

# **One-Third of Americans Lacked Health Insurance at Some Point during 2007-2008**

**From: The Committee on Ways and Means**

**Date: 3/4/2009**

I want to bring to your attention a study that Families USA released today showing that 1 in 3 Americans under age 65, or 86.7 million people, did not have health insurance at some point during 2007-2008. These new figures underscore the importance of passing health reform legislation that ensures health coverage, at all times, for everyone in our country.

**The Families USA study highlights that four out of five Americans who were uninsured during 2007-2008 come from working families.** Fewer employers offering health insurance due to rising costs means that a job does not always guarantee coverage for health care. Even for workers with access to employer-based health insurance, insurance premiums are rising faster than increases in workers' earnings, making health insurance out of reach for some workers.

**People of racial or ethnic minorities were much more likely to experience some period of uninsurance.** More than half of Hispanics/Latinos and 40 percent of African Americans were uninsured at some point during 2007-2008, compared to only 26 percent of whites.

**Finally, this report shows that while the uninsured represent individuals of all income levels, more than half come from families with incomes below 200% of the federal poverty level.** Though Medicaid and CHIP offer critical coverage for many lower-income Americans, these programs are currently not adequate to meet the needs of everyone.

Although you may be more familiar with an uninsured statistic of 46 million individuals, that number is from the Census Bureau, and is intended to count the number of Americans who are uninsured for an entire calendar year. This new study from Families USA counts 87 million individuals who were uninsured for any length of time during 2007-2008, exposing the fact that the number of people who experience gaps in health insurance coverage that lasts many months, if not the entire year, is substantially higher.

Families USA's study reinforces the need for us to commit to comprehensive health reform to ensure that all Americans have access to health insurance. You can find the study at <http://www.familiesusa.org/resources/publications/reports/americans-at-risk.html>.

Sincerely,

s/

Pete Stark

Chairman

Subcommittee on Health

Committee on Ways and Means