Introduction

Estimates of the health insurance status of the U.S. civilian noninstitutionalized population are critical to policymakers and others concerned with access to medical care and the cost and quality of that care. Health insurance helps people get timely access to medical care and protects them against the risk of expensive and unanticipated medical events. When estimating the size of the uninsured population, it is important to consider the distinction between those uninsured for short periods of time and those who are uninsured for several years.

Using information from the Household Component of the Medical Expenditure Panel Survey (MEPS-HC) for 2008 and 2009, this Statistical Brief provides detailed estimates for the U.S. civilian noninstitutionalized non-elderly (under age 65) population that was uninsured for the entire 2006–2009 period and identifies groups most at risk of lacking any coverage during that four-year period. The inclusion of questions in MEPS to determine health insurance coverage profiles for the period covering 2006 and 2007, in concert with information on health insurance profiles from the National Health Interview Survey for 2007, facilitated these analyses of extended longitudinal profiles. All differences between estimates discussed in the text are statistically significant at the 0.05 level unless otherwise noted.

Findings

According to the MEPS-HC for 2008 and 2009, 34.6 percent (92.2 million people, estimate not shown) of the under-65 population was uninsured for at least one month during the two-year period (calendar years 2008 and 2009), and 12.3 percent (32.9 million people, estimate not shown) was uninsured for the entire two-year period. Just over two-thirds of those individuals lacking coverage for all of 2008–2009 were also without coverage for the entire prior 2006–2007 two-year period. This translates to 8.4 percent (22.3 million people, estimate not shown) of the total population under age 65 being uninsured for the entire four-year period from 2006 through 2009.

The age groups 18 to 24 and 25 to 29 were the most likely to be uninsured for some time during 2008 to 2009. For persons 18 to 24 and 25 to 29, 60.5 and 49.2 percent were uninsured for at least one month or more, respectively (figure 1). Children less than 18 were the least likely to be continuously uninsured for the full two-year period from 2008–2009 as well as for the entire 2006–2009 four-year period. Only 2.8 percent of children less than 18 years were uninsured for the entire 2006–2009 four-year period.

Individuals reported to be in excellent or very good health status were the least likely to be uninsured for 2006-2009 (2.8 percent).

During 2008 to 2009, adults ages 18 to 24 and 25 to 29 were the most likely to be uninsured for at least one month (60.5 and 49.2 percent, respectively). Children under age 18 were the least likely to be uninsured for 2006-2009 (2.8 percent).

Hispanics were most likely to be uninsured for at least one month during 2008 to 2009 (52.3 percent) and for 2006-2009 (18.7 percent).

Hispanics were disproportionately represented among the long-term uninsured. While they represented 17.1 percent of the population under age 65, they represented 38.3 percent of the long-term uninsured for 2006-2009.

Individuals who were poor, near poor, and low income were represented disproportionately among the long-term uninsured. While poor individuals represented 14.9 percent of the population under age 65, they represented 29.1 percent of those uninsured for 2006-2009.
Poverty status categories are defined as follows: was based on annual income in 2008. Family income to the federal income thresholds, which control for family size and age of the head of family. Poverty status categories are defined by the ratio of sample persons were classified according to the total yearly income of their family. Within a household, all people related by blood, marriage, or adoption were considered to be a family. Poverty status categories are defined by the ratio of family income to the federal income thresholds, which control for family size and age of the head of family. Poverty status categories are defined as follows:

- **Poor**: Persons in families with income less than or equal to the poverty line, including those who had negative income.
- **Near poor**: Persons in families with income over the poverty line through 125 percent of the poverty line.
● Low income: Persons in families with income over 125 percent through 200 percent of the poverty line.
● Middle income: Persons in families with income over 200 percent through 400 percent of the poverty line.
● High income: Persons in families with income over 400 percent of the poverty line.

Health status
In every round, the respondent was asked the following question to rate the health of every member of the family: “In general, compared to other people of (PERSON)’s age, would you say that (PERSON)’s health is excellent, very good, good, fair, or poor?” For this Brief, the response categories “fair” and “poor” were collapsed.

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) 427-1406 or visit the MEPS Web site at [http://www.meps.ahrq.gov/](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:


Suggested Citation

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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 MEPSProjectDirector@ahrq.hhs.gov or send a letter to the address below:

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Figure 1. Percentage uninsured by age, U.S. civilian noninstitutionalized population under age 65, 2006–2009 (selected intervals)

Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, HC-121 (2008), HC-123 (2009), and HC-130 (Panel 13)

Figure 2. Percentage uninsured by health status, U.S. civilian noninstitutionalized population under age 65, 2006–2009 (selected intervals)

Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, HC-121 (2008), HC-123 (2009), and HC-130 (Panel 13)
Figure 3. Percentage uninsured by race/ethnicity, U.S. civilian noninstitutionalized population under age 65, 2006–2009 (selected intervals)

Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, HC-121 (2008), HC-123 (2009), and HC-130 (Panel 13)

Figure 4. Distribution of population by health insurance status and race/ethnicity, U.S. civilian noninstitutionalized population under age 65, 2006–2009 (selected intervals)

Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, HC-121 (2008), HC-123 (2009), and HC-130 (Panel 13)
Figure 5. Distribution of population by health insurance status and poverty status, U.S. civilian noninstitutionalized population under age 65, 2006–2009 (selected intervals)

Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, HC-121 (2008), HC-123 (2009), and HC-130 (Panel 13)