



# NCHS Health Insurance Data

## About NCHS

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

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

## Health Insurance

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

To develop policies and programs that improve health insurance coverage, it is important to obtain timely and accurate information on the number of persons who lack health insurance coverage and the number of persons with different types of coverage.

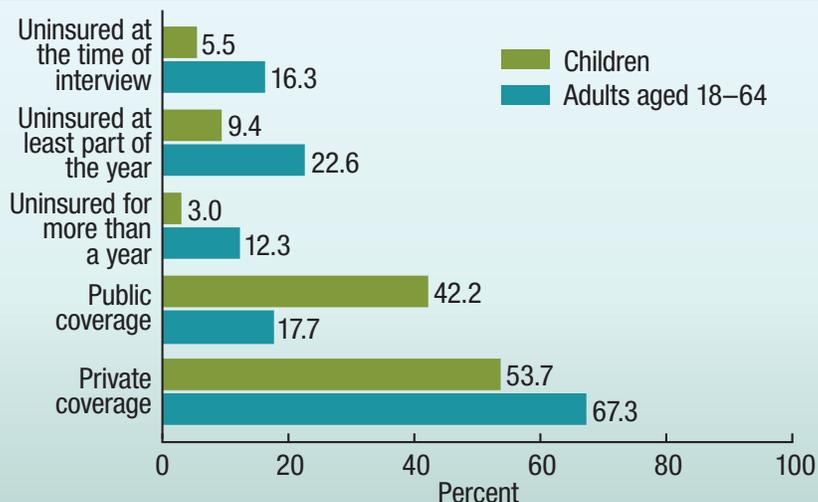
## Health Insurance Data

The National Health Interview Survey (NHIS) collects comprehensive data on health insurance coverage. Three estimates of lack of health insurance coverage are provided on a quarterly basis: (a) uninsured at the time of interview, (b) uninsured at least part of the year prior to interview, and (c) uninsured for more than a year at the time of interview. Data are also provided on public and private coverage for those currently insured, including data on enrollment in consumer-directed health plans. For 2014, NHIS reported state-specific health insurance estimates for all 50 states and the District of Columbia for children aged 0–17 years, persons under age 65, and adults aged 18–64.

### NHIS findings in 2014 show:

- A total of 36.0 million persons of all ages (11.5%) were uninsured at the time of interview, 51.6 million (16.5%) had been uninsured for at least part of the year prior to the interview, and 26.3 million (8.4%) had been uninsured for more than a year at the time of interview.
- Among persons under age 65, 63.6% (170.4 million) were covered by private health insurance plans at the time of interview.
- Among adults aged 18–64, the percentage who were uninsured at the time of interview decreased from 20.4% in 2013 to 16.3% in 2014.
- In 2014, the percentage of persons under age 65 who were uninsured at the time of interview varied by state. For example, 2.5% were uninsured in Hawaii, whereas 21.5% were uninsured in Oklahoma and Texas.

### Health insurance coverage status among persons under 65: United States, 2014



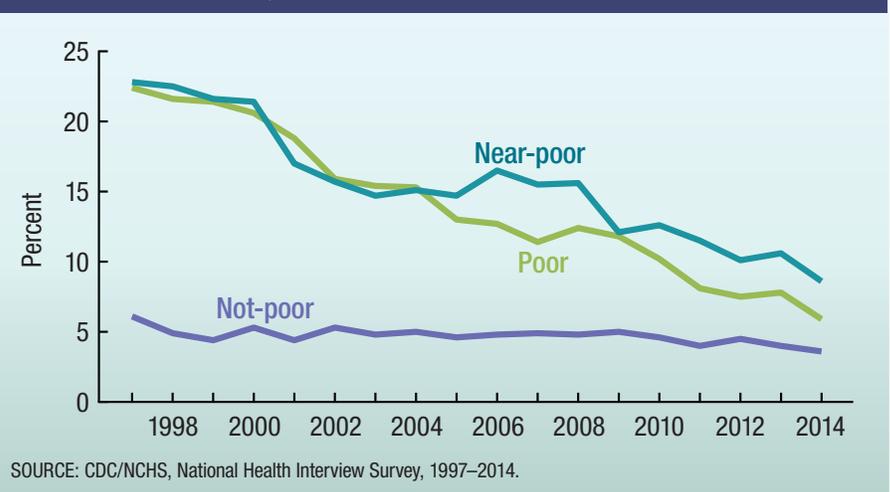
NOTE: Data are based on household interviews of a sample of the civilian noninstitutionalized population. SOURCE: CDC/NCHS, National Health Interview Survey, 2014, Family Core component.



## NHIS data on health insurance coverage for children show:

- Among children, 5.9% of poor, 8.6% of near-poor, and 3.6% of not-poor children did not have health insurance at the time of the interview in 2014.
- The percentage of near-poor children without health insurance at the time of interview decreased from 22.8% in 1997 to 8.6% in 2014.
- The percentage of poor children without health insurance at the time of interview decreased from 22.4% in 1997 to 5.9% in 2014.

## Children who were uninsured at the time of interview, by poverty status: United States, 1997–2014

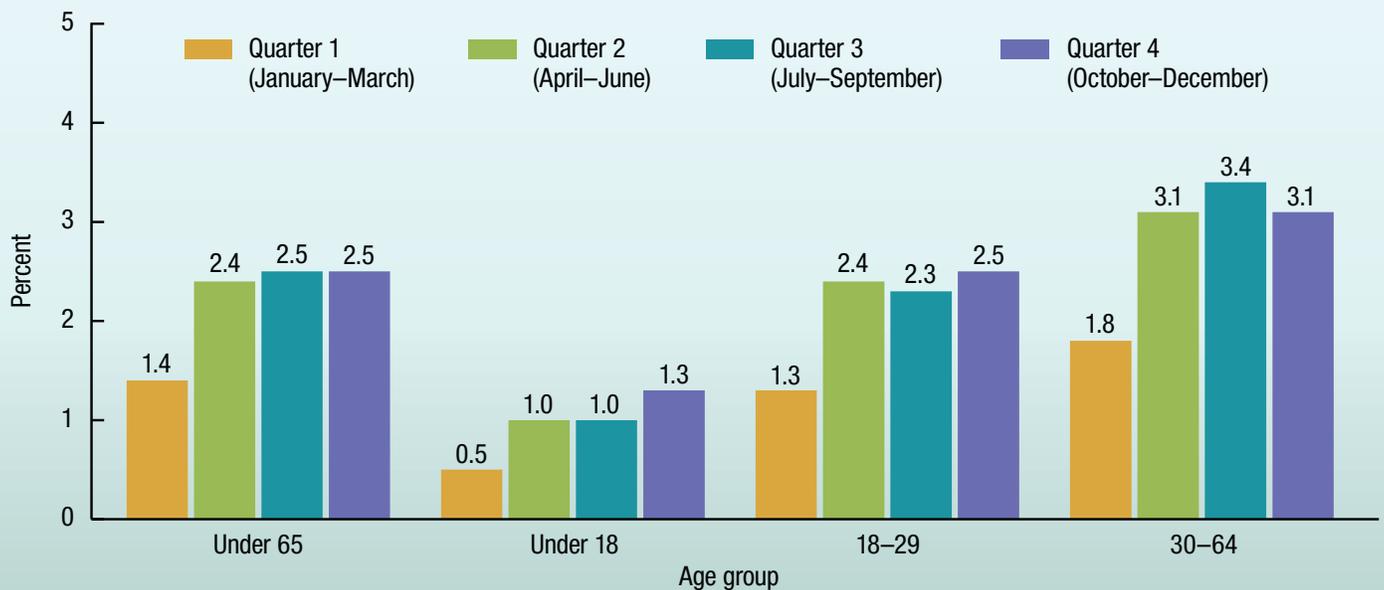


## Exchange-based coverage

NHIS provides estimates for exchange-based coverage, which includes private health insurance plans purchased through the Health Insurance Marketplace or state-based exchanges that were established as part of the Affordable Care Act. NHIS data from 2014 show:

- The percentage of persons under age 65 with exchange-based coverage increased from 1.4% in the first quarter of 2014 (January through March) to 2.5% in the fourth quarter of 2014 (October through December).
- In the fourth quarter of 2014, 1.3% of children aged 0–17, 2.5% of adults aged 18–29, and 3.1% of adults aged 30–64 were covered by private health insurance obtained through the Health Insurance Marketplace or state-based exchanges.

## Persons with private health insurance obtained through the Health Insurance Marketplace or state-based exchanges, by age group and quarter: United States, 2014



## Health Insurance Data Source

NHIS collects information on the health of the U.S. civilian noninstitutionalized population through personal household interviews. It measures health status and disability, selected conditions, insurance coverage, access to care, use of health services, immunizations, health behaviors, injury, and the ability to perform daily activities.

