

NATIONAL HEALTH INTERVIEW SURVEY EARLY RELEASE PROGRAM

Percentage (and standard error) of persons under age 65 who were in families that currently have medical bills that are being paid off over time, by selected demographic characteristics and year: United States, 2011–June 2015

Selected characteristic	2011	2012	2013	2014	2015 (Jan-Jun)
Total	27.9 (0.40)	27.3 (0.40)	26.5 (0.45)	25.3 (0.42)	24.8 (0.53)
Sex					
Male	27.1 (0.41)	26.8 (0.42)	26.0 (0.46)	24.9 (0.46)	24.2 (0.55)
Female	28.6 (0.44)	27.8 (0.42)	27.0 (0.49)	25.7 (0.42)	25.5 (0.57)
Age group					
0–17 years	30.9 (0.57)	30.4 (0.59)	28.8 (0.62)	27.3 (0.57)	26.3 (0.74)
18–64 years	26.7 (0.39)	26.1 (0.37)	25.7 (0.43)	24.6 (0.41)	24.3 (0.51)
Race and ethnicity					
Hispanic	27.6 (0.79)	26.3 (0.71)	26.0 (0.86)	24.8 (0.78)	25.4 (1.04)
Non-Hispanic, white only	28.3 (0.52)	27.8 (0.50)	27.0 (0.58)	26.1 (0.54)	25.0 (0.70)
Non-Hispanic, black only	30.0 (0.94)	30.4 (0.84)	30.1 (0.90)	27.3 (0.82)	28.2 (1.33)
Non-Hispanic, Asian only	15.2 (0.87)	13.9 (1.02)	13.4 (1.05)	13.1 (0.98)	13.3 (1.52)
Non-Hispanic, other races	32.6 (1.65)	32.9 (1.57)	29.0 (1.58)	27.7 (1.55)	25.2 (2.62)
Health insurance coverage status, by age group					
Under 65 years:					
Uninsured ¹	34.1 (0.71)	33.1 (0.63)	32.6 (0.69)	31.1 (0.85)	31.3 (1.16)
Private ²	26.2 (0.45)	25.8 (0.47)	25.0 (0.54)	24.6 (0.49)	24.4 (0.63)
Public ³	28.2 (0.63)	27.7 (0.68)	26.8 (0.61)	24.7 (0.58)	24.0 (0.86)
0–17 years:					
Uninsured ¹	36.5 (1.77)	36.3 (1.75)	36.4 (1.75)	34.7 (2.20)	32.4 (3.45)
Private ²	30.9 (0.70)	30.7 (0.76)	28.7 (0.79)	28.3 (0.75)	26.7 (1.01)
Public ³	30.4 (0.82)	29.6 (0.85)	28.3 (0.84)	25.6 (0.76)	25.4 (1.08)
18–64 years:					
Uninsured ¹	33.8 (0.67)	32.7 (0.60)	32.1 (0.68)	30.7 (0.80)	31.1 (1.11)
Private ²	24.7 (0.43)	24.3 (0.44)	23.9 (0.50)	23.5 (0.47)	23.7 (0.60)
Public ³	26.0 (0.61)	25.8 (0.67)	25.4 (0.60)	23.9 (0.63)	22.8 (0.92)
Poverty status, ⁴ by age group					
Under 65 years:					
Poor	27.2 (0.89)	27.2 (0.90)	25.8 (0.91)	22.4 (0.85)	21.2 (1.17)
Near-poor	36.4 (0.84)	35.3 (0.87)	33.4 (0.95)	31.8 (0.85)	31.9 (1.16)
Not-poor	26.4 (0.47)	25.7 (0.51)	25.5 (0.53)	24.8 (0.52)	24.5 (0.69)
0–17 years:					
Poor	28.8 (1.24)	28.0 (1.23)	26.4 (1.17)	22.1 (1.10)	20.2 (1.45)
Near-poor	38.8 (1.21)	37.3 (1.24)	34.3 (1.33)	31.8 (1.12)	32.4 (1.50)
Not-poor	29.8 (0.77)	29.6 (0.85)	28.6 (0.78)	28.2 (0.80)	26.9 (1.10)
18–64 years:					
Poor	26.3 (0.86)	26.7 (0.84)	25.5 (0.89)	22.5 (0.85)	21.9 (1.18)
Near-poor	35.2 (0.79)	34.4 (0.81)	32.9 (0.88)	31.8 (0.85)	31.6 (1.15)
Not-poor	25.3 (0.45)	24.5 (0.45)	24.6 (0.50)	23.7 (0.49)	23.7 (0.64)
Out-of-pocket medical expenses ⁵					
Less than \$2,000	22.4 (0.38)	21.5 (0.38)	21.2 (0.47)	19.9 (0.40)	19.2 (0.54)
\$2,000 or more	46.0 (0.80)	46.3 (0.83)	44.1 (0.87)	43.4 (0.93)	42.3 (1.08)

¹Includes persons without private health insurance, Medicare, Medicaid, Children's Health Insurance Program (CHIP), state-sponsored or other government-sponsored health plan, or military health plan. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service, such as accidents or dental care.

²Includes 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 accidents or dental care. A small number of persons were covered by both public and private plans and were included in both categories.

³Includes Medicaid, CHIP, state-sponsored or other government-sponsored health plan, Medicare (disability), and military plans. A small number of persons were covered by both public and private plans and were included in both categories

⁴Based on family income and family size, using the U.S. Census Bureau's poverty thresholds. "Poor" persons are defined as those below the poverty threshold, "near-poor" persons have incomes of 100% to less than 200% of the poverty threshold, and "not-poor" persons have incomes of 200% of the poverty threshold or greater. The percentages of respondents with unknown poverty status were 11.5% in 2011, 11.4% in 2012, 10.2% in 2013, 8.8% in 2014, and 8.5% in the first two quarters of 2015. Estimates for persons with unknown poverty status are not shown separately. For more information on the unknown income and poverty status categories, see the Survey Description Document for the 2014 National Health Interview Survey, available from: <http://www.cdc.gov/nchs/nhis.htm>. The estimates shown in this report may differ from estimates based on both reported and imputed income.

⁵Based on the following survey question: "The next question is about money that [you have/your family has] spent out of pocket on medical care. We do not want you to count health insurance premiums, over-the-counter drugs, or costs that you will be reimbursed for. In the past 12 months, about how much did [you/your family] spend for medical care and dental care?"

NOTES: Currently having medical bills that are being paid over time is based on the following question: "[Do you/Does anyone in your family] currently have any medical bills that are being paid off over time? This could include medical bills being paid off with a credit card, through personal loans, or bill paying arrangements with hospitals or other providers. The bills can be from earlier years as well as this year." Health insurance pertains to the sample person, whereas "currently have medical bills that are being paid over time" refers to the family as reported by the family respondent. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

DATA SOURCE: CDC/NCHS, National Health Interview Survey, 2011–2015, Family Core component.

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