FACT SHEET

The Dilemma of the Uninsured:
Poor Access to Care Leads to Poor Health

Although health care is a fundamental quality of life issue, it is not something that all Washington residents can take for granted – more than 750,000 Washingtonians are without it.¹ Health insurance translates into access to health care, and access to regular health care facilitates treatment that is preventative, effective and cost-efficient.² When people are uninsured, they do not get the care they need or they delay care to the point where minor health concerns become major health problems, with enormous health and economic costs.

Lack of Health Insurance Creates Barriers to Care

<table>
<thead>
<tr>
<th>Lack of Health Insurance Creates Barriers to Care</th>
<th>Insured</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Needed health care but could not afford it</td>
<td>9%</td>
<td>34%</td>
</tr>
<tr>
<td>Needed medical care but did not get it</td>
<td>4%</td>
<td>22%</td>
</tr>
<tr>
<td>Could not afford to fill a medical prescription</td>
<td>12%</td>
<td>30%</td>
</tr>
<tr>
<td>Could not afford recommended test or medical treatment</td>
<td>13%</td>
<td>39%</td>
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The Uninsured Lack Access to Health Care that the Insured Take for Granted

- Compared with their insured counterparts, the uninsured are 4 times less likely to have a regular source of care.³
- Uninsured children are 2.8 times less likely than insured children to have seen a physician in the previous year, ⁴ and significantly less likely to be attended to by a doctor after a serious injury.⁵
- The uninsured are less likely than the insured to use cost-saving preventive services like basic screenings and checkups.⁶
- Those without insurance are 3-5 times more likely than the insured to delay seeking needed medical services, including eyeglasses, dental care, prescription drugs and surgery.⁷
• One quarter of the uninsured with high-risk health problems like hypertension, diabetes and high cholesterol go at least two years without a regular check up, leading to enormous avoidable emergency care costs.  

• Uninsured pregnant women begin prenatal care later, and receive more sporadic care than their insured counterparts. Nearly 40% of those who delay care cite lack of insurance and cost as their main reason.

No Insurance Leads to Poorer Health and Higher Risk of Death

Because the uninsured do not have access to preventative and timely treatment, they have significantly worse health outcomes than those with insurance.

Compared to the insured, the uninsured are:

• much more likely to report only poor or fair health;
• up to 4 times more likely to experience an avoidable hospitalization or require emergency care;
• among diabetics, up to 11 times more likely to require emergency hospitalization that could have been avoided with proper medication;
• 60% more likely to delay prenatal care, 3 times more likely to experience an adverse outcome following pregnancy, and 30% more likely to give birth to infants who die, require a prolonged hospital stay, or must be transferred to another institution for care;
• 3.2 times more likely to die in the hospital; and
• 25% more likely to die overall.

4 ACP-ASIM.
10 ACP-ASIM.
11 Ayanian, et al.
12 ACP-ASIM.
16 ACP-ASIM.