HEALTH INSURANCE COVERAGE OF WORKING-AGE ADULTS
One-Third of Working-Age Adults Were Currently Uninsured or Had a Recent Gap*

- Currently Uninsured: 19%
- Continuous Insured: 68%
- Recent Gap*: 13%

164 million adults age 18-64

* Recent gap = insured when surveyed but had a period in past 2 years without coverage
Low-Income, Working-Age Adults Were More Likely to Be Uninsured or to Have Had a Recent Gap*

* Recent gap = insured when surveyed but had a period in past 2 years without coverage
Two-Thirds of Adults with a Time Uninsured Were Uninsured for One Year or More

- 2 Years or More: 44%
- 12 to 23 Months: 20%
- 4 to 11 Months: 21%
- Up to 3 Months: 15%

52 million adults age 18-64 currently uninsured or recent gap
Cost and Lack of Employer Benefits Were the Main Reasons for Not Having Insurance

Reasons for not having health insurance

- Can't Afford It: 51%
- Lost Job or No Benefits: 25%
- Don't Want It: 11%
- Poor Health, Refused Insurance: 4%

31 million currently uninsured adults age 18-64
Over Half of Adults in Low-Wage, Working Families Were Uninsured Sometime in the Past Two Years

128 million adults age 18-64 in families with a FT or PT worker

Note: In 1996, 200% of poverty was about $21,000 for a family of two and $25,000 for a family of three
Most Uninsured Adults Were Working Full-Time or Married to a Full-Time Worker

- Full-Time Worker: 57%
- Only Part-Time Workers: 16%
- Unemployed: 15%
- Other*: 12%

52 million adults age 18-64 currently uninsured or recent gap

* Respondent or spouse is disabled, a student, or a retiree, and neither is a full- or part-time worker
Adults in Low-Wage, Working Families Were Uninsured for Longer Periods of Time

38 million adults age 18-64 in working families with a time uninsured in past 2 years
Part-Time Worker and Unemployed Families Were at High Risk of Being Uninsured

Adults age 18-64 by family work status

* Respondent or spouse is disabled, a student, or a retiree, and neither is a full- or part-time worker
Insurance Coverage Was Often Unstable for Adults Under Age 65

Percent in current plan less than 2 years

- Insured: 34%
- Medicaid: 42%
- Employer: 34%
- Other Private: 33%

132 million currently insured adults age 18-64
Reasons for Changes in Health Plans

Reasons for plan change for adults who changed plans in the past 2 years

- Changed or Lost Job: 34%
- Employer Changed Plans: 21%
- Lost or Changed Eligibility Status: 14%
- Found a Better or Cheaper Plan: 16%
ACCESS TO HEALTH CARE
Two in Five Uninsured Adults Went Without Needed Care in the Past Year

- Did Not Get Needed Care
  - Continuously Insured: 7%
  - Recent Gap: 21%
  - Currently Uninsured: 30%

- Did Not Fill Prescription
  - Continuously Insured: 6%
  - Recent Gap: 21%
  - Currently Uninsured: 24%

- Either Problem
  - Continuously Insured: 11%
  - Recent Gap: 33%
  - Currently Uninsured: 42%

164 million adults age 18-64
Half of Uninsured Adults Had Access Difficulties and Postponed Care Due to Costs

- Difficult to Get Care When Needed: 10% (Continuously Insured), 27% (Recent Gap), 51% (Currently Uninsured)
- No Physician Visit in Past Year: 17% (Continuously Insured), 19% (Recent Gap), 42% (Currently Uninsured)
- Postponed Care Due to Costs in Past Year: 12% (Continuously Insured), 40% (Recent Gap), 55% (Currently Uninsured)

164 million adults age 18-64
Low-Income Uninsured Adults Were at High Risk of Access Problems

Percent not getting needed care or prescription in past year

- Continuously Insured
- Recent Gap
- Currently Uninsured

Adults age 18-64
Going Without Needed Care Had Consequences

21 million adults age 18-64 who had a time they didn't get need care
PROBLEMS PAYING MEDICAL BILLS
Uninsured Adults Had Substantial Problems Paying Medical Bills

- Problems Paying Bills:
  - Continuously Insured: 11%
  - Recent Gap: 30%
  - Currently Uninsured: 36%

- Had to Change Way of Life Significantly to Pay Bills:
  - Continuously Insured: 4%
  - Recent Gap: 13%
  - Currently Uninsured: 17%

164 million adults age 18-64
Nearly Half of Uninsured/Recent Gap Adults Had Access or Bill Problems

164 million adults age 18-64

* Time you didn’t get needed care or didn’t fill needed prescription
ADULTS WITH HEALTH PROBLEMS
One-Third in Fair or Poor Health Were Uninsured or Had a Recent Gap*

- Continuously Insured: 64%
- Recently Gap: 13%
- Currently Uninsured: 22%

29 million adults age 18-64 with fair/poor health status

* Recent gap = insured when surveyed but had a period in past 2 years without coverage
Two-Thirds of Uninsured Adults in Fair or Poor Health Went Without Needed Care in the Past Year

Did Not Get Care or Prescription
- Continuously Insured: 25%
- Recent Gap: 66%
- Currently Uninsured: 66%

Postponed Care Due to Cost
- Continuously Insured: 25%
- Recent Gap: 56%
- Currently Uninsured: 66%

29 million adults age 18-64 in fair or poor health
Three in Four Uninsured Adults with Health Problems Had Access or Bill Problems

29 million adults age 18-64 in fair or poor health

* Time you didn’t get needed care or didn’t fill needed prescription
ADULTS IN WORKING FAMILIES
As Wages Decrease, Access or Bill Problems Increase for Working Families

Percent not getting needed care or prescriptions and/or had medical bill problems in past year

128 million adults age 18-64 in families with a FT or PT worker

Note: In 1996, 200% of poverty was about $21,000 for a family of two and $25,000 for a family of three
One-Third of Low-Wage Working Families Had Problems Paying Medical Bills

128 million adults age 18-64 in families with a FT or PT worker
Uninsured Adults in Working Families Had Access and Cost Difficulties

128 million adults age 18-64 in families with a FT or PT worker
Low-Wage Working Families at High Risk of Access or Cost Problems

Access or Bill Problem in Past Year

Adults age 18-64 in families with a FT or PT worker
CHOICE OF PLANS FROM EMPLOYERS FOR WORKING-AGE ADULTS
Majority of Adults Do Not Have a Choice of Plans from Their Employer

- No Plans: 18%
- One Plan Offered: 41%
- Employer Offers Choice: 41%

NO CHOICE OF PLANS
Low-Wage Workers Are the Least Likely to Have a Choice of Health Plans

Employed adults age 18-64

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Employer Offers Choice</th>
<th>One Plan</th>
<th>No Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>$20,000 or less</td>
<td>22%</td>
<td>37%</td>
<td>40%</td>
</tr>
<tr>
<td>$20,001 to 35,000</td>
<td>37%</td>
<td>49%</td>
<td>37%</td>
</tr>
<tr>
<td>$35,001 to 60,000</td>
<td>37%</td>
<td>54%</td>
<td>9%</td>
</tr>
<tr>
<td>Above $60,000</td>
<td>56%</td>
<td>9%</td>
<td>35%</td>
</tr>
</tbody>
</table>

* Totals may not add to 100% due to rounding
Larger Employers Are More Likely to Offer a Choice of Plans

Employed adults age 18-64 by employer size
Married Adults Are More Likely to Have Choice if Two-Worker Family

Married adults:
- No Plans: 13%
- Choice of Plan from Own Employer: 34%
- Choice of Plan from Spouse Employer: 14%
- One Plan from Each Employer: 15%
- One Plan: 24%

Single adults:
- Choice of Plan from Own Employer: 41%
- One Plan: 41%
- No Plans: 19%
MEDICARE: EXPERIENCES OF ADULTS AGE 65 AND OLDER COMPARED WITH WORKING-AGE ADULTS
Medicare Beneficiaries Were the Most Satisfied with Health Care Services

Percent very satisfied with health care services

- Total: 45%
- Medicare: 57%
- Medicaid: 45%
- Employer: 46%
- Uninsured: 27%

Adults age 18 and older
Medicare Beneficiaries Were the Most Satisfied with Insurance and Plan Choice of Doctors

<table>
<thead>
<tr>
<th>Adults age 18 and older</th>
<th>Very Satisfied with Insurance</th>
<th>Very Satisfied with Choice of Doctors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>49%</td>
<td>59%</td>
</tr>
<tr>
<td>Medicare</td>
<td>64%</td>
<td>74%</td>
</tr>
<tr>
<td>Medicaid</td>
<td>44%</td>
<td>50%</td>
</tr>
<tr>
<td>Employer</td>
<td>45%</td>
<td>55%</td>
</tr>
</tbody>
</table>
Elderly Were Less Likely to Have a Time They Didn’t Get Needed Care than Adults Under Age 65

Percent not getting needed care or prescription in past year

- Age 65+: 7%
- Total 18-64: 20%
- Continuously Insured: 11%
- Recent Gap: 33%
- Currently Uninsured: 42%
Elderly Were Less Likely to Have Problems Paying Medical Bills than Adults Under Age 65

Percent with problem paying medical bills in the past year

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 65+</td>
<td>7%</td>
</tr>
<tr>
<td>Total 18-64</td>
<td>18%</td>
</tr>
<tr>
<td>Continuously Insured</td>
<td>11%</td>
</tr>
<tr>
<td>Recent Gap</td>
<td>30%</td>
</tr>
<tr>
<td>Currently Uninsured</td>
<td>36%</td>
</tr>
</tbody>
</table>

Adults Age 18-64
Elderly Were Less Likely to Have Disruption in Physician Care than Adults Under Age 65

Percent with regular doctor five years or more

- Age 65+: 54%
- Total 18-64: 41%
- Continuously Insured: 36%
- Recent Gap: 24%
- Currently Uninsured: 23%

Adults Age 18-64
WORRIES ABOUT HEALTH CARE:
ELDERLY AND NON-ELDERLY COMPARED
Worries About Access and Health Costs
Percent who worry “a great deal” or “a lot”

- Won’t Get Needed Procedure
  - Age 65+: 17%
  - Age 18-64 Total: 30%
  - Age 18-64 Low-Wage*: 40%

- Won’t Get Needed Specialty Care
  - Age 65+: 23%
  - Age 18-64 Total: 40%
  - Age 18-64 Low-Wage*: 51%

- Unaffordable Medical Bills
  - Age 65+: 24%
  - Age 18-64 Total: 37%
  - Age 18-64 Low-Wage*: 48%

- Unaffordable Health Insurance
  - Age 65+: 30%
  - Age 18-64 Total: 45%
  - Age 18-64 Low-Wage*: 55%

* Less than 200% of poverty
Insurance Gaps Contributed to Non-Elderly Worries About Bills and Access

Percent who worry “a great deal” or “a lot”

<table>
<thead>
<tr>
<th></th>
<th>Continuously Insured</th>
<th>Recent Gap</th>
<th>Currently Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Won't Get Needed Procedure</td>
<td>23%</td>
<td>36%</td>
<td>50%</td>
</tr>
<tr>
<td>Unaffordable Medical Bills</td>
<td>30%</td>
<td>46%</td>
<td>57%</td>
</tr>
</tbody>
</table>

164 million adults age 18-64
Support for Health Insurance Coverage Reform

- Covering All Children: 94% (Age 18-64), 86% (Age 65+)
- Making Sure All Working Families Have Insurance: 93% (Age 18-64), 87% (Age 65+)
- Preserving Medicare: 93% (Age 18-64), 93% (Age 65+)
TRENDS: COMPARISONS OF KAISER/COMMONWEALTH 1993 AND 1997 NATIONAL SURVEYS
Uninsured Rates Remain High Despite an Improved Economy

Adults age 18-64

Note: 1993 data are from the Kaiser/Commonwealth 1993 Survey
Health Care Access Concerns Persist over Time for Working-Age Adults

<table>
<thead>
<tr>
<th>Condition</th>
<th>1993</th>
<th>1997</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not Get Needed Care</td>
<td>14%</td>
<td>13%</td>
</tr>
<tr>
<td>No Visit</td>
<td>21%</td>
<td>22%</td>
</tr>
<tr>
<td>No Regular Doctor</td>
<td>26%</td>
<td>30%</td>
</tr>
<tr>
<td>Posponed Care Due to Costs</td>
<td>33%</td>
<td>23%</td>
</tr>
</tbody>
</table>

Adults age 18-64

Note: 1993 data are from the Kaiser/Commonwealth 1993 Survey