

Near-Elderly Adults, Ages 55-64: Health Insurance Coverage, Cost, and Access

**Estimates From the Medical Expenditure Panel Survey,
Center for Financing, Access, and Cost Trends,
Agency for Healthcare Research and Quality**

Authors:

**Jessica Vistnes
Philip Cooper
Didem Bernard
Jessica Banthin**

Summary

In 2006, near-elderly adults were less likely to be uninsured than younger adults and they were also more likely to have coverage for the full calendar year. However near-elderly individuals lacking coverage were also more vulnerable to the high health care costs associated with serious and chronic illnesses that emerge at older ages. For example, roughly 60% of near-elderly adults who were uninsured throughout 2006 had at least one chronic condition compared to 35% of uninsured younger adults. Those conditions can be expensive, with full-year insured near-elderly adults with at least one chronic condition spending \$7,377 in 2006 compared to \$4,951 for their younger counterparts.

These higher health care costs can lead to higher burdens for near-elderly individuals than for younger adults. Even those near-elderly adults with private health insurance had the highest burdens of all privately insured age groups in 2006. Close to 30% of the near-elderly had out-of-pocket costs for premiums and medical care that exceeded 10% of their families' after-tax income compared to 12% of those ages 25-34. Those with individual coverage had even higher burdens: 69% exceeded the 10% threshold.

Uninsured adults of all ages with health problems also had difficulty accessing needed health care. For example, there were large differences between the full-year insured and the full-year uninsured in the likelihood that an individual with a chronic condition did not visit a health care provider, the number of visits for those who did, and the likelihood that the individuals reported delays in obtaining medical visits and prescription drugs. While the full-year uninsured of all ages experienced these problems more than the full-year insured, as mentioned above, the uninsured near-elderly were more likely to have a chronic condition and therefore be in greater need of medical attention.

One source of coverage for near-elderly individuals is retiree health insurance. In 2006, roughly 16% of near-elderly adults had such coverage, with men more likely to be policyholders of such coverage than women. Estimates from the 2006 Medical Expenditure Panel Survey – Insurance Component indicate that only 18.6% of active employees worked for employers that offered retiree health insurance to individuals under age 65.

Access to employer-sponsored health insurance through an individual's current job or that of a spouse is lower for certain near-elderly adults than their younger counterparts. For example, working married women and non-working married men and women had lower offer rates, as did single working men. Coverage from previous jobs helped to shelter the insurance status of near-elderly workers without access to such coverage. Coverage from a previous job could also have led individuals to seek those jobs that did not have offers of private coverage or, alternatively, to retire. Near-elderly adults without access to coverage through a current employer had a higher rate of uninsurance than near-elderly adults overall, but they were much less likely to be uninsured than younger workers without such access.

Coverage

Insurance Status by Age

Table 1. Insurance status by age

	Ages 25-34	Ages 35-44	Ages 45-54	Ages 55-64	Ages 55-59	Ages 60-64
Population (millions)	39.0	43.1	42.4	31.8	17.9	13.9
	Proportion with:					
Any private	0.642*	0.718	0.743	0.743	0.759#	0.722
Any employment-related	0.615*	0.693	0.708	0.69	0.708#	0.667
Policyholder of employment-related	0.469*	0.496	0.504	0.5	0.511	0.486
Any individual coverage	0.029*	0.03*	0.038*	0.061	0.06	0.061
Any Medicaid	0.078*	0.06	0.055	0.056	0.05	0.063
Any Medicare	0.008*	0.021*	0.037*	0.076	0.063#	0.093
Any other public	0.013*	0.019*	0.029*	0.05	0.044	0.059
Uninsured	0.277*	0.207*	0.172	0.153	0.147	0.16

Source: 2006 Medical Expenditure Panel Survey – Household Component

* indicates that the estimates are statistically different from those for individuals ages 55-64 at the 5% level.

indicates that the estimates for individuals ages 55-59 and ages 60-64 are statistically different at the 5% level. The percentages may not sum to 100% since individuals can be covered by more than one source of insurance.

Individuals are classified as having a particular source of insurance if they have that source at some point in the first half of 2006. They are classified as uninsured if they are uninsured throughout the first half of 2006. Individuals are classified as working if they were working at the time of their first interview in 2006.

- Near-elderly adults, ages 55-64, were less likely to be uninsured than individuals ages 25-34 and 35-44 (Table 1).
- Individuals ages 45-54 and 55-64 had similar rates of private health insurance, employment-related coverage, and being uninsured.
- Near-elderly individuals were more likely than those of all other age groups to have individual coverage, Medicare, and other public coverage.
- Individuals ages 55-59 were more likely to have employment-related coverage than those ages 60-64. Individuals ages 60-64 were more likely to have Medicare coverage than those ages 55-59.

Full-Year Insurance Status by Age

Table 2. Health insurance status throughout 2006

	25-54	25-34	35-44	45-54	55-64
	Individuals insured in January				
Population total (millions)	96.3	27.7	33.8	34.8	26.6
Percentage that were:					
Insured all year	93.0*	90.4*	93.4*	94.8	95.9
	Individuals uninsured in January				
Population total (millions)	27.5	11.1	9.1	7.3	4.7
Percentage that obtained:^a					
Any insurance	23.2	23.8	24.3	20.7	20.2
Individual coverage	1.7	2.0~	2.4~	0.6~	2.0~
Public coverage	5.5	5.9	5.9	4.6	6.9
Employment-related coverage	16.7*	17.1*	17.0*	15.6	12.2
			All		
Insured all year	71.70*	63.64*	72.91*	77.86*	81.57
Insured part year	10.89*	14.33*	10.69*	7.94	6.67
Uninsured all year	17.41*	22.03*	16.40*	14.20*	11.76
Uninsured all year and have at least one chronic condition	6.50	5.60	6.22	7.6	6.75

Source: 2006 Medical Expenditure Panel Survey – Household Component

* indicates that the estimates are statistically different from those for individuals ages 55-64 at the 5% level. ~ indicates that the standard error for the estimate exceeds 30% of the estimate.

^a The percentages may not sum to those for any insurance since individuals can obtain more than one source of insurance.

- Near-elderly adults who were insured in January 2006 were more likely than adults ages 25-44 to have stable coverage throughout the rest of the calendar year (Table 2).
- Near-elderly adults who were uninsured in January 2006 were less likely to obtain employment-related coverage than adults ages 25-44.
- Near-elderly adults were more likely to be insured all year and less likely to be insured part year or uninsured for the full year than adults ages 25-44. They were also more likely than 45-54 year olds to be insured all year and less likely to be uninsured all year.

Access to Employer Coverage

Table 3. Individuals offered employment-related health insurance through own current job or spouse's current job

	Workers				Non-workers	
	Single women	Single men	Married women	Married men	Married women	Married men
	Proportion with offers					
	Ages 25-54					
Population total (millions)	18.1	19.8	28.1	33.8	10.9	2.6
Offer from current main job	0.731	0.705*	0.701	0.749*+	NA	NA
Any offer from self or spouse	--	--	0.895*	0.853+	0.648*	0.47*+
	Ages 55-64					
Population total (millions)	3.9	2.1	5.8	8.1	4.2	3.1
Offer from current main job	0.75	0.593+	0.666	0.703	NA	NA
Any offer from self or spouse	--	--	0.802	0.838	0.382	0.385

Source: 2006 Medical Expenditure Panel Survey – Household Component

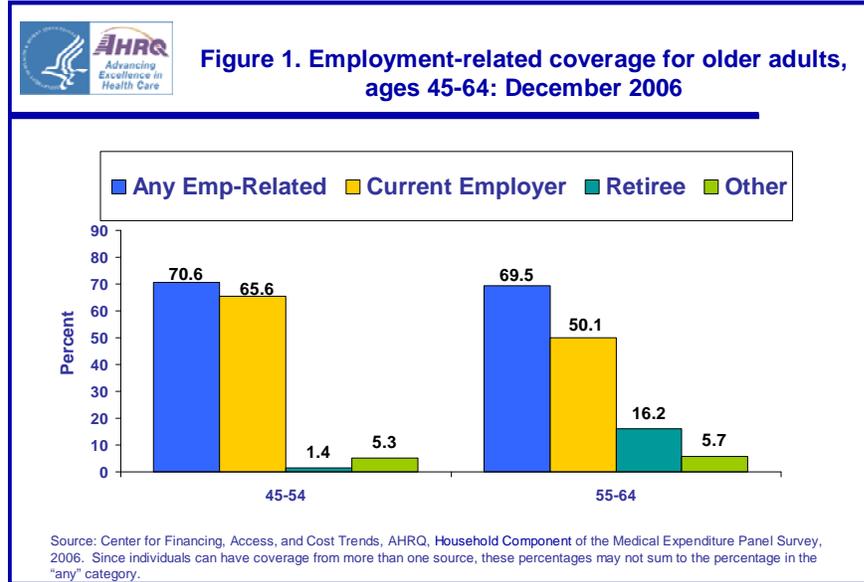
* indicates that the estimates for ages 25-54 and 55-64 are statistically different at the 5% level.

+ indicates that the estimates for men and women are statistically different at the 5% level within each age/marital status category.

Individuals are classified as working if they were working at the time of their first interview in 2006.

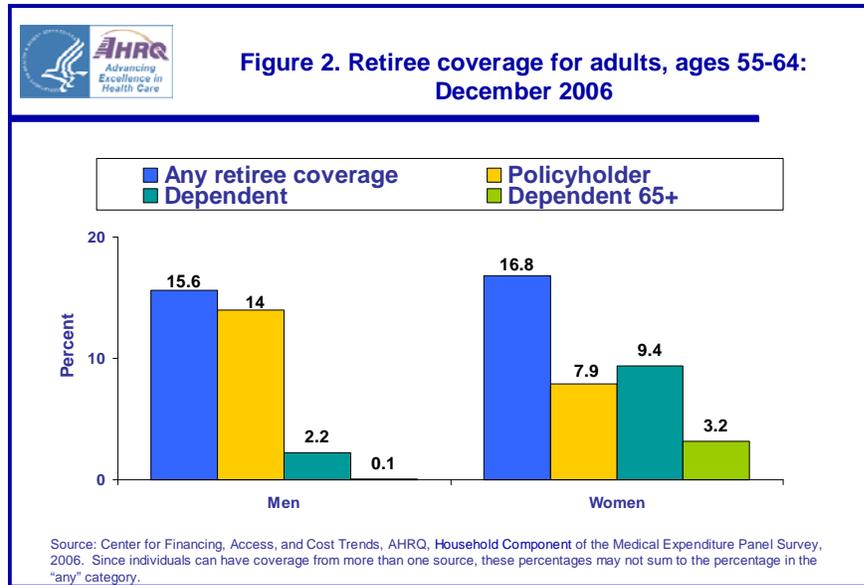
- Single and married working men ages 55-64 were less likely to be offered coverage from their current main job than those ages 25-54 (Table 3).
- Near-elderly working married women were less likely to have access to coverage through themselves or a spouse than working married women ages 25-54 (80.2 percent vs. 89.5 percent).
- Younger married men were less likely than younger married women to have access to employer-sponsored coverage. However, near-elderly married men and women had similar access to such coverage.
- Non-working younger married men and women were more likely to have access to employer-sponsored coverage through a working spouse than near-elderly non-working married men and women.

Sources of Employment-Related Coverage – Current Job or Retiree Coverage



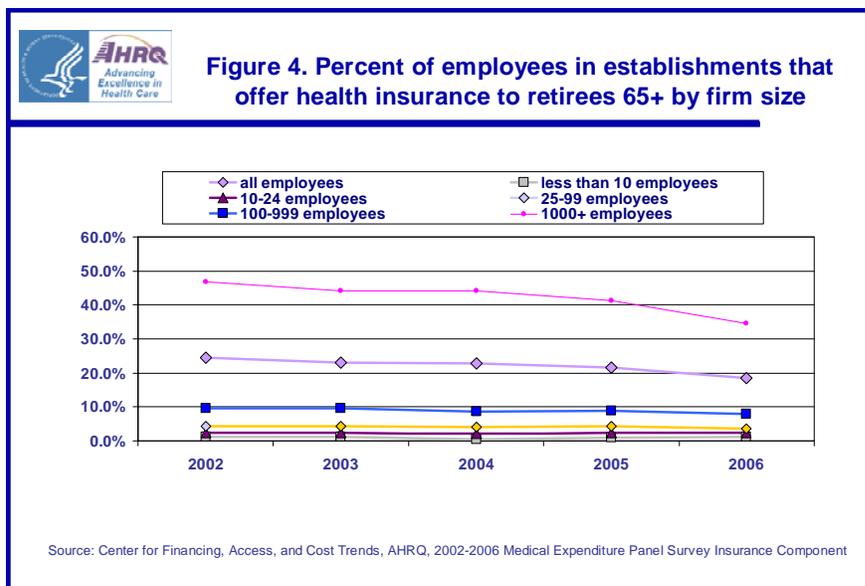
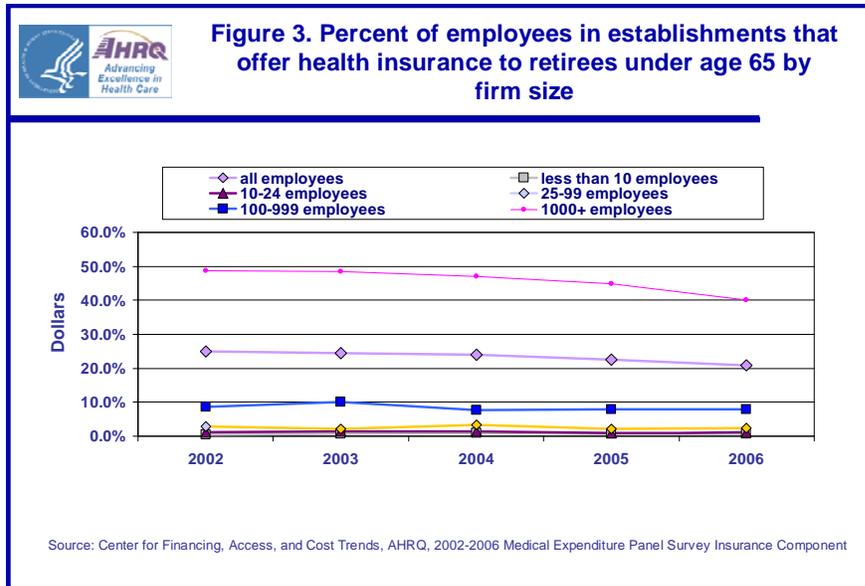
- In December 2006, 69.5 percent of near-elderly adults had employment-related coverage (Figure 1). About one-half (50.1 percent) had coverage from a current job, 16.2 percent had coverage from a retirement job, and 5.7 percent had some other form of employment-related health insurance.
- Near-elderly adults' source of employment-related coverage differed from that for younger adults. For example, retiree coverage played a larger role in providing employment-related coverage to 55-64 year olds than to 45-54 year olds (16.2 vs. 1.4 percent) and coverage from a current job played a correspondingly smaller role (50.1 percent vs. 65.6 percent).

Policyholder/Dependent Status for Retiree Coverage



- Near-elderly men were more likely than near-elderly women to be a policyholder of coverage from a retirement job (14.0 percent vs. 7.9 percent), as shown in Figure 2. Near-elderly women were more likely than near-elderly men to be a dependent on such a plan (9.4 percent vs. 2.2 percent).
- While almost no men are covered as dependents on a retiree health insurance policy with a policyholder age 65 or older, 3.2 percent of women are covered by such a plan. This represents about one-third of all women dependents of retiree coverage.

Retiree Coverage – Employer Data



- In 2006, only 20 percent of employees worked for an establishment that offered health insurance to retirees.
- Employees at the largest firms were much more likely to work at an establishment that offered health insurance to retirees (Figures 3 and 4).
- Employees in the next largest firm size category (100-999 employees) were also more likely than workers in smaller firms to work at an establishment that offered health insurance to retirees.

Table 4. Health insurance status of individuals who have access to employer-sponsored health insurance

	Workers				Non-workers	
	Single women	Single men	Married women	Married men	Married women	Married men
Population (millions)						
Age 25-54	13.2	14.0	25.2	28.8	7.1	1.2
Age 55-64	2.9	1.2	4.7	6.8	1.6	1.2
Proportion with: Any private coverage						
Age 25-54	0.903	0.872+	0.929*	0.912*+	0.832	0.668*+
Age 55-64	0.931	0.909	0.962	0.942+	0.877	0.871
Any employment-related coverage						
Age 25-54	0.897	0.863+	0.922	0.907*+	0.826	0.646*+
Age 55-64	0.93	0.909	0.943	0.931	0.855	0.848
Policyholder of employment-related						
Age 25-54	0.883	0.857	0.532*	0.727*+	0.014*	0.156*+
Age 55-64	0.926	0.909	0.604	0.77+	0.168	0.338+
Any individual coverage						
Age 25-54	0.01~	0.013*~	0.011*	0.009	0.008~	0.034~
Age 55-64	0.003~	0	0.029~	0.024	0.039~	0.022~
Any Medicaid						
Age 25-54	0.034	0.01+~	0.009*	0.007	0.025	0.054~
Age 55-64	0.017~	0.037~	0	0.003~	0.021~	0.024~
Any Medicare						
Age 25-54	0.002~	0.003~	0.001~	0.001~	0.029*	0.109+
Age 55-64	0	0	0	0.001~	0.118	0.154
Any other public						
Age 25-54	0.006~	0.018*+	0.022*	0.019*	0.036	0.057~
Age 55-64	0.008~	0	0.05	0.048	0.066~	0.039~
Uninsured						
Age 25-54	0.07	0.117+	0.054*	0.072*+	0.122	0.248*+
Age 55-64	0.064	0.086~	0.03	0.049+	0.079~	0.077~

Source: 2006 Medical Expenditure Panel Survey – Household Component

* indicates that the estimates for ages 25-54 and 55-64 are statistically different at the 5% level. + indicates that the estimates for men and women are statistically different at the 5% level within each age/marital status category. ~ indicates that the standard error for the estimate exceeds 30% of the estimate. The percentages may not sum to 100% since individuals can be covered by more than one source of insurance.

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Highlights for individuals with access to coverage through a current job include the following:

- Near-elderly working married adults and non-working married men were less likely to be uninsured than their younger counterparts (Table 4).
- Near-elderly married men and women were more likely to be policyholders than younger married men and women.
- Married men, regardless of age, were more likely to be policyholders of employer-sponsored coverage than married women.
- A higher percentage of non-working near-elderly married men than women were the policyholder of coverage from a previous employer (33.8 percent vs. 16.8 percent), although both were equally likely to have employment-related coverage.

Table 5. Health insurance status of individuals who do not have access to employer-sponsored health insurance from a current job

	Workers				Non-workers			
	Single women	Single men	Married women	Married men	Single Women	Single Men	Married women	Married men
Population (millions)								
Age 25-54	4.9	5.8	3.0	5.0	5.0	4.4	3.8	1.4
Age 55-64	1.0	0.9	1.1	1.3	2.0	1.9	2.6	1.9
	Proportion with:							
	Any private coverage							
Age 25-54	0.183*	--	0.251*	0.213*	.107*	.153*	0.219*	0.241*
Age 55-64	0.352	--	0.612	0.536	.311	.350	0.64	0.579
	Any employment-related coverage							
Age 25-54	0.083*	--	0.086*	0.07*	.074*	.099*	0.112*	0.168*
Age 55-64	0.193	--	0.398	0.264+	.247	.277	0.537	0.543
	Policyholder of employment-related							
Age 25-54	0.056*	--	0.032~	0.053*	.046*	.081*	0.048*	0.119*+
Age 55-64	0.139~	--	0.058~	0.175+	.239	.268	0.22	0.489+
	Any individual coverage							
Age 25-54	0.1	--	0.171	0.147*	.033	.057	0.108	0.073~
Age 55-64	0.185	--	0.229	0.272	.071	.073~	0.106	0.036+~
	Any Medicaid							
Age 25-54	0.181*	--	0.117*	0.099*	.494*+	.263	0.201*	0.209*
Age 55-64	0.058~	--	0.008~	0.026~	.284	.248	0.076	0.083
	Any Medicare							
Age 25-54	0.023~	--	0.006~	0.003~	.159*	.172*	0.072	0.147*+
Age 55-64	0.051~	--	0.01~	0.005~	.280	.297	0.116	0.26+
	Any other public							
Age 25-54	0.021~	--	0.027~	0.024~	.021~	.038	0.02*~	0.042~
Age 55-64	0.044~	--	0.077~	0.042~	.054~	.043~	0.09	0.064~
	Uninsured							
Age 25-54	0.619	--	0.611*	0.665*	.340*	.503*+	0.518*	0.443*
Age 55-64	0.502	--	0.324	0.421	.236	.221	0.188	0.18

Source: 2006 Medical Expenditure Panel Survey – Household Component

* indicates that the estimates for ages 25-54 and 55-64 are statistically different at the 5% level. + indicates that the estimates for men and women are statistically different at the 5% level within each age/marital status category.

~ indicates that the standard error for the estimate exceeds 30% of the estimate. The percentages may not sum to 100% since individuals can be covered by more than one source of insurance.

Individuals are classified as having a particular source of insurance if they have that source at some point in the first half of 2006. They are classified as uninsured if they are uninsured throughout the first half of 2006. Individuals are classified as working if they were working at the time of their first interview in 2006. Individuals are considered to not have access to employer-sponsored health insurance if neither they nor their spouse (if married) have an offer of coverage through a current job. Some observations were excluded in the sample for this table due to data requirements. Estimates for single male workers were suppressed since there were fewer than 100 observations in the 55-64 age group.

Highlights for individuals without access to coverage through a current job include the following:

- Near-elderly married individuals were less likely to be uninsured than younger adults. They were less likely to have Medicaid but more likely to have employer-sponsored coverage than younger married adults (Table 5).
- Non-working near-elderly adults were less likely to be uninsured than those who were working. (Significance test not shown.)

Table 6. Characteristics of the insured and uninsured by age, 2006

	Ages 25-54		Ages 55-64	
	Insured	Uninsured	Insured	Uninsured
Total (millions)	97.5	27.0	26.9	4.9
	Proportion that are:			
	Sex			
Male	0.474	0.56*^	0.484	0.502
Female	0.526	0.44*^	0.516	0.498
	Region			
North	0.191	0.137*^	0.2	0.201
Midwest	0.238	0.166^	0.232	0.165^
South	0.337	0.435^	0.361	0.402
West	0.233*	0.263^	0.207	0.232
	MSA			
MSA	0.849*	0.833	0.818	0.817
	Full-time/Part-time			
Works	0.842*	0.71*^	0.646	0.578^
Works < 35 hrs/wk	0.105	0.174^	0.112	0.183^
Works >= 35 hrs/wk	0.736*	0.536*^	0.534	0.395^
	Race/Ethnicity			
Hispanic	0.108*	0.302*^	0.062	0.199^
Non-Hispanic black	0.115*	0.131	0.094	0.14^
Non-Hispanic white	0.706*	0.501*^	0.782	0.571^
Non-Hispanic other	0.071	0.066	0.062	0.089
	Poverty Status			
Poor	0.065	0.199^	0.076	0.189^
Near poor	0.024	0.069^	0.025	0.066^
Low income	0.087*	0.209^	0.072	0.214^
Middle income	0.312*	0.349*^	0.248	0.274
High income	0.51*	0.174*^	0.578	0.258^
	Marital Status			
Married	0.66*	0.475*^	0.71	0.551^
Widowed	0.012*	0.011*	0.054	0.078^
Divorced	0.113*	0.161*^	0.16	0.248^
Separated	0.022	0.042^	0.02	0.035
Never married	0.193*	0.311*^	0.056	0.087

Source: 2006 Medical Expenditure Panel Survey – Household Component

* indicates that the estimates are statistically different from those for individuals ages 55-64 at the 5% level.

^ indicates that the estimates are statistically different at the 5% level by insured/uninsured status within each age category.

Individuals are classified as insured if they have any insurance at some point in the first half of 2006, on average. They are classified as uninsured if they are uninsured throughout the first half of 2006. MSA is metropolitan statistical area.

Compared with uninsured people ages 25-54, uninsured people ages 55-64 are:

More likely to be: Female, living in the North, white, high income, married, widowed, divorced

Less likely to be: working full time, Hispanic, middle income, never married

See Table 6.

Table 7. Chronic conditions and self-reported health status of adults by insurance status: Pooled years 2003-2006

Condition	Insured All Year	Insured Part Year	Uninsured All Year
Percentage of population in insurance category with:			
Ages 25-54			
Asthma	4.33	4.05	2.41
Cancer	3.00*	2.48*	1.16*
Chronic obstructive pulmonary disease	4.20*	3.70*	2.19*
Depression	9.88*	12.95	7.33*
Diabetes	4.55*	4.66*	3.20*
Heart disease	5.15*	3.63*	2.59*
Hypertension	12.68*	9.13*	6.80*
Any chronic condition	56.00*	48.78*	34.89*
Trauma	17.83	18.52	14.88
No chronic condition	44.00*	51.22*	65.11*
Self-reported health:			
Excellent	27.88*	23.66*	23.31*
Very good	36.30*	33.53*	31.53*
Good	26.43*	28.91	31.86
Fair	7.11*	10.06*	10.63*
Poor	2.29*	3.84*	2.67*
Percentage of population in insurance category with:			
Ages 55-64			
Asthma	4.94	5.76	2.95
Cancer	8.97	5.19	4.35
Chronic obstructive pulmonary disease	6.39	7.35	6.09
Depression	12.63	14.45	10.22
Diabetes	14.70	14.26	11.12
Heart disease	14.15	12.25	10.17
Hypertension	37.84	34.05	30.24
Any chronic condition	80.02	74.97	60.37
Trauma	17.85	17.40	14.74
No chronic condition	19.98	25.03	39.63
Self-reported health:			
Excellent	20.06	14.91	15.53
Very good	33.62	28.88	26.95
Good	29.51	31.71	34.13
Fair	11.47	17.05	17.46
Poor	5.34	7.44	5.92

Source: 2006 Medical Expenditure Panel Survey – Household Component

* indicates that the estimates for ages 25-54 and 55-64 are statistically different at the 5% level.

- Near-elderly individuals were more likely to have at least one chronic condition and to be in fair or poor health than younger individuals, regardless of insurance category (Table 7).
- Near-elderly individuals uninsured for the entire year were less likely to have a chronic condition than those insured all year. However, they were more likely to report being in good or fair health and less likely to report being in excellent or very good health.

Cost

Expenditures by Health Condition

Table 8. Mean expenditures by health condition and self-reported health status for adults insured throughout 2006.

Condition/Health Status	Ages 25-54	Ages 55-64
	Mean	Mean
All persons	3,412	6,251*
Asthma	7,151	10,310*
Cancer	11,463	12,357
Chronic obstructive pulmonary disease	5,100	9,916*
Depression	7,156	11,656*
Diabetes	8,136	11,114*
Heart disease	9,421	12,066*
Hypertension	6,825	8,189*
Any chronic condition	4,951	7,377*
Trauma	4,958	8,418*
No chronic condition	1,391	1,692
Self-reported health: excellent/very good/good	2,695	4,850*
Self-reported health: fair/poor	10,515	13,665*

Source: 2006 Medical Expenditure Panel Survey – Household Component

* indicates that the estimates for ages 25-54 and 55-64 are statistically different at the 5% level. Expenditures are reported for individuals with a condition. Individuals with more than one condition are included in the means for each condition.

- Overall, near-elderly adults had much higher mean medical expenditures than younger adults (Table 8).
- Mean expenditures for individuals with particular chronic conditions, except cancer, were higher for near-elderly individuals than for younger individuals.

Non-Group Premiums

Table 9. Premiums in the non-group health insurance market (in 2006 dollars) using pooled data from 2004-2006

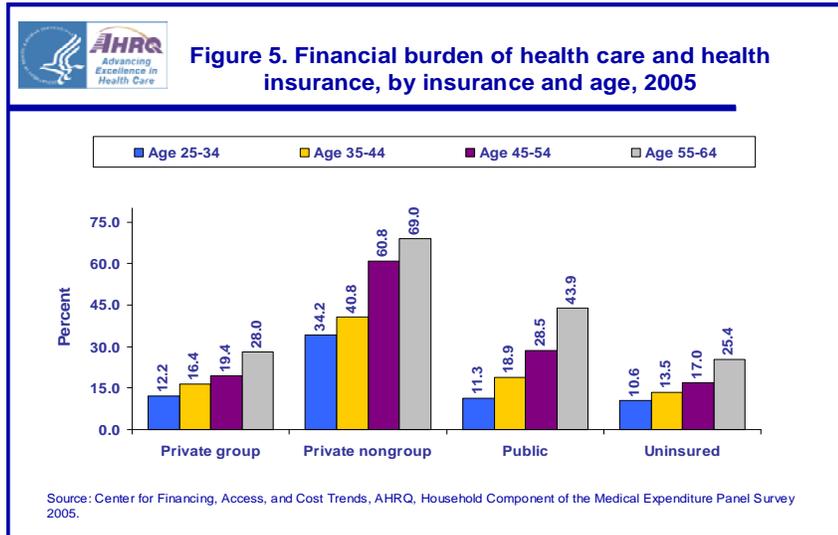
	# Policies	Standard Error	Mean Premium	Standard Error
All policies	5,824,599	286,413	3,770	137
Single policies	4,011,844	219,725	2,909	128
Family policies	1,812,754	142,355	5,675	280
Single policies: Age 0-39	1,761,440	165,407	1,714	98
Single policies: Age 40-54	1,153,929	98,786	3,570*	262
Single policies: Age 55-59	569,420	64,040	3,911*	349
Single policies: Age 60-64	527,055	64,268	4,374*	358
Family policies: Age 0-44	818,187	91,577	4,275	265
Family policies: Age 45-54	589,353	70,522	6,088*	318
Family policies: Age 55-64	405,215	57,711	7,901*	860

Source: 2004-2006 Medical Expenditure Panel Survey – Household Component

* indicates that the estimate is significantly different from that for the lowest age category.

- In the 2004-2006 period, there were on average 5.8 million policies per year purchased in the non-group (individual) insurance market, covering 9.1 million persons.
- There were 4.0 million single policies with a mean premium of \$2,909 (Table 9).
- There were 1.8 million family policies covering 5.1 million individuals with a mean premium of \$5,675.
- For single policies, policyholders aged 40-54 (\$3,570), policyholders aged 55-59 (\$3,911), and policyholders aged 60-64 (\$4,374) had premiums that were significantly higher than policyholders aged 0-39 (\$1,714). The differences in mean premiums for policyholders aged 40-54 and 55-59 and for policyholders aged 55-59 and 60-64 were not statistically significant.
- For family policies, policyholders aged 45-54 (\$6,088), and policyholders aged 55-64 (\$7,901) had premiums that were significantly higher than policyholders aged 0-44 (\$4,275).

Financial Burdens

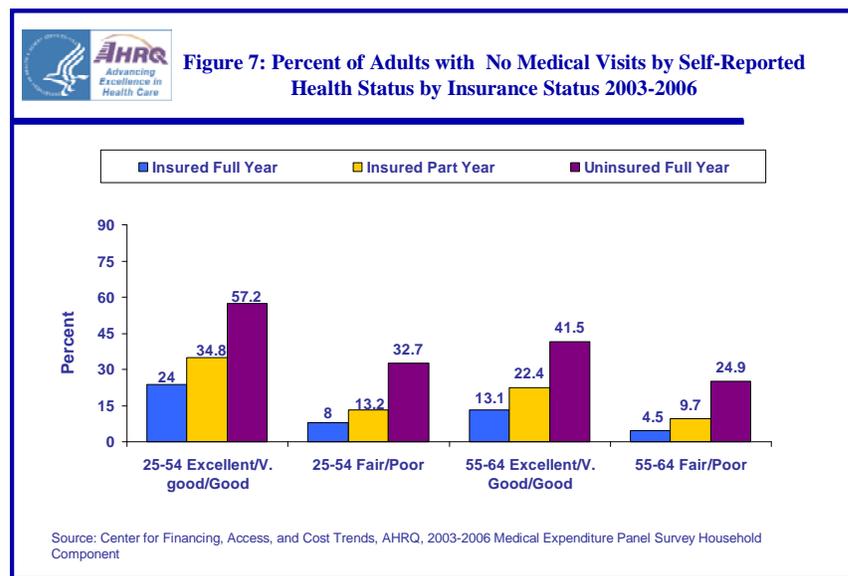
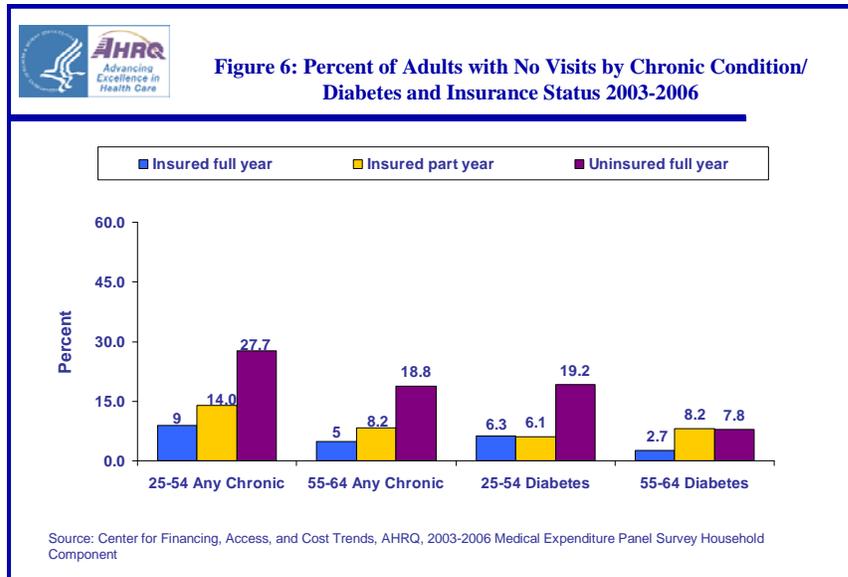


See Appendix Table A1 for more detailed information on this chart. *Financial burden* refers to people who have out-of-pocket costs for medical care and premiums that exceed 10% of the family’s after-tax income.

- Near-elderly individuals were consistently at greater risk of living with high financial burdens than adults ages 25-44, regardless of their insurance status (Figure 5).
- Near-elderly individuals and those ages 45-54 with private nongroup coverage had similarly high burdens.

Access to Care

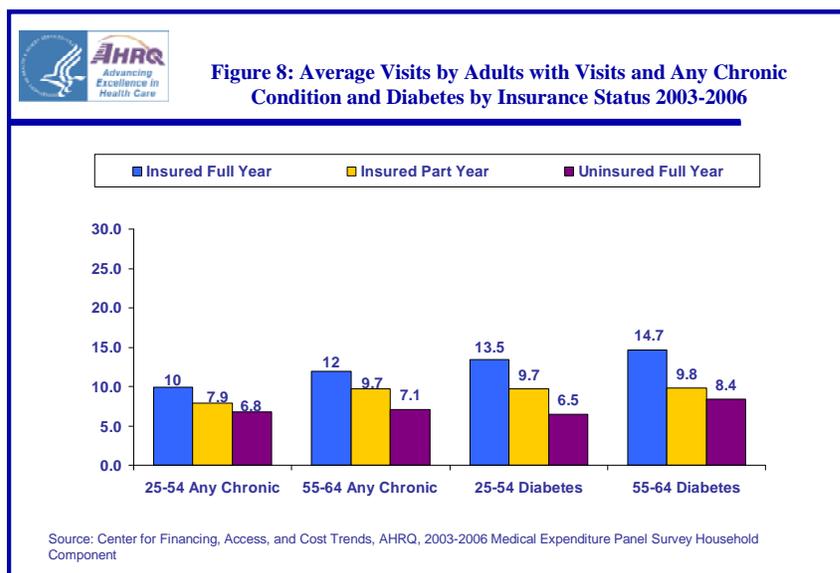
Visits to Health Providers



Additional detail available in Appendix Tables A2 and A3.

- Full-year uninsured adults, overall (Appendix Table A2), were less likely to visit a health provider in 2006 than full-year insured adults, regardless of age.
- This is also true for those with at least one chronic health condition, those with diabetes, and those in fair/poor health, who have a greater need for medical care.
- However, uninsured near-elderly adults were more likely to visit a health provider than younger adults, including those with a chronic condition, diabetes or who are in fair/poor health (Figures 6 and 7).
- Uninsured near-elderly adults in fair or poor health were more likely to visit a provider than uninsured healthier adults. They were also more likely to visit a provider than younger adults in fair or poor health.

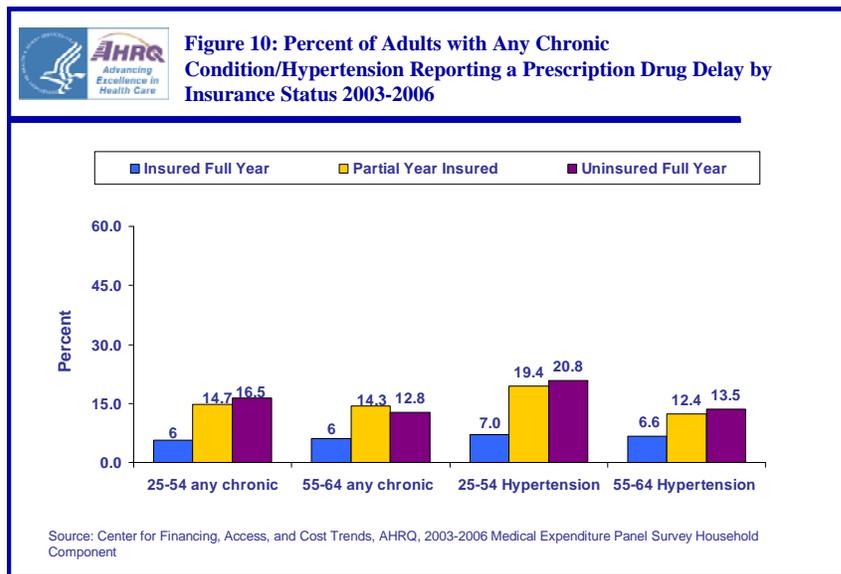
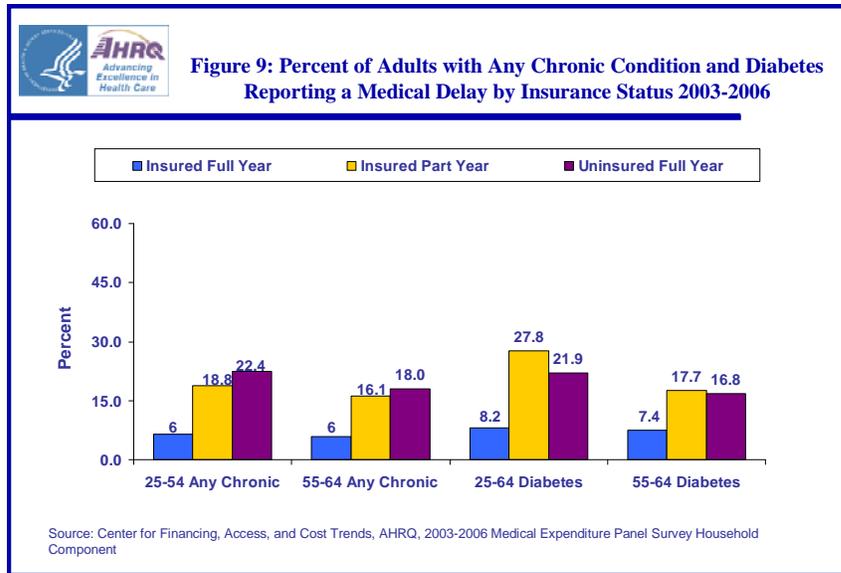
Number of Visits



Additional detail available in Appendix Tables A2 and A3.

- Full-year uninsured adults, overall (Appendix Table A2), who visited a medical provider had fewer visits than full-year insured adults, regardless of age. Younger full-year uninsured adults had fewer visits than near-elderly uninsured adults.
- Adults who lacked coverage the entire year and who had at least one chronic health condition or diabetes also had fewer visits than their full-year insured counterparts (Figure 8).
- Younger adults with a chronic condition who were insured either for the full year or for part of the year had fewer visits than their near-elderly counterparts.

Delays in Medical Care



Additional detail available in Appendix Tables A2 and A3

- Full-year uninsured adults, overall (Appendix Table A3), were more likely to report a delay in receiving medical care and in obtaining prescription drugs than full-year insured adults, regardless of age.
- Near-elderly adults with a chronic condition who were uninsured throughout 2006 were less likely to report a delay in medical care and in obtaining prescription drugs than their younger counterparts (Figures 9 and 10).
- Near-elderly individuals with hypertension who lacked insurance the whole year, were less likely to experience prescription drug delays than their younger counterparts.

Technical Appendix

Definitions for Tables 1, 2, 4, and 5 and Figure 1

Individual Health Insurance

Individual health insurance was defined as private health insurance that was obtained from sources other than an employer or union, including coverage from some other group, such as an association, as well as from non-group sources, such as an insurance company or HMO (health maintenance organization) and coverage identified as being obtained by self-employed individuals with no employees.

Employment-related health insurance

Employment-related coverage was defined as including health insurance obtained through an employer or union. It also includes coverage through someone outside of the household or coverage whose source was unknown, since both sources are likely to be employment related.

Other Public Insurance

Individuals were classified as having other public insurance if they reported insurance from other public hospital/medical coverage that was not Medicaid and if they reported TRICARE (Armed Forces related) coverage.

Appendix Tables

General statistics that serve as the basis for Figures 5-10 in the body of the text are shown in Tables A1, A2, and A3.

Table A1. Percentage of adults in families with out-of-pocket spending on health care and health insurance premiums exceeding 10% of after-tax income, by insurance and age, 2005

Age	Variable Label	Private Group		Private Nongroup		Public		Uninsured	
		Mean	Standard Error	Mean	Standard Error	Mean	Standard Error	Mean	Standard Error
Total	After-tax family income	59,343	667	52,499	2,166	17,331	462	26,790	866
	OOP spending on care	1,394*	30	2,071	234	1,226	204	1,016*	71
	OOP premiums	2,041*	47	4,549*	223	227*	20	160	16
	Total OOP burden	3,435*	59	6,620*	335	1,453*	205	1,176*	75
	% in families w/ high burdens	18.7*	0.6	52.6*	2.9	25.0*	1.3	15.2*	0.9
25-34	After-tax family income	50,841*	1,065	42,092	4,040	17,928	748	22,922	933
	OOP spending on care	798*	33	1,052*	185	336*	48	499*	43
	OOP premiums	1,505*	54	2,239*	240	90*	15	115	25
	Total OOP burden	2,304*	67	3,291*	371	427*	53	614*	51
	% in families w/ high burdens	12.2*	0.9	34.2*	6.2	11.3*	1.7	10.6*	1.3
35-44	After-tax family income	63,160*	1,140	55,895	3,995	17,948	1,053	29,045	1,428
	OOP spending on care	1,248*	50	1,310*	182	1,728	805	1,007*	112
	OOP premiums	2,164	90	3,707*	390	133*	28	158	37
	Total OOP burden	3,412*	100	5,017*	477	1,861	805	1,165*	119
	% in families w/ high burdens	16.4*	0.9	40.8*	6.7	18.9*	2.7	13.5*	1.7
45-54	After-tax family income	63,151*	929	58,924	4,532	16,615	791	30,814*	1,724
	OOP spending on care	1,654*	51	3,147	762	1,137*	125	1,320	164
	OOP premiums	2,101*	75	5,682	474	277*	47	198	33
	Total OOP burden	3,756*	100	8,830	946	1,414*	142	1,518	174
	% in families w/ high burdens	19.4*	1.1	60.8	5.4	28.5*	2.7	17.0*	1.8
55-64	After-tax family income	58,396	1,253	51,905	3,454	16,761	1,071	25,674	1,597
	OOP spending on care	1,894	79	2,432	236	1,776	191	1,743	283
	OOP premiums	2,381	95	5,975	510	437	61	210	41
	Total OOP burden	4,275	126	8,406	568	2,214	213	1,953	286
	% in families w/ high burdens	28.0	1.3	69.0	4.0	43.9	2.8	25.4	2.6

Source: Source: 2006 Medical Expenditure Panel Survey – Household Component

Notes: * indicates estimates that are significantly different from those in the 55-64 year old category ($p < 0.05$). “OOP” refers to out-of-pocket and “high burdens” refers to out-of-pocket costs for medical care and premiums that exceed 10% of the family’s after-tax income. The family is defined as a “Health Insurance Eligibility Unit,” which generally refers to an individual and a spouse and children, if present. Each person is assigned the income and costs of the unit. Individuals were classified into one health insurance category based on the type of coverage for which they had the most number of months in 2005. Uninsured individuals were uninsured throughout 2005. Premium amounts were prorated for the number of months of coverage.

Table A2. Percent of adults with no medical visits and average visits, by health insurance status, condition, and health status: 2003-2006

Condition/Health Status	Insured Full Year		Insured Part Year		Uninsured Full Year		Insured Full Year		Insured Part Year		Uninsured Full Year	
	% No visits	SE	% No visits	SE	% No visits	SE	Avg # visits	SE	Avg # visits	SE	Avg # visits	SE
	Ages 25-54											
All persons	22.24 [^]	0.32	31.78 ^{*^}	0.78	53.90 ^{*^}	0.79	8.08 [^]	0.12	6.48 ^{*^}	0.23	5.33 ^{*^}	0.17
Depression	5.49 [^]	0.46	11.22 ^{*^}	1.41	27.45 [*]	2.33	14.80 [^]	0.46	10.98 ^{*^}	0.84	9.46 [*]	0.88
Diabetes	6.29 [^]	0.68	6.07	1.55	19.19 ^{*^}	2.84	13.45	0.72	9.70 [*]	0.90	6.49 [*]	0.63
Heart disease	3.60 [^]	0.55	6.99	1.98	16.62 [*]	2.88	14.04	0.62	9.54 [*]	0.87	7.87 [*]	0.99
Hypertension	6.68 [^]	0.49	9.97 [*]	1.36	15.85 [*]	1.61	11.13 [^]	0.37	9.15	1.23	6.03 [*]	0.46
Any chronic condition	8.81 [^]	0.28	14.00 ^{*^}	0.82	27.71 ^{*^}	1.06	9.91 [^]	0.16	7.87 ^{*^}	0.34	6.75 [*]	0.28
Trauma	7.39 [^]	0.46	13.65 ^{*^}	1.34	23.85 [*]	1.43	11.51 [^]	0.30	8.22 ^{*^}	0.43	7.12 [*]	0.48
No chronic condition	39.32	0.52	48.72 [*]	1.10	67.93 [*]	0.86	4.59	0.10	4.26	0.20	3.61 [*]	0.20
Health: exc./vg/good	23.72 [^]	0.33	34.79 ^{*^}	0.85	57.15 ^{*^}	0.86	7.01 [^]	0.11	5.65 ^{*^}	0.24	4.51 [^]	0.16
Health: fair/poor	7.96 [^]	0.57	13.18 [*]	1.36	32.72 ^{*^}	1.51	16.68	0.51	10.35 [*]	0.62	8.74 [*]	0.63
SF-12 physical health <=40	5.09 [^]	0.43	10.79 [*]	1.44	24.64 [*]	1.72	18.45	0.54	11.65 [*]	0.62	10.33 [*]	0.65
SF-12 physical health > 40	22.15 [^]	0.34	32.44 ^{*^}	0.89	55.17 ^{*^}	0.88	6.86 [^]	0.10	5.68 ^{*^}	0.26	4.40 [*]	0.18
SF-12 mental health <=40	11.06 [^]	0.50	17.87	1.59	38.81	1.70	13.23 [^]	0.39	9.31 ^{*^}	0.45	7.96 [*]	0.62
SF-12 mental health > 40	21.79 [^]	0.36	32.52 [^]	0.92	54.40 [^]	0.90	7.45 [^]	0.12	5.87 ^{*^}	0.29	4.76 ^{*^}	0.17
	Ages 55-64											
All persons	11.65	0.44	19.26 [*]	1.58	37.59 [*]	1.68	10.93	0.23	8.84 [*]	0.55	6.51 [*]	0.42
Depression	3.19	0.55	3.95	1.80	22.30 [*]	4.25	17.94	1.06	16.31	2.28	9.03 [*]	1.02
Diabetes	2.67	0.44	8.17 [*]	2.47	7.78 [*]	2.34	14.67	0.63	9.83 [*]	1.01	8.38 [*]	0.79
Heart disease	1.63	0.33	2.87	1.78	11.10 [*]	2.97	15.58	0.63	11.64 [*]	1.27	9.99 [*]	1.09
Hypertension	3.94	0.34	7.98 [*]	1.69	13.77 [*]	2.05	12.30	0.32	9.27 [*]	0.75	7.21 [*]	0.54
Any chronic condition	4.84	0.29	8.24 [*]	1.11	18.82 [*]	1.60	11.90	0.26	9.69 [*]	0.63	7.05 [*]	0.47
Trauma	4.53	0.66	6.16	2.06	23.18 [*]	3.52	16.51	0.64	15.61	2.09	8.50 [*]	1.08
No chronic condition	38.89	1.35	52.27 [*]	4.22	66.19 [*]	2.25	4.90	0.28	3.99	0.58	4.54	0.88
Health: exc./vg/good	13.09	0.50	22.38 [*]	1.98	41.47 [*]	1.85	9.32	0.22	7.85 [*]	0.63	5.66 [*]	0.45
Health: fair/poor	4.48	0.57	9.66 [*]	2.36	24.88 [*]	2.78	18.17	0.75	11.46 [*]	1.46	8.69 [*]	0.84
SF-12 physical health <=40	3.35	0.49	6.90	2.07	23.93	2.78	18.70	0.76	12.64	1.27	9.58	0.95
SF-12 physical health > 40	11.97	0.52	21.81	2.27	39.96	2.15	8.81	0.21	7.20	0.60	5.04	0.40
SF-12 mental health <=40	7.28	1.00	14.11	3.44	31.77	3.38	17.48	1.11	12.58	1.36	8.05	1.00
SF-12 mental health > 40	10.35	0.45	17.89	1.84	36.31	1.91	10.37	0.22	8.19	0.65	6.15	0.47

Source: Pooled Data from the 2003-2006 Medical Expenditure Panel Survey – Household Component

* indicates the estimate is statistically different than the estimate for the full-year insured at the 5% level.

^ indicates that the estimates for ages 25-54 are statistically different from the estimates for ages 55-64 at the 5% level.

SE is standard error.

Table A3. Percent of adults reporting a delay in medical care/prescription drugs, by health insurance status, condition, and health status: 2003-2006

Condition/Health Status	Insured Full Year		Insured Part Year		Uninsured Full Year		Insured Full Year		Insured Part Year		Uninsured Full Year	
	% MD delay	SE	% MD delay	SE	% MD delay	SE	% RX delay	SE	% RX delay	SE	% RX delay	SE
Ages 25-54												
All persons	4.41 [^]	0.18	12.01*	0.63	12.76*	0.62	3.46 [^]	0.14	8.01 [^]	0.50	7.80*	0.51
Depression	10.96	0.69	25.82*	2.21	30.71*	2.56	10.87	0.55	22.28	1.83	24.33* [^]	1.98
Diabetes	8.15	0.84	27.76*	4.15	21.92*	3.41	9.82	1.00	25.49	3.20	21.02* [^]	3.28
Heart disease	9.71	0.95	21.63*	3.29	29.03*	3.65	7.85	0.91	23.67	3.30	21.54* [^]	3.25
Hypertension	6.35	0.49	19.93* [^]	2.04	22.99*	2.09	7.01	0.54	19.39 [^]	2.11	20.78* [^]	2.21
Any chronic condition	6.42	0.28	18.78*	1.02	22.36* [^]	1.18	5.61	0.22	14.66	0.90	16.46* [^]	1.00
Trauma	7.88	0.48	15.75*	1.46	22.75*	1.60	5.78	0.37	11.03	1.25	12.96*	1.30
No chronic condition	1.85	0.14	5.57* [^]	0.55	7.62*	0.47	0.72	0.10	1.66	0.25	3.16*	0.33
Health: exc./vg/good	3.50 [^]	0.17	9.28*	0.58	10.11*	0.57	2.59	0.13	5.43 [^]	0.39	5.58*	0.47
Health: fair/poor	13.17 [^]	0.74	28.92*	1.92	30.04*	1.66	11.86	0.64	23.97	1.97	22.27*	1.49
SF-12 physical health <=40	14.08 [^]	0.77	30.51*	2.21	33.93*	2.28	12.71	0.77	25.66*	2.34	23.84*	1.66
SF-12 physical health > 40	3.60	0.17	10.01*	0.69	10.74*	0.59	2.70 [^]	0.14	5.85*	0.47	6.05*	0.54
SF-12 mental health <=40	11.12	0.69	24.17*	1.57	29.45*	1.88	9.38	0.57	19.24*	1.49	21.72*	1.65
SF-12 mental health status > 40	3.71 [^]	0.17	9.83*	0.72	10.04*	0.55	2.89 [^]	0.14	5.75* [^]	0.53	5.22* [^]	0.43
Ages 55-64												
All persons	5.27	0.30	12.67*	1.33	13.94*	1.04	4.94	0.30	11.30	1.24	9.00*	0.84
Depression	10.10	1.09	27.78*	5.04	25.42*	3.60	10.25	1.05	19.63	4.03	16.01	3.17
Diabetes	7.42	0.82	17.67*	3.72	16.79*	3.03	8.36	0.90	20.30	3.82	12.16	2.29
Heart disease	8.38	0.85	18.17*	4.23	22.12*	4.00	9.56	0.94	18.78	4.26	11.00	2.97
Hypertension	5.33	0.43	12.98*	2.10	17.85*	2.12	6.64	0.54	12.39	1.91	13.45*	1.76
Any chronic condition	5.95	0.35	16.09*	1.73	17.96*	1.45	6.04	0.37	14.28	1.56	12.81*	1.24
Trauma	8.76	0.78	20.60*	4.51	21.96*	2.93	7.04	0.79	12.32	3.05	13.31*	2.43
No chronic condition	2.56	0.45	2.42	1.10	7.81*	1.19	0.54	0.16	2.39	1.13	3.20*	0.69
Health: exc./vg/good	4.34	0.30	9.46*	1.29	10.06*	1.02	3.54	0.27	8.75	1.38	6.66*	0.90
Health: fair/poor	9.87	0.90	22.55*	3.08	26.63*	2.48	11.92	0.88	19.17	2.62	16.67*	1.84
SF-12 physical health <=40	11.39	0.90	25.31	3.38	27.24	2.79	11.20	0.85	20.77	2.87	19.43	2.28
SF-12 physical health > 40	3.67	0.29	7.94	1.44	9.21	1.04	3.58	0.31	7.54	1.46	5.69	0.79
SF-12 mental health <=40	10.20	1.06	26.38	4.24	27.67	3.00	10.93	1.12	17.36	3.41	18.85	2.70
SF-12 mental health > 40	4.79	0.31	10.09	1.57	11.28	1.12	4.56	0.33	10.26	1.47	7.46	0.87

Source: Pooled Data from the 2003-2006 Medical Expenditure Panel Survey – Household Component

* indicates the estimate is statistically different than the estimate for the full-year insured at the 5% level.

[^] indicates that the estimates for ages 25-54 are statistically different from the estimates for ages 55-64 at the 5% level.

SE is standard error.