



THE KAISER COMMISSION ON **Medicaid and the Uninsured**

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NEW REPORT GOES INSIDE THE LIVES OF UNINSURED FAMILIES

Eight Uninsured Families Talk About Cost, Coverage and Access Problems

Washington, DC—The new Census Bureau data updating national estimates of the total number of uninsured Americans will be released this week. To provide a fuller picture of the real life stories that lie behind the numbers, the Kaiser Commission on Medicaid and the Uninsured today released a new report, *In Their Own Words: The Uninsured Talk About Living Without Health Insurance*. The report is based on in-depth interviews of uninsured families and provides details on why these families are uninsured and the difference being uninsured makes in their lives and well-being.

The eight families profiled in the new report were selected from respondents to the Kaiser Survey of Family Health Experiences – a multimillion dollar longitudinal survey begun in 1995 to track the experiences with the health care system of over a thousand families over time. The families were chosen because they were representative of the different groups of uninsured in the survey, not because their stories were the most heart-rendering. They are from different areas of the country, including Arizona, California, New Jersey, Oklahoma, Oregon, Texas, Tennessee, and Virginia.

The uninsured families include people like Patricia Nelson, of Louisville, Tennessee, a widowed mother who works in a family business that's not yet solvent enough to offer insurance to its five employees. People like Yolanda Smith, of Paterson, New Jersey, a customer service representative whose employer does offer health insurance, but at a price she can't afford. People like Shannon Combs, bankrupt at age 25 following emergency surgery for a preventable condition.

“What we see so visibly is that the uninsured are working families living on the edge—a major illness or accident can quickly push them over the edge,” said Diane Rowland, Executive Director of the Kaiser Commission on Medicaid and the Uninsured. “The stories reveal that people understand the importance of health insurance, but cannot obtain affordable coverage to protect their families.”

The stories of these families confirm the consequences of being uninsured: families forgo medical care, often waiting until absolutely necessary to seek what will be costly consultations and treatments. When the uninsured do seek treatment, they are often saddled with financial burdens that make insurance to cover future health needs even less affordable. “It is our hope that this report will provide a face to the annual estimates of the number of uninsured so that policymakers and the general public will better understand the importance of initiatives to expand coverage to the uninsured,” Dr. Rowland added.

The report is available on the Kaiser Family Foundation website at www.kff.org/kcmu. Printed copies of the report are available by calling the KFF publications request line at (800) 656-4533 and requesting publication #2207.

The Kaiser Commission on Medicaid and the Uninsured (KCMU) serves as a policy institute and forum for analyzing health care coverage and access for the low-income population and assessing options for reform. The Commission, begun in 1991, strives to bring increased public awareness and expanded analytic effort to the policy debate over health coverage and access, with a special focus on Medicaid and the uninsured. The Commission is a major initiative of the Henry J. Kaiser Family Foundation and is based at the Foundation's Washington, DC office. The Kaiser Family Foundation, based in Menlo Park, California, is an independent national health care philanthropy and is not associated with Kaiser Permanente or Kaiser Industries.