



# Health Insurance Coverage: Estimates from the National Health Interview Survey, January–September 2005

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## Highlights

- In the first three quarters of 2005, 41.1 million persons of all ages (14.1%) were uninsured at the time of the interview, 51.4 million (17.7%) had been uninsured for at least part of the year prior to the interview, and 29.3 million (10.1%) had been uninsured for more than a year at the time of the interview.
- For children under the age of 18 years, the percentage who were uninsured at the time of the interview was 8.8% in the first 9 months of 2005, which continues the decline observed since 1997.
- From January through September 2005, 75.3% of poor children and 48.6% of near poor children were covered by a public health plan at the time of interview.
- In the first 9 months of 2005, over 55% of currently unemployed adults and over 21% of employed adults aged 18–64 years had been uninsured for at least part of the past year, and 31.2% of currently unemployed adults and 14.4% of employed adults had been uninsured for more than a year.

## Introduction

The Centers for Disease Control and Prevention's (CDC's) 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 2005 National Health Interview Survey (NHIS), along with comparable estimates from the 1997–2004 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 2005 health insurance estimates are being released prior to final data editing and final weighting to provide access to the most recent information from NHIS. The resulting estimates for persons without health insurance are generally 0.1–0.3 percentage points lower than those based on the editing procedures used for the final data files. Occasionally, due to decisions made for the final data editing and weighting, estimates based on preliminary editing procedures may be different by more than 0.3 percentage points. In 2004, the NHIS instrument recorded a much larger than expected proportion of respondents with a family income for the previous calendar year of "\$2," and those responses were used in calculating some estimates in previous releases of this report. Based on a subsequent extensive review, these "\$2" responses were coded to "Not ascertained" for the final micro

data files. For this report, a decision was made to rerun the 2004 estimates to reflect this editing decision. Therefore, the 2004 estimates stratified by poverty in this report (Tables 4, 5, and 6) may differ from those released in previous reports.

Estimates for 2005 are stratified by age group, sex, race/ethnicity, poverty status, marital status, employment status, region, and educational attainment.

Two additional questions were added to the health insurance section of NHIS beginning with quarter 3 of 2004 to reduce potential errors in reporting Medicare and Medicaid status. For persons aged 65 years and over with no reported Medicare coverage, questions were asked explicitly about Medicare coverage. For persons aged under 65 years with no reported coverage, questions 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, all 2005 estimates are calculated including the two additional questions. To ease the transition caused by the change in the instrument, two sets of estimates are shown for 2004 in the tables. 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." 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 1997–2005 NHIS, which collects information on all family members in each household. Data analyses for the January–September 2005 NHIS were based on 73,217 persons in the Family Core. NHIS is a multistage probability sample survey of the civilian noninstitutionalized population of the United States. It is conducted continuously throughout the year for NCHS by interviewers of the U.S. Census Bureau. Visit the NCHS Web site (<http://www.cdc.gov/nchs/nhis.htm>) for more information on the design, content, and use of the NHIS.

NHIS is a comprehensive health survey that can be used to relate health insurance coverage to health outcomes and health care utilization. It has a low nonresponse rate (about 1%) for the insurance questions. Because NHIS is conducted throughout the year, yielding a nationally representative sample each week, data can be analyzed weekly or quarterly to monitor health insurance coverage trends. For a more complete description of the estimation procedures and definitions of selected terms, see the “Technical Notes” section of this report.

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>).

## Results

### Lack of health insurance coverage

From January through September 2005, the percentage of uninsured persons at the time of interview was 14.1% (41.1 million) for persons of all ages, 16.0% (40.8 million) for persons under the age of 65 years, 18.8% (34.4 million) for persons aged 18–64 years, and 8.8% (6.5 million) for children under the age of 18 years

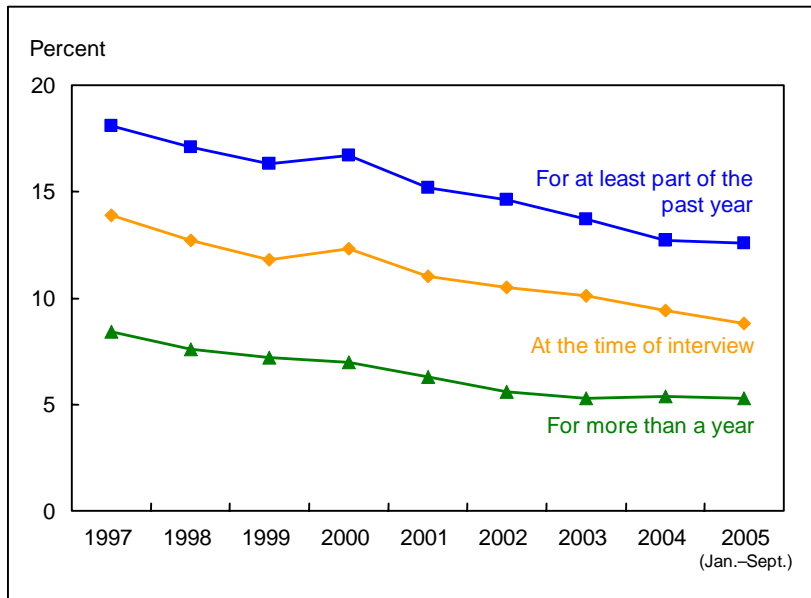


Figure 1. Percentage of children under 18 years of age who lacked health insurance coverage at the time of interview, for at least part of the past year, or for more than a year: United States, 1997–September 2005.

DATA SOURCE: Family Core component of the 1997–2005 National Health Interview Surveys. The estimates for 2005 were based on data collected from January through September. Data are based on household interviews of a sample of the civilian noninstitutionalized population

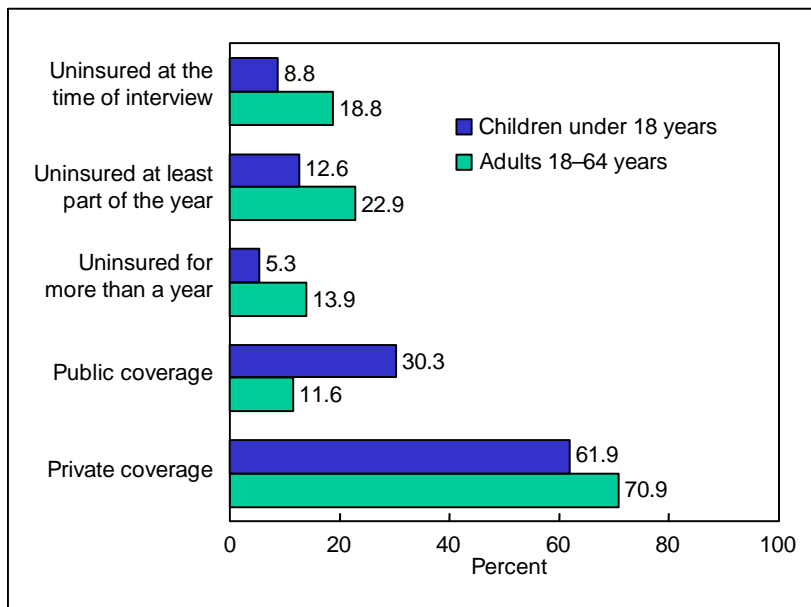


Figure 2. Percentage of persons under 65 years of age with health insurance coverage by type of insurance and percentage who lacked health insurance coverage at the time of interview, for at least part of the past year, or for more than a year, by age group: United States, January–September 2005

DATA SOURCE: Family Core component of the 2005 National Health Interview Survey. The estimates for 2005 were based on data collected from January through September. Data are based on household interviews of a sample of the civilian noninstitutionalized population.



(Tables 1 and 2). For working-age adults (18–64 years), there was no significant change in the percentage of uninsured between 2004 (19.3%) and the first 9 months of 2005 (18.8%). The observed decrease (from 16.4% to 16.0%) in the percentage of persons under 65 years of age uninsured at the time of interview between 2004 and 2005 was not statistically significant. For children under the age of 18 years, the percentage of those who were uninsured continues the decline observed since 1997.

Based on data from the January–September 2005 NHIS, a total of 51.4 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 (22.9%) than children under the age of 18 (12.6%). The observed decrease in the percentage of children who lacked coverage for at least part of the 12 months prior to interview, from 12.7% in 2004 to 12.6% in the first 9 months of 2005, was not statistically significant. The percentage of children uninsured during at least part of the past year decreased from 18.1% in 1997 to 12.6% in the first nine months of 2005 (Figure 1). A decreasing trend was not observed among adults aged 18–64 years (Table 1).

Data from the first 9 months of 2005 also revealed that 11.4% (29.1 million) of persons under age 65 (13.9% of adults and 5.3% of children) had been uninsured for more than a year at the time of the interview (Tables 1 and 2). Children were less likely than working-age adults to be uninsured for more than a year (Figure 2). Among adults 18–64 years of age, the percentage uninsured for more than a year fluctuated between 13.3% and 11.9% from 1997 and 2001 and has increased from 12.3% in 2001 to 13.9% in the 9 months of 2005. The percentage of children uninsured for more than a year decreased from 8.4% in 1997 to 5.3% in the first 9 months of 2005 (Figure 1).

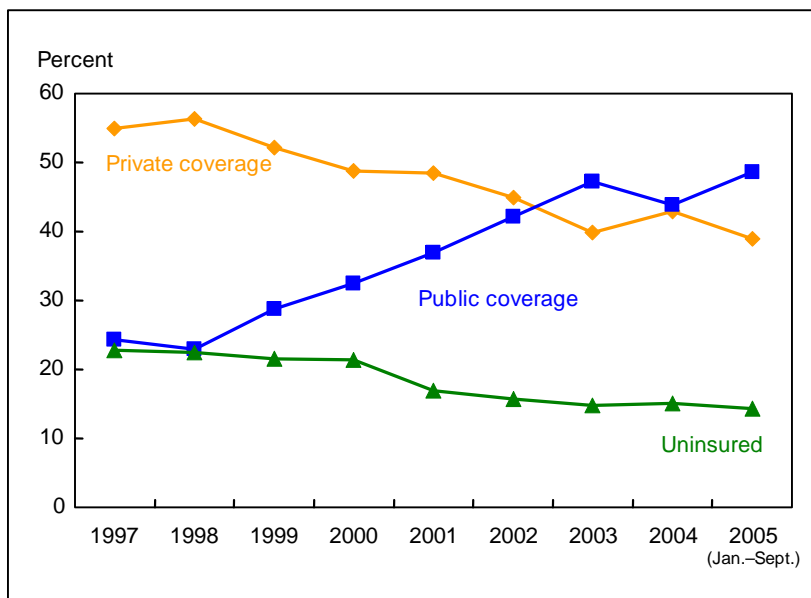


Figure 3. Percentage with health insurance coverage by type and percentage uninsured at the time of interview for near poor children under 18 years of age: United States, 1997–September 2005

DATA SOURCE: Family Core component of the 1997–2005 National Health Interview Surveys. The estimates for 2005 were based on data collected from January through September. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

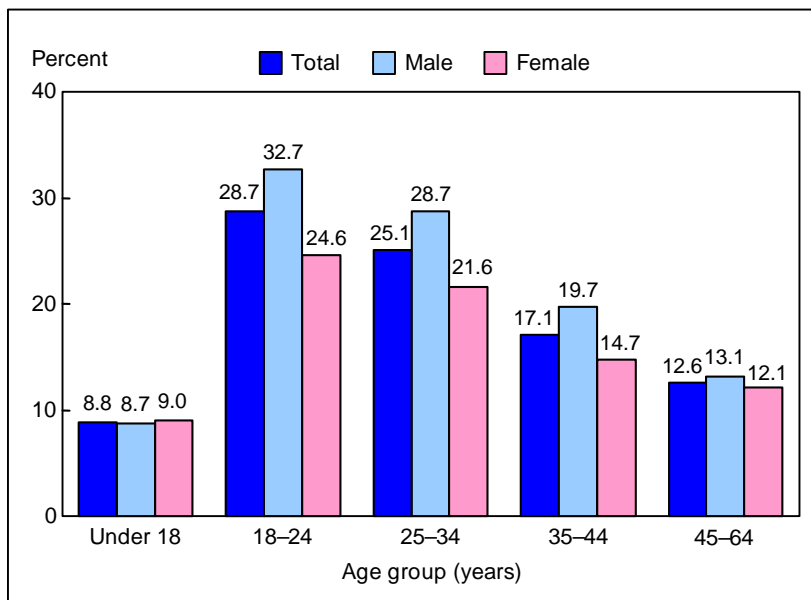


Figure 4. Percentage of persons under 65 years of age without health insurance coverage at the time of interview, by age group and sex: United States, January–September 2005

DATA SOURCE: Family Core component of the 1997–2005 National Health Interview Surveys. The estimates for 2005 were based on data collected from January through September. Data are based on household interviews of a sample of the civilian noninstitutionalized population.



## Public and private coverage

From January through September 2005, 17.0% of persons under 65 years were covered by public health plans, and 68.3% were covered by private health insurance plans (**Table 3**). In the first 9 months of 2005, 70.9% of adults under the age of 65 were covered by a private plan compared with 61.9% of children under 18 years (**Figure 2**). Almost one-third of children (30.3%) were covered by a public plan compared with 11.6% of adults under 65 years. For both adults and children, after some initial fluctuation ranging from 66.2% to 69.1% for children and 72.8% and 74.7% for working-aged adults between 1997 and 1999, the percentage with private coverage increased from 1999 through September 2005. However, the differences in the estimates of private or public coverage between 2004 and the first 9 months of 2005 for both adults and children were not statistically significant.

## Insurance coverage by poverty status

From January through September 2005, 12.6% of poor children and 14.3% 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 of uninsured among poor children decreased from 1997 through September 2005. There was no change in the percentage of uninsured near poor adults at the time of interview between 2004 and the first three quarters of 2005 (36.8%). From 1997 through September 2005, the percentage of uninsured people remained stable for adults who were poor.

Based on the first three quarters of 2005 data, 75.3% of poor children and 48.6% of near poor children were covered by a public health plan at the time of interview (**Table 5**). For near poor children under the age of 18 years, there was an increase in public

coverage from 43.8% in 2004 to 48.6% in the first three quarters of 2005. A similar increase in public coverage was observed among near poor adults from 18.6% in 2004 to 20.6% in the first 9 months of 2005. Based on data from the first three quarters of 2005, 37.4% of poor working-aged adults were covered by public coverage. For children under the age of 18 years, after some initial fluctuation in public coverage between 1997 and 1999, the estimates of public coverage increased over time from 1999 through September 2005 among the poor, near poor, and not poor groups. However, the largest increase was seen among near poor children (**Table 5** and **Figure 3**).

From January through September 2005, 13.6% of poor children and 39.0% of near poor children were covered by private health insurance at the time of interview (**Table 6**). Private coverage for near poor children decreased from 43.0% in 2004 to 39.0% in the first three quarters of 2005. For near poor children, after an initial fluctuation in private coverage ranging from 52.1% to 56.3% between 1997 and 1999, the percentage of near poor children with private coverage decreased between 1999 through September 2005. Among poor adults, 24.4% were covered by private health insurance in the first 9 months of 2005. Among near poor adults aged 18–64 years, the percentage with private coverage decreased from 1997 (52.6%) to September 2005 (44.3%). However, the observed decrease in private coverage for near poor adults aged 18–64 years from 2004 (46.0%) through September 2005 (44.3%) was not statistically significant. Among not poor adults aged 18–64 years, there was no change in private coverage between 2004 and the first 9 months of 2005 (84.6%).

## Lack of coverage, by selected demographic characteristics

### Race/ethnicity

Based on data from the January–September 2005 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 almost one-fourth of Hispanic persons had not been covered by a health plan for more than a year.

### Age and sex

For persons under 65 years of age, for both sexes combined, the percentage of uninsured persons at the time of interview was highest among persons aged 18–24 (28.7%) and lowest among persons under 18 (8.8%) (**Figure 4**). Starting at age 18, younger adults were more likely than older adults to lack health insurance coverage. Among adults in age groups 18–24 years, 25–34 years, and 35–44 years, men were more likely than women to lack health insurance coverage at the time of interview.

### Other demographic characteristics

Lack of health insurance coverage was greatest in the South and West regions of the United States. Among adults who lacked a high school diploma, 30.0% were uninsured at the time of interview, 33.3% were uninsured for at least part of a year, and 24.9% had been uninsured for more than a year at the time of interview (**Table 7**). Among currently unemployed adults 18–64 years of age, 55.4% had been uninsured for at least part of the past year. Among employed adults 21.3% had been uninsured for at least part of the past year, and 31.2% of currently unemployed adults and 13.0% of employed adults had been uninsured for more than a year. Married adults were more likely to have coverage compared with those who were divorced, separated, living with a partner, or never married.



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**Table 1. Percentage of persons who lacked health insurance coverage at the time of interview, for at least part of the past year, or for more than a year, by age group: United States, 1997–September 2005**

Age group and year	Uninsured <sup>1</sup> at the time of interview	Uninsured <sup>1</sup> for at least part of the past year <sup>2</sup>	Uninsured <sup>1</sup> for more than a year <sup>2</sup>
<b>Percent (standard error)</b>			
All ages			
1997	15.4 (0.21)	19.5 (0.24)	10.4 (0.18)
1998	14.6 (0.23)	18.6 (0.26)	9.8 (0.19)
1999	14.2 (0.22)	18.2 (0.25)	9.3 (0.19)
2000	14.9 (0.22)	18.7 (0.24)	9.6 (0.18)
2001	14.3 (0.23)	18.0 (0.26)	9.3 (0.18)
2002	14.7 (0.22)	18.3 (0.24)	9.3 (0.17)
2003	15.2 (0.24)	18.6 (0.26)	10.0 (0.19)
2004 Method 1 <sup>3</sup>	14.7 (0.21)	18.0 (0.23)	10.1 (0.17)
2004 Method 2 <sup>3</sup>	14.6 (0.20)	17.9 (0.23)	10.1 (0.17)
2005 <sup>3</sup> (Jan.–Sept.)	14.1 (0.25)	17.7 (0.27)	10.1 (0.22)
Under 65 years			
1997	17.4 (0.24)	21.9 (0.28)	11.8 (0.21)
1998	16.5 (0.26)	20.9 (0.29)	11.0 (0.21)
1999	16.0 (0.25)	20.4 (0.28)	10.5 (0.21)
2000	16.8 (0.24)	21.0 (0.26)	10.8 (0.20)
2001	16.2 (0.26)	20.3 (0.29)	10.5 (0.21)
2002	16.5 (0.24)	20.6 (0.27)	10.4 (0.19)
2003	17.2 (0.27)	20.9 (0.28)	11.2 (0.21)
2004 Method 1 <sup>3</sup>	16.6 (0.23)	20.2 (0.26)	11.4 (0.19)
2004 Method 2 <sup>3</sup>	16.4 (0.23)	20.1 (0.26)	11.4 (0.19)
2005 <sup>3</sup> (Jan.–Sept.)	16.0 (0.28)	19.9 (0.30)	11.4 (0.25)
18–64 years			
1997	18.9 (0.23)	23.6 (0.26)	13.3 (0.21)
1998	18.2 (0.27)	22.5 (0.30)	12.5 (0.23)
1999	17.8 (0.26)	22.2 (0.29)	11.9 (0.23)
2000	18.7 (0.27)	22.9 (0.29)	12.4 (0.23)
2001	18.3 (0.27)	22.4 (0.29)	12.3 (0.22)
2002	19.1 (0.26)	23.1 (0.29)	12.5 (0.21)
2003	20.1 (0.29)	23.8 (0.31)	13.7 (0.25)
2004 Method 1 <sup>3</sup>	19.4 (0.26)	23.2 (0.29)	13.8 (0.21)
2004 Method 2 <sup>3</sup>	19.3 (0.26)	23.1 (0.29)	13.8 (0.21)
2005 <sup>3</sup> (Jan.–Sept.)	18.8 (0.31)	22.9 (0.33)	13.9 (0.28)
Under 18 years			
1997	13.9 (0.36)	18.1 (0.41)	8.4 (0.29)
1998	12.7 (0.34)	17.1 (0.40)	7.6 (0.27)
1999	11.8 (0.32)	16.3 (0.39)	7.2 (0.26)
2000	12.3 (0.32)	16.7 (0.35)	7.0 (0.23)
2001	11.0 (0.34)	15.2 (0.41)	6.3 (0.25)
2002	10.5 (0.32)	14.6 (0.37)	5.6 (0.24)
2003	10.1 (0.34)	13.7 (0.37)	5.3 (0.25)
2004 Method 1 <sup>3</sup>	9.6 (0.29)	12.9 (0.33)	5.4 (0.25)
2004 Method 2 <sup>3</sup>	9.4 (0.29)	12.7 (0.33)	5.4 (0.25)
2005 <sup>3</sup> (Jan.–Sept.)	8.8 (0.33)	12.6 (0.37)	5.3 (0.27)

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

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

<sup>3</sup>Beginning in quarter 3 of 2004, two additional questions were added to the National Health Interview Survey (NHIS) insurance section to reduce potential errors in reporting of Medicare and Medicaid status. Persons aged 65 years and over not reporting

Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years old with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for 2004 are calculated without using the additional information from these questions (noted as Method 1) and with the responses to these questions (noted as Method 2). Respondents who were reclassified as covered by the additional questions received the appropriate followup questions concerning periods of noncoverage for insured respondents. These reclassified respondents were excluded in the tabulation of *Uninsured for more than a year* using Method 1 in 2004. Beginning in 2005, all estimates are calculated using Method 2. See "Technical Notes" for additional information.

DATA SOURCE: Family Core component of the 1997–2005 NHIS. The estimates for 2005 were based on data collected from January through September. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

**Table 2. Number of persons who lacked health insurance coverage at the time of interview, for at least part of the past year, or for more than a year, by age group: United States, 1997–September 2005**

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>			
All ages			
1997	41.0	51.9	27.7
1998	40.1	49.9	26.3
1999	38.7	49.4	25.3
2000	41.3	51.8	26.6
2001	40.2	50.4	26.1
2002	41.5	51.7	26.2
2003	43.6	53.1	28.5
2004 Method 1 <sup>3</sup>	42.5	52.0	29.2
2004 Method 2 <sup>3</sup>	42.1	51.6	29.2
2005 <sup>3</sup> (Jan.–Sept.)	41.1	51.4	29.3
Under 65 years			
1997	40.7	51.4	27.6
1998	39.0	49.5	26.2
1999	38.3	48.9	25.1
2000	40.8	51.3	26.4
2001	39.8	49.9	25.9
2002	41.1	51.2	25.9
2003	43.2	52.5	28.3
2004 Method 1 <sup>3</sup>	42.0	51.3	28.9
2004 Method 2 <sup>3</sup>	41.7	51.0	28.9
2005 <sup>3</sup> (Jan.–Sept.)	40.8	51.0	29.1
18–64 years			
1997	30.8	38.5	21.7
1998	30.0	37.2	20.7
1999	29.8	37.1	19.9
2000	32.0	39.2	21.3
2001	31.9	38.9	21.4
2002	33.5	40.6	21.9
2003	35.9	42.5	24.5
2004 Method 1 <sup>3</sup>	35.0	41.9	25.0
2004 Method 2 <sup>3</sup>	34.9	41.8	25.0
2005 <sup>3</sup> (Jan.–Sept.)	34.4	41.8	25.3
Under 18 years			
1997	9.9	12.9	6.0
1998	9.1	12.3	5.5
1999	8.5	11.8	5.2
2000	8.9	12.0	5.1
2001	7.9	11.0	4.5
2002	7.6	10.6	4.1
2003	7.3	10.0	3.9
2004 Method 1 <sup>3</sup>	7.0	9.4	4.0
2004 Method 2 <sup>3</sup>	6.8	9.3	3.9
2005 <sup>3</sup> (Jan.–Sept.)	6.5	9.2	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.

<sup>3</sup>Beginning in quarter 3 of 2004, two additional questions were added to the National Health Interview Survey (NHIS) insurance section to reduce potential errors in reporting of Medicare and Medicaid status. Persons aged 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years old with no reported coverage were



asked explicitly about Medicaid coverage. Estimates of uninsurance for 2004 are calculated without using the additional information from these questions (noted as Method 1) and with the responses to these questions (noted as Method 2). Respondents who were reclassified as covered by the additional questions received the appropriate followup questions concerning periods of noncoverage for insured respondents. These reclassified respondents were excluded in the tabulation of *Uninsured for more than a year* using method 1 in 2004. Beginning in 2005, all estimates are calculated using Method 2. See "Technical Notes" for additional information.

DATA SOURCE: Family Core component of the 1997–2005 NHIS. The estimates for 2005 were based on data collected from January through September. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

**Table 3. Percentage of persons under the age of 65 years with public or private coverage, by age group: United States, 1997–September 2005**

Type of coverage and year	Under 65 years	Under 18 years	18–64 years
Percent (standard error)			
<b>Public health plan coverage<sup>1</sup></b>			
1997	13.6 (0.25)	21.4 (0.48)	10.2 (0.20)
1998	12.7 (0.26)	20.0 (0.49)	9.5 (0.21)
1999	12.4 (0.24)	20.4 (0.46)	9.0 (0.19)
2000	12.9 (0.26)	22.0 (0.50)	9.1 (0.19)
2001	13.6 (0.26)	23.6 (0.50)	9.4 (0.21)
2002	15.2 (0.29)	27.1 (0.54)	10.3 (0.23)
2003	16.0 (0.31)	28.6 (0.58)	10.9 (0.24)
2004 Method 1 <sup>3</sup>	16.1 (0.29)	28.5 (0.54)	11.1 (0.22)
2004 Method 2 <sup>3</sup>	16.2 (0.29)	28.7 (0.54)	11.1 (0.23)
2005 <sup>3</sup> (Jan.–Sept.)	17.0 (0.34)	30.3 (0.66)	11.6 (0.25)
<b>Private health insurance coverage<sup>2</sup></b>			
1997	70.8 (0.35)	66.2 (0.57)	72.8 (0.30)
1998	72.0 (0.36)	68.5 (0.55)	73.5 (0.32)
1999	73.1 (0.36)	69.1 (0.55)	74.7 (0.33)
2000	71.8 (0.34)	67.1 (0.53)	73.8 (0.32)
2001	71.6 (0.37)	66.7 (0.57)	73.7 (0.33)
2002	69.8 (0.39)	63.9 (0.61)	72.3 (0.35)
2003	68.2 (0.40)	62.6 (0.60)	70.6 (0.36)
2004 <sup>4</sup>	68.6 (0.39)	63.1 (0.59)	70.9 (0.36)
2005 <sup>3,4</sup> (Jan.–Sept.)	68.3 (0.48)	61.9 (0.74)	70.9 (0.43)

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

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

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

<sup>4</sup>The two additional questions added beginning in quarter 3 of 2004 did not affect the estimates of private coverage.

DATA SOURCE: Family Core component of the 1997–2005 NHIS. The estimates for 2005 were based on data collected from January through September. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

**Table 4. Percentage uninsured at the time of interview for persons under the age of 65 years, by age group and poverty status: United States, 1997–September 2005**

Age group and year	Poverty status <sup>1</sup>				
	Total	Poor	Near poor	Not poor	Unknown
Percent (standard error) uninsured <sup>2</sup>					
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 Method 1 <sup>3,4</sup>	16.6 (0.23)	30.5 (0.93)	29.1 (0.67)	9.4 (0.23)	18.7 (0.48)
2004 Method 2 <sup>3,4</sup>	16.4 (0.23)	30.1 (0.91)	28.9 (0.67)	9.4 (0.23)	18.6 (0.48)
2005 <sup>3</sup> (Jan.–Sept.)	16.0 (0.28)	28.3 (0.87)	28.7 (0.73)	9.1 (0.26)	18.5 (0.56)
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 Method 1 <sup>3,4</sup>	9.6 (0.29)	16.2 (1.23)	15.5 (0.81)	5.0 (0.30)	10.5 (0.56)
2004 Method 2 <sup>3,4</sup>	9.4 (0.29)	15.3 (1.17)	15.1 (0.81)	5.0 (0.30)	10.3 (0.56)
2005 <sup>3</sup> (Jan.–Sept.)	8.8 (0.33)	12.6 (1.02)	14.3 (0.86)	4.7 (0.34)	10.7 (0.79)
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 Method 1 <sup>3,4</sup>	19.4 (0.26)	40.1 (1.10)	36.9 (0.72)	11.0 (0.26)	21.7 (0.54)
2004 Method 2 <sup>3,4</sup>	19.3 (0.26)	39.9 (1.09)	36.8 (0.73)	11.0 (0.26)	21.6 (0.54)
2005 <sup>3</sup> (Jan.–Sept.)	18.8 (0.31)	39.1 (1.07)	36.8 (0.90)	10.6 (0.28)	21.3 (0.60)

<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, 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, 29.6% in 2004 and 29.1% in the first three quarters of 2005. See the NHIS Survey Description Document for years 1997–2004 (<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 (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.

<sup>3</sup>Beginning in quarter 3 of 2004, two additional questions were added to the National Health Interview Survey (NHIS) insurance section to reduce potential errors in reporting of Medicare and Medicaid status. Persons aged 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons aged under 65 years old with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for 2004 are calculated without using the additional information from these questions (noted as Method 1) and with the responses to these questions (noted as Method 2).

Respondents who were reclassified as covered by the additional questions received the appropriate followup questions concerning periods of noncoverage for insured respondents. Beginning in 2005, all estimates are calculated using Method 2. See "Technical Notes" for additional information.

<sup>4</sup>These estimates were recalculated and may differ from those previously published. In 2004, a much larger than expected proportion of respondents reported a family income of "\$2." Based on extensive review, these "\$2" responses were coded to "Not ascertained" for the final data files. For this report, a decision was made to re-run the 2004 estimates to reflect this editing decision. See the NHIS Survey Description Document for 2004 (<http://www.cdc.gov/nchs/nhis.htm>) for a complete discussion.

DATA SOURCE: Family Core component of the 1997–2005 NHIS. The estimates for 2005 were based on data collected from January through September. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

**Table 5. Percentage of persons under the age of 65 years with public health plan coverage at the time of interview, by age group and poverty status: United States, 1997–September 2005**

Age group and year	Poverty status <sup>1</sup>				
	Total	Poor	Near poor	Not poor	Unknown
Percent (standard error) of persons with public health plan coverage <sup>2</sup>					
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 Method 1 <sup>3,4</sup>	16.1 (0.29)	50.7 (1.02)	27.6 (0.69)	6.9 (0.23)	16.0 (0.47)
2004 Method 2 <sup>3,4</sup>	16.2 (0.29)	51.1 (1.01)	27.8 (0.68)	6.9 (0.23)	16.1 (0.47)
2005 <sup>3</sup> (Jan.–Sept.)	17.0 (0.34)	52.8 (1.12)	30.8 (0.80)	7.3 (0.27)	16.3 (0.58)
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 Method 1 <sup>3,4</sup>	28.5 (0.54)	72.5 (1.36)	43.4 (1.20)	9.7 (0.45)	30.4 (1.01)
2004 Method 2 <sup>3,4</sup>	28.7 (0.54)	73.4 (1.34)	43.8 (1.20)	9.7 (0.45)	30.6 (1.01)
2005 <sup>3</sup> (Jan.–Sept.)	30.3 (0.66)	75.3 (1.45)	48.6 (1.35)	10.6 (0.56)	30.7 (1.26)
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 Method 1 <sup>3,4</sup>	11.1 (0.22)	36.1 (1.03)	18.5 (0.61)	5.9 (0.21)	10.8 (0.35)
2004 Method 2 <sup>3,4</sup>	11.1 (0.23)	36.3 (1.03)	18.6 (0.60)	5.9 (0.21)	10.9 (0.35)
2005 <sup>3</sup> (Jan.–Sept.)	11.6 (0.25)	37.4 (1.12)	20.6 (0.72)	6.2 (0.24)	11.1 (0.43)

<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, 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, 29.6% in 2004 and 29.1% in the first three quarters of 2005. See the NHIS Survey Description Document for years 1997–2004 (<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 were included in both categories. See Table 6 for persons covered by private plans.

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

<sup>4</sup>These estimates were recalculated and may differ from those previously published. In 2004, a much larger than expected proportion of respondents reported a family income of "\$2." Based on extensive review, these "\$2" responses were coded to "Not ascertained" for the final data files. For this report, a decision was made to re-run the 2004 estimates to reflect this editing decision. See the NHIS Survey Description Document for 2004 (<http://www.cdc.gov/nchs/nhis.htm>) for a complete discussion.

DATA SOURCE: Family Core component of the 1997–2005 NHIS. The estimates for 2005 were based on data collected from January through September. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

**Table 6. Percentage of persons under the age of 65 years with private health insurance coverage at the time of interview, by age group and poverty status: United States, 1997–September 2005**

Age group and year	Poverty status <sup>1</sup>				
	Total	Poor	Near poor	Not poor	Unknown
Percent (standard error) of persons with private health insurance coverage <sup>2</sup>					
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 <sup>3,4</sup>	68.6 (0.39)	20.0 (1.11)	44.9 (0.85)	85.0 (0.32)	66.3 (0.70)
2005 <sup>3</sup> (Jan.–Sept.)	68.3 (0.48)	20.0 (1.01)	42.4 (1.04)	84.9 (0.38)	66.3 (0.80)
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 <sup>3,4</sup>	63.1 (0.59)	12.6 (0.97)	43.0 (1.29)	86.4 (0.52)	60.0 (1.11)
2005 <sup>3</sup> (Jan.–Sept.)	61.9 (0.74)	13.6 (1.21)	39.0 (1.50)	85.5 (0.66)	59.5 (1.38)
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 <sup>3,4</sup>	70.9 (0.36)	24.9 (1.39)	46.0 (0.79)	84.6 (0.31)	68.6 (0.65)
2005 <sup>3</sup> (Jan.–Sept.)	70.9 (0.43)	24.4 (1.18)	44.3 (1.00)	84.6 (0.35)	68.7 (0.71)

<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, 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, 29.6% in 2004 and 29.1% in the first three quarters of 2005. See the NHIS Survey Description Document for years 1997–2004 (<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.

<sup>3</sup>Beginning in quarter 3 of 2004, two additional questions were added to the National Health Interview Survey (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 old with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for 2004 are calculated without using the additional information from these questions (noted as Method 1) and with the responses to these questions (noted as Method 2). Respondents who were reclassified as covered by the additional questions received the appropriate followup questions concerning periods of noncoverage for insured respondents. The two additional questions added beginning in quarter 3 or 2004 did not affect the estimates of private coverage. Beginning in 2005, all estimates are calculated using Method 2. See "Technical Notes" for additional information.

<sup>4</sup>These estimates were recalculated and may differ from those previously published. In 2004, a much larger than expected proportion of respondents reported a family income of "\$2." Based on extensive review, these "\$2" responses were coded to "Not ascertained" for the final data files. For this report, a decision was made to re-run the 2004 estimates to reflect this editing decision. See the NHIS Survey Description Document for 2004 (<http://www.cdc.gov/nchs/nhis.htm>) for a complete discussion.

DATA SOURCE: Family Core component of the 1997–2005 NHIS. The estimates for 2005 were based on data collected from January through September. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

**Table 7. Percentage 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 2005**

Selected characteristic	Uninsured <sup>1</sup> at the time of interview	Uninsured <sup>1</sup> for at least part of the past year <sup>2</sup>	Uninsured <sup>1</sup> for more than a year <sup>2</sup>
Percent (standard error)			
Age			
All ages	14.1 (0.25)	17.7 (0.27)	10.1 (0.22)
Under 65 years	16.0 (0.28)	19.9 (0.30)	11.4 (0.25)
Under 18 years	8.8 (0.33)	12.6 (0.37)	5.3 (0.27)
18–64 years	18.8 (0.31)	22.9 (0.33)	13.9 (0.28)
65 years and over	0.9 (0.13)	1.2 (0.14)	0.7 (0.10)
Sex			
Male	15.7 (0.28)	19.2 (0.31)	11.7 (0.26)
Female	12.6 (0.26)	16.3 (0.28)	8.6 (0.22)
Race/ethnicity			
Hispanic or Latino	30.6 (0.66)	34.4 (0.69)	24.7 (0.66)
Non-Hispanic			
White, single race	10.0 (0.27)	13.4 (0.30)	6.6 (0.23)
Black, single race	17.0 (0.66)	20.8 (0.71)	11.9 (0.54)
Other races and multiple races	15.7 (1.04)	19.4 (1.16)	10.9 (0.91)
Region			
Northeast	9.1 (0.49)	12.5 (0.56)	6.2 (0.44)
Midwest	10.3 (0.40)	14.1 (0.49)	6.7 (0.33)
South	18.3 (0.48)	21.7 (0.50)	13.3 (0.43)
West	15.8 (0.51)	19.4 (0.54)	11.9 (0.46)
Education <sup>3</sup>			
Less than high school	30.0 (0.65)	33.2 (0.67)	24.9 (0.64)
High school diploma or GED <sup>4</sup>	18.3 (0.41)	21.7 (0.43)	13.6 (0.36)
More than high school	10.2 (0.25)	14.0 (0.29)	6.8 (0.21)
Employment status <sup>5</sup>			
Employed	17.2 (0.34)	21.3 (0.36)	13.0 (0.31)
Unemployed	49.0 (1.41)	55.4 (1.39)	31.2 (1.32)
Not in workforce	19.3 (0.49)	23.1 (0.51)	14.4 (0.43)
Marital status <sup>3</sup>			
Married	11.1 (0.31)	13.8 (0.32)	8.3 (0.28)
Widowed	4.8 (0.36)	5.9 (0.44)	3.7 (0.31)
Divorced or separated	20.6 (0.61)	25.8 (0.64)	15.5 (0.52)
Living with partner	32.2 (1.01)	38.9 (1.06)	23.5 (0.92)
Never married	26.3 (0.55)	31.2 (0.57)	19.0 (0.47)

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

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

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

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

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

DATA SOURCE: Family Core component of the 2005 National Health Interview Survey. The estimates for 2005 were based on data collected from January through September. Data are based on household interviews of a sample of the civilian noninstitutionalized population.





## Technical Notes

### Estimation procedures

NCHS creates survey weights for each calendar quarter of the NHIS sample. The NHIS data weighting procedure has been described in more detail elsewhere ([view/download PDF](#)). Estimates were calculated by using the NHIS survey weights, which are calibrated to census totals for sex, age, and race/ethnicity of the U.S. civilian noninstitutionalized population. The weights for the 1997–99 NHIS data were derived from 1990 census-based population estimates. Weights for the 2000–2005 NHIS data were derived from 2000 census-based population estimates

Point estimates and estimates of their variances were calculated using SUDAAN software to account for the complex sample design of NHIS. The Taylor series linearization method was chosen for variance estimation. All estimates shown meet the NCHS standard of having less than or equal to 30% relative standard error. 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 plans. A small number of persons were covered by both public and private plans and were included in both categories. A person was defined as “uninsured” if he or she did not have any private health insurance, Medicare, Medicaid, SCHIP, State-sponsored or other government-sponsored health plan, or military plan at the time of the interview. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service such as accidents or dental care. The analyses excluded persons with unknown health insurance status (about 1% of respondents each year).

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. However, occasionally differences greater than 0.3 percentage points have been observed between preliminary estimates and estimates based on final files. In 2004, the NHIS instrument recorded a much larger than expected proportion of respondents with a family income for the previous calendar year of “\$2,” and those responses were used in calculating some estimates in previous releases of this report. Based on a subsequent extensive review, these “\$2” responses were coded to “Not ascertained” for the final micro data files. For a more complete discussion, see the 2004 Survey Description Document ([http://www.cdc.gov/nchs/about/maJOR/nhis/quest\\_data\\_related\\_1997\\_forward.htm](http://www.cdc.gov/nchs/about/maJOR/nhis/quest_data_related_1997_forward.htm)). For this report, a decision was made to re-run the 2004 estimates to reflect this editing decision. Estimates impacted by this decision are found in those tables that present estimates stratified by poverty ([Tables 4, 5, and 6](#)). The estimates

primarily impacted were those for poor persons and may differ from those released in previous reports.

The terms HIKIND, MCAREPRB, and MCAIDPRB refer to questions on NHIS. The data on type of health insurance are collected through the HIKIND question “*What kind of health insurance or health care coverage does - - have?*

*INCLUDE those that pay for only one type of service (nursing home care, accidents, or dental care), exclude private plans that only provide extra cash while hospitalized.”*

Respondents can indicate private and public plans or indicate that they or family members are not covered by insurance.

Two additional questions were added to the health insurance section of NHIS beginning with quarter 3 of 2004. One question, MCAREPRB, was asked of persons aged 65 years and over who had not indicated that they had Medicare. The MCAREPRB question is: “*People covered by Medicare have a card which looks like this. {Are/Is} {person} covered by Medicare?*” The other question, MCAIDPRB, was asked of persons under the age of 65 years who had not indicated any type of coverage. The MCAIDPRB question is: “*There is a program called Medicaid that pays for health care for persons in need. In this state it is also called {state name}. {Are/Is} {person} covered by Medicaid?*”

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

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



concerning periods of noncoverage for insured respondents.

“Method 1” estimates are based solely on one question (HIKIND). “Method 2” estimates are based on responses to three questions (HIKIND, MCAREPRB, and MCAIDPRB). Prior to 2004, estimates in earlier releases of this report were generated using Method 1. Estimates for 2004 are presented using Method 2 in the figures and both Method 1 and Method 2 in the tables. Estimates using Method 1 for the “Uninsured for more than a year” measure excluded persons whose classification was changed from uninsured to either Medicare or Medicaid coverage by either additional probe question. As a result, these respondents did not receive the followup question concerning how long had it been since they had coverage. However, they were asked the questions concerning noncoverage in the past 12 months for insured persons. All estimates for 2005 are calculated using the two additional questions (Method 2).

Of the 1191 people (unweighted) who were eligible to receive the MCAREPRB question in quarters 1, 2, and 3 of 2005, 55.3% indicated that they were covered by Medicare. Of the 12,446 people (unweighted) who were eligible to receive the MCAIDPRB question in quarters 1, 2, and 3 of 2005, 3.2% indicated that they were covered by Medicaid.

From January through September 2005, the estimates (weighted) for the “uninsured at the time of interview” measure decreased from 9.8% to 8.8% for persons under 18 years of age, from 19.1% to 18.8% for adults 18–64 years of age, and from 1.9% to 0.9% for persons 65 years of age and over with the use of Method 2. The differences between Method 1 and Method 2 were statistically significant for children and persons 65 years of age and over. The estimates for public coverage increased from 29.4% to 30.3% for children under 18 years of age, from 11.4% to 11.6% for adults 18–64 years of age, and from 90.0% to 96.1% for persons 65 years of age and over with the use of Method 2. However, these

differences between the estimates for public coverage were only statistically significant for persons 65 years of age and over. The tabulation of “uninsured for more than a year” using Method 1 excludes respondents whose classification was changed to Medicare or Medicaid by either probe question because these individuals did not receive the question concerning duration of noncoverage for persons who are uninsured. There is no impact of the two additional questions on the estimates for private coverage.

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

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

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

white only or black only or of multiple races are combined into the “other races or 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 (1–9). 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, 29.6% in 2004 and 29.1% in the first three quarters of 2005) is disaggregated by insurance status and age in [Tables 4, 5, and 6](#). See the NHIS Survey Description Documents for 1997–2004 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

### Suggested citation

Cohen RA, Martinez ME., Health insurance coverage: Estimates from the National Health Interview Survey, January–September 2005. Available at:

<http://www.cdc.gov/nchs/nhis.htm>.  
March 2006.

### 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 releases estimates for 15 selected measures of health, including lack of health insurance coverage and type of coverage, usual place to go for medical care, obtaining needed medical care, influenza vaccination, pneumococcal vaccination, obesity, leisure-time physical activity, current smoking, alcohol consumption, HIV testing, general health status, personal care needs, serious psychological distress, diagnosed diabetes, and asthma episodes and current asthma (10). Health insurance estimates are available in this report as well as in both reports. New measures may be added as work continues and in response to changing data needs. Feedback on these releases 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>).