

The following tables are supplemental to a Commonwealth Fund issue brief, 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—Findings from the Commonwealth Fund Biennial Health Insurance Survey, 2016* (The Commonwealth Fund, Feb. 2017), available on the Fund's website at: <http://www.commonwealthfund.org/publications/issue-briefs/2017/feb/how-the-aca-has-improved-ability-to-buy-insurance>.

Table 1

Insurance Status by Demographics, 2016 (base: adults ages 19–64)

	Total (19–64)	Continuously insured	Insured now, had a gap	Uninsured now	Uninsured now or had a gap
Total (millions)	187.4	147.0	17.9	22.6	40.4
Percent distribution	100%	78%	10%	12%	22%
<i>Unweighted n</i>	4,186	3,268	398	520	918
Age					
19–34	34	71	14	15	29
35–49	30	78	9	14	22
50–64	36	86	6	8	14
Race/Ethnicity					
Non-Hispanic White	59	85	7	7	15
Black	13	75	14	12	25
Latino	18	58	15	28	43
Asian/Pacific Islander	4	90	5	4	10
Other/Mixed	5	77	7	16	23
Poverty status					
Below 133% poverty	30	65	13	21	35
133%–249% poverty	18	74	13	14	26
250%–399% poverty	19	83	11	6	17
400% poverty or more	26	95	3	3	5
Below 200% poverty	45	68	13	19	32
200% poverty or more	48	89	7	4	11
Fair/Poor health status, or any chronic condition*					
	45	77	10	13	23
Adult work status					
Full-time	54	82	8	9	18
Part-time	13	70	14	16	30
Not currently employed	33	76	10	15	24
Employer size**					
1–19 employees	24	67	9	24	33
20–49 employees	10	70	16	14	30
50–99 employees	7	75	14	12	25
100 or more employees	56	89	7	4	11

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; “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.

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

Table 2

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

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

– Question was not asked in that year.

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

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

Table 3

Cost-Related Access Problems and Preventive Care by Insurance Continuity, Insurance Type, and Poverty Level (base: adults ages 19–64)

	Total 19–64	Insurance status				Insurance type*				Federal poverty level			
		Continuously Insured	Insured now, had a gap	Uninsured now	Uninsured now or had a gap	Employer	Individual**	Medicaid	Medicare (under age 65, disabled)	Below 133% poverty	133%–249% poverty	250%–399% poverty	400% poverty or more
Total (millions)	187.4	147.0	17.9	22.6	40.4	102.0	18.3	21.1	13.3	56.6	34.4	35.0	47.9
Percent distribution	100%	78%	10%	12%	22%	54%	10%	11%	7%	30%	18%	19%	26%
<i>Unweighted n</i>	4,186	3,268	398	520	918	2,158	415	515	381	1,302	758	739	1,084
Access problems in past year													
Went without needed care in past year because of costs:													
Did not fill prescription	19	16	30	31	31	15	27	19	25	24	26	19	10
Skipped recommended test, treatment, or follow-up	18	15	24	37	31	15	24	10	20	20	21	18	13
Had a medical problem, did not visit doctor or clinic	20	15	29	41	36	16	25	16	19	23	27	22	10
Did not get needed specialist care	13	10	21	30	26	10	20	8	16	17	16	12	8
<i>At least one of four access problems because of cost</i>	34	29	50	54	52	28	45	31	39	38	44	34	22
Delayed or did not get dental care	31	25	48	52	51	25	36	31	31	37	40	33	16
Preventive care													
Regular source of care	88	93	83	63	72	92	91	90	96	83	89	90	93
Blood pressure checked in past 2 years [‡]	90	94	85	68	75	94	90	88	94	83	87	93	96
Dental exam in past year	60	67	40	34	36	73	57	42	46	47	50	63	83
Received mammogram in past 2 years (females ages 40–64)	68	72	55	40	47	73	69	66	64	59	63	69	76
Received Pap test in past 3 years (females ages 21–64)	73	74	70	66	68	79	68	71	54	65	72	79	82
Received colon cancer screening in past 5 years (ages 50–64)	58	62	42	33	37	63	56	52	56	48	58	55	68
Cholesterol checked in past 5 years ^{‡‡}	74	80	54	48	51	82	73	65	79	63	70	78	87
Seasonal flu shot in past 12 months	43	47	33	24	28	48	35	44	52	38	39	44	50
Access problems for people with health conditions													
<i>Unweighted n</i>	2,199	1,753	210	236	446	1,030	205	307	315	764	425	380	497
Stayed overnight in a hospital or visited the emergency room because of [this/any of these] problem[s]^	20	18	29	23	26	14	21	23	35	26	17	19	11
Skipped doses or did not fill a prescription for medications for the health condition(s)^...?	19	14	28	41	35	13	18	17	24	24	24	18	8

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; “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.

* Insurance type at time of survey for those who had insurance.

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

‡ Checked in past year if respondent has hypertension or high blood pressure.

‡‡ Checked 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.

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

Table 4

Medical Bill Problems, by Insurance Continuity, Insurance Type, and Poverty Level (base: adults ages 19–64)

	Total 19–64	Insurance status				Insurance type*				Federal poverty level			
		Continuously Insured	Insured now, had a gap	Uninsured now	Uninsured now or had a gap	Employer	Individual**	Medicaid	Medicare (under age 65, disabled)	Below 133% poverty	133%–249% poverty	250%–399% poverty	400% poverty or more
Total (millions)	187.4	147.0	17.9	22.6	40.4	102.0	18.3	21.1	13.3	56.6	34.4	35.0	47.9
Percent distribution	100%	78%	10%	12%	22%	54%	10%	11%	7%	30%	18%	19%	26%
<i>Unweighted n</i>	4,186	3,268	398	520	918	2,158	415	515	381	1,302	758	739	1,084
Medical bill problems in past year													
Had problems paying or unable to pay medical bills	23	18	41	39	40	18	23	25	37	30	31	26	6
Contacted by collection agency for unpaid medical bills	14	11	23	24	24	10	9	17	27	19	21	12	4
Had to change way of life to pay bills	14	11	22	25	24	11	17	10	20	17	19	13	6
<i>Any bill problem</i>	29	23	49	46	47	23	30	31	46	36	39	31	11
Medical bills/debt being paid off over time	24	23	35	24	29	26	27	16	35	25	31	29	19
<i>Any bill problem or medical debt</i>	37	33	56	52	54	33	41	34	55	43	48	39	23
Base: Any medical debt													
How much are the medical bills that are being paid off over time?													
Less than \$2,000	41	42	34	41	37	41	37	38	48	43	36	40	44
\$2,000 to less than \$4,000	24	23	25	23	24	23	30	25	22	22	31	21	21
\$4,000 to less than \$8,000	15	15	18	14	16	17	11	14	10	13	13	20	19
\$8,000 to less than \$10,000	5	5	11	3	8	4	4	8	11	6	8	4	5
\$10,000 or more	12	12	9	17	13	11	16	12	8	13	10	13	12
Was this for care received in past year or earlier?													
Past year	50	50	48	48	48	51	60	—	43	44	48	49	56
Earlier year	43	42	46	47	46	40	39	—	49	51	47	40	33
Both	7	7	6	5	6	9	1	—	4	3	5	11	12
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	67	82	44	26	34	84	85	50	65	50	68	80	91
Uninsured at time care was provided	27	13	48	69	59	11	13	42	30	44	27	15	5

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; “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.

* Insurance type at time of survey for those who had insurance.

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

— Sample size less than 100.

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

HOW THIS STUDY WAS CONDUCTED

The Commonwealth Fund Biennial Health Insurance Survey, 2016, was conducted by Princeton Survey Research Associates International from July 12 to November 20, 2016. The survey consisted of 25-minute telephone interviews in either English or Spanish and was conducted among a random, nationally representative sample of 6,005 adults age 19 and older living in the continental United States. A combination of landline and cellular phone random-digit dial samples was used to reach people. In all, 2,402 interviews were conducted with respondents on landline telephones and 3,603 interviews were conducted on cellular phones, including 2,262 with respondents who live in households with no landline telephone access.

The sample was designed to generalize to the U.S. adult population and to allow separate analyses of responses of low-income households. This report limits the analysis to respondents ages 19 to 64 (n=4,186). Statistical results are weighted to correct for the stratified sample design, the overlapping landline and cellular phone sample frames, and disproportionate non-response 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 2016 Annual Social and Economic Supplement.

The resulting weighted sample is representative of the approximately 187.4 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 landline portion of the survey achieved a 14 percent response rate and the cellular phone component achieved a 10 percent response rate.

We also report estimates from the 2001, 2003, 2005, 2010, 2012, and 2014 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 2016, 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; and in 2014, the survey was conducted from July 22 to December 14, 2014, among 4,251 adults ages 19 to 64.