

medicaid  
and the **uninsured**

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**Low-Income Adults Under Age 65 —  
Many are Poor, Sick, and Uninsured**

**Overview**

Low-income adults under the age of 65 are more likely to have poor health, but are the least likely to have health insurance coverage, and in turn, have the poorest access to health care. This policy brief focuses specifically on the low-income adult population, a group of over 50 million who are at high risk of losing their health insurance coverage or are already uninsured.

- Nearly a third of adults under the age of 65 are from low-income families (<200% of the poverty level). Fifteen percent of nonelderly adults live in poverty.
- The chances of being healthy decline with income. One in five (19%) of poor adults describe their general health as being only fair or poor. One in seven poor adults have only fair or poor mental health.
- Compared to higher income adults, poor and near-poor adults are younger, not as well educated, less likely to have full-time workers in their family, and more likely to be a racial or ethnic minority—many factors that contribute to their greater risk of being uninsured.
- Almost half (45%) of poor adults are uninsured.
- Poor adults with Medicaid coverage are different from the poor who have private insurance, including their health. They have more chronic health problems, more work limitations because of their health, and have poorer health in general.
- Compared to low-income parents with dependents, childless adults as a group are older and more likely to be living with more than one chronic condition to manage.
- The uninsured have far less access to care than either the privately or publicly insured. Among the low-income, levels of access to care among adults covered by Medicaid and the privately insured are comparable.

Poor and near-poor adults are less likely to have health insurance coverage than others because they often work in low-wage jobs where health benefits are often not offered or are unaffordable. However, their need for health insurance may be even greater since they are also less healthy than others. The Medicaid program has limited coverage for adults, unless they are very poor parents with dependent children, pregnant or disabled—leaving large shares of poor and near-poor adults uninsured, while having greater needs for affordable care than others.

The full policy brief can be found at <http://www.kff.org/healthreform/7914.cfm>.