

Statistical Brief

Health Insurance Coverage — Who Had a Lapse Between 1990 and 1992?

Over the span of the last few years, did you have continuous health insurance coverage?

If your answer is “no,” you have a lot of company. Recent data from the Census Bureau’s Survey of Income and Program Participation show that 1 in 4 Americans did not have health insurance for at least 1 month during the 32-month interview period between February 1990 and September 1992.

This Brief examines the likelihood of having a lapse in health insurance coverage over two different lengths of time — 12 months (the 1990 calendar year) and 32 months (February 1990 through September 1992). It also looks at which groups were likely to have had a lapse in coverage during the latter period and which groups were more likely to have had continuous coverage.

Lapses in coverage fluctuate for different time periods.

As time goes by, some who have coverage will lose it. For example, 81 percent were continuously covered over the 12-month period from January

to December 1990, but only 75 percent had coverage for all 32 months of the survey period.

Over a longer time period, one has a greater chance of being without insurance — 20 percent (47 million persons) had a lapse in coverage over the 12-month period, 25 percent (60 million persons) did over the full 32 months.

Compared to previous estimates, the proportion of persons experiencing a lapse in coverage declined slightly. In calendar year 1987, 21 percent of persons lost coverage, compared with the 20 percent over the 12-month period in 1990.

Some have a greater likelihood than others of not being continuously covered.

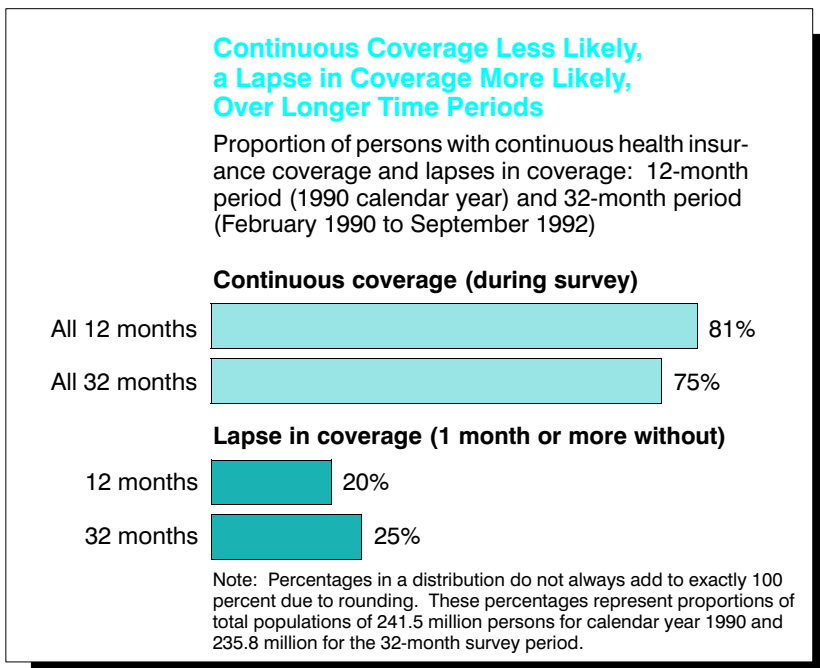
Here are some key factors that influenced our chances of not having coverage for at least part of the 32 months:

- **Age:** Young adults aged 18-24 were the age group most vulnerable to lapses in coverage. Almost one-half of them spent at least 1 month without coverage. As the chart on the back shows, the percentage of other adults lacking continuous coverage fell gradually with age. Medicare provides coverage for most elderly: just 1 percent had lapses in coverage.
- **Employment status:** Stable, full-time employment improves one’s chances of having contin-



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uous coverage. Only 13 percent of those who worked full-time — 35 hours or more per week — for all 32 months experienced lapses in coverage. In contrast, 38 percent who were jobless for a month or more had a lapse. Twenty-two percent of those who worked the entire period — but not full-time — didn't have continuous coverage.

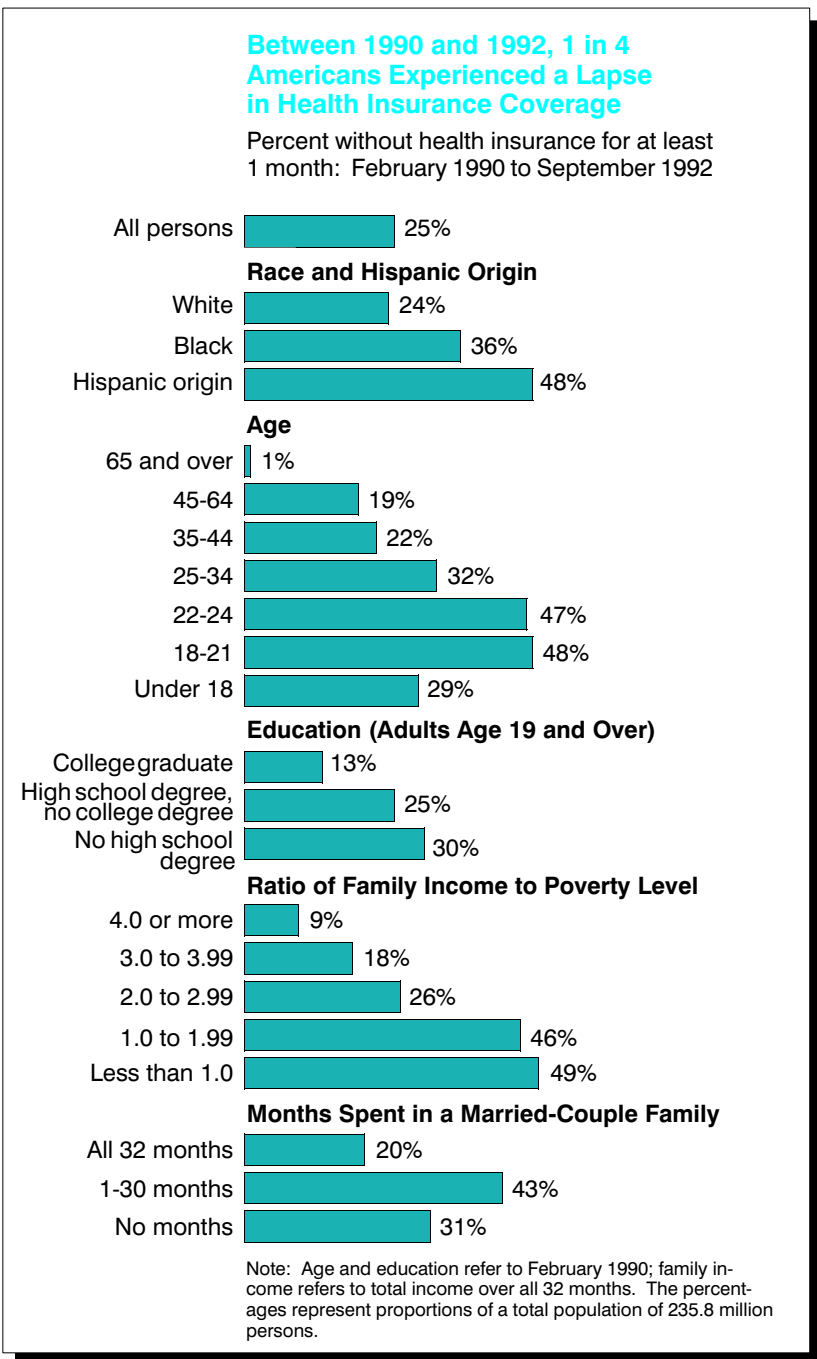
- **Poverty status:** Falling below the poverty line increases the odds of losing coverage. Thirteen percent of those who spent no months in poverty experienced coverage lapses. In contrast, 52 percent who spent at least 1 month in poverty experienced lapses in coverage. However, due to higher levels of Medicaid coverage, only 31 percent of those who spent *all 32 months* in poverty had a coverage gap.

- **Program participation:** Of those who participated at some point in a major assistance program — AFDC, General Assistance, SSI, Food Stamps, or housing assistance — 47 percent lacked continuous coverage, compared with 21 percent who didn't participate at all. Of those who participated in *all 32 months*, 24 percent lacked continuous coverage. Six in ten of these persons were covered by Medicaid for the entire period.

- **Sex:** Women were slightly less likely than men to have had gaps in coverage: 24 percent versus 27 percent. There are two reasons for this. One, it was more common for women to live in families below the poverty line, and thus take part in Medicaid. And two, a higher proportion of women than men were age 65 and over, and therefore almost certainly covered by Medicare.

More information:

An upcoming P-70 report, *Health Insurance Coverage: 1990-1992*,



will expand on the data in this Brief. It will become available in summer 1994. Contact Customer Services (301-763-4100) then for ordering information.

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