

# 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.<sup>1</sup>

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

**FACT:** Non-Hispanic whites make up half of the uninsured.<sup>2</sup>

**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.<sup>3</sup> (*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:** An estimated 18,000 - 22,000 Americans die each year because they don't have health coverage, according to studies conducted by the nonpartisan Institute of Medicine and the Urban Institute.<sup>4</sup>

**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.<sup>5</sup>

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](http://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](http://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](http://www.iom.edu/event.asp?id=16675)) and Dorn, S. "Uninsured and Dying Because of It: Updating the Institute of Medicine Analysis on the Impact of Uninsurance on Mortality." Urban Institute, 2008. (<http://www.urban.org/publications/411588.html>)

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](http://www.ebri.org/pdf/briefspdf/EBRI_IB_10a-20061.pdf))