

# Health Insurance

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## Most Americans had health insurance for some or all of 1993.

According to the March 1994 Supplement to the Current Population Survey (CPS), an estimated 84.7 percent of Americans (220 million) had health care coverage for some or all of 1993. There were, however, 39.7 million persons, or 15.3 percent of the population, who were without health insurance coverage during the entire 1993 calendar year.

## Most Americans were covered by private health care providers.

Among all Americans, 70.2 percent were covered by a private health plan for some or all of 1993. A private plan is one that was offered through an employer or was privately purchased. Employer-provided group health plans covered 57.1 percent of persons in 1993. The remaining insured persons had Government coverage, such as Medicare (12.7 percent), Medicaid (12.2 percent), or military health care (3.7 percent).<sup>1</sup> Many persons carry coverage from more than one type of health insurance plan.

## Younger persons made up a disproportionate share of the uninsured in 1993.

Persons 18 to 29 years old made up only 17.4 percent of the total U.S. population, but accounted for 29.2 percent of all uninsured persons. About one-fourth (26.8 percent) of persons in this age group were without health insurance. Furthermore, 30.2 percent of all persons 22 to 24 years old were without coverage. In comparison, only 1.2 percent of persons 65 years old and over were without coverage.

## The higher the educational level, the greater were the chances of having health insurance coverage.

Among persons 25 years old and over, those with a bachelor's degree or higher were more likely to have had health insurance coverage than those with less education. For example, 92.7 percent of persons 25 years old and over with at least a bachelor's degree had coverage. In comparison, 84.7 percent

of persons 25 years old and over who were high school graduates only, and 78.3 percent of persons 25 years old and over with an 11th grade education or less had health insurance coverage.

## Income and firm size affected health insurance coverage.

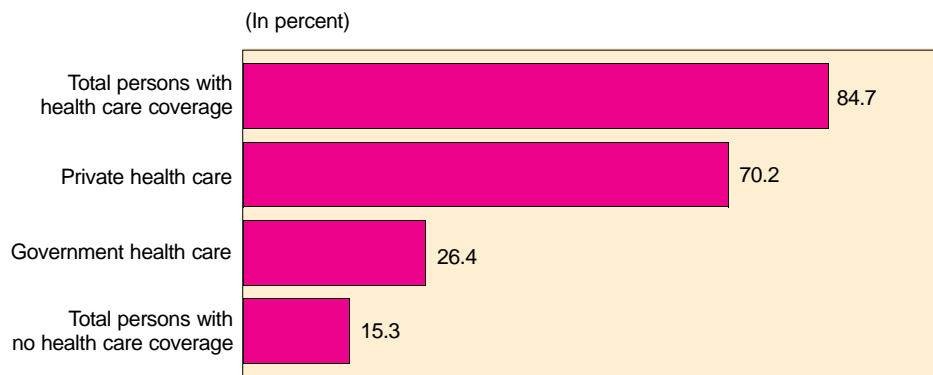
In general, as household income rose, noncoverage fell. For example, 23.6 percent of persons with a household income of less than \$25,000 were without health insurance in 1993, compared with 7.1 percent of persons with a household income of \$75,000 or more. Also, of the 137.1 million workers, 51.9 percent had employer-provided health insurance policies in their own name. This proportion, however, varied by the size of employer. For example, 29.3 percent of workers employed by firms with less than 25 persons had policies in their own name, compared with 66.9 percent of workers employed by firms with 1,000 or more workers.

## The poor were more likely not to have coverage.

Among persons living below the poverty level, 70.7 percent had health insurance

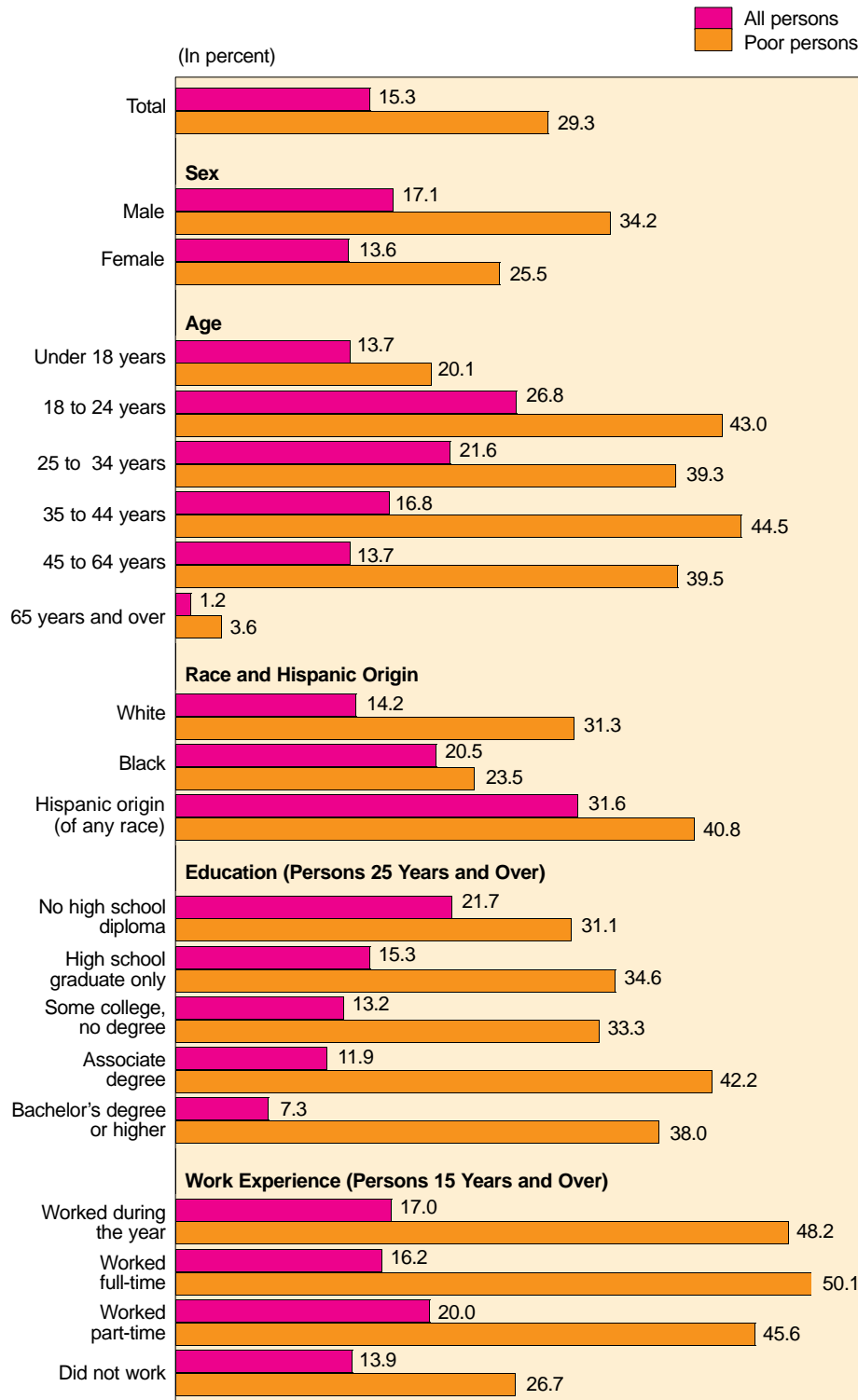
<sup>1</sup>Military health care includes CHAMPUS, (Comprehensive Health and Medical Plan for Uniformed Services), CHAMPVA (Civilian Health and Medical Program of the Department of Veteran's Affairs), Veteran's, and military health care.

Status of Health Insurance Coverage: 1993



Note: Persons may be covered by more than one type of health insurance.

**Percent Without Health Insurance,  
by Selected Characteristics: 1993**



coverage at some point in 1993. Medicaid was the most widespread type of coverage among the poor, covering 47.9 percent, compared with 12.2 percent of the total population. Of all poor persons, only about 1 in 5 had private health care coverage. Medicare was the primary source of coverage for poor persons 65 years old and over (96.4 percent), as well as for all persons 65 years old and over (98.8 percent).

**Health insurance coverage varied across race and ethnic groups.**

Among race and ethnic groups, persons of Hispanic origin had the highest proportion of noncoverage in 1993 (31.6 percent).<sup>2</sup> In comparison, 20.5 percent of Blacks and 14.2 percent of Whites were without health insurance coverage.

**Since 1991, health insurance coverage rates have changed for 16 States and the District of Columbia.**

The District of Columbia and three States — Idaho, Utah, and Virginia — recorded increases in the percentages of residents with health insurance coverage. Meanwhile, coverage rates fell in the following 13 States: Arkansas, Georgia, Hawaii, Michigan, Nebraska, New Jersey, New York, North Dakota, Oklahoma, Pennsylvania, South Carolina, South Dakota, and Wyoming.

**For Further Information**

See: *Health Insurance Coverage — 1993 Statistical Brief (SB/94-28)*.

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<sup>2</sup>Persons of Hispanic origin may be of any race. These data do not include the population of Puerto Rico.