

**EXHIBIT 2.** Characteristics of Non-Institutionalized Individuals by Age and Source of Health Coverage, 2015

Characteristic	Selected coverage sources at time of interview, all ages <sup>1</sup>					Selected coverage sources at time of interview, age 0-18 <sup>1</sup>			
	Total	Medicare	Private <sup>2</sup>	Medicaid/CHIP <sup>3</sup>	Uninsured <sup>4</sup>	Total	Private <sup>2</sup>	Medicaid/CHIP <sup>3</sup>	Uninsured <sup>4</sup>
<b>Total (percent distribution across coverage sources)<sup>5</sup></b>	100.0%	16.3%	62.9%	17.9%	9.0%	100.0%	54.9%	37.6%	4.7%
<b>Coverage</b>									
Length of time with any coverage during year									
Full year	87.2*	98.7*	95.8*	92.3	–	92.7*	97.5*	95.6	–
Part year	6.6*	1.3*	4.2*	7.7	27.0	4.9*	2.5*	4.4	41.4
No coverage during year	6.1	–	–	–	73.0	2.5	–	–	58.6
Multiple coverage sources at time of interview									
Yes, any Medicare and Medicaid/CHIP combination <sup>6</sup>	1.7*	10.4	–	9.5	–	†	–	†	–
Yes, any private and Medicaid/CHIP combination	0.5*	–	0.8*	2.8	–	1.1*	2.0*	2.9	–
Yes, any other combination	7.0*	43.4*	11.3*	0.4	–	†	0.0	–	–
No	90.8*	46.2*	87.9	87.4	100.0*	98.9*	98.0*	97.0	100.0*
<b>Demographics</b>									
Age									
0–18	24.6*	†	21.5*	51.7	12.9*	100.0	100.0	100.0	100.0
19–64	60.7*	14.4*	67.0*	41.8	86.3*	–	–	–	–
65 or older	14.7*	85.3*	11.5*	6.5	†	–	–	–	–
Gender									
Male	48.9	45.1	48.9*	44.9	54.8*	51.0*	50.4	51.9	49.7
Female	51.1	54.9	51.1*	55.1	45.2*	49.0*	49.6	48.1	50.3
Race									
Hispanic	17.7*	7.9*	11.8*	31.5	38.3*	24.6*	14.7*	36.7	43.1
White, non-Hispanic	62.7*	77.4*	70.9*	40.2	42.8	53.7*	67.4*	35.7	42.9*
Black, non-Hispanic	12.6*	10.0*	9.9*	21.8	13.3*	14.6*	9.9*	21.9	8.3*
Other non-white, non-Hispanic	7.0*	4.8*	7.4	6.5	5.7	7.1*	8.0*	5.7	5.7

**EXHIBIT 2. (continued)**

Characteristic	Selected coverage sources at time of interview, age 19-64 <sup>1</sup>					Selected coverage sources at time of interview, age 65 and older <sup>1</sup>			
	Total	Medicare	Private <sup>2</sup>	Medicaid/CHIP <sup>3</sup>	Uninsured <sup>4</sup>	Total	Medicare	Private <sup>2</sup>	Medicaid/CHIP <sup>3</sup>
<b>Total (percent distribution across coverage sources)<sup>5</sup></b>	<b>100.0%</b>	<b>3.9%</b>	<b>69.6%</b>	<b>12.4%</b>	<b>12.8%</b>	<b>100.0%</b>	<b>94.2%</b>	<b>48.9%</b>	<b>7.9%</b>
<b>Coverage</b>									
Length of time with any coverage during year									
Full year	82.2*	95.7*	94.6*	87.2	–	98.7	99.2	99.4	99.2
Part year	8.8*	4.3*	5.4*	12.8	25.2*	0.9	0.8	0.6	†
No coverage during year	9.1	–	–	–	74.8	0.4	–	–	–
Multiple coverage sources at time of interview									
Yes, any Medicare and Medicaid/CHIP combination <sup>6</sup>	1.2*	30.3*	–	9.5	–	6.6*	7.0*	–	83.9
Yes, any private and Medicaid/CHIP combination	0.4*	–	0.5*	3.0	–	†	–	†	†
Yes, any other combination	0.7*	17.3*	1.0*	†	–	45.1*	48.0*	92.4*	4.5
No	97.8*	52.4*	98.5*	87.3	100.0*	48.2*	45.0*	7.5*	11.4
<b>Demographics</b>									
Age									
0–18	–	–	–	–	–	–	–	–	–
19–64	100.0	100.0	100.0	100.0	100.0	–	–	–	–
65 or older	–	–	–	–	–	100.0	100.0	100.0	100.0
Gender									
Male	49.0*	50.0*	49.4*	38.0	55.7*	44.5*	44.3*	43.5*	34.7
Female	51.0*	50.0*	50.6*	62.0	44.3*	55.5*	55.7*	56.5*	65.3
Race									
Hispanic	17.2*	9.5*	12.3*	25.6	37.7*	8.0*	7.6*	3.7*	27.9
White, non-Hispanic	62.7*	69.1*	69.4*	45.2	42.7	78.1*	78.9*	86.0*	44.4
Black, non-Hispanic	12.7*	17.5*	10.5*	22.3	14.0*	8.8*	8.7*	6.5*	17.2
Other non-white, non-Hispanic	7.4*	3.9*	7.8	7.0	5.5	5.1*	4.8*	3.9*	10.5

EXHIBIT 2. (continued)

Characteristic	Selected coverage sources at time of interview, all ages <sup>1</sup>					Selected coverage sources at time of interview, age 0-18 <sup>1</sup>			
	Total	Medicare	Private <sup>2</sup>	Medicaid/CHIP <sup>3</sup>	Uninsured <sup>4</sup>	Total	Private <sup>2</sup>	Medicaid/CHIP <sup>3</sup>	Uninsured <sup>4</sup>
<b>Education<sup>7</sup></b>									
Less than high school	12.1%*	17.3%*	6.1%*	28.2%	27.7%	-	-	-	-
High school diploma/GED	24.5	29.9	21.0*	31.7	33.1	-	-	-	-
Some college	31.3*	26.9*	32.0	31.3	28.1*	-	-	-	-
College or graduate degree	32.1*	25.9*	40.8*	8.7	11.1*	-	-	-	-
<b>Marital status<sup>7</sup></b>									
Married	54.0*	52.2*	60.6*	31.9	39.5*	-	-	-	-
Widowed	6.2*	22.6*	4.6*	6.1	2.0*	-	-	-	-
Divorced or separated	11.7*	15.1*	9.6*	17.3	13.6*	-	-	-	-
Living with partner	7.4*	2.9*	6.4*	11.1	13.3*	-	-	-	-
Never married	20.7*	7.2*	18.7*	33.6	31.5	-	-	-	-
<b>Family income</b>									
Has income less than 138 percent FPL	22.5*	20.8*	8.3*	63.8	39.7*	31.1%*	8.5%*	63.5%	38.9%*
Has income in ranges shown below									
Less than 100 percent FPL	14.5*	11.1*	4.3*	45.9	26.4*	21.1*	4.2*	45.8	22.9*
100–199 percent FPL	19.4*	23.1*	12.0*	35.1	31.5*	23.0*	12.6*	36.1	35.2
200–399 percent FPL	28.7*	32.2*	31.5*	15.1	31.0*	27.6*	35.5*	14.9	33.0*
400 percent FPL or higher	37.2*	33.4*	52.1*	3.7	10.9*	28.1	47.6*	3.0	8.5*
<b>Other demographic characteristics</b>									
Citizen of United States	93.1*	97.6*	95.2*	93.6	73.5*	97.5*	98.2	97.8	86.9*
Parent of a dependent child <sup>7</sup>	29.6*	2.2*	31.1*	37.9	36.3	-	-	-	-
Currently working <sup>7</sup>	61.8*	13.7*	73.6*	35.2	64.6*	-	-	-	-
Veteran <sup>7</sup>	8.9*	20.5*	7.3*	3.8	2.8	-	-	-	-
Receives SSI or SSDI	4.2	13.6	1.3*	13.4	0.8*	1.2*	0.5*	2.6	†
<b>Health</b>									
<b>Current health status</b>									
Excellent or very good	65.8*	40.6*	72.1*	57.6	61.2*	84.2*	89.9*	76.1	80.9*
Good	23.9*	33.0*	21.6*	25.6	28.1*	14.0*	9.2*	20.7	17.7
Fair or poor	10.3*	26.4*	6.3*	16.8	10.8*	1.9*	0.9*	3.3	†



**EXHIBIT 2. (continued)**

Characteristic	Selected coverage sources at time of interview, age 19-64 <sup>1</sup>					Selected coverage sources at time of interview, age 65 and older <sup>1</sup>			
	Total	Medicare	Private <sup>2</sup>	Medicaid/CHIP <sup>3</sup>	Uninsured <sup>4</sup>	Total	Medicare	Private <sup>2</sup>	Medicaid/CHIP <sup>3</sup>
<b>Education<sup>7</sup></b>									
Less than high school	11.0%*	22.8%	5.2%*	25.7%	27.7%	16.6%*	16.4%*	11.3%*	44.6%
High school diploma/GED	23.4*	35.3	19.7*	32.8	33.2	28.9	29.0	28.9	24.9
Some college	32.5*	30.0	33.0	33.4	28.1*	26.4*	26.4*	26.5*	18.1
College or graduate degree	33.0*	11.9*	42.1*	8.2	11.0*	28.2*	28.2*	33.4*	12.4
<b>Marital status<sup>7</sup></b>									
Married	53.8*	36.6	60.7*	32.3	39.5*	54.9*	54.9*	60.4*	29.0
Widowed	1.6*	5.2*	1.3*	2.3	1.7	25.1*	25.6*	23.6*	30.7
Divorced or separated	11.3*	26.3*	9.5*	15.6	13.5*	13.4*	13.2*	10.6*	28.0
Living with partner	8.6*	7.6*	7.1*	12.4	13.5	2.1	2.1	2.2	†
Never married	24.6*	24.3*	21.4*	37.4	31.8*	4.5*	4.3*	3.3*	9.5
<b>Family income</b>									
Has income less than 138 percent FPL	20.5*	46.4*	8.3*	63.9	39.9*	16.5*	16.3*	7.6*	65.9
Has income in ranges shown below									
Less than 100 percent FPL	13.3*	29.0*	4.6*	46.0	26.9*	8.5*	8.1*	3.2*	45.5
100–199 percent FPL	17.6	34.1	11.3*	34.4	31.1*	20.5*	21.0*	14.7*	32.3
200–399 percent FPL	28.1*	25.2*	29.7*	15.5	30.8*	33.2*	33.5*	34.5*	14.6
400 percent FPL or higher	40.9*	11.7*	54.4*	3.9	11.1*	37.6*	37.2*	47.5*	7.2
<b>Other demographic characteristics</b>									
Citizen of United States	90.3*	96.7*	93.6*	89.2	71.7*	96.9*	97.8*	98.6*	88.1
Parent of a dependent child <sup>7</sup>	36.6*	12.6*	36.3*	43.8	36.7*	0.5	0.4	†	†
Currently working <sup>7</sup>	73.0*	10.0*	82.9*	40.1	64.9*	15.7*	14.4*	19.2*	3.6
Veteran <sup>7</sup>	5.7*	9.0*	4.6*	3.3	2.8	22.4*	22.4*	22.5*	7.1
Receives SSI or SSDI	5.6*	74.7*	1.7*	24.1	0.8*	3.6*	3.4*	0.7*	30.7
<b>Health</b>									
Current health status									
Excellent or very good	63.3*	11.9*	70.0*	40.5	58.5*	45.3*	45.2*	51.1*	21.3
Good	25.7	30.4	23.6*	31.1	29.6	33.4	33.6	33.1	29.5
Fair or poor	11.0*	57.8*	6.4*	28.5	11.9*	21.3*	21.2*	15.9*	49.2

**EXHIBIT 2. (continued)**

**Notes:** FPL is federal poverty level. SSDI is Social Security Disability Insurance. SSI is Supplemental Security Income. Percentage calculations for each item in the exhibit exclude individuals with missing and unknown values. Standard errors are available online in the downloadable Excel version of this exhibit at <https://www.macpac.gov/publication/characteristics-of-non-institutionalized-individuals-by-source-of-health-insurance/>. The individual components listed under the subcategories are not always mutually exclusive and may not add to 100 percent. Due to differences in methodology (such as the wording of questions, length of recall periods, and prompts or probes used to elicit responses), estimates obtained from different survey data sources will vary. For example, the National Health Interview Survey (NHIS) is known to produce higher estimates of service use than the Medical Expenditures Panel Survey (MEPS). For purposes of comparing groups of individuals (as in this exhibit), the NHIS provides the most recent information available. For other purposes, such as measuring levels of use relative to a particular benchmark or goal, it may be appropriate to consult estimates from MEPS or another source.

\* Difference from Medicaid/CHIP is statistically significant at the 0.05 level.

† Estimate is unreliable because it has a relative standard error greater than 30 percent.

– Dash indicates zero; 0.0% indicates an amount less than 0.05% that rounds to zero.

<sup>1</sup> Total includes all non-institutionalized individuals, regardless of coverage source. In this exhibit, the sum of values across health insurance coverage types may not add to 100 percent for each age group because individuals may have multiple sources of coverage and because not all types of coverage are displayed. Other MACStats exhibits apply a hierarchy to assign individuals with multiple coverage sources to a primary source, and may therefore have different results than those shown here. Coverage source is defined as of the time of the survey interview. Since an individual may have multiple coverage sources or changes over time, responses to survey questions may reflect characteristics or experiences associated with a coverage source other than the one assigned in this exhibit.

<sup>2</sup> Private health insurance coverage excludes plans that paid for only one type of service, such as accidents or dental care.

<sup>3</sup> Medicaid/CHIP also includes persons covered by other state-sponsored health plans.

<sup>4</sup> Individuals were defined as uninsured if they did not have any private health insurance, Medicaid, CHIP, Medicare, state-sponsored or other government-sponsored health plan, or military plan. Individuals were also defined as uninsured if they had only Indian Health Service coverage or had only a private plan that paid for one type of service, such as accidents or dental care.

<sup>5</sup> Components may not sum to 100 percent because individuals may have multiple sources of coverage and because not all types of coverage are displayed.

<sup>6</sup> NHIS and other survey data underestimate the number of individuals dually enrolled in Medicare and Medicaid, in part because most surveys do not count those whose only Medicaid benefit is payment of Medicare premiums and cost sharing as having Medicaid coverage.

<sup>7</sup> Information is limited to those age 19 or older.

**Source:** MACPAC, 2016, analysis of NHIS data.