**Facts on Health Coverage in the USA**

Source: Current Population Survey

**Insured or uninsured**

- Insured or Uninsured (All People)

**Sources of Insurance**

- Sources of Insurance
Gender

Percent of Population without Insurance (by Sex)

- Female: [bar chart details]
- Male: [bar chart details]

Nativity

Percent of Population without Insurance (by Nativity)

- Native: [bar chart details]
- Foreign-born: [bar chart details]
- Naturalized citizen: [bar chart details]
- Not a citizen: [bar chart details]

Region

Percent of Population without Insurance (by Region)

- Northeast: [bar chart details]
- Midwest: [bar chart details]
- South: [bar chart details]
- West: [bar chart details]
Employment Status

Persons not covered by employment status (18 years and older)

- Worked during the year
- Full-time
- Part-time
- Did not work

Persons not covered by firm size (18 years and older)

- Less than 20 employees
- 25 to 99 employees
- 100 to 499 employees
- 500 to 999 employees
- 1000 or more employees

Industry and Occupation

Percent adults uninsured by industry

- Manufacturing
- Wholesale & retail trade
- Personal services
- Public service
- Agriculture, forestry, fisheries, & construction
- Construction
- Other sector (includes professional, scientific & technical, information, finance
care, education, arts, entertainment & recreation, etc.)
Industry and Occupation

Percent adults uninsured by occupation

- Production, transportation, and material moving (16%)
- Construction, mining, and maintenance (18%)
- Service occupations (14%)
- Farming, fishing, and forestry (2%)
- Professional specialty (16%)
- Sales and office occupations (23%)
- Retail and wholesale trade (26%)
- Production, transportation, and material moving (20%)
- Other (21%)

Retiree Health Benefits

Provision of Retiree Health Benefits by Employers with 500+ Employees, 1993-2005

- Early Retirees
- Medicare-Eligible Retirees

Health Behavior

Time Since Last Pap Smear, Female Adult Workers by Insurance Status, 2003
Out-of-Pocket Spending on Health Care Services

Average Co-payments Per Prescription in Multi-tier Arrangements, 2000-2005

Why cover the uninsured?

Barriers to Health Care by Insurance Status

Percent experiencing in past 12 months:

- Postponed seeking care because of cost: 47%
- Needed care but did not get it: 15%
- Did not fill a prescription because of cost: 37%
- Had problems paying medical bills: 36%
- Contacted by collection agency about medical bills: 23%

Notes: *Experienced by the respondent or a member of their family. Insured includes those covered by public or private health insurance. SOURCE: Kaiser 2003 Health Insurance Survey.
The Consequences of Being Uninsured

Research demonstrates that the uninsured:
• use fewer preventive and screening services;
• are sicker when diagnosed;
• receive fewer therapeutic services;
• have poorer health outcomes (higher mortality and disability rates); and
• have lower annual earnings because of poorer health.


Why cover the uninsured?
1. Financial and physical externalities
2. Inefficiencies in labor markets from job-related coverage
3. Short-sightedness and paternalism
4. Income redistribution to lower income groups

Covering the uninsured
1. Expanding existing (or creating new) public health programs
   • Crowding out
2. Expanding coverage to private pooling to purchase coverage
   • Subsidies to employment based
   • Subsidies to non-employment based
3. Subsidizing purchases in the private market
4. Mandating individual (purchases) coverage