



NCHS Health Insurance Data

About NCHS

The CDC's National Center for Health Statistics (NCHS) is the nation's principal health statistics agency, providing data to identify and address health issues. NCHS compiles statistical information to help guide public health and health policy decisions.

Collaborating with other public and private health partners, NCHS employs a variety of data collection mechanisms to obtain accurate information from multiple sources. This process provides a broad perspective to help us understand the population's health, influences on health, and health outcomes.

Health Insurance

Health insurance coverage is an important determinant of access to health care and health status. Uninsured children and non-elderly adults are substantially less likely to have a usual source of health care or a recent health care visit than their insured counterparts. The major source of coverage for persons under 65 years of age is private employer-sponsored group health insurance. Private health insurance may also be purchased on an individual basis, but it costs more and generally provides less coverage than group insurance. Public programs such as Medicaid and the Children's Health Insurance Program provide coverage for many low-income children and adults.

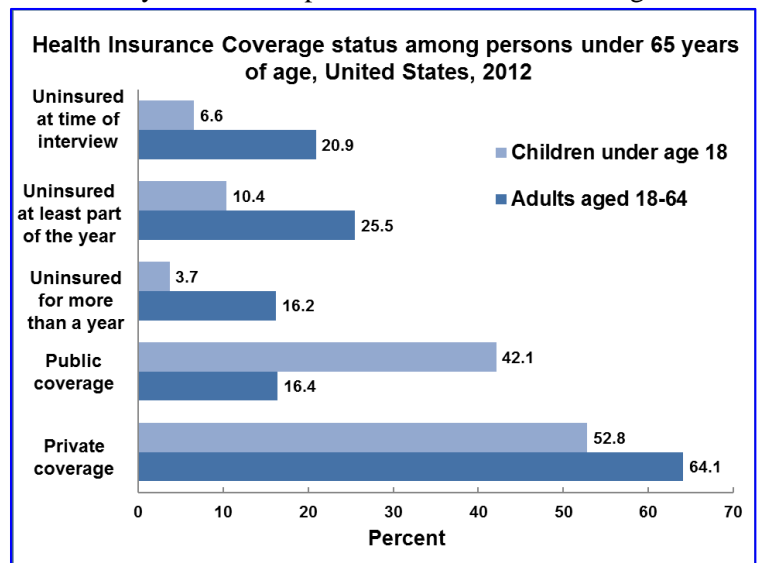
The development of policies and programs to improve health insurance coverage requires timely and accurate information on the number of persons who lack health insurance coverage and the number of persons with different types of coverage.

Health Insurance Data

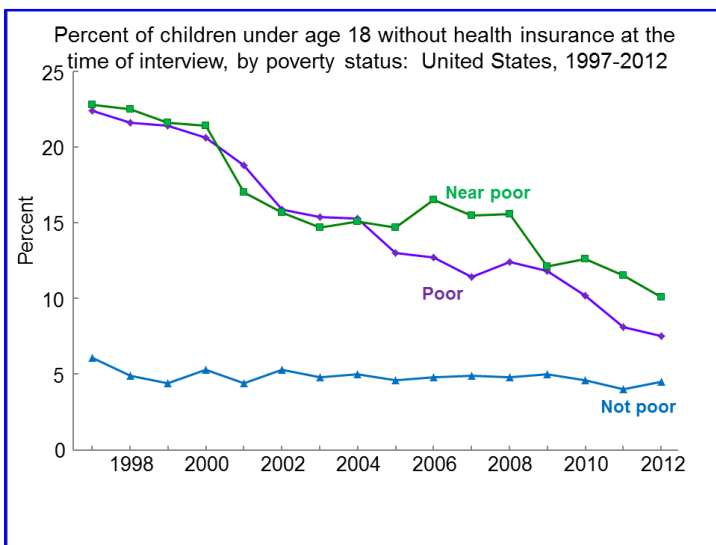
NCHS' National Health Interview Survey (NHIS) obtains comprehensive data on health insurance coverage. Three measures of lack of health insurance coverage are provided on a quarterly basis: uninsured at the time of the interview, uninsured at least part of the year prior to the interview, and uninsured for more than a year at the time of interview. Data are also provided on public and private coverage for those currently insured, including information on enrollment in consumer directed health plans. In 2012, the NHIS reported state-level estimates of being uninsured at the time of interview, having public coverage, and having private health insurance coverage among 43 states.

NHIS findings in 2012:

- A total of 45.5 million persons (14.7 percent) of all ages were **uninsured at the time of the interview**, 57.7 million (18.6 percent) had been **uninsured for at least part of the year** prior to the interview, and 34.1 million (11.1 percent) had been **uninsured for more than a year** at the time of the interview.
- The percentage of **uninsured persons at the time of interview** was 20.9 percent for persons aged 18-64 years and 6.6 percent for children under age 18.



Source: National Health Interview Survey, 2012



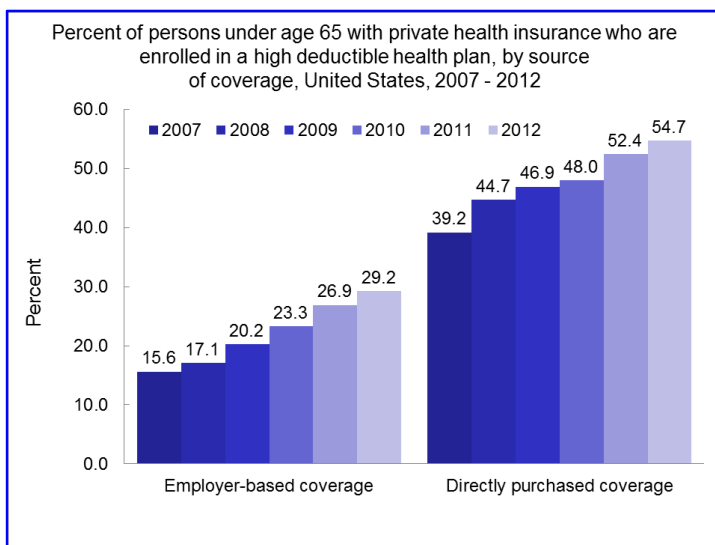
Source: National Health Interview Survey, 1997-2012

NHIS data on **health insurance coverage for children under 18 years of age** show:

- The percent of **near poor children without health insurance** at the time of interview decreased from 22.8 percent in 1997 to 10.1 percent in 2012.
- The percent of **poor children without health insurance** at the time of interview decreased from 22.4 percent in 1997 to 7.5 percent in 2012.

Of special interest because of the Affordable Care Act, the NHIS provides estimates for **health insurance coverage for adults aged 19-25**. NHIS data from 2012 show:

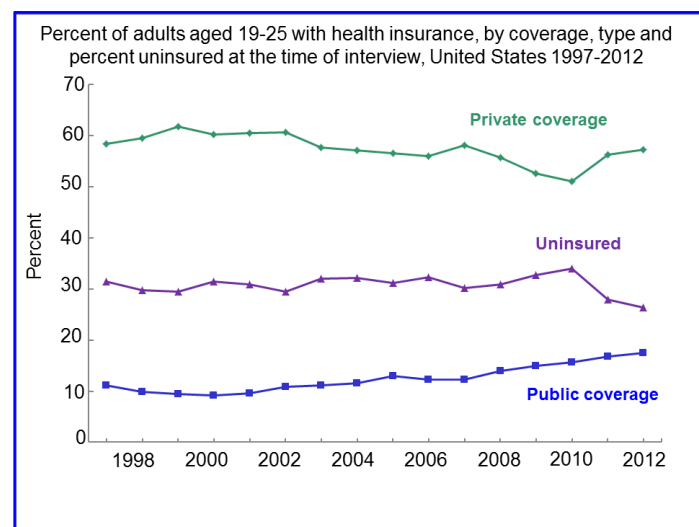
- The percent of adults aged 19-25 who were **uninsured at the time of interview** decreased from 33.9 percent (10 million) in 2010 to 26.4 percent (7.9 million) in 2012.
- The percent of adults aged 19-25 who were **uninsured for at least part of the past year** was 33.1 percent.
- The percent of adults aged 19-25 covered by a **private health insurance plan** in 2012 increased to 57.2 percent from 51.0 percent in 2010.



Source: National Health Interview Survey, 2007-2012

NHIS data on **high deductible health plan (HDHP) enrollment for persons under age 65** show:

- The percent with **employment-based private health insurance who were enrolled in HDHPs** increased from 15.6 percent in 2007 to 29.2 percent in 2012.
- The percent covered by **directly purchased private health insurance who were enrolled in HDHPs** increased from 39.2 percent in 2007 to 54.7 percent in 2012.



Source: National Health Interview Survey, 1997-2012

Health Insurance Data Source

- **National Health Interview Survey** – obtains information on the nation’s health status through confidential household interviews that measure: health status and disability, selected conditions, insurance coverage, access to care, use of health services, immunizations, health behaviors, injury, and the ability to perform daily activities. (<http://www.cdc.gov/nchs/nhis.htm>)

For further information about NCHS and its programs, visit us at <http://www.cdc.gov/nchs>, or call the Office of Planning, Budget and Legislation at 301-458-4100