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HEALTH DESK A PARTNERSHIP OF THE KAISER FAMILY FOUNDATION AND THE NEWSHOUR WITH JIM LEHRER

The  
**NEWS  
HOUR**  
with Jim Lehrer

THE HENRY J.  
**KAISER  
FAMILY**  
FOUNDATION

Highlights and Chartpack

*The NewsHour with Jim Lehrer/Kaiser Family Foundation*

# **National Survey on the Uninsured**

April 2000

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### Methodology:

*The NewsHour with Jim Lehrer*/Kaiser Family Foundation National Survey on the Uninsured is product of an ongoing partnership between the two organizations to improve coverage of health issues. The Foundation provides financial support for *The NewsHour* Health Desk, conducts surveys with *The NewsHour* and provides background research on certain health-related issues covered by *The NewsHour*. Representatives from *The NewsHour with Jim Lehrer* and the Kaiser Family Foundation worked together to develop the survey questionnaire and to analyze the results, with *The NewsHour* maintaining sole editorial control over its broadcasts on the survey.

The results of this project are based on a telephone survey conducted between January 10 and February 9, 2000, among a total sample of 1,985 adults 18 years or older (921 uninsured adults and 1,064 insured adults). This includes a nationally representative random sample of 1,205 adults (167 uninsured adults and 1,064 insured adults) and a national, randomly selected oversample of 754 uninsured adults (the results are weighted to reflect the actual distribution in the nation). Since few Americans ages 65 and older are uninsured due to the Medicare program, we present all comparisons between insured and uninsured adults based on those under age 65 (866 insured and 890 uninsured). Fieldwork was conducted by ICR/International Communications Research. The margin of sampling error for all adults is +/- 3 percent, for uninsured adults under age 65 it is +/- 3.5 percent, and for insured adults under age 65 it is +/- 3.5 percent. For results based on subsets of respondents the margin of error is higher. Note that in addition to sampling error there are other possible sources of measurement error.

**The Kaiser Family Foundation**, based in Menlo Park, California, is a nonprofit, independent national health care philanthropy and is not associated with Kaiser Permanente or Kaiser Industries.

**The NewsHour with Jim Lehrer**, which is broadcast on more than 300 PBS stations nationally and by satellite throughout much of the world, is produced by MacNeil/Lehrer Productions. The NewsHour is funded by Archer Daniels Midland, Travelers Insurance, Salomon Smith Barney, the Corporation for Public Broadcasting and PBS viewers.

## Survey Highlights

A new survey by *The NewsHour with Jim Lehrer* and the Kaiser Family Foundation provides the first data for 2000 on the problem of the uninsured. The survey reveals the problems people without health insurance experience and shows continuing difficulty reaching a public consensus on the best way to solve the problem. The survey finds that the majority of the uninsured have been without health insurance for more than two years and that the uninsured are much less likely to get care than people with health insurance. The uninsured were also seven times less likely than the insured to report that they did not receive care for a “serious” problem in the past year. The survey is part of the ongoing partnership between *The NewsHour with Jim Lehrer* and the Kaiser Family Foundation to provide in-depth information on health issues to the public.

### I. Americans’ Perceptions of the Uninsured and the Problems They Face

- ***The majority of the public does not have a good understanding of who the uninsured are.*** Fifty-seven percent of Americans incorrectly say that the majority of the uninsured are unemployed or from families where no one works (39%). In fact, more than 8 in 10 of the uninsured are workers or their dependents (Kaiser Commission on Medicaid and the Uninsured). Over 6 in 10 (61%) uninsured adults under age 65 work full or part time. (Charts 1 and 3)
- ***But Americans do recognize many of the troubles the uninsured have getting care.*** (Chart 2)
  - More than 6 in 10 Americans know that:
    - the uninsured are less likely than the insured to have had a recent physician visit (74%)
    - the uninsured are less likely than the insured to have a regular source where they get medical care (68%)
    - the uninsured are more likely than the insured to put off or postpone seeking medical care (65%)
    - the uninsured are less likely than the insured to get needed medical care (64%)
    - the uninsured are less likely than the insured to use preventive health services (62%)
  - But less than half of Americans know that:
    - the uninsured are more likely than the insured to have hospital or emergency room visits that could have been avoided (45%). (Thirty percent mistakenly said “less likely” and 22% mistakenly thought it was “about the same”).
    - the uninsured are more likely than the insured to have health problems (43%). (Eight percent mistakenly said “less likely” and 47% said it was “about the same”).

## II. Who Are Uninsured Adults and Why Are They Not Insured?

*Because Medicare covers many older Americans, most of America's uninsured are under age 65.*

- ***Uninsured adults under age 65 tend to be employed and have low incomes.*** Over 6 in 10 (61%) uninsured adults say they are currently working full or part time. Over half (52%) make less than \$20,000 per year. (Chart 3)
- ***Members of minority groups are disproportionately represented among the uninsured.*** Almost 4 in 10 uninsured adults are Latino (23%) or African-American (16%), even though only 10% of the total population is Latino and 11% is African-American. (Chart 3)
- ***The majority of the uninsured have been without insurance for a long time.*** Nearly 6 in 10 uninsured adults (59%) have been without insurance for over 2 years. (Chart 4)
- ***The majority of the uninsured say they do not have health insurance because it is too expensive.*** The most common reasons given by uninsured adults when asked why they don't have insurance is that it is too expensive (74%) and their job doesn't offer coverage (48%). Other reasons include being unemployed or between jobs (36%), another family member having insurance that does not cover the respondent (25%), not being able to get coverage or being refused coverage (23%), thinking no one will sell them coverage (17%), and not knowing how to get insurance (16%). Only 19% say they don't think they need coverage. When forced to rank the most significant factor, the uninsured are most likely to pick health insurance being too expensive as the most important reason (48%). (Chart 5)
- ***Most working uninsured are not offered coverage and even many who are offered coverage turn it down because of cost.*** A majority of the uninsured (59%) say their employer does not offer a health plan. (Chart 6)

### III. What Difference Does Not Having Health Insurance Make?

- ***The uninsured are less likely than the insured to have a regular place they go for medical advice.*** While the majority of the insured and uninsured say they have a regular place to go when they are sick or need medical advice, the insured (91%) are more likely than the uninsured (64%) to have a place to go (Chart 7). When asked where they go when they need medical care, the majority (68%) of the insured say a doctor's office, compared to 34% of the uninsured who say they go to a doctor's office. (Chart 8)
- ***The uninsured are also much less likely than the insured to have received preventive care.*** The uninsured are much less likely than the insured to have received preventive services in the past year such as mammograms (16% vs. 40%) and pap smears (49% vs. 76%) among women, prostate exams (12% vs. 20%) among men, and routine physical examinations (47% vs. 70%). (Chart 9)
- ***The uninsured are more likely than the insured to have skipped, postponed, or had problems getting medical care.*** The uninsured are more likely than the insured to have skipped medical treatments (39% vs. 13%), had problems getting mental health care (13% vs. 4%), or not filled prescriptions (30% vs. 12%) because of the cost. The uninsured are also more likely than the insured to have not received needed care (26% vs. 4%) or to have postponed care (39% vs. 10%) in the past year. Furthermore, the uninsured say that many of the medical problems that they delayed or postponed treatment for were serious problems. The uninsured are more likely than the insured to say they have not received needed care for serious problems (20% vs. 3%) or have postponed care for serious problems (28% vs. 5%) in the past year. (Charts 10 and 11)
- ***The uninsured are more likely than the insured to have problems paying medical bills.*** The uninsured are more likely than the insured to have had problems paying medical bills (39% vs. 18%) and to have ever been contacted by a collection agency for medical care expenses (39% vs. 27%). (Chart 12)
- ***Many of the uninsured say they would have to give up basic necessities in order to buy health insurance.*** While half (51%) of the uninsured say that health insurance ranks high as a priority for where they spend their money, 3 in 4 (76%) of the uninsured say they would have to give up things to buy health insurance. Of those who say they would have to give up things to buy health insurance, 53% (40% of all of the uninsured) say they would have to cut back on necessities such as food, rent, and utility bills. (Chart 13)

- ***In addition to affecting their ability get health care and pay medical bills, the uninsured are more likely than the insured to have financially stressed lives.*** The uninsured are more likely than the insured to have had problems paying their rent or mortgage (29% vs. 12%) and problems with collection agencies (36% vs. 16%), and less likely to have been able to save money for the future (26% vs. 58%) or invest in the stock market (9% vs. 41%) in the last year. (Chart 14)
- ***Many of the uninsured are uncomfortable telling their friends and family that they are uninsured, but over half say they are comfortable.*** Over 4 in 10 (43%) of the uninsured say they are “uncomfortable” telling friends and family that they are uninsured, and 18% say they are “very uncomfortable.” Fifty-four percent of the uninsured say they are “comfortable” telling friends and family that they are uninsured. (Chart 15)

#### IV. What Concerns the Uninsured?

- ***The uninsured are more worried than the insured about getting adequate medical care and about their finances, although both groups do share some concerns about the health care system.*** (Charts 16 and 17)
  - Thinking about the near future, the uninsured are more likely than the insured to worry that:
    - they might not be able to get the health care they need because they can’t afford it (82% of the uninsured vs. 57% of the insured)
    - they will not be able to get the proper preventive tests because they don’t have insurance (80% vs. 47%)
    - they may not have health insurance for others in their family (80% vs. 56%)
    - they may not be able to get the newest treatment for an illness (78% vs. 64%)
    - they might be denied a medical procedure (77% vs. 63%)
    - health care expenses might hurt their credit rating (68% vs. 48%)
    - they might have difficulty paying their rent or mortgage (67% vs. 44%)
  - The uninsured and insured are about equally worried that:
    - the amount they pay for health care services or health insurance will increase (79% of the uninsured and 78% of the insured)
    - their health could get worse (79% vs. 71%)
    - the quality of their health care could get worse (77% and 72%)
    - they might not always be able to go to the doctor they see now (62% vs. 56%)

## V. What Should Be Done about the Problem?

- ***A majority of Americans favor the status quo when asked to chose between maintaining the current employment based health insurance system or switching to a system of tax credits or subsidies for individuals.*** The majority (54%) favor building on the current system in which employers contribute to their employees' health insurance and the government covers the cost of insurance for the poor and unemployed, but 39% favor switching to a system in which all individuals would buy their own health insurance but would receive a tax credit or subsidy. (Chart 18)
- ***While the public expresses a high level of support for a broad range of policy options that would provide insurance for the uninsured, when asked to choose the best option, no single approach attracts widespread support.*** Over half of all Americans say they favor expanding state programs for low-income people such as Medicaid and the Children's Health Insurance Program (78%), a new law requiring businesses to offer private health insurance for their employees (77%), offering the uninsured tax deductions, tax credits, or other financial assistance to help them purchase private health insurance on their own (74%), and expanding Medicare to cover people under 65 without health insurance (67%). In addition, more than 4 in 10 Americans favor a national health plan (44%). However, no strong consensus emerges when Americans are asked to choose among these options: 21% pick a national health plan; 21% favor requiring businesses to offer private health insurance; 21% choose expanding state government programs for low-income people; 20% pick offering financial assistance to the uninsured to help them purchase private health insurance; and 14% pick expanding Medicare. (Chart 19)
- ***Plans to cover more children attract majority support.*** Nearly 6 in 10 (57%) Americans favor requiring parents to buy health insurance for their children and providing low and moderate income families tax refunds or subsidies to help them pay for it, with the understanding that this would cost the government and taxpayers money. However, 4 in 10 (40%) oppose it. (Chart 20)
- ***Plans to expand existing programs for children to their parents also attract majority support.*** Again, 56% of Americans favor the idea of expanding Medicaid and the Children's Health Insurance Program to cover uninsured parents of eligible children even though it would cost the government and taxpayers money, but around 4 in 10 (41%) oppose it. (Chart 20)

- ***Most Americans are not familiar with some of the existing programs to help expand insurance coverage but are willing to enroll in these programs if they are eligible.*** Half of Americans are familiar (18% “very,” 31% “somewhat”) with Medicaid and about a quarter (24%) are familiar (8% “very,” 16% “somewhat”) with the Children’s Health Insurance Program, two programs that provide medical assistance to low-income families. However, even without knowing much about them, more than half (52%) of Americans overall and 73% of uninsured adults say they would want to enroll in Medicaid if they were eligible, and 61% of Americans with children and 84% of uninsured adults with children say they would enroll their child in CHIP. (Chart 21)
- ***Willingness to pay remains one of the toughest obstacles to providing insurance coverage for the uninsured.*** Nearly eight in ten (79%) Americans say they are willing to pay to provide coverage for the uninsured. Fifty-three percent of Americans say they are willing to pay a substantial amount more per month in higher premiums or taxes to cover the uninsured (41% were willing to pay \$50 per month more and another 12% were willing to pay \$30). However, 46% were willing to pay only \$5 a month more (26%) or not willing to pay more (20%). (Chart 22)

## **Section I:**

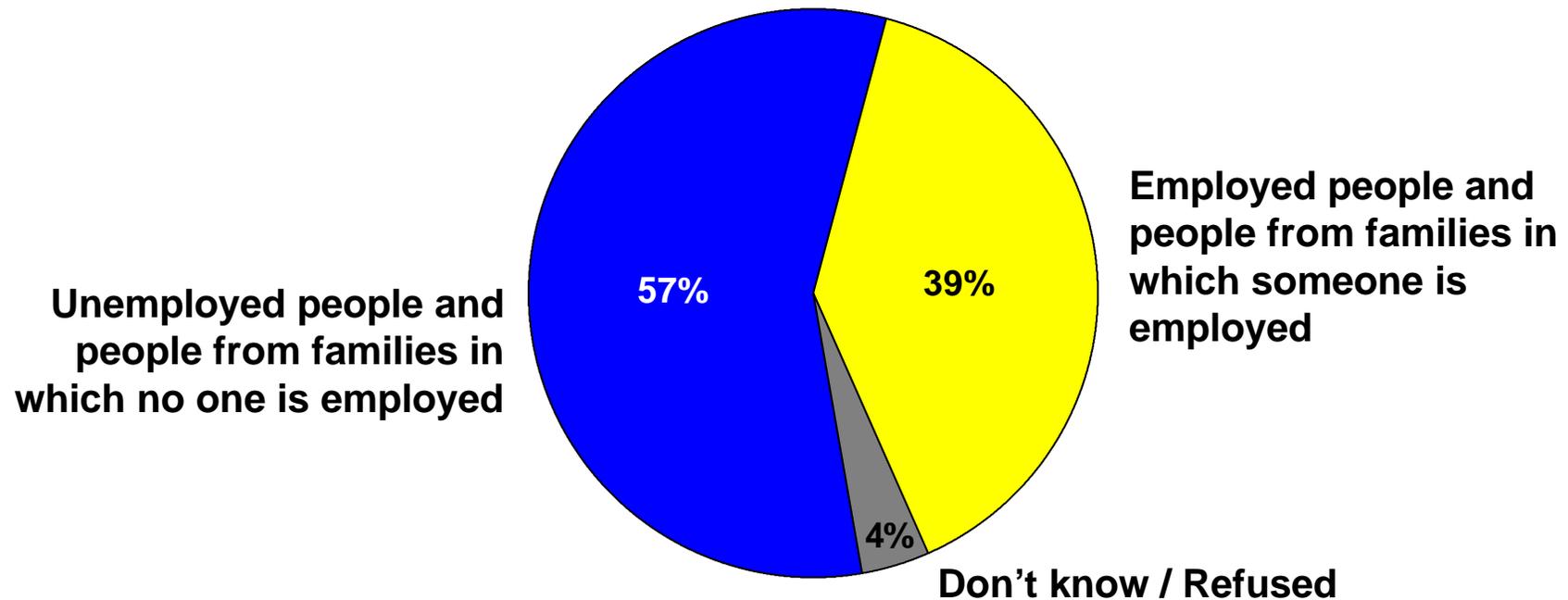
# **Americans' Perceptions of the Uninsured and the Problems They Face**

Chart 1

## Most Americans Do Not Have a Good Idea of Who the Uninsured Are ...

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Would you say more of them are ...



***CORRECT ANSWER: More than 8 in 10 uninsured Americans are workers or dependents of workers.***

**Note: Asked of All Adults**

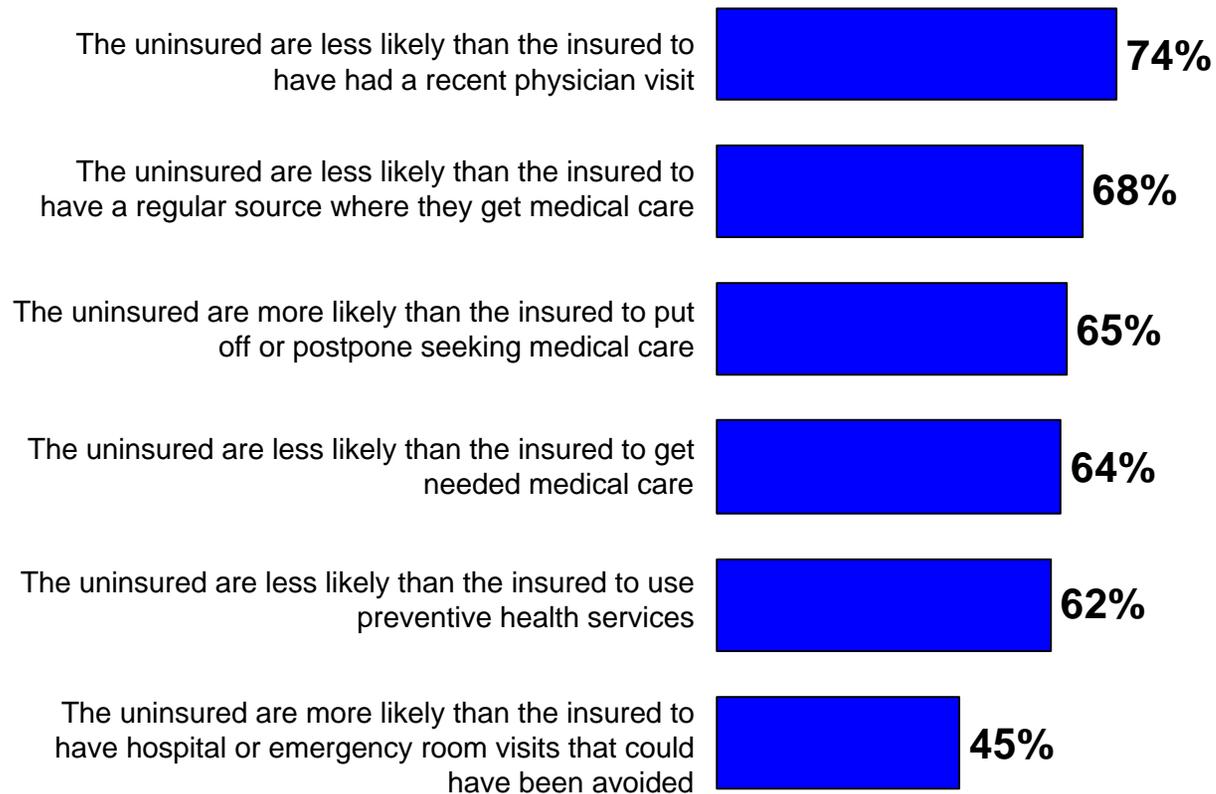
Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

Chart 2

## ... But Many Do Realize at Least Some of the Problems the Uninsured Face

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Percent answering correctly ...



**Note: Asked of All Adults**

Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

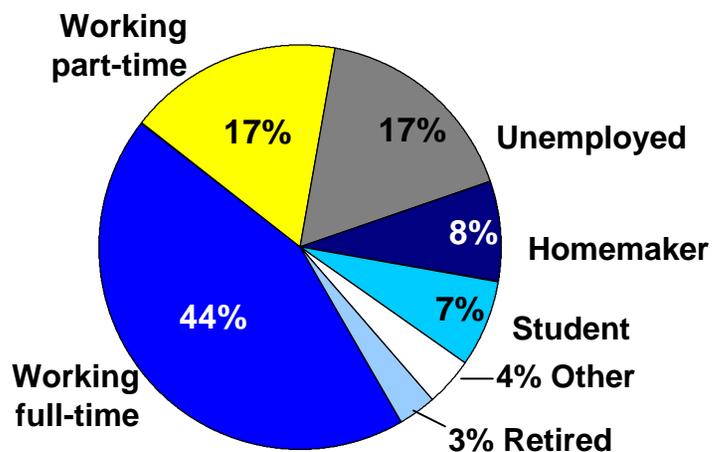
## **Section II:**

**Who Are Uninsured Adults and  
Why Are They Not Insured?**

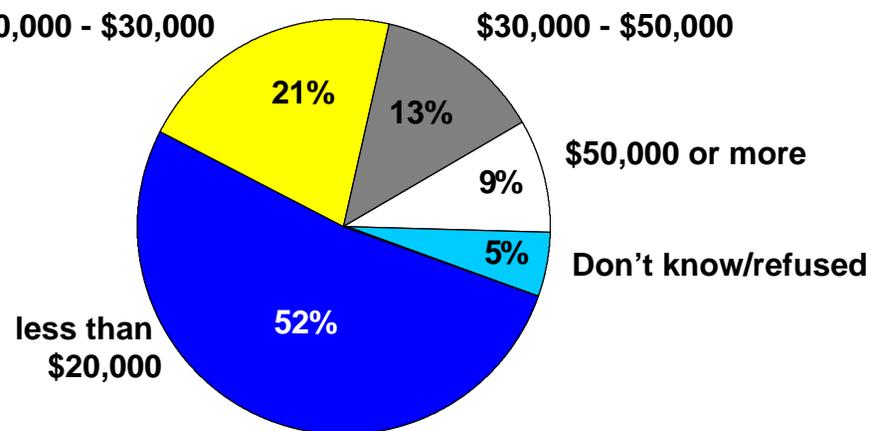
Chart 3

# Who Are Uninsured Adults?

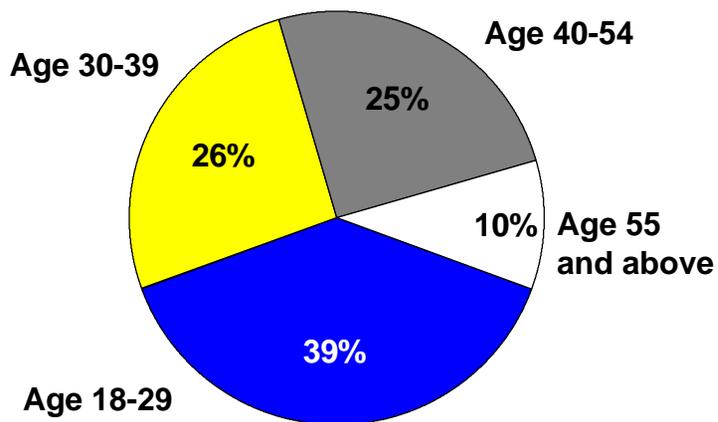
## Employment



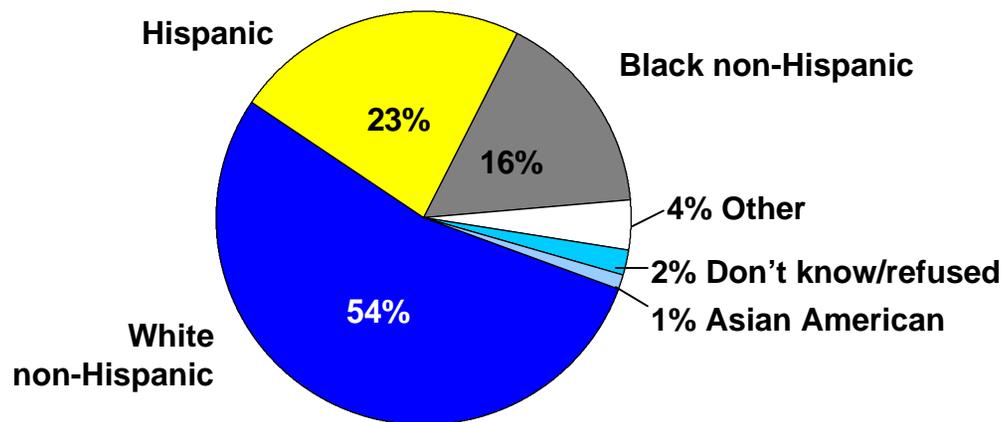
## Income



## Age



## Race



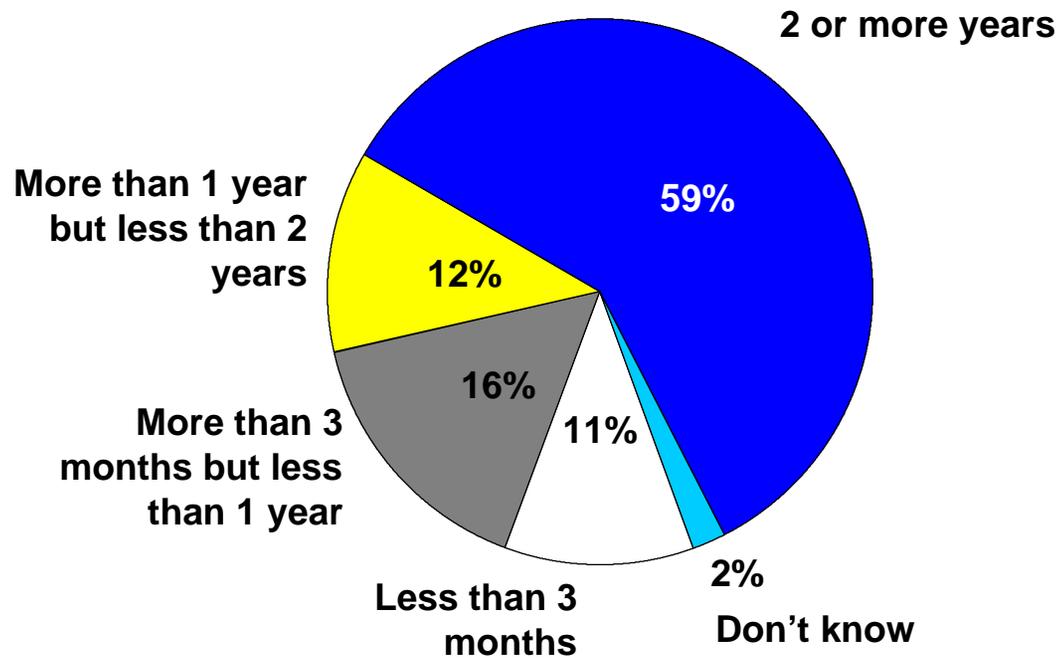
**Note: Among Uninsured Adults Under Age 65; Does Not Include Dependents Under Age 18**

Chart 4

## Length of Time Without Insurance

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How long have you been uninsured?

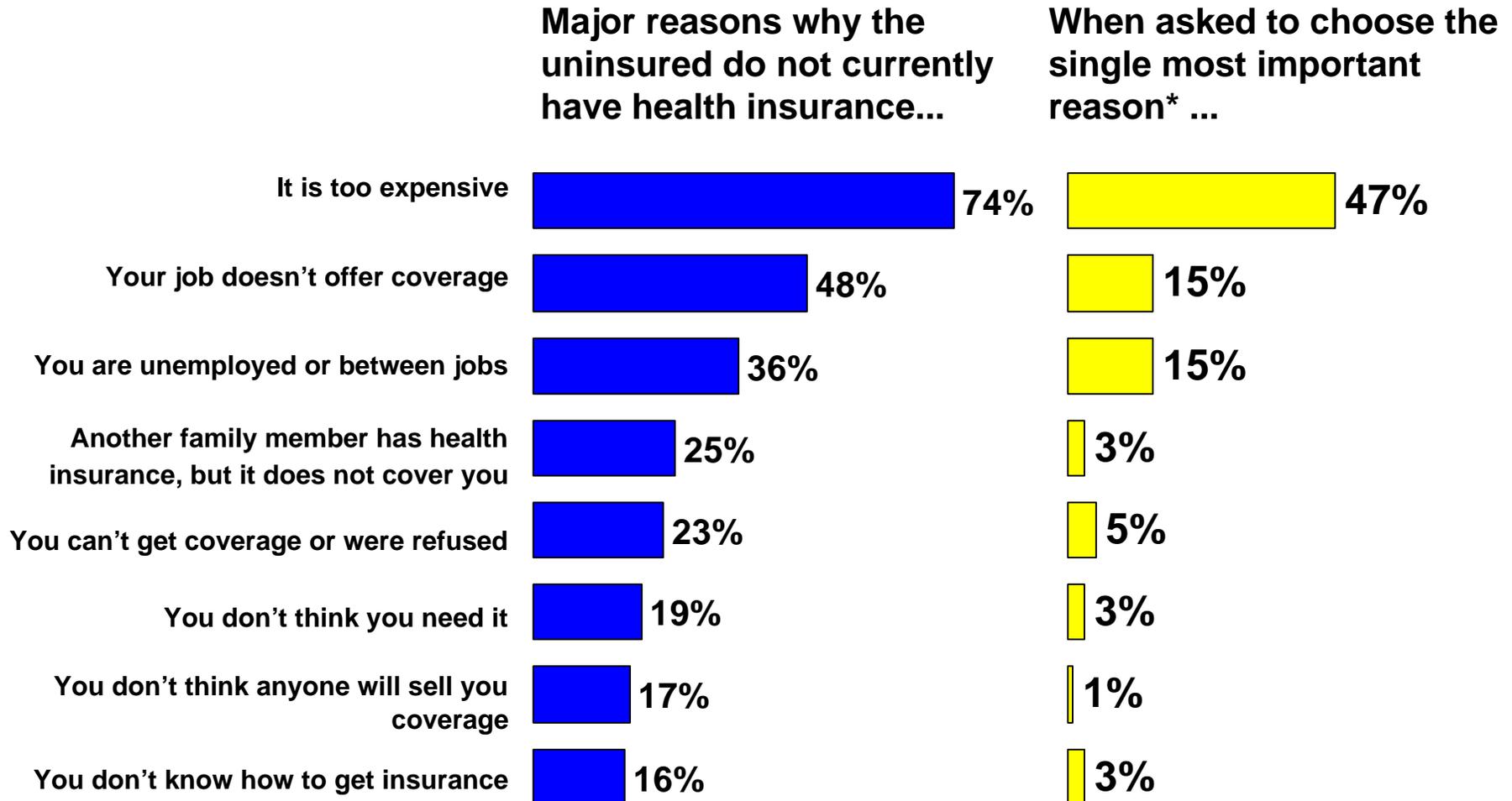


**Note: Among Uninsured Adults Under Age 65**

Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

Chart 5

# Reasons Uninsured Adults Say They Lack Health Insurance Coverage



\*Don't know/None are not shown

**Note: Among Uninsured Adults Under Age 65**

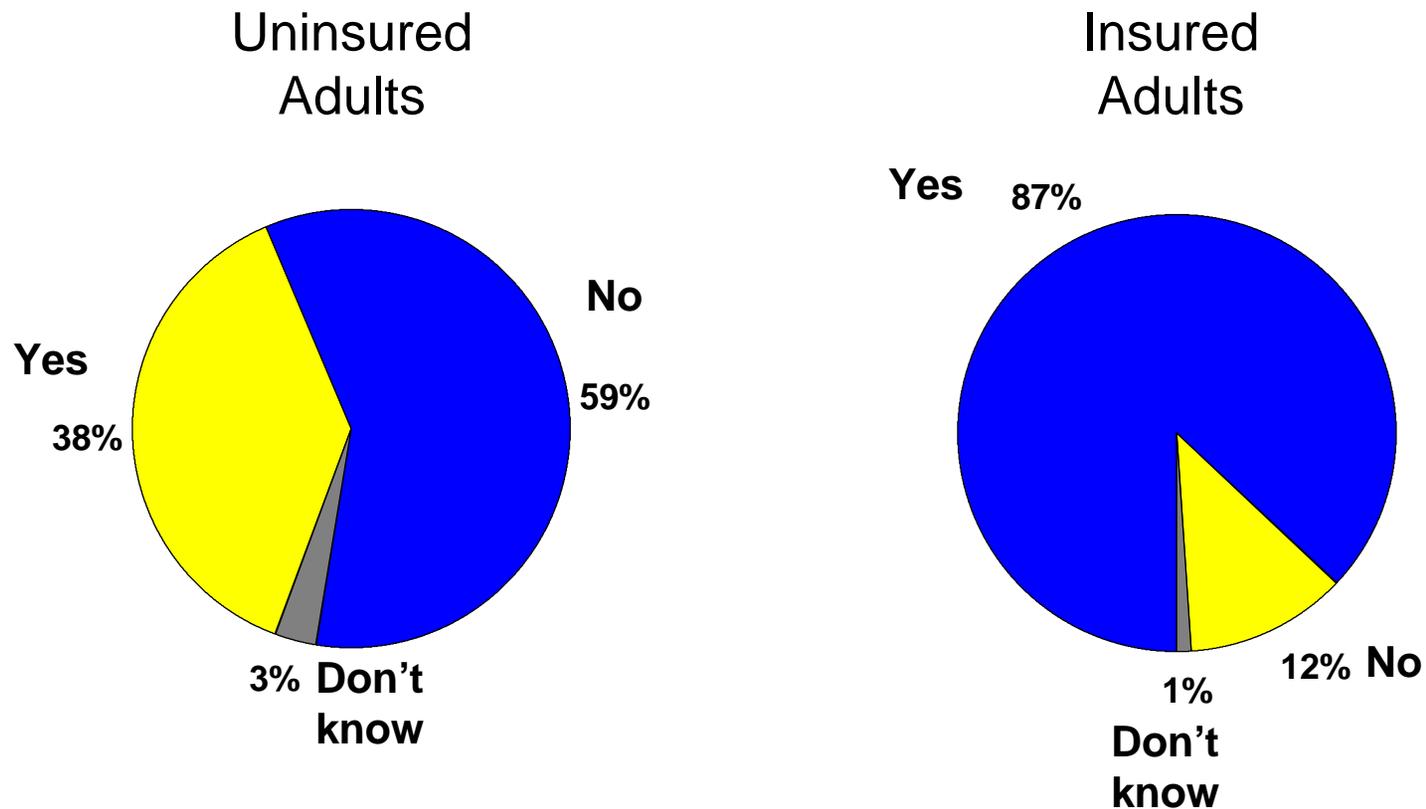
Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

Chart 6

## Uninsured Adults Are More Likely to Work in Jobs that Don't Offer Insurance

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Does your job offer health insurance?



**Note: Among Employed Adults Under Age 65**

Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

## **Section III:**

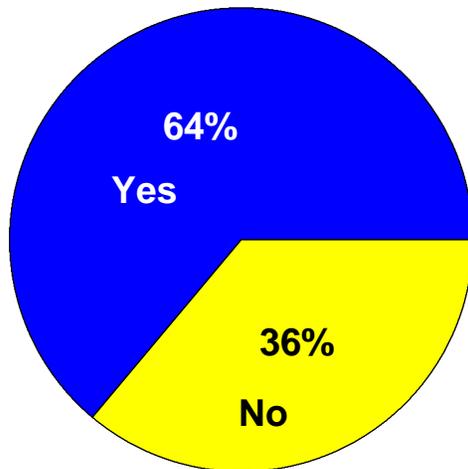
**What Difference Does Not Having Health Insurance Make?**

Chart 7

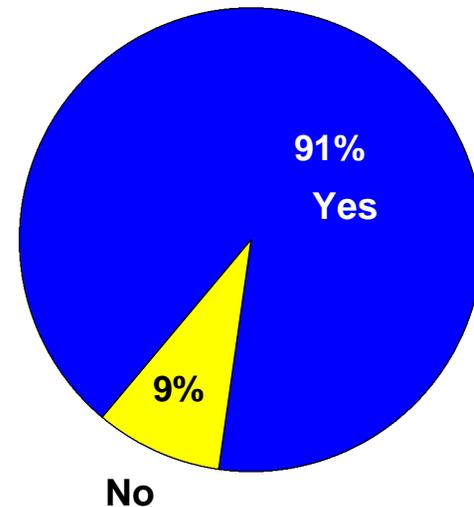
# Do You Have a Regular Place to Go When You Are Sick or Want Medical Advice?

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Uninsured  
Adults



Insured  
Adults



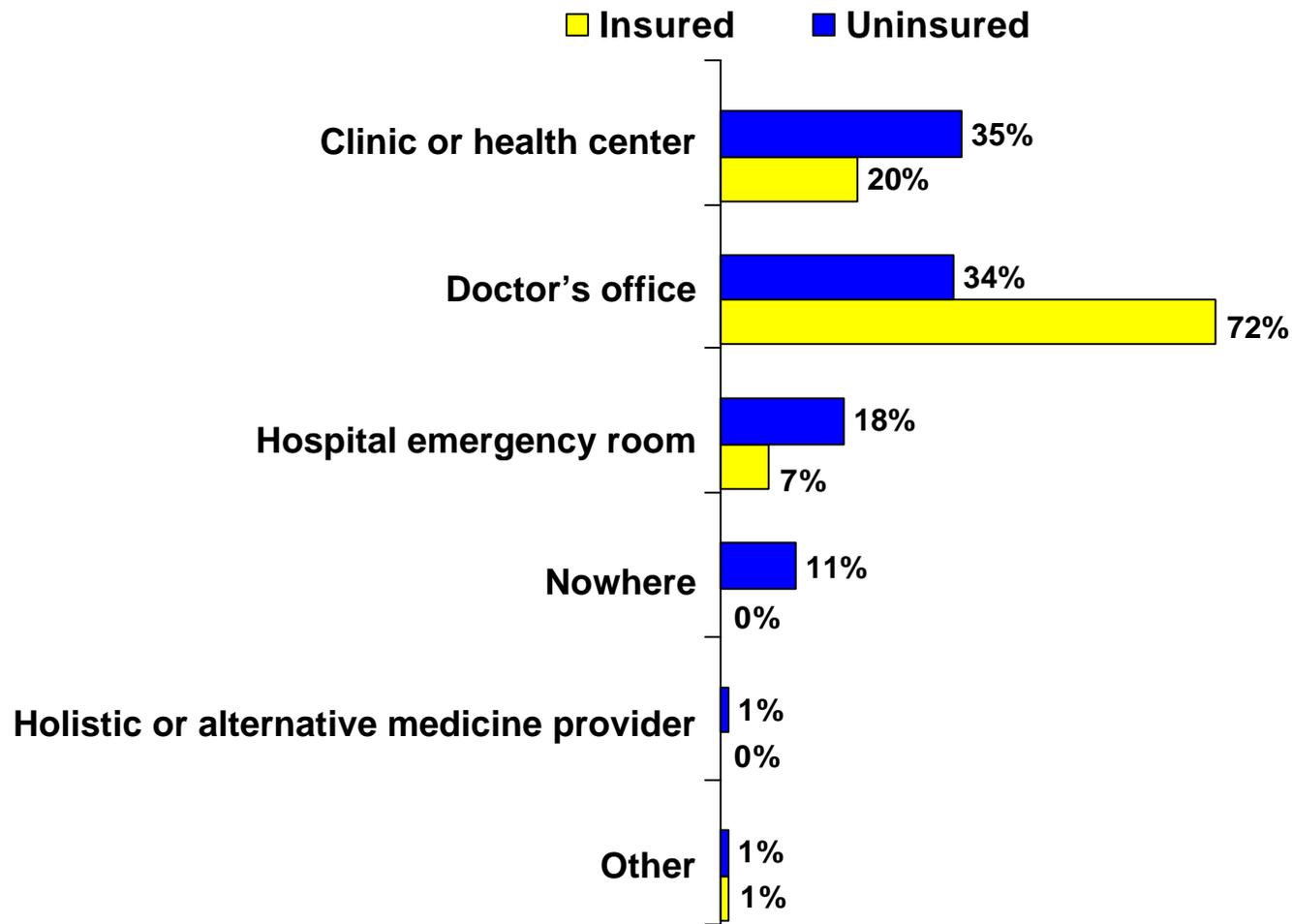
**Note: Among Adults Under Age 65**

Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

Chart 8

## Where the Uninsured Go for Medical Care

At what type of health care place do you usually receive your medical care?



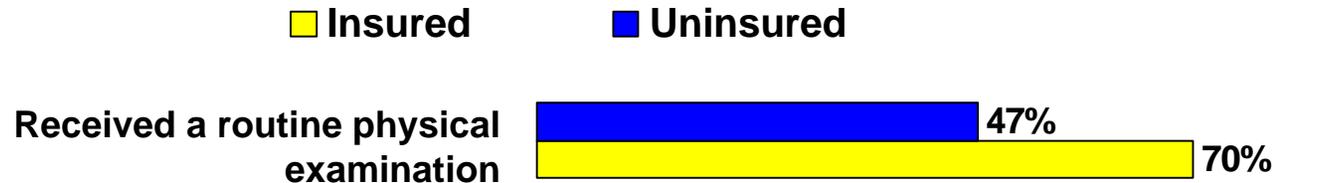
Note: Among Adults Under Age 65

Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

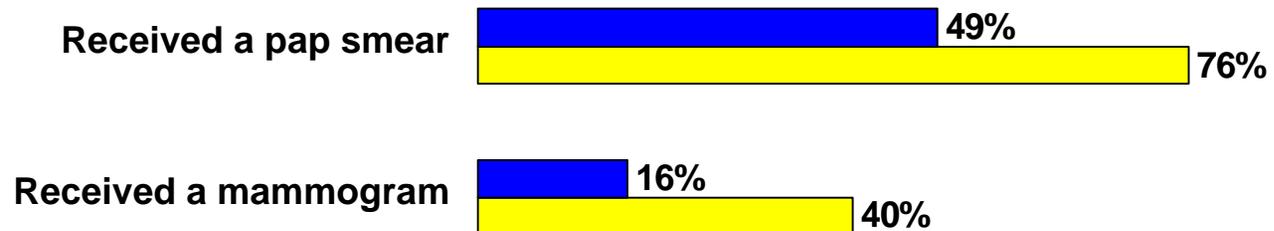
Chart 9

# Getting Preventive Care

Percent who say that in the last 12 months they have...



## Among Female Respondents



## Among Male Respondents



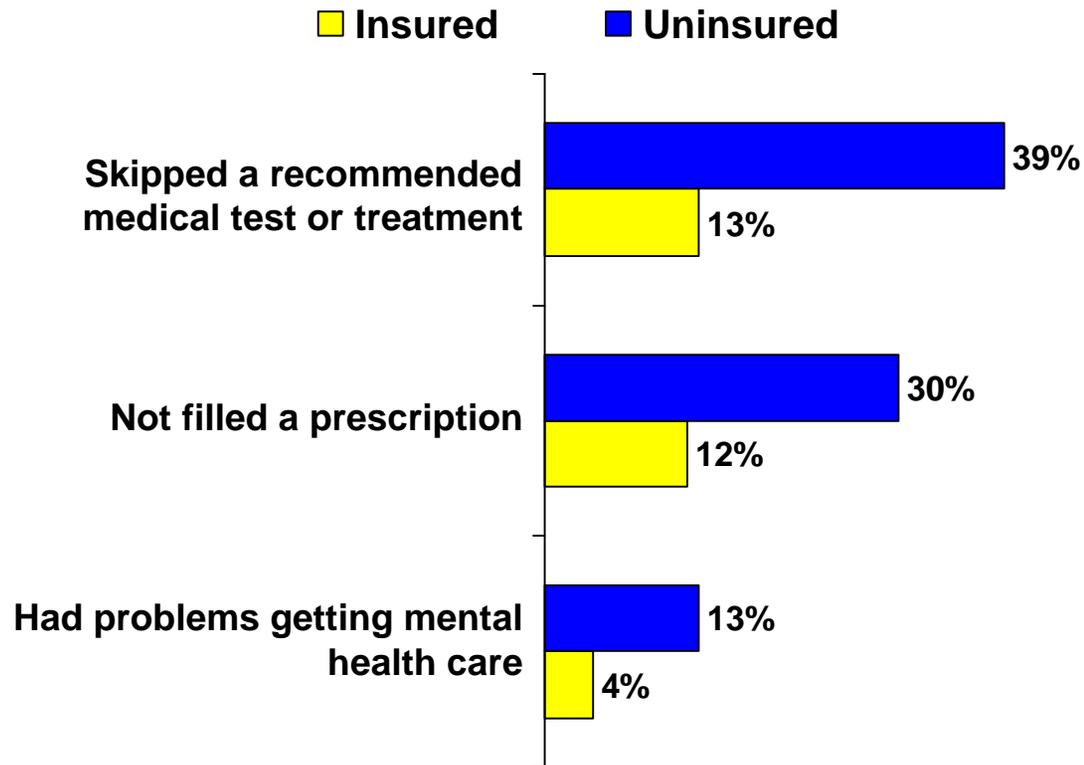
**Note: Among Adults Under Age 65**

Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

Chart 10

## Impact of Costs on Getting Care

Percent who say that in the past year, *because of the cost* they have...



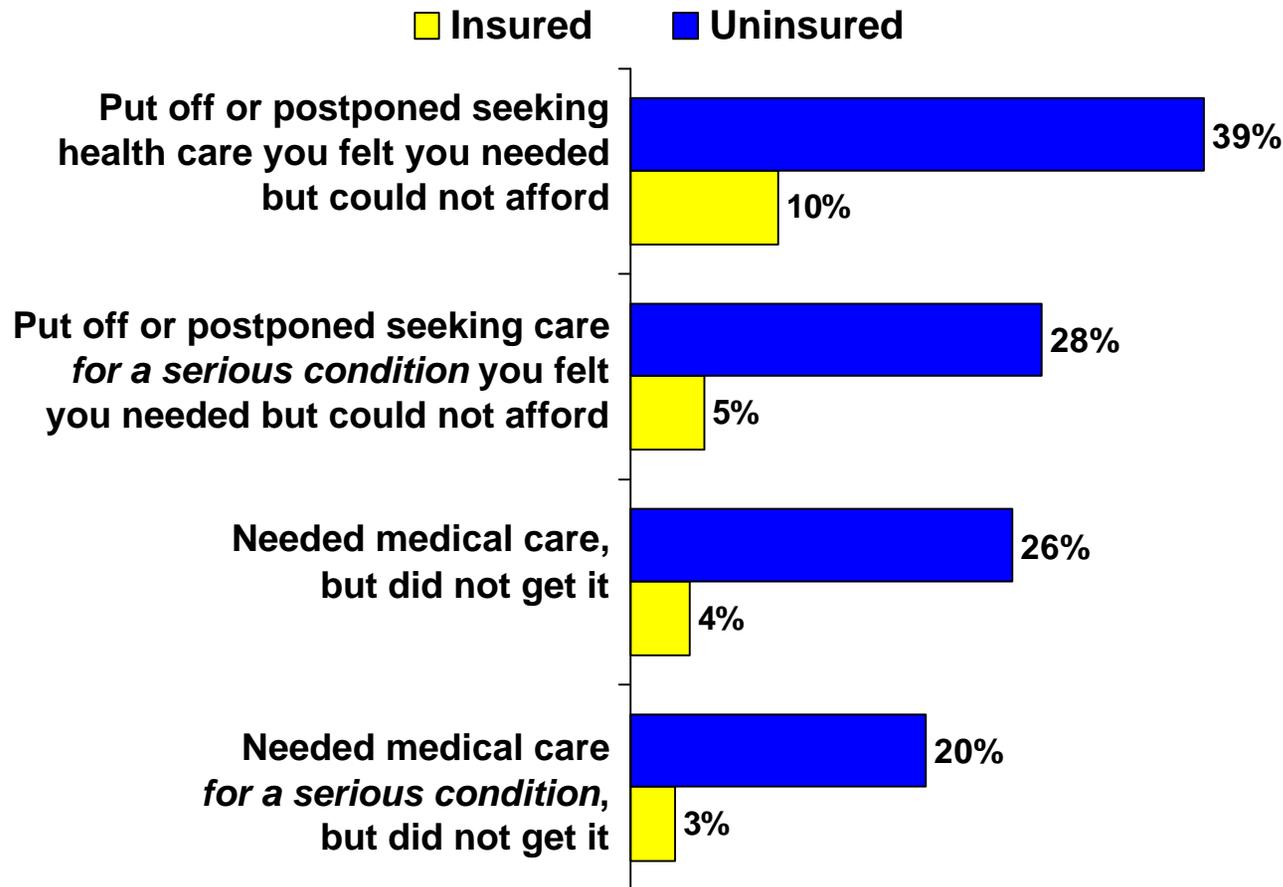
**Note: Among Adults Under Age 65**

Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

Chart 11

## Access to Care

Percent who say there was a time over the past year when they...



Note: Among Adults Under Age 65

Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

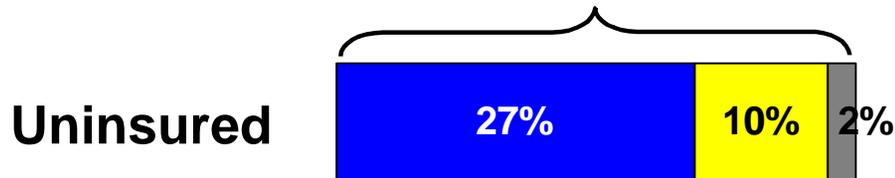
Chart 12

# Financial Burden of Medical Bills

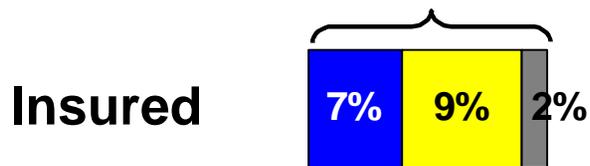
## Problems paying medical bills and their impact on their lives

■ Major Impact ■ Minor Impact ■ No Impact

39% had problems paying medical bills

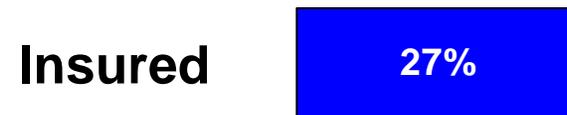


18% had problems paying medical bills



## Have you ever been contacted by a collection agency about unpaid medical bills?

Percent saying yes



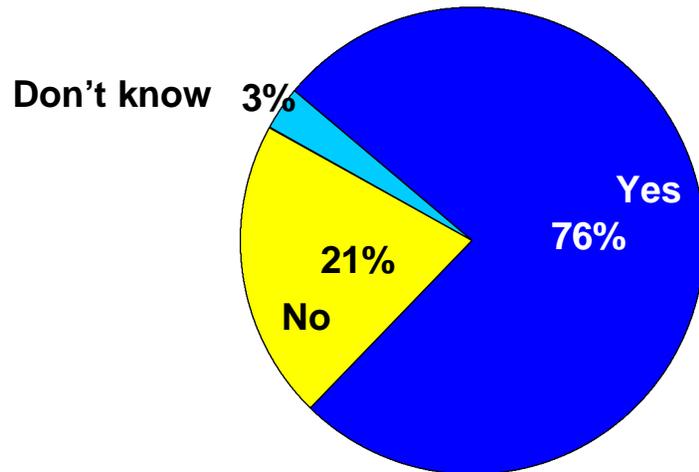
Note: Among Adults Under Age 65

Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

Chart 13

## What Would the Uninsured Have to Give Up to Buy Health Insurance?

If you decided to buy health insurance, do you think you would have to give up other things?



What would you have to give up?\*

40% -- Cut living expenses such as food, rent, and utility bills

21% -- Would not have to give anything up

17% -- Give up/cut back on extra activities

17% -- Give up/cut back on non-necessities

8% -- Don't know

7% -- Other

6% -- Move bills around

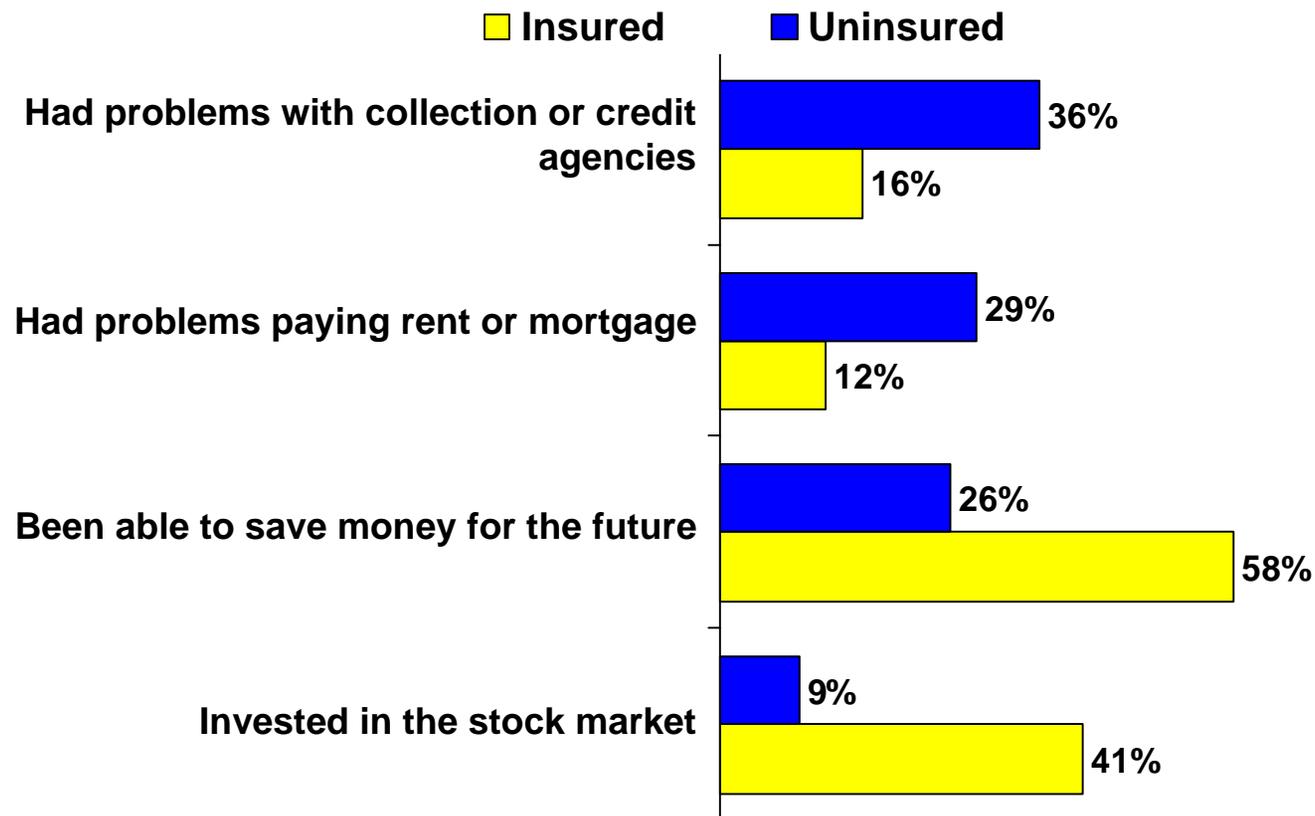
**Note: Among Uninsured Adults Under Age 65**

\* Multiple answers accepted

Chart 14

## Broader Financial Situation, by Health Insurance Status

Percent who say in the past year or so they or their immediate family have...



**Note: Among Adults Under Age 65**

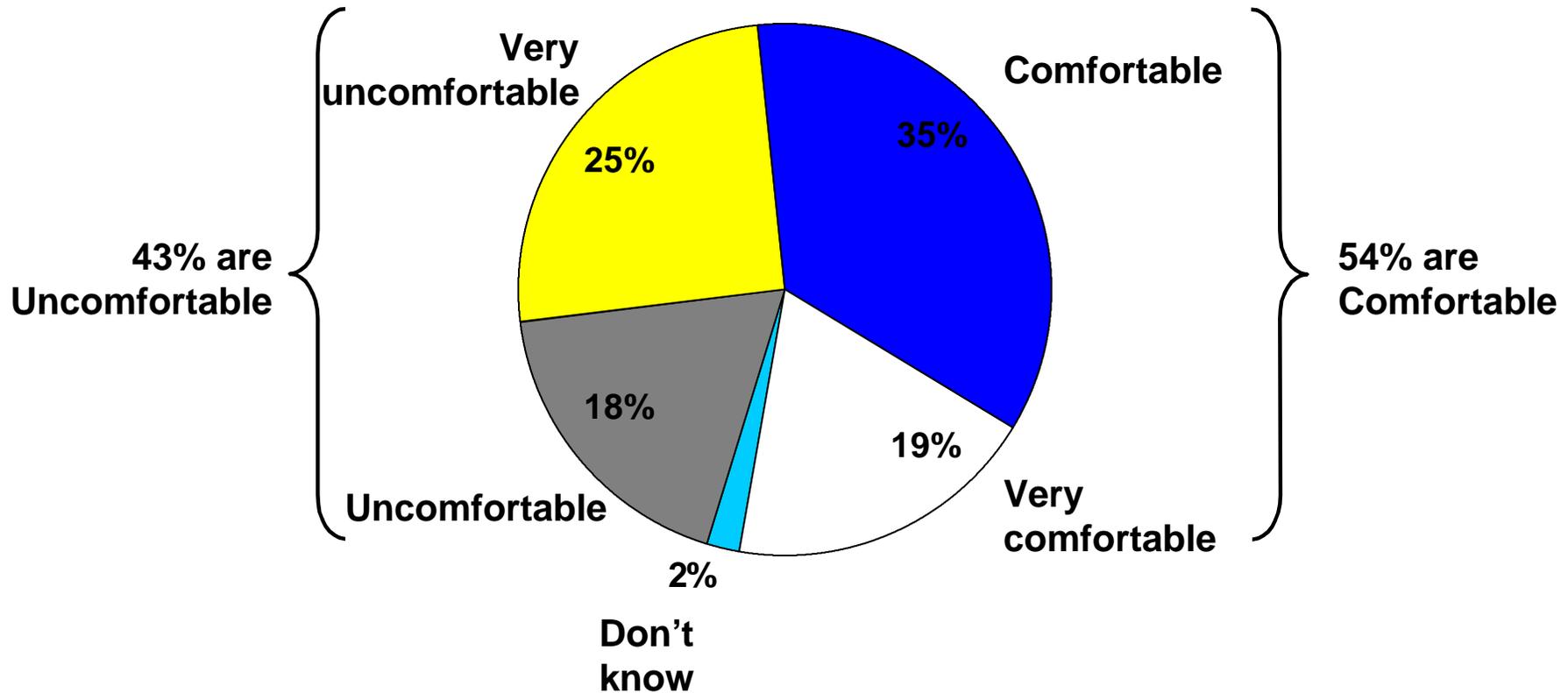
Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

Chart 15

## Stigma of Being Uninsured

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How comfortable are you telling your friends and family that you are uninsured?



**Note: Among Uninsured Adults Under Age 65**

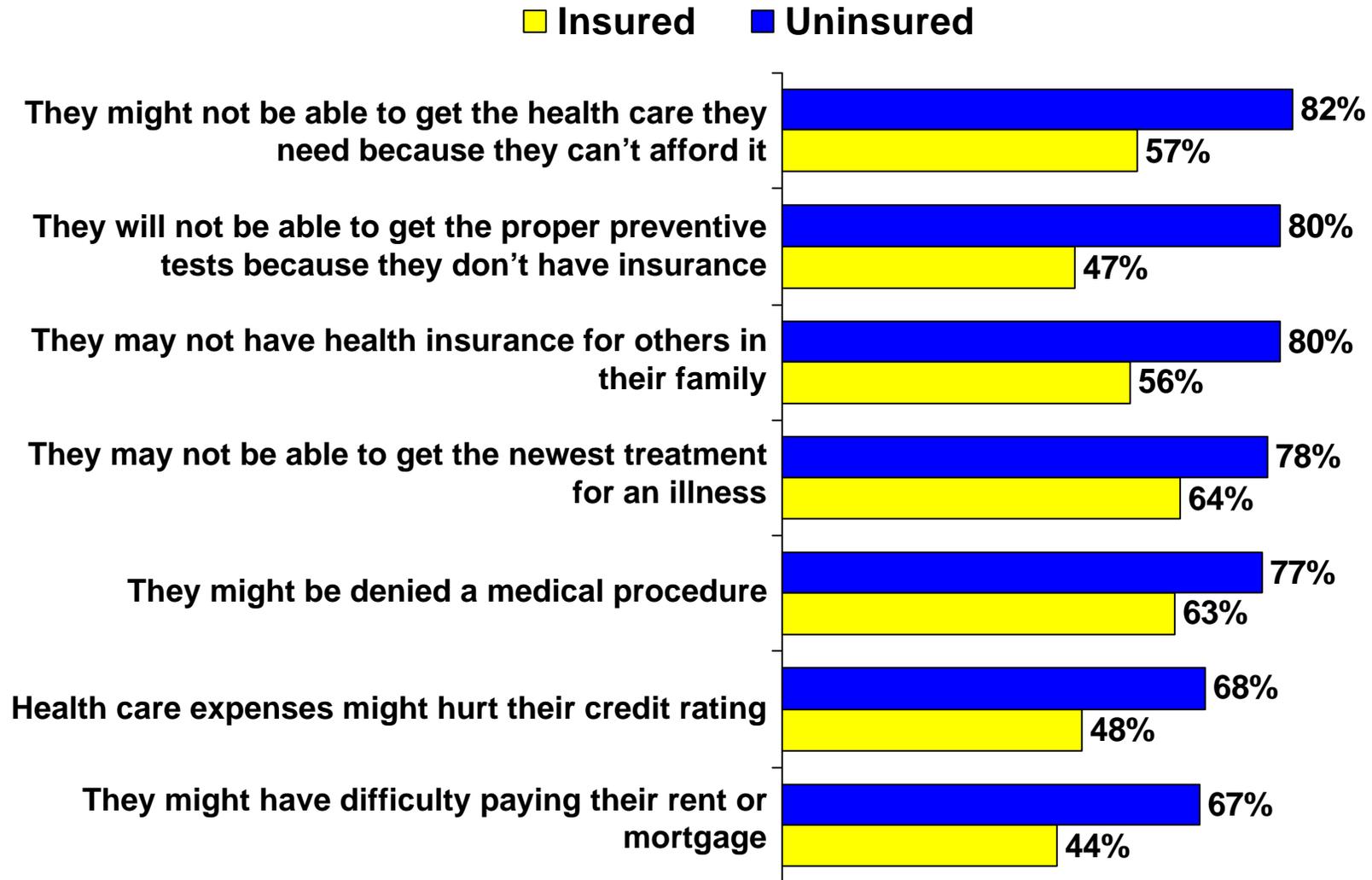
Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

## **Section IV:**

# **What Concerns the Uninsured?**

Chart 16

## More Uninsured Than Insured Worry That ...



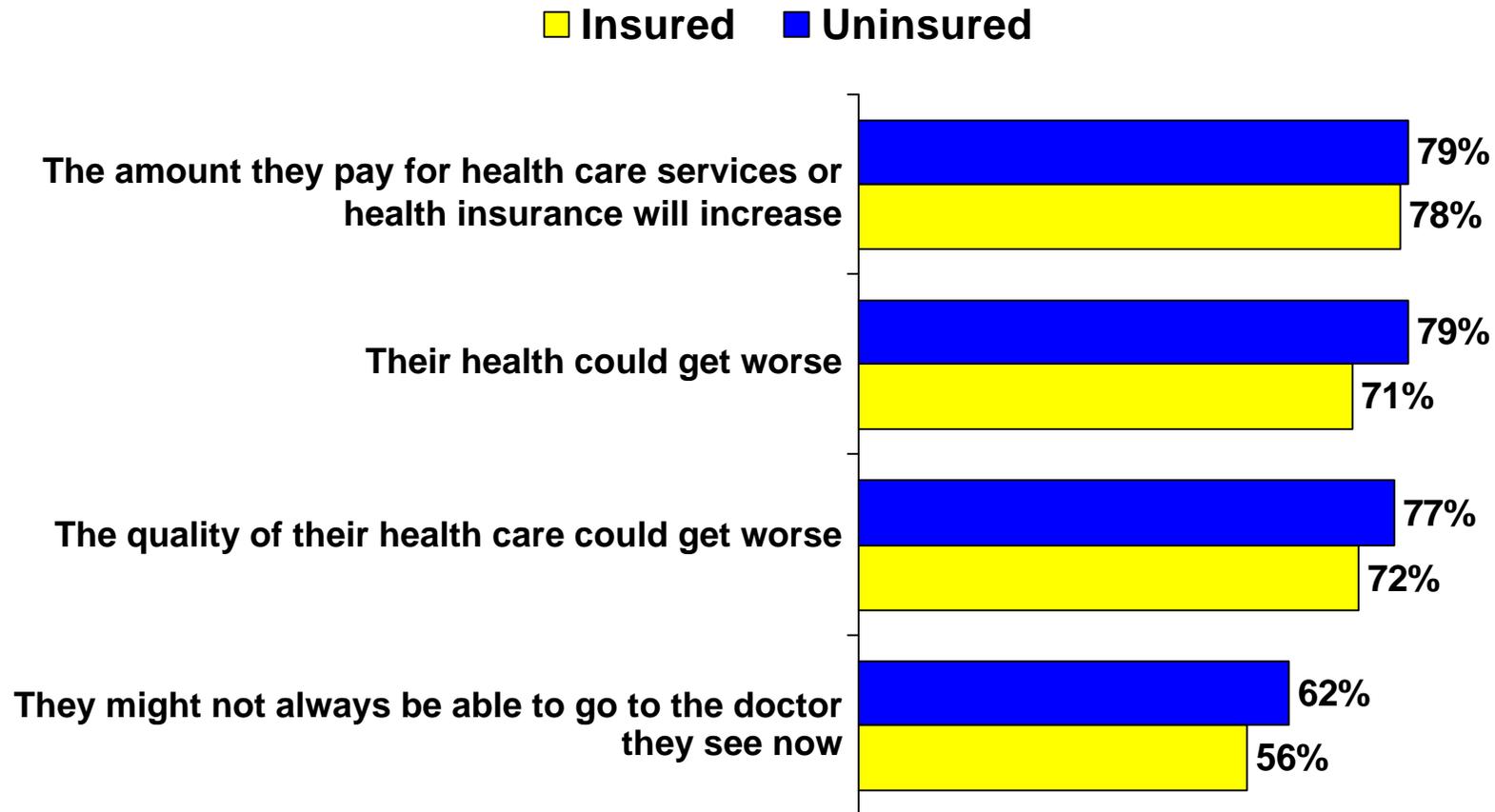
Note: Among Adults Under Age 65

Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

Chart 17

## The Uninsured and Insured Both Worry That ...

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**Note: Among Adults Under Age 65**

Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

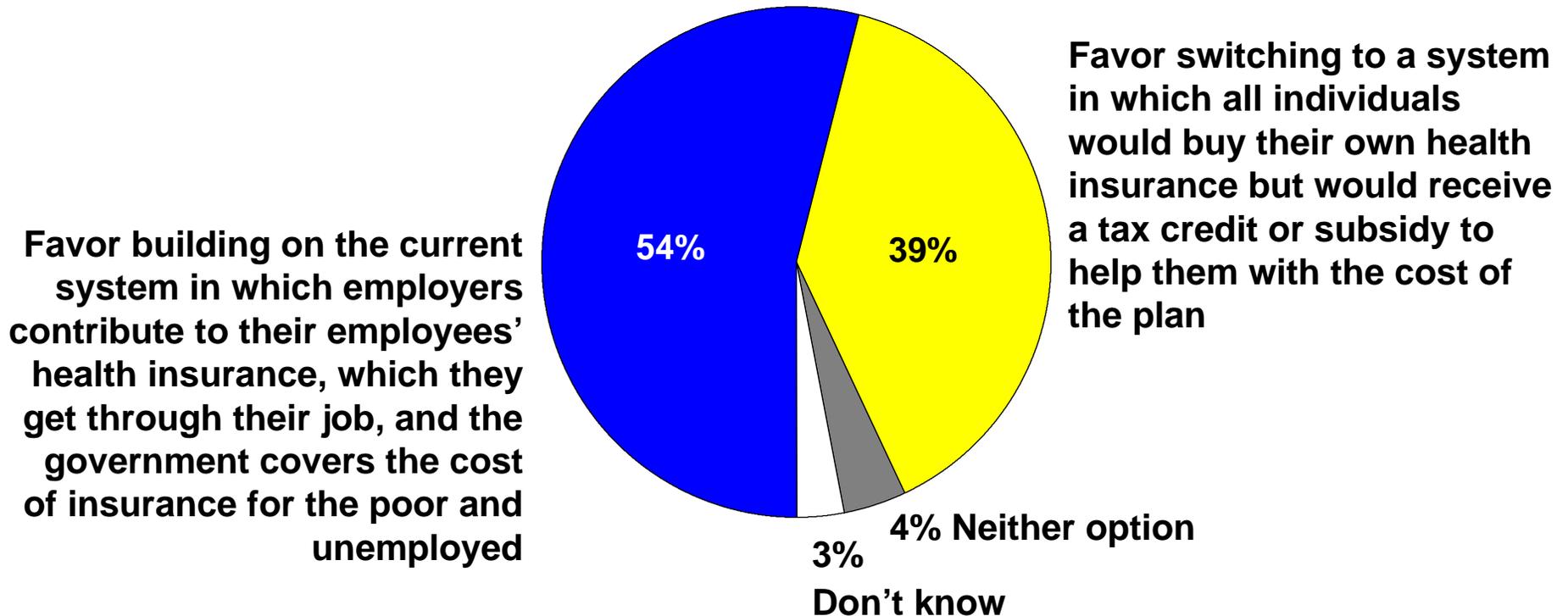
## **Section V:**

**What Should Be Done About the Problem?**

Chart 18

## What Approach to Take to Solve the Problem of the Uninsured?

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**Note: Among All Adults**

Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

Chart 19

# While the Public Supports Action, There is Little Agreement on How Best to Solve the Problem

	Percent Who Favor When Asked about Each Option	Percent Who Choose as the Single Best Option
Expanding state government programs for low-income people, such as Medicaid and the Children's Health Insurance Program, to provide coverage for people without health insurance	78	21
A new law that would require businesses to offer private health insurance for their employees	77	21
A new law that would offer uninsured Americans income tax deductions, tax credits, or other financial assistance to help them purchase private health insurance on their own	74	20
Expanding Medicare to cover people under age 65 who do not have health insurance	67	14
A national health plan, financed by taxpayers, in which all Americans would get their insurance from a single government plan	44	21

**Note: Among All Adults**

Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)

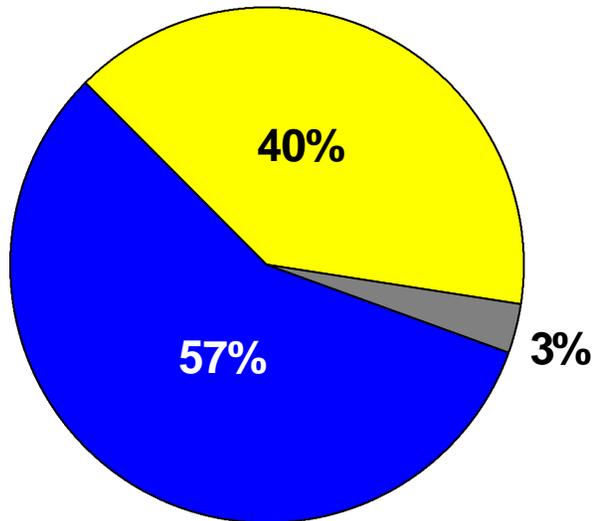
# Opinions About Specific Approaches to Help Solve the Problem of the Uninsured

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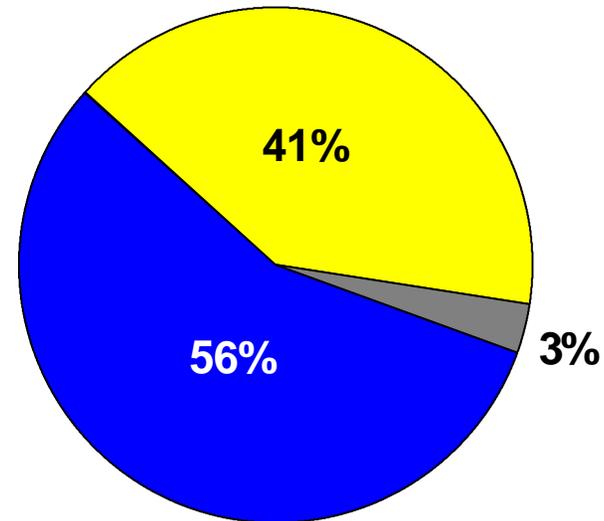
Would you favor or oppose...

**Favor**   **Oppose**   **Don't Know**

... requiring all parents to buy health insurance for their children with low- and moderate-income parents receiving an income tax refund or subsidy to help them pay for it, keeping in mind that this would cost the government and taxpayers money?



... extending government subsidized insurance coverage for children to the parents of the eligible child as well, keeping in mind that this would cost the government and taxpayers money?



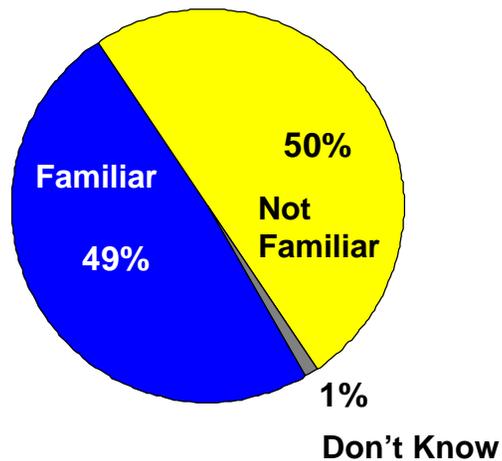
**Note: Among All Adults**

Chart 21

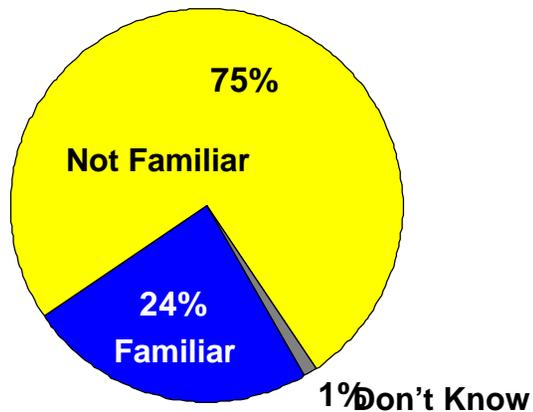
## Public Awareness of Existing Programs and Willingness to Enroll

How familiar are you with ...

**Medicaid**



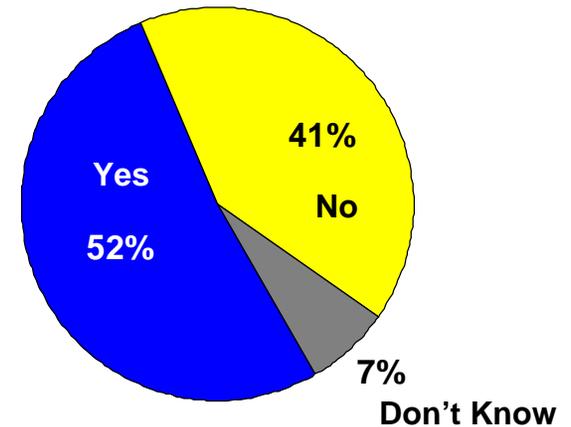
**Children's Health Insurance Program (CHIP)**



Note: Among All Adults

If you were told you/your child(ren) were eligible -- would you want to enroll or not?

**Medicaid**



**Children's Health Insurance Program (CHIP)**

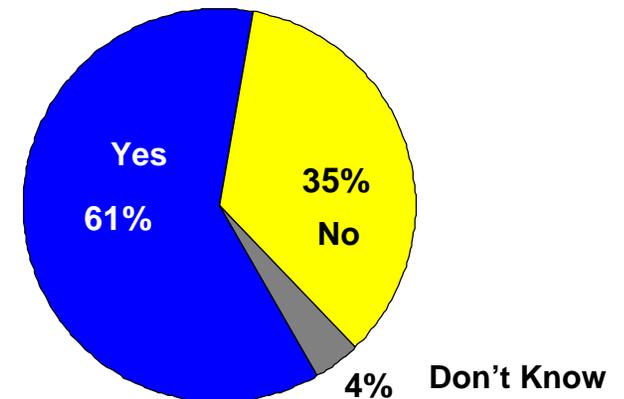
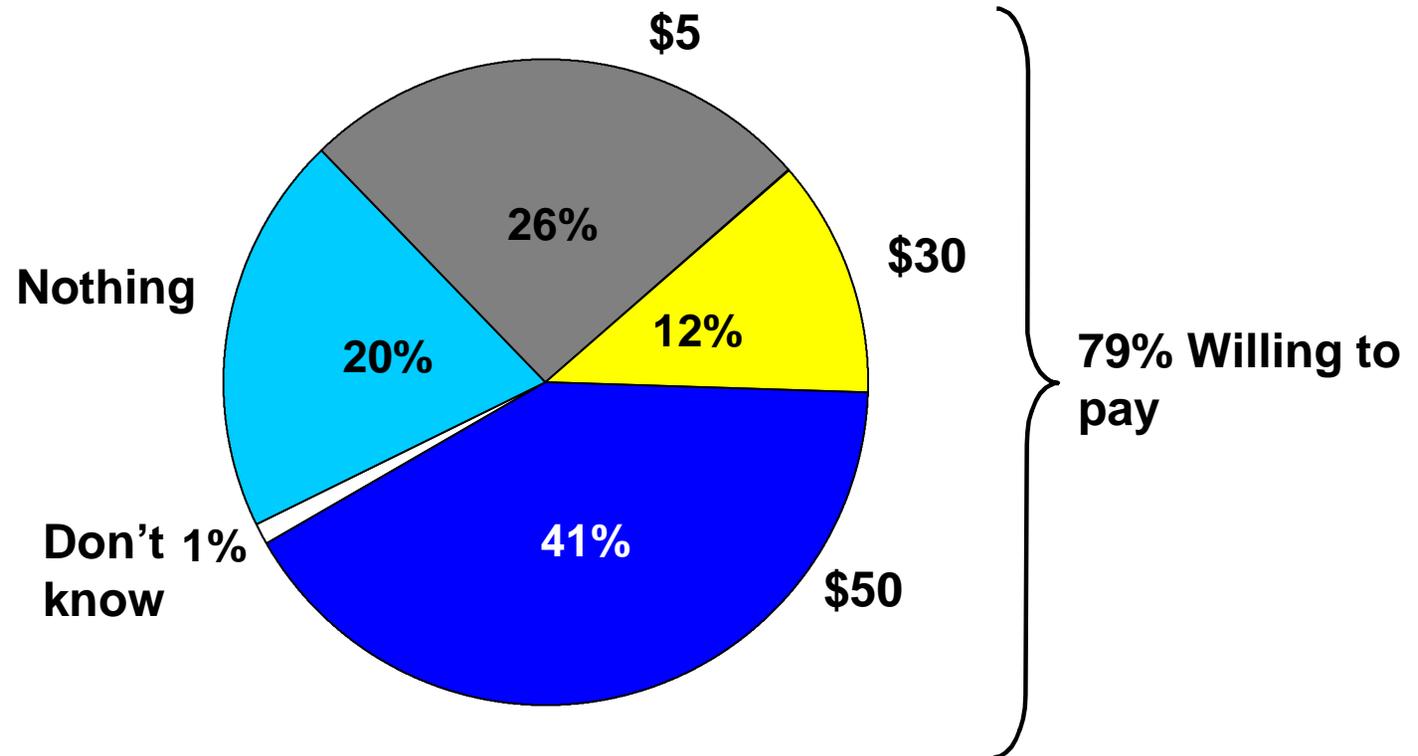


Chart 22

## Willingness to Pay To Increase the Number of Americans With Health Insurance

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Willing to pay per month...



**Note: Among All Adults**

Source: *The NewsHour with Jim Lehrer* / Kaiser Family Foundation National Survey on the Uninsured, April 2000 (conducted January - February 2000)



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