

**EXHIBIT 44.** Coverage, Demographic, and Health Characteristics of Non-Institutionalized Individuals Age 19–64 by Primary Source of Health Coverage, 2024

Characteristic	Primary coverage source at time of interview <sup>1</sup>				
	Total	Medicare	Private <sup>2</sup>	Medicaid or CHIP <sup>3</sup>	Uninsured <sup>4</sup>
<b>Total (percent distribution across coverage sources)<sup>5</sup></b>	<b>100.0%</b>	<b>3.5%</b>	<b>68.9%</b>	<b>12.8%</b>	<b>11.7%</b>
<b>Coverage</b>					
Length of time with any coverage during year					
Full year	84.1*	96.2*	95.1*	90.5	–
Part year	8.2	3.8*	4.9*	9.5	30.0*
No coverage during year	7.7*	–	–	–	70.0*
<b>Demographics</b>					
Age					
19–25	15.1*	†	13.6*	22.5	20.5
26–44	43.3*	19.9*	42.7*	48.1	49.4
45–54	20.5*	20.1*	22.0*	14.0	18.1*
55–64	21.1*	56.8*	21.7*	15.3	12.1*
Sex					
Male	49.6*	50.7*	50.3*	38.8	55.8*
Female	50.4*	49.3*	49.7*	61.2	44.2*
Sexual orientation					
Heterosexual	93.9	94.7	93.7	93.6	94.8
Lesbian/gay	2.4	2.7	2.6	2.0	1.3
Bisexual	3.8	2.6*	3.7	4.4	3.9
Race					
Hispanic	20.3*	11.4*	15.3*	28.2	44.2*
White, non-Hispanic	57.3*	58.1*	63.6*	40.0	38.3
Black, non-Hispanic	12.5*	21.8	10.6*	21.0	11.3*
American Indian or Alaska Native, non-Hispanic	0.7	†	0.4	†	1.4
Asian, non-Hispanic	6.7	3.5*	7.8*	5.8	3.1*
Other single and multiple races, non-Hispanic	2.5*	3.9	2.2*	3.7	1.8*

EXHIBIT 44. (continued)

Characteristic	Primary coverage source at time of interview <sup>1</sup>				
	Total	Medicare	Private <sup>2</sup>	Medicaid or CHIP <sup>3</sup>	Uninsured <sup>4</sup>
<b>Marital status</b>					
Married	51.9%*	37.0%*	59.0%*	27.3%	38.9%*
Widowed	1.3	4.7*	1.1*	1.7	1.1
Divorced or separated	8.4*	20.2*	7.2*	11.1	8.9*
Living with partner	10.7*	7.9*	9.3*	15.2	15.5
Never married	27.7*	30.2*	23.4*	44.8	35.5*
<b>Family income</b>					
Less than 138 percent FPL	17.0*	42.7	6.9*	50.7	33.1*
<b>Has income in ranges below</b>					
Less than 100 percent FPL	11.1*	29.3	4.0*	35.8	20.8*
100–199 percent FPL	17.8*	32.9	†	34.6	32.4
200–399 percent FPL	30.6	24.7	32.2	21.2	30.9
400 percent FPL or higher	40.6*	†	†	†	16.0
<b>Education</b>					
Less than high school	9.1*	15.8	4.4*	19.3	25.0*
High school diploma/GED	26.9*	43.0	21.8*	40.1	38.1
Some college	28.9	30.0	29.2	29.1	23.9*
College or graduate degree	35.2*	11.2	44.6*	11.5	13.0
<b>Other demographic characteristics</b>					
Citizen of United States	89.4	97.3*	92.6*	87.4	68.1*
Born outside U.S.	20.9	11.2*	18.1*	22.8	39.8*
<b>Number of years spent in the U.S. (among those born outside U.S.)</b>					
Less than 5 years	12.5	†	9.4*	16.5	19.1
5–9 years	12.9	†	13.5	14.2	11.3
10 years or more	74.6*	87.9*	77.0*	69.4	69.5
Parent of a dependent child	33.8*	12.4*	33.7*	40.1	32.7*

**EXHIBIT 44.** (continued)

Characteristic	Primary coverage source at time of interview <sup>1</sup>				
	Total	Medicare	Private <sup>2</sup>	Medicaid or CHIP <sup>3</sup>	Uninsured <sup>4</sup>
Currently working	<b>77.8%*</b>	17.9%*	86.4%*	53.4%	73.6%*
Working full time (usually works 35 hours or more per week)	<b>82.2*</b>	40.7*	86.4*	60.0	75.3*
Working part time (less than 35 hours per week)	<b>17.8*</b>	59.3*	13.6*	40.0	24.7*
Not currently working	<b>22.2*</b>	82.1*	13.6*	46.6	26.4*
Unemployed, laid off, looking for work	<b>2.4*</b>	†	1.3*	5.6	5.9
Caring for family or house	<b>5.7*</b>	†	3.8*	12.7	9.1*
Going to school	<b>2.5*</b>	†	2.3*	4.2	2.3*
Retired	<b>3.6*</b>	16.7*	3.3*	2.3	1.9
Unable to work for health reasons or disabled	<b>6.0*</b>	59.1*	1.7*	17.1	2.8*
Other reason not listed	<b>1.9*</b>	2.4*	1.0*	4.5	4.2
Veteran	<b>5.0*</b>	8.8*	4.1*	1.4	1.6
<b>Lives in a family that receives</b>					
SSI or SSDI	<b>8.4*</b>	68.6*	3.7*	20.4	5.4*
SSI	<b>3.7*</b>	20.1*	1.5*	12.2	2.6*
SSDI	<b>5.7*</b>	58.7*	2.5*	10.2	3.5*
WIC	<b>5.9*</b>	†	2.8*	18.7	9.8*
SNAP	<b>12.9*</b>	35.7*	5.0*	48.3	16.9*
Public assistance	<b>3.6*</b>	11.6	1.6*	12.2	3.7*
Any school-aged child in family received free or reduced-cost meals at school in past 12 months	<b>48.2*</b>	69.2	38.3*	75.4	64.7*
<b>Health</b>					
<b>Current health status</b>					
Excellent or very good	<b>58.3*</b>	19.7*	64.4*	43.1	53.2*
Good	<b>29.5*</b>	31.5	27.7*	34.8	33.2
Fair or poor	<b>12.1*</b>	48.8*	8.0*	22.1	13.6*

EXHIBIT 44. (continued)

Characteristic	Primary coverage source at time of interview <sup>1</sup>				
	Total	Medicare	Private <sup>2</sup>	Medicaid or CHIP <sup>3</sup>	Uninsured <sup>4</sup>
<b>BMI</b>					
Healthy weight (BMI less than 25)	32.0%	28.2%*	32.1%	33.1%	31.8%
Overweight (BMI 25–29)	32.9*	26.3	33.9*	29.0	33.5*
Obese (BMI 30 or higher)	35.1*	45.4*	34.0*	37.8	34.7
<b>Smoking status</b>					
Current smoker	10.8*	23.8*	8.0*	18.2	15.2*
Former smoker	18.6	25.7*	18.7	17.1	15.5
Never smoked	70.6*	50.5*	73.3*	64.7	69.3*
Current e-cigarette user	8.8*	6.9*	7.4*	13.0	12.5
Former e-cigarette user	16.2	15.8	15.9*	18.0	15.8
Never used e-cigarettes	74.9*	77.3*	76.7*	68.9	71.8
<b>Limitations and health conditions</b>					
<b>Has basic action difficulty or complex activity limitation</b>					
Any basic action difficulty <sup>6</sup>	10.6*	47.4*	7.0*	19.3	10.0*
Any complex activity limitation <sup>7</sup>	16.5*	80.3*	10.6*	30.1	13.4*
Either one	20.4*	81.6*	14.3*	34.6	18.7*
Washington Group on Disability Statistics indicator for adults age 18 and older <sup>8</sup>	6.9*	37.7*	4.3*	12.7	5.4*
Has difficulty walking 100 yards without equipment	2.7*	24.2*	1.2*	6.0	1.5*
Has mobility or hearing problem that requires special equipment	4.3*	31.6*	2.7*	6.8	2.2*
Unable to work now due to health problem	6.0*	59.1*	1.7*	17.1	2.8*
Limited in amount or kind of work due to health	14.7*	72.5*	9.5*	25.6	12.1*
Needs assistance with dressing and bathing	0.7*	5.7*	0.3*	1.9	†

## EXHIBIT 44. (continued)

Characteristic	Primary coverage source at time of interview <sup>1</sup>				
	Total	Medicare	Private <sup>2</sup>	Medicaid or CHIP <sup>3</sup>	Uninsured <sup>4</sup>
Work loss days due to illness or injury in past 12 months					
0 days	53.3%*	58.8%	51.2%*	58.4%	61.7%
1 day	7.1	†	7.4*	5.6	6.9
2–5 days	26.9*	24.5	28.7*	21.6	20.7
6–10 days	6.7	†	6.8	6.7	5.4
11–20 days	2.7	†	2.6	2.7	2.7
More than 20 days	3.4*	†	3.3*	5.0	2.6*
Health conditions					
Currently pregnant <sup>9</sup>	3.3	†	3.3	3.7	2.6
Ever been told he or she has selected conditions					
Hypertension	23.2	51.8*	22.6	24.0	15.5*
Coronary heart disease	2.0*	10.0*	1.5*	3.1	1.1*
Heart attack	1.5*	7.8*	1.0*	2.6	1.2*
Stroke	1.6*	9.9*	1.0*	2.9	1.5*
Cancer	5.4*	15.0*	5.7*	4.2	2.1*
Diabetes	6.9*	25.3*	6.0*	8.7	4.6*
Arthritis	13.7	44.5*	12.1*	15.2	9.0*
Asthma	15.7*	22.7*	15.4*	18.3	12.6*
Chronic bronchitis, COPD, or emphysema	2.5*	16.4*	1.5*	4.5	1.3*
Dementia	0.2	†	0.1*	†	†
High cholesterol	21.3	45.2*	21.7	20.2	11.4*
Anxiety disorder	20.4*	37.4*	18.6*	26.0	16.0*
Depression	19.8*	42.0*	17.4*	28.2	15.8*

**Notes:** FPL is federal poverty level. GED is general educational development test. SSI is Supplemental Security Income. SSDI is Social Security Disability Insurance. WIC is Supplemental Nutrition Program for Women, Infants, and Children. SNAP is Supplemental Nutrition Assistance Program, formerly referred to as "food stamps." BMI is body mass index. COPD is chronic obstructive pulmonary disease. 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.

**EXHIBIT 44.** (continued)

Standard errors are available in the 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.

The NHIS underwent substantial redesign in 2019, and users should be cautious about making any comparisons to prior years. More information about the redesign is available at [https://www.cdc.gov/nchs/nhis/2019\\_quest\\_redesign.htm/](https://www.cdc.gov/nchs/nhis/2019_quest_redesign.htm/).

\* 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.

<sup>1</sup> 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 or CHIP, other, and uninsured. Not separately shown are the estimates for those covered by any type of military health plan or other federal government-sponsored programs. Coverage source is defined as of the time of the survey interview. Because 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 or 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- 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> Because a hierarchy was used in this exhibit to assign individuals with multiple coverage sources to a primary source (see note 1), the Medicaid or 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.

<sup>6</sup> Captures limitations or difficulties in movement (walking, reaching overhead, and using the hands and fingers) and limitations or difficulties in sensory (seeing or hearing), emotional (serious psychological distress), and cognitive difficulties. Because composite measures of mental health are available on a rotating basis starting in 2019, this measure may not be directly comparable to prior MACStats exhibits.

<sup>7</sup> 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. Due to availability of fields in 2019 following redesign, this definition no longer includes "difficulty relaxing at home without special equipment" or "help with routine needs."

<sup>8</sup> Washington Group on Disability Statistics questions focus on several domains of functioning that identify individuals who are at greater risk than the general population of experiencing restrictions in participation because of difficulties performing certain universal, basic actions, which include trouble with vision, trouble with hearing, difficulty walking or climbing steps, difficulty communicating in usual language, difficulty washing or dressing, or difficulty remembering or concentrating.

<sup>9</sup> Information is limited to women age 19–44.

**Source:** MACPAC, 2025, analysis of NHIS data.