



Health Insurance Coverage: Estimates from the National Health Interview Survey, January–September 2004

by Robin A. Cohen, Ph.D.; Michael E. Martinez, M.P.H.; and Cathy Hao, B.S., Division of Health Interview Statistics, National Center for Health Statistics

Highlights

- Two additional questions were added to the health insurance section of the National Health Interview Survey (NHIS) beginning with quarter 3 of 2004 to improve the accuracy of the estimates. Therefore, some estimates reported here are not directly comparable with estimates previously published.
- From January through September 2004, 41.6 million persons of all ages (14.5%) were uninsured at the time of the interview, 51.0 million (17.7%) had been uninsured for at least part of the year prior to the interview, and 28.9 million (10.1%) had been uninsured for more than a year at the time of the interview.
- For children under age 18 years, the percentage uninsured at the time of the interview was 9.2% in the first three quarters of 2004, continuing the decline observed since 1997. The percentage of children uninsured for more than a year has continued to decrease since 1997.
- From January through September 2004, 69.6% of poor children and 44.6% of near poor children were covered by a public health plan at the time of interview. From 1999 through 2003, the estimates of public coverage increased among children, but the largest increase was seen among near poor children. During the same period, there was a decreasing trend in the percentage of poor and near poor children with private coverage. However, the differences in the estimates of private or public coverage between 2003 and the first 9 months of 2004 for children were not statistically significant.
- During the first 9 months of 2004, more than 58% of currently unemployed adults and nearly 21%

of employed adults aged 18–64 years had been uninsured for at least part of the past year, and 32.8% of currently unemployed adults and 12.6% of employed adults had been uninsured for more than a year.

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 first 9 months of the 2004 National Health Interview Survey (NHIS), along with comparable estimates from the 1997–2003 NHIS. Three types of measures of lack of health insurance coverage are provided: current (uninsured at the time of interview), intermittent (uninsured at least part of the 12 months prior to interview), and long term (uninsured for more than a year at the time of 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 past year 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 interview. 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 2004 health insurance estimates are being released prior to final data editing and final weighting to provide access to the most recent information from the NHIS. The resulting estimates for persons without health insurance are generally 0.1–0.2 percentage points lower than those based on the editing procedures used for the final data files. Estimates for 2004 are stratified by age group, sex, race/ethnicity, poverty status, marital status, employment status, region, and educational attainment. This report is produced by the NHIS Early Release (ER) Program, which releases updated selected estimates quarterly on the NCHS Web site (<http://www.cdc.gov/nchs/nhis.htm>).

Two additional questions were added to the health insurance section of the NHIS beginning with quarter 3 of 2004 to reduce potential errors in reporting Medicare and Medicaid status. Persons 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage. Persons under 65 years with no reported coverage were asked explicitly about Medicaid coverage. Respondents who were reclassified as covered by the additional questions received appropriate followup questions concerning periods of noncoverage for insured respondents. For this report, 2004 estimates that did not use the two additional questions are labeled *Method 1* and estimates that did use the additional questions are labeled *Method 2*. Estimates for 2004, presented in the text and figures of this report, are based on Method 2 unless specified otherwise. Method 2 is used to calculate estimates for comparisons based on data from January through September 2004. For comparisons with data from 2003 or for long term trends, instances where the two



methods lead to different results are highlighted. Further discussion of these methods and implications of these changes are presented in the "Technical Notes" section of this report.

Data Source

The data are derived from the Family Core components of the 1997–2004 NHIS, which collects information on all family members in each household. Data analyses for the January – September 2004 NHIS were based on 68,118 persons in the Family Core. The 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 NHIS Web site

(<http://www.cdc.gov/nchs/nhis.htm>) for more information on the design, content, and use of the NHIS.

The 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 insurance questions. Because the 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. For a more complete description of the estimation procedures and definitions of selected terms, see the "Technical Notes" section of this report.

Results

Lack of health insurance coverage

From January through September 2004, the percentage of uninsured persons at the time of interview was 14.5% (41.6 million) for persons of all ages, 16.3% (41.2 million) for persons under age 65 years, 19.2% (34.5 million) for persons aged 18–64 years, and 9.2% (6.7 million) for

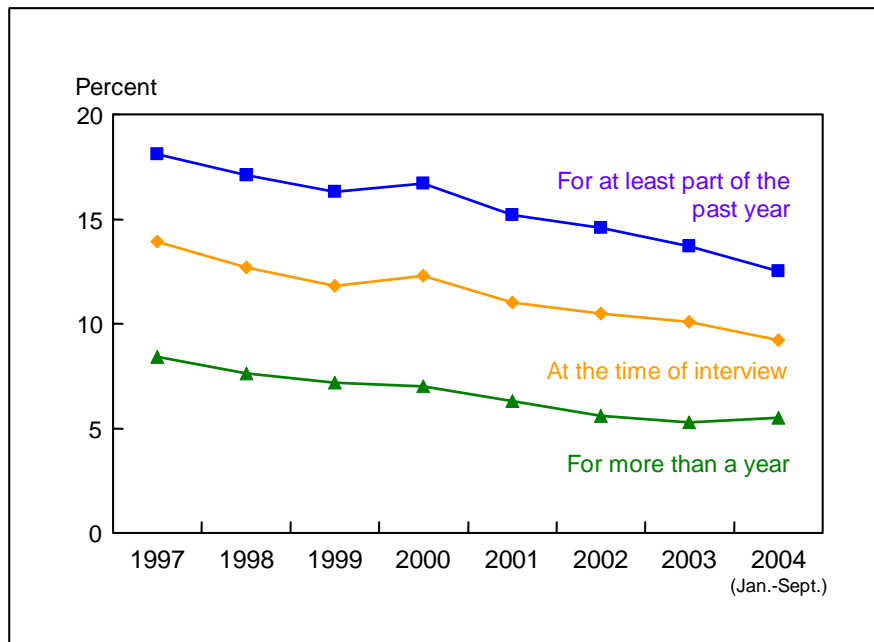


Figure 1. Percent of children under 18 years of age who lacked health insurance coverage at the time of interview, for at least part of the year or for more than a year: United States, 1997-September 2004.

DATA SOURCE: Family Core component of the 1997-2004 National Health Interview Surveys. The estimates for 2004 were based on data collected from January through September.

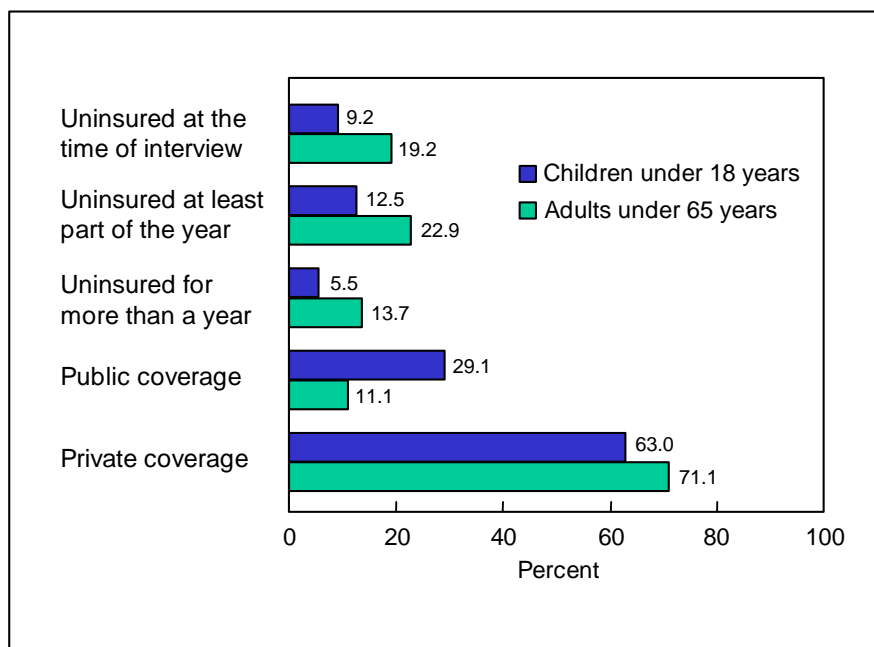


Figure 2. Percent with health insurance coverage by type of insurance among persons under 65 years of age, by age group: United States, January-September 2004.

DATA SOURCE: Family Core component of the 2004 National Health Interview Survey. The estimates for 2004 were based on data collected from January through September.



children under age 18 years (tables 1 and 2). For working-age adults (18–64 years), the percentage uninsured increased from 2001 through 2003. From 2003 through the first 9 months of 2004, the percentage uninsured among working-age adults decreased from 20.1% to 19.2% (using Method 1 or Method 2). For children under age 18 years, the percentage uninsured decreased from 1997 through the first three quarters of 2004.

There was a significant overall decrease in the percent uninsured for persons of all ages between 2003 and the first three quarters of 2004 from 15.2% to 14.5% using Method 2 estimates for 2004. However when Method 1 was used to calculate the estimates for the first 9 months of 2004, the decrease from 15.2% to 14.6% was not statistically significant.

Based on data from the January through September 2004 NHIS, a total of 51.0 million (17.7%) persons of all ages were uninsured for at least part of the 12 months prior to interview (tables 1 and 2). Working-age adults were almost twice as likely to experience this lack of coverage compared with children under age 18 years (22.9% vs. 12.5%). The percentage of children uninsured during at least part of the past year decreased from 18.1% in 1997 to 12.5% in the first three quarters of 2004 (Method 2) (figure 1). However, the decreasing trend was not observed among adults aged 18–64 years. There was a significant decrease in the percentage of children who lacked coverage for at least part of the 12 months prior to interview, from 13.7% in 2003 to 12.5% in the first three quarters of 2004 using Method 2. However, when Method 1 was used to calculate the 2004 estimates, the difference between 13.7% in 2003 and 12.8% in the first 9 months of 2004 was not statistically significant.

Data from the first three quarters of 2004 also revealed that 11.3% (28.6 million) of persons under age 65 years (13.7% of adults and 5.5% of children) had been uninsured for more than a year at the time of the

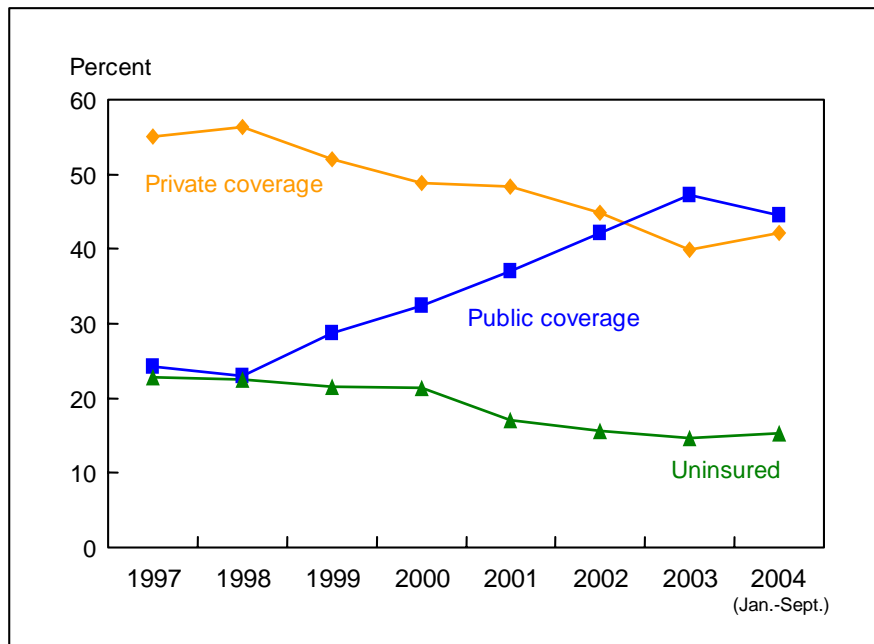


Figure 3. Percent with health insurance coverage by type and percent uninsured at the time of interview for near poor children under 18 years: United States, 1997-September 2004.

DATA SOURCE: Family Core component of the 1997-2004 National Health Interview Surveys. The estimates for 2004 were based on data collected from January through September.

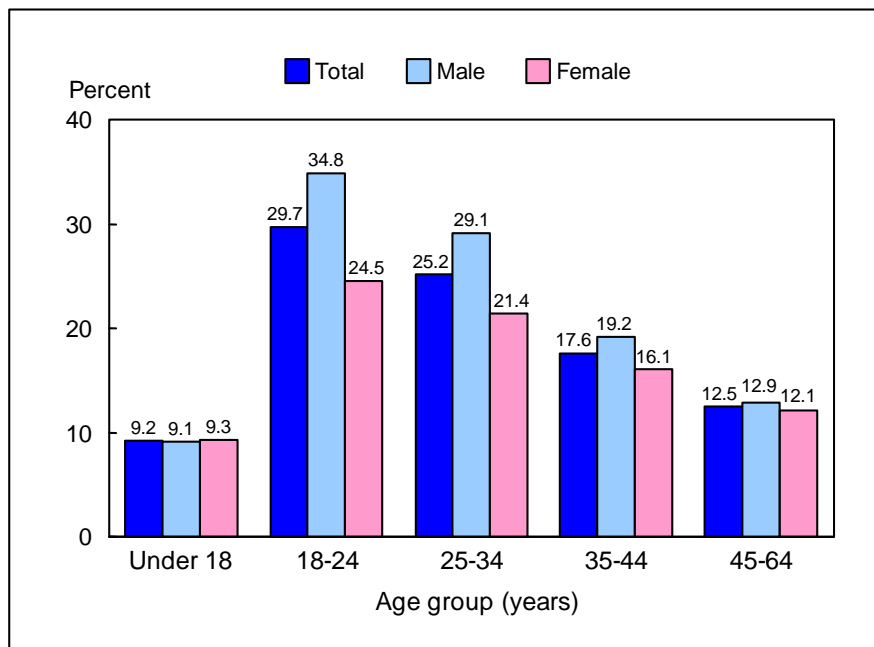


Figure 4. Percent of persons under age 65 years without health insurance coverage at the time of interview, by age group and sex: United States, January-September 2004.

DATA SOURCE: Family Core component of the 2004 National Health Interview Survey. The estimates for 2004 were based on data collected from January through September.



interview ([tables 1 and 2](#)). Compared with 2002, an additional 2.7 million working-age adults had been uninsured for more than a year in the first three quarters of 2004 (Method 2). The percentage of children uninsured for more than a year decreased from 8.4% in 1997 to 5.3% in 2003. The slight increase between 2003 and the first 9 months of 2004, from 5.3% to 5.5% (Method 2) was not statistically significant. ([figure 1](#)). Children were less likely than working-age adults to be uninsured for more than a year ([figure 2](#)).

Public and private coverage

From January through September 2004, 16.3% of persons under age 65 years were covered by public health plans, and 68.8% were covered by private health insurance plans ([table 3](#)). For both adults and children, from 1999 through the first three quarters of 2004, the percentage with public coverage increased. However, the differences in the estimates of private or public coverage between 2003 and the first 9 months of 2004 for both adults and children were not statistically significant. In the first 9 months of 2004, 71.1% of adults under age 65 were covered by a private plan compared with 63.8% of children under 18 years ([figure 2](#)). More than one-fourth of children (29.1%) were covered by a public plan compared with 11.1% of adults under age 65 years.

Insurance coverage by poverty status

From January through September 2004, 14.2% of poor children and 15.3% of near poor children (see [Technical Notes](#) for definition of poverty) did not have health insurance coverage at the time of interview ([table 4](#)). The percentage that was uninsured among poor children decreased from 1997 through the first 9 months of 2004. The percentage that was uninsured among near poor children decreased from 1997 through 2003. However, the increase

between 2003 (14.7%) and the first 9 months of 2004 (15.3%, Method 2) was not statistically significant. During 1998–September 2004, the percentage of uninsured people remained stable for children who were not poor and adults who were poor. However, the percentage of uninsured, near poor adults at the time of interview significantly decreased from 39.5% in 2003 to 36.5% (Method 2) in the first three quarters of 2004.

Based on January through September 2004 data, 69.6% of poor children and 44.6% of near poor children were covered by a public health plan at the time of interview ([table 5](#)). For children under age 18 years, the estimates of public coverage increased over time from 1999 through 2003 among the poor, near poor, and not poor groups, but the largest increase was seen among near poor children ([figure 3](#)). The observed decreases in public coverage among the poor and near poor children from 2003 through the first 9 months of 2004 were not statistically significant.

From January through September 2004, 17.3% of poor children and 42.1% of near poor children were covered by private health insurance at the time of interview ([table 6](#)). From 1999 through 2003, the percentage of poor and near poor children with private coverage decreased. The observed increases in private coverage for poor (14.4% vs. 17.3%) and near poor (39.9% vs. 42.1%) children from 2003 through the first 9 months of 2004 were not statistically significant. The percentage with private coverage decreased from 1997 to 2003 among near poor adults aged 18–64 years. However, private coverage increased for near poor adults age 18–64 years from 2003 through the first three quarters of 2004 (43.7% vs. 46.3% (Method 2)).

Lack of coverage, by selected demographic characteristics

Race and ethnicity

Based on data from the January through September 2004 NHIS, Hispanic persons were more likely than non-Hispanic white persons and non-Hispanic black 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 7](#)). 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 not been covered by a health plan for more than a year.

Age and gender

For both sexes combined, the percentage of uninsured persons at the time of interview was highest among persons aged 18–24 years (29.7%) and lowest among persons under age 18 years (9.2%) ([figure 4](#)). Starting at age 18 years, 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

Noncoverage was greatest in the South and West regions of the United States. Among adults who lacked a high school diploma, 30.9% were uninsured at the time of interview, 33.6% were uninsured for at least part of a year, and 25.8% had been uninsured for more than a year at the time of interview ([table 7](#)). More than 58% of currently unemployed adults and nearly 21% of employed adults aged 18–64 years had been uninsured for at least part of the past year, and 32.8% of currently unemployed adults and 12.6% of employed adults had been uninsured for more than a year.



Married adults were less likely to lack coverage compared with those who were divorced, separated, living with a partner, or never married.

Reference

1. Lamison-White L. U.S. Bureau of the Census. Current Population Reports, Series P60–198. Poverty in the United States, 1996. U.S. Government Printing Office. Washington. 1997.
2. Dalaker J, Naifeh M. U.S. Bureau of the Census. Current Population Reports, Series P60–201, Poverty in the United States, 1997. U.S. Government Printing Office. Washington. 1998.
3. Dalaker J. U.S. Census Bureau. Current Population Reports, Series P60–207, Poverty in the United States, 1998. U.S. Government Printing Office. Washington. 1999.
4. Dalaker J, Proctor B. U.S. Census Bureau. Current Population Reports, Series P60–210, Poverty in the United States, 1999. U.S. Government Printing Office. Washington. 2000.
5. Dalaker J. U.S. Census Bureau. Current Population Reports, Series P60–214, Poverty in the United States, 2000. U.S. Government Printing Office. Washington. 2001.
6. Proctor B, Dalaker J. U.S. Census Bureau. Current Population Reports, Series P60–219, Poverty in the United States, 2001. U.S. Government Printing Office. Washington. 2002.
7. Proctor B, Dalaker J. U.S. Census Bureau. Current Population Reports, Series P60–222, Poverty in the United States, 2002. U.S. Government Printing Office. Washington. 2003.
8. DeNavas-Walt C, Proctor B, and Mills R. U.S. Census Bureau, current Population Reports, P60-226, Income, Poverty, and Health Insurance Coverage in the United States: 2003, U.S. Government Printing Office. Washington. 2004.
9. Schiller JS, Martinez ME, Barnes P, Hao C. Early release of selected estimates based on data from the January through September 2004 National Health Interview Survey. National Center for Health Statistics. (<http://www.cdc.gov/nchs/nhis.htm>). March 2004.

Table 1. Percent 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, 1997–September 2004

Age group and year	Uninsured ¹ at the time of interview	Uninsured ¹ for at least part of the past year ²	Uninsured ¹ for more than a year ²
	Percent (standard error)		
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 (Jan. – Sept.) Method 1 ³	14.6 (0.24)	17.9 (0.27)	10.1 (0.20)
2004 (Jan. – Sept.) Method 2 ³	14.5 (0.24)	17.7 (0.27)	10.1 (0.20)
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 (Jan. – Sept.) Method 1 ³	16.4 (0.27)	20.0 (0.31)	11.3 (0.23)
2004 (Jan. – Sept.) Method 2 ³	16.3 (0.27)	19.9 (0.31)	11.3 (0.23)
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 (Jan. – Sept.) Method 1 ³	19.2 (0.32)	23.0 (0.36)	13.7 (0.26)
2004 (Jan. – Sept.) Method 2 ³	19.2 (0.32)	22.9 (0.36)	13.7 (0.26)
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 (Jan. – Sept.) Method 1 ³	9.5 (0.35)	12.8 (0.39)	5.5 (0.30)
2004 (Jan. – Sept.) Method 2 ³	9.2 (0.35)	12.5 (0.40)	5.5 (0.30)

¹A 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.

²A year is defined as the 12 months prior to interview.

³In quarter 3 of 2004, two additional questions were added to the NHIS insurance section to reduce potential errors in reporting of Medicare and Medicaid status. Persons 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for quarters 1-3 in 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. See "Technical notes" for additional information.

DATA SOURCE: Family Core component of the 1997–2004 National Health Interview Surveys. The estimates for 2004 were based on data collected from January through September.

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, 1997–September 2004

Age group and year	Uninsured ¹ at the time of interview	Uninsured ¹ for at least part of the past year ²	Uninsured ¹ for more than a year ²
	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 (Jan. – Sept.) Method 1 ³	42.1	51.4	29.0
2004 (Jan. – Sept.) Method 2 ³	41.6	51.0	28.9
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 (Jan. – Sept.) Method 1 ³	41.6	50.8	28.7
2004 (Jan. – Sept.) Method 2 ³	41.2	50.4	28.6
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 (Jan. – Sept.) Method 1 ³	34.7	41.4	24.7
2004 (Jan. – Sept.) Method 2 ³	34.5	41.3	24.6
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 (Jan. – Sept.) Method 1 ³	7.0	9.4	4.0
2004 (Jan. – Sept.) Method 2 ³	6.7	9.1	4.0

¹A 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.

²A year is defined as the 12 months prior to interview.

³In quarter 3 of 2004, two additional questions were added to the NHIS insurance section to reduce potential errors in reporting of Medicare and Medicaid status. Persons 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for quarters 1-3 in 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. See "Technical notes" for additional information.

DATA SOURCE: Family Core component of the 1997–2004 National Health Interview Surveys. The estimates for 2004 were based on data collected from January through September.

Table 3. Percent of persons under age 65 years with public or private coverage, by age group: United States, 1997–September 2004

Type of coverage and year	Under 65 years	Under 18 years	18 – 64 years
	Percent (standard error)		
Public coverage¹			
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 (Jan. – Sept.) Method 1 ³	16.1 (0.32)	28.8 (0.62)	11.0 (0.25)
2004 (Jan. – Sept.) Method 2 ³	16.3 (0.32)	29.1 (0.62)	11.1 (0.25)
Private coverage²			
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 (Jan. – Sept.) ⁴	68.8 (0.46)	63.0 (0.68)	71.1 (0.43)

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

²The health plan category “private 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.

³In quarter 3 of 2004, two additional questions were added to the NHIS insurance section to reduce potential errors in reporting of Medicare and Medicaid status. Persons 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for quarters 1-3 of 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. See “Technical notes” for additional information.

⁴The two additional questions added in quarter 3 of 2004 did not affect the estimates of private coverage.

DATA SOURCE: Family Core component of the 1997–2004 National Health Interview Surveys. The estimates for 2004 were based on data collected from January through September.

Table 4. Percent uninsured at the time of interview for persons under age 65 years, by age group and poverty status: United States, 1997–September 2004

Age group and year	Poverty status ¹				
	Total	Poor	Near poor	Not poor	Unknown poverty
Percent (standard error) uninsured²					
Under 65 years					
1997	17.4 (0.24)	32.7 (0.80)	30.4 (0.70)	8.9 (0.22)	21.6 (0.59)
1998	16.5 (0.26)	32.7 (0.84)	30.8 (0.79)	8.0 (0.22)	20.7 (0.59)
1999	16.0 (0.25)	32.1 (0.93)	30.7 (0.73)	7.8 (0.20)	20.1 (0.48)
2000	16.8 (0.24)	32.7 (0.89)	31.3 (0.69)	8.7 (0.22)	19.7 (0.51)
2001	16.2 (0.26)	31.0 (0.99)	28.6 (0.69)	8.4 (0.21)	20.3 (0.53)
2002	16.5 (0.24)	28.6 (0.80)	28.3 (0.70)	9.5 (0.24)	20.7 (0.55)
2003	17.2 (0.27)	29.4 (0.91)	30.2 (0.70)	9.1 (0.25)	21.3 (0.52)
2004 (Jan. – Sept.)	16.4 (0.27)	29.2 (1.00)	29.1 (0.76)	9.4 (0.26)	18.1 (0.57)
Method 1 ³					
2004 (Jan. – Sept.)	16.3 (0.27)	28.7 (0.99)	28.8 (0.76)	9.4 (0.26)	18.0 (0.57)
Method 2 ³					
Under 18 years					
1997	13.9 (0.36)	22.4 (0.99)	22.8 (0.96)	6.1 (0.33)	18.3 (0.90)
1998	12.7 (0.34)	21.6 (1.02)	22.5 (0.97)	4.9 (0.29)	16.5 (0.75)
1999	11.8 (0.32)	21.4 (1.13)	21.6 (0.92)	4.4 (0.29)	14.9 (0.69)
2000	12.3 (0.32)	20.6 (1.04)	21.4 (0.93)	5.3 (0.30)	15.0 (0.72)
2001	11.0 (0.34)	18.8 (1.24)	17.0 (0.85)	4.4 (0.26)	15.5 (0.84)
2002	10.5 (0.32)	15.9 (0.97)	15.7 (0.84)	5.3 (0.36)	14.1 (0.76)
2003	10.1 (0.34)	15.4 (1.06)	14.7 (0.88)	4.8 (0.33)	13.5 (0.67)
2004 (Jan. – Sept.)	9.5 (0.35)	15.2 (1.35)	15.8 (0.90)	5.0 (0.35)	10.0 (0.66)
Method 1 ³					
2004 (Jan. – Sept.)	9.2 (0.35)	14.2 (1.33)	15.3 (0.89)	5.0 (0.35)	9.7 (0.67)
Method 2 ³					
18 – 64 years					
1997	18.9 (0.23)	40.2 (0.88)	34.9 (0.71)	9.9 (0.22)	22.9 (0.58)
1998	18.2 (0.27)	40.8 (1.02)	36.0 (0.83)	9.2 (0.23)	22.2 (0.60)
1999	17.8 (0.26)	39.9 (1.11)	36.3 (0.81)	9.0 (0.20)	22.2 (0.50)
2000	18.7 (0.27)	41.1 (1.05)	37.4 (0.77)	10.0 (0.24)	21.5 (0.53)
2001	18.3 (0.27)	39.5 (1.19)	35.6 (0.78)	9.9 (0.22)	22.1 (0.52)
2002	19.1 (0.26)	37.0 (1.09)	36.2 (0.77)	11.0 (0.25)	23.2 (0.56)
2003	20.1 (0.29)	38.2 (1.19)	39.5 (0.81)	10.6 (0.27)	24.2 (0.56)
2004 (Jan. – Sept.)	19.2 (0.32)	38.3 (1.16)	36.7 (0.85)	10.9 (0.30)	21.1 (0.64)
Method 1 ³					
2004 (Jan. – Sept.)	19.2 (0.32)	38.0 (1.16)	36.5 (0.84)	10.9 (0.29)	21.1 (0.64)
Method 2 ³					

¹Poverty status is based on family income and family size using the U.S. Census Bureau's poverty thresholds. "Poor" persons are defined as those below the poverty threshold, "near poor" persons have incomes of 100% to less than 200% of the poverty threshold, and "not poor" persons have incomes of 200% of the poverty threshold or greater. The percentage of respondents with unknown poverty status was 19.1% in 1997, 23.6% in 1998, 26.4% in 1999, 27.0% in 2000, 27.1% in 2001, 28.1% in 2002, 31.5% in 2003, and 28.6% in January through September 2004. See the NHIS Survey Description Document for years 1997-2003 (<http://www.cdc.gov/nchs/nhis.htm>) for more information on the unknown income and poverty status categories.

²A person was defined as uninsured if he or she did not have any private health insurance, Medicare, Medicaid, State Children's Health Insurance Program (CHIP), 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.

³In quarter 3 of 2004, two additional questions were added to the NHIS insurance section to reduce potential errors in reporting of Medicare and Medicaid status. Persons 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for quarters 1-3 of 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. See "Technical notes" for additional information.

DATA SOURCE: Family Core component of the 1997–2004 National Health Interview Surveys. The estimates for 2004 were based on data collected from January through September.

Table 5. Percent of persons under age 65 years with public health plan coverage at the time of interview, by age group and poverty status: United States, 1997–September 2004

Age group and year	Poverty status ¹				
	Total	Poor	Near poor	Not poor	Unknown poverty
Percent (standard error) of persons with public health plan coverage²					
Under 65 years					
1997	13.6 (0.25)	46.1 (1.01)	18.2 (0.56)	5.3 (0.19)	13.2 (0.49)
1998	12.7 (0.26)	44.7 (1.05)	17.5 (0.57)	5.1 (0.23)	13.4 (0.45)
1999	12.4 (0.24)	43.4 (1.04)	20.5 (0.63)	4.8 (0.18)	13.2 (0.43)
2000	12.9 (0.26)	43.7 (1.11)	21.7 (0.62)	5.3 (0.21)	12.8 (0.42)
2001	13.6 (0.26)	45.0 (1.14)	25.0 (0.39)	5.7 (0.21)	13.1 (0.42)
2002	15.2 (0.29)	47.0 (1.07)	27.5 (0.72)	6.1 (0.24)	16.6 (0.45)
2003	16.0 (0.31)	48.8 (1.16)	29.3 (0.75)	6.6 (0.27)	15.8 (0.48)
2004 (Jan. – Sept.) Method 1 ³	16.1 (0.32)	46.1 (1.07)	27.8 (0.78)	6.8 (0.27)	16.0 (0.54)
2004 (Jan. – Sept.) Method 2 ³	16.3 (0.32)	46.7 (1.07)	28.1 (0.78)	6.8 (0.27)	16.1 (0.54)
Under 18 years					
1997	21.4 (0.48)	62.1 (1.31)	24.3 (0.93)	6.3 (0.32)	21.4 (0.97)
1998	20.0 (0.49)	61.1 (1.34)	22.9 (0.95)	6.0 (0.39)	22.1 (0.95)
1999	20.4 (0.46)	60.7 (1.37)	28.7 (1.15)	6.0 (0.32)	22.2 (0.88)
2000	22.0 (0.50)	61.8 (1.48)	32.4 (1.13)	7.4 (0.39)	22.1 (0.85)
2001	23.6 (0.50)	65.2 (1.47)	37.0 (1.23)	8.1 (0.39)	23.1 (0.94)
2002	27.1 (0.54)	69.0 (1.33)	42.2 (1.18)	8.9 (0.45)	30.7 (0.99)
2003	28.6 (0.58)	72.3 (1.32)	47.2 (1.27)	9.8 (0.48)	28.5 (1.00)
2004 (Jan. – Sept.) Method 1 ³	28.8 (0.62)	68.6 (1.57)	44.0 (1.41)	9.7 (0.53)	29.9 (1.19)
2004 (Jan. – Sept.) Method 2 ³	29.1 (0.62)	69.6 (1.59)	44.6 (1.40)	9.8 (0.53)	30.2 (1.18)
18 – 64 years					
1997	10.2 (0.20)	34.3 (0.93)	14.6 (0.51)	5.0 (0.18)	10.1 (0.41)
1998	9.5 (0.21)	32.9 (1.08)	14.1 (0.53)	4.8 (0.21)	10.0 (0.34)
1999	9.0 (0.19)	30.8 (0.98)	15.4 (0.52)	4.4 (0.17)	9.6 (0.33)
2000	9.1 (0.19)	31.1 (1.00)	15.2 (0.54)	4.5 (0.19)	9.1 (0.33)
2001	9.4 (0.21)	30.8 (1.10)	17.8 (0.62)	4.8 (0.20)	9.4 (0.33)
2002	10.3 (0.23)	32.5 (1.10)	18.3 (0.66)	5.1 (0.22)	11.2 (0.35)
2003	10.9 (0.24)	34.0 (1.19)	18.6 (0.68)	5.5 (0.24)	11.1 (0.37)
2004 (Jan. – Sept.) Method 1 ³	11.0 (0.25)	31.6 (1.01)	18.5 (0.69)	5.8 (0.24)	10.9 (0.40)
2004 (Jan. – Sept.) Method 2 ³	11.1 (0.25)	31.9 (1.01)	18.7 (0.69)	5.8 (0.24)	11.0 (0.40)

¹Poverty status is based on family income and family size using the U.S. Census Bureau's poverty thresholds. "Poor" persons are defined as those below the poverty threshold, "near poor" persons have incomes of 100% to less than 200% of the poverty threshold, and "not poor" persons have incomes of 200% of the poverty threshold or greater. The percent of respondents with unknown poverty status was 19.1% in 1997, 23.6% in 1998, 26.4% in 1999, 27.0% in 2000, 27.1% in 2001, 28.1% in 2002, 31.5% in 2003 and 28.6% in January through September 2004. See the NHIS Survey Description Document for years 1997-2003 (<http://www.cdc.gov/nchs/nhis.htm>) for more information on the unknown income and poverty status categories.

²The 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 plan. A small number of persons were covered by both public and private plans and were included in both categories. See table 6 for persons covered by private plans.

³In quarter 3 of 2004, two additional questions were added to the NHIS insurance section to reduce potential errors in reporting of Medicare and Medicaid status. Persons 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for quarters 1-3 of 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. See "Technical notes" for additional information.

DATA SOURCE: Family Core component of the 1997–2004 National Health Interview Surveys. The estimates for 2004 were based on data collected from January through September.

Table 6. Percent of persons under age 65 years with private health insurance coverage at the time of interview, by age group and poverty status: United States, 1997–September 2004

Age group and year	Poverty status ¹				
	Total	Poor	Near poor	Not poor	Unknown poverty
Percent (standard error) of persons with private health insurance coverage²					
Under 65 years					
1997	70.8 (0.35)	22.9 (0.93)	53.5 (0.80)	87.6 (0.27)	66.7 (0.71)
1998	72.0 (0.36)	23.1 (1.02)	53.0 (0.92)	88.1 (0.29)	67.1 (0.71)
1999	73.1 (0.36)	26.1 (1.12)	50.9 (0.86)	88.9 (0.24)	68.0 (0.65)
2000	71.8 (0.34)	25.2 (1.00)	49.1 (0.87)	87.4 (0.28)	68.8 (0.63)
2001	71.6 (0.37)	25.5 (1.13)	48.4 (0.85)	87.2 (0.27)	67.8 (0.69)
2002	69.8 (0.39)	26.0 (1.14)	46.5 (0.89)	86.0 (0.33)	63.9 (0.71)
2003	68.2 (0.40)	23.4 (1.21)	42.3 (0.90)	85.8 (0.34)	64.1 (0.68)
2004 (Jan. – Sept.) ³	68.8 (0.46)	25.6 (1.21)	44.8 (0.99)	85.2 (0.36)	66.9 (0.83)
Under 18 years					
1997	66.2 (0.57)	17.5 (1.09)	55.0 (1.15)	88.9 (0.43)	61.7 (1.18)
1998	68.5 (0.55)	19.3 (1.17)	56.3 (1.22)	89.9 (0.48)	62.1 (1.13)
1999	69.1 (0.55)	20.2 (1.16)	52.1 (1.23)	90.6 (0.39)	63.8 (1.02)
2000	67.1 (0.53)	19.5 (1.21)	48.8 (1.23)	88.4 (0.47)	64.2 (0.99)
2001	66.7 (0.57)	18.1 (1.12)	48.4 (1.23)	88.4 (0.40)	62.2 (1.16)
2002	63.9 (0.61)	17.2 (1.08)	44.9 (1.29)	86.9 (0.54)	56.3 (1.19)
2003	62.6 (0.60)	14.4 (1.06)	39.9 (1.28)	86.5 (0.56)	58.8 (1.07)
2004 (Jan. – Sept.) ³	68.8 (0.46)	25.6 (1.21)	44.8 (0.99)	85.2 (0.36)	66.9 (0.83)
18 – 64 years					
1997	72.8 (0.30)	26.8 (1.09)	52.6 (0.76)	87.1 (0.26)	68.6 (0.65)
1998	73.5 (0.32)	25.8 (1.17)	50.9 (0.90)	87.4 (0.27)	69.1 (0.66)
1999	74.7 (0.33)	30.4 (1.39)	50.2 (0.85)	88.2 (0.24)	69.7 (0.60)
2000	73.8 (0.32)	29.2 (1.16)	49.3 (0.83)	87.1 (0.27)	70.6 (0.61)
2001	73.7 (0.33)	31.7 (1.41)	48.4 (0.82)	86.8 (0.28)	69.9 (0.61)
2002	72.3 (0.35)	31.8 (1.50)	47.5 (0.85)	85.7 (0.30)	66.9 (0.62)
2003	70.6 (0.36)	29.0 (1.60)	43.7 (0.88)	85.5 (0.33)	66.0 (0.62)
2004 (Jan. – Sept.) ³	71.1 (0.43)	31.0 (1.41)	46.3 (0.93)	84.8 (0.36)	69.0 (0.76)

¹Poverty status is based on family income and family size using the U.S. Census Bureau's poverty thresholds. "Poor" persons are defined as those below the poverty threshold, "near poor" persons have incomes of 100% to less than 200% of the poverty threshold, and "not poor" persons have incomes of 200% of the poverty threshold or greater. The percent of respondents with unknown poverty status was 19.1% in 1997, 23.6% in 1998, 26.4% in 1999, 27.0% in 2000, 27.1% in 2001, 28.1% in 2002, 31.5% in 2003 and 28.6% in January through September 2004. See the NHIS Survey Description Document for years 1997-2003 (<http://www.cdc.gov/nchs/nhis.htm>) for more information on the unknown income and poverty status categories.

²The category "private health insurance" 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, thus, were included in both categories. See table 5 for persons covered by public plans.

³In quarter 3 of 2004, two additional questions were added to the NHIS insurance section to reduce potential errors in reporting of Medicare and Medicaid status. Persons 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for quarters 1-3 of 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 in quarter 3 or 2004 did not affect the estimates of private coverage. See "Technical notes" for additional information.

DATA SOURCE: Family Core component of the 1997–2004 National Health Interview Surveys. The estimates for 2004 were based on data collected from January through September.

Table 7. Percent of persons who lacked health insurance coverage at the time of interview, for at least part of the year or for more than a year, by selected demographic characteristics: United States, January-September 2004

Selected characteristic	Uninsured ¹ at the time of interview		Uninsured ¹ for at least part of the past year ²		Uninsured ¹ for more than a year ²	
	Percent (standard error)					
	Method 2 ³	Method 1 ³	Method 2 ³	Method 1 ³	Method 2 ³	Method 1 ³
Age						
All ages	14.5 (0.24)	14.6 (0.24)	17.7 (0.27)	17.9 (0.27)	10.1 (0.20)	10.1 (0.20)
Under 65 years	16.3 (0.27)	16.4 (0.27)	19.9 (0.31)	20.0 (0.31)	11.3 (0.23)	11.3 (0.23)
Under 18 years	9.2 (0.35)	9.5 (0.35)	12.5 (0.40)	12.8 (0.39)	5.5 (0.30)	5.5 (0.30)
18–64 years	19.2 (0.32)	19.2 (0.32)	22.9 (0.36)	23.0 (0.36)	13.7 (0.26)	13.7 (0.26)
65 years and over	1.2 (0.16)	1.4 (0.17)	1.7 (0.17)	1.8 (0.18)	1.1 (0.15)	1.1 (0.15)
Sex						
Male	16.0 (0.29)	16.2 (0.29)	19.1 (0.33)	19.3 (0.33)	11.6 (0.24)	11.6 (0.24)
Female	13.0 (0.26)	13.1 (0.26)	16.4 (0.29)	16.5 (0.29)	8.6 (0.21)	8.6 (0.21)
Race/ethnicity						
Hispanic or Latino	33.0 (0.76)	33.5 (0.77)	36.6 (0.77)	37.0 (0.78)	27.4 (0.71)	27.5 (0.71)
Non-Hispanic						
White, single race	10.3 (0.24)	10.4 (0.24)	13.4 (0.29)	13.5 (0.29)	6.5 (0.20)	6.5 (0.20)
Black, single race	15.7 (0.61)	15.9 (0.61)	19.5 (0.66)	19.8 (0.65)	10.3 (0.48)	10.3 (0.48)
Other races/multiple races	15.3 (1.03)	15.5 (1.04)	18.6 (1.14)	18.8 (1.15)	9.4 (0.81)	9.4 (0.81)
Region						
Northeast	10.1 (0.39)	10.3 (0.38)	12.7 (0.41)	12.9 (0.41)	6.7 (0.32)	6.7 (0.33)
Midwest	10.9 (0.42)	11.0 (0.42)	14.2 (0.49)	14.3 (0.49)	6.5 (0.30)	6.5 (0.30)
South	17.5 (0.46)	17.6 (0.46)	20.6 (0.53)	20.7 (0.53)	12.7 (0.39)	12.7 (0.39)
West	17.1 (0.59)	17.2 (0.59)	21.0 (0.65)	21.2 (0.65)	12.5 (0.53)	12.5 (0.53)
Education⁴						
Less than high school	30.9 (0.68)	31.1 (0.68)	33.6 (0.69)	33.9 (0.70)	25.8 (0.62)	25.8 (0.62)
High school diploma or GED ⁵	18.2 (0.44)	18.3 (0.45)	21.2 (0.49)	21.4 (0.49)	12.8 (0.35)	12.8 (0.36)
More than high school	10.4 (0.27)	10.4 (0.27)	14.0 (0.32)	14.0 (0.32)	6.5 (0.20)	6.5 (0.20)
Employment status⁶						
Employed	17.2 (0.32)	17.2 (0.32)	20.9 (0.36)	21.0 (0.36)	12.6 (0.27)	12.6 (0.27)
Unemployed	53.1 (1.38)	53.2 (1.38)	58.6 (1.39)	58.7 (1.39)	32.8 (1.31)	32.8 (1.31)
Not in workforce	20.0 (0.53)	20.1 (0.53)	23.5 (0.57)	23.7 (0.57)	14.3 (0.43)	14.4 (0.43)
Marital status⁴						
Married	11.7 (0.30)	11.8 (0.30)	14.4 (0.34)	14.4 (0.34)	8.4 (0.24)	8.4 (0.24)
Widowed	4.4 (0.44)	4.6 (0.45)	5.4 (0.48)	5.5 (0.49)	3.5 (0.36)	3.5 (0.36)
Divorced or separated	20.4 (0.64)	20.6 (0.64)	24.8 (0.66)	24.9 (0.66)	15.2 (0.56)	15.3 (0.56)
Living with partner	33.8 (1.07)	33.9 (1.08)	39.7 (1.10)	39.9 (1.11)	23.9 (0.97)	23.9 (0.97)
Never married	26.3 (0.57)	26.4 (0.57)	30.6 (0.61)	30.6 (0.61)	18.4 (0.50)	18.4 (0.50)

¹A 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.

²A year is defined as the 12 months prior to interview.

³In quarter 3 of 2004, two additional questions were added to the NHIS insurance section to reduce potential errors in reporting of Medicare and Medicaid status. Persons 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for quarters 1-3 of 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. See "Technical notes" for additional information.

⁴Education and marital status are shown only for those persons aged 18 years and over.

⁵GED is General Educational Development high school equivalency diploma.

⁶Employment status is shown only for those persons 18–64 years of age.

DATA SOURCE: Family Core component of the 2004 National Health Interview Survey. The estimates for 2004 were based on data collected from January through September.



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 1997–99 NHIS data were derived from 1990 census-based population estimates. Weights for the 2000–04 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 the 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. 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 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.

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 (CHIP), State-sponsored or other government-

sponsored health plan, Medicare (disability), and military plan. 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).

The 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.

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/or 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 the NHIS beginning with quarter 3 of 2004. One question, MCAREPRB was asked of persons 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 age 65 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 how long since the respondent had coverage was asked. These questions were used in the estimates of intermittent and long term uninsured.

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. Beginning with this release, estimates for 2004 are presented using both Method 1 and Method 2. 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 by either additional probe question. These respondents did not receive the followup question concerning how long had it been since they had coverage because the survey instrument gave these respondents the questions concerning noncoverage for insured persons.

Of the 428 people (unweighted) who were eligible to receive the MCAREPRB question in quarter 3 of 2004, 52.3% indicated that they were covered by Medicare. Of the 4,596 people (unweighted) who were eligible to receive the MCAIDPRB question in quarter 3 of 2004, 3.2%



indicated that they were covered by Medicaid.

In quarter 3 of 2004, the estimates (weighted) for the “*uninsured at the time of interview*” measure decreased from 10.9% to 9.9% for persons under 18 years of age, from 19.5% to 19.3% for adults 18 – 64 years of age and from 1.4% to 0.9% for persons 65 years of age and over with the use of Method 2 (table I). The estimates for public coverage increased from 28.5% to 29.5% for children under 18 years of age, from 11.3% to 11.5% for adults 18–64 years of age and from 90.5% to 95.9% for persons 65 years of age and over with the use of Method 2 (table II). In the tabulation of “*uninsured for more than a year*” using Method 1, respondents whose classification was changed to Medicare or Medicaid by either probe question were excluded from the analysis because these individuals did not receive the question concerning duration of noncoverage for persons who are uninsured. There is no impact on the two additional questions on the estimates for private coverage.

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 race background as well as the race background of each 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 of non-Hispanic persons of races other than white only or black only or of multiple races are combined into the “other races/multiple race” category.

Poverty status—Poverty categories are based on the ratio of the family’s income in the previous calendar year to the appropriate poverty threshold (given the family’s size and number of children) defined by the U.S. Census Bureau for that year (1–8). Persons who are categorized as poor had a ratio less than 1.0 (i.e., their family income was below the poverty threshold), near poor persons have incomes of 100% to less than 200% of the poverty threshold, and not poor persons have incomes that are 200% of the poverty threshold or greater. The remaining group of respondents is coded as “unknown” with respect to poverty status. The percentage of respondents with unknown poverty status (19.1% in 1997, 23.6% in 1998, 26.4% in 1999, 27.0% in 2000, 27.1% in 2001, 28.1% in 2002, 31.5% in 2003 and 28.6% in January–September 2004) are disaggregated by insurance status and age in tables 4, 5, and 6. See the NHIS Survey Description Documentation for years 1997 – 2003 for more information on the unknown income and unknown poverty status categories (<http://www.cdc.gov/nchs/nhis.htm>).

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 to update and release 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 also releases estimates for other selected measures of health, including 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 (9). Health insurance data are available in this report, which focuses on health insurance, as well as the regular Early Release report (9). New measures may be added as work continues and in response to changing data needs. Feedback on this release is welcome ([e-mail](mailto:)).



Announcements about Early Releases, other new data releases, publications, or corrections related to the NHIS will be sent to members of the HISUSERS Listserv. To join, visit the CDC Web site
<http://www.cdc.gov/subscribe.html>

Suggested citation

Cohen RA, Martinez ME, Hao C, Health insurance coverage: Estimates from the National Health Interview Survey, January-September 2004. Available at
<http://www.cdc.gov/nchs/nhis.htm>.
March 2004.



Table I. Percent of persons who lacked health insurance coverage at the time of interview, for at least part of the year or for more than a year, by age and poverty status using Method 1 and Method 2 estimation procedures: United States, July-September 2004

Age and poverty ³ status	Uninsured ¹ at the time of interview		Uninsured ¹ for at least part of the past year ²		Uninsured ¹ for more than a year ²	
	Percent (standard error)					
	Method 1 ⁴	Method 2 ⁴	Method 1 ⁴	Method 2 ⁴	Method 1 ⁴	Method 2 ⁴
All ages						
Total	15.1 (0.42)	14.7 (0.41)	18.3 (0.47)	17.9 (0.47)	10.3 (0.39)	10.2 (0.38)
Poor	25.4 (1.51)	23.8 (1.47)	29.9 (1.54)	28.4 (1.50)	17.7 (1.46)	17.4 (1.43)
Near poor	26.8 (1.16)	25.9 (1.13)	31.2 (1.24)	30.3 (1.22)	19.4 (1.00)	19.2 (0.99)
Nor poor	8.8 (0.44)	8.8 (0.43)	11.8 (0.49)	11.7 (0.49)	5.7 (0.36)	5.7 (0.36)
Unknown poverty	16.1 (0.76)	15.7 (0.75)	18.7 (0.83)	18.3 (0.82)	10.7 (0.63)	10.7 (0.63)
Under 65 years						
Total	17.0 (0.47)	16.6 (0.47)	20.6 (0.53)	20.2 (0.52)	11.6 (0.44)	11.5 (0.44)
Poor	27.4 (1.63)	25.8 (1.58)	32.2 (1.65)	30.6 (1.61)	19.2 (1.57)	18.9 (1.54)
Near poor	31.0 (1.30)	30.0 (1.28)	36.0 (1.38)	35.0 (1.36)	22.4 (1.15)	22.2 (1.13)
Nor poor	9.7 (0.48)	9.7 (0.48)	12.9 (0.54)	12.9 (0.54)	6.3 (0.40)	6.3 (0.40)
Unknown poverty	18.9 (0.88)	18.6 (0.88)	22.0 (0.95)	21.7 (0.96)	12.7 (0.75)	12.7 (0.74)
Under 18 years						
Total	10.9 (0.67)	9.9 (0.66)	14.2 (0.75)	13.2 (0.74)	6.1 (0.69)	6.0 (0.68)
Poor	15.1 (2.63)	12.3 (2.59)	19.8 (2.62)	17.1 (2.58)	8.5 (2.59)	8.2 (2.53)
Near poor	19.0 (1.65)	17.4 (1.63)	23.1 (1.76)	21.5 (1.74)	12.0 (1.44)	11.8 (1.42)
Nor poor	5.7 (0.72)	5.6 (0.71)	8.2 (0.88)	8.1 (0.87)	2.9 (0.64)	2.9 (0.64)
Unknown poverty	11.9 (1.31)	10.9 (1.32)	15.1 (1.50)	14.2 (1.52)	6.4 (1.18)	6.3 (1.17)
18 – 64 years						
Total	19.5 (0.51)	19.3 (0.50)	23.2 (0.56)	23.0 (0.56)	13.8 (0.45)	13.8 (0.45)
Poor	35.6 (1.70)	34.8 (1.69)	40.5 (1.78)	39.6 (1.78)	26.2 (1.57)	26.0 (1.55)
Near poor	37.7 (1.44)	37.1 (1.43)	43.2 (1.52)	42.7 (1.51)	28.3 (1.31)	28.2 (1.30)
Nor poor	11.1 (0.50)	11.1 (0.50)	14.5 (0.55)	14.5 (0.55)	7.5 (0.42)	7.5 (0.42)
Unknown poverty	21.5 (0.92)	21.3 (0.92)	24.6 (0.98)	24.4 (0.98)	15.0 (0.79)	15.0 (0.79)
65 years and over						
Total	1.4 (0.24)	0.9 (0.17)	1.8 (0.26)	1.3 (0.20)	0.7 (0.17)	0.7 (0.17)
Poor	3.1 (1.03)	2.2 (0.90)	5.0 (1.29)	4.0 (1.20)	1.3 (0.64)	1.3 (0.63)
Near poor	1.7 (0.70)	0.9 (0.40)	1.8 (0.71)	1.0 (0.42)	0.9 (0.40)	0.9 (0.40)
Nor poor	0.8 (0.30)	0.6 (0.26)	1.2 (0.30)	1.0 (0.26)	0.5 (0.25)	0.5 (0.25)
Unknown poverty	1.6 (0.46)	0.9 (0.29)	1.9 (0.49)	1.1 (0.33)	0.7 (0.27)	0.7 (0.26)

¹A 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.

²A year is defined as the 12 months prior to interview.

³Poverty status is based on family income and family size using the U.S. Census Bureau's poverty thresholds. "Poor" persons are defined as those below the poverty threshold, "near poor" persons have incomes of 100% to less than 200% of the poverty threshold, and "not poor" persons have incomes of 200% of the poverty threshold or greater. The percentage of respondents with unknown poverty status was 28.0% in July - September 2004. See the NHIS Survey Description Document for years 1997-2003 (<http://www.cdc.gov.nchs/nhis.htm>) for more information on the unknown income and poverty status categories.

⁴In quarter 3 of 2004, two additional questions were added to the NHIS insurance section to reduce potential errors in reporting Medicare and Medicaid status. Persons 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for quarters 1-3 of 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 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. See "Technical notes" for additional information.

DATA SOURCE: Family Core component of the 2004 National Health Interview Surveys. The estimates for 2004 were based on data collected from July through September.



Table II. Percent of persons with public coverage, by age and poverty status using Method 1 and Method 2 estimation procedures: United States, July-September 2004

Age and poverty ¹ status	Method 1 ²	Method 2 ²
	Percent (standard error) with public coverage ³	
All ages		
Total	25.2 (0.52)	26.3 (0.51)
Poor	48.9 (1.67)	50.6 (1.66)
Near poor	36.6 (1.23)	38.0 (1.25)
Nor poor	15.0 (0.54)	15.6 (0.54)
Unknown poverty	28.1 (0.89)	29.6 (0.90)
Under 65 years		
Total	16.3 (0.51)	16.7 (0.51)
Poor	44.8 (1.78)	46.4 (1.77)
Near poor	27.4 (1.25)	28.3 (1.24)
Nor poor	6.8 (0.42)	6.8 (0.42)
Unknown poverty	16.3 (0.85)	16.6 (0.85)
Under 18 years		
Total	28.5 (1.00)	29.5 (1.00)
Poor	65.2 (2.84)	67.9 (2.86)
Near poor	43.3 (2.19)	44.9 (2.18)
Nor poor	9.6 (0.84)	9.7 (0.84)
Unknown poverty	29.1 (1.89)	30.0 (1.87)
18 – 64 years		
Total	11.3 (0.41)	11.5 (0.41)
Poor	31.3 (1.56)	32.2 (1.57)
Near poor	18.4 (1.08)	19.0 (1.08)
Nor poor	5.8 (0.40)	5.9 (0.40)
Unknown poverty	11.6 (0.66)	11.7 (0.67)
65 years and over		
Total	90.5 (0.73)	95.9 (0.48)
Poor	92.6 (1.81)	96.0 (1.29)
Near poor	93.1 (1.52)	97.0 (0.94)
Nor poor	90.5 (1.07)	95.8 (0.72)
Unknown poverty	88.8 (1.28)	95.4 (0.88)

¹Poverty status is based on family income and family size using the U.S. Census Bureau's poverty thresholds. "Poor" persons are defined as those below the poverty threshold, "near poor" persons have incomes of 100% to less than 200% of the poverty threshold, and "not poor" persons have incomes of 200% of the poverty threshold or greater. The percent of respondents with unknown poverty status was 28.0% in July - September 2004. See the NHIS Survey Description Document for years 1997-2003 (<http://www.cdc.gov.nchs/nhis.htm>) for more information on the unknown income and poverty status categories.

²In quarter 3 of 2004, two additional questions were added to the NHIS insurance section to reduce potential errors in reporting Medicare and Medicaid status. Persons 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance quarters 1-3 of 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. See "Technical notes" for additional information.

³The 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 plan. A small number of persons were covered by both public and private plans and, thus, were included in both categories. See table 6 for persons covered by private plans.

DATA SOURCE: Family Core component of the 2004 National Health Interview Surveys. The estimates for 2004 were based on data collected from July through September.