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Demographic Variation in Health Insurance Coverage: United States, 2019

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Abstract

Objectives—This report presents national estimates of different types of health insurance coverage and lack of coverage (uninsured). Estimates are presented by selected sociodemographic characteristics, including age, sex, race and Hispanic origin, poverty status, education level, employment status, and marital status.

Methods—Data from the 2019 National Health Interview Survey were used to estimate health insurance coverage. Estimates were stratified by selected sociodemographic characteristics. Additionally, those who were uninsured were categorized by length of time since they had coverage, private coverage was further classified by source of plan, and public coverage was categorized by type of public plan.

Results—In 2019, 33.0 million (10.2%) persons of all ages were uninsured at the time of interview. This includes 32.5 million (12.0%) persons under age 65. Among children, 3.7 million (5.1%) were uninsured, and among working-age adults (aged 18–64), 28.8 million (14.5%) were uninsured. Among persons under age 65, 64.3% were covered by private health insurance including 56.5% with employment-

based coverage and 6.5% with directly purchased coverage. Moreover, 4.0% were covered by exchange-based coverage, a type of directly purchased coverage. Among persons under age 65, two in five children and one in five adults were covered by public health coverage, mainly by Medicaid and the Children's Health Insurance Program (CHIP). Among adults aged 65 and over, the percentage who were covered by private health insurance (with or without Medicare), Medicare Advantage, and traditional Medicare only varied by age, income level, education level, and race and Hispanic origin.

Keywords: uninsured • private • public • National Health Interview Survey

Introduction

Health insurance coverage in the United States is linked to improved health care and health outcomes and is a key measure of health care access (1,2). The passage of the Affordable Care Act (ACA) in 2010 (3) was designed to increase access to health care, improve health, and mitigate health care disparities (4). Although dramatic decreases in the percentage of uninsured persons post-ACA occurred, racial and

ethnic disparities in health insurance coverage persist (5,6). Also, previous research has noted differences in health insurance coverage by age, education level, employment status, marital status, and poverty level (7). Population estimates of health insurance coverage are essential for the development and assessment of federal and state health care coverage programs and policies (8).

This report provides an overall picture of health insurance coverage in the United States in 2019 by selected sociodemographic characteristics. Estimates of the percentage and number of persons who were uninsured, had private coverage, and had public coverage at the time of interview are presented. Estimates are also categorized by duration of being uninsured, source of private coverage, and types of public coverage. For adults aged 65 and over, six mutually exclusive categories of coverage are presented by selected sociodemographic characteristics.



U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
Centers for Disease Control and Prevention
National Center for Health Statistics



Methods

Data source

The estimates in this report are based on data from the Sample Adult and Sample Child modules in the 2019 National Health Interview Survey (NHIS). NHIS is a nationally representative household survey of the U.S. civilian noninstitutionalized population. It is conducted continuously throughout the year by the National Center for Health Statistics (NCHS). In 2019, the NHIS questionnaire was redesigned to better meet the needs of data users. One sample adult from each household is randomly selected to answer detailed questions about his or her health. One sample child, if present, is also randomly selected from each household, and an adult who is knowledgeable and responsible for the child's health answers questions on behalf of the child. Interviews are conducted in respondents' homes, but follow-ups to complete interviews may be conducted over the telephone when necessary.

Both the Sample Adult and Sample Child modules have a full range of questions addressing health insurance such as coverage status, sources of coverage, characteristics of coverage, and reasons for no coverage. Starting in 2019, changes were made to how the health insurance questions were administered. Although the flow and content of the questions about health insurance are similar to questions covered in the 1997–2018 NHIS Family Core, the main difference is that instead of asking about health insurance for all family or household members, health insurance information is collected about one adult and one child (if present) from each household. The sample adult and sample child receive a similar set of health insurance questions, so the Sample Adult and Sample Child files can be combined to create a file that contains persons of all ages. Estimates are based on a combined file containing 42,331 persons (9,193 sample children and 33,138 sample adults). For 2019, the response rate for the Sample Child and Sample Adult modules was 59.1% each (9).

In this report, the term “adults” refers to persons aged 18 and over, and the term “children” refers to persons under age 18 years. The term “working-age adult” refers to persons aged 18–64, and the term “older adult” refers to persons aged 65 and over.

Insurance coverage

Individuals were considered uninsured if, at the time of interview, they did not have coverage through private health insurance, Medicare, Medicaid, Children's Health Insurance Program (CHIP), military (TRICARE, Veterans Administration [VA], and CHAMP–VA), other state-sponsored health plans, or other government programs. Individuals also were defined as uninsured if they only had Indian Health Service (IHS) coverage or only had a private plan that paid for one type of service, such as dental, vision, or prescription drugs. Uninsured persons were further classified into one of three categories regarding the length of time since they last had coverage (i.e., uninsured for less than a year, uninsured for a year or more, and uninsured for unknown duration). Length of time since last had coverage was based on the following question: “How long has it been since [you/child's name] last had health care coverage that paid for doctor's visits or hospital stays?”

Private 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 dental, vision, or prescription drugs.

Persons with private coverage were further classified into three sources of private coverage: employment-based, directly purchased, and other sources. The employment-based category includes plans obtained through an employer, union, or other professional organization. Directly purchased coverage includes exchange-based coverage in addition to plans obtained directly from an

insurance company or through a broker. Exchange-based coverage is a private plan purchased through the federal Health Insurance Marketplace or state-based exchanges that were established as part of the ACA (3). The “other sources” category for private health insurance includes plans obtained through a state or local government or community programs, school, parent, other relative, other source not specified, and those who did not respond to the question asking about the source of their private coverage (i.e., refused, not ascertained, and don't know).

Public health plan coverage includes Medicaid, CHIP, state-sponsored or other government-sponsored health plans, Medicare, and military plans. For persons under age 65, public coverage was categorized into four categories: Medicaid and CHIP, Medicare, other government, and military coverage. The Medicaid and CHIP category also includes those with state-sponsored plans. These categories are not mutually exclusive, and a person may be covered by more than one type of public coverage.

For adults aged 65 and over, a health insurance hierarchy of six mutually exclusive categories was developed. This hierarchy eliminates duplicate responses for both private health insurance and Medicare Advantage, giving preference to the report of Medicare Advantage. Medicare Advantage is another way for persons covered by Medicare to get their Medicare Part A and Medicare Part B coverage. Medicare Advantage plans are sometimes called “Part C” and are offered by Medicare-approved companies that must follow rules set by Medicare (10). Older adults with more than one type of health insurance were assigned to the first appropriate category in the following hierarchy:

Private coverage—Includes older adults who have both Medicare and any comprehensive private health insurance plan (including health maintenance organizations, preferred provider organizations, and Medigap plans). This category also includes older adults with private insurance only but excludes those with a Medicare Advantage plan.

Medicare and Medicaid (dual-eligible)—Includes older adults who do not have any private coverage but have Medicare and Medicaid or other state-sponsored health plans including CHIP.

Medicare Advantage—Includes older adults who only have Medicare coverage received through a Medicare Advantage plan.

Traditional Medicare only (excluding Medicare Advantage)—Includes older adults who only have Medicare coverage but do not receive their coverage through a Medicare Advantage plan.

Other coverage—Includes older adults who have not been previously classified as having private, Medicare and Medicaid, Medicare Advantage, or traditional Medicare-only coverage. This category also includes older persons who have only Medicaid, other state-sponsored health plans, or CHIP, as well as persons who have any type of military coverage without Medicare.

Uninsured—Includes older adults who did not indicate that they are covered at the time of the interview under private health insurance, Medicare, Medicaid, CHIP, a state-sponsored health plan, other government programs, or military coverage. This category also includes older adults who are covered by IHS only or who only have a plan that pays for one type of service, such as dental, vision, or prescription drugs.

Selected sociodemographic characteristics

Sociodemographic characteristics presented in this report include age, sex, race and Hispanic origin, and poverty level. For adults aged 18–64, estimates are further classified by age and sex because previous studies have found differences in coverage by these demographic subgroups (5,7). In addition, for adults aged 18 and over, estimates are also presented by marital status and employment status, and for adults aged 25 and over, by education level.

Race and Hispanic origin are shown for five specific groups: Hispanic, non-Hispanic white, non-Hispanic black, non-Hispanic Asian, and non-Hispanic other and multiple races. Persons categorized as Hispanic may be any

race or combination of races. Persons categorized as non-Hispanic white, non-Hispanic black, and non-Hispanic Asian indicated one race only. Non-Hispanic persons of multiple or other races are combined into the non-Hispanic other and multiple races category.

Poverty level is based on the federal poverty level (FPL) and was calculated using the U.S. Census Bureau's poverty thresholds for the previous calendar year, which take into consideration family size and age (11). Persons were classified into five groups based on their family income: less than 100% FPL, 100% to less than 139% FPL, 139% to less than or equal to 250% FPL, greater than 250% to less than or equal to 400% FPL, and greater than 400% FPL. Family income in NHIS was imputed for approximately 23% of persons (12).

Categories of education are based on years of school completed or the highest degree obtained for adults aged 25 and over. A high school degree includes those who obtained a General Education Development high school equivalency diploma (GED).

Adults aged 18 and over are classified as currently employed if they reported that they either worked or had a job or business at any time during the 1-week period preceding the interview. Adults who are seasonal contract workers or who are working at a job or business but not for pay are also considered to be employed. Employment status is categorized as employed, not employed, and not in workforce, with the latter defined as those who are not working and not looking for work. The “not in workforce” category also includes adults who are retired as well as those who have never worked.

Marital status is based on a series of questions that collect information from sample adults. Sample adults are first asked if they are “now married, living with a partner together as an unmarried couple, or neither.” Married sample adults are further asked if their spouse lives in the same residence; if not, they are asked if this is because the sample adult and his or her spouse are legally separated. Sample adults who are living with an unmarried partner or who are neither married nor living with a partner, or don't know or refuse to state their

marital status, are asked if they have ever been married. Sample adults who are currently living with a partner and have been married are asked their current legal marital status—that is, whether they are currently married, widowed, divorced, or separated. Sample adults who are neither living with a partner nor married but have been married are asked if they are widowed, divorced, or separated. Five mutually exclusive marital status categories were created: married, widowed, divorced or separated, never married, and living with a partner. Persons may identify themselves as married regardless of the legal status of the marriage or sex of the spouse. Persons categorized as “never married” include those who were married and then had that marriage legally annulled. Persons who are living with a partner (or cohabitating) include unmarried persons regardless of sex who are living together as a couple but do not identify themselves as married. This category may include adults who are currently divorced, widowed, or separated. Adults who are living with a partner are considered to be members of the same family.

Statistical analysis

Percentages and 95% confidence intervals (CI) are presented for prevalence estimates of health insurance coverage based on questions about coverage at the time of the NHIS Sample Adult and Sample Child interviews. The 95% CIs were generated using the Korn-Graubard method for complex surveys (13). Estimates were calculated using the NHIS survey weights and are representative of the U.S. civilian noninstitutionalized population. In 2019, the weighting adjustment method changed from previous years to incorporate more robust multilevel models predictive of response propensity. Nonresponse-adjusted weights were further calibrated to U.S. Census Bureau population projections and American Community Survey 1-year estimates for age, sex, race and ethnicity, education level, census division, and metropolitan statistical area status (9). Point estimates and their corresponding variances were calculated using SUDAAN software version 11.0.0, a software package

designed to account for the complex sampling design of NHIS.

Respondents with missing data or unknown information were generally excluded from the analysis unless specifically noted. For the types of health insurance coverage shown in this report, the item nonresponse rate was about 0.5%. For items related to details about a type of health insurance coverage, item nonresponse varied. The item nonresponse rate for duration of being currently uninsured and source of private coverage was approximately 8% and 3%, respectively. Follow-up questions regarding details of coverage are determined at the time of the interview based on initial survey responses to types of coverage or lack of coverage. So, some respondents may not have received the appropriate follow-up questions for their final insurance coverage classification. For more information on the NHIS health insurance data-editing process after response collection, see the 2019 survey description (9) and the Health Insurance Information webpage (<https://www.cdc.gov/nchs/nhis/insurance.htm>). All estimates in this report met NCHS standards of reliability as specified in “National Center for Health Statistics Data Presentation Standards for Proportions” (14).

Differences in percentages between subgroup characteristics were evaluated using two-sided significance tests at the 0.05 level. Trends by poverty level, education level, and age group for adults aged 18–64 were evaluated using orthogonal polynomials in logistic regression. Terms such as “more likely” and “less likely” indicate a statistically significant difference. Lack of comment regarding the difference between any two estimates does not necessarily mean that the difference was tested and found to be not significant.

This report provides overall and age-specific estimates of the percentages and number of persons who were uninsured, had private coverage, and had public coverage at the time of the interview in 2019 in [Table 1](#). The percentages and number of persons without insurance are also categorized by duration of being uninsured in this table. In [Table 2](#), for those under age 65, aged 0–17 years, and aged 18–64 years, private

coverage is further classified by source, including employment-based, directly purchased, and other and unknown source, and public coverage is also categorized by type, including Medicaid and CHIP, Medicare, other government, and military coverage by selected sociodemographic characteristics. In addition, the percentage of persons under age 65 with exchange-based coverage, a specific type of directly purchased coverage established under the ACA (3), is presented in [Table 3](#) by selected sociodemographic characteristics. For adults aged 65 and over, six mutually exclusive categories (i.e., private, dual-eligible [Medicare and Medicaid], Medicare Advantage, traditional Medicare only, other coverage, and uninsured) are presented by selected sociodemographic characteristics in [Table 4](#). In this report, tables are provided for reference. However, detailed results are not discussed.

Results

Uninsured persons

In 2019, 33.0 million (10.2%) persons of all ages were uninsured at the time of the interview ([Table 1](#)). This includes 32.5 million (12.0%) persons under age 65. Among children, 3.7 million (5.1%) were uninsured, and among working-age adults (aged 18–64), 28.8 million (14.5%) were uninsured ([Figure 1](#)). The percentage of working-age adults who were uninsured for a year or more (9.2%) was more than double the percentage who were uninsured for less than a year (4.0%). Among children, the percentage who were uninsured for a year or more (2.1%) was similar to those who were uninsured for less than a year (1.9%). Overall, working-age adults were more likely than children to be uninsured. However, the percentage of uninsured persons was similar between working-age adults (1.3%) and children (1.1%) for those who were uninsured for an unknown duration.

Private coverage

Among persons under age 65, 64.3% (174.4 million) were covered by private health insurance at the time of the interview ([Table 1](#)). This includes 56.5% with employment-based coverage, 6.5% with directly purchased coverage, and 1.3% from other sources ([Table 2](#), [Figure 2](#)). Among children, 55.6% had private coverage, including 51.1% with employment-based coverage and 3.5% with directly purchased coverage. Among working-age adults, 67.5% were covered by private health insurance, including 58.5% with employment-based coverage and 7.6% with directly purchased coverage. Working-age adults were more likely than children to have private insurance overall and through an employer or a direct purchase.

Exchange-based coverage

Among persons under age 65, 10.8 million (4.0%) were covered by exchange-based coverage ([Figure 3](#) and [Table 3](#)). Exchange-based coverage was highest among non-Hispanic Asian persons (7.6%) compared with Hispanic (4.2%), non-Hispanic white (3.7%), and non-Hispanic black (3.5%) persons and non-Hispanic persons of other and multiple races (2.3%). Hispanic persons were more likely than non-Hispanic persons of other and multiple races to have exchange-based coverage. A quadratic relationship was observed between family income and exchange-based coverage, with coverage increasing among those with family incomes less than 100% FPL (3.3%) through incomes 139% to less than or equal to 250% of FPL (6.2%), and then decreasing among those with family incomes greater than 400% FPL (2.6%).

Public coverage

Among persons under age 65, 25.9% (70.2 million) were covered by public health coverage at the time of the interview ([Table 1](#)). This includes 20.5% covered by Medicaid and CHIP, 3.6% by military coverage, and 3.0% by Medicare ([Table 2](#), [Figure 4](#)). Among children, 40.9% had public coverage, with 37.9% having Medicaid and CHIP, 2.8% having military coverage, and 0.3% having

Figure 1. Percentage of persons under age 65 who were uninsured at the time of interview, by duration without coverage and age group: United States, 2019

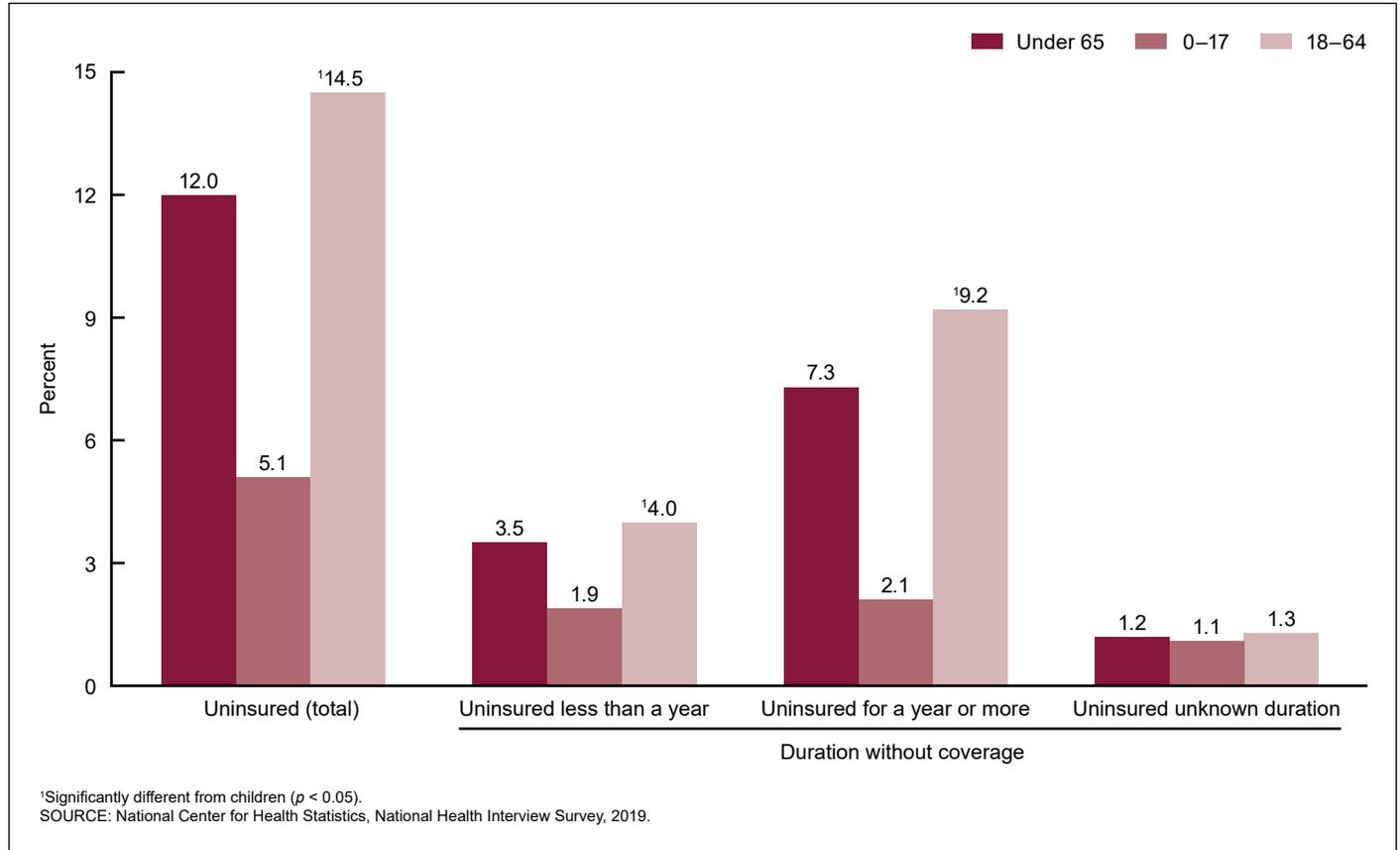


Figure 2. Percentage of persons under age 65 with private health insurance, by age group and source: United States, 2019

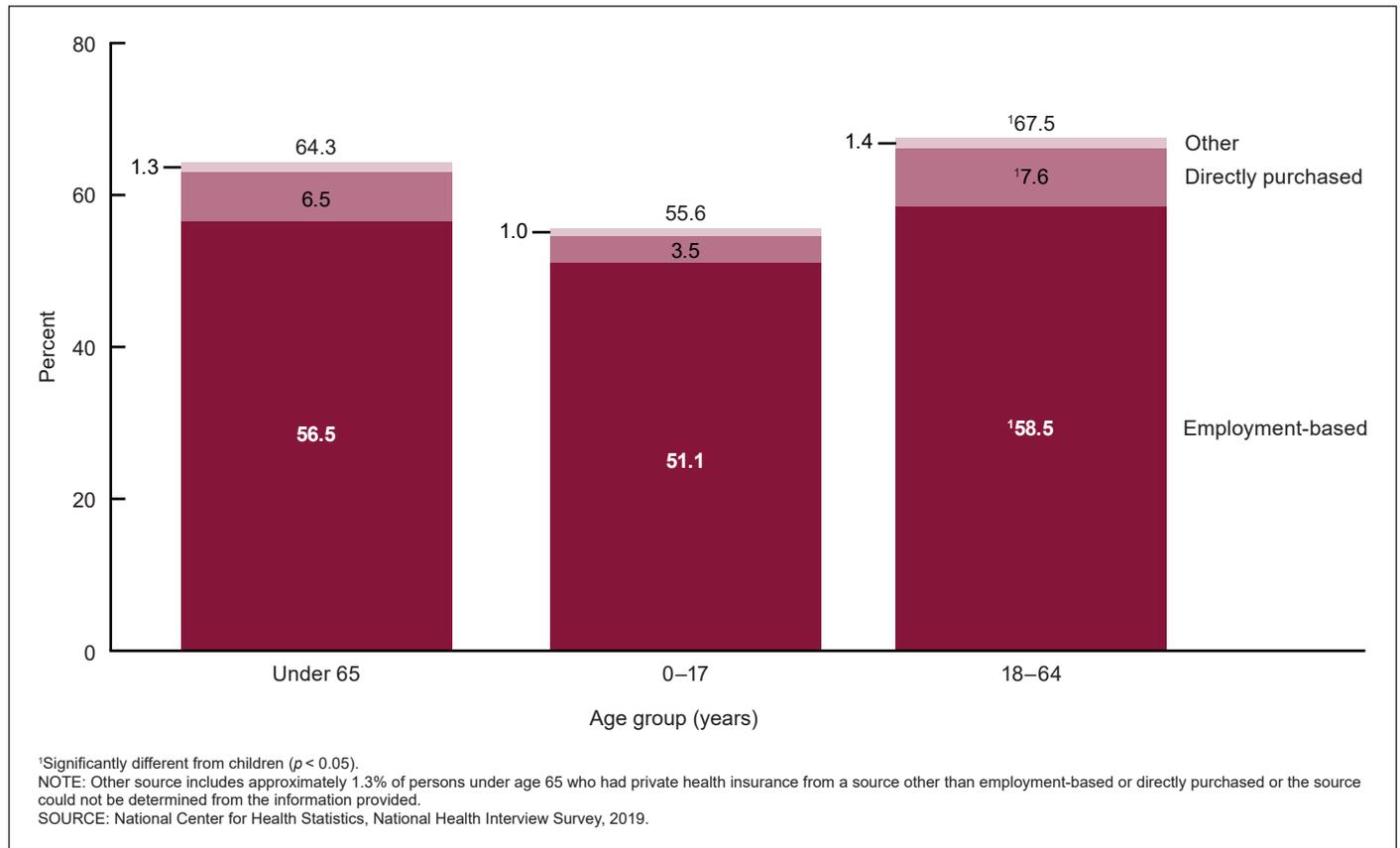


Figure 3. Percentage of persons under age 65 with exchange-based coverage at the time of interview, by selected characteristics: United States, 2019

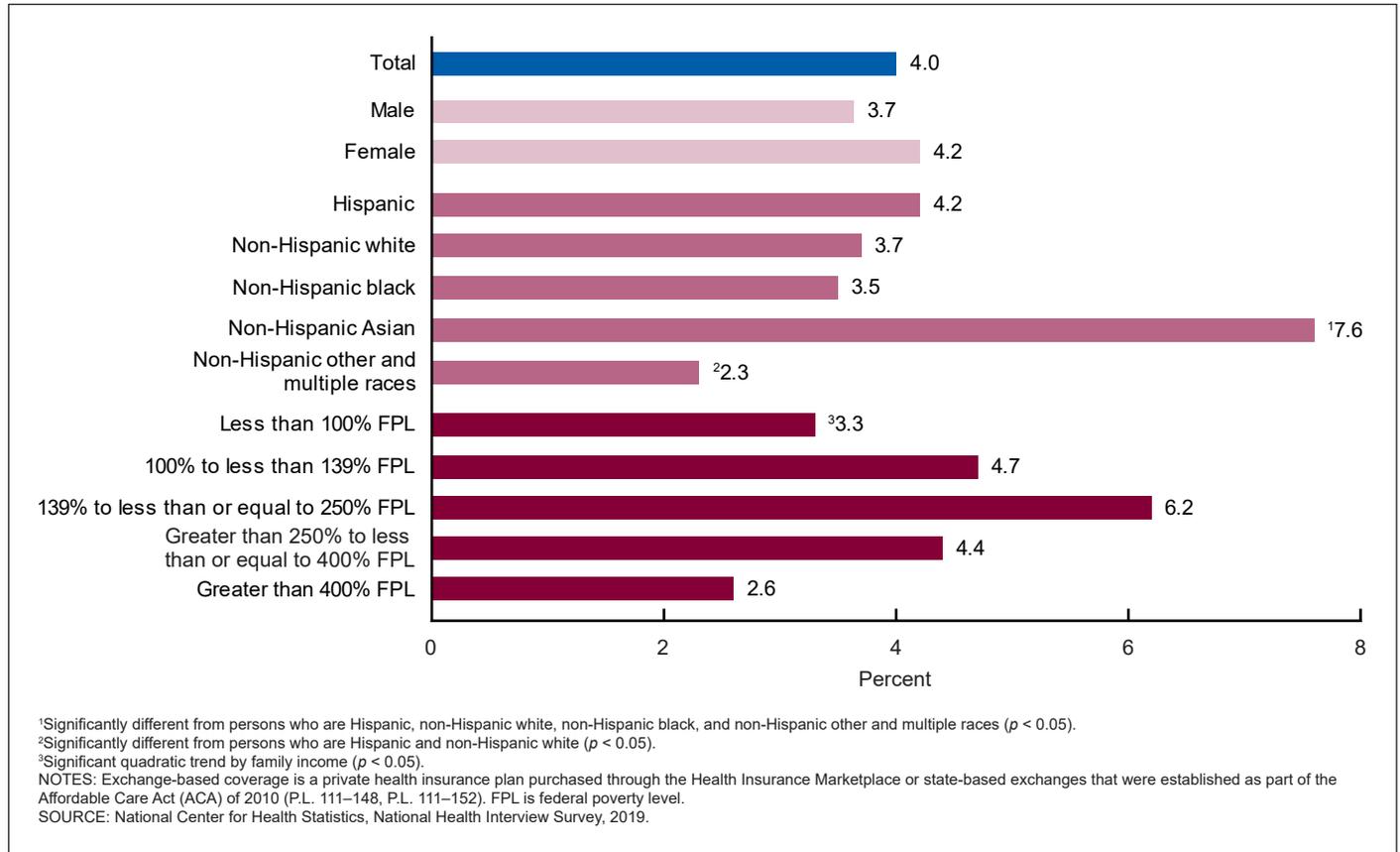
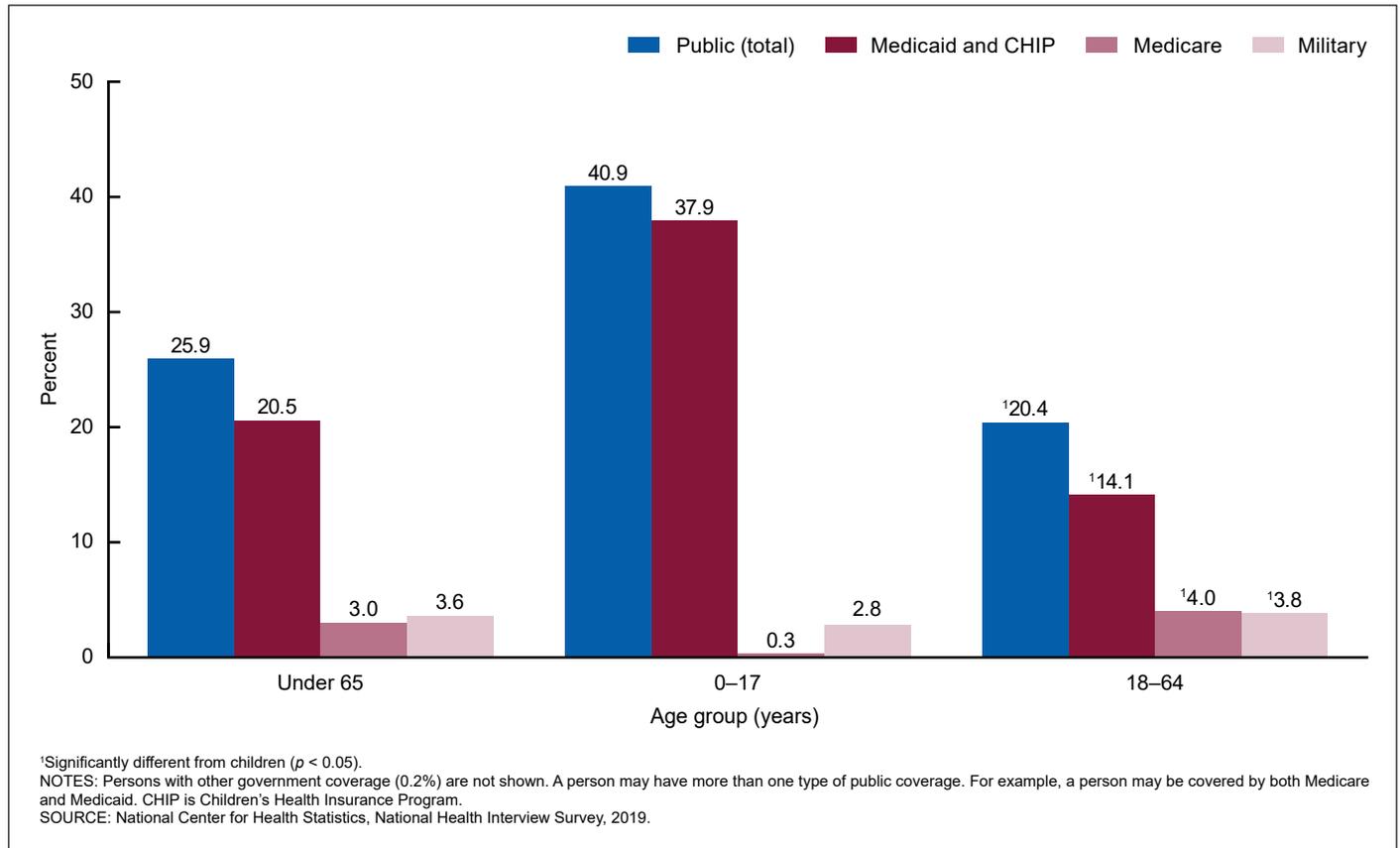


Figure 4. Percentage of persons under age 65 who had public coverage, by type and age group: United States, 2019

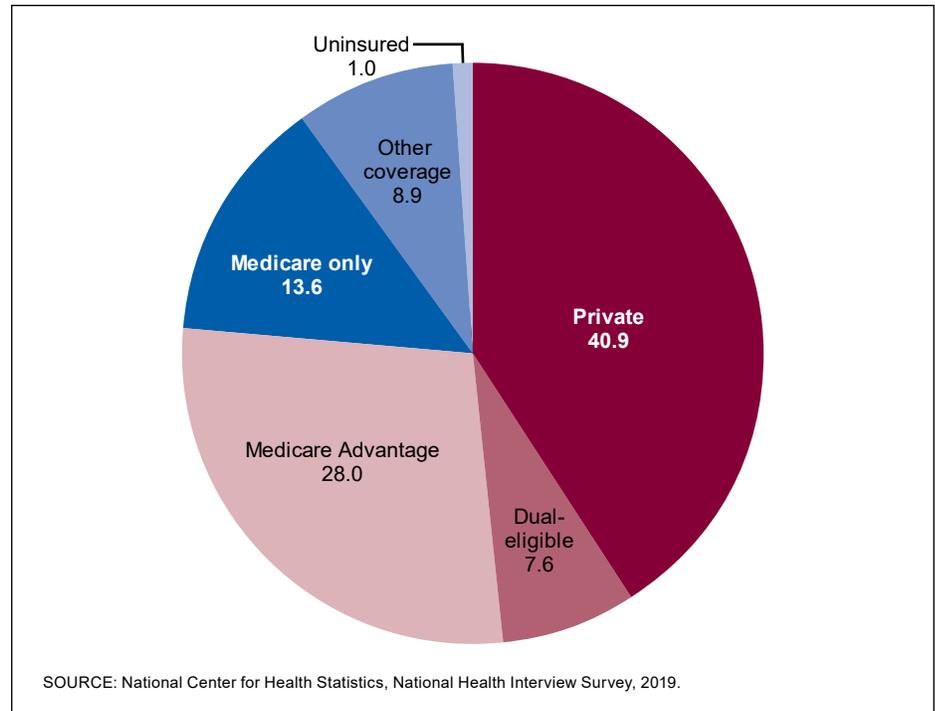


Medicare. Among working-age adults, 20.4% had public coverage, with 14.1% specifically having Medicaid and CHIP coverage, 4.0% having Medicare, and 3.8% having military coverage. Children were more likely to have Medicaid and CHIP and less likely to have Medicare and military coverage than working-age adults.

Coverage among adults aged 65 and over

Among older adults (aged 65 and over), 40.9% were covered by private insurance (with or without Medicare), 28.0% had Medicare Advantage, 13.6% had traditional Medicare only, 8.9% had some other coverage (including military coverage without Medicare), 7.6% were covered by Medicare and Medicaid (dual-eligible), and 1.0% were uninsured (Table 4, Figure 5).

Figure 5. Percent distribution of health insurance coverage among adults aged 65 and over: United States, 2019



Summary

This report provides an overall picture of health insurance coverage in the United States by selected demographic characteristics. In 2019, 33.0 million (10.2%) persons of all ages were uninsured at the time of the interview. In the United States, very few adults aged 65 and over are without health insurance coverage, because almost all adults in this age group are eligible for health care coverage through the Medicare program (15). Although the majority of persons under age 65 have private health insurance either through employer-sponsored group health insurance or some other source, 12.0% of persons under age 65 lacked any type of health insurance at the time of the interview during 2019. Children were less likely to be uninsured than working-age adults. Additionally, children were less likely to have private coverage and twice as likely to have public coverage than working-age adults.

This report provides an annual summary of health insurance estimates categorized by selected sociodemographic measures based on the final NHIS data files. Timely reports and tables on health insurance based on provisional NHIS data are also provided

quarterly through the NHIS Early Release Program (<https://www.cdc.gov/nchs/nhis/releases.htm>).

It is important to note that the information presented in this report is not without some limitations. NHIS responses are self-reported and so, may be subject to recall bias. In addition, item nonresponse for length of time since last had coverage was approximately 8%, because 7.8% of those uninsured were not eligible to receive the follow-up questions to determine how long they had been uninsured. These respondents were classified as uninsured during the postprocessing editing, or they were only covered by IHS.

One strength of NHIS is that it has a very low nonresponse rate to questions about the type of health insurance coverage questions (about 0.5%). Additionally, a feature that distinguishes NHIS estimates of health insurance coverage from other survey-based estimates is the use of responses to follow-up questions to evaluate the reliability of the reported health insurance coverage and to resolve conflicting information. Finally, NHIS health insurance coverage information can be analyzed in combination with the other health measures available on

NHIS, including health care access and utilization, chronic conditions, and health behaviors.

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Table 1. Percentages and number of persons who had private coverage, public health coverage, were uninsured at the time of interview, and duration without coverage, by age group: United States, 2019

Age group (years)	Private ¹	Public ²	Uninsured ³	Uninsured ³ for less than 1 year	Uninsured ³ for a year or more	Uninsured ³ for unknown duration
	Percent (95% confidence interval)					
All ages.	62.0 (61.1–62.9)	37.3 (36.6–38.1)	10.2 (9.7–10.7)	2.9 (2.7–3.2)	6.2 (5.8–6.6)	1.1 (0.9–1.2)
Under 65.	64.3 (63.3–65.3)	25.9 (25.1–26.7)	12.0 (11.4–12.6)	3.5 (3.2–3.8)	7.3 (6.9–7.7)	1.2 (1.1–1.4)
0–17.	55.6 (54.0–57.2)	40.9 (39.5–42.4)	5.1 (4.5–5.8)	1.9 (1.5–2.3)	2.1 (1.7–2.6)	1.1 (0.8–1.4)
18–64.	67.5 (66.6–68.5)	20.4 (19.6–21.1)	14.5 (13.9–15.2)	4.0 (3.7–4.4)	9.2 (8.7–9.7)	1.3 (1.1–1.5)
65 and over.	50.0 (48.5–51.4)	95.9 (95.3–96.4)	1.0 (0.7–1.3)	0.2 (0.1–0.3)	0.6 (0.4–0.9)	0.2 (0.1–0.4)
	Number in millions					
All ages.	200.8	121.0	33.0	9.5	20.1	3.5
Under 65.	174.4	70.2	32.5	9.4	19.8	3.3
0–17.	40.7	29.9	3.7	1.4	1.5	0.8
18–64.	133.7	40.3	28.8	8.0	18.2	2.5
65 and over.	26.4	50.7	0.5	0.1	0.3	0.1

¹Private 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 dental, vision, or prescription drugs. Persons with private coverage may also have public coverage.

²Public health plan coverage includes Medicaid, Children's Health Insurance Program (CHIP), state-sponsored or other government-sponsored health plan, Medicare, and military plans (TRICARE, Veterans Administration [VA], and CHAMP-VA). Persons with public coverage may also have private coverage.

³Persons are considered uninsured if they currently do not have coverage through private health insurance, Medicare, Medicaid, CHIP, military (TRICARE, VA, and CHAMP-VA), other state-sponsored health plans, or other government programs. Individuals also were defined as uninsured if they only had Indian Health Service coverage or only had a private plan that paid for one type of service, such as dental, vision, or prescription drugs.

NOTES: Estimates may not add up to 100% because a person may have both private and public coverage. For persons who are uninsured, estimates by duration without coverage may not add up to the total percentage or number in millions due to rounding. Estimates are based on household interviews of a sample of the U.S. civilian noninstitutionalized population.

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

Table 2. Percentages (and 95% confidence intervals) of persons under age 65 with private coverage and source of private coverage, public coverage and source of public coverage, and who were uninsured at the time of interview, by age group and selected characteristics: United States, 2019

Selected characteristic	Private ¹ (all sources)	Private ¹ (employment- based)	Private ¹ (directly purchased)	Private ^{1,2} (other sources)	Public ³ (all sources)	Medicaid and CHIP ⁴	Medicare	Other government	Military ⁵	Uninsured ⁶
Under 65										
Total	64.3 (63.3–65.3)	56.5 (55.5–57.5)	6.5 (6.1–6.9)	1.3 (1.1–1.5)	25.9 (25.1–26.7)	20.5 (19.7–21.3)	3.0 (2.7–3.2)	0.2 (0.1–0.3)	3.6 (3.2–4.0)	12.0 (11.4–12.6)
Sex:										
Male	64.6 (63.4–65.8)	57.1 (55.9–58.3)	6.3 (5.8–6.8)	1.2 (1.0–1.5)	24.9 (23.9–25.9)	18.8 (17.9–19.7)	3.0 (2.6–3.4)	0.2 (0.1–0.2)	4.3 (3.8–4.8)	13.0 (12.2–13.8)
Female	64.0 (62.8–65.2)	55.9 (54.7–57.1)	6.7 (6.2–7.3)	1.4 (1.2–1.6)	26.9 (25.8–28.0)	22.2 (21.1–23.2)	3.0 (2.7–3.3)	0.2 (0.1–0.3)	2.9 (2.5–3.3)	11.0 (10.3–11.7)
Race and Hispanic origin:										
Hispanic	44.7 (42.6–46.8)	38.4 (36.4–40.5)	5.5 (4.7–6.3)	0.7 (0.5–1.0)	34.2 (32.3–36.0)	30.9 (29.1–32.7)	1.9 (1.4–2.4)	0.3 (0.2–0.7)	1.9 (1.5–2.3)	22.4 (20.9–24.0)
Non-Hispanic white only	73.8 (72.7–74.9)	65.7 (64.5–66.8)	6.9 (6.5–7.4)	1.2 (1.0–1.5)	19.8 (18.8–20.7)	13.7 (12.9–14.6)	3.1 (2.8–3.4)	0.1 (0.1–0.2)	4.1 (3.6–4.6)	8.8 (8.2–9.4)
Non-Hispanic black only	49.8 (47.4–52.3)	43.3 (40.9–45.8)	4.8 (3.9–5.9)	1.7 (1.1–2.4)	42.3 (40.0–44.7)	34.8 (32.4–37.2)	4.8 (4.0–5.7)	0.2 (0.1–0.4)	4.7 (3.8–5.7)	11.3 (9.9–12.8)
Non-Hispanic Asian only	77.3 (74.5–80.0)	63.6 (60.5–66.7)	11.5 (9.5–13.7)	2.2 (1.3–3.4)	17.4 (15.0–20.0)	14.6 (12.2–17.2)	1.5 (0.7–2.7)	0.1 (0.0–0.4)	1.9 (1.2–2.9)	6.2 (4.7–8.0)
Non-Hispanic other and multiple races	53.3 (47.4–59.2)	46.9 (40.3–53.6)	3.7 (2.5–5.3)	2.7 (1.4–4.8)	34.0 (28.8–39.5)	29.0 (23.8–34.6)	3.3 (2.3–4.7)	–	3.5 (2.3–5.0)	14.8 (11.7–18.3)
Poverty level⁷:										
Below 100% of FPL	18.4 (16.4–20.5)	11.6 (10.0–13.4)	4.7 (3.8–5.7)	2.1 (1.5–2.8)	64.3 (61.9–66.6)	60.1 (57.7–62.5)	6.2 (5.2–7.3)	0.3 (0.1–0.6)	1.6 (1.2–2.2)	19.2 (17.3–21.2)
100% to less than 139% FPL	26.0 (23.5–28.6)	18.2 (16.0–20.6)	6.2 (4.9–7.8)	1.5 (0.9–2.5)	54.0 (51.2–56.8)	47.6 (44.8–50.4)	6.6 (5.3–8.0)	0.2 (0.0–0.5)	2.7 (1.9–3.8)	22.3 (20.1–24.7)
139% to less than or equal to 250% FPL	49.4 (47.4–51.3)	39.9 (38.0–41.8)	8.2 (7.3–9.2)	1.3 (1.0–1.8)	34.5 (32.7–36.3)	27.9 (26.2–29.6)	4.3 (3.6–5.0)	0.3 (0.1–0.6)	3.8 (3.0–4.7)	18.5 (17.2–19.9)
Greater than 250% to less than or equal to 400% FPL	75.5 (74.0–77.0)	67.5 (65.8–69.1)	6.8 (6.0–7.6)	1.3 (0.9–1.8)	15.8 (14.7–17.0)	9.5 (8.6–10.5)	2.3 (1.8–2.8)	0.2 (0.1–0.3)	4.5 (3.8–5.2)	11.1 (10.0–12.4)
Greater than 400% FPL	90.9 (90.1–91.6)	83.8 (82.8–84.7)	6.2 (5.6–6.8)	0.9 (0.7–1.2)	7.1 (6.5–7.8)	2.6 (2.2–3.1)	0.7 (0.6–1.0)	0.1 (0.0–0.2)	3.8 (3.4–4.3)	4.0 (3.5–4.5)
Age 0–17										
Total	55.6 (54.0–57.2)	51.1 (49.5–52.6)	3.5 (3.1–4.0)	1.0 (0.8–1.3)	40.9 (39.5–42.4)	37.9 (36.4–39.4)	0.3 (0.2–0.5)	0.2 (0.1–0.3)	2.8 (2.3–3.4)	5.1 (4.5–5.8)
Sex:										
Male	55.0 (53.0–57.0)	50.6 (48.6–52.6)	3.5 (2.9–4.2)	0.9 (0.6–1.3)	41.6 (39.7–43.5)	38.2 (36.3–40.2)	0.4 (0.2–0.7)	0.2 (0.0–0.4)	3.0 (2.3–3.8)	5.0 (4.2–5.8)
Female	56.2 (54.2–58.2)	51.5 (49.5–53.5)	3.5 (2.9–4.3)	1.1 (0.8–1.6)	40.2 (38.3–42.2)	37.5 (35.5–39.5)	0.2 (0.1–0.4)	0.2 (0.1–0.3)	2.6 (2.1–3.3)	5.2 (4.3–6.2)
Race and Hispanic origin:										
Hispanic	35.6 (32.9–38.3)	31.9 (29.3–34.5)	2.9 (2.2–3.7)	0.9 (0.5–1.4)	58.4 (55.7–61.0)	55.9 (53.2–58.5)	0.6 (0.2–1.4)	0.3 (0.1–0.8)	1.9 (1.3–2.6)	7.2 (5.9–8.8)
Non-Hispanic white only	69.4 (67.6–71.2)	64.6 (62.7–66.4)	4.0 (3.4–4.7)	0.8 (0.6–1.2)	27.7 (26.0–29.6)	24.2 (22.5–26.0)	0.2 (0.1–0.3)	0.1 (0.0–0.3)	3.3 (2.7–4.1)	4.4 (3.7–5.3)
Non-Hispanic black only	35.7 (31.6–39.9)	32.2 (28.4–36.1)	2.2 (0.9–4.2)	1.4 (0.5–3.1)	64.1 (60.0–68.0)	61.6 (57.5–65.7)	0.2 (0.0–0.6)	0.2 (0.0–0.8)	2.4 (1.5–3.8)	3.3 (2.1–4.8)
Non-Hispanic Asian only	72.7 (67.7–77.4)	64.5 (59.3–69.6)	7.0 (4.5–10.2)	1.2 (0.4–2.8)	24.4 (19.8–29.4)	22.2 (17.8–27.2)	0.2 (0.0–1.1)	0.1 (0.0–0.9)	1.9 (0.9–3.5)	3.1 (1.5–5.6)
Non-Hispanic other and multiple races	51.2 (44.4–58.0)	46.8 (39.5–54.1)	2.4 (1.1–4.3)	*	43.6 (37.7–49.7)	39.8 (33.7–46.1)	0.3 (0.0–1.1)	–	3.7 (2.2–6.0)	6.6 (3.8–10.5)
Poverty level⁷:										
Below 100% of FPL	9.7 (7.7–12.1)	7.0 (5.3–9.1)	1.6 (0.8–2.6)	1.2 (0.5–2.4)	86.3 (83.6–88.8)	84.8 (81.9–87.3)	0.8 (0.3–1.9)	0.4 (0.1–1.2)	0.6 (0.2–1.2)	5.6 (4.1–7.6)
100% to less than 139% FPL	16.8 (13.6–20.4)	15.0 (11.8–18.6)	1.6 (0.8–2.7)	0.2 (0.0–0.9)	78.2 (74.2–81.8)	76.3 (72.2–80.1)	0.1 (0.0–0.6)	0.2 (0.0–0.9)	1.7 (0.8–3.1)	7.5 (5.3–10.3)
139% to less than or equal to 250% FPL	43.0 (40.0–46.1)	37.9 (34.9–40.9)	3.9 (2.8–5.3)	1.2 (0.7–2.1)	51.0 (48.1–53.9)	47.6 (44.7–50.4)	0.3 (0.1–0.7)	0.0 (0.0–0.2)	3.4 (2.3–4.9)	7.7 (6.3–9.4)
Greater than 250% to less than or equal to 400% FPL	75.9 (73.7–78.0)	70.7 (68.3–73.0)	4.1 (3.1–5.1)	1.1 (0.7–1.7)	21.4 (19.4–23.4)	16.5 (14.8–18.4)	0.2 (0.0–0.5)	0.2 (0.1–0.6)	4.5 (3.5–5.8)	5.1 (3.9–6.5)
Greater than 400% FPL	92.1 (90.9–93.2)	86.5 (85.0–88.0)	4.7 (3.8–5.7)	0.9 (0.5–1.5)	6.7 (5.7–7.8)	3.9 (3.2–4.8)	0.1 (0.0–0.3)	0.0 (0.0–0.1)	2.8 (2.1–3.6)	1.8 (1.2–2.4)

See footnotes at end of table.

Table 2. Percentages (and 95% confidence intervals) of persons under age 65 with private coverage and source of private coverage, public coverage and source of public coverage, and who were uninsured at the time of interview, by age group and selected characteristics: United States, 2019—Con.

Selected characteristic	Private ¹ (all sources)	Private ¹ (employment- based)	Private ¹ (directly purchased)	Private ^{1,2} (other sources)	Public ³ (all sources)	Medicaid and CHIP ⁴	Medicare	Other government	Military ⁵	Uninsured ⁶
Age 18–64										
Total	67.5 (66.6–68.5)	58.5 (57.5–59.5)	7.6 (7.2–8.1)	1.4 (1.2–1.6)	20.4 (19.6–21.1)	14.1 (13.4–14.8)	4.0 (3.6–4.3)	0.2 (0.1–0.3)	3.8 (3.5–4.3)	14.5 (13.9–15.2)
18–29	63.8 (61.9–65.6)	54.4 (52.5–56.3)	6.8 (5.9–7.7)	2.6 (2.0–3.3)	20.2 (18.7–21.8)	17.2 (15.7–18.7)	0.9 (0.6–1.4)	0.2 (0.0–0.4)	2.4 (1.9–3.1)	17.5 (16.1–18.9)
30–44	66.9 (65.4–68.4)	60.6 (59.1–62.1)	5.6 (5.0–6.3)	0.7 (0.5–1.0)	18.3 (17.2–19.5)	13.8 (12.8–14.9)	2.0 (1.6–2.4)	0.1 (0.0–0.2)	3.5 (3.1–4.0)	16.6 (15.5–17.8)
45–64	70.4 (69.1–71.6)	59.5 (58.2–60.8)	9.7 (9.0–10.5)	1.1 (0.9–1.4)	22.0 (20.9–23.1)	12.3 (11.4–13.2)	7.4 (6.8–8.1)	0.3 (0.2–0.5)	5.0 (4.4–5.6)	11.1 (10.3–11.9)
Sex and age group:										
Men	68.3 (67.0–69.5)	59.6 (58.3–60.8)	7.4 (6.8–8.0)	1.4 (1.1–1.7)	18.5 (17.5–19.5)	11.3 (10.5–12.2)	4.0 (3.5–4.5)	0.1 (0.1–0.3)	4.8 (4.3–5.3)	16.0 (15.1–17.0)
18–29	65.6 (62.9–68.1)	55.8 (53.1–58.4)	7.1 (5.8–8.6)	2.7 (1.8–3.7)	15.8 (13.9–17.8)	13.1 (11.4–15.0)	1.0 (0.5–1.7)	0.2 (0.0–0.4)	2.1 (1.5–2.9)	19.8 (17.7–22.1)
30–44	68.3 (66.3–70.2)	62.2 (60.1–64.2)	5.2 (4.4–6.2)	0.8 (0.5–1.2)	15.8 (14.2–17.4)	10.6 (9.3–12.0)	1.8 (1.3–2.6)	0.1 (0.0–0.3)	4.2 (3.5–5.0)	18.4 (16.8–20.1)
45–64	70.0 (68.3–71.7)	59.9 (58.1–61.7)	9.2 (8.2–10.2)	0.9 (0.6–1.3)	22.4 (20.9–23.9)	10.7 (9.6–11.9)	7.6 (6.7–8.6)	0.2 (0.1–0.4)	6.9 (6.0–7.9)	11.8 (10.7–13.1)
Women	66.8 (65.6–68.0)	57.5 (56.2–58.7)	7.9 (7.3–8.5)	1.5 (1.2–1.8)	22.1 (21.1–23.2)	16.7 (15.8–17.7)	3.9 (3.5–4.4)	0.2 (0.1–0.4)	2.9 (2.5–3.4)	13.1 (12.2–14.0)
18–29	62.0 (59.5–64.5)	53.0 (50.5–55.5)	6.4 (5.3–7.7)	2.6 (1.8–3.5)	24.6 (22.3–27.0)	21.2 (19.1–23.5)	0.8 (0.4–1.5)	0.2 (0.0–0.8)	2.8 (2.0–3.8)	15.2 (13.4–17.0)
30–44	65.6 (63.6–67.6)	59.0 (57.0–60.9)	5.9 (5.0–6.9)	0.7 (0.4–1.0)	20.8 (19.3–22.4)	17.0 (15.5–18.6)	2.1 (1.6–2.7)	0.0 (0.0–0.2)	2.9 (2.3–3.5)	14.9 (13.4–16.5)
45–64	70.7 (69.1–72.3)	59.1 (57.4–60.9)	10.3 (9.3–11.3)	1.3 (1.0–1.7)	21.6 (20.2–23.1)	13.8 (12.6–15.0)	7.3 (6.5–8.2)	0.4 (0.2–0.7)	3.1 (2.5–3.7)	10.4 (9.4–11.5)
Race and Hispanic origin:										
Hispanic	49.3 (47.0–51.5)	41.8 (39.6–43.9)	6.8 (5.8–7.9)	0.7 (0.4–1.1)	21.8 (19.9–23.9)	18.2 (16.4–20.1)	2.5 (1.9–3.2)	0.4 (0.1–0.9)	1.9 (1.4–2.4)	30.2 (28.2–32.2)
Non-Hispanic white only	75.2 (74.2–76.3)	66.0 (64.9–67.1)	7.9 (7.3–8.4)	1.4 (1.1–1.6)	17.2 (16.3–18.1)	10.4 (9.7–11.2)	4.0 (3.6–4.4)	0.1 (0.1–0.2)	4.3 (3.9–4.8)	10.2 (9.5–10.9)
Non-Hispanic black only	55.1 (52.6–57.6)	47.5 (45.0–50.1)	5.8 (4.7–7.0)	1.8 (1.2–2.7)	34.1 (31.8–36.5)	24.7 (22.6–26.9)	6.6 (5.5–7.8)	0.2 (0.1–0.4)	5.6 (4.5–6.8)	14.3 (12.5–16.2)
Non-Hispanic Asian only	78.5 (75.5–81.3)	63.4 (60.0–66.7)	12.7 (10.4–15.2)	2.4 (1.4–3.9)	15.6 (13.1–18.3)	12.6 (10.2–15.2)	1.8 (0.9–3.3)	0.1 (0.0–0.4)	1.9 (1.2–2.9)	7.0 (5.2–9.3)
Non-Hispanic other and multiple races	54.8 (47.9–61.6)	47.0 (39.3–54.7)	4.7 (3.0–7.0)	3.2 (1.6–5.6)	26.9 (20.9–33.7)	21.1 (15.2–28.0)	5.5 (3.7–7.9)	–	3.3 (2.1–5.0)	20.7 (16.6–25.3)
Poverty level⁷:										
Below 100% of FPL	23.2 (20.7–25.9)	14.1 (12.1–16.4)	6.4 (5.2–7.9)	2.7 (1.9–3.6)	52.0 (49.2–54.9)	46.4 (43.5–49.3)	9.1 (7.7–10.8)	0.2 (0.0–0.5)	2.2 (1.6–3.0)	26.7 (24.2–29.4)
100% to less than 139% FPL	30.7 (27.6–33.9)	19.9 (17.3–22.7)	8.6 (6.7–10.8)	2.2 (1.2–3.6)	41.6 (38.2–45.1)	33.0 (29.8–36.3)	9.9 (8.0–11.9)	0.1 (0.0–0.7)	3.2 (2.2–4.6)	29.9 (26.9–33.1)
139% to less than or equal to 250% FPL	52.1 (50.0–54.1)	40.7 (38.7–42.8)	10.0 (8.9–11.2)	1.4 (1.0–1.9)	27.5 (25.6–29.5)	19.5 (17.8–21.4)	5.9 (5.1–6.9)	0.4 (0.1–0.8)	3.9 (3.2–4.8)	23.2 (21.5–24.9)
Greater than 250% to less than or equal to 400% FPL	75.4 (73.7–77.1)	66.3 (64.5–68.2)	7.8 (6.9–8.7)	1.3 (0.9–1.9)	13.8 (12.6–15.1)	7.1 (6.1–8.1)	3.0 (2.4–3.7)	0.1 (0.0–0.3)	4.4 (3.7–5.2)	13.3 (11.9–14.8)
Greater than 400% FPL	90.5 (89.7–91.4)	83.0 (82.0–84.0)	6.6 (6.0–7.2)	1.0 (0.7–1.3)	7.3 (6.6–8.0)	2.3 (1.8–2.8)	0.9 (0.7–1.2)	0.1 (0.1–0.3)	4.1 (3.6–4.6)	4.6 (4.0–5.2)
Employment status:										
Employed	75.0 (74.1–75.9)	66.8 (65.8–67.8)	7.2 (6.8–7.8)	0.9 (0.7–1.2)	12.8 (12.1–13.4)	8.8 (8.2–9.4)	0.8 (0.7–1.0)	0.2 (0.1–0.3)	3.2 (2.9–3.6)	13.9 (13.2–14.6)
Unemployed	36.5 (29.9–43.5)	28.2 (22.1–35.1)	7.4 (4.6–11.3)	0.8 (0.2–2.1)	29.5 (24.4–35.0)	26.8 (21.9–32.1)	1.0 (0.3–2.5)	0.2 (0.0–1.1)	1.9 (0.8–3.7)	35.2 (29.6–41.1)
Not in workforce	45.0 (43.1–47.0)	33.0 (31.2–34.8)	9.0 (8.0–10.1)	3.0 (2.4–3.7)	46.8 (44.8–48.8)	31.5 (29.6–33.4)	15.9 (14.6–17.3)	0.3 (0.1–0.5)	6.5 (5.5–7.5)	13.4 (12.1–14.8)
Marital status:										
Married	77.2 (76.1–78.3)	68.8 (67.6–70.1)	7.7 (7.1–8.4)	0.6 (0.5–0.8)	14.9 (14.0–15.8)	7.7 (7.0–8.4)	2.9 (2.5–3.3)	0.1 (0.1–0.2)	5.0 (4.4–5.6)	10.7 (9.9–11.5)
Widowed	46.9 (41.1–52.8)	33.1 (27.6–38.9)	11.6 (8.5–15.2)	*	39.4 (33.4–45.6)	25.7 (20.3–31.8)	18.2 (14.1–22.8)	0.2 (0.0–1.1)	6.4 (4.1–9.4)	15.6 (11.4–20.6)
Divorced or separated	55.9 (53.8–58.1)	45.8 (43.7–47.9)	8.8 (7.7–10.0)	1.4 (1.0–1.9)	30.4 (28.4–32.6)	19.9 (18.1–21.8)	9.4 (8.2–10.8)	0.6 (0.2–1.3)	4.6 (3.8–5.5)	17.0 (15.2–18.9)
Never married	61.1 (59.3–62.9)	50.8 (49.0–52.6)	7.8 (6.9–8.7)	2.5 (2.0–3.1)	24.9 (23.4–26.5)	21.2 (19.7–22.7)	4.1 (3.4–4.8)	0.1 (0.0–0.2)	1.8 (1.4–2.2)	15.7 (14.5–17.0)
Cohabiting	53.3 (50.6–55.9)	46.4 (43.8–49.0)	5.1 (4.1–6.3)	1.8 (1.1–2.6)	22.8 (20.7–25.0)	18.7 (16.7–20.9)	2.1 (1.5–2.9)	0.4 (0.1–1.1)	2.9 (2.1–3.7)	25.6 (23.2–28.2)

See footnotes at end of table.

Table 2. Percentages (and 95% confidence intervals) of persons under age 65 with private coverage and source of private coverage, public coverage and source of public coverage, and who were uninsured at the time of interview, by age group and selected characteristics: United States, 2019—Con.

Selected characteristic	Private ¹ (all sources)	Private ¹ (employment- based)	Private ¹ (directly purchased)	Private ^{1,2} (other sources)	Public ³ (all sources)	Medicaid and CHIP ⁴	Medicare	Other government	Military ⁵	Uninsured ⁶
Education ⁸ :										
Less than high school	30.4 (27.5–33.4)	23.0 (20.4–25.7)	6.4 (5.0–8.0)	1.0 (0.6–1.6)	35.6 (32.6–38.8)	30.6 (27.6–33.7)	8.2 (6.8–9.8)	0.6 (0.2–1.4)	0.6 (0.3–1.1)	35.3 (32.3–38.5)
High school diploma	58.3 (56.5–60.0)	49.0 (47.2–50.9)	8.1 (7.2–9.1)	1.1 (0.8–1.5)	25.9 (24.3–27.5)	18.3 (17.0–19.7)	6.6 (5.7–7.5)	0.2 (0.1–0.6)	3.4 (2.8–4.1)	18.8 (17.4–20.2)
Some college	69.1 (67.5–70.7)	60.3 (58.6–61.9)	7.8 (7.0–8.7)	1.1 (0.8–1.4)	21.9 (20.6–23.3)	12.5 (11.4–13.5)	4.8 (4.2–5.5)	0.2 (0.1–0.4)	6.6 (5.8–7.6)	12.4 (11.3–13.5)
Bachelor's degree or more	87.4 (86.4–88.2)	78.4 (77.3–79.5)	8.0 (7.3–8.7)	1.0 (0.7–1.3)	9.3 (8.6–10.1)	4.6 (4.0–5.2)	1.4 (1.1–1.7)	0.1 (0.0–0.2)	3.7 (3.3–4.2)	5.3 (4.7–5.9)

– Quantity zero.

0.0 Quantity more than zero but less than 0.05.

*Estimate is not shown because it does not meet National Center for Health Statistics standards of reliability.

¹Private 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 dental, vision, or prescription drugs. Persons with private coverage may also have public coverage.

²Other sources of private coverage include those who indicated their source of coverage was through a state or local government program, school, parents, other relative, other source not specified, refused, not ascertained, or don't know.

³Public health plan coverage includes Medicaid, Children's Health Insurance Program (CHIP), state-sponsored or other government-sponsored health plan, Medicare, and military plans. Persons with public coverage may also have private coverage.

⁴Medicaid and CHIP category also includes those with state-sponsored plans.

⁵Military coverage includes TRICARE, Veterans Administration (VA), and CHAMP–VA coverage.

⁶Persons are considered uninsured if they currently do not have coverage through private health insurance, Medicare, Medicaid, CHIP, military (TRICARE, VA, and CHAMP–VA), other state-sponsored health plans, or other government programs. Individuals also were defined as uninsured if they only had Indian Health Service coverage or only had a private plan that paid for one type of service, such as dental, vision, or prescription drugs.

⁷Poverty level is based on the federal poverty level (FPL) and was calculated using the U.S. Census Bureau's poverty thresholds for the previous calendar year, which take into consideration family size and age.

⁸Education level is limited to those aged 25–64.

NOTES: Estimates may not add up to 100% because a person may have both private and public coverage. Estimates are based on household interviews of a sample of the U.S. civilian noninstitutionalized population.

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

Table 3. Percentage (and 95% confidence intervals) and number in millions of persons under age 65 with exchange-based coverage at the time of interview, by selected characteristics: United States, 2019

Selected characteristic	Percentage (95% confidence interval)	Number in millions
Age group (years)		
Under 65	4.0 (3.7–4.3)	10.8
0–17	1.8 (1.5–2.2)	1.3
18–64	4.8 (4.4–5.2)	9.4
18–29	4.3 (3.6–5.1)	2.3
30–44	3.8 (3.3–4.4)	2.4
45–64	5.8 (5.2–6.4)	4.8
Sex		
Male	3.7 (3.4–4.2)	5.0
Female	4.2 (3.8–4.6)	5.7
Race and Hispanic origin		
Hispanic	4.2 (3.5–4.9)	2.3
Non-Hispanic white only	3.7 (3.4–4.1)	5.9
Non-Hispanic black only	3.5 (2.7–4.6)	1.2
Non-Hispanic Asian only	7.6 (5.9–9.6)	1.2
Non-Hispanic other and multiple races	2.3 (1.5–3.5)	0.2
Poverty level ¹		
Less than 100% FPL	3.3 (2.5–4.2)	1.2
100% to less than 139% FPL	4.7 (3.6–6.1)	1.0
139% to less than or equal to 250% FPL	6.2 (5.4–7.1)	3.5
Greater than 250% to less than or equal to 400% FPL	4.4 (3.7–5.1)	2.6
Greater than 400% FPL	2.6 (2.2–3.0)	2.6
Education ²		
Less than high school	5.1 (3.7–6.7)	0.9
High school diploma	5.2 (4.4–6.0)	2.3
Some college	4.9 (4.3–5.6)	2.5
Bachelor's degree or more	4.6 (4.1–5.2)	2.6
Employment status ³		
Employed	4.7 (4.3–5.1)	7.1
Unemployed	6.2 (3.5–9.9)	0.3
Not in workforce	5.0 (4.2–5.9)	2.1
Marital status ³		
Married	4.6 (4.1–5.1)	4.6
Widowed	7.1 (4.7–10.2)	0.2
Divorced or separated	5.2 (4.3–6.3)	1.0
Never married	5.2 (4.5–6.1)	2.8
Cohabiting	4.0 (3.1–5.1)	0.8

¹Poverty level is based on the federal poverty level (FPL) and was calculated using the U.S. Census Bureau's poverty thresholds for the previous calendar year, which take into consideration family size and age.

²Education level is limited to those aged 25–64.

³Employment status and marital status are limited to those aged 18–64.

NOTE: Estimates are based on household interviews of a sample of the U.S. civilian noninstitutionalized population.

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

Table 4. Percent distribution (and 95% confidence intervals) of type of coverage among adults aged 65 and over, by selected characteristics: United States, 2019

Selected characteristic	Private ¹	Dual-eligible (Medicare and Medicaid) ²	Medicare Advantage ³	Traditional Medicare only ⁴	Other coverage ⁵	Uninsured ⁶
Total	40.9 (39.5–42.3)	7.6 (6.9–8.5)	28.0 (26.8–29.3)	13.6 (12.6–14.6)	8.9 (8.2–9.7)	1.0 (0.7–1.3)
Age group						
65–74	42.3 (40.5–44.1)	7.3 (6.4–8.3)	27.0 (25.5–28.6)	13.6 (12.4–14.9)	8.7 (7.7–9.7)	1.1 (0.7–1.6)
75 and over	38.8 (36.9–40.7)	8.2 (7.0–9.4)	29.5 (27.7–31.4)	13.5 (12.1–15.0)	9.3 (8.2–10.4)	0.7 (0.3–1.4)
Sex						
Men	40.5 (38.5–42.4)	5.8 (4.9–6.9)	25.9 (24.2–27.7)	13.4 (11.9–15.0)	13.4 (12.1–14.8)	1.0 (0.5–1.6)
Women	41.2 (39.5–43.0)	9.1 (8.1–10.3)	29.7 (28.1–31.4)	13.8 (12.6–15.0)	5.2 (4.4–6.1)	1.0 (0.6–1.5)
Race and Hispanic origin						
Hispanic	19.3 (15.8–23.2)	22.0 (17.7–26.7)	27.7 (23.4–32.4)	15.8 (12.0–20.2)	7.6 (4.9–11.1)	7.6 (4.9–11.2)
Non-Hispanic white only	46.2 (44.6–47.8)	3.9 (3.4–4.5)	27.8 (26.4–29.2)	13.0 (11.9–14.1)	8.9 (8.1–9.8)	0.2 (0.1–0.3)
Non-Hispanic black only	28.9 (25.6–32.4)	15.2 (11.9–19.0)	29.0 (25.0–33.3)	17.6 (14.6–21.0)	8.8 (6.6–11.5)	0.5 (0.1–1.2)
Non-Hispanic Asian only	23.8 (18.7–29.7)	22.7 (16.5–29.8)	30.9 (24.5–37.9)	10.7 (6.1–16.9)	10.2 (6.0–15.9)	*
Non-Hispanic other and multiple races	25.7 (18.0–34.7)	18.1 (10.9–27.4)	26.3 (17.7–36.5)	15.9 (9.9–23.6)	12.1 (6.4–20.3)	*
Poverty level⁷						
Less than 100% FPL	13.8 (10.3–18.0)	34.7 (30.5–39.1)	21.7 (17.9–25.8)	17.4 (14.3–20.9)	9.3 (6.5–12.7)	3.2 (1.5–5.8)
100% to less than 139% FPL	23.1 (19.1–27.6)	17.8 (14.3–21.8)	27.2 (22.6–32.2)	22.1 (17.9–26.7)	7.0 (4.5–10.4)	*
139% to less than or equal to 250% FPL	32.5 (30.1–35.1)	7.6 (5.9–9.7)	31.7 (29.2–34.2)	17.6 (15.5–19.9)	9.8 (8.2–11.6)	0.8 (0.3–1.5)
Greater than 250% to less than or equal to 400% FPL	43.5 (40.6–46.4)	3.0 (1.7–4.9)	30.7 (28.2–33.4)	11.4 (9.4–13.5)	10.6 (8.9–12.5)	0.8 (0.3–1.7)
Greater than 400% FPL	55.1 (53.0–57.2)	1.5 (0.9–2.3)	25.8 (24.0–27.7)	9.7 (8.4–11.1)	7.7 (6.6–8.8)	0.2 (0.0–0.8)
Education						
Less than high school	23.4 (20.4–26.7)	21.2 (18.1–24.7)	24.9 (21.8–28.2)	18.6 (15.7–21.8)	8.5 (6.4–10.9)	3.3 (2.0–5.3)
High school diploma	42.5 (40.0–45.0)	6.3 (5.1–7.6)	27.2 (25.0–29.5)	14.9 (13.1–16.8)	8.8 (7.5–10.3)	0.3 (0.1–0.7)
Some college	43.5 (41.2–45.8)	5.0 (4.0–6.2)	28.9 (26.8–31.2)	10.9 (9.5–12.5)	11.2 (9.8–12.7)	0.4 (0.2–0.7)
Bachelor's degree or more	47.8 (45.6–49.9)	3.1 (2.4–4.0)	29.9 (27.9–32.0)	11.6 (10.2–13.2)	6.9 (5.9–8.0)	0.6 (0.2–1.3)
Marital status						
Married	45.7 (43.7–47.6)	4.1 (3.4–5.0)	28.0 (26.4–29.8)	11.9 (10.6–13.3)	9.6 (8.5–10.7)	0.7 (0.4–1.1)
Widowed	36.5 (34.2–38.8)	10.2 (8.5–12.0)	27.9 (25.7–30.1)	16.5 (14.6–18.5)	8.0 (6.7–9.5)	1.0 (0.4–2.0)
Divorced or separated	32.8 (29.9–35.6)	14.5 (12.1–17.0)	30.7 (27.7–33.9)	13.4 (11.5–15.4)	7.9 (6.4–9.5)	0.8 (0.4–1.6)
Never married	33.2 (28.5–38.2)	17.2 (12.3–22.9)	22.7 (18.7–27.2)	16.7 (12.8–21.2)	7.3 (5.0–10.4)	*
Cohabiting	42.5 (35.2–50.1)	*	25.4 (18.7–33.1)	15.0 (10.0–21.3)	10.9 (6.5–16.9)	*

*Estimate is not shown because it does not meet National Center for Health Statistics standards of reliability.

¹Includes those who have both Medicare and any comprehensive private health insurance plan. This category also includes older adults (aged 65 and over) with private insurance only but excludes those with a Medicare Advantage plan.

²Includes older adults who do not have any private coverage but have Medicare and Medicaid or other state-sponsored health plans, including Children's Health Insurance Program (CHIP).

³Includes older adults who only have Medicare coverage received through a Medicare Advantage plan.

⁴Includes older adults who only have Medicare coverage but do not receive their coverage through a Medicare Advantage plan.

⁵Includes older adults who have not been previously classified as having private, Medicare and Medicaid, Medicare Advantage, or traditional Medicare only (no Medicare Advantage) coverage. This category also includes older persons who have only Medicaid, other state-sponsored health plans, or CHIP, as well as persons who have any type of military coverage without Medicare.

⁶Includes older adults who have not indicated that they are covered at the time of the interview under private health insurance, Medicare, Medicaid, CHIP, a state-sponsored health plan, other government programs, or military coverage. This category also includes older adults who are covered by Indian Health Service only or who have a plan that only pays for one type of service, such as dental, vision, or prescription drugs.

⁷Poverty level is based on the federal poverty level (FPL) and was calculated using the U.S. Census Bureau's poverty thresholds for the previous calendar year, which take into consideration family size and age.

NOTES: For adults aged 65 and over, a health insurance hierarchy of six mutually exclusive categories was developed. This hierarchy eliminates duplicate responses for both private health insurance and Medicare Advantage, giving preference to the report of Medicare Advantage. Older adults with more than one type of health insurance were assigned to the first appropriate category in the following hierarchy: private, Medicare and Medicaid, Medicare Advantage, traditional Medicare only, other coverage, and uninsured. Estimates are based on household interviews of a sample of the U.S. civilian noninstitutionalized population.

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

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