EBRI Databook on Employee Benefits
Chapter 26:
Health Insurance Coverage of the Nonelderly

Data for the following tables are in the *EBRI Issue Brief* on sources of health insurance and characteristics of the uninsured:

- Table 26.1 Health Insurance Coverage of the Nonelderly Over Time
- Table 26.2 Health Insurance Coverage by State
- Table 26.4 Health Insurance Coverage by Poverty Level
- Table 26.6 Health Insurance Coverage by Own Work Status

The following link provides the most current data.

**The following tables will be maintained:**

**UPDATED MARCH 2012**

**Table 26.3**
Health Insurance Coverage by Metropolitan Statistical Area (MSA)

*Nonelderly Population Living in MSAs with 500,000 or More Nonelderly Residents with Selected Sources of Health Insurance*

**UPDATED MARCH 2012**

**Table 26.5**
Health Insurance Coverage by Work Status of Family Head

*Nonelderly Population with Selected Sources of Health Insurance, by Work Status of Family Head*

**UPDATED MARCH 2012**

**Table 26.7**
Health Insurance Coverage, by Work Status and Firm Size of Family Head

*Nonelderly Population with Selected Sources of Health Insurance, by Work Status and Firm Size of Family Head*

**Other EBRI Research on Health Insurance Coverage of Workers Update – November 2011**

► *Modifications to the Data-set by Census*

- How has the data changed due to various modifications to the CPS data-set over the years?
  - For data on the change in the methodology for counting the uninsured, 1999 see figure A1 on page 30
  - For data on the change due to introduction of Census 2000-based weights, 2000 see figure A2 on page 30
  - For data on the change due to March 2007 Census Bureau coding error corrections for data years 2004 and 2005 see figure A3 on page 31
For data on the change due to March 2011 Census Bureau coding updates for data year 2009 see figure A3 on page 31. All of the above may be found in the September 2011 Issue Brief, “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2011 Current Population Survey”.

**Employment-Based Coverage**

What percentage of non-elderly Americans received their health insurance coverage through an employment-based plan in 2010?

- For data by own work status see figure 9 on page 12
- For data by work status of family head see figure 10 on page 12
- For data by family income see figure 15 on page 16
- For data by race and poverty see figure 17 on page 19
- For data by poverty see figure 18 on page 20
- For data by state and region see figure 20 on page 21

All of the above may be found in the September 2011 Issue Brief, “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2011 Current Population Survey”.

**Insured All Year**

What percentage and number of non-elderly Americans who were covered by health insurance for the entire year (October 1994-September 1995) and what were the sources of coverage?

- See Table 1 on page 5
- For data by family income see table 3 on page 7
- For data by poverty status see table 4 on page 8
- For data by race see table 5 on page 10
- For data by age see table 6 on page 11
- For data by work status see table 7 on page 12
- For data by industry see table 8 on page 13
- For data by length of unemployment see table 9 on page 14
- For data by some unemployment see table 10 on page 16

All of the above may be found in the June 1998 Issue Brief, “Characteristics of Nonelderly with Selected Sources of Health Insurance and Lengths of Uninsured Spells”.

**Uninsured**

What percentage of nonelderly Americans was without health insurance coverage in 2010?

- For data by own work status see figure 9 on page 12
- For data by work status of family head see figure 10 on page 12
- For data by family income see figure 15 on page 16
- For data by race and poverty see figure 17 on page 19
- For data by poverty see figure 18 on page 20
- For data by state and region see figure 20 on page 21

All of the above may be found in the September 2011 Issue Brief, “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2011 Current Population Survey”.

**Spells without Health Insurance**

What percentage of non-elderly Americans experienced a spell without health insurance, by length of that spell, October 1994-September 1995?

- For data by family income see table 11 on page 18
- For data by poverty status see table 12 on page 19
- For data by race see table 13 on page 19
- For data by age see table 14 on page 20
- For data by work status see table 15 on page 20
- For data by industry see table 16 on page 21
- For data by length of unemployment see table 17 on page 22
- For data by some unemployment see table 18 on page 22

All of the above may be found in the June 1998 Issue Brief, “Characteristics of Nonelderly with Selected Sources of Health Insurance and Lengths of Uninsured Spells”.
**Children**

What are the sources of health insurance for children (age infant-17) and the number and percentage without health insurance in 2010?

See figure 24 on page 25 for data by poverty level


**Children with a Spell without Health Insurance**

What percentage of children (age infant-17) experienced a spell without health insurance by length of spell, October 1994-September 1995?

See figure 3 on page 4

For data by poverty level and age in see figure 4 on page 5

All of the above may be found in the *June 1998 Issue Brief, “Characteristics of Nonelderly with Selected Sources of Health Insurance and Lengths of Uninsured Spells”*.

**Reports on a Specific Demographic**

**Young Adults 19-25**

Where do individuals age 19-25 get their health insurance coverage, 2007?

See figure 1 on page 4 in the *August 2010 Notes, “Coverage of Dependent Children to Age 26 Under the Patient Protection and Affordable Care Act”*

What is the perceived health status of individuals age 19-25, 2007?

See figure 2 (for physical health) and figure 3 (for mental health) on page 5 in the *August 2010 Notes, “Coverage of Dependent Children to Age 26 Under the Patient Protection and Affordable Care Act”*

**Near Elderly Ages 55-64**

What are the sources of health insurance for the near elderly, 1994-2007?

See figure 3 on page 5

For data for workers ages 55-64 see figure 5 on page 7

For data for retirees ages 55-64 see figure 6 on page 8

For data for individuals ages 55-64 that were ill or disabled see figure 7 on page 9

All of the above may be found in the *August 2009 Notes article, “Health Insurance Coverage of Individuals Age 55-64, 1994-2007”*

**Immigration**

What is the likelihood of a person being uninsured by immigration status?

See figure 2 on page 4 for 2006 data. Data is presented for foreign-born naturalized citizen and foreign-born non-citizen.

See figure 8 on page 8 for 1994-2006 data.

See figure 3 on page 5 for data by year entered U.S. and immigration status

All of the above may be found in the *August 2008 Notes article, “The Impact of Immigration on Health Insurance Coverage in the United States, 1994-2006”*

**Family Income**

What is the likelihood of a person being uninsured by family income, 1999 and 2003?

See figure 3 on page 3 in the *February 2005 Notes article, “The Relationship Between Income and Health Insurance: Rethinking the Use of Family income in the Current Population Survey”*

What is distribution of the uninsured by family income, 2003?

See figure 2 on page 3 in the *February 2005 Notes article, “The Relationship Between Income and Health Insurance: Rethinking the Use of Family income in the Current Population Survey”*.
Past Reports on Health Insurance Coverage of the Nonelderly

- May 2001 Issue Brief “Employment-Based Health Benefits: Trends and Outlook”.
- May 1997 Issue Brief “Trends in Health Insurance Coverage”.
- July 1990 Issue Brief “Update: Americans Without Health Insurance”.