**National Trends**

**Cost, loss of insurance lead many to forgo needed medical care**

Health insurance is a major factor when people balance health care with its cost. The National Center for Health Statistics, National Health Interview Survey telephoned people to ask, “During the past 12 months, was there any time when [you/someone in the family] needed medical care, but did not get it because [you/the family] couldn’t afford it?” Results exclude those over the age of 65, who were presumed to have access to Medicare.

### Under age 18 years

- Uninsured more than 12 months: 15.8%
- Uninsured for any period up to 12 months: 14.8%
- Insured continuously all 12 months: 6.3%

### Age 18 to 64 years

- Uninsured more than 12 months: 26.1%
- Uninsured for any period up to 12 months: 25.2%
- Insured continuously all 12 months: 6.1%

---

**Fast Facts**

People under age 65 who had been uninsured for more than 12 months or uninsured for any time up to 12 months previously were much more likely to have forgone needed medical care than those insured continuously the whole 12 months.

Children were less likely to have forgone needed medical care because of cost than adults 18 to 64 years of age.

Children are less likely to have chronic conditions, which often require higher-cost medical care. In 2004, annual expenses for health care for children averaged $1,144 compared with $3,053 for adults. Data also suggest that adults may be more likely to forgo needed medical care for themselves than for their children.

In 2005, people living in families with income less than twice the poverty level were more likely to forgo such care than people with higher income, irrespective of age or health insurance.