

Table 131. Sources of payment for health care, by selected population characteristics: United States, selected years 1987-2008

(Data are based on household interviews of a sample of the noninstitutionalized population and a sample of medical providers)

Characteristic	Source of payment for health care																
	All sources	Out of pocket				Private insurance ¹				Public sources ⁷				Other ⁸			
		1987	1997	2000	2008	1987	1997	2000	2008	1987	1997	2000	2008	1987	1997	2000	2008
	Percent distribution																
All ages.....	100.0	24.8	19.4	19.4	16.7	36.6	40.3	40.3	41.1	34.1	34.4	35.4	37.2	4.5	5.9	5.0	5.0
Under 65 years:																	
Total.....	100.0	26.2	21.1	20.3	17.7	46.6	53.1	52.5	53.9	21.3	18.1	21.3	22.9	6.0	7.7	6.0	5.6
Under 6 years.....	100.0	18.5	14.2	10.3	7.3	39.5	49.3	51.2	37.2	35.8	25.4	33.6	47.7	6.2	11.2	4.9	*7.8
6-17 years.....	100.0	35.7	29.0	27.7	23.2	47.3	53.2	48.8	48.8	11.8	14.1	20.1	25.8	5.2	3.7	3.4	2.1
18-44 years.....	100.0	27.4	21.1	19.9	19.4	46.8	52.9	51.2	55.7	19.4	15.7	21.1	18.9	6.4	10.3	7.8	6.1
45-64 years.....	100.0	24.0	20.1	20.2	16.8	47.8	53.6	54.5	55.5	22.4	20.3	20.2	22.2	5.8	6.0	5.2	5.5
Sex																	
Male.....	100.0	24.5	21.3	18.1	17.1	44.6	50.3	52.2	52.5	23.9	19.5	23.5	23.7	7.1	8.9	6.3	6.7
Female.....	100.0	27.5	21.0	22.1	18.1	48.1	55.1	52.7	54.9	19.2	17.0	19.5	22.3	5.2	6.8	5.7	4.7
Hispanic origin and race ²																	
Hispanic or Latino.....	100.0	22.0	18.8	20.5	15.1	36.1	42.3	45.8	39.0	35.8	28.9	27.5	33.0	6.0	10.0	6.2	9.4
Not Hispanic or Latino:																	
White.....	100.0	28.2	21.8	21.7	18.9	50.1	55.8	55.1	57.7	15.9	15.3	18.0	19.1	5.8	7.1	5.2	4.4
Black or African American.....	100.0	15.5	17.1	11.8	11.6	30.0	42.3	40.5	39.0	47.2	30.7	38.8	40.2	7.3	9.9	8.8	9.2
Asian ³	100.0	...	...	...	24.1	...	...	...	60.1	...	...	...	11.8	...	...	...	4.0
American Indian, Alaska Native, Hawaiian Pacific Islander and Multiple Race ³	100.0	27.2	21.2	17.0	12.0	46.7	45.2	51.2	48.0	21.0	23.7	19.0	30.1	5.1	9.9	*12.8	*10.0
Insurance status																	
Any private insurance ⁴	100.0	29.0	21.6	21.2	18.9	60.0	67.6	70.2	74.0	6.2	6.6	5.3	4.8	4.8	4.2	3.3	2.4
Public insurance only ⁵	100.0	8.9	10.6	9.8	6.6	...	...	...	...	87.2	80.7	84.4	86.4	3.9	8.7	5.8	7.0
Uninsured all year ⁶	100.0	40.6	41.3	40.4	46.0	...	...	...	...	28.6	7.5	*21.2	*9.5	30.9	51.1	38.4	44.5
65 years and over.....																	
Total.....	100.0	22.0	16.3	17.5	14.6	15.8	16.5	14.9	14.1	60.8	64.8	64.7	67.5	1.5	2.5	2.9	3.8
Sex																	
Male.....	100.0	21.7	14.2	14.2	13.6	17.6	20.1	16.8	15.9	58.8	63.4	66.9	67.2	*1.9	2.3	2.2	3.3
Female.....	100.0	22.2	18.1	20.2	15.3	14.4	13.2	13.3	12.7	62.3	65.9	63.0	67.8	1.1	2.7	3.5	4.2
Hispanic origin and race ²																	
Hispanic or Latino.....	100.0	*13.5	13.6	13.9	8.9	*4.7	5.9	8.4	*12.3	80.2	77.8	75.6	76.1	*1.6	*2.7	*2.2	2.7
Not Hispanic or Latino:																	
White.....	100.0	23.7	17.0	18.3	15.8	16.7	17.9	15.2	14.8	58.0	62.6	64.1	65.4	1.6	2.5	2.4	3.9
Black or African American.....	100.0	11.2	11.4	13.6	8.4	*11.9	8.8	9.3	9.2	76.3	77.6	68.3	77.7	0.6	2.2	*8.9	*4.7
Asian ³	100.0	...	...	...	16.6	...	...	...	10.9	...	...	...	70.9	...	...	...	*1.5
American Indian, Alaska Native, Hawaiian Pacific Islander and Multiple Race ³	100.0	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Insurance status																	
Medicare only.....	100.0	29.8	19.8	22.2	16.9	...	...	...	...	68.8	72.4	72.2	74.5	1.4	7.7	5.7	8.6
Medicare and private insurance.....	100.0	23.4	17.3	17.0	16.2	18.9	25.7	25.3	28.9	56.1	56.3	57.1	54.7	1.6	0.6	*0.6	*0.3
Medicare and other public coverage.....	100.0	*6.2	5.2	9.1	4.2	...	...	...	...	92.9	92.7	87.3	93.4	1.0	*2.1	*3.6	*2.0

...Category not applicable.

*Estimates are considered unreliable. Data preceded by an asterisk have a relative standard error equal to or greater than 30%. Data not shown if based on fewer than 100 sample cases.

¹Private insurance includes any type of private insurance payments reported for people with private health insurance coverage during the year.

²Persons of Hispanic origin may be of any race. Starting with 2002 data, MEPS respondents were allowed to report multiple races and these persons are included in the American Indian, Alaska Native, Hawaiian Pacific Islander and Multiple Race category. As a result, there is a slight increase in percentage of persons classified in this category in 2002 compared with prior years.

³Starting with 2002 data MEPS respondents were allowed to report as non-Hispanic Asian-only. Prior to 2002 Asian respondents were reported with the American Indian, Alaska Native, Hawaiian Pacific Islander and Multiple Race category.

⁴Includes individuals with insurance that provided coverage for hospital and physician care at any time during the year, other than Medicare, Medicaid, or other public coverage for hospital or physician services.

⁵Includes individuals who were not covered by private insurance at any time during the year but were covered by Medicare, Medicaid, other public coverage for hospital or physician services, and/or CHAMPUS/CHAMPVA (TRICARE) at any point during the year.

⁶Includes individuals not covered by either private or public insurance throughout the entire year or period of eligibility for the survey. However, some expenses for the uninsured were paid by sources that were not defined as health insurance coverage, such as the Department of Veterans Affairs, community and neighborhood clinics, the Indian Health Service, state and local health departments, state programs other than Medicaid, Workers' Compensation, and other unclassified sources (e.g., automobile, home, or liability insurance). Individuals with Indian Health Service coverage only are considered uninsured.

⁷Public sources include payments made by Medicare, Medicaid, the Department of Veterans Affairs, other federal sources (e.g., Indian Health Service, military treatment facilities, and other care provided by the federal government), CHAMPUS/CHAMPVA (TRICARE), and various state and local sources (e.g., community and neighborhood clinics, state and local health departments, and state programs other than Medicaid).

⁸Other sources includes Workers' Compensation, unclassified sources (automobile, home, or liability insurance, and other miscellaneous or unknown sources), Medicaid payments reported for people who were not enrolled in the program at any time during the year, and any type of private insurance payments reported for people without private health insurance coverage during the year.

NOTES: 1987 estimates are based on the National Medical Expenditure Survey (NMES); estimates for other years are based on the Medical Expenditure Panel Survey (MEPS). Because expenditures in NMES were based primarily on charges and those for MEPS were based on payments, NMES data were adjusted to be more comparable to MEPS using estimated charge to payment ratios for 1987. Overall, this resulted in an approximate 11% reduction from the unadjusted 1987 NMES expenditure estimates. For a detailed explanation of this adjustment, see Zuvekas S, Cohen J.

A guide to comparing health care expenditures in the 1996 MEPS to the 1987 NMES. Inquiry 2002;39(1):76-86.

Percents sum to 100 across sources within years.

See Appendix I, Medical Expenditure Panel Survey (MEPS).

Data for additional years are available. See Appendix III.

SOURCE: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends.

1987 National Medical Expenditure Survey and 1996-2008 Medical Expenditure Panel Surveys.

See Appendix I, Medical Expenditure Panel Survey (MEPS).

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