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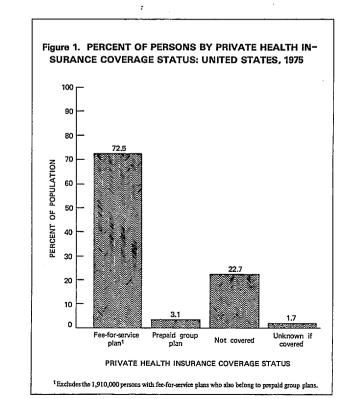
Sociodemographic and Health Characteristics of Persons by Private Health Insurance Coverage and Type of Plan: United States, 1975¹

During 1975 the Health Interview Survey (HIS) questionnaire included a supplement on health insurance coverage, with special emphasis on whether persons covered by private plans were members of prepaid group practice plans (hereafter "prepaid group"). Members of prepaid group plans were defined as including both those who belonged to plans classified as health maintenance organizations (HMO) and those who belonged to other prepaid group practice plans.

A facsimile of the questionnaire used in this survey may be found in Series 10, Number 115, of Vital and Health Statistics.2 The estimates produced from these data refer to the civilian noninstitutionalized population of the United States. All estimates presented in this report are shown by private insurance coverage status (covered, not covered, and unknown whether covered), and among those covered, by whether they are covered only by a prepaid group plan, a fee-for-service plan, or by a combination of the two. The descriptive terms refer to the method of reimbursement to the doctor. Thus fee-for-service plans include the Blue-type plans and indemnity plans in which the doctor receives only a payment specific to the service performed. Data presented here do not include Medicare coverage or use of or eligibility for Medicaid benefits. Also excluded are the following types of plans: those limited to dread diseases, to income maintenance, and to accidents; veterans' benefits and medical care of military dependents; and those covering dental care only.

Health Insurance Coverage Status by Selected Sociodemographic Characteristics

Figure 1 and table 1 show the total civilian noninstitutionalized population by private health insurance coverage status. As may be



¹This report was prepared by Jai Choi and Peter Ries, Division of Health Interview Statistics.

²National Center for Health Statistics: Current estimates from the Health Interview Survey, United States, 1975. Vital and Health Statistics. Series 10-No. 115. DHEW Pub. No. (HRA) 77-1543. Health Resources Administration. Washington. U.S. Government Printing Office, Mar. 1977.

Table 1. Number of persons by private health insurance coverage status and selected characteristics:
United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized population. The survey design, general qualifications, and information on the reliability of the estimates are shown in the Technical Notes]

	sho	wn in the Techni	cal Notes]	-						
Coverage status										
	All persons		Prepaid plan							
Selected characteristic		All types of coverage	All prepaid	Prepaid only	Prepaid supple- mented by fee-for- service	Fee-for- service only1	Not covered	Unknown if covered		
	Number in thousands									
All persons	209,065	158,085	6,532	4,622	1,910	151,552	47,433	3,547		
Age										
0-64 years	187,777 61,945 82,738 43,094 21,287	144,795 45,090 64,224 35,481 13,290	6,124 2,010 2,664 1,451 408	4,351 1,457 1,929 965 271	1,774 553 735 486 137	138,671 43,079 61,561 34,031 12,882	39,792 15,647 17,155 6,989 7,641	3,190 1,208 1,358 623 357		
<u>Sex</u>										
MaleFemale	100,865 108,199	77,231 80,853	3,234 3,298	2,311 2,311	923 987	73,997 77,555	21,925 25,508	1,709 1,838		
<u>Race</u>										
WhiteBlackOther	181,874 24,396 2,795	143,028 13,125 1,932	5,310 1,047 175	3,771 693 158	1,539 354 *17	137,718 12,078 1,756	36,058 10,557 817	2,788 713 46		
Place of residence										
SMSA	143,654 61,562 82,093 65,410 58,700 6,710	111,111 43,646 67,464 46,974 42,201 4,773	5,948 2,930 3,018 585 543 42	4,181 2,068 2,113 441 405 35	1,767 861 905 144 137 *6	105,163 40,717 64,446 46,389 41,659 4,731	30,015 16,710 13,305 17,418 15,604 1,814	2,529 1,205 1,324 1,018 895 124		
Geographic region										
NortheastNorth CentralSouth	49,086 55,892 66,854 37,233	38,790 46,148 46,650 26,497	2,148 763 359 3,263	900 641 284 2,796	1,247 122 75 466	36,642 45,385 46,291 23,234	9,442 9,030 18,880 10,081	854 714 1,324 655		
Education of head of family ²					}					
Elementary school (0-8 years)	41,977 34,544 68,238 28,612 32,807	24,000 23,443 55,126 23,827 30,015	647 881 2,021 1,241 1,675	497 592 1,431 889 1,178	150 289 590 352 497	23,353 22,562 53,105 22,585 28,340	17,156 10,589 12,091 4,339 2,370	821 512 1,021 446 422		
Family income ²										
Under \$3,000	14,676 17,074 45,273 47,103 48,872 20,996	5,351 7,530 30,561 40,470 44,290 19,395	171 241 962 1,689 2,211 978	144 200 757 1,276 1,419 594	*27 41 205 413 792 384	5,180 7,289 29,600 38,780 42,080 18,417	9,014 9,197 14,014 5,960 4,015 1,382	311 348 698 674 567 219		

noted, only 3.1 percent of the population (6.5 million persons) were reported to belong to prepaid group plans. About 72.5 percent of the population (151.6 million persons) were covered by fee-for-service type plans only. No private

health insurance coverage of the types included was reported for 22.7 percent of the population (47.4 million persons). No data on coverage status were obtained for 1.7 percent of the population.

Table 2. Percent of persons by private health insurance coverage status and selected characteristics:
United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized population. The survey design, general qualifications, and information on the reliability of the estimates are shown in the Technical Notes]

	Coverage status							
			Pr	Prepaid plan				
Selected characteristic	A11 persons	All types of coverage	All prepaid	Prepaid only	Prepaid supple- mented by fee-for- service	Fee-for- service only ¹	Not covered	Unknown if covered
	Percent of persons							
All persons	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Age								
0-64 years	89.8 29.6 39.6 20.6 10.2	91.6 28.5 40.6 22.4 8.4	93.8 30.8 40.8 22.2 6.2	94.1 31.5 41.7 20.9 5.9	92.9 29.0 38.5 25.4 7.2	91.5 28.4 40.6 22.5 8.5	83.9 33.0 36.2 14.7 16.1	89.9 34.1 38.3 17.6 10.1
<u>Sex</u>								
Male Female	48.2 51.8	48.9 51.1	49.5 50.5	50.0 50.0	48.3 51.7	48.8 51.2	46.2 53.8	48.2 51.8
Race								
WhiteBlackOther	87.0 11.7 1.3	90.5 8.3 1.2	81.3 16.0 2.7	81.6 15.0 3.4	80.6 18.5 *0.9	90.9 8.0 1.2	76.0 22.3 1.7	78.6 20.1 1.3
Place of residence								
SMSA	68.7 29.4 39.3 31.3 28.1 3.2	70.3 27.6 42.7 29.7 26.7 3.0	91.1 44.9 46.2 8.9 8.3 0.6	90.5 44.7 45.7 9.5 8.8 0.8	92.5 45.1 47.4 7.5 7.2 *0.3	69.4 26.9 42.5 30.6 27.5 3.1	63.3 35.2 28.1 36.7 32.9 3.8	71.3 34.0 37.3 28.7 25.2 3.5
Geographic region								
Northeast North Central South West	23.5 26.7 32.0 17.8	24.5 29.2 29.5 16.8	32.9 11.7 5.5 5 0. 0	19.5 13.9 6.1 60.5	65.3 6.4 3.9 24.4	24.2 29.9 30.5 15.3	19.9 19.0 39.8 21.3	24.1 20.1 37.3 18.5
Education of head of family ²								
Elementary school (0-8 years)	20.1 16.5 32.6 13.7 15.7	15.2 14.8 34.9 15.1 19.0	9.9 13.5 30.9 19.0 25.6	10.8 12.8 31.0 19.2 25.5	7.9 15.1 30.9 18.4 26.0	15.4 14.9 35.0 14.9 18.7	36.2 22.3 25.5 9.1 5.0	23.1 14.4 28.8 12.6 11.9
Family income ²								
Under \$3,000 \$3,000-\$4,999	7.0 8.2 21.7 22.5 23.4 10.0	3.4 4.8 19.3 25.6 28.0 12.3	2.6 3.7 14.7 25.9 33.8 15.0	3.1 4.3 16.4 27.6 30.7 12.9	*1.4 2.1 10.7 21.6 41.5 20.1	3.4 4.8 19.5 25.6 27.8 12.2	19.0 19.4 29.5 12.6 8.5 2.9	8.8 9.8 19.7 19.0 16.0 6.2

 $^{^{1}\}text{Excludes}$ the 1,910,000 persons with fee-for-service plans who also belong to prepaid plans. $^{2}\text{Excludes}$ unknown status.

Table 2 shows selected characteristics of persons by health insurance coverage status. Series 10, Numbers 66 and 117, present this type of data in terms of health insurance coverage status

only. This report will emphasize the characteristics of those covered by the two major alternative types of private health insurance.

Focusing on those in prepaid group plans

Table 3. Number and percent distribution of persons by private health insurance coverage and selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized population. The survey design, general qualifications, and information on the reliability of the estimates are shown in the Technical Notes]

estimates are shown in the technical Notes								
		Coverag	e status					
Selected characteristic	Prepa	id plan	Fee-for-service					
	Number in thou- sands	Percent distri- bution	Number in thou- sands	Percent distri- bution				
All persons	6,532	100.0	151,552	100.0				
Race ²								
WhiteBlack	5,310 1,047	81.3 16.0	137,718 12,078	90.9 8.0				
Place of residence			•					
SMSA: Central city Outside central city- Outside SMSA	2,930 3,018 585	44.9 46.2 9.0	40,717 64,446 46,390	26.9 42.5 30.6				
Geographic region								
Northeast	2,148 763 359 3,263	32.9 11.7 5.5 50.0	36,642 45,385 46,291 23,234	24.2 29.9 30.5 15.3				
Education of head of family 3								
Less than high school High school More than high school	1,528 2,021 2,916	23.4 30.9 44.6	45,915 53,105 50,925	30.3 35.0 33.6				
Family income ³								
Under \$10,000 \$10,000-\$14,999 \$15,000 and over	1,374 1,689 3,189	21.0 25.9 48.8	42,069 38,780 60,497	27.8 25.6 39.9				

¹Excludes the 1,910,000 persons with fee-for-service plans who also belong to prepaid plans.

²Excludes persons of other races.

³Excludes unknown status.

(including those whose prepaid plans are supplemented with fee-for-service type plans) and those in fee-for-service type plans only, it may be noted that varying levels of differences and similarities are associated with each of the sociodemographic variables (table 3). Thus the patterns of membership are similar by age and sex (table 2). However, there are wide variations in terms of race, place of residence, geographic region, education of head of family, and family income. Data show that the prepaid group membership is proportionately higher among blacks, within central cities, in the Northeast and especially in the West Region of the country, among families where the heads have higher levels of education, and among families with higher incomes.

Health-Related Characteristics by Health Insurance Coverage Status

Table 4 shows the numbers and rates for several selected health-related characteristics by health insurance coverage status. The rates shown are crude rates which have not been adjusted to take into account any of the sociodemographic differences among the various coverage-status groups described in the previous section. Since any differences or similarities in rates among the coverage-status groups may merely be a reflection of sociodemographic differences among the group's members, it would not be legitimate, based on these data alone, to attribute the differences or similarities in the rates solely to the type of insurance coverage.

Given this limitation, the rates may be compared in a purely descriptive manner, without any implied inferences regarding causation. As may be noted, the percent of persons with limitation of activity due to chronic conditions is similar in prepaid group and feefor-service plans (12.2 percent and 12.0 percent, respectively); the rates for restrictedactivity and bed-disability days, doctor visits, and hospital discharges associated with surgical treatment are higher for those in prepaid group plans. Among persons in prepaid group plans, the rates are lower for short-stay hospital discharges per 100 persons and days per short-stay hospital discharge.

Ambulatory Care and Hospitalizations by Type of Health Insurance Coverage

A great deal of interest has centered on whether participation in prepaid group plans would tend to lead to a greater use of ambulatory care services and to a reduced use of hospital services. This reduced use might be reflected in a lower rate of hospitalization and/or shorter periods of stay in the hospital. The crude rates for those covered by the two types of plans suggest this pattern of proportionately more doctor visits and less hospitalizations for those covered by prepaid group plans. However, these differences may merely reflect the differing sociodemographic composition of the population covered by these two types of plans. Comparing the specific rates for the various sociodemographic categories serves

Table 4. Number and rate of persons by private health insurance coverage status and selected health characteristics:
United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized population. The survey design, general qualifications, and information on the reliability of the estimates are shown in the Technical Notes!

		1	recunical Note					
				Co	verage sta	itus		
	A11		P	repaid pla	ın			
Selected health characteristic	persons	A11 types of coverage	All prepaid	Prepaid only	Prepaid supple- mented by fee-for- service	Fee-for- service only ¹	Not covered	Unknown if covered
	Number in thousands							
All persons	209,065	158,085	6,532	4,622	1,910	151,552	47,433	3,547
Persons with limitation of activity	29,900 3,733,892 1,371,418 235,607 29,474 16,071 1,056,094	18,978 3,444,928 885,323 160,804 21,438 12,176 793,985	795 124,184 41,015 4,852 733 492 38,248	579 90,098 27,855 3,570 547 354 26,531	215 34,087 13,160 1,282 186 138 11,717	18,183 2,320,744 844,308 155,952 20,705 11,684 755,737	10,464 1,231,078 464,835 71,815 7,641 3,706 245,673	458 57,886 21,260 2,988 395 189 16,436
Percent of persons with limitation of activity	14.3 17.9 6.6	12.0 15.5 5.6	12.2 19.0 6.3	12.5 19.5 6.0	11.3 17.8 6.9	12.0 15.3 5.6	22.1 26.0 9.8	12.9 16.3 6.0
Short-stay hospital days per discharge2	8.0	7.5	6.6	6.5	6.9	7.5	9.4	7.6
100 persons ²	14.1 54.5	13.6 56.8	11.2 67.1	11.8 64.7	9.7 74.2	13.7 56.4	16.1 48.5	11.1 47.8
Doctor visits per person per year ²	5.1	5.0	5.9	5.7	6.1	5.0	5.2	4.6

1Excludes the 1,910,000 persons with fee-for-service plans who also belong to prepaid plans.

²Unknown if subscribers of a plan used the facility of that plan.

to minimize the confounding influence of the differences in the composition of the two populations.

Table 5 shows the specific rates for doctor visits, and table 6 shows the specific rates for length of stay per hospital discharge. For doctor visits, the specific rates almost invariably show a pattern of greater use by those in prepaid group plans. Regarding the average length of stay per discharge from a short-stay hospital, the specific rates tend to be lower for those in prepaid group plans. However, this relationship does not hold for all of the subgroupings shown in table 6.

Among families at the intermediate level of income and education, the average length of stay per discharge for those in prepaid group plans is as great as or greater than that for those in feefor-service plans.

A report containing a more extensive and detailed presentation of these data is in preparation. Copies of tabulations to be used in the forthcoming report are available upon request. To receive these copies, contact the Division of Health Interview Statistics, 'National Center for Health Statistics.

Table 5. Number of doctor visits per person per year by private health insurance coverage status and selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized population. The survey design, general qualifications, and information on the reliability of the estimates are shown in the Technical Notes]

	1	with the rechn	kai Notesj		***					
		Coverage status								
	All persons		Prepaid plan ¹							
Selected characteristic		All types of coverage	All prepaid	Prepaid only	Prepaid supple- mented by fee-for- service	Fee-for- service only ²	Not covered	Unknown if covered		
	Number of doctor visits per person									
All persons	5.1	5.0	5.9	5.7	6.1	5.0	5.2	4.6		
Age										
Under 17 years	4.2 5.2 6.6	4.2 5.1 6.9	4.7 6.1 9.1	4.4 6.3 6.9	5.4 5.7 13.3	4.2 5.1 6.9	4.3 5.4 6.1	3.7 5.0 5.7		
<u>Sex</u> Male Female	4.3 5.7	4.3 5.7	5.1 6.6	4.8 6.6	5.6	4.3	4.2	4.0		
Race	3.7]/	0.0	0.0	6.7	5.6	6.0	5.2		
WhiteAll other	5.1 4.7	5.1 4.4	6.0 5.3	6.0 4.7	6.0 6.7	5.1 4.3	5.2 5.1	4.8 4.2		
Place of residence										
All SMSA'sOutside SMSA:	5.3	5.2	5.9	5.8	6.2	5.2	5.6	5.0		
NonfarmFarm	4.6 3.8	4.6 3.9	5.0 *3.1	5.0 *3.7	*5.1 *-	4.6 3.9	4.6 3.7	4.1 *1.1		
Geographic region							1			
NortheastNorth Central	5.3 4.7 4.6 5.9	5.2 4.7 4.7 5.9	5.4 5.2 7.9 6.2	4.1 5.1 7.4 6.2	6.2 *5.8 *9.7 5.9	5.2 4.7 4.7 5.9	6.0 4.9 4.4 6.1	4.9 3.9 5.4 3.5		
Education of head of family	j				_		•			
Elementary school (0-8 years)	4.9 4.9 5.5 5.4	4.7 4.7 4.9 5.4 5.5	6.9 6.1 5.0 6.1 6.0	6.5 5.0 5.2 6.2 6.0	8.3 8.4 4.4 5.9 6.0	4.7 4.7 4.9 5.4 5.5	5.1 5.3 5.1 6.0 4.8	4.3 5.2 5.0 5.7 4.5		
Family income						3.5	1	4.3		
Under \$3,000	6.4 5.6 5.2 4.8 4.9	6.7 5.5 5.3 4.8 4.9 5.0	9.9 9.3 6.1 6.1 4.7 6.0	11.1 8.3 5.6 6.0 4.7 5.6	*3.4)*9.8 *14.1) 7.9 6.6 4.7 6.5	6.6 5.4 5.3 4.7 4.9 5.0	6.3 5.7 4.9 4.7 4.9 3.6	4.2 7.8 4.4 5.5 5.0 *3.1		

 $^{^1}$ May include utilization not covered by prepaid plan. 2 Excludes the 1,910,000 persons with fee-for-service plans who also belong to prepaid plans.

SYMBOLS	
Data not available	
Category not applicable	
Quantity zero	
Quantity more than 0 but less than 0.05	0.0
Figure does not meet standards of reliability or precision (more than 30 percent relative standard error)	*

Table 6. Number of short-stay hospital days per discharge by private health insurance coverage status and selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized population. The survey design, general qualifications, and information on the reliability of the estimates are shown in the Technical Notes]

		own in the Techn		Cove	rage statu	ıs			
	All persons		Prepaid plan ¹						
Selected characteristic		All types of coverage	All prepaid	Prepaid only	Prepaid supple- mented by fee-for- service	Fee-for- service only ²	Not covered	Unknown if covered	
	Number of hospital days per discharge								
All persons	8.0	7.5	6.6	6.5	6.9	7.5	9.4	7.6	
Age									
Under 17 years	5.5 7.4	4.8 7.2	*5.0 6.1	*4.4 6.0	*8.4 *6.2	4.8 7.2	7.5 8.4	*3.2 6.7	
	12.0	11.4	*11.7	*12.2	*10.9	11.4	13.1	*15.8	
<u>Sex</u> Male	8.9	8.0	6.2	6.0	*7.5	8.1	11.4	8.2	
Female	7.4	7.2	6.8	6.8	6.8	7.2	8.0	7.2	
Race						_,			
WhiteBlackOther	7.9 9.2 5.4	7.4 8.9 *4.2	7.0 *5.5 *3.5	6.8 *5.9 *3.5	7.5 *4.4 *-	7.4 9.2 *4.4	9.4 9.6 *7.4	7.9 *6.7 *-	
Place of residence									
SMSA	8.2 8.9 7.7 7.6 7.6 6.9	7.8 8.6 7.2 7.0 7.0 6.7	6.5 7.1 5.8 *7.3 *7.3	6.4 7.1 5.6 *7.6 *7.6	*6.9 *7.4 *6.3 *7.0 *7.0	7.8 8.7 7.3 7.0 7.0 6.7	9.6 9.6 9.7 9.0 9.1 8.0	7.7 7.2 8.2 *7.0 *7.2 *2.3	
Geographic region									
Northeast North Central	9.7 8.1 7.5 6.6	9.1 7.7 7.0 6.0	8.0 *7.0 *8.8 5.5	*9.9 *6.8 *8.2 5.2	*6.3 *8.2 *11.8 *7.1	9.1 7.7 7.0 6.1	11.4 10.2 8.7 7.7	*9.4 *5.3 7.8 *7.2	
Education of head of family									
Elementary school (0-8 years)	9.8 8.2 7.1 7.3 6.9	9.1 7.9 6.8 7.0 6.9	*5.7 *7.2 7.8 *7.3 *5.1	*5.6 *7.9 7.3 *6.9 *5.1	*6.1 *3.8 *9.1 *8.7 *5.1	9.2 7.9 6.8 7.0 6.9	10.8 8.7 8.2 8.6 7.5	*8.3 *6.5 *7.1 *10.9 *4.7	
Family income									
Under \$3,000	10.3 10.3 8.0 7.0 6.4 7.4	11.5 10.2 7.8 6.6 6.3 7.3	*6.6 *8.6 8.65 5.4 *5.4	*6.6 *8.7 *9.4 *4.3 *6.6 *5.1	*8.0 *12.3 *5.0 *8.2 *5.9 *6.9	11.8 10.3 7.8 6.6 6.2 7.3	9.6 10.3 8.4 10.1 8.0 9.3	*13.9 *10.0 *8.0 *6.7 *5.9 *3.1	

 1 May include utlization not covered by prepaid plans. 2 Excludes the 1,910,000 persons with fee-for-service plans who also belong to prepaid plans.

TECHNICAL NOTES

The data presented in this report were obtained from household interviews in the Health Interview Survey. These interviews were conducted throughout 1975 in a probability

sample of the civilian noninstitutionalized population of the United States. During that year approximately 116,000 persons living in about 40,000 households were included in the sample.

The health maintenance organization questions were asked of each household member.

Because the estimates shown are based on a sample of the population rather than on the entire population, they are subject to sampling error. Standard errors appropriate for the estimates of the number of persons are shown in table I; standard errors appropriate for percentages are shown in table II.

Table 1. Standard errors of estimates of aggregates

Size of estimate in thousands	Standard error in thousands
35	11
70	15
100	18
300	31
500	40
700	48
1,000	57
5,000	125
10,000	174
20,000	237
30,000	278

Table II. Standard errors, expressed in percentage points, of estimated percentages

	Estimated percentages								
Base of percentage in thousands	2 or 98	5 or 95	10 or 90	20 or 80	50				
70	3.0 2.5 1.5 1.1 1.0 0.8 0.4 0.3 0.2	4.7 3.9 2.3 1.8 1.5 1.2 0.6 0.4 0.3 0.2	6.5 5.4 3.1 2.4 2.0 1.7 0.8 0.5 0.4	8.6 7.2 4.2 3.2 2.7 2.3 1.0 0.7 0.5 0.4	10.8 9.0 5.2 4.0 3.4 2.9 1.3 0.9 0.6				

For a more detailed discussion of the limitations and qualifications of data collected in the Health Interview Survey and for the size of sampling errors of the estimates on disability days, physician visits, and other rates, see Series 10, No. 100, of *Vital and Health Statistics*.

Recent Issues of Advance Data From Vital and Health Statistics

No. 31. Office Visits to Ophthalmologists: National Ambulatory Medical Care Survey, United States, 1976 (Issued: July 14, 1978)

No. 30. 1976 Summary: National Ambulatory Medical Care Survey, United States (Issued: July 13, 1978)

No. 29. A Comparison of Nursing Home Residents and Discharges from the 1977 National Nursing Home Survey: United States (Issued: May 17, 1978)

No. 28. Office Visits for Hypertension: National Ambulatory Medical Care Survey, United States, January 1975-December 1976 (Issued: April 28, 1978)

No. 27. Health Characteristics of Minority Groups, United States, 1976 (Issued: April 14, 1978)

A complete list of Advance Data From Vital and Health Statistics is available from the Scientific and Technical Information Branch.

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