

# AGING TODAY

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## ADULTS 50-64 SEE HEALTH ACCESS DROP

“Growing numbers of adults with insurance find that they are not adequately protected from the rising cost of healthcare,” states a report on a study by the Commonwealth Fund published in the June 10 issue of the health-policy journal *Health Affairs*.

The study, titled “How Many Are Underinsured? Trends Among U.S. Adults, 2003 and 2007,” found “a sharp increase in the number of underinsured people.” The authors reported that as of 2007, about 25 million insured people ages 19–64 were underinsured, marking a 60% increase since 2003. “In total, 42% of U.S. adults were underinsured or uninsured. The underinsured report high levels of access problems and financial stress,” according to the report.

Although adults with very low incomes were at the highest risk of being uninsured or underinsured, the study discovered that “insurance erosion has spread up the income distribution well into the middle-income range. The percentage of underinsured reached double digits for those with annual incomes of \$40,000–\$59,999.”

The research team concluded that adults ages 19–29 continue to be most at risk of being uninsured, with only 41% insured all year and not underinsured in 2007. Although adults ages 50–64 in the survey were more apt than young adults to be insured all year, they were also “more likely to be underinsured, reflecting higher rates of chronic disease and poor health as adults near the age of Medicare.” The authors estimated that compared with 2003, “one third of older adults were either underinsured or uninsured as of 2007.” What’s more, the research team determined that half of the sickest people in the study were either underinsured or uninsured as of 2007.

### EROSION IN COVERAGE

Not surprisingly, whites surveyed were more likely than either African Americans or Hispanics to be insured all year and not underinsured. However, the researchers found that the share of white, non-Hispanic adults with adequate coverage has declined since 2003 because of the increase in those with inadequate coverage. The report adds, “Although Hispanics continue to be the most at risk of being uninsured, followed by African Americans, the erosion in coverage among whites has narrowed the race-ethnicity gap.”

The Commonwealth Fund investigators conducted 25-minute interviews with people in the United States ages 19–64, in English or Spanish, and included 2,616 people in the final analysis. They classified people with health insurance as being underinsured if they met one of three criteria: if their out-of-pocket medical expenses for care amounted to at least 10% of their income or more; if, among low-income adults (below 200% of the federal poverty level), medical expenses amounted to at least 5% of income; or if deductibles equaled or exceeded 5% of income.

The authors emphasized, “The findings underscore the need for policy attention to benefit design, to assure care and affordability.”

The report is posted online at [www.commonwealthfund.org](http://www.commonwealthfund.org). ❖