



Unhealthy America: New Survey Finds Nearly Two Out of Three Americans Suffer from a Chronic Health Condition

*Health Insurance Premiums Continue to Rise for Some Americans;
The Majority of Uninsured Americans are Unable to Afford Routine Health Expenses*

LOS ANGELES – November 16, 2015 – A new [survey](#) commissioned by the non-profit [Transamerica Center for Health Studies](#) (TCHS) found that nearly two out of three (62 percent) Americans have been diagnosed with a chronic health condition, with the most common conditions being overweight, high blood pressure and high cholesterol. The third annual study, conducted in August through September of 2015 by Harris Poll found that among 4,611 adults ages 18-64:

- White Americans (67 percent) are the most likely to report being diagnosed with a chronic health condition.
- African Americans are shown to have the highest rates of high blood pressure and Type 2 Diabetes (24 percent and 10 percent, respectively).
- Asian Americans are generally least likely to report having any chronic health conditions even though 41 percent of this population has one.

“The growing rates at which white Americans report chronic conditions is alarming but consistent with other recent research studies,” said Hector De La Torre, executive director of TCHS. “We found that one in four Americans feel prevention and self-care are top priorities, which isn’t surprising given the high rates of chronic health conditions.”

The study found that most Americans (82 percent) are able to afford routine health expenses compared to 41 percent of the uninsured. However, two in five Americans overall (41 percent) report an increase in premium costs over the past one to two years.

“What we’ve seen year after year is that the uninsured, currently 11 percent of Americans, tend to be the least informed about the ACA and their lack of knowledge has been their biggest barrier to health insurance,” said De La Torre. “Another major barrier is the cost of health insurance since fewer than half of the remaining uninsured are able to afford a premium of \$100 per month. Many of the uninsured could likely qualify either for subsidies through an Exchange or Medicaid, but they’re not taking this important step to gain access to coverage.”

Other key findings from the annual TCHS study include:

- Since the implementation of the Affordable Care Act, the number of uninsured Americans has dropped from 21 percent in 2013 to 11 percent in 2015.

- Most Americans (82 percent) are very or somewhat satisfied with the quality of the healthcare system, compared to 73 percent in November 2013.
- Only three in 10 Americans indicated the ACA directly impacted their health coverage, and those who did tended to report a positive impact.
- Half of Americans (48 percent) have *no strong opinion* of the ACA.
- When asked to identify characteristics of the healthcare system today that are most important to them, 54 percent of Americans selected affordability.
- Most Americans (71 percent) say they can afford a \$100 monthly premium but two in three (66 percent) say they cannot afford a premium of \$300 or more per month.
- The most common reason cited among the uninsured for not obtaining health coverage before the deadline is low awareness of the ACA insurance mandate (26 percent). Nearly one in five says they do not know how to apply (18 percent) and nearly the same percentage is willing to pay the tax penalty for not having health insurance (21 percent).

For more information, please visit: <http://bit.ly/1MO3OJv>.

ABOUT THE SURVEY

The survey was conducted online within the United States by Harris Poll on behalf of the Transamerica Center for Health Studies. The general population survey was a self-administered survey among 4,611 adults (ages 18-64). Data were weighted where necessary for education, age by gender, region and household income to bring them into line with the population of U.S. residents ages 18 – 64. Data were weighted separately by race (Latino, Asian, Black/African American, and All Other), and ultimately combined into a total general population sample. A separate weight was created for U.S. residents, ages 18-64, who are currently uninsured to bring them into line with the uninsured population in the U.S. Propensity score weighting also was used to adjust for respondents' propensity to be online. The survey was fielded August through September 2015.

ABOUT THE TRANSAMERICA CENTER FOR HEALTH STUDIES®

The [Transamerica Center for Health Studies](#)® is a division of the [Transamerica Institute](#),® a nonprofit, private foundation. TCHS informs the national health care conversation by bringing clarity to the complex decision-making regarding health coverage and personal health and wellness. TCHS is focused on empowering consumers and employers so that they can achieve the best value and protection from their health coverage, as well as the best outcomes in their personal health and wellness. Through its broad-based analysis and research findings, the Transamerica Center for Health Studies offers consumers and employers a guide to navigate the financial implications of the health care decisions they are facing.

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