

## STATISTICAL BRIEF #447

August 2014

### **The Uninsured in America, First Part of 2013: Estimates for the U.S. Civilian Noninstitutionalized Population under Age 65**

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#### **Introduction**

This Statistical Brief provides descriptive statistics on the U.S. civilian noninstitutionalized population under age 65 that was uninsured throughout the first part of 2013. The estimates are derived from the Household Component of the 2013 Medical Expenditure Panel Survey (MEPS-HC). Nearly all persons (98.8 percent) age 65 and older in the United States had some type of public or private health insurance coverage, but a notable percentage of people under age 65 did not. The data show that health insurance status varies by demographic characteristics such as age, race and 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 part of 2013, 21.1 percent of persons under age 65 were uninsured (figure 1). This estimate does not differ significantly from 2012. Age is strongly associated with health insurance coverage. Young adults in the 19–24 and 25–29 age groups had the greatest likelihood of being uninsured, with at least a third lacking health insurance—34.2 percent and 35.5 percent, respectively. Children (under age 18) were much less likely to be uninsured (9.5 percent).

Hispanics were substantially more likely than other groups to lack health insurance. Among Hispanics under age 65, 35.8 percent were uninsured during the first part of 2013, while among non-Hispanics, 24.5 percent of blacks, 19.8 percent of Asian or Pacific Islanders, 14.1 percent of other non-Hispanics, and 16.3 percent of whites lacked insurance (figure 2). Consequently, Hispanics were disproportionately represented among the uninsured. Although they comprised 18.7 percent of the nonelderly population, they accounted for 31.8 percent of nonelderly uninsured persons (figure 3).

Among males under age 65, Hispanics (38.3 percent) were more likely to be uninsured than non-Hispanic blacks (27.3 percent), Asian or Pacific Islanders (20.7 percent), whites (17.8 percent), or other non-Hispanics (15.6 percent) (figure 4). Similarly, among females under age 65, being uninsured was more likely among Hispanics (33.3 percent) than among non-Hispanic blacks (22.0 percent), Asian or Pacific Islanders (18.8 percent), whites (14.8 percent), or other non-Hispanics (12.4 percent) (figure 4).

Marital status was related to health insurance coverage as well. People ages 16–64 that were married or widowed were least likely to be uninsured during the first part of 2013. Less than one out of five (18.9 percent) married persons and 22.5 percent of widowed people ages 16–64 were uninsured compared to 27.7 percent of divorced persons, 39.4 percent of separated individuals, and 31.7 percent of those never married (figure 5).

Rates of uninsurance varied by region also. People in the South were disproportionately represented among the uninsured. While they made up 37.3 percent of the total population under age 65, they comprised 43.7 percent of the uninsured. In contrast, people in the Northeast and Midwest had a lower representation among the uninsured than among the total population under age 65. Northeasterners accounted for 17.6 percent of the nonelderly population and 12.5 percent of the uninsured. Midwesterners comprised 21.2 percent of the nonelderly population and 17.2 percent of the uninsured (figure 6).

#### **Highlights**

- During the first part of 2013, 21.1 percent of the U.S. civilian noninstitutionalized population under age 65 was uninsured.
- More than one-third of adults ages 19–29 lacked health insurance in the first part of 2013.
- Hispanics accounted for 18.7 percent of the nonelderly population but 31.8 percent of the nonelderly uninsured in the first part of 2013.
- People living in the South accounted for 37.3 percent of the nonelderly population but 43.7 percent of the nonelderly uninsured in the first part of 2013.

## Data Source

The estimates shown in this Statistical Brief were drawn from the 2013 Household Component Health Insurance Summary Data Tables 1, 2, and 4:

Table 1. Health insurance coverage of the civilian noninstitutionalized population: Percent by type of coverage and selected population characteristics, United States, first half of 2013;  
[http://www.meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/hc/hlth\\_insr/2013/t1\\_a13.htm](http://www.meps.ahrq.gov/mepsweb/data_stats/summ_tables/hc/hlth_insr/2013/t1_a13.htm)

Table 2. Health insurance coverage of the civilian noninstitutionalized population under age 65: Percent by type of coverage and selected population characteristics, United States, first half of 2013;  
[http://www.meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/hc/hlth\\_insr/2013/t2\\_b13.htm](http://www.meps.ahrq.gov/mepsweb/data_stats/summ_tables/hc/hlth_insr/2013/t2_b13.htm)

Table 4. Total population and uninsured persons under age 65: Percent by selected population characteristics, United States, first half of 2013;  
[http://www.meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/hc/hlth\\_insr/2013/t4\\_d13.htm](http://www.meps.ahrq.gov/mepsweb/data_stats/summ_tables/hc/hlth_insr/2013/t4_d13.htm)

## Definitions

### *First part of year*

The reference period for this Statistical Brief is characterized as the first part of 2013. Respondents in Panel 18 Round 1 were interviewed between February and July 2013 and those in Panel 17 Round 3 were interviewed between January and June 2013. The reference period of the interview spans January 1 through the date of interview, and averages about 2 months but ranges from 1 to 6 months.

### *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 2013 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, or coverage for accidents or specific diseases, were considered 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. AHCPH 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. AHCPH 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)

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[http://www.meps.ahrq.gov/mepsweb/data\\_files/publications/st447/stat447.pdf](http://www.meps.ahrq.gov/mepsweb/data_files/publications/st447/stat447.pdf)

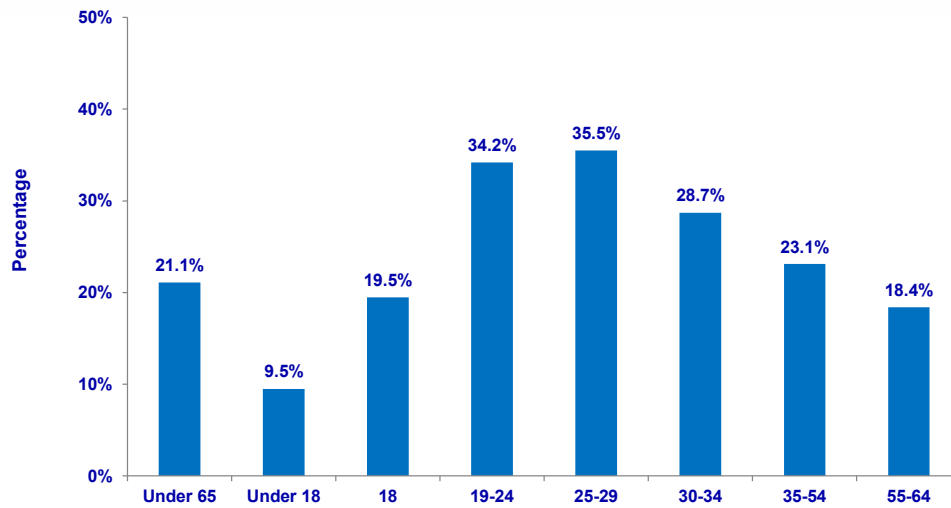
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AHRQ welcomes questions and comments from readers of this publication who are interested in obtaining more information about access, cost, use, financing, and quality of health care in the United States. We also invite you to tell us how you are using 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 email 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



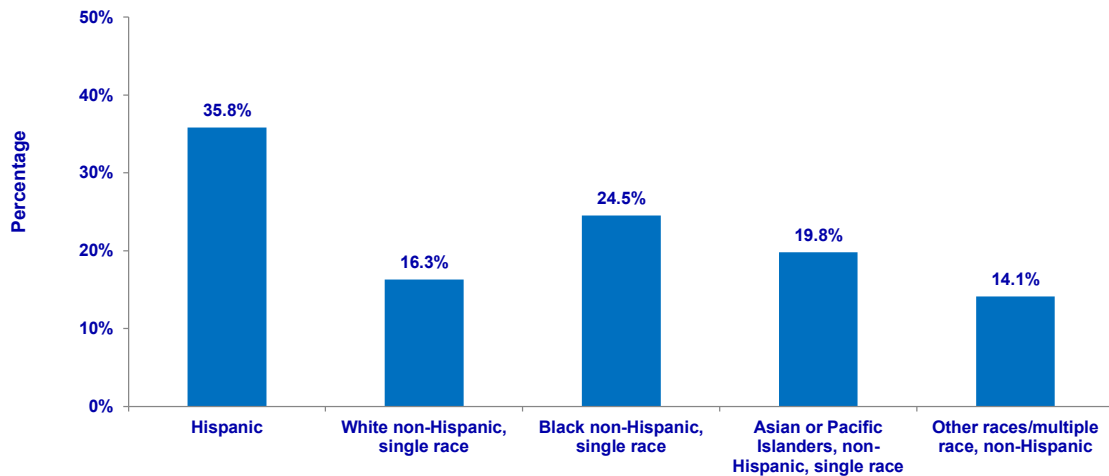
**Figure 1. Percentage uninsured by age, under age 65, first part of 2013**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2013 Point-in-Time Data File (2013 P17R3/P18R1 Population Characteristics)



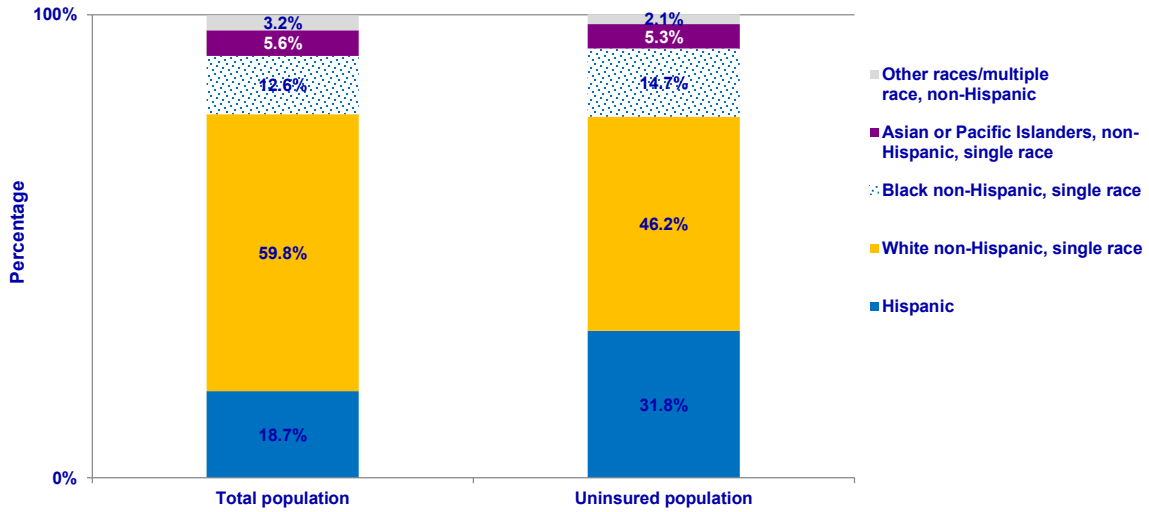
**Figure 2. Percentage uninsured by race/ethnicity, under age 65, first part of 2013**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2013 Point-in-Time Data File (2013 P17R3/P18R1 Population Characteristics)



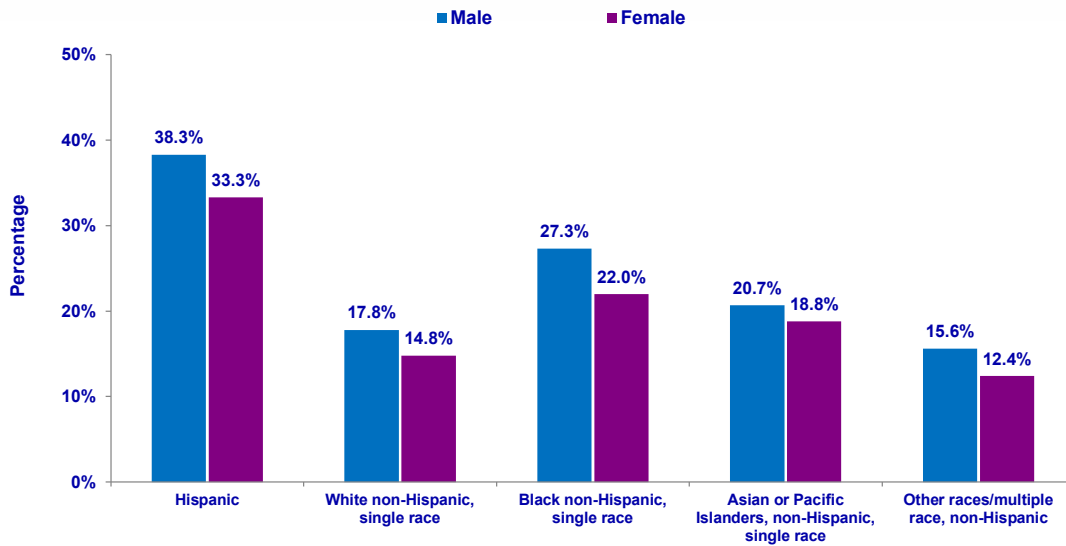
**Figure 3. Percentage distribution of total population and uninsured population by race/ethnicity, under age 65, first part of 2013**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2013 Point-in-Time Data File (2013 P17R3/P18R1 Population Characteristics)



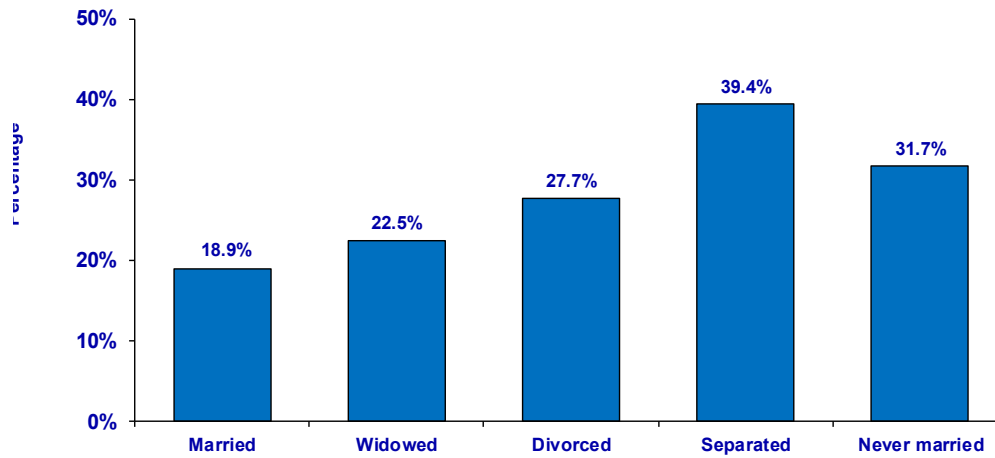
**Figure 4. Percentage uninsured by race/ethnicity and sex, under age 65, first part of 2013**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2013 Point-in-Time Data File (2013 P17R3/P18R1 Population Characteristics)



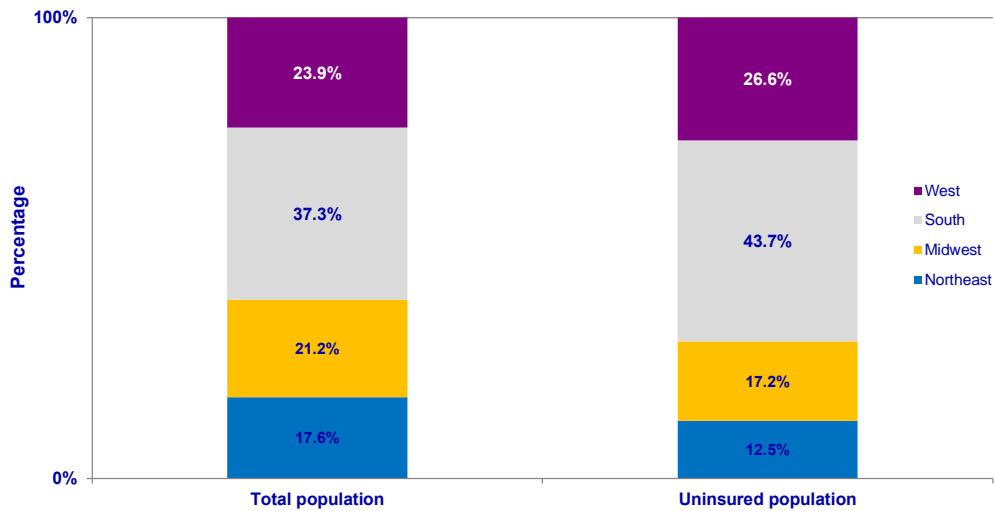
**Figure 5. Percentage uninsured by marital status, ages 16–64, first part of 2013**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2013 Point-in-Time Data File (2013 P17R3/P18R1 Population Characteristics)



**Figure 6. Percentage distribution of total population and uninsured population by census region, under age 65, first part of 2013**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2013 Point-in-Time Data File (2013 P17R3/P18R1 Population Characteristics)