

Uninsured Myths & Facts

1 MYTH: People without health coverage don't work.

FACT: Eight out of 10 people who are uninsured are in working families.¹

2 MYTH: Most uninsured people in the United States are minorities.

FACT: Non-Hispanic whites make up half of the uninsured.²

3 MYTH: Most people without health insurance are poor.

FACT: In 2005, more than 32 million of the uninsured had household incomes of \$25,000 or more, compared with 14.6 million in households earning less.³ (*The federal poverty level for a family of four in 2005 was \$19,350.*)

4 MYTH: It doesn't really matter whether a person has health insurance.

FACT: About 18,000 Americans die each year because they don't have health coverage, according to the nonpartisan Institute of Medicine.⁴

5 MYTH: Virtually everyone who works for a large employer has health coverage.

FACT: In 2005, 23.1 percent of the nation's uninsured workers age 18–64 were in firms employing more than 500 people.⁵

1 "The Uninsured: A Primer – Key Facts About Americans Without Health Insurance." Kaiser Commission on Medicaid and the Uninsured, October 2006, p. 2. (www.kff.org/uninsured/upload/7451-021.pdf)

2 "Income, Poverty, and Health Insurance Coverage in the United States: 2005." U.S. Census Bureau, August 2006, table 8, p. 29. (www.census.gov/prod/2006pubs/p60-231.pdf)

3 Ibid.

4 "Final Report Release Event – Insuring America's Health: Principles and Recommendations." Institute of Medicine, January 14, 2004. (www.iom.edu/event.asp?id=16675)

5 Fronstin P. "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2006 Current Population Survey." Employee Benefit Research Institute, October 2006, figure 11, p. 11. (www.ebri.org/pdf/briefspdf/EBRI_IB_10a-20061.pdf)