



**Health Care Crisis in the United States:
More than One-Third Struggle with Health Care**

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Contact: Lee M. Miringoff
Barbara L. Carvalho
Mary E. Azzoli
Marist College
845.575.5050

This Marist Poll reports:

- **No Insurance...Gaps in Coverage...Care Cuts:** Although 79% of households nationwide say *everyone* in their home is insured, 21% say *at least one person* in their household is *not* covered by a health plan. And, that's just the beginning. Another 10% of households did not have continuous coverage during the past year. Furthermore, 6% report they scaled back their coverage this year to cut costs. When all of these factors are taken into account, 37% of U.S. households are feeling the effects of the health care crisis.

Summary of Households with Health Insurance By Income Based on the Following Questions: Do all, some, or none of the adults/children in your household have health insurance or a health plan right now? Was there ever a time in the past 12 months when an adult/child in your household did not have any health insurance or a health plan? Did you change a health care plan or reduce health care benefits in the past year in order to lower your own spending?

	Insured	Insured But Reduced Plan to Lower Costs	Insured but Had Gap in Past Year	Household Member Not Insured
U.S. Households				
Members insured	79%	--	--	21%
Had gap in past year	69%	--	10%	21%
Changed to reduce costs	63%	6%	10%	21%

- Money Calls the Shots:** A majority -- 51% -- of households earning less than \$50,000 a year experience the health care crisis firsthand. 30% of households in this income bracket have at least one person in their home not covered by a health plan. 15% of households earning less than \$50,000 a year experienced a gap in coverage this year, and another 6% reduced their plan to lower costs. That compares with 23% of households earning more than \$50,000 a year who reported having the same type of health care issues.

Summary of Households with Health Insurance Based on the Following Questions:

Do all, some, or none of the adults/children in your household have health insurance or a health plan right now? Was there ever a time in the past 12 months when an adult/child in your household did not have any health insurance or a health plan? Did you change a health care plan or reduce health care benefits in the past year in order to lower your own spending?

U.S. Households	Insured	Insured But Reduced Plan to Lower Costs	Insured but Had Gap in Past Year	Household Member Not Insured
September 2008	63%	6%	10%	21%
Income				
Less Than \$50,000	49%	6%	15%	30%
\$50,000 or more	77%	8%	6%	9%

- Out-of-Pocket Expenses for Households with a Health Plan:** 10% of households who are insured report their health coverage does not include preventive care, and another 8% are unsure if it does. 4% say their plan does not protect them if they need to be hospitalized, and 2% report they are not covered for treatment when they are sick.

Question Wording: Does this health insurance or health plan cover preventive care/health care for an illness/hospitalization?

U.S. Households with Health Insurance	Yes	No	Unsure
Preventive Care	82%	10%	8%
Hospitalization	92%	4%	4%
Health Care for an Illness	93%	2%	5%

- **Nearly Half Paying More for Health Care; Many Concerned About the Future:**

47% of American households say their expenses for health care have increased during the past 12 months. 43% say their costs have remained about the same while just 7% report their expenditures have decreased. Looking ahead to next year, just 6% of households expect their out-of-pocket costs to *decrease*. Many are less optimistic. 45% think their expenses will go up while the same proportion believes their costs will remain the same.

Question Wording: Overall, have your out of pocket costs for health care this *past* year, including premiums, deductibles, and co-payments increased, decreased, or stayed the same as they were *last* year? Do you expect your out of pocket costs for health care *next* year to increase, decrease, or stay about the same as *this* year?

U.S. Households	Increase(d)	Decrease(d)	Stay(ed) About the Same	Unsure
This Year	47%	7%	43%	3%
Next Year	45%	6%	45%	4%

- **But, Is It Affordable? A Majority of U.S. Households Express Worry About Paying for Health Care:** 59% of households nationally say they are concerned about affording future health care. 22% say they are not very worried while 18% report they are not worried at all.

Question Wording: Are you extremely worried, worried, not very worried, or not worried at all about affording health care coverage in the future?

U.S. Households	Extremely Worried/ Worried	Extremely Worried	Worried	Not Very Worried	Not Worried At All	Unsure
Sept. 2008	59%	24%	35%	22%	18%	1%

- **U.S. Households Concerned About Quality of Care:** When thinking about their health coverage, a majority -- 55% -- of households report they are most concerned about the quality of care they receive. That's more than double the 25% who say cost is their biggest concern. 17% report their choice of doctors worries them the most.

Question Wording: When it comes to health care coverage, which one of the following are you most concerned about:

U.S. Households	Quality of Care	Cost	Choice of Doctors	Unsure
September 2008	55%	25%	17%	3%

Nature of the Sample: 801 Americans

This survey was conducted on September 24th and 25th, 2008. 801 adults 18 years of age or older within the continental United States were interviewed by telephone. Telephone numbers were selected based upon a list of telephone exchanges from throughout the nation. The exchanges were selected to ensure that each region was represented in proportion to its population. The results of the entire survey are statistically significant at $\pm 3.5\%$. There are 630 households that are insured. The results for this sub-sample are statistically significant at $\pm 4\%$. The margin for error increases for cross-tabulations.