

Health Insurance Coverage, 2000

Despite Medicaid, 30 percent of the poor had no health insurance of any kind during 2000 — about twice the share that went without insurance among the general population.

Most Americans have some type of health insurance and many people are covered by more than one provider. However, some segments of the population are particularly likely to lack coverage. The degree to which Americans are not covered by health insurance is an important measure of our country's well-being.

Employment-based private health insurance plans covered 64 percent of people in the United States in 2000, according to the Current Population Survey (CPS).¹ Twenty-four percent of Americans were covered by a government health plan, including Medicare (13 percent), Medicaid (10 percent), and military health insurance (3 percent). Many people were covered by more than one plan. Even so, 14 percent of the population lacked health insurance coverage for the entire year.

The share of the population without health insurance during the entire year declined from 14.3 in 1999 to 14.0 percent in 2000.² The number of people without health insurance coverage dropped by 0.6 million, leaving 38.7 million people uninsured.

The chance of being uninsured varied by race and ethnicity, age, and employment status. About 12 percent of children under age 18 in the United States — 8.5 million young people — lacked coverage for the

year. However, the poor were more likely to be uninsured in every category.

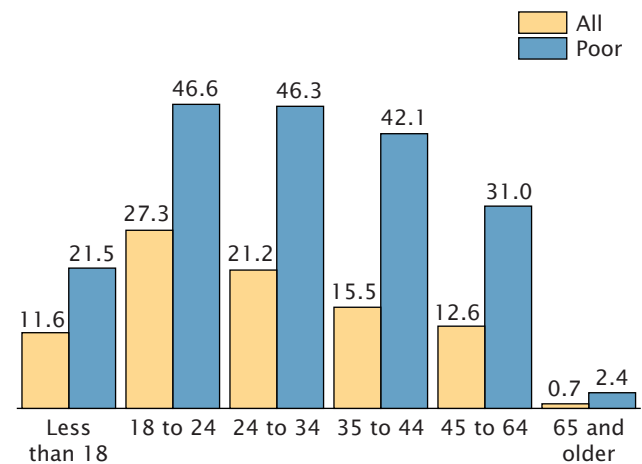
Race, ethnicity, and country of birth are key factors that influenced health insurance coverage.

Ten percent of White non-Hispanics lacked health insurance coverage in 2000. The rate was 19 percent

Figure 15-1.

People Without Health Insurance Coverage for the Entire Year, by Age and Poverty Status: 2000

(Percent of people in age group)



Source: U.S. Census Bureau, Current Population Survey, March 2001.

Words That Count

- **Private health insurance** is privately purchased insurance or health insurance offered through employment (either one's own or a relative's).
- **Government health insurance** includes Medicare, Medicaid, and military insurance, such as CHAMPUS or TRICARE.

¹ Estimates in this chapter are calculated using sample data from the Current Population Survey, weighted by population controls based on the 1990 decennial census. The population universe for the March CPS is the civilian noninstitutional population plus armed forces living off base and with their families on post. As a result, these estimates will differ from population estimates computed from either the intercensal estimates program, or the 2000 decennial census.

² These estimates reflect the results of followup health insurance verification questions, first implemented in the March 2000 Current Population Survey (CPS). Accordingly, the Census Bureau revised the estimates of health insurance coverage rates in 1999. As a result, the health insurance estimates for 1999 presented in this report differ from those published in last year's version of this report. These estimates are also not directly comparable with CPS estimates from earlier years, before the health insurance verification questions were added.

for Blacks and 18 percent for Asians and Pacific Islanders.³ Among people of Hispanic origin,⁴ 32 percent lacked health insurance coverage for all of 2000.

Among the native population in the United States, 12 percent were not covered by health insurance in 2000. However, 16 percent of naturalized citizens and 41 percent of noncitizens were not covered at any time during the year. Among poor noncitizens, 61 percent did not have health insurance.

Age was another important factor. With 27 percent uninsured, young adults, aged 18 to 24, were more likely than any other age group to lack coverage during the entire year. Because of Medicare, the elderly were at the other extreme with only about 1 percent lacking coverage. Children aged 12 to 17 were slightly more likely than younger children to lack health insurance, 12 percent compared with 11 percent. Among poor children, 22 percent were not covered in 2000.

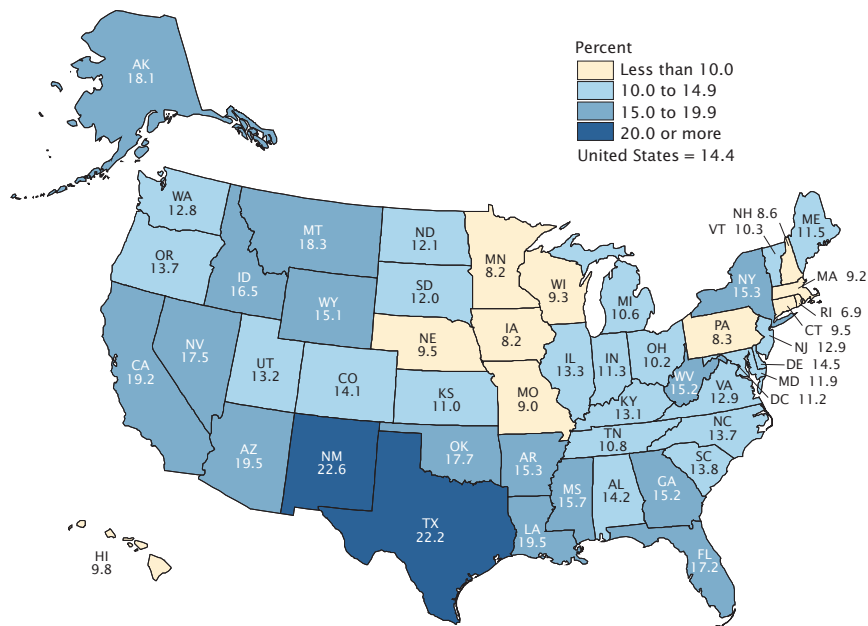
Employment status and income were also important. Among people aged 18 to 64 who were employed full time, about 15 percent lacked health insurance. However, the rate was 21 percent for people in the same age group who worked part time.⁵ Poor workers were even less likely to be insured. Almost half (48 percent) of poor, full-time workers were uninsured in 2000.

Noncoverage rates fell as income rose. In 2000, only 7 percent of people who lived in households with annual incomes of \$75,000 or more lacked insurance, compared with 23 percent of people who lived in households with incomes less than \$25,000.

Coverage rates varied among the 50 states, as shown by the data from 1998 to 2000. Health insurance coverage rates were the highest in Rhode Island — where only one person in fourteen lacked health insurance coverage. On the other end of the scale were New

Figure 15-2.

People Without Health Insurance Coverage Throughout the Year by State: Annual Averages 1998-2000



Note: Numbers are 3-year averages.

Source: U.S. Census Bureau, Current Population Surveys, March 1999 through March 2001.

Mexico and Texas — where one out of every four or five people was not covered.⁵

⁵ The estimates for New Mexico and Texas are not statistically different from each other. Because estimates contain sampling variation, the Census Bureau does not recommend ranking the states according to the estimates.

The Census Bureau Can Tell You More

- For more detailed information, consult the following U.S. Census Bureau Current Population Report: *Health Insurance Coverage: 2000* by Robert J. Mills.
- Look for complete reports and detailed tables on the Census Bureau's World Wide Web site (www.census.gov). Click on "H" and select "Health Insurance."
- Contact the Housing and Household Economic Statistics' Statistical Information Office at 301-457-3242 or e-mail hhes-info@census.gov.
- For information on publications and other resources, see Appendix A.

³ The health insurance coverage rate for Blacks did not significantly differ from the rate for Asians and Pacific Islanders.

⁴ Hispanics may be of any race.

⁵ Workers were classified as part time if they worked less than 35 hours per week in the majority of weeks they worked in 1999.