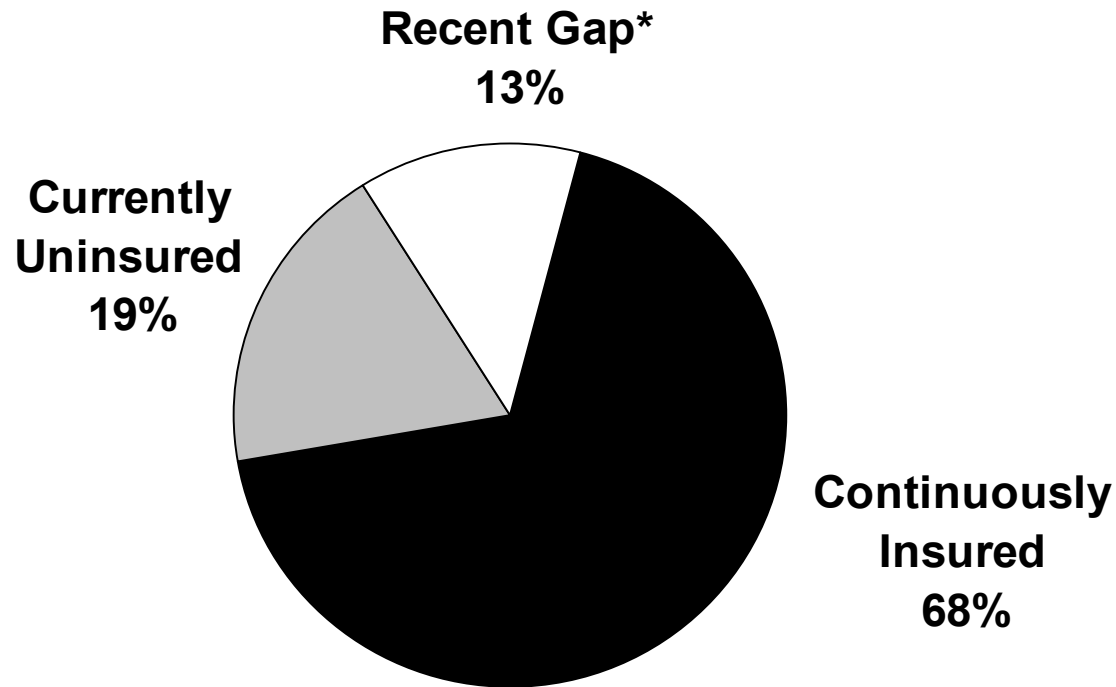


HEALTH INSURANCE COVERAGE OF WORKING-AGE ADULTS

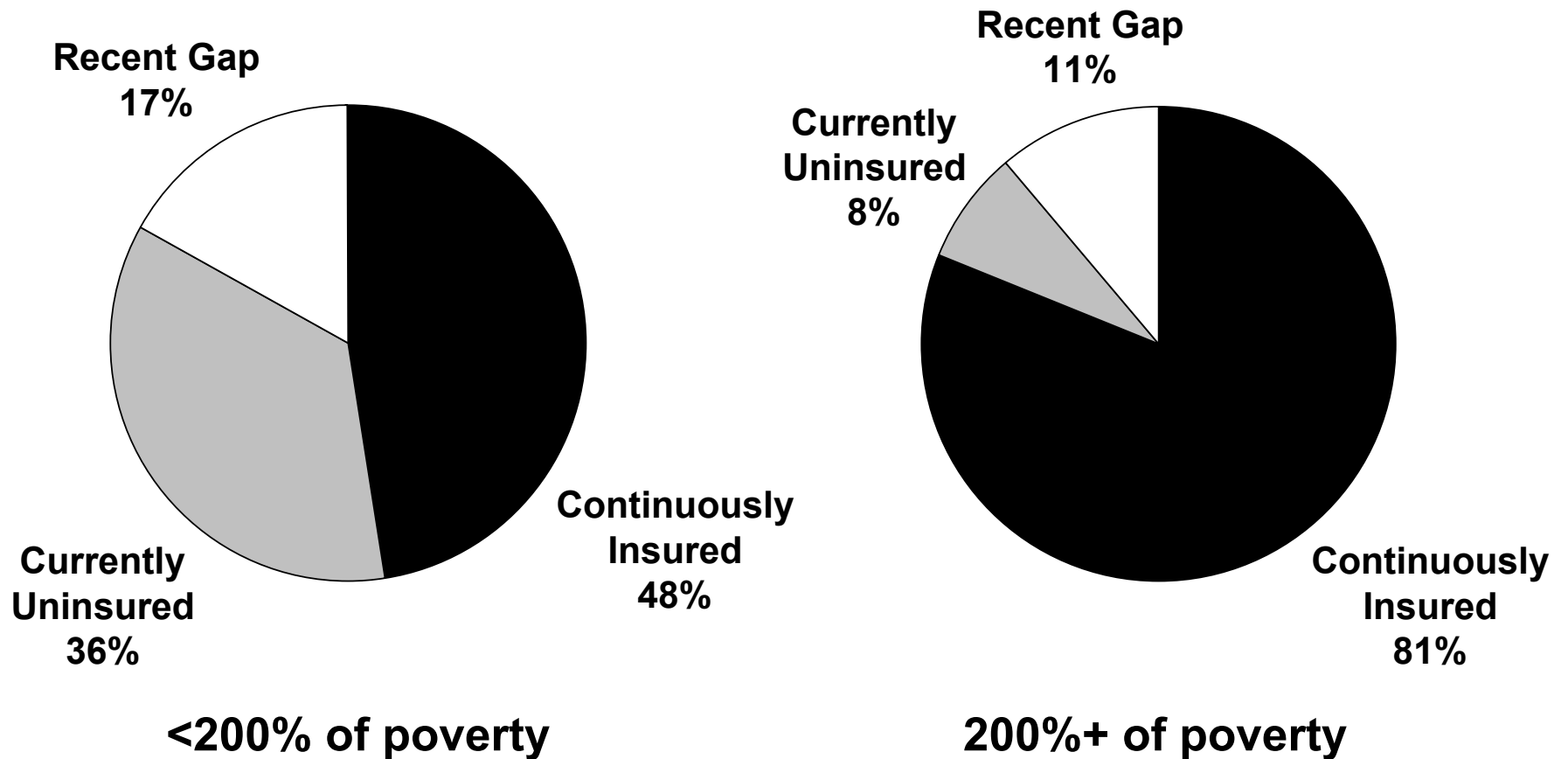
One-Third of Working-Age Adults Were Currently Uninsured or Had a Recent Gap*



164 million adults age 18-64

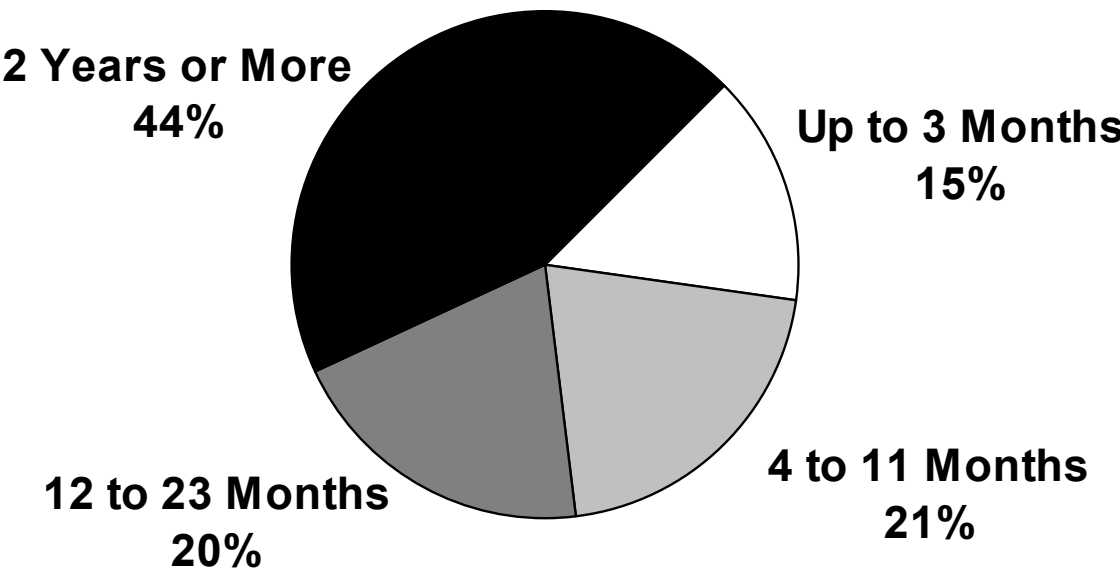
* Recent gap = insured when surveyed but had a period in past 2 years without coverage

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

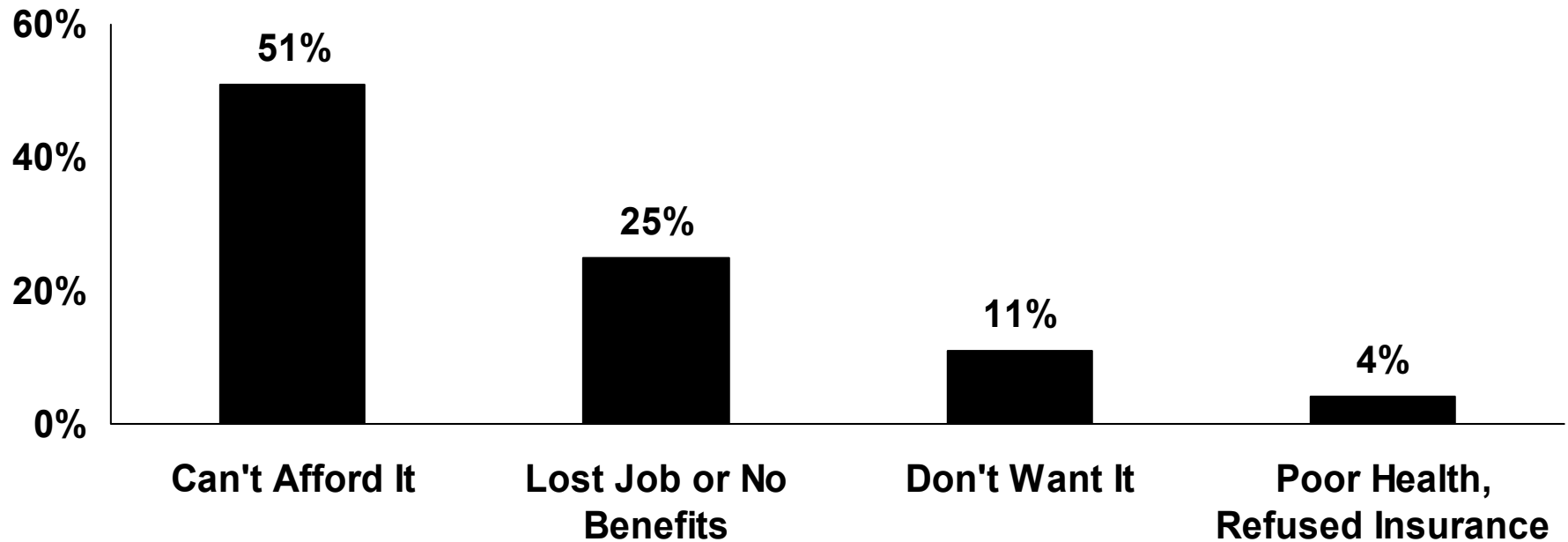
Two-Thirds of Adults with a Time Uninsured Were Uninsured for One Year or More



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

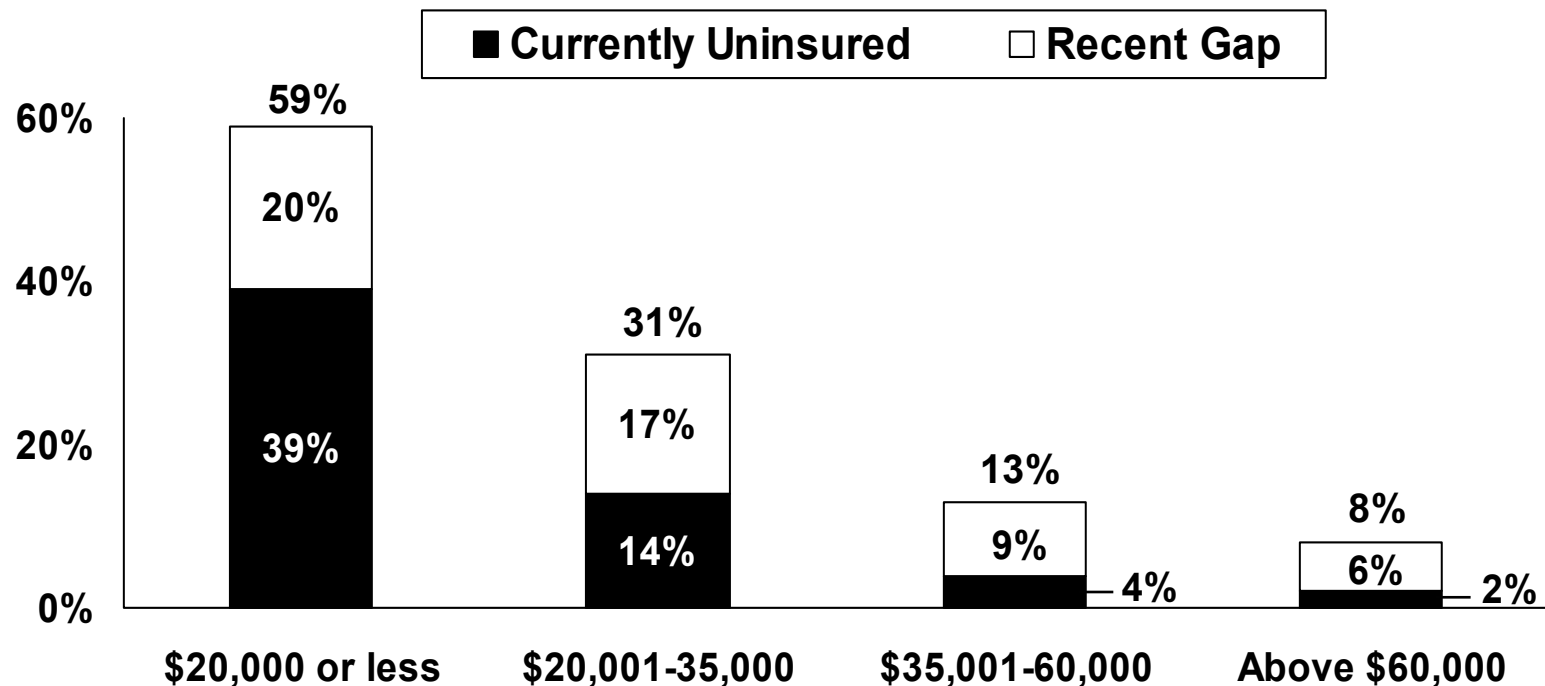
Cost and Lack of Employer Benefits Were the Main Reasons for Not Having Insurance

Reasons for not having health insurance



31 million currently uninsured adults age 18-64

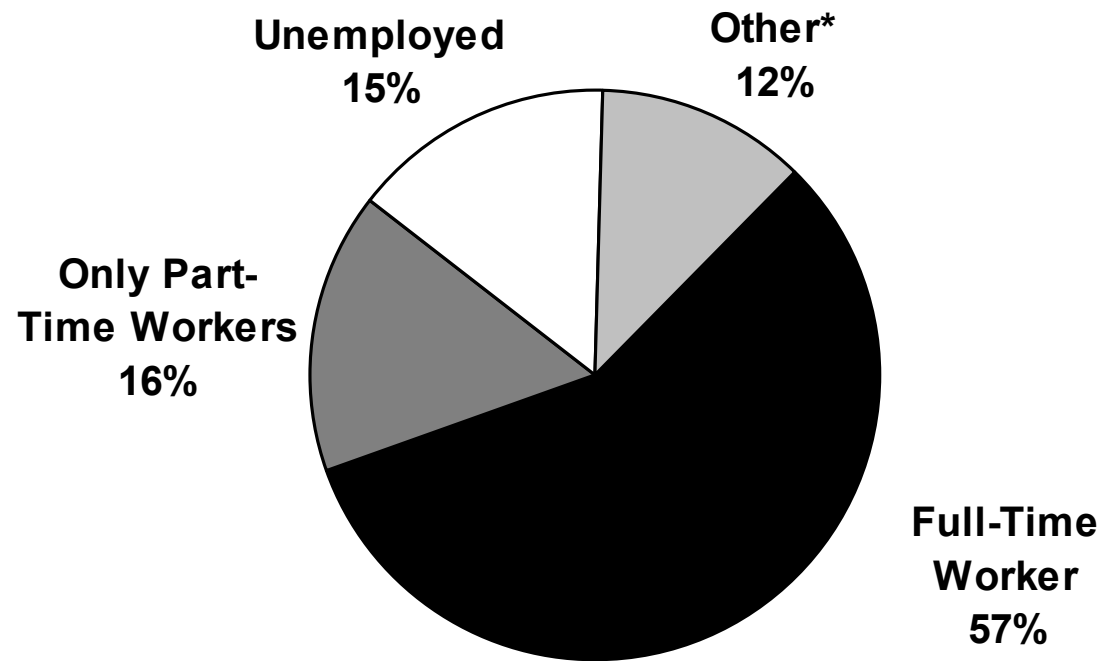
Over Half of Adults in Low-Wage, Working Families Were Uninsured Sometime in the Past Two Years



**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

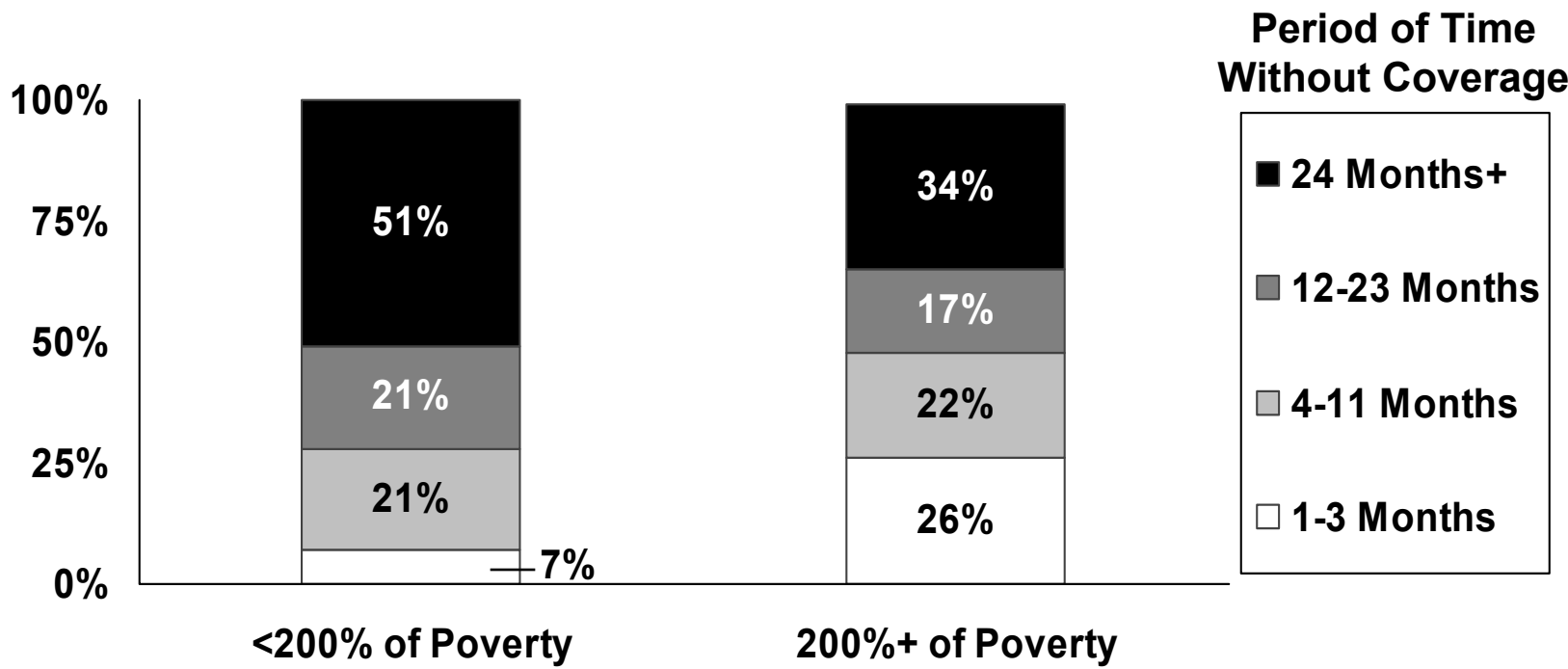
Most Uninsured Adults Were Working Full-Time or Married to a Full-Time Worker



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

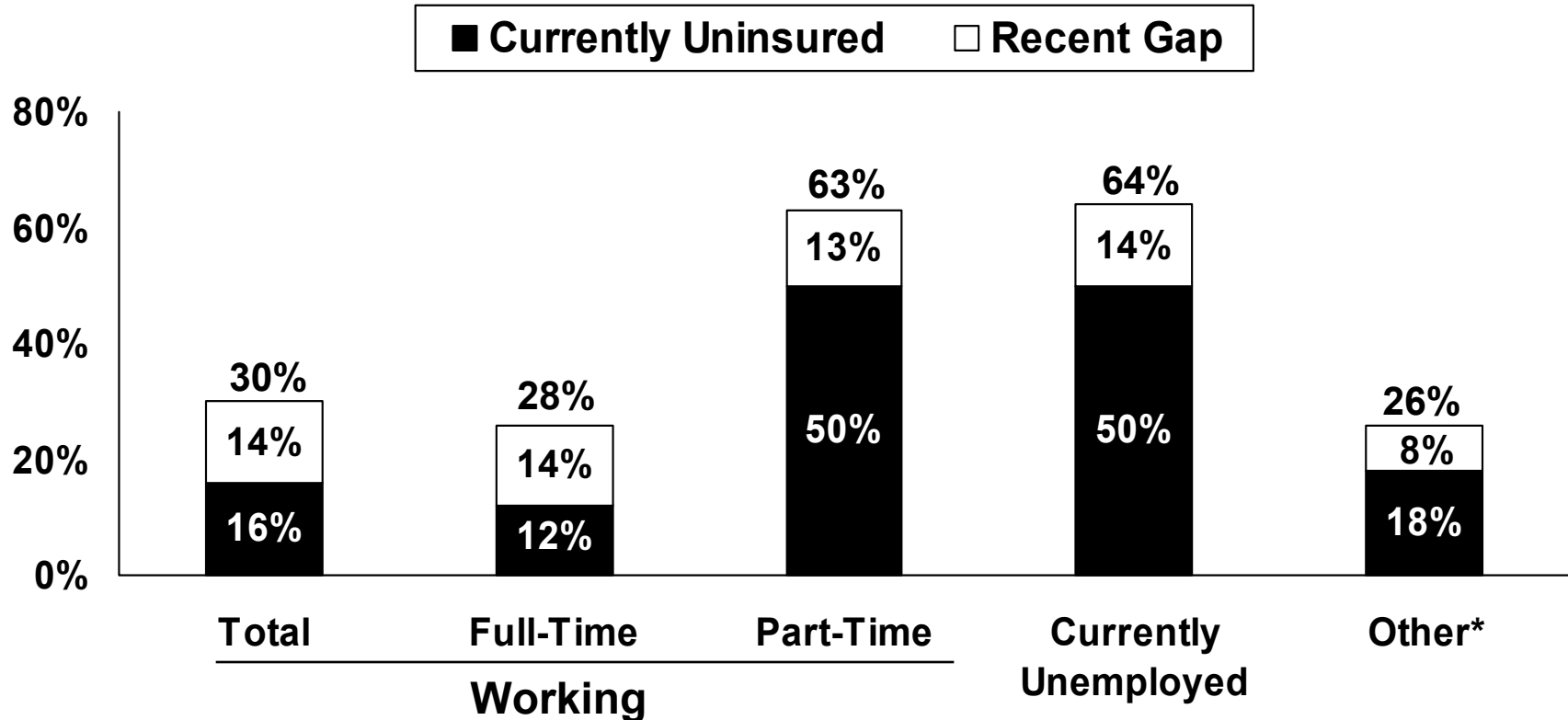
* Respondent or spouse is disabled, a student, or a retiree, and neither is a full- or part-time worker

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

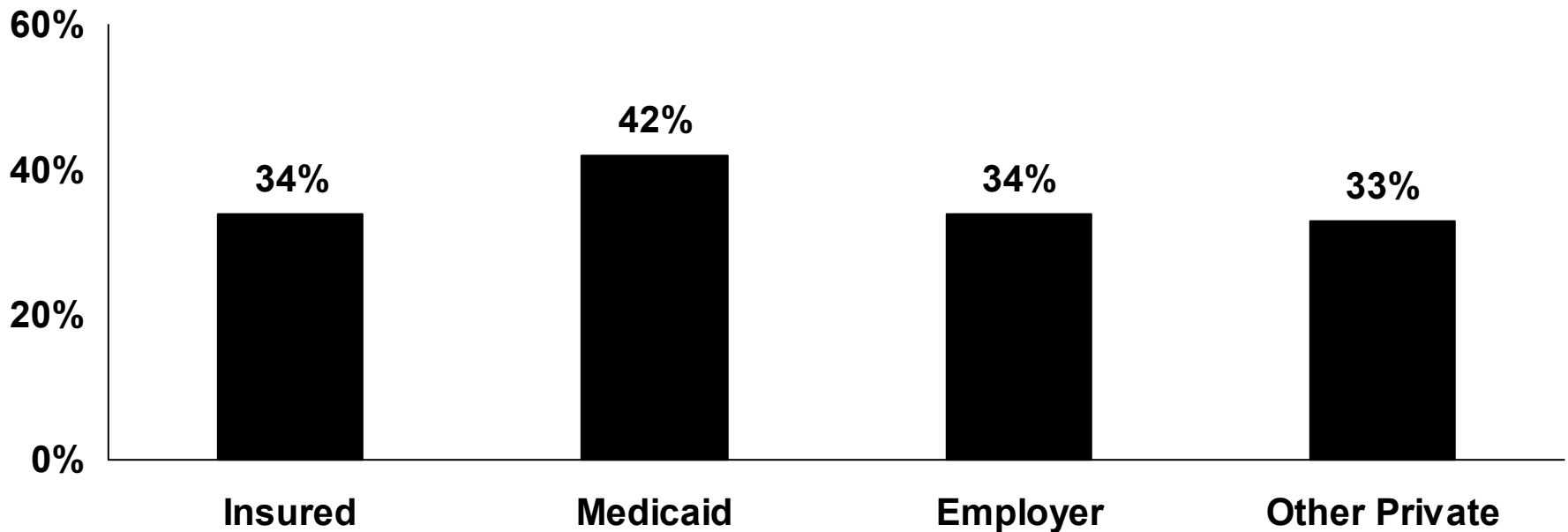


Adults age 18-64 by family work status

* 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

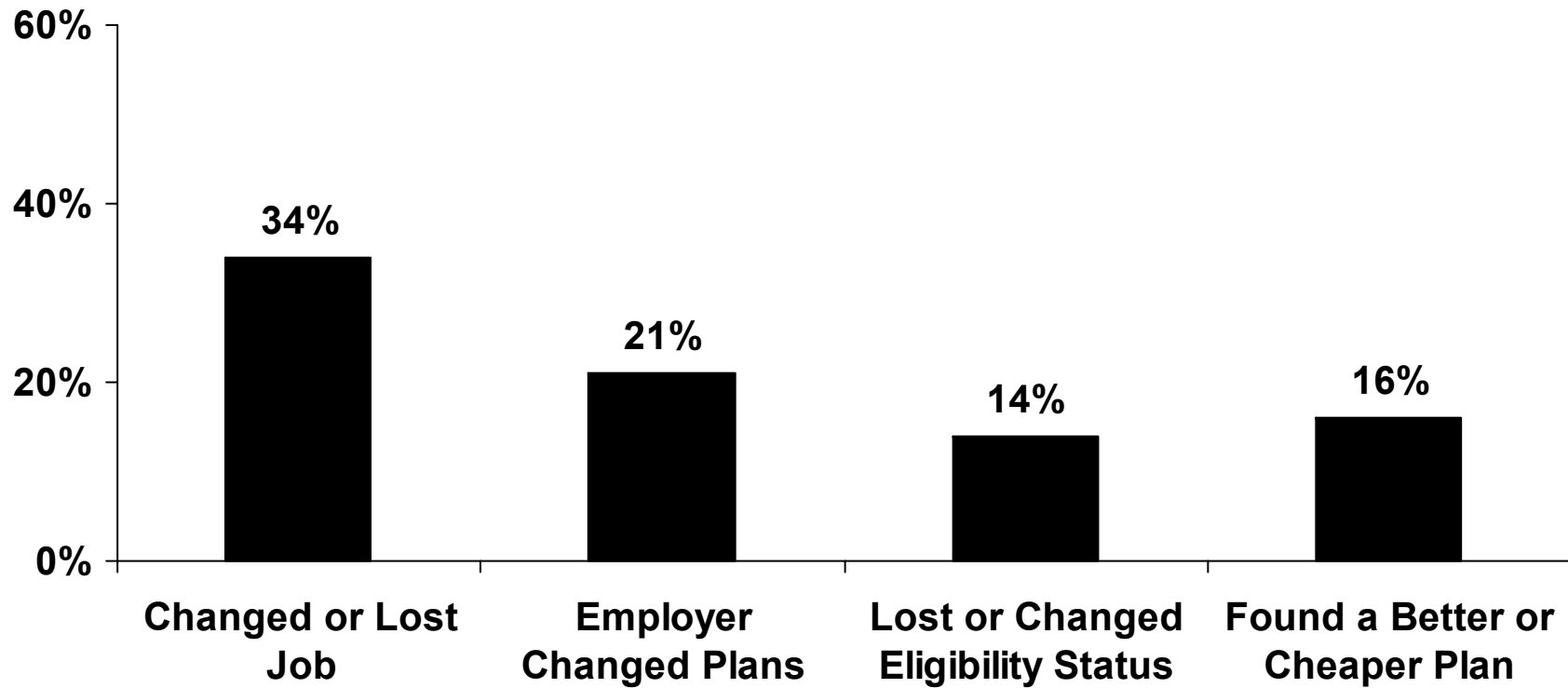
Percent in current plan less than 2 years



132 million currently insured adults age 18-64

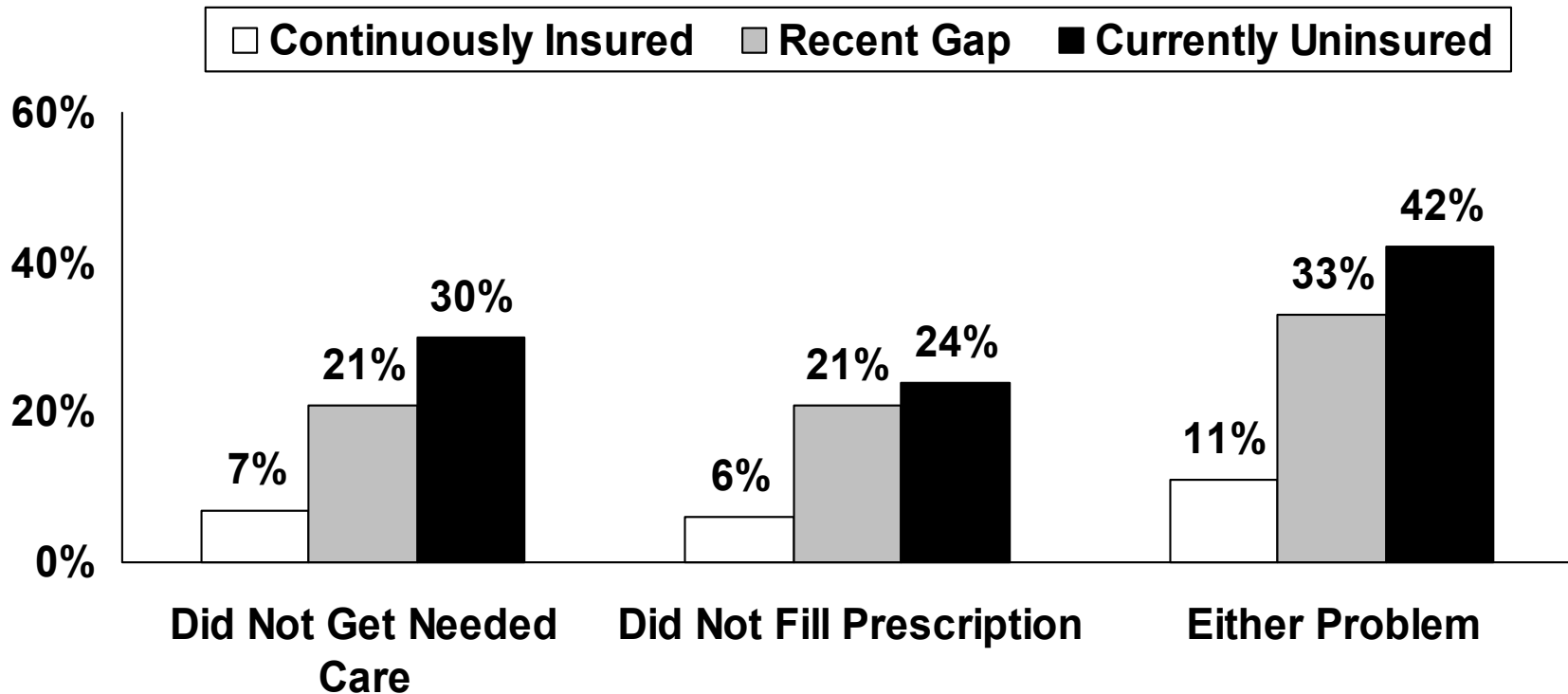
Reasons for Changes in Health Plans

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



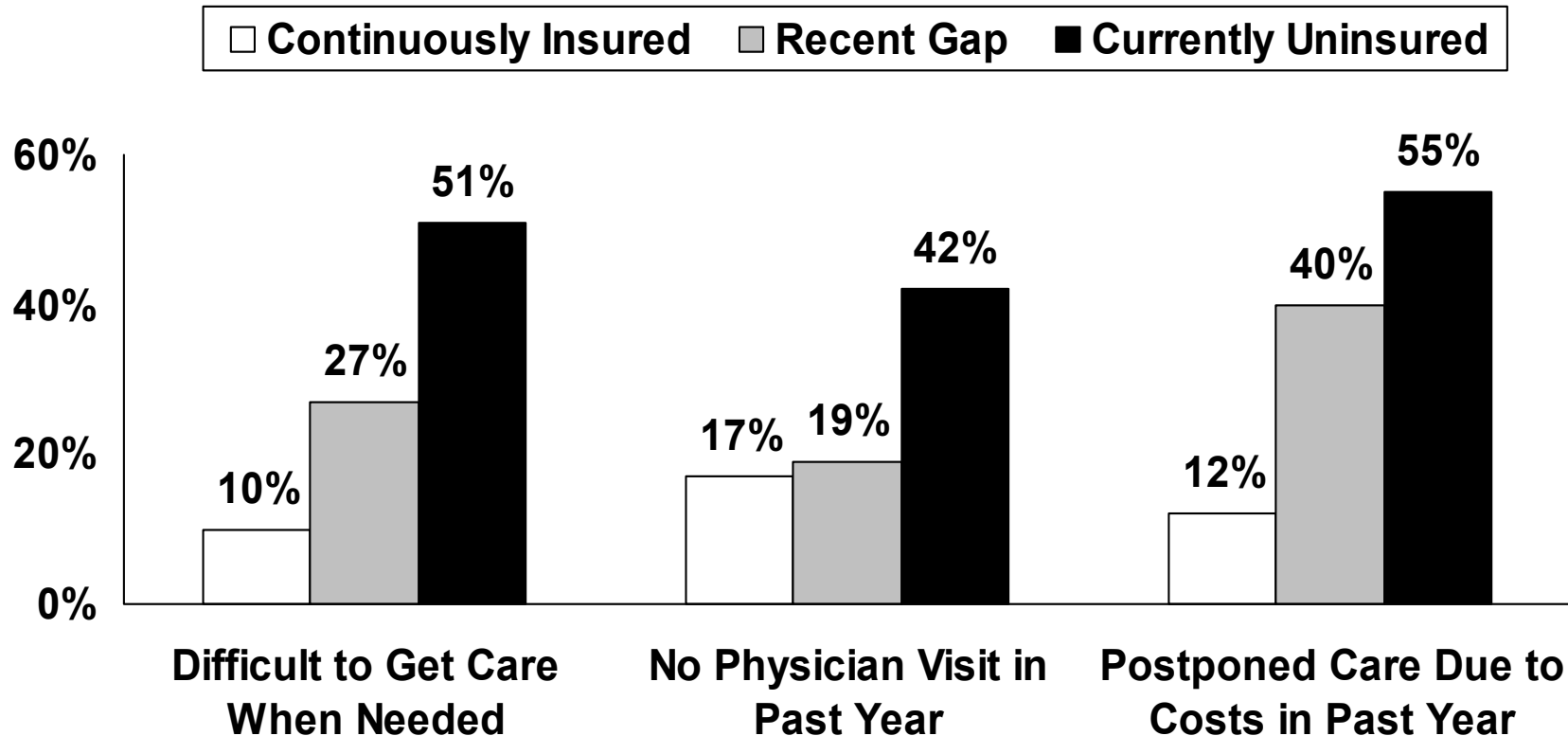
ACCESS TO HEALTH CARE

Two in Five Uninsured Adults Went Without Needed Care in the Past Year



164 million adults age 18-64

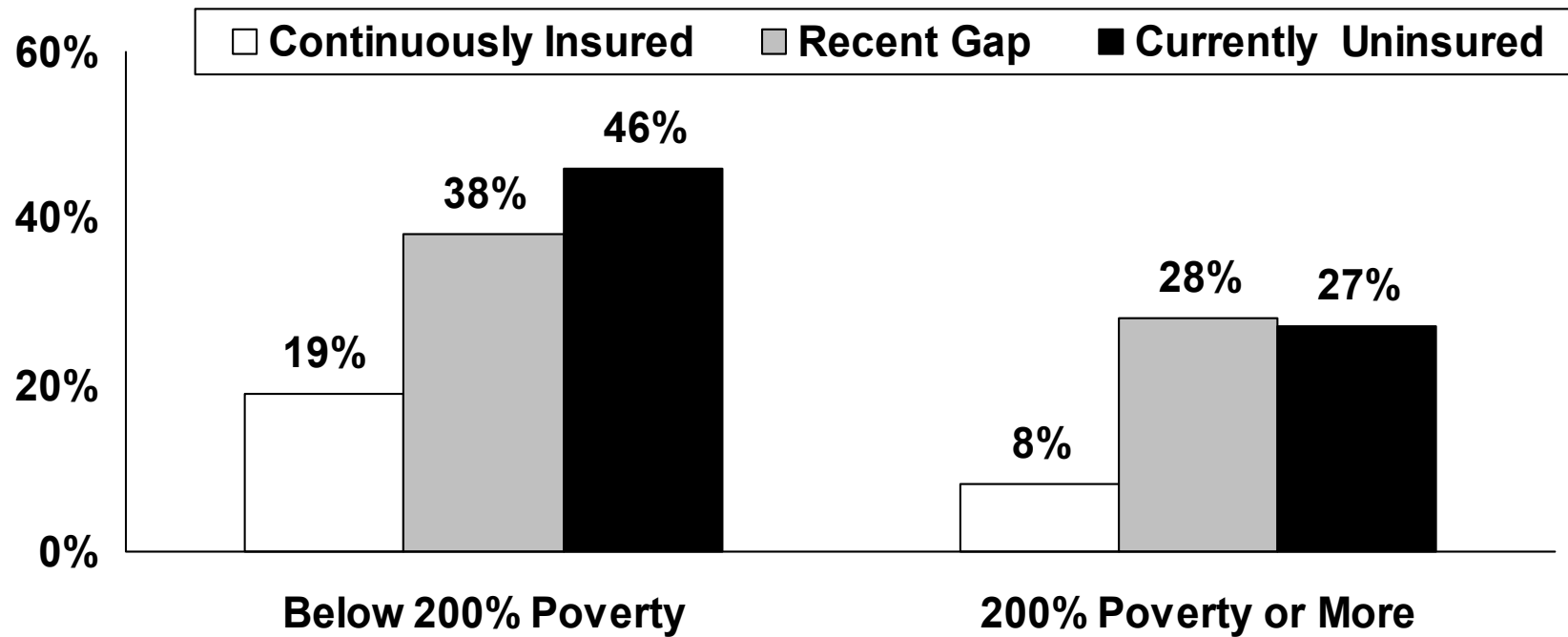
Half of Uninsured Adults Had Access Difficulties and Postponed Care Due to Costs



164 million adults age 18-64

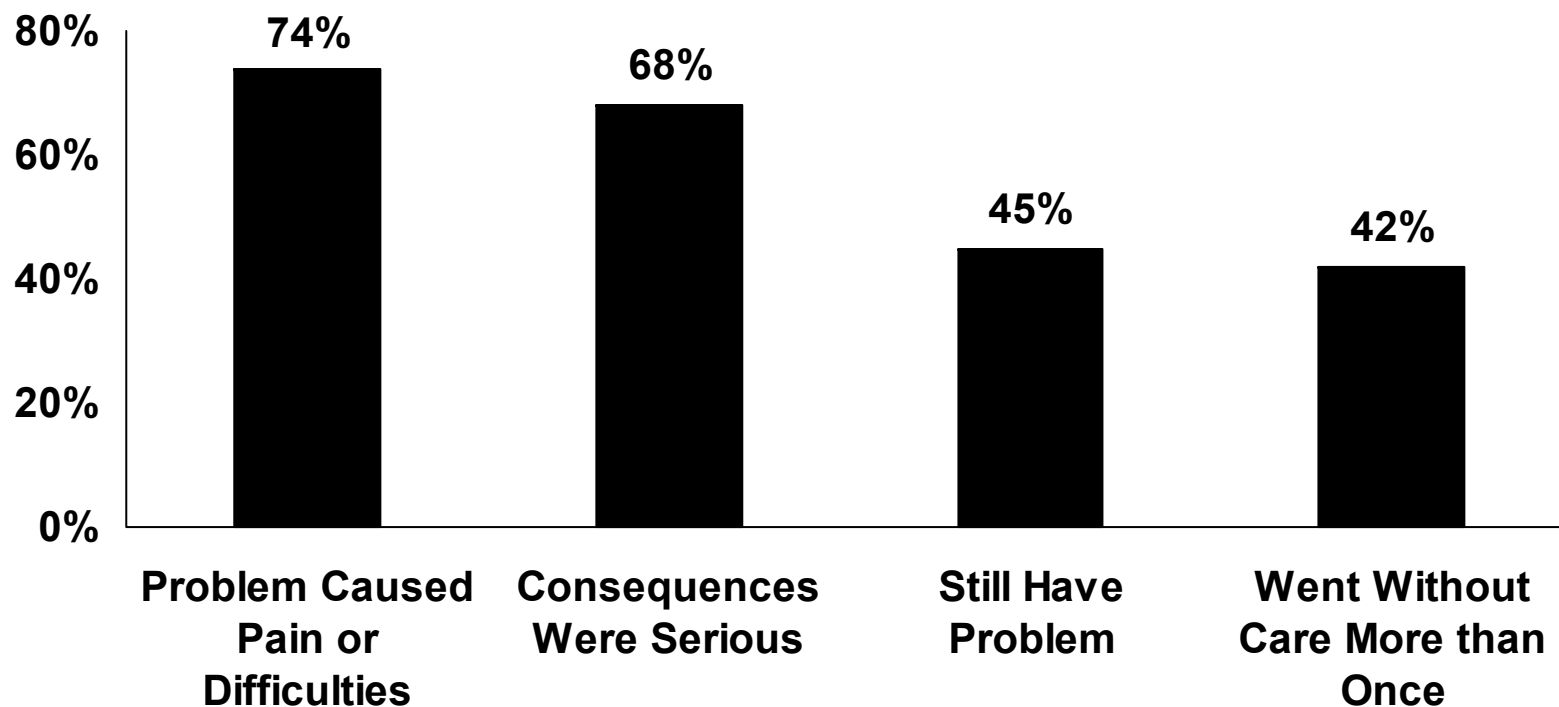
Low-Income Uninsured Adults Were at High Risk of Access Problems

Percent not getting needed care or prescription in past year



Adults age 18-64

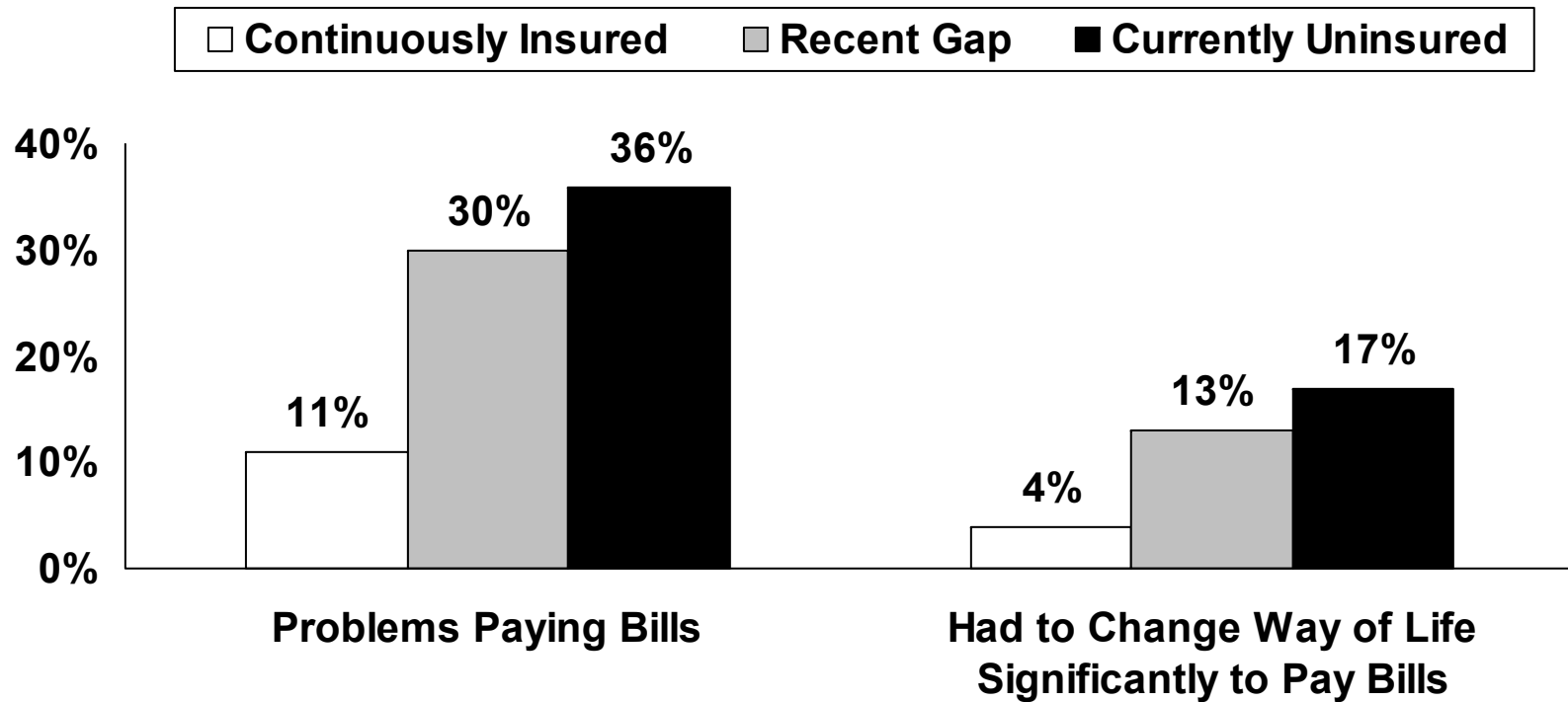
Going Without Needed Care Had Consequences



21 million adults age 18-64 who had a time they didn't get need care

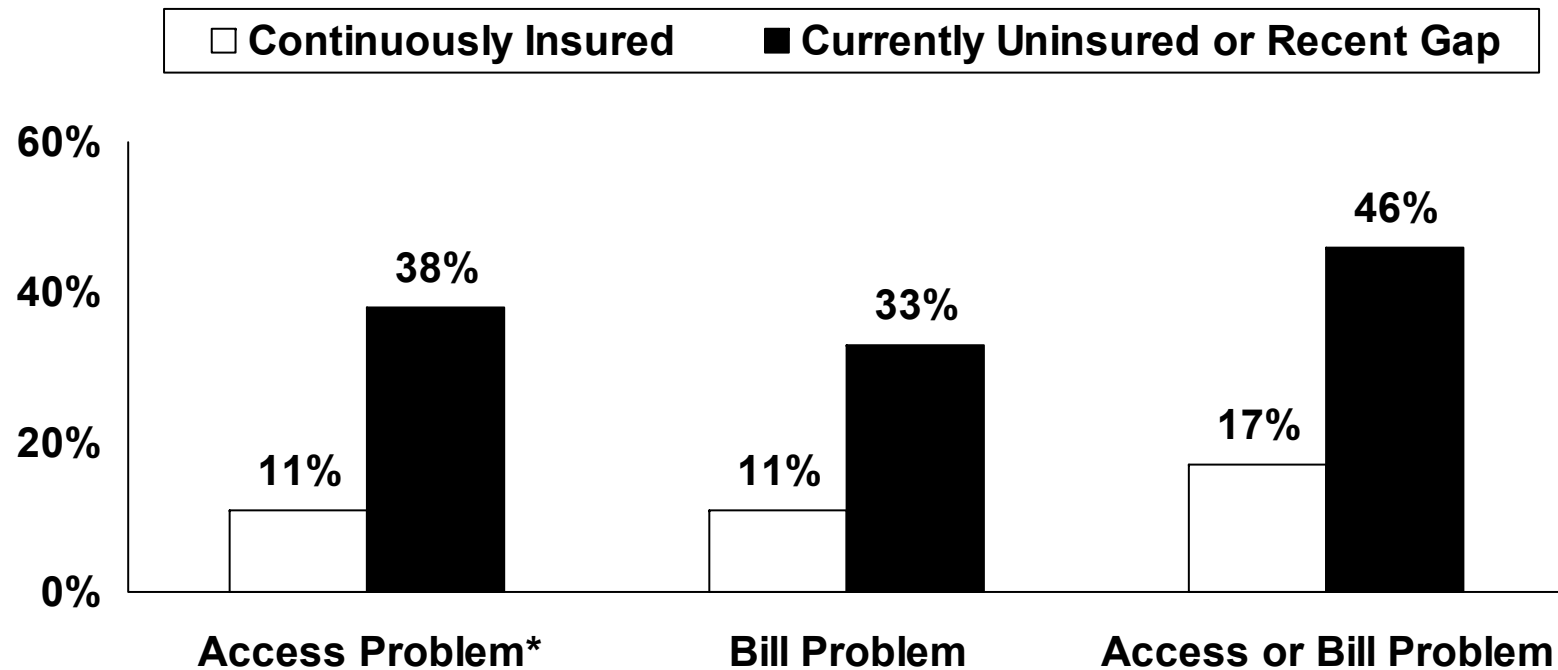
PROBLEMS PAYING MEDICAL BILLS

Uninsured Adults Had Substantial Problems Paying Medical Bills



164 million adults age 18-64

Nearly Half of Uninsured/Recent Gap Adults Had Access or Bill Problems

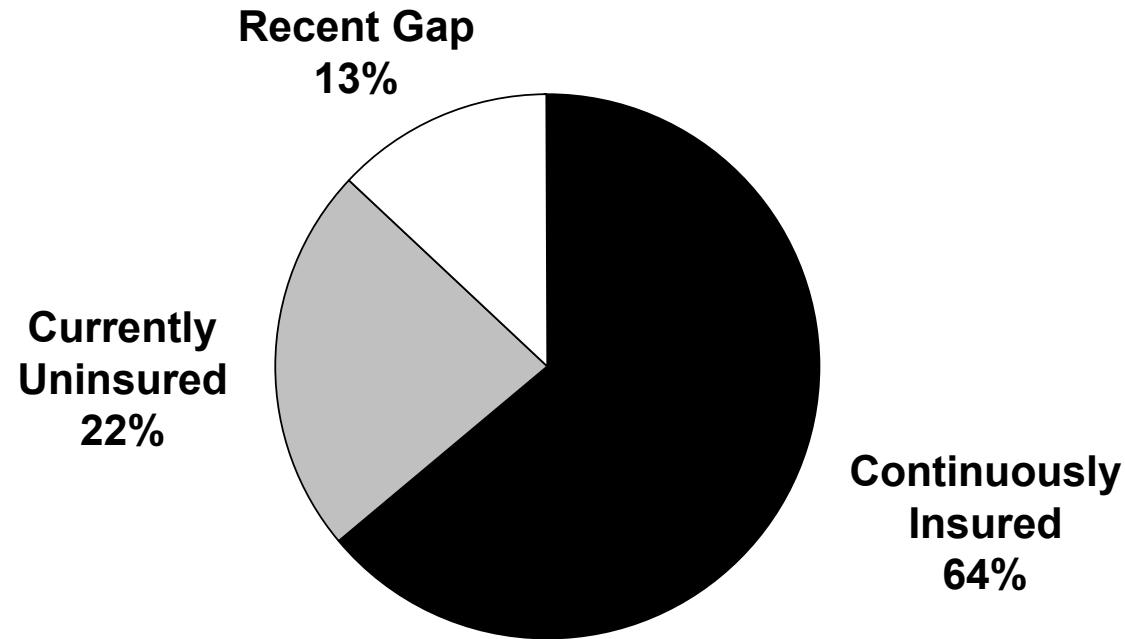


164 million adults age 18-64

* Time you didn't get needed care or didn't fill needed prescription

ADULTS WITH HEALTH PROBLEMS

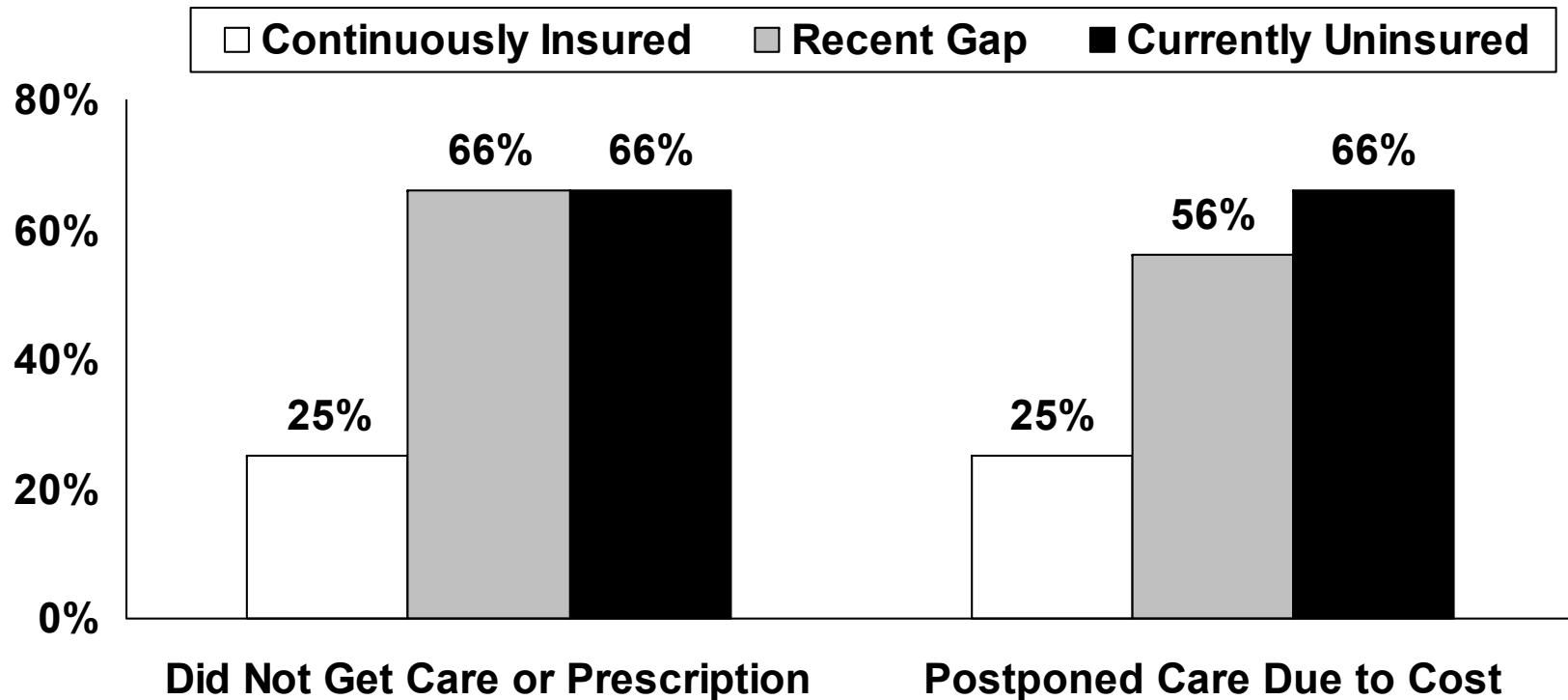
One-Third in Fair or Poor Health Were Uninsured or Had a Recent Gap*



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

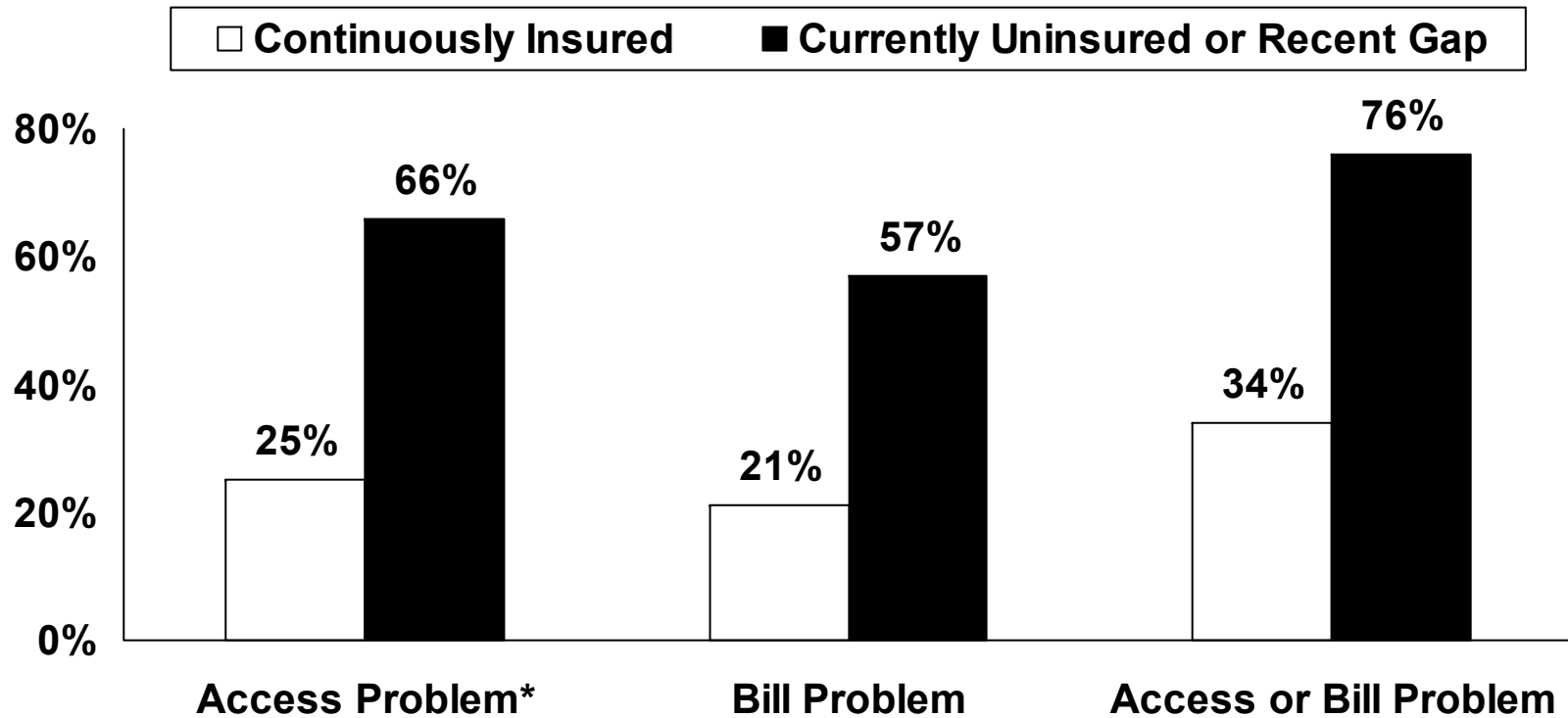
* Recent gap = insured when surveyed but had a period in past 2 years without coverage

Two-Thirds of Uninsured Adults in Fair or Poor Health Went Without Needed Care in the Past Year



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

Three in Four Uninsured Adults with Health Problems Had Access or Bill Problems



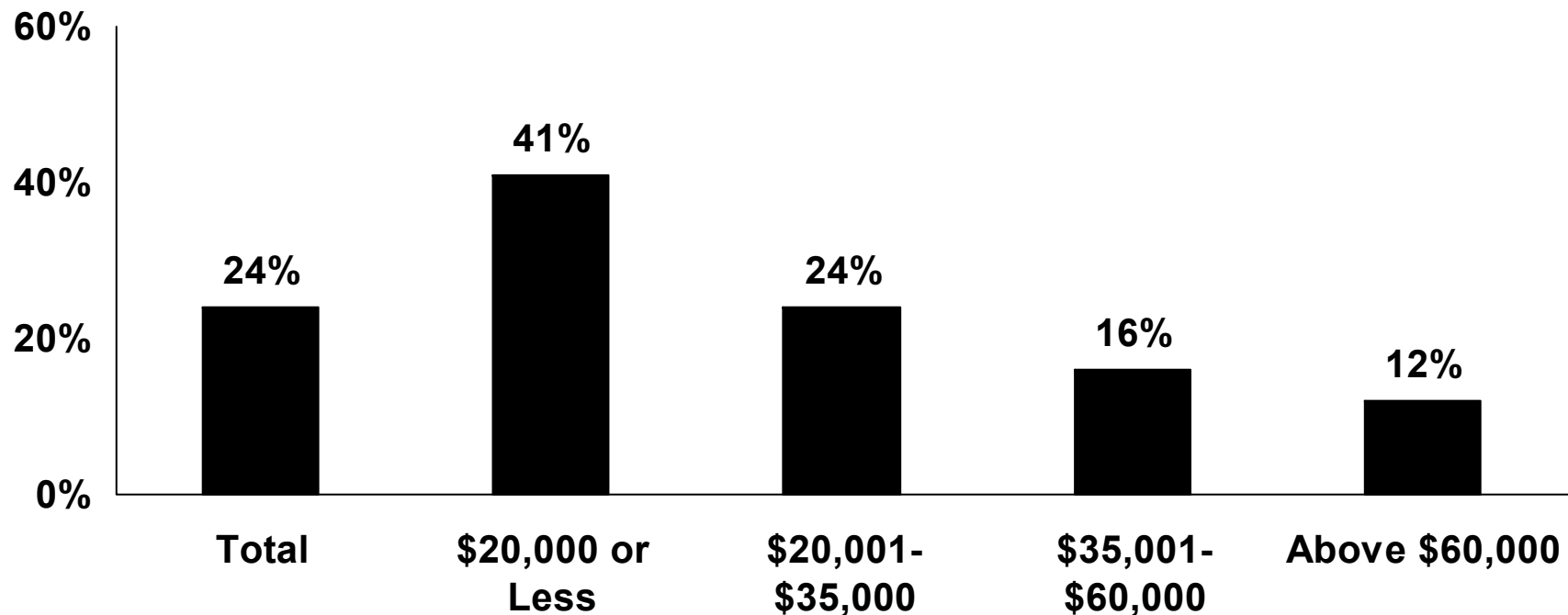
29 million adults age 18-64 in fair or poor health

* 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

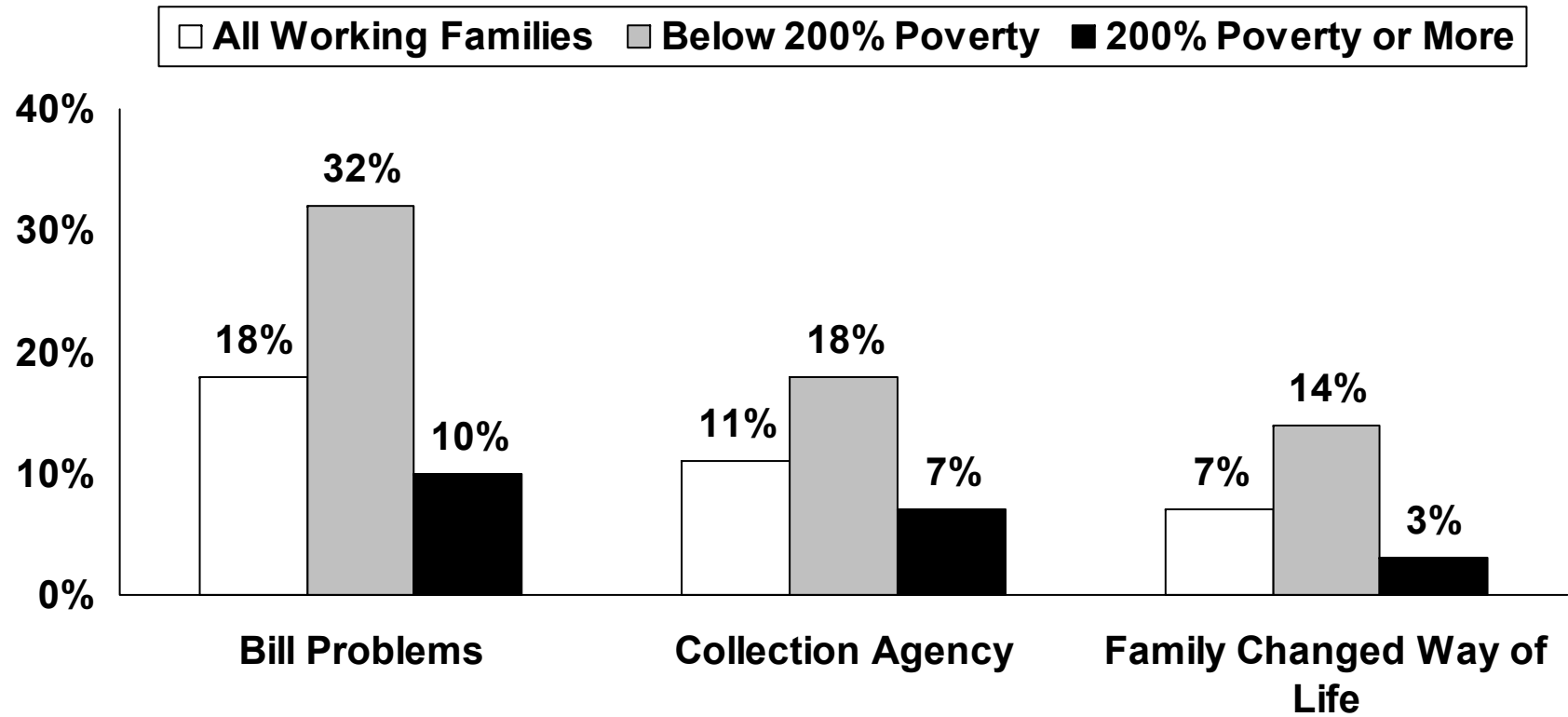
Percent not getting needed care or prescriptions and/or had medical bill problems in past year



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

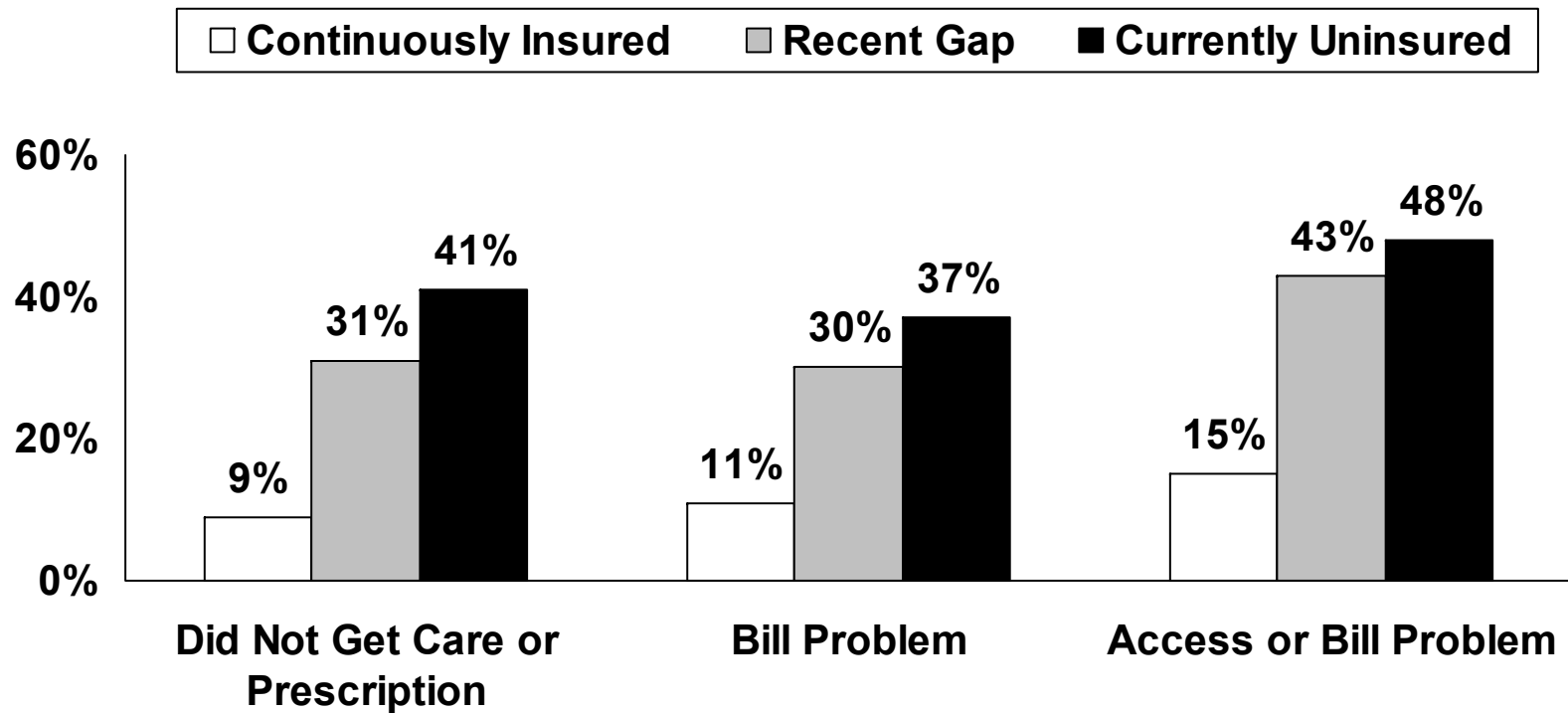
Note: In 1996, 200% of poverty was about \$21,000 for a family of two and \$25,000 for a family of three

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**

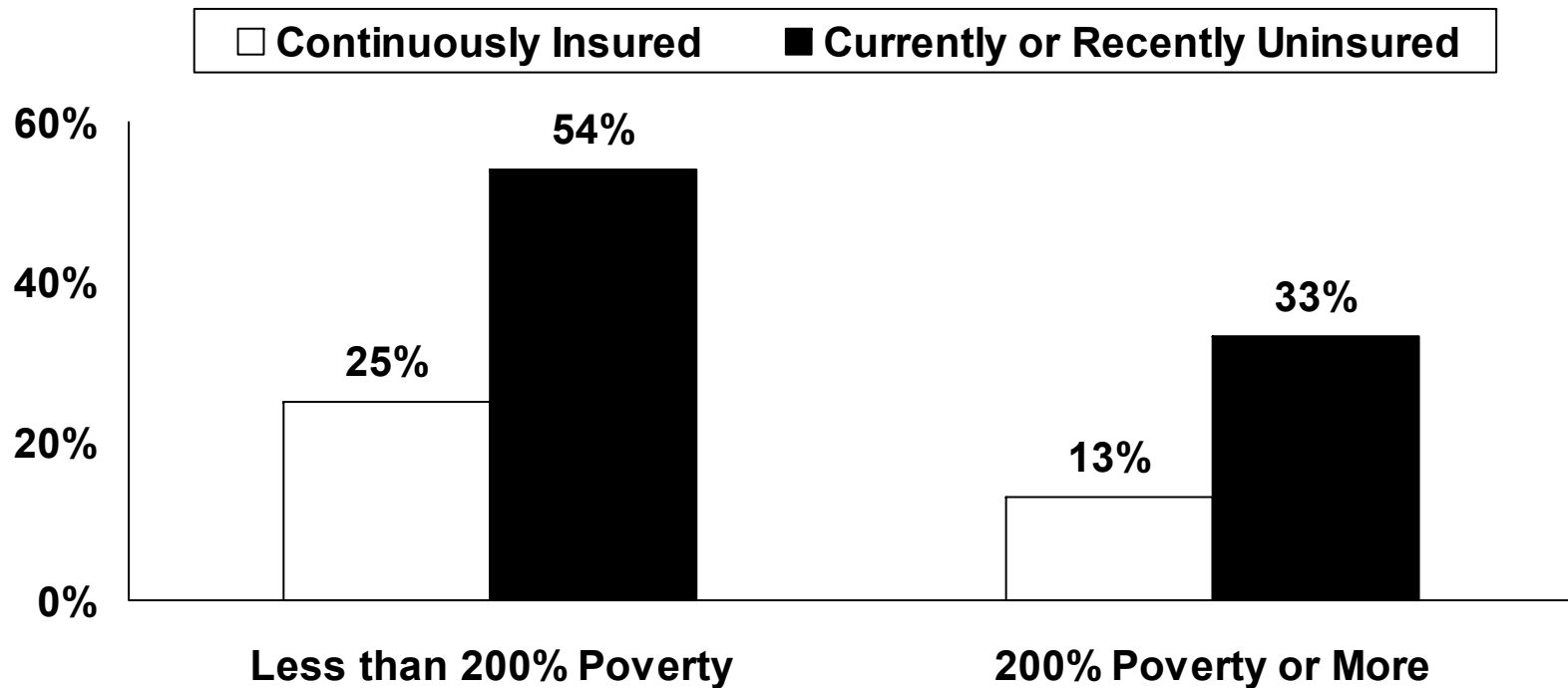
Uninsured Adults in Working Families Had Access and Cost Difficulties



**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

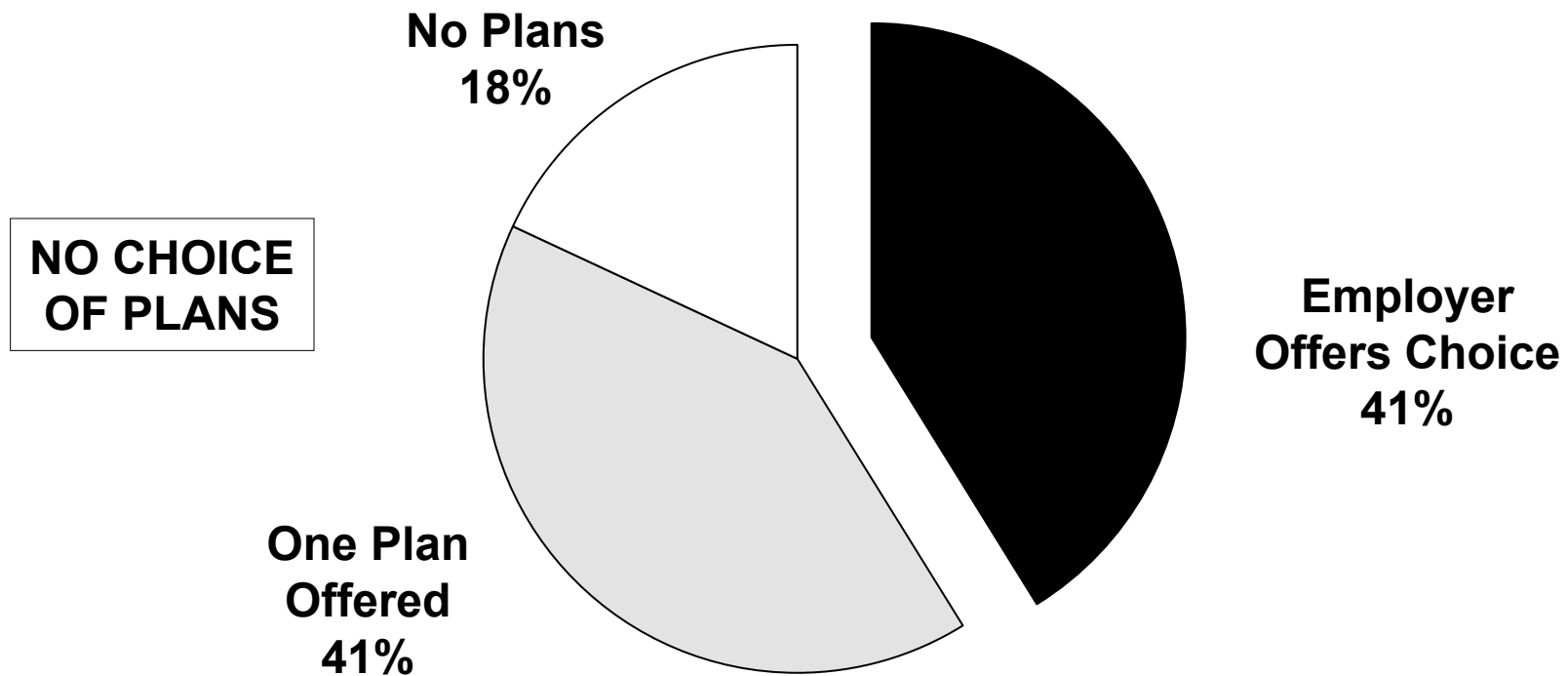
Access or Bill Problem in Past Year



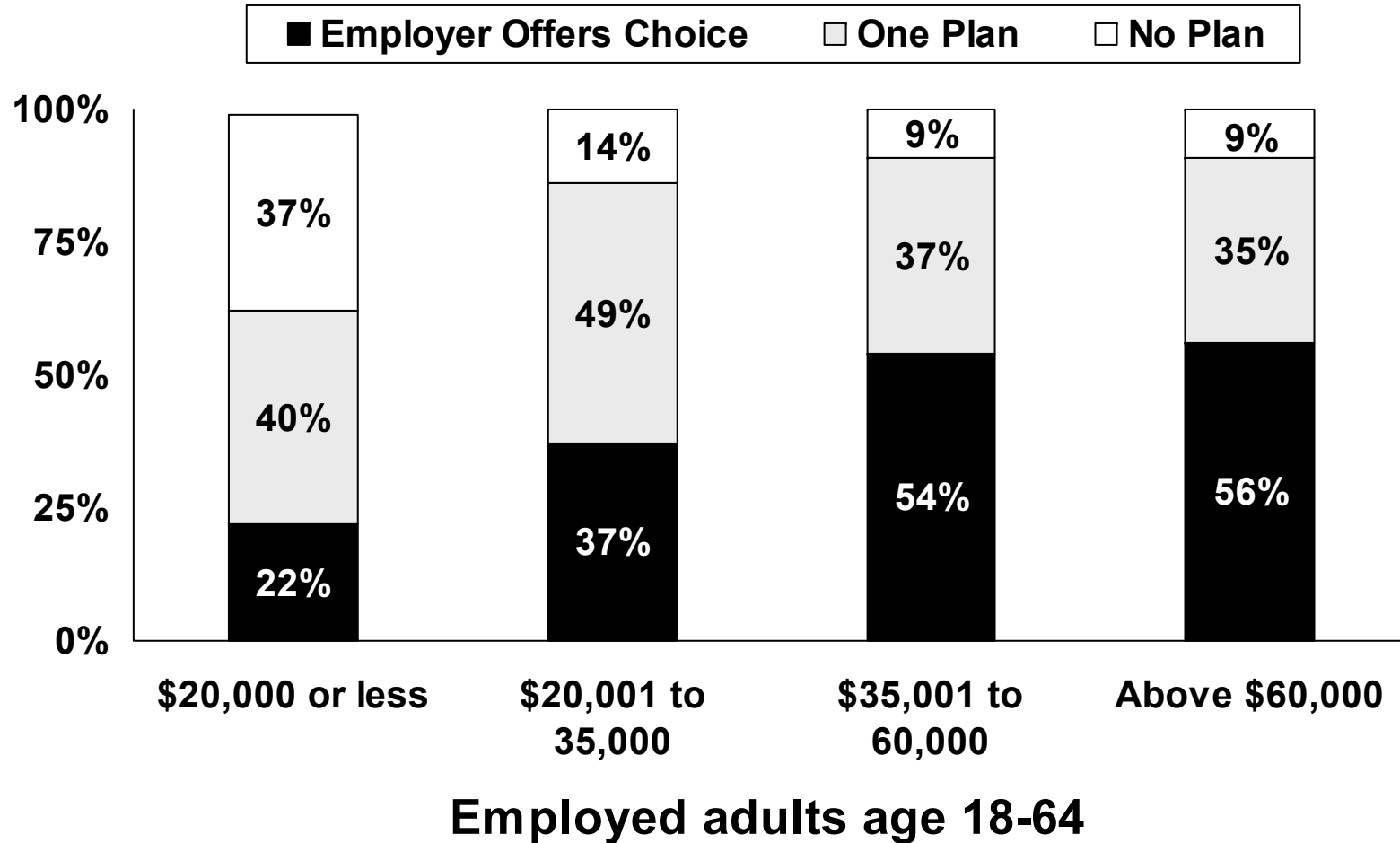
Adults age 18-64 in families with a FT or PT worker

CHOICE OF PLANS FROM EMPLOYERS FOR WORKING-AGE ADULTS

Majority of Adults Do Not Have a Choice of Plans from Their Employer

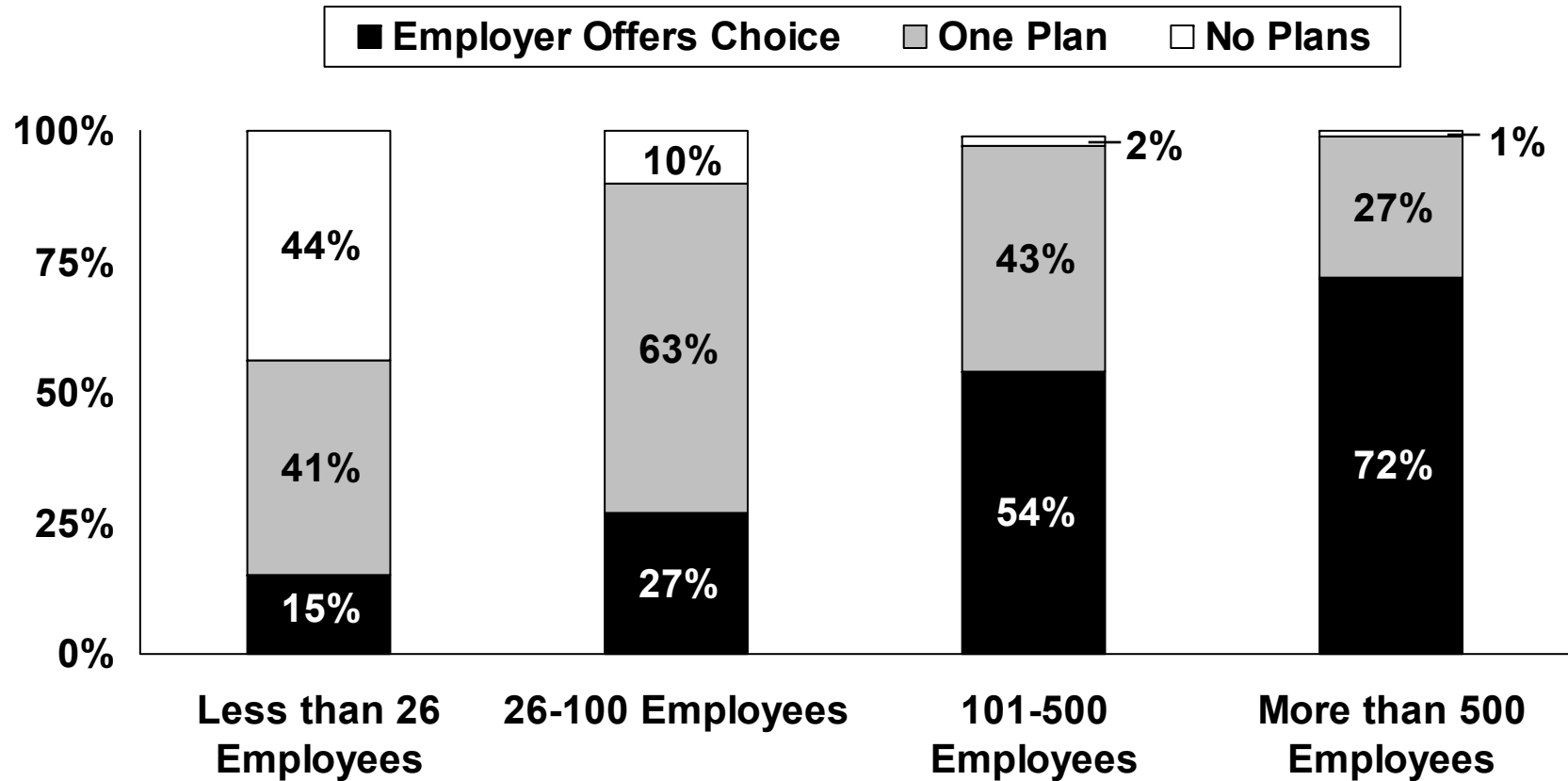


Low-Wage Workers Are the Least Likely to Have a Choice of Health Plans*



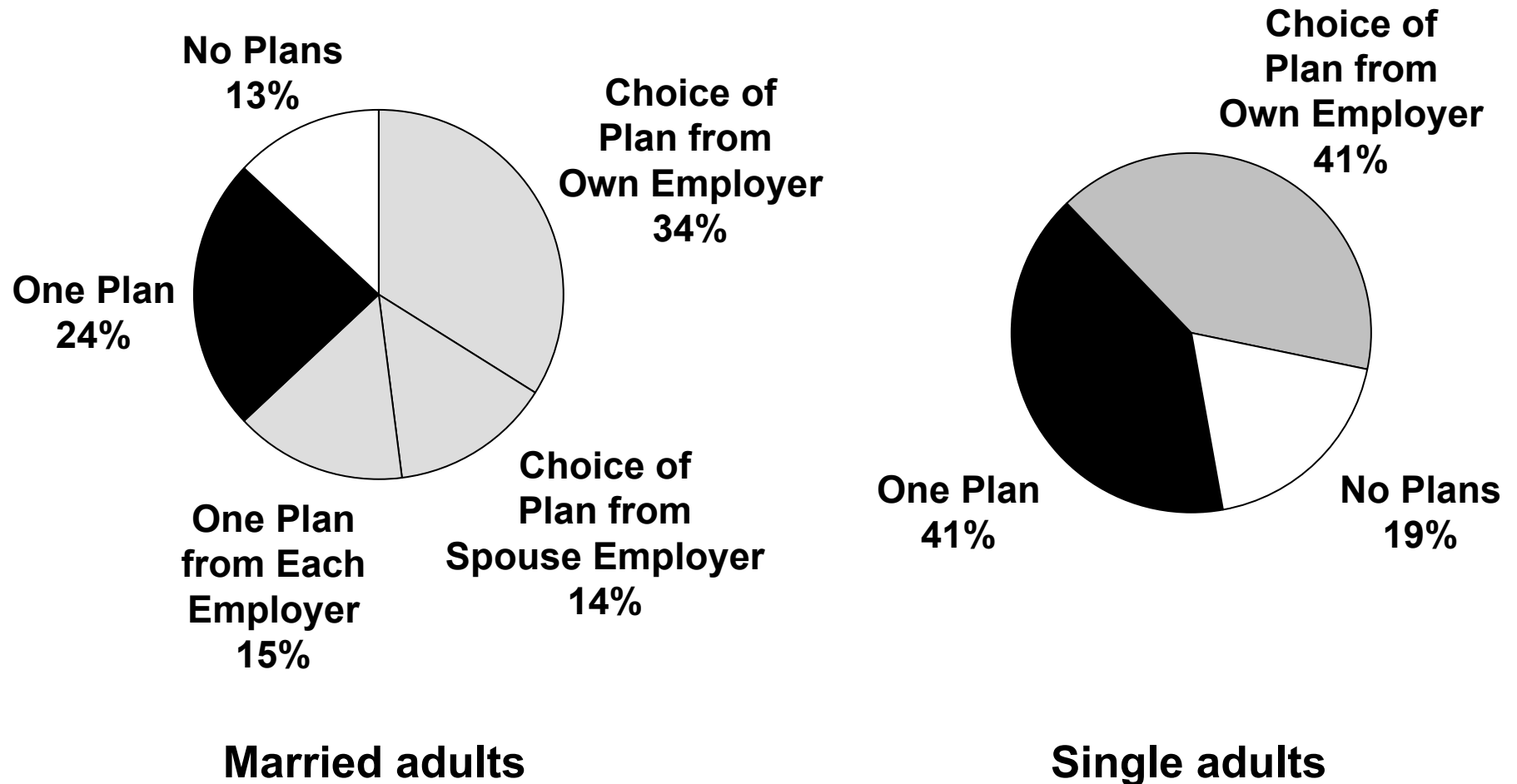
* Totals may not add to 100% due to rounding

Larger Employers Are More Likely to Offer a Choice of Plans



Employed adults age 18-64 by employer size

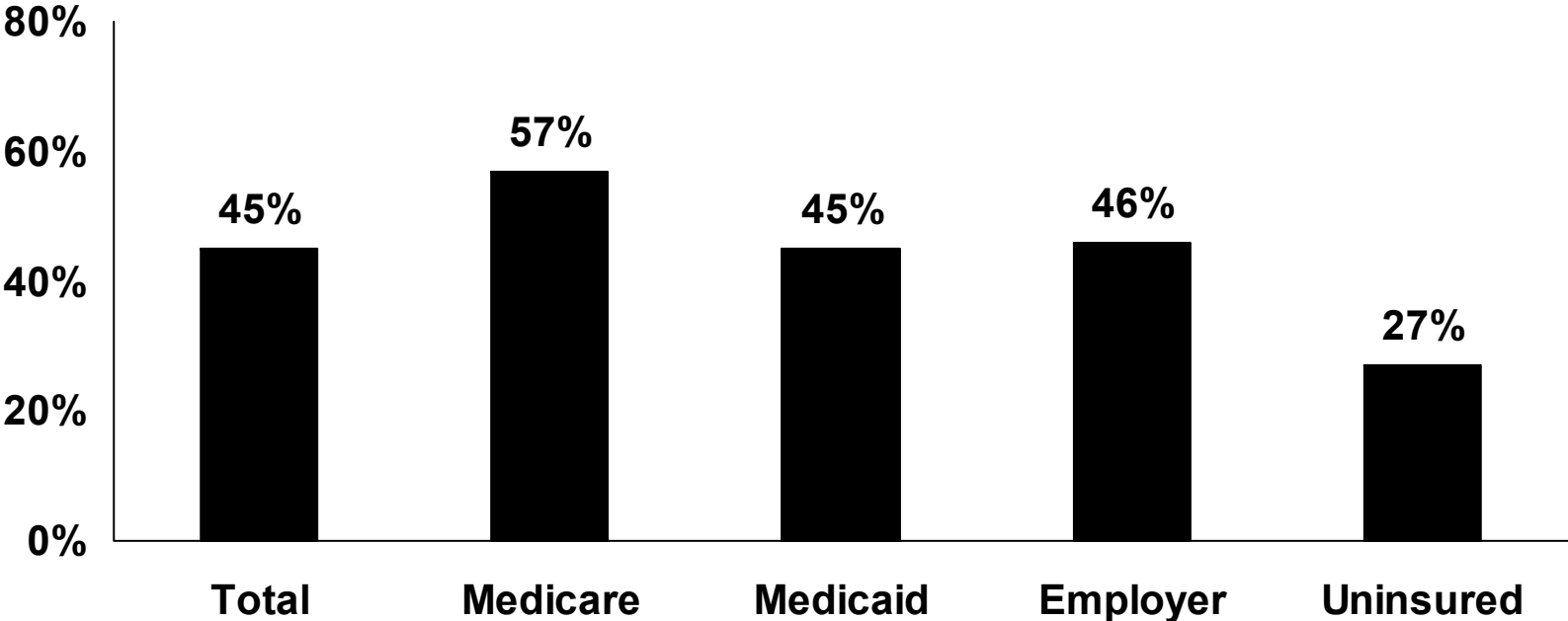
Married Adults Are More Likely to Have Choice if Two-Worker Family



**MEDICARE: EXPERIENCES OF ADULTS
AGE 65 AND OLDER COMPARED WITH
WORKING-AGE ADULTS**

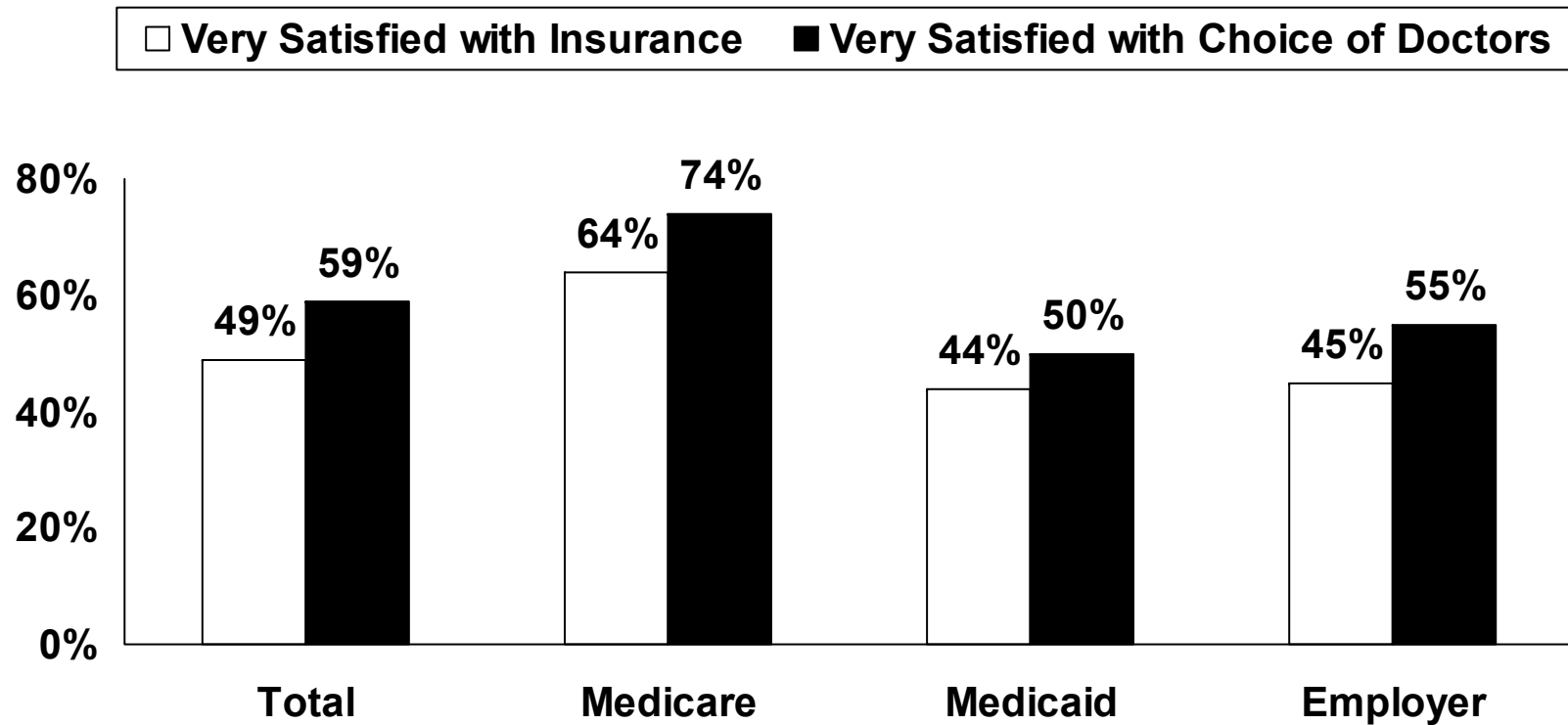
Medicare Beneficiaries Were the Most Satisfied with Health Care Services

Percent very satisfied with health care services



Adults age 18 and older

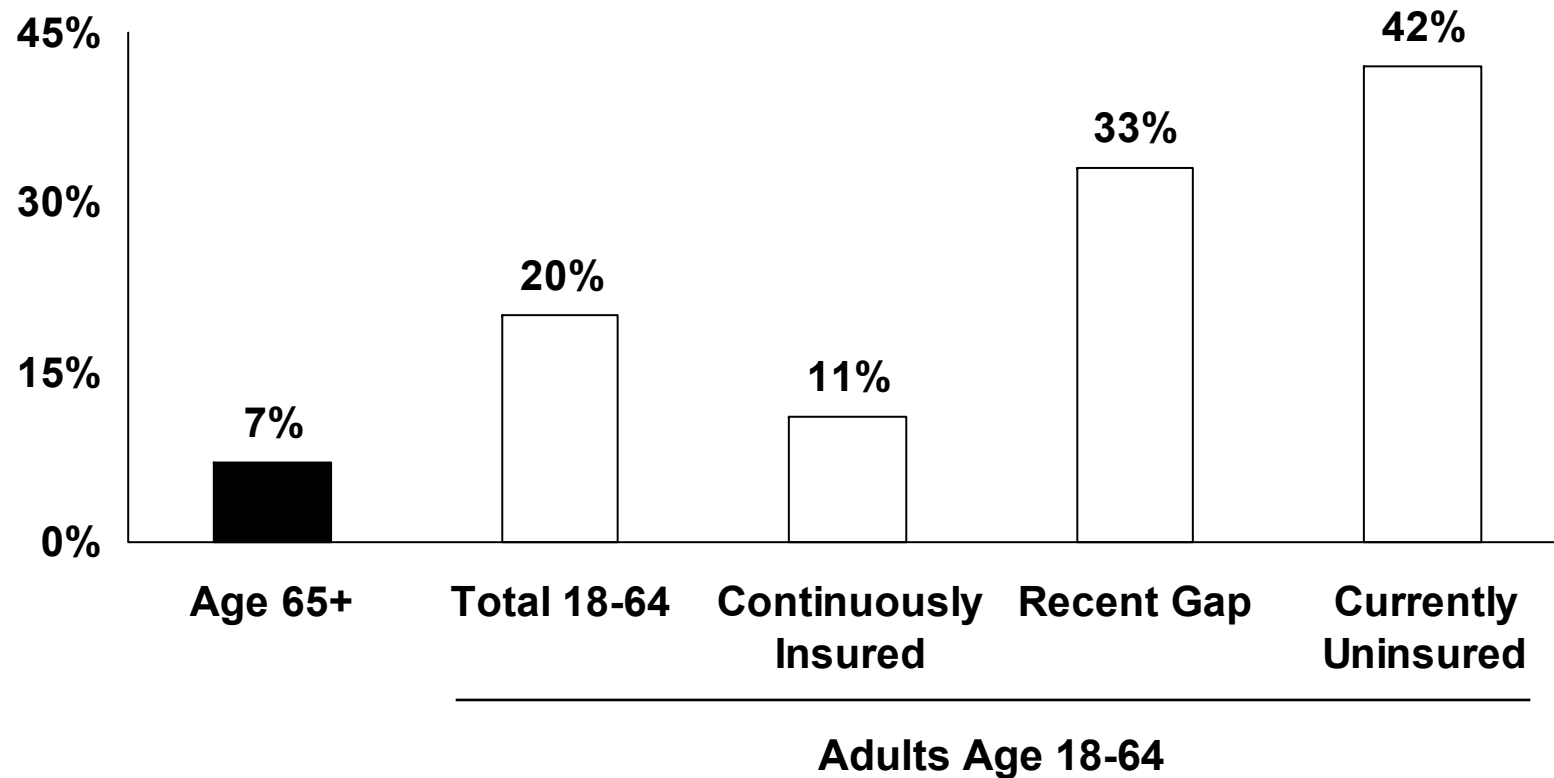
Medicare Beneficiaries Were the Most Satisfied with Insurance and Plan Choice of Doctors



Adults age 18 and older

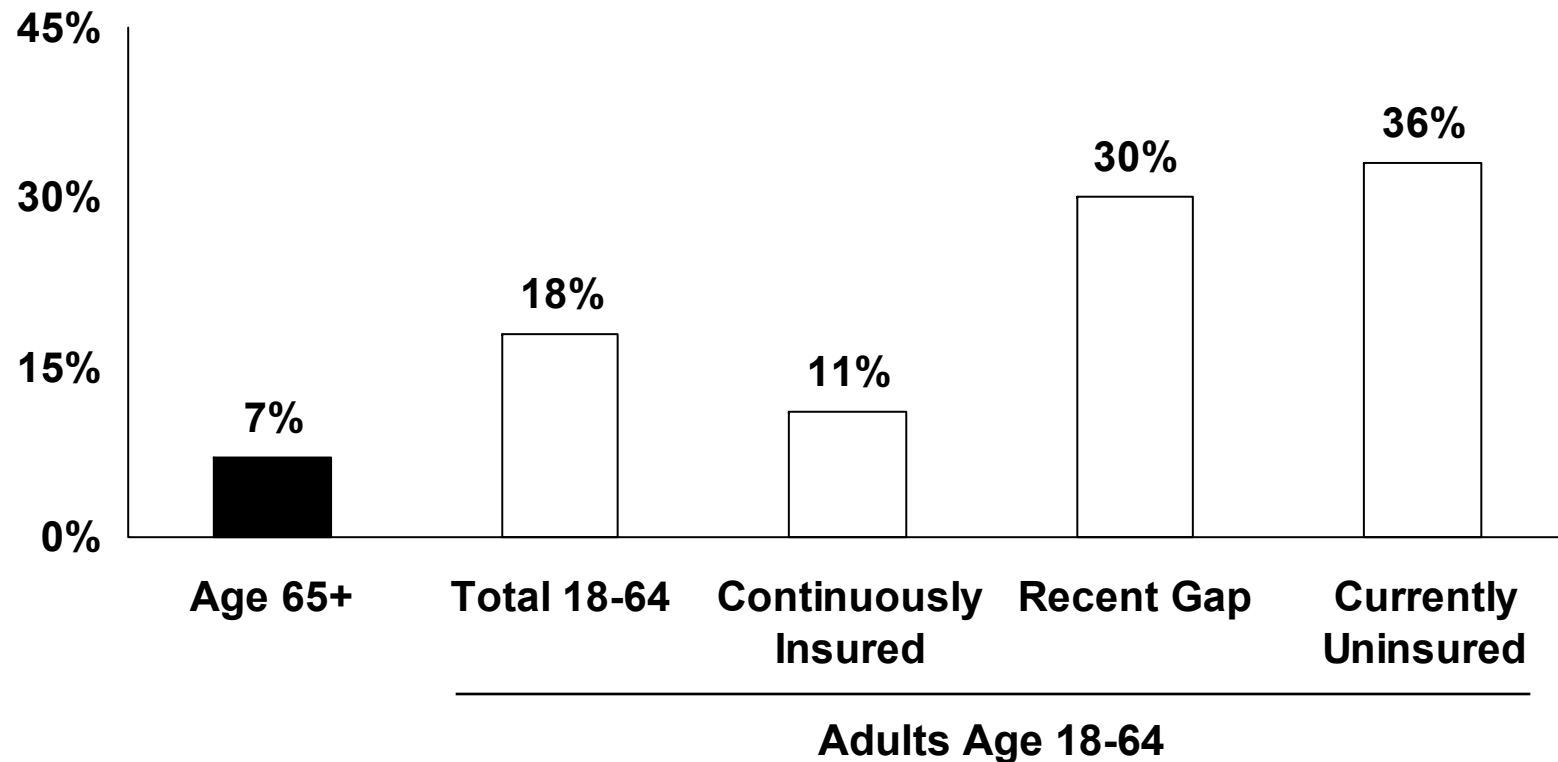
Elderly Were Less Likely to Have a Time They Didn't Get Needed Care than Adults Under Age 65

Percent not getting needed care or prescription in past year



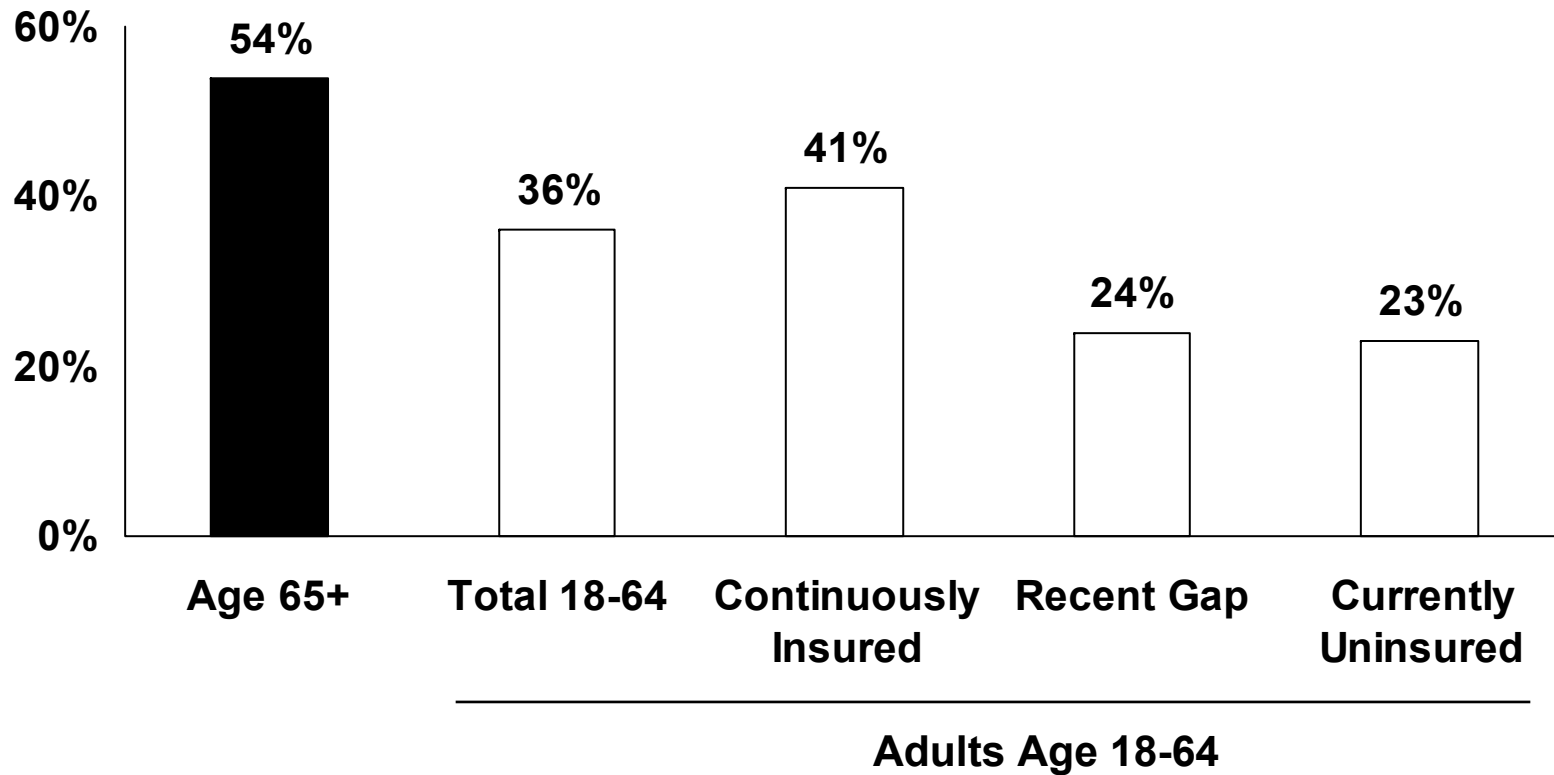
Elderly Were Less Likely to Have Problems Paying Medical Bills than Adults Under Age 65

Percent with problem paying medical bills in the past year



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

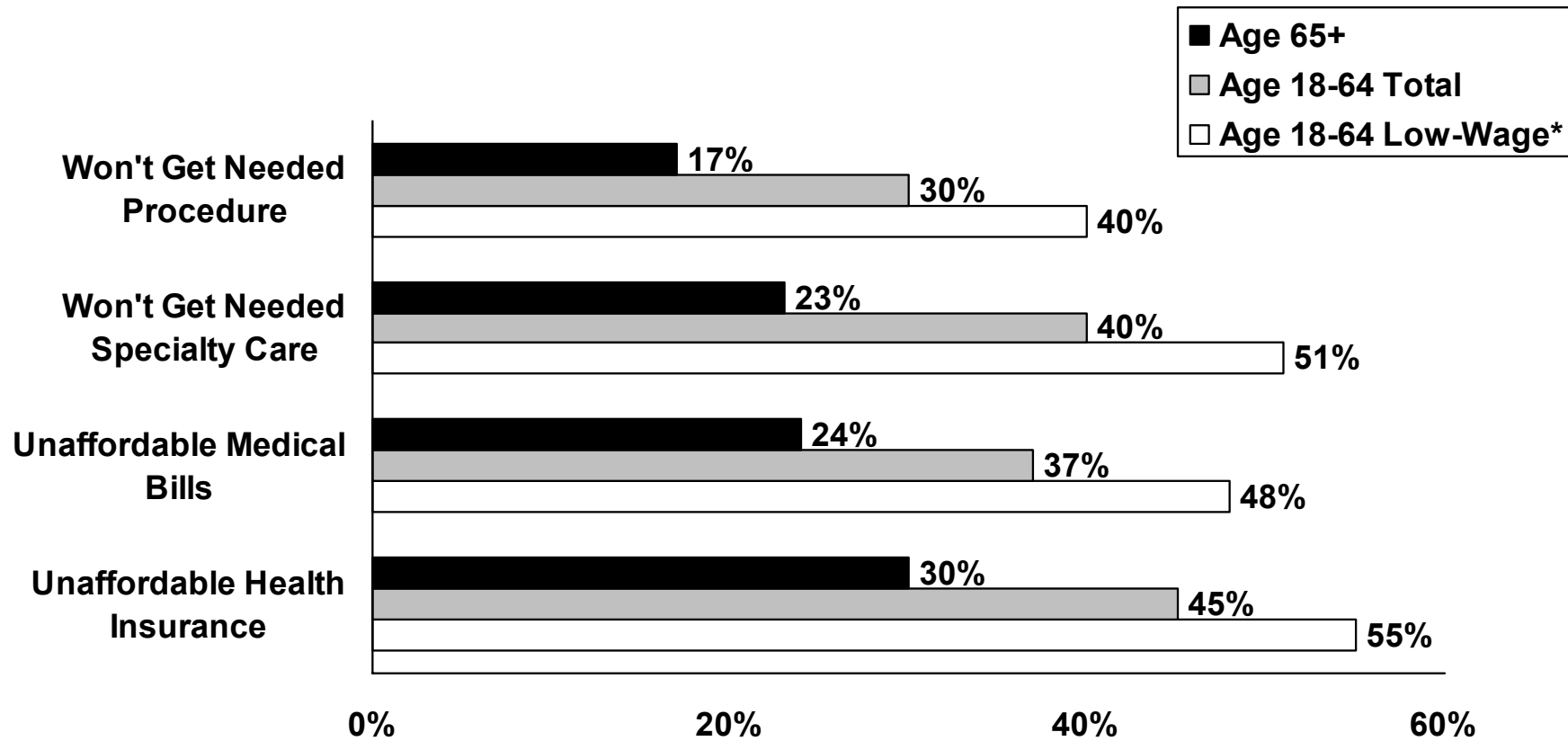
Percent with regular doctor five years or more



**WORRIES ABOUT HEALTH CARE:
ELDERLY AND NON-ELDERLY COMPARED**

Worries About Access and Health Costs

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

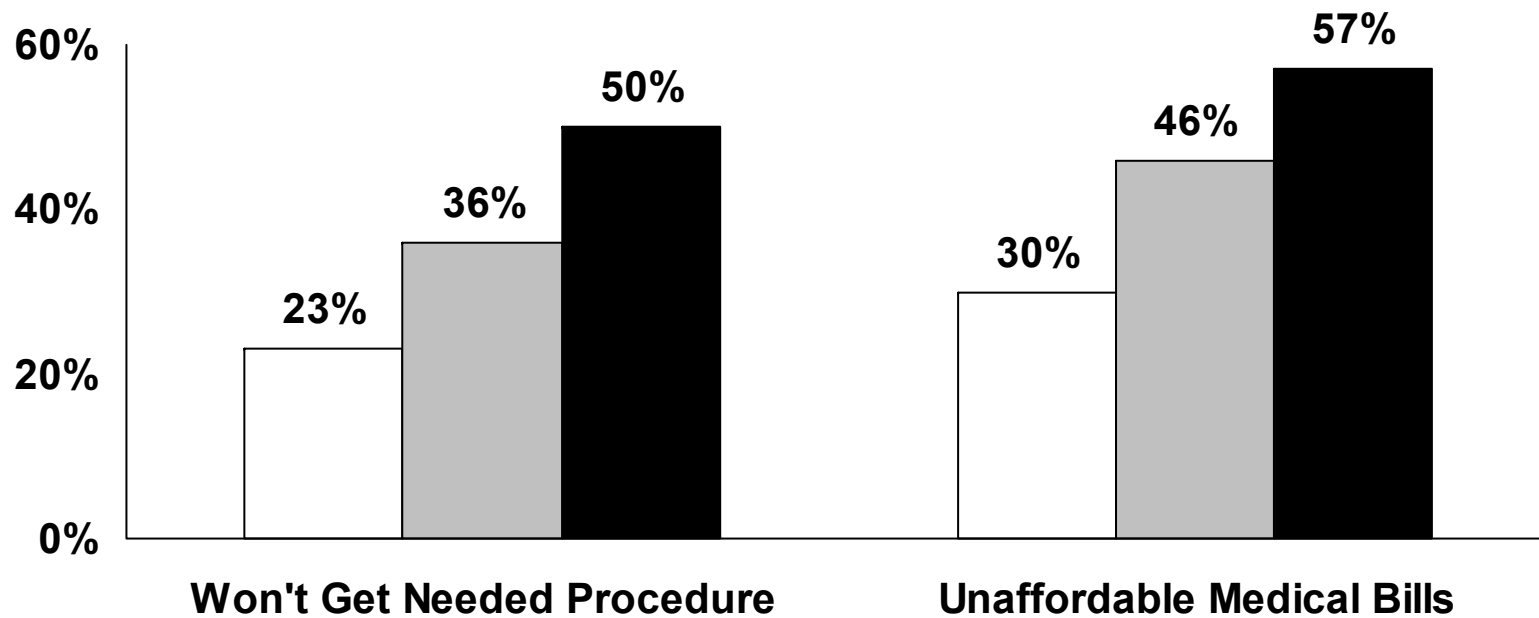


* Less than 200% of poverty

Insurance Gaps Contributed to Non-Elderly Worries About Bills and Access

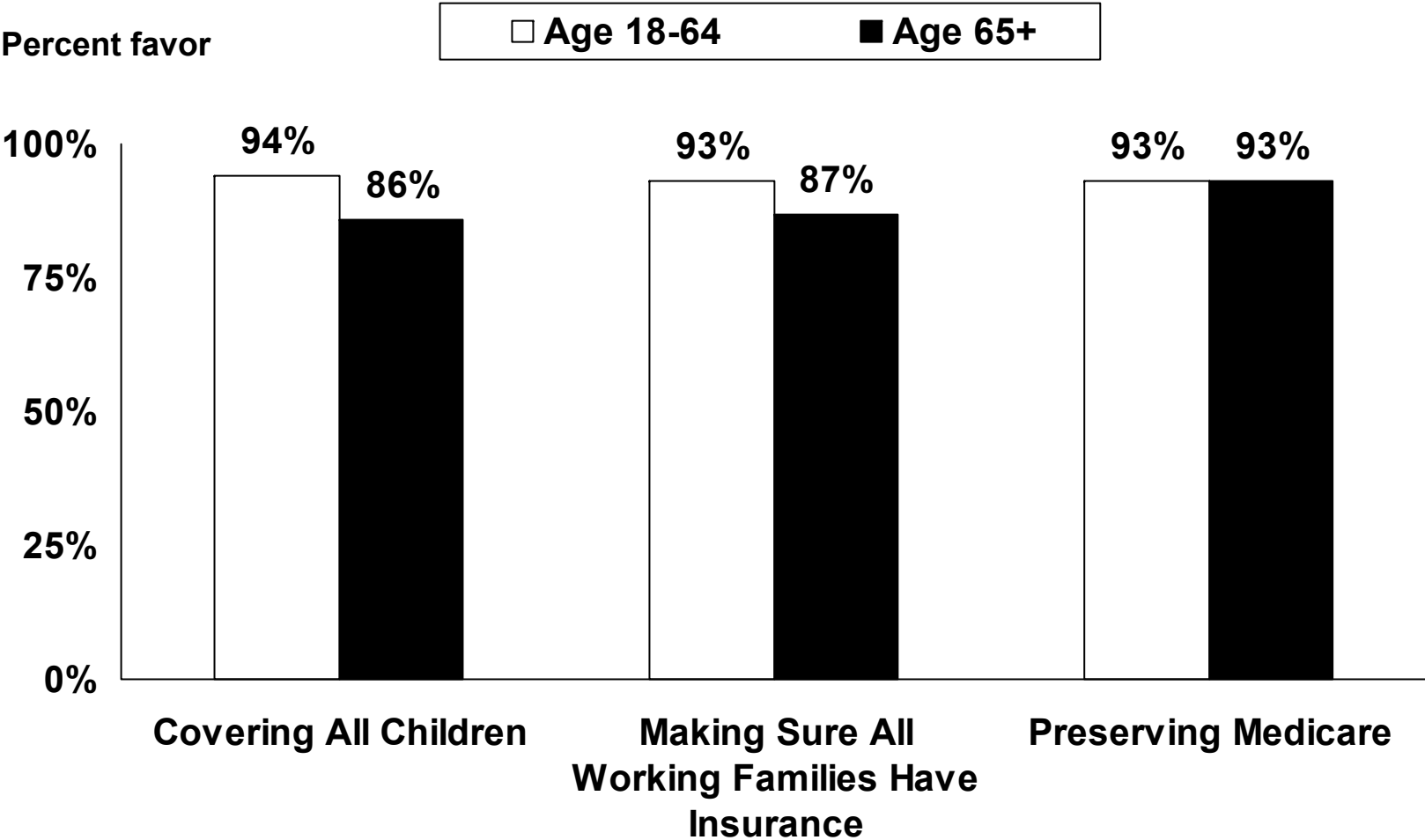
□ Continuously Insured ■ Recent Gap ■ Currently Uninsured

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



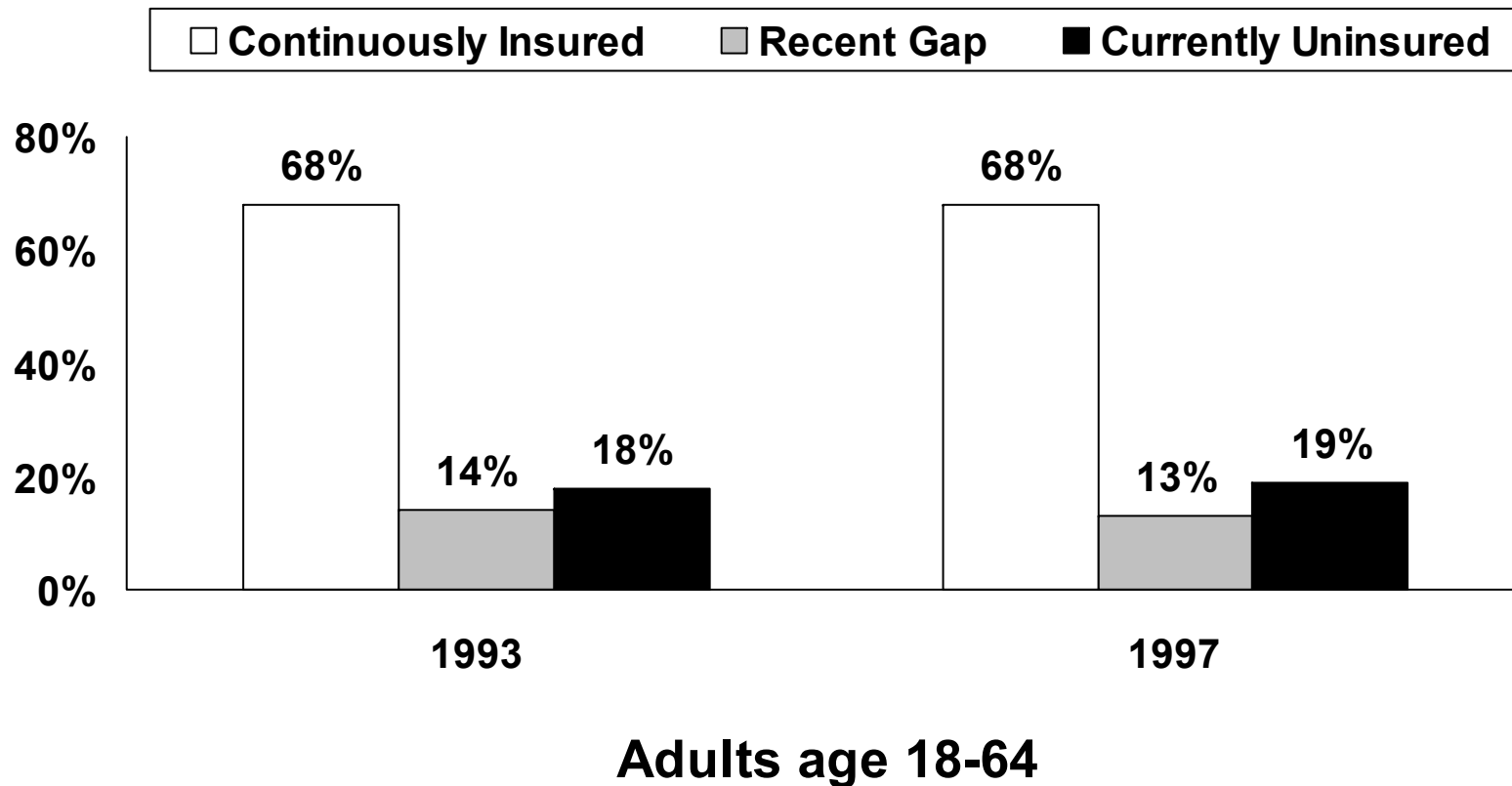
164 million adults age 18-64

Support for Health Insurance Coverage Reform



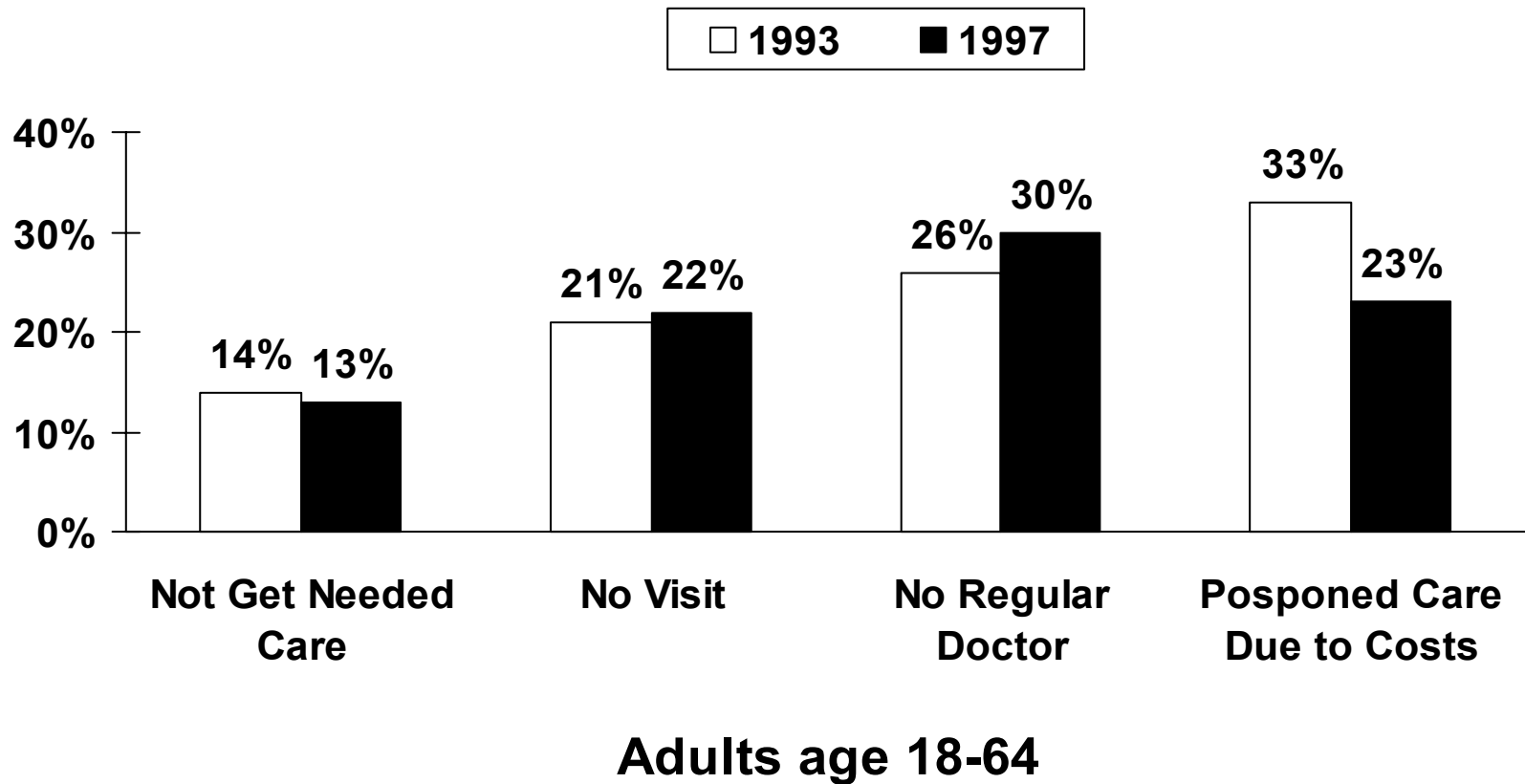
**TRENDS: COMPARISONS OF
KAISER/COMMONWEALTH 1993 AND 1997
NATIONAL SURVEYS**

Uninsured Rates Remain High Despite an Improved Economy



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

Health Care Access Concerns Persist over Time for Working-Age Adults



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