

# **The Commonwealth Fund 1999 National Survey of Workers' Health Insurance**

These charts originally appeared in *Listening to Workers: Findings from 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](http://www.cmwf.org).

# **METHODOLOGY**

**The Commonwealth Fund 1999 National Survey of Workers' Health Insurance, conducted by Princeton Research Survey Associates from January through May 1999, consisted of 20- to 25-minute telephone interviews with a random, national sample of 5,002 adults ages 18 to 64 living in telephone households in the continental United States.**

**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?

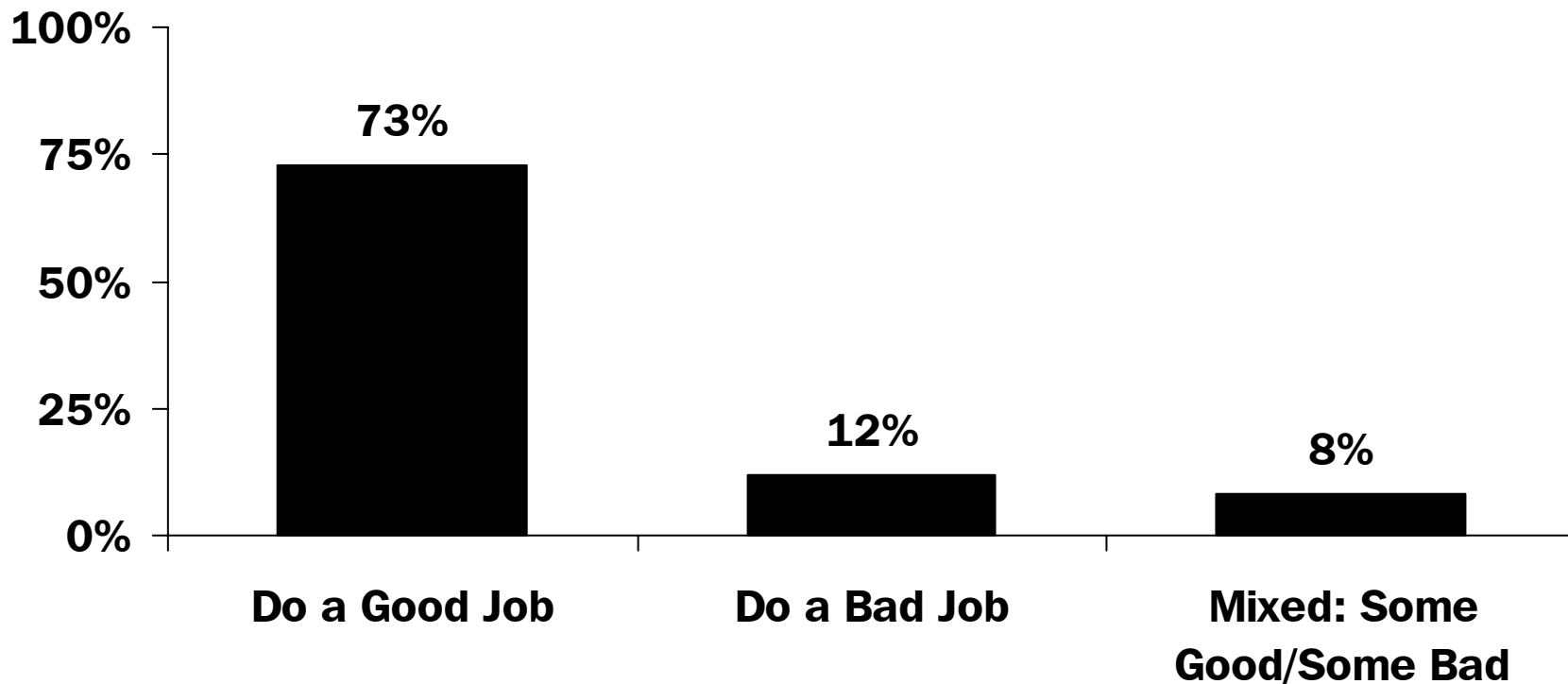
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	Current Insurance Source			
Source Viewed as “Best”	All Adults	Job-Based	Public	Uninsured
Employers	49%	56%	29%	35%
Government	18	15	22	24
Direct Purchase	23	20	31	27

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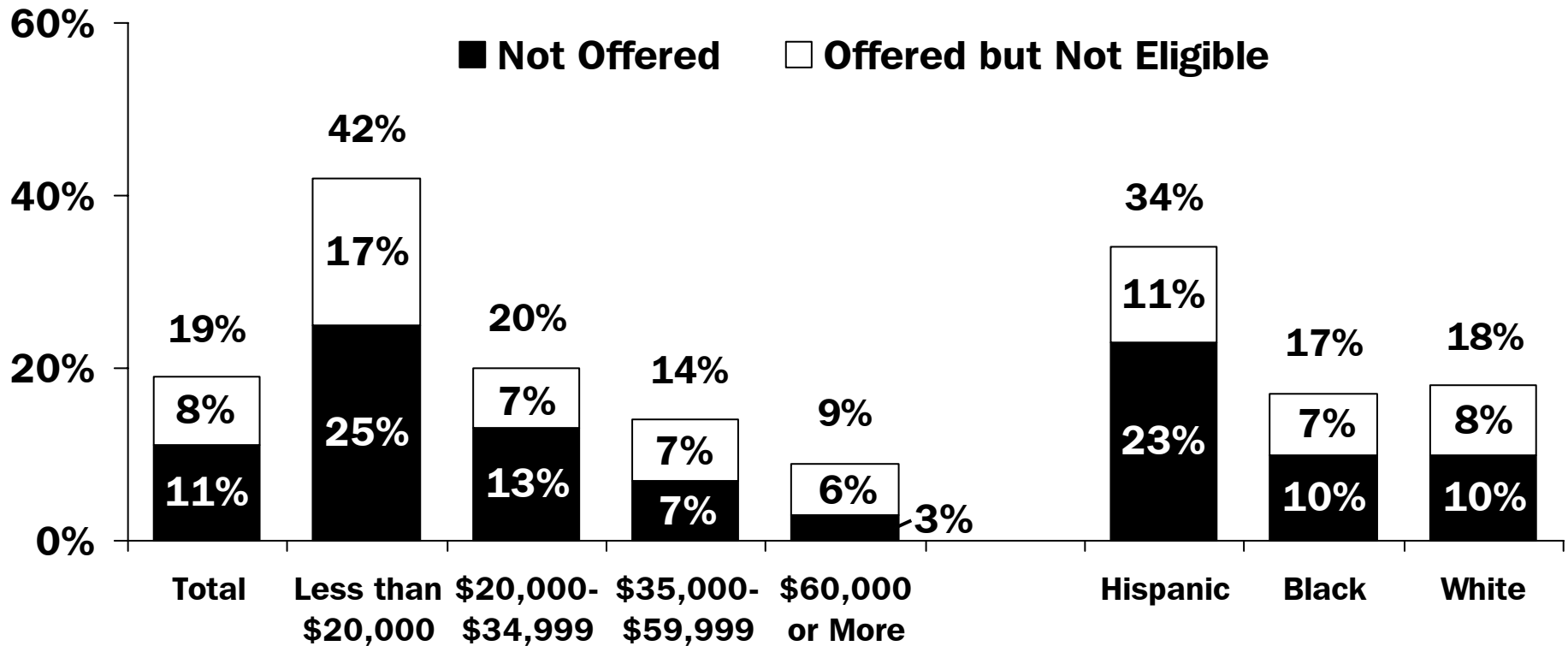
# Adults with employer-sponsored plans think employers generally do a good job of selecting quality health plans.

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



# 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.

Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

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

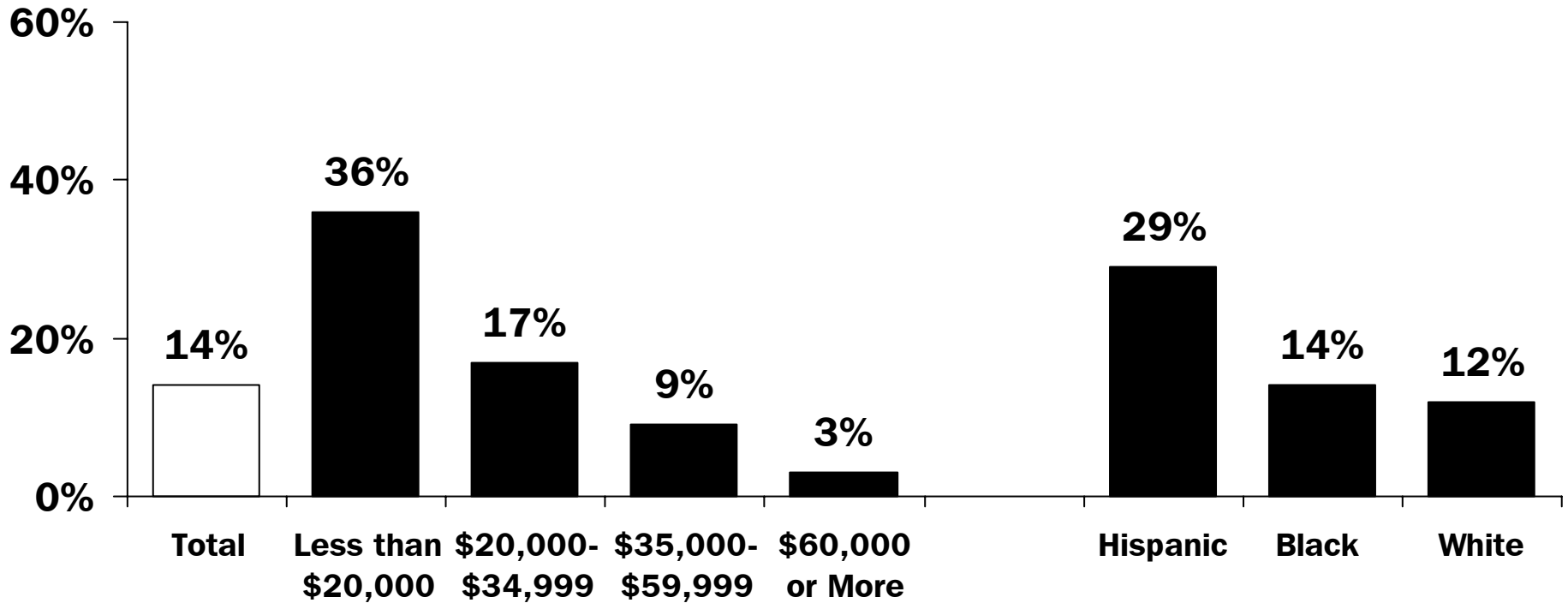


\* Excludes the self-employed.

Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

# 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

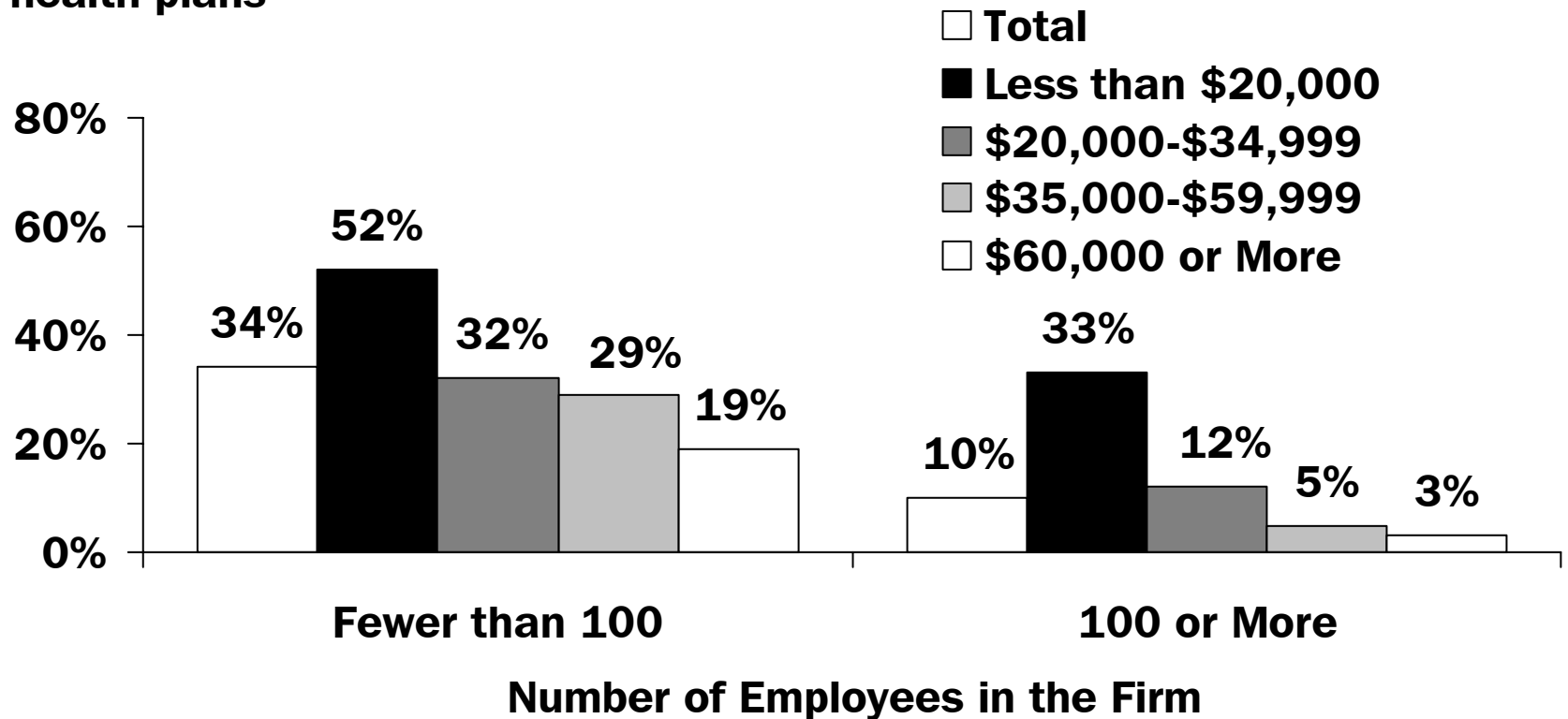


\* Excludes the self-employed.

Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

# 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



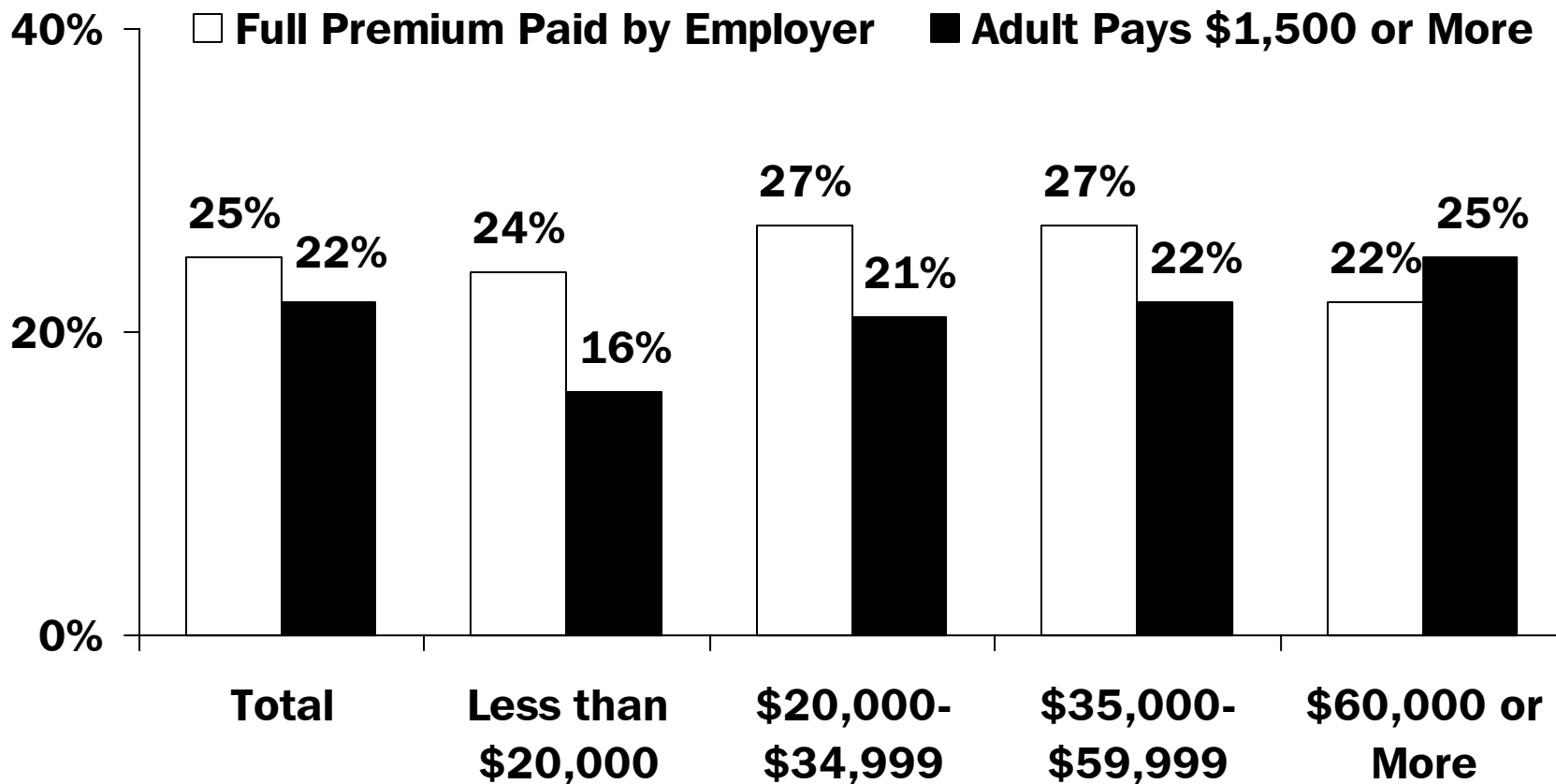
\* Excludes the self-employed.

Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*



# Employee Share of Annual Premium Cost

## Adults with Employer-Based Coverage

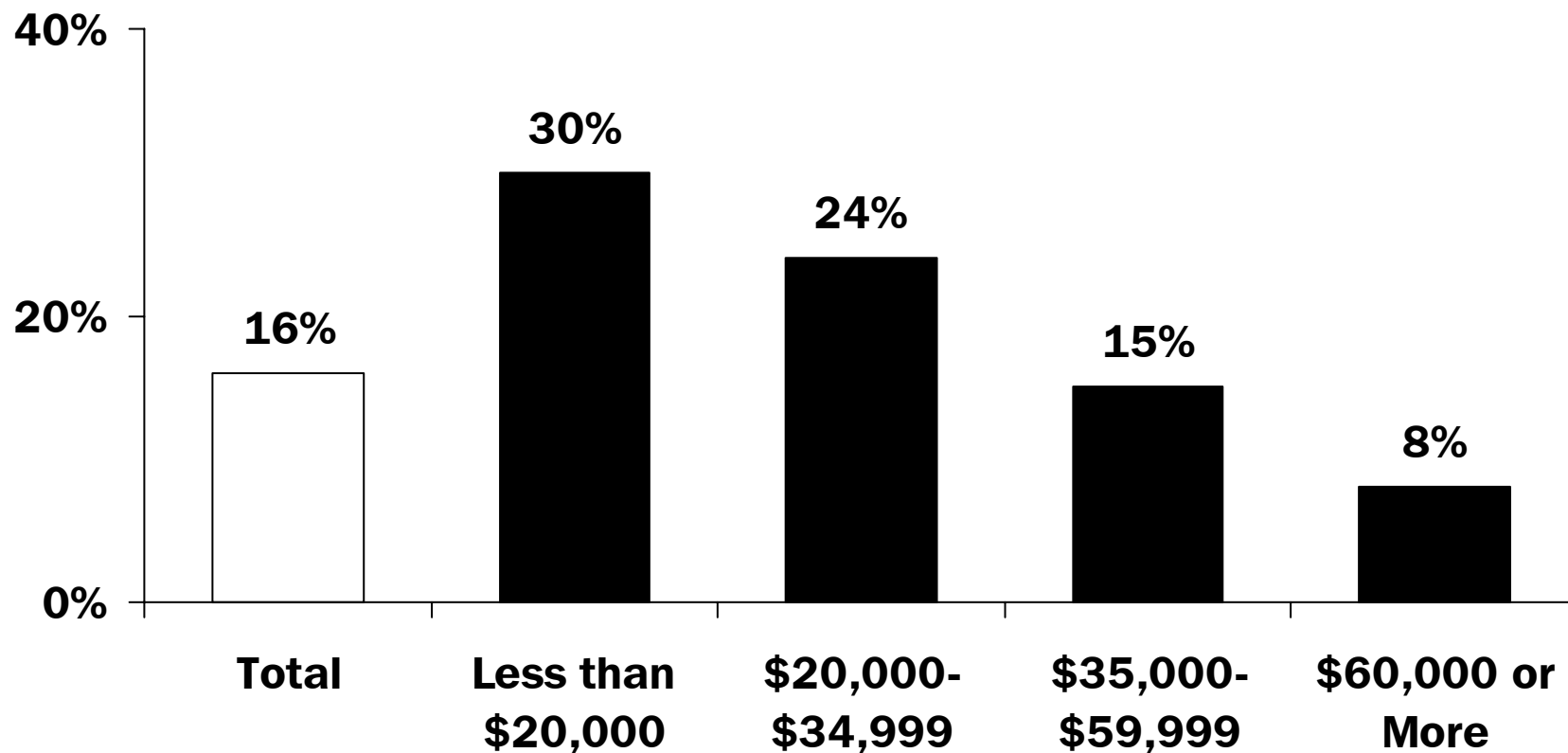


Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

# Difficulty Paying Premium Shares

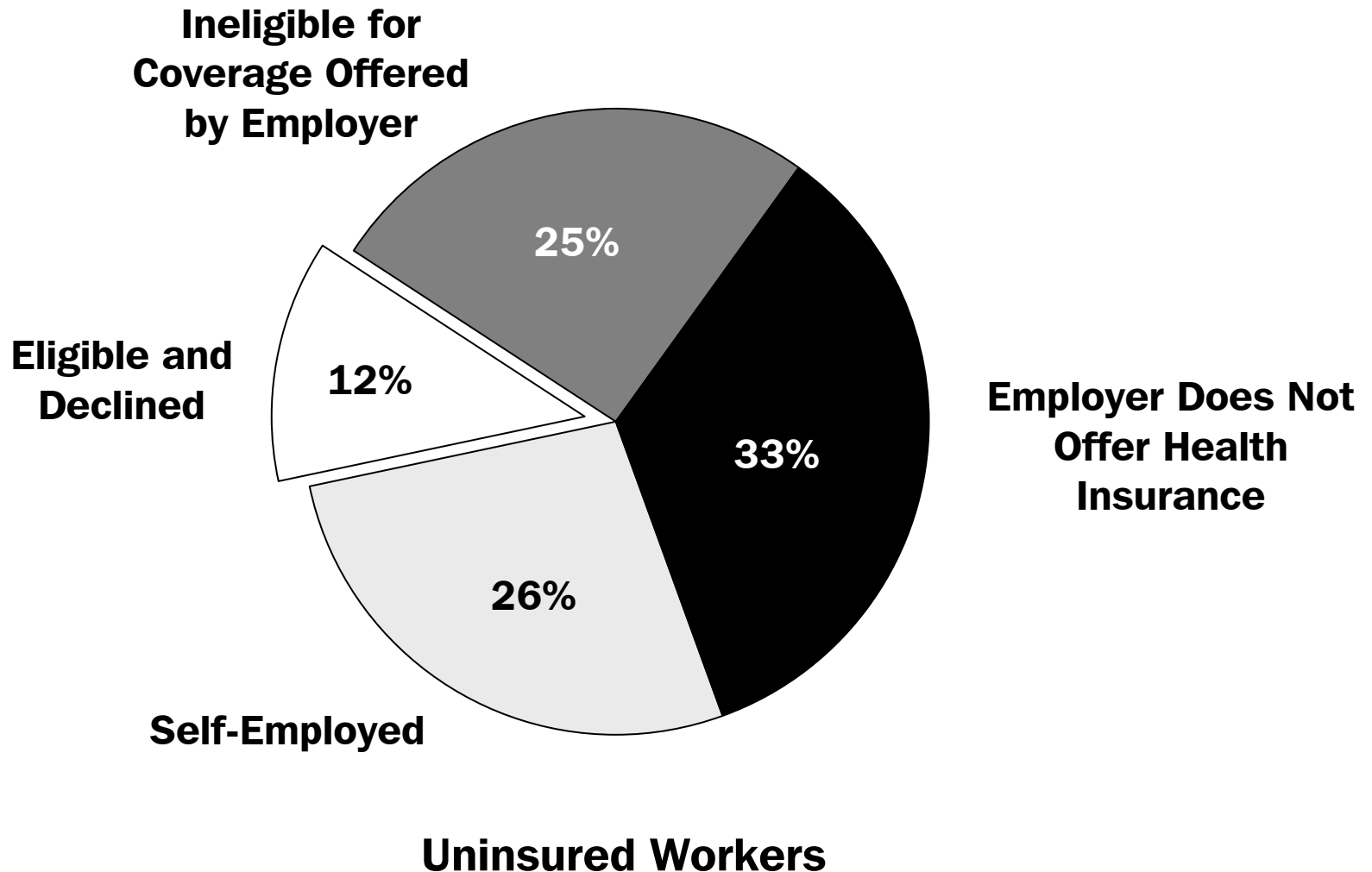
## Adults with Employer-Based Coverage

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



Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

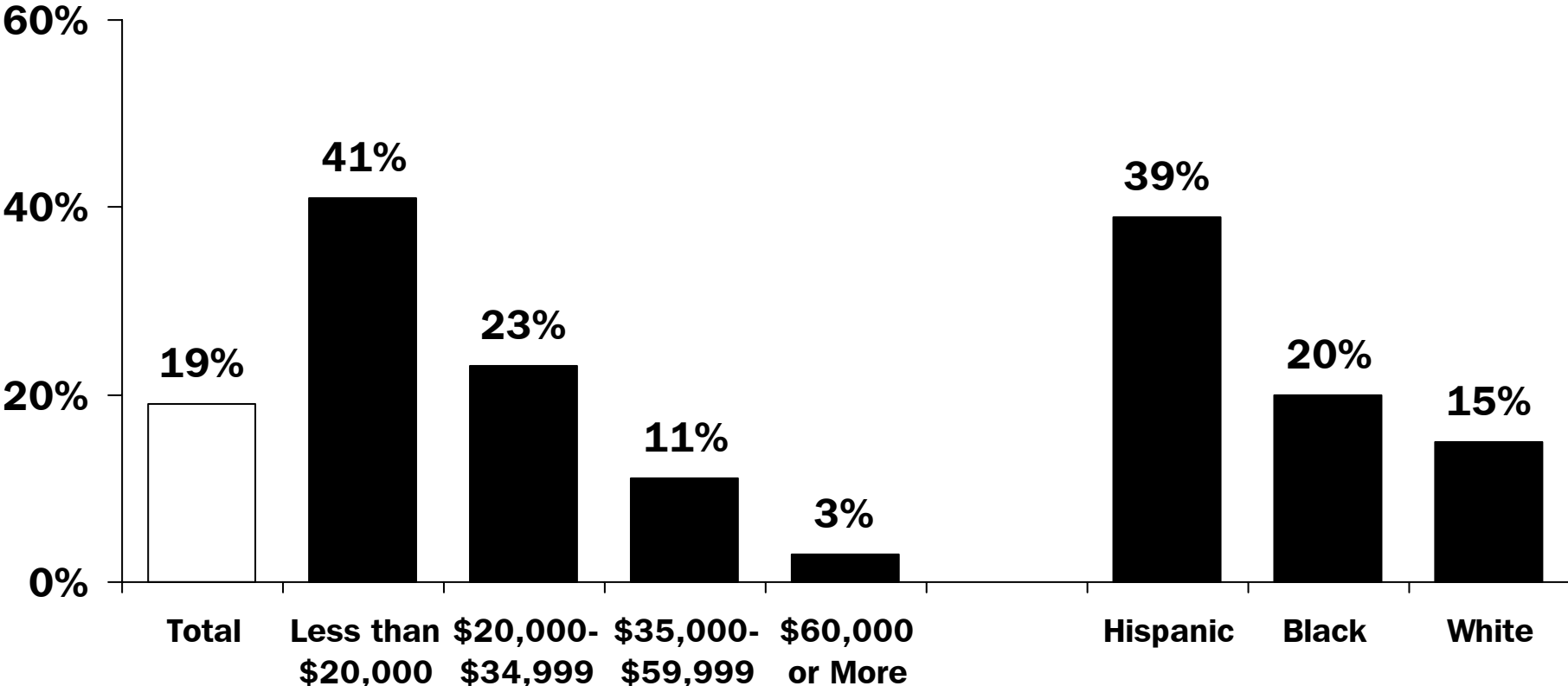
# Only 12 percent of uninsured workers had an opportunity to get employer-based coverage.



Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

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

Percent of adults uninsured\*

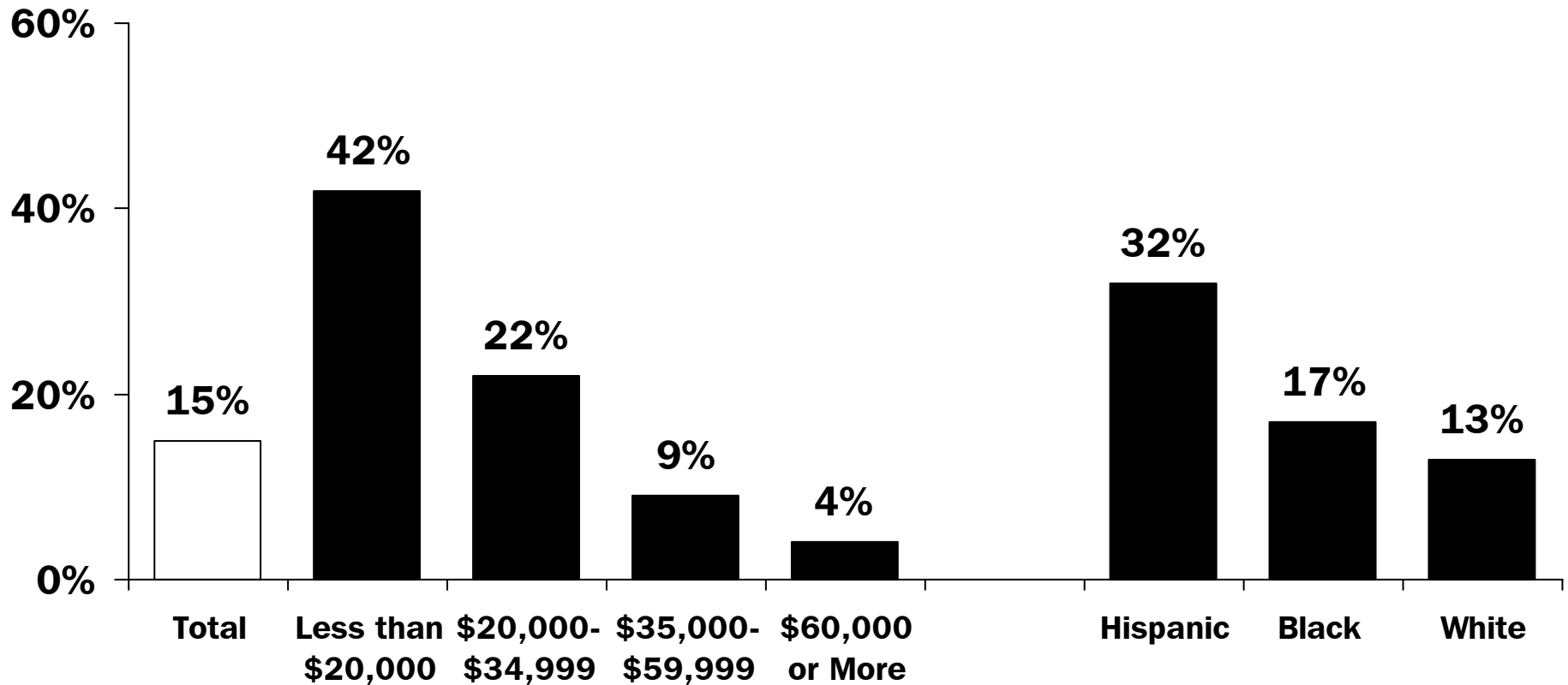


\* Uninsured when surveyed or had a time uninsured during the year.

Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

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

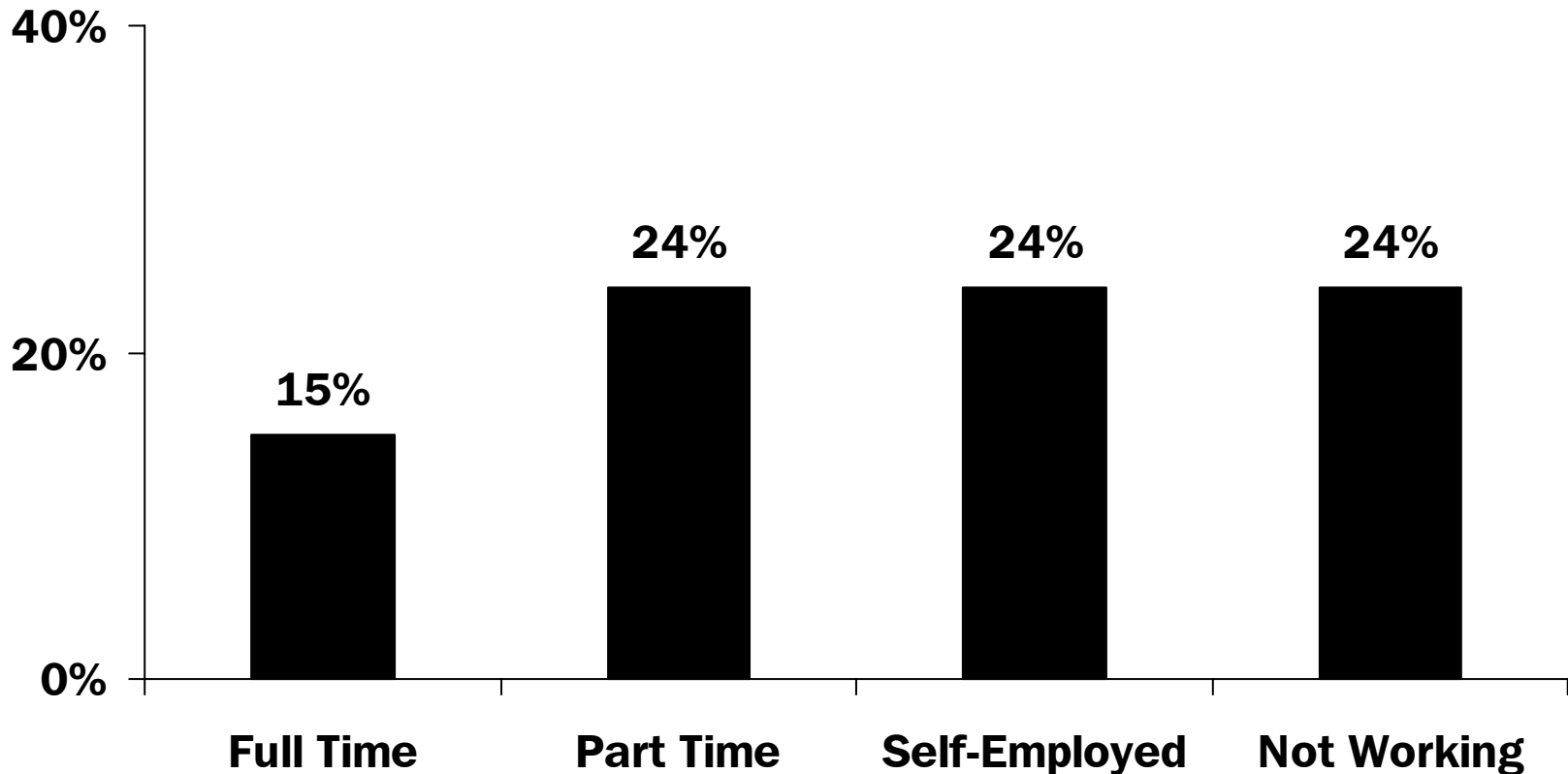
Percent of adults working full time who are uninsured\*



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

Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

# Percent of Adults Uninsured,\* by Work Status

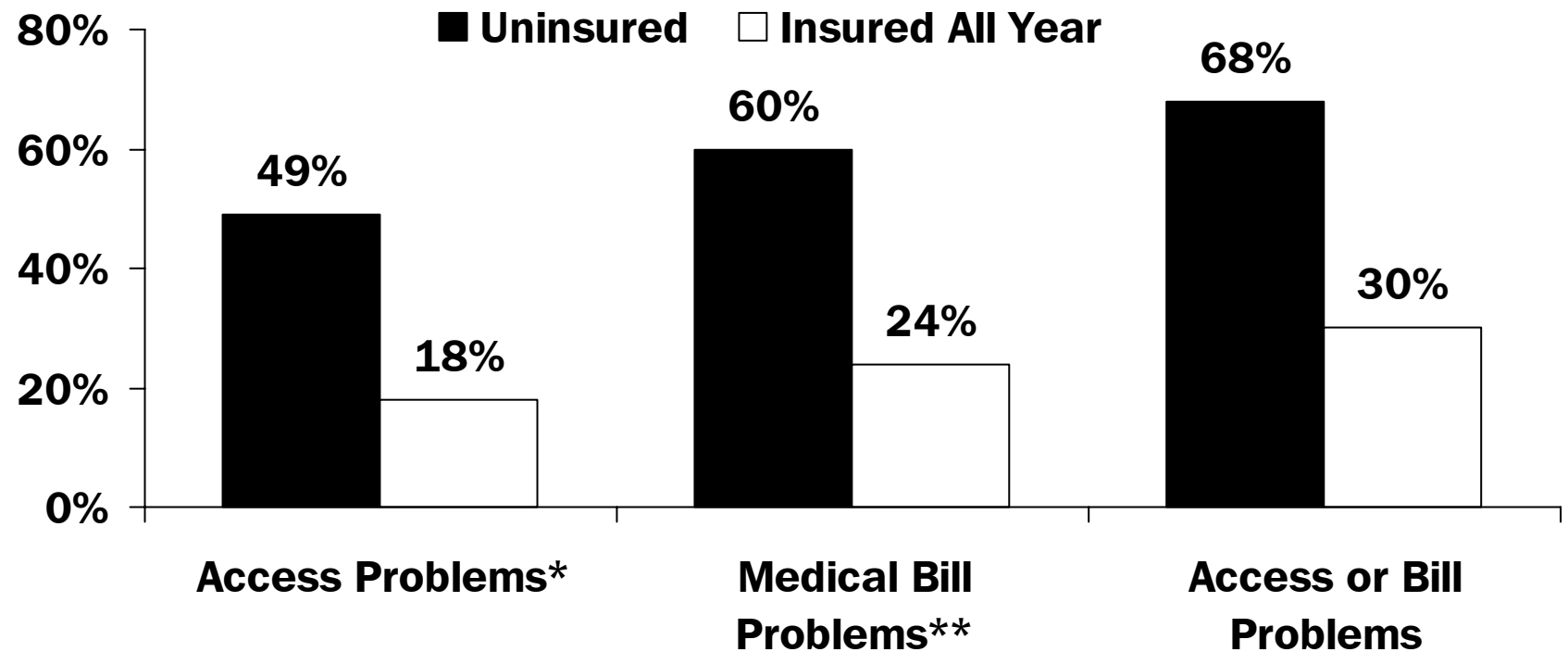


\* Uninsured when surveyed or had a time uninsured during the year.

Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

# 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



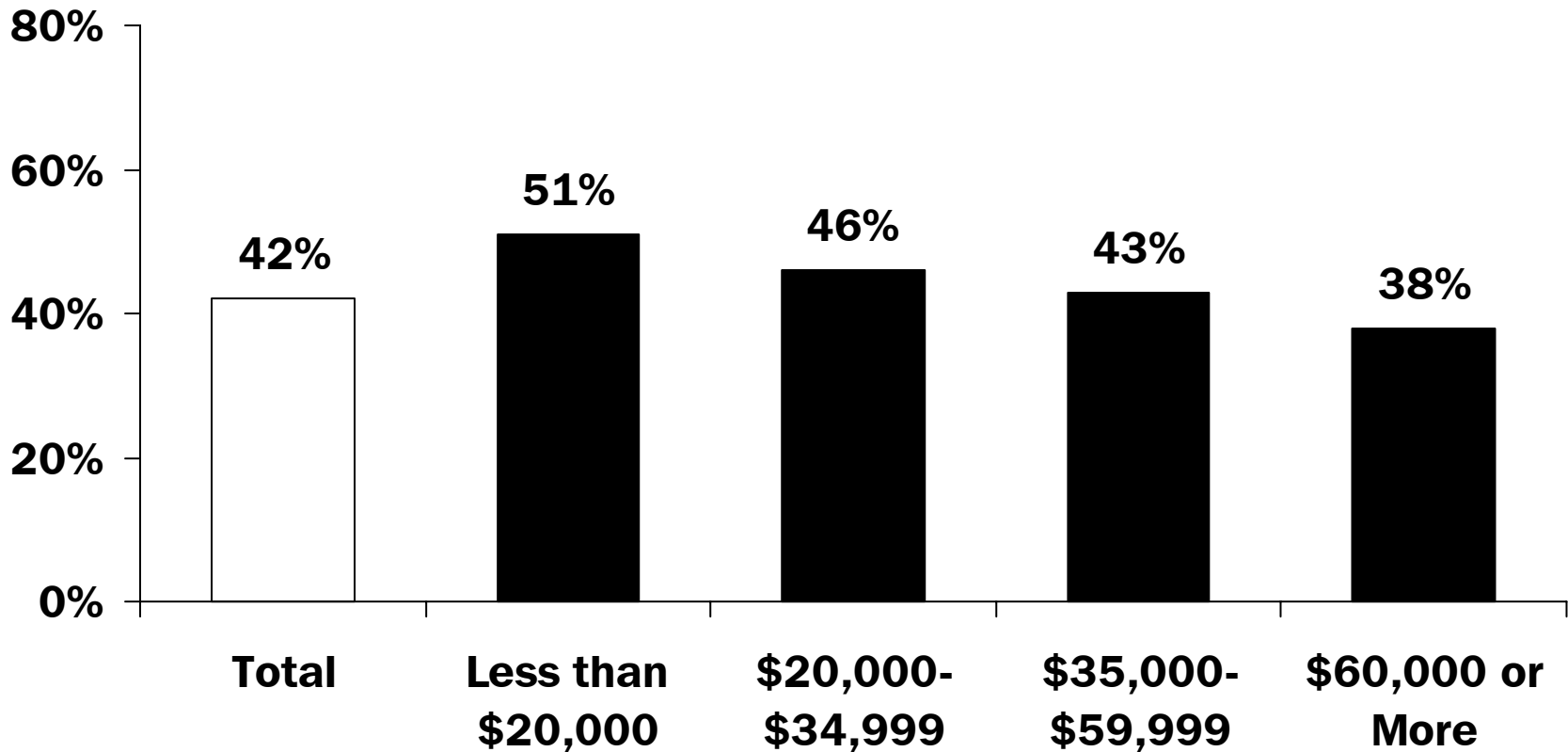
\* Did not see a doctor when sick, fill a prescription, or get recommended test or treatment due to costs.

\*\* Time unable to pay medical bills or contacted by collection agency for medical bills.

Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

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

Percent of adults in current insurance plan less than three years

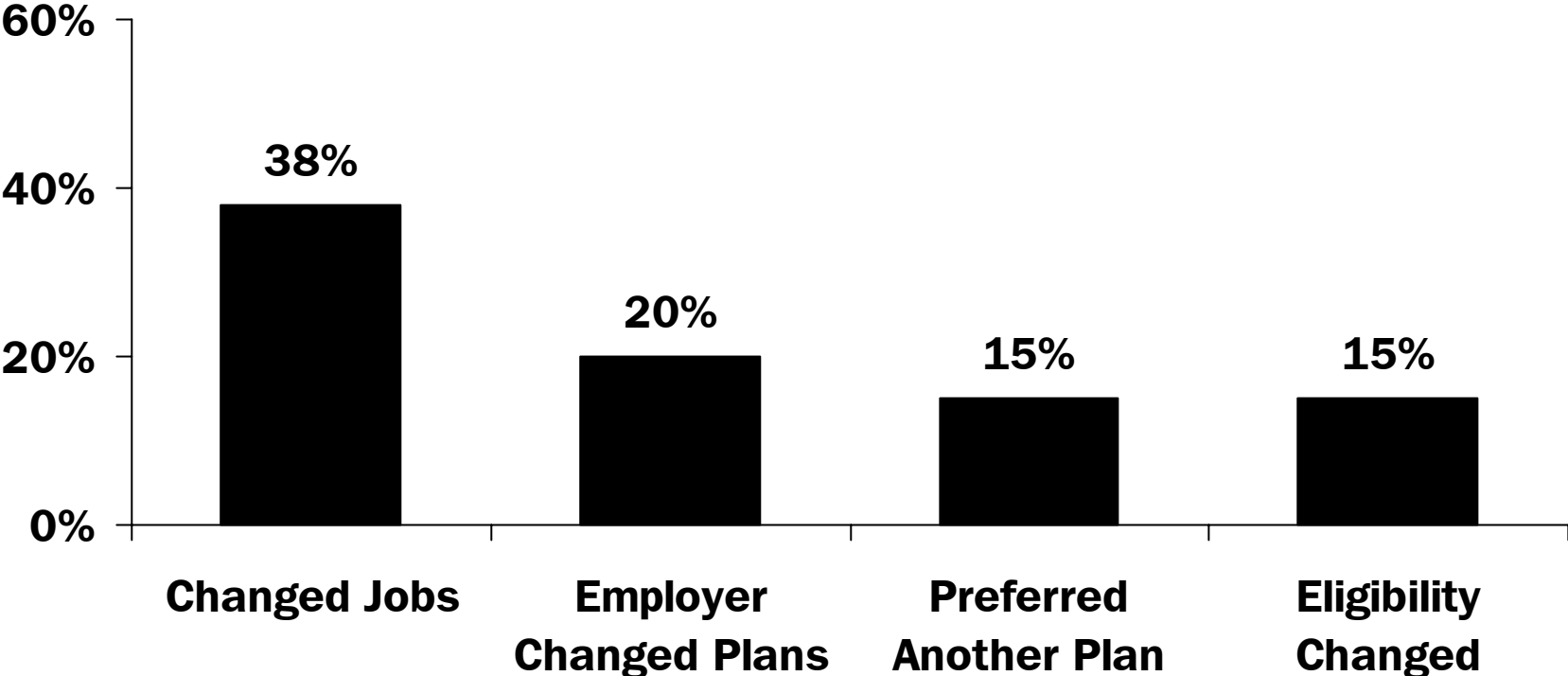


Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*



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

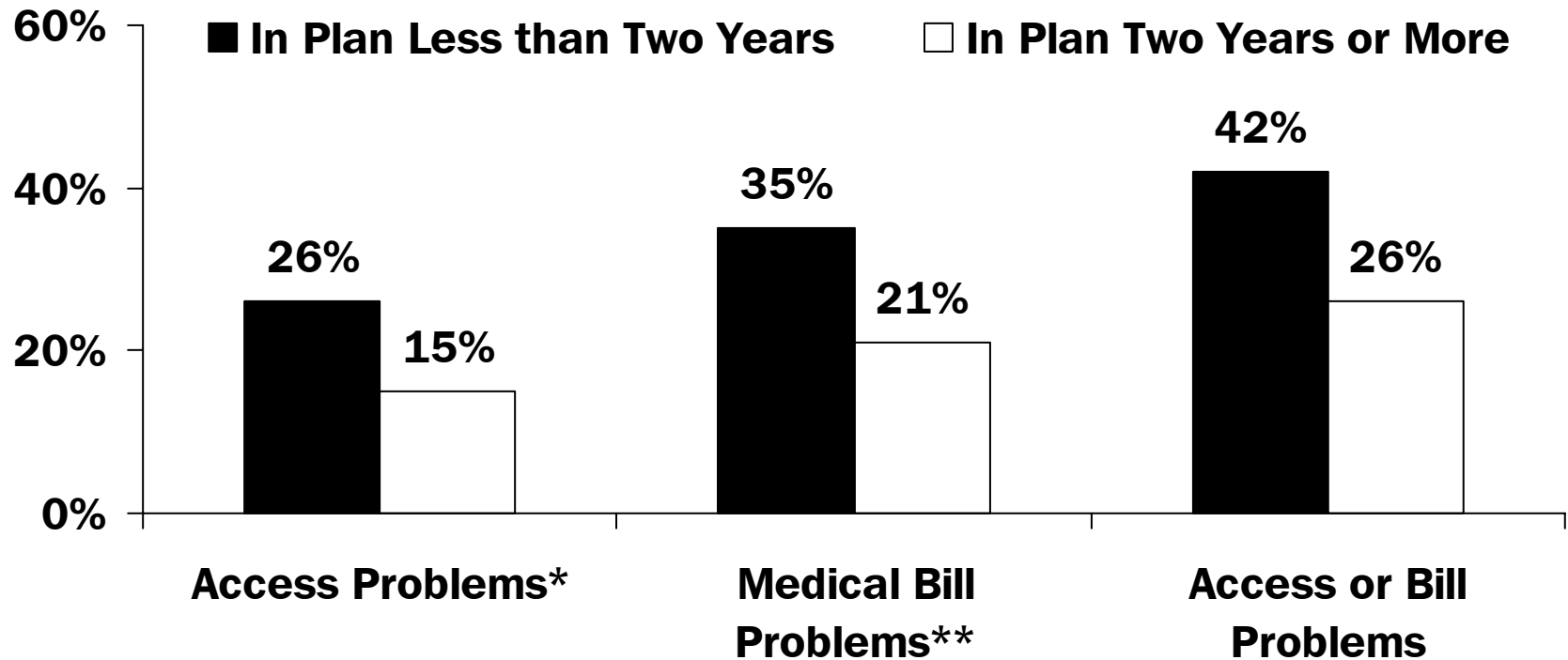
Percent of insured adults who changed health plans in past two years because ...



Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

# 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



\* 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.

Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

# Insurance Ratings, Benefits, and Quality of Care

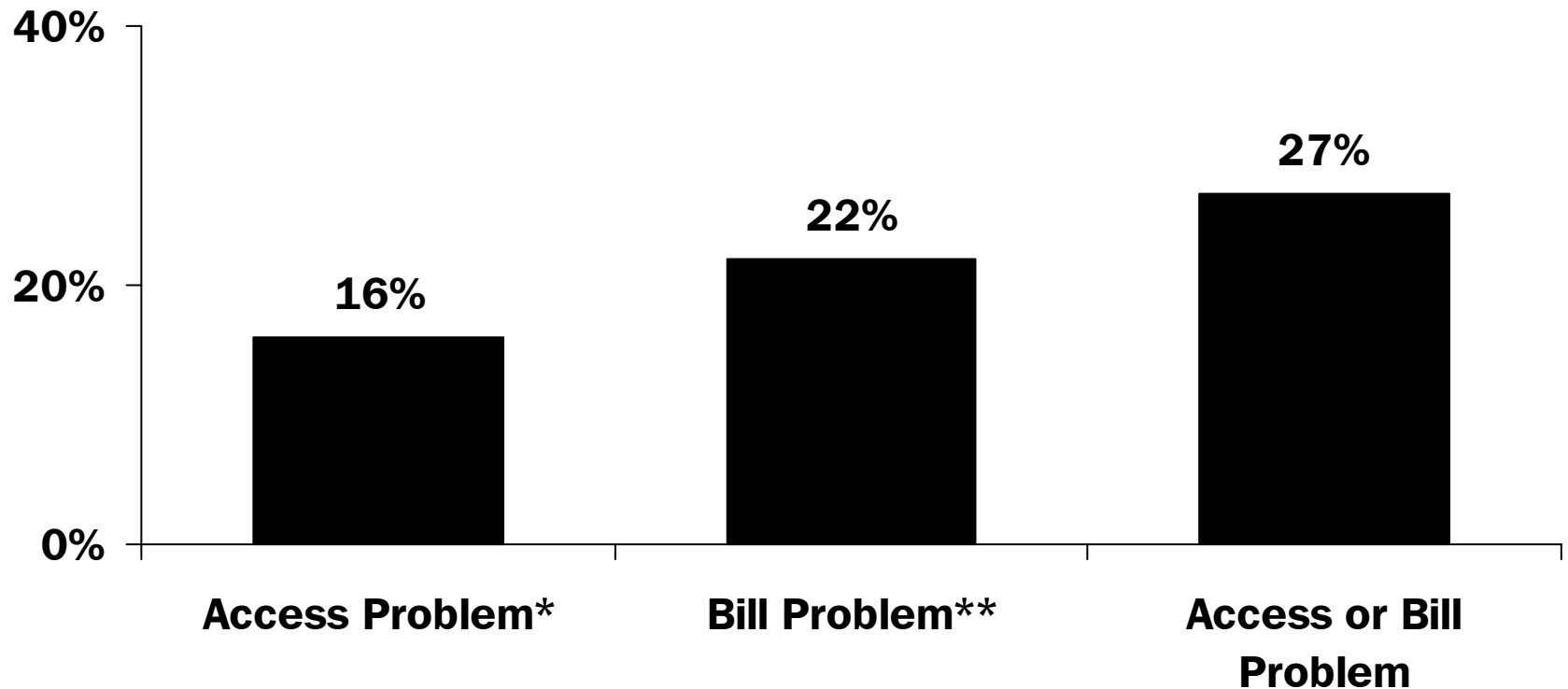
## Adults with Employer-Sponsored Health Insurance

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

Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

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

## Adults with Employer-Based Coverage

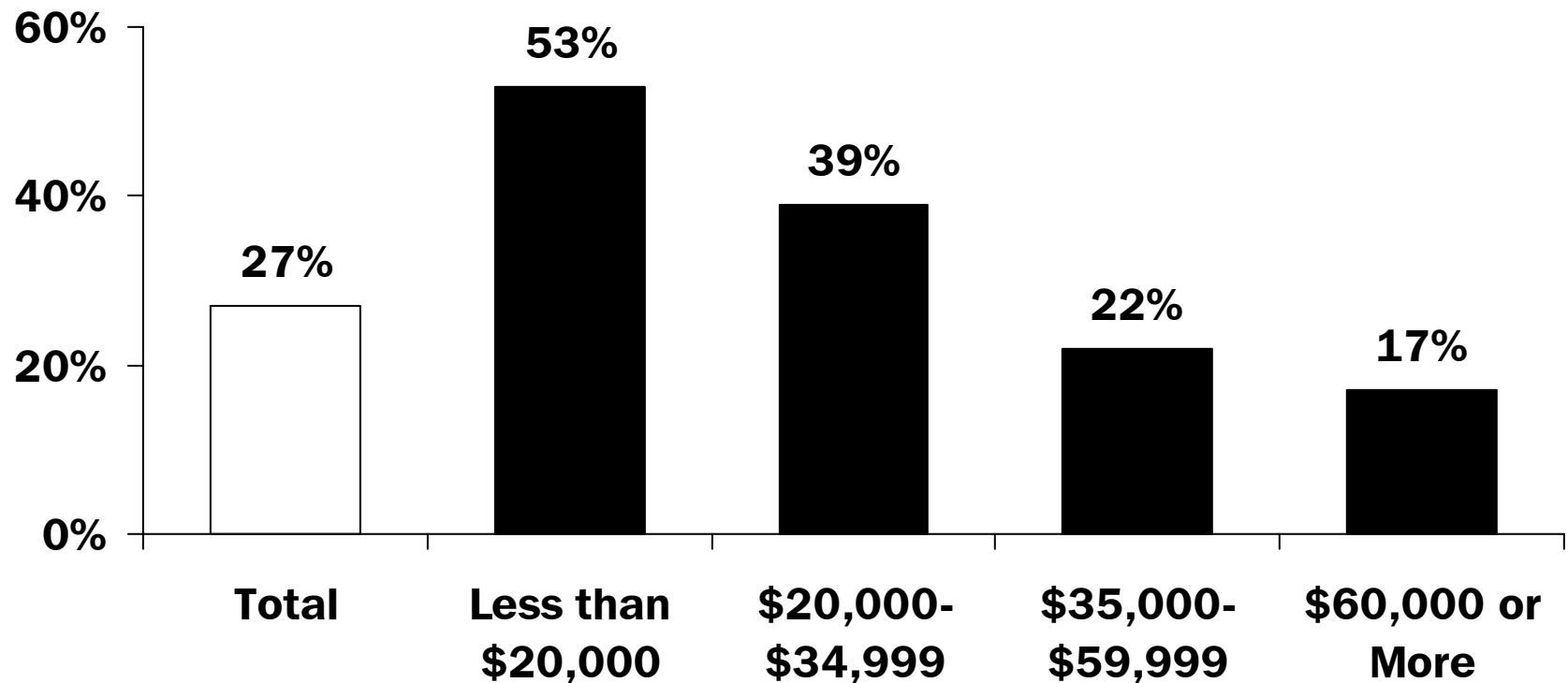


\* Did not see a doctor when sick, fill a prescription, or get recommended test or treatment due to costs.

\*\* Time unable to pay medical bills or contacted by collection agency for medical bills.

Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

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

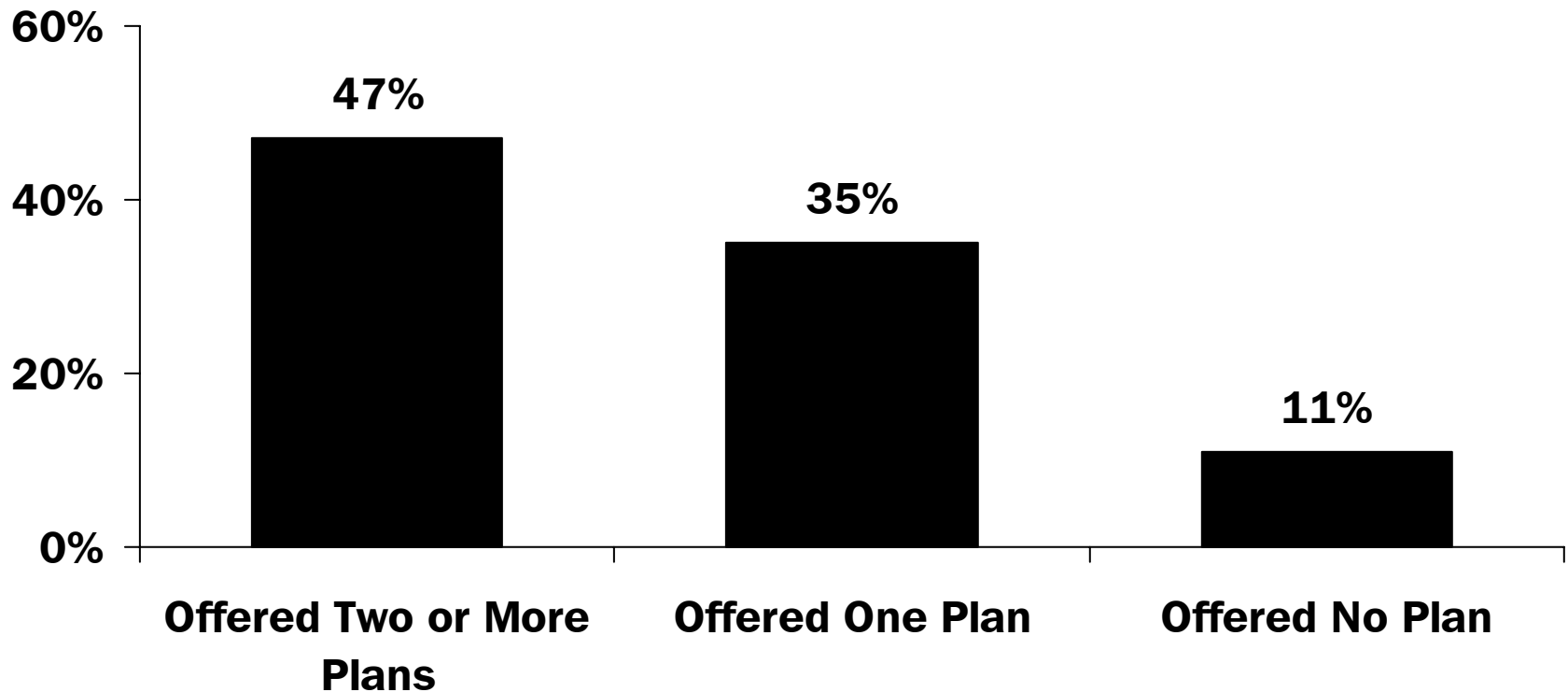


\* Did not see a doctor when sick, fill a prescription, or get recommended test or treatment due to costs.

\*\* Time unable to pay medical bills or contacted by collection agency for medical bills.

Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

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



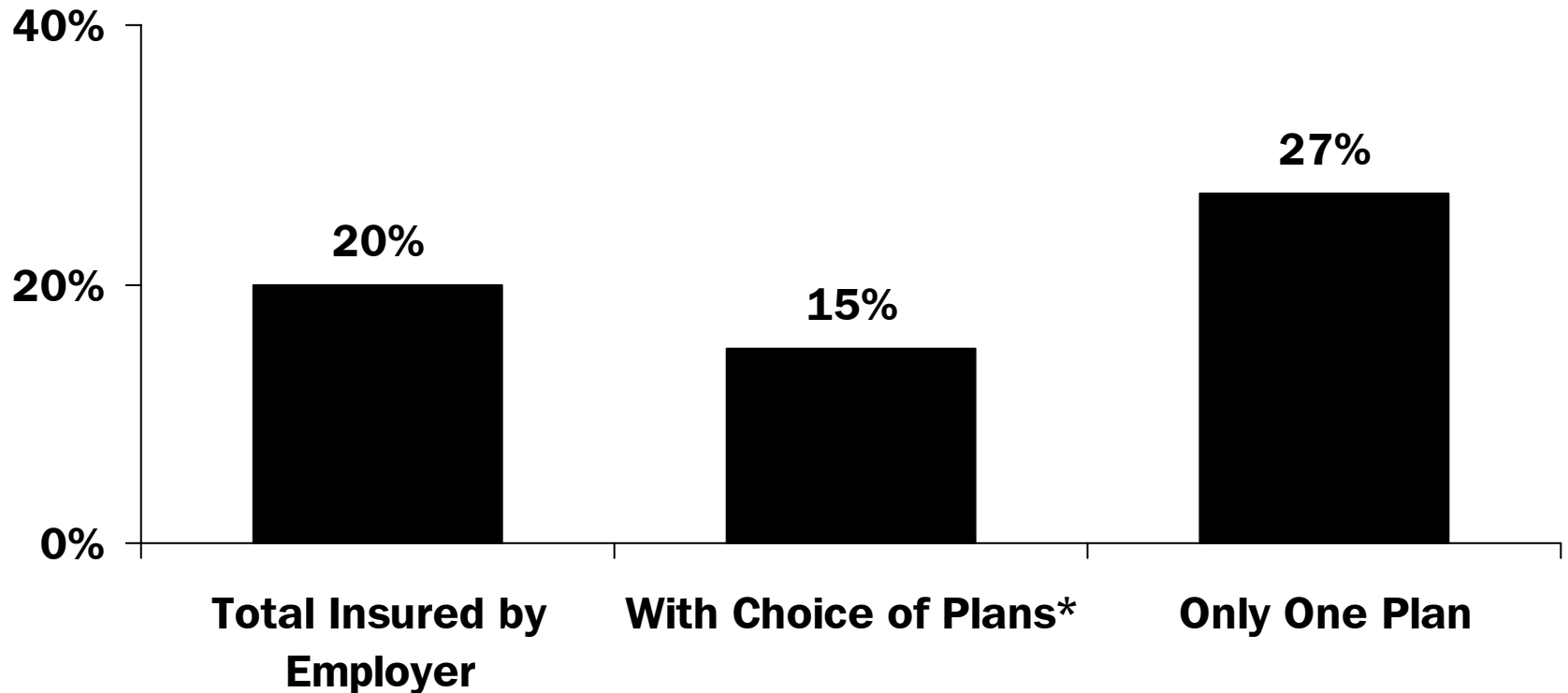
\* Excludes the self-employed.

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

Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

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

Percent rating employer plan fair or poor

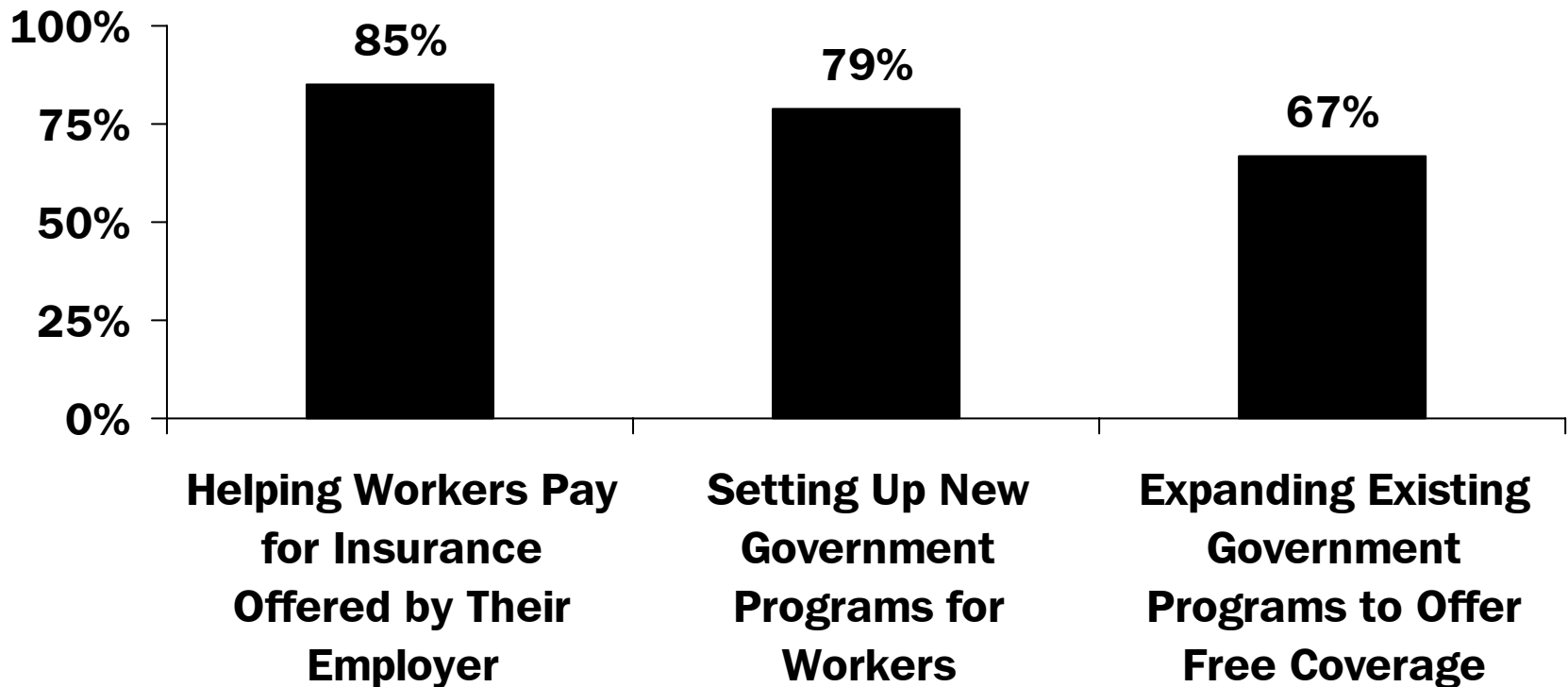


\* Choice of plans through own or, if married, spouse's employer.

Source: *The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.*

# 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 ...





# Support for Ways the Government Might Finance Expanded Health Insurance

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

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