

**Table 118 (page 1 of 2). Sources of payment for health care according to selected population characteristics: United States, selected years 1987–99**

[Data are based on household interviews of a sample of the noninstitutionalized population and a sample of medical providers]

Characteristic	All sources	Sources of payment for health care							
		Out of pocket				Private insurance <sup>1</sup>			
		1987	1997	1998	1999	1987	1997	1998	1999
All ages . . . . .	100.0	24.8	19.4	Percent distribution		36.6	40.3	38.4	39.9
Under 65 years:				19.3	19.2				
Total . . . . .	100.0	26.2	21.1	21.6	20.7	46.6	53.1	52.7	53.9
Under 6 years . . . . .	100.0	18.5	14.2	11.4	13.8	39.5	49.3	57.9	45.2
6–17 years . . . . .	100.0	35.7	29.0	28.3	27.2	47.3	53.2	55.2	53.4
18–44 years . . . . .	100.0	27.4	21.1	21.8	19.5	46.8	52.9	51.1	55.7
45–64 years . . . . .	100.0	24.0	20.1	21.1	21.3	47.8	53.6	52.9	53.4
Sex									
Male . . . . .	100.0	24.5	21.3	20.4	20.5	44.6	50.3	50.8	51.8
Female . . . . .	100.0	27.5	21.0	22.5	20.9	48.1	55.1	54.1	55.3
Hispanic origin and race									
Hispanic or Latino . . . . .	100.0	22.0	18.8	17.9	19.3	36.1	42.3	39.7	44.2
Not Hispanic or Latino:									
White . . . . .	100.0	28.2	21.8	23.0	22.1	50.1	55.8	56.7	56.9
Black or African American . . . . .	100.0	15.5	17.1	15.8	13.2	30.0	42.3	34.0	43.8
Other . . . . .	100.0	27.2	21.2	18.4	16.9	46.7	45.2	55.0	40.2
Insurance status									
Any private insurance <sup>2</sup> . . . . .	100.0	29.0	21.6	22.2	21.4	60.0	67.6	69.1	69.7
Public insurance only <sup>3</sup> . . . . .	100.0	8.9	10.6	10.7	10.3	...	...	...	...
Uninsured all year <sup>4</sup> . . . . .	100.0	40.6	41.3	47.7	45.7	...	...	...	...
65 years and over . . . . .	100.0	22.0	16.3	15.3	16.4	15.8	16.5	13.5	13.9
Sex									
Male . . . . .	100.0	21.7	14.2	15.8	14.0	17.6	20.1	17.2	13.7
Female . . . . .	100.0	22.2	18.1	15.0	18.3	14.4	13.2	11.5	14.1
Hispanic origin and race									
Hispanic or Latino . . . . .	100.0	*13.5	13.6	11.2	10.1	*4.7	5.9	5.8	*10.8
Not Hispanic or Latino:									
White . . . . .	100.0	23.7	17.0	16.3	17.0	16.7	17.9	14.6	14.4
Black or African American . . . . .	100.0	11.2	11.4	8.9	13.5	*11.9	8.8	6.0	10.9
Other . . . . .	100.0	*	*	*	*	*	*	*	*
Insurance status									
Medicare only . . . . .	100.0	29.8	19.8	17.1	19.7	...	...	...	...
Medicare and private insurance . . . . .	100.0	23.4	17.3	16.8	17.4	18.9	25.7	23.5	23.9
Medicare and other public coverage . . . . .	100.0	*6.2	5.2	5.6	5.4	...	...	...	...

See footnotes at end of table.

**Table 118 (page 2 of 2). Sources of payment for health care according to selected population characteristics: United States, selected years 1987–99**

[Data are based on household interviews of a sample of the noninstitutionalized population and a sample of medical providers]

Characteristic	Sources of payment for health care							
	Public coverage <sup>5</sup>				Other <sup>6</sup>			
	1987	1997	1998	1999	1987	1997	1998	1999
	Percent distribution							
All ages . . . . .	34.1	34.4	36.5	35.7	4.5	5.9	5.9	5.1
Under 65 years:								
Total . . . . .	21.3	18.1	18.6	19.2	6.0	7.7	7.1	6.2
Under 6 years . . . . .	35.8	25.4	24.9	31.1	6.2	11.2	5.8	*9.9
6–17 years . . . . .	11.8	14.1	12.8	14.7	5.2	3.7	3.6	4.7
18–44 years . . . . .	19.4	15.7	17.3	18.1	6.4	10.3	9.7	6.7
45–64 years . . . . .	22.4	20.3	20.3	19.8	5.8	6.0	5.6	5.6
Sex								
Male . . . . .	23.9	19.5	18.7	19.8	7.1	8.9	10.1	7.9
Female . . . . .	19.2	17.0	18.5	18.8	5.2	6.8	4.9	5.0
Hispanic origin and race								
Hispanic or Latino . . . . .	35.8	28.9	29.3	26.6	6.0	10.0	13.1	9.9
Not Hispanic or Latino:								
White . . . . .	15.9	15.3	13.9	15.0	5.8	7.1	6.3	5.9
Black or African American . . . . .	47.2	30.7	41.1	37.4	7.3	9.9	9.0	5.7
Other . . . . .	21.0	23.7	23.4	*37.5	5.1	9.9	3.1	*5.4
Insurance status								
Any private insurance <sup>2</sup> . . . . .	6.2	6.6	5.0	5.1	4.8	4.2	3.6	3.8
Public insurance only <sup>3</sup> . . . . .	87.2	80.7	79.0	82.1	3.9	8.7	*10.3	7.6
Uninsured all year <sup>4</sup> . . . . .	28.6	7.5	6.7	*16.1	30.9	51.1	45.6	38.2
65 years and over . . . . .	60.8	64.8	67.6	66.6	1.5	2.5	3.6	3.1
Sex								
Male . . . . .	58.8	63.4	62.8	69.4	*1.9	2.3	4.1	2.8
Female . . . . .	62.3	65.9	70.2	64.3	1.1	2.7	3.3	*3.3
Hispanic origin and race								
Hispanic or Latino . . . . .	80.2	77.8	81.2	76.5	*1.6	*2.7	*1.9	*2.7
Not Hispanic or Latino:								
White . . . . .	58.0	62.6	65.6	65.3	1.6	2.5	3.5	3.3
Black or African American . . . . .	76.3	77.6	79.8	73.5	0.6	2.2	5.3	2.1
Other . . . . .	*	*	*	*	*	*	*	*
Insurance status								
Medicare only . . . . .	68.8	72.4	73.9	73.0	1.4	7.7	9.0	7.4
Medicare and private insurance . . . . .	56.1	56.3	58.8	57.5	1.6	0.6	0.9	*1.1
Medicare and other public coverage . . . . .	92.9	92.7	92.0	92.2	1.0	*2.1	*2.4	*2.4

. . . Category not applicable.

\* Estimates are considered unreliable. Data not shown are based on fewer than 100 sample cases. Data preceded by an asterisk have a relative standard error equal to or greater than 30 percent.

<sup>1</sup>Private insurance—Includes any type of private insurance payments reported for people with private health insurance coverage during the year.

<sup>2</sup>Includes individuals with insurance that provided coverage for hospital and physician care at any time during the year, other than Medicare, Medicaid, or other public coverage for hospital or physician services.

<sup>3</sup>Includes individuals who were not covered by private insurance at any time during the year but were covered by Medicare, Medicaid, other public coverage for hospital or physician services, and/or CHAMPUS/CHAMPVA (TRICARE) at any point during the year.

<sup>4</sup>Includes individuals not covered by either private or public insurance throughout the entire year or period of eligibility for the survey. However, a portion of expenses for the uninsured were paid by sources that were not defined as health insurance coverage such as the Department of Veterans Affairs, community and neighborhood clinics, the Indian Health Service, State and local health departments, State programs other than Medicaid, Workers' Compensation, and other unclassified sources (e.g., automobile, homeowner's, liability insurance).

<sup>5</sup>Public coverage—Includes payments made by Medicare, Medicaid, the Department of Veterans Affairs, other Federal sources (e.g., Indian Health Service, military treatment facilities, and other care provided by the Federal Government), and various State and local sources (e.g., community and neighborhood clinics, State and local health departments, and State programs other than Medicaid).

<sup>6</sup>Other sources—Includes Workers' Compensation, unclassified sources (automobile, homeowner's, or liability insurance, and other miscellaneous or unknown sources), Medicaid payments reported for people who were not enrolled in the program at any time during the year, and any type of private insurance payments reported for people without private health insurance coverage during the year as defined in the survey.

NOTES: 1987 estimates are based on the National Medical Expenditure Survey (NMES) while 1996–99 estimates are based on the Medical Expenditure Panel Survey (MEPS). Because expenditures in NMES were based primarily on charges while those for MEPS were based on payments, data for NMES were adjusted to be more comparable to MEPS using estimated charge to payment ratios for 1987. Overall, this resulted in an approximate 11 percent reduction from the unadjusted 1987 NMES expenditure estimates. For a detailed explanation of this adjustment, see Zuvekas S and Cohen S. A guide to comparing health care estimates in the 1996 Medical Expenditure Panel Survey to the 1987 National Medical Expenditure Survey. Inquiry, vol. 39. Spring 2002. Persons of Hispanic origin may be of any race. Data for additional years are available (see Appendix III).

SOURCE: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, 1987 National Medical Expenditure Survey and 1996–99 Medical Expenditure Panel Surveys.