Health Insurance Coverage —
Who Had a Lapse Between 1991 and 1993?

About 1 in 5 of us had a lapse over a 12-month period ...

Twenty-one percent of Americans lacked health insurance for at least 1 month over the course of the 1991 calendar year; 20 percent had a coverage lapse during 1992. (These two proportions were not statistically different from one another.)

... and approximately 1 in 4 had a lapse over a 32-month period.

Over the span of a *32-month period* (February 1991 to September 1993), the proportion without continuous coverage stood at 27 percent. The chances of having a lapse have risen: in the 32 months between February 1990 and September 1992, 25 percent lacked continuous coverage.

Some have a greater likelihood than others of having a coverage gap.

Your chances of having a coverage lapse of a month or more between early 1991 and mid-1993 depended on several factors, such as your —

■ *Sex:* Women were slightly less likely than men to have spent at least a month without coverage: 25 percent versus 28 percent. Why? Women were more apt than men to live in families below the poverty line and, thus, take part in Medicaid. Also, a higher proportion of women than men were aged 65 and over; virtually everyone in that age group is covered by Medicare.
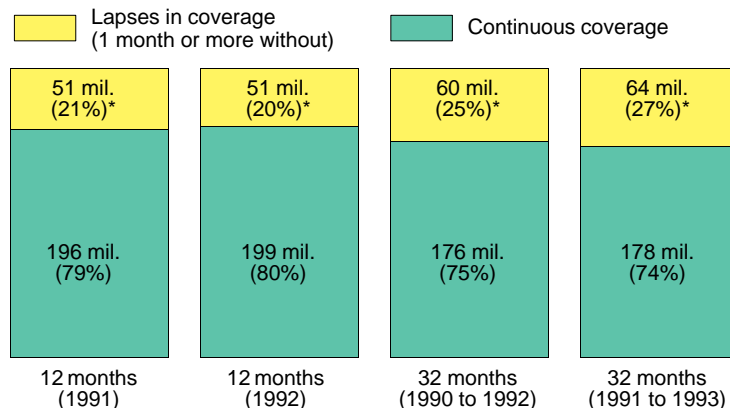
■ *Age:* Young adults aged 18 to 24 were more vulnerable than any other age group to coverage lapses. About one-half spent at least a month without coverage. The chances of having had a coverage lapse fell gradually with age for adults, to 1 percent for the elderly. (See graph on back.)

■ *Employment status:* Stable, full-time employment improves the chances that wage and salary workers 18 to 64 years old will have continuous coverage. Only 13 percent who worked full time — 35 or more hours per week — the entire period did not have continuous coverage. In contrast, 28 percent who worked part time the entire period and 40 percent who were jobless for a month or more lacked continuous coverage.

■ *Poverty status:* As the graph on the back shows, persons who spent between 13 and 24 months in poverty had a better chance of having a coverage lapse than those who were poor for either less or more time. Why would persons in

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Chances of Having a Coverage Lapse, by Time Period

Distribution of Americans, by health insurance coverage status: 12-month periods (1991 and 1992 calendar years) and 32-month periods (February 1990 to September 1992 and February 1991 to September 1993)

Legend:
- Lapses in coverage (1 month or more without)
- Continuous coverage

	12 months (1991)	12 months (1992)	32 months (1990 to 1992)	32 months (1991 to 1993)
Lapses in coverage	51 mil. (21%)*	51 mil. (20%)*	60 mil. (25%)*	64 mil. (27%)*
Continuous coverage	196 mil. (79%)	199 mil. (80%)	176 mil. (75%)	178 mil. (74%)

* About 17 million (7 percent) were uninsured during all of 1991; 18 million (7 percent) were uninsured during all of 1992; and during both 32-month periods, 9 million (4 percent) were without insurance the entire time.

Note: Percentages may not add to 100 due to rounding.

poverty 13 to 24 months be *more* prone to gaps in coverage than those poor 25 or more months? Because they had much lower levels of Medicaid coverage.

These were just a few factors that influenced the odds of having coverage lapses. The graph at right illustrates some more.

How long do Americans go without health insurance?

Of those persons who lost their health insurance sometime between February 1991 and September 1993, the median time spent without it was 7 months. This was longer than the median of 6 months without health insurance for the earlier period from February 1990 to September 1992.

More information:

Dynamics of Economic Well-Being: Health Insurance, 1991 to 1993. Current Population Reports, Series P70-43. Contact Customer Services (301-457-4100) for ordering information. The data in both this Brief and in the above-mentioned report were collected by the Survey of Income and Program Participation (SIPP).

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Between 1991 and 1993, More Than 1 in 4 of Us Experienced a Lapse in Health Insurance Coverage

Percent without health insurance for at least 1 month: February 1991 to September 1993

(Percentages are based on the total number of persons within each category.)

All persons — 27%

Race and Hispanic Origin
White, non-Hispanic — 22%
Black — 36%
Hispanic origin — 50%

Age
Under 18 — 29%
18-24 — 48%
25-34 — 35%
35-44 — 24%
45-64 — 20%
65 and over — 1%

Education (Adults Aged 18 and Over)
No high school diploma — 32%
High school diploma, no college — 28%
One or more years of college — 19%

Months Poor
All 32 months — 33%
25 to 31 — 59%
13 to 24 — 69%
1 to 12 — 50%
No months — 14%

Type of Residence
Central City — 30%
Suburb — 22%
Nonmetropolitan area — 30%

Region
Northeast — 22%
Midwest — 21%
South — 31%
West — 30%

Note: Age and education refer to February 1991. Persons of Hispanic origin may be of any race.