

NATIONAL HEALTH INTERVIEW SURVEY EARLY RELEASE PROGRAM

Table 1. Percentage (and standard error) of privately-insured persons who had directly-purchased coverage, by selected characteristics and year: United States, 2013–March 2014

Selected characteristics	2013	2014 (January–March)	Difference (percentage points)
Age (years)			
Under 65	7.8 (0.25)	8.9 (0.43)	1.1*
Under 18	6.6 (0.42)	6.0 (0.69)	–0.6
18–64	8.2 (0.24)	9.7 (0.47)	1.5*
18–29	9.2 (0.41)	10.6 (0.91)	1.4
30–64	7.8 (0.26)	9.4 (0.51)	1.6*
Sex			
Aged 18–64:			
Male	7.9 (0.25)	9.2 (0.55)	1.3*
Female	8.4 (0.30)	10.2 (0.55)	1.8*
Poverty status¹			
Aged 18–64:			
Poor (<100% FPL)	20.9 (1.54)	22.6 (2.67)	1.7
Near-poor (≥100% and <200% FPL)	11.9 (0.84)	13.1 (1.32)	1.2
Not-poor (≥200% FPL)	6.8 (0.26)	8.5 (0.50)	1.7*
Race/ethnicity²			
Aged 18–64:			
Hispanic or Latino	5.4 (0.50)	8.3 (1.12)	2.9*
Not Hispanic or Latino:			
White, single race	8.7 (0.32)	9.7 (0.61)	1.0
Black, single race	5.0 (0.43)	7.3 (1.20)	2.3
Asian, single race	11.6 (0.88)	17.1 (2.24)	5.5*
Health status			
Aged 18–64:			
Excellent, very good, or good health	8.0 (0.25)	9.4 (0.48)	1.4*
Fair or poor health	10.9 (0.80)	14.8 (1.87)	3.9

*Significant difference between 2013 and 2014 (January–March) estimates of the percentage of those with private coverage who had directly-purchased coverage at the time of interview ($p < 0.05$).

¹Based 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. Persons with unknown poverty status are not shown in this table. The percentage of respondents with unknown poverty status was 10.2% in 2013 and 7.8% in the first quarter of 2014. Estimates may differ from estimates that are based on both reported and imputed income. FPL is federal poverty level.

²Estimates are not shown for adults who are not Hispanic or Latino and who are of multiple races.

NOTES: Private health 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 accidents or dental care. Directly purchased coverage is private health insurance that was originally obtained through direct purchase or through other means not related to employment. These health insurance estimates are being released prior to final data editing and final weighting to provide access to the most recent information from the National Health Interview Survey. The resulting estimates may differ from those based on the editing procedures used for the final data files. Estimates for 2014 are based on data collected from January through March. Data are based on household interviews of a sample of the civilian noninstitutionalized population and therefore are subject to sampling error. Standard errors are reported to indicate the reliability of the estimates. Quarterly estimates have larger standard errors than annual estimates due to smaller sample sizes, and this should be taken into account when evaluating the statistical significance of differences between groups and changes over time. Estimates with larger standard errors are less reliable and less precise than estimates with smaller standard errors.

DATA SOURCE: CDC/NCHS, National Health Interview Survey, 2013–2014, Family Core component.

ACKNOWLEDGMENTS: This table is a product of the NHIS Early Release Program (<http://www.cdc.gov/nchs/nhis/releases.htm>). This table was produced by Robin A. Cohen of the Centers for Disease Control and Prevention's National Center for Health Statistics, Division of Health Interview Statistics.

Table 2. Estimated number (in millions) of privately-insured persons who had directly-purchased coverage, by selected age group and year: United States, 2013–March 2014

Selected characteristics	2013	2014 (January–March)	Difference (in millions)
Age (years)			
Under 65	12.7	14.7	2.0
Under 18	2.5	2.3	–0.3
18–64	10.2	12.4	2.2
18–29	2.7	3.3	0.5
30–64	7.4	9.2	1.7

NOTES: Private health 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 accidents or dental care. Directly-purchased coverage is private health insurance that was originally obtained through direct purchase or through other means not related to employment. These health insurance estimates are being released prior to final data editing and final weighting to provide access to the most recent information from the National Health Interview Survey. The resulting estimates may differ from those based on the editing procedures used for the final data files. Estimates may not add to totals due to rounding. Estimates for 2014 are based on data collected from January through March. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

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Table 3. Percent distribution (and standard error) of privately-insured persons aged 18–64 who had directly-purchased coverage, according to year and eligibility for Affordable Care Act subsidies or tax credits based on family income and state Medicaid expansion status: United States, 2013–March 2014

Year	Not eligible for subsidies or tax credits because family income relative to the federal poverty level ¹ was below the eligibility threshold for the state where they reside ²	May be eligible for subsidies or tax credits in the state where they reside ²	Not eligible for subsidies or tax credits because family income relative to the federal poverty level ¹ was above the eligibility threshold for the state where they reside ²	Total
2013	14.3 (1.00)	42.9 (1.45)	42.8 (1.48)	100.0
2014 (January– March)	13.4 (1.75)	49.6 (3.16)	37.0 (3.12)	100.0

¹Family income relative to the federal poverty level was based on family income and family size, using the U.S. Census Bureau’s poverty thresholds. Persons with unknown poverty status were removed from the denominators when calculating the percent distribution. The percentage of respondents with unknown poverty status was 10.2% in 2013 and 7.8% in the first quarter of 2014. Estimates may differ from estimates that are based on both reported and imputed income.

²Adults living in states not moving forward with Medicaid expansion may be eligible for subsidies or tax credits if their family income is greater than or equal to 100% and less than or equal to 400% of the federal poverty level. Adults living in states moving forward with Medicaid expansion may be eligible for subsidies or tax credits if their family income is greater than 138% and less than or equal to 400% of the federal poverty level. States not moving forward with Medicaid expansion include AL, AK, FL, GA, ID, IN, KS, LA, ME, MS, MO, MT, NE, NH, NC, OK, PA, SC, SD, TN, TX, UT, VA, WI, and WY (as of October 31, 2013). States moving forward with Medicaid expansion include AZ, AR, CA, CO, CT, DE, DC, HI, IL, IA, KY, MD, MA, MI, MN, NV, NJ, NM, NY, ND, OH, OR, RI, VT, WA, and WV (as of October 31, 2013).

NOTES: Private health 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 accidents or dental care. Directly-purchased coverage is private health insurance that was originally obtained through direct purchase or through other means not related to employment. These health insurance estimates are being released prior to final data editing and final weighting to provide access to the most recent information from the National Health Interview Survey. The resulting estimates may differ from those based on the editing procedures used for the final data files. Estimates for 2014 are based on data collected from January through March. Data are based on household interviews of a sample of the civilian noninstitutionalized population and therefore are subject to sampling error. Standard errors are reported to indicate the reliability of the estimates. Quarterly estimates have larger standard errors than annual estimates due to smaller sample sizes, and this should be taken into account when evaluating the statistical significance of differences between groups and changes over time. Estimates with larger standard errors are less reliable and less precise than estimates with smaller standard errors. Estimates may not add to totals due to rounding.

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