Health Insurance Coverage — 1993

An estimated 39.7 million Americans (15.3 percent) were without health insurance coverage during the entire 1993 calendar year. The number was up 1.1 million from the previous year. The proportion, however, was statistically unchanged.

This Brief presents data on the health insurance coverage status of Americans during the 1993 calendar year. The data, which are shown by selected demographic and socioeconomic characteristics, as well as by State, were collected by the March 1994 Supplement to the Current Population Survey (CPS). The Brief compares these data with similar information gathered by the March CPS in 1992 and 1993. The CPS is a monthly nationwide survey of about 60,000 households, conducted by the Census Bureau. (See the box at the bottom of page 3 for a note about the estimates in this Brief.)

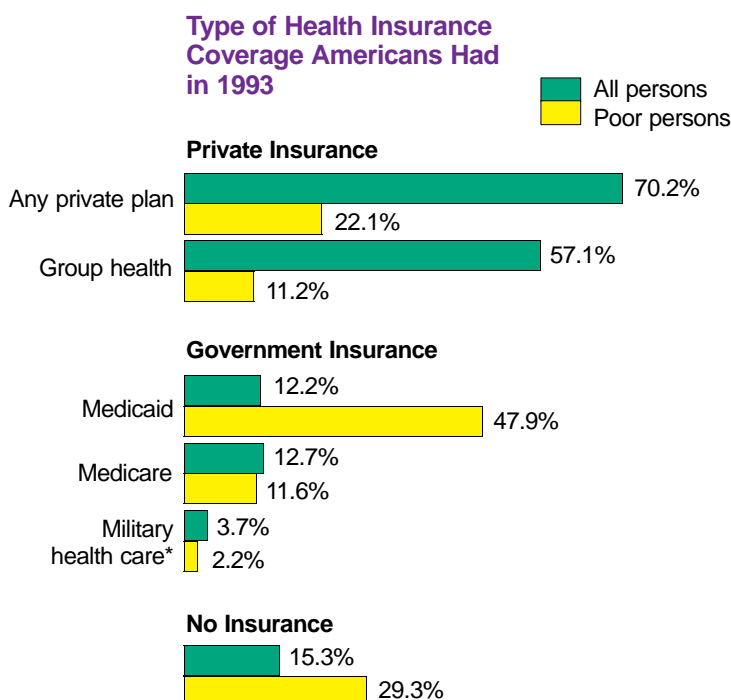**Employers are the leading providers.**

As the chart at right shows, the majority of Americans (70.2 percent) were covered by a private insurance plan for some or all of 1993. A private plan is one that was offered through an employer (either one's own or a relative's) or privately purchased. Most private insurance was obtained through a current or former employer or union (group health).

The remaining insured persons had Government coverage. This includes Medicaid (12.2 percent), Medicare (12.7 percent), and military health care (3.7 percent). Many persons carry coverage from more than one type of plan.

The poor are more likely not to have coverage.

Despite the existence of programs such as Medicaid and Medicare, 29.3 percent of the poor (11.5 million) had no health insurance of any kind during 1993. The percentage — which was slightly less than double the rate for all persons — was statistically unchanged from 1992. The number, however, was about one-half million higher. Poor persons comprised 28.9 percent of all uninsured Americans.

Type of Health Insurance Coverage Americans Had in 1993

Legend:
- All persons
- Poor persons

Private Insurance

	All persons	Poor persons
Any private plan	70.2%	22.1%
Group health	57.1%	11.2%

Government Insurance

	All persons	Poor persons
Medicaid	12.2%	47.9%
Medicare	12.7%	11.6%
Military health care*	3.7%	2.2%

No Insurance

	All persons	Poor persons
	15.3%	29.3%

*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.

Note: The percentages by type of coverage are not mutually exclusive; in other words, persons can be covered by more than one type of health insurance during the year.

As the chart on page 1 shows, Medicaid was the most widespread type of coverage among the poor. About 47.9 percent of poor persons were covered by Medicaid at some time during the year, compared with 12.2 percent of the general population.

Some have greater chances than others of lacking coverage.

As the graph at right shows, there were several key factors that influenced the chances of lacking coverage. They included —

▪ *Age* — Young adults aged 18 to 24 were more likely to lack coverage during all of 1993 (26.8 percent). The elderly were at the other extreme (1.2 percent). Among the poor, adults aged 18 to 64 had much higher noncoverage rates than either children or the elderly.

▪ *Race and Hispanic origin* — Among poor and all persons alike, those of Hispanic origin had the highest chance of lacking coverage.

▪ *Educational attainment* — Among all adults, the likelihood of being uninsured declined as the level of education rose. Among the poor, however, a pattern was less clear.

▪ *Work experience* — Overall, part-time workers had the highest noncoverage rate (20.0 percent). These workers were adults aged 15 or over who worked less than 35 hours per week in the majority of the weeks they worked in 1993. Thanks to Medicare coverage of the elderly and the Medicaid "safety net," nonworkers had the lowest rate.

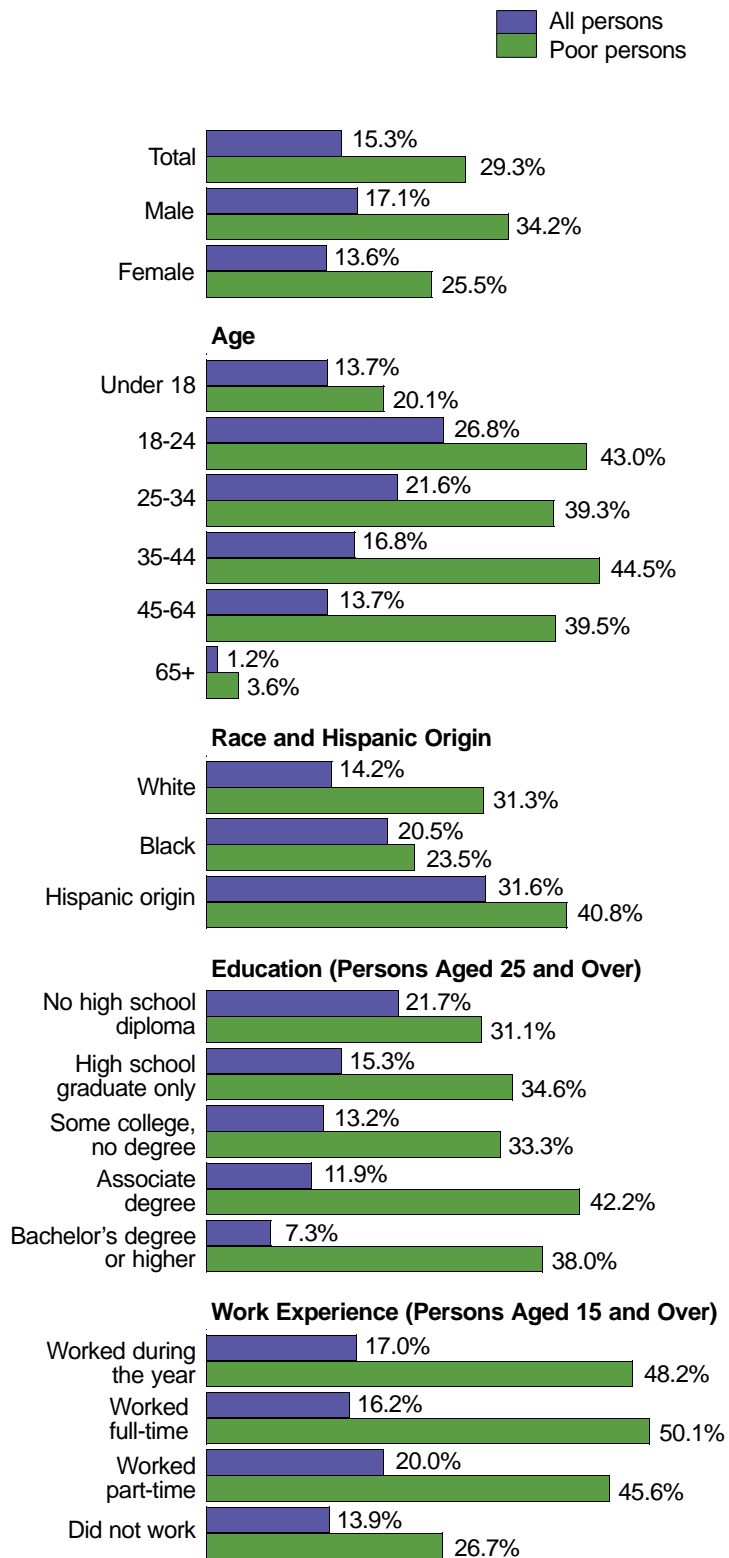Among the poor, workers had a far higher uninsured rate than nonworkers.

Income and firm size play roles.

The top chart on the next page shows noncoverage rates by household income. In general, as household income rose, noncoverage rates fell.

Of the 137.1 million workers, 51.9 percent had employer-provided health insurance policies in their own name. This proportion varied

Who Lacked Coverage?

Percent of all persons (and poor persons) not covered by health insurance at any time during the year, by selected characteristics: 1993

Legend:
- ■ All persons
- ■ Poor persons

	All persons	Poor persons
Total	15.3%	29.3%
Male	17.1%	34.2%
Female	13.6%	25.5%

Age

	All persons	Poor persons
Under 18	13.7%	20.1%
18-24	26.8%	43.0%
25-34	21.6%	39.3%
35-44	16.8%	44.5%
45-64	13.7%	39.5%
65+	1.2%	3.6%

Race and Hispanic Origin

	All persons	Poor persons
White	14.2%	31.3%
Black	20.5%	23.5%
Hispanic origin	31.6%	40.8%

Education (Persons Aged 25 and Over)

	All persons	Poor persons
No high school diploma	21.7%	31.1%
High school graduate only	15.3%	34.6%
Some college, no degree	13.2%	33.3%
Associate degree	11.9%	42.2%
Bachelor's degree or higher	7.3%	38.0%

Work Experience (Persons Aged 15 and Over)

	All persons	Poor persons
Worked during the year	17.0%	48.2%
Worked full-time	16.2%	50.1%
Worked part-time	20.0%	45.6%
Did not work	13.9%	26.7%

Note: Persons of Hispanic origin may be of any race.

by size of employer, with workers employed by small firms being less likely to have employer-provided health insurance policies in their own name. (See second chart at right.)

Coverage rate changes in 16 States and the District of Columbia.

Based on comparisons of 2-year averages (1991-1992 versus 1992-1993), the District of Columbia and three States — Idaho, Utah, and Virginia — recorded increases in the percentage of residents with health insurance coverage. (See table on page 4.) Meanwhile, coverage rates fell in 13 States (Arkansas, Georgia, Hawaii, Michigan, Nebraska, New Jersey, New York, North Dakota, Oklahoma, Pennsylvania, South Carolina, South Dakota, and Wyoming).

According to the 3-year average (1991-1993), the District of Columbia had the highest percentage of persons without coverage and Hawaii the lowest. (Wisconsin's rate was not significantly different from Hawaii's.)

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This Brief is one of a series that presents information of current policy interest. It may include data from businesses, households, or other sources. All statistics are subject to sampling variability, as well as survey design flaws, respondent classification errors, and data processing mistakes. The Census Bureau has taken steps to minimize errors, and analytical statements have been tested and meet statistical standards. However, because of methodological differences, use caution when comparing these data with data from other sources.
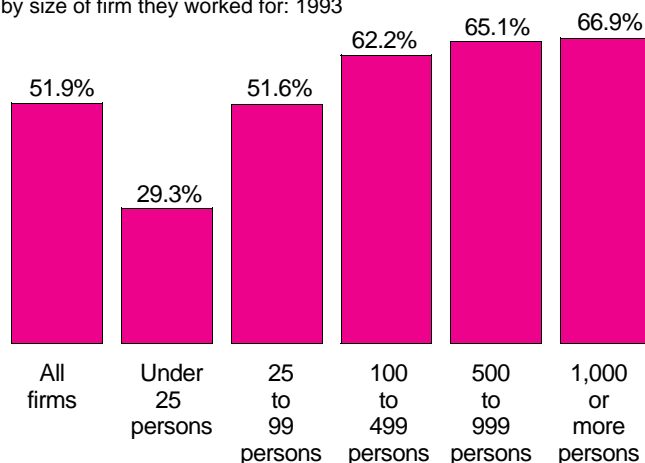
As Income Rises, Chances of Having No Insurance Generally Decline

Percent of persons not covered by health insurance at any time during the year, by household income: 1993

Income	Percent
Less than $25,000	23.6%
$25,000–$49,999	14.9%
$50,000–$74,999	8.2%
$75,000 or more	7.1%
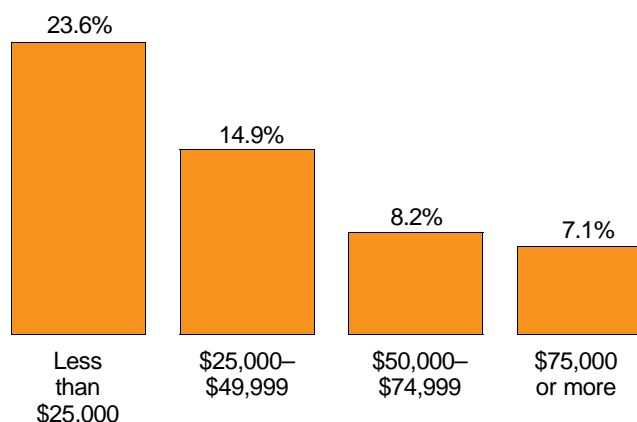
Workers in Large Firms Are the Most Likely to Have Employer-Provided Insurance

Percent of workers (aged 15 and over) with employer-provided health insurance policies in their own name, by size of firm they worked for: 1993

Firm size	Percent
All firms	51.9%
Under 25 persons	29.3%
25 to 99 persons	51.6%
100 to 499 persons	62.2%
500 to 999 persons	65.1%
1,000 or more persons	66.9%

A Note About the Estimates in this Brief

The estimates in this Brief for 1993 are based on civilian noninstitutional population benchmarks established by the 1990 decennial census. Previously published 1992 data have been revised using the 1990 census population controls to improve comparability with the 1993 estimates.

The table on the back shows the percentage of persons not covered by health insurance in each State and the District of Columbia in 1993, 1992, and 1991. The Current Population Survey is designed to produce reliable estimates primarily at the national level and secondarily at the regional level. Therefore, particular caution should be used in interpreting the State data. To reduce the chances of misinterpreting annual changes in State health insurance estimates, the Census Bureau chose to use the two 2-year averages. For the same reason, we decided to use the 3-year averages to compare noncoverage rates among the States.

Percent of Persons Not Covered by Health Insurance, by State: 1991r, 1992r, and 1993

State	1993 Per-cent	1993 Standard error	1992r Per-cent	1992r Standard error	1991r Per-cent	1991r Standard error	3-year average 1991-1993 Per-cent	3-year average 1991-1993 Standard error	Average 1992-1993 Per-cent	Average 1992-1993 Standard error	Average 1991-1992 Per-cent	Average 1991-1992 Standard error	Difference in 2-year moving averages Per-cent	Difference in 2-year moving averages Standard error
US	**15.3**	**0.2**	**15.0**	**0.2**	**14.4**	**0.2**	**14.9**	**0.1**	**15.2**	**0.2**	**14.7**	**0.2**	***0.5**	**0.1**
AL	17.2	1.4	16.8	1.3	18.1	1.3	17.4	0.9	17.0	1.1	17.5	1.0	−0.5	1.0
AK	13.3	1.1	16.8	1.2	13.7	1.1	14.6	0.8	15.1	0.9	15.2	0.9	−0.2	0.8
AZ	20.2	1.4	15.5	1.3	17.6	1.4	17.8	0.9	17.9	1.1	16.5	1.1	1.3	1.0
AR	19.7	1.4	19.9	1.4	15.8	1.3	18.5	0.9	19.8	1.1	17.8	1.1	*2.0	1.0
CA	19.7	0.5	20.0	0.5	19.4	0.5	19.7	0.3	19.9	0.4	19.7	0.4	0.2	0.4
CO	12.6	1.3	12.7	1.3	10.3	1.2	11.9	0.9	12.7	1.0	11.5	1.0	1.1	0.9
CT	10.0	1.3	8.2	1.2	7.6	1.1	8.6	0.8	9.1	1.0	7.9	0.9	1.2	0.9
DE	13.4	1.3	11.2	1.2	13.6	1.3	12.7	0.9	12.3	1.0	12.4	1.0	−0.1	0.9
DC	20.7	1.7	21.7	1.8	26.2	1.9	22.9	1.2	21.2	1.4	23.9	1.5	*−2.7	1.3
FL	19.6	0.7	19.8	0.7	18.9	0.7	19.4	0.5	19.7	0.6	19.3	0.6	0.4	0.5
GA	18.4	1.4	19.1	1.4	14.2	1.3	17.2	0.9	18.8	1.1	16.6	1.1	*2.1	1.0
HI[1]	11.1	1.2	6.1	0.9	7.1	1.0	8.1	0.7	8.6	0.9	6.6	0.8	*2.0	0.8
ID	14.8	1.2	16.5	1.3	18.0	1.3	16.4	0.9	15.7	1.0	17.3	1.0	*−1.6	0.9
IL	12.6	0.6	13.2	0.7	11.8	0.7	12.5	0.5	12.9	0.5	12.5	0.6	0.4	0.5
IN	11.9	1.2	11.0	1.2	13.1	1.3	12.0	0.8	11.5	1.0	12.1	1.0	−0.6	0.9
IA	9.2	1.0	10.3	1.1	9.0	1.0	9.5	0.7	9.8	0.8	9.6	0.8	0.1	0.7
KS	12.7	1.2	10.9	1.1	11.5	1.1	11.7	0.8	11.8	0.9	11.2	0.9	0.6	0.8
KY	12.5	1.2	14.6	1.3	13.1	1.3	13.4	0.9	13.6	1.0	13.9	1.0	−0.3	0.9
LA	23.9	1.6	22.3	1.6	20.9	1.6	22.4	1.1	23.1	1.3	21.6	1.3	1.5	1.1
ME	11.1	1.2	11.1	1.2	11.1	1.2	11.1	0.8	11.1	1.0	11.1	1.0	—	—
MD	13.5	1.3	11.3	1.2	13.2	1.3	12.7	0.9	12.4	1.0	12.3	1.0	0.1	0.9
MA	11.7	0.6	10.6	0.6	11.1	0.6	11.1	0.4	11.2	0.5	10.9	0.5	0.3	0.4
MI	11.2	0.6	10.0	0.6	9.1	0.6	10.1	0.4	10.6	0.5	9.5	0.5	*1.1	0.4
MN	10.1	1.1	8.1	1.0	9.3	1.1	9.2	0.7	9.1	0.8	8.7	0.8	0.4	0.8
MS	17.8	1.3	19.4	1.3	19.1	1.3	18.8	0.9	18.6	1.0	19.2	1.0	−0.6	0.9
MO	12.2	1.2	14.4	1.4	12.3	1.4	13.0	0.9	13.3	1.0	13.3	1.1	—	—
MT	15.3	1.3	9.4	1.0	12.8	1.2	12.5	0.8	12.4	0.9	11.1	0.9	1.2	0.9
NE	11.9	1.1	9.4	1.0	8.3	0.9	9.9	0.7	10.7	0.8	8.8	0.8	*1.8	0.7
NV	18.1	1.3	23.0	1.5	18.9	1.5	20.0	1.0	20.6	1.1	21.0	1.2	−0.4	1.0
NH	12.5	1.4	12.6	1.4	10.1	1.3	11.7	0.9	12.6	1.1	11.4	1.1	1.2	1.0
NJ	13.7	0.7	13.3	0.7	11.0	0.6	12.7	0.5	13.5	0.6	12.2	0.5	*1.3	0.5
NM	22.0	1.4	19.8	1.4	22.1	1.5	21.3	1.0	20.9	1.1	20.9	1.2	—	—
NY	13.9	0.5	13.9	0.5	12.7	0.5	13.5	0.3	13.9	0.4	13.3	0.4	*0.6	0.4
NC	14.0	0.6	13.9	0.6	15.0	0.7	14.3	0.4	14.0	0.5	14.5	0.5	−0.5	0.5
ND	13.4	1.2	8.2	1.0	7.5	0.9	9.7	0.7	10.8	0.9	7.9	0.8	*2.9	0.8
OH	11.1	0.6	11.0	0.6	10.3	0.6	10.8	0.4	11.1	0.5	10.7	0.5	0.4	0.4
OK	23.6	1.5	22.0	1.5	18.5	1.4	21.4	1.0	22.8	1.2	20.3	1.2	*2.5	1.0
OR	14.7	1.4	13.6	1.3	14.6	1.4	14.3	0.9	14.2	1.1	14.1	1.1	—	—
PA	10.8	0.6	8.7	0.5	8.0	0.5	9.2	0.4	9.8	0.4	8.3	0.4	*1.4	0.4
RI	10.3	1.3	9.5	1.2	10.3	1.3	10.0	0.9	9.9	1.0	9.9	1.0	—	—
SC	16.9	1.2	17.2	1.2	13.3	1.1	15.8	0.8	17.1	1.0	15.2	0.9	*1.8	0.8
SD	13.0	1.1	15.1	1.2	10.0	1.0	12.7	0.8	14.1	0.9	12.5	0.9	*1.5	0.7
TN	13.2	1.2	13.6	1.2	13.4	1.2	13.4	0.8	13.4	1.0	13.5	1.0	−0.1	0.8
TX	21.8	0.7	23.1	0.8	22.8	0.8	22.6	0.5	22.5	0.6	22.9	0.6	−0.5	0.5
UT	11.3	1.1	11.8	1.1	14.0	1.2	12.4	0.8	11.6	0.9	12.9	0.9	*−1.4	0.8
VT	11.9	1.3	9.5	1.2	12.8	1.4	11.4	0.9	10.7	1.0	11.2	1.0	−0.5	1.0
VA	13.0	1.1	14.6	1.2	16.4	1.2	14.7	0.8	13.8	0.9	15.5	1.0	*−1.7	0.8
WA	12.6	1.2	10.4	1.1	10.6	1.1	11.2	0.8	11.5	0.9	10.5	0.9	1.0	0.8
WV	18.3	1.4	15.4	1.3	15.7	1.3	16.5	0.9	16.9	1.1	15.6	1.0	1.3	1.0
WI	8.7	1.0	9.1	1.0	8.1	0.9	8.6	0.7	8.9	0.8	8.6	0.8	0.3	0.7
WY	15.0	1.5	11.7	1.4	11.2	1.4	12.6	1.0	13.4	1.2	11.5	1.1	*1.9	1.0

— Represents or rounds to zero.   *Statistically significant at the 90-percent confidence level.

[1]The CPS does not adequately reflect health insurance coverage through State-specific plans, such as those that exist in Hawaii, because the same questions are used for every State.

Note: The estimates in this table for 1993 are based on civilian noninstitutional population benchmarks established by the 1990 decennial census. Previously published 1992 data have been revised using the 1990 census population controls to improve comparability with the 1993 estimates. The 1991r estimates were ratio-estimated using a 1992 revised/1992 unrevised change factor.