Lack of health insurance coverage and type of coverage

Figure 1.1. Percentage of persons of all ages without health insurance coverage at the time of interview: United States, 1997–June 2016



NOTES: Data are based on household interviews of a sample of the civilian noninstitutionalized population. A person was defined as uninsured if he or she did not have any private health insurance, Medicare, Medicaid, Children's Health Insurance Program, state–sponsored or other government–sponsored health plan, or military plan at the time of interview. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service, such as accidents or dental care. The data on health insurance status were edited using an automated system based on logic checks and keyword searches. For comparability, the estimates for all years were created using these same procedures. The resulting estimates of persons without health insurance coverage are generally 0.1–0.3 percentage point lower than those based on the editing procedures used for the final data files. The analyses exclude persons with unknown health insurance status (about 1% of respondents each year). See Technical Notes for more details.

- For January–June 2016, the percentage of persons uninsured at the time of interview was 8.9% (95% confidence interval = 8.35%-9.49%), which was not significantly different from the 2015 estimate of 9.1%.
- The percentage of persons uninsured at the time of interview decreased, from 16.0% in 2010 to 8.9% in January–June 2016.

Year	All ages	Under 65	18–64	Under 18 years
		Nu	mber (millions)	
1997	41.0	40.7	30.8	9.9
1998	39.3	39.0	30.0	9.1
1999	38.7	38.3	29.8	8.5
2000	41.3	40.8	32.0	8.9
2001	40.2	39.8	31.9	7.9
2002	41.5	41.1	33.5	7.6
2003	43.6	43.2	35.9	7.3
2004 (Method 1 ¹)	42.5	42.0	35.0	7.0
2004 (Method 2¹)	42.1	41.7	34.9	6.8
2005	41.2	41.0	34.4	6.5
2006	43.6	43.3	36.5	6.8
2007	43.1	42.8	36.3	6.5
2008	43.8	43.6	37.1	6.6
2009	46.3	46.0	40.0	6.1
2010	48.6	48.2	42.5	5.8
2011	46.3	45.9	40.7	5.2
2012	45.5	45.2	40.3	4.9
2013	44.8	44.3	39.6	4.8
2014	36.0	35.7	31.7	4.0
2015	28.6	28.4	25.1	3.3
January–June 2016	28.4	28.1	24.4	3.7

Table 1.1a. Number of persons without health insurance coverage at the time of
interview, by age group: United States, 1997–June 2016

See footnotes at end of table.

Year	All ages	Under 65	Under 65	18–64	Under 18 years
	Percent (95%	Crude percent	Age-adjusted	Percent (95%	Percent (95%
	confidence	(95% confidence	percent (95%	confidence	confidence
	interval)	interval)	confidence interval)	interval)	interval)
1997	15.4	17.4	17.2	18.9	13.9
	(15.0–15.8)	(16.9–17.9)	(16.8–17.7)	(18.4–19.4)	(13.2–14.6)
1998	14.6	16.5	16.4	18.2	12.7
	(14.1–15.1)	(16.0–17.0)	(15.9–16.9)	(17.7–18.7)	(12.0–13.4)
1999	14.2	16.0	16.0	17.8	11.8
	(13.8–14.6)	(15.5–16.5)	(15.5–16.5)	(17.3–18.3)	(11.2–12.4)
2000	14.9	16.8	16.8	18.7	12.3
	(14.5–15.3)	(16.3–17.2)	(16.3–17.3)	(18.1–19.2)	(11.7–12.9)
2001	14.3	16.2	16.2	18.3	11.0
	(13.8–14.8)	(15.7–16.7)	(15.7–16.7)	(17.8–18.8)	(10.3–11.7)
2002	14.7	16.5	16.6	19.1	10.5
	(14.3–15.1)	(16.0–16.9)	(16.1–17.1)	(18.6–19.6)	(9.9–11.1)
2003	15.2	17.2	17.3	20.1	10.1
	(14.8–15.7)	(16.6–17.7)	(16.8–17.8)	(19.5–20.6)	(9.4–10.7)
2004	14.7	16.6	16.7	19.4	9.6
(Method 1¹)	(14.3–15.2)	(16.1–17.0)	(16.3–17.2)	(18.9–19.9)	(9.0–10.2)
2004	14.6	16.4	16.6	19.3	9.4
(Method 2¹)	(14.2–15.0)	(16.0–16.9)	(16.2–17.1)	(18.8–19.8)	(8.8–10.0)
2005	14.2	16.0	16.2	18.9	8.9
	(13.75–14.58)	(15.53–16.46)	(15.72–16.65)	(18.34–19.38)	(8.34–9.49)
2006	14.8	16.8	17.0	19.8	9.3
	(14.34–15.34)	(16.21–17.33)	(16.44–17.57)	(19.12–20.42)	(8.60–9.92)
2007	14.5	16.4	16.6	19.4	8.9
	(13.93–15.08)	(15.76–17.05)	(15.95–17.28)	(18.68–20.09)	(8.10–9.66)
2008	14.7	16.7	16.9	19.7	8.9
	(14.04–15.27)	(15.96–17.36)	(16.24–17.63)	(18.95–20.51)	(8.04–9.73)
2009	15.4	17.5	17.7	21.1	8.2
	(14.79–15.96)	(16.80–18.12)	(17.08–18.42)	(20.38–21.83)	(7.39–8.97)
2010	16.0	18.2	18.5	22.3	7.8
	(15.46–16.52)	(17.58–18.77)	(17.87–19.07)	(21.57–22.95)	(7.12–8.39)
	15.1	17.3	17.5	21.3	7.0
2011	(14.66–15.64)	(16.69–17.82)	(16.93–18.06)	(20.58–21.92)	(6.49–7.56)
	14.7	16.9	17.1	20.9	6.6
2012	(14.29–15.21)	(16.41–17.46)	(16.59–17.62)	(20.28–21.51)	(6.07–7.13)
	14.4	16.6	16.7	20.4	6.5
2013	(13.89–14.90)	(15.97–17.15)	(16.10–17.29)	(19.66–21.12)	(6.01–7.02)
	11.5	13.3	13.4	16.3	5.5
2014	(11.06–11.94)	(12.80–13.81)	(12.92–13.97)	(15.67–16.88)	(4.93–6.00)
	9.1	10.5	10.7	12.8	4.5
2015	(8.70–9.44)	(10.11–10.96)	(10.23–11.10)	(12.29–13.36)	(4.02–4.97)
January–June	8.9	10.4	10.5	12.4	5.0
2016	(8.35-9.49)	(9.73-11.05)	(9.84-11.21)	(11.65-13.19)	(4.22-5.82)

Table 1.1b. Percentage of persons without health insurance coverage at the time of the interview, by age group: United States, 1997–June 2016

¹ In the third quarter of 2004, two questions were added to the National Health Interview Survey insurance section to reduce potential errors in reporting Medicare and Medicaid status. Persons aged 65 and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under age 65 with no reported coverage were asked explicitly about Medicaid coverage. Depending on responses to these two questions, respondents may have been reclassified. Estimates of uninsurance for 2004 are calculated both without the additional information from these new questions (Method 1) and with the responses to these new questions (Method 2). Beginning in 2005, all estimates are reported using Method 2. See Technical Notes for additional information.

NOTES: Data are based on household interviews of a sample of the civilian noninstitutionalized population. A person was defined as uninsured if he or she did not have any private health insurance, Medicare, Medicaid, Children's Health Insurance Program, state–sponsored or other government–sponsored health plan, or military plan at the time of interview. A person was also defined as uninsured if he or she

had only Indian Health Service coverage or had only a private plan that paid for one type of service, such as accidents or dental care. The data on health insurance status were edited using an automated system based on logic checks and keyword searches. For comparability, the estimates for all years were created using these same procedures. The resulting estimates of persons without health insurance coverage are generally 0.1–0.3 percentage point lower than those based on the editing procedures used for the final data files. In Table 1.1a, the number of uninsured persons is calculated as the percentage of uninsured persons multiplied by the total weighted population, including persons with unknown coverage. The age–specific numbers of uninsured may not add to their respective totals due to rounding. In Table 1.1b, age-adjusted estimates for persons under age 65 for this Healthy People 2020 Leading Health Indicator are adjusted using the projected 2000 U.S. population as the standard population and three age groups: under 18 years, 18–44, and 45–64. The analyses exclude persons with unknown health insurance status (about 1% of respondents each year). See Technical Notes for more details.

- For January–June 2016, the percentage of uninsured persons at the time of interview by age group was 10.4% (28.1 million) for those under age 65, 12.4% (24.4 million) for those aged 18–64, and 5.0% (3.7 million) for those under age 18 years (Tables 1.1a and 1.1b).
- For children under age 18 years, the percentage of those uninsured at the time of interview generally decreased, from 13.9% in 1997 to 8.9% in 2005, then decreased again from 8.9% in 2008 to 4.5% in 2015. There was no significant change in the percentage of uninsured children under age 18 years from 2015 to January–June 2016 (Table 1.1b).
- For adults aged 18–64, the percentage of those uninsured at the time of interview declined, from 22.3% in 2010 to 12.4% in January–June 2016 (Table 1.1b).

Year	Under 65	18–64	Under 18 years
	Р	ercent (95% confidence interv	/al)
1997	13.6	10.2	21.4
	(13.1–14.1)	(9.8–10.6)	(20.5–22.4)
1998	12.7	9.5	20.0
	(12.2–13.2)	(9.1–9.9)	(19.0–20.9)
1999	12.4	9.0	20.4
	(12.0–12.9)	(8.6–9.3)	(19.5–21.4)
2000	12.9	9.1	22.0
	(12.4–13.4)	(8.7–9.4)	(21.0–23.0)
2001	13.6	9.4	23.6
	(13.1–14.1)	(9.0–9.8)	(22.6–24.5)
2002	15.2	10.3	27.1
	(14.6–15.8)	(9.9–10.7)	(26.0–28.2)
2003	16.0	10.9	28.6
	(15.4–16.6)	(10.4–11.4)	(27.4–29.7)
2004 (Method 1 ¹)	16.1	11.1	28.5
	(15.6–16.7)	(10.6–11.5)	(27.5–29.6)
2004 (Method 2 ¹)	16.2	11.1	28.7
	(15.7–16.8)	(10.7–11.6)	(27.7–29.8)
2005	16.8	11.5	29.9
	(16.26–17.38)	(11.12–11.98)	(28.80–30.99)
2006	18.1	12.4	32.3
	(17.40–18.77)	(11.89–12.92)	(30.94–33.64)
2007	18.1	12.3	32.7
	(17.35–18.90)	(11.72–12.95)	(31.22–34.25)
2008	19.3	13.4	34.2
	(18.45–20.09)	(12.71–14.02)	(32.70–35.78)
2009	21.0	14.4	37.7
	(20.22–21.76)	(13.84–15.05)	(36.23–39.19)
2010	22.0	15.0	39.8
	(21.21–22.71)	(14.37–15.56)	(38.34–41.22)
2011	23.0	15.9	41.0
	(22.23–23.68)	(15.34–16.47)	(39.56–42.48)
2012	23.5	16.4	42.1
	(22.81–24.25)	(15.85–17.01)	(40.64–43.47)
2013	23.8	16.7	42.2
	(23.06–24.45)	(16.14–17.32)	(40.81–43.56)
2014	24.5	17.7	42.2
	(23.75–25.16)	(17.10–18.34)	(40.95–43.50)
2015	25.3	18.9	42.2
	(24.47–26.15)	(18.23–19.65)	(40.65–43.73)
January–June 2016	26.2	20.0	42.7
	(25.16-27.28)	(19.12-20.91)	(40.74-44.62)

Table 1.2a. Percentage of persons under age 65 with public health plan coverage, by age group: United States, 1997–June 2016

See footnotes at end of table.

Year	Under 65	18–64	Under 18 years
		Percent (95% confidence inter	val)
1997	70.8	72.8	66.2
	(70.1–71.5)	(72.2–73.4)	(65.1–67.3)
1998	72.0	73.5	68.5
	(71.3–72.7)	(72.9–74.1)	(67.4–69.5)
1999	73.1	74.7	69.1
	(72.3–73.8)	(74.1–75.4)	(68.0–70.2)
2000	71.8	73.8	67.1
	(71.1–72.5)	(73.2–74.4)	(66.1–68.2)
2001	71.6	73.7	66.7
	(70.9–72.3)	(73.1–74.4)	(65.6–67.8)
2002	69.8	72.3	63.9
	(69.0–70.6)	(71.6–72.9)	(62.7–65.1)
2003	68.2	70.6	62.6
	(67.5–69.0)	(69.9–71.3)	(61.4–63.8)
2004 (Method 1 ¹)	68.6	70.9	63.1
	(67.9–69.4)	(70.2–71.6)	(61.9–64.3)
2004 (Method 2 ¹)			
2005	68.4	70.9	62.4
	(67.66–69.20)	(70.18–71.58)	(61.18–63.54)
2006	66.5	69.2	59.7
	(65.54–67.41)	(68.33–70.02)	(58.32–61.14)
2007	66.8	69.6	59.9
	(65.76–67.85)	(68.64–70.47)	(58.25–61.48)
2008	65.4	68.1	58.3
	(64.21–66.49)	(67.10–69.20)	(56.61–59.91)
2009	62.9	65.8	55.7
	(61.86–63.99)	(64.83–66.69)	(54.02–57.38)
2010	61.2	64.1	53.8
	(60.20–62.17)	(63.19–64.98)	(52.31–55.26)
2011	61.2	64.2	53.3
	(60.16–62.15)	(63.34–65.09)	(51.84–54.81)
2012	61.0	64.1	52.8
	(60.04–61.87)	(63.26–64.89)	(51.40–54.25)
2013	61.0	64.2	52.6
	(60.02–62.04)	(63.33–65.17)	(51.10–54.09)
2014	63.6	67.3	53.7
	(62.66–64.47)	(66.47–68.15)	(52.34–55.00)
2015	65.6	69.7	54.7
	(64.65–66.59)	(68.88–70.58)	(53.20–56.28)
January–June 2016	65.0	69.2	53.9
	(63.69-66.28)	(68.05-70.26)	(51.80-56.02)

Table 1.2b. Percentage of persons under age 65 with private health insurance coverage, by age group: United States, 1997–June 2016

... Category not applicable; see footnote 1 for more information.

¹In the third quarter of 2004, two questions were added to the National Health Interview Survey insurance section to reduce potential errors in reporting Medicare and Medicaid status. Persons aged 65 and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under age 65 with no reported coverage were asked explicitly about Medicaid coverage. Depending on responses to these two questions, respondents may have been reclassified. Estimates of uninsurance for 2004 are calculated both without the additional information from these new questions (Method 1) and with the responses to these new questions (Method 2). In Table 1.1b, estimates of private insurance are not affected by the two additional questions. Beginning in 2005, all estimates are reported using Method 2. See Technical Notes for additional information.

NOTES: Data are based on household interviews of a sample of the civilian noninstitutionalized population. In Table 1.2a, "public health plan coverage" includes Medicare (disability), Medicaid, Children's Health Insurance Program (CHIP), state–sponsored or other government–sponsored health plan, and military plans. In Table 1.2b, "private health insurance" includes persons who had any comprehensive private insurance plan (including health maintenance and preferred provider organizations). These plans include those obtained through an employer, purchased directly, or purchased through local or community programs. Private coverage excludes plans that pay for only one type of service such as accidents or dental care. The data on type of coverage were edited using an automated system based on logic checks and keyword searches. For comparability, the estimates for all years were created using these same procedures. The resulting estimates of persons having public or private coverage are within 0.1–0.3 percentage point of those based on the editing procedures used for the final data files. The analyses exclude persons with unknown health insurance status (about 1% of respondents each year). See Technical Notes for more details.

- For January–June 2016, 26.2% of persons under age 65 were covered by public health plans (Table 1.2a) and 65.0% were covered by private health plans (Table 1.2b).
- For children under age 18 years, the percentage with public health insurance coverage increased, from 20.4% in 1999 to 42.2% in 2013. There was no change in the percentage of children under age 18 years with public health insurance coverage from 2013 to January–June 2016 (Table 1.2a).
- The percentage of adults aged 18–64 with public health insurance coverage increased, from 15.0% in 2010 to 20.0% in January–June 2016 (Table 1.2a).
- For children under age 18 years, the percentage with private health insurance coverage decreased, from 69.1% in 1999 to 52.6% in 2013. The 2013 rate of 52.6% was lower than, but not significantly different from, the January–June 2016 rate of 53.9% (Table 1.2b).
- The percentage of adults aged 18–64 with private health insurance coverage increased, from 64.1% in 2010 to 69.7% in 2015. There was no significant change in the percentage of adults 18–64 with private health insurance coverage from 2015 to January–June 2016 (Table 1.2b).



Figure 1.2. Percentage of persons under age 65 without health insurance coverage at the time of interview, by age group and sex: United States, January–June 2016

NOTES: Data are based on household interviews of a sample of the civilian noninstitutionalized population. A person was defined as uninsured if he or she did not have any private health insurance, Medicare, Medicaid, Children's Health Insurance Program, state-sponsored or other government-sponsored health plan, or military plan at the time of interview. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service, such as accidents or dental care. The data on health insurance status were edited using an automated system based on logic checks and keyword searches. The resulting estimates of persons not having health insurance coverage are generally 0.1–0.3 percentage point lower than those based on the editing procedures used for the final data files. The analyses excluded the 1.1% of persons with unknown health insurance status. See Technical Notes for more details.

- For both sexes combined under age 65, the percentage of those uninsured at the time of interview by age group was highest among persons aged 25–34 (16.5%) and lowest among those under age 18 years (5.0%). This pattern held for males and females.
- Adults aged 45–64 were less likely than adults aged 18–24, 25–34, and 35–44 to lack health insurance coverage.
- For all persons under age 65 and for adults in age groups 18–24, 25–34, 35–44, and 45–64, males were more likely than females to lack health insurance coverage at the time of interview.





NOTES: Data are based on household interviews of a sample of the civilian noninstitutionalized population. A person was defined as uninsured if he or she did not have any private health insurance, Medicare, Medicaid, Children's Health Insurance Program, state-sponsored or other government-sponsored health plan, or military plan at the time of interview. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service, such as accidents or dental care. The data on health insurance status were edited using an automated system based on logic checks and keyword searches. The resulting estimates of persons not having health insurance coverage are generally 0.1–0.3 percentage point lower than those based on the editing procedures used for the final data files. The analyses exclude the 1.0% of persons with unknown health insurance status. Estimates are age-sex-adjusted using the projected 2000 U.S. population as the standard population and three age groups: under 18 years, 18–64, and 65 and over. See Technical Notes for more details.

- After adjustment for age and sex, the percentage of those uninsured at the time of interview by race and ethnicity was 17.7% for Hispanic persons, 6.3% for non-Hispanic white persons, and 10.1% for non-Hispanic black persons.
- Hispanic persons were the most likely to be uninsured at the time of interview, compared with non-Hispanic black persons and non-Hispanic white persons. Non-Hispanic black persons were more likely to be uninsured at the time of interview than non-Hispanic white persons.

Data tables for Figures 1.1-1.3:

Year	Percent	95% confidence interval
1997	15.4	15.0–15.8
1998	14.6	14.1–15.1
1999	14.2	13.8–14.6
2000	14.9	14.5–15.3
2001	14.3	13.8–14.8
2002	14.7	14.3–15.1
2003	15.2	14.8–15.7
2004 (Method 1 ¹)	14.7	14.3–15.2
2004 (Method 2 ¹)	14.6	14.2–15.0
2005	14.2	13.75–14.58
2006	14.8	14.34–15.34
2007	14.5	13.93–15.08
2008	14.7	14.04–15.27
2009	15.4	14.79–15.96
2010	16.0	15.46–16.52
2011	15.1	14.66–15.64
2012	14.7	14.29–15.21
2013	14.4	13.89–14.90
2014	11.5	11.06–11.94
2015	9.1	8.70–9.43
January–June 2016	8.9	8.35–9.49

Data table for Figure 1.1. Percentage of persons of all ages without health insurance coverage at the time of interview: United States, 1997–June 2016

¹In the third quarter of 2004, two questions were added to the National Health Interview Survey (NHIS) insurance section to reduce potential errors in reporting Medicare and Medicaid status. Persons aged 65 and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under age 65 with no reported coverage were asked explicitly about Medicaid coverage. Depending on responses to these two questions, respondents may have been reclassified. Estimates of uninsurance for 2004 are calculated both without the additional information from these new questions (Method 1) and with the responses to these new questions (Method 2). Beginning in 2005, all estimates are reported using Method 2. See Technical Notes for additional information.

NOTES: Data are based on household interviews of a sample of the civilian noninstitutionalized population. Beginning with 2012 data, NHIS transitioned to weights derived from the 2010 census. For 2003–2011 data, weights were derived from the 2000 census. In this Early Release, estimates for 2000–2002 were recalculated using weights derived from the 2000 census. For 1997–1999 data, weights were derived from the 1990 census. See Technical Notes for more details.

Age (years) and sex	Percent	95% confidence interval	
Under 18, total	5.0	4.22–5.82	
Under 18, male	4.8	3.98-5.68	
Under 18, female	5.2	4.22-6.20	
18–24, total	14.1	12.53–15.60	
18–24, male	16.3	14.02–18.61	
18–24, female	11.8	9.84–13.76	
25–34, total	16.5	15.30–17.75	
25–34, male	20.3	18.85–21.83	
25–34, female	12.8	11.28–14.30	
35–44, total	14.3	12.96–15.58	
35–44, male	16.6	14.74–18.43	
35–44, female	12.1	10.56–13.56	
45–64, total	8.8	8.12–9.58	
45–64, male	9.7	8.65-10.66	
45–64, female	8.1	7.37-8.81	
Under 65 (crude ¹), total	10.4	9.73-11.05	
Under 65 (crude ¹), male	11.7	10.97–12.50	
Under 65 (crude ¹), female	9.1	8.39–9.74	
Under 65 (age-adjusted²), total	10.5	9.84–11.21	
Under 65 (age-adjusted²), male	12.0	11.18–12.76	
Under 65 (age-adjusted ²), female	9.1	8.42-9.83	

Data table for Figure 1.2. Percentage of persons under age 65 without health insurance coverage at the time of interview, by age group and sex: United States, January–June 2016

¹Crude estimates are presented in the figure and are similar to those used to monitor the related Healthy People 2020 Leading Health Indicator, Proportion of persons with health insurance.

²Estimates are age-adjusted using the projected 2000 U.S. population as the standard population and three age groups: under 18 years, 18– 44, and 45–64.

NOTE: Data are based on household interviews of a sample of the civilian noninstitutionalized population.

DATA SOURCE: NCHS, National Health Interview Survey, January–June 2016, Family Core component.

Data table for Figure 1.3. Age-sex-adjusted percentage of persons of all ages without health insurance coverage at the time of interview, by race and ethnicity: United States, January–June 2016

Race and ethnicity	Age-sex-adjusted ¹ percent (95% confidence interval)	Age-adjusted ² percent (95% confidence interval)
Hispanic or Latino	17.7 (15.89–19.46)	17.6 (15.82–19.39)
Not Hispanic or Latino, single race, white	6.3 (5.81–6.88)	6.7 (6.11–7.22)
Not Hispanic or Latino, single race, black	10.1 (8.96–11.29)	10.2 (9.03–11.44)

¹Estimates are age-sex-adjusted using the projected 2000 U.S. population as the standard population and three age groups: under 18 years, 18–64, and 65 and over.

²Estimates for this Healthy People 2020 Leading Health Indicator are age-adjusted using the projected 2000 U.S. population as the standard population and four age groups: under 18 years, 18–44, 45–64, and 65 and over.

NOTE: Data are based on household interviews of a sample of the civilian noninstitutionalized population.