
Table 1
Insurance Status by Demographics, 2016
(base: adults ages 19–64)

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

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.

Table 2
Cost-Related Access Problems and Medical Bill Problems by Year
(base: adults ages 19–64)

<table>
<thead>
<tr>
<th>Access problems in past year</th>
<th>Percent</th>
<th>Estimated millions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total (adults ages 19–64)</td>
<td>100%</td>
<td>172.0</td>
</tr>
<tr>
<td>Went without needed care in past year because of costs:</td>
<td></td>
<td>172.5</td>
</tr>
<tr>
<td>Did not fill prescription</td>
<td>23 25 26 27 19 19</td>
<td>39 43 48 50 35 36</td>
</tr>
<tr>
<td>Skipped recommended test, treatment, or follow-up</td>
<td>19 20 25 27 19 18</td>
<td>32 34 47 49 35 34</td>
</tr>
<tr>
<td>Had a medical problem, did not visit doctor or clinic</td>
<td>22 24 26 29 23 20</td>
<td>38 41 49 53 42 37</td>
</tr>
<tr>
<td>Did not get needed specialist care</td>
<td>13 17 18 20 13 13</td>
<td>22 30 34 37 23 25</td>
</tr>
<tr>
<td>At least one of four access problems because of cost</td>
<td>37 37 41 43 36 34</td>
<td>63 64 75 80 66 63</td>
</tr>
<tr>
<td>Delayed or did not get dental care</td>
<td>27 – 38 39 32 31</td>
<td>46 – 69 72 58 57</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Medical bill problems in past year</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Had problems paying or unable to pay medical bills:</td>
<td>23 23 29 30 23 23</td>
<td>40 39 53 55 43 43</td>
</tr>
<tr>
<td>Contacted by collection agency</td>
<td>21 21 23 22 20 21</td>
<td>35 36 42 41 37 38</td>
</tr>
<tr>
<td>Contacted by collection agency for unpaid medical bills</td>
<td>– 13 16 18 15 14</td>
<td>– 22 30 32 27 25</td>
</tr>
<tr>
<td>Contacted by collection agency because of billing mistake</td>
<td>– 7 5 4 4 5</td>
<td>– 11 9 7 8 9</td>
</tr>
<tr>
<td>Had to change way of life to pay bills</td>
<td>15 14 17 16 14 14</td>
<td>26 24 31 29 26 26</td>
</tr>
<tr>
<td>Any bill problem*</td>
<td>– 28 34 34 29 29</td>
<td>– 48 62 63 53 53</td>
</tr>
<tr>
<td>Medical bills/debt being paid off over time</td>
<td>– 21 24 26 22 24</td>
<td>– 37 44 48 40 46</td>
</tr>
<tr>
<td>Any bill problem or medical debt*</td>
<td>– 34 40 41 35 37</td>
<td>– 58 73 75 64 70</td>
</tr>
</tbody>
</table>

-- Question was not asked in that year.

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

### Table 3
Cost-Related Access Problems and Preventive Care by Insurance Continuity, Insurance Type, and Poverty Level (base: adults ages 19–64)

<table>
<thead>
<tr>
<th>Insurance status</th>
<th>Total 19–64</th>
<th>Continuously Insured</th>
<th>Insured now, had a gap</th>
<th>Uninsured now</th>
<th>Uninsured now or had a gap</th>
<th>Insurance type*</th>
<th>Federal poverty level</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total (millions)</td>
<td>187.4</td>
<td>147.0</td>
<td>17.9</td>
<td>22.6</td>
<td>40.4</td>
<td>102.0</td>
</tr>
<tr>
<td>Percent distribution</td>
<td>100%</td>
<td>78%</td>
<td>10%</td>
<td>12%</td>
<td>22%</td>
<td>54%</td>
<td>10%</td>
</tr>
<tr>
<td>Unweighted n</td>
<td>4,186</td>
<td>3,268</td>
<td>398</td>
<td>520</td>
<td>918</td>
<td>2,158</td>
<td>415</td>
</tr>
</tbody>
</table>

**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, 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
- At least one of four access problems because of cost: 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**

- Unweighted n: 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.

### Table 4
Medical Bill Problems, by Insurance Continuity, Insurance Type, and Poverty Level (base: adults ages 19–64)

<table>
<thead>
<tr>
<th>Medical bill problems in past year</th>
<th>Insurance status</th>
<th>Insurance type*</th>
<th>Federal poverty level</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total 19–64</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Continuously insured</td>
<td>Insured now, had a gap</td>
<td>Uninsured now or had a gap</td>
</tr>
<tr>
<td>Total (millions)</td>
<td>187.4</td>
<td>147.0</td>
<td>17.9</td>
</tr>
<tr>
<td>Percent distribution</td>
<td>100%</td>
<td>78%</td>
<td>10%</td>
</tr>
<tr>
<td>Unweighted n</td>
<td>4,186</td>
<td>3,268</td>
<td>398</td>
</tr>
</tbody>
</table>

#### Medical bill problems in past year

- **Had problems paying or unable to pay medical bills**
  - Total: 23
  - Continuously insured: 18
  - Insured now, had a gap: 41
  - Uninsured now or had a gap: 39
- **Contacted by collection agency for unpaid medical bills**
  - Total: 14
  - Continuously insured: 11
  - Insured now, had a gap: 23
  - Uninsured now or had a gap: 24
- **Had to change way of life to pay bills**
  - Total: 14
  - Continuously insured: 11
  - Insured now, had a gap: 22
  - Uninsured now or had a gap: 24
- **Any bill problem**
  - Total: 29
  - Continuously insured: 23
  - Insured now, had a gap: 49
  - Uninsured now or had a gap: 47
- **Medical bills/debt being paid off over time**
  - Total: 24
  - Continuously insured: 23
  - Insured now, had a gap: 46
  - Uninsured now or had a gap: 47
- **Any bill problem or medical debt**
  - Total: 37
  - Continuously insured: 33
  - Insured now, had a gap: 56
  - Uninsured now or had a gap: 54

#### Base: Any medical debt

- **How much are the medical bills that are being paid off over time?**
  - Less than $2,000: 41
    - Continuously insured: 42
      - Insured now, had a gap: 34
      - Uninsured now or had a gap: 41
    - Insured now, had a gap: 37
      - Uninsured now or had a gap: 38
      - Below 133% poverty: 43
      - 133%–249% poverty: 36
      - 250%–399% poverty: 40
      - 400% poverty or more: 44
  - $2,000 to less than $4,000: 24
    - Continuously insured: 23
      - Insured now, had a gap: 25
      - Uninsured now or had a gap: 24
    - Insured now, had a gap: 23
      - Uninsured now or had a gap: 30
      - Below 133% poverty: 22
      - 133%–249% poverty: 31
      - 250%–399% poverty: 21
      - 400% poverty or more: 44
  - $4,000 to less than $8,000: 15
    - Continuously insured: 15
      - Insured now, had a gap: 18
      - Uninsured now or had a gap: 14
    - Insured now, had a gap: 17
      - Uninsured now or had a gap: 11
      - Below 133% poverty: 13
      - 133%–249% poverty: 13
      - 250%–399% poverty: 20
      - 400% poverty or more: 19
  - $8,000 to less than $10,000: 5
    - Continuously insured: 5
      - Insured now, had a gap: 11
      - Uninsured now or had a gap: 3
    - Insured now, had a gap: 4
      - Uninsured now or had a gap: 8
      - Below 133% poverty: 6
      - 133%–249% poverty: 4
      - 250%–399% poverty: 8
      - 400% poverty or more: 5
  - $10,000 or more: 12
    - Continuously insured: 12
      - Insured now, had a gap: 9
      - Uninsured now or had a gap: 17
    - Insured now, had a gap: 11
      - Uninsured now or had a gap: 12
      - Below 133% poverty: 13
      - 133%–249% poverty: 10
      - 250%–399% poverty: 12
      - 400% poverty or more: 12

- **Was this for care received in past year or earlier?**
  - Past year: 50
    - Continuously insured: 50
      - Insured now, had a gap: 48
      - Uninsured now or had a gap: 48
    - Insured now, had a gap: 51
      - Uninsured now or had a gap: 60
      - Below 133% poverty: 43
      - 133%–249% poverty: 44
      - 250%–399% poverty: 49
      - 400% poverty or more: 56
  - Earlier year: 43
    - Continuously insured: 42
      - Insured now, had a gap: 46
      - Uninsured now or had a gap: 47
    - Insured now, had a gap: 40
      - Uninsured now or had a gap: 39
      - Below 133% poverty: 49
      - 133%–249% poverty: 51
      - 250%–399% poverty: 40
      - 400% poverty or more: 33
  - Both: 7
    - Continuously insured: 7
      - Insured now, had a gap: 6
      - Uninsured now or had a gap: 5
    - Insured now, had a gap: 9
      - Uninsured now or had a gap: 1
      - Below 133% poverty: 3
      - 133%–249% poverty: 5
      - 250%–399% poverty: 11
      - 400% poverty or more: 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
    - Continuously insured: 82
      - Insured now, had a gap: 44
      - Uninsured now or had a gap: 26
    - Insured now, had a gap: 84
      - Uninsured now or had a gap: 85
      - Below 133% poverty: 50
      - 133%–249% poverty: 65
      - 250%–399% poverty: 50
      - 400% poverty or more: 68
  - Uninsured at time care was provided: 27
    - Continuously insured: 13
      - Insured now, had a gap: 48
      - Uninsured now or had a gap: 69
    - Insured now, had a gap: 11
      - Uninsured now or had a gap: 13
      - Below 133% poverty: 44
      - 133%–249% poverty: 27
      - 250%–399% poverty: 15
      - 400% poverty or more: 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.

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.