

TABLE 1
Insurance Status by Demographics, 2022 (base: adults ages 19–64)

	Total (19–64)	Insured all year		Insured all year				Uninsured any time in the past year		Uninsured any time in the past year			
				Insured all year, not underinsured		Insured all year, underinsured				Insured now, had a gap		Uninsured now	
				Point estimate	CI	Point estimate	CI			Point estimate	CI	Point estimate	CI
Percent distribution	100%	80.1%	78.7%, 81.4%	56.6%	55.0%, 58.3%	23.4%	22.0%, 24.9%	19.9%	18.6%, 21.3%	11.0%	10.0%, 12.1%	8.9%	8.0%, 9.9%
Unweighted n	6,301	5,091		3,657		1,434		1,210		723		487	
Gender													
Male	48	78		59		20		22		11		11	
Female	51	82		55		27		18		11		8	
Age													
19–34	36	71		48		23		29		17		12	
35–49	32	81		61		20		19		10		9	
50–64	32	89		62		27		11		6		5	
Race/Ethnicity													
Non-Hispanic White	58	85		58		26		15		9		7	
Non-Hispanic Black	13	74		58		16		26		17		9	
Hispanic	19	68		47		21		32		15		17	
Hispanic, U.S.-born	13	75		53		22		25		15		10	
Hispanic, Foreign-born	6	53		35		18		47		15		32	
Asian/Pacific Islander	7	85		62		23		15		10		5	
Other/Mixed	2	81		58		23		19		13		7	
Poverty status													
Below 133% poverty	36	68		42		26		32		17		15	
133%–249%	22	77		45		32		23		11		11	
250%–399%	17	87		63		24		13		7		5	
400% poverty or more	25	94		83		11		6		4		1	
Under 200% poverty	50	70		43		28		30		16		14	
200% poverty or more	50	90		71		19		10		6		4	
Fair/Poor health status, or any chronic condition*													
No	41	80		59		20		20		11		10	
Yes	59	80		55		26		20		11		8	
Adult work status													
Not working	32	78		53		25		22		12		10	
Full-time	56	83		61		22		17		10		7	
Part-time	11	72		46		26		28		14		14	
Employer size**													
1–19 employees	22	70		46		24		30		13		17	
20–49 employees	10	72		49		22		28		15		14	
50–99 employees	7	76		53		23		24		15		10	
100 or more employees	60	88		65		22		12		8		4	
Medicaid expansion													
Did not expand Medicaid	32	74		47		27		26		11		15	
Expanded Medicaid	68	83		61		22		17		11		6	
U.S. Census region													
Northeast	17	85		63		23		15		10		5	
Midwest	20	84		58		26		16		10		6	
South	38	75		50		25		25		12		13	
West	24	81		62		19		19		11		8	

NOTES

CI = confidence interval. The survey has an overall maximum margin of sampling error of +/- 1.7 percentage points at the 95 percent confidence level (CI). As estimates get further from 50 percent, the margin of sampling error decreases. "Insured all year" refers to adults who were insured for the full year up to and on the survey field date; "Underinsured" is defined as insured all year but experienced one of the following: out-of-pocket expenses, excluding premiums, equaled 10% or more of household income; out-of-pocket expenses, excluding premiums, equaled 5% or more of household income if low income (<200% of poverty); or deductibles equaled 5% or more of household income; "Insured now, had a gap" refers to adults who were insured at the time of the survey but were uninsured at any point during the year before the survey field date; "Uninsured now" refers to adults who reported being uninsured at the time of the survey.

* At least one of the following health problems: hypertension or high blood pressure; heart failure or heart attack; diabetes; asthma, emphysema, or lung disease; or high cholesterol.

** Base: Full- and part-time employed adults ages 19–64.

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TABLE 2
Duration of Gap in Coverage by Demographics, 2022 (base: adults ages 19–64)

	Uninsured any time in the past year	Uninsured any time in the past year			Uninsured now	Uninsured now	
		3 months or less	4–11 months	1 year or more		11 months or less	1 year or more
Percent distribution	100%	20%	23%	55%	100%	20%	79%
Unweighted n	1,210	280	305	612	487	118	364
Gender							
Male	51	49	45	55	56	50	57
Female	47	50	52	44	43	50	43
Age							
19–34	52	57	58	49	50	52	49
35–49	30	29	27	32	32	37	32
50–64	17	14	14	18	18	11	19
Race/Ethnicity							
Non-Hispanic White	44	49	45	42	43	45	43
Non-Hispanic Black	17	17	21	15	13	18	12
Hispanic	31	20	27	36	37	28	39
Hispanic, U.S.-born	16	15	17	17	15	15	15
Hispanic, Foreign-born	15	5	10	19	22	12	24
Asian/Pacific Islander	6	12	5	4	4	8	3
Other/Mixed	2	3	3	2	2	0	2
Poverty status							
Below 133% poverty	57	47	55	61	59	49	61
133%–249%	25	24	26	26	28	31	27
250%–399%	11	12	14	8	10	15	9
400% poverty or more	7	16	5	4	3	6	3
Under 200% poverty	74	64	71	79	76	66	78
200% poverty or more	26	36	29	21	24	34	22
Fair/Poor health status, or any chronic condition*							
No	42	42	46	41	44	51	43
Yes	58	58	54	59	56	49	57
Adult work status							
Not working	36	36	30	37	37	34	37
Full-time	49	52	49	47	46	39	48
Part-time	16	11	21	15	17	26	15
Employer size**							
1–19 employees	35	22	25	44	44	–	48
20–49 employees	15	15	13	16	16	–	17
50–99 employees	10	10	14	8	9	–	7
100 or more employees	40	53	47	31	30	–	27
Medicaid expansion							
Did not expand Medicaid	41	27	35	50	52	50	53
Expanded Medicaid	58	73	64	50	48	50	46
U.S. Census region							
Northeast	12	17	17	9	9	8	10
Midwest	16	16	16	16	14	14	13
South	47	39	41	54	55	53	56
West	24	27	26	20	22	25	20

NOTES

“Uninsured any time in the past year” refers to adults who were insured at the time of the survey but were uninsured at any point during the year before the survey field date or who reported being uninsured at the time of the survey. There were 13 respondents who were uninsured any time in the past year who did not provide a duration of time without coverage. “Uninsured now” refers to adults who reported being uninsured at the time of the survey. There were five respondents who were uninsured at the time of the survey who did not provide a duration of time without coverage.

* At least one of the following health problems: hypertension or high blood pressure; heart failure or heart attack; diabetes; asthma, emphysema, or lung disease; or high cholesterol.

** Base: Full- and part-time employed adults ages 19–64.

– Sample size too small to report results.

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Commonwealth Fund Biennial Health Insurance Survey (2022).

TABLE 3
Underinsured Indicators, 2022 (base: adults insured all year, ages 19–64)

	<i>Unweighted n (Insured all year)</i>	Out-of-pocket medical expenses equal 10% or more of household income	Out-of-pocket medical expenses equal 5% or more of household income if low income*	Either out- of-pocket indicator	Deductible equals 5% or more of household income	Underinsured rate
Percent distribution	100%	14%	14%	19%	18%	29%
<i>Base for rates above:</i>	5,091	5,091	5,091	5,091	5,091	5,091
Gender						
Male	2,004	11	10	14	16	25
Female	3,041	17	17	23	19	33
Age						
19–34	1,536	16	17	21	20	32
35–49	1,773	12	12	16	13	25
50–64	1,772	16	12	19	19	30
Race/Ethnicity						
Non-Hispanic White	2,310	15	13	19	19	31
Non-Hispanic Black	996	12	14	16	10	22
Hispanic	1,179	16	19	22	16	30
Hispanic, US-born	899	14	18	21	16	29
Hispanic, Foreign-born	280	21	22	26	16	33
Asian/Pacific Islander	367	11	10	15	19	27
Other/Mixed	208	17	19	23	16	29
Poverty status						
Below 133% poverty	1,316	22	32	32	18	38
133%–249%	1,100	17	18	25	27	42
250%–399%	986	13	–	13	21	28
400% poverty or more	1,689	5	–	5	8	12
Under 200% poverty	1,968	21	31	31	20	39
200% poverty or more	3,123	10	–	10	16	21
Fair/Poor health status, or any chronic condition**						
No	2,078	11	11	15	17	25
Yes	3,013	17	16	22	18	32
Adult work status						
Not working	1,435	19	20	25	17	32
Full-time	3,178	11	9	14	18	26
Part-time	473	19	23	28	20	36
Employer size***						
1–19 employees	605	15	13	19	21	34
20–49 employees	286	15	18	22	21	31
50–99 employees	270	13	13	18	19	30
100 or more employees	2,480	11	9	15	16	25
Medicaid expansion						
Did not expand Medicaid	1,580	19	18	24	23	37
Expanded Medicaid	3,499	13	12	17	15	26
U.S. Census region						
Northeast	899	14	13	18	15	27
Midwest	1,021	14	12	19	21	31
South	1,913	17	16	22	20	33
West	1,246	11	12	16	13	23
Insurance type****						
Employer	3,415	13	10	17	19	29
Medicare	340	19	24	25	12	32
Medicaid	751	16	23	24	5	26
Individual (including Marketplace)	375	17	17	23	36	44
Other	210	12	10	14	12	20

NOTES

“Insured all year” refers to adults who were insured for the full year up to and on the survey field date. “Underinsured” is defined as insured all year but experienced one of the following: out-of-pocket expenses, excluding premiums, equaled 10% or more of household income; out-of-pocket expenses, excluding premiums, equaled 5% or more of household income if low income (<200% of poverty); or deductibles equaled 5% or more of household income.

* “Low income” defined as <200% of the federal poverty level.

** At least one of the following health problems: hypertension or high blood pressure; heart failure or heart attack; diabetes; asthma, emphysema, or lung disease; or high cholesterol.

*** Base: Full- and part-time employed adults ages 19–64.

**** Insurance type at time of survey.

– No data. Analysis restricted to respondents with incomes below 200% of poverty.

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Commonwealth Fund Biennial Health Insurance Survey (2022).

TABLE 4
Access Problems, by Insurance Continuity, Insurance Adequacy, and Demographics, 2022 (base: adults ages 19–64)

	Insurance Continuity				Uninsured at any time in the past 12 months	Insurance Adequacy			Race/Ethnicity			Poverty status	
	Total (19–64)	Insured all year	Insured all year, not underinsured	Insured all year, underinsured*		Insured now, had a gap	Uninsured now	Non-Hispanic White	Non-Hispanic Black	Hispanic	Under 200% FPL	200% FPL or more	
Percent distribution	100%	80%	57%	23%	20%	11%	9%	58%	13%	19%	50%	50%	
<i>Unweighted n</i>	6,301	5,091	3,657	1,434	1,210	723	487	2,714	1,253	1,613	2,769	3,532	
Access problems in past year													
Went without needed care in past year because of costs:													
Did not fill prescription	23	20	15	31	36	39	33	22	25	27	27	19	
Skipped recommended test, treatment, or follow-up	31	26	18	43	51	49	53	30	28	35	33	28	
Had a medical problem, did not visit doctor or clinic	33	26	19	44	59	56	63	32	27	37	37	28	
Did not get needed specialist care	28	23	16	40	48	47	49	28	23	30	31	24	
<i>At least one of four access problems because of cost</i>	46	40	32	61	71	70	71	46	44	52	51	41	
Dental care	43	38	32	53	65	62	69	42	43	52	52	35	
Reason for skipped or delayed medical care because of cost**													
New health condition	30	32	33	30	26	24	28	30	26	29	28	32	
Ongoing health condition	39	40	41	40	36	39	33	39	44	37	38	40	
New and ongoing health conditions	30	27	25	30	37	37	37	31	28	33	32	28	
Preventive care													
Regular source of care	88	93	92	93	68	82	51	89	91	84	85	90	
Blood pressure checked in past two years [¥]	86	90	90	89	72	77	66	89	88	79	82	91	
Received mammogram in past two years (females age 40+)	66	70	72	65	38	43	31	65	73	63	58	72	
Received pap test in past three years (females ages 21–64)	64	68	71	63	46	52	39	63	66	65	58	70	
Received colon cancer screening in past five years (age 50+)	64	67	68	65	39	49	28	64	69	62	60	67	
Cholesterol checked in past five years ^{¥¥}	66	72	71	74	42	48	35	68	64	62	56	76	
Seasonal flu shot in past 12 months	49	55	55	54	26	31	20	50	41	46	42	56	
At least one dose of COVID vaccine	76	80	80	79	61	65	57	74	73	77	68	84	
Access problems for people with health problems													
<i>Unweighted n</i>	4,242	3,457	2,408	1,049	785	495	290	1,890	891	1,035	1,940	2,302	
Skipped does or not filled prescription for medications for the health problem(s) [^] . . . because of the cost of the medicines?	19	15	10	27	36	35	37	17	22	23	24	14	

NOTES

* “Underinsured” is defined as insured all year but experienced one of the following: out-of-pocket expenses, excluding premiums, equaled 10% or more of household income; out-of-pocket expenses, excluding premiums, equaled 5% or more of household income if low income (<200% of poverty); or deductibles equaled 5% or more of household income.

** Base: Respondents with any cost-related access problem, defined as did not fill a prescription for medicine because of cost, skipped a medical test, treatment or follow-up recommended by a doctor because of cost, had a medical problem but did not go to a doctor or clinic because of cost, or did not see a specialist when they or their doctor thought they needed one because of cost.

¥ In past year if respondent has hypertension or high blood pressure.

¥¥ In past year if respondent has hypertension or high blood pressure, heart disease, or high cholesterol.

^ Base: Respondents with at least one of the following health problems: hypertension or high blood pressure; heart failure or heart attack; diabetes; asthma, emphysema, or lung disease; high cholesterol; or depression, anxiety, or other mental health problem.

FPL = federal poverty level.

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Commonwealth Fund Biennial Health Insurance Survey (2022).

TABLE 5
Medical Bill Problems by Insurance Continuity, Insurance Adequacy, and Demographics, 2022 (base: adults ages 19–64)

	Total (19–64)	Insured all year	Insured all year		Uninsured at any time in the past 12 months	Uninsured at any time in the past 12 months		Race/Ethnicity			Poverty status	
			Insured all year, not underinsured	Insured all year, underinsured*		Insured now, had a gap	Uninsured now	Non-Hispanic White	Non-Hispanic Black	Hispanic	Under 200% FPL	200% FPL or more
Percent distribution	100%	80%	57%	23%	20%	11%	9%	58%	13%	19%	50%	50%
<i>Unweighted n</i>	6,301	5,091	3,657	1,434	1,210	723	487	2,714	1,253	1,613	2,769	3,532
Medical bill problems in past year												
Had problems paying or unable to pay medical bills	30	25	16	45	49	50	48	28	34	36	36	23
Contacted by collection agency for unpaid medical bills	23	19	15	31	37	38	35	21	33	27	29	17
Bill sent to collection agency because of billing mistake †	24	30	34	25	13	17	8	27	17	21	19	34
Bill sent to collection agency because unable to pay the bill †	75	70	66	75	87	83	92	73	81	78	81	66
Had to change way of life to pay bills	15	12	7	23	25	26	24	12	17	21	19	11
<i>Any of above three bill problems</i>	36	32	23	53	55	57	53	33	46	43	44	29
Medical bills/debt being paid off over time	25	24	17	39	33	36	30	25	30	27	27	24
<i>Any bill problem or medical debt</i>	42	37	27	60	60	62	57	39	51	48	48	35
Base: Any bill problem or medical debt												
<i>Unweighted n</i>	2,749	2,012	1,126	886	737	453	284	1,054	658	791	1,430	1,319
How much are the medical bills that are being paid off over time?												
Less than \$2,000	43	44	52	36	42	39	47	41	51	45	45	42
\$2,000 to less than \$4,000	28	29	28	31	25	27	21	29	25	29	26	30
\$4,000 to less than \$8,000	16	16	12	20	17	21	11	17	13	14	15	18
\$8,000 to less than \$10,000	6	5	4	7	8	6	11	7	5	5	6	6
\$10,000 or more	6	6	5	7	7	5	10	6	5	6	7	5
Was this for care received in the past year or earlier?												
Past year	47	47	49	46	45	47	43	48	44	43	41	54
Earlier year	32	33	37	29	30	32	28	30	34	39	36	27
Both	21	20	14	25	24	21	29	22	22	17	23	19
What type of care was this for?*												
Hospital inpatient or outpatient care	49	50	45	57	44	47	40	51	49	43	46	53
Doctor's office visit	36	36	33	40	36	36	35	36	41	33	36	37
Emergency room visit	39	34	33	36	49	48	50	36	47	39	44	32
Ambulance	10	10	9	11	12	14	8	11	12	8	12	8
Dental	4	5	4	5	3	2	4	5	2	4	4	4
Diagnostic testing	3	3	3	3	2	3	2	3	2	3	3	3

NOTES

* "Underinsured" is defined as insured all year but experienced one of the following: out-of-pocket expenses, excluding premiums, equaled 10% or more of household income; out-of-pocket expenses, excluding premiums, equaled 5% or more of household income if low income (<200% of poverty); or deductibles equaled 5% or more of household income.

** Respondents could select more than one type of care.

† Base: Adults ages 19–64 who indicated they were contacted by a collection agency for unpaid medical bills.

FPL = federal poverty level.

DATA

Commonwealth Fund Biennial Health Insurance Survey (2022).

TABLE 5 (CONTINUED)

Medical Bill Problems by Insurance Continuity, Insurance Adequacy, and Demographics, 2022 (base: adults ages 19–64)

	Total (19–64)	Insured all year	Insured all year		Uninsured at any time in the past 12 months	Uninsured at any time in the past 12 months		Race/Ethnicity			Poverty status	
			Insured all year, not underinsured	Insured all year, underinsured*		Insured now, had a gap	Uninsured now	Non-Hispanic White	Non-Hispanic Black	Hispanic	Under 200% FPL	200% FPL or more
Percent distribution	100%	80%	57%	23%	20%	11%	9%	58%	13%	19%	50%	50%
<i>Unweighted n</i>	6,301	5,091	3,657	1,434	1,210	723	487	2,714	1,253	1,613	2,769	3,532
Base: Any bill problem or medical debt												
<i>Unweighted n</i>	2,749	2,012	1,126	886	737	453	284	1,054	658	791	1,430	1,319
Was this for a new or ongoing health condition?												
New condition	36	35	40	29	37	35	40	37	34	33	32	40
Ongoing condition	34	36	36	36	29	30	28	32	37	36	34	35
Both new and ongoing conditions	28	27	22	33	32	33	30	29	26	29	31	24
Insurance status of a person/s at time care was provided												
Insured at time care was provided	66	81	82	80	28	37	17	71	58	54	52	84
Uninsured at time care was provided	22	10	11	9	52	40	68	18	28	31	32	9
More than one person with medical bill problems and one person uninsured and the other insured	4	3	2	4	5	6	4	3	4	4	5	2
Medical bills from both insured and uninsured time periods	8	5	4	7	13	15	11	7	8	9	9	5
Were some or all medical bills the result of a surprise bill?												
Yes	48	48	48	48	47	54	38	46	50	46	48	47
No	52	52	52	52	52	46	60	54	50	53	51	53
Percent reporting that the following happened in the past two years because of medical bills:												
Unable to pay for basic necessities (food, heat, or rent)	26	22	16	28	36	36	36	21	24	36	34	15
Used up all savings	37	36	26	46	40	40	40	38	32	36	41	32
Took out a mortgage against your home or took out a loan	8	7	4	10	10	11	8	6	6	10	9	6
Took on credit card debt	39	40	32	48	37	39	34	41	30	37	35	45
Had to declare bankruptcy	4	4	3	5	6	6	7	4	3	6	6	3
Delayed education or career plans	22	18	15	23	30	29	32	20	18	25	26	16
Received a lower credit rating	41	39	37	41	47	47	48	44	46	36	45	36
<i>Any financial problems resulting from medical debt</i>	72	69	63	77	78	76	80	73	70	72	75	68

NOTES

* "Underinsured" is defined as insured all year but experienced one of the following: out-of-pocket expenses, excluding premiums, equaled 10% or more of household income; out-of-pocket expenses, excluding premiums, equaled 5% or more of household income if low income (<200% of poverty); or deductibles equaled 5% or more of household income.

FPL = federal poverty level.

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