The Commonwealth Fund
1999 National Survey ofWorkers’ Health Insurance

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The Commonwealth Fund 1999 National Survey of Workers’ Health Insurance
by Lisa Duchon, Cathy Schoen, Elisabeth Simantov, Karen Davis, and
Christina An. Published January 2000 by The Commonwealth Fund. This
report is available at www.cmwf.org.
METHODOLOGY


The study over-sampled adults living in low- and moderate-income telephone areas to yield a final sample that contains a disproportionately large number of respondents in low- and moderate-income households. In the analysis, the final sample is weighted to the United States population of adults ages 18 to 64 by age, sex, race/ethnicity, education, geographic region, marital status, employment status, and telephone service interruption using the U.S. Census Bureau’s 1998 Current Population Survey. Some numbers may not add to 100 percent due to rounding.

The report divides the sample into four income groups: less than $20,000 (21%); $20,000–$34,999 (21%); $35,000–$59,999 (26%); and $60,000 or more (22%). Ten percent of respondents did not report sufficient detail for income classification. The “uninsured” includes adults without insurance when surveyed plus those who had been uninsured at some time during the year. The latter category accounts for less than 5 percent of the sample.

Seventy-one percent of those contacted for interviews agreed to participate. Counting eligible adults who interviewers were unable to reach by phone, despite numerous attempts, the overall survey response rate was 58 percent. The survey has an overall margin of error of +/- 2 percent.
Half of working-age adults think that employers should continue as a main source of health coverage in the future.

Which would be best: For employers to continue to be the main source of health coverage for workers, for the government to become a main source of coverage, or for workers to buy insurance directly from insurance companies?

<table>
<thead>
<tr>
<th>Source Viewed as “Best”</th>
<th>All Adults</th>
<th>Job-Based</th>
<th>Public</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employers</td>
<td>49%</td>
<td>56%</td>
<td>29%</td>
<td>35%</td>
</tr>
<tr>
<td>Government</td>
<td>18</td>
<td>15</td>
<td>22</td>
<td>24</td>
</tr>
<tr>
<td>Direct Purchase</td>
<td>23</td>
<td>20</td>
<td>31</td>
<td>27</td>
</tr>
</tbody>
</table>

Adults with employer-sponsored plans think employers generally do a good job of selecting quality health plans.

Percent of adults with employer coverage who said employers...

- 73% Do a Good Job
- 12% Do a Bad Job
- 8% Mixed: Some Good/Some Bad

Employer-sponsored health insurance is often not available for low-wage or Hispanic workers.

Percent of workers* not offered or not eligible for employer-sponsored health plans

* Excludes the self-employed.

Low rates of employer-sponsored coverage among Hispanic workers reflect restricted access to insurance where they work.

* Excludes the self-employed.

Even if working full time, low-wage and Hispanic workers often lack an opportunity to participate in employer-sponsored plans.

Percent of full-time workers* not offered or not eligible for employer-sponsored health plans

* Excludes the self-employed.

Low-wage workers often lack employer-sponsored coverage, whether working for large or small employers.

Percent of workers* not offered or not eligible for employer-sponsored health plans

* Excludes the self-employed.

Employee Share of Annual Premium Cost
Adults with Employer-Based Coverage

Difficulty Paying Premium Shares
Adults with Employer-Based Coverage

Percent of insured adults who say it is difficult to pay their premium

- Total: 16%
- Less than $20,000: 30%
- $20,000-$34,999: 24%
- $35,000-$59,999: 15%
- $60,000 or More: 8%

Only 12 percent of uninsured workers had an opportunity to get employer-based coverage.

Uninsured Workers

Two of five low-income and Hispanic adults are uninsured.

Percent of adults uninsured*

<table>
<thead>
<tr>
<th>Total</th>
<th>Less than $20,000</th>
<th>$20,000-$34,999</th>
<th>$35,000-$59,999</th>
<th>$60,000 or More</th>
</tr>
</thead>
<tbody>
<tr>
<td>19%</td>
<td>41%</td>
<td>23%</td>
<td>11%</td>
<td>3%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Hispanic</th>
<th>Black</th>
<th>White</th>
</tr>
</thead>
<tbody>
<tr>
<td>39%</td>
<td>20%</td>
<td>15%</td>
</tr>
</tbody>
</table>

* Uninsured when surveyed or had a time uninsured during the year.

Full-time jobs provide little protection for low-wage and Hispanic workers.

Percent of adults working full time who are uninsured*

* Uninsured when surveyed or had a time uninsured during the year.

Percent of Adults Uninsured,* by Work Status

Full Time: 15%
Part Time: 24%
Self-Employed: 24%
Not Working: 24%

* Uninsured when surveyed or had a time uninsured during the year.

Two-thirds of the uninsured went without needed care or had medical bill problems.

Percent of adults who had an access or bill problem in the past year

Access Problems*: 49% uninsured, 18% insured

Medical Bill Problems**: 60% uninsured, 24% insured

Access or Bill Problems: 68% uninsured, 30% insured

* Did not see a doctor when sick, fill a prescription, or get recommended test or treatment due to costs.
** Time unable to pay medical bills or contacted by collection agency for medical bills.

Unstable coverage: two of five insured adults have changed health plans recently.

Percent of adults in current insurance plan less than three years

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Percent of Adults</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>42%</td>
</tr>
<tr>
<td>Less than $20,000</td>
<td>51%</td>
</tr>
<tr>
<td>$20,000-$34,999</td>
<td>46%</td>
</tr>
<tr>
<td>$35,000-$59,999</td>
<td>43%</td>
</tr>
<tr>
<td>$60,000 or More</td>
<td>38%</td>
</tr>
</tbody>
</table>

Changes in jobs or plans offered by employers are the main reasons for switching health plans.

Percent of insured adults who changed health plans in past two years because ...

- **38%** Changed Jobs
- **20%** Employer Changed Plans
- **15%** Preferred Another Plan
- **15%** Eligibility Changed

Less stable insurance coverage may increase rates of access or medical bill problems.

Percent of insured adults who had an access or bill problem in past year

- **Access Problems***: In Plan Less than Two Years 26%, In Plan Two Years or More 15%
- **Medical Bill Problems***: In Plan Less than Two Years 35%, In Plan Two Years or More 21%
- **Access or Bill Problems**: In Plan Less than Two Years 42%, In Plan Two Years or More 26%

* Did not see a doctor when sick, fill a prescription, or get recommended test or treatment due to costs.
** Time unable to pay medical bills or contacted by collection agency for medical bills.

## Insurance Ratings, Benefits, and Quality of Care
### Adults with Employer-Sponsored Health Insurance

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Less than $20,000</th>
<th>$20,000-$34,999</th>
<th>$35,000-$59,999</th>
<th>$60,000 or More</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance rating:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Excellent</td>
<td>30%</td>
<td>24%</td>
<td>27%</td>
<td>31%</td>
<td>35%</td>
</tr>
<tr>
<td>Good</td>
<td>47</td>
<td>41</td>
<td>45</td>
<td>50</td>
<td>49</td>
</tr>
<tr>
<td>Fair/Poor</td>
<td>20</td>
<td>30</td>
<td>27</td>
<td>19</td>
<td>13</td>
</tr>
<tr>
<td>Benefits include:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive care</td>
<td>73</td>
<td>59</td>
<td>66</td>
<td>76</td>
<td>80</td>
</tr>
<tr>
<td>Prescription drugs</td>
<td>85</td>
<td>75</td>
<td>81</td>
<td>87</td>
<td>88</td>
</tr>
<tr>
<td>Satisfaction with quality of care:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very satisfied</td>
<td>44</td>
<td>32</td>
<td>40</td>
<td>45</td>
<td>48</td>
</tr>
<tr>
<td>Somewhat satisfied</td>
<td>40</td>
<td>44</td>
<td>40</td>
<td>40</td>
<td>39</td>
</tr>
<tr>
<td>Very/Somewhat dissatisfied</td>
<td>13</td>
<td>16</td>
<td>16</td>
<td>12</td>
<td>10</td>
</tr>
</tbody>
</table>

One of four adults had access or bill problems even though insured all year.

Adults with Employer-Based Coverage

- Access Problem*: 16%
- Bill Problem**: 22%
- Access or Bill Problem: 27%

* Did not see a doctor when sick, fill a prescription, or get recommended test or treatment due to costs.
** Time unable to pay medical bills or contacted by collection agency for medical bills.

Percent of Continuously Insured Adults with Access* or Bill Problems**
Adults with Employer-Based Coverage

* Did not see a doctor when sick, fill a prescription, or get recommended test or treatment due to costs.
** Time unable to pay medical bills or contacted by collection agency for medical bills.

Less than half of all workers* have a choice of health plans through their job.

47% offered two or more plans, 35% offered one plan, and 11% offered no plan.

* Excludes the self-employed.

Note: Total does not add to 100 percent because 7 percent did not know if had a choice of plans.

Insurance ratings are lower for adults without a choice of plans.

Percent rating employer plan fair or poor

* Choice of plans through own or, if married, spouse’s employer.

Support for Proposals to Expand Health Insurance Coverage for Working Families

Percent of adults in favor of having the government help low-income workers and their families afford health insurance by …

- Helping Workers Pay for Insurance Offered by Their Employer: 85%
- Setting Up New Government Programs for Workers: 79%
- Expanding Existing Government Programs to Offer Free Coverage: 67%

### Support for Ways the Government Might Finance Expanded Health Insurance

<table>
<thead>
<tr>
<th>Percent of adults in favor of:</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Requiring businesses that employ minimum-wage workers to pay $0.75 per worker per hour into a special fund</td>
<td>65%</td>
</tr>
<tr>
<td>Requiring health insurance companies to pay additional taxes</td>
<td>58%</td>
</tr>
<tr>
<td>Raising payroll taxes paid by employers</td>
<td>39%</td>
</tr>
<tr>
<td>Raising income taxes</td>
<td>21%</td>
</tr>
</tbody>
</table>