

standard of care: the uninsured and the underinsured. Together, these represent about XX million persons or XX% of the U.S. population.

As of mid 2007, about XX% of U.S. residents under age 65, or XX xxxx people, had no health care coverage at all. This group, which includes persons who are unemployed, those who work part time, and full time workers in jobs that don't provide health care coverage, fluctuates slightly with economic conditions and unemployment rates but has continued to increase in size from XX xxxx persons in 1990. When an insured person becomes ill or has an accident, all costs of health care must be paid out of pocket. Because of this, many people without insurance defer care until absolutely necessary.

Through the foreseeable future, it is unlikely that the number of uninsured Americans will decline in any meaningful way. This is because most of the uninsured are employed, but due to the high cost of health care programs, their employers are not able to provide coverage. Of uninsured families, for example:

- just XX% contain no workers;
- XX% contain one or more part time workers;
- XX% include one full time worker;
- the remaining XX% contain two or more full time workers.

Of the XX% of uninsured families that decline to participate in their employer's health care plan, the reason is most often financial, as their salaries are often not high enough to justify the cost of the program.

In addition to the totally uninsured, U.S. Census estimates also reveal that approximately XX xxxx other people in the U.S. are underinsured. This means that they have some insurance, but are still unable to afford all of their needed prescriptions, tests, visits to physicians, or hospital bills. This may be the result of an inferior health care program offered by their employer, or their election of only very basic coverage in an attempt to contain health care costs. Although underinsured people tend to have low incomes and are older, in fair or poor health, disabled or with chronic medical conditions,

**Table 2-4**

**Estimated Number of U.S. Convenience Clinics, Expansion of U.S. Convenience Clinics by Major Chain (Aurora, QuickCare, Healthy Access, Minute Clinic, Quick Health, Solantis, Target Clinical, CheckUps, MedBasics, Now Medical Centers, RediClinic Others, Take Care Clinics, the Little Clinic) 2007 to 2011**

	Clinics in mid 2007	Clinics by end 2009	Clinics by end 2011
<b>Total</b>			

\* includes Atlanticare, Continucare, Early Solutions Clinic, Geisinger CareWorks, Lindora Health Clinic, Medimin, Medpoint Express, Sutter Express Care and others.