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BUREAU OF THE CENSUS

# Statistical Brief

## Health Insurance Coverage: The Haves and Have-Not

Most Americans have health insurance. At the end of 1988, 87 percent had health insurance, and only 13 percent did not. Data about health insurance—coverage and lapses in coverage of 1 month or more—were collected in the Census Bureau's Survey of Income and Program Participation.

This brief examines health insurance coverage over time and describes the characteristics of persons who have insurance and of those who do not. Health insurance includes employer- or union-provided insurance; other privately purchased health insurance; Medicare; CHAMPUS, VA, or military health care; and Medicaid.

### Those Who Have . . .

Approximately 7 of 10 Americans were continuously covered by health insurance between February 1985 and May 1987. Some segments of the population were more likely to have continuous health insurance coverage than others.

#### *The Elderly*

Because of Medicare, 99 percent of persons 65 years old and over had health insurance for the entire period. In addition, many of the elderly supplemented their Medicare coverage with private insurance: 55 percent of the elderly had private health

insurance for the entire 28 months, and 85 percent had private health insurance for at least 1 month.

#### *The Employed*

Among persons under 65, continuous health insurance coverage appears to be related to stable, full-time employment. This is not surprising since health insurance is usually provided by the employer for both the employee and his or her dependents.

Eighty-six percent of persons who worked full-time for the entire 28 months were continuously covered by health insurance. Of these workers, about three-fourths were covered through employer-provided plans.

#### *The Non-Poor*

Insurance coverage is also associated with economic well-being. Among persons who lived in families with incomes 4 or more times the poverty level, almost 9 of 10 were continuously covered by health insurance. For persons in families with incomes between the poverty threshold and 2 times that amount, just over one-half had continuous coverage.

#### *The Educated*

College graduates were much more likely than persons without college to have continuous health insurance coverage. Among persons 19 or older, 86 percent of college graduates and 73 percent of persons without college degrees had health insurance for the entire 28-month period.

were without health insurance for at least 1 month. Twelve percent of the population was without insurance for at least half of the 28-month period, and 4 percent had no insurance at all. Certain groups are more likely to experience lapses in health insurance coverage than others.

#### *The Young*

Young adults 18 to 24 years old were the most likely to spend at least 1 month without health insurance coverage. There are several reasons for this: they are less likely to be covered as dependents on another person's policy, they are more likely to be unemployed, and, if they are employed, they are less likely to be covered by an employer-provided plan.

Among persons who worked full-time during the entire 28 months, about half of workers 18 to 24 years old had continuous employer-provided health insurance, compared with two-thirds of workers 35 to 54 years old.

#### *The Unemployed*

Forty-five percent of persons who were unemployed or had some other type of work interruption between February 1985 and May 1987 were not continuously covered by health insurance.

The length of time that one is unemployed affects the loss of coverage: only 8 percent of persons unemployed for only 1 month lost coverage, while 46 percent of those who were unemployed for 9 months or more lost coverage.

#### *The Poor*

Among persons who were poor for any month during the study period, over half experienced a lapse in health insurance coverage. In con-

### And Those Who Have Not.

Between February 1985 and May 1987, more than 1 in 4 Americans



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trast, only 1 of 6 persons who stayed above the poverty line spent any time without health insurance.

**Medicaid Recipients**

Persons who cannot obtain private health insurance often qualify for Medicaid coverage. Children under 6 years old were the most likely of any age group to be covered by Medicaid: one-fifth were covered for at least 1 month during the survey period.

However, those persons who lose their Medicaid eligibility are more likely to remain uninsured. About one-half of the persons who left the Medicaid program did not have any type of health insurance 1 year later.

**Minorities**

Blacks were more likely than Whites not to have continuous health insurance coverage: 38 percent of Blacks versus 26 percent of Whites. There was no difference in coverage, however, between Whites and Blacks who were employed full time during the entire period.

Hispanics were twice as likely to be without health insurance as were non-Hispanics: one-half of Hispanics did not have continuous health insurance coverage for the entire 28-month period, compared with about one-fourth of non-Hispanics.

Even those Hispanics who were employed full-time during the 28-month period were less likely to have insurance: 73 percent of Hispanics and 87 percent of non-Hispanics had insurance the whole time.

**For information on health insurance coverage:**  
See

**Health Insurance Coverage:** 1986-88, Current Population Reports, Series P-70, No. 17. For sale by Superintendent of Documents, U.S. Government Printing Office. Stock No. 803-044-00005-8, \$2.50. For telephone orders, call 202/783-3238.

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