



Statistical Brief

Health Insurance Who Was Covered Between 1987 and 1990?

At the close of 1990, most of us had health insurance — 87 percent of Americans were covered, on average, over the final three months of 1990. Yet, although most persons are covered at a given time, some may experience lapses in their coverage over the span of a few years.

This brief uses data from the Survey of Income and Program Participation to examine the type of coverage Americans had in late 1990. It also takes a look at which groups were likely to have been continuously covered between 1987 and 1989 and which groups weren't as likely.

Most of us are covered by private health insurance.

As the chart shows, at the end of 1990, about 6 in 8 of us were covered by private insurance — either employer- or union-provided or some other form. Roughly 1 in 4 had government insurance — Medicare; Medicaid; or CHAMPUS, VA, or military health care.

Younger persons made up a disproportionate share of the remaining approximately 1 in 8—

the uninsured. While persons under age 25 constituted 36 percent of the population, they comprised nearly 50 percent of the uninsured.

Some have better odds than others of being continuously covered.

About 1 in 4 of us were without health insurance for at least one month during the 28-month period between February 1987 and May 1989. Here are some key factors that played a role in influencing our chances of being continuously covered:

- **Age:** Young adults age 18-21 were the age group most vulnerable to lapses in coverage. About one-half of them spent at

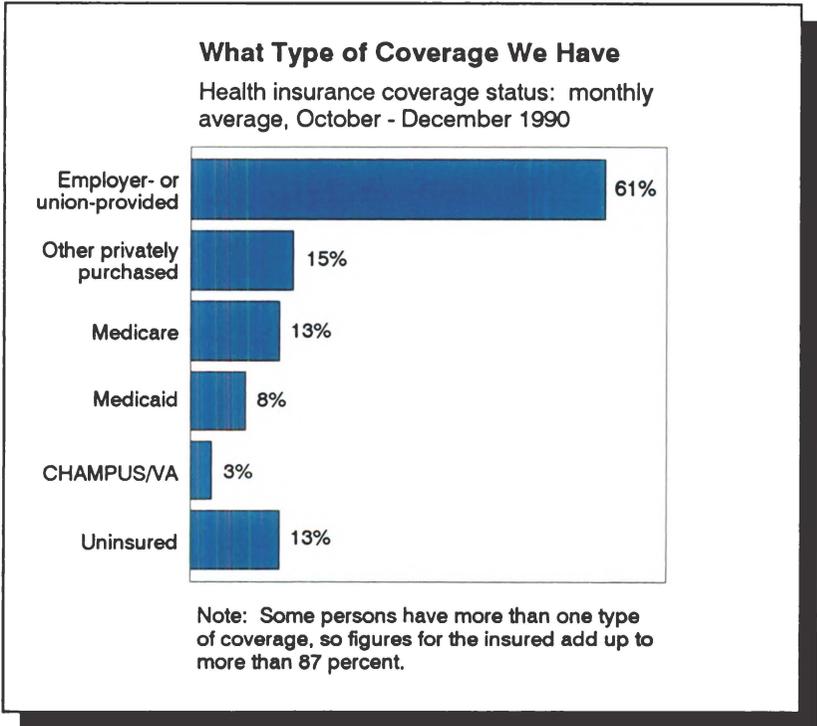
least 1 month without coverage. As the chart on the back shows, the percentage of adults lacking continuous coverage fell gradually with age. Medicare provides coverage for most elderly: just 1 percent had lapses in coverage.

- **Employment Status:** Stable, full-time employment improves one's chances of having continuous coverage. Only 14 percent of those who worked full-time — 35 hours or more per week — for all 28 months experienced lapses in coverage. In contrast, 43 percent of those who spent a month or more without a job had a lapse. Twenty-seven percent of those who worked the entire period — but not



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full-time — didn't have continuous coverage.

■ **Poverty status:** Falling below the poverty line increases the odds of losing coverage. Fifteen percent of those who spent no months in poverty experienced lapses in coverage. In contrast, 54 percent of those who spent at least one month in poverty experienced lapses in coverage. However, due to higher levels of Medicaid coverage, just 33 percent of those who spent *all 28 months* in poverty had a coverage gap.

■ **Program participation:** Of those who participated at some point in a major assistance program — AFDC, General Assistance, SSI, Food Stamps, and housing assistance — 49 percent lacked continuous coverage, compared with 22 percent who didn't participate at all. Those who participated in *all 28 months*, however, were nearly as likely to be continuously covered as those who never participated. Why? Six in 10 of these persons were covered by Medicaid for the entire period.

■ **Sex:** Women were slightly less likely than men to have had gaps in coverage: 25 versus 28 percent. There are two reasons for this. One, it was more common for women to live in families below the poverty line, and thus take part in Medicaid. And two, a higher proportion of women than men were age 65 and over, and therefore almost certainly covered by Medicare.

More information:

Health Insurance Coverage: 1987-1990, Current Population Reports, Series P-70, No. 29. For sale by U.S. Government Printing Office. Stock No. 803-044-00017-1. \$3.00.

Contacts:

Health Insurance —
Kathleen Short
301-763-8578

Statistical Briefs —
Robert Bernstein
301-763-1584

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design flaws, respondent classification and reporting errors, and data processing mistakes. The Census Bureau has taken steps to minimize errors and tests analytical statements to meet statistical standards. However, because of methodological differences, users should exercise caution when comparing these data with data from other sources.

Between 1987 and 1989, Over 1 in 4 Americans Experienced a Lapse in Health Insurance Coverage

Percent without health insurance for at least 1 month: February 1987 to May 1989

