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U.S. Department of Health and Human Services
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Agency for Health Care Policy and Research
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MEPS HIGHLIGHTS

Medical Expenditure Panel Survey

Health Insurance Status of the U.S. Civilian Noninstitutionalized Population

For more information on MEPS, call the MEPS information coordinator at AHCPR (301/594-1406) or see our "Important Information and Updates for MEPS Public Use Data Users" section on the AHCPR Web page under "MEPS" at <http://www.ahcpr.gov>.

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

Cohen S. Sample design of the 1996 Medical Expenditure Panel Survey Household Component. Rockville (MD): Agency for Health Care Policy and Research; 1997 (forthcoming). AHCPR Pub. No. 97-0027.

Cohen J. Design and methods of the Medical Expenditure Panel Survey Household Component. Rockville (MD): Agency for Health Care Policy and Research; 1997 (forthcoming). AHCPR Pub. No. 97-0026.

For detailed data on which the 1996 numbers in this Highlights were based, a set of two tables, "Medical Expenditure Panel Survey Insurance Status Tables: First Half of 1996," is available from the AHCPR Clearinghouse (800/358-9295), from AHCPR InstantFAX (301/594-2800), and through the Agency's Web page at <http://www.ahcpr.gov> under "MEPS." Ask for AHCPR Pub. No. 97-R052.

More detailed information on the uninsured population will be published in:

Vistnes JP, Monheit AC. Health insurance status of the U.S. civilian noninstitutionalized population. Rockville (MD): Agency for Health Care Policy and Research; 1997 (forthcoming). *MEPS Research Findings No. 1*. AHCPR Pub. No. 97-0030.



AHCPR Pub. No. 97-0025
April 1997

The Uninsured in America—1996

Health Insurance Status of the U.S. Civilian Noninstitutionalized Population

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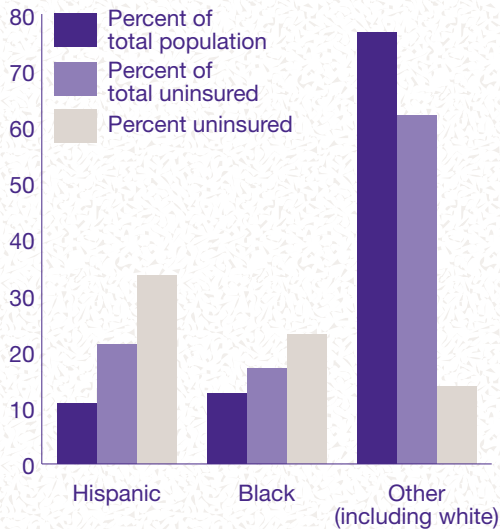
Introduction

The Medical Expenditure Panel Survey (MEPS) collects nationally representative data on health care use, expenditures, source of payment, and insurance coverage for the U.S. civilian noninstitutionalized population. MEPS is cosponsored by the Agency for Health Care Policy and Research (AHCPR) and the National Center for Health Statistics (NCHS). Preliminary data from the MEPS Household Component of the Medical Expenditure Panel Survey (MEPS HC), collected in the first several months of 1996, are shown here. Once time-period and definitional differences are considered, these estimates are consistent with the findings of other recent surveys.

Briefly stated:

- Seventeen percent of the U.S. population were uninsured throughout the first half of 1996, on average. This represents almost 44.8 million people who were *not* covered by insurance, private or public. A revised estimate of the uninsured derived from MEPS first-round data, which will incorporate additional data on payment sources, is expected to be lower than this initial estimate.
- Over 33 percent of Hispanics and 23 percent of blacks were uninsured throughout the first half of 1996. Less than 14 percent of other race/ethnicity groups (including whites) were uninsured.
- Nearly 25 percent of all uninsured Americans were under 18 years of age. Nearly 11 million children—more than 15 percent of the Nation's noninstitutionalized children—were uninsured throughout the first half of 1996.
- Among children most likely to be uninsured throughout the first half of 1996 were Hispanics, children living outside metropolitan statistical areas, and those living in families with adults who had less than a high school education.

Figure 1. Race/Ethnicity and Health Insurance Status: First Half of 1996



▲ Throughout the first half of 1996, Hispanics represented almost 11 percent of the U.S. population but 21 percent of the uninsured. Blacks represented almost 13 percent of the U.S. population and 17 percent of the uninsured. Other race/ethnicity groups (including whites) represented almost 77 percent of the U.S. population and 62 percent of the uninsured.

DATA SOURCE: Medical Expenditure Panel Survey, Household Component

► Lack of insurance throughout the first half of 1996 was more common in the South (20 percent of the region's population) and West (19 percent) than in the Northeast (14 percent) or Midwest (14 percent). Of all the uninsured in this country, 41 percent lived in the South.

MEPS Sample Design and Accuracy of Estimates

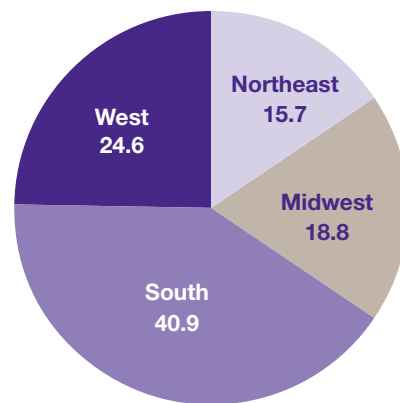
The sample selected for the 1996 MEPS is a subsample of the 1995 National Health Interview Survey (NHIS), designed to produce statistically unbiased national estimates that are representative of the civilian noninstitutionalized population of the United States. First-round data were obtained for approximately 9,400 households in MEPS, resulting in a survey response rate of 78 percent, which reflects participation in both NHIS and MEPS.

The statistics presented here are affected by both sampling error and sources of nonsampling error, which include nonresponse bias, respondent reporting errors, interviewer effects, and data processing misspecifications. MEPS person-level estimation weights include nonresponse adjustments and post-stratification adjustments to population estimates derived from the March 1996 Current Population Survey (CPS), based on cross-classifications by region, age, race/ethnicity, and sex.

Tests of statistical significance were used to determine whether the differences between populations existed at specified levels of confidence or whether they occurred by chance. Any comparison made in this Highlights is based on tests using Z-scores having asymptotic normal properties, at the .05 level of significance.

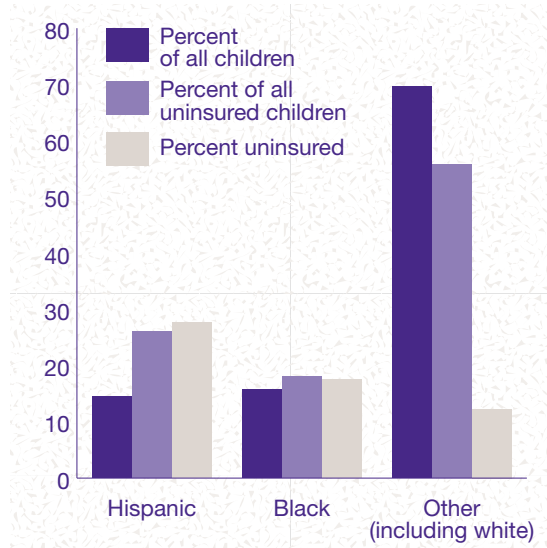
Because of methodological differences, use caution when comparing these data with data from other sources. For example, CPS measures persons who are uninsured for a full year; NHIS measures persons who lack insurance at a given point in time—the month before the interview. CPS is

Figure 2. Geographic Region and Health Insurance Status: First Half of 1996



Percent of all uninsured Americans

Figure 3. Race/Ethnicity and Health Insurance Status of Children: First Half of 1996



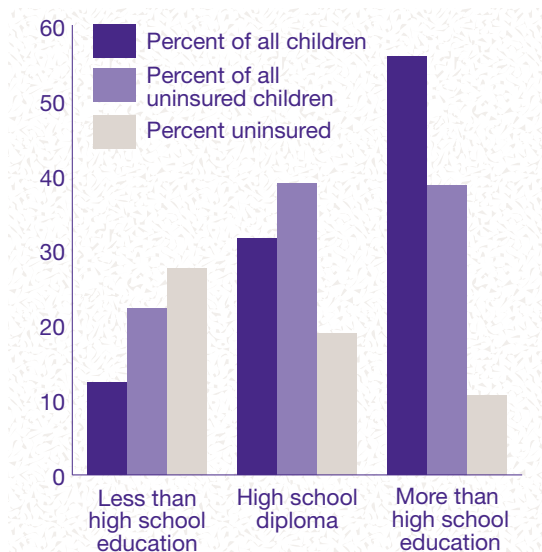
conducted annually, and NHIS collects insurance data on a continuous basis each year. In addition, unlike MEPS, CPS counts military veterans whose source of health care is the Department of Veterans Affairs as insured. CPS also counts children of adults covered by Medicaid as being insured. For these preliminary estimates, MEPS does not consider these children insured unless their families report them as such.

▲ About 28 percent of Hispanic children under 18 were uninsured throughout the first half of 1996, compared with 18 percent of black children and 12 percent of children of other race/ethnicity groups (including whites). Hispanic children represented almost 15 percent of the Nation's children but 26 percent of the Nation's uninsured children.

Children living in families with two or more employed adults were just as likely to be uninsured throughout the first half of 1996 (13 percent) as children living in families with no employed adults (15 percent). Of all children uninsured throughout the first half of 1996, 90 percent lived in families with one or more employed adults, the same proportion as represented in the total population; 46 percent lived in families with two or more employed adults.

DATA SOURCE: Medical Expenditure Panel Survey, Household Component

Figure 4. Highest Education of Any Adult Family Member and Health Insurance Status of Children: First Half of 1996



▲ Over 27 percent of children living in families where adults had less than a high school diploma were uninsured throughout the first half of 1996. In comparison, 19 percent of children living in families where adults had completed 12 years of education and less than 11 percent of children living in families where adults had more than 12 years of education were uninsured.

Figure 5. Employment Status of Adult Family Members and Health Insurance Status of Children: First Half of 1996

