

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 they are unable to pay at all, by selected demographic characteristics and year: United States, 2011–June 2015

Selected characteristic	2011	2012	2013	2014	2015 (Jan-Jun)
Total	11.3 (0.28)	11.4 (0.27)	10.6 (0.27)	9.8 (0.26)	8.8 (0.32)
Sex					
Male	10.8 (0.28)	11.0 (0.28)	10.2 (0.29)	9.5 (0.27)	8.3 (0.34)
Female	11.8 (0.31)	11.7 (0.29)	10.9 (0.29)	10.2 (0.28)	9.3 (0.35)
Age group					
0–17 years	12.9 (0.43)	12.3 (0.39)	11.7 (0.41)	10.6 (0.37)	9.9 (0.49)
18–64 years	10.7 (0.25)	11.0 (0.26)	10.1 (0.26)	9.6 (0.25)	8.5 (0.30)
Race and ethnicity					
Hispanic	13.2 (0.54)	13.1 (0.50)	12.6 (0.54)	11.5 (0.55)	10.9 (0.75)
Non-Hispanic, white only	9.6 (0.32)	9.7 (0.36)	8.7 (0.31)	8.3 (0.35)	7.2 (0.37)
Non-Hispanic, black only	18.2 (0.71)	18.8 (0.70)	18.3 (0.78)	16.4 (0.70)	15.3 (1.03)
Non-Hispanic, Asian only	5.4 (0.68)	3.6 (0.45)	3.8 (0.59)	3.2 (0.41)	3.1 (0.74)
Non-Hispanic, other races	17.0 (1.44)	16.5 (1.21)	16.0 (1.46)	15.0 (1.31)	11.9 (1.94)
Health insurance coverage status, by age group					
Under 65 years:					
Uninsured ¹	22.8 (0.62)	22.9 (0.60)	20.8 (0.62)	20.7 (0.66)	19.8 (1.02)
Private ²	5.8 (0.21)	6.0 (0.22)	5.8 (0.23)	5.5 (0.22)	5.4 (0.28)
Public ³	17.4 (0.53)	17.3 (0.56)	15.9 (0.50)	15.3 (0.47)	13.8 (0.66)
0–17 years:					
Uninsured ¹	24.8 (1.62)	21.3 (1.50)	21.4 (1.50)	20.2 (1.63)	25.1 (2.94)
Private ²	6.7 (0.37)	6.2 (0.36)	6.0 (0.38)	5.6 (0.33)	5.7 (0.52)
Public ³	19.1 (0.73)	18.8 (0.73)	17.5 (0.72)	15.7 (0.63)	14.0 (0.82)
18–64 years:					
Uninsured ¹	22.6 (0.62)	23.0 (0.60)	20.7 (0.62)	20.7 (0.64)	19.1 (0.98)
Private ²	5.6 (0.19)	5.9 (0.21)	5.7 (0.22)	5.5 (0.22)	5.4 (0.26)
Public ³	15.7 (0.52)	15.8 (0.53)	14.3 (0.48)	14.9 (0.50)	13.5 (0.77)
Poverty status, ⁴ by age group					
Under 65 years:					
Poor	22.7 (0.86)	21.5 (0.77)	21.0 (0.83)	18.1 (0.75)	16.9 (1.09)
Near-poor	21.1 (0.68)	21.1 (0.75)	19.4 (0.76)	18.3 (0.67)	16.0 (0.98)
Not-poor	5.9 (0.24)	6.1 (0.23)	5.8 (0.23)	5.4 (0.28)	5.2 (0.29)
0–17 years:					
Poor	23.3 (1.15)	20.5 (1.02)	21.1 (1.11)	17.5 (0.98)	15.7 (1.33)
Near-poor	20.9 (0.94)	19.8 (0.97)	18.7 (1.04)	16.8 (0.86)	16.0 (1.29)
Not-poor	5.9 (0.37)	6.2 (0.35)	5.7 (0.35)	5.2 (0.35)	5.5 (0.55)
18–64 years:					
Poor	22.4 (0.84)	22.0 (0.77)	21.0 (0.80)	18.5 (0.76)	17.6 (1.11)
Near-poor	21.2 (0.68)	21.7 (0.73)	19.7 (0.73)	19.0 (0.70)	16.1 (0.94)
Not-poor	5.9 (0.22)	6.0 (0.22)	5.8 (0.22)	5.4 (0.28)	5.1 (0.27)
Out-of-pocket medical expenses ⁵					
Less than \$2,000	10.0 (0.29)	10.0 (0.27)	9.4 (0.30)	9.0 (0.27)	7.6 (0.34)
\$2,000 or more	15.8 (0.56)	15.9 (0.63)	14.3 (0.52)	12.9 (0.71)	12.6 (0.73)

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 they are unable to pay at all is based on the following question: "[Do you/Does anyone in your family] currently have any medical bills that you are unable to pay at all?" This question was asked of those who had problems paying medical bills in the past 12 months, based on the following question: "In the past 12 months did [you/ anyone in the family] have problems paying or were unable to pay any medical bills? Include bills for doctors, dentists, hospitals, therapists, medication, equipment, nursing home or home care." Respondents who indicated that they did not have problems paying medical bills in the past 12 months were assumed to also not currently have any medical bills that they are unable to pay at all. Health insurance pertains to the sample person, whereas "currently have medical bills that they are unable to pay at all" 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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