

The following appendices are supplemental to a Commonwealth Fund issue brief, M. Z. Gunja, S. R. Collins, M. M. Doty, and S. Beutel, *How the Affordable Care Act Has Helped Women Gain Insurance and Improved Their Ability to Get Health Care — Findings from the Commonwealth Fund Biennial Health Insurance Survey, 2016* (The Commonwealth Fund, August 2017), available on the Fund's website at: <http://www.commonwealthfund.org/publications/issue-briefs/2017/aug/state-variation-high-need-adults>.

Appendix 1. Insurance Status by Demographics, 2016

(base: women ages 19–64)

	Total (19–64)	Continuously insured	Insured now, had a gap	Uninsured now	Uninsured now or had a gap
Total (millions)	95.5	75.2	9.3	11.0	20.3
Percent distribution (%)	100%	79%	10%	11%	21%
Unweighted n	2,240	1,775	203	262	465
Age					
19–34	33	70	15	14	30
35–49	32	80	8	13	20
50–64	35	86	7	8	14
Race/Ethnicity					
Non-Hispanic White	59	86	7	7	14
Black	14	73	14	13	27
Latino	18	58	16	26	42
Asian/Pacific Islander	3	93	4	2	7
Other/Mixed	5	71	10	20	29
Poverty status					
Below 133% poverty	34	69	13	19	31
133%–249% poverty	19	76	10	14	24
250%–399% poverty	17	80	14	6	20
400% poverty or more	23	94	4	3	6
Below 200% poverty	49	71	12	18	29
200% poverty or more	44	87	8	4	13
Fair/Poor health status, or any chronic condition or disability*	48	76	11	13	24
Adult work status					
Full-time	44	84	9	7	16
Part-time	16	75	12	13	25
Not currently employed	39	74	9	16	26
Employer size**					
1–19 employees	23	77	7	16	23
20–49 employees	10	70	19	11	30
50–99 employees	7	71	15	15	29
100 or more employees	57	88	8	3	12

Note: "Continuously insured" refers to adults who were insured for the full year up to and on the survey field date; "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; "Uninsured now or had a gap" refers to adults who were uninsured at any point during the year before the survey field date or on the survey field date.

* At least one of the following chronic conditions: hypertension or high blood pressure; heart disease; diabetes; asthma, emphysema, or lung disease; or high cholesterol.

** Base: full-time and part-time employed adult women ages 19–64.

Data: The Commonwealth Fund Biennial Health Insurance Survey (2016).

Appendix 2. Experiences Buying Health Plans in the Individual Market, by Health Status and Poverty

(base: women ages 19–64)

	Total		Health status*				Federal poverty level			
			Health problem		No health problem		Below 200% poverty		200% poverty or more	
	2010	2016	2010	2016	2010	2016	2010	2016	2010	2016
Women ages 19–64 with individual coverage or who tried to buy it in past three years										
<i>Total (millions)</i>	12.5	23.6	6.3	11.5	6.3	12.1	6.1	13.9	5.1	8.5
<i>Percent distribution</i>	100%	100%	50%	49%	50%	51%	49%	59%	41%	36%
<i>Unweighted n</i>	242	543	135	297	107	246	112	316	105	197
Found it very difficult or impossible to find affordable coverage	60	36	74	43	46	29	64	36	54	38
Found it very difficult or impossible to find coverage they needed	46	25	59	31	32	19	47	25	40	28
Has individual coverage or ended up buying a health insurance plan [^]	46	67	33	61	60	72	34	67	59	65

* Respondent rated their health status as fair or poor, or has any of the following chronic conditions: hypertension or high blood pressure; heart disease, including heart attack; diabetes; asthma, emphysema, or lung disease; high cholesterol.

[^] Among those who ever tried buying health insurance on their own in the past three years.

Data: The Commonwealth Fund Biennial Health Insurance Surveys (2010 and 2016).

Appendix 3. Cost-Related Access Problems and Medical Bill Problems by Year

(base: women ages 19–64)

	Percent						Estimated millions					
	2003	2005	2010	2012	2014	2016	2003	2005	2010	2012	2014	2016
Total (adults ages 19–64)	100%	100%	100%	100%	100%	100%	89	91	94	95	94	95
Access problems in past year												
Went without needed care in past year because of costs:												
Did not fill prescription	29	30	32	32	22	23	26	28	31	31	21	22
Skipped recommended test, treatment, or follow-up	23	24	30	31	22	22	21	22	28	29	21	21
Had a medical problem, did not visit doctor or clinic	25	27	31	32	25	21	23	25	29	30	23	21
Did not get needed specialist care	15	21	21	23	14	15	13	19	20	21	13	15
<i>At least one of four access problems because of cost</i>	42	43	48	49	40	38	38	40	45	46	37	37
Delayed or did not get dental care	31	—	44	45	36	33	27	—	41	42	34	32
Medical bill problems in past year												
Had problems paying or unable to pay medical bills	28	26	34	34	27	26	25	24	32	32	25	25
Contacted by collection agency	26	23	26	26	24	24	23	21	24	25	22	23
Contacted by collection agency for unpaid medical bills	—	16	19	22	18	16	—	14	18	21	17	15
Contacted by collection agency because of billing mistake	—	7	5	4	5	5	—	6	5	3	4	5
Had to change way of life to pay bills	18	15	19	19	17	15	16	14	18	18	16	14
<i>Any bill problem*</i>	—	31	39	39	33	32	—	29	36	37	32	31
Medical bills/debt being paid off over time	—	24	27	31	23	28	—	22	25	29	22	27
<i>Any bill problem or medical debt*</i>	—	38	44	47	38	42	—	35	42	44	36	40

Note: — Data not collected for that year.

* Does not include adults who reported being contacted by a collection agency because of a billing mistake.

Data: The Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, 2014, 2016).

Appendix 4. Cost-Related Access Problems and Preventive Care by Insurance Continuity, Insurance Status, and Poverty

(base: women ages 19–64)

	Insurance status					Insurance type*				Federal poverty level			
	Total ages 19–64	Continuously insured	Insured now, had a gap	Uninsured now	Uninsured now or had a gap	Employer	Individual**	Medicaid	Medicare (under age 65, disabled)	Below 133% poverty	133%–249% poverty	250%–399% poverty	400% poverty or more
Total (millions)	95.5	75.2	9.3	11.0	20.3	49.0	9.2	14.1	7.2	32.8	18.4	15.8	21.8
Percent distribution	100%	79%	10%	11%	21%	51%	10%	15%	8%	34%	19%	17%	23%
Unweighted n	2,240	1,775	203	262	465	1,107	223	333	211	762	422	362	530
Access problems in past year													
Went without needed care in past year because of costs:													
Did not fill prescription	23	19	34	39	37	19	31	18	24	25	30	27	13
Skipped recommended test, treatment, or follow-up	22	18	28	41	35	21	30	11	18	21	26	27	17
Had a medical problem, did not visit doctor or clinic	21	16	32	47	40	18	31	11	20	23	30	27	12
Did not get needed specialist care	15	12	23	33	29	12	22	8	12	18	16	18	10
<i>At least one of four access problems because of cost</i>	38	33	56	60	58	35	52	28	37	39	49	43	27
Delayed or did not get dental care	33	27	53	59	56	27	47	33	27	38	42	40	17
Preventive care													
Regular source of care	91	95	86	71	78	95	90	92	96	88	90	93	95
Blood pressure checked in past two years †	92	95	93	77	84	97	90	90	90	88	89	98	99
Dental exam in past year	63	70	44	35	39	79	54	45	49	49	53	69	89
Received mammogram in past two years (females age 40+)	68	72	55	40	47	73	69	66	64	59	63	69	76
Received Pap test in past three years (females ages 21–64)	73	74	70	66	68	79	68	71	54	65	72	79	82
Received colon cancer screening in past five years (age 50+)	58	60	41	44	43	62	51	52	57	45	61	60	64
Cholesterol checked in past five years ††	76	81	63	57	60	86	70	66	76	67	72	84	91
Seasonal flu shot in past 12 months	46	49	35	28	31	52	30	47	51	40	41	46	57
Access problems for people with health conditions													
<i>Unweighted n</i>	1,266	1,019	118	129	247	582	114	204	179	462	261	205	263
Stayed overnight in a hospital or visited the emergency room because of [this/any of these] problem[s]^	20	18	35	21	28	17	21	22	29	25	17	22	11
Skipped doses or not filled a prescription for medications for the health condition(s)^...?	21	16	29	50	40	15	23	15	26	24	22	29	9

Note: “Continuously insured” refers to adults who were insured for the full year up to and on the survey field date; “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; “Uninsured now or had a gap” refers to adults who were uninsured at any point during the year before the survey field date or on the survey field date.

* Insurance type at time of survey.

** Individual includes adults who are enrolled in either marketplace plans or purchased directly from an insurance company.

† 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 disease, diabetes, asthma, emphysema, lung disease, high cholesterol, depression, kidney disease, cancer, or stroke.

Data: The Commonwealth Fund Biennial Health Insurance Survey (2016).

Appendix 5. Medical Bill Problems, by Insurance Continuity, Insurance Status, and Poverty

(base: women ages 19–64)

	Insurance status					Insurance type*				Federal poverty level			
	Total ages 19–64	Continuously Insured	Insured now, had a gap	Uninsured now	Uninsured now or had a gap	Employer	Individual**	Medicaid	Medicare (under age 65, disabled)	Below 133% poverty	133%–249% poverty	250%–399% poverty	400% poverty or more
Total (millions)	95.5	75.2	9.3	11.0	20.3	49.0	9.2	14.1	7.2	32.8	18.4	15.8	21.8
Percent distribution	100%	79%	10%	11%	21%	51%	10%	15%	8%	34%	19%	17%	23%
Unweighted n	2,240	1,775	203	262	465	1,107	223	333	211	762	422	362	530
Medical bill problems in past year													
Had problems paying or unable to pay medical bills	26	21	49	46	48	22	29	23	38	32	37	32	8
Contacted by collection agency for unpaid medical bills	16	13	27	27	27	14	7	18	25	19	26	14	6
Had to change way of life to pay bills	15	12	25	26	26	12	19	10	19	18	20	16	6
<i>Any bill problem</i>	32	26	57	51	53	28	33	29	45	36	46	37	14
Medical bills/debt being paid off over time	28	27	42	22	32	32	32	15	37	25	37	34	24
<i>Any bill problem or medical debt</i>	42	37	64	56	60	41	45	32	54	44	54	47	30

Note: “Continuously insured” refers to adults who were insured for the full year up to and on the survey field date; “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; “Uninsured now or had a gap” refers to adults who were uninsured at any point during the year before the survey field date or on the survey field date.

* Insurance type at time of survey.

** Individual includes adults who are enrolled in either marketplace plans or purchased directly from an insurance company.

Data: The Commonwealth Fund Biennial Health Insurance Survey (2016).

HOW THIS STUDY WAS CONDUCTED

The Commonwealth Fund Biennial Health Insurance Survey, 2016, was conducted by Princeton Survey Research Associates International from July 12 to November 20, 2016. The survey consisted of 25-minute telephone interviews in English or Spanish conducted among a random, nationally representative sample of 6,005 adults age 19 and older living in the continental United States. A combination of landline and cellular phone random-digit dial samples was used to reach people. In all, 2,402 interviews were conducted with respondents on landline telephones and 3,603 interviews were conducted on cell phones, including 2,262 with respondents who live in households with no landline telephone access.

The sample was designed to generalize to the U.S. adult population and to allow separate analyses of responses of low-income households. This report limits the analysis to respondents ages 19 to 64 (n=4,186). Statistical results were weighted to correct for the stratified sample design, the overlapping landline and cell phone sample frames, and disproportionate nonresponse that might bias results. The data are weighted to the U.S. adult population by age, sex, race/ethnicity, education, household size, geographic region, population density, and household telephone use, using the U.S. Census Bureau's 2016 Annual Social and Economic Supplement.

The resulting weighted sample is representative of the approximately 187.4 million U.S. adults ages 19 to 64. The survey has an overall margin of sampling error of ± 1.9 percentage points at the 95 percent confidence level. The landline portion of the survey achieved a 14 percent response rate and the cell phone component achieved a 10 percent response rate.

We also report estimates from the 2001, 2003, 2005, 2010, 2012, and 2014 Commonwealth Fund Biennial Health Insurance Surveys. These surveys were conducted by Princeton Survey Research Associates International using the same stratified sampling strategy that was used in 2016, except the 2001, 2003, and 2005 surveys did not include a cell phone random-digit dial sample. In 2001, the survey was conducted from April 27 through July 29, 2001, and included 2,829 adults ages 19 to 64; in 2003, the survey was conducted from September 3, 2003, through January 4, 2004, and included 3,293 adults ages 19 to 64; in 2005, the survey was conducted from August 18, 2005, to January 5, 2006, among 3,352 adults ages 19 to 64; in 2010, the survey was conducted from July 14 to November 30, 2010, among 3,033 adults ages 19 to 64; in 2012, the survey was conducted from April 26 to August 19, 2012, among 3,393 adults ages 19 to 64; and in 2014, the survey was conducted from July 22 to December 14, 2014, among 4,251 adults ages 19 to 64.