

## STATISTICAL BRIEF #291

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### The Uninsured in America, First Half of 2009: Estimates for the U.S. Civilian Noninstitutionalized Population under Age 65

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#### Introduction

The uninsured population in the United States is an issue of public policy concern 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 the first half of 2009 and identifies groups especially at risk of lacking health insurance. Estimates from the Household Component of the 2009 Medical Expenditure Panel Survey (MEPS-HC) show that health insurance status among people under age 65 varies according to 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 2009, 18.5 percent of the U.S. civilian noninstitutionalized population<sup>1</sup> (55.6 million people<sup>2</sup>) was uninsured. Among those under age 65, 21.0 percent (55.3 million people) were uninsured (figure 1). These estimates do not differ significantly from the comparable figures for 2008.<sup>3,4</sup>

Age plays a key role in whether a person has health insurance coverage. Young adults in the 19 to 24 and the 25 to 29 age groups were at the greatest risk of being uninsured, with more than a third (37.0 percent and 34.8 percent, respectively) lacking health insurance (figure 1). The 19 to 24 year olds represent 9.2 percent of the total non-elderly population but 16.3 percent of the uninsured population; similarly, the 25 to 29 year olds represent 8.0 percent of the population

#### Highlights

- During the first half of 2009, 18.5 percent of the U.S. civilian noninstitutionalized population (55.6 million people) was uninsured. Among those under age 65, 21.0 percent (55.3 million people) were uninsured. These estimates do not differ significantly from the comparable figures for 2008.
- Young adults in the 19 to 24 and 25 to 29 age groups were at the greatest risk of being uninsured, with more than a third (37.0 percent and 34.8 percent, respectively) lacking health insurance.
- Among those under age 65, 17.0 percent of non-Hispanic whites, 22.6 percent of non-Hispanic blacks, 19.5 percent of non-Hispanic Asian or Pacific Islanders, and 17.0 percent of other race/multiple race non-Hispanics were uninsured during the first half of 2009 compared with 35.9 percent of Hispanics.
- Among people under age 65, Hispanics accounted for 29.0 percent of the uninsured U.S. civilian noninstitutionalized population even though they represented only 17.0 percent of the overall population this age.

<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 2009; [[http://www.meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/hc/hlth\\_insr/2009/t1\\_a09.htm](http://www.meps.ahrq.gov/mepsweb/data_stats/summ_tables/hc/hlth_insr/2009/t1_a09.htm) (accessed August 12, 2010)]

<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 2009; [[http://www.meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/hc/hlth\\_insr/2009/t5\\_e09.htm](http://www.meps.ahrq.gov/mepsweb/data_stats/summ_tables/hc/hlth_insr/2009/t5_e09.htm) (accessed August 12, 2010)]

<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 2008; [[http://www.meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/hc/hlth\\_insr/2008/t1\\_a08.htm](http://www.meps.ahrq.gov/mepsweb/data_stats/summ_tables/hc/hlth_insr/2008/t1_a08.htm) (accessed August 12, 2010)]

<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 2008; [[http://www.meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/hc/hlth\\_insr/2008/t5\\_e08.htm](http://www.meps.ahrq.gov/mepsweb/data_stats/summ_tables/hc/hlth_insr/2008/t5_e08.htm) (accessed August 12, 2010)]

but 13.2 percent of the uninsured population but 16.3 percent of the uninsured population;<sup>5</sup> similarly, the 25 to 29 year olds represent 8.0 percent of the population but 13.2 percent of the uninsured population.<sup>5</sup>

For children (under age 18), 34.4 percent had public insurance, and 53.9 percent had private insurance<sup>1</sup>; these estimates compare with 32.7 percent and 52.8 percent, respectively, for 2008<sup>3</sup>. The percentage of children covered by private and public insurance did not vary significantly between the two years. However, the percentage of children who were uninsured dropped significantly from 14.7 percent in 2008<sup>3</sup> to 11.7 percent in 2009.<sup>1</sup>

Hispanics were substantially more likely than all other race/ethnic groups to lack health insurance. Among people under age 65, 17.0 percent of non-Hispanic whites, 22.6 percent of non-Hispanic blacks, 19.5 percent of non-Hispanic Asian or Pacific Islanders, and 17.0 percent of other race/multiple race non-Hispanics were uninsured during the first half of 2009 compared with 35.9 percent of Hispanics (figure 2). These estimates do not differ significantly from the comparable figures for 2008.<sup>5</sup>

In addition, Hispanics were disproportionately represented among the uninsured. Although they comprised 17.0 percent of non-elderly population, Hispanics accounted for almost 3 out of 10 (29.0 percent) of all non-elderly, uninsured persons (figure 3) in 2009.

Among males under age 65, being uninsured was more likely among Hispanics (40.0 percent) than among non-Hispanic blacks (24.5 percent), non-Hispanic whites (18.5 percent), non-Hispanic Asian or Pacific Islanders (20.2 percent), or other race/multiple race non-Hispanics (18.6 percent) (figure 4). Similarly, among females under age 65, being uninsured was more likely among Hispanics (31.5 percent) than among non-Hispanic blacks (20.9 percent), non-Hispanics whites (15.5 percent), non-Hispanic Asian or Pacific Islanders (18.8 percent), or other race/multiple race non-Hispanics (15.4 percent) (figure 4).

Persons who never married accounted for 25.5 percent of the non-elderly population but 38.0 percent of the uninsured population.<sup>5</sup> Alternatively, people who were married were the least likely to be uninsured (18.8 percent) when compared to the widowed (27.8 percent), the divorced (27.0 percent), the separated (37.4 percent), and the never married (31.5 percent) populations.<sup>5</sup>

For the uninsured under age 65, 42.4 percent lived in the South while 12.8 percent lived in the Northeast, 18.7 percent lived in the Midwest, and 26.2 percent lived in the West (figure 5).

## Data Source

The estimates shown in this Statistical Brief are drawn from analyses conducted by the MEPS staff from the public use file, 2009 Point-in-Time Panel 13 Round 3/Panel 14 Round 1 Population Characteristics File and from the 2009 Household Component Health Insurance Summary Data Tables 1 through 4.

## Definitions

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 2009 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 (e.g., coverage for dental or vision care only, coverage for accidents or specific diseases) were considered to be uninsured.

## 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)

<sup>5</sup>Table 4. Total population and uninsured persons under age 65: Percent by selected population characteristics, United States, first half of 2009; [[http://www.meps.ahrq.gov/mepsweb/data\\_stats/summ\\_tables/hc/hlth\\_insr/2009/t4\\_d09.htm](http://www.meps.ahrq.gov/mepsweb/data_stats/summ_tables/hc/hlth_insr/2009/t4_d09.htm) (accessed August 12, 2010)]

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)

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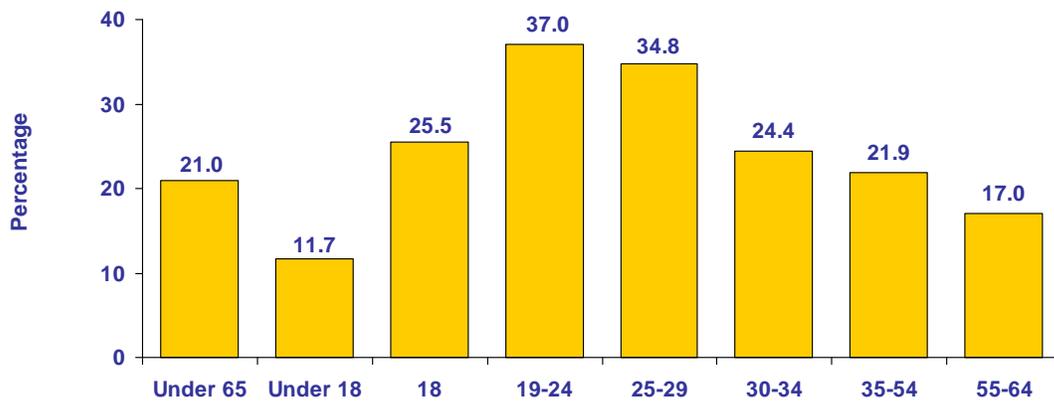
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AHRQ welcomes questions and comments from readers of this publication who are interested in obtaining more information about access, cost, use, financing, and quality of health care in the United States. We also invite you to tell us how you are using 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 e-mail us at [mepsdpd@ahrq.gov](mailto:mepsdpd@ahrq.gov) or send a letter to the address below:

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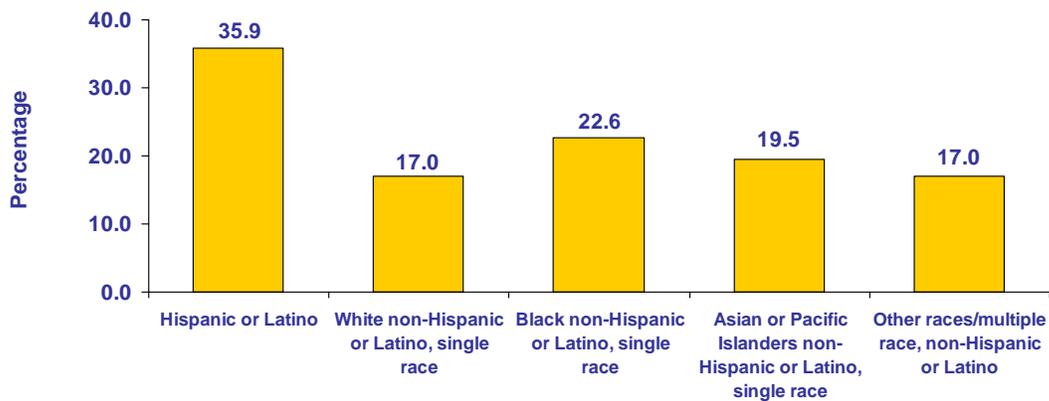
**Figure 1. Percentage uninsured, by age, people under age 65, first half of 2009**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2009 Point-in-Time File



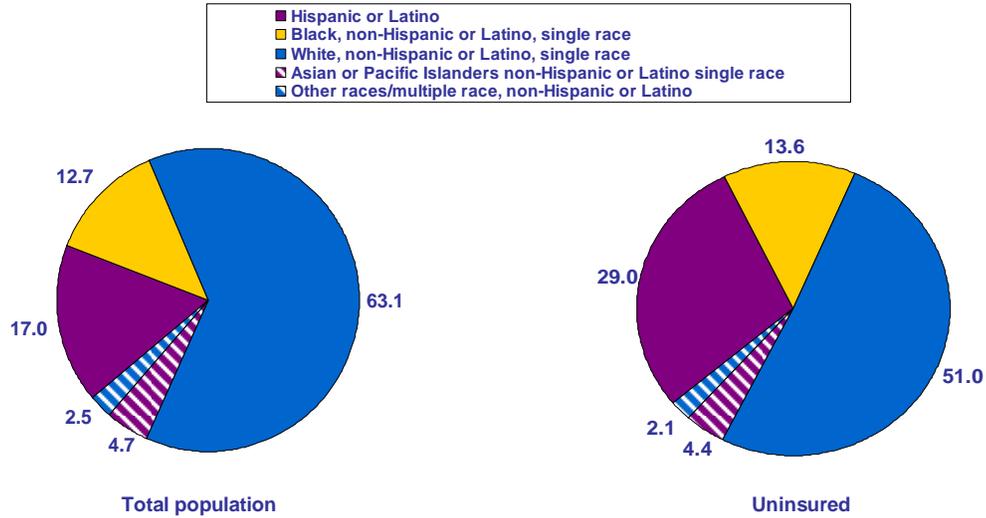
**Figure 2. Percentage uninsured, by race/ethnicity, people under age 65, first half of 2009**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2009 Point-in-Time File



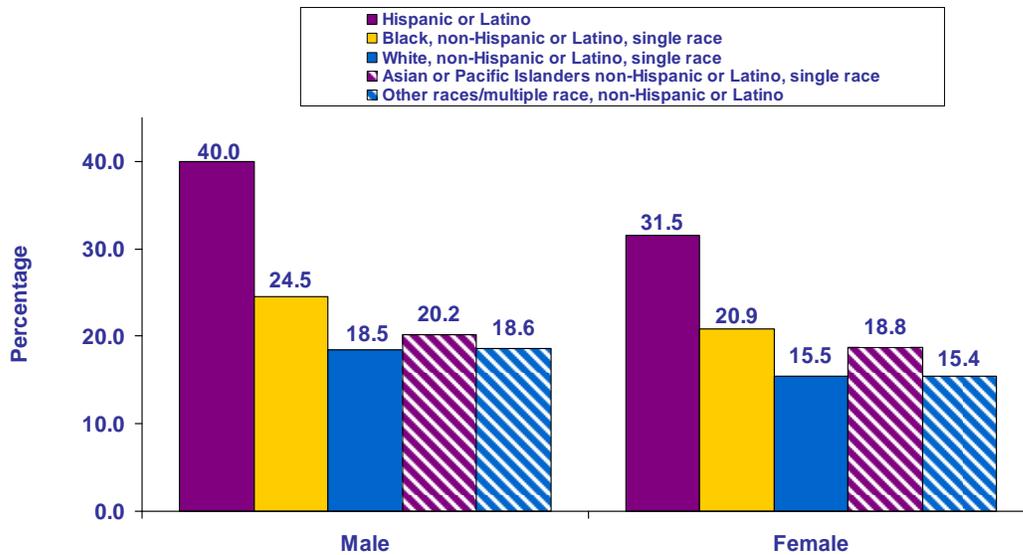
**Figure 3. Percentage distribution of total population and the uninsured, by race/ethnicity, people under age 65, first half of 2009**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2009 Point-in-Time File



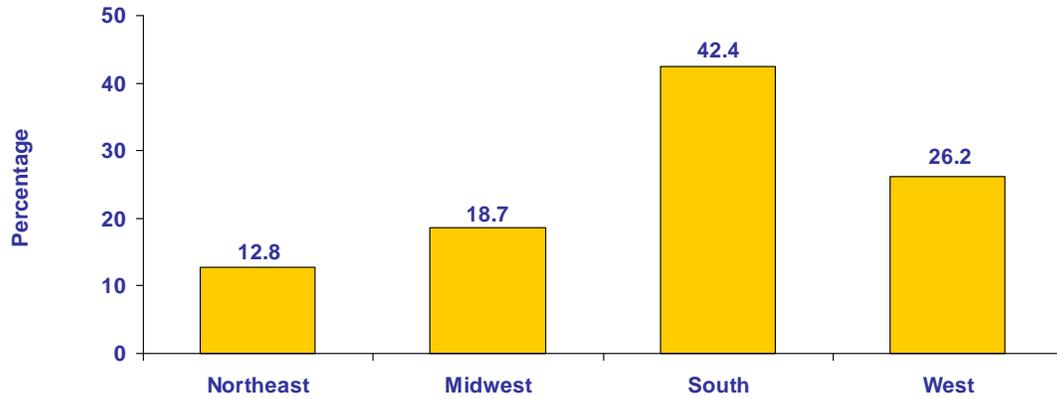
**Figure 4. Percentage uninsured, by race/ethnicity and sex, people under age 65, first half of 2009**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2009 Point-in-Time File



**Figure 5. Percentage distribution of uninsured, by Census region, people under age 65, first half of 2009**



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 2009 Point-in-Time File