



# Health Insurance Coverage: Estimates from the National Health Interview Survey, 2005

by Robin A. Cohen, Ph.D., and Michael E. Martinez, M.P.H., Division of Health Interview Statistics, National Center for Health Statistics

## Highlights

- State-level estimates of persons who are currently uninsured, have public coverage or have private coverage were added to this release for 20 states.
- In 2005, 41.2 million persons of all ages (14.2%) were uninsured at the time of the interview, 51.3 million (17.6%) had been uninsured for at least part of the year prior to the interview, and 29.2 million (10.0%) had been uninsured for more than a year at the time of the interview.
- For children under the age of 18 years, the percentage who were uninsured at the time of the interview was 8.9% in 2005, which continues the decline observed since 1997.
- In 2005, over 56% of currently unemployed adults and over 21% of employed adults aged 18–64 years had been uninsured for at least part of the past year, and 32% of currently unemployed adults and almost 13% of employed adults had been uninsured for more than a year.
- In 2005, among the 20 largest states, the percentage uninsured at the time of interview ranged from 6.5% in Massachusetts to 24.6% in Texas.

## Introduction

The Centers for Disease Control and Prevention's (CDC's) National Center for Health Statistics (NCHS) is releasing selected estimates of health insurance coverage for the civilian noninstitutionalized U.S. population based on data from the 2005 National Health Interview Survey (NHIS), along with comparable estimates from the 1997–2004 NHIS. Three types of measures of lack of health insurance

coverage are provided: *current* (uninsured at the time of interview), *intermittent and long-term* (uninsured at least part of the 12 months prior to interview), and *long term* (uninsured for more than a year at the time of interview). Different timeframes are used to measure lack of insurance coverage to reflect different policy-relevant perspectives. The measure of current lack of coverage provides an estimate of persons who at any given time may experience barriers to obtaining needed health care. The estimate of persons who were uninsured at any time in the past year provides an annual caseload of persons who may experience these barriers. This measure includes persons who have insurance at the time of interview, but had a period of noncoverage in the year prior to interview as well as those who had been uninsured for a long period of time. Finally, the measure of lack of coverage for more than a year provides an estimate of those with a persistent lack of coverage who may be at high risk of not obtaining preventive services as well as care for illness and injury. These three measures of lack of coverage are not mutually exclusive, and a given individual may be counted in more than one of the three measures.

The 2005 health insurance estimates are being released prior to final data editing and final weighting to provide access to the most recent information from NHIS. The resulting estimates for persons without health insurance are generally 0.1–0.3 percentage points lower than those based on the editing procedures used for the final data files. Occasionally, due to decisions made for the final data editing and weighting, estimates based on preliminary editing procedures may differ by more than 0.3 percentage points. In 2004, the

NHIS instrument recorded a much larger than expected proportion of respondents with a family income for the previous calendar year of “\$2,” and those responses were used in calculating some estimates in previous releases of this report. Based on a subsequent extensive review, these “\$2” responses were coded to “not ascertained” for the final microdata files. For this report, a decision was made to rerun the 2004 estimates to reflect this editing decision. Therefore, the 2004 estimates stratified by poverty in this report may differ from those released in previous reports.

NCHS imputes income for approximately 30% of NHIS records, but the imputed income file is not released until several months after the annual release of NHIS microdata. Therefore, Early Release health insurance estimates stratified by poverty are based only on the reported income and may differ from similar estimates produced later (e.g., in *Health United States* (1)) that are based on both reported and imputed income.

Estimates for 2005 are stratified by age group, sex, race/ethnicity, poverty status, marital status, employment status, region, and educational attainment.

Included in this annual release of estimates are state-level estimates of current lack of health insurance, public coverage, and private health insurance coverage for the 20 states with the largest populations. These estimates are included to provide current information for states for which the NHIS sample is large enough to produce statistically reliable estimates. There may be other States that also have reliable estimates that are not included in this report. Users should note that these



estimates may vary from other state-level estimates, such as those produced by the Current Population Survey (2) because of differences in questions, timing of administration of the questionnaire, and the context and mode of the survey. State-level estimates are included in this report as an additional source for analysts, allowing users to examine data for these 20 states that are parallel with the national data collected with the same methods.

Two additional questions were added to the health insurance section of NHIS beginning with quarter 3 of 2004 to reduce potential errors in reporting Medicare and Medicaid status. For persons aged 65 years and over with no reported Medicare coverage, questions were asked explicitly about Medicare coverage. For persons aged under 65 years with no reported coverage, questions were asked explicitly about Medicaid coverage. Respondents who were reclassified as covered by the additional questions received appropriate followup questions concerning periods of noncoverage for insured respondents. For this report, all 2005 estimates are calculated including the two additional questions. To ease the transition caused by the change in the instrument, two sets of estimates are shown for 2004 in the tables. Estimates that did not use the two additional questions are labeled "Method 1," and estimates that did use the additional questions are labeled "Method 2." Further discussion of these methods and implications of these changes are presented in the "Technical Notes" section of this report.

### Data Source

The data are derived from the Family Core components of the 1997–2005 NHIS, which collects information on all family members in each household. Data analyses for the 2005 NHIS were based on 98,307 persons in the Family Core. NHIS is

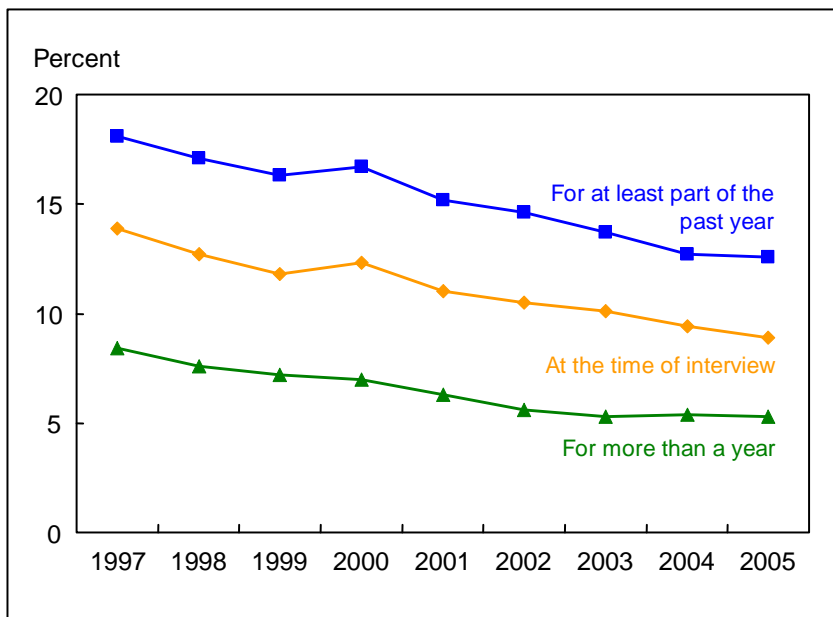


Figure 1. Percentage of children under 18 years of age who lacked health insurance coverage at the time of interview, for at least part of the past year, or for more than a year: United States, 1997–2005.

DATA SOURCE: Family Core component of the 1997–2005 National Health Interview Surveys. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

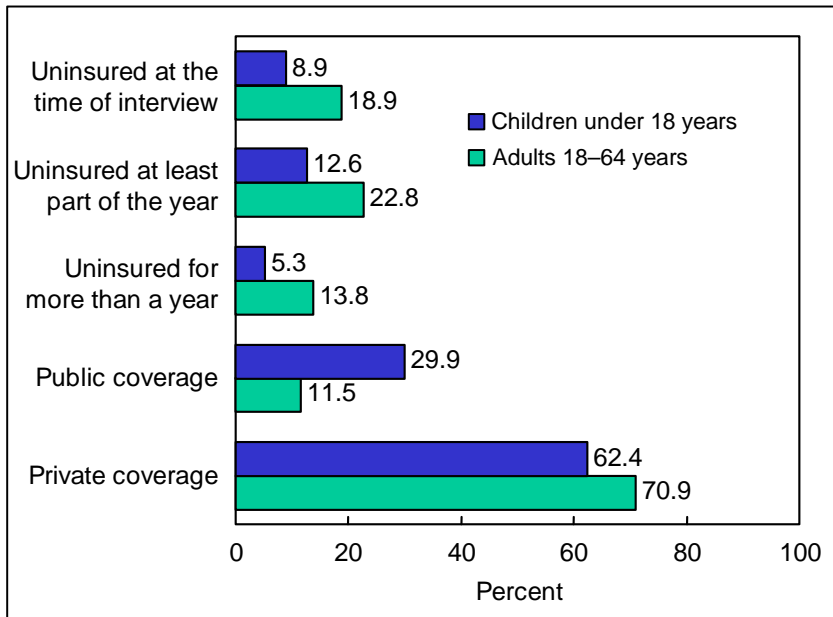


Figure 2. Percentage of persons without health insurance, by three measurements and age group; and percentage of persons with health insurance, by coverage type and age group: United States, 2005

DATA SOURCE: Family Core component of the 2005 National Health Interview Survey. Data are based on household interviews of a sample of the civilian noninstitutionalized population.



a multistage probability sample survey of the civilian noninstitutionalized population of the United States. It is conducted continuously throughout the year for NCHS by interviewers of the U.S. Census Bureau. Visit the NCHS website

(<http://www.cdc.gov/nchs/nhis.htm>) for more information on the design, content, and use of NHIS.

NHIS is a comprehensive health survey that can be used to relate health insurance coverage to health outcomes and health care utilization. It has a low item nonresponse rate (about 1%) for the insurance questions. Because NHIS is conducted throughout the year, yielding a nationally representative sample each week, data can be analyzed weekly or quarterly to monitor health insurance coverage trends. For a more complete description of the estimation procedures and definitions of selected terms, see the "Technical Notes" section of this report.

This report is produced by the NHIS Early Release (ER) Program, which releases updated selected estimates quarterly on the NCHS website (<http://www.cdc.gov/nchs/nhis.htm>).

## Results

### Lack of health insurance coverage

In 2005, the percentage of uninsured persons at the time of interview was 14.2% (41.2 million) for persons of all ages, 16.0% (41.0 million) for persons under the age of 65 years, 18.9% (34.5 million) for persons aged 18–64 years, and 8.9% (6.5 million) for children under the age of 18 years (Tables 1 and 2). For all persons under 65 years of age and working-age adults (18–64 years), there was no significant change in the percentage of uninsured persons between 2004 and 2005. For children under the age of 18 years, the percentage of those who were

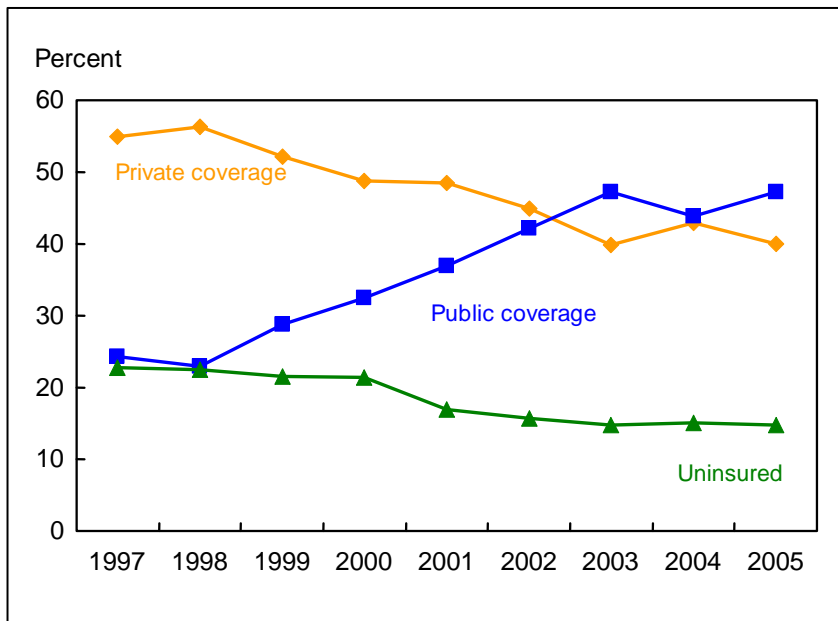


Figure 3. Percentage with health insurance by coverage type and percentage uninsured at the time of interview for near poor children under 18 years of age: United States, 1997-2005

DATA SOURCE: Family Core component of the 1997–2005 National Health Interview Surveys. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

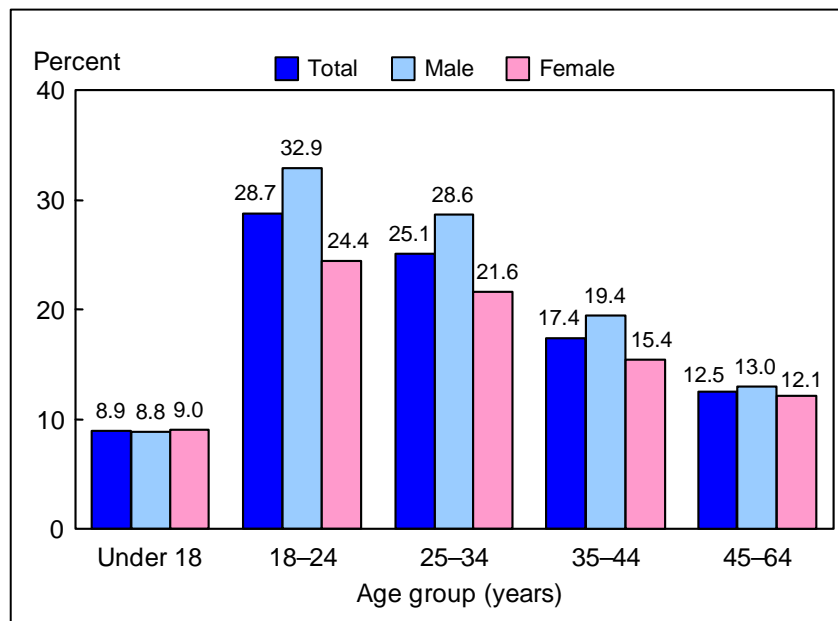


Figure 4. Percentage of persons under 65 years of age without health insurance coverage at the time of interview, by age group and sex: United States, 2005

DATA SOURCE: Family Core component of the 1997–2005 National Health Interview Surveys. Data are based on household interviews of a sample of the civilian noninstitutionalized population.



uninsured continues the decline observed since 1997.

Based on data from the 2005 NHIS, a total of 51.3 million (17.6%) persons of all ages were uninsured for at least part of the 12 months prior to interview (**Tables 1** and **2**). Working-age adults were almost twice as likely to experience this lack of coverage (22.8%) as children under the age of 18 (12.6%). The percentage of children uninsured during at least part of the past year decreased from 18.1% in 1997 to 12.6% in 2005 (**Figure 1**). The observed decrease in the percentage of children who lacked coverage for at least part of the 12 months prior to interview, from 12.7% in 2004 to 12.6% in 2005, was not statistically significant. A decreasing trend was not observed among adults aged 18–64 years (**Table 1**).

Data from 2005 also revealed that 11.3% (29.0 million) of persons under age 65 (13.8% of adults and 5.3% of children) had been uninsured for more than a year at the time of the interview (**Tables 1** and **2**). Children were less likely than working-age adults to be uninsured for more than a year (**Figure 2**). Among adults 18–64 years, the percentage uninsured for more than a year was similar in 2005 (13.8%) to 1997 (13.3%) despite lower rates in some of the intervening years. The percentage of children uninsured for more than a year decreased from 8.4% in 1997 to 5.3% in 2005 (**Figure 1**).

## Public and private coverage

In 2005, 16.8% of persons under 65 years were covered by public health plans at the time of interview, and 68.4% were covered by private health insurance plans (**Table 3**). In 2005, 70.9% of adults under the age of 65 were covered by a private plan compared with 62.4% of children under 18 years (**Figure 2**). More than one-quarter of children (29.9%) were covered by a public plan compared with 11.5% of adults 18–64 years.

Although little change has occurred in the past 2 years, private health care coverage rates among both children and working-age adults are now significantly lower than in 1997. The differences in the estimates of private or public coverage between 2004 and 2005 for both adults and children were not statistically significant.

## Insurance coverage by poverty status

For 2005, 13.0% of poor children and 14.7% of near poor children (see **“Technical Notes”** for definition of poverty) did not have health insurance coverage at the time of interview (**Table 4**). The percentage of uninsured poor children generally decreased from 1997 through 2005. The observed decrease between 2004 and 2005 in the percentage of near poor adults who were uninsured was not statistically significant. From 1997 to 2005, the percentage of poor adults who were uninsured remained relatively stable.

Based on the 2005 data, 73.3% of poor children and 47.3% of near poor children were covered by a public health plan at the time of interview (**Table 5**). For near poor children under the age of 18 years, there was an increase in public coverage from 43.8% in 2004 to 47.3% in 2005. Based on data from 2005, 35.6% of poor working-age adults were covered by public coverage. For children under the age of 18 years, the estimates of public coverage generally increased from 1999 through 2005 among the poor, near poor, and not poor groups. However, the largest increase was seen among near poor children (**Table 5** and **Figure 3**).

In 2005, 15.0% of poor children and 40.0% of near poor children were covered by private health insurance at the time of interview (**Table 6**). The observed decrease in private coverage for near poor children from 43.0% in 2004 to 40.0% in 2005--was not statistically significant. The rate of private coverage among near-poor children was 15 percentage points

lower in 2005 than in 1997. Among poor adults, 26.8% were covered by private health insurance in 2005. Among near poor adults aged 18–64 years, the percentage with private coverage decreased from 52.6% in 1997 to 45.0% in 2005. Among not poor adults aged 18–64 years, there was no significant difference in private coverage between 2004 (84.6%) and 2005 (84.4%).

## Lack of coverage, by selected demographic characteristics

### Race/ethnicity

Based on data from the 2005 NHIS, Hispanic persons were more likely than non-Hispanic white persons and non-Hispanic black persons to be uninsured at the time of interview, to have been uninsured for at least part of the past 12 months, and to have been uninsured for more than a year (**Table 7**). Approximately one-third of Hispanic persons were uninsured at the time of interview or had been uninsured for at least part of the past year, and one-fourth of Hispanic persons had not been covered by a health plan for more than a year.

### Age and sex

For persons under 65 years of age, for both sexes combined, the percentage of uninsured persons at the time of interview was highest among persons aged 18–24 (28.7%) and lowest among persons under 18 years (8.9%) (**Figure 4**). Starting at age 18, younger adults were more likely than older adults to lack health insurance coverage. Among adults in age groups 18–24 years, 25–34 years, and 35–44 years, men were more likely than women to lack health insurance coverage at the time of interview.

### Other demographic characteristics

Lack of health insurance coverage was greatest in the South and West regions of the United States.



Among adults who lacked a high school diploma, 30.2% were uninsured at the time of interview, 33.2% were uninsured for at least part of a year, and 25.0% had been uninsured for more than a year at the time of interview (**Table 7**). Among currently unemployed adults 18–64 years old, 56.5% had been uninsured for at least part of the past year and 32.0% had been uninsured for more than a year. Among employed adults, 21.2% had been uninsured for at least part of the past year and 12.9% of had been uninsured for more than a year. Married adults were more likely to have coverage compared with those who were divorced, separated, living with a partner, or never married.

### Insurance Coverage in Selected States

Nationally, 16.0% of persons under age 65 lacked health care coverage at the time of interview in 2005 (**Table 8**). However, more than one in four persons under age 65 in Texas and Florida lacked coverage at the time of interview. Approximately one in five persons in Arizona, California, and Georgia under age 65 lacked health care coverage at the time of interview. Rates of noncoverage at the time of interview in Illinois, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Jersey, New York, Ohio, Pennsylvania, and Virginia were lower than the national average.

Nationally, nearly 1 in 10 children lacked coverage at the time of interview in 2005. Of the States examined in this report, Arizona, Florida, and Texas had higher rates of noncoverage at the time of interview for children than the national average: 15% in Arizona and 18% in Texas and Florida.

Nationally, 29.0% of children had public health care coverage. Of the States examined for this report, public health care coverage for children ranged from 18.8% in New Jersey to 39.0% in North Carolina.

Nationally, 68.4% of persons under age 65 had private healthcare

coverage. Among the states examined, private health care coverage rates for persons under age 65 ranged from 79% in Minnesota to 57.6% in Florida. Illinois, Maryland, Minnesota, Missouri, New Jersey, Ohio, Pennsylvania, and Virginia all had rates above the national average.

### References

1. National Center for Health Statistics. Health United States, 2005 With Chartbook on Trends in the Health of Americans. Hyattsville, Maryland: 2005
2. DeNavas-Walt C, Proctor B, Lee C. Income, poverty, and health insurance coverage in the United States: 2004. Current population reports, P60-229. U.S. Census Bureau. Washington. 2005.
3. Lamison-White L. Poverty in the United States, 1996. Current population reports, series P60–198. U.S. Bureau of the Census. Washington. 1997.
4. Dalaker J, Naifeh M. Poverty in the United States, 1997. Current population reports, series P60–201. U.S. Bureau of the Census. Washington. 1998.
5. Dalaker J. Poverty in the United States, 1998. Current population reports, series P60–207. U.S. Census Bureau. Washington. 1999.
6. Dalaker J, Proctor B. Poverty in the United States, 1999. Current population reports, series P60–210. U.S. Census Bureau. Washington. 2000.
7. Dalaker J. Poverty in the United States, 2000. Current population reports, series P60–214. U.S. Census Bureau. Washington. 2001.
8. Proctor B, Dalaker J. Poverty in the United States, 2001. Current population reports, series P60–219. U.S. Census Bureau. Washington. 2002.
9. Proctor B, Dalaker J. Poverty in the United States, 2002. Current population reports, series P60–222. U.S. Census Bureau. Washington. 2003.
10. DeNavas-Walt C, Proctor B, Mills R. Income, poverty, and health insurance coverage in the United States: 2003. Current population reports, P60-226. U.S. Census Bureau. Washington. 2004.
11. Schiller JS, Martinez ME, Barnes P. Early release of selected estimates based on data from the 2005 National Health Interview Survey. National Center for Health Statistics. (<http://www.cdc.gov/nchs/nhis.htm>). June 2006.

**Table 1. Percentage of persons who lacked health insurance coverage at the time of interview, for at least part of the past year, or for more than a year, by age group: United States, 1997–2005**

Age group and year	Uninsured <sup>1</sup> at the time of interview	Uninsured <sup>1</sup> for at least part of the past year <sup>2</sup>	Uninsured <sup>1</sup> for more than a year <sup>2</sup>
<b>Percent (standard error)</b>			
All ages			
1997	15.4 (0.21)	19.5 (0.24)	10.4 (0.18)
1998	14.6 (0.23)	18.6 (0.26)	9.8 (0.19)
1999	14.2 (0.22)	18.2 (0.25)	9.3 (0.19)
2000	14.9 (0.22)	18.7 (0.24)	9.6 (0.18)
2001	14.3 (0.23)	18.0 (0.26)	9.3 (0.18)
2002	14.7 (0.22)	18.3 (0.24)	9.3 (0.17)
2003	15.2 (0.24)	18.6 (0.26)	10.0 (0.19)
2004 Method 1 <sup>3</sup>	14.7 (0.21)	18.0 (0.23)	10.1 (0.17)
2004 Method 2 <sup>3</sup>	14.6 (0.20)	17.9 (0.23)	10.1 (0.17)
2005 <sup>3</sup>	14.2 (0.21)	17.6 (0.23)	10.0 (0.18)
Under 65 years			
1997	17.4 (0.24)	21.9 (0.28)	11.8 (0.21)
1998	16.5 (0.26)	20.9 (0.29)	11.0 (0.21)
1999	16.0 (0.25)	20.4 (0.28)	10.5 (0.21)
2000	16.8 (0.24)	21.0 (0.26)	10.8 (0.20)
2001	16.2 (0.26)	20.3 (0.29)	10.5 (0.21)
2002	16.5 (0.24)	20.6 (0.27)	10.4 (0.19)
2003	17.2 (0.27)	20.9 (0.28)	11.2 (0.21)
2004 Method 1 <sup>3</sup>	16.6 (0.23)	20.2 (0.26)	11.4 (0.19)
2004 Method 2 <sup>3</sup>	16.4 (0.23)	20.1 (0.26)	11.4 (0.19)
2005 <sup>3</sup>	16.0 (0.24)	19.9 (0.26)	11.3 (0.21)
18–64 years			
1997	18.9 (0.23)	23.6 (0.26)	13.3 (0.21)
1998	18.2 (0.27)	22.5 (0.30)	12.5 (0.23)
1999	17.8 (0.26)	22.2 (0.29)	11.9 (0.23)
2000	18.7 (0.27)	22.9 (0.29)	12.4 (0.23)
2001	18.3 (0.27)	22.4 (0.29)	12.3 (0.22)
2002	19.1 (0.26)	23.1 (0.29)	12.5 (0.21)
2003	20.1 (0.29)	23.8 (0.31)	13.7 (0.25)
2004 Method 1 <sup>3</sup>	19.4 (0.26)	23.2 (0.29)	13.8 (0.21)
2004 Method 2 <sup>3</sup>	19.3 (0.26)	23.1 (0.29)	13.8 (0.21)
2005 <sup>3</sup>	18.9 (0.26)	22.8 (0.28)	13.8 (0.23)
Under 18 years			
1997	13.9 (0.36)	18.1 (0.41)	8.4 (0.29)
1998	12.7 (0.34)	17.1 (0.40)	7.6 (0.27)
1999	11.8 (0.32)	16.3 (0.39)	7.2 (0.26)
2000	12.3 (0.32)	16.7 (0.35)	7.0 (0.23)
2001	11.0 (0.34)	15.2 (0.41)	6.3 (0.25)
2002	10.5 (0.32)	14.6 (0.37)	5.6 (0.24)
2003	10.1 (0.34)	13.7 (0.37)	5.3 (0.25)
2004 Method 1 <sup>3</sup>	9.6 (0.29)	12.9 (0.33)	5.4 (0.25)
2004 Method 2 <sup>3</sup>	9.4 (0.29)	12.7 (0.33)	5.4 (0.25)
2005 <sup>3</sup>	8.9 (0.29)	12.6 (0.33)	5.3 (0.24)

<sup>1</sup>A person was defined as uninsured if he or she did not have any private health insurance, Medicare, Medicaid, State Children's Health Insurance Program (SCHIP), state-sponsored or other government-sponsored health plan, or military plan. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service such as accidents or dental care.

<sup>2</sup>A year is defined as the 12 months prior to interview.

<sup>3</sup>Beginning in quarter 3 of 2004, two additional questions were added to the National Health Interview Survey (NHIS) insurance section to reduce potential errors in reporting of Medicare and Medicaid status. Persons aged 65 years and over not reporting

Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years old with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for 2004 are calculated without using the additional information from these questions (noted as Method 1) and with the responses to these questions (noted as Method 2). Respondents who were reclassified as covered by the additional questions received the appropriate followup questions concerning periods of noncoverage for insured respondents. These reclassified respondents were excluded in the tabulation of *Uninsured for more than a year* using Method 1 in 2004. Beginning in 2005, all estimates are calculated using Method 2. See "Technical Notes" for additional information.

DATA SOURCE: Family Core component of the 1997–2005 NHIS. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

**Table 2. Number of persons who lacked health insurance coverage at the time of interview, for at least part of the past year, or for more than a year, by age group: United States, 1997–2005**

Age group and year	Uninsured <sup>1</sup> at the time of interview	Uninsured <sup>1</sup> for at least part of the past year <sup>2</sup>	Uninsured <sup>1</sup> for more than a year <sup>2</sup>
<b>Number in millions</b>			
All ages			
1997	41.0	51.9	27.7
1998	40.1	49.9	26.3
1999	38.7	49.4	25.3
2000	41.3	51.8	26.6
2001	40.2	50.4	26.1
2002	41.5	51.7	26.2
2003	43.6	53.1	28.5
2004 Method 1 <sup>3</sup>	42.5	52.0	29.2
2004 Method 2 <sup>3</sup>	42.1	51.6	29.2
2005 <sup>3</sup>	41.2	51.3	29.2
Under 65 years			
1997	40.7	51.4	27.6
1998	39.0	49.5	26.2
1999	38.3	48.9	25.1
2000	40.8	51.3	26.4
2001	39.8	49.9	25.9
2002	41.1	51.2	25.9
2003	43.2	52.5	28.3
2004 Method 1 <sup>3</sup>	42.0	51.3	28.9
2004 Method 2 <sup>3</sup>	41.7	51.0	28.9
2005 <sup>3</sup>	41.0	50.9	29.0
18–64 years			
1997	30.8	38.5	21.7
1998	30.0	37.2	20.7
1999	29.8	37.1	19.9
2000	32.0	39.2	21.3
2001	31.9	38.9	21.4
2002	33.5	40.6	21.9
2003	35.9	42.5	24.5
2004 Method 1 <sup>3</sup>	35.0	41.9	25.0
2004 Method 2 <sup>3</sup>	34.9	41.8	25.0
2005 <sup>3</sup>	34.5	41.7	25.2
Under 18 years			
1997	9.9	12.9	6.0
1998	9.1	12.3	5.5
1999	8.5	11.8	5.2
2000	8.9	12.0	5.1
2001	7.9	11.0	4.5
2002	7.6	10.6	4.1
2003	7.3	10.0	3.9
2004 Method 1 <sup>3</sup>	7.0	9.4	4.0
2004 Method 2 <sup>3</sup>	6.8	9.3	3.9
2005 <sup>3</sup>	6.5	9.3	3.9

<sup>1</sup>A person was defined as uninsured if he or she did not have any private health insurance, Medicare, Medicaid, State Children's Health Insurance Program (SCHIP), state-sponsored or other government-sponsored health plan, or military plan. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service such as accidents or dental care.

<sup>2</sup>A year is defined as the 12 months prior to interview.

<sup>3</sup>Beginning in quarter 3 of 2004, two additional questions were added to the National Health Interview Survey (NHIS) insurance section to reduce potential errors in reporting of Medicare and Medicaid status. Persons aged 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years old with no reported coverage were



asked explicitly about Medicaid coverage. Estimates of uninsurance for 2004 are calculated without using the additional information from these questions (noted as Method 1) and with the responses to these questions (noted as Method 2). Respondents who were reclassified as covered by the additional questions received the appropriate followup questions concerning periods of noncoverage for insured respondents. These reclassified respondents were excluded in the tabulation of *Uninsured for more than a year* using method 1 in 2004. Beginning in 2005, all estimates are calculated using Method 2. See "Technical Notes" for additional information.

DATA SOURCE: Family Core component of the 1997–2005 NHIS. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

**Table 3. Percentage of persons under the age of 65 years with public or private coverage at the time of interview, by age group: United States, 1997–2005**

Type of coverage and year	Under 65 years	Under 18 years	18–64 years
Percent (standard error)			
Public health plan coverage <sup>1</sup>			
1997	13.6 (0.25)	21.4 (0.48)	10.2 (0.20)
1998	12.7 (0.26)	20.0 (0.49)	9.5 (0.21)
1999	12.4 (0.24)	20.4 (0.46)	9.0 (0.19)
2000	12.9 (0.26)	22.0 (0.50)	9.1 (0.19)
2001	13.6 (0.26)	23.6 (0.50)	9.4 (0.21)
2002	15.2 (0.29)	27.1 (0.54)	10.3 (0.23)
2003	16.0 (0.31)	28.6 (0.58)	10.9 (0.24)
2004 Method 1 <sup>3</sup>	16.1 (0.29)	28.5 (0.54)	11.1 (0.22)
2004 Method 2 <sup>3</sup>	16.2 (0.29)	28.7 (0.54)	11.1 (0.23)
2005 <sup>3</sup>	16.8 (0.29)	29.9 (0.56)	11.5 (0.22)
Private health insurance coverage <sup>2</sup>			
1997	70.8 (0.35)	66.2 (0.57)	72.8 (0.30)
1998	72.0 (0.36)	68.5 (0.55)	73.5 (0.32)
1999	73.1 (0.36)	69.1 (0.55)	74.7 (0.33)
2000	71.8 (0.34)	67.1 (0.53)	73.8 (0.32)
2001	71.6 (0.37)	66.7 (0.57)	73.7 (0.33)
2002	69.8 (0.39)	63.9 (0.61)	72.3 (0.35)
2003	68.2 (0.40)	62.6 (0.60)	70.6 (0.36)
2004 <sup>4</sup>	68.6 (0.39)	63.1 (0.59)	70.9 (0.36)
2005 <sup>3,4</sup>	68.4 (0.39)	62.4 (0.60)	70.9 (0.36)

<sup>1</sup>The health plan category “public health plan coverage” includes Medicaid, State Children’s Health Insurance Program (SCHIP), state-sponsored or other government-sponsored health plan, Medicare (disability), and military plans.

<sup>2</sup>The health plan category “private health insurance coverage” excludes plans that paid for only one type of service such as accidents or dental care. A small number of persons were covered by both public and private plans and were included in both categories.

<sup>3</sup>Beginning in quarter 3 of 2004, two additional questions were added to the National Health Interview Survey (NHIS) insurance section to reduce potential errors in reporting of Medicare and Medicaid status. Persons aged 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years old with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for 2004 are calculated without using the additional information from these questions (noted as Method 1) and with the responses to these questions (noted as Method 2). Respondents who were reclassified as covered by the additional questions received the appropriate followup questions concerning periods of noncoverage for insured respondents. Beginning in 2005, all estimates are calculated using Method 2. See “Technical Notes” for additional information.

<sup>4</sup>The two additional questions added beginning in quarter 3 of 2004 did not affect the estimates of private coverage.

DATA SOURCE: Family Core component of the 1997–2005 NHIS. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

**Table 4. Percentage uninsured at the time of interview for persons under the age of 65 years, by age group and poverty status: United States, 1997–2005**

Age group and year	Poverty status <sup>1</sup>				
	Total	Poor	Near poor	Not poor	Unknown
Percent uninsured <sup>2</sup> (standard error)					
Under 65 years					
1997	17.4 (0.24)	32.7 (0.80)	30.4 (0.70)	8.9 (0.22)	21.6 (0.59)
1998	16.5 (0.26)	32.7 (0.84)	30.8 (0.79)	8.0 (0.22)	20.7 (0.59)
1999	16.0 (0.25)	32.1 (0.93)	30.7 (0.73)	7.8 (0.20)	20.1 (0.48)
2000	16.8 (0.24)	32.7 (0.89)	31.3 (0.69)	8.7 (0.22)	19.7 (0.51)
2001	16.2 (0.26)	31.0 (0.99)	28.6 (0.69)	8.4 (0.21)	20.3 (0.53)
2002	16.5 (0.24)	28.6 (0.80)	28.3 (0.70)	9.5 (0.24)	20.7 (0.55)
2003	17.2 (0.27)	29.4 (0.91)	30.2 (0.70)	9.1 (0.25)	21.3 (0.52)
2004 Method 1 <sup>3,4</sup>	16.6 (0.23)	30.5 (0.93)	29.1 (0.67)	9.4 (0.23)	18.7 (0.48)
2004 Method 2 <sup>3,4</sup>	16.4 (0.23)	30.1 (0.91)	28.9 (0.67)	9.4 (0.23)	18.6 (0.48)
2005 <sup>3</sup>	16.0 (0.24)	28.4 (0.78)	28.6 (0.63)	9.1 (0.22)	18.5 (0.48)
Under 18 years					
1997	13.9 (0.36)	22.4 (0.99)	22.8 (0.96)	6.1 (0.33)	18.3 (0.90)
1998	12.7 (0.34)	21.6 (1.02)	22.5 (0.97)	4.9 (0.29)	16.5 (0.75)
1999	11.8 (0.32)	21.4 (1.13)	21.6 (0.92)	4.4 (0.29)	14.9 (0.69)
2000	12.3 (0.32)	20.6 (1.04)	21.4 (0.93)	5.3 (0.30)	15.0 (0.72)
2001	11.0 (0.34)	18.8 (1.24)	17.0 (0.85)	4.4 (0.26)	15.5 (0.84)
2002	10.5 (0.32)	15.9 (0.97)	15.7 (0.84)	5.3 (0.36)	14.1 (0.76)
2003	10.1 (0.34)	15.4 (1.06)	14.7 (0.88)	4.8 (0.33)	13.5 (0.67)
2004 Method 1 <sup>3,4</sup>	9.6 (0.29)	16.2 (1.23)	15.5 (0.81)	5.0 (0.30)	10.5 (0.56)
2004 Method 2 <sup>3,4</sup>	9.4 (0.29)	15.3 (1.17)	15.1 (0.81)	5.0 (0.30)	10.3 (0.56)
2005 <sup>3</sup>	8.9 (0.29)	13.0 (0.92)	14.7 (0.79)	4.6 (0.30)	11.0 (0.66)
18–64 years					
1997	18.9 (0.23)	40.2 (0.88)	34.9 (0.71)	9.9 (0.22)	22.9 (0.58)
1998	18.2 (0.27)	40.8 (1.02)	36.0 (0.83)	9.2 (0.23)	22.2 (0.60)
1999	17.8 (0.26)	39.9 (1.11)	36.3 (0.81)	9.0 (0.20)	22.2 (0.50)
2000	18.7 (0.27)	41.1 (1.05)	37.4 (0.77)	10.0 (0.24)	21.5 (0.53)
2001	18.3 (0.27)	39.5 (1.19)	35.6 (0.78)	9.9 (0.22)	22.1 (0.52)
2002	19.1 (0.26)	37.0 (1.09)	36.2 (0.77)	11.0 (0.25)	23.2 (0.56)
2003	20.1 (0.29)	38.2 (1.19)	39.5 (0.81)	10.6 (0.27)	24.2 (0.56)
2004 Method 1 <sup>3,4</sup>	19.4 (0.26)	40.1 (1.10)	36.9 (0.72)	11.0 (0.26)	21.7 (0.54)
2004 Method 2 <sup>3,4</sup>	19.3 (0.26)	39.9 (1.09)	36.8 (0.73)	11.0 (0.26)	21.6 (0.54)
2005 <sup>3</sup>	18.9 (0.26)	38.5 (0.95)	36.6 (0.73)	10.7 (0.24)	21.2 (0.52)

<sup>1</sup>Poverty status is based on family income and family size using the U.S. Census Bureau's poverty thresholds. "Poor" persons are defined as those below the poverty threshold, "near poor" persons have incomes of 100% to less than 200% of the poverty threshold, and "not poor" persons have incomes of 200% of the poverty threshold or greater. The percentage of respondents with unknown poverty status was 19.1% in 1997, 23.6% in 1998, 26.4% in 1999, 27.0% in 2000, 27.1% in 2001, 28.1% in 2002, 31.5% in 2003, 29.6% in 2004 and 28.9% in 2005. See the NHIS Survey Description Document for years 1997–2004 (<http://www.cdc.gov/nchs/nhis.htm>) for more information on the unknown income and poverty status categories. See the Technical Notes section of this report for a discussion of the use of imputed income in the stratification of health insurance coverage by poverty.

<sup>2</sup>A person was defined as uninsured if he or she did not have any private health insurance, Medicare, Medicaid, State Children's Health Insurance Program (SCHIP), state-sponsored or other government-sponsored health plan, or military plan at the time of the interview. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service such as accidents or dental care.

<sup>3</sup>Beginning in quarter 3 of 2004, two additional questions were added to the National Health Interview Survey (NHIS) insurance section to reduce potential errors in reporting of Medicare and Medicaid status. Persons aged 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons aged under 65 years old with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for 2004 are calculated without using the additional information from these questions (noted as Method 1) and with the responses to these questions (noted as Method 2). Respondents who were reclassified as covered by the additional questions received the appropriate followup questions concerning periods of noncoverage for insured respondents. Beginning in 2005, all estimates are calculated using Method 2. See "Technical Notes" for additional information.

<sup>4</sup>These estimates were recalculated and may differ from those previously published. In 2004, a much larger than expected proportion of respondents reported a family income of "\$2." Based on extensive review, these "\$2" responses were coded to "Not ascertained" for the final data files. For this report, a decision was made to re-run the 2004 estimates to reflect this editing decision. See the NHIS Survey Description Document for 2004 (<http://www.cdc.gov/nchs/nhis.htm>) for a complete discussion.

DATA SOURCE: Family Core component of the 1997–2005 NHIS. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

**Table 5. Percentage of persons under the age of 65 years with public health plan coverage at the time of interview, by age group and poverty status: United States, 1997–2005**

Age group and year	Poverty status <sup>1</sup>				
	Total	Poor	Near poor	Not poor	Unknown
Percent of persons with public health plan coverage <sup>2</sup> (standard error)					
Under 65 years					
1997	13.6 (0.25)	46.1 (1.01)	18.2 (0.56)	5.3 (0.19)	13.2 (0.49)
1998	12.7 (0.26)	44.7 (1.05)	17.5 (0.57)	5.1 (0.23)	13.4 (0.45)
1999	12.4 (0.24)	43.4 (1.04)	20.5 (0.63)	4.8 (0.18)	13.2 (0.43)
2000	12.9 (0.26)	43.7 (1.11)	21.7 (0.62)	5.3 (0.21)	12.8 (0.42)
2001	13.6 (0.26)	45.0 (1.14)	25.0 (0.39)	5.7 (0.21)	13.1 (0.42)
2002	15.2 (0.29)	47.0 (1.07)	27.5 (0.72)	6.1 (0.24)	16.6 (0.45)
2003	16.0 (0.31)	48.8 (1.16)	29.3 (0.75)	6.6 (0.27)	15.8 (0.48)
2004 Method 1 <sup>3,4</sup>	16.1 (0.29)	50.7 (1.02)	27.6 (0.69)	6.9 (0.23)	16.0 (0.47)
2004 Method 2 <sup>3,4</sup>	16.2 (0.29)	51.1 (1.01)	27.8 (0.68)	6.9 (0.23)	16.1 (0.47)
2005 <sup>3</sup>	16.8 (0.29)	50.6 (0.98)	30.0 (0.72)	7.4 (0.22)	16.4 (0.48)
Under 18 years					
1997	21.4 (0.48)	62.1 (1.31)	24.3 (0.93)	6.3 (0.32)	21.4 (0.97)
1998	20.0 (0.49)	61.1 (1.34)	22.9 (0.95)	6.0 (0.39)	22.1 (0.95)
1999	20.4 (0.46)	60.7 (1.37)	28.7 (1.15)	6.0 (0.32)	22.2 (0.88)
2000	22.0 (0.50)	61.8 (1.48)	32.4 (1.13)	7.4 (0.39)	22.1 (0.85)
2001	23.6 (0.50)	65.2 (1.47)	37.0 (1.23)	8.1 (0.39)	23.1 (0.94)
2002	27.1 (0.54)	69.0 (1.33)	42.2 (1.18)	8.9 (0.45)	30.7 (0.99)
2003	28.6 (0.58)	72.3 (1.32)	47.2 (1.27)	9.8 (0.48)	28.5 (1.00)
2004 Method 1 <sup>3,4</sup>	28.5 (0.54)	72.5 (1.36)	43.4 (1.20)	9.7 (0.45)	30.4 (1.01)
2004 Method 2 <sup>3,4</sup>	28.7 (0.54)	73.4 (1.34)	43.8 (1.20)	9.7 (0.45)	30.6 (1.01)
2005 <sup>3</sup>	29.9 (0.56)	73.3 (1.32)	47.3 (1.21)	10.7 (0.47)	30.8 (1.05)
18 – 64 years					
1997	10.2 (0.20)	34.3 (0.93)	14.6 (0.51)	5.0 (0.18)	10.1 (0.41)
1998	9.5 (0.21)	32.9 (1.08)	14.1 (0.53)	4.8 (0.21)	10.0 (0.34)
1999	9.0 (0.19)	30.8 (0.98)	15.4 (0.52)	4.4 (0.17)	9.6 (0.33)
2000	9.1 (0.19)	31.1 (1.00)	15.2 (0.54)	4.5 (0.19)	9.1 (0.33)
2001	9.4 (0.21)	30.8 (1.10)	17.8 (0.62)	4.8 (0.20)	9.4 (0.33)
2002	10.3 (0.23)	32.5 (1.10)	18.3 (0.66)	5.1 (0.22)	11.2 (0.35)
2003	10.9 (0.24)	34.0 (1.19)	18.6 (0.68)	5.5 (0.24)	11.1 (0.37)
2004 Method 1 <sup>3,4</sup>	11.1 (0.22)	36.1 (1.03)	18.5 (0.61)	5.9 (0.21)	10.8 (0.35)
2004 Method 2 <sup>3,4</sup>	11.1 (0.23)	36.3 (1.03)	18.6 (0.60)	5.9 (0.21)	10.9 (0.35)
2005 <sup>3</sup>	11.5 (0.25)	35.6 (0.98)	20.0 (0.61)	6.2 (0.20)	11.3 (0.36)

<sup>1</sup>Poverty status is based on family income and family size using the U.S. Census Bureau's poverty thresholds. "Poor" persons are defined as those below the poverty threshold, "near poor" persons have incomes of 100% to less than 200% of the poverty threshold, and "not poor" persons have incomes of 200% of the poverty threshold or greater. The percentage of respondents with unknown poverty status was 19.1% in 1997, 23.6% in 1998, 26.4% in 1999, 27.0% in 2000, 27.1% in 2001, 28.1% in 2002, 31.5% in 2003, 29.6% in 2004 and 28.9% in 2005. See the NHIS Survey Description Document for years 1997-2004 (<http://www.cdc.gov/nchs/nhis.htm>) for more information on the unknown income and poverty status categories. See the "Technical Notes" section of this report for a discussion of the use of imputed income in the stratification of health insurance coverage by poverty.

<sup>2</sup>The category "public health plan coverage" includes Medicaid, State Children's Health Insurance Program (SCHIP), State-sponsored or other government-sponsored health plan, Medicare (disability), and military plan. A small number of persons were covered by both public and private plans and were included in both categories. See Table 6 for persons covered by private plans.

<sup>3</sup>Beginning in quarter 3 of 2004, two additional questions were added to the National Health Interview Survey (NHIS) insurance section to reduce potential errors in reporting of Medicare and Medicaid status. Persons aged 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons aged under 65 years with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for 2004 are calculated without using the additional information from these questions (noted as Method 1) and with the responses to these questions (noted as Method 2). Respondents who were reclassified as covered by the additional questions received the appropriate followup questions concerning periods of noncoverage for insured respondents. Beginning in 2005, all estimates are calculated using Method 2. See "Technical Notes" for additional information.

<sup>4</sup>These estimates were recalculated and may differ from those previously published. In 2004, a much larger than expected proportion of respondents reported a family income of "\$2." Based on extensive review, these "\$2" responses were coded to "Not ascertained" for the final data files. For this report, a decision was made to re-run the 2004 estimates to reflect this editing decision. See the NHIS Survey Description Document for 2004 (<http://www.cdc.gov/nchs/nhis.htm>) for a complete discussion.

DATA SOURCE: Family Core component of the 1997–2005 NHIS. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

**Table 6. Percentage of persons under the age of 65 years with private health insurance coverage at the time of interview, by age group and poverty status: United States, 1997–2005**

Age group and year	Poverty status <sup>1</sup>				
	Total	Poor	Near poor	Not poor	Unknown
Percent of persons with private health insurance coverage <sup>2</sup> (standard error)					
Under 65 years					
1997	70.8 (0.35)	22.9 (0.93)	53.5 (0.80)	87.6 (0.27)	66.7 (0.71)
1998	72.0 (0.36)	23.1 (1.02)	53.0 (0.92)	88.1 (0.29)	67.1 (0.71)
1999	73.1 (0.36)	26.1 (1.12)	50.9 (0.86)	88.9 (0.24)	68.0 (0.65)
2000	71.8 (0.34)	25.2 (1.00)	49.1 (0.87)	87.4 (0.28)	68.8 (0.63)
2001	71.6 (0.37)	25.5 (1.13)	48.4 (0.85)	87.2 (0.27)	67.8 (0.69)
2002	69.8 (0.39)	26.0 (1.14)	46.5 (0.89)	86.0 (0.33)	63.9 (0.71)
2003	68.2 (0.40)	23.4 (1.21)	42.3 (0.90)	85.8 (0.34)	64.1 (0.68)
2004 <sup>3,4</sup>	68.6 (0.39)	20.0 (1.11)	44.9 (0.85)	85.0 (0.32)	66.3 (0.70)
2005 <sup>3</sup>	68.4 (0.39)	22.1 (0.89)	43.2 (0.89)	84.7 (0.30)	66.2 (0.68)
Under 18 years					
1997	66.2 (0.57)	17.5 (1.09)	55.0 (1.15)	88.9 (0.43)	61.7 (1.18)
1998	68.5 (0.55)	19.3 (1.17)	56.3 (1.22)	89.9 (0.48)	62.1 (1.13)
1999	69.1 (0.55)	20.2 (1.16)	52.1 (1.23)	90.6 (0.39)	63.8 (1.02)
2000	67.1 (0.53)	19.5 (1.21)	48.8 (1.23)	88.4 (0.47)	64.2 (0.99)
2001	66.7 (0.57)	18.1 (1.12)	48.4 (1.23)	88.4 (0.40)	62.2 (1.16)
2002	63.9 (0.61)	17.2 (1.08)	44.9 (1.29)	86.9 (0.54)	56.3 (1.19)
2003	62.6 (0.60)	14.4 (1.06)	39.9 (1.28)	86.5 (0.56)	58.8 (1.07)
2004 <sup>3,4</sup>	63.1 (0.59)	12.6 (0.97)	43.0 (1.29)	86.4 (0.52)	60.0 (1.11)
2005 <sup>3</sup>	62.4 (0.60)	15.0 (1.10)	40.0 (1.31)	85.6 (0.52)	59.3 (1.16)
18 – 64 years					
1997	72.8 (0.30)	26.8 (1.09)	52.6 (0.76)	87.1 (0.26)	68.6 (0.65)
1998	73.5 (0.32)	25.8 (1.17)	50.9 (0.90)	87.4 (0.27)	69.1 (0.66)
1999	74.7 (0.33)	30.4 (1.39)	50.2 (0.85)	88.2 (0.24)	69.7 (0.60)
2000	73.8 (0.32)	29.2 (1.16)	49.3 (0.83)	87.1 (0.27)	70.6 (0.61)
2001	73.7 (0.33)	31.7 (1.41)	48.4 (0.82)	86.8 (0.28)	69.9 (0.61)
2002	72.3 (0.35)	31.8 (1.50)	47.5 (0.85)	85.7 (0.30)	66.9 (0.62)
2003	70.6 (0.36)	29.0 (1.60)	43.7 (0.88)	85.5 (0.33)	66.0 (0.62)
2004 <sup>3,4</sup>	70.9 (0.36)	24.9 (1.39)	46.0 (0.79)	84.6 (0.31)	68.6 (0.65)
2005 <sup>3</sup>	70.9 (0.36)	26.8 (1.03)	45.0 (0.85)	84.4 (0.29)	68.7 (0.61)

<sup>1</sup>Poverty status is based on family income and family size using the U.S. Census Bureau's poverty thresholds. "Poor" persons are defined as those below the poverty threshold, "near poor" persons have incomes of 100% to less than 200% of the poverty threshold, and "not poor" persons have incomes of 200% of the poverty threshold or greater. The percentage of respondents with unknown poverty status was 19.1% in 1997, 23.6% in 1998, 26.4% in 1999, 27.0% in 2000, 27.1% in 2001, 28.1% in 2002, 31.5% in 2003, 29.6% in 2004 and 28.9% in 2005. See the NHIS Survey Description Document for years 1997–2004 (<http://www.cdc.gov/nchs/nhis.htm>) for more information on the unknown income and poverty status categories. See the "Technical Notes" section of this report for a discussion of the use of imputed income in the stratification of health insurance coverage by poverty.

<sup>2</sup>The category "private health insurance" excludes plans that paid for only one type of service such as accidents or dental care. A small number of persons were covered by both public and private plans and, thus, were included in both categories. See Table 5 for persons covered by public plans.

<sup>3</sup>Beginning in quarter 3 of 2004, two additional questions were added to the National Health Interview Survey (NHIS) insurance section to reduce potential errors in reporting of Medicare and Medicaid status. Persons 65 years and over not reporting Medicare coverage were asked explicitly about Medicare coverage, and persons under 65 years old with no reported coverage were asked explicitly about Medicaid coverage. Estimates of uninsurance for 2004 are calculated without using the additional information from these questions (noted as Method 1) and with the responses to these questions (noted as Method 2). Respondents who were reclassified as covered by the additional questions received the appropriate followup questions concerning periods of noncoverage for insured respondents. The two additional questions added beginning in quarter 3 or 2004 did not affect the estimates of private coverage. Beginning in 2005, all estimates are calculated using Method 2. See "Technical Notes" for additional information.

<sup>4</sup>These estimates were recalculated and may differ from those previously published. In 2004, a much larger than expected proportion of respondents reported a family income of "\$2." Based on extensive review, these "\$2" responses were coded to "Not ascertained" for the final data files. For this report, a decision was made to re-run the 2004 estimates to reflect this editing decision. See the NHIS Survey Description Document for 2004 (<http://www.cdc.gov/nchs/nhis.htm>) for a complete discussion.

DATA SOURCE: Family Core component of the 1997–2005 NHIS. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

**Table 7. Percentage of persons who lacked health insurance coverage at the time of interview, for at least part of the past year, or for more than a year, by selected demographic characteristics: United States, 2005**

Selected characteristic	Uninsured <sup>1</sup> at the time of interview	Uninsured <sup>1</sup> for at least part of the past year <sup>2</sup>	Uninsured <sup>1</sup> for more than a year <sup>2</sup>
Percent (standard error)			
Age			
All ages	14.2 (0.21)	17.6 (0.23)	10.0 (0.18)
Under 65 years	16.0 (0.24)	19.9 (0.26)	11.3 (0.21)
Under 18 years	8.9 (0.29)	12.6 (0.33)	5.3 (0.24)
18–64 years	18.9 (0.26)	22.8 (0.28)	13.8 (0.23)
65 years and over	0.8 (0.10)	1.2 (0.12)	0.7 (0.08)
Sex			
Male	15.7 (0.25)	19.0 (0.27)	11.6 (0.22)
Female	12.7 (0.22)	16.2 (0.24)	8.6 (0.18)
Race/ethnicity			
Hispanic or Latino	31.2 (0.61)	35.1 (0.61)	25.0 (0.61)
Non-Hispanic			
White, single race	9.9 (0.23)	13.2 (0.26)	6.5 (0.19)
Black, single race	16.7 (0.57)	20.3 (0.58)	11.6 (0.47)
Other races and multiple races	16.6 (0.93)	20.0 (1.03)	10.9 (0.75)
Region			
Northeast	9.5 (0.39)	12.9 (0.43)	6.3 (0.34)
Midwest	10.2 (0.36)	13.9 (0.44)	6.7 (0.30)
South	18.1 (0.41)	21.4 (0.43)	13.1 (0.35)
West	16.2 (0.45)	19.7 (0.49)	12.1 (0.41)
Education <sup>3</sup>			
Less than high school	30.2 (0.55)	33.2 (0.58)	25.0 (0.53)
High school diploma or GED <sup>4</sup>	18.5 (0.36)	21.8 (0.38)	13.6 (0.31)
More than high school	10.0 (0.21)	13.6 (0.25)	6.6 (0.17)
Employment status <sup>5</sup>			
Employed	17.2 (0.28)	21.2 (0.30)	12.9 (0.25)
Unemployed	49.2 (1.32)	56.5 (1.27)	32.0 (1.18)
Not in workforce	19.2 (0.41)	22.9 (0.44)	14.2 (0.37)
Marital status <sup>3</sup>			
Married	11.2 (0.26)	13.8 (0.27)	8.3 (0.23)
Widowed	4.7 (0.31)	5.7 (0.37)	3.7 (0.27)
Divorced or separated	20.8 (0.53)	25.6 (0.58)	15.5 (0.47)
Living with partner	31.4 (0.89)	38.1 (0.96)	22.6 (0.80)
Never married	26.3 (0.49)	31.0 (0.51)	19.0 (0.43)

<sup>1</sup>A person was defined as uninsured if he or she did not have any private health insurance, Medicare, Medicaid, State Children's Health Insurance Program (SCHIP), state-sponsored or other government-sponsored health plan, or military plan. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service such as accidents or dental care.

<sup>2</sup>A year is defined as the 12 months prior to interview.

<sup>3</sup>Education and marital status are shown only for persons aged 18 years and over.

<sup>4</sup>GED is General Educational Development high school equivalency diploma.

<sup>5</sup>Employment status is shown only for persons 18–64 years of age.

DATA SOURCE: Family Core component of the 2005 National Health Interview Survey. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

**Table 8. Percentage of persons in selected states who lacked health insurance coverage at the time of interview or with public or private coverage at the time of interview, by age group: United States, 2005**

Age group and state	Uninsured <sup>1</sup> at the time of interview	Public <sup>2</sup> coverage	Private <sup>3</sup> coverage
Percent (standard error)			
All ages			
All states	14.2 (0.21)	26.4 (0.30)	67.3 (0.37)
Alabama	14.4 (2.01)	30.6 (0.79)	61.7 (2.73)
Arizona	20.7 (1.91)	27.0 (3.07)	57.7 (3.32)
California	16.8 (0.61)	26.1 (0.65)	61.4 (0.98)
Florida	21.4 (0.92)	31.4 (1.26)	55.2 (1.47)
Georgia	20.9 (1.38)	24.9 (2.30)	59.1 (0.90)
Illinois	10.4 (0.68)	24.9 (0.92)	73.3 (0.98)
Indiana	14.8 (1.68)	23.2 (1.60)	71.4 (2.58)
Maryland	11.0 (1.06)	20.6 (1.83)	75.5 (2.18)
Massachusetts	6.5 (0.97)	28.0 (2.14)	74.1 (1.96)
Michigan	10.4 (0.99)	27.7 (1.16)	73.0 (1.99)
Minnesota	7.1 (0.99)	22.5 (2.18)	78.6 (2.38)
Missouri	10.4 (1.13)	24.3 (2.07)	73.0 (1.99)
New Jersey	11.5 (1.03)	23.4 (1.61)	75.3 (2.16)
New York	10.3 (0.78)	28.7 (1.06)	69.3 (1.08)
North Carolina	15.6 (1.67)	29.6 (3.50)	62.0 (4.16)
Ohio	9.6 (0.65)	25.4 (1.70)	74.9 (1.35)
Pennsylvania	9.0 (0.95)	26.3 (1.09)	77.4 (1.54)
Tennessee	12.1 (2.39)	33.5 (2.35)	65.3 (3.46)
Texas	24.6 (1.05)	22.9 (0.90)	56.9 (1.55)
Virginia	10.8 (1.45)	24.1 (1.13)	72.8 (1.97)
Under 65 years			
All states	16.0 (0.24)	16.8 (0.29)	68.4 (0.39)
Alabama	16.2 (2.13)	21.9 (1.81)	64.0 (3.93)
Arizona	22.7 (2.05)	19.3 (2.94)	59.1 (3.11)
California	18.5 (0.64)	18.4 (0.62)	63.9 (1.01)
Florida	25.6 (1.18)	18.1 (1.29)	57.6 (1.57)
Georgia	22.9 (1.36)	17.7 (2.03)	60.0 (1.00)
Illinois	11.7 (0.75)	15.0 (0.66)	74.4 (0.84)
Indiana	16.7 (1.91)	13.7 (1.66)	71.3 (2.76)
Maryland	11.9 (1.13)	12.7 (1.59)	76.5 (2.17)
Massachusetts	7.4 (1.07)	17.8 (1.95)	75.7 (1.77)
Michigan	11.9 (1.13)	17.7 (1.16)	72.2 (2.14)
Minnesota	7.8 (1.16)	14.7 (1.90)	79.0 (2.75)
Missouri	11.7 (1.36)	14.7 (1.53)	74.6 (2.41)
New Jersey	13.4 (1.20)	11.0 (1.30)	76.3 (2.27)
New York	11.8 (0.88)	18.6 (1.13)	70.7 (1.28)
North Carolina	17.5 (1.91)	21.3 (3.78)	62.4 (4.77)
Ohio	11.0 (0.74)	14.4 (1.56)	75.6 (1.48)
Pennsylvania	10.4 (1.08)	13.7 (0.91)	77.9 (1.70)
Tennessee	14.5 (2.73)	20.5 (2.06)	67.0 (3.79)
Texas	26.6 (1.19)	16.0 (0.88)	58.4 (1.57)
Virginia	12.1 (1.69)	15.3 (0.90)	74.4 (2.07)

See footnotes at end of table.

**Table 8. Percentage of persons in selected states who lacked health insurance coverage at the time of interview or with public or private coverage at the time of interview, by age group: United States, 2005—Con.**

Age group and state	Uninsured <sup>1</sup> at the time of interview	Public <sup>2</sup> coverage	Private <sup>3</sup> coverage
Percent (standard error)			
18–64 years			
All states	18.9 (0.26)	11.5 (0.22)	70.9 (0.36)
Alabama	19.6 (2.61)	15.3 (0.87)	67.8 (3.51)
Arizona	26.0 (2.61)	13.9 (2.53)	61.5 (2.38)
California	22.5 (0.77)	11.8 (0.44)	66.5 (0.94)
Florida	28.4 (1.03)	11.9 (1.01)	61.1 (1.42)
Georgia	27.1 (1.25)	9.6 (1.24)	64.2 (0.93)
Illinois	13.5 (0.75)	10.2 (0.61)	77.5 (0.96)
Indiana	19.8 (2.21)	9.3 (1.33)	72.1 (2.59)
Maryland	14.2 (1.31)	8.2 (1.46)	78.9 (2.22)
Massachusetts	9.2 (1.42)	14.4 (1.63)	77.2 (1.56)
Michigan	14.4 (1.23)	12.2 (0.69)	75.2 (1.68)
Minnesota	9.0 (1.26)	11.8 (1.13)	80.4 (2.25)
Missouri	14.4 (1.54)	10.8 (1.13)	75.9 (2.12)
New Jersey	16.2 (1.47)	7.8 (0.84)	76.8 (1.98)
New York	14.0 (1.02)	14.3 (1.01)	72.8 (1.30)
North Carolina	20.7 (2.27)	14.0 (2.37)	66.7 (3.94)
Ohio	13.6 (0.85)	10.3 (1.24)	77.1 (1.38)
Pennsylvania	12.5 (0.97)	10.4 (0.94)	78.9 (1.50)
Tennessee	17.0 (2.68)	15.1 (1.38)	69.9 (3.17)
Texas	30.8 (1.25)	8.9 (0.70)	61.3 (1.46)
Virginia	13.6 (1.92)	12.7 (0.85)	75.8 (2.24)
Under 18 years			
All states	8.9 (0.29)	29.9 (0.56)	62.4 (0.60)
Alabama	8.1 (2.19)	37.9 (3.97)	54.7 (4.94)
Arizona	15.0 (2.98)	32.0 (4.48)	53.5 (4.84)
California	8.9 (0.66)	34.4 (1.34)	57.4 (1.52)
Florida	18.2 (1.79)	34.1 (2.47)	48.3 (2.68)
Georgia	12.1 (3.07)	38.9 (4.54)	49.0 (3.12)
Illinois	7.4 (1.37)	26.6 (1.86)	66.8 (1.87)
Indiana	8.6 (1.63)	24.8 (3.20)	69.3 (3.68)
Maryland	*6.4 (2.18)	23.7 (2.58)	70.5 (3.10)
Massachusetts	*3.0 (0.97)	25.9 (2.81)	72.3 (2.89)
Michigan	*5.0 (1.61)	32.6 (2.65)	64.2 (3.48)
Minnesota	*5.2 (1.80)	21.4 (4.42)	75.7 (4.20)
Missouri	*5.0 (1.69)	24.2 (3.49)	71.6 (4.69)
New Jersey	6.6 (1.36)	18.8 (2.93)	75.0 (3.38)
New York	6.1 (1.04)	29.7 (1.82)	65.4 (2.00)
North Carolina	9.8 (1.59)	39.0 (6.92)	52.0 (7.14)
Ohio	4.5 (1.13)	24.5 (2.94)	72.0 (2.57)
Pennsylvania	*4.4 (1.78)	23.2 (2.05)	74.9 (2.73)
Tennessee	*7.4 (3.65)	35.8 (5.32)	58.9 (6.33)
Texas	17.6 (1.34)	31.3 (1.53)	52.1 (2.10)
Virginia	8.3 (1.59)	21.6 (2.22)	70.8 (2.42)

\* Estimates preceded by an asterisk have a relative standard error of greater than 30% and less than or equal to 50% and should be used with caution as they do not meet the standard of reliability or precision.

<sup>1</sup>A person was defined as uninsured if he or she did not have any private health insurance, Medicare, Medicaid, State Children's Health Insurance Program (SCHIP), state-sponsored or other government-sponsored health plan, or military plan. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service such as accidents or dental care.

<sup>2</sup>The category "public health plan coverage" includes Medicaid, State Children's Health Insurance Program (SCHIP), state-sponsored or other government-sponsored health plan, Medicare (disability), and military plan. A small number of persons were covered by both public and private plans and were included in both categories.

<sup>3</sup>The category "private health insurance" excludes plans that paid for only one type of service such as accidents or dental care. A small number of persons were covered by both public and private plans and, thus, were included in both categories. See table 5 for persons covered by public plans.

DATA SOURCE: Family Core component of the 2004 National Health Interview Survey. Data are based on household interviews of a sample of the civilian noninstitutionalized population.





## Technical Notes

### Estimation procedures

NCHS creates survey weights for each calendar quarter of the NHIS sample. The NHIS data weighting procedure has been described in more detail elsewhere ([view/download PDF](#)). Estimates were calculated by using the NHIS survey weights, which are calibrated to census totals for sex, age, and race/ethnicity of the U.S. civilian noninstitutionalized population. The weights for the 1997–99 NHIS data were derived from 1990 census-based population estimates. Weights for the 2000–2005 NHIS data were derived from 2000 census-based population estimates. For the state-level estimates, these same national survey weights were also used. Special state-level weighting was not used in the calculation of the State-level estimates. Earlier work (unpublished) showed estimates derived from state-level weighting were similar to those using national survey weights.

Point estimates and estimates of their variances were calculated using SUDAAN software to account for the complex sample design of NHIS. The Taylor series linearization method was chosen for variance estimation. All estimates shown meet the NCHS standard of having less than or equal to 30% relative standard error unless otherwise noted. Differences between percentages or rates were evaluated using two-sided significance tests at the 0.05 level. Logistic regression was used to evaluate the significance of trends in the percentage of health insurance coverage. Terms such as “greater than” and “less than” indicate a statistically significant difference. Terms such as “similar” and “no difference” indicate that the estimates being compared were not significantly different. Lack of comments regarding the difference between any two estimates does not necessarily mean that the difference was tested and found to be not significant.

### Definitions of selected terms

*Health insurance coverage*—The “private health insurance coverage” category excludes plans that paid for only one type of service such as accidents or dental care. The “public health plan coverage” category includes Medicaid, State Children’s Health Insurance Program (SCHIP), state-sponsored or other government-sponsored health plan, Medicare (disability), and military plans. A small number of persons were covered by both public and private plans and were included in both categories. A person was defined as “uninsured” if he or she did not have any private health insurance, Medicare, Medicaid, SCHIP, State-sponsored or other government-sponsored health plan, or military plan at the time of the interview. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service such as accidents or dental care. The analyses excluded persons with unknown health insurance status (about 1% of respondents each year).

The data on health insurance status were edited using an automated system based on logic checks and keyword searches. For comparability, the estimates for all years were created using these same procedures. The resulting estimates of health insurance coverage are generally within 0.1–0.3 percentage points of those based on the editing procedures used for the final data files. However, occasionally differences greater than 0.3 percentage points have been observed between preliminary estimates and estimates based on final files. In 2004, the NHIS instrument recorded a much larger than expected proportion of respondents with a family income for the previous calendar year of “\$2,” and those responses were used in calculating some estimates in previous releases of this report. Based on a subsequent extensive review, these “\$2” responses were coded to “Not ascertained” for the final microdata

files. For a more complete discussion, see the 2004 Survey Description Document at [http://www.cdc.gov/nchs/about/major/nhis/quest\\_data\\_related\\_1997\\_forward.htm](http://www.cdc.gov/nchs/about/major/nhis/quest_data_related_1997_forward.htm). For this report, a decision was made to re-run the 2004 estimates to reflect this editing decision. Estimates impacted by this decision are found in those tables that present estimates stratified by poverty (**Tables 4, 5, and 6**). The estimates primarily impacted were those for poor persons and may differ from those released in previous reports.

The terms HIKIND, MCAREPRB, and MCAIDPRB refer to questions on NHIS. The data on type of health insurance are collected through the HIKIND question “*What kind of health insurance or health care coverage does - - have? INCLUDE those that pay for only one type of service (nursing home care, accidents, or dental care), exclude private plans that only provide extra cash while hospitalized.*” Respondents can indicate private and public plans or indicate that they or family members are not covered by insurance.

Two additional questions were added to the health insurance section of NHIS beginning with quarter 3 of 2004. One question, MCAREPRB, was asked of persons aged 65 years and over who had not indicated that they had Medicare. The MCAREPRB question is: “*People covered by Medicare have a card which looks like this. {Are/Is} {person} covered by Medicare?*” The other question, MCAIDPRB, was asked of persons under the age of 65 years who had not indicated any type of coverage. The MCAIDPRB question is: “*There is a program called Medicaid that pays for health care for persons in need. In this state it is also called {state name}. {Are/Is} {person} covered by Medicaid?*”

Respondents who were considered insured at the time of interview were asked about periods of noncoverage in the past year. For persons who did not have health



insurance at the time of interview, a question concerning the length of time since the respondent had coverage was asked. These questions were used in the estimates of intermittent and long-term uninsurance.

Respondents who originally classified themselves as uninsured, but whose classification was changed to Medicare or Medicaid on the basis of a “yes” response to either probe question, subsequently received appropriate followup questions concerning periods of noncoverage for insured respondents.

“Method 1” estimates are based solely on one question (HIKIND). “Method 2” estimates are based on responses to three questions (HIKIND, MCAREPRB, and MCAIDPRB). Prior to 2004, estimates in earlier releases of this report were generated using Method 1. Estimates for 2004 are presented using Method 2 in the figures and both Method 1 and Method 2 in the tables. Estimates using Method 1 for the “Uninsured for more than a year” measure excluded persons whose classification was changed from uninsured to either Medicare or Medicaid coverage by either additional probe question. As a result, these respondents did not receive the followup question concerning how long had it been since they had coverage. However, they were asked the questions concerning noncoverage in the past 12 months for insured persons. All estimates for 2005 are calculated using the two additional questions (Method 2).

Of the 1,609 people (unweighted) who were eligible to receive the MCAREPRB question in 2005, 57.5% indicated that they were covered by Medicare. Of the 16,609 people (unweighted) who were eligible to receive the MCAIDPRB question in 2005, 3.4% indicated that they were covered by Medicaid.

In 2005, the estimates (weighted) for the “uninsured at the time of interview” measure decreased from 9.9% to 8.9% for persons under 18 years of age, from 19.1% to 18.9% for adults 18–64 years of age, and from

1.9% to 0.8% for persons 65 years of age and over with the use of Method 2. The differences between Method 1 and Method 2 were statistically significant for children and persons 65 years of age and over. The estimates for public coverage increased from 28.9% to 29.9% for children under 18 years of age, from 11.3% to 11.5% for adults 18–64 years of age, and from 89.8% to 96.3% for persons 65 years of age and over with the use of Method 2. However, these differences between the estimates for public coverage were only statistically significant for persons 65 years of age and over. The tabulation of “uninsured for more than a year” using Method 1 excludes respondents whose classification was changed to Medicare or Medicaid by either probe question because these individuals did not receive the question concerning duration of noncoverage for persons who are uninsured. There is no impact of the two additional questions on the estimates for private coverage.

*Education*—The categories of education are based on the years of school completed or highest degree obtained for persons aged 18 years and over. Only years completed in a school that advances a person toward an elementary or high school diploma, General Educational Development high school equivalency diploma (GED), college, university, or professional degree are included. Education in other schools or home schooling is counted only if the credits are accepted in a regular school system.

*Employment*—Employment status is assessed at the time of interview and is obtained for persons aged 18 years and over. In this release, it is presented only for persons aged 18–64 years.

*Hispanic or Latino origin and race*—Hispanic or Latino origin and race are two separate and distinct categories. Persons of Hispanic or Latino origin may be of any race. Hispanic or Latino origin includes persons of Mexican, Puerto Rican, Cuban, Central and South American, or Spanish origins. Race is based on

the family respondent’s description of his or her own race background as well as the race background of other family member. For conciseness, the text, tables, and figures in this report use shorter versions of the 1997 Office of Management and Budget (OMB) race and Hispanic or Latino origin terms. For example, the category “not Hispanic or Latino, black or African American, single race” is referred to as “non-Hispanic black, single race” in the text, tables, and figures. Estimates for non-Hispanic persons of races other than white only or black only or of multiple races are combined into the “other races or multiple race” category.

*Poverty status*—Poverty categories are based on the ratio of the family’s income in the previous calendar year to the appropriate poverty threshold (given the family’s size and number of children) defined by the U.S. Census Bureau for that year (2–10). Persons who are categorized as poor had a ratio less than 1.0 (i.e., their family income was below the poverty threshold), near poor persons have incomes of 100% to less than 200% of the poverty threshold, and not poor persons have incomes that are 200% of the poverty threshold or greater. The remaining group of respondents is coded as “unknown” with respect to poverty status. The percentage of respondents with unknown poverty status (19.1% in 1997, 23.6% in 1998, 26.4% in 1999, 27.0% in 2000, 27.1% in 2001, 28.1% in 2002, 31.5% in 2003, 29.6% in 2004 and 28.9% in 2005) is disaggregated by insurance status and age in [Tables 4, 5, and 6](#). See the NHIS Survey Description Documents for 1997–2004 for more information on the unknown income and unknown poverty status categories at <http://www.cdc.gov/nchs/nhis.htm>.

NCHS imputes income for approximately 30% of NHIS records, but the imputed income file is not released until several months after the annual release of NHIS microdata. Therefore, Early Release health insurance estimates stratified by



poverty are based only on the reported income and may differ from similar estimates produced later (e.g., in *Health United States* (1)) that are based on both reported and imputed income.

*Region*—In the geographic classification of the U.S. population, States are grouped into the following four regions used by the U.S. Census Bureau:

<i>Region</i>	<i>States included</i>
Northeast	Maine, Vermont, New Hampshire, Massachusetts, Connecticut, Rhode Island, New York, New Jersey, and Pennsylvania
Midwest	Ohio, Illinois, Indiana, Michigan, Wisconsin, Minnesota, Iowa, Missouri, North Dakota, South Dakota, Kansas, and Nebraska
South	Delaware, Maryland, District of Columbia, West Virginia, Virginia, Kentucky, Tennessee, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, Oklahoma, Arkansas, and Texas
West	Washington, Oregon, California, Nevada, New Mexico, Arizona, Idaho, Utah, Colorado, Montana, Wyoming, Alaska, and Hawaii

medical care, obtaining needed medical care, influenza vaccination, pneumococcal vaccination, obesity, leisure-time physical activity, current smoking, alcohol consumption, HIV testing, general health status, personal care needs, serious psychological distress, diagnosed diabetes, and asthma episodes and current asthma (11). Health insurance estimates are available in both Early Release reports. New measures may be added as work continues and in response to changing data needs. Feedback on these releases is welcome (**e-mail**).

Announcements about Early Releases, other new data releases, publications, or corrections related to NHIS will be sent to members of the HISUSERS Listserv. To join, visit the CDC website at <http://www.cdc.gov/subscribe.html>.

### Suggested citation

Cohen RA, Martinez ME., Health insurance coverage: Estimates from the National Health Interview Survey, 2005. Available at: <http://www.cdc.gov/nchs/nhis.htm>. June 2006.

### Future plans

The NCHS Early Release Program will continue to update and release estimates of health insurance coverage 6 months after NHIS data collection has been completed for each quarter. In addition to this special report focusing on health insurance, the Early Release Program releases estimates for 15 selected measures of health, including lack of health insurance coverage and type of coverage, usual place to go for