The number of uninsured Americans continues to grow. In 1996, 41.7 million Americans, 15.6% of the total population, lacked health insurance coverage. In urban areas, the problem of the uninsured is particularly acute. New data indicate that 19% of urban residents are uninsured, compared with 14% in suburban areas and 16% in rural areas.

**THE UNINSURED IN NEW YORK CITY**

The lack of health insurance is a particularly large problem in New York City, where the proportion of people without insurance exceeds the proportion in New York State and the nation as a whole. Almost 28% of New York City residents under age 65 lacked health insurance in 1996. New York City, which has 38% of New York State's non-elderly population, is home to more than half of the state's uninsured people. The lack of insurance is also prevalent among New York City's children: nearly 20% of New York City children under age 18 were uninsured in 1995.

As in the rest of the nation, the problem of the uninsured in New York City is getting worse. From 1991 to 1996, the percentage of New York City residents under age 65 without health insurance increased from 19.8% to 27.8%—an increase of 40% in five years. The growth of New York City's uninsured population is occurring at the same time that changes in the city's health care system may be making it more difficult for the uninsured to access needed health care. Increased penetration by managed care in New York City reflects earlier trends on the West Coast and in other parts of the country. In New York City, the percentage of the population enrolled in health maintenance organizations doubled between 1993 and 1996. As managed care enrolls increasing numbers of patients, traditional cross-subsidies to support care for the uninsured that existed in a system based on fee for service are disappearing. Managed care and other

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trends in the city's health care financing and delivery systems increase the risks that uninsured New Yorkers will not be able to access health care when they need it.

**THE COMMONWEALTH FUND SURVEY OF MANAGED CARE AND ACCESS TO CARE IN NEW YORK CITY**

To examine the recent experiences of New Yorkers with the city's health care system, the Commonwealth Fund commissioned Louis Harris and Associates, Inc., to conduct a survey of adult residents across the five boroughs. Between October 1996 and March 1997, telephone and in-person interviews were completed with 4,013 New Yorkers. The telephone interviews included a representative sample of 3,000 New Yorkers aged 18 and older, as well as an oversample of 750 adults living in low-income areas, and 263 in-person interviews with adults in households without telephones. Of those contacted by telephone, 53% completed the survey. A 66% response rate was obtained for the in-person interviews.

**PROFILE OF THE UNINSURED**

Survey results reveal that New York City's uninsured are caught in a situation that leaves them without access to affordable coverage. They are predominantly persons of low income who do not qualify for Medicaid, work in jobs that do not provide health benefits, and cannot afford to purchase private coverage. Uninsured adults (42%) are twice as likely as the insured (21%) to be at or below the poverty level. Among low-income adults, those with household incomes less than 250% of poverty, 33% are uninsured, 25% are on Medicaid, 17% are on Medicare, and 24% have private insurance. Were it not for public insurance programs, 3 of every 4 low-income adults in New York City could be uninsured (Fig. 1).

At the same time, the majority—nearly two-thirds—of New York City's uninsured adults under age 65 are working on either a full-time or a part-time basis. Those on Medicaid, however, reveal almost the opposite picture: 67% of Medicaid beneficiaries are not working. This disparity raises important questions of misdirected incentives in that working appears to compromise one's ability to access health care coverage. Only 14% of those with private insurance are not working (Fig. 2).

New York City's uninsured also share many characteristics of the nation's uninsured. They tend to be younger. Of the uninsured, 21% are 18 to 24 years old, compared with 10% of the insured in that age group, and 30% of the uninsured are 25 to 34 years old, compared with 22% among the insured. The uninsured are more likely to be male—56% of the uninsured, compared with 44% among the insured—reflecting the disproportionate enrollment of women