

Statistical Brief #19

The Uninsured in America - 2002

Estimates for the Civilian Noninstitutionalized Population Under Age 65

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Introduction

The uninsured population in the United States is an issue of public policy concern for several reasons. First, health insurance is viewed as necessary to ensure that people have access to medical care and protection against the risk of costly and unforeseen medical events. Second, timely and reliable estimates of the population's health insurance status are vital to evaluate the costs and expected impact of public policy interventions to expand coverage or to change the way that private and public insurance is funded. Finally, comparisons of the characteristics of insured and uninsured populations over time give information on whether greater equity has been achieved in insurance coverage or whether serious gaps remain.

Data from the 2002 Medical Expenditure Panel Survey (MEPS) of the Agency for Healthcare Research and Quality (AHRQ) show that health insurance status among people under age 65 varies according to demographic characteristics such as age, race/ethnicity, sex, and marital status. This report shows the estimated size of the civilian noninstitutionalized population under age 65 that was uninsured throughout the first half of 2002 and identifies groups especially at risk of lacking health insurance.

Definition of Uninsured

The uninsured were defined as people not covered by Medicare, TRICARE (Armed-Forces-related coverage), Medicaid, other public hospital/physician programs, or private hospital/physician insurance (including Medigap coverage) from January 2002 through the MEPS interview date. People covered only by noncomprehensive State-specific programs (e.g., Maryland Kidney Disease Program) or private single-service plans (e.g., coverage for dental or vision care only, coverage for accidents or specific diseases) were not considered to be insured.

Findings

In early 2002, 16.4 percent of the U.S. civilian noninstitutionalized population (46.2 million people) was uninsured (data not shown). Among those less than age 65, 18.5 percent (45.9 million people) of Americans were uninsured (data not shown). Age plays a key role in whether a person has health insurance coverage. Young adults ages 19-24, 34.9 percent of whom were uninsured, were the age group at the greatest risk of being uninsured (Figure 1). This group represents 9.3 percent of the total non-elderly population but 17.5 percent of the uninsured population (data not shown). For children (under 18) 26.3 percent had public insurance only, 12.9 percent were uninsured, and the remainder (60.8 percent) had private insurance. This compares to 23.1, 14.6, and 62.4 percent respectively for 2001 (data not shown). For children, differences in rates of insurance between the two years are significant for public insurance only and the percent uninsured. There has been an increase in the percent and number (2.4 million, data not shown) of children covered by public insurance only and an accompanying decline in the percent uninsured.

Among people under age 65, minorities were substantially more likely than whites to lack health insurance. Among Hispanics under 65, 36.1 percent were uninsured, compared to 20.4 percent of black non-Hispanics and 14.6 percent of white non-Hispanics (Figure 2). Hispanics were disproportionately represented among the uninsured. Although 14.3 percent of non-elderly Americans were Hispanic, they accounted for 27.9 percent of uninsured persons (Figure 3). Among males under age 65, being uninsured was more likely among Hispanics (38.4 percent) than among black non-Hispanics (22.5 percent) or white non-Hispanics (15.3 percent). Similarly, among females under 65, being uninsured was more likely among Hispanics (33.8 percent) than among black non-Hispanics (18.5 percent) or white non-Hispanics (14.0 percent) (Figure 4).

Persons who never married accounted for nearly a quarter (23.0 percent) of the non-elderly population but over a third (35.4 percent) of the uninsured population (data not shown). Also, about a third (33.6 percent) of all persons under 65 who were separated were uninsured (Figure 5).

Briefly Stated

- In early 2002, 16.4 percent of the U.S. civilian noninstitutionalized population (46.2 million people) was uninsured. Among those less than age 65, 18.5 percent (45.9 million people) of Americans were

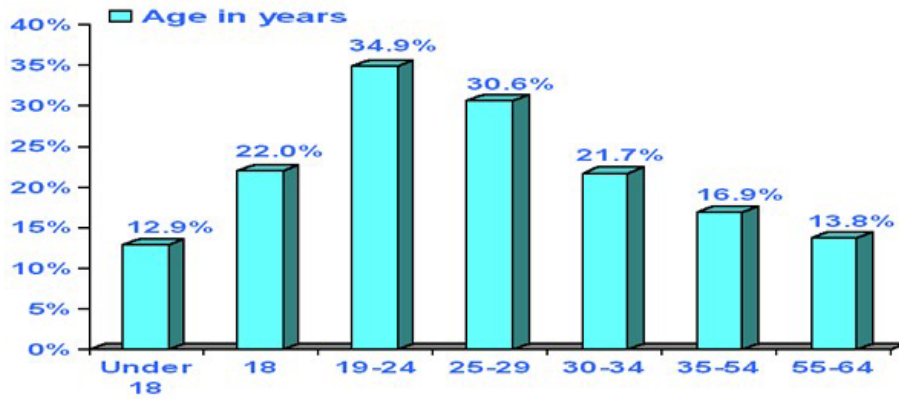
uninsured. These estimates do not differ significantly from the comparable figures for 2001.

- The percentage of children (age less than 18) covered by public insurance only increased from 23.1 percent in 2001 to 26.3 percent in 2002 (representing 2.4 million children). Concurrently, the percent of uninsured children declined by less than 2 percentage points from 14.6 percent to 12.9 percent, 2001 vs. 2002, respectively.
- Among the U.S. civilian noninstitutionalized population under 65, more than a third of Hispanics (36.1 percent) and 20.4 percent of black non-Hispanics were uninsured during the first half of 2002, compared with 14.6 percent of white non-Hispanics.
- Among people under 65, Hispanics accounted for more than one-fourth (27.9 percent) of the uninsured civilian noninstitutionalized population even though they represented only 14.3 percent of the overall population this age.
- Young adults ages 19-24 were the age group at the greatest risk of being uninsured, with over one-third (34.9 percent) of this group lacking health insurance.

About MEPS

The Medical Expenditure Panel Survey (MEPS) collects nationally representative data on health care use, expenditures, sources of payment, and insurance coverage for the U.S. civilian noninstitutionalized population. MEPS is cosponsored by the Agency for Healthcare Research and Quality (AHRQ) and the National Center for Health Statistics (NCHS). This *Statistical Brief* summarizes data concerning the characteristics of the uninsured population in the United States during the first half of 2002, as derived from the MEPS Household Component. For more information about MEPS, see the sources listed on the back page.

Figure 1
Percent uninsured by age:
People under age 65, first half of 2002

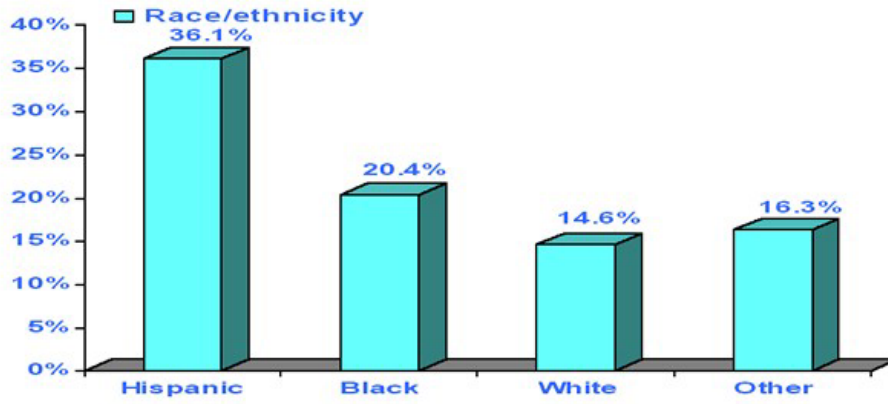


Source: Center for Cost and Financing Studies, AHRQ, Medical Expenditure Panel Survey, 2002 Point-in-Time File.



Young adults ages 19-24 were more likely than any other age group to be uninsured.

Figure 2
Percent uninsured by race/ethnicity:
People under age 65, first half of 2002

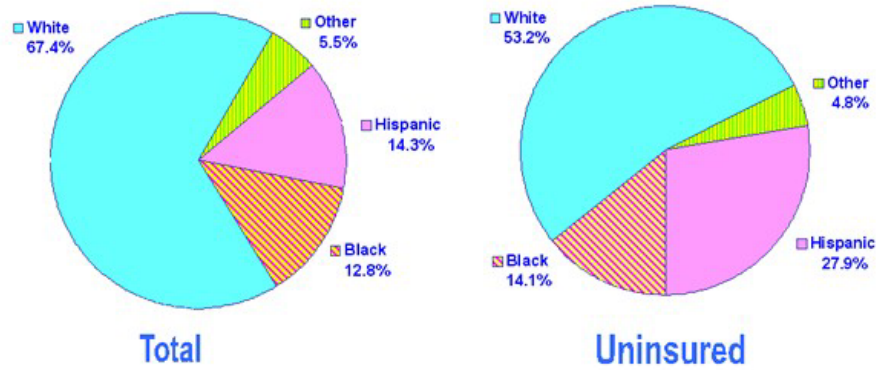


Source: Center for Cost and Financing Studies, AHRQ, Medical Expenditure Panel Survey, 2002 Point-in-Time File.



Whites were less likely to be uninsured than Hispanics or Blacks.

Figure 3
Percent distribution of total population and the uninsured
by race/ethnicity: People under age 65, first half of 2002

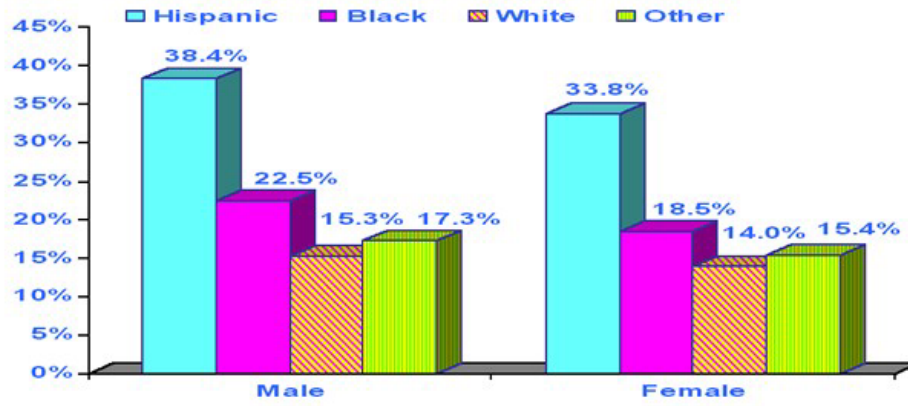


Source: Center for Cost and Financing Studies, AHRQ, Medical Expenditure Panel Survey, 2002 Point-in-Time File.



Hispanics were disproportionately represented among the uninsured.

Figure 4
Percent uninsured by race/ethnicity and sex:
People under age 65, first half of 2002

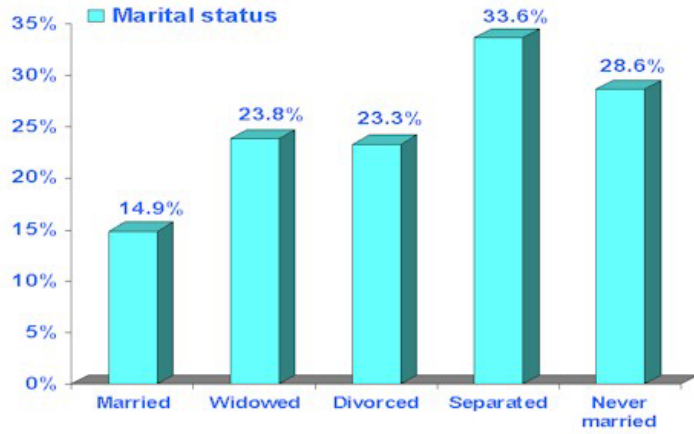


Source: Center for Cost and Financing Studies, AHRQ, Medical Expenditure Panel Survey, 2002 Point-in-Time File.



Among both males and females, Hispanics were the most likely to be uninsured.

Figure 5
Percent uninsured by marital status:
People under age 65, first half of 2002



Source: Center for Cost and Financing Studies, AHRQ, Medical Expenditure Panel Survey, 2002 Point-in-Time File.



Married people were the least likely to be uninsured.

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For more information about MEPS, call the MEPS information coordinator at AHRQ (301-427-1406) or visit the MEPS Web site at:

<http://www.meps.ahrq.gov/>

For a detailed description of the MEPS survey design, sample design, and methods used to reduce sources of nonsampling error, see the following publications:

Cohen J. Design and methods of the Medical Expenditure Panel Survey Household Component. Rockville (MD): Agency for Health Care Policy and Research; 1997. MEPS Methodology Report No. 1. AHCPR Pub. No. 97-0026.

Cohen S. Sample design of the 1996 Medical Expenditure Panel Survey Household Component. Rockville (MD): Agency for Health Care Policy and Research; 1997. MEPS Methodology Report No. 2. AHCPR Pub. No. 97-0027.