

Abstract
Consequences of Uninsurance

Purpose: This study was designed to answer the research question: What are the personal experiences and concerns of insured and uninsured individuals about their access to and affordability of health care? The purpose is to contribute to the current debate on health care reform in Wisconsin.

Setting and Sample: West Central Wisconsin residents were recruited from free clinics, public health clinics, farmer's markets, university setting, and businesses. The sample included insured and uninsured participants ages 18-64.

Research Design: Naturalistic inquiry was used to describe experiences and concerns of individuals in this study. Qualitative data were gathered from 18 of the 222 participants in a survey on health care coverage and concerns. Few studies have used qualitative methods to describe the experiences of the uninsured. Statistical research provides limited information on the psychological effects of being uninsured. The conceptual framework in The Institute of Medicine report guided this study.

Method: Participants were purposefully selected after completing a health care survey and gave consent to be contacted for an interview. The interviews were semi-structured and conversational. The interviewers explored responses with additional probes. All interviews were audio-taped and transcribed. Constant comparative analysis was used to analyze data and develop categories. Data compared similarities and differences of the insured and uninsured.

Findings: Regardless of insurance status, participants in this study reported worries about affordability, access to health care, and the influence that health insurance coverage has on their choices in life. Participants agreed that all citizens have a right to health care and favor health care reform to make that right a reality.

Implications: The results can serve as a voice of the people to help guide current policy debate on health care reform. This study can stimulate discussion and call for action on this issue.