



Coverage for all through education

The Uninsured: The Three Truths About the Uninsured

1. Nearly half of those who are uninsured are eligible for public programs but are not enrolled.

- 33% of the uninsured in the U.S. are eligible for public health coverage programs.*
- 44% of the poor and uninsured in California are eligible for public health coverage programs.**

According to the Congressional Budget Office, "eligible low-income people can apply for Medicaid when they require care, for example, and receive retroactive coverage for their expenses. For that reason, some policymakers believe such people should be viewed as insured." <http://www.cbo.gov/showdoc.cfm?index=4210&sequence=1>

2. Nearly half of those who are uninsured are considered "non-poor..."

- 45% of the uninsured in the U.S. are considered non-poor because their income level is more than 200% of the Federal Poverty Level.*
- 40% of the uninsured in California are considered non-poor because their income level is more than 200% of the Federal Poverty Level.**

Note: "Non-poor" by government standards typically means well above 200% of the Federal Poverty Level, which is an annual household income of \$30,520 for a family of three.

3. California's non-poor uninsured are in good health and pay their health bills...

- 90% of health bills incurred by the non-poor in a recent 12-month period were paid in full or in installments.
- 88% of the non-poor uninsured report being in good, very good or excellent health.

<http://www.chcf.org/documents/insurance/uninsuredprofile.pdf>

Source: "To Buy or Not to Buy: A Profile of California's Non-Poor Uninsured" a report by the California Health Care Foundation, The Field Research Corporation

California's Truly Uninsured

- 6,718,000 "Uninsured"
- 2,972,000 Public Program-Eligible But Not Yet Signed Up
- 2,156,000 Income \$50K+ (Majority of the Non-Poor)
- 652,000 Temporarily Uninsured

America's Truly Uninsured

- 41,000,000 "Uninsured"
- 14,000,000 Public Program-Eligible But Not Yet Signed Up
- 11,400,000 Non-Poor (300% above FPL)
- 7,400,000 Non-Poor (200-299% FPL)

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** Source: BCBSA Analysis of '02 U.S. Census Bureau

<http://www.nihcm.org/UninsuredES.pdf>

* Source: The National Institute for Health Care Management