

EXHIBIT 2. Characteristics of Non-Institutionalized Individuals by Age and Source of Health Coverage, 2024

Characteristic	Selected coverage source at time of interview, all ages ¹					Selected coverage source at time of interview, age 0–18 ¹			
	Total	Medicare	Private ²	Medicaid or CHIP ³	Uninsured ⁴	Total	Private ²	Medicaid or CHIP ³	Uninsured ⁴
Total (percent distribution across coverage sources)⁵	100.0%	24.4%	61.7%	18.7%	8.2%	100.0%	55.6%	36.9%	5.3%
Coverage									
Length of time with any coverage during year									
Full year	88.8*	99.0*	96.2*	93.9	–	92.7*	97.8*	95.8	–
Part year	6.1	1.0*	3.8*	6.1	32.2*	4.8	2.2*	4.2	46.0*
No coverage during year	5.2*	–	–	–	67.8*	2.5*	–	–	54.0*
Multiple coverage sources at time of interview									
Yes, any Medicare and Medicaid/CHIP combination ⁶	1.9*	9.9	–	10.1	–	–	–	–	–
Yes, any private and Medicaid/CHIP combination	0.8*	–	1.3*	4.1	–	1.7*	3.1*	4.7	–
Yes, any other combination	7.5*	39.3*	12.2*	1.2	–	–	–	–	–
No	89.8*	50.8*	86.6*	84.6	100.0*	98.3*	96.9*	95.3	100.0*
Demographics									
Age									
0–18	23.1*	–	20.8*	45.7	14.9*	100.0*	100.0*	100.0	100.0*
19–64	58.8*	10.9*	66.4*	46.2	83.8*	–	–	–	–
65 or older	18.1*	89.1*	12.7*	8.1	1.4*	–	–	–	–
Sex									
Male	49.2*	46.0	50.0*	44.3	55.1*	51.0	51.0	51.2	50.6
Female	50.8*	54.0	50.0*	55.7	44.9*	49.0	49.0	48.8	49.4
Race									
Hispanic	19.8*	9.2*	14.4*	32.3	44.2*	26.4*	17.2*	38.2	43.5
White, non-Hispanic	58.7*	73.3*	65.7*	37.2	38.3	50.0*	62.3*	32.9	40.4*
Black, non-Hispanic	12.0*	10.9*	9.8*	20.2	10.6*	12.5*	8.4*	19.0	7.0*
American Indian or Alaska Native, non-Hispanic	0.6	0.6	0.4*	†	1.3	0.6	0.3*	†	†
Asian, non-Hispanic	5.9*	4.8	7.0*	4.6	3.2*	4.6*	6.2*	2.7	2.8
Other single and multiple races, non-Hispanic	3.0*	1.3*	2.8*	4.7	2.3*	5.9	5.6	6.2	5.5

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EXHIBIT 2. (continued)

Characteristic	Selected coverage source at time of interview, age 19–64 ¹					Selected coverage source at time of interview, age 65 or older ¹			
	Total	Medicare	Private ²	Medicaid or CHIP ³	Uninsured ⁴	Total	Medicare	Private ²	Medicaid or CHIP ³
Total (percent distribution across coverage sources)⁵	100.0%	3.5%	69.6%	14.7%	11.7%	100.0%	94.1%	43.5%	8.4%
Coverage									
Length of time with any coverage during year									
Full year	84.1*	96.2*	95.1*	91.2	–	98.8	99.3	99.5	98.5
Part year	8.2	3.8*	4.9*	8.8	30.0*	0.9	0.7	0.5	†
No coverage during year	7.7*	–	–	–	70.0*	0.4*	–	–	–
Multiple coverage sources at time of interview									
Yes, any Medicare and Medicaid/CHIP combination ⁶	1.1*	32.0*	–	7.7	–	6.8*	7.2*	–	81.1
Yes, any private and Medicaid/CHIP combination	0.6*	–	0.9*	4.3	–	†	–	†	†
Yes, any other combination	0.7	19.2*	1.0	0.7	–	39.3*	41.8*	90.6*	10.2
No	97.6*	48.8*	98.1*	87.3	100.0*	53.9*	51.0*	9.4	8.4
Demographics									
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
Sex									
Male	49.6*	50.7*	50.3*	39.0	55.8*	45.6*	45.4*	46.6*	35.9
Female	50.4*	49.3*	49.7*	61.0	44.2*	54.4*	54.6*	53.4*	64.1
Race									
Hispanic	20.3*	11.4*	15.2*	26.8	44.2*	9.8*	8.9*	5.4*	29.8
White, non-Hispanic	57.3*	58.1*	63.7*	41.5	38.3	74.0*	75.1*	81.5*	36.1
Black, non-Hispanic	12.5*	21.8	10.6*	21.2	11.3*	9.7*	9.6*	7.3*	21.1
American Indian or Alaska Native, non-Hispanic	0.7	†	0.5	†	1.4	0.5	0.5	0.3	†
Asian, non-Hispanic	6.7	3.5	7.8*	5.4	3.1*	5.1*	4.9*	4.5*	10.2
Other single and multiple races, non-Hispanic	2.5*	3.9	2.2*	3.7	1.8*	0.9	1.0	0.9	1.7

EXHIBIT 2. (continued)

Characteristic	Selected coverage source at time of interview, all ages ¹					Selected coverage source at time of interview, age 0–18 ¹			
	Total	Medicare	Private ²	Medicaid or CHIP ³	Uninsured ⁴	Total	Private ²	Medicaid or CHIP ³	Uninsured ⁴
Education⁷									
Less than high school	9.8%*	11.9%*	4.9%*	22.4%	25.3%	–	–	–	–
High school diploma/GED	26.9*	29.2*	22.4*	38.4	37.8	–	–	–	–
Some college	29.0	29.6	29.3	28.0	23.8*	–	–	–	–
College or graduate degree	34.3*	29.3*	43.4*	11.3	13.1	–	–	–	–
Marital status⁷									
Married	53.4*	55.9*	59.7*	27.5	39.1*	–	–	–	–
Widowed	5.8	19.0*	3.8*	5.8	1.6*	–	–	–	–
Divorced or separated	9.6*	14.1	8.0*	13.8	8.9*	–	–	–	–
Living with partner	8.7*	3.0*	8.1*	13.3	15.4	–	–	–	–
Never married	22.5*	8.0*	20.4*	39.7	35.1*	–	–	–	–
Family income									
Has income less than 138 percent FPL	18.7*	19.4*	7.1*	51.9	33.3*	24.6%*	6.0%*	51.6%	34.6%*
Has income in ranges shown below									
Less than 100 percent FPL	11.9*	11.4*	3.9*	36.0	21.4	16.0*	†	34.8	24.8
100–199 percent FPL	19.5*	22.3*	†	36.4	32.1	22.9*	†	38.5	30.2
200–399 percent FPL	30.8	32.6*	32.9	20.2	30.9	29.5	34.5	20.4	31.3
400 percent FPL or higher	37.8*	33.5	†	†	15.8	31.8*	†	†	14.2
Other demographic characteristics									
Citizen of United States	92.4	98.0*	94.5*	92.2	70.0*	96.4	97.6*	96.3	83.0*
Parent of a dependent child ⁷	26.0*	1.9*	28.2*	32.3	32.2	–	–	–	–
Currently working ⁷	63.8*	16.5*	75.8*	44.2	73.1*	–	–	–	–
Veteran ⁷	7.6*	15.2*	5.9*	2.5	1.6*	–	–	–	–
Family receives SSI or SSDI	8.1*	16.1*	4.3*	20.0	5.0*	6.0*	3.0*	11.2	2.7*
Health									
Current health status									
Excellent or very good	61.4*	38.6*	66.9*	56.2	57.6	85.1*	89.5*	78.3	83.3*
Good	26.5	34.3*	24.8	26.1	30.3*	12.3*	9.1*	17.1	13.9
Fair or poor	12.1*	27.1*	8.3*	17.7	12.1*	2.6*	1.4*	4.6	†

EXHIBIT 2. (continued)

Notes: GED is general educational development test. FPL is federal poverty level. SSI is Supplemental Security Income. SSDI is Social Security Disability Insurance. Percentage calculations for each item in the exhibit exclude individuals with missing and unknown values. Standard errors are available in the 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 or CHIP is statistically significant at the 0.05 level.

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

– Dash indicates zero.

¹ Total includes all non-institutionalized individuals, regardless of coverage source. In this exhibit, the values across health insurance coverage types may not sum 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.

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

³ Medicaid or 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 only a private plan that paid for one type of service, such as accidents or dental care.

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

⁶ 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.

⁷ Information is limited to those age 19 or older.

Source: MACPAC, 2025, analysis of NHIS data.

EXHIBIT 2. (continued)

Characteristic	Selected coverage source at time of interview, age 19–64 ¹					Selected coverage source at time of interview, age 65 or older ¹			
	Total	Medicare	Private ²	Medicaid or CHIP ³	Uninsured ⁴	Total	Medicare	Private ²	Medicaid or CHIP ³
Education⁷									
Less than high school	9.1%*	15.8%	4.5%*	19.3%	25.0%*	12.0%*	11.5%*	7.0%*	40.2%
High school diploma/GED	26.9*	43.0	21.9*	40.1	38.1	27.2	27.5	25.1	28.4
Some college	28.9	30.0	29.2	29.4	23.9*	29.2*	29.6*	29.6*	19.8
College or graduate degree	35.2*	11.2	44.4*	11.2	13.0	31.6*	31.5*	38.4*	11.6
Marital status⁷									
Married	51.9*	37.0*	58.9*	26.9	38.9*	58.2*	58.2*	63.6*	30.6
Widowed	1.3*	4.7*	1.1*	1.9	1.1*	20.4*	20.7*	18.1*	27.6
Divorced or separated	8.4*	20.2*	7.3*	12.0	8.9*	13.5*	13.4*	11.8*	23.4
Living with partner	10.7*	7.9*	9.2*	14.9	15.5	2.5*	2.4*	2.2*	4.1
Never married	27.7*	30.2*	23.5*	44.2	35.5*	5.5*	5.3*	4.2*	14.2
Family income									
Has income less than 138 percent FPL	17.0*	42.7	7.1*	50.7	33.1*	16.5*	16.6*	8.8*	60.2
Has income in ranges shown below									
Less than 100 percent FPL	11.1*	29.3	4.1*	35.9	20.8*	9.3*	9.2*	†	43.3
100–199 percent FPL	17.8*	32.9	†	34.4	32.4	20.7	21.0	†	35.2
200–399 percent FPL	30.6	24.7	32.2	21.0	30.9	33.3*	33.6*	33.8*	14.2
400 percent FPL or higher	40.6*	†	†	†	16.0	36.5	35.9	†	†
Other demographic characteristics									
Citizen of United States	89.4	97.3*	92.7*	88.3	68.1*	97.3*	98.1*	98.6*	89.9
Parent of a dependent child ⁷	33.8*	12.4*	33.5*	37.8	32.7*	0.7	0.6	0.6	†
Currently working ⁷	77.8*	17.9*	85.7*	50.5	73.6*	18.4*	16.3*	23.4*	8.7
Veteran ⁷	5.0*	8.8*	4.2*	1.6	1.6	15.8*	16.0*	14.9*	7.3
Family receives SSI or SSDI	8.4*	68.6*	4.3*	25.9	5.4*	9.8*	9.8*	6.5*	38.0
Health									
Current health status									
Excellent or very good	58.3*	19.7*	63.9*	40.8	53.2*	41.2*	40.9*	45.6*	18.8
Good	29.5*	31.5	27.8*	34.3	33.2	34.5*	34.6*	34.8*	30.6
Fair or poor	12.1*	48.8*	8.3*	24.9	13.6*	24.3*	24.5*	19.5*	50.6