

## STATISTICAL BRIEF #380

August 2012

### **The Uninsured in America, First Half of 2011: Estimates for the U.S. Civilian Noninstitutionalized Population under Age 65**

*Michelle Roberts, MPA and Marc Roemer, MS*

#### **Introduction**

Information about the uninsured population in the United States is important for several reasons. First, health insurance is viewed as necessary to ensure that people have access to medical care and protection against the risk of costly and unforeseen medical events. Second, timely and reliable estimates of the population's health insurance status are vital to evaluate the costs and expected impact of public policy interventions to expand coverage or to change the way that private and public insurance is funded. Finally, comparisons of the characteristics of insured and uninsured populations over time provide information on whether greater equity has been achieved in insurance coverage or whether serious gaps remain.

This Statistical Brief shows the estimated size of the U.S. civilian noninstitutionalized population under age 65 that was uninsured throughout approximately the first half of 2011 and identifies groups especially likely to lack health insurance. Estimates from the Household Component of the 2011 Medical Expenditure Panel Survey (MEPS-HC) in this Brief show that health insurance status among people under age 65 varies by demographic characteristics such as age, race/ethnicity, sex, marital status, and Census region. All differences between estimates discussed in the text are statistically significant at the 0.05 level.

#### **Findings**

During the first half of 2011, 18.5 percent<sup>1</sup> of the U.S. civilian noninstitutionalized population (56.5 million people<sup>2</sup>) was uninsured for the first half of 2011. Nearly all (approximately 99 percent<sup>1</sup>) persons age 65 and older in the U.S. have some type of public or private health insurance coverage while 21.1 percent of persons under age 65 (56.1 million people) were uninsured during the first half of 2011 (figure 1). This estimate does not differ significantly from the comparable figure for 2010.<sup>3, 4</sup> Age is strongly associated with whether a person had health insurance coverage for the first half of 2011. Young adults in the 19 to 24 and the 25 to 29 age groups had the greatest likelihood of being uninsured, with at least a third (34.9 percent and 33.7 percent, respectively) lacking health insurance (figure 1). For children (under age 18), 10.4 percent were uninsured<sup>1</sup>, 39.1 percent had public insurance (data not shown), and 50.6 percent had private insurance (data not shown). The comparable estimates for children in 2010<sup>3</sup> (10.5 percent, 36.4 percent, and 53.1 percent, respectively) were not significantly different from 2011.

Hispanics were substantially more likely than other race/ethnic groups to lack health insurance. Among people under age 65, 36.0 percent of Hispanics were uninsured during the first half of 2011 compared with 16.4 percent of non-Hispanic whites, 23.8 percent of non-Hispanic blacks, 20.0 percent of non-Hispanic Asian or Pacific Islanders, and 19.4 percent of other non-Hispanics (figure 2). Consequently, Hispanics were disproportionately represented among the uninsured. Although they comprised 17.7 percent of the non-elderly population, they accounted for 30.2 percent of non-elderly uninsured persons (figure 3).

#### **Highlights**

- During the first half of 2011, 21.1 percent of the U.S. civilian noninstitutionalized population under age 65 was uninsured (56.1 million people). This estimate does not differ significantly from 2010.
- At least one-third of adults ages 19 to 29 lacked health insurance for the first half of 2011.
- Hispanics accounted for 17.7 percent of the nonelderly population but 30.2 percent of the nonelderly uninsured for the first half of 2011.
- People living in the South accounted for 37.0 percent of the nonelderly population and 44.7 percent of the nonelderly uninsured for the first half of 2011.

<sup>1</sup> Table 1. Health insurance coverage of the civilian noninstitutionalized population: Percent by type of coverage and selected population characteristics, United States, first half of 2011; [[http://www.meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/hc/hlth\\_insr/2011/t1\\_a11.htm](http://www.meps.ahrq.gov/mepsweb/data_stats/summ_tables/hc/hlth_insr/2011/t1_a11.htm)] (accessed July 27, 2012)]

<sup>2</sup> Table 5. Health insurance coverage of the civilian noninstitutionalized population: Population estimates by type of coverage and selected population characteristics, United States, first half of 2011; [[http://www.meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/hc/hlth\\_insr/2011/t5\\_e11.htm](http://www.meps.ahrq.gov/mepsweb/data_stats/summ_tables/hc/hlth_insr/2011/t5_e11.htm)] (accessed July 27, 2012)]

<sup>3</sup> Table 1. Health insurance coverage of the civilian noninstitutionalized population: Percent by type of coverage and selected population characteristics, United States, first half of 2010 [[http://www.meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/hc/hlth\\_insr/2010/t1\\_a10.htm](http://www.meps.ahrq.gov/mepsweb/data_stats/summ_tables/hc/hlth_insr/2010/t1_a10.htm)] (accessed July 27, 2012)]

<sup>4</sup> Table 5. Health insurance coverage of the civilian noninstitutionalized population: Population estimates by type of coverage and selected population characteristics, United States, first half of 2010 [[http://www.meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/hc/hlth\\_insr/2010/t5\\_e10.htm](http://www.meps.ahrq.gov/mepsweb/data_stats/summ_tables/hc/hlth_insr/2010/t5_e10.htm)] (accessed July 27, 2012)]

<sup>5</sup> Table 4. Total population and uninsured persons under age 65: Percent by selected population characteristics, United States, first half of 2011: [http://www.meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/hc/hlth\\_insr/2011/t4\\_d11.htm](http://www.meps.ahrq.gov/mepsweb/data_stats/summ_tables/hc/hlth_insr/2011/t4_d11.htm) (accessed July 27, 2012)

Among males under age 65, Hispanics (38.6 percent) were more likely to be uninsured than non-Hispanic whites (17.9 percent), non-Hispanic blacks (26.2 percent), non-Hispanic Asian or Pacific Islanders (19.4 percent), or other non-Hispanics (18.9 percent) (figure 4). Similarly, among females under age 65, being uninsured was more likely among Hispanics (33.1 percent) than among non-Hispanics whites (15.0 percent), non-Hispanic blacks (21.7 percent), non-Hispanic Asian or Pacific Islanders (20.5 percent), or other non-Hispanics (20.0 percent) (figure 4).

When examining variation by marital status, people who were married were least likely to be uninsured for the first half of 2011. Less than one out of five (18.3 percent) married persons was uninsured as compared to 27.1 percent of widowed people, 29.4 percent of divorced persons, 33.2 percent of separated individuals, and 31.9 percent of those never married (figure 5).

Finally, people in the South were disproportionately represented among the uninsured. While they made up 37.0 percent of the total population under 65, they comprised 44.7 percent of the uninsured. In contrast, people in the Northeast and Midwest had a lower representation among the uninsured. Northeasterners accounted for 17.7 percent of the total nonelderly population and 13.9 percent of the uninsured. Midwesterners comprised 21.6 percent of the population and 16.1 percent of the uninsured (figure 6).

## Data Source

The estimates shown in this Statistical Brief are drawn from analyses conducted by the MEPS staff from the public use file, the 2011 Point-in-Time Panel 15 Round 3/Panel 16 Round 1 Population Characteristics File, and from the 2011 Household Component Health Insurance Summary Data Tables 1 through 5.

## Definitions

### *Reference period*

The reference period for this Statistical Brief is an approximation for the first half of 2011. Estimates are based on data collected in two different rounds of two different survey panels. Respondents in Panel 16/Round 1 were interviewed between February and July, while those in Panel 15/Round 3 were interviewed between January and June. The interview reference period spans from January 1 through the date of interview and ranges from 1 to 7 months depending on the interview date.

### *Uninsured*

The uninsured were defined as people not covered by Medicare, TRICARE (Armed Forces–related coverage), Medicaid, other public hospital/physician programs, or private hospital/physician insurance (including Medigap coverage) from January 2011 through the MEPS-HC interview date. People covered only by non-comprehensive State-specific programs (e.g., Maryland Kidney Disease Program) or private single service plans (such as coverage for dental or vision care only, coverage for accidents or specific diseases) were considered to be uninsured.

### *Marital status*

Marital status was collected in Rounds 1 and 3 for individuals age 16 and older.

## About MEPS-HC

MEPS-HC is a nationally representative longitudinal survey that collects detailed information on health care utilization and expenditures, health insurance, and health status, as well as a wide variety of social, demographic, and economic characteristics for the U.S. civilian noninstitutionalized population. It is cosponsored by the Agency for Healthcare Research and Quality and the National Center for Health Statistics. For more information about MEPS, call the MEPS information coordinator at AHRQ (301-427-1656) or visit the MEPS Web site at <http://www.meps.ahrq.gov/>.

## References

For a detailed description of the MEPS-HC survey design, sample design, and methods used to minimize sources of nonsampling error, see the following publications:

Cohen, J. *Design and Methods of the Medical Expenditure Panel Survey Household Component*. MEPS Methodology Report No. 1. AHCPR Pub. No. 97-0026. Rockville, MD. Agency for Health Care Policy and Research, 1997. [http://www.meps.ahrq.gov/mepsweb/data\\_files/publications/mr1/mr1.pdf](http://www.meps.ahrq.gov/mepsweb/data_files/publications/mr1/mr1.pdf)

Cohen, S. *Sample Design of the 1996 Medical Expenditure Panel Survey Household Component*. MEPS Methodology Report No. 2. AHCPR Pub. No. 97-0027. Rockville, MD. Agency for Health Care Policy and Research, 1997. [http://www.meps.ahrq.gov/mepsweb/data\\_files/publications/mr2/mr2.pdf](http://www.meps.ahrq.gov/mepsweb/data_files/publications/mr2/mr2.pdf)

Cohen, S. Design Strategies and Innovations in the Medical Expenditure Panel Survey. *Medical Care*. July 2003: 41 (7) Supplement: III-5–III-12.

Ezzati-Rice, T. M., Rohde, F, Greenblatt, J, *Sample Design of the Medical Expenditure Panel Survey Household Component, 1998–2007*. Methodology Report No. 22. March 2008. Agency for Healthcare Research and Quality, Rockville, MD. [http://www.meps.ahrq.gov/mepsweb/data\\_files/publications/mr22/mr22.pdf](http://www.meps.ahrq.gov/mepsweb/data_files/publications/mr22/mr22.pdf)

## Suggested Citation

Roberts, M. and Roemer, M. *The Uninsured in America, First Half of 2011: Estimates for the U.S. Civilian Noninstitutionalized Population under Age 65*. Statistical Brief #380. August 2012. Agency for Healthcare Research and Quality, Rockville, MD. [http://www.meps.ahrq.gov/mepsweb/data\\_files/publications/st380/stat380.pdf](http://www.meps.ahrq.gov/mepsweb/data_files/publications/st380/stat380.pdf)

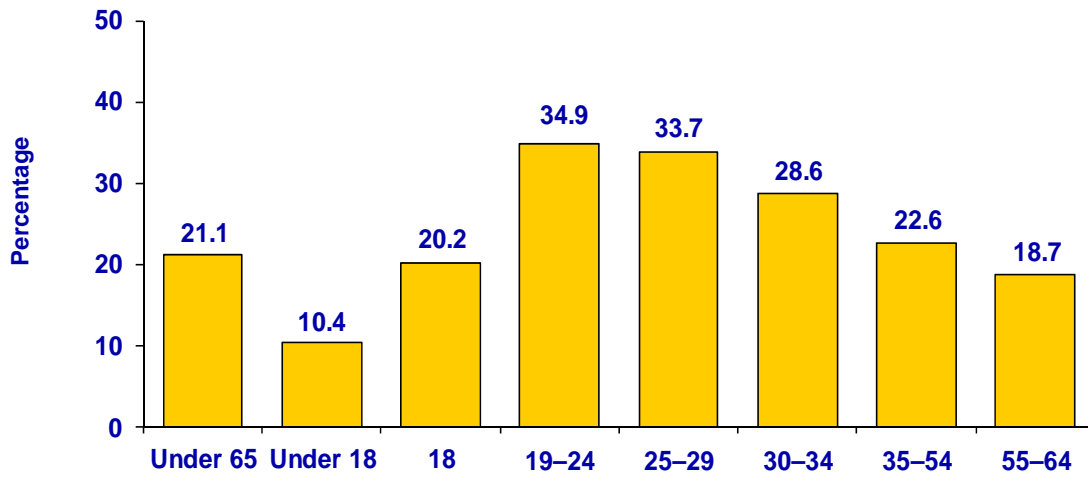
\* \* \*

AHRQ welcomes questions and comments from readers of this publication who are interested in obtaining more information about access, cost, use, financing, and quality of health care in the United States. We also invite you to tell us how you are using this Statistical Brief and other MEPS data and tools and to share suggestions on how MEPS products might be enhanced to further meet your needs. Please e-mail us at [MEPSProjectDirector@ahrq.hhs.gov](mailto:MEPSProjectDirector@ahrq.hhs.gov) or send a letter to the address below:

Steven B. Cohen, PhD, Director  
Center for Financing, Access, and Cost Trends  
Agency for Healthcare Research and Quality  
540 Gaither Road  
Rockville, MD 20850



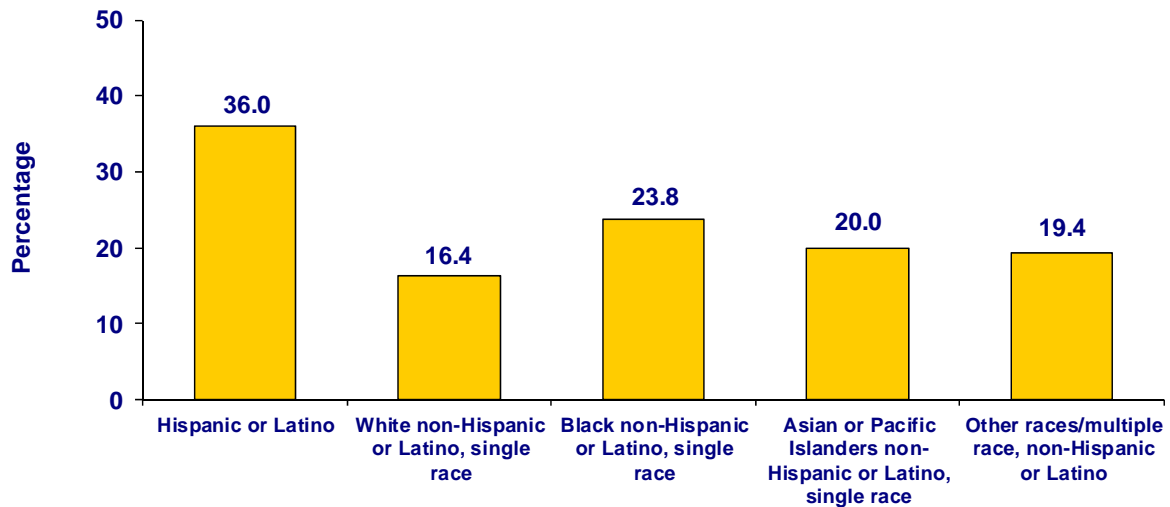
**Figure 1. Percentage uninsured by age, under age 65, first half of 2011**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2011 Point-in-Time Data File (2011 P15R3/P16R1 Population Characteristics)



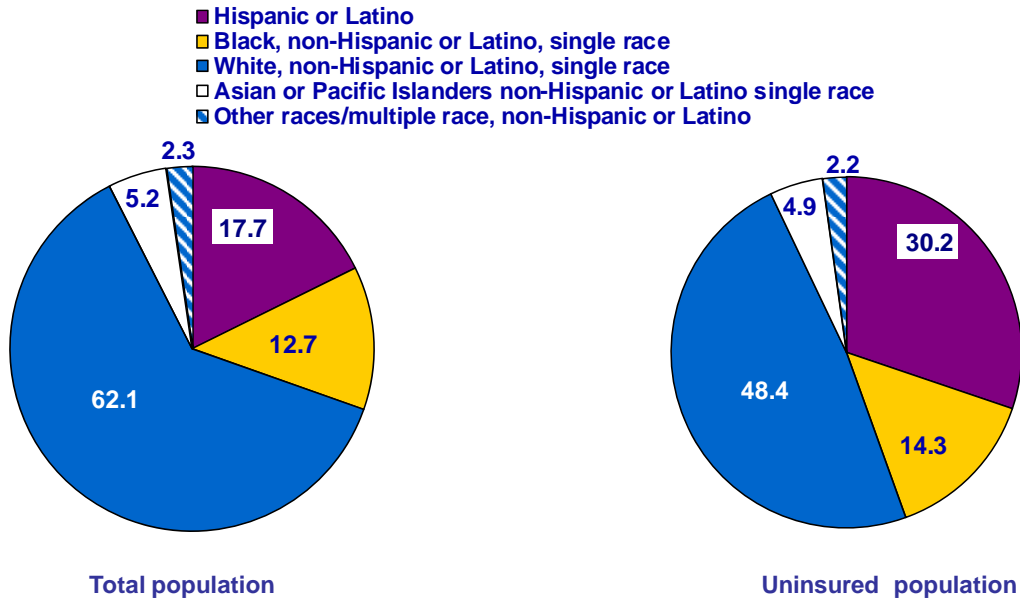
**Figure 2. Percentage uninsured by race/ethnicity, under age 65, first half of 2011**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2011 Point-in-Time Data File (2011 P15R3/P16R1 Population Characteristics)



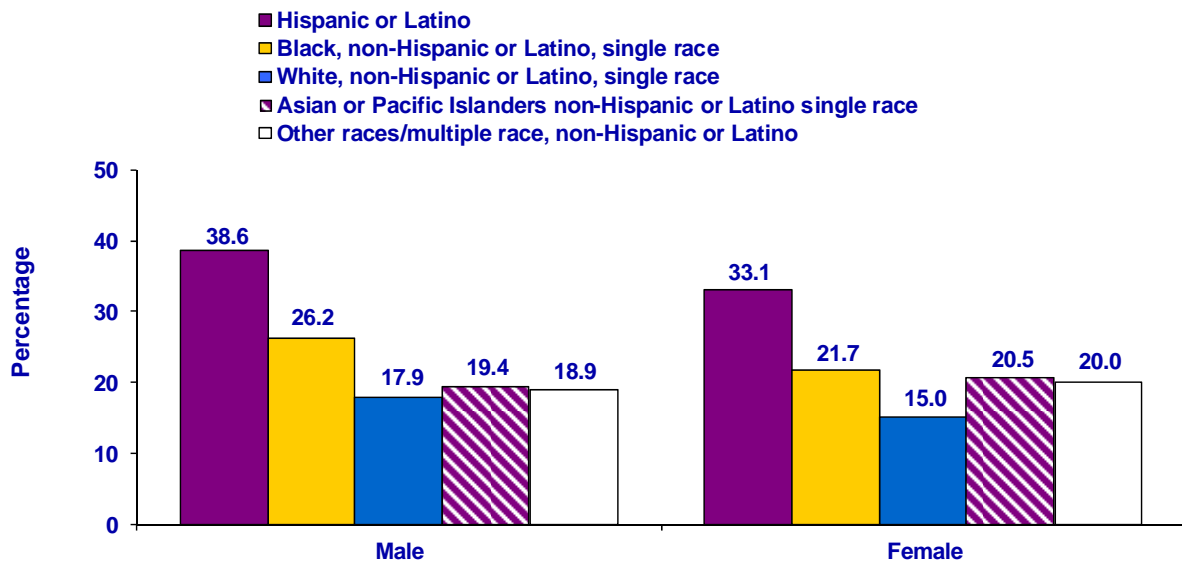
**Figure 3. Percentage distribution of total population and uninsured population by race/ethnicity, under age 65, first half of 2011**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2011 Point-in-Time Data File (2011 P15R3/P16R1 Population Characteristics)



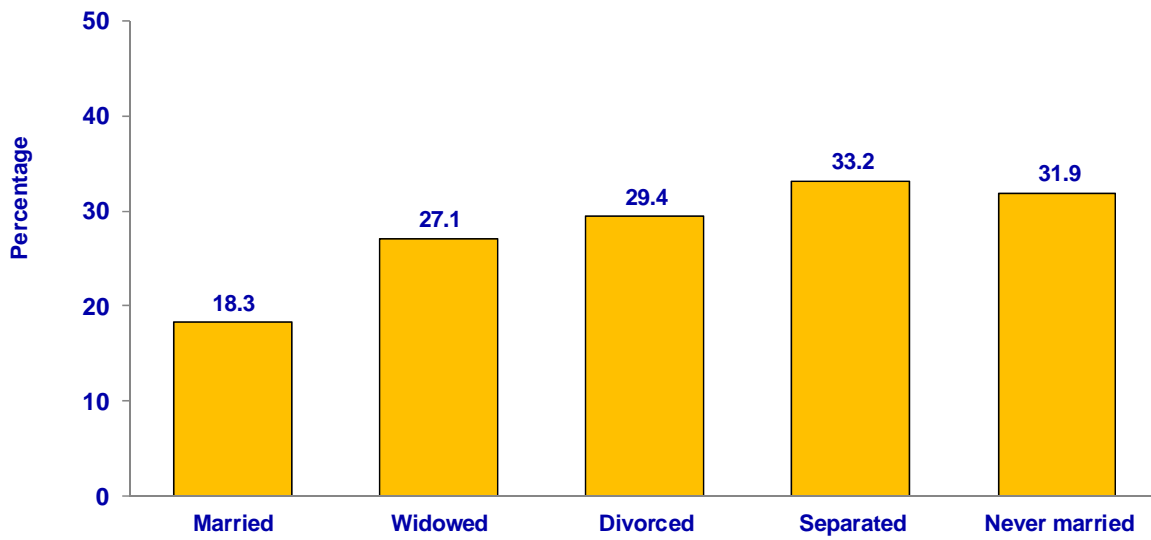
**Figure 4. Percentage uninsured by race/ethnicity and sex, under age 65, first half of 2011**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2011 Point-in-Time Data File (2011 P15R3/P16R1 Population Characteristics)



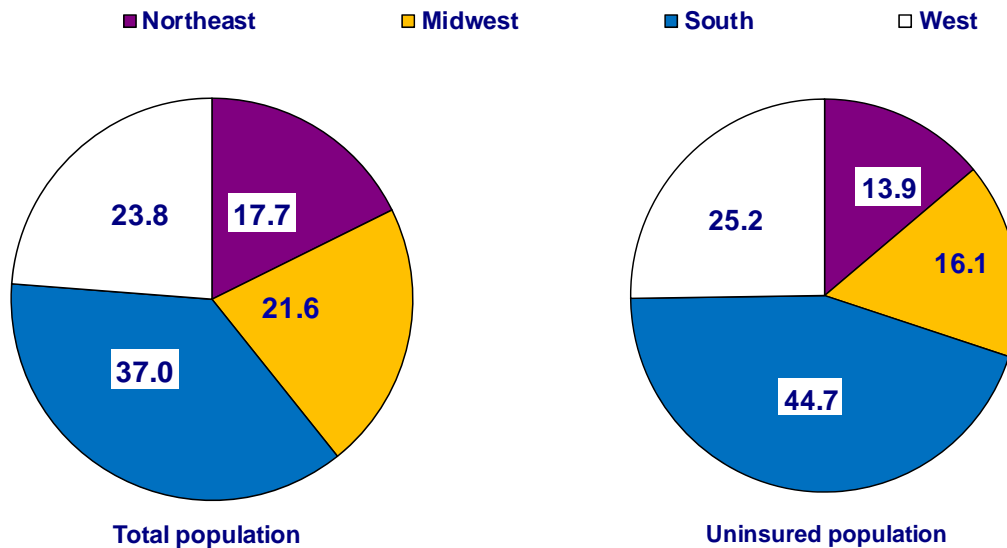
**Figure 5. Percentage uninsured by marital status, ages 16–64, first half of 2011**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2011 Point-in-Time Data File (2011 P15R3/P16R1 Population Characteristics)



**Figure 6. Percentage distribution of total population and uninsured population by Census region, under age 65, first half of 2011**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2011 Point-in-Time Data File (2011 P15R3/P16R1 Population Characteristics)