



# Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, January – March 2007

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## Highlights

- From January through March 2007, 41.9 million persons of all ages (14.2%) were uninsured at the time of the interview, 52.8 million (17.8%) had been uninsured for at least part of the year prior to the interview, and 30.6 million (10.3%) had been uninsured for more than a year at the time of the interview.
- The percentage of children under the age of 18 years who were uninsured at the time of the interview was 8.5% in the first 3 months of 2007.
- In the first 3 months of 2007, almost 51% of unemployed adults and 22% of employed adults aged 18–64 years had been uninsured for at least part of the past year, and almost 35% of unemployed adults and nearly 14% of employed adults had been uninsured for more than a year.
- Since 1997, there has been a decreasing trend in the percentage of children who were uninsured at the time of interview.

## Introduction

The Centers for Disease Control and Prevention's (CDC) National Center for Health Statistics (NCHS) is releasing selected estimates of health insurance coverage for the civilian noninstitutionalized U.S. population based on data from the January – March 2007 National Health Interview Survey (NHIS), along with comparable estimates from the 1997–2006 NHIS. Three types of measures of lack of health insurance coverage are provided: *current* (uninsured at the time of the interview), *intermittent* (uninsured at least part of the year prior to the interview, which also includes persons uninsured for more than a year), and *long term* (uninsured for more than a

year at the time of the interview). Different timeframes are used to measure lack of insurance coverage to reflect different policy-relevant perspectives. The measure of current lack of coverage provides an estimate of persons who at any given time may experience barriers to obtaining needed health care. The estimate of persons who were uninsured at any time in the year prior to interview provides an annual caseload of persons who may experience these barriers. This measure includes persons who have insurance at the time of interview, but had a period of noncoverage in the year prior to the interview, as well as those who are currently uninsured who may have had been uninsured for a long period of time. Finally, the measure of lack of coverage for more than a year provides an estimate of those with a persistent lack of coverage who may be at high risk of not obtaining preventive services as well as care for illness and injury. These three measures of lack of coverage are not mutually exclusive, and a given individual may be counted in more than one of the three measures.

The 2007 health insurance estimates are being released prior to final data editing and final weighting in order to provide access to the most recent information from NHIS. The resulting estimates for persons without health insurance are generally 0.1–0.3 percentage points lower than those based on the editing procedures used for the final data files. Occasionally, due to decisions made for the final data editing and weighting, estimates based on preliminary editing procedures may differ by more than 0.3 percentage points.

Due to small sample sizes, estimates based on one quarter of data often have large variances. Caution should therefore be used in comparing estimates with large variances. Patterns

described in this report may change as more data become available.

Estimates for 2007 are stratified by age group, sex, race/ethnicity, marital status, employment status, region, and educational attainment.

## Data Source

The data are derived from the Family Core component of the 1997–2007 NHIS, which collects information on all family members in each household. Data analyses for the January – March 2007 NHIS were based on 18,839 persons in the Family Core. NHIS is a multistage probability sample survey of the civilian noninstitutionalized population of the United States. It is conducted continuously throughout the year for NCHS by interviewers of the U.S. Census Bureau. Visit the NCHS website (<http://www.cdc.gov/nchs/nhis.htm>) for more information on the design, content, and use of NHIS.

NHIS is a comprehensive health survey that can be used to relate health insurance coverage to health outcomes and health care utilization. It has a low item nonresponse rate (about 1%) for the health insurance questions. Because NHIS is conducted throughout the year, yielding a nationally representative sample each week, data can be analyzed weekly or quarterly to monitor health insurance coverage trends.

A new sample design was implemented for the 2006 NHIS. In addition to the continued oversampling of black and Hispanic persons carried out in the NHIS according to the 1995–2005 sample design, persons of Asian descent are also oversampled according to the new sample design. The impact of the new sample design on estimates presented in this report is expected to be minimal. For a more complete description of the estimation procedures



and definitions of selected terms, see the “Technical Notes” section of this report.

In the 2007 NHIS, the family income section was redesigned to improve the collection of income information and to reduce the amount of income nonresponse. Questions used to collect income data from respondents who initially would not indicate the amount of their family’s income in the last calendar year were changed from a flash card approach to one using a set of unfolding brackets. Studies are being conducted currently to examine the impact of the redesigned income section. For this release, a decision was made to not publish first quarter 2007 insurance estimates by poverty until the impact of the redesigned income section is more fully evaluated.

This report is produced by the NHIS Early Release (ER) Program, which releases updated selected estimates quarterly that are available from the NCHS website:

(<http://www.cdc.gov/nchs/nhis.htm>).

Two additional reports are published via the ER Program. *Early Release Estimates Based on Data from the National Health Interview Survey* (1) is published quarterly and provides estimates of 15 selected measures of health including insurance coverage. *Wireless Substitution: Early Release of Estimates from the National Health Interview Survey* (2) is published in May and December and provides selected estimates of telephone coverage.

## Results

### Lack of health insurance coverage

From January to March 2007, the percentage of uninsured persons at the time of the interview was 14.2% (41.9 million) for persons of all ages, 16.0% (41.7 million) for persons under the age of 65 years, 19.0% (35.4 million) for persons aged 18–64 years, and 8.5% (6.3 million) for children under the age of 18 years (Tables 1 and 2). There was no significant change in the percentage of people under age 65 who were uninsured at the time of the

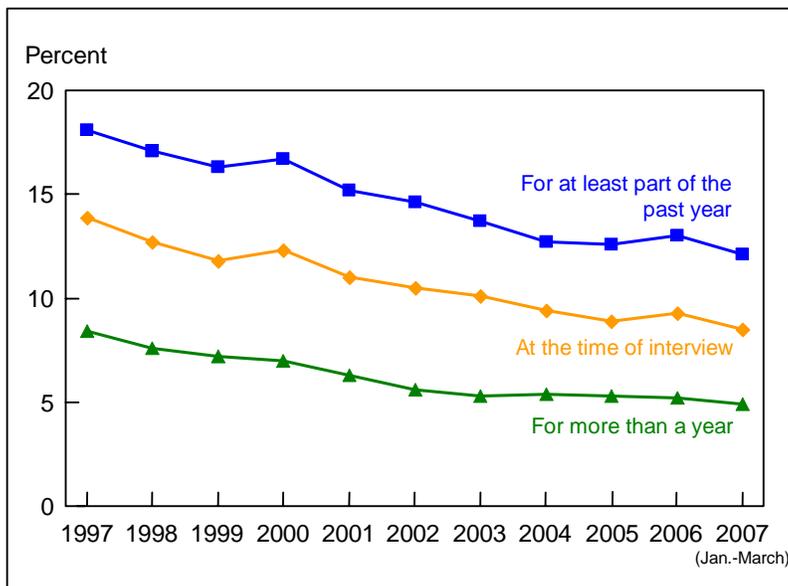


Figure 1. Percentage of children under 18 years of age who lacked health insurance coverage at the time of interview, for at least part of the past year, or for more than a year: United States, 1997– March 2007

DATA SOURCE: Family Core component of the 1997–2007 National Health Interview Surveys. The estimates for 2007 are based on data collected January through March. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

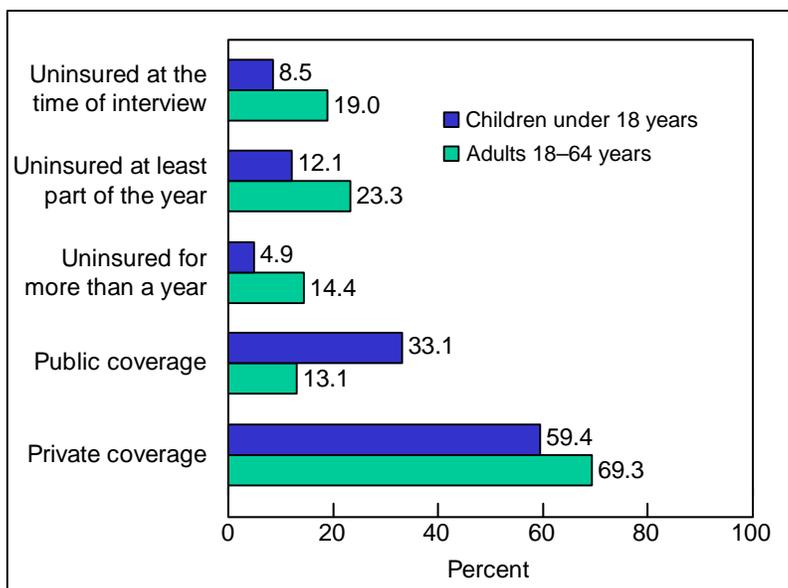


Figure 2. Percentage of persons without health insurance, by three measurements and age group, and percentage of persons with health insurance, by coverage type and age group: United States, January – March 2007

DATA SOURCE: Family Core component of the 2007 National Health Interview Survey. The estimates for 2007 are based on data collected January through March. Data are based on household interviews of a sample of the civilian noninstitutionalized population.



interview between 2006 and the first 3 months of 2007.

Based on data from the January to March 2007 NHIS, a total of 52.8 million (17.8%) persons of all ages were uninsured for at least part of the year prior to the interview (Tables 1 and 2). Working-age adults were almost twice as likely to experience this lack of coverage (23.3%) as children under the age of 18 (12.1%). The percentage of children uninsured during at least part of the year prior to the interview decreased from 18.1% in 1997 to 12.1% in the first 3 months of 2007 (Figure 1). The observed decrease in the percentage of children who lacked coverage for at least part of the year prior to the interview, from 13.0% in 2006 to 12.1% in the first 3 months of 2007, was not statistically significant. A decreasing trend between 1997 and March 2007 was not observed among adults aged 18–64 years (Table 1).

Data from January to March 2007 also revealed that 11.7% (30.4 million) of persons under age 65 (14.4% of adults and 4.9% of children) had been uninsured for more than a year (Tables 1 and 2). Children were less likely than working-age adults to be uninsured for more than a year (Figure 2). Among adults ages 18–64 years, the percentage uninsured for more than a year at the time of the interview was not significantly higher in the first 3 months of 2007 (14.4%) than 1997 (13.3%). By contrast, the percentage of children uninsured for more than a year decreased from 8.4% in 1997 to 4.9% in March 2007 (Figure 1). Since 2002, the percentage of children uninsured for more than a year has remained relatively steady.

### Public and private coverage

From January to March 2007, 18.8% of persons under 65 years of age were covered by public health plans at the time of the interview, and 66.5% were covered by private health insurance plans (Table 3). More than two-thirds (69.3%) of adults 18–64 years of age were covered by a private

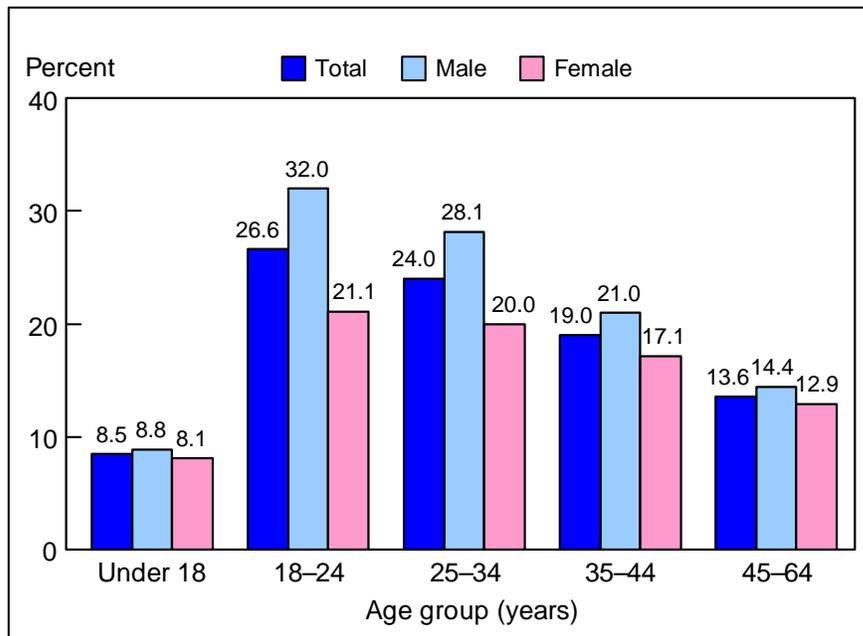


Figure 3. Percentage of persons under 65 years of age without health insurance coverage at the time of interview, by age group and sex: United States, January–March 2007

DATA SOURCE: Family Core component of the 2007 National Health Interview Survey. The estimates for 2007 are based on data collected January through March. Data are based on household interviews of a sample of the civilian noninstitutionalized population.



plan compared with 59.4% of children under 18 years (**Figure 2**). Almost one-third of children (33.1%) were covered by a public plan, compared with 13.1% of adults 18–64 years.

The observed increase in the percentage of children covered by public plans from 32.3% in 2006 to 33.1% in the first 3 months of 2007 was not statistically significant. For working-age adults, the observed increase in public coverage from 12.4% in 2006 to 13.1% in the first 3 months of 2007 was not statistically significant. Private health care coverage rates among both children and working-age adults are now significantly lower than in 1997.

## Lack of coverage, by selected demographic characteristics

### Race/ethnicity

Based on data from the January to March 2007 NHIS, Hispanic persons were considerably more likely than non-Hispanic white persons, non-Hispanic black persons, and non-Hispanic Asian persons to be uninsured at the time of interview, to have been uninsured for at least part of the past 12 months, and to have been uninsured for more than a year (**Table 4**). Approximately one-third of Hispanic persons were uninsured at the time of interview or had been uninsured for at least part of the past year, and more than one-fourth of Hispanic persons had been without health insurance coverage for more than a year.

### Age and sex

For persons under 65 years of age, for both sexes combined, the percentage of persons who were uninsured at the time of the interview was highest among those aged 18–24 years (26.6%) and lowest among those under 18 years (8.5%) (**Figure 3**). Starting at age 18, younger adults were more likely than older adults to lack health insurance coverage. Among adults in age groups 18–24 years, 25–34 years, and 35–44 years, men were more likely than

women to lack health insurance coverage at the time of interview.

### Other demographic characteristics

Lack of health insurance coverage was greatest in the South and West regions of the United States. Among adults who lacked a high school diploma, 30.6% were uninsured at the time of interview, 35.1% were uninsured for at least part of a year, and 26.1% had been uninsured for more than a year at the time of the interview (**Table 4**). These rates are 2 to 3 times as high as those for persons with more than a high school education. Among currently unemployed adults 18–64 years old, 51.0% had been uninsured for at least part of the past year, and 34.8% had been uninsured for more than a year. Among employed adults 18–64 years of age, 22.1% had been uninsured for at least part of the past year and 13.6% of had been uninsured for more than a year. Married adults were more likely to have coverage than those who were divorced, separated, living with a partner, or never married.

## References

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Interview Survey, 2004. Health E-stats. Hyattsville, MD. National Center for Health Statistics 2005.

**Table 1. Percentage of persons who lacked health insurance coverage at the time of interview, for at least part of the past year, or for more than a year, by age group: United States, January–March 2007**

Age group and year	Uninsured <sup>1</sup> at the time of interview	Uninsured <sup>1</sup> for at least part of the past year <sup>2</sup>	Uninsured <sup>1</sup> for more than a year <sup>2</sup>
<b>Percent (standard error)</b>			
All ages			
1997	15.4 (0.21)	19.5 (0.24)	10.4 (0.18)
1998	14.6 (0.23)	18.6 (0.26)	9.8 (0.19)
1999	14.2 (0.22)	18.2 (0.25)	9.3 (0.19)
2000	14.9 (0.22)	18.7 (0.24)	9.6 (0.18)
2001	14.3 (0.23)	18.0 (0.26)	9.3 (0.18)
2002	14.7 (0.22)	18.3 (0.24)	9.3 (0.17)
2003	15.2 (0.24)	18.6 (0.26)	10.0 (0.19)
2004 (Method 1) <sup>3</sup>	14.7 (0.21)	18.0 (0.23)	10.1 (0.17)
2004 (Method 2) <sup>3</sup>	14.6 (0.20)	17.9 (0.23)	10.1 (0.17)
2005 <sup>3</sup>	14.2 (0.21)	17.6 (0.23)	10.0 (0.18)
2006 <sup>3,4</sup>	14.8 (0.26)	18.6 (0.29)	10.5 (0.22)
2007 (January–March) <sup>3</sup>	14.2 (0.49)	17.8 (0.55)	10.3 (0.42)
Under 65 years			
1997	17.4 (0.24)	21.9 (0.28)	11.8 (0.21)
1998	16.5 (0.26)	20.9 (0.29)	11.0 (0.21)
1999	16.0 (0.25)	20.4 (0.28)	10.5 (0.21)
2000	16.8 (0.24)	21.0 (0.26)	10.8 (0.20)
2001	16.2 (0.26)	20.3 (0.29)	10.5 (0.21)
2002	16.5 (0.24)	20.6 (0.27)	10.4 (0.19)
2003	17.2 (0.27)	20.9 (0.28)	11.2 (0.21)
2004 (Method 1) <sup>3</sup>	16.6 (0.23)	20.2 (0.26)	11.4 (0.19)
2004 (Method 2) <sup>3</sup>	16.4 (0.23)	20.1 (0.26)	11.4 (0.19)
2005 <sup>3</sup>	16.0 (0.24)	19.9 (0.26)	11.3 (0.21)
2006 <sup>3,4</sup>	16.8 (0.29)	20.9 (0.32)	11.8 (0.25)
2007 (January–March) <sup>3</sup>	16.0 (0.56)	20.1 (0.62)	11.7 (0.48)
18–64 years			
1997	18.9 (0.23)	23.6 (0.26)	13.3 (0.21)
1998	18.2 (0.27)	22.5 (0.30)	12.5 (0.23)
1999	17.8 (0.26)	22.2 (0.29)	11.9 (0.23)
2000	18.7 (0.27)	22.9 (0.29)	12.4 (0.23)
2001	18.3 (0.27)	22.4 (0.29)	12.3 (0.22)
2002	19.1 (0.26)	23.1 (0.29)	12.5 (0.21)
2003	20.1 (0.29)	23.8 (0.31)	13.7 (0.25)
2004 (Method 1) <sup>3</sup>	19.4 (0.26)	23.2 (0.29)	13.8 (0.21)
2004 (Method 2) <sup>3</sup>	19.3 (0.26)	23.1 (0.29)	13.8 (0.21)
2005 <sup>3</sup>	18.9 (0.26)	22.8 (0.28)	13.8 (0.23)
2006 <sup>3,4</sup>	19.8 (0.33)	24.1 (0.36)	14.5 (0.29)
2007 (January–March) <sup>3</sup>	19.0 (0.60)	23.3 (0.65)	14.4 (0.55)
Under 18 years			
1997	13.9 (0.36)	18.1 (0.41)	8.4 (0.29)
1998	12.7 (0.34)	17.1 (0.40)	7.6 (0.27)
1999	11.8 (0.32)	16.3 (0.39)	7.2 (0.26)
2000	12.3 (0.32)	16.7 (0.35)	7.0 (0.23)
2001	11.0 (0.34)	15.2 (0.41)	6.3 (0.25)
2002	10.5 (0.32)	14.6 (0.37)	5.6 (0.24)
2003	10.1 (0.34)	13.7 (0.37)	5.3 (0.25)
2004 (Method 1) <sup>3</sup>	9.6 (0.29)	12.9 (0.33)	5.4 (0.25)
2004 (Method 2) <sup>3</sup>	9.4 (0.29)	12.7 (0.33)	5.4 (0.25)
2005 <sup>3</sup>	8.9 (0.29)	12.6 (0.33)	5.3 (0.24)
2006 <sup>3,4</sup>	9.3 (0.34)	13.0 (0.40)	5.2 (0.26)
2007 (January–March) <sup>3</sup>	8.5 (0.70)	12.1 (0.83)	4.9 (0.50)

<sup>1</sup>A person was defined as uninsured if he or she did not have any private health insurance, Medicare, Medicaid, State Children's Health Insurance Program (SCHIP), state-sponsored or other government-sponsored health plan, or military plan. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service such as accidents or dental care.

<sup>2</sup>A year is defined as the 12 months prior to interview.

<sup>3</sup>Beginning in the third quarter of 2004, two additional questions were added to the National Health Interview Survey (NHIS) insurance section to reduce potential errors in reporting Medicare and Medicaid status. Persons aged 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years old with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for 2004 are calculated without using the additional information from these questions (noted as Method 1) and with the responses to these questions (noted as Method 2). Respondents who were reclassified as covered by the additional questions received the appropriate followup questions concerning periods of noncoverage for insured respondents. These reclassified respondents were excluded in the tabulation of *Uninsured for more than a year* using Method 1 in 2004. Beginning in 2005, all estimates are calculated using Method 2. See "Technical Notes" for additional information.

<sup>4</sup>In 2006, NHIS underwent a sample redesign. The impact of the new sample design on estimates presented in this report is expected to be minimal.

DATA SOURCE: Family Core component of the 1997–2007 NHIS. The estimates for 2007 are based on data collected in January through March. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

**Table 2. Number of persons who lacked health insurance coverage at the time of interview, for at least part of the past year, or for more than a year, by age group: United States, January–March 2007**

Age group and year	Uninsured <sup>1</sup> at the time of interview	Uninsured <sup>1</sup> for at least part of the past year <sup>2</sup>	Uninsured <sup>1</sup> for more than a year <sup>2</sup>
Number in millions			
All ages			
1997	41.0	51.9	27.7
1998	40.1	49.9	26.3
1999	38.7	49.4	25.3
2000	41.3	51.8	26.6
2001	40.2	50.4	26.1
2002	41.5	51.7	26.2
2003	43.6	53.1	28.5
2004 (Method 1) <sup>3</sup>	42.5	52.0	29.2
2004 (Method 2) <sup>3</sup>	42.1	51.6	29.2
2005 <sup>3</sup>	41.2	51.3	29.2
2006 <sup>3,4</sup>	43.6	54.5	30.7
2007 (January–March) <sup>3</sup>	41.9	52.8	30.6
Under 65 years			
1997	40.7	51.4	27.6
1998	39.0	49.5	26.2
1999	38.3	48.9	25.1
2000	40.8	51.3	26.4
2001	39.8	49.9	25.9
2002	41.1	51.2	25.9
2003	43.2	52.5	28.3
2004 (Method 1) <sup>3</sup>	42.0	51.3	28.9
2004 (Method 2) <sup>3</sup>	41.7	51.0	28.9
2005 <sup>3</sup>	41.0	50.9	29.0
2006 <sup>3,4</sup>	43.3	54.0	30.5
2007 (January–March) <sup>3</sup>	41.7	52.2	30.4
18–64 years			
1997	30.8	38.5	21.7
1998	30.0	37.2	20.7
1999	29.8	37.1	19.9
2000	32.0	39.2	21.3
2001	31.9	38.9	21.4
2002	33.5	40.6	21.9
2003	35.9	42.5	24.5
2004 (Method 1) <sup>3</sup>	35.0	41.9	25.0
2004 (Method 2) <sup>3</sup>	34.9	41.8	25.0
2005 <sup>3</sup>	34.5	41.7	25.2
2006 <sup>3,4</sup>	36.5	44.5	26.8
2007 (January–March) <sup>3</sup>	35.4	43.3	26.8
Under 18 years			
1997	9.9	12.9	6.0
1998	9.1	12.3	5.5
1999	8.5	11.8	5.2
2000	8.9	12.0	5.1
2001	7.9	11.0	4.5
2002	7.6	10.6	4.1
2003	7.3	10.0	3.9
2004 (Method 1) <sup>3</sup>	7.0	9.4	4.0
2004 (Method 2) <sup>3</sup>	6.8	9.3	3.9
2005 <sup>3</sup>	6.5	9.3	3.9
2006 <sup>3,4</sup>	6.8	9.5	3.8
2007 (January–March) <sup>3</sup>	6.3	8.9	3.6

<sup>1</sup>A person was defined as uninsured if he or she did not have any private health insurance, Medicare, Medicaid, State Children's Health Insurance Program (SCHIP), state-sponsored or other government-sponsored health plan, or military plan. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service such as accidents or dental care.

<sup>2</sup>A year is defined as the 12 months prior to interview.

<sup>3</sup>Beginning in the third quarter of 2004, two additional questions were added to the National Health Interview Survey (NHIS) insurance section to reduce potential errors in reporting Medicare and Medicaid status. Persons aged 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years old with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for 2004 are calculated without using the additional information from these questions (noted as Method 1) and with the responses to these questions (noted as Method 2). Respondents who were reclassified as covered by the additional questions received the appropriate followup questions concerning periods of noncoverage for insured respondents. These reclassified respondents were excluded in the tabulation of *Uninsured for more than a year* using Method 1 in 2004. Beginning in 2005, all estimates are calculated using Method 2. See "Technical Notes" for additional information.

<sup>4</sup>In 2006, NHIS underwent a sample redesign. The impact of the new sample design on estimates presented in this report is expected to be minimal.

DATA SOURCE: Family Core component of the 1997–2007 NHIS. The estimates for 2007 are based on data collected in January through March. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

**Table 3. Percentage of persons under the age of 65 years with public health plan or private health insurance coverage at the time of interview, by age group: United States, January-March 2007**

Type of coverage and year	Under 65 years	Under 18 years	18–64 years
Percent (standard error)			
Public health plan coverage <sup>1</sup>			
1997	13.6 (0.25)	21.4 (0.48)	10.2 (0.20)
1998	12.7 (0.26)	20.0 (0.49)	9.5 (0.21)
1999	12.4 (0.24)	20.4 (0.46)	9.0 (0.19)
2000	12.9 (0.26)	22.0 (0.50)	9.1 (0.19)
2001	13.6 (0.26)	23.6 (0.50)	9.4 (0.21)
2002	15.2 (0.29)	27.1 (0.54)	10.3 (0.23)
2003	16.0 (0.31)	28.6 (0.58)	10.9 (0.24)
2004 (Method 1) <sup>3</sup>	16.1 (0.29)	28.5 (0.54)	11.1 (0.22)
2004 (Method 2) <sup>3</sup>	16.2 (0.29)	28.7 (0.54)	11.1 (0.23)
2005 <sup>3</sup>	16.8 (0.29)	29.9 (0.56)	11.5 (0.22)
2006 <sup>3,4</sup>	18.1 (0.35)	32.3 (0.69)	12.4 (0.26)
2007 (January–March) <sup>3</sup>	18.8 (0.72)	33.1 (1.29)	13.1 (0.56)
Private health insurance coverage <sup>2</sup>			
1997	70.8 (0.35)	66.2 (0.57)	72.8 (0.30)
1998	72.0 (0.36)	68.5 (0.55)	73.5 (0.32)
1999	73.1 (0.36)	69.1 (0.55)	74.7 (0.33)
2000	71.8 (0.34)	67.1 (0.53)	73.8 (0.32)
2001	71.6 (0.37)	66.7 (0.57)	73.7 (0.33)
2002	69.8 (0.39)	63.9 (0.61)	72.3 (0.35)
2003	68.2 (0.40)	62.6 (0.60)	70.6 (0.36)
2004 <sup>3</sup>	68.6 (0.39)	63.1 (0.59)	70.9 (0.36)
2005 <sup>3</sup>	68.4 (0.39)	62.4 (0.60)	70.9 (0.36)
2006 <sup>3,4</sup>	66.5 (0.48)	59.7 (0.72)	69.2 (0.43)
2007 (January–March) <sup>3</sup>	66.5 (0.94)	59.4 (1.37)	69.3 (0.86)

<sup>1</sup>The health plan category “public health plan coverage” includes Medicaid, State Children’s Health Insurance Program (SCHIP), state-sponsored or other government-sponsored health plan, Medicare (disability), and military plans.

<sup>2</sup>The health plan category “private health insurance coverage” excludes plans that paid for only one type of service such as accidents or dental care. A small number of persons were covered by both public and private plans and were included in both categories.

<sup>3</sup>Beginning in the third quarter of 2004, two additional questions were added to the National Health Interview Survey (NHIS) insurance section to reduce potential errors in reporting Medicare and Medicaid status. Persons aged 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years old with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for 2004 are calculated without using the additional information from these questions (noted as Method 1) and with the responses to these questions (noted as Method 2). Respondents who were reclassified as covered by the additional questions received the appropriate followup questions concerning periods of noncoverage for insured respondents. The two additional questions added beginning in the third quarter of 2004 did not affect the estimates of private coverage. Beginning in 2005, all estimates are calculated using Method 2. See “Technical Notes” for additional information.

<sup>4</sup>In 2006, NHIS underwent a sample redesign. The impact of the new sample design on estimates presented in this report is expected to be minimal.

DATA SOURCE: Family Core component of the 1997–2007 NHIS. The estimates for 2007 are based on data collected in January through March. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

**Table 4. Percentage of persons who lacked health insurance coverage at the time of interview, for at least part of the past year, or for more than a year, by selected demographic characteristics: United States, January-March 2007**

Selected characteristic	Uninsured <sup>1</sup> at the time of interview	Uninsured <sup>1</sup> for at least part of the past year <sup>2</sup>	Uninsured <sup>1</sup> for more than a year <sup>2</sup>
Percent (standard error)			
<b>Age</b>			
All ages	14.2 (0.49)	17.8 (0.55)	10.3 (0.42)
Under 65 years	16.0 (0.56)	20.1 (0.62)	11.7 (0.48)
Under 18 years	8.5 (0.70)	12.1 (0.83)	4.9 (0.50)
18–64 years	19.0 (0.60)	23.3 (0.65)	14.4 (0.55)
65 years and over	0.8 (0.19)	1.5 (0.29)	0.6 (0.16)
<b>Sex</b>			
Male	16.0 (0.59)	19.4 (0.64)	11.9 (0.52)
Female	12.4 (0.51)	16.4 (0.59)	8.8 (0.42)
<b>Race/ethnicity</b>			
Hispanic or Latino	31.7 (1.46)	35.7 (1.62)	26.2 (1.38)
Non-Hispanic			
White, single race	9.8 (0.46)	13.5 (0.55)	6.8 (0.42)
Black, single race	14.4 (0.92)	17.8 (1.01)	9.5 (0.76)
Asian, single race	13.1 (2.75)	15.5 (2.96)	9.1 (2.10)
Other races and multiple races	24.3 (5.13)	28.9 (4.95)	13.1 (2.95)
<b>Region</b>			
Northeast	9.2 (0.84)	13.1 (1.02)	6.0 (0.65)
Midwest	10.6 (0.86)	14.9 (0.92)	7.5 (0.77)
South	16.6 (0.89)	19.8 (0.96)	12.3 (0.81)
West	17.7 (1.15)	21.2 (1.36)	13.3 (0.88)
<b>Education<sup>3</sup></b>			
Less than high school	30.6 (1.30)	35.1 (1.39)	26.1 (1.32)
High school diploma or GED <sup>4</sup>	19.2 (0.80)	22.4 (0.87)	14.9 (0.72)
More than high school	10.3 (0.49)	14.2 (0.55)	6.9 (0.40)
<b>Employment status<sup>5</sup></b>			
Employed	17.7 (0.63)	22.1 (0.69)	13.6 (0.58)
Unemployed	46.1 (3.37)	51.0 (3.14)	34.8 (3.12)
Not in workforce	19.8 (1.06)	23.6 (1.19)	14.8 (0.91)
<b>Marital status<sup>3</sup></b>			
Married	11.9 (0.57)	14.4 (0.64)	9.3 (0.51)
Widowed	4.9 (0.78)	6.0 (0.85)	3.4 (0.62)
Divorced or separated	20.3 (1.22)	24.7 (1.27)	15.7 (1.17)
Living with partner	31.7 (2.07)	41.4 (2.12)	23.2 (1.82)
Never married	23.5 (1.05)	28.9 (1.24)	17.3 (1.00)

<sup>1</sup>A person was defined as uninsured if he or she did not have any private health insurance, Medicare, Medicaid, State Children's Health Insurance Program (SCHIP), state-sponsored or other government-sponsored health plan, or military plan. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service such as accidents or dental care.

<sup>2</sup>A year is defined as the 12 months prior to interview.

<sup>3</sup>Education and marital status are shown only for persons aged 18 years and over.

<sup>4</sup>GED is General Educational Development high school equivalency diploma.

<sup>5</sup>Employment status is shown only for persons 18–64 years of age.

DATA SOURCE: Family Core component of the 2007 National Health Interview Survey. The estimates for 2007 are based on data collected in January through March. Data are based on household interviews of a sample of the civilian noninstitutionalized population.



## Technical Notes

### Estimation procedures

NCHS creates survey weights for each calendar quarter of the NHIS sample. The NHIS data weighting procedure has been described in more detail elsewhere ([view/download PDF](#)). Estimates were calculated by using the NHIS survey weights, which are calibrated to census totals for sex, age, and race/ethnicity of the U.S. civilian noninstitutionalized population. The weights for the 1997–1999 NHIS data were derived from 1990-census-based population estimates. Weights for the 2000–2007 NHIS data were derived from 2000-census-based population estimates.

Point estimates and estimates of their variances were calculated using SUDAAN software to account for the complex sample design of NHIS. The Taylor series linearization method was chosen for variance estimation. All estimates shown meet the NCHS standard of having less than or equal to 30% relative standard error unless otherwise noted. Differences between percentages or rates were evaluated using two-sided significance tests at the 0.05 level. Logistic regression was used to evaluate the significance of time trends in the percentage of health insurance coverage. Terms such as “greater than” and “less than” indicate a statistically significant difference. Terms such as “similar” and “no difference” indicate that the estimates being compared were not significantly different. Lack of comments regarding the difference between any two estimates does not necessarily mean that the difference was tested and found to be not significant.

Due to small sample sizes, estimates based on less than a year of data may have large variances, and caution should be used in analyzing these estimates. Patterns for such estimates may change as more data become available.

### Definitions of selected terms

**Health insurance coverage**—The “private health insurance coverage” category excludes plans that paid for only one type of service such as accidents or dental care. The “public health plan coverage” category includes Medicaid, State Children’s Health Insurance Program (SCHIP), state-sponsored or other government-sponsored health plan, Medicare, and military plans. A small number of persons were covered by both public and private plans and were included in both categories. A person was defined as “uninsured” if he or she did not have any private health insurance, Medicare, Medicaid, SCHIP, state-sponsored or other government-sponsored health plan, or military plan at the time of the interview. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service such as accidents or dental care. The analyses excluded persons with unknown health insurance status (about 1% of respondents each year).

Data on health insurance status were edited using an automated system based on logic checks and keyword searches. For comparability, the estimates for all years were created using these same procedures. The resulting estimates of health insurance coverage are generally within 0.1–0.3 percentage points of those based on the editing procedures used for the final data files. However, occasionally differences greater than 0.3 percentage points have been observed between preliminary estimates and estimates based on final files.

The terms HIKIND, MCAREPRB, and MCAIDPRB refer to questions on NHIS. The data on type of health insurance are collected through the HIKIND question “*What kind of health insurance or health care coverage does \_\_\_\_\_ have? INCLUDE those that pay for only one type of service (nursing home care, accidents, or dental care), exclude private plans that only provide extra cash while hospitalized.*” Respondents can indicate private and public plans or indicate that they or

family members are not covered by insurance.

Two additional questions were added to the health insurance section of NHIS beginning with the third quarter of 2004. One question, MCAREPRB, was asked of persons aged 65 years and over who had not indicated that they had Medicare. The MCAREPRB question is: “*People covered by Medicare have a card which looks like this. {Are/Is} {person} covered by Medicare?*” The other question, MCAIDPRB, was asked of persons under the age of 65 years who had not indicated any type of coverage. The MCAIDPRB question is: “*There is a program called Medicaid that pays for health care for persons in need. In this state it is also called {state name}. {Are/Is} {person} covered by Medicaid?*”

Respondents who were considered insured at the time of interview were asked about periods of noncoverage in the past year. For persons who did not have health insurance at the time of interview, a question concerning the length of time since the respondent had coverage was asked. These questions were used in the estimates of intermittent and long-term uninsurance.

Respondents who originally classified themselves as uninsured, but whose classification was changed to Medicare or Medicaid on the basis of a “yes” response to either probe question, subsequently received appropriate followup questions concerning periods of noncoverage for insured respondents.

Method 1 estimates are based solely on one question (HIKIND). Method 2 estimates are based on responses to three questions (HIKIND, MCAREPRB, and MCAIDPRB). Prior to 2004, estimates in earlier releases of this report were generated using Method 1. Estimates for 2004 are presented using Method 2 in the figures and both Method 1 and Method 2 in the tables. Estimates using Method 1 for the “uninsured for more than a year” measure excluded persons whose classification was changed from uninsured to either Medicare or Medicaid coverage by either additional



probe question. As a result, these respondents did not receive the followup question concerning how long had it been since they had coverage. However, they were asked the questions concerning noncoverage in the past 12 months for insured persons. All estimates beginning in 2005 are calculated using the two additional questions (Method 2).

Of the 892 people (unweighted) who were eligible to receive the MCAREPRB question in the third and fourth quarters of 2004, 55.4% indicated that they were covered by Medicare. Of the 9,146 people (unweighted) who were eligible to receive the MCAIDPRB question in the third and fourth quarters of 2004, 3.0% indicated that they were covered by Medicaid.

From July through December 2004 (the third and fourth quarters combined), the estimates (weighted) for the “uninsured at the time of interview” measure decreased from 10.4% to 9.9% for persons under 18 years of age, from 19.7% to 19.5% for adults 18–64 years of age, and from 1.7% to 1.2% for persons 65 years of age and over with the use of Method 2 as compared with Method 1. The estimates for public coverage increased from 28.1% to 29.6% for children under 18 years of age, from 11.3% to 11.4% for adults 18–64 years of age, and from 89.5% to 93.3% for persons 65 years of age and over with the use of Method 2 as compared with Method 1. The tabulation of “uninsured for more than a year” using Method 1 excludes respondents whose classification was changed to Medicare or Medicaid by either probe question because these individuals did not receive the question concerning duration of noncoverage for persons who are uninsured. There is no impact of the two additional questions on the estimates for private coverage. Additional information on the impact of these two probe questions on health insurance estimates can be found in *Impact of Medicare and Medicaid probe questions on health insurance estimates from the National Health Interview Survey, 2004* (3).

**Education**—The categories of education are based on the years of school completed or highest degree obtained for persons aged 18 years and over. Only years completed in a school that advances a person toward an elementary or high school diploma, General Educational Development high school equivalency diploma (GED), college, university, or professional degree are included. Education in other schools or home schooling is counted only if the credits are accepted in a regular school system.

**Employment**—Employment status is assessed at the time of interview and is obtained for persons aged 18 years and over. In this release, it is presented only for persons aged 18–64 years.

**Hispanic or Latino origin and race**—Hispanic or Latino origin and race are two separate and distinct categories. Persons of Hispanic or Latino origin may be of any race. Hispanic or Latino origin includes persons of Mexican, Puerto Rican, Cuban, Central and South American, or Spanish origins. Race is based on the family respondent’s description of his or her own race background as well as the race background of other family member. For conciseness, the text, tables, and figures in this report use shorter versions of the 1997 Office of Management and Budget (OMB) race and Hispanic or Latino origin terms. For example, the category “not Hispanic or Latino, black or African American, single race” is referred to as “non-Hispanic black, single race” in the text, tables, and figures. Estimates for non-Hispanic persons of races other than white only, black only, Asian only or of multiple races are combined into the “other races or multiple race” category.

**Region**—In the geographic classification of the U.S. population, states are grouped into the following four regions used by the U.S. Census Bureau:

*Region States included*

Northeast Maine, Vermont, New Hampshire, Massachusetts, Connecticut, Rhode Island, New York, New Jersey, and

Pennsylvania  
Midwest Ohio, Illinois, Indiana, Michigan, Wisconsin, Minnesota, Iowa, Missouri, North Dakota, South Dakota, Kansas, and Nebraska  
South Delaware, Maryland, District of Columbia, West Virginia, Virginia, Kentucky, Tennessee, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, Oklahoma, Arkansas, and Texas  
West Washington, Oregon, California, Nevada, New Mexico, Arizona, Idaho, Utah, Colorado, Montana, Wyoming, Alaska, and Hawaii

## Future plans

The NCHS Early Release Program will continue updating and releasing estimates of health insurance coverage 6 months after NHIS data collection has been completed for each quarter. In addition to this special report focusing on health insurance, the Early Release Program releases estimates for 15 selected measures of health, including lack of health insurance coverage and type of coverage, usual place to go for medical care, obtaining needed medical care, influenza vaccination, pneumococcal vaccination, obesity, leisure-time physical activity, current smoking, alcohol consumption, HIV testing, general health status, personal care needs, serious psychological distress, diagnosed diabetes, and asthma episodes and current asthma (1). Health insurance estimates are available in both Early Release reports. A third Early Release report that examines telephone coverage in the United States is published biannually (2). New measures may be added as work continues and in response to changing data needs. Feedback on these releases is welcome ([e-mail](#)).

Announcements about Early Releases, other new data releases,



publications, or corrections related to NHIS will be sent to members of the HISUSERS Listserv. To join, visit the CDC website

(<http://www.cdc.gov/subscribe.html>).

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