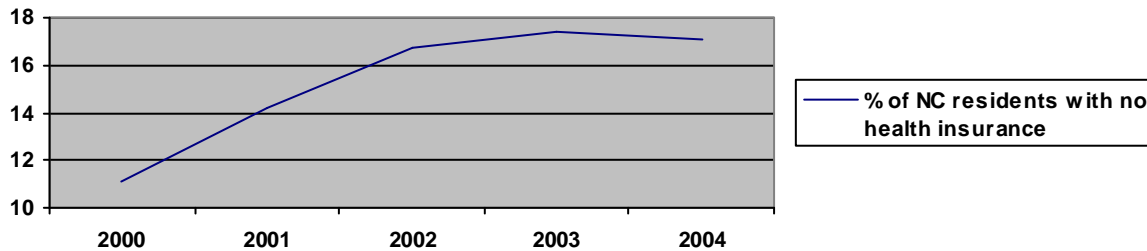


## The Uninsured in Durham

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In 2004, almost 35,000 people in Durham have no health insurance, including almost 6,000 children.<sup>1</sup>

Statewide, the percentage of North Carolinians with no health insurance has been rising:



Contrary to expectations, employment is not necessarily associated with insurance coverage; nationally, **eight out of ten people who are uninsured live in families in which the head of the family works.**<sup>2</sup>

The actual risk factors for being uninsured in Durham are:

- 18-44 years old
- Less than a high school education
- Earning less than \$50,000 / year<sup>3</sup>

Another significant risk factor is minority status: **34% of minorities under the age of 65 lack health insurance in Durham, versus 5.6% of whites under 65.** Statewide, the uninsured under 65 are 23% of African-American population, 60.8% of Latinos and 14.5% of Whites.<sup>4</sup>

Durham has some of the highest proportions of health care providers per population of any county in North Carolina.<sup>5</sup> However, 27.4% of Durham residents reported that they do not have one person that they think of as their personal doctor or health care provider, higher than the North Carolina state percentage of 19%.<sup>6</sup>

It is likely that some of these would report that they have a clinic that they consider their primary care home. This is because Durham is fortunate to have a strong “safety net” of primary care providers, including Lincoln Community Health Center, Duke Outpatient Clinic, and Duke-operated satellite clinics at Walltown and Lyon Park, ten low-income senior housing sites, and five public schools. Lower-income uninsured residents of Durham County experience problems getting the specialty medical care they might need, because of an inability to pay for these services that are not offered by these safety net providers.

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<sup>1</sup> “County Level Estimate of the Number of Uninsured in North Carolina: 2004 Update.” Cecil G. Sheps Center for Health Services Research. <http://www.schsr.unc.edu/publications/NorthCarolinaUninsured2004.pdf>

<sup>2</sup> Employee Benefit Research Institute estimates from the March Current Population Survey, 2005 Supplement.

<sup>3</sup> NC Behavioral Risk Factor Surveillance System. <http://www.schs.state.nc.us/SCHS/brfss/>

<sup>4</sup> NC Behavioral Risk Factor Surveillance System. <http://www.schs.state.nc.us/SCHS/brfss/>

<sup>5</sup> North Carolina Health Professions Data System. <http://www.shepscenter.unc.edu/hp/profiles.htm>

<sup>6</sup> NC Behavioral Risk Factor Surveillance System. <http://www.schs.state.nc.us/SCHS/brfss/>

In addition, safety net providers in Durham struggle to provide care to a population that has much lower rates of insurance than clinics in other counties. For example, 77% of the patients at Lincoln Community Health Center in 2005 had no insurance, compared to 49% in Community Health Centers statewide in North Carolina. In the past five years, the number of uninsured patients seen by NC Community Health Centers has increased by 49%.<sup>7</sup>

For those who are either uninsured or underinsured in Durham, health care costs can be a big strain on their household budget:

- 12.5% of Durham residents recall that there was a time in the past year that they wanted to see a doctor, but couldn't because of the cost
- 14.4% of Durham residents said that they or one of their family members has had problems paying medical bills
- 13% of Durham residents indicated that they have had to give up some of their living expenses to pay health care costs
- 19% of minorities in Durham County responded that they have been contacted by a collection agency about money owed on their medical bills; compared to 8.7% of whites<sup>8</sup>



*This fact sheet is a project of the Access to Health Care Committee of the Partnership for a Healthy Durham. For more information, contact Sarah Covington at the Durham County Health Department: 560-7833, or [scovington@ph.co.durham.nc.us](mailto:scovington@ph.co.durham.nc.us)*

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<sup>7</sup> North Carolina Community Health Center Association. "North Carolina's Community Health Centers: The Backbone of the Safety Net." [http://www.ncchca.org/PDFS/NCCHCA%20Statement\\_Mar06.pdf](http://www.ncchca.org/PDFS/NCCHCA%20Statement_Mar06.pdf)

<sup>8</sup> NC Behavioral Risk Factor Surveillance System. <http://www.schs.state.nc.us/SCHS/brfss/>