



VITAL STATISTICS REPORT

Health Interview Survey-Provisional Data

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FROM THE
NATIONAL CENTER FOR HEALTH STATISTICS

Hospital and Surgical Insurance Coverage in the United States, July-December 1967

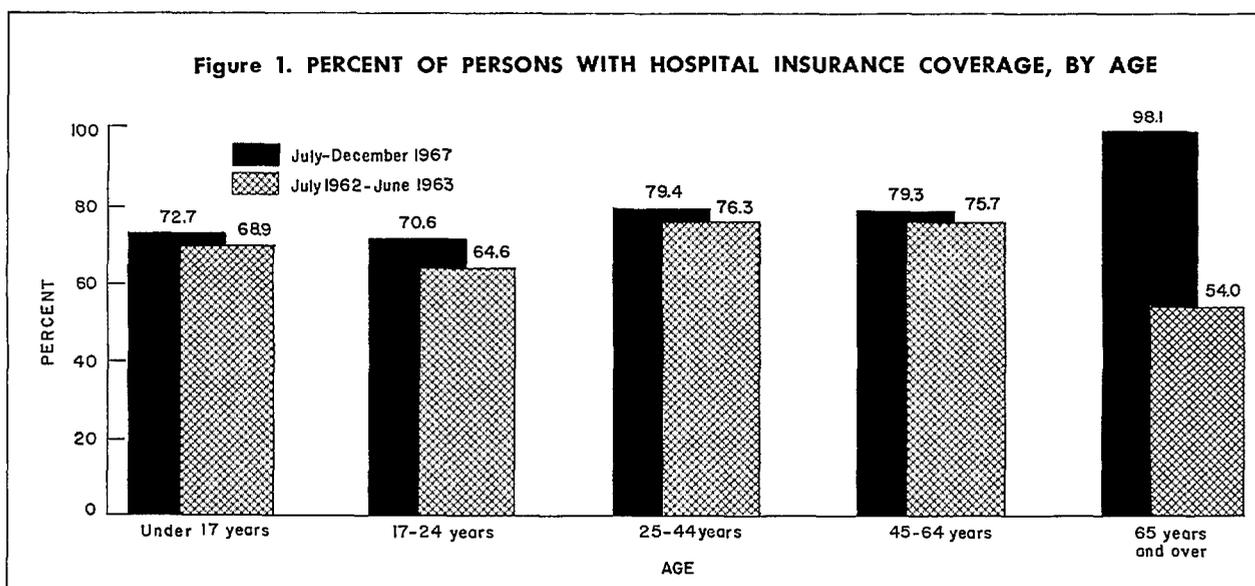
The proportion of persons with health coverage has increased appreciably since 1959, the first year during which coverage data were collected in the Health Interview Survey. In that year 67.1 percent of the total civilian, noninstitutional population of the United States had hospital insurance coverage. During the period July 1962-June 1963, 70.3 percent had hospital insurance and in July-December 1967, 77.7 percent had this coverage. Although the percentages increased in each of the age groups shown in figure 1, the primary reason for the increase in coverage from 1963 to 1967 was the Federal Government's medicare program providing health insurance for persons 65 years of age and older, which was initiated in 1966.

Estimates based on sample data indicate that 77.7 percent of the population had hospital insurance

coverage and 75.4 percent had surgical insurance coverage during the period July-December 1967. In general the pattern of coverage is similar for both hospital and surgical insurance although the proportion of the population covered by each is different. For this reason and because hospital insurance seems to be the most basic form of coverage, the discussion which follows is limited to this type.

Approximately 84 percent of persons living in the Northeast and North Central Regions had hospital insurance coverage; rates were somewhat lower in the South Region (69.6 percent) and in the West (73.0 percent) as shown in figure 2. Possible causes of regional differences in health insurance coverage are presented in a report in the series *Vital and Health Statistics* (PHS Pub. No. 1000-Series 10-No. 11).

Figure 1. PERCENT OF PERSONS WITH HOSPITAL INSURANCE COVERAGE, BY AGE



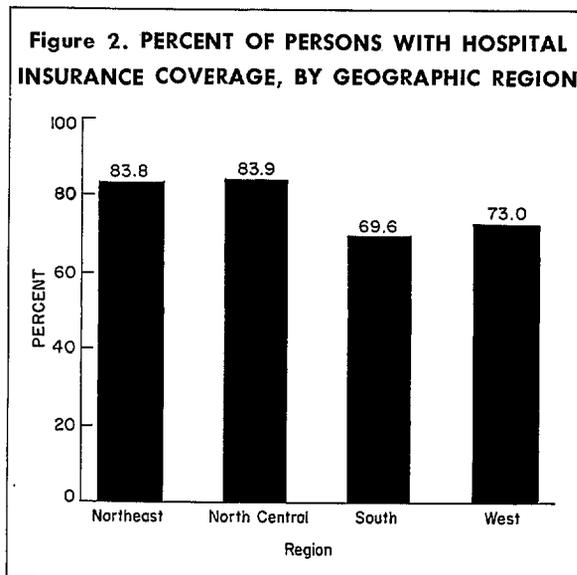


Table 1. PERCENT DISTRIBUTION OF PERSONS IN TOTAL POPULATION, BY HOSPITAL AND SURGICAL INSURANCE COVERAGE ACCORDING TO SEX AND AGE: UNITED STATES, JULY-DECEMBER 1967

Sex and age	Total population ¹	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured
BOTH SEXES					
All ages-----	100.0	77.7	19.8	75.4	22.2
Under 17 years-----	100.0	72.7	24.7	71.0	26.3
17-24 years-----	100.0	70.6	26.5	68.6	28.6
25-44 years-----	100.0	79.4	18.3	78.0	19.7
45-64 years-----	100.0	79.3	18.5	76.8	21.0
65 years and over-----	100.0	98.1	*	91.1	7.1
MALE					
All ages-----	100.0	78.2	19.3	75.9	21.6
Under 17 years-----	100.0	73.3	24.1	71.6	25.8
17-24 years-----	100.0	71.1	25.8	69.1	27.8
25-44 years-----	100.0	80.7	16.8	79.3	18.3
45-64 years-----	100.0	79.9	18.0	77.7	20.2
65 years and over-----	100.0	98.1	*	91.0	7.3
FEMALE					
All ages-----	100.0	77.3	20.3	74.9	22.7
Under 17 years-----	100.0	72.0	25.3	70.4	26.9
17-24 years-----	100.0	70.2	27.2	68.2	29.2
25-44 years-----	100.0	78.3	19.6	76.8	21.0
45-64 years-----	100.0	76.7	19.0	76.1	21.7
65 years and over-----	100.0	98.2	*	91.2	7.0

¹Includes persons of unknown insurance status.

The percent of persons covered by hospital insurance ranged from 53.8 for persons with a family income of less than \$3,000 to 89.2 for persons with a family income of more than \$10,000 (fig. 3). As shown in table 2, only 21.7 percent of persons under 17 years of age with a family income of less than \$3,000 had hospital insurance coverage, while the same age group living in families with an income of more than \$10,000 had a coverage rate of 88.4 percent.

Table 2. PERCENT DISTRIBUTION OF PERSONS IN TOTAL POPULATION, BY HOSPITAL AND SURGICAL INSURANCE COVERAGE ACCORDING TO FAMILY INCOME AND AGE: UNITED STATES, JULY-DECEMBER 1967

Family income and age	Total population ¹	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured
UNDER \$3,000					
All ages-----	100.0	53.8	43.4	50.0	47.2
Under 17 years-----	100.0	21.7	74.5	20.9	75.4
17-24 years-----	100.0	49.4	48.0	47.5	49.9
25-44 years-----	100.0	29.1	67.6	28.0	68.6
45-64 years-----	100.0	42.2	54.3	40.0	58.4
65 years and over-----	100.0	98.6	*	89.5	10.7
\$3,000-\$4,999					
All ages-----	100.0	63.3	34.3	60.5	37.1
Under 17 years-----	100.0	50.0	47.3	47.8	49.5
17-24 years-----	100.0	58.0	38.0	55.5	40.5
25-44 years-----	100.0	58.6	39.1	56.7	41.0
45-64 years-----	100.0	70.4	28.0	66.8	31.6
65 years and over-----	100.0	98.2	*	93.4	5.0
\$5,000-\$6,999					
All ages-----	100.0	78.8	18.7	76.4	21.1
Under 17 years-----	100.0	74.7	22.5	72.6	24.6
17-24 years-----	100.0	73.2	24.3	71.0	26.5
25-44 years-----	100.0	80.7	17.4	78.9	19.3
45-64 years-----	100.0	82.2	15.4	79.2	18.4
65 years and over-----	100.0	98.0	*	92.9	4.9
\$7,000-\$9,999					
All ages-----	100.0	87.8	10.3	86.2	11.9
Under 17 years-----	100.0	86.8	11.0	85.4	12.3
17-24 years-----	100.0	81.2	16.8	79.1	18.9
25-44 years-----	100.0	89.3	9.0	98.1	10.1
45-64 years-----	100.0	89.6	8.8	87.7	10.6
65 years and over-----	100.0	98.7	*	92.7	6.0
\$10,000 AND OVER					
All ages-----	100.0	89.2	8.6	87.6	10.1
Under 17 years-----	100.0	88.4	9.2	86.9	10.7
17-24 years-----	100.0	83.7	13.6	82.3	15.0
25-44 years-----	100.0	89.9	8.1	88.7	9.2
45-64 years-----	100.0	91.0	7.0	89.0	9.0
65 years and over-----	100.0	97.4	*	94.6	3.3

¹Includes persons of unknown insurance status.

Table 3. PERCENT DISTRIBUTION OF PERSONS IN TOTAL POPULATION, BY HOSPITAL AND SURGICAL INSURANCE COVERAGE ACCORDING TO GEOGRAPHIC REGION AND AGE: UNITED STATES, JULY-DECEMBER 1967

Region and age	Total population ¹	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured
NORTHEAST					
All ages-----	100.0	83.8	14.9	81.0	17.7
Under 17 years-----	100.0	79.8	18.6	77.6	20.9
17-24 years-----	100.0	75.0	22.9	72.0	26.0
25-44 years-----	100.0	84.3	14.7	82.0	16.9
45-64 years-----	100.0	86.6	12.2	83.4	15.4
65 years and over-----	100.0	98.9	*	93.8	5.3
NORTH CENTRAL					
All ages-----	100.0	83.9	14.1	81.6	16.4
Under 17 years-----	100.0	81.4	16.5	79.2	18.6
17-24 years-----	100.0	77.9	19.5	75.1	22.3
25-44 years-----	100.0	84.9	13.4	83.6	14.6
45-64 years-----	100.0	83.9	14.1	81.3	16.7
65 years and over-----	100.0	98.4	*	93.9	4.7
SOUTH					
All ages-----	100.0	69.6	26.9	67.2	29.3
Under 17 years-----	100.0	61.8	34.1	60.6	35.3
17-24 years-----	100.0	64.7	32.4	63.4	33.7
25-44 years-----	100.0	72.4	23.8	71.0	25.1
45-64 years-----	100.0	69.9	27.1	67.5	29.5
65 years and over-----	100.0	97.6	*	87.1	10.6
WEST					
All ages-----	100.0	73.0	24.2	71.5	25.7
Under 17 years-----	100.0	67.5	29.9	66.6	30.7
17-24 years-----	100.0	63.9	32.0	63.1	32.8
25-44 years-----	100.0	76.0	21.6	75.2	22.4
45-64 years-----	100.0	75.8	21.4	74.8	22.5
65 years and over-----	100.0	97.3	*	88.9	8.4

¹Includes persons of unknown insurance status.

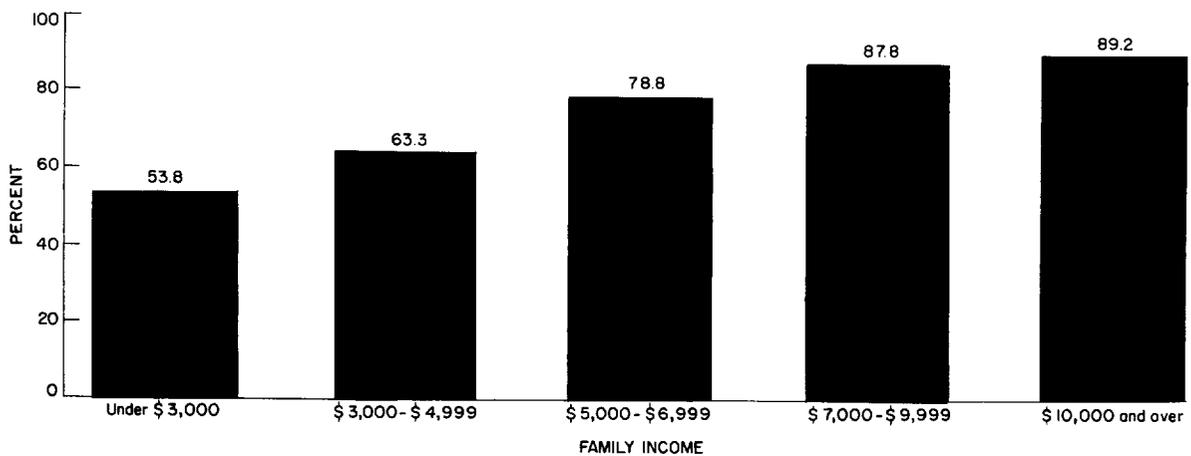
Table 4. PERCENT DISTRIBUTION OF PERSONS IN TOTAL POPULATION, BY HOSPITAL AND SURGICAL INSURANCE COVERAGE ACCORDING TO GEOGRAPHIC REGION AND FAMILY INCOME: UNITED STATES, JULY-DECEMBER 1967

Region and family income	Total population ¹	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured
NORTHEAST					
All incomes ² -----	100.0	83.8	14.9	81.0	17.7
Under \$3,000-----	100.0	60.1	39.1	55.9	43.3
\$3,000-\$4,999-----	100.0	65.7	35.0	62.1	36.8
\$5,000-\$6,999-----	100.0	83.6	15.2	80.1	18.7
\$7,000-\$9,999-----	100.0	92.5	6.8	90.7	8.6
\$10,000 and over-----	100.0	95.0	5.3	91.0	7.4
NORTH CENTRAL					
All incomes-----	100.0	83.9	14.1	81.6	16.4
Under \$3,000-----	100.0	66.7	31.4	63.6	34.7
\$3,000-\$4,999-----	100.0	69.1	27.7	66.3	30.6
\$5,000-\$6,999-----	100.0	84.4	15.2	82.0	15.5
\$7,000-\$9,999-----	100.0	91.0	7.5	88.7	9.9
\$10,000 and over-----	100.0	92.0	6.5	90.3	8.2
SOUTH					
All incomes-----	100.0	69.6	26.9	67.2	29.3
Under \$3,000-----	100.0	47.8	48.4	44.0	52.4
\$3,000-\$4,999-----	100.0	60.9	36.2	57.9	39.2
\$5,000-\$6,999-----	100.0	74.2	22.5	72.3	24.4
\$7,000-\$9,999-----	100.0	85.6	13.5	82.6	14.5
\$10,000 and over-----	100.0	85.9	12.4	82.0	14.2
WEST					
All incomes-----	100.0	73.0	24.2	71.5	25.7
Under \$3,000-----	100.0	45.1	51.5	41.1	55.5
\$3,000-\$4,999-----	100.0	55.9	42.2	54.7	45.3
\$5,000-\$6,999-----	100.0	70.0	27.4	68.0	29.3
\$7,000-\$9,999-----	100.0	81.0	15.8	80.0	16.8
\$10,000 and over-----	100.0	85.9	11.8	85.4	12.3

¹Includes persons of unknown insurance status.

²Includes persons of unknown income.

Figure 3. PERCENT OF PERSONS WITH HOSPITAL INSURANCE COVERAGE, BY FAMILY INCOME



TECHNICAL NOTES

SOURCE OF DATA. The data presented in all tables in this report were derived from household interviews of the Health Interview Survey. These interviews were conducted in a probability sample of the civilian, noninstitutional population of the United States. During the period July-December 1967 approximately 70,000 persons living in a total of 20,000 households were included in the sample.

SAMPLE. Since the estimates shown are based on a sample of the population rather than on the entire population, they are subject to sampling error. The standard errors appropriate for the estimates of the number of persons with hospital or surgical insurance coverage are shown in table I. Table II shows the standard errors appropriate for the percent of persons with hospital or surgical insurance coverage.

DEFINITION OF HEALTH INSURANCE. Health insurance is any plan specifically designed to pay all or part of the medical or hospital expenses of an insured individual. The insurance can be either a group or an individual policy with the premiums paid by the individual, his employer, a third party, or a combination of these. Benefits received under the plan can be in the form of payment to the individual or to the hospital or doctor. However, the plan must be a formal one with defined membership and benefits rather than an informal one. For example, an employer simply paying the hospital bill for an employee would not constitute a health insurance plan.

For the Health Interview Survey, health insurance excludes the following kinds of plans: (1) plans limited to the "dread diseases" such as cancer and polio; (2) plans for free care such as public assistance or public welfare, care given free of charge to veterans, care given under Uniformed Services Dependents Medical Care Program, care given under the Cripple Children Program or similar ones, and care of persons admitted to an institution for research purposes; (3) insurance which pays bills only for accidents, such as liability insurance held by a car or property owner, insurance that covers children for accidents at school or camp, and insurance for a worker that covers him only for accidents, injuries, or diseases incurred on the job; and (4) insurance which pays only for loss of income.

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-----	*

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Table I. STANDARD ERRORS OF ESTIMATES OF AGGREGATES FOR NARROW-RANGE STATISTICS

Size of estimate	Standard error
500,000-----	50,000
1,000,000-----	75,000
5,000,000-----	180,000
20,000,000-----	300,000
50,000,000-----	380,000
100,000,000-----	470,000

Table II. STANDARD ERRORS, EXPRESSED IN PERCENTAGE POINTS, OF ESTIMATED PERCENTAGES FOR NARROW-RANGE STATISTICS

Estimated percentage	Base of percentage shown in thousands					
	500	1,000	5,000	20,000	50,000	100,000 or more
2 or 98-----	1.5	1.0	0.5	0.3	0.1	0.1
5 or 95-----	2.2	1.6	0.7	0.4	0.2	0.2
10 or 90-----	3.1	2.2	0.9	0.5	0.3	0.2
25 or 75-----	4.5	3.2	1.4	0.7	0.5	0.3
50-----	5.2	3.7	1.6	0.7	0.5	0.3



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