

# Health Insurance Coverage: Estimates from the National Health Interview Survey, 2003

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## Highlights

- In 2003, 43.6 million persons of all ages (15.2%) were uninsured at the time of interview, 53.1 million (18.6%) had been uninsured for at least part of the past year prior to interview, and 28.5 million (10.0%) had been uninsured for more than a year at the time of interview.
- For children under age 18 years, the percentage uninsured at the time of interview was 10.1% in 2003, continuing the decline observed since 1997. The percentage of children uninsured for more than a year decreased from 8.4% in 1997 to 5.3 % in 2003.
- In 2003, 72.3% of poor children and 47.2% 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.
- More than 58% of currently unemployed adults and 21.5% of employed adults aged 18–64 had been uninsured for at least part of the past year, and 30.9 % of currently unemployed adults and 12.5% 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 2003 National Health Interview Survey (NHIS), along with comparable estimates from the 1997–2002 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 time frames are used to measure lack of insurance coverage in order 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. 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.

The 2003 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 2003 are stratified by age group, sex, race/ethnicity, poverty status, marital status, employment status, region, and educational attainment. This report is part of the NHIS Early Release (ER) Program, which

provides selected estimates released quarterly on the NCHS Web site <http://www.cdc.gov/nchs/nhis.htm>.

## Data Source

The data are derived from the Family Core components of the 1997–2003 NHIS, which collects information on all family members in each household. Data analyses for the 2003 NHIS were based on 91,869 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.

## Results

### Lack of health insurance coverage

For 2003, the **percentage of uninsured persons at the time of interview** was 15.2% (43.6 million) for persons of all ages, 17.2% (43.2 million) for persons under age 65

years, 20.1% (35.9 million) for persons aged 18–64 years, and 10.1% (7.3 million) for children under age 18 years (tables 1 and 2). For working-age adults (18–64 years), the percentage of uninsured persons increased from 2001 through 2003. For children under age 18 years, the percentage of who were uninsured decreased from 1997 through 2003. However, the observed decrease in the percentage of uninsured children from 2002 to 2003 (10.5% to 10.1%) was not statistically significant.

Based on data from the 2003 NHIS, a total of 53.1 million (18.6%) persons of all ages were **uninsured for at least part of the 12 months prior to interview**. Working-age adults were almost twice as likely to experience this lack of coverage compared with children under age 18 years (23.8% vs. 13.7%) (table 1). The percentage of children uninsured during at least part of the past year decreased from 18.1% in 1997 to 13.7% in 2003 (figure 1). However, the decreasing trend was not observed among adults aged 18–64 years.

Data from the 2003 NHIS also revealed that 11.2% (28.3 million) of persons under age 65 years (13.7% of adults and 5.3% of children) had been **uninsured for more than a year at the time of interview** (tables 1 and 2). Compared with 2002, an additional 2.5 million working-age adults in 2003 had been uninsured for more than a year. The percentage of children uninsured for more than a year decreased from 8.4% in 1997 to 5.3% in 2003 (figure 1). Children were less likely than working-age adults to be uninsured for more than a year (figure 2).

### Public and private coverage

In 2003, 16.0% of persons under age 65 years were covered by public health plans, and 68.2% were covered by private health insurance plans (table 3). For both adults and children, from 1999 through 2003, the

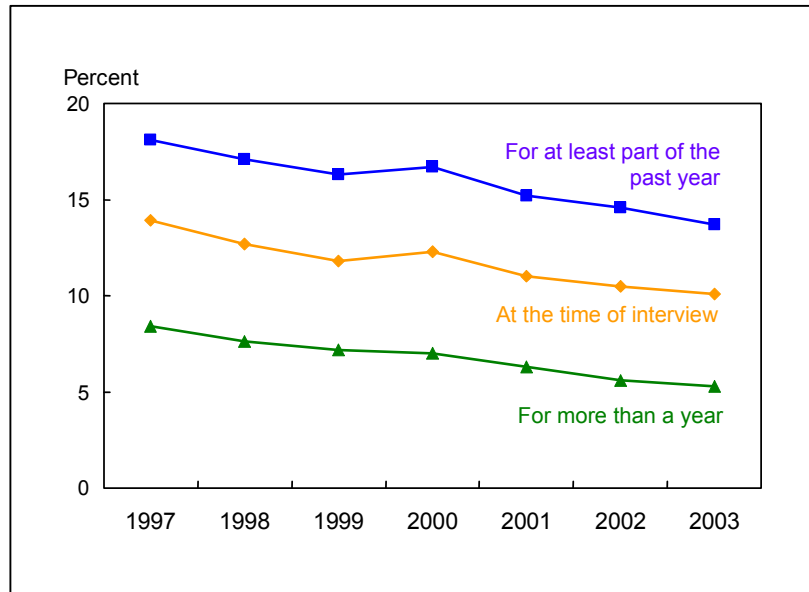


Figure 1. Percent of children under 18 years of age who lacked health insurance coverage at the time of interview, for at least part of the year, or for more than a year: United States, 1997-2003.

DATA SOURCE: Family Core component of the 1997-2003 National Health Interview Surveys.

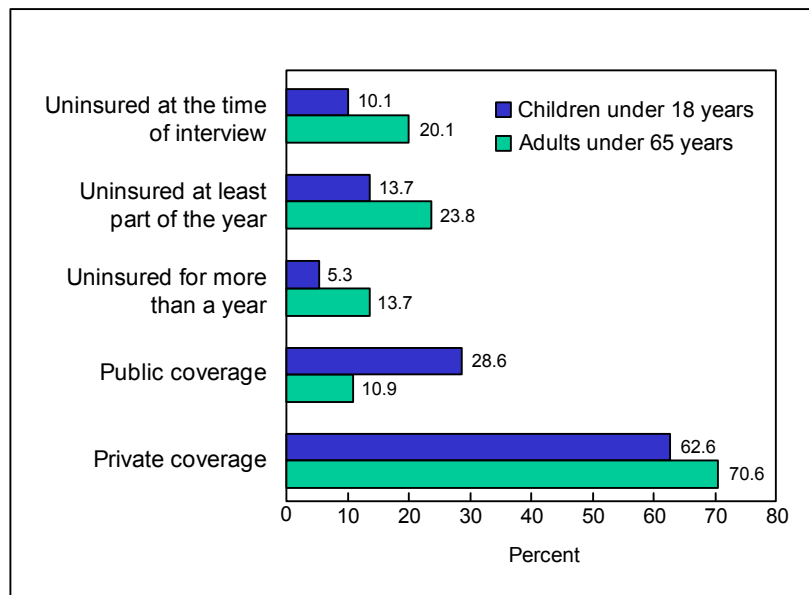


Figure 2. Percent with health insurance coverage by type of insurance among persons under 65 years of age, by age group: United States, 2003.

DATA SOURCE: Family Core component of the 2003 National Health Interview Survey.

percentage with public coverage increased, and the percentage with private coverage decreased. However, there were no statistically significant differences between the 2002 and 2003 annual estimates of public coverage for adults and children. Changes in private coverage for children were also not statistically significant between 2002 and 2003. In 2003, 70.6% of adults under age 65 were covered by a private plan compared with 62.6% of children under 18 years (figure 2). More than one-fourth of children (28.6%) were covered by a public plan compared with 10.9% of adults under age 65.

### Insurance coverage by poverty status

In 2003, 14.2% of poor (see [Technical Notes](#) for definition of poverty) children and 14.7% of near poor children did not have health insurance coverage at the time of interview (table 4). The percentage of those who were uninsured among poor and near poor children decreased from 1998 through 2003. However, the decreases between 2002 and 2003 were not statistically significant. During the same period (1998–2003), the percentage of uninsured persons remained stable among children who were not poor and among adults who were poor. However, the percentage of uninsured adults at the time of interview among those who were near poor significantly increased from 36.2% in 2002 to 39.5% in 2003.

Based on 2003 data, 72.3% of poor children and 47.2% 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).

In 2003, 14.4% of poor children and 39.9% of near poor children were covered by private health insurance at

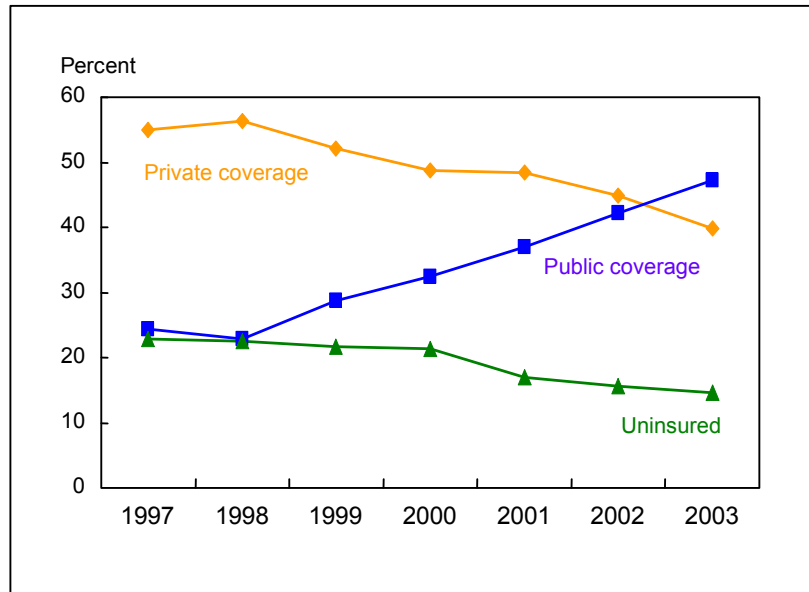


Figure 3. Percent with health insurance coverage by type and percent uninsured at the time of interview for near poor children under 18: United States, 1997- 2003.

DATA SOURCE: Family Core component of the 1997-2003 National Health Interview Surveys.

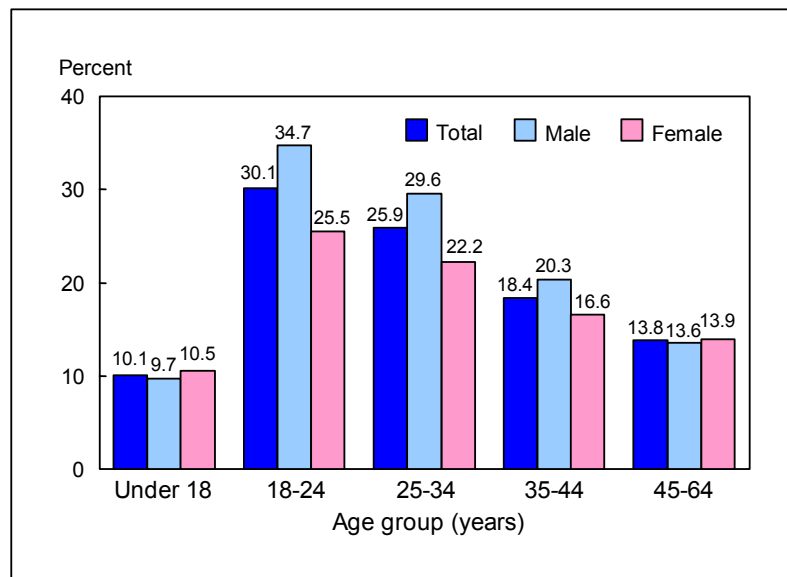


Figure 4. Percent of persons under age 65 years without health insurance coverage at the time of interview, by age group and sex: United States, 2003.

DATA SOURCE: Family Core component of the 2003 National Health Interview Survey.

the time of interview (**table 6**). From 1999 through 2003, the percentage of poor and near poor children with private coverage decreased. The percentage with private coverage has decreased since 1997 among near poor adults aged 18–64 years.

## Lack of coverage, by selected demographic characteristics

### Race and ethnicity

Based on data from the 2003 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, or 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 (30.1%) and lowest among persons under age 18 years (10.1%) (**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, 34.1% were uninsured for at least part of a year,

and 25.6% had been uninsured for more than a year at the time of interview (**table 7**). More than 58% of currently unemployed adults and 21.5% of employed adults aged 18–64 years had been uninsured for at least part of the past year, and 30.9% of currently unemployed adults and 12.5% 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.

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**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, 1997–2003.**

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>			
<b>All ages</b>			
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)
<b>Under 65 years</b>			
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)
<b>18–64 years</b>			
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)
<b>Under 18 years</b>			
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)

<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.

DATA SOURCE: Family Core component of the 1997–2003 National Health Interview Surveys.

**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, 1997–2003**

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>Number in millions</b>			
<b>All ages</b>			
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
<b>Under 65 years</b>			
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
<b>18–64 years</b>			
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
<b>Under 18 years</b>			
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

<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.

DATA SOURCE: Family Core component of the 1997–2003 National Health Interview Surveys.



**Table 3. Percent of persons under age 65 with public or private coverage, by age group: United States, 1997–2003**

Type of coverage and age group	1997	1998	1999	2000	2001	2002	2003
<b>Percent (standard error)</b>							
<b>Public coverage<sup>1</sup></b>							
Under 65 years	13.6 (0.25)	12.7 (0.26)	12.4 (0.24)	12.9 (0.26)	13.6 (0.26)	15.2 (0.29)	16.0 (0.31)
Under 18 years	21.4 (0.48)	20.0 (0.49)	20.4 (0.46)	22.0 (0.50)	23.6 (0.50)	27.1 (0.54)	28.6 (0.58)
18–64 years	10.2 (0.20)	9.5 (0.21)	9.0 (0.19)	9.1 (0.19)	9.4 (0.21)	10.3 (0.23)	10.9 (0.24)
<b>Private coverage<sup>2</sup></b>							
Under 65 years	70.8 (0.35)	72.0 (0.36)	73.1 (0.36)	71.8 (0.34)	71.6 (0.37)	69.8 (0.39)	68.2 (0.40)
Under 18 years	66.2 (0.57)	68.5 (0.55)	69.1 (0.55)	67.1 (0.53)	66.7 (0.57)	63.9 (0.61)	62.6 (0.60)
18–64 years	72.8 (0.30)	73.5 (0.32)	74.7 (0.33)	73.8 (0.32)	73.7 (0.33)	72.3 (0.35)	70.6 (0.36)

<sup>1</sup>The 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 plan.

<sup>2</sup>The 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 thus were included in both categories.

DATA SOURCE: Family Core component of the 1997–2003 National Health Interview Surveys.

**Table 4. Percent uninsured at the time of interview for persons under age 65 years, by age group and poverty status: United States, 1997–2003**

Age group and poverty status <sup>1</sup>	1997	1998	1999	2000	2001	2002	2003
<b>Percent (standard error) uninsured<sup>2</sup></b>							
<b>Under 65 years</b>							
Total	17.4 (0.24)	16.5 (0.26)	16.0 (0.25)	16.8 (0.24)	16.2 (0.26)	16.5 (0.24)	17.2 (0.27)
Poor	32.7 (0.80)	32.7 (0.84)	32.1 (0.93)	32.7 (0.89)	31.0 (0.99)	28.6 (0.80)	29.4 (0.91)
Near poor	30.4 (0.70)	30.8 (0.79)	30.7 (0.73)	31.3 (0.69)	28.6 (0.69)	28.3 (0.70)	30.2 (0.70)
Not poor	8.9 (0.22)	8.0 (0.21)	7.8 (0.20)	8.7 (0.22)	8.4 (0.21)	9.5 (0.24)	9.1 (0.25)
Unknown	21.6 (0.59)	20.7 (0.53)	20.1 (0.48)	19.7 (0.51)	20.3 (0.53)	20.7 (0.55)	21.3 (0.52)
<b>Under 18 years</b>							
Total	13.9 (0.36)	12.7 (0.34)	11.8 (0.32)	12.3 (0.32)	11.0 (0.34)	10.5 (0.32)	10.1 (0.34)
Poor	22.4 (0.99)	21.6 (1.02)	21.4 (1.13)	20.6 (1.04)	18.8 (1.24)	15.9 (0.97)	15.4 (1.06)
Near poor	22.8 (0.96)	22.5 (0.97)	21.6 (0.92)	21.4 (0.93)	17.0 (0.85)	15.7 (0.84)	14.7 (0.88)
Not poor	6.1 (0.33)	4.9 (0.29)	4.4 (0.29)	5.3 (0.30)	4.4 (0.26)	5.3 (0.36)	4.8 (0.33)
Unknown	18.3 (0.90)	16.5 (0.75)	14.9 (0.69)	15.0 (0.72)	15.5 (0.84)	14.1 (0.76)	13.5 (0.67)
<b>18–64 years</b>							
Total	18.9 (0.23)	18.2 (0.27)	17.8 (0.26)	18.7 (0.27)	18.3 (0.27)	19.1 (0.26)	20.1 (0.29)
Poor	40.2 (0.88)	40.8 (1.02)	39.9 (1.11)	41.1 (1.05)	39.5 (1.19)	37.0 (1.09)	38.2 (1.19)
Near poor	34.9 (0.71)	36.0 (0.83)	36.3 (0.81)	37.4 (0.77)	35.6 (0.78)	36.2 (0.77)	39.5 (0.81)
Not poor	9.9 (0.22)	9.2 (0.23)	9.0 (0.20)	10.0 (0.24)	9.9 (0.22)	11.0 (0.25)	10.6 (0.27)
Unknown	22.9 (0.58)	22.2 (0.60)	22.2 (0.50)	21.5 (0.53)	22.1 (0.52)	23.2 (0.56)	24.2 (0.56)

<sup>1</sup>Poverty 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. "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, and 31.5% in 2003. See the NHIS Survey Description Documentation for years 1997-2002 (<http://www.cdc.gov/nchs/nhis.htm>) for more information on the unknown income and poverty status categories.

<sup>2</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 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.

DATA SOURCE: Family Core component of the 1997–2003 National Health Interview Surveys.



**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, 1997–2003**

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

<sup>1</sup>Poverty 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. "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, and 31.5% in 2003. See the NHIS Survey Description Documentation for years 1997-2002 (<http://www.cdc.gov/nchs/nhis.htm>) for more information on the unknown income and poverty status categories.

<sup>2</sup>The 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 1997–2003 National Health Interview Surveys.

**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, 1997–2003**

Age group and poverty status <sup>1</sup>	1997	1998	1999	2000	2001	2002	2003
<b>Percent (standard error) of persons with private health insurance coverage<sup>2</sup></b>							
<b>Under 65 years</b>							
Total	70.8 (0.35)	72.0 (0.36)	73.1 (0.36)	71.8 (0.34)	71.6 (0.37)	69.8 (0.39)	68.2 (0.40)
Poor	22.9 (0.93)	23.1 (1.02)	26.1 (1.12)	25.2 (1.00)	25.5 (1.13)	26.0 (1.14)	23.4 (1.21)
Near poor	53.5 (0.80)	53.0 (0.92)	50.9 (0.86)	49.1 (0.87)	48.4 (0.85)	46.5 (0.89)	42.3 (0.90)
Not poor	87.6 (0.27)	88.1 (0.29)	88.9 (0.24)	87.4 (0.28)	87.2 (0.27)	86.0 (0.33)	85.8 (0.34)
Unknown	66.7 (0.71)	67.1 (0.71)	68.0 (0.65)	68.8 (0.63)	67.8 (0.69)	63.9 (0.71)	64.1 (0.68)
<b>Under 18 years</b>							
Total	66.2 (0.57)	68.5 (0.55)	69.1 (0.55)	67.1 (0.53)	66.7 (0.57)	63.9 (0.61)	62.6 (0.60)
Poor	17.5 (1.09)	19.3 (1.17)	20.2 (1.16)	19.5 (1.21)	18.1 (1.12)	17.2 (1.08)	14.4 (1.06)
Near poor	55.0 (1.15)	56.3 (1.22)	52.1 (1.23)	48.8 (1.23)	48.4 (1.23)	44.9 (1.29)	39.9 (1.28)
Not poor	88.9 (0.43)	89.9 (0.48)	90.6 (0.39)	88.4 (0.47)	88.4 (0.40)	86.9 (0.54)	86.5 (0.56)
Unknown	61.7 (1.18)	62.1 (1.13)	63.8 (1.02)	64.2 (0.99)	62.2 (1.16)	56.3 (1.19)	58.8 (1.07)
<b>18–64 years</b>							
Total	72.8 (0.30)	73.5 (0.32)	74.7 (0.33)	73.8 (0.32)	73.7 (0.33)	72.3 (0.35)	70.6 (0.36)
Poor	26.8 (1.09)	25.8 (1.17)	30.4 (1.39)	29.2 (1.16)	31.7 (1.41)	31.8 (1.50)	29.0 (1.60)
Near poor	52.6 (0.76)	50.9 (0.90)	50.2 (0.85)	49.3 (0.83)	48.4 (0.82)	47.5 (0.85)	43.7 (0.88)
Not poor	87.1 (0.26)	87.4 (0.27)	88.2 (0.24)	87.1 (0.27)	86.8 (0.28)	85.7 (0.30)	85.5 (0.33)
Unknown	68.6 (0.65)	69.1 (0.66)	69.7 (0.60)	70.6 (0.61)	69.9 (0.61)	66.9 (0.62)	66.0 (0.62)

<sup>1</sup>Poverty 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. "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, and 31.5% in 2003. See the NHIS Survey Description Documentation for years 1997-2002 (<http://www.cdc.gov/nchs/nhis.htm>) for more information on the unknown income and poverty status categories.

<sup>2</sup>The 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.

DATA SOURCE: Family Core component of the 1997–2003 National Health Interview Surveys.

**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, 2003**

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>
<b>Percent (standard error)</b>			
<b>All ages</b>	15.2 (0.24)	18.6 (0.26)	10.0 (0.19)
Under 65 years	17.2 (0.27)	20.9 (0.28)	11.2 (0.21)
Under 18 years	10.1 (0.34)	13.7 (0.37)	5.3 (0.25)
18–64 years	20.1 (0.29)	23.8 (0.31)	13.7 (0.25)
65 years and over	1.3 (0.14)	1.8 (0.15)	0.8 (0.09)
<b>Sex</b>			
Male	16.6 (0.28)	19.8 (0.30)	11.3 (0.23)
Female	14.0 (0.25)	17.4 (0.27)	8.6 (0.20)
<b>Race/ethnicity</b>			
Hispanic or Latino	33.0 (0.68)	36.9 (0.68)	26.6 (0.65)
Non-Hispanic			
White, single race	11.0 (0.25)	14.1 (0.28)	6.4 (0.18)
Black, single race	17.4 (0.52)	21.1 (0.57)	10.7 (0.40)
Other races/multiple race	18.4 (1.09)	22.1 (1.13)	10.8 (0.84)
<b>Region</b>			
Northeast	10.9 (0.40)	14.2 (0.47)	6.4 (0.33)
Midwest	11.6 (0.34)	15.1 (0.42)	6.7 (0.31)
South	18.2 (0.47)	21.3 (0.49)	12.4 (0.35)
West	18.1 (0.56)	21.8 (0.57)	12.6 (0.48)
<b>Education<sup>3</sup></b>			
Less than high school	31.2 (0.63)	34.1 (0.63)	25.6 (0.62)
High school diploma or GED <sup>4</sup>	18.3 (0.41)	21.8 (0.44)	12.7 (0.31)
More than high school	10.8 (0.24)	14.1 (0.26)	6.4 (0.19)
<b>Employment status<sup>5</sup></b>			
Employed	17.8 (0.31)	21.5 (0.33)	12.5 (0.26)
Unemployed	52.4 (1.15)	58.5 (1.09)	30.9 (1.13)
Not in workforce	20.6 (0.42)	24.1 (0.44)	14.9 (0.38)
<b>Marital status<sup>3</sup></b>			
Married	12.6 (0.29)	15.1 (0.32)	8.4 (0.24)
Widowed	5.5 (0.37)	6.4 (0.39)	4.1 (0.31)
Divorced or separated	22.0 (0.53)	26.7 (0.56)	15.4 (0.48)
Living with partner	31.7 (1.01)	37.8 (0.99)	22.3 (0.96)
Never married	26.9 (0.53)	31.6 (0.54)	18.8 (0.48)

<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 those persons aged 18 and over.

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

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

DATA SOURCE: Family Core component of the 2003 National Health Interview Survey.

## 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 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. The weights for the 2000–2003 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 test 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 statistics being compared were not significantly different. Lack of comments regarding the difference between any two statistics 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 (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. 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. These methods are consistent with those used by the NHIS Early Release Program to generate estimates of health insurance coverage. Visit the NHIS Web site (<http://www.cdc.gov/nchs/nhis.htm>) for more information on the NHIS Early Release Program and publications.

*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 advance 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 those persons aged 18–64 years.

*Hispanic or Latino origin and race*—Hispanic or Latino origin and race are two separate and distinct concepts. 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 one 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 (1–7). 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. 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 percentages 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, and 31.5% in 2003) are disaggregated by insurance status and age in tables 4, 5, and 6. See the NHIS Survey Description Documentation for years 1997 – 2002 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:

<i>Region</i>	<i>States included</i>
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 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 (8). Health insurance data is available in this special report which focuses on health insurance as well as the regular Early Release report (8). 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, Coriaty-Nelson Z. Health insurance coverage: Estimates from the National Health Interview Survey, 2003. Available at <http://www.cdc.gov/nchs/nhis.htm>. June 2004.