

Running the Numbers

*A Periodic Feature to Inform North Carolina Healthcare Professionals
About Current Topics in Health Statistics*

From the State Center for Health Statistics, North Carolina Department of Health and Human Services
www.schs.state.nc.us/SCHS

Uninsured and Underinsured Adults in North Carolina

The United States spends more per capita on healthcare than any other industrialized nation. It is also the only industrialized nation that provides no universal healthcare for its citizens. Therefore, there must be a “safety net” of healthcare providers who cover the uninsured and underinsured. The United States spends billions of dollars treating the uninsured once their health problems become too severe to be ignored. The uninsured receive less preventive care, are diagnosed with more advanced disease, and receive less therapeutic care once diagnosed than the insured. In North Carolina, preventive services for the uninsured are most often provided by local public health departments and community and migrant health centers.

The North Carolina Behavioral Risk Factor Surveillance System (BRFSS) is a random telephone survey of persons ages 18 and older. Each year, a question is asked about whether the respondent has health insurance. In 2004, several questions were included to address the issue of underinsurance. Following are selected BRFSS data on the uninsured and underinsured, weighted to reflect the entire adult population of the state.

- 17% of North Carolina adults had no health insurance.
- Among persons ages 18-24, those with less than a high school education, and those with household income less than \$25,000, approximately 30% had no health insurance.
- 65% of Hispanic adults had no health insurance—35% of English-speaking Hispanics and 75% of Spanish-speaking Hispanics.
- 41% of uninsured adults reported that there was a time in the last 12 months when they needed to see a doctor, but could not due to the cost, compared to 10% of adults with health insurance.
- 35% of uninsured diabetics reported that there were times in the past 12 months when they were unable to obtain testing supplies and diabetes medicines due to the cost, compared to 9% of diabetics with health insurance.
- 51% of uninsured adults reported that they have no personal doctor or healthcare provider, compared to 12% of adults with health insurance.
- Among the BRFSS respondents who did have health insurance, 17% reported that they had to give up some living expenses in the last year to pay healthcare costs.
- Among those with health insurance, 18% reported that they took a tax deduction for healthcare expenses on their federal tax return, 16% said that someone in their household had problems paying medical bills, and 13% said that their household had been contacted by a collection agency about owing money for medical bills.
- Among those with health insurance, 20% said that their total out-of-pocket healthcare expenses (including health insurance premiums) were more than \$5,000 during the past year, including 5% who said they spent more than \$10,000.

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