

Who are the uninsured in Pennsylvania?¹

- More than one million Pennsylvanians are uninsured and 880,000 of them are adults between 19 and 64.
- 63% of uninsured adults are working (nearly 2/3 full-time)
- Nearly 18% of the uninsured have been without health insurance for more than 5 years.
- Most of the uninsured work in the service sector for companies of all sizes, but predominantly in companies with either four or fewer or more than 1,000 employees.
- The uninsured reside in every region of the Commonwealth, however, the North East and North Central regions experience the highest rates of people without insurance.
- 75% of the uninsured rank cost as a main factor in being uninsured.
- 81% have incomes below 300% of the federal poverty level, which is \$66,150 for a family of four. ²
- 44% of uninsured Pennsylvanians have not seen a doctor in the past year.
- They are more likely to delay or skip medical care, dental care and are less likely to take needed medications than their insured counterparts.
- In 2005, the cost of health care for uninsured Pennsylvanians, which was not paid by the individuals themselves, was more than \$1.4 billion.³
- Since the 2004 Insurance Department survey, 52,000 fewer residents have private health insurance.
- The Economic Policy Institute estimates that Pennsylvania is losing employer sponsored health insurance at a number second only to Michigan (more than 560,000 since 2001).⁴

¹ Unless otherwise noted information is derived from the 2008 Pennsylvania Health Insurance Survey, available at: <http://www.ins.state.pa.us/ins/cwp/view.asp?a=11&Q=549706&PM=1>

² Federal Poverty Guidelines for 2009 available from <http://aspe.hhs.gov/POVERTY/09poverty.shtml>

³ Families USA, *Paying a Premium: The Added Cost of Care for the Uninsured*, page 3, www.familiesusa.org/resources/publications/reports/paying-a-premium.html

⁴ Economic Policy Institute, *The erosion of employer-sponsored health insurance*, available from: <http://www.epi.org/publications/entry/bp223/>