

EXHIBIT 42. Coverage, Demographic, and Health Characteristics of Non-Institutionalized Individuals Age 19–64 by Primary Source of Health Coverage, 2015

Characteristic	Primary coverage source at time of interview ¹				
	Total	Medicare	Private ²	Medicaid/ CHIP ³	Uninsured ⁴
Total (percent distribution across coverage sources)⁵	100.0%	3.9%	69.0%	10.8%	12.8%
Coverage					
Length of time with any coverage during year					
Full year	82.2*	95.7*	94.6*	85.8	–
Part year	8.8*	4.3*	5.4*	14.2	25.2*
No coverage during year	9.1	–	–	–	74.8
Demographics					
Age					
19–25	15.6*	2.0*	14.7*	21.7	19.2
26–44	40.9*	16.1*	40.0*	46.6	50.8*
45–54	22.4*	25.1*	23.6*	18.5	17.9
55–64	21.1*	56.9*	21.8*	13.2	12.0
Gender					
Male	49.0*	50.0*	49.4*	36.6	55.7*
Female	51.0*	50.0*	50.6*	63.4	44.3*
Race					
Hispanic	17.2*	9.5*	12.4*	27.4	37.7*
White, non-Hispanic	62.8*	69.1*	69.3*	43.3	42.7
Black, non-Hispanic	12.6*	17.5*	10.4*	21.9	14.0*
Other non-white, non-Hispanic	7.3	3.9*	7.9	7.4	5.5*
Marital status ⁶					
Married	54.0*	36.6	60.7*	33.2	39.5*
Widowed	1.6*	5.2*	1.3	1.9	1.7
Divorced or separated	11.3*	26.3*	9.4*	14.7	13.5
Living with partner	8.6*	7.6*	7.1*	13.1	13.5
Never married	24.5*	24.3*	21.5*	37.1	31.8*
Family income					
Less than 138 percent FPL	20.5*	46.4*	8.2*	64.1	39.9*
Has income in ranges below					
Less than 100 percent FPL	13.3*	29.0*	4.5*	46.4	26.9*
100–199 percent FPL	17.6*	34.1	11.1*	34.3	31.1
200–399 percent FPL	28.1*	25.2*	29.6*	15.4	30.8*
400 percent FPL or higher	40.9*	11.7*	54.7*	3.7	11.1*

EXHIBIT 42. (continued)

Characteristic	Primary coverage source at time of interview ¹				
	Total	Medicare	Private ²	Medicaid/ CHIP ³	Uninsured ⁴
Education					
Less than high school	11.0%*	22.8%	5.1%*	25.5%	27.7%
High school diploma/GED	23.4*	35.3	19.6*	31.9	33.2
Some college	32.5*	30.0	33.0	34.1	28.1*
College or graduate degree	33.1*	11.9*	42.4*	8.6	11.0*
Other demographic characteristics					
Citizen of United States	90.3*	96.7*	93.6*	88.3	71.7*
Parent of a dependent child	36.6*	12.6*	36.5*	47.6	36.7*
Currently working	73.1*	10.0*	83.6*	43.7	64.9*
Veteran	5.7*	9.0*	4.6*	3.3	2.8
Receives SSI or SSDI ⁷	5.6*	74.7*	1.0*	16.6	0.8*
Receives SSI	2.6*	22.4*	0.4*	13.0	†
Receives SSDI	3.8*	63.8*	0.7*	6.3	0.6*
Health					
Current health status					
Excellent or very good	63.4*	11.9*	70.5*	43.8	58.5*
Good	25.6*	30.4	23.6*	31.7	29.6
Fair or poor	11.0*	57.8*	5.9*	24.5	11.9*
Body Mass Index (BMI)					
Healthy weight (BMI less than 25)	36.0*	22.6*	37.4*	33.2	36.0
Overweight (BMI 25–29)	33.3*	29.0	33.4*	30.4	36.4*
Obese (BMI 30 or higher)	30.7*	48.4*	29.3*	36.4	27.7*
Smoking status					
Current smoker	16.9*	29.4	12.0*	30.1	27.8
Former smoker	17.9*	27.1*	18.4*	14.3	14.8
Never smoked	65.1*	43.5*	69.6*	55.6	57.4
Limitations and health conditions					
Has basic action difficulty or complex activity limitation					
Any basic action difficulty ⁸	24.9*	86.2*	18.8*	41.8	23.0*
Any complex activity limitation ⁹	12.5*	85.6*	6.1*	29.3	9.1*
Either one	26.6*	92.4*	19.9*	45.8	24.1*
Has functional limitation ¹⁰	11.5*	69.5*	6.6*	23.6	8.6*

EXHIBIT 42. (continued)

Characteristic	Primary coverage source at time of interview ¹				
	Total	Medicare	Private ²	Medicaid/ CHIP ³	Uninsured ⁴
Has difficulty walking without equipment	3.4%*	31.2%*	1.3%*	8.3%	1.5%*
Has health condition requiring special equipment	4.2*	31.8*	2.2*	9.0	1.7*
Needs help with any of the following ADLs					
Personal care	1.4*	13.1*	0.5*	4.0	†
Bathing	0.8*	8.4*	0.3*	2.2	†
Eating	0.3*	2.3	†	1.1	†
Transferring	0.6*	5.1*	0.2*	2.1	†
Toileting	0.5*	3.6*	†	1.5	†
Getting around in home	0.5*	5.4*	0.2*	1.6	†
Number of ADLs needing assistance					
None	98.9*	88.7*	99.6*	96.7	99.8*
1–2	0.6*	6.7*	0.2*	1.7	†
3–4	0.4*	4.1*	†	1.0	†
5–6	0.1*	†	†	0.6	–
Unable to work now due to health problem	7.6*	73.0*	2.4*	20.0	4.3*
Limited in amount or kind of work due to health	10.3*	81.6*	4.5*	25.5	6.2*
Lost all natural teeth	4.4*	21.3*	2.9*	7.9	4.1*
Has depressed or anxious feelings ¹¹	3.9*	14.8*	2.0*	9.3	5.7*
Currently pregnant ¹²	3.9*	†	3.4*	8.0	1.7*
Ever been told he or she has selected conditions					
Hypertension	24.1*	58.3*	22.7*	26.8	17.5*
Coronary heart disease	2.2*	12.0*	1.5*	3.6	1.2*
Heart attack	1.6*	11.6*	1.0*	2.5	0.9*
Stroke	1.5*	10.9*	0.7*	3.2	1.2*
Cancer	4.8	14.3*	4.7	5.3	2.3*
Diabetes	6.9*	29.5*	5.6*	9.0	4.9*
Arthritis	16.7*	56.4*	15.0*	19.7	9.7*
Asthma	13.1*	24.7*	12.4*	16.7	10.3*
Chronic bronchitis (past 12 months)	3.4*	15.4*	2.5*	5.8	2.6*
Liver condition (past 12 months)	1.6*	7.2*	1.0*	2.6	1.4*
Weak or failing kidneys (past 12 months)	1.2*	10.3*	0.6*	2.1	1.0*

EXHIBIT 42. (continued)

Notes: FPL is federal poverty level. SSI is Supplemental Security Income. SSDI is Social Security Disability Insurance. ADL is activity of daily living. Percentage calculations for each item in the exhibit exclude individuals with missing and unknown values. The individual components listed under the subcategories are not always mutually exclusive and may not add to 100 percent. Standard errors are available online in the downloadable Excel version of this exhibit at <https://www.macpac.gov/publication/coverage-demographic-and-health-characteristics-of-non-institutionalized-individuals-age-19-64-by-primary-source-of-health-coverage/>.

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.

¹ Total includes all non-institutionalized individuals age 19–64, regardless of coverage source. In this exhibit, the following hierarchy was used to assign individuals with multiple coverage sources to a primary source: Medicare, private, Medicaid/CHIP, other, uninsured. Not separately shown are the estimates for those covered by any type of military health plan or other government-sponsored programs. 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.

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

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

⁴ Individuals were defined as uninsured if they did not have any private health insurance, Medicaid, CHIP, Medicare, state- 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.

⁵ Due to the fact that a hierarchy was used in this exhibit to assign individuals with multiple coverage sources to a primary source (see note 1), the Medicaid/CHIP percentages shown in this row exclude individuals who also have Medicare or private coverage. Components do not sum to 100 percent because not all coverage sources are shown.

⁶ These estimates should not be compared to the 2014 estimates published in the December 2015 data book due to errors in last's year publication.

⁷ Characteristic is listed under demographics because low income is one of the criteria for SSI eligibility, and the inability to engage in a specified level of work activity and earnings (referred to as substantial gainful activity in federal statute) is one of the criteria for SSDI eligibility. However, SSI or SSDI receipt is also an indicator of disability. For an adult to be eligible for SSI or SSDI, he or she must have a medically determinable physical or mental impairment that is expected to last at least 12 months or result in death.

⁸ Captures limitations or difficulties in movement (walking, standing, bending or kneeling, reaching overhead, and using the hands and fingers) and sensory, emotional (i.e., feelings that interfere with accomplishing daily activities), or mental (i.e., difficulties with remembering or experiencing confusion) functioning that are associated with some health problem.

⁹ Reflects a limitation in the tasks and organized activities that, when executed, make up numerous social roles, such as working, attending school, or maintaining a household. Adults are defined as having a complex activity limitation if they have one or more of the following types of limitations: self-care limitation, social limitation, or work limitation.

¹⁰ Functional limitation is defined as “very difficult” or “cannot do” for the following activities: grasp small objects; reach above one’s head; sit more than 2 hours; lift or carry 10 pounds; climb a flight of stairs; push a heavy object; walk a 1/4 mile; stand more than 2 hours; stoop, bend, or kneel. These estimates should not be compared to the 2014 estimates published in the December 2015 data book which also included responses of “only a little” and “somewhat difficult”.

¹¹ These estimates should not be compared to the 2014 estimates published in the December 2015 data book due to a change in the characteristic’s definition.

¹² Information is limited to women age 19–44.

Source: MACPAC, 2016, analysis of NHIS data.