



Health Insurance Coverage: Early Release of Quarterly Estimates From the National Health Interview Survey, October 2019–December 2020

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Since 2001, the National Center for Health Statistics (NCHS) National Health Interview Survey (NHIS) Early Release Program has released selected estimates of health and health care for the civilian noninstitutionalized U.S. population. This table presents quarterly estimates of health insurance coverage disaggregated by age group and family income as a percentage of the federal poverty level (FPL) for the civilian noninstitutionalized U.S. population based on data from the October–December 2020 NHIS. Quarterly estimates for October–December 2019 through July–September 2020 are also presented for comparison. These estimates are being published prior to final data editing and final weighting to provide access to the most recent information from the NHIS.

Table. Percentages (and 95% confidence intervals) of persons who lacked health insurance coverage, had public health plan coverage, and had private health insurance coverage at the time of interview, by age group, family income as a percentage of the federal poverty level and quarter: United States, October 2019–December 2020

Health insurance coverage status, age group (years) and family income as a percentage of the FPL ¹	Quarter 4, 2019 (Oct–Dec)	Quarter 1, 2020 (Jan–Mar)	Quarter 2, 2020 (Apr–Jun)	Quarter 3, 2020 (Jul–Sep)	Quarter 4, 2020 (Oct–Dec)
Uninsured²					
All ages	10.6 (9.5–11.8)	9.7 (8.9–10.6)	9.1 (7.9–10.3)	9.7 (8.8–10.7)	10.3 (9.3–11.5)
Less than 100% FPL	19.2 (15.3–23.5)	16.0 (13.1–19.4)	11.2 (6.5–17.6)	18.8 (14.3–24.0)	18.4 (14.4–22.8)
100% to less than 200% FPL	16.9 (14.3–19.7)	16.0 (13.5–18.7)	14.4 (11.5–17.6)	15.2 (12.7–18.0)	17.4 (14.0–21.2)
200% and greater FPL	6.9 (6.1–7.9)	6.2 (5.5–7.1)	6.6 (5.5–7.7)	6.2 (5.3–7.1)	6.3 (5.4–7.3)
Under 65	12.5 (11.2–13.8)	11.4 (10.5–12.4)	10.8 (9.4–12.2)	11.5 (10.4–12.7)	12.3 (11.1–13.7)
Less than 100% FPL	21.2 (16.9–26.2)	17.8 (14.5–21.5)	12.8 (7.5–20.0)	20.5 (15.6–26.1)	20.2 (15.7–25.2)
100% to less than 200% FPL	19.9 (17.0–23.1)	18.8 (16.0–22.0)	17.1 (13.6–21.0)	18.0 (15.0–21.3)	21.3 (17.2–25.8)
200% and greater FPL	8.2 (7.2–9.4)	7.3 (6.4–8.3)	7.7 (6.4–9.0)	7.3 (6.2–8.4)	7.6 (6.4–8.8)
0–17	4.8 (3.8–5.9)	4.8 (3.7–6.0)	4.7 (3.5–6.2)	4.5 (2.9–6.6)	6.4 (4.6–8.7)
Less than 100% FPL	5.6 (3.2–9.1)	*	*	*	*
100% to less than 200% FPL	5.4 (3.1–8.6)	7.3 (4.2–11.6)	6.1 (3.5–9.8)	*	10.9 (5.6–18.8)
200% and greater FPL	4.4 (3.1–5.9)	3.3 (2.2–4.7)	3.8 (2.5–5.5)	3.5 (2.0–5.7)	3.7 (2.1–5.9)
18–64	15.3 (13.7–17.0)	13.9 (12.7–15.1)	13.0 (11.4–14.8)	14.1 (12.8–15.5)	14.5 (13.1–15.9)
Less than 100% FPL	30.0 (24.2–36.3)	24.3 (19.7–29.4)	18.5 (10.6–28.9)	28.6 (23.0–34.8)	26.9 (21.5–32.8)
100% to less than 200% FPL	27.2 (23.4–31.2)	24.7 (21.3–28.5)	23.0 (18.2–28.4)	24.8 (20.9–29.1)	26.5 (22.0–31.4)
200% and greater FPL	9.5 (8.3–10.8)	8.7 (7.6–9.8)	8.9 (7.5–10.6)	8.4 (7.3–9.7)	8.8 (7.5–10.2)
Public health plan coverage³					
All ages	37.8 (36.5–39.2)	37.5 (36.1–38.8)	38.4 (36.7–40.0)	38.5 (36.9–40.1)	38.0 (36.4–39.7)
Less than 100% FPL	64.7 (60.0–69.3)	72.7 (68.7–76.4)	78.4 (72.2–83.7)	68.9 (63.4–74.1)	68.5 (63.5–73.2)
100% to less than 200% FPL	55.7 (52.0–59.4)	56.4 (53.4–59.4)	61.3 (57.4–65.1)	59.8 (56.0–63.5)	57.2 (53.1–61.3)
200% and greater FPL	26.1 (24.8–27.5)	25.3 (23.7–27.0)	26.1 (24.3–28.0)	26.0 (24.6–27.4)	25.9 (24.4–27.5)

See footnotes at the end of table.

Table. Percentages (and 95% confidence intervals) of persons who lacked health insurance coverage, had public health plan coverage, and had private health insurance coverage at the time of interview, by age group, family income as a percentage of the federal poverty level and quarter: United States, October 2019–December 2020—cont.

Health insurance coverage status, age group (years) and family income as a percentage of the FPL ¹	Quarter 4, 2019 (Oct–Dec)	Quarter 1, 2020 (Jan–Mar)	Quarter 2, 2020 (Apr–Jun)	Quarter 3, 2020 (Jul–Sep)	Quarter 4, 2020 (Oct–Dec)
Health insurance coverage					
Under 65	26.3 (25.0–27.6)	25.8 (24.3–27.4)	26.7 (24.7–28.8)	26.8 (24.9–28.8)	26.3 (24.4–28.2)
Less than 100% FPL	60.3 (55.0–65.4)	69.5 (65.1–73.7)	75.2 (68.5–81.1)	66.1 (60.0–71.8)	65.2 (59.6–70.6)
100% to less than 200% FPL	47.6 (43.5–51.8)	47.9 (44.6–51.3)	53.9 (49.5–58.2)	51.9 (47.4–56.4)	47.8 (42.9–52.7)
200% and greater FPL	12.5 (11.3–13.8)	11.7 (10.3–13.4)	13.2 (11.4–15.1)	12.5 (11.0–14.0)	11.8 (10.4–13.4)
0–17	41.7 (39.1–44.3)	40.9 (37.8–44.0)	41.3 (37.3–45.4)	44.4 (40.0–48.9)	41.7 (37.1–46.3)
Less than 100% FPL	83.0 (75.9–88.7)	87.6 (81.8–92.1)	**92.8 (84.8–97.4)	**88.1 (76.4–95.3)	85.9 (77.2–92.2)
100% to less than 200% FPL	71.6 (66.0–76.8)	70.4 (65.1–75.4)	76.6 (70.1–82.4)	74.6 (66.2–81.9)	69.2 (60.2–77.3)
200% and greater FPL	17.6 (15.2–20.2)	18.0 (15.6–20.6)	18.4 (14.7–22.6)	18.4 (14.6–22.8)	16.7 (13.1–20.9)
18–64	20.6 (19.2–22.1)	20.3 (18.9–21.7)	21.3 (19.5–23.3)	20.3 (18.8–21.9)	20.6 (19.2–22.1)
Less than 100% FPL	47.6 (41.9–53.3)	59.4 (53.8–64.8)	64.9 (55.8–73.3)	51.3 (44.7–57.8)	52.7 (46.6–58.8)
100% to less than 200% FPL	35.7 (31.3–40.3)	36.4 (33.1–39.8)	41.5 (36.0–47.1)	40.2 (35.6–44.9)	37.1 (32.4–42.1)
200% and greater FPL	10.8 (9.6–12.2)	9.7 (8.1–11.5)	11.4 (9.8–13.2)	10.6 (9.4–11.8)	10.3 (9.0–11.6)
Private health insurance coverage⁴					
All ages	60.6 (58.9–62.3)	62.3 (60.7–63.9)	62.1 (60.3–64.0)	61.4 (59.6–63.1)	61.2 (59.4–63.0)
Less than 100% FPL	19.9 (16.3–23.9)	15.6 (12.3–19.3)	14.3 (10.1–19.4)	16.8 (13.1–21.0)	18.1 (14.2–22.5)
100% to less than 200% FPL	34.6 (31.6–37.7)	36.1 (33.1–39.3)	32.9 (29.0–37.0)	33.4 (29.7–37.3)	34.9 (31.2–38.7)
200% and greater FPL	77.1 (75.6–78.6)	78.7 (77.2–80.0)	77.4 (75.6–79.1)	77.9 (76.4–79.3)	78.2 (76.6–79.7)
Under 65	63.1 (61.3–64.9)	64.7 (62.9–66.5)	64.7 (62.5–67.0)	63.7 (61.6–65.7)	63.2 (61.1–65.4)
Less than 100% FPL	20.5 (16.4–25.0)	15.0 (11.5–19.0)	13.8 (9.4–19.3)	15.8 (12.1–20.1)	17.2 (13.1–21.9)
100% to less than 200% FPL	34.4 (31.2–37.9)	36.2 (32.7–39.7)	32.5 (28.3–36.8)	32.6 (28.4–37.1)	34.1 (29.8–38.6)
200% and greater FPL	81.1 (79.5–82.6)	82.6 (81.1–84.2)	81.2 (79.2–83.1)	81.9 (80.2–83.5)	82.0 (80.1–83.7)
0–17	55.5 (52.8–58.3)	56.2 (53.2–59.1)	56.2 (52.4–60.0)	53.6 (49.2–58.0)	54.3 (49.6–58.9)
Less than 100% FPL	14.1 (9.0–20.7)	8.3 (5.3–12.2)	*	*	*
100% to less than 200% FPL	25.4 (20.4–30.9)	24.5 (20.5–28.8)	20.7 (14.4–28.3)	23.4 (16.5–31.6)	24.8 (17.2–33.7)
200% and greater FPL	79.6 (76.9–82.1)	80.3 (77.8–82.7)	79.8 (75.7–83.4)	79.9 (75.5–83.9)	80.8 (76.4–84.8)
18–64	65.9 (63.9–67.9)	67.9 (66.2–69.6)	67.9 (65.8–69.9)	67.4 (65.6–69.1)	66.5 (64.7–68.3)
Less than 100% FPL	24.0 (19.4–29.1)	18.7 (14.2–23.9)	19.2 (13.3–26.2)	22.3 (17.4–27.9)	22.1 (17.2–27.7)
100% to less than 200% FPL	39.0 (35.2–42.8)	42.2 (38.3–46.1)	38.9 (33.5–44.4)	37.4 (32.9–42.0)	38.8 (34.3–43.3)
200% and greater FPL	81.6 (79.9–83.2)	83.4 (81.8–85.0)	81.7 (79.6–83.5)	82.5 (80.9–84.1)	82.3 (80.6–84.0)

*Estimate is not shown, as it does not meet NCHS standards of reliability.

**While the estimate meets NCHS standards of reliability, its complement does not.

¹FPL is federal poverty level. The percentage of respondents in the unknown FPL category in the fourth quarter of 2019 was 8.7%, in the first quarter of 2020 was 9.0%, in the second quarter of 2020 was 9.9%, in the third quarter of 2020 was 10.4% and in the fourth quarter of 2020 was 10.4%. Estimates may differ from estimates that are based on both reported and imputed income.

²A person was defined as uninsured if he or she did not have any private health insurance, Medicare, Medicaid, Children's Health Insurance Program (CHIP), state-sponsored or other government-sponsored health plan, or military 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.

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

⁴Private health insurance 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. A small number of persons were covered by both public and private plans and were included in both categories.

NOTES: 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. Occasionally, due to decisions made for the final data editing and weighting, estimates based on preliminary editing procedures may differ from estimates based on final files. The estimates are based on a sample of the population and therefore are subject to sampling error. Quarterly estimates have wider confidence intervals 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. Due to the COVID-19 pandemic, NHIS data collection switched to a telephone-only mode beginning March 19, 2020. While this change had little impact on Quarter 1 of 2020 (January–March), there were lower response rates and differences in respondent characteristics for Quarters 2–4 of 2020 (April–December). Comparisons of demographic distributions between Quarter 2 and Quarter 1 of 2020 (and Quarter 2 of 2019) revealed that telephone-only data collection led to an over-representation of more affluent households, including a greater proportion of homeowners, among the participating sample (<https://www.cdc.gov/nchs/data/nhis/earlyrelease/nonresponse202102-508.pdf>). Personal visits to households resumed in selected areas in July 2020 and in all areas of the country in September 2020. However, cases were still attempted by telephone first and a majority were completed by telephone. Additionally, starting in August 2020 and continuing through the end of December 2020, a subsample of about 20,000 adult respondents who completed the NHIS in 2019 were recontacted by telephone and asked to participate again, completing the 2020 NHIS questionnaire. The completion rate for this longitudinal follow-up survey was 50%. Estimates in this report are based on data from both samples. Though NHIS survey weights account for changes in respondent characteristics due to overall changes in the 2020 data collection, differences observed in estimates between April–December 2020 and earlier time periods may be impacted by these changes. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

SOURCE: National Center for Health Statistics, National Health Interview Survey, 2019–2020.

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