



Getting Behind the Numbers on Access to Care Project Randomly-Selected Verbatim Responses

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Methodology Note:

Survey respondents who reported that they were uninsured and/or had problems getting needed medical care or paying medical bills in the past year were asked the following question during their interview:

I would like you to tell me in your own words what happened to you as a result of the problems you have experienced. We are especially interested in the consequences of your [insert: not getting medical care that you thought you needed/time without insurance/problems in paying medical bills] on, for example, your physical or mental health, your family relationships, your employment or your household finances.

They were then asked to rate their consequences as "very serious", "somewhat serious", "not very serious", or "not at all serious". We have divided responses for the uninsured and insured by type and severity of problem and randomly selected several responses in each category for presentation here. Editorial changes are marked with brackets.

Insurance Status:	Uninsured People
Problem Group:	Getting Needed Medical Care
Self-rating of Severity of Consequences:	Very or Somewhat Serious

Sex	Age	Response
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- Male 43 There were things that we should [have] gone to the doctor for but we didn't. My wife has some illness that can't be identified and now we can't get medical coverage for her because of it. The doctors don't seem too interested because of the lack of medical coverage for a pre existing condition. It's shown me that the care is poor because of that and the lack of interest of doctors in patients that don't have health insurance.
- Female 50 I worry because I'm single and I'm pushing 50 and I live alone and if anything would happened how I would get medical attention and I don't know who would find me. I know I'm limited as to what I can do as far as physical labor.
- Male 38 It's not fair to pay taxes to the government and not be able to get insurance for the family when those not working get everything for free when I have to take money out of pocket for medical expenses I don't [have] money left for the family and other expenses.
- Female 45 I wanted to have children before my marriage broke up. I was trying to get health insurance to cover my husband who had had colitis and no one would cover him. It effected us more emotionally than any thing.
- Male 42 Just severe cough, bronchitis. Would have cost me about \$300 to get help and I didn't have it. I'm in pretty fair health so no consequences but at my age, probably coming in the future. [Has] not really affected me in any other way.
- Female 47 It was a procedure; I got a bad pap smear back and I needed to get another one done; It was about 300 dollars. I realized that people need insurance because now I have a serious medical problem; I'm diabetic. I knew I was sick; too stubborn to go to doctors office like I was supposed to.
- Male 50 There was lot of pain [back pains] and I felt very bad. I felt nervous and problems sleeping. My penitentiary record made me lose my job and kept me from getting another one. I finally went to the county hospital. I went long enough just to get out of pain.
- Female 45 Government agencies have you go out and get \$5.00 jobs and then they take away your health insurance. I get paid tomorrow and can I afford to pay health insurance. Mentally it make me mad they can't understand why these woman won't go to work, your better off not working than going to work. [Family relations affected?] Yes, but I don't think you got enough paper to write it down.
- Female 36 I have a lump in my breast. It makes you scared at times knowing that something serious could happen and you're not covered. It bothers me from time to time.

Male 59 Not having insurance about 3 years ago I have pain in my right leg and I had to go to the county hospital to get a shot. You feel helpless. I had to go to the hospital and it's so expensive back a little while ago I had food poisoning and I had to go to [personal identifier omitted] that was like \$250 for maybe an hour or so I paid it but it took a while.

Insurance Status: Uninsured People
Problem Group: Paying Medical Bills
Self-rating of Severity of Consequences: Very or Somewhat Serious

Sex	Age	Response
Female	31	My two daughters have a problem with eyesight and I don't have the money to go to the eye doctor and my children have a toothache and I don't have the money to take them to the dentist. If I pay the doctor I don't have the money to pay the rent and I won't have a roof and its important to get food.
Female	22	I was in a car accident, I had back and neck injury. I needed to go chiropractic care so I did and my insurance dropped the claim, and because of that I could no longer get chiropractic which makes my back worst than it was originally was.
Male	32	Most of it was 'cause I was self employed. Kept tryin' 'til I got care. Got a little upset then I felt a lot better when I finally did get it. No other effect.
Female	49	It put a hardship on me by not allowing me to buy the things I needed like clothing and house notes. Stress and worry if you don't make a payment they will send you to a collection agency real fast. I asked my brother for the money to pay taxes for my home.
Female	45	It took all of my extra money to pay for my medical bills. My husband left me because of all the medical bills we had. Nothing else.
Female	20	Really like I said I ain't got no job and when I get a job I can't hold on to a job and my mom she'll help me out a little bit cause she have to pay rent and light bills. The money she gets she has to use for my brother and sister.

Male	46	I was hurt from an accident in [personal identifier omitted]. I was off for 3 years and my bills piled up then because I was unable to work, it probably cost me my marriage. No money and being laid up for three years. I never went back to my job, I had to be trained for another job. I have my own business now and I have problems paying for health insurance. Now, health insurance right now is a luxury these days. I need to get my daughter covered now.
Male	26	Financial debt for a long time, mentally don't care too much for the country any more, physically ok [Family relationships?] just fights over money, makes you afraid--makes you afraid to go to the doctor.
Female	63	I had to give up my home & move into an apartment. I was pretty upset about moving.
Male	36	I have been attempting to get medical insurance and just before my insurance expired, my daughter was operated on and the bill was never sent in. I had some other bills too. After surgery the insurance company had discontinued my coverage, the hospital sent me all the bills, I could not get the insurance company to pay the bills until several months later after receiving bills even though the surgery took place when I was covered. There were follow up bills and check ups that I could not pay for because I was unemployed. I have had trouble getting both of my daughters covered because they have high allergies and need shots, but the insurance companies don't want to cover them. My employer told me that I will probably get laid off again this summer and I know that I will have trouble again then getting insurance coverage. It was very frustrating and stressful. It also added stress to the family, various reactions caused the girls to break out but we could not do anything about it because we did not have insurance. Public assistance would not grant me any assistance because they claimed that I had too many assets. I had to hold some money in the bank because I was unemployed and I needed to hold some money for expenses.

Insurance Status:

Uninsured People

Problem Group:

Both Problem Getting Needed Medical Care and Paying Bills

Self-rating of Severity of Consequences:

Very or Somewhat Serious

Sex	Age	Response
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- Female 51 I don't go for any preventive or regular checkups because I can't afford it. Arthritis will not let me work, very bad spells where it is impossible to go out and function. I live on a small widow's pension a few dollars a month.
- Male 26 I am no longer active because I have to curtail my activities because of my asthma. My wife and baby have to live with my mother-in-law so they can continue to be on my mother-in-law's insurance plan. Every cent I make that I do not put toward my medical bills I send to my wife.
- Female 48 All the bills came in tumbling and it made me feel like I wanted to commit suicide to help pay the bills off. Got kids upset. Lost home and [spent] 3 months on a river bank.
- Female 44 The way the health care system [is] if you don't have the money for insurance you don't [get] health care. When you go to clinic and sit for five hours I don't think that is good health care.
- Male 58 I did get the medical coverage, it was very good, they said don't worry about the bill, until it came, then the bills came, they will high pressure you. Not one of them as I recall, said you could pay 10 dollars a month but then if you didn't pay then the collection agency would come in.
- Female 65 Once in a while I have pains in my eye as if some scraped across it. I have [pain] in my lower back and I presume that it's my kidney because I've had before. It was diagnosed as a kidney problem. I hear so much talk about breast exams and I feel I should have the test. It effected me mentally because I'm not able to pay the bills and I do owe them and they keep calling me. I had to take money that was owed for other bills to pay some on the medical bills. I needed boots this winter and didn't get them.
- Male 33 The inability to pay because of lack of medical insurance. Not having medical insurance especially with children and as a divorcee I'm oblige to have medical insurance for them. It's a very scary feeling that I don't. The oldest child has a heart problem. From time to time, my [personal identifier omitted] will firmly remind me that I do have an obligation provide medical insurance for my children.

- Female 30 Asthma attack and was out of my medicine. I have pleurisy. I have blood clots in my lungs. Been 7 months in the hospital. Can't pay for prescriptions. Oh! yeah, my nerves are shot if I could afford a lawyer I would file bankruptcy, but I can't afford that. I'm not on welfare. I am working. He's working. For that we [are] kicked in the ass. I'm on subsidized housing. My income is 200 less than my bills.
- Male 56 When they find I live in the country they find I'm out of jurisdiction; they say you're not in our area so I went to the county hospital one of them gave me beautiful service and one treated me as if I was already dead; I already don't have money. You feel like you're a waste and I have a serious physical problem. [Family relations affected?] I don't have one anymore. They all left because of it. [Employment problems?] They won't hire me, I'm able to do the work but they won't.
- Female 33 I have growth on my right foot and I don't have the funds to get help I need to get it checked out because I may lose my right foot. When I go to bed at night my foot and my toes started swelling everyday till they hurt so bad I had to move my big toe just to get a cramp out; it hurts. It's cost me problems in my family and my marriage when you constantly have pains all the time and having to pawn things and sell things to pay for medical expenses and I had to sell my [personal identifier omitted] was kind of upset about [that] [Physical health affected?] Definitely physically when I had the accident I'm very independent. I couldn't get up and get a drink of water. I had pay \$3300 in hospital bills and [since] I had a settlement from the accident I can't get Medicaid.

Insurance Status:

Uninsured People

Problem Group:

Getting Needed Medical Care

Self-rating of Severity of Consequences:

Not Very or Not At All Serious

Sex	Age	Response
Male	33	Not a whole lot; don't get sick that often, not a real problem for me. Other than the heart rate that one time. Quit smoking for this reason.
Male	33	I just don't know. I stepped on a nail a few times and didn't go to hospital because of faith. We believe in God first before we go to the doctor because of money.
Male	29	I don't believe so, I've always tried to take care of myself prior to going to the doctor.
Male	37	We got the medical care we needed but the money had to come out of our own pocket. We are a family of 7 and we had less money to support the family. It brought us close together because we had to tighten our belt. You pay out of pocket either way with or without insurance. \$400 is a lot of money to pay each month. Medical costs is a lot more than 400 a month if it is something serious that is the advantage of insurance.
Male	36	Physically I felt bad but I was not incapacitated. I guess that's about it.

Insurance Status:

Uninsured People

Problem Group:

Paying Medical Bills

Self-rating of Severity of Consequences:

Not Very or Not At All Serious

Sex	Age	Response
Male	58	Those bills and medications had to try to be met so some other bills had to slide be it the car insurance or electric bill. Laid off so didn't have an income. If you have very little something has to give somewhere.
Male	21	It hurt my pocketbook. Mainly hurt my pocketbook. Made us pinch and do without things. No, didn't affect relationship.
Male	55	We just don't make enough money. I'm a craftsman in construction co. I can only work about 70 hours a week. When the bills come up we pay what money we got. We pay the bills what we need we have to do without different things we might need we just put off like stead of buying gas we stay at home. Just take it as it goes. I have a good wife and good kids.
Male	61	It just took us a little longer to pay the medical bills. Nothing else.
Male	66	I am paying them off. It will just take me a while. All I got is my social security and it ain't much. I just had a stroke and now I am doing all right. I had high blood pressure, they called it a stroke but everything is pretty good now.

Insurance Status:

Uninsured People

Problem Group:

Both Problem Getting Needed Medical Care and Paying Bills

Self-rating of Severity of Consequences:

Not Very or Not At All Serious

Sex	Age	Response
Male	56	Wife problems is still there and her knee is still bad and getting no better.
Female	42	It put a tremendous strain mentally and financially to pay the medical bills.
Male	25	Injury to my arm, couldn't use it, like tennis elbow. Work as a carpenter, difficult to work. It caused me stress. My physical health was affected, and I would like to go to the doctor when I'm sick. It affected my job, made me slower.
Male	28	Had to borrow money from a friend. I had bronchitis. My drugs cost me about 60 bucks. Spent money I didn't have. [Mental health affected?] My pride. Lost a days work. That's it.
Female	41	My foot is not right, my hubby dropped a concrete thing on it. There have been times I've been in pain and couldn't go. I had no insurance. It's due to the foot injury that I'm having the problems. [Employment affected?] Very bad, if I had medical care, I could go back to work. Very, very bad, nobody wants you if you can't walk.

Insurance Status:

Insured People

Problem Group:

Getting Needed Medical Care

Self-rating of Severity of Consequences:

Very or Somewhat Serious

Sex	Age	Response
Male	22	Fungus on my foot, coverage at my work did not cover it because it was not preventative care. Pretty uncomfortable, could tell it was not a normal infection. Went to store bought stuff, medication, over the counter.
Female	32	It affects me physically and mentally. I am tired all the time.
Male	38	Conscious of a lot of pain and discomfort for about 3 weeks. But doctor made me return to work. Felt like he worked for company, Not employees.
Female	49	If I would have had the right medication, would have made the headache disappear. By not having the right medication it interrupted my life, and my family's life. Everyone is needed at home. I am planning on going back to the headache clinic, can be from stress, food, hormones. Classical migraine. That's it. I wish these doctors would lower their prices. They are completely ridiculous. My mother-in-law, her doctor bills are the same as mine, but her insurance covered [it].
Female	78	My feelings are that I'm miserable. If I can borrow money to eat [I] do. The only thing I enjoy is my bingo. [I have] very bad swollen knees, arthritis. I don't think I need help, I don't ask anybody, I love my pets. I don't need any help. Very annoyed with everything. Lived here 53 years.
Female	48	I had a large sore that came up on my stomach. I went to the emergency room. I received treatment, gave me a cream and an antibiotic, told me to return. The only consequence I suffered was that it took a long time to heal on its own. Was a nuisance, had to keep it bandaged because it bled on clothing.
Male	23	I had earache from a cold. Lot of pressure inside and kind [of] light headed. I didn't have time to go and time is money. I go to school full time. I tend not to see the doctors very much. I didn't tell them. That's all.
Male	50	The dental work that I need cost about 4000 dollars. I got teeth cleaned and few minor repairs but couldn't afford any more. I didn't get any thing done for my children. I can't get dental care for my children. That bothers me. I'm chewing with my front teeth but it will cause more problems later. I've been postponing for three years. It's getting worse.
Female	25	I suffered sharp chest pains under my left breast. I had sharp chest pains and a backache. I have a [personal identifier omitted] HMO public aid plan and I have to wait at least 6 weeks to see a specialist.

Insurance Status:	Insured People
Problem Group:	Paying Medical Bills
Self-rating of Severity of Consequences:	Very or Somewhat Serious

Sex	Age	Response
Female	67	Have to pay out of social security check of 362 a month for medical. Want 500 per month. Something wrong. Medicare doesn't pay full cost of hospital or meds. Don't take prescription then--costs 100. Other people get food stamps, what ever they want. I was born here, worked here, get nothing.
Male	36	It make it harder to make ends meet when you have to pay 300 dollars when you got kids and you have to take them to the doctor and you have to pay 300 dollars per child.
Male	61	Affected us, we have nothing now, because of insurance, the 20 percent is paid by the hospital. No way in hell I'm going to be able to retire.
Male	64	My insurance told one of the doctors at the hospital that they would not be paying and the doctor turned the bill over to a collection agency. Some of the doctors kept sending me dunning letters and one turned the bill over to a collection agency. It worked a hardship on me financially but I paid the bill myself. I was angry because I felt I was overcharged and too many doctors looked at me. I put off other things in order to pay the doctors. It did not create a problem.
Female	31	I worry , it's a burden one shouldn't have to have. Now I'm married. [Then I had] no job, no insurance. That's it. It was a terrible problem.
Female	34	I can't get any insurance because I have Lupus; this includes health and life insurance. I have a transplant and the medicine alone costs around \$300 per month. [Mental health affected?] The stress of it did; I had migraine headaches from it. My husband has to work overtime to pay the bills. I'm not employed now, I'm disabled.
Male	46	I filed for bankruptcy.
Male	48	Probably caused a lot more gray hairs, I worry a lot I've stayed employed. I can't pay everything, when they contact me I send them a little money. With my son going to college its been hard, everything comes at once and you can't do anything about it. I don't know what it would be, keep going and do the best you can.
Male	69	It come at a bad time. I had had open heart surgery and the bills then and [had a] bad time.
Male	56	I had to enter into some type of long agreement with the hospital to get the bills paid. My wife had cancer and we had lots of different types of treatment. It is stressful to deal with an insurance company that decides what is experimental and what is not, my wife died a year ago and I just got another bill from home care.

Insurance Status: Insured People
Problem Group: Both Problem Getting Needed Medical Care and Paying Bills
Self-rating of Severity of Consequence: Very/Somewhat Serious

Sex	Age	Response
Female	49	Vicious circle, back problem, medicare [doesn't] pay for chiropractic care. Can't afford to go to chiropractic care, pain drives my blood pressure up, which in turn causes me to have an angina. Lack of oxygen to the muscle, of the heart, and puts me back in the hospital. Husband has to come in from working [personal identifier omitted], every time I get sick or is hospitalized. Could be prevented, if I had a little more insurance. Physical health, [it] is a life threatening condition, I live with.
Male	64	Just had to let it go and learn to live with it.
Female	47	Well I've been hard to live with the past couple of years irritable, snappy, sometimes I think it's the work that's causing the problem, I still think it's menopause. I guess that's about it.
Female	48	I was given the wrong medication and it made me sicker. I had to go to a free clinic for a proper diagnosis.
Male	41	Worrying how to Pay bills if I went to hospital because I'm on a fixed income. On days when pain is at its worst I am too irritable and snappy. I don't have a lot of patience on certain things. I might have to put off paying to send money to the hospital or skip a month.
Female	56	The biggest part is trying to keep a track of medical bills I have and most companies will not accept my insurance since it's out of [personal identifier omitted]. I get frustrated trying to get the treatment I need because they haven't fixed the problem I have. I've been ill all this past summer. I just get frustrated since they haven't found the problem.
Female	38	A migraine headache. Severe pain and nausea. Problem was never resolved and seen doctor and that doctor referred me to another doctor she did not handle that kind of problem that I was having. Because I didn't have the money to pay for the service out of pocket cut into other planned expenses.

Male	45	Due to the fact that the government does not allow you to deduct your insurance premium payment nor can you deduct your cost for doctors, hospital, medicines, our total out of pocket expenses exceeded \$1000. Just had a bad year. [I'm] fine just wish the government would get out my life.
Female	45	Needed surgery for carpal tunnel. Had to take [time off] work to go to hearings and doctors appointments which cost more money.
Male	38	It is a skin condition that is diabetic related. It is a circulation, mainly in the legs. As far as the health itself, I had to deal with the rash on my legs, it oozes sometimes and it gets to the point where I wonder if they will cut off my legs. Being on SSDI, I cannot afford to pay the prices that they are asking. I am worried about them not covering the things that need to be done. The doctor told me that I need to be in a whirlpool and I cannot afford that, he would write a prescription for a whirlpool, but who will pay for it. We used to go camping as a family, and I can't do a lot of things anymore. When people find out that I am a diabetic and have been as long as I have and I am trying to get off of SSI they don't want to hire me.

Insurance Status:	Insured People
Problem Group:	Getting Needed Medical Care
Self-rating of Severity of Consequence:	Not Very/Not at all

Sex	Age	Response
Male	54	My insurance doesn't cover preventive care but my doctor includes checkups on my visits to him for medical follow-up.
Male	44	[I had] diarrhea on and off it was like a virus and you couldn't get treated for this and couldn't get the time [off] so I treated it myself. Couldn't get the appointment needed so I used over the counter drugs. Did not get much productivity done due to the problem.
Female	38	It was very physically uncomfortable. Nothing else.
Male	38	Just raspy cough and got worst. Congested. Just didn't feel as good as I could of sooner. Wasn't life threatening. I could have felt better if I would of went to the doctor. Not horrible for me for someone else. It was not a financial burden I had the money to do it.
Female	30	I asked my dentist about replacing two teeth and he said it had to be six or more teeth per insurance regulations.

Insurance Status:	Insured People
Problem Group:	Paying Medical Bills
Self-rating of Severity of Consequence:	Not Very/Not at all

Sex	Age	Response
Female	49	It put us in a financial bind.
Male	62	We have to cut corners in order to pay the bills, like grocery bills. That is the only place to cut and cut entertainment; we can only afford to go out on a week. In my relationship with my wife she might be a little crabby sometimes when we can't go out. I'm just kidding but its a strain.
Female	43	If you don't make enough money, you have to pay your other bills like phone, lights, your car payment, car insurance and then sometimes work gets slack. When I go to the doctor I always try to pay. Most times the insurance pays just about everything.
Female	35	Main thing is the tendency, especially the kids, we run 2 or three [sick] at one time. 2 or 3 get sick at one time. We have excellent hospitalization so the big costs are covered. Not a major effect I wish we were covered but it's not so. [I] do the best I can.
Female	44	I have a 21 year old daughter that has money problems and usually those have to be paid before I can finish off mine. I know it will be paid off very soon.

Insurance Status:	Insured People
Problem Group:	Both Problem Getting Needed Medical Care and Paying Bills
Self-rating of Severity of Consequence:	Not Very/Not at all

Sex	Age	Response
Male	36	I haven't had consequences, just aggravation. When they know you're a doctor they give you hell.
Female	51	My problem is that I have to make payments every month and some of them don't want you to make payments, they want it all then and there. I'm a member of AARP but since I'm not 65 I'm not eligible for medicare supplements.
Male	58	[I have] arthritis. I just can't get medication I needed. I'm doing fine right now. I haven't worked in 5 or 6 years now.
Male	58	Had a cold. It's my responsibility to my bills. I'd like to tell the whole United States to get off their duffs and get a job and pay their own bills.
Male	35	I needed to see a dentist, and I just can't right now, I don't need another big bill hanging over my head. It was repair work. It puts a tight budget, you put one off for one month, it gets stressful.