
National Health Statistics Reports

Number 177 ■ November 3, 2022

Demographic Variation in Health Insurance Coverage: United States, 2021

by Amy E. Cha, Ph.D., M.P.H., and Robin A. Cohen, Ph.D.

Abstract

Objectives—This report presents national estimates of different types of health insurance coverage and lack of coverage (uninsured). Estimates are presented by selected sociodemographic characteristics, including age, sex, race and Hispanic origin, family income, education level, employment status, and marital status.

Methods—Data from the 2021 National Health Interview Survey were used to estimate health insurance coverage. Estimates were categorized by selected sociodemographic characteristics. Additionally, those who were uninsured were categorized by length of time since they had coverage, private coverage was further classified by source of plan, and public coverage was categorized by type of public plan.

Results—In 2021, 28.1 million (8.6%) people of all ages were uninsured at the time of the interview. This includes 27.8 million (10.3%) people under age 65. Among children, 2.9 million (4.1%) were uninsured, and among working-age adults (aged 18–64), 24.9 million (12.6%) were uninsured. Among people under age 65, 65.4% were covered by private health insurance, including 56.9% with employment-based coverage and 7.2% with directly purchased coverage. Moreover, 4.5% were covered by exchange-based coverage, a type of directly purchased coverage. Among people under age 65, about two in five children and one in five adults were covered by public health coverage, mainly by Medicaid and the Children’s Health Insurance Program. Among adults aged 65 and over, the percentage who were covered by private health insurance (with or without Medicare), Medicare Advantage, and traditional Medicare only varied by age, family income, education level, and race and Hispanic origin.

Keywords: uninsured • private • public • National Health Interview Survey

Introduction

Health insurance coverage in the United States is linked to improved health care and health outcomes and is a key measure of health care access (1,2). The passage of the Affordable Care Act (ACA) in 2010 (3) was designed to increase access to health care, improve health, and mitigate health care disparities (4). Although dramatic decreases in the percentage of uninsured people post-ACA occurred, racial and ethnic disparities in health insurance coverage persist (5,6). Also, previous research has noted differences in health insurance coverage by age, education level, employment status, marital status, and poverty level (7). Population estimates of health insurance coverage are essential to develop and assess federal and state health care coverage programs and policies (8).

This report is updated annually to provide the most current description of health insurance coverage by demographic characteristics (9). Estimates of the percentage and number of people who were uninsured, had private coverage, and had public coverage at the time of the interview are presented. Estimates are also categorized by duration (length of time) of being uninsured, source of private coverage, and types of public coverage.



U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
Centers for Disease Control and Prevention
National Center for Health Statistics



For adults aged 65 and over, six mutually exclusive categories of coverage are presented by selected sociodemographic characteristics.

Methods

Data source

The estimates in this report are based on data from the Sample Adult and Sample Child modules of the 2021 National Health Interview Survey (NHIS). NHIS is a nationally representative household survey of the U.S. civilian noninstitutionalized population. It is conducted continuously throughout the year by the National Center for Health Statistics (NCHS). From each household, one sample adult is randomly selected to answer detailed questions about their health. One sample child, if present, is also randomly selected from each household, and an adult who is knowledgeable about and responsible for the child's health answers questions on the child's behalf. Interviews typically are conducted in respondents' homes, but follow-ups to complete interviews may be conducted over the telephone when necessary. However, due to the COVID-19 pandemic, NHIS data collection switched the sample adult and child interviews to a telephone-only mode beginning March 19, 2020 (10). Personal visits to households resumed in selected areas in July 2020 and in all areas of the country in September 2020. However, cases were still attempted by telephone first, and most were completed by telephone.

In 2021, due to ongoing difficulties with data collection because of the COVID-19 pandemic, NHIS cases were still attempted first by telephone from January to April 2021 (11). Personal visits were used only to follow up on nonresponses, deliver recruitment materials, and conduct interviews when telephone numbers were unknown. Starting in May 2021, interviewers were instructed to return to regular survey interviewing procedures, where first-contact attempts to households were made in person, with follow-up allowed by telephone. Interviewers were given flexibility to continue using telephone-

first contact attempts based on local COVID-19 conditions. The 2021 NHIS Sample Adult and Sample Child response rates were 50.9% and 49.9%, respectively (11).

Both the Sample Adult and Sample Child modules include a full range of questions addressing health insurance, such as coverage status, sources of coverage, characteristics of coverage, and reasons for no coverage. The sample adult and sample child receive a similar set of health insurance questions, so the Sample Adult and Sample Child files can be combined to create a file that contains people of all ages. Estimates are based on a combined file containing 37,749 people (8,261 sample children and 29,428 sample adults).

In this report, the term "adults" refers to people aged 18 and over, and the term "children" refers to people under age 18 years. The term "working-age adult" refers to people aged 18–64, and the term "older adult" refers to people aged 65 and over.

Insurance coverage

People were considered uninsured if, at the time of the interview, they did not have coverage through private health insurance, Medicare, Medicaid, Children's Health Insurance Program (CHIP), military (TRICARE, Veterans Administration [VA] and CHAMP-VA), other state-sponsored health plans, or other government programs. People also were defined as uninsured if they only had Indian Health Service (IHS) coverage or only had a private plan that paid for one type of service, such as dental, vision, or prescription drugs. Uninsured people were further classified into one of three categories according to the length of time since they last had coverage (uninsured for less than a year, uninsured for a year or more, and uninsured for unknown duration). Length of time since last had coverage was based on the following question: "How long has it been since [you/child's name] last had health care coverage that paid for doctor's visits or hospital stays?"

Private health insurance coverage includes any comprehensive private insurance plan (including health maintenance and preferred provider

organizations). These plans include those obtained through an employer, purchased directly, purchased through local or community programs, or purchased through the Health Insurance Marketplace or a state-based exchange. Private coverage excludes plans that pay for only one type of service, such as dental, vision, or prescription drugs. People with private coverage were further classified into three sources of private coverage: employment-based, directly purchased, and other sources. The employment-based category includes plans obtained through an employer, union, or other professional organization. Directly purchased coverage includes exchange-based coverage in addition to plans obtained directly from an insurance company or through a broker. Exchange-based coverage is a private plan purchased through the federal Health Insurance Marketplace or state-based exchanges that were established as part of ACA (3). The "other sources" category for private health insurance includes plans obtained through state or local government or community programs, school, parent, other relative, other source not specified, and those who did not respond to the question asking about the source of their private coverage (refused, not ascertained, and don't know).

Public health plan coverage includes Medicaid, CHIP, state-sponsored or other government-sponsored health plans, Medicare, and military plans. For people under age 65, public coverage was classified into four categories: Medicaid and CHIP, Medicare, other government, and military coverage. The Medicaid and CHIP category also includes those with state-sponsored plans. These categories are not mutually exclusive, and a person may be covered by more than one type of public coverage.

For adults aged 65 and over, a health insurance hierarchy of six mutually exclusive categories was developed. This hierarchy eliminates duplicate responses for both private health insurance and Medicare Advantage, giving preference to the report of Medicare Advantage. Medicare Advantage is another way for people covered by Medicare to get their Medicare Part A and Medicare Part B coverage. Medicare Advantage plans are sometimes called "Part C" and are

offered by Medicare-approved companies that must follow rules set by Medicare (12). Older adults with more than one type of health insurance were assigned to the first appropriate category in the following hierarchy:

Private coverage—Includes older adults who have both Medicare and any comprehensive private health insurance plan (including health maintenance organizations, preferred provider organizations, and Medigap plans). This category also includes older adults with private insurance only but excludes those with a Medicare Advantage plan.

Medicare and Medicaid (dual-eligible)—Includes older adults who do not have any private coverage but have Medicare and Medicaid or other state-sponsored health plans including CHIP.

Medicare Advantage—Includes older adults who only have Medicare coverage received through a Medicare Advantage plan.

Traditional Medicare only (excluding Medicare Advantage)—Includes older adults who only have Medicare coverage but do not receive their coverage through a Medicare Advantage plan.

Other coverage—Includes older adults who have not been classified previously as having private, Medicare and Medicaid, Medicare Advantage, or traditional Medicare-only coverage. This category also includes older people who have only Medicaid, other state-sponsored health plans, or CHIP, as well as people who have any type of military coverage without Medicare.

Uninsured—Includes older adults who did not indicate that they are covered at the time of the interview by private health insurance, Medicare, Medicaid, CHIP, a state-sponsored health plan, other government programs, or military coverage. This category also includes older adults who are covered by IHS only or who only have a plan that pays for one type of service, such as dental, vision, or prescription drugs.

Selected sociodemographic characteristics

Sociodemographic characteristics presented in this report include age, sex, race and Hispanic origin, and family income. For adults aged 18–64,

estimates are further classified by age and sex because previous studies have found differences in coverage by these demographic subgroups (5,7). Additionally, for adults aged 18 and over, estimates also are presented by marital status and employment status, and for adults aged 25 and over, by education level.

Race and Hispanic origin are shown for five specific groups: Hispanic, non-Hispanic White, non-Hispanic Black, non-Hispanic Asian, and non-Hispanic other and multiple races. People categorized as Hispanic may be of any race or combination of races. People categorized as non-Hispanic White, non-Hispanic Black, and non-Hispanic Asian indicated one race only. Non-Hispanic people of multiple or other races (includes those who did not identify as White, Black, Asian, or Hispanic, or who identified as more than one race) are combined into the non-Hispanic other and multiple races category.

Family income as a percentage of the federal poverty level (FPL) was calculated using the U.S. Census Bureau's poverty thresholds for the previous calendar year, which consider family size and age (13). People were classified into five groups based on their family income: less than 100% of FPL, 100% to less than 139% of FPL, 139% to less than or equal to 250% of FPL, greater than 250% to less than or equal to 400% of FPL, and greater than 400% of FPL. Family income in NHIS was imputed for approximately 22% of people (14).

Categories of education are based on years of school completed or the highest degree obtained for adults aged 25 and over. The high school diploma category includes those who obtained a GED.

Adults aged 18 and over are classified as currently employed if they reported that they either worked or had a job or business at any time during the 1-week period before the interview. Adults who are seasonal contract workers who had a paying job within 12 months of being interviewed or who are working at a job or business, but not for pay, are also considered to be employed. Employment status is categorized as employed, not employed, and not in workforce, with the latter defined as

those who are not working and not looking for work. The “not in workforce” category also includes adults who are retired and those who have never worked.

Marital status is based on a series of questions that collect information from sample adults. Sample adults are first asked if they are “now married, living with a partner together as an unmarried couple, or neither.” Married sample adults are further asked if their spouse lives in the same residence; if not, they are asked if this is because they and their spouse are legally separated. Sample adults who are living with an unmarried partner or who are neither married nor living with a partner, or don't know or refuse to state their marital status, are asked if they have ever been married. Sample adults who are currently living with a partner and have been married are asked their current legal marital status—that is, whether they are currently married, widowed, divorced, or separated. Sample adults who are neither living with a partner nor married but have been married are asked if they are widowed, divorced, or separated. Five mutually exclusive marital status categories were created: married, widowed, divorced or separated, never married, and living with a partner. People may identify themselves as married regardless of the legal status of the marriage or sex of the spouse. People categorized as “never married” includes those who were married and then had that marriage legally annulled. People who are living with a partner (or cohabitating) includes unmarried people regardless of sex who are living together as a couple but do not identify themselves as married. This category may include adults who are currently divorced, widowed, or separated. Adults who are living with a partner are considered to be members of the same family.

Statistical analysis

Percentages and 95% confidence intervals (CI) are presented for prevalence estimates of health insurance coverage based on questions about coverage at the time of the NHIS Sample Adult and Sample Child interviews. The 95% CIs were generated using the Korn–Graubard method for complex surveys (15). Estimates were calculated

using the NHIS survey weights and are representative of the U.S. civilian noninstitutionalized population. The weighting adjustment method incorporates robust multilevel models predictive of response propensity. Since 2019, nonresponse-adjusted weights were further calibrated to U.S. Census Bureau population projections and American Community Survey 1-year estimates for age, sex, race and ethnicity, education level, housing tenure (renter-occupied and owner-occupied), and census division by metropolitan statistical area status. However, for the 2021 survey year, the U.S. Census Bureau did not release single-year American Community Survey estimates by housing tenure, education level, and metropolitan statistical area by division. Consequently, substitute calibration totals for these variables were obtained from the 2021 Current Population Survey March Annual Social and Economic Supplement (11,16). Point estimates and their corresponding variances were calculated using SUDAAN software version 11.0.0, a software package designed to account for the complex sampling design of NHIS.

Respondents with missing data or unknown information were generally excluded from the analysis unless specifically noted. For the types of health insurance coverage shown in this report, the item nonresponse rate was about 0.4%. For items related to details about a type of health insurance coverage, item nonresponse varied. For example, the item nonresponse rates for duration of being currently uninsured and source of private coverage were 8.7% and 3.0%, respectively. Follow-up questions regarding details of coverage are determined at the time of the interview based on initial survey responses to types of coverage or lack of coverage. So, some respondents may not have received the appropriate follow-up questions for their final insurance coverage classification. For more information on the NHIS health insurance data-editing process after response collection, see the 2021 survey description (11) and the Health Insurance Information webpage (<https://www.cdc.gov/nchs/nhis/insurance.htm>). All estimates in this report met NCHS standards of reliability as specified in “National Center for Health Statistics Data Presentation Standards for Proportions” (17). Otherwise, estimates

were not shown if they did not meet NCHS standards of reliability.

Differences in percentages between subgroup characteristics were evaluated using two-sided significance tests at the 0.05 level. Trends by family income (as a percentage of FPL), education level, and age group for adults aged 18–64 were evaluated using orthogonal polynomials in logistic regression. Terms such as “more likely” and “less likely” indicate a statistically significant difference. Lack of comment regarding the difference between any two estimates does not necessarily mean that the difference was tested and found to be not significant.

This report provides overall and age-specific estimates of the percentages and number of people who were uninsured, had private coverage, and had public coverage at the time of the interview in Table 1. The percentages and number of people without insurance also are categorized by duration of being uninsured. In Table 2, for those under age 65, aged 0–17 years, and aged 18–64, private coverage is classified by source, including employment-based, directly purchased, and other and unknown source. Public coverage also is categorized by type, including Medicaid and CHIP, Medicare, other government, and military coverage,

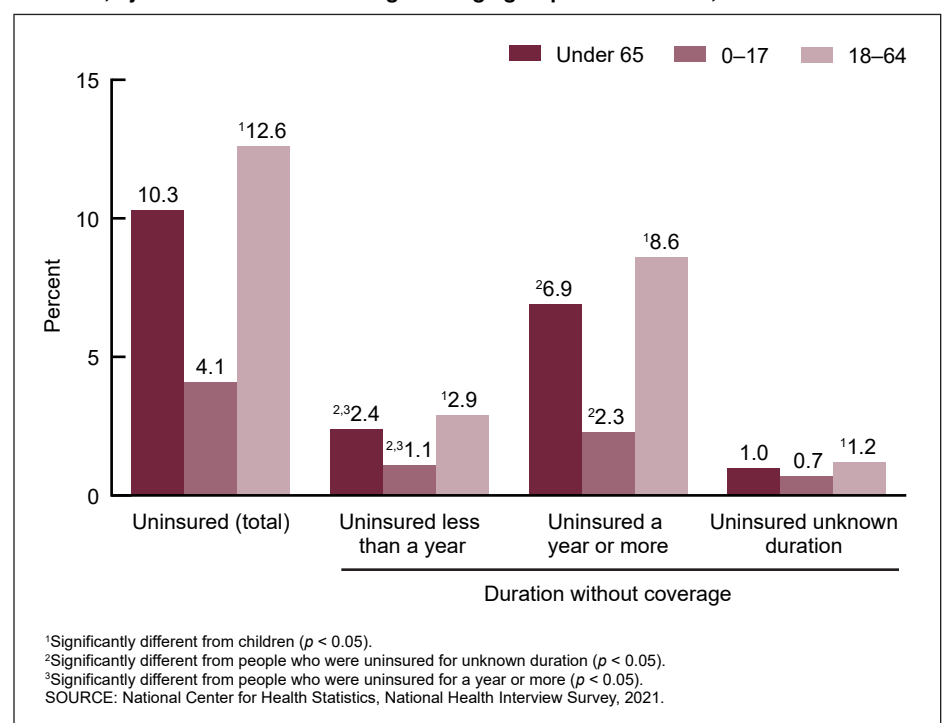
and by selected sociodemographic characteristics. Additionally, the percentage of people under age 65 with exchange-based coverage, a specific type of directly purchased coverage established under ACA (3), is presented in Table 3 by selected sociodemographic characteristics. For adults aged 65 and over, six mutually exclusive categories (private, dual-eligible [Medicare and Medicaid], Medicare Advantage, traditional Medicare only, other coverage, and uninsured) are presented by selected sociodemographic characteristics in Table 4. Although the “Results” section focuses primarily on the data shown in the figures, these tables are included for reference at the end of this report.

Results

Uninsured people

In 2021, 28.1 million (8.6%) people of all ages were uninsured at the time of the interview (Table 1). This includes 27.8 million (10.3%) people under age 65. Among children, 2.9 million (4.1%) were uninsured, and among working-age adults, 24.9 million (12.6%) were uninsured (Figure 1). Overall and within each duration subgroup, working-age adults were more likely than children to

Figure 1. Percentage of people under age 65 who were uninsured at the time of the interview, by duration without coverage and age group: United States, 2021

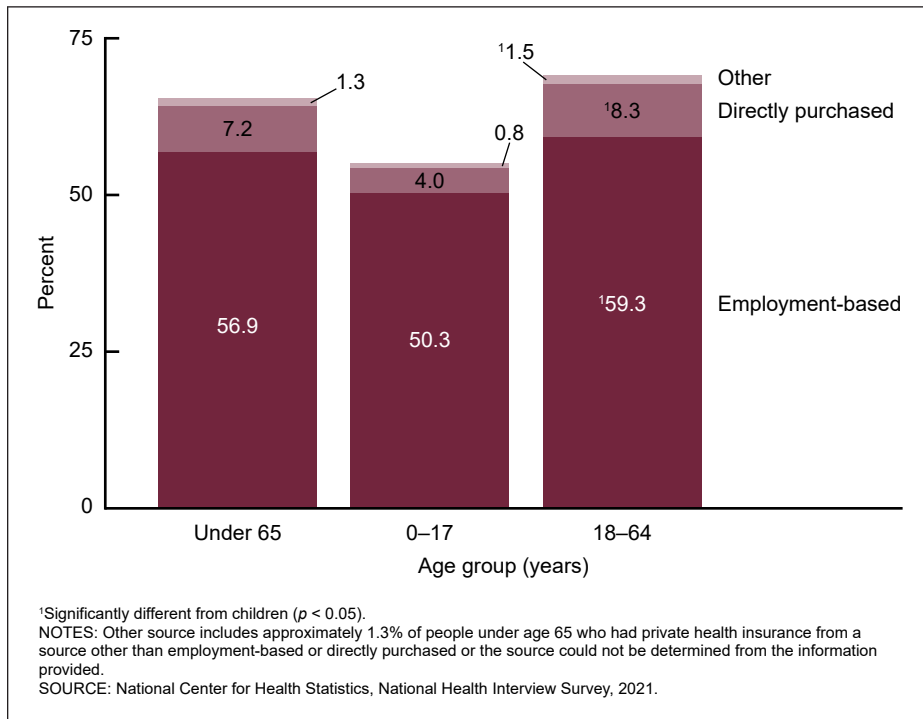


be uninsured. The percentage of working-age adults who were uninsured for a year or more (8.6%) was almost three times higher than the percentage who were uninsured for less than a year (2.9%). Among children, the percentage who were uninsured for a year or more (2.3%) was more than double the percentage of those who were uninsured for less than a year (1.1%); this difference was statistically significant.

Private coverage

Among people under age 65, 65.4% (176.1 million) were covered by private health insurance at the time of the interview (Table 1). This includes 56.9% with employment-based coverage, 7.2% with directly purchased coverage, and 1.3% from other sources (Figure 2, Table 2). Among children, 55.1% had private coverage, including 50.3% with employment-based coverage and 4.0% with directly purchased coverage. Among working-age adults, 69.2% were covered by private health insurance, including 59.3% with employment-based coverage and 8.3% with directly purchased coverage. Working-age adults were more likely than children to have private insurance overall and through an employer or a direct purchase.

Figure 2. Percentage of people under age 65 with private health insurance, by age group and source: United States, 2021

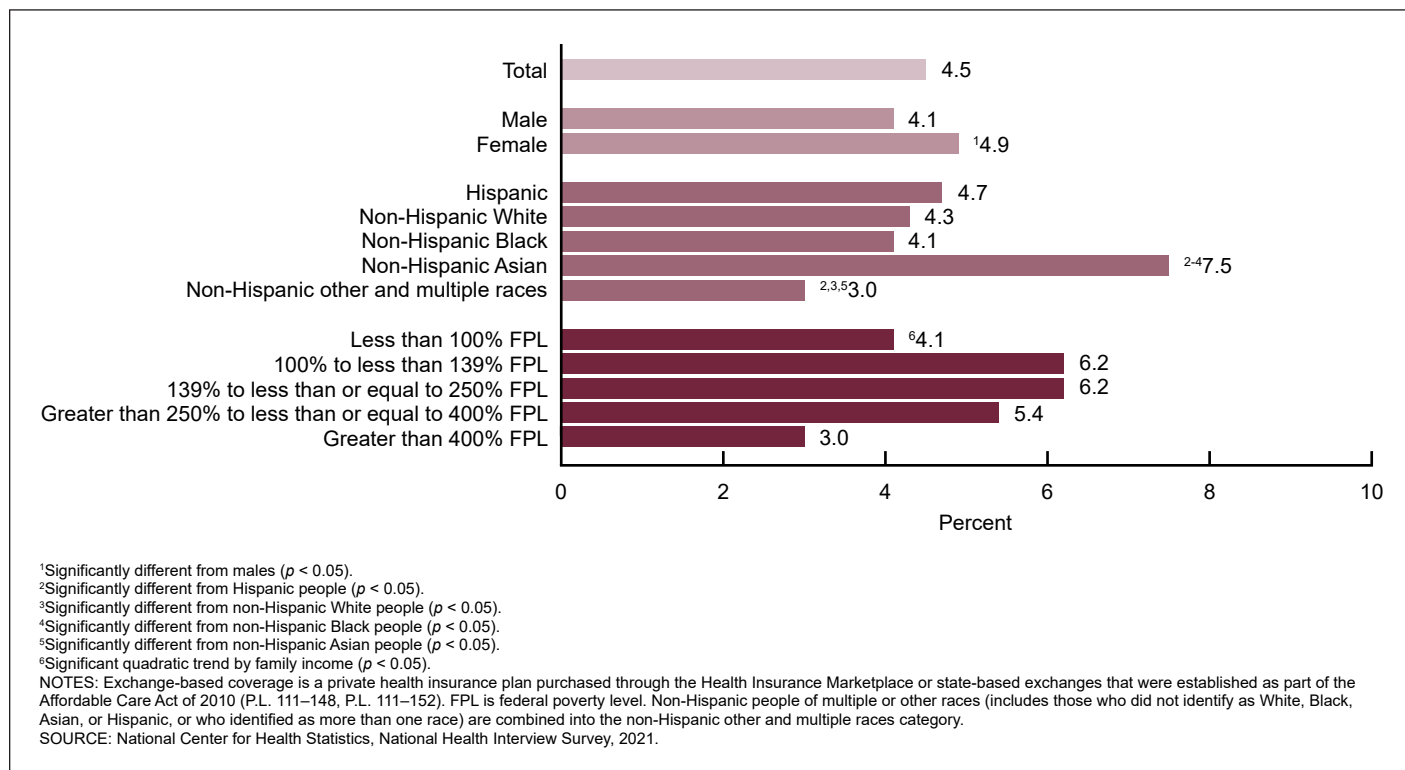


Exchange-based coverage

Among people under age 65, 12.1 million (4.5%) were covered by exchange-based coverage (Figure 3 and Table 3). Females were more likely

to have exchange-based coverage (4.9%) than males (4.1%). Exchange-based coverage was highest among non-Hispanic Asian people (7.5%) compared with Hispanic (4.7%),

Figure 3. Percentage of people under age 65 with exchange-based coverage at the time of the interview, by selected characteristics: United States, 2021



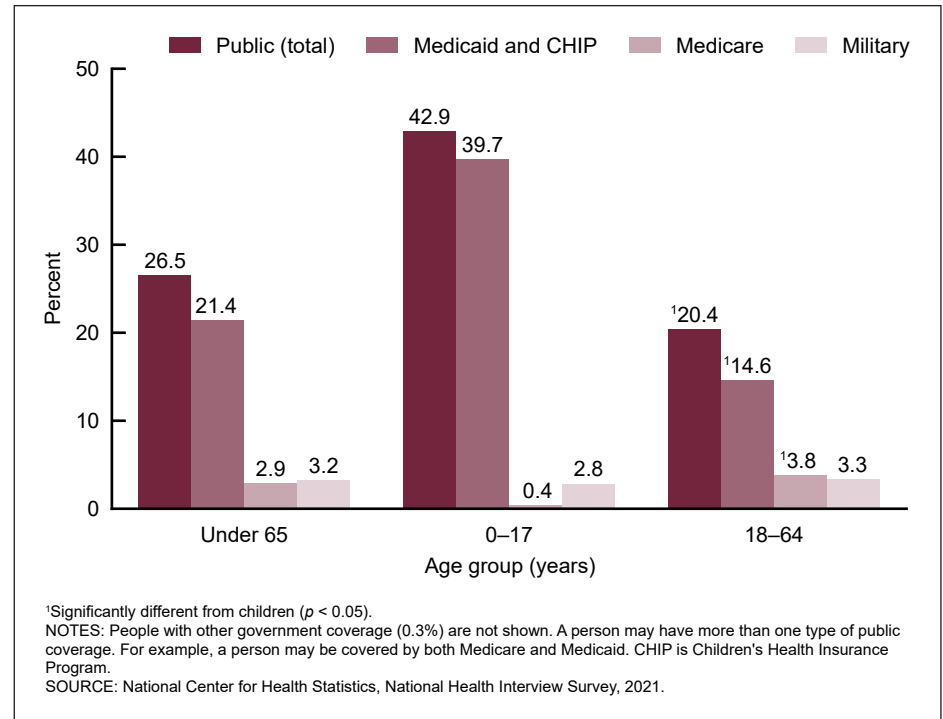
non-Hispanic White (4.3%), and non-Hispanic Black (4.1%) people and non-Hispanic people of other and multiple races (3.0%). Hispanic and non-Hispanic White people were more likely than non-Hispanic people of other and multiple races to have exchange-based coverage.

Exchange-based coverage increased among those with incomes less than 100% of FPL (4.1%) through those with incomes 100% to less than 139% of FPL (6.2%). The percentage plateaued at incomes 139% to less than or equal to 250% of FPL (6.2%), and then decreased among those with family incomes greater than 250% to less than or equal to 400% (5.4%) and greater than 400% of FPL (3.0%).

Public coverage

Among people under age 65, 26.5% (71.3 million) were covered by public health coverage at the time of the interview (Figure 4, Table 1). This includes 21.4% covered by Medicaid and CHIP, 3.2% by military coverage, and 2.9% by Medicare (Table 2). Among children, 42.9% had public coverage, with 39.7% having Medicaid and CHIP, 2.8% having military coverage, and 0.4% having Medicare. Among working-

Figure 4. Percentage of people under age 65 who had public coverage, by type and age group: United States, 2021

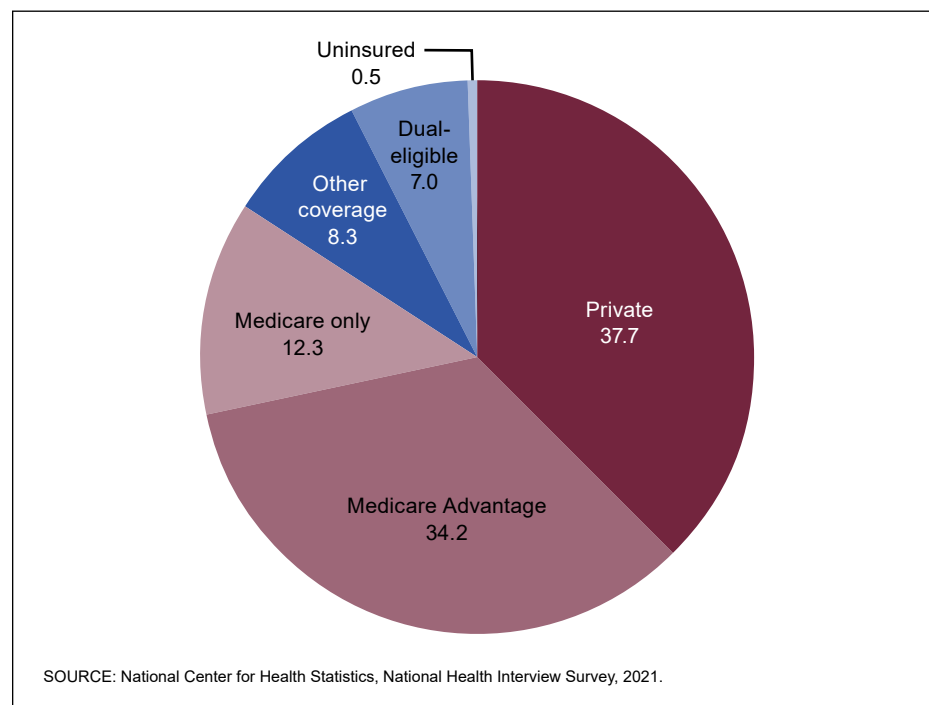


age adults, 20.4% had public coverage, with 14.6% having Medicaid and CHIP, 3.8% having Medicare, and 3.3% having military coverage. Children were more likely to have Medicaid and CHIP and less likely to have Medicare than working-age adults (Figure 4).

Coverage among adults aged 65 and over

Among older adults (aged 65 and over), 37.7% were covered by private insurance (with or without Medicare), 34.2% had Medicare Advantage, 12.3% had traditional Medicare only, 8.3% had some other coverage (including military coverage without Medicare), 7.0% had Medicare and Medicaid (dual-eligible), and 0.5% were uninsured (Table 4, Figure 5).

Figure 5. Percent distribution of health insurance coverage among adults aged 65 and over: United States, 2021



Summary

This report provides an overall picture of health insurance coverage in the United States by selected demographic characteristics. In 2021, 28.1 million (8.6%) people of all ages were uninsured at the time of the interview. In the United States, few adults aged 65 and over are without health insurance coverage because most adults in this age group are eligible for health care coverage through the Medicare program (18). Although most people under age 65 have private health insurance either through employer-sponsored group health insurance or some other source, 10.3% of people under age 65 lacked any type of health insurance at the time

of the interview in 2021. Children were less likely to be uninsured than working-age adults. Additionally, children were less likely to have private coverage and twice as likely to have public coverage as working-age adults.

This report provides an annual summary of health insurance estimates categorized by selected sociodemographic measures based on the final NHIS data files. Timely reports and tables on health insurance based on provisional NHIS data also are provided quarterly through the NHIS Early Release Program (<https://www.cdc.gov/nchs/nhis/releases.htm>).

Note that the information presented in this report is not without some limitations. NHIS responses are self-reported so may be subject to recall bias. Additionally, item nonresponse for length of time since last had coverage was approximately 9% because 8.7% of those who were uninsured were not eligible to receive the follow-up questions to determine how long they had been uninsured. These respondents were classified as uninsured during postprocessing editing, or they were covered by IHS only.

One strength of NHIS is that it had a very low nonresponse rate to questions about type of health insurance coverage (about 0.4%). Additionally, a feature that distinguishes NHIS estimates of health insurance coverage from other survey-based estimates is the use of responses to follow-up questions to evaluate the reliability of the reported health insurance coverage and to resolve conflicting information. Finally, NHIS health insurance coverage information can be analyzed in combination with the other health measures available on NHIS, including health care access and utilization, chronic conditions, and health behaviors.

References

- Larson K, Cull WL, Racine AD, Olson LM. Trends in access to health care services for US children: 2000–2014. *Pediatrics* 138(6):1–9. 2016.
- Hoffman C, Paradise J. Health insurance and access to health care in the United States. *Ann N Y Acad Sci* 1136:149–60. 2008.
- Affordable Care Act of 2010. Pub L No 111–148, Pub L No 111–152. 2010.
- Adepoju OE, Preston MA, Gonzales G. Health care disparities in the post-Affordable Care Act Era. *Am J Public Health* 105 Suppl 5(Suppl 5):S665–7. 2015.
- Cohen RA, Martinez ME. Health insurance coverage: Early release of estimates from the National Health Interview Survey, 2014. National Center for Health Statistics. 2015. Available from: <https://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201506.pdf>.
- Buchmueller TC, Levison AM, Levy HG, Wolfe BL. Effect of the Affordable Care Act on racial and ethnic disparities in health insurance coverage. *Am J Public Health* 106(8):1416–21. 2016.
- Cohen RA, Terlizzi EP, Cha AE, Martinez ME. Health insurance coverage: Early release of estimates from the National Health Interview Survey, 2020. National Center for Health Statistics. 2021. DOI: <https://dx.doi.org/10.15620/cdc:108816>.
- Blewett LA, Davern M. Meeting the need for state-level estimates of health insurance coverage: Use of state and federal survey data. *Health Serv Res* 41(3 Pt 1):946–75. 2006.
- Cha AE, Cohen RA. Demographic variation in health insurance coverage: United States, 2020. National Health Statistics Reports; no 169. Hyattsville, MD: National Center for Health Statistics. 2022. DOI: <https://dx.doi.org/10.15620/cdc:113097>.
- National Center for Health Statistics. National Health Interview Survey: 2020 survey description. 2021.
- National Center for Health Statistics. National Health Interview Survey: 2021 survey description. 2022.
- Centers for Medicare and Medicaid Services. Medicare advantage plans. Available from: <https://www.medicare.gov/sign-up-change-plans/types-of-medicare-health-plans/medicare-advantage-plans>.
- U.S. Census Bureau. Poverty thresholds. Available from: <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>.
- National Center for Health Statistics. Multiple imputation of family income in 2021 National Health Interview Survey: Methods. 2022. Available from: https://ftp.cdc.gov/pub/Health_Statistics/NCHS/Dataset_Documentation/NHIS/2021/NHIS2021-imputation-techdoc-508.pdf.
- Korn EL, Graubard BI. Confidence intervals for proportions with small expected number of positive counts estimated from survey data. *Surv Methodol* 24(2):193–201. 1998.
- U.S. Census Bureau. Annual social and economic supplements. Available from: <https://www.census.gov/data/datasets/time-series/demo/cps/cps-asec.html>.
- Parker JD, Talih M, Malec DJ, Beresovsky V, Carroll M, Gonzalez JF Jr, et al. National Center for Health Statistics data presentation standards for proportions. National Center for Health Statistics. *Vital Health Stat* 2(175). 2017. Available from: https://www.cdc.gov/nchs/data/series/sr_02/sr02_175.pdf.
- Social Security Act. Title XVIII: Health insurance for the aged and disabled. 42 USC 1395–1395III. 1965.

Table 1. Percentage and number of people who had private coverage, public health coverage, were uninsured at the time of the interview, and duration without coverage, by age group: United States, 2021

Age group (years)	Private ¹	Public ²	Uninsured ³	Uninsured ³ for less than a year	Uninsured ³ for a year or more	Uninsured ³ for unknown duration
	Percent (95% confidence interval)					
All ages.	62.4 (61.6–63.3)	38.5 (37.7–39.2)	8.6 (8.2–9.1)	2.0 (1.8–2.2)	5.8 (5.4–6.1)	0.9 (0.7–1.0)
Under 65.	65.4 (64.4–66.3)	26.5 (25.7–27.3)	10.3 (9.8–10.9)	2.4 (2.2–2.7)	6.9 (6.5–7.3)	1.0 (0.9–1.2)
0–17.	55.1 (53.5–56.6)	42.9 (41.5–44.4)	4.1 (3.5–4.6)	1.1 (0.8–1.4)	2.3 (1.9–2.8)	0.7 (0.5–0.9)
18–64.	69.2 (68.3–70.1)	20.4 (19.7–21.2)	12.6 (12.0–13.3)	2.9 (2.6–3.2)	8.6 (8.0–9.1)	1.2 (1.0–1.4)
65 and over.	48.3 (47.0–49.6)	95.9 (95.3–96.4)	0.5 (0.4–0.8)	0.1 (0.0–0.2)	0.4 (0.2–0.6)	0.1 (0.0–0.2)
	Number in millions					
All ages.	203.2	125.2	28.1	6.5	18.7	2.8
Under 65.	176.1	71.3	27.8	6.5	18.5	2.8
0–17.	39.8	31.0	2.9	0.8	1.7	0.5
18–64.	136.3	40.2	24.9	5.7	16.8	2.3
65 and over.	27.1	53.8	0.3	0.0	0.2	0.0

0.0 Quantity more than zero but less than 0.05.

¹Private health insurance coverage includes any comprehensive private insurance plan (including health maintenance and preferred provider organizations). These plans include those obtained through an employer, purchased directly, purchased through local or community programs, or purchased through the Health Insurance Marketplace or a state-based exchange. Private coverage excludes plans that pay for only one type of service, such as dental, vision, or prescription drugs. People with private coverage also may have public coverage.

²Public health plan coverage includes Medicaid, Children's Health Insurance Program (CHIP), state-sponsored or other government-sponsored health plan, Medicare, and military plans (TRICARE, Veterans Administration [VA], and CHAMP–VA). People with public coverage also may have private coverage.

³People were considered uninsured if they did not have coverage through private health insurance, Medicare, Medicaid, CHIP, military (TRICARE, VA, and CHAMP–VA), other state-sponsored health plans, or other government program. People also were defined as uninsured if they only had Indian Health Service coverage or only had a private plan that paid for one type of service such as dental, vision, or prescription drugs.

NOTES: Estimates may not add to 100% because a person may have both private and public coverage. For people who are uninsured, estimates by duration without coverage may not add to the total percentage or number in millions because of rounding. Estimates are based on household interviews of a sample of the U.S. civilian noninstitutionalized population.

SOURCE: National Center for Health Statistics, National Health Interview Survey, 2021.

Table 2. Percentage of people under age 65 with private coverage and source of private coverage, public coverage and source of public coverage, and who were uninsured at the time of the interview, by age group and selected characteristics: United States, 2021

Selected characteristic	Private ¹ (all sources)	Private ¹ (employment- based)	Private ¹ (directly purchased)	Private ^{1,2} (other sources)	Public ³ (all sources)	Medicaid and CHIP ⁴	Medicare	Other government	Military ⁵	Uninsured ⁶
Under age 65										
Total	65.4 (64.4–66.3)	56.9 (56.0–57.8)	7.2 (6.8–7.6)	1.3 (1.2–1.5)	26.5 (25.7–27.3)	21.4 (20.6–22.1)	2.9 (2.7–3.1)	0.3 (0.2–0.4)	3.2 (2.8–3.5)	10.3 (9.8–10.9)
Percent (95% confidence interval)										
Sex:										
Male	65.5 (64.4–66.7)	57.2 (56.0–58.4)	7.0 (6.5–7.5)	1.3 (1.1–1.6)	25.3 (24.4–26.3)	19.7 (18.8–20.6)	2.7 (2.4–3.1)	0.2 (0.1–0.4)	3.7 (3.4–4.2)	11.6 (10.9–12.3)
Female	65.3 (64.1–66.4)	56.6 (55.5–57.7)	7.4 (6.8–7.9)	1.3 (1.1–1.6)	27.6 (26.6–28.7)	23.0 (22.0–24.0)	3.1 (2.7–3.4)	0.4 (0.2–0.5)	2.6 (2.2–3.0)	9.1 (8.4–9.8)
Race and Hispanic origin ⁷ :										
Hispanic	44.8 (42.8–46.8)	37.8 (35.8–39.7)	6.4 (5.6–7.3)	0.6 (0.4–0.9)	35.1 (33.4–36.7)	31.3 (29.8–32.9)	1.9 (1.5–2.5)	0.5 (0.3–0.9)	2.1 (1.6–2.6)	21.7 (20.3–23.3)
Non-Hispanic White only	75.4 (74.4–76.5)	66.6 (65.6–67.7)	7.5 (7.0–8.0)	1.3 (1.1–1.5)	20.5 (19.6–21.5)	15.0 (14.2–15.9)	3.0 (2.7–3.3)	0.2 (0.1–0.3)	3.5 (3.1–3.9)	6.6 (6.1–7.1)
Non-Hispanic Black only	51.7 (49.2–54.2)	43.6 (41.3–46.0)	6.0 (4.9–7.3)	2.1 (1.5–2.9)	39.8 (37.4–42.3)	33.1 (30.7–35.6)	5.0 (4.2–5.9)	0.4 (0.1–0.8)	3.8 (3.0–4.7)	10.9 (9.6–12.4)
Non-Hispanic Asian only	77.2 (74.5–79.7)	63.0 (60.2–65.8)	11.5 (9.7–13.4)	2.7 (1.7–4.0)	18.2 (16.0–20.6)	15.8 (13.6–18.3)	1.2 (0.7–2.0)	0.3 (0.1–0.7)	1.2 (0.8–1.8)	5.0 (3.8–6.4)
Non-Hispanic other and multiple races	53.8 (47.7–59.7)	48.7 (43.2–54.3)	3.8 (2.6–5.3)	1.2 (0.5–2.4)	38.6 (33.5–43.9)	32.6 (27.0–38.5)	3.0 (2.0–4.3)	0.0 (0.0–0.4)	4.4 (2.9–6.4)	10.8 (8.3–13.8)
Family income as a percentage of FPL ⁸ :										
Less than 100% FPL	18.4 (16.1–20.9)	10.4 (8.9–11.9)	6.0 (4.7–7.7)	2.0 (1.4–2.8)	65.1 (62.5–67.6)	61.1 (58.4–63.7)	6.2 (5.3–7.2)	0.4 (0.2–0.8)	1.2 (0.8–1.8)	18.0 (16.2–20.0)
100% to less than 139% FPL	25.0 (22.5–27.6)	15.8 (13.7–18.2)	7.5 (6.2–9.0)	1.6 (1.0–2.5)	59.5 (56.5–62.4)	53.3 (50.3–56.3)	6.9 (5.6–8.4)	0.7 (0.3–1.4)	1.5 (1.0–2.2)	18.5 (16.1–21.2)
139% to less than or equal to 250% FPL	46.8 (44.8–48.8)	37.1 (35.2–39.0)	8.3 (7.4–9.4)	1.3 (1.0–1.8)	39.4 (37.6–41.2)	33.3 (31.6–35.0)	4.0 (3.3–4.7)	0.5 (0.2–0.8)	3.2 (2.6–4.0)	16.5 (15.1–17.9)
Greater than 250% to less than or equal to 400% FPL	74.5 (72.8–76.2)	64.8 (62.9–66.6)	8.4 (7.4–9.5)	1.3 (0.9–1.8)	17.8 (16.5–19.3)	11.7 (10.6–12.9)	2.7 (2.2–3.3)	0.2 (0.0–0.4)	4.1 (3.5–4.8)	10.1 (9.0–11.2)
Greater than 400% FPL	90.6 (89.9–91.3)	83.2 (82.3–84.2)	6.3 (5.7–6.9)	1.1 (0.9–1.4)	7.5 (6.9–8.2)	3.2 (2.8–3.7)	0.8 (0.6–1.1)	0.2 (0.1–0.3)	3.5 (3.1–4.0)	3.8 (3.4–4.3)
Age 0–17										
Total	55.1 (53.5–56.6)	50.3 (48.7–51.8)	4.0 (3.5–4.5)	0.8 (0.6–1.1)	42.9 (41.5–44.4)	39.7 (38.3–41.2)	0.4 (0.2–0.6)	0.2 (0.1–0.4)	2.8 (2.2–3.4)	4.1 (3.5–4.6)
Sex:										
Male	54.0 (52.0–56.0)	49.6 (47.6–51.6)	3.8 (3.1–4.5)	0.6 (0.4–1.0)	44.6 (42.6–46.5)	41.5 (39.6–43.4)	0.3 (0.1–0.7)	0.2 (0.1–0.4)	2.7 (2.1–3.5)	3.7 (3.0–4.5)
Female	56.2 (54.2–58.2)	50.9 (48.9–52.9)	4.3 (3.6–5.1)	1.0 (0.7–1.4)	41.2 (39.3–43.2)	37.8 (35.9–39.8)	0.4 (0.2–0.7)	0.3 (0.1–0.6)	2.8 (2.1–3.6)	4.4 (3.6–5.3)
Race and Hispanic origin ⁷ :										
Hispanic	33.1 (30.6–35.7)	29.4 (27.0–31.9)	3.2 (2.3–4.2)	0.6 (0.3–1.0)	60.5 (57.8–63.0)	57.8 (55.1–60.3)	0.4 (0.2–0.9)	0.3 (0.1–0.8)	2.0 (1.4–2.9)	7.7 (6.4–9.1)
Non-Hispanic White only	70.0 (68.1–71.9)	64.6 (62.7–66.6)	4.5 (3.8–5.3)	0.9 (0.6–1.3)	30.0 (28.1–31.9)	26.5 (24.7–28.4)	0.2 (0.1–0.6)	0.2 (0.1–0.5)	3.1 (2.4–3.8)	2.6 (2.0–3.3)
Non-Hispanic Black only	34.8 (30.6–39.1)	29.8 (26.0–33.8)	3.7 (2.2–5.7)	1.3 (0.5–2.6)	63.3 (58.8–67.7)	60.0 (55.4–64.5)	0.7 (0.2–1.6)	0.3 (0.0–1.1)	2.5 (1.4–4.1)	3.5 (2.1–5.5)
Non-Hispanic Asian only	71.3 (66.5–75.8)	64.8 (60.0–69.3)	5.8 (4.0–8.2)	0.7 (0.2–1.8)	27.6 (23.1–32.4)	25.1 (20.7–29.9)	0.7 (0.0–3.2)	0.3 (0.0–1.1)	1.6 (0.7–3.1)	1.6 (0.7–3.0)
Non-Hispanic other and multiple races	49.9 (44.5–55.3)	46.8 (41.6–52.1)	2.5 (1.2–4.5)	0.6 (0.1–1.7)	48.9 (43.2–54.8)	45.0 (39.1–50.9)	0.1 (0.0–0.9)	–	4.7 (2.6–7.8)	4.2 (2.1–7.5)
Family income as a percentage of FPL ⁸ :										
Less than 100% FPL	8.5 (6.6–10.6)	6.1 (4.6–8.0)	1.7 (1.0–2.8)	0.6 (0.2–1.3)	86.4 (83.8–88.8)	85.3 (82.6–87.8)	0.6 (0.2–1.5)	0.2 (0.0–0.7)	0.8 (0.2–1.9)	6.2 (4.5–8.4)
100% to less than 139% FPL	14.6 (11.7–18.0)	11.7 (9.0–14.8)	2.4 (1.3–3.9)	0.6 (0.1–2.1)	82.9 (79.1–86.3)	80.2 (76.2–83.8)	0.7 (0.2–1.7)	0.9 (0.3–2.3)	1.2 (0.4–2.4)	5.5 (3.4–8.4)
139% to less than or equal to 250% FPL	35.7 (32.8–38.8)	31.1 (28.3–34.1)	3.9 (2.9–5.1)	0.8 (0.4–1.4)	61.2 (58.2–64.2)	57.1 (54.0–60.1)	0.5 (0.1–1.2)	0.3 (0.1–0.9)	3.4 (2.2–4.9)	5.7 (4.5–7.1)
Greater than 250% to less than or equal to 400% FPL	74.9 (72.4–77.3)	67.6 (64.9–70.3)	6.0 (4.6–7.6)	1.3 (0.8–2.1)	23.6 (21.3–26.0)	19.0 (16.9–21.2)	0.3 (0.1–0.8)	0.1 (0.0–0.4)	4.4 (3.3–5.7)	4.0 (3.1–5.2)
Greater than 400% FPL	91.6 (90.5–92.7)	86.5 (85.0–87.9)	4.4 (3.5–5.5)	0.7 (0.4–1.1)	8.5 (7.3–9.7)	5.6 (4.6–6.7)	0.1 (0.0–0.3)	0.1 (0.0–0.4)	2.7 (2.1–3.4)	1.4 (0.9–1.9)

See footnotes at end of table.

Table 2. Percentage of people under age 65 with private coverage and source of private coverage, public coverage and source of public coverage, and who were uninsured at the time of the interview, by age group and selected characteristics: United States, 2021—Con.

Selected characteristic	Private ¹ (all sources)	Private ¹ (employment-based)	Private ¹ (directly purchased)	Private ^{1,2} (other sources)	Public ³ (all sources)	Medicaid and CHIP ⁴	Medicare	Other government	Military ⁵	Uninsured ⁶
Age 18–64										
Percent (95% confidence interval)										
Total	69.2 (68.3–70.1)	59.3 (58.4–60.2)	8.3 (7.9–8.8)	1.5 (1.3–1.8)	20.4 (19.7–21.2)	14.6 (14.0–15.3)	3.8 (3.5–4.1)	0.3 (0.2–0.4)	3.3 (3.0–3.6)	12.6 (12.0–13.3)
18–29	65.4 (63.4–67.2)	55.5 (53.7–57.4)	6.6 (5.6–7.7)	3.2 (2.6–4.0)	21.4 (19.8–23.0)	18.9 (17.4–20.4)	1.0 (0.6–1.5)	0.1 (0.0–0.3)	1.9 (1.4–2.4)	14.4 (13.1–15.9)
30–44	68.3 (66.9–69.6)	60.9 (59.5–62.3)	6.5 (5.8–7.2)	0.9 (0.7–1.2)	19.2 (18.2–20.3)	14.8 (13.9–15.9)	2.3 (1.9–2.8)	0.3 (0.2–0.5)	3.0 (2.6–3.5)	14.4 (13.4–15.5)
45–64	72.2 (71.1–73.3)	60.3 (59.1–61.5)	10.9 (10.2–11.7)	1.0 (0.8–1.2)	20.8 (19.8–21.9)	11.9 (11.1–12.7)	6.8 (6.3–7.4)	0.4 (0.3–0.6)	4.4 (3.9–5.0)	10.2 (9.4–11.0)
Sex and age group:										
Men	69.9 (68.7–71.1)	60.1 (58.9–61.3)	8.2 (7.6–8.9)	1.6 (1.3–2.0)	18.0 (17.1–19.0)	11.4 (10.6–12.2)	3.7 (3.3–4.1)	0.2 (0.1–0.4)	4.1 (3.7–4.6)	14.6 (13.7–15.5)
18–29	66.6 (64.0–69.2)	56.5 (53.9–59.1)	6.6 (5.3–8.1)	3.5 (2.6–4.8)	16.7 (14.8–18.8)	14.6 (12.8–16.6)	1.1 (0.6–1.9)	0.0 (0.0–0.3)	1.6 (1.1–2.3)	17.5 (15.5–19.6)
30–44	70.3 (68.4–72.2)	62.8 (60.8–64.8)	6.5 (5.6–7.6)	1.0 (0.6–1.4)	15.9 (14.5–17.5)	10.3 (9.0–11.7)	2.4 (1.7–3.2)	0.3 (0.1–0.7)	3.9 (3.2–4.7)	16.4 (14.9–17.9)
45–64	71.6 (70.0–73.2)	60.1 (58.4–61.8)	10.6 (9.5–11.7)	0.9 (0.6–1.3)	20.5 (19.2–22.0)	10.3 (9.2–11.4)	6.3 (5.6–7.1)	0.3 (0.1–0.6)	5.9 (5.1–6.8)	11.4 (10.3–12.6)
Women	68.5 (67.3–69.7)	58.6 (57.4–59.7)	8.5 (7.8–9.1)	1.5 (1.2–1.8)	22.8 (21.8–23.8)	17.7 (16.8–18.7)	4.0 (3.6–4.4)	0.4 (0.2–0.5)	2.5 (2.1–2.9)	10.7 (9.9–11.6)
18–29	64.1 (61.4–66.7)	54.6 (52.0–57.2)	6.6 (5.3–8.1)	2.9 (2.1–4.0)	26.0 (23.7–28.5)	23.1 (20.8–25.5)	0.8 (0.4–1.7)	0.3 (0.1–0.6)	2.1 (1.5–2.9)	11.4 (9.7–13.3)
30–44	66.2 (64.3–68.1)	59.0 (57.1–60.9)	6.4 (5.5–7.4)	0.9 (0.5–1.3)	22.5 (20.9–24.0)	19.3 (17.8–20.8)	2.2 (1.6–2.9)	0.3 (0.1–0.6)	2.1 (1.7–2.6)	12.5 (11.2–13.9)
45–64	72.8 (71.4–74.2)	60.5 (58.9–62.1)	11.3 (10.3–12.3)	1.0 (0.7–1.4)	21.1 (19.8–22.5)	13.4 (12.3–14.5)	7.3 (6.5–8.2)	0.5 (0.3–0.8)	3.0 (2.4–3.6)	9.0 (7.9–10.1)
Race and Hispanic origin ⁷ :										
Hispanic	50.5 (48.4–52.7)	41.9 (39.8–44.0)	8.0 (6.9–9.1)	0.7 (0.4–1.1)	22.6 (20.9–24.3)	18.3 (16.8–19.9)	2.6 (2.0–3.4)	0.6 (0.3–1.0)	2.1 (1.6–2.7)	28.7 (26.6–30.7)
Non-Hispanic White only	77.2 (76.2–78.1)	67.3 (66.2–68.3)	8.5 (7.9–9.1)	1.4 (1.2–1.7)	17.5 (16.6–18.4)	11.3 (10.6–12.1)	3.8 (3.5–4.2)	0.2 (0.1–0.3)	3.7 (3.3–4.1)	7.8 (7.3–8.4)
Non-Hispanic Black only	57.9 (55.3–60.5)	48.7 (46.2–51.1)	6.8 (5.5–8.4)	2.4 (1.6–3.4)	31.3 (28.9–33.7)	23.3 (21.1–25.6)	6.5 (5.4–7.7)	0.4 (0.2–0.9)	4.3 (3.4–5.3)	13.6 (11.9–15.4)
Non-Hispanic Asian only	78.8 (76.0–81.4)	62.5 (59.5–65.5)	13.0 (11.0–15.3)	3.2 (2.1–4.8)	15.6 (13.4–18.0)	13.3 (11.2–15.7)	1.4 (0.8–2.3)	0.3 (0.1–0.8)	1.1 (0.6–1.8)	5.9 (4.4–7.8)
Non-Hispanic other and multiple races	56.7 (47.9–65.2)	50.2 (42.4–57.9)	4.8 (3.0–7.1)	1.8 (0.7–3.6)	30.7 (23.9–38.2)	23.2 (15.8–32.0)	5.2 (3.4–7.5)	0.0 (0.0–0.7)	4.2 (2.5–6.6)	15.9 (12.4–19.9)
Family income as a percentage of FPL ⁸ :										
Less than 100% FPL	24.2 (21.0–27.5)	12.8 (10.9–14.8)	8.5 (6.6–10.8)	2.9 (2.0–4.0)	52.9 (49.6–56.0)	47.1 (44.0–50.3)	9.4 (8.0–11.0)	0.6 (0.3–1.1)	1.5 (1.0–2.1)	24.8 (22.2–27.6)
100% to less than 139% FPL	30.4 (27.3–33.8)	18.0 (15.4–20.9)	10.2 (8.4–12.3)	2.2 (1.3–3.4)	47.2 (43.7–50.7)	39.2 (35.8–42.7)	10.1 (8.3–12.2)	0.6 (0.2–1.3)	1.7 (1.0–2.5)	25.3 (22.1–28.7)
139% to less than or equal to 250% FPL	51.7 (49.5–53.9)	39.8 (37.8–41.8)	10.3 (9.1–11.7)	1.6 (1.1–2.2)	29.6 (27.7–31.5)	22.7 (21.0–24.4)	5.5 (4.6–6.5)	0.5 (0.3–0.9)	3.1 (2.6–3.8)	21.3 (19.5–23.2)
Greater than 250% to less than or equal to 400% FPL	74.3 (72.4–76.2)	63.8 (61.7–65.8)	9.3 (8.2–10.5)	1.3 (0.8–1.8)	15.7 (14.2–17.3)	9.0 (7.8–10.4)	3.6 (2.9–4.4)	0.2 (0.0–0.5)	4.0 (3.3–4.7)	12.3 (11.0–13.8)
Greater than 400% FPL	90.3 (89.5–91.1)	82.4 (81.3–83.4)	6.7 (6.1–7.4)	1.2 (0.9–1.6)	7.3 (6.6–8.0)	2.6 (2.2–3.1)	1.0 (0.8–1.3)	0.2 (0.1–0.3)	3.7 (3.3–4.2)	4.5 (3.9–5.0)
Employment status:										
Employed	77.6 (76.7–78.5)	68.8 (67.9–69.8)	7.6 (7.1–8.2)	1.1 (0.9–1.3)	12.7 (12.0–13.3)	8.9 (8.3–9.5)	0.8 (0.6–1.0)	0.3 (0.2–0.4)	3.0 (2.7–3.3)	11.6 (10.8–12.3)
Unemployed	36.0 (31.4–40.8)	23.2 (19.4–27.5)	11.9 (9.0–15.3)	0.8 (0.3–1.9)	35.4 (30.9–40.1)	32.6 (28.2–37.1)	1.8 (0.8–3.4)	–	1.4 (0.6–2.8)	29.6 (25.4–34.1)
Not in workforce	46.8 (44.9–48.7)	33.7 (31.8–35.5)	10.2 (9.2–11.3)	2.9 (2.3–3.7)	44.2 (42.3–46.2)	30.7 (29.0–32.5)	14.8 (13.6–16.1)	0.3 (0.2–0.6)	5.0 (4.3–5.8)	13.1 (11.7–14.5)
Marital status:										
Married	78.4 (77.4–79.5)	69.1 (67.9–70.2)	8.5 (7.9–9.2)	0.8 (0.6–1.1)	14.4 (13.6–15.3)	7.9 (7.3–8.6)	2.8 (2.4–3.2)	0.3 (0.2–0.5)	4.1 (3.7–4.7)	9.7 (8.9–10.6)
Widowed	54.5 (49.1–59.7)	38.7 (33.7–44.0)	13.1 (10.0–16.6)	2.6 (1.3–4.8)	37.4 (32.2–42.9)	23.3 (18.9–28.2)	18.1 (14.3–22.5)	0.4 (0.0–2.1)	3.2 (1.7–5.2)	13.7 (9.5–18.7)
Divorced or separated	59.2 (57.0–61.4)	49.0 (46.7–51.2)	8.8 (7.6–10.1)	1.4 (0.9–2.2)	29.9 (27.9–31.9)	20.6 (18.8–22.6)	7.8 (6.8–9.0)	0.8 (0.4–1.3)	4.6 (3.8–5.5)	13.6 (12.1–15.3)
Never married	61.3 (59.5–63.0)	50.6 (49.0–52.3)	7.8 (6.9–8.9)	2.8 (2.2–3.4)	25.8 (24.3–27.3)	21.8 (20.4–23.3)	4.0 (3.5–4.7)	0.2 (0.1–0.4)	2.0 (1.5–2.5)	14.7 (13.5–16.0)
Cohabiting	59.4 (56.5–62.1)	50.3 (47.7–53.0)	7.8 (6.5–9.3)	1.3 (0.7–2.1)	22.8 (20.6–25.2)	19.4 (17.3–21.7)	2.6 (1.7–3.7)	–	2.3 (1.6–3.1)	19.2 (17.0–21.5)

See footnotes at end of table.

Table 2. Percentage of people under age 65 with private coverage and source of private coverage, public coverage and source of public coverage, and who were uninsured at the time of the interview, by age group and selected characteristics: United States, 2021—Con.

Selected characteristic	Private ¹ (all sources)	Private ¹ (employment-based)	Private ¹ (directly purchased)	Private ^{1,2} (other sources)	Public ³ (all sources)	Medicaid and CHIP ⁴	Medicare	Other government	Military ⁵	Uninsured ⁶
Age 18–64—Con.										
Percent (95% confidence interval)										
Education ⁹ :										
Less than high school	30.7 (27.7–33.8)	19.8 (17.4–22.5)	9.2 (7.3–11.3)	1.7 (1.0–2.7)	34.2 (31.2–37.3)	29.2 (26.5–32.1)	7.5 (6.1–9.1)	1.2 (0.6–2.0)	0.5 (0.2–1.0)	36.9 (33.5–40.4)
High school diploma or GED.	57.2 (55.3–59.0)	48.3 (46.5–50.1)	7.7 (6.8–8.8)	1.2 (0.8–1.6)	27.4 (25.9–29.0)	20.4 (19.0–21.8)	7.3 (6.4–8.3)	0.4 (0.2–0.7)	2.4 (1.9–2.9)	18.0 (16.6–19.5)
Some college	68.6 (67.1–70.2)	58.0 (56.4–59.6)	9.6 (8.7–10.7)	1.0 (0.7–1.3)	23.8 (22.4–25.2)	15.4 (14.2–16.7)	4.9 (4.2–5.5)	0.1 (0.1–0.3)	5.4 (4.7–6.2)	11.1 (10.1–12.2)
Bachelor's degree or higher	87.5 (86.6–88.3)	77.7 (76.6–78.7)	8.7 (8.0–9.4)	1.1 (0.8–1.4)	9.7 (8.9–10.4)	4.9 (4.3–5.4)	1.4 (1.1–1.7)	0.2 (0.1–0.4)	3.7 (3.2–4.2)	4.7 (4.2–5.3)

0.0 Quantity more than zero but less than 0.05.

– Quantity zero.

¹Private health insurance coverage includes any comprehensive private insurance plan (including health maintenance and preferred provider organizations). These plans include those obtained through an employer, purchased directly, purchased through local or community programs, or purchased through the Health Insurance Marketplace or a state-based exchange. Private coverage excludes plans that pay for only one type of service, such as dental, vision, or prescription drugs. People with private coverage also may have public coverage.

²Other sources of private coverage includes those who indicated their source of coverage was through a state or local government program, school, parents, other relative, other source not specified, refused, not ascertained, or don't know.

³Public health plan coverage includes Medicaid, Children's Health Insurance Program (CHIP), state-sponsored or other government-sponsored health plan, Medicare, and military (TRICARE, Veterans Administration [VA], and CHAMP-VA) plans. People with public coverage also may have private coverage.

⁴Medicaid and CHIP category also includes those with state-sponsored plans.

⁵Military coverage includes TRICARE, VA, and CHAMP-VA coverage.

⁶People were considered uninsured if they did not have coverage through private health insurance, Medicare, Medicaid, CHIP, military (TRICARE, VA, and CHAMP-VA), other state-sponsored health plans, or other government programs. People also were defined as uninsured if they only had Indian Health Service coverage or only had a private plan that paid for one type of service such as dental, vision, or prescription drugs.

⁷People categorized as Hispanic may be of any race or combination of races. People categorized as non-Hispanic White, non-Hispanic Black, and non-Hispanic Asian indicated one race only. Non-Hispanic people of multiple or other races are combined into the non-Hispanic other and multiple races category.

⁸FPL is federal poverty level and was calculated using the U.S. Census Bureau's poverty thresholds for the previous calendar year, which consider family size and age.

⁹Education level is limited to those aged 25–64.

NOTES: Estimates may not add to 100% because a person may have both private and public coverage. Estimates are based on household interviews of a sample of the U.S. civilian noninstitutionalized population.

SOURCE: National Center for Health Statistics, National Health Interview Survey, 2021.

Table 3. Percentage and number of people under age 65 with exchange-based coverage at the time of the interview, by selected characteristics: United States, 2021

Selected characteristic	Percent (95% confidence interval)	Number in millions
Age group (years)		
Under 65	4.5 (4.2–4.8)	12.1
0–17	2.3 (2.0–2.7)	1.7
18–64	5.3 (5.0–5.7)	10.5
18–29	3.8 (3.2–4.6)	2.0
30–44	4.4 (3.8–5.0)	2.8
45–64	7.0 (6.4–7.6)	5.7
Sex		
Male	4.1 (3.7–4.5)	5.5
Female	4.9 (4.5–5.3)	6.6
Race and Hispanic origin¹		
Hispanic	4.7 (4.0–5.4)	2.6
Non-Hispanic White only	4.3 (3.9–4.7)	6.6
Non-Hispanic Black only	4.1 (3.1–5.2)	1.4
Non-Hispanic Asian only	7.5 (6.2–9.1)	1.2
Non-Hispanic other and multiple races	3.0 (2.0–4.4)	0.3
Family income as a percentage of FPL²		
Less than 100% FPL	4.1 (3.1–5.2)	1.3
100% to less than 139% FPL	6.2 (5.0–7.6)	1.2
139% to less than or equal to 250% FPL	6.2 (5.4–7.1)	3.3
Greater than 250% to less than or equal to 400% FPL	5.4 (4.7–6.2)	3.0
Greater than 400% FPL	3.0 (2.7–3.4)	3.3
Education³		
Less than high school	7.0 (5.5–8.9)	1.0
High school diploma or GED	5.2 (4.4–6.1)	2.3
Some college	6.8 (6.0–7.7)	2.9
Bachelor's degree or higher	5.1 (4.6–5.7)	3.4
Employment status⁴		
Employed	4.9 (4.5–5.3)	7.1
Unemployed	7.7 (5.6–10.2)	0.6
Not in workforce	6.6 (5.7–7.5)	2.8
Marital status⁴		
Married	5.5 (5.0–6.0)	5.4
Widowed	8.7 (6.2–11.9)	0.2
Divorced or separated	5.6 (4.7–6.7)	1.0
Never married	4.6 (4.0–5.3)	2.6
Cohabiting	5.8 (4.7–7.2)	1.2

¹People categorized as Hispanic may be of any race or combination of races. People categorized as non-Hispanic White, non-Hispanic Black, and non-Hispanic Asian indicated one race only. Non-Hispanic people of multiple or other races are combined into the non-Hispanic other and multiple races category.

²FPL is federal poverty level and was calculated using the U.S. Census Bureau's poverty thresholds for the previous calendar year, which consider family size and age.

³Education level is limited to those aged 25–64.

⁴Employment status and marital status are limited to those aged 18–64.

NOTE: Estimates are based on household interviews of a sample of the U.S. civilian noninstitutionalized population.

SOURCE: National Center for Health Statistics, National Health Interview Survey, 2021.

Table 4. Percent distribution of type of coverage among adults aged 65 and over, by selected characteristics: United States, 2021

Selected characteristic	Private ¹	Dual-eligible (Medicare and Medicaid) ²	Medicare Advantage ³	Traditional Medicare only ⁴	Other coverage ⁵	Uninsured ⁶
	Percent (95% confidence interval)					
Total	37.7 (36.4–38.9)	7.0 (6.3–7.8)	34.2 (32.9–35.5)	12.3 (11.4–13.2)	8.3 (7.6–9.0)	0.5 (0.4–0.8)
Age group						
65–74	39.8 (38.1–41.5)	6.7 (5.9–7.7)	33.3 (31.6–34.9)	12.4 (11.2–13.6)	7.2 (6.4–8.0)	0.7 (0.5–1.0)
75 and over	34.6 (32.9–36.5)	7.5 (6.4–8.7)	35.5 (33.6–37.5)	12.2 (10.9–13.5)	9.9 (8.8–11.1)	0.3 (0.1–0.7)
Sex						
Men	37.7 (35.9–39.5)	6.1 (5.1–7.3)	32.0 (30.3–33.8)	11.4 (10.2–12.7)	12.3 (11.2–13.5)	0.5 (0.3–0.9)
Women	37.6 (36.0–39.3)	7.8 (6.9–8.7)	36.0 (34.4–37.7)	13.1 (11.9–14.3)	5.0 (4.2–5.8)	0.5 (0.3–0.9)
Race and Hispanic origin ⁷						
Hispanic	18.9 (15.3–22.8)	19.5 (15.5–24.0)	36.2 (31.3–41.4)	14.7 (11.7–18.0)	8.0 (5.6–10.9)	2.8 (1.4–4.9)
Non-Hispanic White only	42.2 (40.8–43.7)	3.6 (3.1–4.1)	34.3 (32.9–35.8)	11.6 (10.7–12.6)	8.0 (7.3–8.8)	0.2 (0.1–0.4)
Non-Hispanic Black only	26.5 (23.1–30.3)	14.9 (11.9–18.3)	34.5 (30.5–38.5)	14.3 (11.6–17.3)	9.7 (7.5–12.3)	0.1 (0.0–0.6)
Non-Hispanic Asian only	25.8 (20.3–31.9)	21.6 (15.6–28.6)	31.4 (25.6–37.7)	13.3 (8.7–19.2)	5.9 (3.5–9.1)	2.1 (0.7–4.6)
Non-Hispanic other and multiple races	28.9 (20.3–38.7)	9.2 (4.7–15.8)	25.0 (17.3–34.2)	16.2 (9.7–24.7)	20.4 (12.7–30.1)	0.3 (0.0–3.0)
Family income as a percentage of FPL ⁸						
Less than 100% FPL	12.8 (10.1–15.9)	33.3 (29.1–37.6)	27.5 (23.1–32.3)	16.5 (13.2–20.1)	8.5 (6.2–11.4)	1.4 (0.5–3.1)
100% to less than 139% FPL	17.0 (13.7–20.8)	20.6 (16.6–25.2)	34.0 (29.5–38.7)	20.8 (17.1–25.0)	6.4 (4.5–8.8)	1.1 (0.4–2.4)
139% to less than or equal to 250% FPL	30.5 (27.9–33.2)	7.0 (5.3–8.9)	38.8 (35.9–41.8)	14.9 (12.8–17.1)	8.2 (6.8–9.8)	0.7 (0.3–1.5)
Greater than 250% to less than or equal to 400% FPL	40.9 (38.2–43.7)	3.5 (2.1–5.3)	34.5 (31.8–37.3)	11.3 (9.5–13.3)	9.5 (8.0–11.2)	0.3 (0.1–0.8)
Greater than 400% FPL	48.6 (46.5–50.6)	1.3 (0.8–2.0)	32.9 (30.9–34.9)	9.0 (7.9–10.3)	7.9 (6.9–9.1)	0.3 (0.1–0.7)
Education						
Less than high school	20.3 (17.6–23.3)	20.8 (17.6–24.2)	32.1 (28.5–35.8)	17.3 (14.7–20.2)	7.8 (6.0–9.9)	1.7 (0.8–3.2)
High school diploma or GED	36.3 (34.0–38.8)	8.1 (6.7–9.7)	32.1 (29.8–34.4)	14.4 (12.7–16.2)	8.8 (7.5–10.3)	0.3 (0.1–0.6)
Some college	38.7 (36.5–41.0)	4.6 (3.6–5.6)	36.5 (34.2–38.7)	9.7 (8.4–11.2)	10.3 (8.9–11.7)	0.3 (0.1–0.7)
Bachelor's degree or higher	45.2 (43.1–47.2)	2.4 (1.8–3.1)	35.2 (33.2–37.2)	10.3 (9.0–11.7)	6.5 (5.5–7.5)	0.5 (0.3–1.0)
Marital status						
Married	41.3 (39.5–43.1)	3.8 (3.1–4.7)	34.5 (32.7–36.2)	11.7 (10.5–13.0)	8.4 (7.5–9.5)	0.3 (0.1–0.5)
Widowed	36.1 (33.7–38.5)	9.8 (8.0–11.7)	33.3 (30.8–35.9)	12.1 (10.5–13.9)	8.1 (6.9–9.6)	0.6 (0.3–1.2)
Divorced or separated	30.7 (28.1–33.4)	11.4 (9.5–13.5)	35.3 (32.3–38.3)	14.5 (12.3–16.9)	7.7 (6.3–9.3)	0.5 (0.2–1.2)
Never married	30.1 (26.2–34.3)	14.2 (10.3–18.8)	32.9 (28.5–37.6)	11.7 (9.0–14.9)	8.7 (6.3–11.6)	2.3 (0.8–5.1)
Cohabiting	31.6 (24.6–39.4)	8.5 (4.6–14.2)	34.3 (26.9–42.4)	11.9 (7.4–17.8)	10.6 (6.4–16.3)	*

* Estimate is not shown because it does not meet National Center for Health Statistics standards of reliability.

¹Includes those who have both Medicare and any comprehensive private health insurance plan. This category also includes older adults with private insurance only but excludes those with a Medicare Advantage plan.

²Includes older adults who do not have any private coverage but have Medicare and Medicaid or other state-sponsored health plans, including Children's Health Insurance Program (CHIP).

³Includes older adults who only have Medicare coverage received through a Medicare Advantage plan.

⁴Includes older adults who only have Medicare coverage but do not receive their coverage through a Medicare Advantage plan.

⁵Includes older adults who have not been previously classified as having private, Medicare and Medicaid, Medicare Advantage, or traditional Medicare only (no Medicare Advantage) coverage. This category also includes older adults who have only Medicaid, other state-sponsored health plans, or CHIP, as well as people who have any type of military coverage (TRICARE, Veterans Administration [VA], and CHAMP-VA) without Medicare.

⁶Includes older adults who have not indicated that they are covered at the time of the interview under private health insurance, Medicare, Medicaid, CHIP, a state-sponsored health plan, other government programs, or military coverage (TRICARE, VA, and CHAMP-VA). This category also includes older adults who are covered by Indian Health Service coverage only or who only have a plan that pays for one type of service such as dental, vision, or prescription drugs.

⁷People categorized as Hispanic may be of any race or combination of races. People categorized as non-Hispanic White, non-Hispanic Black, and non-Hispanic Asian indicated one race only. Non-Hispanic people of multiple or other races are combined into the non-Hispanic other and multiple races category.

⁸FPL is federal poverty level and was calculated using the U.S. Census Bureau's poverty thresholds for the previous calendar year, which consider family size and age.

NOTES: For adults aged 65 and over, a health insurance hierarchy of six mutually exclusive categories was developed. This hierarchy eliminates duplicate responses for both private health insurance and Medicare Advantage. Older adults with more than one type of health insurance were assigned to the first appropriate category in the following hierarchy: private, Medicare and Medicaid, Medicare Advantage, traditional Medicare only, other coverage, and uninsured. Estimates are based on household interviews of a sample of the U.S. civilian noninstitutionalized population.

SOURCE: National Center for Health Statistics, National Health Interview Survey, 2021.

**U.S. DEPARTMENT OF
HEALTH & HUMAN SERVICES**

Centers for Disease Control and Prevention
National Center for Health Statistics
3311 Toledo Road, Room 4551, MS P08
Hyattsville, MD 20782-2064

FIRST CLASS MAIL
POSTAGE & FEES PAID
CDC/NCHS
PERMIT NO. G-284

OFFICIAL BUSINESS
PENALTY FOR PRIVATE USE, \$300

For more NCHS NHSRs, visit:
<https://www.cdc.gov/nchs/products/nhsr.htm>.



National Health Statistics Reports ■ Number 177 ■ November 3, 2022

Suggested citation

Cha AE, Cohen RA. Demographic variation in health insurance coverage: United States, 2021. National Health Statistics Reports; no 177. Hyattsville, MD: National Center for Health Statistics. 2022. DOI: <https://dx.doi.org/10.15620/cdc.121554>.

Copyright information

All material appearing in this report is in the public domain and may be reproduced or copied without permission; citation as to source, however, is appreciated.

National Center for Health Statistics

Brian C. Moyer, Ph.D., *Director*
Amy M. Branum, Ph.D., *Associate Director for Science*

Division of Health Interview Statistics

Stephen J. Blumberg, Ph.D., *Director*
Anjel Vahratian, Ph.D., M.P.H., *Associate Director for Science*

For e-mail updates on NCHS publication releases, subscribe online at: <https://www.cdc.gov/nchs/email-updates.htm>.
For questions or general information about NCHS: Tel: 1-800-CDC-INFO (1-800-232-4636) • TTY: 1-888-232-6348
Internet: <https://www.cdc.gov/nchs> • Online request form: <https://www.cdc.gov/info> • CS334179