

Almost 15 percent of Americans still uninsured, report finds

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Experts note numbers of uninsured should drop as final phase of 'Obamacare' is rolled out.

(HealthDay)—As the final phase of the Affordable Care Act, sometimes called "Obamacare," begins, a new report shows that more than 45 million Americans still don't have health insurance.

As troubling as that number may seem, it represents only 14.6 percent of the population and it is a modest decline from the past few years, according to the report from the U.S. Centers for Disease Control and Prevention.

"To no one's surprise, the most recent data on [health insurance](#) coverage from the National Center for Health Statistics demonstrate that there is not yet much impact from the implementation of the Affordable Care

Act," said Dr. Don McCanne, a senior health policy fellow at Physicians for a National Health Program.

McCanne, who had no part in the study, said he expects the rates of the uninsured to drop further as the Affordable Care Act is fully enacted in 2014.

"Over the next year or two, because of the mandate requiring individuals to be insured, it can be anticipated that insured rates will increase, particularly with increases in private coverage through the exchange plans and increases in Medicaid coverage in those states that are cooperating with the federal government," McCanne explained.

In the report, published in the December issue of the CDC's *NCHS Data Brief*, the numbers of the uninsured varied by age. In the first half of 2013, 7 percent of children under 18 had no health insurance. Among those with insurance, 41 percent had a public health plan, and nearly 53 percent had [private health insurance](#), according to the report.

As for those aged 18 to 64, about one-fifth were uninsured, about two-thirds had private health insurance and nearly 17 percent had [public health insurance](#).

Insurance coverage also varied by state, the researchers found. For example, in the first six months of 2013, just over 11 percent of those under 65 in New York had no health insurance, while 24 percent were uninsured in Florida.

And fewer folks went without insurance compared to the past few years, according to the report. In 2010, 16 percent of Americans weren't insured, while that percentage was just over 15 percent in 2011 and it dipped to 14.7 percent in 2012.

In a second report in the *NCHS Data Brief*, CDC researchers found that getting access to a doctor wasn't always easy for all Americans.

In 2012, 2.4 percent had difficulty finding a general doctor, 2.1 percent were told that a doctor would not accept them as new patients and 2.9 percent were told that a doctor did not accept their insurance, said study author Renee Gindi, a survey statistician at CDC's National Center for Health Statistics.

Those most likely to be confronted with all three problems were under 65 and were either uninsured or had [public insurance](#) like Medicaid, the researchers found.

"Adults aged 18 to 64 had the highest rates of these experiences with physician availability, whereas the rates among those 17 and younger and 65 and older were right about the same," she said.

Uninsured adults were more likely to have problems finding a doctor or to be told a doctor would not accept them as new patients, compared with adults who had private health insurance.

The number of people with public insurance who had problems finding a doctor was also high, Gindi noted.

McCanne said that the number of people facing these difficulties in finding a doctor is likely to increase as out-of-pocket costs rise and insurance companies cut doctors from their plans.

"The greater exposure to out-of-pocket costs, along with a new trend of reducing the numbers of physicians and hospitals in the provider networks established by the private insurers, will impair access for more individuals who have coverage through their private plans," McCanne said.

The researchers, however, did find that patients aged 65 and older had fewer problems finding and being accepted by a doctor.

"A bit of good news is that individuals over 65 who have Medicare still have good access to physicians. Although Medicare can certainly stand some improvements, it still remains a very viable alternative to replace our current fragmented system of financing health care. Under an improved Medicare that covered everyone, these statistics on the uninsured would not be so depressing each time they are released," McCanne said.

More information: For more information on health insurance, visit the [U.S. National Library of Medicine](#).

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