>27</td>
</tr>
<tr>
<td>Had to change way of life to pay medical bills</td>
<td>18</td>
<td>8</td>
<td>29</td>
<td>34</td>
<td>34</td>
</tr>
<tr>
<td>Medical bills/medical debt being paid off over time</td>
<td>28</td>
<td>19</td>
<td>34</td>
<td>39</td>
<td>35</td>
</tr>
<tr>
<td>Any medical bill problem or outstanding debt</td>
<td>41</td>
<td>61</td>
<td>62</td>
<td>60</td>
<td>60</td>
</tr>
</tbody>
</table>

*Includes only those individuals who had a bill sent to a collection agency when they were unable to pay it.

Figure 14. Uninsured Adults Are More Likely to Be Paying Off Large Amounts of Medical Debt Over Time

Percent of adults ages 19–64 who are paying off medical bills over time

<table>
<thead>
<tr>
<th>How much are the medical bills that are being paid off over time?</th>
<th>Total</th>
<th>Insured all year</th>
<th>Uninsured Anytime in Past Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $2,000</td>
<td>51%</td>
<td>57%</td>
<td>46%</td>
</tr>
<tr>
<td>$2,000–$3,999</td>
<td>21</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>$4,000–$7,999</td>
<td>12</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>$8,000 or more</td>
<td>12</td>
<td>9</td>
<td>13</td>
</tr>
<tr>
<td>Was this for care received in past year or earlier?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Past year</td>
<td>54</td>
<td>57</td>
<td>53</td>
</tr>
<tr>
<td>Earlier year</td>
<td>37</td>
<td>38</td>
<td>37</td>
</tr>
<tr>
<td>Both</td>
<td>8</td>
<td>7</td>
<td>9</td>
</tr>
</tbody>
</table>

Table 15. More Than One-Quarter of Adults Under Age 65 with Medical Bill Burdens and Debt Were Unable to Pay for Basic Necessities

<table>
<thead>
<tr>
<th>Percent of adults reporting:</th>
<th>Insured All Year</th>
<th>Uninsured During Anytime</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>No underinsured indicators</td>
</tr>
<tr>
<td>Unable to pay for basic necessities (food, heat, or rent) because of medical bills</td>
<td>29%</td>
<td>16%</td>
</tr>
<tr>
<td>Used up all of savings</td>
<td>39</td>
<td>26</td>
</tr>
<tr>
<td>Took out a mortgage against your home or took out a loan</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>Took on credit card debt</td>
<td>30</td>
<td>28</td>
</tr>
<tr>
<td>Insured at time care was provided</td>
<td>61</td>
<td>80</td>
</tr>
</tbody>
</table>

Figure 16. Underinsured Adults Report Higher Rates of Health Insurance Plan Problems than Adults with Adequate Insurance

Percent of adults ages 19–64 who were insured all year and had problems with health insurance plan

- Had expensive medical bills for services not covered by insurance
- Doctor charged more than insurance would pay and you had to pay difference
- Had to contact insurance company because they did not pay a bill promptly or denied payment
- Any problem with health plan

<table>
<thead>
<tr>
<th>Problem</th>
<th>All insured adults</th>
<th>Insured all year, not underinsured</th>
<th>Insured all year, underinsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Had expensive medical bills</td>
<td>26</td>
<td>22</td>
<td>44</td>
</tr>
<tr>
<td>Doctor charged more than insurance would pay and you had to pay difference</td>
<td>28</td>
<td>25</td>
<td>38</td>
</tr>
<tr>
<td>Had to contact insurance company because they did not pay a bill promptly or denied payment</td>
<td>34</td>
<td>32</td>
<td>42</td>
</tr>
<tr>
<td>Any problem with health plan</td>
<td>51</td>
<td>47</td>
<td>64</td>
</tr>
</tbody>
</table>

Figure 17. Cost-Related Problems Getting Needed Care Have Increased, 2001–2007

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 18. Cost-Related Problems Getting Needed Care Have Increased Across All Income Groups, 2001–2007

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.

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 and 2007, 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 19. Uninsured and Underinsured Adults Report High Rates of Cost-Related Access Problems

Percent of adults ages 19–64 who had cost-related access problems in the past 12 months

<table>
<thead>
<tr>
<th>Problem</th>
<th>Total</th>
<th>Insured all year, not underinsured</th>
<th>Insured all year, underinsured</th>
<th>Insured now, time uninsured in past year</th>
<th>Uninsured now</th>
</tr>
</thead>
<tbody>
<tr>
<td>Did not fill a prescription</td>
<td>31</td>
<td>19</td>
<td>46</td>
<td>54</td>
<td>45</td>
</tr>
<tr>
<td>Did not see specialist when needed</td>
<td>20</td>
<td>9</td>
<td>24</td>
<td>37</td>
<td>39</td>
</tr>
<tr>
<td>Skipped medical test, treatment, or follow-up</td>
<td>25</td>
<td>13</td>
<td>34</td>
<td>45</td>
<td>47</td>
</tr>
<tr>
<td>Had medical problem, did not see doctor or clinic</td>
<td>31</td>
<td>15</td>
<td>42</td>
<td>57</td>
<td>60</td>
</tr>
<tr>
<td>Any of the four access problems</td>
<td>45</td>
<td>29</td>
<td>45</td>
<td>60</td>
<td>7271</td>
</tr>
</tbody>
</table>

Figure 20. Uninsured Adults Are Less Likely to Have a Regular Source of Care, 2007

Percent of adults ages 19–64

- Regular source of care
- Dental exam in past year

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

Figure 21. Uninsured Adults Are Less Likely to Get Blood Pressure and Cholesterol Checked, 2007

Percent of adults ages 19–64

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

Blood pressure checked

- Total: 88
- Insured all year: 92
- Insured now, time uninsured in past year: 69
- Uninsured now: 67

Cholesterol checked

- Total: 92
- Insured all year: 75
- Insured now, time uninsured in past year: 59
- Uninsured now: 37

Note: Blood pressure checked in past year; cholesterol checked in past five years (in past year if has hypertension or heart disease).
Figure 22. Uninsured Adults and Adults with Gaps in Coverage Have Lower Rates of Cancer Screening Tests, 2007

Percent of adults ages 19–64

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

- Received Pap test
  - Total: 78
  - Insured all year: 84
  - Insured now, time uninsured in past year: 77
  - Uninsured now: 54

- Received colon cancer screening
  - Total: 51
  - Insured all year: 56
  - Insured now, time uninsured in past year: 35
  - Uninsured now: 22

- Received mammogram
  - Total: 74
  - Insured all year: 81
  - Insured now, time uninsured in past year: 60
  - Uninsured now: 36

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 ages 50–64; and mammogram in past two years for females ages 50–64.
Figure 23. Uninsured Adults and Adults with Gaps in Coverage Have Higher Rates of Delaying Preventive Screening Tests and Needed Dental Care, 2007

Percent of adults ages 19–64

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

Delayed/did not get preventive screening

- 18
- 34
- 42

Delayed/did not get dental care

- 39
- 30
- 56
- 65

Figure 24. Uninsured and Underinsured Adults with Chronic Conditions Are More Likely to Visit the ER for Their Conditions

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

<table>
<thead>
<tr>
<th>Condition</th>
<th>Total</th>
<th>Insured all year, not underinsured</th>
<th>Insured all year, underinsured</th>
<th>Insured now, time uninsured in past year</th>
<th>Uninsured now</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skipped doses or did not fill prescription for chronic condition because of cost**</td>
<td>33</td>
<td>15</td>
<td>46</td>
<td>62</td>
<td>64</td>
</tr>
<tr>
<td>Visited ER, hospital, or both for chronic condition</td>
<td>26</td>
<td>19</td>
<td>32</td>
<td>43</td>
<td>33</td>
</tr>
</tbody>
</table>

*Hypertension, high blood pressure; heart disease; diabetes; asthma, emphysema, or lung disease.
**Adults with at least one chronic condition who take prescription medications on a regular basis.
Figure 25. Uninsured and Underinsured Adults Are More Likely to Report Inefficiencies in the Health Care System

Percent of adults ages 19–64 who had a doctor’s visit in past two years

- **Test results or medical records were not available at time of scheduled doctor’s appointment**
  - Total: 19
  - Insured all year, not underinsured: 15
  - Insured all year, underinsured: 27
  - Insured now, uninsured during the year: 29
  - Uninsured now: 22

- **Doctors ordered a medical test you felt was unnecessary because the test had already been done**
  - Total: 15
  - Insured all year, not underinsured: 9
  - Insured all year, underinsured: 20
  - Insured now, uninsured during the year: 25
  - Uninsured now: 24

- **Had a blood test, lab test, or diagnostic test and there were delays in being told about abnormal results**
  - Total: 17
  - Insured all year, not underinsured: 12
  - Insured all year, underinsured: 23
  - Insured now, uninsured during the year: 22
  - Uninsured now: 24

- **At least one coordination problem**
  - Total: 34
  - Insured all year, not underinsured: 47
  - Insured all year, underinsured: 48
  - Insured now, uninsured during the year: 47
  - Uninsured now: 26

Figure 26. Uninsured and Underinsured Adults Are More Likely to Report Difficulty Communicating with Providers

Percent of adults ages 19–64

- Total
- Insured all year, not underinsured
- Insured all year, underinsured
- Insured now, uninsured during the year
- Uninsured now

In the past two years, left a doctor’s office without getting important questions answered
- Total: 37%
- Insured all year, not underinsured: 36%
- Insured all year, underinsured: 31%
- Insured now, uninsured during the year: 29%
- Uninsured now: 22%

In the past two years, left a doctor’s office without fully understanding the information you were given about a diagnosis or treatment
- Total: 33%
- Insured all year, not underinsured: 37%
- Insured all year, underinsured: 29%
- Insured now, uninsured during the year: 22%
- Uninsured now: 16%

Figure 27. Only Four of Ten Adults Are Very Confident in Their Ability to Get Safe, Effective Care

Percent of adults ages 19–64 who are very confident that they will be:

- Able to get high quality and safe health care when needed
- Able to receive the most effective drugs when needed
- Able to receive the best medical technology when needed

Figure 28. Only Three of Ten Adults Are Very Confident They Can Afford the Care They Need

Percent of adults ages 19–64 who are very confident that they will be able to afford the care they need