

## **Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2004 Current Population Survey**

*by Paul Fronstin, EBRI*

- This *Issue Brief* examines the status of health insurance coverage in the United States. The data are based primarily on the March 2004 Current Population Survey (CPS), with some analysis based on other CPS surveys. The report focuses on the nonelderly population (under age 65) because this group can receive health insurance coverage from a number of different sources. By contrast, Medicare covers nearly all of the elderly population.
- The percentage of the nonelderly American population (under age 65) with health insurance coverage declined in 2003 to a post-1994 low of 82.3 percent. Declines in health insurance coverage have been recorded in all but two years since 1994, when 36.5 million nonelderly Americans were uninsured; in 2003, the uninsured nonelderly population was 44.7 million.
- The main reason for the increase in the number of uninsured Americans in 2003 was the continued weak economy coupled with the rising cost of providing health benefits. Fewer workers and their families were covered by employment-based health benefits. The segment of the American population with employment-based health benefits dropped from 64.4 percent in 1994 to 63.0 percent in 2003, although in the years between 1994 and 2000 the percentage of nonelderly Americans with employment-based coverage expanded.
- Enrollment in Medicaid and State Children's Health Insurance Program increased by 2.5 million in 2003, and now covers 12.8 percent of the nonelderly population. That figure, while the same as it was in 1993 (12.7 percent), is significantly above the 10.7 percent level in 2000.
- Public-sector health coverage increased to 16.8 percent of the nonelderly population in 2003.
- Individually purchased health coverage was unchanged in 2003 and has basically hovered in the high 6 and low 7 percent range since 1994.
- Health insurance coverage generally has not sustained unbroken trends since 1994. There were crosscurrents: Employment-based coverage expanded significantly in the 1994–2000 period to overwhelm growth in public programs. Subsequently, the dynamic reversed, as public programs expanded while employment-based coverage declined.























**Figure 9**  
**Workers Ages 18–64 With Selected Sources of Health Insurance, by Industry, 2003**

Industry	Total	Employment-Based Coverage			Individually	Public		Uninsured
		Total	Own name	Dependent	Purchased	Total	Medicaid	
(millions)								
Total	141.8	101.5	77.4	24.0	8.3	9.1	5.4	26.6
Agriculture, forestry, fishing, mining and construction	13.1	6.9	5.0	1.9	1.0	0.6	0.4	4.7
Manufacturing	26.2	21.0	18.2	2.8	0.8	1.1	0.7	3.8
Wholesale and retail trade	45.1	31.9	23.4	8.5	3.2	2.8	1.7	8.3
Personal services	37.1	23.9	15.7	8.2	2.7	3.2	2.2	8.3
Public sector	20.3	17.8	15.1	2.7	0.6	1.4	0.5	1.4
(percentage within coverage category)								
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Agriculture, forestry, fishing, mining and construction	9.2	6.8	6.5	7.8	12.4	7.1	8.2	17.7
Manufacturing	18.5	20.7	23.5	11.6	9.5	12.4	12.7	14.3
Wholesale and retail trade	31.8	31.4	30.2	35.3	38.4	30.6	31.0	31.2
Personal services	26.2	23.6	20.3	34.1	32.9	34.9	39.6	31.4
Public sector	14.3	17.5	19.5	11.2	6.9	15.1	8.6	5.4
(percentage within industry category)								
Total	100.0%	71.5%	54.6%	16.9%	5.9%	6.4%	3.8%	18.7%
Agriculture, forestry, fishing, mining and construction	100.0	52.7	38.3	14.4	7.9	4.9	3.4	36.0
Manufacturing	100.0	80.2	69.6	10.6	3.0	4.3	2.6	14.5
Wholesale and retail trade	100.0	70.7	51.9	18.8	7.1	6.2	3.7	18.4
Personal services	100.0	64.5	42.4	22.1	7.4	8.6	5.8	22.5
Public sector	100.0	87.3	74.0	13.2	2.8	6.7	2.3	7.1

Source: Employee Benefit Research Institute estimates from the Current Population Survey, March 2004 Supplement.

<sup>a</sup> Estimates by industry are not comparable to prior years because of definitional changes to industry codes.

Note: Details may not add to totals because individuals may receive coverage from more than one source.

**Figure 10**  
**Workers Ages 18–64 With Selected Sources of Health Insurance, by Firm Size, 2003**

Firm Size	Total	Employment-Based Coverage			Individually	Public		Uninsured
		Total	Own name	Dependent	Purchased	Total	Medicaid	
(millions)								
Total	141.8	101.5	77.4	24.0	8.3	9.1	5.4	26.6
Self-Employed	13.4	6.8	3.5	3.3	2.6	0.7	0.4	3.5
Wage and Salary Workers	128.4	94.7	74.0	20.7	5.7	8.4	5.1	23.0
Public sector	20.3	17.8	15.1	2.7	0.6	1.4	0.5	1.4
Private sector	108.1	76.9	58.9	18.0	5.1	7.0	4.6	21.6
fewer than 10	16.9	8.4	4.7	3.7	1.5	1.4	1.0	6.0
10–24	12.9	7.8	5.1	2.7	0.8	0.9	0.6	3.7
25–99	16.7	11.8	9.0	2.8	0.8	1.1	0.8	3.5
100–499	16.1	12.6	10.2	2.4	0.5	0.9	0.6	2.5
500–999	6.1	4.8	3.9	0.9	0.2	0.3	0.2	0.9
1,000 or more	39.3	31.7	26.0	5.6	1.3	2.3	1.4	5.0
(percentage within coverage category)								
Total	100%	100%	100%	100%	100%	100%	100%	100%
Self-Employed	9.4	6.7	4.5	13.7	31.6	7.9	6.4	13.3
Wage and Salary Workers	90.6	93.3	95.5	86.3	68.4	92.1	93.6	86.7
Public sector	14.3	17.5	19.5	11.2	6.9	15.1	8.6	5.4
Private sector	76.2	75.8	76.1	75.1	61.5	77.1	85.0	81.3
fewer than 10	11.9	8.2	6.1	15.2	18.1	15.6	18.4	22.6
10–24	9.1	7.7	6.5	11.3	9.9	10.0	11.3	13.9
25–99	11.8	11.6	11.6	11.6	9.1	11.9	13.9	13.1
100–499	11.4	12.4	13.2	9.8	5.7	10.3	11.0	9.5
500–999	4.3	4.8	5.1	3.8	2.9	3.8	3.8	3.2
1,000 or more	27.7	31.2	33.6	23.4	15.8	25.6	26.6	19.0
(percentage within firm size categories)								
Total	100.0%	71.5%	54.6%	16.9%	5.9%	6.4%	3.8%	18.7%
Self-Employed	100.0	50.4	25.8	24.6	19.7	5.3	2.6	26.4
Wage and Salary Workers	100.0	73.7	57.6	16.1	4.4	6.5	4.0	17.9
Public sector	100.0	87.3	74.0	13.2	2.8	6.7	2.3	7.1
Private sector	100.0	71.2	54.5	16.7	4.7	6.5	4.3	20.0
fewer than 10	100.0	49.5	27.8	21.7	8.9	8.4	5.9	35.5
10–24	100.0	60.2	39.3	21.0	6.4	7.0	4.8	28.7
25–99	100.0	70.4	53.7	16.7	4.5	6.5	4.5	20.7
100–499	100.0	77.9	63.3	14.6	3.0	5.8	3.7	15.7
500–999	100.0	78.7	64.0	14.7	4.0	5.6	3.3	13.9
1,000 or more	100.0	80.6	66.2	14.3	3.3	5.9	3.7	12.8

Source: Employee Benefit Research Institute estimates from the Current Population Survey, March 2004 Supplement.

Note: Details may not add to totals because individuals may receive coverage from more than one source.











































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