



Healthcare Costs and Health Insurance Coverage in the United States

- ▶ According to the most recent U.S. Census, 47 million people in America lack health insurance, including 8 million children under the age of 18.
 - **83 percent of the uninsured are in working families**
 - **62.1 percent live in households with a full-time worker and 21.3 percent with a part-time worker**
 - **21.2 percent of African-Americans are uninsured**
 - **34.3 percent of Hispanics are uninsured**
 - **34.4 million uninsured are U.S. citizens**
- ▶ The average American family spent more than \$3,200 a year on health-related expenses not covered by their insurance, according to the U.S. Dept. of Labor's Consumer Expenditures survey from 2005.
- ▶ 11 million non-elderly Americans (ages 18-64) with chronic physical illnesses (such as heart disease, diabetes, and asthma) are not getting the medical care they need due to lack of health insurance coverage.
- ▶ Americans with chronic illnesses who are uninsured are four times more likely than their insured counterparts to not visit a health professional within the last year and are six times more likely to identify the emergency room as their site for care when sick.
- ▶ 20 million working adults in the United States do not have healthcare insurance coverage. A majority of these Americans work for small companies. The number of small firms offering medical coverage has declined from 63 percent to 59 percent in 2005.
- ▶ Nationally, 41 percent of uninsured adults report being unable to see a doctor when needed due to costs involved, compared to just nine percent of adults who have healthcare coverage.
- ▶ An estimated 14 percent of all non-elderly adults were *underinsured* in 2007. These adults have some form of insurance, typically with high deductibles, and still spend more than 10 percent of their annual income on medical costs.
- ▶ Both under- and uninsured adults are more likely to forgo needed care than those who have adequate coverage. Rates of financial stress for the underinsured are similar to those for the uninsured.
- ▶ As of 2007, based on indicators of cost exposure relative to income, an estimated 25 million insured people ages 19-64 were underinsured – a 60 percent increase since 2003. The rate of increase was steepest among those with incomes above 200 percent of poverty, where underinsurance rates nearly tripled.
- ▶ Healthcare costs are estimated to increase in 2009 by approximately 10 percent.