

An estimated 39.7 million persons in the United States (15.2 percent) were without health insurance coverage during the entire 1994 calendar year. Among the poor, 11.1 million persons were without coverage. This was 29.1 percent of the poverty population.

This report presents data on the health insurance coverage status of persons in the United States during the 1994 calendar year. The data, which are shown by selected demographic and socioeconomic characteristics, as well as by State, were collected by the March 1995 Supplement to the Current Population Survey (CPS). The CPS is a monthly nationwide survey of about 60,000 households conducted by the Census Bureau.

Employers are the leading providers.

As figure 1 shows, the majority of persons (70.3 percent) were covered by a private insurance plan for some or all of 1994. 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 (12.1 percent), Medicare (12.9 percent), and military health

care (4.3 percent). Many persons carry coverage from more than one type of plan.

The poor are more likely not to have coverage.

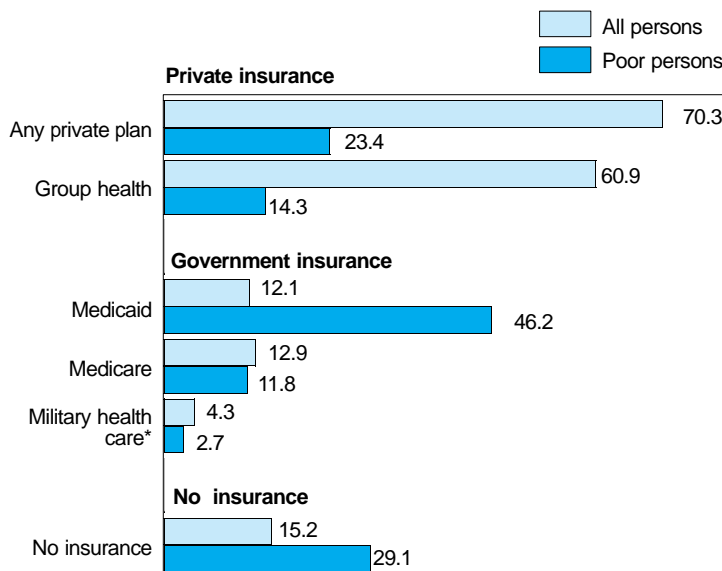
Despite the existence of programs such as Medicaid and Medicare, 29.1 percent of the poor (11.1 million) had no health insurance of any kind during 1994. This percentage was about double the rate for all persons. Poor persons comprised 27.8 percent of all uninsured persons.

As figure 1 shows, Medicaid was the most widespread type of coverage among the poor. About 46.2 percent of poor persons were covered by Medicaid at some time during the year, compared with 12.1 percent of the general population.

Some are more likely than others to lack coverage.

As figure 2 shows, there were several key factors that influenced the chances of lacking coverage. They included—

Figure 1.
Type of Health Insurance Coverage, 1994

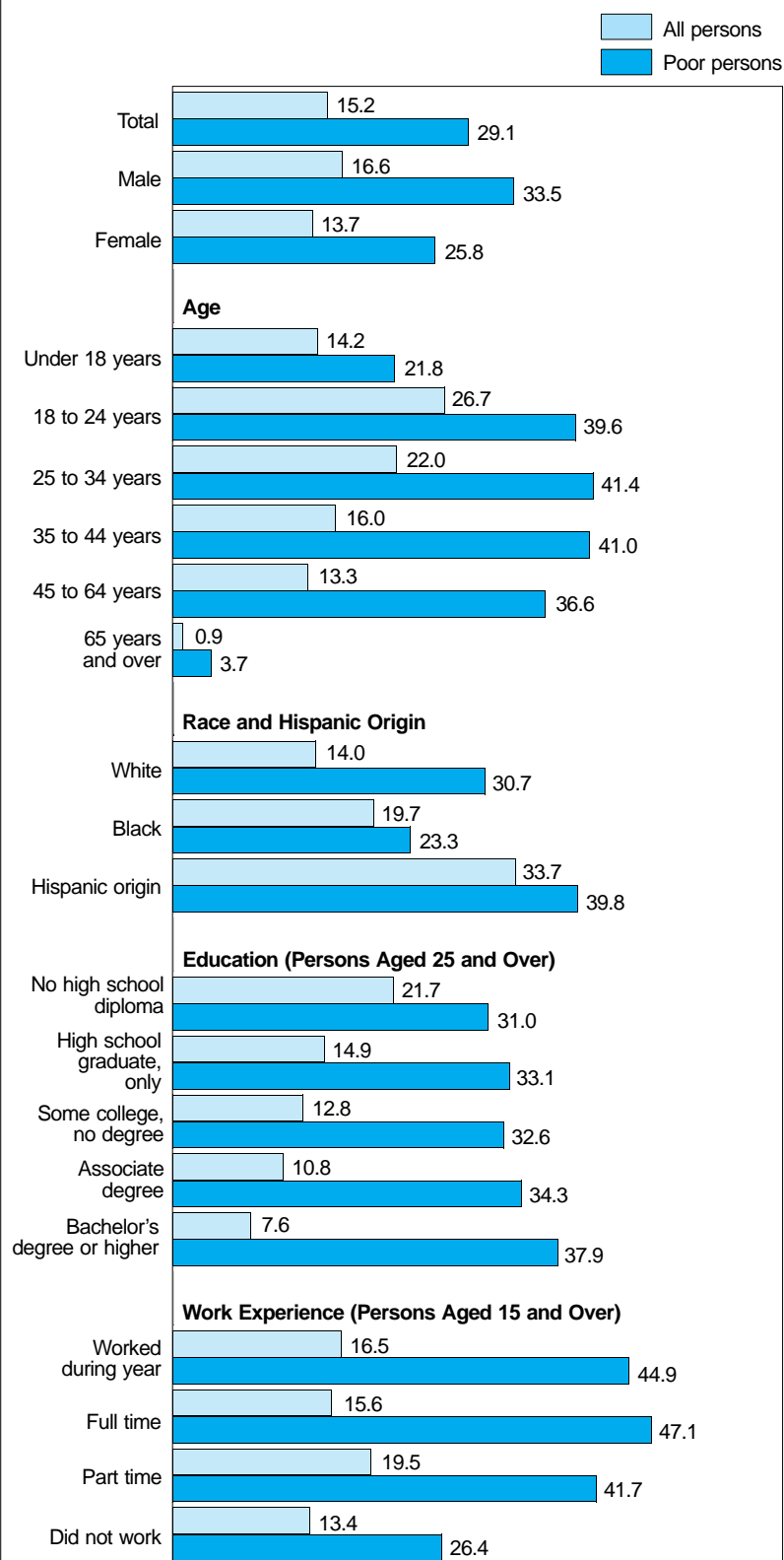


*Military health care includes CHAMPUS (Comprehensive Health and Medical Plan for Uniformed Services), CHAMPVA (Civilian Health and Medical Program of the Department of Veteran's Affairs), Veteran's and military health care.

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.

Figure 2.
Who Lacked Coverage?

Percent of all persons (and poor persons) not covered by health insurance at any time during the year, by selected characteristics: 1994



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

■ **Age** – Young adults aged 18 to 24 were more likely than other age groups to lack coverage during all of 1994 (26.7 percent). The elderly were at the other extreme (0.9 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, there were no significant differences across the education groups.

■ **Work experience** – Overall, part-time workers had the highest noncoverage rate (19.5 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 1994. Thanks to Medicare coverage of the elderly and the Medicaid “safety net,” nonworkers had the lowest rate (13.4 percent).

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

Income and firm size play roles.

Figure 3 shows noncoverage rates by household income. In general, as household income rose, noncoverage rates fell.

Of the 139.1 million workers, 53.3 percent had employer-provided health insurance policies in their own name. The proportion varied by size of employer, with work-

ers employed by small firms (less than 25 people) being less likely to have employer-provided health insurance policies in their own name. (See figure 4.)

States show differences in noncoverage rates.

Percentages of persons without health insurance coverage ranged from 8.4 percent in North Dakota to 24.2 percent in Texas. However, we advise against using these estimates to rank the States. Results from different samples could easily show different estimates and rankings because of small sample sizes. For example, the high noncoverage rate for Texas was not statistically different from that in New Mexico (23.1 percent), while the rates for Vermont, Wisconsin, Hawaii, Minnesota, Iowa, South Dakota, Tennessee, Connecticut, Indiana, and Nebraska were not statistically different from North Dakota.

A Note About the Estimates

The introduction of a computer-assisted CPS questionnaire in 1994 provided the Census Bureau with an opportunity to clarify the questions used to measure the extent to which persons are covered by health insurance. In the past, underreporting of health insurance coverage in the CPS had been a persistent problem, as other surveys (such as the Survey of Income and Program Participation) have shown consistently higher annual coverage rates. The revised questions were successful in that they appear to result in improved reporting of health insurance coverage (and of employer-provided coverage, in particular). This improved re-

Figure 3.

As Income Rises, Chances of Having No Insurance Generally Decline

Percent of all persons not covered by health insurance at any time during the year, by household income: 1994

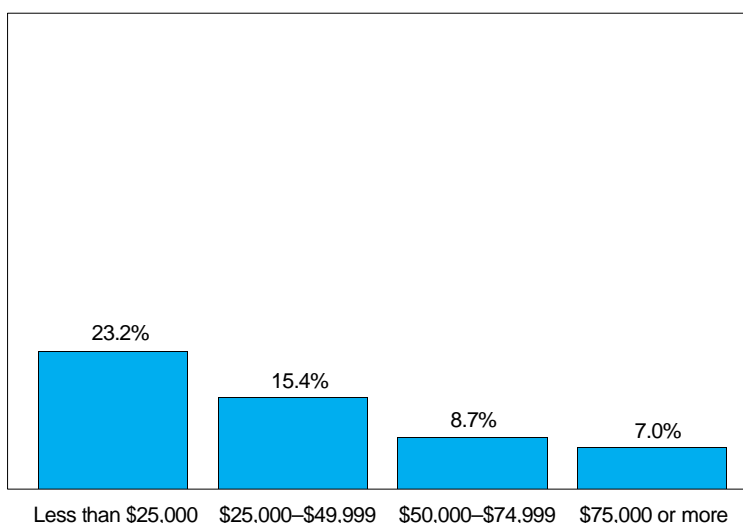
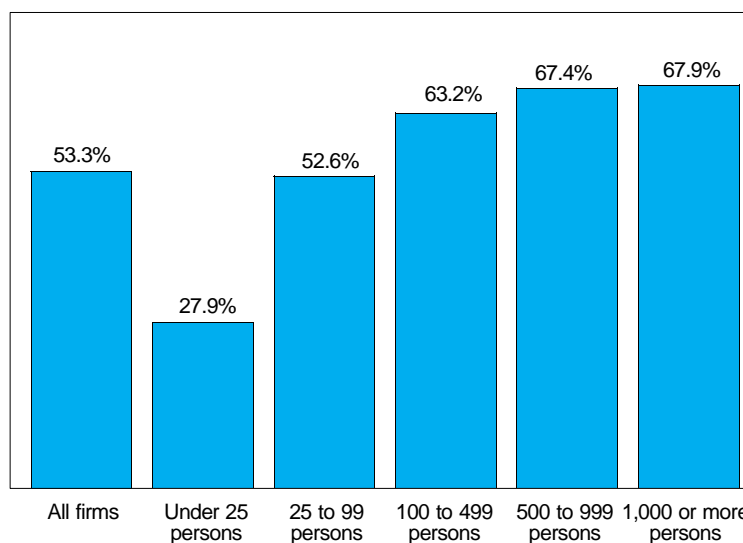


Figure 4.

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: 1994



porting, however, makes time series comparisons difficult to interpret. For that reason, this report focuses on comparisons between groups rather than over time. The Census Bureau is currently working on a document, to be released later this

year, that explains the questionnaire changes in detail and their estimated effect on CPS health insurance estimates.

Accuracy of the Estimates

All statistics in the report 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.

The estimates in this report are based on civilian noninstitutional population benchmarks established by the 1990 decennial census.

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Figure 4.

Percent of Persons Not Covered by Health Insurance, by State: 1994

State	Percent	Standard error	90-percent confidence interval
Alabama	19.2	1.4	16.9 – 21.5
Alaska	13.3	1.1	11.5 – 15.1
Arizona	20.2	1.4	17.9 – 22.5
Arkansas	17.4	1.4	15.1 – 19.7
California	21.1	0.6	20.1 – 22.1
Colorado	12.4	1.2	10.4 – 14.4
Connecticut	10.4	1.3	8.3 – 12.5
Delaware	13.5	1.4	11.2 – 15.8
District of Columbia	16.4	1.6	13.8 – 19.0
Florida	17.2	0.7	16.0 – 18.4
Georgia	16.2	1.3	14.1 – 18.3
Hawaii	9.2	1.1	7.4 – 11.0
Idaho	14.0	1.1	12.2 – 15.8
Illinois	11.4	0.6	10.4 – 12.4
Indiana	10.5	1.1	8.7 – 12.3
Iowa	9.7	1.1	7.9 – 11.5
Kansas	12.9	1.2	10.9 – 14.9
Kentucky	15.2	1.3	13.1 – 17.3
Louisiana	19.2	1.5	16.7 – 21.7
Maine	13.1	1.3	11.0 – 15.2
Maryland	12.6	1.3	10.5 – 14.7
Massachusetts	12.5	0.7	11.3 – 13.7
Michigan	10.8	0.6	9.8 – 11.8
Minnesota	9.5	1.1	7.7 – 11.3
Mississippi	17.8	1.3	15.7 – 19.9
Missouri	12.2	1.3	10.1 – 14.3
Montana	13.6	1.2	11.6 – 15.6
Nebraska	10.7	1.1	8.9 – 12.5
Nevada	15.7	1.2	13.7 – 17.7
New Hampshire	11.9	1.4	9.6 – 14.2
New Jersey	13.0	0.6	12.0 – 14.0
New Mexico	23.1	1.4	20.8 – 25.4
New York	16.0	0.5	15.2 – 16.8
North Carolina	13.3	0.6	12.3 – 14.3
North Dakota	8.4	1.0	6.8 – 10.0
Ohio	11.0	0.6	10.0 – 12.0
Oklahoma	17.8	1.4	15.5 – 20.1
Oregon	13.1	1.3	11.0 – 15.2
Pennsylvania	10.6	0.6	9.6 – 11.6
Rhode Island	11.5	1.3	9.4 – 13.6
South Carolina	14.2	1.1	12.4 – 16.0
South Dakota	10.0	1.0	8.4 – 11.6
Tennessee	10.2	1.0	8.6 – 11.8
Texas	24.2	0.8	22.9 – 25.5
Utah	11.5	1.1	9.7 – 13.3
Vermont	8.6	1.1	6.8 – 10.4
Virginia	12.0	1.0	10.4 – 13.6
Washington	12.7	1.2	10.7 – 14.7
West Virginia	16.2	1.4	13.9 – 18.5
Wisconsin	8.9	1.0	7.3 – 10.5
Wyoming	15.4	1.5	12.9 – 17.9

Note: The 90 percent confidence interval is the range in which estimates would fall from 90 percent of all possible household samples.