



Facts on Health Coverage in the U.S.A.

March 2009

Prepared for *Cover the Uninsured* and the Robert Wood Johnson Foundation by the State Health Access Data Assistance Center (SHADAC) using data from the Census Bureau's Current Population Survey Annual Social and Economic Supplement (CPS), Medical Expenditure Panel Survey Household Component (MEPS-HC), Kaiser/HRET Employer Benefits Survey, and other sources.

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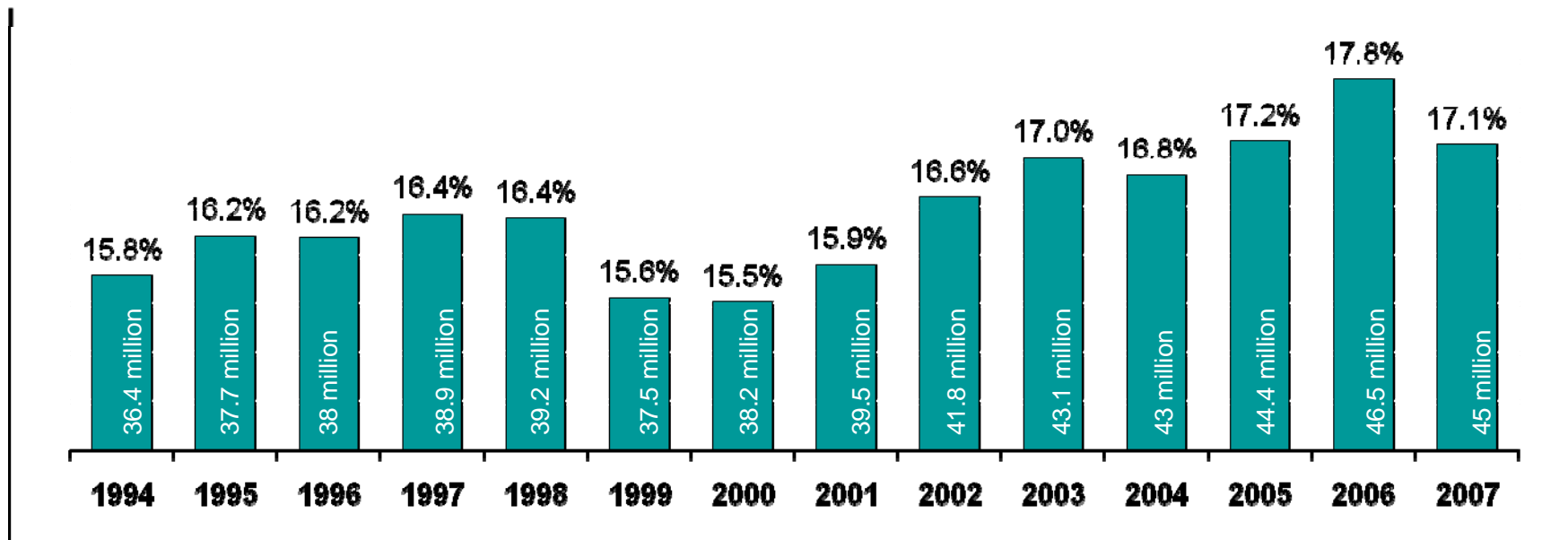
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Overview

The problem of the uninsured is continuing to grow. The federal government estimates that over 45 million individuals lacked health insurance coverage of any kind during 2008.

Number & Percentage of Non-Elderly Americans Without Health Insurance Coverage, 1994-2007

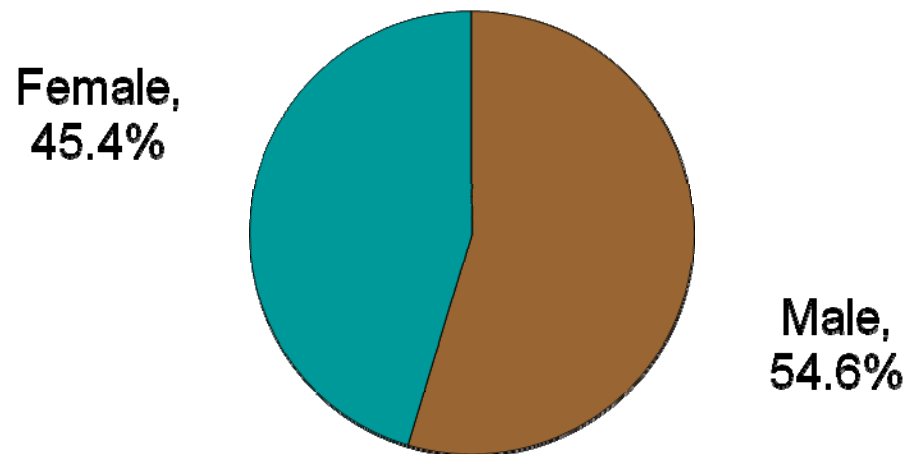


Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplements, 1995-2008. Note: 1995-2003 data are adjusted for Census correction announced in March 2007.

Age & Gender

The likelihood of being uninsured varies by age and gender.
Men are more likely to be uninsured than women.

Uninsured Non-Elderly Adult Population by Gender, 2007

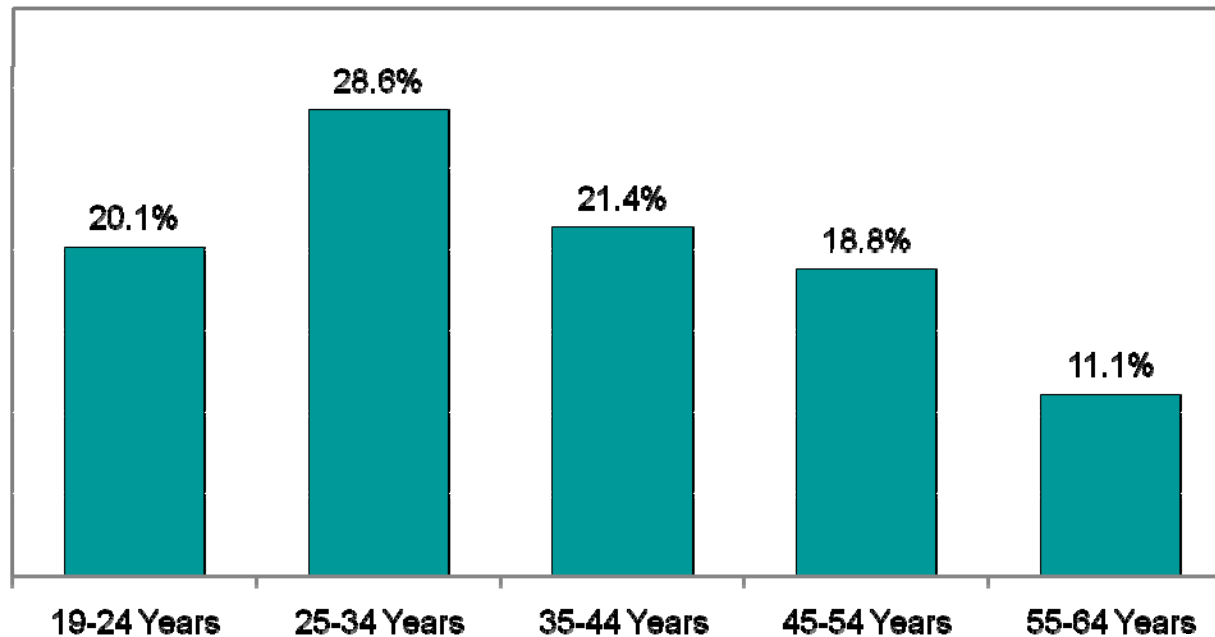


Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Age & Gender

Adults ages 25-34 are more likely to be uninsured.

Percentage Uninsured Among Non-Elderly Adults by Age, 2007

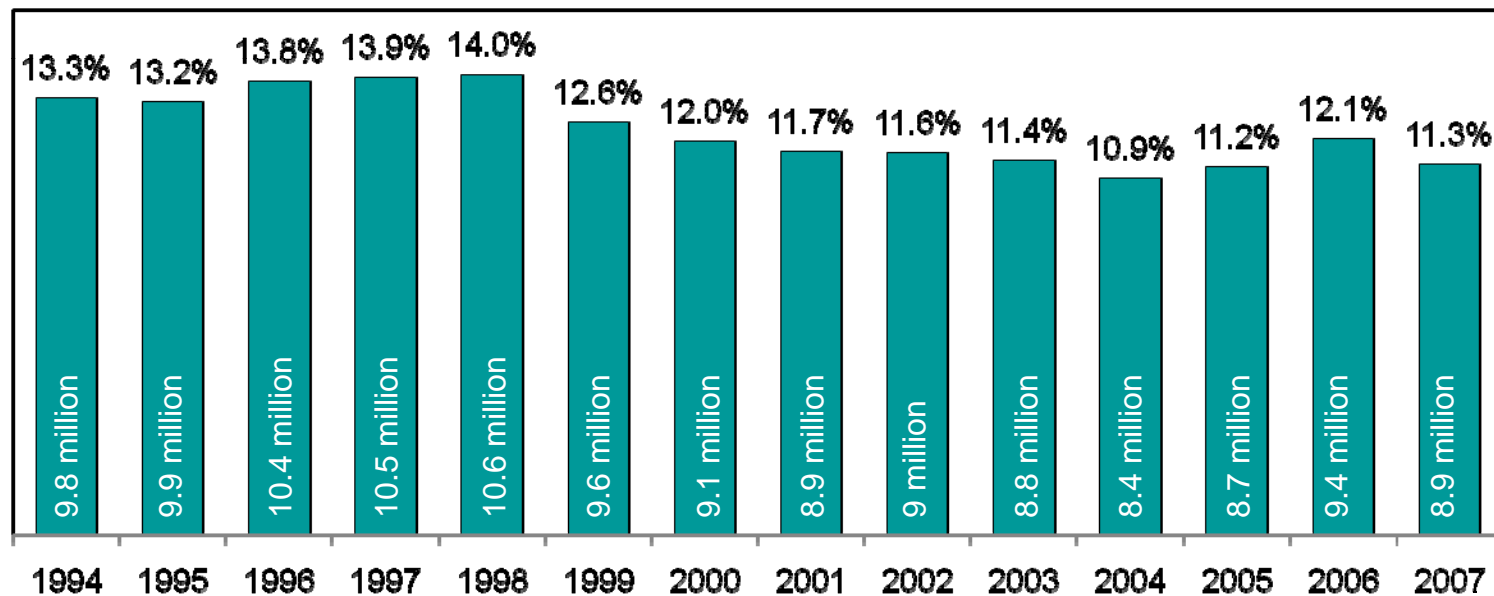


Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Uninsured Children

Nearly twenty percent of uninsured are children. The likelihood that a child is uninsured fell from 14.0 percent in 1998, to 10.9 percent in 2004. It has since increased to 11.3 percent in 2007.

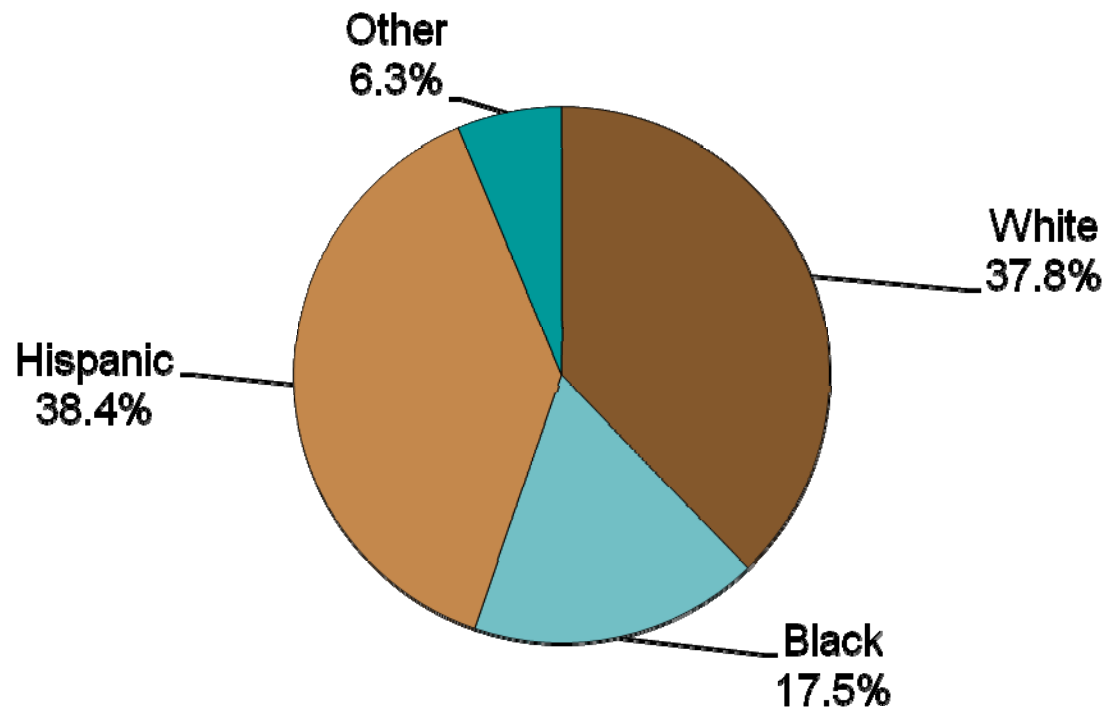
Number & Percentage of Children Age 0-18 Without Health Insurance, 1994-2007



Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplements, 1995-2008 Supplements. Note: 1994-2003 data are adjusted for Census correction announced in March 2007.

Uninsured Children

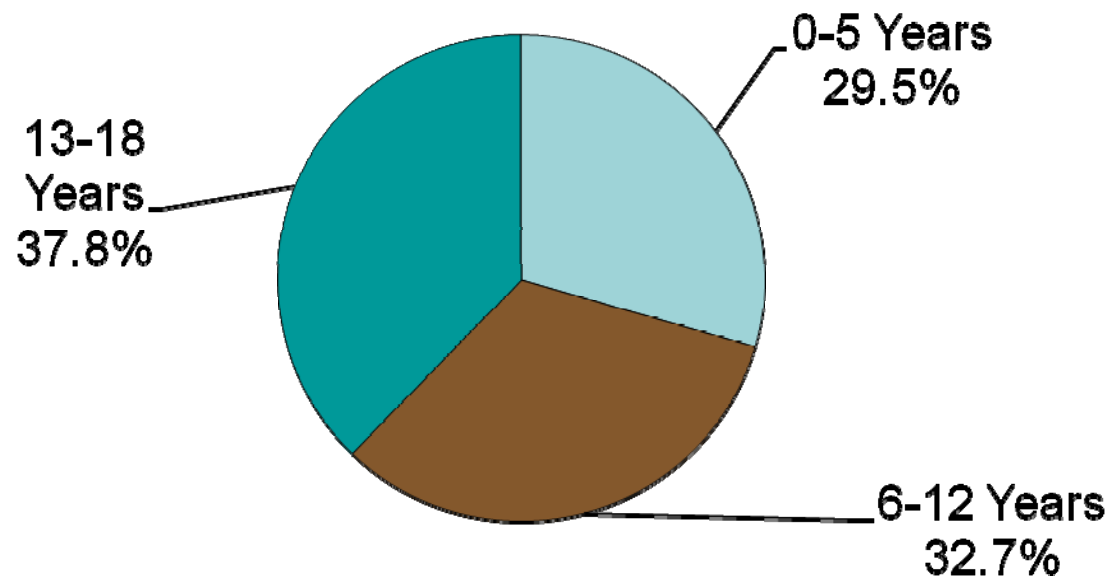
Uninsured Children by Race and Ethnic Origin, 2007



Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Uninsured Children

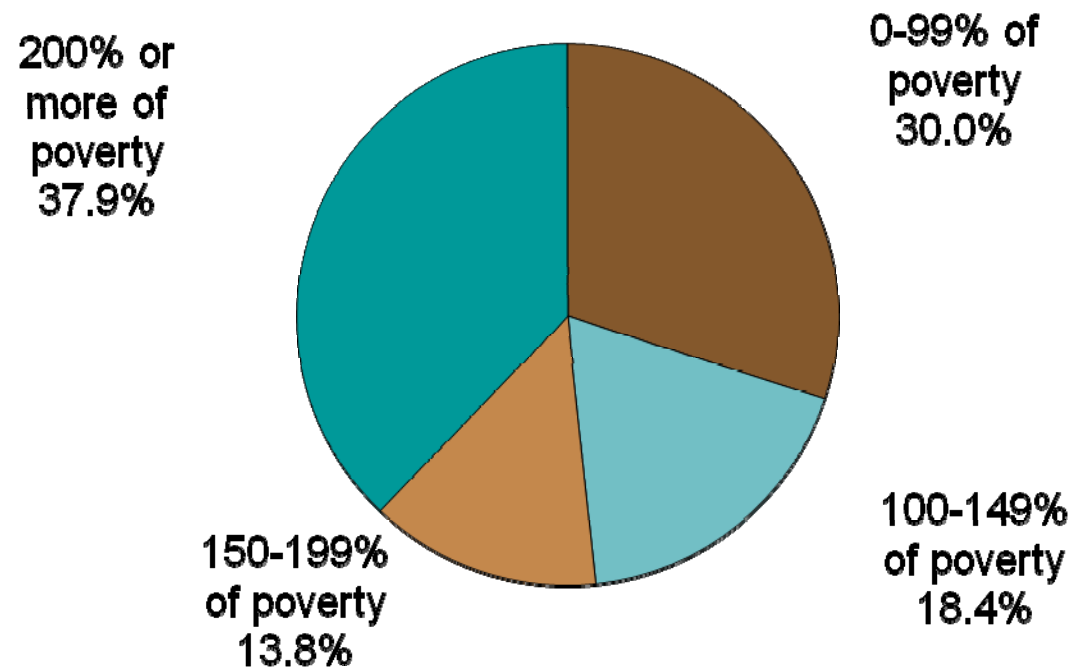
Uninsured Children by Age, 2007



Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Uninsured Children

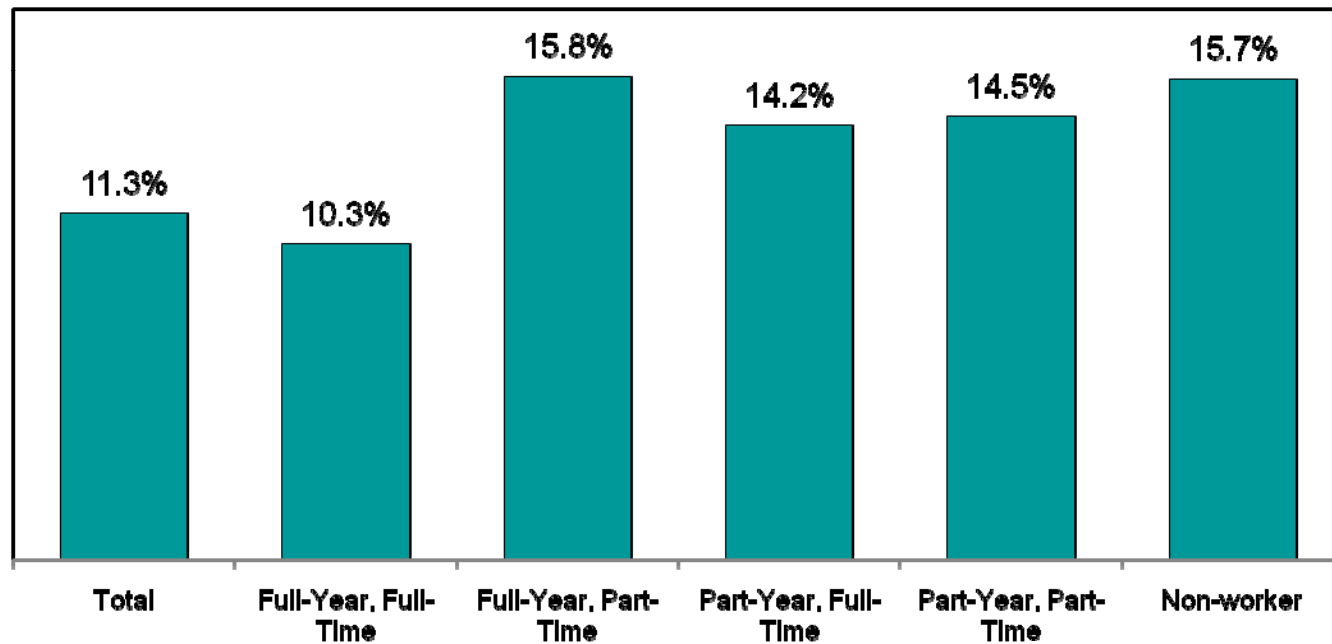
Uninsured Children by Family Poverty Status, 2007



Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Uninsured Children

Uninsured Children by Work Status of the Family Head, 2007

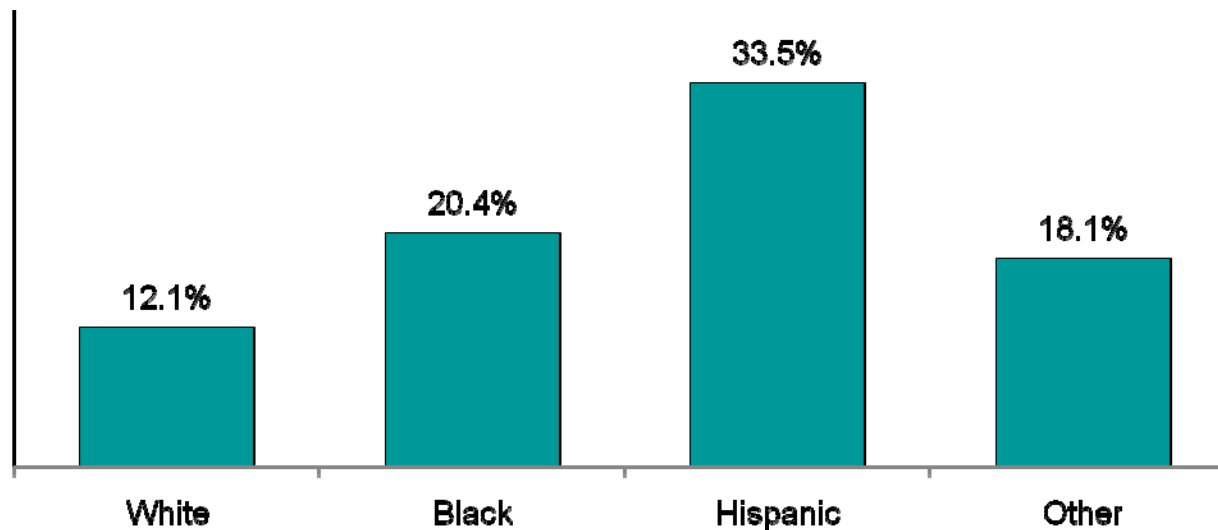


Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Race/Ethnicity

Relative to their numbers in the overall population, members of racial and ethnic minority groups make up a disproportionate share of the uninsured population.

Percentage Uninsured Among the Non-Elderly Population by Race and Ethnic Origin, 2007

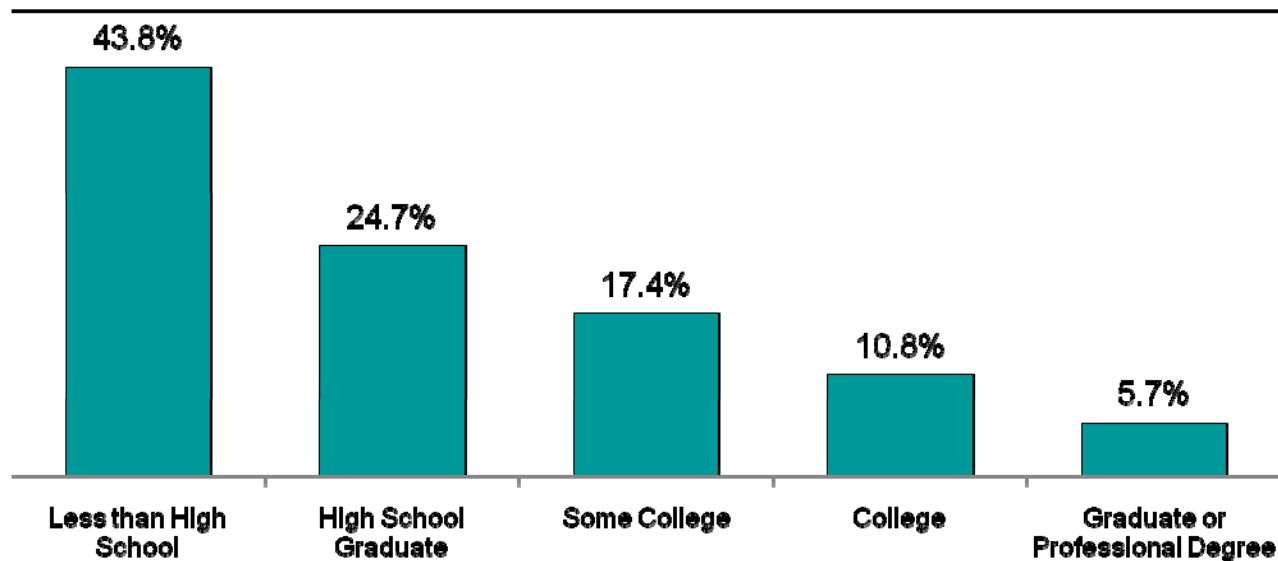


Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008

Educational Attainment

The likelihood of being insured increases as level of educational attainment rises.

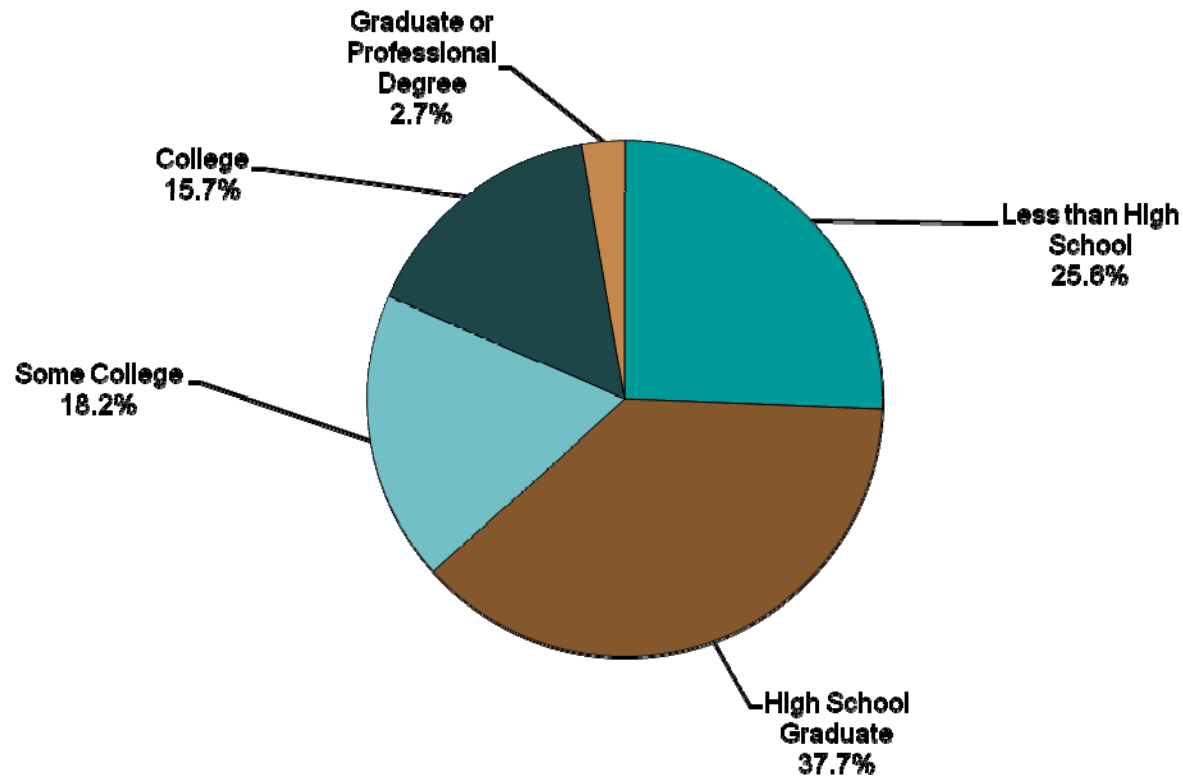
Percentage Uninsured Among Non-Elderly Adults by Education, 2007



Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Educational Attainment

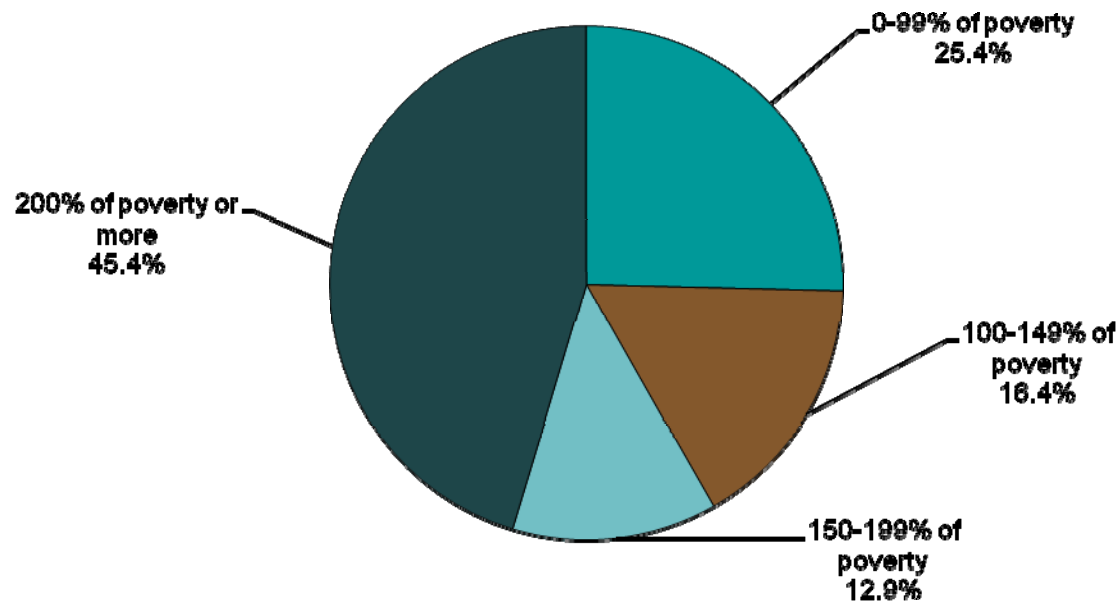
Uninsured Non-Elderly Adults by Education, 2007



Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Income & Poverty Status

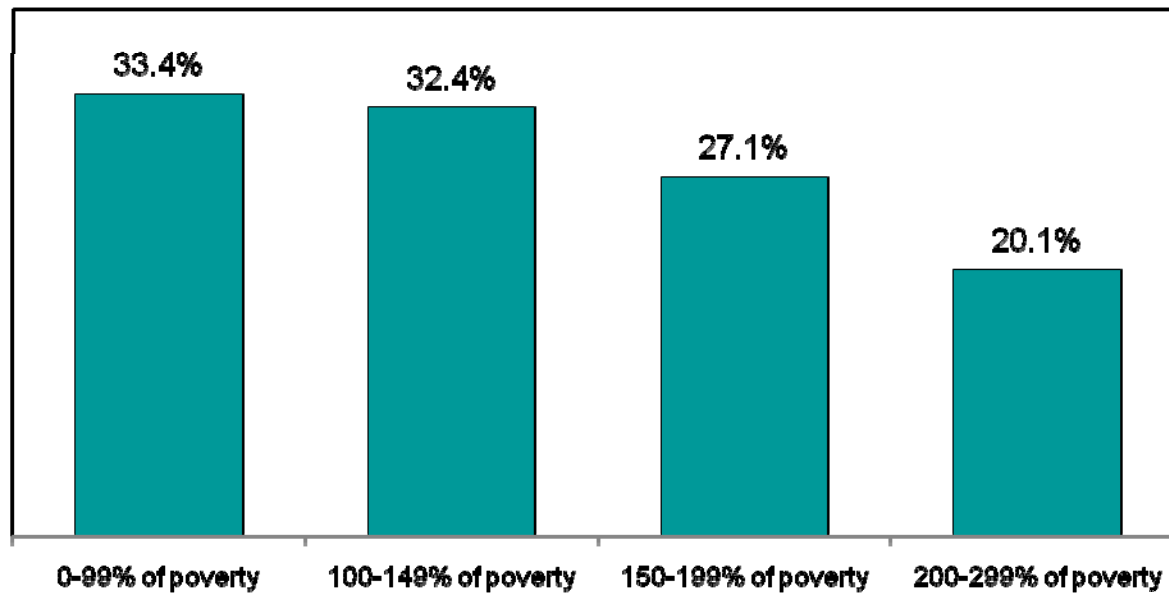
Uninsured Non-Elderly Population by Family Poverty Status, 2007



Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Income & Poverty Status

Percentage Uninsured Among Non-Elderly Population by Family Poverty Status, 2007

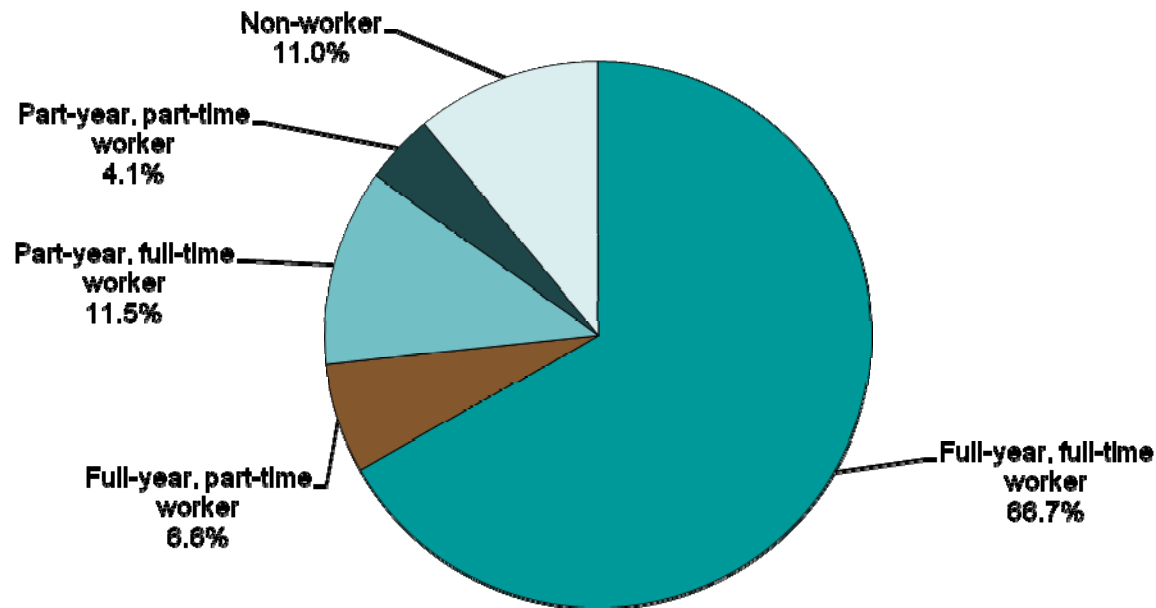


Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Workers

Having a job, even a full-time job, does not guarantee access to health insurance.

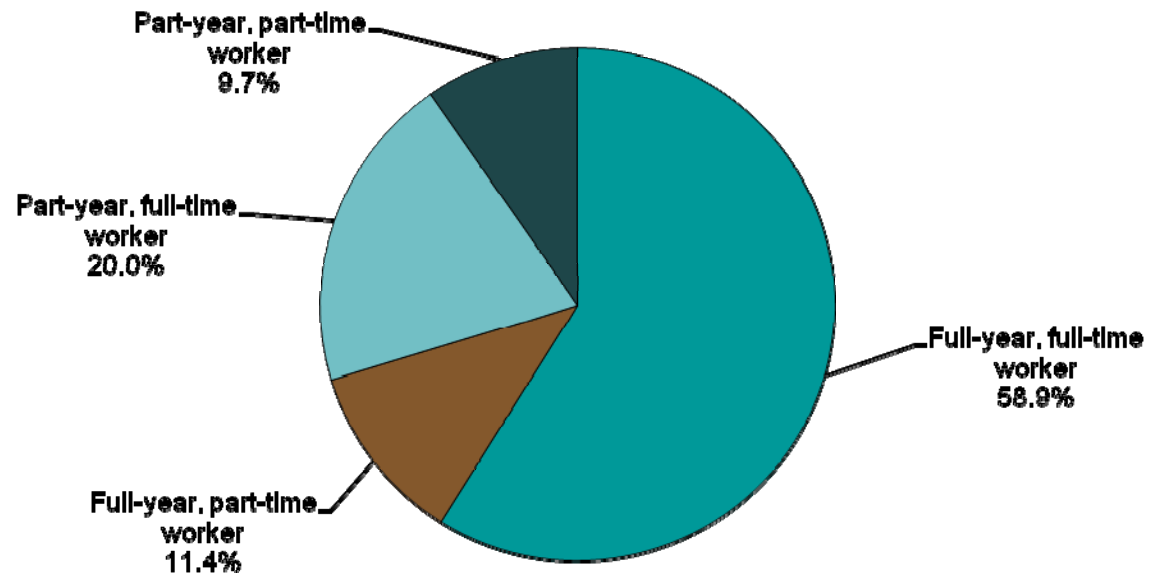
Uninsured Non-Elderly Population by Work Status of Family Head, 2007



Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Workers

Non-Elderly Adult Uninsured Workers by Work Status, 2007

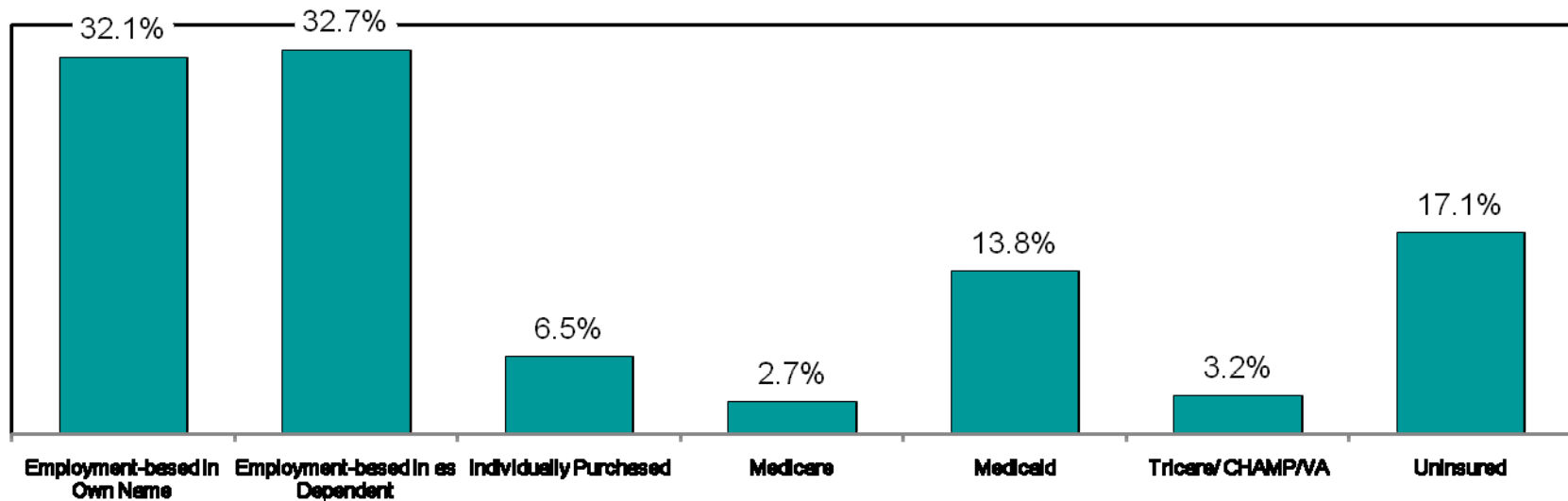


Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Source of Coverage

Employment-based health insurance continues to be the predominant source of coverage for the non-elderly population.

Health Insurance Coverage of Non-Elderly Americans, by Source of Coverage, 2007

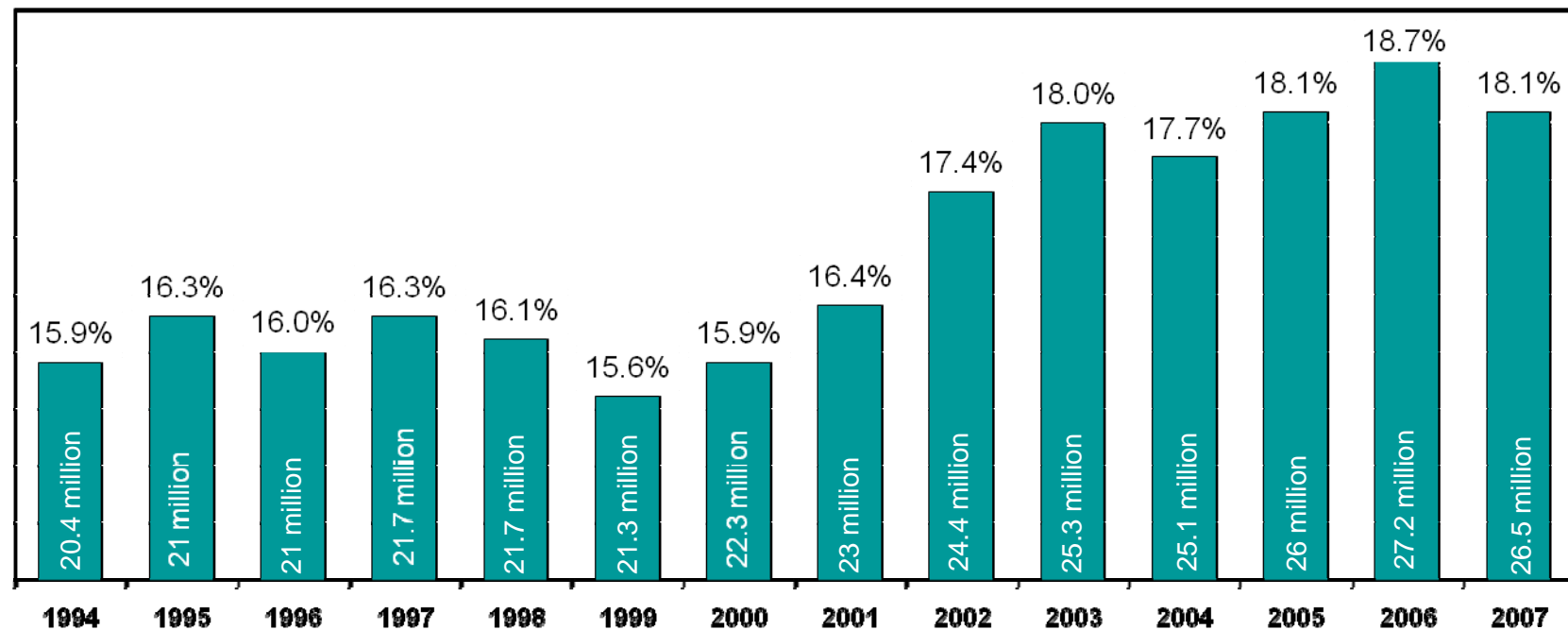


Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Employment-Based Coverage

The percentage of workers without health insurance increased from 15.9 percent in 1994 to 18.1 percent in 2007.

Number & Percentage of Non-Elderly Adult Workers Without Health Insurance, 1994-2007

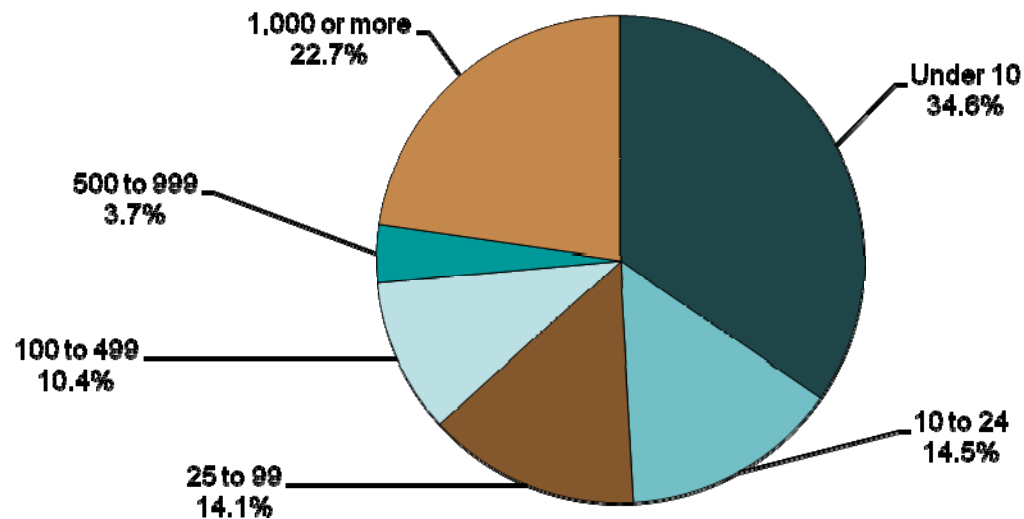


Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Employment-Based Coverage

Almost one-half (49.1 percent) of all non-elderly, adult uninsured workers work in firms with fewer than 25 employees.

Non-Elderly Adult Uninsured Workers by Firm Size, 2007

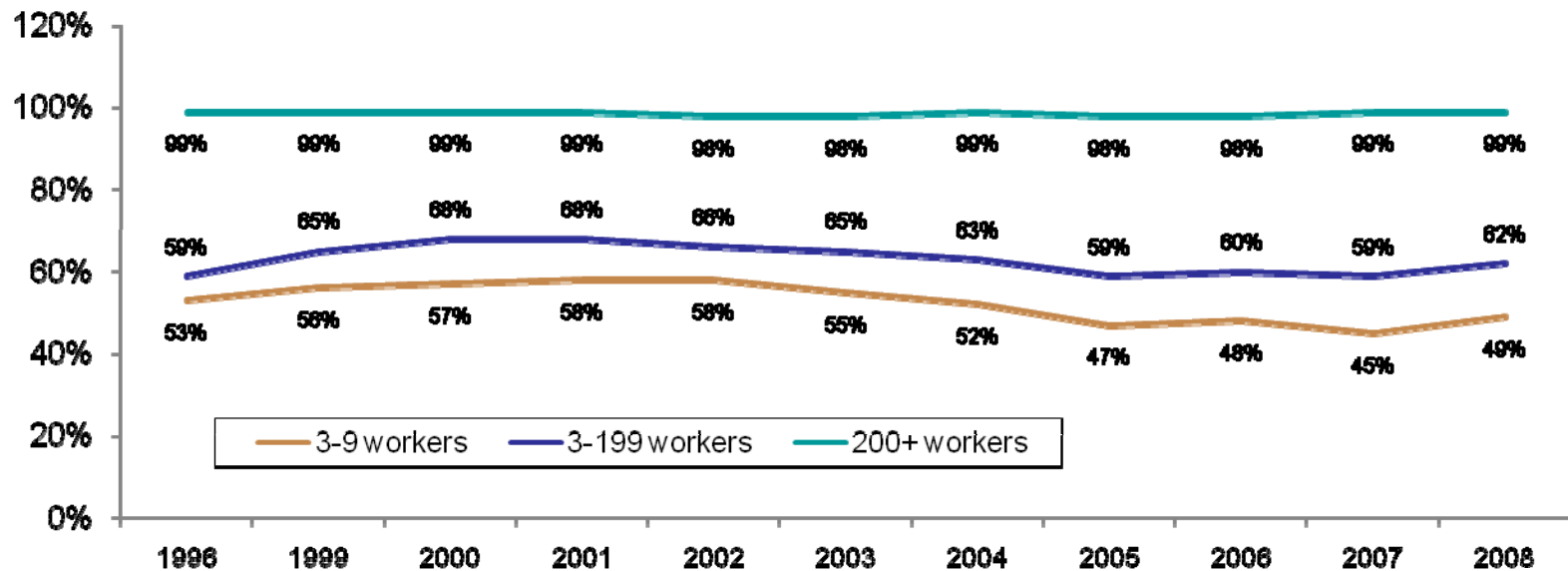


Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Employment-Based Coverage

Almost all employers with more than 200 workers offer health benefits (99 percent in 2008). In contrast, 49 percent of firms with three to nine employees offered health insurance in 2008.

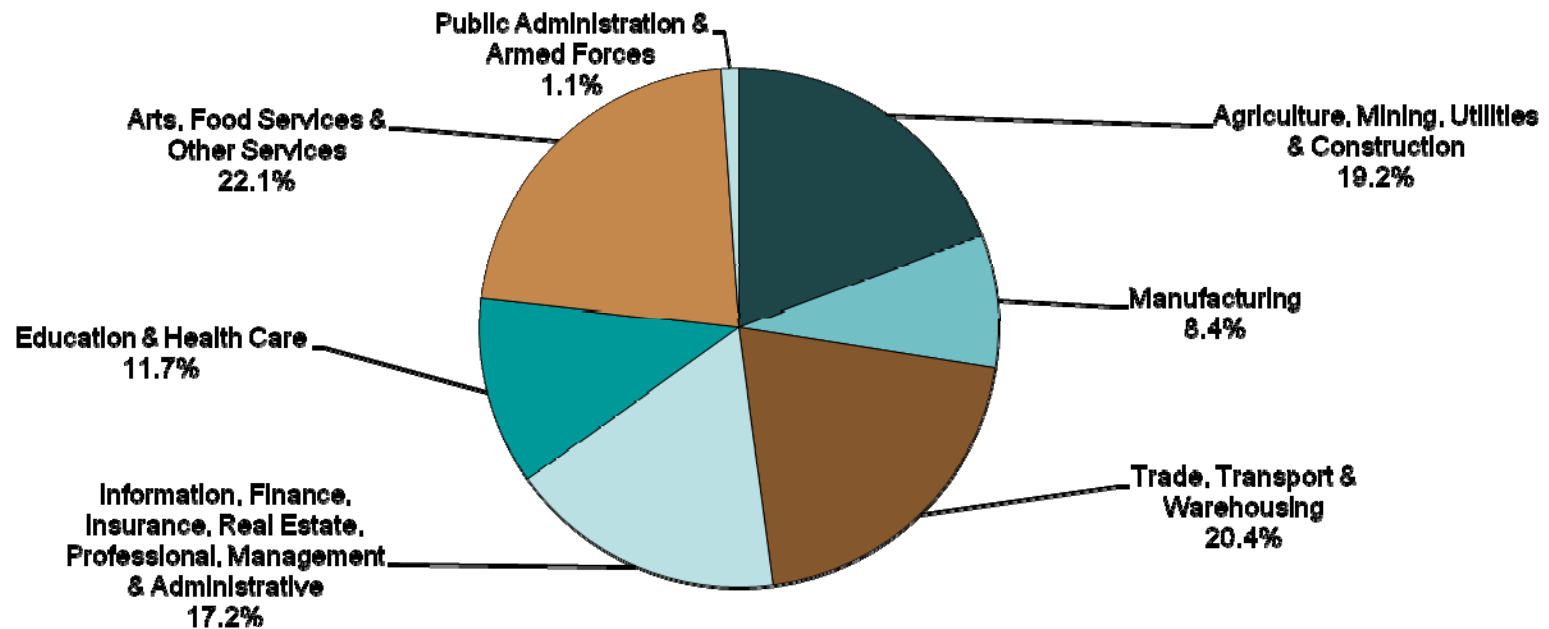
Percentage of Employers Offering Health Benefits by Firm Size, 1996-2008



Source: Kaiser Family Foundation and Health Research & Educational Trust, 1996-2008 Survey of Employer Health Benefits Report.

Industry & Occupation

Non-Elderly Adult Uninsured Workers by Industry, 2007

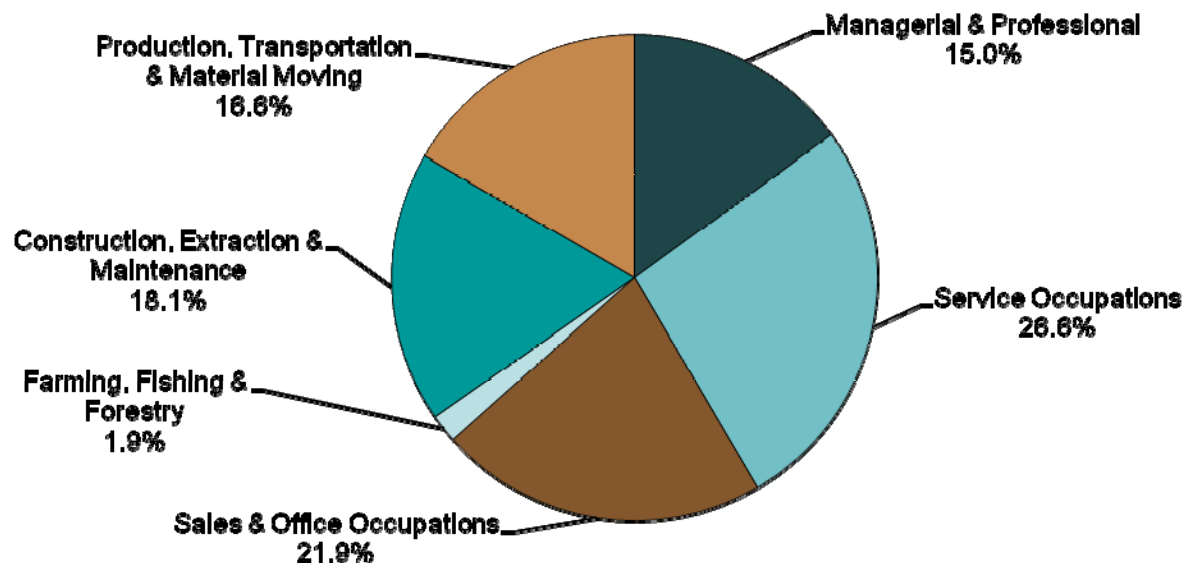


Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008

Industry & Occupation

The uninsured are disproportionately concentrated in non-managerial jobs. Just 15 percent of adult uninsured workers hold managerial or professional positions.

Non-elderly Adult Uninsured Workers by Occupation, 2007

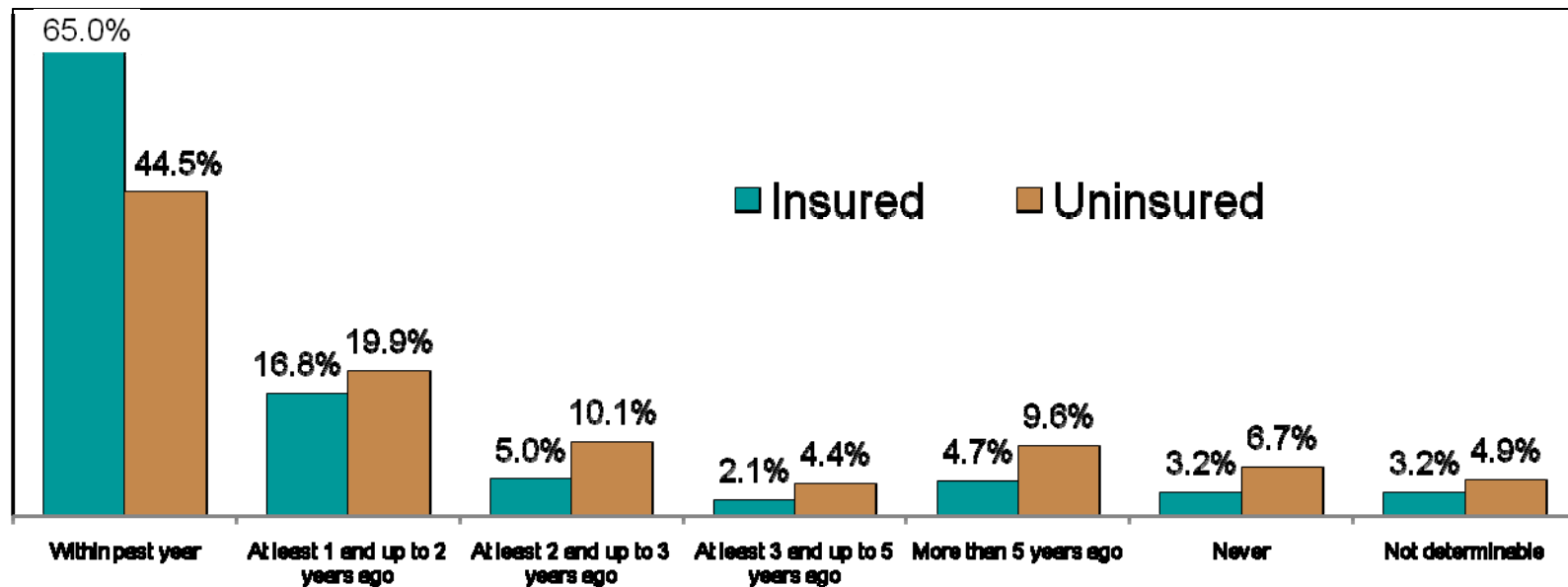


Source: SHADAC estimates from the Current Population Survey Annual Social and Economic Supplement, 2008.

Health Behavior

Health insurance coverage is an important predictor of whether individuals obtain health-promoting and life-extending health screenings.

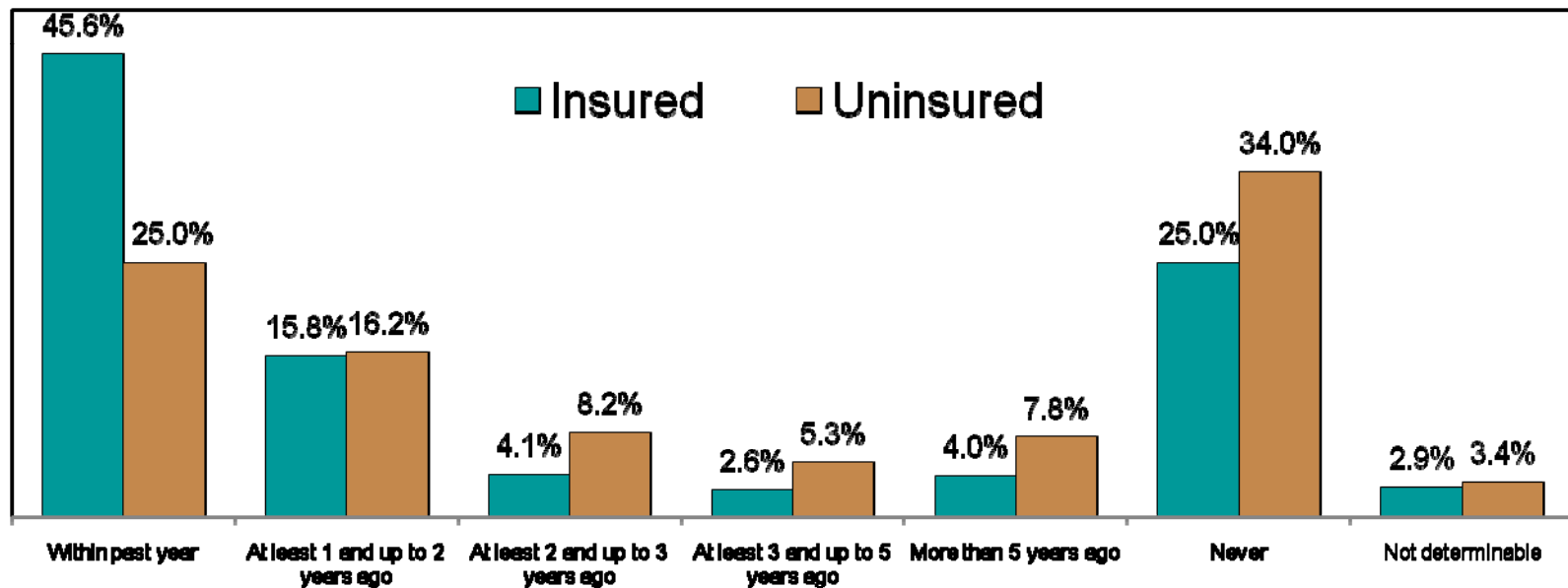
***Time Since Last Pap Smear, Female Adult Workers
by Insurance Status, 2005***



Source: Agency for Healthcare Research and Quality 2005 Medical Expenditure Panel Survey.

Health Behavior

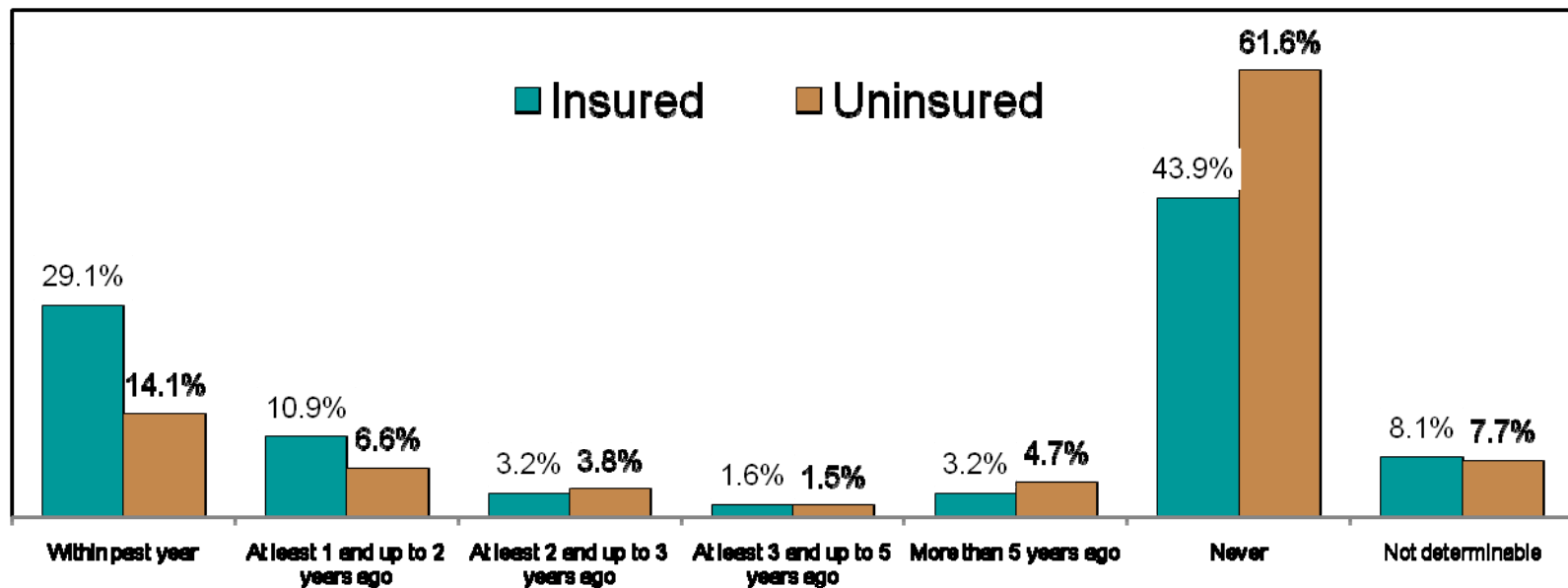
*Time Since Last Mammogram, Female Workers Ages 30-64,
by Insurance Status, 2005*



Source: Agency for Healthcare Research and Quality 2005 Medical Expenditure Panel Survey.

Health Behavior

Time Since Last Prostate Specific Antigen (PSA) Test, Male Workers Ages 39-64, by Insurance Status, 2005

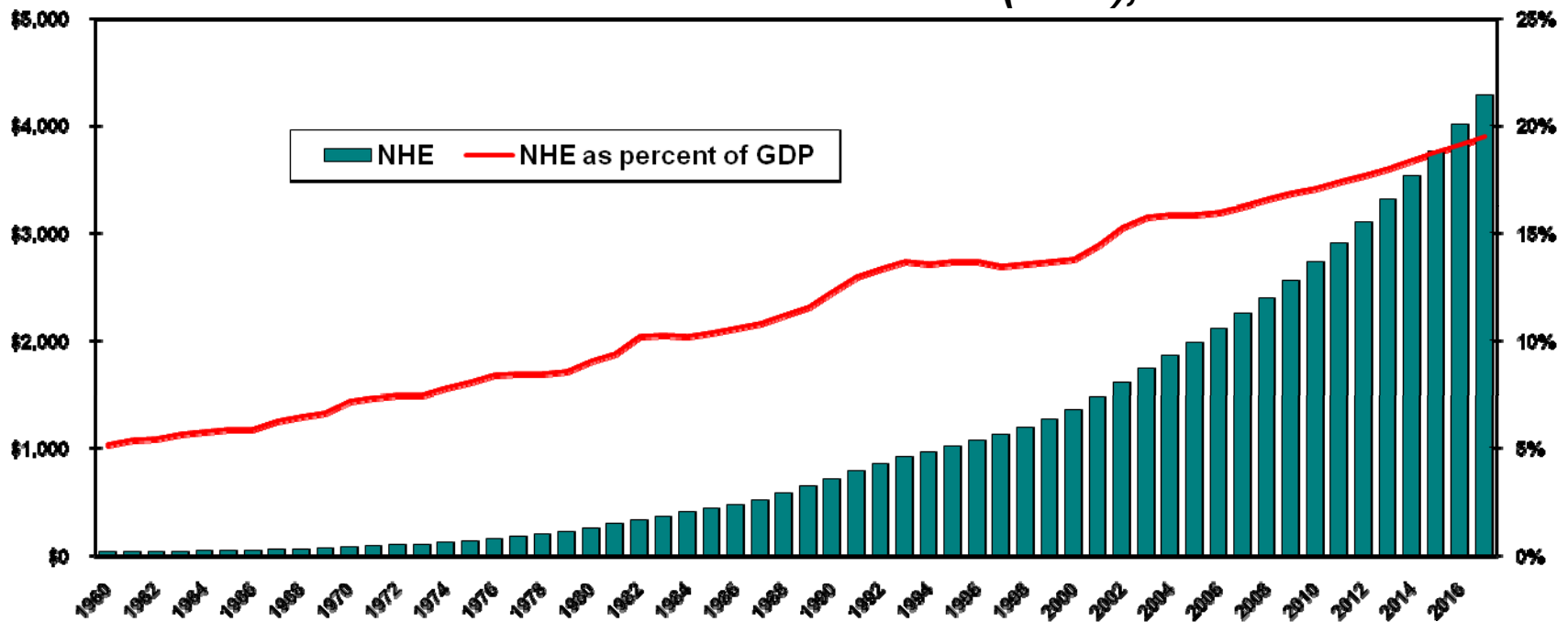


Source: Agency for Healthcare Research and Quality 2005 Medical Expenditure Panel Survey.

National Spending on Health Care

Health care spending in the United States has grown rapidly since the 1960s, at an average rate of 10 percent a year.

National Health Expenditures (NHE), Aggregate and Share of Gross Domestic Product (GDP), 1960-2017

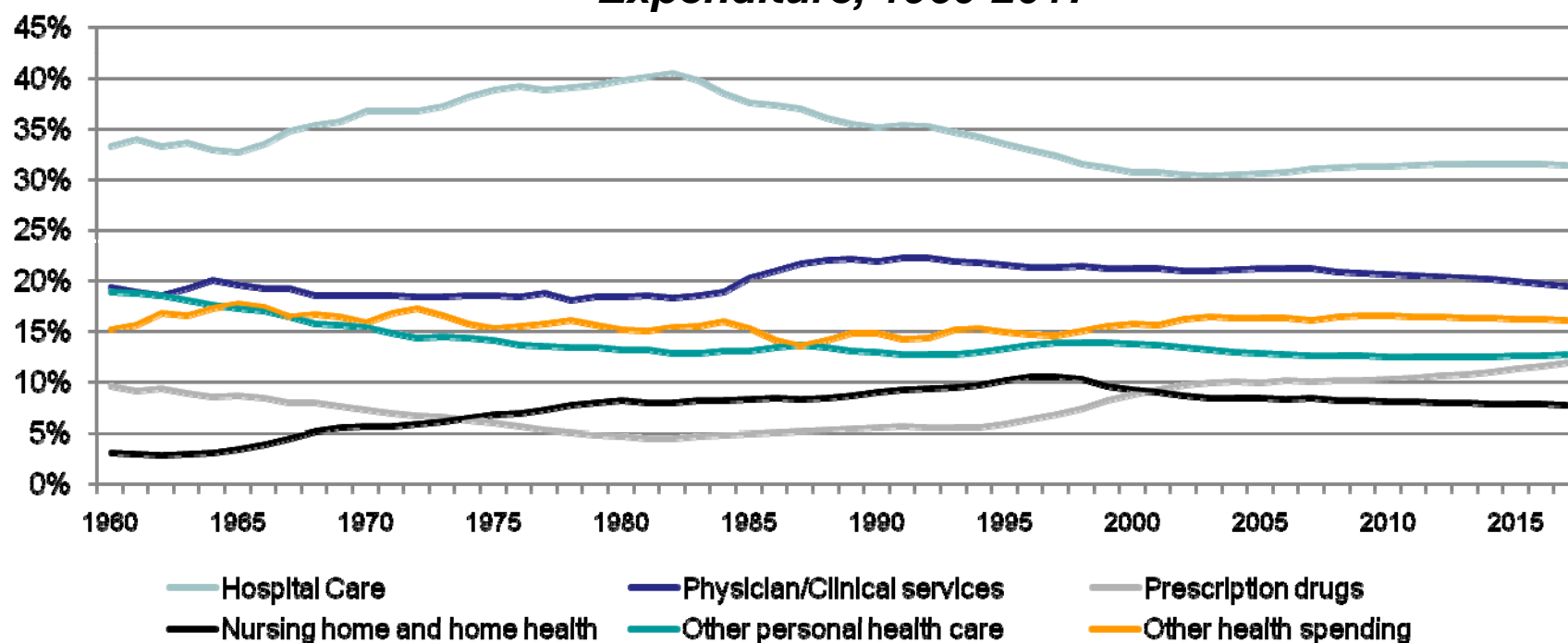


Source: Centers for Medicare and Medicaid Services and U.S. Department of Commerce.
(2006-2017 data are projected.)

National Spending on Health Care

While health care spending has been increasing, the distribution of health care spending among different services has been changing.

Distribution of National Health Expenditures, by Type of Expenditure, 1960-2017

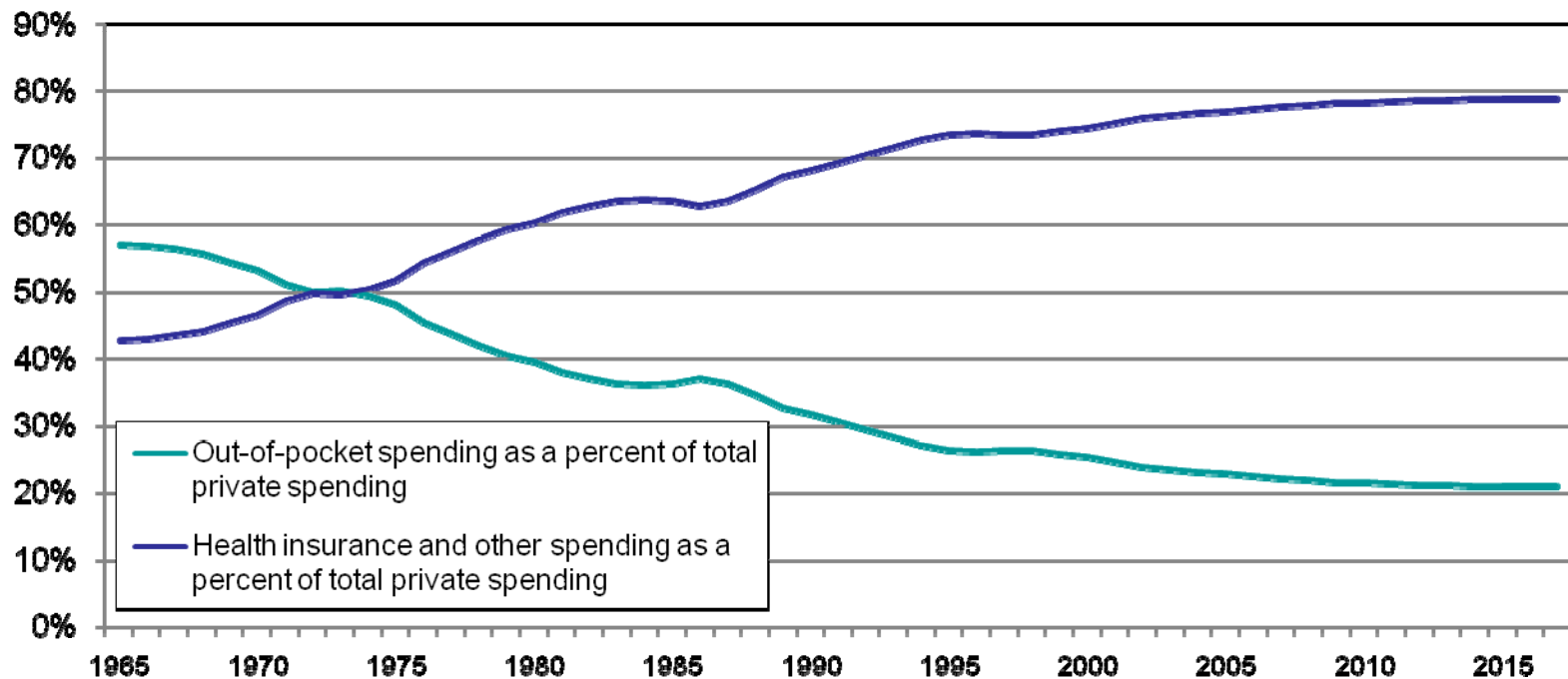


Source: Centers for Medicare and Medicaid Services. (2008-2017 data are projected).

National Spending on Health Care

The share of private health care spending that health insurance covers has more than doubled since the 1960s.

Out-of-Pocket Spending as a Percent of Total Private Spending, 1960-2017

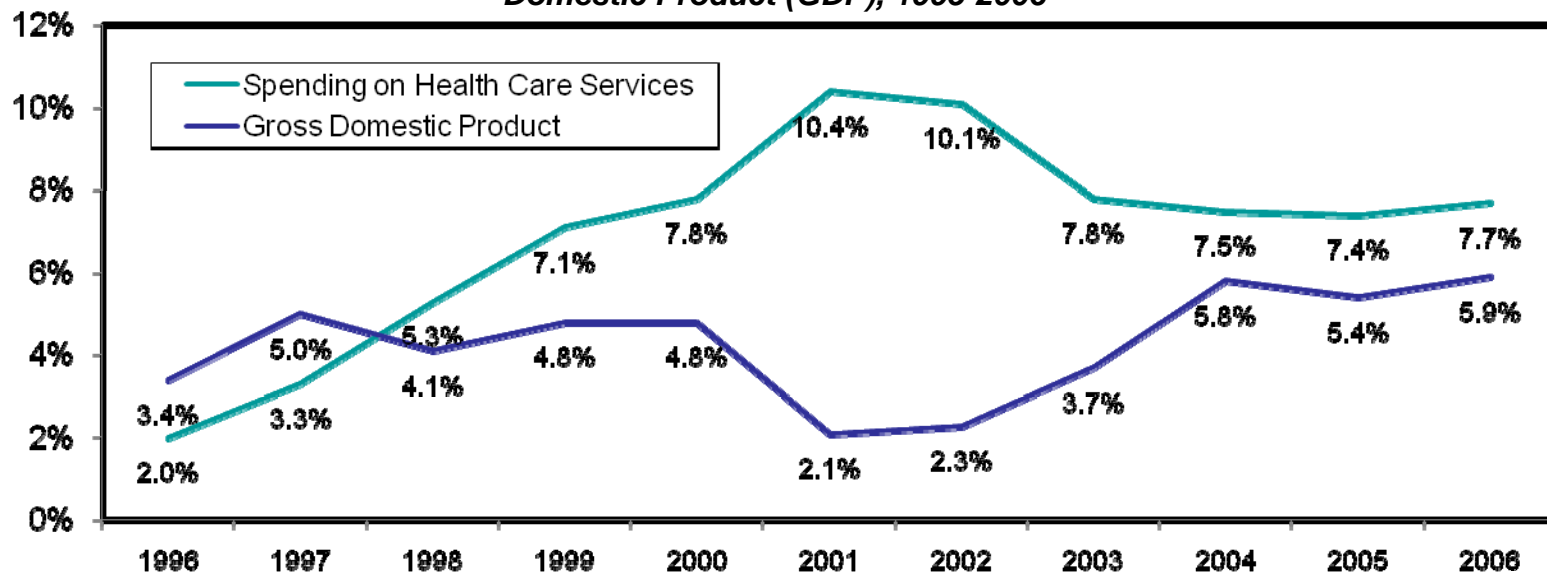


Source: Centers for Medicare and Medicaid Services. (2008-2017 data are projected).

National Spending on Health Care

The cost of providing health care services has been increasing faster than the Gross Domestic Product (GDP) since 1998, but the gap between the two declined recently as the economy recovered from recession and health care costs grew more slowly.

Annual Growth Rates for Health Care Spending per Privately Insured Person and Gross Domestic Product (GDP), 1995-2006

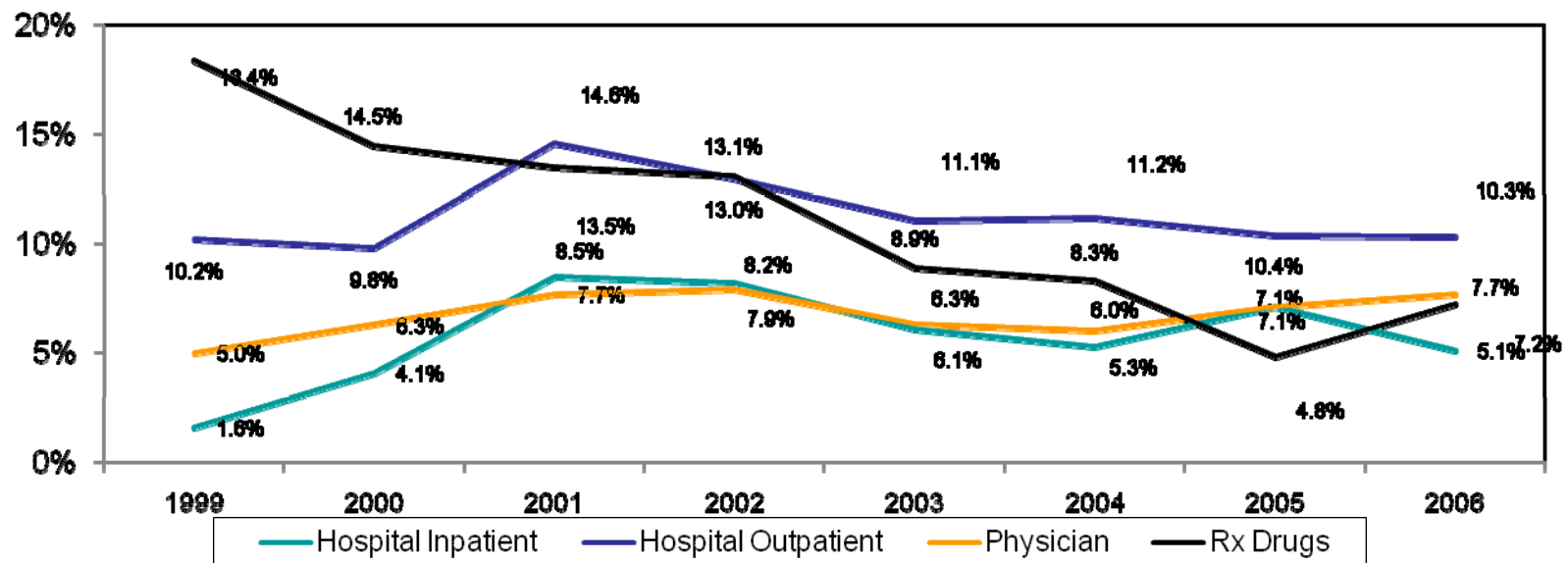


Source: Ginsburg, P.B., B.C. Strunk, M.I. Banker, and J.P. Cookson. "Tracking Health Care Costs: Continued Stability But At High Rates In 2005." *Health Affairs* Web Exclusive, Oct. 3, 2006.

National Spending on Health Care

Recent spending on health care services has slowed for all categories of health care, but cost increases for hospital outpatient services and prescription drugs continue to outpace those for inpatient and physician services.

Annual Per Capita Percentage Change in Health Care Spending, by Category of Service, 1999-2006

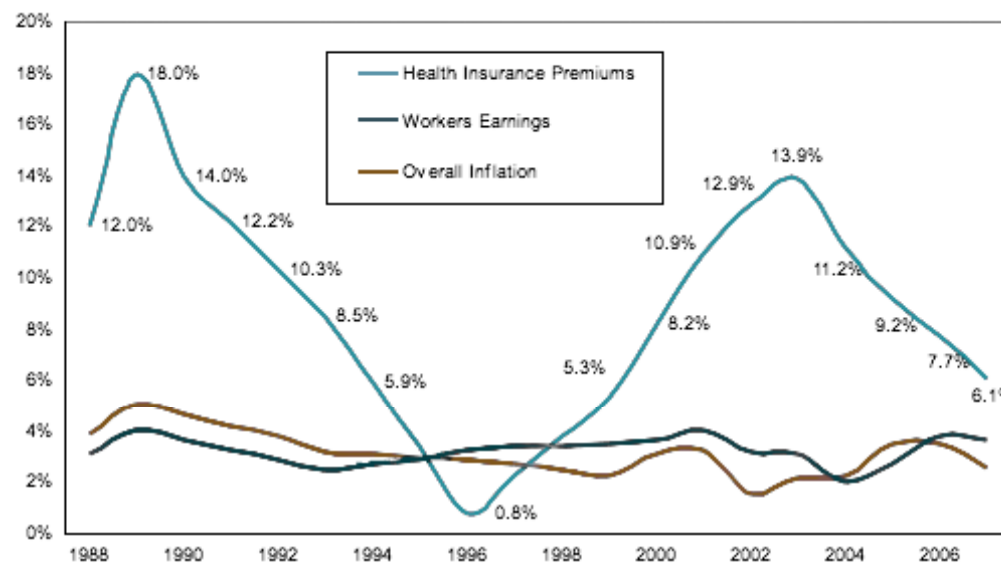


Source: Ginsburg, P.B., B.C. Strunk, M.I. Banker, and J.P. Cookson. "Tracking Health Care Costs: Continued Stability But At High Rates In 2005." *Health Affairs* Web Exclusive, Oct. 3, 2006.

Health Insurance Premiums

With a few exceptions, growth in health insurance premiums has been outpacing overall inflation and increases in workers' earnings since the late 1980s.

Annual Growth Rates for Health Insurance Premiums, Workers Earnings, and Overall Inflation, 1988-2007

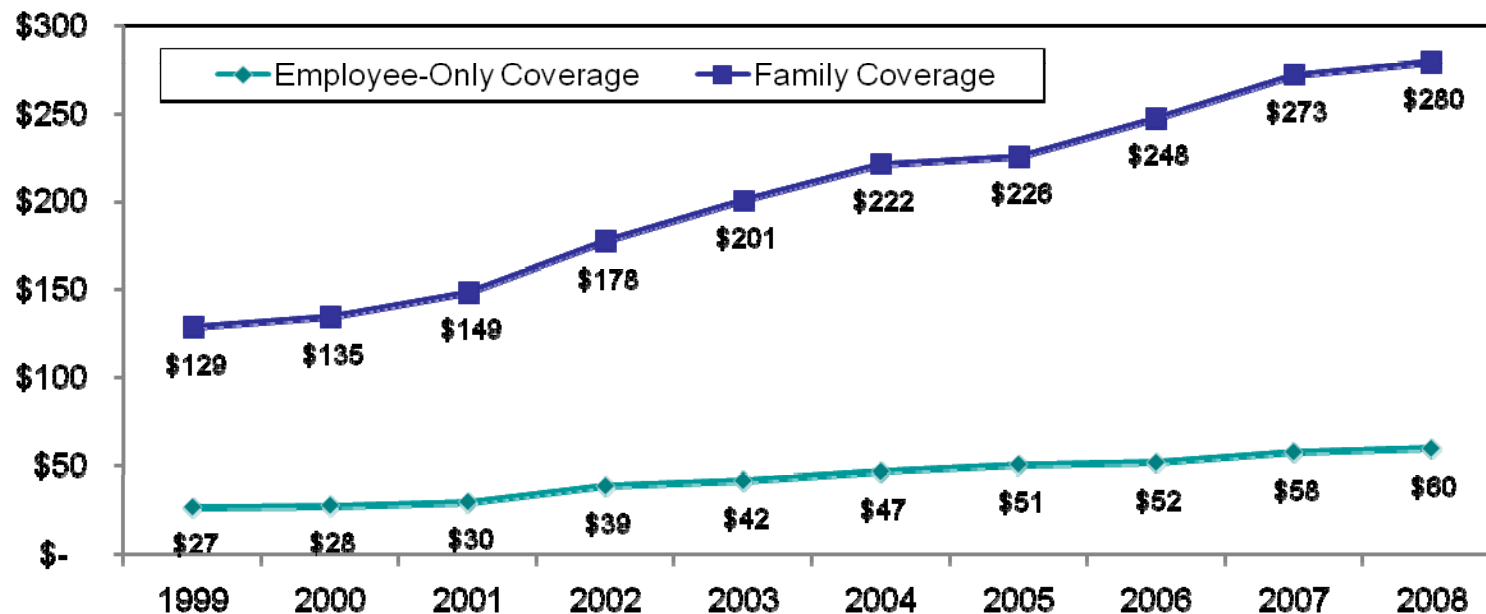


Source: Kaiser Family Foundation and Health Research & Educational Trust, 1988-2008 Survey of Employer Health Benefits Chartpack.

Health Insurance Premiums

Workers have been paying more per year for health benefits in the workplace, but they continue to pay the same share of total premiums.

Average Monthly Worker Premium Contribution, 2000-2008

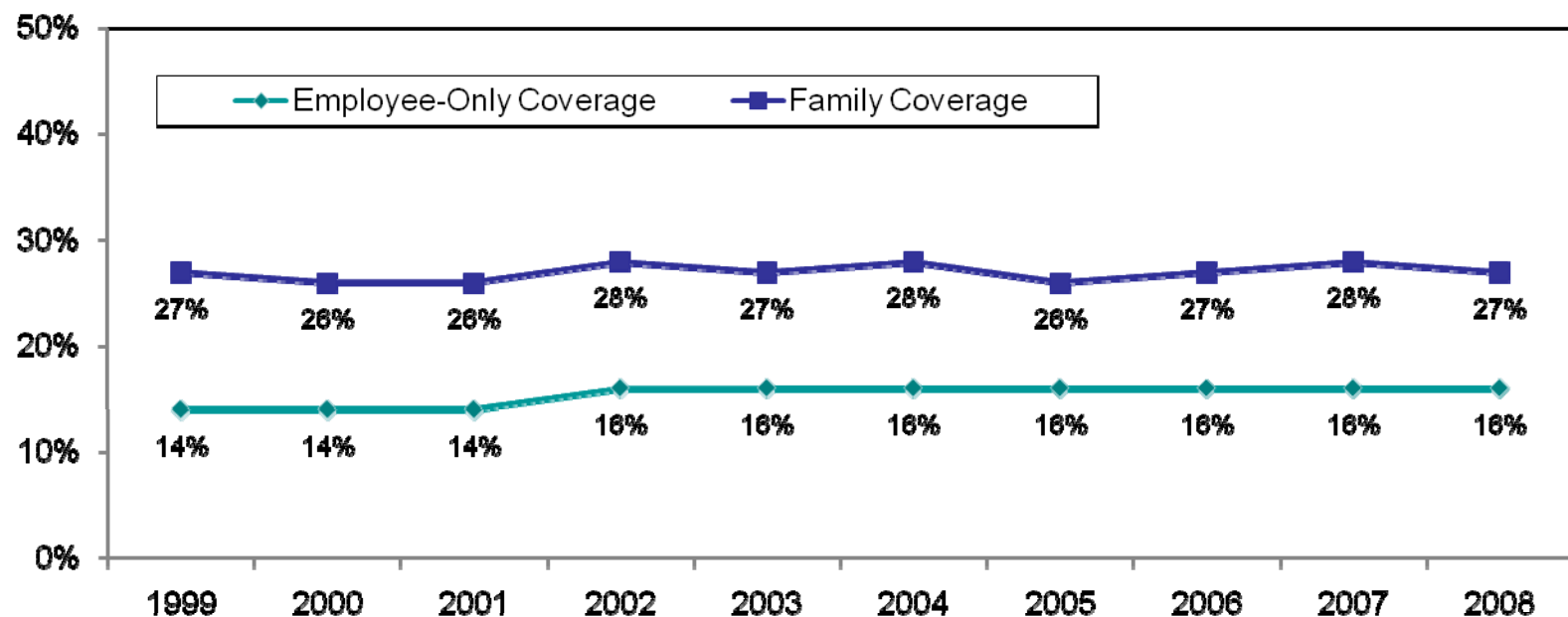


Source: Kaiser Family Foundation and Health Research & Educational Trust, 1999-2008 Survey of Employer Health Benefits Report.

Health Insurance Premiums

Workers have been paying more per year for health benefits in the workplace, but they continue to pay the same share of total premiums.

Percentage of Premium Paid by Covered Workers, 2000-2008

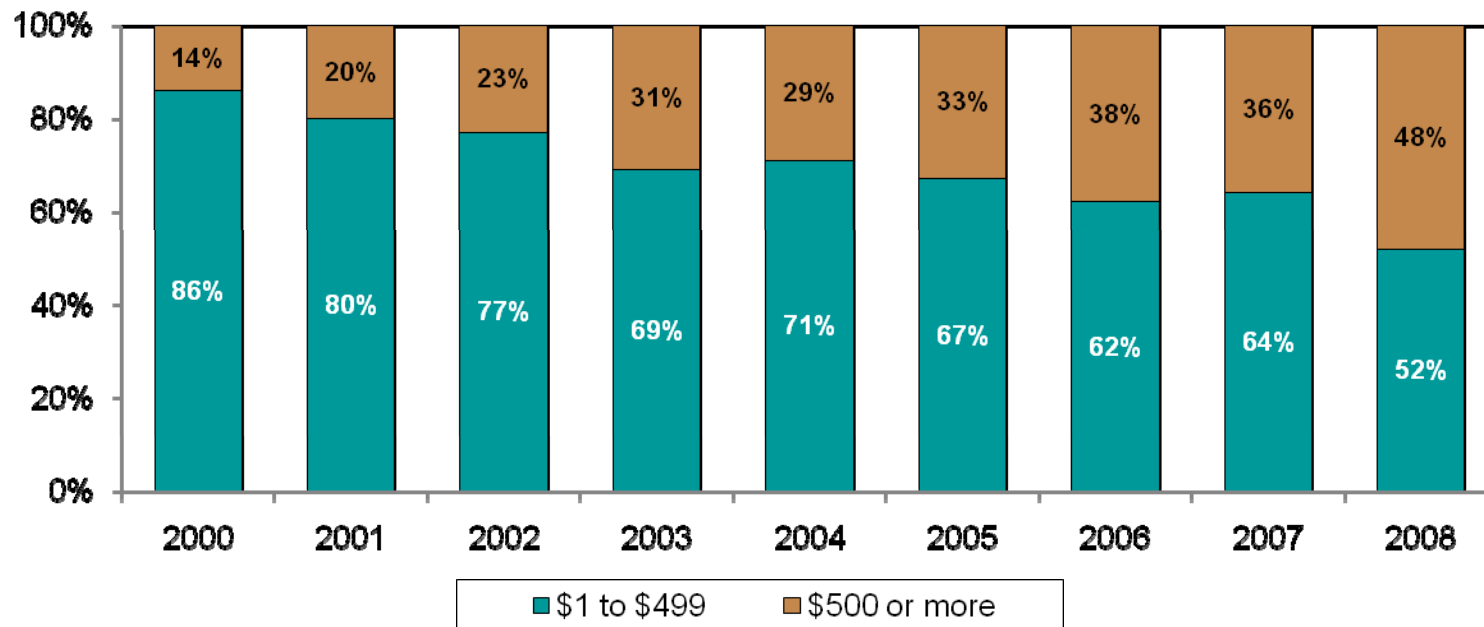


Source: Kaiser Family Foundation and Health Research & Educational Trust, 1999-2008 Survey of Employer Health Benefits Report.

Out-of-Pocket Spending on Health Care Services

In recent years, individuals with health insurance coverage have experienced increases in out-of-pocket expenses for health care.

Distribution of Deductibles for Employee-Only PPO Coverage, 2000-2008

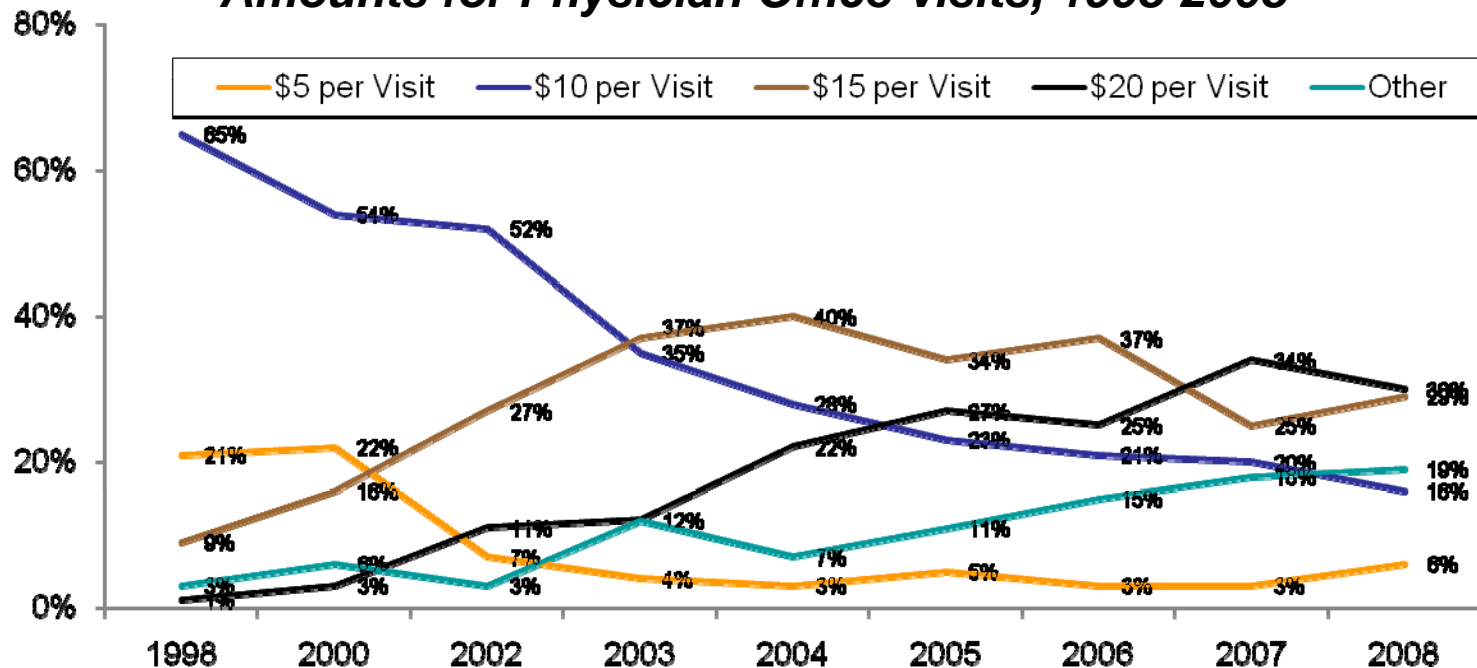


Source: Kaiser Family Foundation and Health Research & Educational Trust, 2000-2008
Survey of Employer Health Benefits Report.

Out-of-Pocket Spending on Health Care Services

Many workers are paying higher co-payments for physician visits in HMOs.

Percentage of Covered Workers Facing Various HMO Co-Payment Amounts for Physician Office Visits, 1998-2008

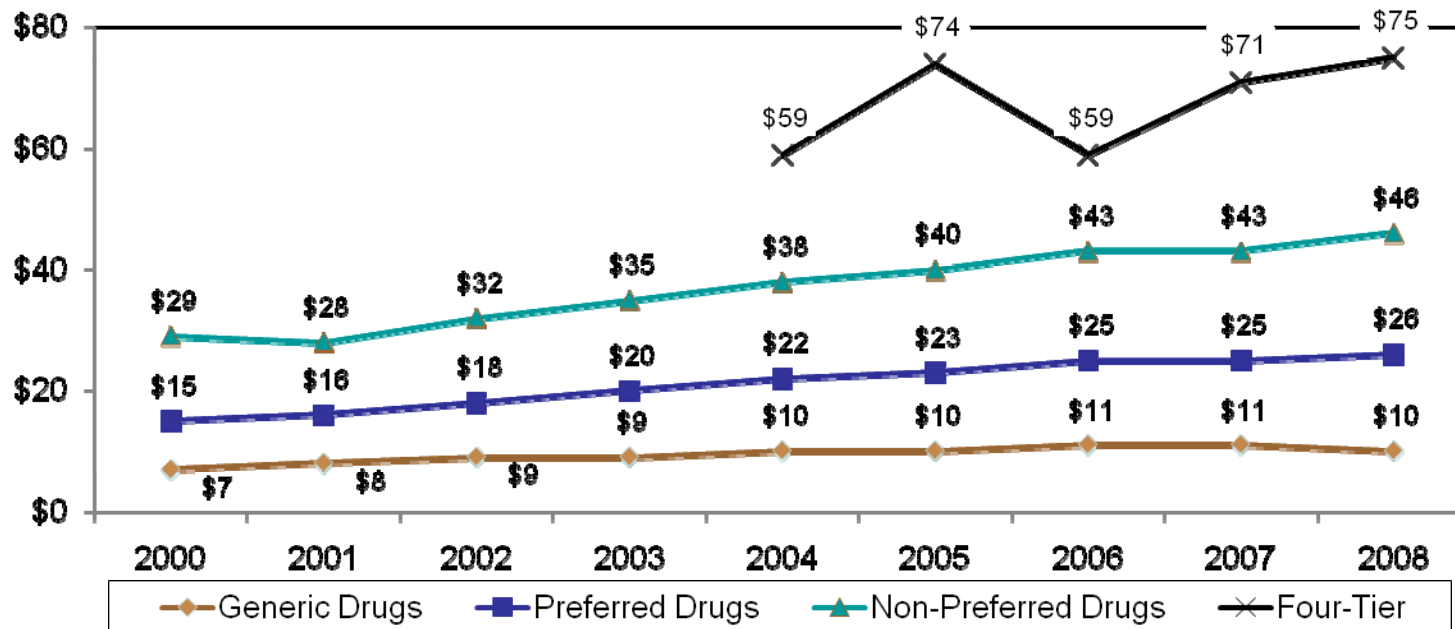


Source: Kaiser Family Foundation and Health Research & Educational Trust, 1996-2008 Survey of Employer Health Benefits Report.

Out-of-Pocket Spending on Health Care Services

Co-payment levels for prescription drugs have increased, and employers have added a fourth tier to the common, three-tier co-payment system.

Average Co-Payments Per Prescription in Multi-Tier Arrangements, 2000-2008



Source: Kaiser Family Foundation and Health Research & Educational Trust, 2000-2008 Survey of Employer Health Benefits Report. Note: Four-tier drugs: New types of cost-sharing arrangements that typically build additional layers of higher co-payments or coinsurance for specially identified types of drugs, such as lifestyle or injectable drugs.