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Demographic Variation in Health Insurance Coverage: United States, 2022

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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, family income, education level, employment status, and marital status.

Methods—Data from the 2022 National Health Interview Survey were used to estimate health insurance coverage. Estimates were categorized 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 2022, 28.1 million (8.6%) people of all ages were uninsured at the time of the interview. This includes 27.7 million (10.2%) people younger than age 65. Among children, 3.0 million (4.2%) were uninsured, and among working-age adults (ages 18–64), 24.7 million (12.4%) were uninsured. Among people younger than age 65, 64.0% were covered by private health insurance, including 56.0% with employment-based coverage and 6.8% with directly purchased coverage. Moreover, 4.5% were covered by exchange-based coverage, a type of directly purchased coverage. Among people younger than age 65, about two in five children and one in five adults ages 18–64 had public health coverage, mainly Medicaid and the Children’s Health Insurance Program. Among adults age 65 and older, the percentage who were covered by private health insurance (with or without Medicare), Medicare Advantage, and traditional Medicare only varied by age, family income, education level, and race and Hispanic origin.

Keywords: uninsured • private health insurance • public coverage • 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 healthcare disparities (4). Although marked decreases in the percentage of uninsured people 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 (7,8). Population estimates of health insurance coverage are essential to develop and assess federal and state health care coverage programs and policies (9).

This report provides the most current description of health insurance coverage by demographic characteristics annually (10). Estimates of the percentage and number of people who were uninsured, had private coverage, and had public coverage at the time of the interview are presented. Estimates are also categorized by duration (length of time) of being uninsured, source of private coverage, and type of public coverage. For adults age 65 and older, 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

Estimates in this report are based on data from the Sample Adult and Sample Child modules of the 2022 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. From each household, one sample adult is randomly selected to answer detailed questions about their 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 the child's behalf. Interviews are typically conducted in respondents' homes, but follow-ups to complete interviews may be conducted over the telephone when necessary. In 2022, 55.7% of the Sample Adult interviews and 56.1% of the Sample Child interviews were conducted at least partially by telephone (11). The 2022 NHIS Sample Adult and Sample Child response rates were 47.7% and 45.8%, respectively (11).

Both the Sample Adult and Sample Child modules include a full range of questions addressing health insurance, such as coverage status, sources of coverage, characteristics of coverage, and reasons for no coverage. 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 people of all ages. Estimates are based on a combined file containing 35,115 people (7,464 sample children and 27,651 sample adults).

In this report, "adults" refers to people age 18 and older, and "children" refers to people younger than age 18 years. "Working-age adult" refers to people ages 18–64, and "older adult" refers to people age 65 and older.

Insurance coverage

People were considered uninsured if, at the time of the 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. People 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 people were further classified into one of three categories according to the length of time since they last had coverage (uninsured for less than a year, uninsured for a year or more, and uninsured for unknown duration). Length of time since a person 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. People 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 ACA (3). The "other sources" category for private health insurance includes plans obtained through 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 (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 people younger than age 65, public coverage was classified 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. Therefore, a person may be included in multiple categories.

For adults age 65 and older, 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 people 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 (12). 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 through a Medicare Advantage plan.

Traditional Medicare only (excluding Medicare Advantage)—Includes older adults who only have Medicare coverage

and do not receive their coverage through a Medicare Advantage plan.

Other coverage—Includes older adults who have not been classified previously as having private, Medicare and Medicaid, Medicare Advantage, or traditional Medicare-only coverage. This category also includes older people who have only Medicaid, other state-sponsored health plans, or CHIP, as well as people 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 by 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 family income. For adults ages 18–64, estimates are further classified by age and sex because previous studies have found differences in coverage by these demographic subgroups (5,7). Additionally, for adults age 18 and older, estimates also are presented by marital status and employment status, and for adults age 25 and older, by education level.

Race and Hispanic origin are shown for five specific groups: Asian non-Hispanic (subsequently, Asian), Black non-Hispanic (subsequently, Black), White non-Hispanic (subsequently, White), Other and multiple races non-Hispanic (subsequently, other and multiple races), and Hispanic. People categorized as Hispanic may be of any race or combination of races. People categorized as Asian, Black, or White indicated one race only. Non-Hispanic people of multiple or other races who did not identify as Asian, Black, White, or Hispanic, or who identified as more than one race are combined into the other and multiple races category.

Family income as a percentage of the federal poverty level (FPL) was calculated using the U.S. Census Bureau's poverty thresholds for the previous calendar year, which consider family size and age (13). People 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 24% of people (14).

Education categories are based on years of school completed or the highest degree obtained for adults age 25 and older. The high school diploma category includes those who have a GED.

Adults age 18 and older 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 before the interview. Adults who are seasonal contract workers who had a paying job within 12 months of being interviewed 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 (not working and not looking for work). The “not in workforce” category also includes adults who are retired and those who have never worked.

Marital status is based on a series of questions that collect information from sample adults. “Married” includes all people who identify themselves as married and who are not separated from their spouses. Married people living apart because of circumstances of their employment are considered married. People may identify themselves as married regardless of the legal status of the marriage or sex of the spouse. “Widowed” includes people who have lost their spouse due to death. “Divorced or separated” includes people who are legally separated from their spouse or living apart for reasons of marital discord, and those who are divorced. “Never married” includes people who were never married (or who were married and then had that marriage legally annulled). “Living with partner” includes unmarried people regardless of sex who are living together as a couple, but

do not identify themselves as married. This category may include people who are currently divorced, widowed, or separated.

Statistical analysis

Percentages and 95% confidence intervals 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% confidence intervals were generated using the Korn–Graubard method for complex surveys (15). Estimates were calculated using the NHIS survey weights and are representative of the U.S. civilian noninstitutionalized population (11). Point estimates and their corresponding variances were calculated using SUDAAN software version 11.0.0 (RTI International, Research Triangle Park, N.C.), 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 0.3%. For items related to details about a type of health insurance coverage, item nonresponse varied. For example, the item nonresponse rates for duration of being currently uninsured and source of private coverage were 8.9% and 2.8%, 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 2022 survey description (11) and the [Health Insurance Information webpage](#). All estimates in this report met National Center for Health Statistics standards of reliability as specified in “National Center for Health Statistics data presentation standards for proportions” (16). Estimates that did not meet National Center for Health Statistics standards of reliability are not shown.

Differences in percentages between subgroup characteristics were evaluated using two-sided significance tests at the 0.05 level. Trends by family income (as a percentage of FPL), education level, and age group for adults ages 18–64 were evaluated using orthogonal polynomials in logistic regression. Terms such as “more likely” and “less likely” or specific group comparisons indicate a statistically significant difference unless noted otherwise. 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 people who were uninsured (including duration of uninsurance), had private coverage, and had public coverage at the time

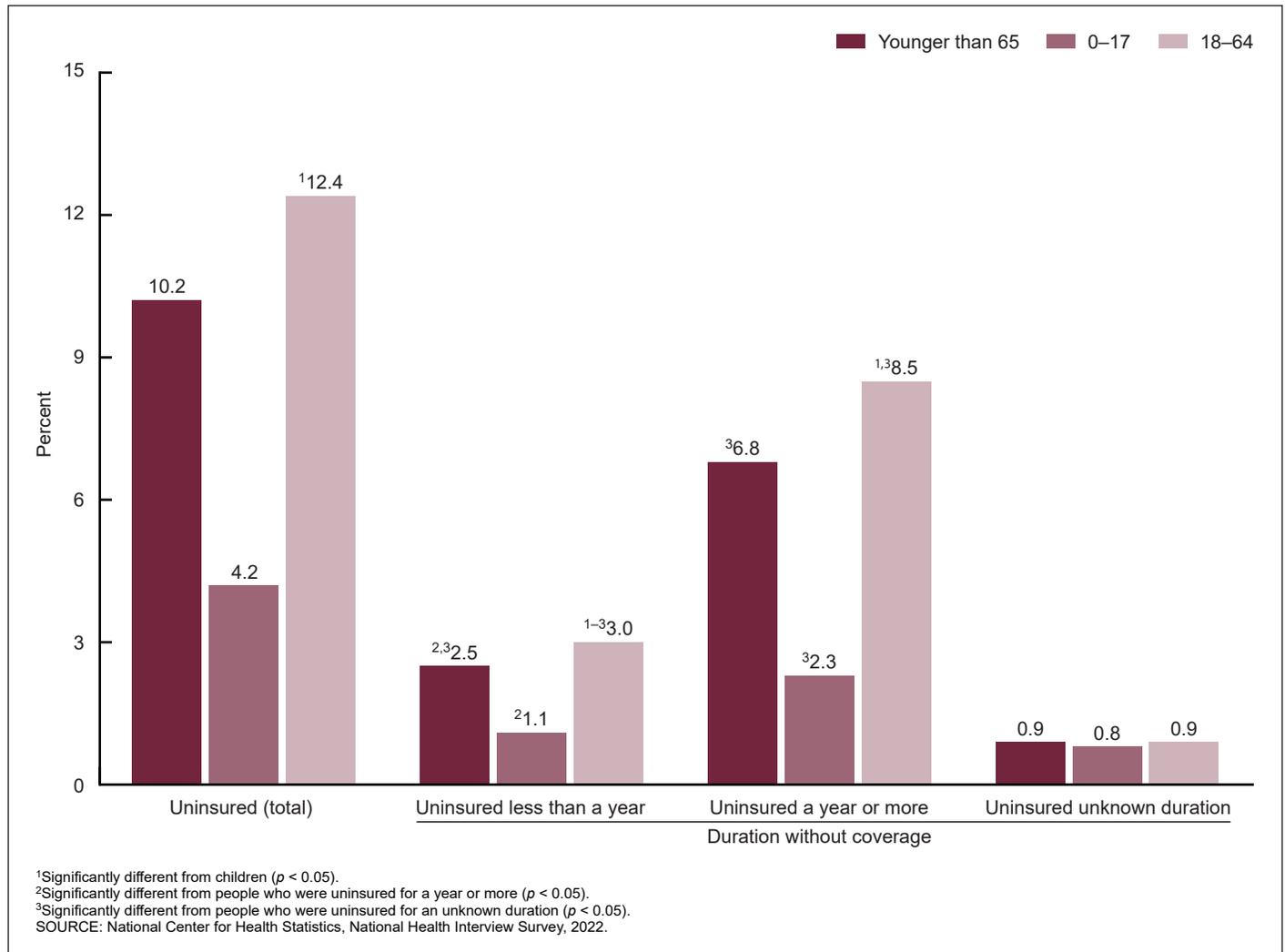
of the interview in Table 1. In Table 2 (population younger than age 65 only), estimates of private coverage by source (including employment-based, directly purchased, and other and unknown source) and public coverage (categorized by type, including Medicaid and CHIP, Medicare, other government, and military coverage) are shown by selected sociodemographic characteristics. Table 3 shows the percentage of people younger than age 65 with exchange-based coverage by selected sociodemographic characteristics. Table 4 (adults age 65 and older) shows estimates for six mutually exclusive categories (private, dual-eligible [Medicare and Medicaid], Medicare Advantage, traditional Medicare only, other coverage, and uninsured) by selected sociodemographic characteristics. The Results section focuses on the data shown in the figures.

Results

Uninsured people

In 2022, 28.1 million (8.6%) people of all ages were uninsured at the time of the interview (Table 1). This includes 27.7 million (10.2%) people younger than age 65. Among children, 3.0 million (4.2%) were uninsured, and among working-age adults, 24.7 million (12.4%) were uninsured (Figure 1). Overall and other than the unknown duration subgroup, working-age adults were more likely than children to be uninsured. The percentage of working-age adults who were uninsured for a year or more (8.5%) was almost three times higher than the percentage who were uninsured for less than a year (3.0%). Among children, those who were uninsured for a year or more (2.3%) was more than twice the

Figure 1. Percentage of people younger than age 65 who were uninsured at the time of interview, by duration without coverage and age group: United States, 2022



percentage of those who were uninsured for less than a year (1.1%).

Private coverage

Among people younger than age 65, 64.0% (173.6 million) were covered by private health insurance at the time of the interview (Table 1). This includes 56.0% with employment-based coverage, 6.8% with directly purchased coverage, and 1.2% from other sources (Table 2). The percentage of private coverage was highest among White (73.9%) and Asian (73.1%) people compared with people of other and multiple races (54.6%) and Black (50.0%) and Hispanic (45.1%) people (Figure 2). Employment-based coverage was highest among White (65.6%) and Asian (62.5%) people, and directly purchased coverage was highest among Asian people (9.7%).

Exchange-based coverage

Among people younger than age 65, 12.3 million (4.5%) were covered by exchange-based coverage (Figure 3, Table 3). Females were more likely to have exchange-based coverage (4.8%) than males (4.2%). Exchange-based coverage was higher among Asian people (6.4%) compared with White (4.4%) and Black (3.9%) people and people of other and multiple races (2.5%). Hispanic (5.0%), White, and Black people were more likely than people of other and multiple races to have exchange-based coverage.

Exchange-based coverage increased among those with family incomes less than 100% of FPL (3.5%) through those with incomes 139% to less than or equal to 250% of FPL (6.7%). The percentage then decreased among those with family

incomes of 139% to less than or equal to 250% of FPL through those with family incomes greater than 400% of the FPL (3.2%).

Public coverage

Among people younger than age 65, 28.2% (76.6 million) had public health coverage at the time of the interview (Table 1). This includes 22.6% covered by Medicaid and CHIP, 3.7% by military coverage, and 3.1% by Medicare (Table 2). Public coverage was highest among Black people (42.0%) compared with Hispanic (35.1%), White (22.4%), and Asian (21.5%) people (Figure 4). Public coverage among people of other and multiple races (40.1%) was higher than among White and Asian people. Similar patterns by race and ethnicity were seen for those with Medicaid and

Figure 2. Percentage of people younger than age 65 with private health insurance, by race and Hispanic origin and insurance source: United States, 2022

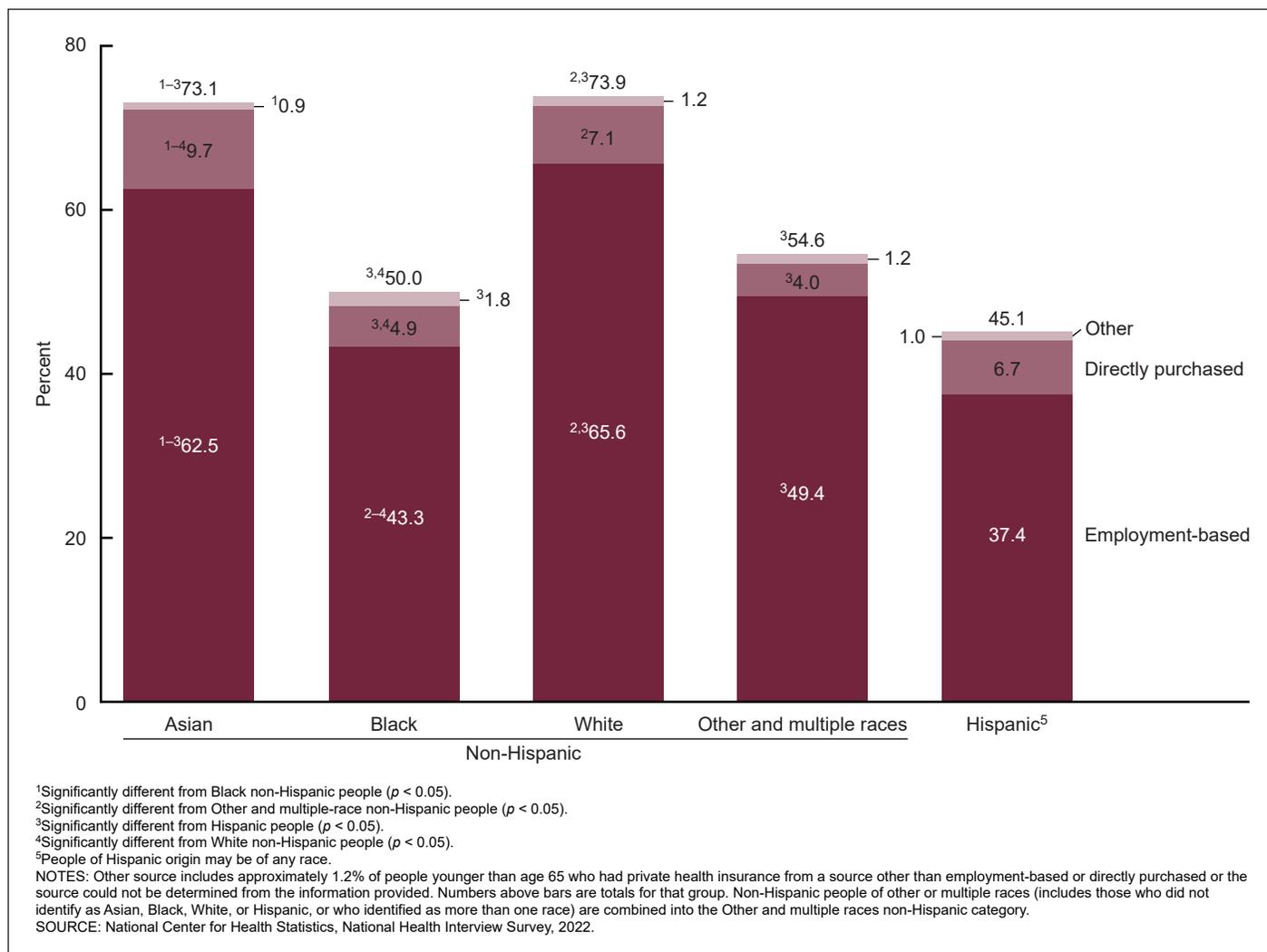


Figure 3. Percentage of people younger than age 65 with exchange-based coverage at the time of interview, by selected characteristics: United States, 2022

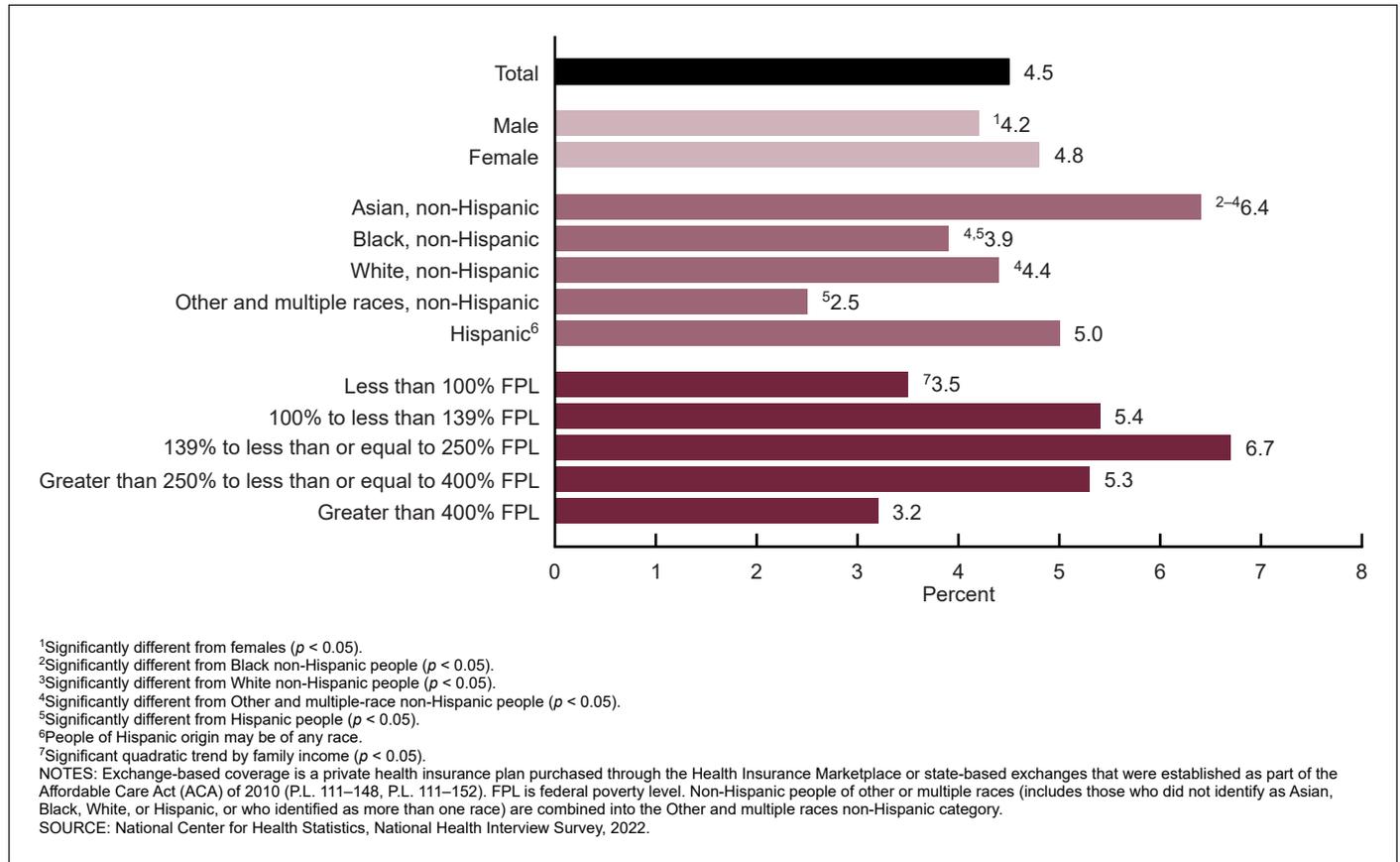
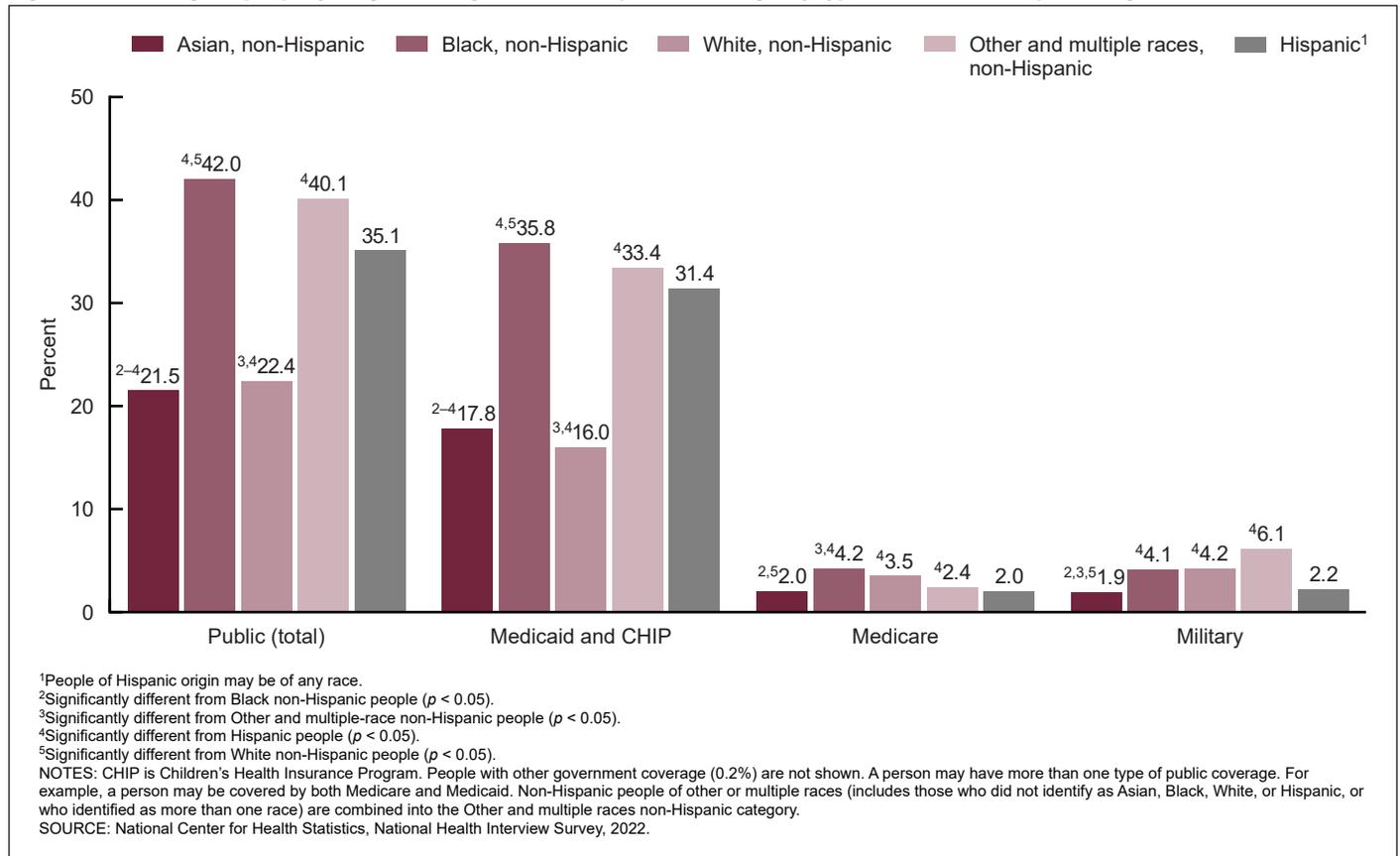


Figure 4. Percentage of people younger than age 65 who had public coverage, by type and race and Hispanic origin: United States, 2022



CHIP coverage. Medicare coverage was higher among Black (4.2%) and White (3.5%) people compared with Asian (2.0%), Hispanic (2.0%), and other and multiple-race (2.4%) people. Military coverage was higher among people of other and multiple races (6.1%) compared with Asian (1.9%) and Hispanic (2.2%) people.

Coverage among adults age 65 and older

Among older adults, 36.1% were covered by private insurance (with or without Medicare), 35.7% had Medicare Advantage, 11.6% had traditional Medicare only, 8.7% had some other coverage (including military coverage without Medicare), 7.3% had Medicare and Medicaid (dual-eligible), and 0.7% were uninsured (Table 4, Figure 5).

Summary

In 2022, 28.1 million (8.6%) people of all ages were uninsured at the time of the interview. In the United States, few adults age 65 and older are without health insurance coverage because most adults in this age group are eligible for health care coverage through the Medicare program (17). Although most

people younger than age 65 have private health insurance either through employer-sponsored group health insurance or some other source, 10.2% of people younger than age 65 did not have any type of health insurance at the time of the interview in 2022.

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 also are provided quarterly through the [NHIS Early Release Program](#).

The information presented in this report is not without some limitations. NHIS responses are self-reported, so may be subject to recall bias. Additionally, item nonresponse for length of time since last had coverage was approximately 9% because 8.3% of those who were uninsured were not eligible to receive the follow-up questions to determine how long they had been uninsured, and the remainder answered “refused” or “don’t know” to the follow-up questions. These respondents were classified as uninsured during the postprocessing editing, or they were covered by IHS only.

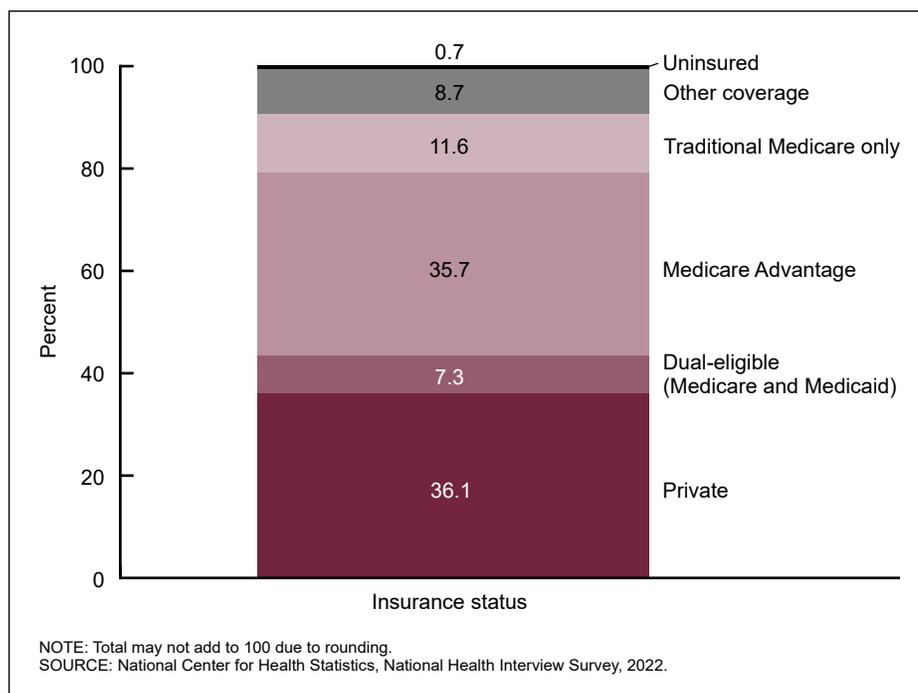
One strength of NHIS is that it has a very low nonresponse rate to questions

about type of health insurance coverage (about 0.3% in 2022). 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 from NHIS, including healthcare access and use, chronic conditions, and health behaviors.

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Figure 5. Percent distribution of health insurance coverage among adults age 65 and older: United States, 2022



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Table 1. Percentage and number of people who had private coverage, public health coverage, were uninsured at the time of interview, and duration without coverage, by age group: United States, 2022

Age group (years)	Private ¹	Public ²	Uninsured ³	Uninsured ³ for less than a year	Uninsured ³ for a year or more	Uninsured ³ for unknown duration
	Percent (95% confidence interval)					
All ages	60.8 (59.9–61.7)	39.8 (39.0–40.6)	8.6 (8.1–9.0)	2.1 (1.9–2.3)	5.7 (5.4–6.1)	0.7 (0.6–0.9)
Younger than 65	64.0 (63.0–64.9)	28.2 (27.4–29.1)	10.2 (9.7–10.8)	2.5 (2.3–2.7)	6.8 (6.4–7.3)	0.9 (0.7–1.0)
0–17	54.3 (52.8–55.8)	43.6 (42.1–45.1)	4.2 (3.6–4.8)	1.1 (0.8–1.4)	2.3 (1.9–2.7)	0.8 (0.6–1.1)
18–64	67.5 (66.5–68.5)	22.6 (21.8–23.4)	12.4 (11.8–13.1)	3.0 (2.7–3.3)	8.5 (7.9–9.1)	0.9 (0.8–1.1)
65 and older	45.6 (44.3–46.9)	95.2 (94.5–95.7)	0.7 (0.4–1.0)	0.1 (0.0–0.3)	0.5 (0.3–0.8)	0.0 (0.0–0.1)
	Number (millions)					
All ages	199.4	130.6	28.1	6.8	18.8	2.4
Younger than 65	173.6	76.6	27.7	6.8	18.5	2.4
0–17	39.5	31.7	3.0	0.8	1.7	0.6
18–64	134.1	44.8	24.7	6.0	16.9	1.8
65 and older	25.8	53.9	0.4	0.1	0.3	0.0

0.0 Quantity more than zero but less than 0.05.

¹Private health insurance 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. People 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). People with public coverage may also have private coverage.

³People 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 another government program. People were also 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 to 100% because a person may have both private and public coverage. For people who are uninsured, estimates by duration without coverage may not add 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, 2022.

Table 2. Percentage of people younger than 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, 2022

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
Percent (95% confidence interval)										
Younger than age 65										
Total	64.0 (63.0–64.9)	56.0 (55.0–57.0)	6.8 (6.4–7.2)	1.2 (1.0–1.4)	28.2 (27.4–29.1)	22.6 (21.7–23.4)	3.1 (2.9–3.4)	0.2 (0.1–0.3)	3.7 (3.3–4.1)	10.2 (9.7–10.8)
Sex:										
Male	64.8 (63.6–65.9)	57.1 (55.9–58.3)	6.6 (6.1–7.1)	1.1 (0.9–1.3)	26.4 (25.4–27.3)	20.0 (19.1–21.0)	3.1 (2.8–3.5)	0.2 (0.1–0.3)	4.5 (4.0–5.0)	11.6 (10.8–12.4)
Female	63.2 (61.9–64.4)	54.9 (53.7–56.1)	7.0 (6.5–7.5)	1.2 (1.0–1.5)	30.1 (28.9–31.2)	25.1 (24.0–26.2)	3.1 (2.8–3.4)	0.2 (0.1–0.3)	2.9 (2.5–3.4)	8.8 (8.2–9.5)
Race and Hispanic origin⁷:										
Asian, non-Hispanic	73.1 (70.0–76.0)	62.5 (59.3–65.6)	9.7 (8.0–11.6)	0.9 (0.5–1.5)	21.5 (18.8–24.3)	17.8 (15.4–20.5)	2.0 (1.3–3.1)	0.5 (0.1–1.8)	1.9 (1.2–2.7)	6.4 (5.0–8.1)
Black, non-Hispanic	50.0 (47.5–52.4)	43.3 (41.0–45.7)	4.9 (4.1–5.8)	1.8 (1.2–2.5)	42.0 (39.6–44.5)	35.8 (33.3–38.4)	4.2 (3.4–5.0)	0.4 (0.1–0.8)	4.1 (3.1–5.3)	10.5 (9.1–11.9)
White, non-Hispanic	73.9 (72.8–75.0)	65.6 (64.4–66.8)	7.1 (6.6–7.6)	1.2 (0.9–1.4)	22.4 (21.4–23.4)	16.0 (15.1–17.0)	3.5 (3.1–3.8)	0.1 (0.1–0.2)	4.2 (3.7–4.7)	6.5 (6.0–7.1)
Other and multiple races, non-Hispanic	54.6 (48.7–60.4)	49.4 (43.7–55.1)	4.0 (2.7–5.7)	1.2 (0.6–2.1)	40.1 (33.6–46.9)	33.4 (26.6–40.7)	2.4 (1.5–3.7)	0.0 (0.0–0.4)	6.1 (4.4–8.3)	8.8 (6.6–11.4)
Hispanic	45.1 (43.1–47.1)	37.4 (35.4–39.4)	6.7 (6.0–7.5)	1.0 (0.7–1.3)	35.1 (33.5–36.8)	31.4 (29.8–33.1)	2.0 (1.6–2.5)	0.2 (0.1–0.4)	2.2 (1.7–2.8)	21.2 (19.7–22.8)
Family income as a percentage of FPL⁸:										
Less than 100% FPL	17.2 (15.3–19.2)	10.4 (8.8–12.2)	5.0 (4.1–6.1)	1.7 (1.2–2.4)	67.9 (65.5–70.3)	63.9 (61.5–66.3)	6.8 (5.7–7.9)	0.6 (0.2–1.1)	1.6 (1.0–2.3)	17.0 (15.0–19.1)
100% to less than 139% FPL	23.7 (21.2–26.4)	15.3 (13.0–17.7)	6.7 (5.4–8.3)	1.7 (1.0–2.7)	61.7 (58.7–64.7)	55.8 (52.7–58.8)	6.3 (5.1–7.7)	0.2 (0.0–0.8)	2.0 (1.2–3.0)	17.4 (15.0–20.0)
139% to less than or equal to 250% FPL	46.2 (44.2–48.2)	36.1 (34.3–37.9)	8.8 (7.8–9.9)	1.3 (0.9–1.9)	40.6 (38.8–42.4)	33.6 (31.9–35.3)	4.7 (4.1–5.5)	0.2 (0.1–0.5)	3.5 (2.8–4.4)	16.0 (14.7–17.4)
Greater than 250% to less than or equal to 400% FPL	71.4 (69.6–73.2)	63.0 (61.1–64.8)	7.6 (6.7–8.5)	0.9 (0.6–1.3)	20.1 (18.6–21.7)	13.7 (12.5–15.1)	2.2 (1.7–2.7)	0.1 (0.0–0.3)	5.1 (4.3–5.9)	10.8 (9.6–12.1)
Greater than 400% FPL	89.5 (88.6–90.3)	82.6 (81.6–83.6)	5.9 (5.4–6.5)	1.0 (0.7–1.2)	8.8 (8.0–9.6)	3.7 (3.2–4.3)	1.2 (0.9–1.5)	0.2 (0.1–0.3)	4.0 (3.5–4.6)	3.9 (3.4–4.4)
Ages 0–17										
Total	54.3 (52.8–55.8)	49.5 (47.9–51.0)	3.9 (3.5–4.4)	0.9 (0.7–1.3)	43.6 (42.1–45.1)	39.9 (38.3–41.4)	0.4 (0.3–0.6)	0.3 (0.1–0.5)	3.2 (2.7–3.9)	4.2 (3.6–4.8)
Sex:										
Male	54.6 (52.5–56.6)	49.6 (47.6–51.6)	3.9 (3.2–4.7)	1.1 (0.7–1.6)	43.4 (41.4–45.4)	40.0 (37.9–42.0)	0.5 (0.2–0.8)	0.2 (0.1–0.3)	3.1 (2.4–3.8)	4.3 (3.6–5.2)
Female	54.0 (51.8–56.1)	49.3 (47.2–51.4)	3.9 (3.2–4.6)	0.8 (0.5–1.2)	43.9 (41.8–46.0)	39.8 (37.7–42.0)	0.4 (0.2–0.7)	0.4 (0.2–0.8)	3.4 (2.6–4.3)	4.0 (3.3–4.9)
Race and Hispanic origin⁷:										
Asian, non-Hispanic	66.1 (61.0–71.0)	60.5 (55.2–65.5)	5.3 (3.2–8.1)	0.4 (0.0–1.3)	30.6 (25.9–35.7)	28.0 (23.4–32.9)	0.1 (0.0–0.8)	1.4 (0.2–4.9)	1.3 (0.5–2.6)	3.8 (2.1–6.3)
Black, non-Hispanic	32.9 (28.8–37.3)	29.9 (26.0–34.1)	1.8 (1.0–3.1)	1.2 (0.4–2.6)	66.0 (61.6–70.2)	62.7 (58.1–67.1)	0.7 (0.2–1.9)	0.6 (0.1–1.8)	2.5 (1.3–4.2)	2.5 (1.3–4.1)
White, non-Hispanic	68.2 (66.1–70.2)	63.0 (60.9–65.0)	4.4 (3.7–5.2)	0.7 (0.4–1.1)	30.9 (28.9–32.9)	27.1 (25.2–29.1)	0.2 (0.1–0.5)	0.2 (0.1–0.4)	3.5 (2.8–4.4)	3.4 (2.7–4.2)
Other and multiple races, non-Hispanic	52.0 (46.3–57.6)	48.2 (42.6–53.8)	2.3 (1.1–4.2)	1.5 (0.4–3.6)	47.8 (41.3–54.3)	40.7 (34.0–47.7)	–	–	7.3 (4.9–10.3)	2.7 (1.3–5.0)
Hispanic	35.8 (33.2–38.5)	30.6 (28.1–33.2)	4.0 (3.0–5.3)	1.2 (0.6–2.1)	59.1 (56.5–61.8)	55.8 (53.0–58.5)	0.9 (0.5–1.5)	0.2 (0.0–0.5)	2.3 (1.6–3.3)	7.0 (5.7–8.4)
Family income as a percentage of FPL⁸:										
Less than 100% FPL	9.2 (7.0–11.7)	6.6 (4.8–8.9)	1.9 (1.0–3.1)	0.7 (0.2–1.8)	87.5 (84.7–89.9)	85.5 (82.5–88.1)	1.0 (0.4–2.0)	0.7 (0.2–1.6)	1.0 (0.3–2.5)	5.4 (3.8–7.5)
100% to less than 139% FPL	14.6 (11.5–18.2)	10.5 (7.7–13.7)	2.4 (1.3–4.0)	1.7 (0.6–3.9)	84.4 (81.0–87.4)	82.2 (78.6–85.4)	0.7 (0.2–1.8)	–	1.5 (0.7–3.0)	4.5 (3.0–6.5)
139% to less than or equal to 250% FPL	38.0 (35.0–41.1)	33.0 (30.2–35.8)	3.6 (2.6–4.9)	1.4 (0.7–2.6)	59.5 (56.5–62.5)	55.0 (51.9–58.0)	0.6 (0.2–1.2)	0.4 (0.1–1.1)	3.7 (2.6–5.1)	5.4 (4.2–6.9)
Greater than 250% to less than or equal to 400% FPL	68.7 (65.8–71.4)	63.4 (60.5–66.2)	4.7 (3.6–6.1)	0.6 (0.3–1.1)	28.3 (25.7–31.0)	22.7 (20.3–25.2)	0.4 (0.1–1.0)	0.2 (0.0–0.6)	5.3 (4.1–6.8)	5.3 (4.1–6.8)
Greater than 400% FPL	89.5 (88.0–90.8)	83.8 (82.0–85.4)	5.0 (4.2–5.9)	0.7 (0.4–1.1)	9.5 (8.2–10.9)	6.1 (5.1–7.3)	0.0 (0.0–0.3)	0.1 (0.0–0.4)	3.2 (2.4–4.2)	1.9 (1.3–2.6)

See footnotes at end of table.

Table 2. Percentage of people younger than 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, 2022—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
Ages 18–64										
Total	67.5 (66.5–68.5)	58.4 (57.4–59.4)	7.8 (7.4–8.3)	1.3 (1.1–1.5)	22.6 (21.8–23.4)	16.2 (15.5–17.0)	4.1 (3.8–4.4)	0.2 (0.1–0.3)	3.9 (3.5–4.3)	12.4 (11.8–13.1)
18–29	61.2 (59.2–63.2)	53.3 (51.2–55.4)	5.6 (4.8–6.5)	2.3 (1.8–3.0)	25.5 (23.8–27.2)	22.0 (20.4–23.7)	1.0 (0.7–1.5)	0.3 (0.1–0.6)	2.8 (2.2–3.5)	15.0 (13.6–16.5)
30–44	66.9 (65.5–68.4)	59.8 (58.4–61.2)	6.3 (5.7–7.0)	0.8 (0.6–1.2)	20.8 (19.6–22.0)	16.1 (15.0–17.2)	1.8 (1.4–2.2)	0.1 (0.0–0.2)	3.9 (3.3–4.5)	14.5 (13.5–15.7)
45–64	71.8 (70.6–72.9)	60.4 (59.1–61.6)	10.5 (9.8–11.2)	0.9 (0.7–1.2)	22.2 (21.2–23.3)	12.8 (12.0–13.7)	7.9 (7.2–8.5)	0.2 (0.1–0.3)	4.5 (4.0–5.1)	9.1 (8.4–10.0)
Percent (95% confidence interval)										
Sex and age group:										
Men	68.6 (67.3–69.9)	59.9 (58.6–61.2)	7.6 (7.0–8.2)	1.1 (0.9–1.4)	19.9 (18.9–21.0)	12.5 (11.6–13.4)	4.1 (3.7–4.6)	0.2 (0.1–0.4)	5.0 (4.4–5.6)	14.3 (13.4–15.3)
18–29	62.8 (60.0–65.6)	55.6 (52.7–58.4)	5.1 (4.0–6.4)	2.1 (1.5–2.9)	20.9 (18.6–23.3)	17.1 (15.0–19.5)	1.0 (0.5–1.8)	0.4 (0.1–1.0)	2.9 (2.0–4.1)	18.0 (15.8–20.3)
30–44	68.7 (66.8–70.7)	61.8 (59.8–63.8)	6.4 (5.5–7.4)	0.6 (0.3–1.0)	16.5 (15.0–18.1)	10.5 (9.3–11.8)	1.7 (1.2–2.2)	0.1 (0.0–0.3)	5.0 (4.1–6.0)	17.5 (15.9–19.2)
45–64	72.0 (70.3–73.6)	61.1 (59.3–62.9)	10.0 (9.0–11.2)	0.9 (0.6–1.3)	22.1 (20.7–23.6)	11.2 (10.1–12.4)	8.1 (7.2–9.1)	0.2 (0.1–0.4)	6.3 (5.4–7.2)	9.5 (8.4–10.7)
Women	66.4 (65.2–67.7)	56.9 (55.6–58.2)	8.1 (7.5–8.7)	1.4 (1.1–1.7)	25.2 (24.1–26.3)	19.9 (18.8–20.9)	4.1 (3.6–4.5)	0.1 (0.1–0.3)	2.8 (2.4–3.2)	10.6 (9.8–11.4)
18–29	59.5 (56.8–62.2)	51.0 (48.2–53.8)	6.0 (4.9–7.3)	2.5 (1.7–3.6)	30.1 (27.7–32.6)	26.8 (24.5–29.3)	1.0 (0.5–1.6)	0.1 (0.0–0.5)	2.7 (1.9–3.7)	12.0 (10.4–13.9)
30–44	65.2 (63.2–67.1)	57.9 (55.9–59.8)	6.2 (5.4–7.2)	1.1 (0.7–1.6)	25.0 (23.3–26.9)	21.6 (19.9–23.4)	2.0 (1.4–2.6)	0.1 (0.0–0.3)	2.8 (2.2–3.5)	11.7 (10.3–13.1)
45–64	71.6 (70.0–73.1)	59.7 (58.0–61.4)	10.9 (9.9–11.9)	1.0 (0.7–1.3)	22.3 (20.9–23.7)	14.3 (13.2–15.5)	7.6 (6.8–8.5)	0.2 (0.1–0.4)	2.8 (2.3–3.4)	8.8 (7.8–9.9)
Race and Hispanic origin ⁷ :										
Asian, non-Hispanic	74.9 (71.6–77.9)	63.0 (59.7–66.2)	10.9 (8.9–13.1)	1.0 (0.6–1.7)	19.1 (16.4–22.0)	15.1 (12.7–17.8)	2.5 (1.6–3.8)	0.3 (0.0–1.0)	2.0 (1.3–3.0)	7.1 (5.4–9.0)
Black, non-Hispanic	56.2 (53.8–58.6)	48.2 (45.9–50.6)	6.0 (5.0–7.2)	2.0 (1.3–2.8)	33.3 (31.0–35.6)	26.0 (23.8–28.3)	5.4 (4.5–6.5)	0.3 (0.1–0.7)	4.7 (3.6–6.0)	13.4 (11.7–15.2)
White, non-Hispanic	75.7 (74.6–76.8)	66.4 (65.3–67.6)	8.0 (7.4–8.6)	1.3 (1.0–1.6)	19.7 (18.8–20.7)	12.5 (11.7–13.3)	4.5 (4.1–4.9)	0.1 (0.1–0.2)	4.4 (3.9–4.9)	7.5 (6.9–8.2)
Other and multiple races, non-Hispanic	56.5 (48.6–64.2)	50.3 (42.8–57.8)	5.3 (3.3–7.9)	1.0 (0.3–2.2)	34.5 (26.5–43.2)	27.9 (19.8–37.2)	4.2 (2.6–6.4)	0.1 (0.0–0.8)	5.3 (3.4–8.0)	13.3 (10.1–17.0)
Hispanic	49.6 (47.4–51.8)	40.7 (38.5–42.9)	8.0 (7.1–9.0)	0.8 (0.5–1.2)	23.4 (21.7–25.2)	19.6 (18.0–21.2)	2.6 (2.0–3.2)	0.2 (0.1–0.5)	2.1 (1.6–2.7)	28.1 (26.1–30.2)
Family income as a percentage of FPL ⁸ :										
Less than 100% FPL	21.6 (19.3–24.1)	12.6 (10.6–14.8)	6.7 (5.6–8.1)	2.3 (1.6–3.2)	57.1 (54.1–60.1)	52.0 (49.0–55.0)	10.0 (8.5–11.6)	0.5 (0.2–1.2)	1.9 (1.2–2.8)	23.4 (20.7–26.2)
100% to less than 139% FPL	28.5 (25.4–31.9)	17.8 (15.0–20.8)	9.0 (7.2–11.2)	1.7 (1.0–2.8)	49.7 (45.9–53.6)	41.8 (38.0–45.6)	9.3 (7.6–11.3)	0.3 (0.0–1.1)	2.2 (1.4–3.3)	24.3 (20.9–27.9)
139% to less than or equal to 250% FPL	49.7 (47.5–51.9)	37.4 (35.4–39.4)	11.0 (9.7–12.4)	1.3 (0.8–1.9)	32.6 (30.6–34.6)	24.5 (22.7–26.4)	6.5 (5.6–7.5)	0.2 (0.0–0.4)	3.4 (2.7–4.3)	20.5 (18.8–22.3)
Greater than 250% to less than or equal to 400% FPL	72.5 (70.5–74.4)	62.8 (60.8–64.8)	8.6 (7.6–9.7)	1.0 (0.6–1.6)	17.1 (15.5–18.8)	10.4 (9.2–11.9)	2.8 (2.2–3.6)	0.0 (0.0–0.4)	5.0 (4.2–5.9)	12.8 (11.4–14.3)
Greater than 400% FPL	89.5 (88.6–90.4)	82.3 (81.2–83.3)	6.2 (5.6–6.8)	1.0 (0.8–1.4)	8.6 (7.8–9.4)	3.0 (2.5–3.6)	1.5 (1.2–1.9)	0.2 (0.1–0.3)	4.3 (3.7–4.9)	4.4 (3.8–5.0)
Employment status:										
Employed	75.7 (74.7–76.7)	67.6 (66.6–68.7)	7.2 (6.7–7.7)	0.9 (0.7–1.1)	14.6 (13.9–15.4)	10.6 (9.9–11.3)	0.9 (0.7–1.1)	0.2 (0.1–0.3)	3.3 (3.0–3.7)	11.5 (10.8–12.3)
Unemployed	30.9 (25.8–36.3)	19.6 (15.3–24.6)	9.7 (6.9–13.2)	1.5 (0.5–3.5)	35.4 (30.0–41.1)	33.7 (28.4–39.4)	2.1 (0.9–3.9)	–	0.8 (0.2–2.2)	35.0 (29.4–41.0)
Not in workforce	44.6 (42.6–46.7)	32.2 (30.3–34.1)	10.1 (9.0–11.2)	2.4 (1.8–3.1)	48.8 (46.8–50.8)	33.0 (31.1–34.9)	16.2 (14.9–17.5)	0.2 (0.1–0.4)	6.6 (5.6–7.7)	11.6 (10.4–12.9)
Marital status:										
Married	77.7 (76.6–78.8)	69.0 (67.8–70.2)	8.0 (7.4–8.7)	0.7 (0.5–0.9)	16.0 (15.1–16.9)	8.7 (8.0–9.4)	3.4 (3.0–3.9)	0.2 (0.1–0.3)	4.8 (4.2–5.4)	9.1 (8.3–9.9)
Widowed	49.5 (43.7–55.2)	34.7 (29.6–40.2)	13.9 (10.2–18.2)	0.9 (0.2–2.2)	41.1 (35.4–47.1)	25.1 (20.2–30.6)	15.4 (11.6–19.8)	0.1 (0.0–1.0)	7.0 (4.5–10.1)	12.6 (9.1–16.8)
Divorced or separated	57.8 (55.4–60.3)	46.3 (43.9–48.6)	10.3 (9.0–11.7)	1.3 (0.8–1.9)	32.8 (30.5–35.1)	22.8 (20.7–24.9)	8.9 (7.6–10.2)	0.3 (0.1–0.8)	5.5 (4.5–6.6)	12.5 (10.9–14.3)
Never married	59.0 (57.1–60.8)	49.8 (48.0–51.7)	6.9 (6.1–7.8)	2.2 (1.7–2.8)	28.8 (27.2–30.5)	24.6 (23.0–26.3)	3.8 (3.2–4.4)	0.2 (0.1–0.4)	2.4 (1.9–3.1)	14.2 (12.9–15.6)
Cohabiting	57.5 (54.6–60.4)	49.7 (46.9–52.5)	6.8 (5.5–8.3)	1.0 (0.5–1.9)	23.7 (21.4–26.1)	19.7 (17.6–22.0)	2.7 (1.9–3.6)	0.1 (0.0–0.6)	2.4 (1.7–3.3)	20.9 (18.6–23.3)
Education ⁹ :										
Less than high school	30.7 (27.6–34.0)	21.9 (19.3–24.8)	7.6 (6.1–9.4)	1.2 (0.7–2.0)	38.5 (35.4–41.7)	31.7 (28.8–34.7)	9.7 (8.1–11.6)	0.3 (0.1–0.9)	1.3 (0.7–2.3)	32.7 (29.5–36.1)
High school diploma	56.1 (54.3–58.0)	46.1 (44.3–47.9)	9.2 (8.2–10.3)	0.8 (0.6–1.2)	28.5 (26.9–30.2)	21.8 (20.3–23.4)	7.0 (6.2–8.0)	0.1 (0.0–0.3)	2.9 (2.3–3.5)	18.2 (16.8–19.6)
Some college	68.5 (66.9–70.1)	59.3 (57.5–61.0)	8.3 (7.4–9.3)	0.9 (0.7–1.3)	24.5 (23.1–26.0)	15.8 (14.5–17.2)	4.7 (4.1–5.4)	0.1 (0.0–0.2)	6.0 (5.1–6.9)	10.5 (9.5–11.6)
Bachelor's degree or more	87.2 (86.2–88.1)	78.5 (77.3–79.6)	7.8 (7.2–8.6)	0.9 (0.6–1.2)	10.2 (9.3–11.1)	4.8 (4.2–5.4)	1.6 (1.3–2.0)	0.2 (0.1–0.4)	4.1 (3.5–4.8)	4.4 (3.9–5.1)

See footnotes at end of table.

Table 2. Percentage of people younger than 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, 2022—Con.

0.0 Quantity more than zero but less than 0.05.

– Quantity zero.

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. People with private coverage may also have public coverage.

²Other sources of private coverage includes 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 (TRICARE, Veterans Administration [VA], and CHAMP-VA) plans. People with public coverage may also have private coverage.

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

⁵Military coverage includes TRICARE, VA, and CHAMP-VA coverage.

⁶People 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. People were also 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.

⁷People categorized as Hispanic may be any race or combination of races. People categorized as Asian non-Hispanic, Black non-Hispanic, and White non-Hispanic indicated one race only. Non-Hispanic people of multiple or other races are combined into the Other and multiple races non-Hispanic category.

⁸FPL is federal poverty level and was calculated using the U.S. Census Bureau's poverty thresholds for the previous calendar year, which consider family size and age.

⁹Educational level is limited to adults ages 25–64.

NOTES: Estimates may not add 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, 2022.

Table 3. Percentage and number of people younger than age 65 with exchange-based coverage at the time of interview, by selected characteristics: United States, 2022

Selected characteristic	Percent (95% confidence interval)	Number (millions)
Age group (years)		
Younger than 65	4.5 (4.2–4.8)	12.3
0–17	2.2 (1.9–2.6)	1.6
18–64	5.3 (5.0–5.7)	10.6
18–29	3.3 (2.7–4.1)	1.7
30–44	4.5 (3.9–5.0)	2.9
45–64	7.3 (6.7–8.0)	6.0
Sex		
Female	4.8 (4.4–5.3)	6.6
Male	4.2 (3.8–4.6)	5.7
Race and Hispanic origin¹		
Asian, non-Hispanic	6.4 (5.1–8.1)	1.0
Black, non-Hispanic	3.9 (3.1–4.7)	1.3
White, non-Hispanic	4.4 (4.0–4.8)	6.8
Other and multiple races, non-Hispanic	2.5 (1.5–3.9)	0.3
Hispanic	5.0 (4.4–5.7)	2.9
Family income as a percentage of FPL²		
Less than 100% FPL	3.5 (2.8–4.4)	1.1
100% to less than 139% FPL	5.4 (4.2–6.8)	1.1
139% to less than or equal to 250% FPL	6.7 (5.8–7.7)	3.5
Greater than 250% to less than or equal to 400% FPL	5.3 (4.6–6.1)	2.9
Greater than 400% FPL	3.2 (2.8–3.6)	3.6
Education³		
Less than high school	6.1 (4.7–7.7)	1.0
High school diploma	6.7 (5.9–7.7)	2.9
Some college	5.6 (4.9–6.4)	2.7
Bachelor's degree or more	5.3 (4.8–5.9)	3.3
Employment status⁴		
Employed	5.0 (4.6–5.4)	7.6
Unemployed	7.4 (5.0–10.5)	0.4
Not in workforce	6.4 (5.6–7.3)	2.6
Marital status⁴		
Married	5.4 (4.9–6.0)	5.4
Widowed	12.1 (8.6–16.3)	0.4
Divorced or separated	7.6 (6.5–8.8)	1.3
Never married	4.4 (3.8–5.1)	2.5
Cohabiting	5.1 (4.0–6.4)	1.1

¹People categorized as Hispanic may be any race or combination of races. People categorized as Asian non-Hispanic, Black non-Hispanic, and White non-Hispanic indicated one race only. Non-Hispanic people of multiple or other races are combined into the Other and multiple races non-Hispanic category.

²FPL is federal poverty level and was calculated using the U.S. Census Bureau's poverty thresholds for the previous calendar year, which consider family size and age.

³Educational level is limited to adults ages 25–64.

⁴Employment status and marital status are limited to adults ages 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, 2022.

Table 4. Percent distribution of type of coverage among adults age 65 and older, by selected characteristics: United States, 2022

Selected characteristic	Private ¹	Dual-eligible (Medicare and Medicaid) ²	Medicare Advantage ³	Traditional Medicare only ⁴	Other coverage ⁵	Uninsured ⁶
Percent (95% confidence interval)						
Total	36.1 (34.8–37.3)	7.3 (6.6–8.1)	35.7 (34.4–37.0)	11.6 (10.8–12.5)	8.7 (8.0–9.4)	0.7 (0.4–1.0)
Age group						
65–74	37.7 (36.1–39.3)	7.2 (6.3–8.2)	34.6 (33.0–36.2)	11.6 (10.5–12.6)	8.2 (7.3–9.2)	0.8 (0.5–1.3)
75 and older	33.6 (31.8–35.5)	7.5 (6.4–8.6)	37.5 (35.6–39.4)	11.7 (10.5–12.9)	9.3 (8.2–10.5)	0.4 (0.1–1.0)
Sex						
Men	36.3 (34.5–38.2)	6.1 (5.1–7.2)	33.9 (32.1–35.6)	10.5 (9.4–11.7)	12.8 (11.6–14.1)	0.4 (0.2–0.8)
Women	35.8 (34.2–37.5)	8.3 (7.4–9.4)	37.2 (35.6–38.8)	12.5 (11.5–13.7)	5.2 (4.5–6.1)	0.9 (0.5–1.4)
Race and Hispanic origin ⁷						
Asian, non-Hispanic	22.5 (17.4–28.4)	14.8 (10.1–20.6)	35.1 (28.8–41.9)	13.8 (9.6–19.0)	12.7 (8.1–18.7)	1.1 (0.2–3.6)
Black, non-Hispanic	22.9 (19.6–26.4)	14.9 (12.2–17.9)	37.3 (33.4–41.4)	12.3 (9.8–15.1)	12.2 (9.8–15.0)	0.4 (0.1–1.2)
White, non-Hispanic	40.3 (38.8–41.8)	4.2 (3.7–4.8)	36.0 (34.6–37.5)	11.1 (10.1–12.1)	8.3 (7.5–9.1)	0.1 (0.0–0.1)
Other and multiple races, non-Hispanic	34.0 (23.9–45.3)	*	26.2 (18.6–35.1)	23.0 (15.2–32.5)	*	0.5 (0.0–3.8)
Hispanic	22.8 (19.0–27.0)	19.9 (16.0–24.3)	32.8 (28.3–37.5)	12.2 (9.3–15.6)	6.8 (4.6–9.5)	5.6 (3.2–8.9)
Family income as a percentage of FPL ⁸						
Less than 100% FPL	12.6 (9.7–16.1)	38.2 (33.7–42.9)	25.2 (21.3–29.5)	14.8 (11.9–18.1)	7.4 (5.1–10.5)	1.7 (0.8–3.2)
100% to less than 139% FPL	15.6 (12.5–19.2)	18.4 (14.8–22.5)	38.9 (34.0–43.8)	16.4 (13.1–20.1)	9.7 (6.9–13.0)	1.1 (0.2–3.2)
139% to less than or equal to 250% FPL	28.7 (26.4–31.1)	7.0 (5.4–8.9)	41.0 (38.3–43.7)	13.3 (11.4–15.3)	9.0 (7.6–10.7)	0.9 (0.4–1.8)
Greater than 250% to less than or equal to 400% FPL	37.4 (34.7–40.3)	3.0 (2.0–4.4)	37.1 (34.3–39.9)	11.4 (9.5–13.4)	10.3 (8.6–12.1)	0.8 (0.2–2.1)
Greater than 400% FPL	48.5 (46.4–50.7)	1.1 (0.7–1.6)	33.4 (31.4–35.4)	9.1 (8.0–10.4)	7.7 (6.6–8.9)	0.1 (0.0–0.4)
Education						
Less than high school	20.1 (17.2–23.2)	20.4 (17.4–23.6)	32.8 (29.2–36.5)	16.7 (14.1–19.6)	6.8 (4.9–9.2)	3.3 (1.7–5.6)
High school diploma	34.5 (32.2–36.8)	8.0 (6.7–9.5)	36.4 (34.1–38.8)	12.0 (10.5–13.6)	8.8 (7.5–10.2)	0.3 (0.1–0.8)
Some college	37.5 (35.2–39.8)	5.6 (4.7–6.7)	35.6 (33.4–37.9)	11.1 (9.7–12.6)	10.0 (8.8–11.4)	0.2 (0.0–0.4)
Bachelor's degree or more	44.0 (41.9–46.1)	1.9 (1.4–2.5)	36.7 (34.7–38.7)	9.3 (8.1–10.7)	7.8 (6.7–9.0)	0.4 (0.1–0.8)
Marital status						
Married	41.1 (39.4–42.9)	3.6 (2.9–4.5)	35.1 (33.3–36.8)	10.7 (9.6–11.8)	9.3 (8.2–10.4)	0.3 (0.1–0.5)
Widowed	30.7 (28.4–33.0)	8.7 (7.1–10.5)	38.1 (35.6–40.6)	13.5 (11.8–15.2)	8.3 (6.9–9.8)	0.8 (0.3–1.9)
Divorced or separated	27.8 (25.3–30.4)	13.6 (11.6–15.9)	36.9 (34.2–39.8)	12.2 (10.5–14.2)	8.5 (7.0–10.3)	0.9 (0.3–2.1)
Never married	28.0 (24.2–32.1)	20.1 (16.0–24.6)	31.3 (27.0–35.8)	12.4 (9.7–15.5)	5.3 (3.3–7.8)	*
Cohabiting	30.1 (23.0–38.0)	11.9 (6.9–18.9)	33.5 (26.3–41.3)	13.1 (7.9–20.0)	7.8 (4.2–13.0)	*

* Estimate 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 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 adults who have only Medicaid, other state-sponsored health plans, or CHIP, as well as people who have any type of military coverage (TRICARE, Veterans Administration [VA], and CHAMP-VA) 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 (TRICARE, VA, and CHAMP-VA). This category also includes older adults who are covered by Indian Health Service coverage only or who only have a plan that pays for one type of service such as dental, vision, or prescription drugs.

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⁸FPL is federal poverty level and was calculated using the U.S. Census Bureau's poverty thresholds for the previous calendar year, which consider family size and age.

NOTES: For adults age 65 and older, a health insurance hierarchy of six mutually exclusive categories was developed. This hierarchy eliminates duplicate responses for both private health insurance and 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, 2022.

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