

At-Risk Americans: The Uninsured And Underinsured

By Janis McMillen

Data from multiple sources agree that in 2007, 47 million Americans (15.6 percent of the total U.S. population) lacked any kind of health insurance coverage. When these numbers are adjusted for age (excluding those 65 years and older), the uninsured percentage of the population rises to 17.9 percent. Moreover, it is estimated that 25 million adults under age 65 were underinsured during 2007, despite having insurance all year. In total, 42 percent of *all* adults (86.7 million) were either uninsured or underinsured during 2007.

Putting a face on persons who were uninsured or underinsured during 2007 and 2008¹

- **Age:** One of three people under age 65 were uninsured for some or all of 2007 and 2008; of the total uninsured population, 60.1 million were adults (between 19 and 64 years of age)
- **Duration:** Among the underinsured/uninsured, 74.5 percent were uninsured for nine or more months and one-quarter were uninsured the entire 24 months
- **Employment status:** 80 percent of individuals who were uninsured were in working families and only 16 percent were not in the labor force (due to disabilities, chronic illness, or serving as family caregivers)
- **Income:** Nearly 60 percent were in families with incomes below the federal poverty level (FPL: \$21,200/year for a family of four); 52 percent with incomes between 100 to 200 percent of FPL went without health insurance in 2007/2008
- **Racial and Ethnic origin:** 55 percent of Hispanics/Latinos, 40.3 percent of African Americans and 34 percent of other racial or ethnic minorities had no health insurance in 2007/2008, compared to 25.8 percent of whites. While racial and ethnic minorities are more likely to be uninsured, whites accounted for 49.8 percent of the uninsured
- **Age breakdown:** The likelihood of being uninsured declines with age; 49.5 percent of those 19 – 24 years old, 36.3 percent of those 25 – 44 years old, 32.5 percent of those 45 – 54 years old and 21.2 percent of those 55 – 64 years old were uninsured over this two-year time period. The 55- to 64-year-old age group consumes more health care on average than younger adults.

For all ethnic and racial groups, lower-income families and individuals were more likely to be uninsured than lower-income whites. This disparity continues even as incomes rise in all groups.

There is a marked increase in the number of adults having difficulty paying medical bills – the most visible consequence of the weakening in insurance coverage. In 2007, 41 percent of adults (72 million people) reported problems paying medical bills, faced bill collectors or were in debt for medical care, up from 34 percent or 58 million in 2005. The majority had insurance at the time these bills were incurred² – well in advance of the economic downturn.

¹ All statistics above and below are from

<http://www.familiesusa.org/resources/publications/reports/americans-at-risk-findings.html>

²The statistics in this paragraph are from

<http://www.commonwealthfund.org/Content/Publications/Testimonies/2009/Feb/Testimony-Insurance-Design-Matters-Underinsured-Trends-Health-and-Financial-Risks.aspx>

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