Demographic Variation in Health Insurance Coverage: United States, 2020

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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 2020 National Health Interview Survey were used to estimate health insurance coverage. Estimates were categorized by selected sociodemographic characteristics. Additionally, estimates for uninsured people 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 2020, 31.6 million (9.7%) people of all ages were uninsured at the time of the interview. This includes 31.2 million (11.5%) people under age 65. Among children, 3.7 million (5.0%) were uninsured, and among working-age adults (aged 18–64), 27.5 million (13.9%) were uninsured. Among people under age 65, 64.3% were covered by private health insurance, including 56.6% with employment-based coverage and 6.7% with directly purchased coverage. Moreover, 4.0% 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 (CHIP). 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 level, education level, and race and Hispanic origin.

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

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 picture 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 interview are presented. Estimates are also further categorized by duration of being uninsured, source of private coverage, and types of public coverage. For adults aged 65 and over, six mutually exclusive categories of coverage are presented by selected sociodemographic characteristics.

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

Methods

Data source

The estimates in this report are based on data from the Sample Adult and Sample Child modules of

the 2020 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 and responsible for the child's health answers questions on the child's behalf. Interviews are typically 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.

Additionally, starting in August and continuing through the end of December, a subsample of adult respondents who completed NHIS in 2019 were recontacted by telephone and asked to participate again, completing the 2020 NHIS questionnaire. These reinterviewed participants are included as part of the regular Sample Adult file, and estimates in this report are based on data from both reinterviewed participants and participants sampled only in the 2020 NHIS. The 2020 NHIS Sample Adult (excluding reinterviewed sample adults) and Sample Child response rates were 48.9% and 47.8%, respectively. A nonresponse bias assessment of the 2020 sample detected no biases for estimates of health insurance coverage (11). For more information about the impact of these changes on the 2020 data and general information about NHIS, visit https://www.cdc.gov/nchs/nhis/2020nhis.htm.

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 similar sets 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 37,358 people (5,790 sample children and 31,568 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 were also 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 regarding 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 the person 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 the ACA (3). The "other sources" category for private health insurance includes plans obtained through a 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 categorized 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 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 previously classified as having private, Medicare and Medicaid, Medicare Advantage, or traditional Medicare-only coverage. This category also includes older people who only have 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 under 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 paid 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 are also 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 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% FPL, 100% to less than 139% FPL, 139% to less than or equal to 250% FPL, greater than 250% to less than or equal to 400% FPL, and greater than 400% FPL. Family income in NHIS was imputed for approximately 23% 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 preceding the interview. Adults who are seasonal contract workers 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 the sample adult and their spouse are legally separated. Sample adults who are living with an unmarried partner, 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. 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, census division, and metropolitan statistical area status (10). 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 0.5%. For items related to details about a type of health insurance coverage, item nonresponse varied. For example, the item nonresponse rate for duration of being currently uninsured and source of private coverage was 10.3% and 2.4%, respectively. Follow-up questions about 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 2020 survey description (10) and the Health Insurance Information webpage (https://www.cdc.gov/nchs/nhis/insurance.htm). All estimates presented in this report met NCHS standards of reliability as specified in "National Center for Health Statistics Data Presentation Standards for Proportions" (16). 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 groups 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 not found to be 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 2020 in Table 1. The percentage and number of people without insurance are also categorized by duration of being uninsured in this table. In Table 2, for those under age 65, aged 0–17 years, and aged 18–64 years, private coverage is further classified by source, including employment-based, directly purchased, and other and unknown source. Public coverage is also categorized by type, including Medicaid and CHIP, Medicare, other government, and military coverage, 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 the 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 2020, 31.6 million (9.7%) people of all ages were uninsured at the time of the interview (Table 1). This includes 31.2 million (11.5%) people under age 65. Among children, 3.7 million (5.0%) were uninsured, and among working-age adults, 27.5 million (13.9%) were uninsured (Figure 1). The percentage of working-age adults who were uninsured for a year or more (8.7%) was more than double the percentage who were uninsured for less than a year (4.0%). Among children, the percentage who were uninsured for a year or more (2.3%) was similar to the percentage of those who were uninsured for less than a year (2.0%). Overall and within each duration subgroup, working-age adults were more likely than children to be uninsured.

Private coverage

Among people under age 65, 173.8 million (64.3%) were covered by private health insurance at the time of the interview (Table 1). This includes 56.6% with employment-based coverage, 6.7% with directly purchased coverage, and 1.0% from other sources (Table 2). The percentage of private coverage was highest among non-Hispanic White (74.6%) and non-Hispanic Asian (74.6%) people compared with non-Hispanic people of other and multiple races (51.2%), non-Hispanic Black (48.6%), and Hispanic (44.9%) people (Figure 2). Employment-based coverage was highest among non-Hispanic White people (66.5%), and directly purchased coverage was highest among non-Hispanic Asian people (10.8%).

Exchange-based coverage

Among people under age 65, 10.8 million (4.0%) were covered by exchange-based coverage (Figure 3, Table 3). Females were more likely to have exchange-based coverage (4.6%) than males (3.4%). Exchange-based coverage was highest among non-Hispanic Asian people (7.5%) compared with Hispanic (4.5%), non-Hispanic White (3.8%), and non-Hispanic Black (3.0%) people and non-Hispanic people of other and multiple races (2.5%). Hispanic people were more likely than non-Hispanic Black and non-Hispanic people of other and multiple races to have exchange-based coverage. Exchange-based coverage increased among those with incomes less than 100% FPL (2.3%) through those with incomes 139% to less than or equal to 250% of FPL (6.4%), and then decreased among those with family incomes greater than 400% FPL (2.8%).

Public coverage

Among people under age 65, 71.6 million (26.5%) were covered by public health coverage at the time of the interview (Table 1). This includes 20.7% covered by Medicaid and CHIP, 3.6% by military coverage, and 3.3% by Medicare (Table 2). Public coverage was highest among non-Hispanic Black (42.6%) people compared with

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, 2020

[1]Significantly different from children ($p < 0.05$).
SOURCE: National Center for Health Statistics, National Health Interview Survey, 2020.

Figure 2. Percentage of people under age 65 with private health insurance, by race and Hispanic origin and source: United States, 2020

[1]Significantly different from Hispanic people ($p < 0.05$).
[2]Significantly different from non-Hispanic White people ($p < 0.05$).
[3]Significantly different from non-Hispanic Black people ($p < 0.05$).
[4]Significantly different from non-Hispanic Asian people ($p < 0.05$).
NOTES: Estimates may not add to totals due to rounding. Other source includes approximately 1.3% of people under age 65 who had private health insurance from a source other than employment-based or directly purchased or the source could not be determined from the information provided. 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.
SOURCE: National Center for Health Statistics, National Health Interview Survey, 2020.

Figure 3. Percentage of people under age 65 with exchange-based coverage at the time of the interview, by selected characteristics: United States, 2020

[1]Significantly different from males ($p < 0.05$).
[2]Significantly different from Hispanic people ($p < 0.05$).
[3]Significantly different from non-Hispanic White people ($p < 0.05$).
[4]Significantly different from non-Hispanic Black people ($p < 0.05$).
[5]Significantly different from non-Hispanic Asian people ($p < 0.05$).
[6]Significant quadratic trend by family income ($p < 0.05$).
NOTES: Exchange-based coverage is a private health insurance plan purchased through the Health Insurance Marketplace or state-based exchanges that were established as part of the Affordable Care Act of 2010 (P.L. 111–148, P.L. 111–152). FPL is federal poverty level. 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.
SOURCE: National Center for Health Statistics, National Health Interview Survey, 2020.

Hispanic (34.3%), non-Hispanic White (20.2%), and non-Hispanic Asian (18.9%) people (Figure 4). Public coverage among non-Hispanic people of other and multiple races (38.6%) was higher than among non-Hispanic White and non-Hispanic Asian people. For Medicaid and CHIP, coverage was highest among non-Hispanic Black (33.9%) and Hispanic (30.4%) people compared with non-Hispanic Asian (15.2%) and non-Hispanic White (14.3%) people. Medicaid and CHIP coverage among non-Hispanic people of other and multiple races (30.7%) was higher than among non-Hispanic White and non-Hispanic Asian people. Similar patterns were observed for Medicare and military coverage. Percentages were higher among non-Hispanic Black people and non-Hispanic people of other and multiple races than other race and Hispanic-origin groups.

Coverage among adults aged 65 and over

Among older adults (aged 65 and over), 39.8% were covered by private insurance (with or without Medicare), 31.8% had Medicare Advantage, 12.1% had traditional Medicare only, 8.7% had some other coverage (including military coverage without Medicare), 6.8% were covered by Medicare and Medicaid (dual-eligible), and 0.7% were uninsured (Table 4, Figure 5).

Summary

This report provides an overall picture of health insurance coverage in the United States by selected demographic characteristics. In 2020, 31.6 million (9.7%) people of all ages were uninsured at the time of the interview. In the United States, very few adults aged 65 and over are without

health insurance coverage, because almost all adults in this age group are eligible for health care coverage through the Medicare program (17). Although most people under age 65 had private health insurance either through employment-based coverage or some other source, 11.5% of people under age 65 lacked any type of health insurance at the time of the interview during 2020.

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 are also provided quarterly through the NHIS Early Release Program (https://www.cdc.gov/nchs/nhis/releases.htm).

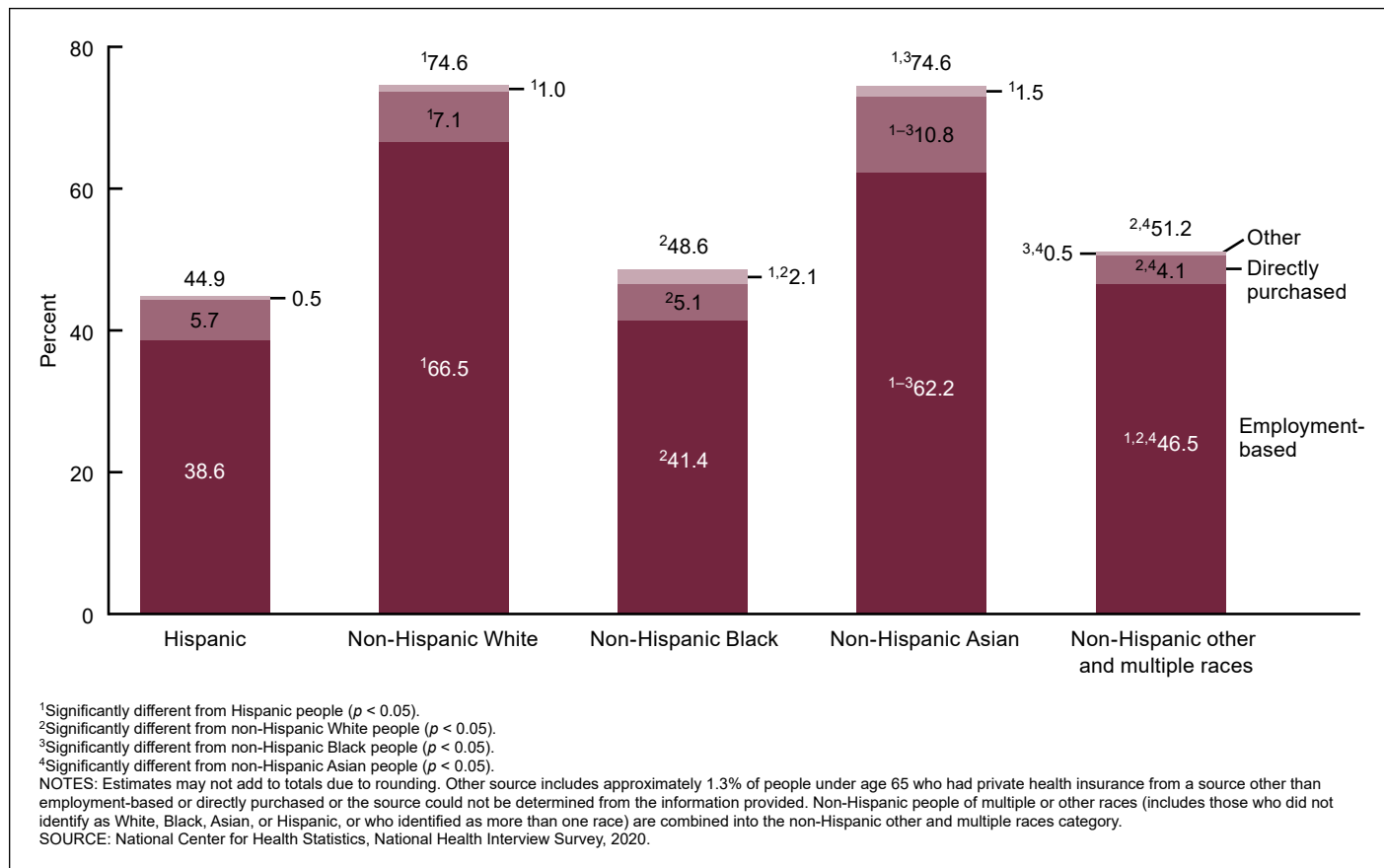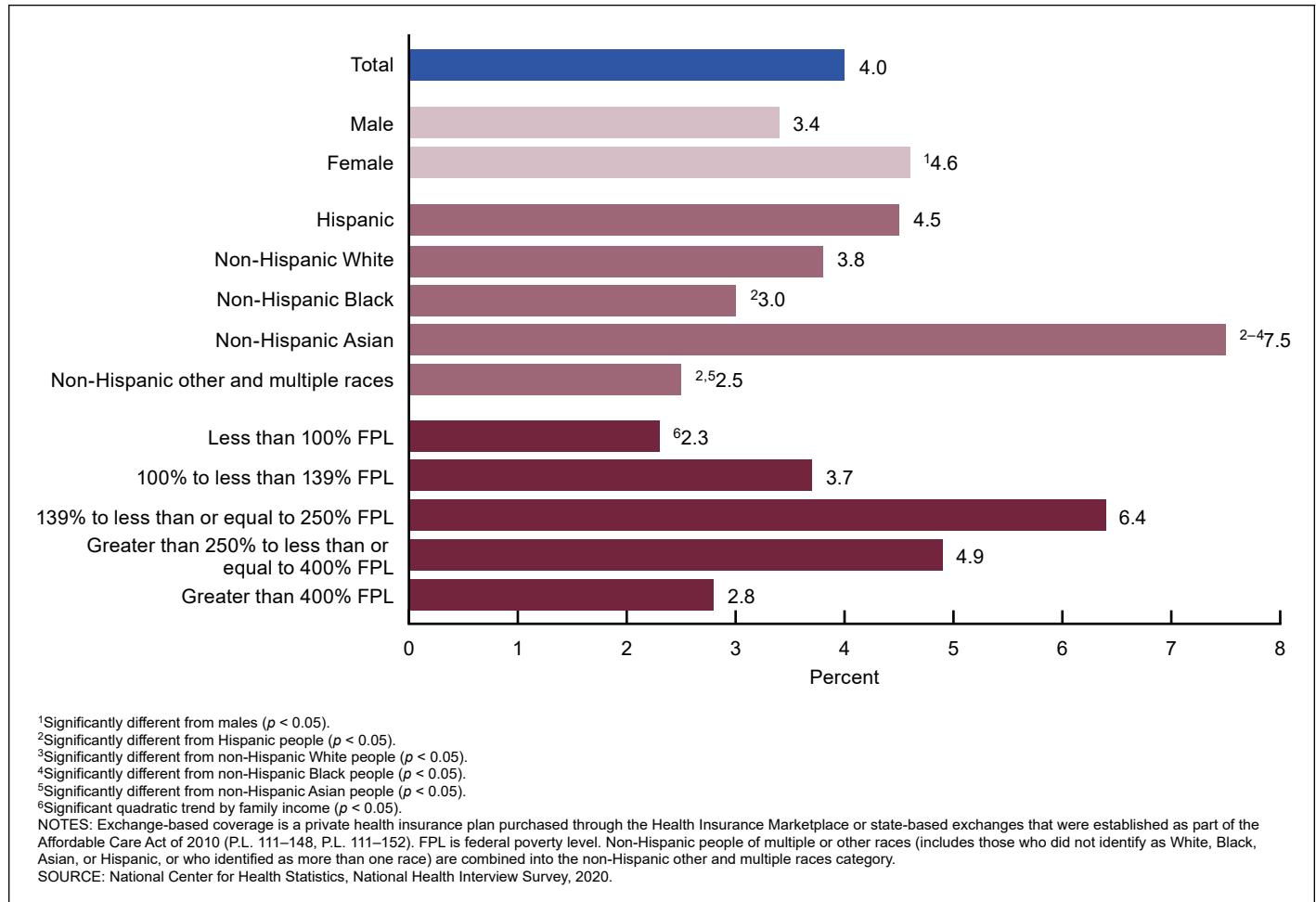Note that the information presented in this report is not without some limitations. NHIS responses are self-reported, so may be subject to recall

Figure 4. Percentage of people under age 65 who had public coverage, by type and race and Hispanic origin: United States, 2020
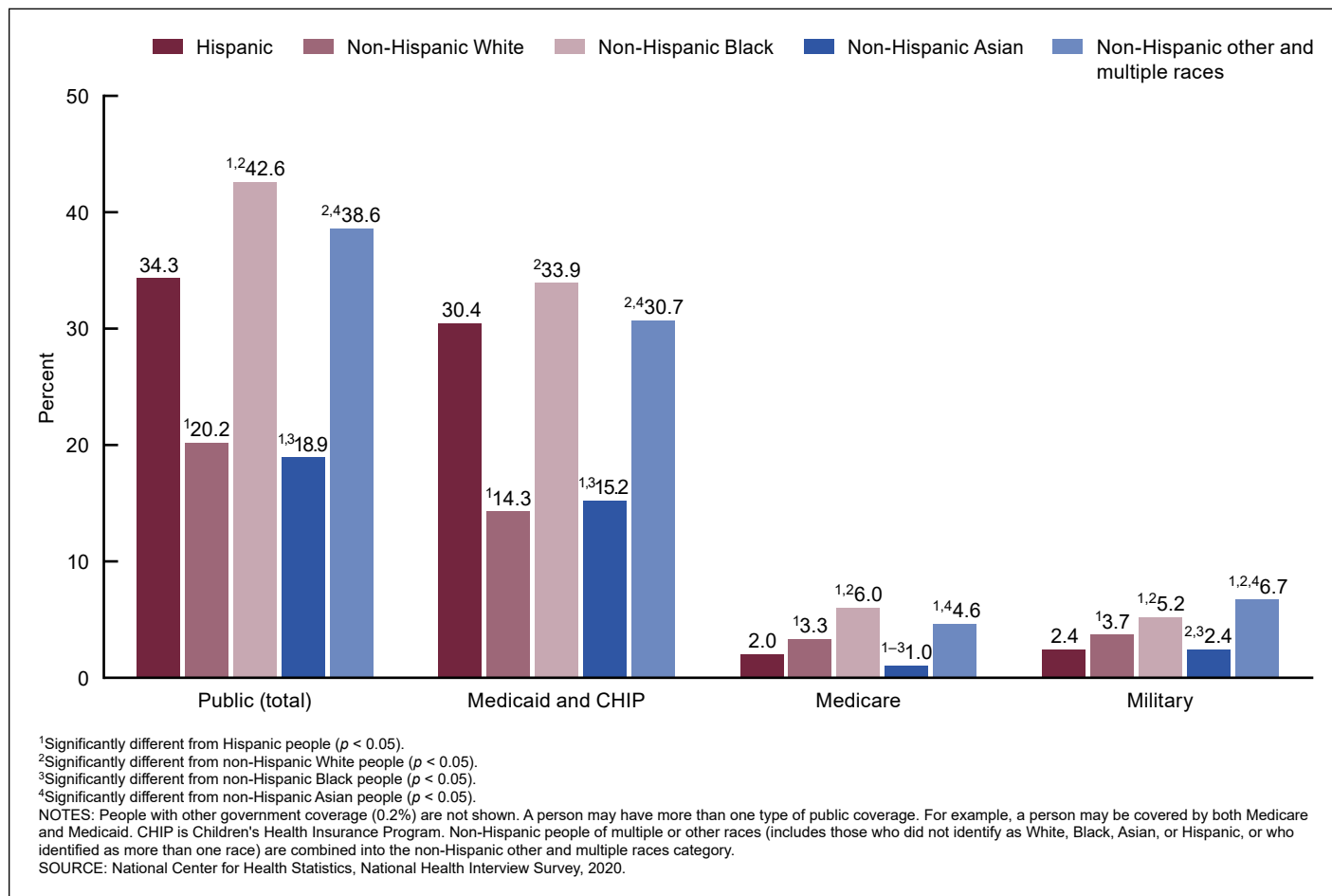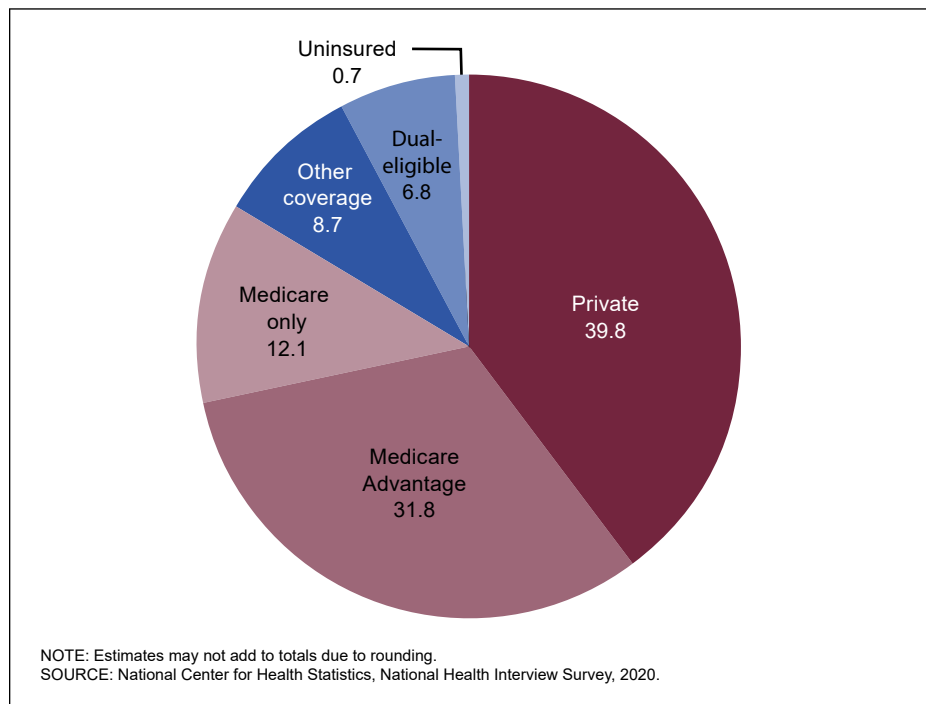

[1]Significantly different from Hispanic people ($p < 0.05$).
[2]Significantly different from non-Hispanic White people ($p < 0.05$).
[3]Significantly different from non-Hispanic Black people ($p < 0.05$).
[4]Significantly different from non-Hispanic Asian people ($p < 0.05$).
NOTES: People with other government coverage (0.2%) are not shown. A person may have more than one type of public coverage. For example, a person may be covered by both Medicare and Medicaid. CHIP is Children's Health Insurance Program. 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.
SOURCE: National Center for Health Statistics, National Health Interview Survey, 2020.

Figure 5. Percent distribution of health insurance coverage among adults aged 65 and over: United States, 2020

NOTE: Estimates may not add to totals due to rounding.
SOURCE: National Center for Health Statistics, National Health Interview Survey, 2020.

bias. Additionally, item nonresponse for length of time since last had coverage was slightly more than 10%, because 10.3% 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 the postprocessing editing, or they were only covered by IHS. Lastly, data collection procedures were modified due to the COVID-19 pandemic. Although the 2020 NHIS data file retained some biases after weighting adjustments, notably an underrepresentation of adults living alone and those in the lowest income category, and an overrepresentation of adults living in households with both landline and cell telephones, no biases were detected for estimates of health insurance coverage based on the full sample (11).

One strength of NHIS is that it had a very low nonresponse rate to questions about the type of health insurance coverage (about 0.5%). 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.

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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, 2020

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..........................	62.0 (61.0–62.9)	38.2 (37.3–39.0)	9.7 (9.2–10.3)	2.9 (2.6–3.2)	5.9 (5.5–6.4)	0.9 (0.8–1.1)
Under 65........................	64.3 (63.2–65.4)	26.5 (25.5–27.5)	11.5 (10.9–12.2)	3.5 (3.1–3.8)	7.0 (6.5–7.5)	1.1 (0.9–1.3)
0–17	55.1 (53.0–57.2)	42.1 (40.0–44.2)	5.0 (4.2–6.0)	2.0 (1.6–2.6)	2.3 (1.7–3.0)	0.7 (0.5–1.0)
18–64	67.7 (66.7–68.8)	20.7 (19.9–21.6)	13.9 (13.2–14.7)	4.0 (3.6–4.4)	8.7 (8.1–9.4)	1.2 (1.0–1.5)
65 and over.....................	50.2 (48.7–51.7)	96.0 (95.4–96.5)	0.7 (0.5–1.1)	0.2 (0.1–0.3)	0.5 (0.3–0.8)	0.0 (0.0–0.1)
	Number in millions					
All ages..........................	201.3	124.0	31.6	9.5	19.2	2.9
Under 65........................	173.8	71.6	31.2	9.4	18.9	2.5
0–17	40.1	30.6	3.7	1.5	1.7	0.5
18–64	133.7	40.9	27.5	7.9	17.2	2.4
65 and over.....................	27.4	52.3	0.4	0.1	0.3	0.0

0.0 Quantity more than zero but less than 0.05.

[1]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 may also have public coverage.

[2]Public 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 may also have private coverage.

[3]People 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 due to 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, 2020.

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, 2020

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]
					Percent (95% confidence interval)					
Under 65										
Total	64.3 (63.2–65.4)	56.6 (55.5–57.7)	6.7 (6.3–7.1)	1.0 (0.9–1.2)	26.5 (25.5–27.5)	20.7 (19.8–21.7)	3.3 (3.0–3.6)	0.2 (0.1–0.3)	3.6 (3.2–4.1)	11.5 (10.9–12.2)
Sex:										
Male	65.0 (63.6–66.3)	57.7 (56.3–59.0)	6.1 (5.6–6.7)	1.2 (0.9–1.5)	25.5 (24.3–26.7)	19.1 (18.0–20.3)	3.3 (2.9–3.7)	0.2 (0.1–0.4)	4.3 (3.8–4.8)	12.2 (11.4–13.1)
Female	63.7 (62.4–65.1)	55.6 (54.3–57.0)	7.2 (6.6–7.8)	0.9 (0.7–1.1)	27.5 (26.3–28.7)	22.2 (21.1–23.4)	3.3 (2.9–3.6)	0.2 (0.1–0.4)	3.0 (2.5–3.6)	10.9 (10.1–11.7)
Race and Hispanic origin[7]:										
Hispanic	44.9 (42.6–47.2)	38.6 (36.4–40.9)	5.7 (4.9–6.6)	0.5 (0.3–0.8)	34.3 (32.2–36.4)	30.4 (28.4–32.5)	2.0 (1.5–2.6)	0.3 (0.1–0.6)	2.4 (1.8–3.2)	22.4 (20.5–24.3)
Non-Hispanic White only	74.6 (73.4–75.7)	66.5 (65.3–67.7)	7.1 (6.6–7.6)	1.0 (0.8–1.2)	20.2 (19.1–21.3)	14.3 (13.3–15.2)	3.3 (3.0–3.6)	0.2 (0.1–0.3)	3.7 (3.2–4.1)	7.8 (7.2–8.4)
Non-Hispanic Black only	48.6 (45.6–51.7)	41.4 (38.6–44.4)	5.1 (4.1–6.3)	2.1 (1.4–3.0)	42.6 (39.7–45.5)	33.9 (31.0–36.9)	6.0 (4.9–7.4)	0.3 (0.1–0.6)	5.2 (4.1–6.5)	11.9 (10.2–13.6)
Non-Hispanic Asian only	74.6 (71.2–77.7)	62.2 (58.7–65.6)	10.8 (8.9–13.0)	1.5 (0.9–2.4)	18.9 (16.0–22.0)	15.2 (12.5–18.2)	1.0 (0.4–2.0)	0.2 (0.0–0.7)	2.4 (1.4–3.9)	7.7 (5.8–9.9)
Non-Hispanic other and multiple races	51.2 (45.1–57.3)	46.5 (40.9–52.3)	4.1 (2.7–6.0)	0.5 (0.2–1.3)	38.6 (33.7–43.6)	30.7 (26.0–35.7)	4.6 (3.0–6.5)	0.1 (0.0–0.6)	6.7 (4.3–9.8)	13.9 (10.9–17.5)
Family income as a percentage of FPL[8]:										
Less than 100% FPL.	15.6 (13.7–17.6)	10.6 (9.0–12.4)	3.6 (2.8–4.7)	1.4 (0.9–2.0)	67.3 (64.4–70.0)	62.4 (59.5–65.2)	8.0 (6.7–9.5)	0.1 (0.0–0.3)	1.7 (1.0–2.7)	19.5 (17.2–22.1)
100% to less than 139% FPL	24.6 (21.7–27.6)	17.6 (15.2–20.3)	5.5 (4.2–7.2)	1.4 (0.7–2.5)	58.3 (55.0–61.5)	51.2 (47.8–54.5)	7.6 (6.1–9.3)	0.4 (0.1–1.0)	2.7 (1.7–4.0)	20.5 (17.7–23.6)
139% to less than or equal to 250% FPL.	47.8 (45.7–49.9)	38.1 (36.1–40.1)	8.5 (7.5–9.6)	1.1 (0.7–1.7)	36.8 (34.9–38.8)	29.9 (28.0–31.9)	4.4 (3.6–5.2)	0.2 (0.0–0.4)	3.9 (3.1–4.9)	18.1 (16.4–19.8)
Greater than 250% to less than or equal to 400% FPL.	74.6 (72.7–76.5)	66.2 (64.3–68.2)	7.5 (6.5–8.5)	0.9 (0.6–1.4)	16.6 (15.1–18.2)	10.1 (8.9–11.4)	2.2 (1.8–2.8)	0.4 (0.1–0.8)	4.3 (3.6–5.2)	10.8 (9.6–12.2)
Greater than 400% FPL	90.2 (89.3–91.0)	82.9 (81.8–83.9)	6.4 (5.8–7.1)	0.9 (0.7–1.2)	7.6 (6.9–8.4)	2.8 (2.3–3.3)	1.0 (0.8–1.2)	0.2 (0.1–0.3)	3.9 (3.4–4.5)	4.3 (3.8–4.8)
Age 0–17										
Total	55.1 (53.0–57.2)	50.3 (48.3–52.4)	4.1 (3.5–4.9)	0.6 (0.4–1.0)	42.1 (40.0–44.2)	38.4 (36.4–40.5)	0.3 (0.1–0.5)	0.2 (0.1–0.5)	3.4 (2.6–4.2)	5.0 (4.2–6.0)
Sex:										
Male	54.9 (52.1–57.6)	50.1 (47.5–52.8)	3.8 (3.0–4.8)	0.9 (0.5–1.6)	41.9 (39.2–44.6)	38.5 (35.8–41.2)	0.3 (0.1–0.7)	0.2 (0.0–0.7)	3.1 (2.3–4.1)	5.7 (4.5–7.2)
Female	55.4 (52.6–58.2)	50.6 (47.9–53.3)	4.5 (3.5–5.5)	0.4 (0.2–0.7)	42.3 (39.4–45.2)	38.4 (35.6–41.2)	0.3 (0.1–0.8)	0.2 (0.1–0.5)	3.6 (2.6–4.9)	4.3 (3.4–5.5)
Race and Hispanic origin[7]:										
Hispanic	37.2 (33.7–40.9)	33.6 (30.2–37.1)	3.1 (2.0–4.5)	0.6 (0.2–1.1)	57.3 (53.8–60.9)	54.2 (50.6–57.8)	0.4 (0.1–1.1)	0.3 (0.0–0.9)	2.6 (1.5–4.2)	7.7 (5.9–9.9)
Non-Hispanic White only	69.2 (66.6–71.7)	63.8 (61.2–66.3)	4.8 (3.8–6.0)	0.7 (0.3–1.3)	29.2 (26.8–31.8)	25.9 (23.5–28.4)	0.3 (0.1–0.8)	0.2 (0.0–0.7)	3.1 (2.3–4.0)	3.8 (2.7–5.0)
Non-Hispanic Black only	31.1 (26.3–36.2)	27.1 (22.5–32.0)	3.3 (1.7–5.6)	0.7 (0.2–1.9)	65.7 (60.6–70.7)	61.0 (55.7–66.1)	0.3 (0.0–1.1)	0.1 (0.0–0.8)	4.6 (2.6–7.6)	4.9 (2.8–7.9)
Non-Hispanic Asian only	68.3 (61.6–74.5)	61.8 (55.3–68.1)	5.9 (3.7–8.9)	0.5 (0.1–1.9)	29.5 (23.4–36.2)	25.9 (20.0–32.5)	–	0.3 (0.0–1.5)	*	3.4 (1.5–6.3)
Non-Hispanic other and multiple races	49.6 (42.5–56.6)	45.6 (39.0–52.4)	3.2 (1.4–6.2)	0.7 (0.1–2.8)	48.2 (41.1–55.3)	41.5 (34.5–48.7)	–	0.1 (0.0–1.3)	6.9 (3.7–11.7)	6.1 (3.0–10.9)
Family income as a percentage of FPL[8]:										
Less than 100% FPL.	7.7 (5.5–10.5)	6.2 (4.2–8.9)	1.3 (0.5–2.6)	0.2 (0.0–0.9)	87.4 (83.3–90.8)	85.8 (81.6–89.4)	0.7 (0.1–2.0)	–	1.1 (0.2–3.0)	7.2 (4.4–11.1)
100% to less than 139% FPL	17.1 (13.2–21.6)	14.2 (10.6–18.4)	1.8 (0.7–4.0)	1.1 (0.3–2.6)	79.1 (74.1–83.5)	77.1 (71.9–81.7)	0.1 (0.0–1.1)	0.1 (0.0–0.9)	1.8 (0.5–4.6)	7.2 (4.3–11.1)
139% to less than or equal to 250% FPL.	37.5 (34.0–41.1)	32.5 (29.2–35.9)	4.2 (2.8–5.9)	0.9 (0.2–2.4)	58.6 (55.0–62.1)	53.9 (50.2–57.5)	0.7 (0.2–1.7)	0.1 (0.0–0.4)	4.4 (2.8–6.5)	7.8 (5.9–10.0)
Greater than 250% to less than or equal to 400% FPL.	74.9 (71.4–78.1)	68.8 (65.2–72.3)	5.3 (3.8–7.3)	0.8 (0.3–1.6)	22.7 (19.7–26.0)	17.2 (14.6–20.1)	–	0.5 (0.1–1.8)	5.1 (3.5–7.1)	4.0 (2.7–5.8)
Greater than 400% FPL	91.1 (89.1–92.8)	85.1 (82.7–87.3)	5.5 (4.1–7.1)	0.5 (0.2–1.1)	8.0 (6.3–9.9)	4.7 (3.4–6.4)	–	0.2 (0.0–0.7)	3.1 (2.1–4.4)	1.9 (1.3–2.8)

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, 2020—Con.

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]
					Percent (95% confidence interval)					
Age 18–64										
Total	67.7 (66.7–68.8)	59.0 (57.9–60.0)	7.6 (7.1–8.1)	1.2 (1.0–1.4)	20.7 (19.9–21.6)	14.2 (13.4–14.9)	4.4 (4.1–4.7)	0.2 (0.2–0.3)	3.7 (3.3–4.2)	13.9 (13.2–14.7)
18–29	64.0 (61.7–66.2)	55.6 (53.4–57.9)	5.9 (5.0–7.0)	2.4 (1.8–3.2)	20.9 (19.1–22.8)	17.4 (15.7–19.2)	1.1 (0.7–1.7)	0.2 (0.1–0.4)	2.6 (1.9–3.4)	16.5 (15.0–18.2)
30–44	67.1 (65.5–68.5)	60.5 (59.0–62.0)	5.9 (5.3–6.6)	0.6 (0.4–0.8)	18.5 (17.3–19.8)	14.1 (13.0–15.2)	2.0 (1.6–2.5)	0.2 (0.1–0.4)	3.5 (3.0–4.0)	16.2 (14.9–17.6)
45–64	70.6 (69.3–71.8)	59.8 (58.5–61.1)	9.9 (9.2–10.6)	0.9 (0.7–1.1)	22.3 (21.2–23.5)	12.2 (11.4–13.1)	8.3 (7.7–9.0)	0.3 (0.2–0.5)	4.6 (4.0–5.3)	10.6 (9.8–11.5)
Sex and age group:										
Men	68.8 (67.4–70.2)	60.5 (59.1–62.0)	7.0 (6.4–7.7)	1.3 (1.0–1.6)	19.2 (18.1–20.3)	11.7 (10.8–12.7)	4.5 (3.9–5.0)	0.2 (0.1–0.4)	4.7 (4.1–5.3)	14.7 (13.7–15.7)
18–29.	64.8 (61.7–67.8)	56.1 (53.1–59.2)	6.0 (4.7–7.4)	2.7 (1.8–3.9)	17.6 (15.2–20.3)	13.5 (11.4–15.9)	1.0 (0.4–2.1)	0.2 (0.0–0.6)	3.2 (2.1–4.6)	18.6 (16.2–21.1)
30–44	70.5 (68.5–72.6)	64.2 (62.1–66.3)	5.6 (4.8–6.6)	0.7 (0.4–1.1)	16.3 (14.7–18.0)	11.0 (9.6–12.6)	2.3 (1.6–3.2)	0.3 (0.1–0.7)	4.2 (3.5–5.0)	15.6 (14.0–17.3)
45–64	70.1 (68.3–71.8)	60.5 (58.6–62.3)	8.8 (7.8–9.8)	0.8 (0.5–1.2)	22.4 (20.9–24.0)	11.1 (10.0–12.3)	8.4 (7.4–9.5)	0.2 (0.1–0.4)	6.0 (5.2–6.9)	11.5 (10.3–12.8)
Women	66.7 (65.4–68.0)	57.4 (56.1–58.8)	8.2 (7.5–8.8)	1.1 (0.9–1.4)	22.2 (21.1–23.4)	16.5 (15.5–17.5)	4.3 (3.9–4.8)	0.2 (0.1–0.4)	2.8 (2.4–3.3)	13.2 (12.2–14.2)
18–29.	63.2 (60.2–66.2)	55.2 (52.2–58.2)	5.9 (4.6–7.5)	2.1 (1.3–3.1)	24.2 (21.7–26.9)	21.3 (18.8–23.8)	1.2 (0.6–2.1)	0.2 (0.0–0.5)	2.0 (1.4–2.8)	14.4 (12.4–16.6)
30–44	63.7 (61.5–65.8)	56.9 (54.7–59.0)	6.2 (5.3–7.3)	0.5 (0.3–0.8)	20.7 (19.1–22.5)	17.1 (15.5–18.7)	1.7 (1.2–2.2)	0.1 (0.0–0.3)	2.8 (2.3–3.5)	16.8 (14.9–18.8)
45–64	71.1 (69.4–72.7)	59.1 (57.4–60.9)	11.0 (10.0–12.0)	1.0 (0.7–1.3)	22.2 (20.7–23.7)	13.2 (12.1–14.5)	8.2 (7.4–9.1)	0.4 (0.2–0.7)	3.3 (2.5–4.2)	9.7 (8.7–10.9)
Race and Hispanic origin[7]:										
Hispanic	48.7 (46.3–51.2)	41.2 (38.8–43.6)	7.0 (6.0–8.2)	0.5 (0.3–0.9)	22.7 (20.7–24.8)	18.4 (16.6–20.4)	2.8 (2.1–3.6)	0.3 (0.1–0.6)	2.3 (1.7–3.1)	29.7 (27.3–32.2)
Non-Hispanic White only	76.3 (75.2–77.3)	67.4 (66.2–68.5)	7.8 (7.3–8.4)	1.1 (0.9–1.3)	17.3 (16.4–18.2)	10.5 (9.8–11.3)	4.3 (3.9–4.7)	0.2 (0.1–0.3)	3.9 (3.4–4.3)	9.1 (8.4–9.8)
Non-Hispanic Black only	55.2 (52.2–58.3)	46.8 (43.9–49.8)	5.8 (4.6–7.2)	2.6 (1.7–3.8)	33.8 (31.1–36.6)	23.7 (21.3–26.3)	8.2 (6.7–10.0)	0.3 (0.1–0.8)	5.4 (4.3–6.7)	14.5 (12.6–16.6)
Non-Hispanic Asian only	76.2 (72.6–79.5)	62.3 (58.6–65.8)	12.1 (9.9–14.6)	1.8 (1.0–2.9)	16.1 (13.3–19.3)	12.4 (9.8–15.5)	1.3 (0.6–2.5)	0.2 (0.0–0.7)	2.1 (1.1–3.7)	8.8 (6.6–11.3)
Non-Hispanic other and multiple races	52.3 (44.1–60.4)	47.2 (39.7–54.7)	4.7 (2.8–7.3)	0.4 (0.1–1.3)	32.2 (25.7–39.3)	23.5 (17.5–30.5)	7.6 (5.1–10.8)	0.1 (0.0–0.8)	6.5 (3.5–11.0)	19.1 (14.9–23.8)
Family income as a percentage of FPL[8]:										
Less than 100% FPL.	20.1 (17.7–22.7)	13.1 (11.1–15.3)	5.0 (3.8–6.5)	2.0 (1.3–3.0)	55.8 (52.4–59.2)	49.1 (45.7–52.5)	12.2 (10.2–14.3)	0.2 (0.0–0.5)	2.0 (1.2–3.2)	26.5 (23.5–29.7)
100% to less than 139% FPL	28.4 (24.8–32.3)	19.4 (16.5–22.7)	7.5 (5.7–9.6)	1.5 (0.6–3.2)	47.4 (43.5–51.3)	37.6 (34.0–41.4)	11.5 (9.2–14.0)	0.5 (0.1–1.5)	3.1 (2.0–4.6)	27.5 (23.7–31.5)
139% to less than or equal to 250% FPL.	52.1 (49.9–54.4)	40.5 (38.4–42.7)	10.4 (9.2–11.7)	1.2 (0.8–1.8)	27.7 (25.8–29.7)	19.9 (18.1–21.7)	5.9 (5.0–7.0)	0.2 (0.1–0.5)	3.7 (2.9–4.6)	22.4 (20.4–24.5)
Greater than 250% to less than or equal to 400% FPL.	74.5 (72.4–76.6)	65.3 (63.2–67.4)	8.2 (7.2–9.4)	1.0 (0.6–1.5)	14.4 (12.9–16.0)	7.5 (6.3–8.8)	3.1 (2.5–3.8)	0.3 (0.1–0.6)	4.1 (3.3–4.9)	13.3 (11.8–14.9)
Greater than 400% FPL	89.9 (89.1–90.8)	82.3 (81.2–83.3)	6.6 (6.0–7.3)	1.0 (0.7–1.4)	7.5 (6.8–8.3)	2.3 (1.8–2.8)	1.2 (1.0–1.5)	0.2 (0.1–0.3)	4.1 (3.6–4.7)	4.9 (4.3–5.6)
Employment status:										
Employed	77.2 (76.2–78.2)	69.6 (68.5–70.6)	6.7 (6.2–7.2)	0.9 (0.7–1.2)	11.9 (11.2–12.6)	8.2 (7.6–8.8)	0.7 (0.6–0.9)	0.2 (0.1–0.3)	3.1 (2.7–3.4)	12.6 (11.8–13.4)
Unemployed	35.0 (30.2–39.9)	23.7 (19.8–27.9)	11.2 (8.0–15.1)	0.1 (0.0–0.7)	34.4 (29.7–39.4)	30.4 (26.0–35.2)	1.8 (0.4–4.9)	–	2.5 (1.1–4.9)	33.0 (28.3–37.9)
Not in workforce	44.5 (42.5–46.5)	32.8 (31.0–34.7)	9.5 (8.5–10.6)	2.1 (1.6–2.8)	46.3 (44.2–48.5)	29.6 (27.8–31.6)	16.6 (15.4–18.0)	0.3 (0.1–0.6)	6.5 (5.4–7.6)	14.1 (12.5–15.8)
Marital status:										
Married	77.2 (75.9–78.4)	68.8 (67.5–70.1)	7.7 (7.1–8.3)	0.7 (0.5–0.8)	15.0 (14.1–16.0)	7.7 (6.9–8.5)	3.2 (2.8–3.6)	0.2 (0.1–0.4)	4.7 (4.1–5.3)	10.5 (9.6–11.5)
Widowed	51.4 (45.0–57.8)	39.0 (33.1–45.2)	10.9 (7.8–14.6)	1.6 (0.4–4.3)	34.6 (28.9–40.6)	20.3 (15.5–25.7)	15.4 (11.5–20.1)	0.2 (0.0–1.2)	5.4 (3.1–8.8)	17.1 (11.4–24.0)
Divorced or separated.	56.0 (53.6–58.4)	46.3 (43.9–48.7)	8.5 (7.3–9.8)	1.2 (0.8–1.7)	30.9 (28.7–33.2)	20.8 (18.8–22.8)	10.2 (8.9–11.8)	0.4 (0.1–0.9)	4.4 (3.6–5.3)	16.1 (14.2–18.0)
Never married	60.6 (58.6–62.6)	51.2 (49.2–53.1)	7.3 (6.4–8.3)	2.1 (1.6–2.8)	25.2 (23.5–27.0)	20.7 (19.2–22.4)	4.3 (3.6–5.0)	0.1 (0.0–0.3)	2.3 (1.8–3.1)	16.0 (14.5–17.5)
Cohabitating	57.1 (53.9–60.1)	50.3 (47.1–53.4)	5.9 (4.7–7.2)	0.9 (0.5–1.6)	23.5 (20.8–26.4)	18.8 (16.2–21.5)	3.2 (2.3–4.2)	0.3 (0.1–0.7)	2.9 (2.2–3.9)	21.5 (19.1–24.1)
Education[9]:										
Less than high school	32.4 (29.0–35.9)	25.5 (22.4–28.7)	6.1 (4.5–8.1)	0.8 (0.4–1.4)	38.5 (35.0–42.2)	31.7 (28.4–35.1)	11.1 (9.1–13.4)	0.2 (0.0–0.6)	1.3 (0.6–2.6)	31.6 (28.2–35.1)
High school diploma or GED.	58.6 (56.6–60.5)	50.2 (48.3–52.2)	7.7 (6.8–8.7)	0.6 (0.4–0.9)	25.8 (24.1–27.5)	18.0 (16.5–19.5)	7.1 (6.2–8.0)	0.4 (0.2–0.7)	3.1 (2.5–3.8)	18.2 (16.6–19.8)
Some college	68.6 (67.0–70.2)	59.1 (57.4–60.8)	8.7 (7.8–9.7)	0.8 (0.6–1.1)	22.4 (21.0–23.7)	13.1 (12.0–14.2)	5.0 (4.4–5.7)	0.3 (0.1–0.5)	6.2 (5.4–7.0)	12.5 (11.4–13.7)
Bachelor's degree or more	87.6 (86.7–88.5)	78.5 (77.4–79.6)	8.0 (7.3–8.7)	1.1 (0.8–1.4)	8.9 (8.2–9.7)	3.7 (3.3–4.2)	1.5 (1.2–1.8)	0.2 (0.1–0.4)	3.8 (3.3–4.4)	5.3 (4.7–5.9)

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, 2020—Con.

– Quantity zero.

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

[1]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 may also have public coverage.

[2]Other sources of private coverage include 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.

[3]Public 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 may also have private coverage.

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

[5]Military coverage includes TRICARE, VA, and CHAMP–VA coverage.

[6]People 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.

[7]People categorized as Hispanic may be 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.

[8]FPL 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.

[9]Education 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, 2020.

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, 2020

Characteristic	Percent (95% confidence interval)	Number in millions
Age group (years)		
Under 65	4.0 (3.7–4.3)	10.8
0–17	2.1 (1.7–2.6)	1.5
18–64	4.7 (4.3–5.1)	9.2
18–29	3.6 (2.9–4.5)	1.9
30–44	4.0 (3.4–4.6)	2.5
45–64	5.9 (5.3–6.5)	4.8
Sex		
Male	3.4 (3.0–3.8)	4.6
Female	4.6 (4.1–5.0)	6.2
Race and Hispanic origin[1]		
Hispanic	4.5 (3.7–5.3)	2.5
Non-Hispanic White only	3.8 (3.4–4.1)	5.8
Non-Hispanic Black only	3.0 (2.3–4.0)	1.0
Non-Hispanic Asian only	7.5 (5.9–9.4)	1.2
Non-Hispanic other and multiple races[1]	2.5 (1.4–4.2)	0.2
Family income as a percentage of FPL[2]		
Less than 100% FPL	2.3 (1.6–3.2)	0.7
100% to less than 139% FPL	3.7 (2.6–5.0)	0.8
139% to less than or equal to 250% FPL	6.4 (5.6–7.4)	3.5
Greater than 250% to less than or equal to 400% FPL	4.9 (4.2–5.6)	2.8
Greater than 400% FPL	2.8 (2.4–3.3)	3.0
Education[3]		
Less than high school	4.1 (2.8–5.9)	0.7
High school diploma or GED	5.4 (4.6–6.3)	2.4
Some college	5.4 (4.7–6.2)	2.6
Bachelor's degree or more	4.5 (4.0–5.1)	2.6
Employment status[4]		
Employed	4.2 (3.8–4.6)	6.1
Unemployed	8.3 (5.5–11.8)	0.7
Not in workforce	5.3 (4.5–6.1)	2.3
Marital status[4]		
Married	4.7 (4.2–5.2)	4.7
Widowed	7.2 (4.5–10.7)	0.2
Divorced or separated	5.7 (4.7–6.8)	1.1
Never married	4.4 (3.7–5.2)	2.5
Cohabiting	3.7 (2.9–4.8)	0.7

[1]People categorized as Hispanic may be 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.
[2]FPL 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.
[3]Education level is limited to those aged 25–64.
[4]Employment 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, 2020.

Table 4. Percent distribution of type of coverage among adults aged 65 and over, by selected characteristics: United States, 2020

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	39.8 (38.5–41.2)	6.8 (6.0–7.7)	31.8 (30.6–33.0)	12.1 (11.2–13.1)	8.7 (8.0–9.5)	0.7 (0.5–1.1)
Age group						
65–74	41.6 (39.9–43.3)	6.5 (5.6–7.5)	30.4 (28.9–32.0)	11.8 (10.6–12.9)	8.7 (7.7–9.7)	1.0 (0.7–1.5)
75 and over.....................	37.1 (35.2–39.0)	7.3 (6.0–8.7)	33.8 (31.9–35.7)	12.6 (11.3–14.0)	8.9 (7.8–10.0)	0.3 (0.1–0.6)
Sex						
Men	40.0 (38.1–42.0)	5.1 (4.2–6.0)	29.8 (28.1–31.6)	11.7 (10.4–13.0)	12.9 (11.7–14.2)	0.5 (0.3–0.8)
Women........................	39.7 (38.0–41.3)	8.2 (7.1–9.5)	33.4 (31.8–35.0)	12.5 (11.3–13.7)	5.3 (4.5–6.2)	0.9 (0.5–1.5)
Race and Hispanic origin[7]						
Hispanic	18.3 (14.9–22.1)	22.2 (17.7–27.2)	33.8 (29.1–38.8)	12.4 (9.4–15.9)	8.2 (5.5–11.6)	5.2 (3.0–8.2)
Non-Hispanic White only............	45.2 (43.6–46.7)	3.6 (3.0–4.2)	31.2 (29.9–32.6)	11.5 (10.4–12.6)	8.4 (7.7–9.2)	0.2 (0.1–0.3)
Non-Hispanic Black only............	27.7 (23.9–31.7)	13.4 (10.4–16.9)	33.4 (29.3–37.8)	16.3 (13.2–19.9)	8.3 (6.1–11.0)	0.8 (0.2–2.0)
Non-Hispanic Asian only............	25.8 (20.1–32.3)	13.3 (8.3–19.8)	37.4 (31.0–44.1)	12.2 (7.5–18.5)	10.0 (6.0–15.5)	1.2 (0.3–3.3)
Non-Hispanic other and multiple races[7]	20.1 (13.2–28.6)	16.0 (9.2–25.0)	21.1 (14.2–29.5)	15.7 (9.2–24.2)	25.6 (17.5–35.0)	*
Family income as a percentage of FPL[8]						
Less than 100% FPL	14.7 (10.9–19.1)	35.8 (30.9–40.9)	25.6 (21.2–30.3)	15.6 (12.3–19.3)	6.9 (4.2–10.6)	1.6 (0.6–3.3)
100% to less than 139% FPL	20.3 (16.4–24.7)	16.7 (12.7–21.4)	33.1 (28.5–37.9)	19.6 (15.7–24.0)	9.1 (6.3–12.5)	1.3 (0.4–2.9)
139% to less than or equal to 250% FPL.....................	32.4 (29.7–35.2)	6.5 (4.9–8.4)	35.3 (32.6–38.1)	15.8 (13.7–18.2)	9.1 (7.5–10.8)	0.9 (0.4–1.6)
Greater than 250% to less than or equal to 400% FPL...............	40.1 (37.3–42.9)	2.9 (1.9–4.2)	33.4 (30.8–36.0)	11.1 (9.4–13.1)	11.5 (9.8–13.4)	1.1 (0.4–2.2)
Greater than 400% FPL	53.6 (51.6–55.5)	1.3 (0.7–2.2)	29.7 (27.9–31.5)	8.1 (7.1–9.2)	7.2 (6.2–8.3)	0.2 (0.1–0.4)
Education						
Less than high school...............	22.2 (19.0–25.8)	21.1 (17.5–24.9)	30.1 (26.0–34.4)	17.2 (14.2–20.5)	7.0 (5.1–9.3)	2.5 (1.2–4.6)
High school diploma or GED	40.1 (37.7–42.6)	6.4 (5.0–7.9)	30.4 (28.2–32.6)	13.1 (11.4–14.9)	9.7 (8.3–11.1)	0.4 (0.2–0.8)
Some college	40.9 (38.6–43.2)	3.9 (3.0–4.9)	34.2 (32.0–36.5)	9.9 (8.6–11.4)	10.6 (9.2–12.0)	0.6 (0.3–1.1)
Bachelor's degree or more	48.3 (46.1–50.5)	2.6 (1.9–3.4)	31.9 (30.0–33.8)	10.4 (9.2–11.7)	6.5 (5.6–7.5)	0.4 (0.2–0.7)
Marital status						
Married........................	43.8 (41.9–45.6)	3.8 (3.1–4.7)	32.2 (30.5–34.0)	10.8 (9.6–12.1)	8.9 (7.9–9.9)	0.5 (0.3–0.8)
Widowed........................	37.0 (34.7–39.4)	9.6 (7.8–11.6)	30.6 (28.3–33.0)	13.4 (11.7–15.3)	8.9 (7.4–10.5)	0.5 (0.2–1.1)
Divorced or separated	32.0 (29.3–34.8)	12.1 (9.8–14.6)	33.0 (30.2–35.9)	13.4 (11.4–15.5)	9.0 (7.3–11.0)	0.6 (0.2–1.4)
Never married....................	34.9 (30.1–39.9)	14.7 (10.8–19.2)	27.9 (23.7–32.5)	13.1 (10.2–16.6)	6.0 (3.5–9.6)	*
Cohabitating	32.3 (24.9–40.4)	*	32.5 (25.1–40.6)	14.9 (9.4–22.0)	11.3 (7.3–16.5)	*

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

[1]Includes 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.

[2]Includes 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).

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

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

[5]Includes 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.

[6]Includes 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.

[7]People categorized as Hispanic may be 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.

[8]FPL 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, 2020.

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