

NCHS Health Insurance Data

About NCHS

The National Center for Health Statistics (NCHS) is the nation's principal health statistics agency, providing data to identify and address health issues. NCHS compiles statistical information to help guide public health and health policy decisions.

Collaborating with other public and private health partners, NCHS uses a variety of data collection mechanisms to obtain accurate information from multiple sources. This process provides a broad perspective on the population's health, influences on health, and health outcomes.

Health insurance

Health insurance coverage is an important determinant of access to health care and health status. Uninsured children and nonelderly adults are substantially less likely than their insured counterparts to have a usual source of health care or a recent health care visit. The major source of coverage for persons under age 65 is private employer-sponsored group health insurance. Individual and family private health insurance coverage can also be purchased either directly or through the Health Insurance Marketplace or state-based exchanges. Public programs, such as Medicaid and the Children's Health Insurance Program, provide coverage for many low-income children and adults.

To develop policies and programs that improve health insurance coverage, it is important to obtain timely and accurate information on the number of persons who lack health insurance coverage and the number of persons with different types of coverage.

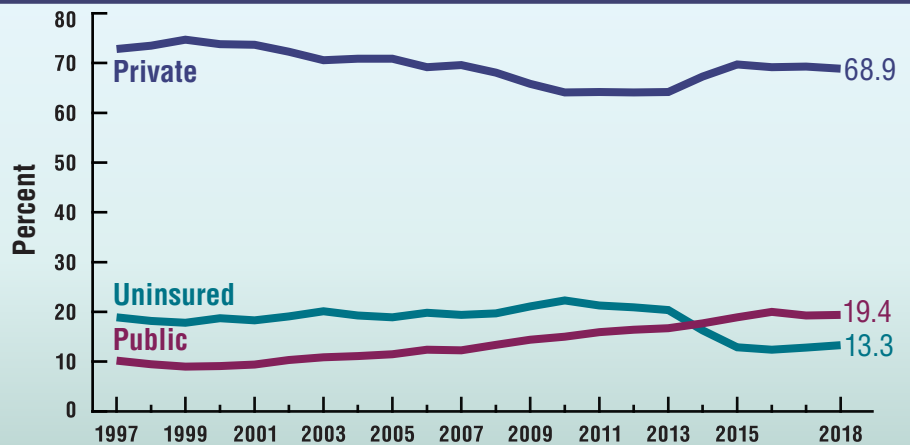
Health insurance data

The National Health Interview Survey (NHIS) has been collecting comprehensive data on health insurance coverage since 1959. Three estimates of lack of health insurance coverage are provided on a quarterly basis as follows: uninsured at the time of interview, uninsured at least part of the year prior to the interview, and uninsured for more than a year at the time of interview. Data are also provided on public and private coverage for those currently insured, including data on enrollment through the Health Insurance Marketplace or state-based exchanges, and in high-deductible health plans. For 2018, NHIS reported state-specific health insurance estimates for 17 selected states for persons of all ages, persons under age 65, adults aged 18–64, and children aged 0–17 years.

NHIS data on health insurance coverage for adults aged 18–64 for 2018 show:

- 13.3% were uninsured at the time of the interview, 19.4% had public coverage, and 68.9% had private health insurance coverage.

Percentage of adults aged 18–64 who were insured or had private or public coverage at the time of interview: United States, 1997–2018



NOTE: Data are based on household interviews of a sample of the civilian noninstitutionalized population.
SOURCE: NCHS, National Health Interview Survey, 2010–2018, Family Core component.

NHIS findings in 2018 show:

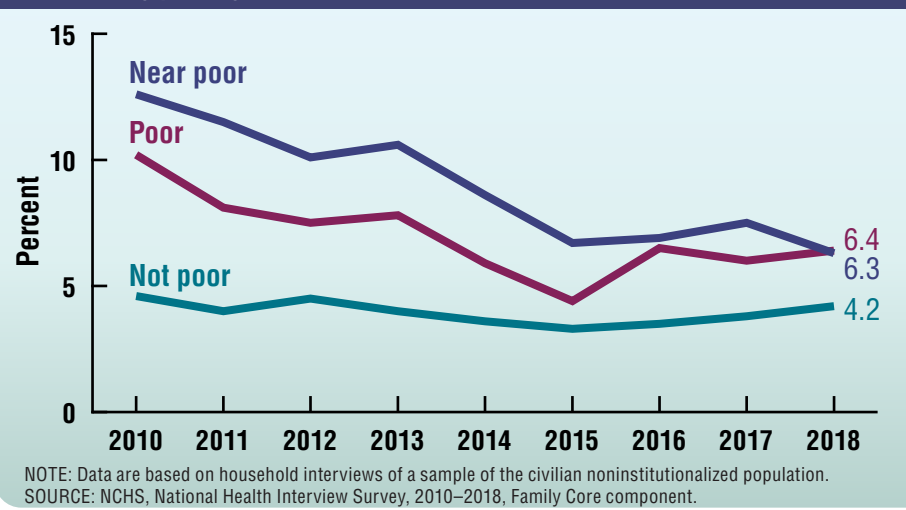
- In 2018, 30.4 million persons of all ages (9.4%) were uninsured at the time of interview—not significantly different from 2017, but 18.2 million fewer persons than in 2010.
- The percentage of adults aged 18–64 who were uninsured at the time of interview decreased, from 22.3% in 2010 to 13.3% in 2018.
- Among the 17 selected states presented in 2018, the percentage of adults aged 18–64 who were uninsured ranged from 4.9% in Massachusetts to 25.0% in Texas.
- Among adults aged 18–64, 26.7% of Hispanic, 15.2% of non-Hispanic black, 9.0% of non-Hispanic white, and 8.1% of non-Hispanic Asian adults

lacked health insurance coverage at the time of interview. Hispanic adults had the greatest percentage point decrease in the percentage of uninsured from 2013 (40.6%) through 2018 (26.7%).

NHIS data on health insurance coverage for children show:

- Among children aged 0–17 years, 6.4% of poor, 6.3% of near-poor, and 4.2% of not-poor children did not have health insurance at the time of interview in 2018.
- The observed decrease in the percentage of near-poor children without health insurance at the time of interview, from 7.5% in 2017 to 6.3% in 2018, was not statistically significant.
- The percentage of poor children without health insurance at the time of interview increased from 4.4% in 2015 to 6.5% in 2016 and stayed relatively stable between 2016 and 2018.

Percentage of children aged 0–17 years who were uninsured at the time of interview, by poverty status: United States, 2010–2018

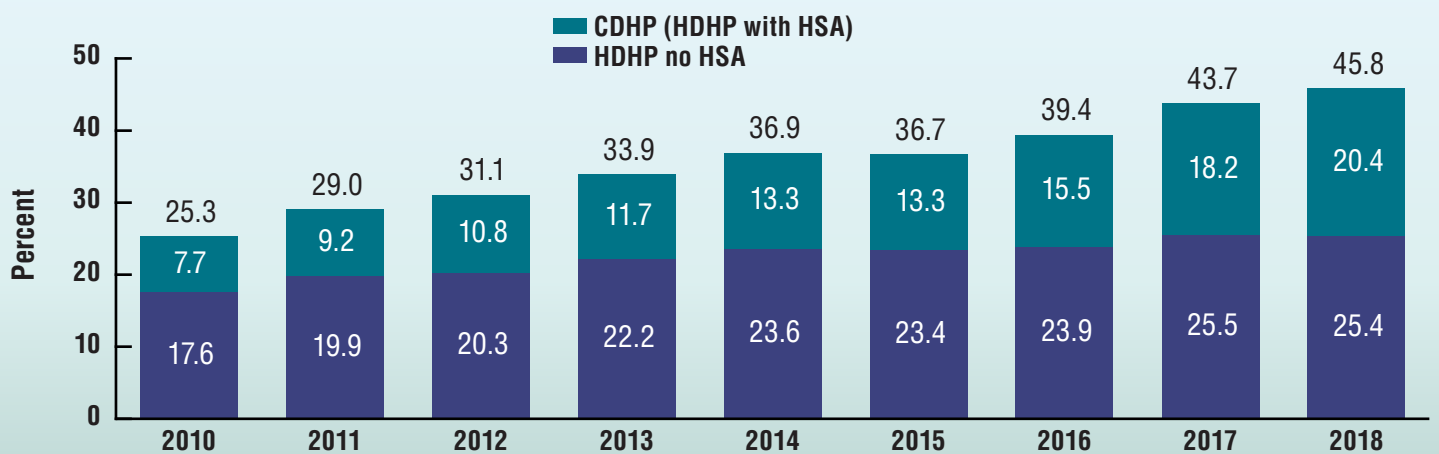


High-deductible health plans and consumer-directed health plans

NHIS provides estimates of enrollment in high-deductible health plans (HDHPs) and consumer-directed health plans (CDHPs).

- In 2018, 45.8% of persons under age 65 with private health insurance were enrolled in an HDHP, including 20.4% who were enrolled in a CDHP (an HDHP with a health savings account [HSA]) and 25.4% who were enrolled in an HDHP without an HSA.
- Among persons with private health insurance, enrollment in HDHPs has increased 20.5 percentage points, from 25.3% in 2010 to 45.8% in 2018.
- More recently, the percentage of those enrolled in an HDHP increased, from 43.7% in 2017 to 45.8% in 2018.

Percentage of persons under age 65 enrolled in a high-deductible health plan without a health savings account or in consumer-directed health plan, among those with private health insurance coverage: United States, 2010–2018



NOTES: CDHP is consumer-directed health plan, which is a high-deductible health plan (HDHP) with a health savings account (HSA). HDHP no HSA is a high-deductible health plan without an HSA. The individual components of HDHPs may not add up to the total due to rounding. Data are based on household interviews of a sample of the civilian noninstitutionalized population. SOURCE: NCHS, National Health Interview Survey, 2010–2018, Family Core component.

Health insurance data source

NHIS collects information on the health of the U.S. civilian noninstitutionalized population through personal household interviews. It measures health status and disability, selected conditions, insurance coverage, access to care, use of health services, immunizations, health behaviors, injury, and the ability to perform daily activities.

