

New York's Uninsured

2.5 Million New Yorkers do not have health insurance

"I don't usually go to the doctor because I can't afford to pay for the appointment or the tests I need to have done. It is very discouraging..."

- Kathy, self-employed, from Binghamton, NY

Who Is Uninsured?

Thirteen percent of New York State residents are uninsured.¹ They are less likely to receive needed care for serious or chronic medical conditions, resulting in personal and financial hardships for themselves, their families, and the communities they live in. The uninsured are more likely to be:

- **Working Adults**

The majority of the uninsured come from working families. Roughly one in every six adults (19-64) in New York State does not have insurance, a total of 2.1 million people. Of these, 64% are employed, and 50% are employed full-time.²



The majority of uninsured New Yorkers are working.

- **Lower Income**

Given the escalating cost of health care in today's market, the poor and near poor are

more likely to be uninsured.

Nearly half (48%) of New York's adult uninsured population makes less than \$34,340 for a family of three (200% of the Federal Poverty Level (FPL)).³

- **People of Color**

More than half of the uninsured adults in New York State belong to racial and ethnic minority groups. Latino New Yorkers are the most likely to be without health insurance coverage, and 31% of Latino adults in New York are uninsured. Likewise, 23% of the adult Asian population and 21% of the adult African American population in New York State is uninsured, compared to only 13% of the state's adult white population.⁴

- **Immigrants**

While the majority of the state's uninsured population is comprised of native-born individuals, the rate of uninsurance among the immigrant populations is roughly three times higher.⁵

Who is Underinsured?

In addition to New York's uninsured, there are countless others who are *underinsured*. The underinsured are those who are covered by health insurance that is insufficient in meeting their health needs. This often takes the form of high cost-sharing or benefit limits, and can create severe financial hardships for those facing an illness.⁶

For more information on underinsurance, please see HCFANY's one-page policy brief titled "New York's Underinsured."

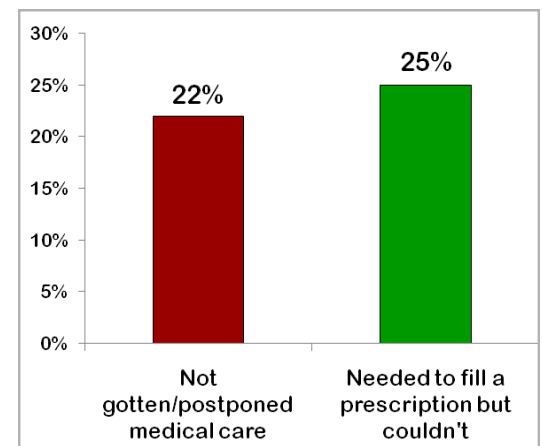


The uninsured are more likely to be sicker and get poorer quality of care than those with insurance.

How Do the Uninsured Pay For Their Medical Care?

Often, they don't. A recent poll conducted by CSS found that 22% of New Yorkers surveyed had not gotten or postponed necessary medical care because of lack of money or insurance. The uninsured must pay out-of-pocket for all of their health care costs, often forcing them to postpone or forego care in order to keep up with other household costs.

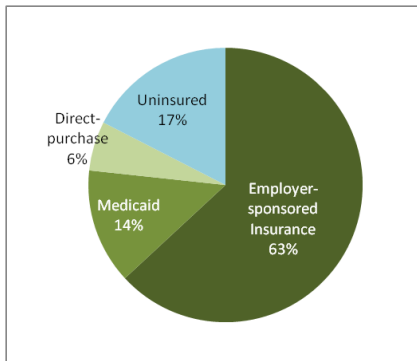
% of New York Residents Who Reported Not Receiving or Postponing Necessary Medical Care or Prescriptions Due to a Lack of Money or Insurance



Source: CSS Statewide Survey 2007.

New York's Uninsured

Where Do Most New Yorkers Get Their Health Insurance From?



Source: CPS, ASEC 2005-2007 Blend for NYS adults (19-64)

The majority of New Yorkers receive their health insurance from their employer. However, across the nation, the rate of employer-sponsored insurance is dropping.⁷ This is proving to be a debilitating factor for our working families, many of which cannot afford to purchase health insurance on their own.

An ongoing poll in New York City, where the majority of the state's uninsured are concentrated and the rate of employer-sponsored insurance is the lowest, confirms that fewer low-income workers are reporting receiving health insurance from their employer.⁸

What is the role of Health Care For All New York in solving the problem of uninsurance in New York?

HCFANY believes that the government has a unique obligation to guarantee affordable, comprehensive health care for its people and that it must play a central role in reforming health coverage for all residents of our State.

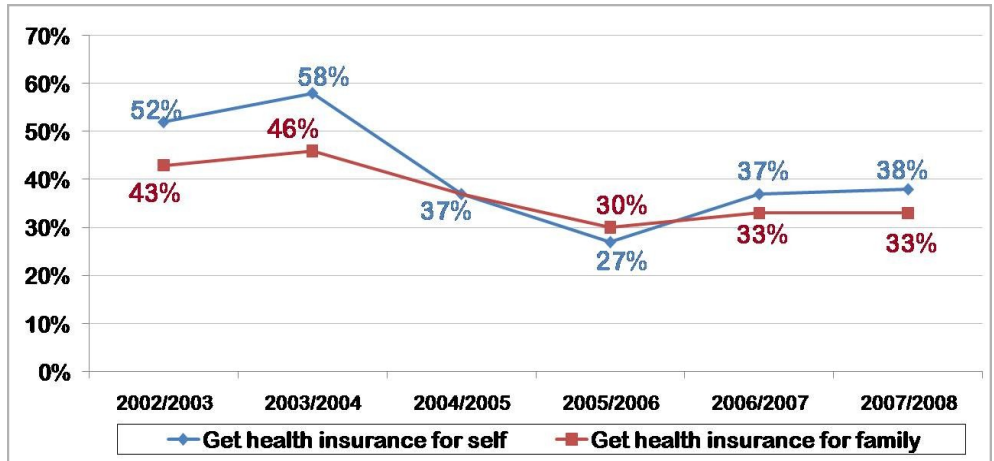
HCFANY brings New Yorkers' voices to the health reform conversation, and has developed *10 Standards for Affordable, Quality Health Care for All*, which will serve as the basis for evaluating any forthcoming health reform proposals in New York State.

"When I need to [pay for health care], I go and sell my clothes and my shoes and pay about \$300."

- Anonymous, an immigrant kitchen worker residing in Queens, NY.

For more information on HCFANY, please see our one-page policy brief titled, "Health Care For All New York," or visit our website at www.hcfany.org.

The Percentage of Poor, Full-Time NYC Workers Receiving Employer-sponsored Health Insurance, 2002-2008



*Sample size for family coverage in 2004/2005 was too small to report.
Source: CSS Unheard Third Survey 2002-2008

REFERENCES

- Three-year blend of 2005, 2006, and 2007 Current Population Survey (CPS), Annual Social and Economic Supplement (ASEC). Includes both adults and children.
- Three-year blend of 2005, 2006, and 2007 CPS, ASEC
- Three-year blend of 2005, 2006, and 2007 CPS, ASEC
- Three-year blend of 2005, 2006, and 2007 CPS, ASEC
- Three-year blend of 2005, 2006, and 2007 CPS, ASEC
- For more information on New York's underinsured, please see HCFANY's Fact Sheet on the Underinsured (forthcoming).
- US Census Bureau, "Income, Poverty, and Health Insurance Coverage in the United States: 2006." August 2007.
- Community Service Society, Unheard Third Survey, 2002-2008.

Be part of the solution!
Join Health Care For All New York by going to:
www.hcfany.org