

FAST Facts

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Health Insurance Coverage by Age Group

WASHINGTON—Are some age groups in the United States more likely to have health insurance coverage than others? How does insurance coverage compare across age groups?

A recent study by the nonpartisan Employee Benefit Research Institute (EBRI) showed that, in 2007, two groups were most likely to have insurance coverage: adults ages 55–64 and children under age 18. The EBRI estimates are based on the U.S. Census Bureau's March 2008 Current Population Survey. The details:

- Eighty-eight percent of individuals ages 55–64 reported having some form of health insurance during 2007, while 12 percent were uninsured. This compares with about 83 percent of the entire population with insurance. The level of uninsured individuals ages 55–64 in 2007 was little changed from 1995.
- Eighty-nine percent of children under age 18 had some form of health insurance coverage in 2007, while 11 percent were uninsured. The level of uninsured children under age 18 in 2007 was somewhat lower than in 1995.

The table below shows the levels of uninsured by age groups over time.

Percentage of Uninsured Americans by Age, 1995, 2000, and 2007

	1995	2000	2007
Under age 18	12.7%	11.6%	11.0%
Age 18–20	21.5	23.7	23.5
Age 21–24	29.9	29.7	31.9
Age 25–34	21.4	21.6	26.0
Age 35–44	15.4	15.2	18.4
Age 45–54	12.3	11.5	15.4
Age 55–64	12.4	12.3	12.0

Source: Employee Benefit Research Institute estimates from the Current Population Survey, March 1996, 2001, and 2008 Supplements.

The August 2009 *EBRI Notes* contains more information about health insurance by age groups. It is available at www.ebri.org

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