

TABLE 1—INSURANCE CHARACTERISTICS JUST BEFORE AGE 65 AND ESTIMATED DISCONTINUITIES AT AGE 65

	On Medicare		Any insurance		Private coverage		2+ Forms coverage		Managed care	
	Age 63–4	RD at 65	Age 63–4	RD at 65	Age 63–4	RD at 65	Age 63–4	RD at 65	Age 63–4	RD at 65
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Overall sample	12.3	59.7 (4.1)	87.9	9.5 (0.6)	71.8	–2.9 (1.1)	10.8	44.1 (2.8)	59.4	–28.4 (2.1)
<i>Classified by ethnicity and education:</i>										
White non-Hispanic:										
High school dropout	21.1	58.5 (4.6)	84.1	13.0 (2.7)	63.5	–6.2 (3.3)	15.0	44.5 (4.0)	48.1	–25.0 (4.5)
High school graduate	11.4	64.7 (5.0)	92.0	7.6 (0.7)	80.5	–1.9 (1.6)	10.1	51.8 (3.8)	58.9	–30.3 (2.6)
At least some college	6.1	68.4 (4.7)	94.6	4.4 (0.5)	85.6	–2.3 (1.8)	8.8	55.1 (4.0)	69.1	–40.1 (2.6)
Minority:										
High school dropout	19.5	44.5 (3.1)	66.8	21.5 (2.1)	33.2	–1.2 (2.5)	11.4	19.4 (1.9)	39.1	–8.3 (3.1)
High school graduate	16.7	44.6 (4.7)	85.2	8.9 (2.8)	60.9	–5.8 (5.1)	13.6	23.4 (4.8)	54.2	–15.4 (3.5)
At least some college	10.3	52.1 (4.9)	89.1	5.8 (2.0)	73.3	–5.4 (4.3)	11.1	38.4 (3.8)	66.2	–22.3 (7.2)
<i>Classified by ethnicity only:</i>										
White non-Hispanic (all)	10.8	65.2 (4.6)	91.8	7.3 (0.5)	79.7	–2.8 (1.4)	10.4	51.9 (3.5)	61.9	–33.6 (2.3)
Black non-Hispanic (all)	17.9	48.5 (3.6)	84.6	11.9 (2.0)	57.1	–4.2 (2.8)	13.4	27.8 (3.7)	48.2	–13.5 (3.7)
Hispanic (all)	16.0	44.4 (3.7)	70.0	17.3 (3.0)	42.5	–2.0 (1.7)	10.8	21.7 (2.1)	52.9	–12.1 (3.7)

Note: Entries in odd-numbered columns are percentages of age 63– 64-year-olds in group with insurance characteristic shown in column heading. Entries in even-numbered columns are estimated regression discontinuities at age 65, from models that include quadratic control for age, fully interacted with dummy for age 65 or older. Other controls include indicators for gender, race/ethnicity, education, region, and sample year. Estimates are based on linear probability models fit to pooled samples of 1999–2003 NHIS.