

The Sticking Point

In 1984, 23 percent of Americans under age 65 lacked private health insurance. Twenty years later (the latest year for which data are available), that figure had ballooned to 31 percent. Is that really bad news?

Depends upon how you look at it. Most of the decline in private coverage was offset by increases in the numbers protected by Medicaid. The percentage of Americans lacking any coverage at all rose far more modestly – from 14 to 16 percent. Note, too, that the majority of the uninsured still had access to adequate medical care when they were seriously ill, by virtue of the fact that hospitals are not legally permitted to deny care to the indigent.

A breakdown of the numbers, however, does suggest a more disturbing trend: the gradual hardening of a two-tier system in which minorities and families with modest

PERCENTAGE OF AMERICANS WITH PRIVATE HEALTH INSURANCE

	1984	2004
Total (under 65)	76.8%	68.8%
Whites	79.9	71.4
African-Americans	58.1	53.9
Latino	55.7	41.7
Below poverty line	32.2	21.8
100–150% of the poverty line	62.2	39.0
150–200% of the poverty line	77.2	52.5
>200% of the poverty line	91.5	84.2
Urban	77.5	69.6
Rural	75.2	65.5

SOURCE: National Center for Health Statistics, *Health: United States 2006*

incomes are increasingly dependent on government to finance their health care.

