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## Health Care Coverage: United States, 1976<sup>1</sup>

As a national issue, the type and extent of health insurance coverage has been a matter of concern for some time. The debate over the various national health insurance proposals routinely focuses on the extent and type of coverage to be made available under legislation. In particular, the number of uninsured persons and their characteristics have been a matter of interest and investigation. Thus the population's current level of coverage must be presented in both a timely and relevant fashion. There is a need to answer the following questions: How many persons have no health care coverage at all? What are their characteristics? Among persons who have health care coverage, how many are covered under broad types of public and private insurance programs? How many persons are covered exclusively under public programs? This report presents statistics that bear directly on these questions and are based primarily on survey respondents' perceptions of their health care coverage.

Findings in this report include estimates from the Health Interview Survey (HIS) of the number of persons covered under specific plans or programs, regardless of other coverage, as well as those covered exclusively under certain plans or programs.

During 1976, the HIS questionnaire included questions designed to obtain information about coverage under private and public health care plans or programs in the civilian noninstitutionalized population of the United States. Data were obtained on Medicare, Medicaid, and private hospital and surgical insurance coverage.

Information concerning health care coverage was reported by one household respondent on behalf of the entire household. Information on private insurance coverage was collected in several areas: what services the plan paid for (hospital and/or surgical expenses); how the plan was obtained (through a company, union, or some other method); and the type of plan (Blue Cross/Blue Shield, prepaid, or other). If the respondent had no private hospital insurance coverage, no Medicare coverage (for persons 65 years and over), and no Medicaid coverage, a question was asked to determine the major reason for lack of coverage.

Further, HIS collected information on persons receiving Aid to Families with Dependent Children (AFDC) and Supplemental Security Income (SSI). Both groups are usually eligible to receive medical care paid for by the Medicaid program.

All of the above data items are based primarily on the survey respondents' perceptions of their health care coverage. When employed in a way to insure the elimination of double counting, they provide a portrait of the extent of health care coverage in the civilian noninstitutionalized population. However, little information is available on the proportion of health care costs paid for by different public or private plans or programs.<sup>2</sup>

In 1976 approximately 186,583,000 persons, or 89.0 percent of the civilian noninstitu-

<sup>2</sup>Extensive information concerning adequacy of coverage will be available from the National Medical Care Expenditure Survey (NMCES) in the near future. NMCES is a joint project of the National Center for Health Statistics and the National Center for Health Services Research.

<sup>1</sup>This report was prepared by Larry S. Corder, Ph.D., formerly with the Division of Health Interview Statistics.

tionalized population of the United States, are estimated to have had some form of health care coverage. The remaining 11.0 percent, 23,200,000 persons, who had no coverage under either public or private programs are defined as the uninsured population.

An estimated 159,957,000 persons had private insurance coverage. Approximately 145,880,000 of these persons had private coverage only, while the remaining 14,077,000 reported Medicare and/or Medicaid coverage as well. This figure includes an estimated 11,656,000 Medicare enrollees, 60.0 percent of all Medicare enrollees, whose coverage was supplemented by some form of private insurance plan.

An estimated 16,392,000 persons were covered by Medicaid regardless of other coverage. About 12,162,000 of these had coverage under the Medicaid program only. These estimates

differ from the 24.7 million recipients recorded by Medicaid program statistics in 1976.

## DATA HIGHLIGHTS

Table 1 presents information on the population's<sup>3</sup> health care coverage under private or public plans or programs. In this table, no person can be covered in more than one major category of coverage. Once a person appears under a major category of coverage, then that person cannot appear in another major category in the table. For example, a person covered by both private hospital insurance and Medicare

<sup>3</sup>The term "population" as used in this report refers to the civilian noninstitutionalized population.

Table 1. Number, percent, cumulative number, and cumulative percent of the population, by health care coverage under types of private or public plans or programs: United States, 1976

| Type of private or public plan or program   | Number in thousands | Percent    | Cumulative number in thousands | Cumulative percent |
|---|---------------------|------------|--------------------------------|--------------------|
| Private hospital insurance.....   | 159,957             | 75.9       | 159,957                        | 75.9               |
| Private hospital insurance only.....  | 145,880             | 69.3       | 145,880                        | 69.3               |
| Private hospital insurance and Medicare.....  | 11,656              | 5.5        | 157,536                        | 74.8               |
| Private hospital insurance and Medicaid.....  | 2,421               | 1.1        | 159,957                        | 75.9               |
| Medicare coverage, no private hospital insurance.....   | 7,756               | 3.7        | 167,713                        | 79.6               |
| Medicare coverage only.....   | 5,948               | 2.8        | 165,905                        | 78.8               |
| Medicare and Medicaid coverage only.....  | 1,808               | 0.9        | 167,713                        | 79.6               |
| Medicaid coverage only.....   | 12,162              | 5.8        | 179,875                        | 85.4               |
| Other plans or programs only <sup>1</sup> .....   | 5,084               | 2.4        | 184,959                        | 87.8               |
| Private hospital insurance only, but don't know what plan covers...<br>No other coverage; don't know if covered by private hospital<br>insurance..... | 1,624<br>861        | 0.8<br>0.4 | 186,583<br>187,444             | 88.6<br>89.0       |
| No health care coverage.....  | 23,200              | 11.0       | 210,644                        | 100.0              |

<sup>1</sup>"Other plans or programs only" breakdown as follows:

|   |       |
|---|-------|
| CHAMPUS, CHAMPVA...                       | 4,807 |
| Private surgical in-<br>surance only..... | 236   |
| Professional courtesy.....                | 41    |

NOTE: In this table, a person may appear only once in a major category regardless of the number of programs, plans, or policies he or she is covered under.

would be counted in the major category "private hospital insurance." Further, that person would be counted in the "private hospital insurance and Medicare" subcategory, one of the subcategories which sum to the "private hospital insurance" major category. While this breakdown by major categories superficially understates the number of persons covered under various public programs, its use makes the examination of a number of policy-relevant groups possible and eliminates multiple counting of people with more than one form of coverage. The elimination of multiple counting for health care coverage is essential to arriving at an accurate estimate of the number of uninsured persons.

Highlights from table 1 include an estimate of the uninsured group, 23,200,000 persons, or about 11 percent of the population; an estimate of the group covered by private hospital insurance and/or Medicare, 167,713,000 persons, or approximately 80 percent of the population; and an estimate of the number of persons covered by Medicaid only, 12,162,000 persons, or approximately 6 percent of the population.

Table 1 shows that 159,957,000 persons, or approximately 76 percent of the population, had private hospital insurance coverage during 1976. Included in this group are persons having private hospital insurance and Medicare coverage, 5.5 percent of the population, and persons having private hospital insurance and Medicaid coverage (1.1 percent).

Persons covered by Medicare but not by private hospital insurance comprised approximately 4 percent of the population (7,756,000 persons). About 2.8 percent of the population had Medicare coverage only, and 0.9 percent had both Medicare and Medicaid coverage but no private hospital insurance. Persons covered only by Medicaid comprised approximately 6 percent of the population, 12,162,000 persons.

Cumulatively, therefore, approximately 85 percent of the population were covered under some combination of private hospital insurance, Medicare, or Medicaid. An additional 2 percent of the population were covered under other plans or programs. These are the Civilian Health and Medical Program for Veterans Administration (CHAMPVA), the Civilian Health and Medical Program for Uniformed Services

(CHAMPUS), professional courtesy, and private surgical insurance only. These programs, along with Medicare, Medicaid, and private hospital insurance, provided approximately 88 percent of the population with some form of health care coverage. Another 1 percent of the population, 1,624,000 persons, were covered by private hospital insurance but did not know if their plans covered hospital charges or physicians' fees while in the hospital. These persons were not covered by any other private or public hospital insurance plan. Adding these to the insured population yields a total of 186,583,000 persons, or approximately 89 percent of the population, covered under some combination of Medicare, Medicaid, private hospital insurance, other plans or programs, or unidentified private hospital insurance only.

An estimated 861,000 persons did not know if they had private hospital insurance but were not covered by any other public or private plan or program. Persons in this category were counted as neither insured nor uninsured. Rather, based on the respondents' perception of coverage, they were categorized under "no other insurance, don't know if covered by private hospital insurance."

The remaining population, approximately 23 million persons, or 11 percent of the population, were not covered by any private or public health care coverage plans or programs in 1976. These persons are defined as uninsured. Twelve percent of the population under 65 years of age, 22,763,000 persons, were uninsured. Aday and Anderson, using their own methods and data from a 1975-76 survey of the civilian non-institutionalized population, also estimated that 12 percent of the group under 65 years of age were uninsured.<sup>4</sup>

### Major Health Care Coverage Categories

Table 1, in which multiple counting of covered persons is eliminated, presents estimates of the number of uninsured persons but does not

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<sup>4</sup>Aday, L. A., and Andersen, R.: Insurance coverage and access: implications for health policy. *Health Serv. Res.* 13(4):369-377, Winter 1978.

Table 2. Number and percent of persons with health care coverage under major private or public plans or programs, by age: United States, 1976

| Major private or public plan or program    | All ages            |         | Under 65 years      |         | 65 years and over   |         |
|--|---------------------|---------|---------------------|---------|---------------------|---------|
|  | Number in thousands | Percent | Number in thousands | Percent | Number in thousands | Percent |
| All plans or programs.....                 | 210,643             | 100.0   | 188,844             | 100.0   | 21,799              | 100.0   |
| Private hospital insurance.....            | 159,957             | 75.9    | 146,340             | 77.5    | 13,617              | 62.5    |
| Medicare.....                              | 19,412              | 9.2     | 420                 | 0.2     | 18,992              | 87.1    |
| Medicaid.....                              | 16,392              | 7.8     | 13,835              | 7.3     | 2,557               | 11.7    |
| Other plans or programs <sup>1</sup> ..... | 4,868               | 2.3     | 4,790               | 2.5     | 78                  | 0.4     |
| Private surgical insurance.....            | 156,276             | 74.2    | 143,450             | 76.0    | 12,826              | 58.8    |

<sup>1</sup>Excludes private surgical coverage only.

NOTE: Types of coverage do not sum to the population total. The table reflects extent of coverage of each type and, thus, does not exclude double counting.

accurately reflect the total number of persons covered under each private and public program. Table 2 presents information concerning the five most common types of health care coverage without eliminating multiple counting. A person covered by both private hospital insurance and Medicare appears in both categories in table 2. Therefore the total number of persons appearing in table 2 exceeds the total population. In addition, the estimates presented do not correspond to estimates of coverage provided by specific programs. The reasons for differences between HIS estimates and those reported by the groups responsible for administering the various public programs are examined in the following text.

The HIS estimates that 9 percent of the population, 19,412,000 persons, were covered by Medicare in 1976. This estimate falls short of that prepared by the Medicare program. The Medicare program estimates, based on enrollment records, that 22,849,782 persons 65 years and over were covered during the year and that an additional 2,339,502 persons under 65 years of age were covered by Medicare disability and end-stage renal disease provisions. The difference between the HIS estimate and Medicare enrollment data for persons 65 years of age and over may be attributed to a number of factors. First, HIS is a survey of the civilian noninstitutionalized population and does not, therefore,

reach those persons in institutions who receive Medicare benefits. Second, HIS may undercount the number of persons who receive Medicare benefits. Among persons under 65 years of age, the difference between the survey estimate of coverage and the estimate of coverage based on enrollment data may be substantially attributed to an additional factor related to the survey instrument design. In 1976, HIS allowed persons under 65 years of age to be counted as covered by Medicare only if they affirmed that they were not covered by private hospital insurance or Medicaid.

Persons categorized by HIS as being covered under private hospital insurance constituted approximately 76 percent of the population, 159,957,000 persons. Respondents included in that category claimed they had private hospital insurance coverage and were able to supply the name of their insurance plan. Persons covered under private surgical insurance comprised approximately 74 percent of the total population, 156,276,000 persons.

The primary source of comparable data on private hospital insurance is the Health Insurance Association of America (HIAA). For 1976, their estimate of the number of persons protected by hospital insurance was 176,581,000 persons of all ages—164,027,000 persons under 65 years of age and 12,554,000 persons aged 65 years and over. The differences

in the magnitude of HIS and HIAA estimates might be attributed to survey undercounts (HIS) and to inadequate adjustment for multiple coverage (HIAA).

The HIS estimates that during 1976, 16,392,000 persons, approximately 8 percent of the population, were covered by Medicaid. Respondents included in this category either specifically affirmed that they had been covered by Medicaid in the previous 12 months or met other detailed criteria listed in the definitions. The Medicaid program, however, estimated that 24,666,252 persons received services paid for by Medicaid during fiscal year 1976. The Medicaid estimate of its recipient population is based on "unduplicated recipient counts" reported by 44 States and ratio adjustment for remaining States which did not provide such an estimate. However, little information is available concerning the manner in which the States counted Medicaid recipients, and it is speculated that these counts may contain substantial duplication. The difference between the Medicaid program's estimate of its recipient population and the estimate based on HIS data may be further explained by the HIS exclusion of the institutionalized population.

The major category "other plans or programs" comprises persons who had no insurance but who were covered by one of the following: CHAMPUS, CHAMPVA, or professional courtesy. Approximately 2 percent of the population, 4,868,000 persons, were covered under some combination of these plans. Comparable program estimates of persons covered in this category are not readily available.

### Uninsured

Tables 3 and 4 show the number and percent of persons by type of health insurance coverage or lack of coverage according to selected characteristics. The uninsured, 11.0 percent of the population, are not under any sort of health care coverage, public or private. Differences in the percent of the population under no health care coverage between and among population subgroups are readily apparent.

A comparison of the age groups under 6 years and 65 years and over is most striking. Among children under 6 years of age, 13.0

percent were uninsured, while among those persons 65 years and over, 2.0 percent were uninsured. A lower proportion of white persons (about 10 percent) than of all other persons (about 16 percent) were uninsured. The proportion of the population without health coverage declines as family income rises. Among persons in families with incomes of less than \$3,000, 21.8 percent were uninsured, while among persons in families with incomes of \$15,000 or more, approximately 4 percent were uninsured. A smaller proportion of persons with 13 years or more of education were uninsured (7.1 percent) compared with those with 11 years of schooling or less (14.3 percent).

Geographic, occupational, and industrial variables and differences in utilization of health services also are related to differences in the extent of insurance coverage. With respect to residence, approximately 19 percent of the persons who lived outside standard metropolitan statistical areas (SMSA's) on farms were uninsured, while 8.1 percent of persons who lived in SMSA's but not in the central city were uninsured. Regional differences in the proportion of the population with no health care coverage also show an interesting pattern. Both the Northeast and North Central Regions had approximately 8 percent uninsured, while the South and West had 14.6 and 13.7 percent uninsured, respectively.

Wide differences appear in the number and percent of the uninsured in various population subgroups according to occupation and industry groupings. Among professionals, approximately 5 percent were uninsured, while among farm laborers and farm foremen, approximately 41 percent were uninsured. Among those not in the labor force, 11.0 percent were uninsured. These 12,842,000 uninsured persons not in the labor force constituted approximately 55 percent of all the uninsured. Generally, white-collar groups had a smaller percentage of uninsured persons than the blue-collar groups.

Wide differences between groupings by industry are also apparent. Among those persons in the agricultural grouping, approximately 29 percent were uninsured, while only 4.4 percent of persons in public administration were uninsured. The groupings of mining, manufacturing, transportation and public utilities, finance,

Table 3. Number and percent of the population, by types of health care coverage and selected characteristics: United States, 1976

| Selected characteristic                    | Health care coverage                          |         |                        |         |                              |         |   |         | No other insurance; don't know if covered by private hospital insurance |         | No health care coverage |         |
|--|---|---------|------------------------|---------|------------------------------|---------|---|---------|---|---------|-------------------------|---------|
|  | Private hospital insurance, Medicare, or both |         | Medicaid coverage only |         | Other plans or programs only |         | Private hospital insurance, don't know coverage |         | Number in thousands   | Percent | Number in thousands     | Percent |
|  | Number in thousands                           | Percent | Number in thousands    | Percent | Number in thousands          | Percent | Number in thousands                             | Percent |   |         |                         |         |
| All persons.....                           | 167,713                                       | 79.6    | 12,162                 | 5.8     | 5,084                        | 2.4     | 1,624   | 0.8     | 861   | 0.4     | 23,200                  | 11.0    |
| <u>Age</u>                                 |   |         |                        |         |                              |         |   |         |   |         |                         |         |
| Under 6 years.....                         | 13,237  | 70.0    | 2,373                  | 12.5    | 631                          | 3.3     | 104   | 0.6     | 106   | 0.6     | 2,469                   | 13.0    |
| 6-18 years.....                            | 37,942  | 75.3    | 4,550                  | 9.0     | 1,474                        | 2.9     | 389   | 0.8     | 228   | 0.5     | 5,825                   | 11.6    |
| 19-54 years.....                           | 79,283  | 79.5    | 4,177                  | 4.2     | 2,365                        | 2.4     | 913   | 0.9     | 378   | 0.4     | 12,550                  | 12.6    |
| 55-64 years.....                           | 16,292  | 82.1    | 815                    | 4.1     | 527                          | 2.7     | 174   | 0.9     | 122   | 0.6     | 1,919                   | 9.7     |
| 65 years and over.....                     | 20,958  | 96.1    | 247                    | 1.1     | 87                           | 0.4     | 43  | 0.2     | *27   | *0.1    | 437                     | 2.0     |
| <u>Sex</u>                                 |   |         |                        |         |                              |         |   |         |   |         |                         |         |
| Male.....                                  | 81,367  | 80.1    | 4,923                  | 4.8     | 2,381                        | 2.3     | 783   | 0.8     | 424   | 0.4     | 11,748                  | 11.6    |
| Female.....                                | 86,346  | 79.2    | 7,239                  | 6.6     | 2,704                        | 2.5     | 840   | 0.8     | 436   | 0.4     | 11,452                  | 10.5    |
| <u>Color</u>                               |   |         |                        |         |                              |         |   |         |   |         |                         |         |
| White.....                                 | 150,855                                       | 82.5    | 6,883                  | 3.8     | 4,369                        | 2.4     | 1,398   | 0.8     | 671   | 0.4     | 18,675                  | 20.2    |
| All other.....                             | 16,858  | 60.7    | 5,279                  | 19.0    | 716                          | 2.6     | 225   | 0.8     | 189   | 0.7     | 4,525                   | 16.3    |
| <u>Family income<sup>1</sup></u>           |   |         |                        |         |                              |         |   |         |   |         |                         |         |
| Less than \$3,000.....                     | 6,409   | 51.0    | 3,068                  | 24.4    | 176                          | 1.4     | 108   | 0.9     | 74  | 0.6     | 2,740                   | 21.8    |
| \$3,000-\$4,999.....                       | 9,097   | 55.4    | 3,438                  | 20.9    | 194                          | 1.2     | 83  | 0.5     | 99  | 0.6     | 3,500                   | 21.3    |
| \$5,000-\$6,999.....                       | 11,534  | 62.8    | 2,271                  | 12.4    | 470                          | 2.6     | 156   | 0.8     | 82  | 0.4     | 3,857                   | 21.0    |
| \$7,000-\$9,999.....                       | 18,327  | 75.8    | 1,097                  | 4.5     | 843                          | 3.5     | 192   | 0.8     | 56  | 0.2     | 3,658                   | 15.1    |
| \$10,000-\$14,999.....                     | 38,619  | 86.8    | 715                    | 1.6     | 1,283                        | 2.9     | 289   | 0.7     | 128   | 0.3     | 3,437                   | 7.7     |
| \$15,000 or more.....                      | 69,960  | 92.3    | 426                    | 0.6     | 1,663                        | 2.2     | 486   | 0.6     | 157   | 0.2     | 3,104                   | 4.1     |
| <u>Education of individual<sup>2</sup></u> |   |         |                        |         |                              |         |   |         |   |         |                         |         |
| 0-11 years.....                            | 39,129  | 75.6    | 3,821                  | 7.4     | 854                          | 1.7     | 358   | 0.7     | 207   | 0.4     | 7,404                   | 14.3    |
| 12 years.....                              | 44,803  | 84.0    | 1,390                  | 2.6     | 1,252                        | 2.3     | 483   | 0.9     | 160   | 0.3     | 5,278                   | 9.9     |
| 13 years or more.....                      | 37,062  | 88.4    | 440                    | 1.0     | 1,026                        | 2.4     | 329   | 0.8     | 120   | 0.3     | 2,965                   | 7.1     |
| <u>Residence</u>                           |   |         |                        |         |                              |         |   |         |   |         |                         |         |
| SMSA.....                                  | 116,328                                       | 80.7    | 8,992                  | 6.2     | 3,302                        | 2.3     | 1,129   | 0.8     | 639   | 0.4     | 13,837                  | 9.6     |
| Central city.....                          | 46,109  | 75.1    | 6,008                  | 9.8     | 1,409                        | 2.3     | 425   | 0.7     | 292   | 0.5     | 7,168                   | 11.7    |
| Not central city.....                      | 70,219  | 84.8    | 2,983                  | 3.6     | 1,892                        | 2.3     | 704   | 0.9     | 347   | 0.4     | 6,669                   | 8.1     |
| Outside SMSA.....                          | 51,385  | 77.4    | 3,171                  | 4.8     | 1,783                        | 2.7     | 495   | 0.8     | 222   | 0.3     | 9,363                   | 14.1    |
| Nonfarm.....                               | 46,354  | 77.4    | 3,069                  | 5.1     | 1,676                        | 2.8     | 463   | 0.8     | 213   | 0.4     | 8,106                   | 13.5    |
| Farm.....                                  | 5,031   | 76.9    | 102                    | 1.6     | 107                          | 1.6     | *32   | *0.5    | *9  | *0.1    | 1,257                   | 19.2    |

See footnote at end of table.

Table 3. Number and percent of the population, by types of health care coverage and selected characteristics: United States, 1976—Con.

| Selected characteristic             | Health care coverage                          |         |                        |         |                              |         |   |         | No other insurance; don't know if covered by private hospital insurance |         | No health care coverage |         |
|-------------------------------------|---|---------|------------------------|---------|------------------------------|---------|---|---------|---|---------|-------------------------|---------|
|                                     | Private hospital insurance, Medicare, or both |         | Medicaid coverage only |         | Other plans or programs only |         | Private hospital insurance, don't know coverage |         | Number in thousands   | Percent | Number in thousands     | Percent |
|                                     | Number in thousands                           | Percent | Number in thousands    | Percent | Number in thousands          | Percent | Number in thousands                             | Percent |   |         |                         |         |
| <u>Geographic region</u>            |   |         |                        |         |                              |         |   |         |   |         |                         |         |
| Northeast.....                      | 40,394  | 83.1    | 3,449                  | 7.1     | 468                          | 1.0     | 391   | 0.8     | 227   | 0.5     | 3,683                   | 7.6     |
| North Central.....                  | 47,973  | 85.3    | 2,752                  | 4.9     | 464                          | 0.8     | 425   | 0.8     | 161   | 0.3     | 4,458                   | 7.9     |
| South.....                          | 50,717  | 75.1    | 3,471                  | 5.1     | 2,682                        | 4.0     | 576   | 0.9     | 293   | 0.4     | 9,833                   | 14.6    |
| West.....                           | 28,629  | 74.9    | 2,490                  | 6.5     | 1,470                        | 3.8     | 231   | 0.6     | 179   | 0.5     | 5,225                   | 13.7    |
| <u>Physician visit in last year</u> |   |         |                        |         |                              |         |   |         |   |         |                         |         |
| No.....                             | 39,880  | 75.4    | 2,454                  | 4.6     | 1,032                        | 2.0     | 525   | 1.0     | 300   | 0.6     | 8,677                   | 16.4    |
| Yes.....                            | 127,833                                       | 81.0    | 9,708                  | 6.2     | 4,052                        | 2.6     | 1,098   | 0.7     | 560   | 0.4     | 14,522                  | 9.2     |
| <u>Hospitalization in last year</u> |   |         |                        |         |                              |         |   |         |   |         |                         |         |
| No.....                             | 149,728                                       | 79.5    | 10,309                 | 5.5     | 4,506                        | 2.4     | 1,500   | 0.8     | 800   | 0.4     | 21,471                  | 11.4    |
| Yes.....                            | 17,985  | 80.6    | 1,852                  | 8.3     | 578                          | 2.6     | 124   | 0.6     | 60  | 0.3     | 1,729                   | 7.7     |

<sup>1</sup>Excludes persons with unreported income.

<sup>2</sup>Excludes persons under 17 years of age.

insurance and real estate, service and miscellaneous, and public administration were characterized by a lower percent uninsured than the national average. Groupings with a higher percent of uninsured persons than the national average were agriculture, forestry and fisheries, construction, and wholesale and retail trade, which are industries characterized by seasonal employment, self-employment, and low levels of unionization.

Among persons who did not see a physician during the year, approximately 16 percent were uninsured, while among persons who saw a physician, approximately 9 percent were uninsured. For persons who were not hospitalized during the year, approximately 11 percent did not have health care coverage, while among those persons with a hospitalization, approximately 8 percent were uninsured.

In summary, a pattern of differences in the extent of health care coverage for different population subgroups emerges according to standard social and demographic characteristics. The uninsured are proportionately concentrated among those who have low incomes, work in certain industries, have low educational attainment, are very young and are other than white.

**Private Hospital Insurance, Medicare, or Both**

Approximately 4 out of 5 persons were covered under private hospital and/or Medicare insurance in 1976. Many persons were covered by both, as indicated in table 1—11,656,000 persons, or 5.5 percent of the population. As indicated in table 2, 19,412,000 persons, or approximately 9 percent of the population, were

Table 4. Number and percent of the population, by type of health care coverage, occupation, and industry: United States, 1976

| Occupation and industry                           | Health care coverage                          |         |                        |         |                              |         |   |         | No other insurance; don't know if covered by private hospital insurance |         | No health care coverage |         |
|---|---|---------|------------------------|---------|------------------------------|---------|---|---------|---|---------|-------------------------|---------|
|   | Private hospital insurance, Medicare, or both |         | Medicaid coverage only |         | Other plans or programs only |         | Private hospital insurance, don't know coverage |         | Number in thousands   | Percent | Number in thousands     | Percent |
|   | Number in thousands                           | Percent | Number in thousands    | Percent | Number in thousands          | Percent | Number in thousands                             | Percent |   |         |                         |         |
| All persons.....                                  | 167,713                                       | 79.6    | 12,162                 | 5.8     | 5,084                        | 2.4     | 1,624   | 0.8     | 861   | 0.4     | 23,200                  | 11.0    |
| <u>Occupation</u>                                 |   |         |                        |         |                              |         |   |         |   |         |                         |         |
| Professional, technical, and kindred workers..... | 13,207  | 92.6    | 75                     | 0.5     | 204                          | 1.4     | 90  | 0.6     | *31   | *0.2    | 663                     | 4.6     |
| Managers and administrators, except farm.....     | 9,184   | 89.5    | *32                    | *0.3    | 199                          | 1.9     | 84  | 0.8     | *22   | *0.2    | 741                     | 7.2     |
| Sales workers.....                                | 4,947   | 84.6    | 84                     | 1.4     | 156                          | 2.7     | 47  | 0.8     | *19   | *0.3    | 591                     | 10.1    |
| Clerical and kindred workers.....                 | 14,249  | 87.9    | 274                    | 1.7     | 294                          | 1.8     | 190   | 1.2     | 52  | 0.3     | 1,150                   | 7.1     |
| Craftsmen and kindred workers..                   | 10,260  | 84.0    | 136                    | 1.1     | 169                          | 1.4     | 110   | 0.9     | 35  | 0.3     | 1,504                   | 12.0    |
| Operatives, except transport.....                 | 9,328   | 83.6    | 278                    | 2.5     | 106                          | 0.9     | 135   | 1.2     | *25   | *0.2    | 1,289                   | 11.0    |
| Transport equipment operatives..                  | 2,827   | 80.8    | 61                     | 1.7     | 55                           | 1.6     | 38  | 1.1     | *22   | *0.6    | 496                     | 1.7     |
| Laborers, except farmers.....                     | 3,010   | 72.2    | 103                    | 2.5     | 75                           | 1.8     | 55  | 1.3     | *22   | *0.5    | 906                     | 21.7    |
| Farm managers.....                                | 1,164   | 78.4    | *2                     | *0.1    | *16                          | *1.1    | *9  | *0.6    | *4  | *0.3    | 289                     | 19.5    |
| Farm laborers and farm foremen.....               | 591   | 53.9    | 37                     | 3.4     | *15                          | *1.3    | *-  | *-      | *4  | *0.3    | 449                     | 41.0    |
| Service workers, except private household.....    | 8,676   | 77.3    | 394                    | 3.5     | 310                          | 2.8     | 117   | 1.0     | 53  | 0.5     | 1,672                   | 14.9    |
| Private household workers.....                    | 683   | 62.4    | 103                    | 9.4     | *                            | *       | *   | *       | *9  | *0.3    | 273                     | 25.0    |
| Unknown.....                                      | 1,078   | 66.4    | 126                    | 7.8     | 41                           | 2.6     | *   | *       | *21   | *1.3    | 334                     | 20.5    |
| Not in labor force.....                           | 88,509  | 76.0    | 10,457                 | 9.0     | 3,422                        | 2.9     | 123   | 0.6     | 540   | 0.5     | 12,842                  | 11.0    |
| <u>Industry</u>                                   |   |         |                        |         |                              |         |   |         |   |         |                         |         |
| Agriculture.....                                  | 2,125   | 67.8    | 51                     | 1.6     | 38                           | 1.2     | *17   | *0.5    | *9  | *0.3    | 895                     | 28.6    |
| Forestry and fisheries.....                       | 69  | 68.3    | *4                     | *3.6    | *-                           | *-      | *10   | *9.7    | *-  | *-      | *19                     | *8.3    |
| Mining.....                                       | 697   | 91.0    | *6                     | *0.8    | *6                           | *0.7    | *6  | *0.7    | *-  | *-      | 53                      | 6.9     |
| Construction.....                                 | 4,456   | 76.2    | 77                     | 1.3     | 103                          | 1.8     | 64  | 1.1     | *24   | *0.4    | 1,119                   | 19.2    |
| Manufacturing.....                                | 19,530  | 89.0    | 298                    | 1.4     | 161                          | 0.7     | 218   | 1.0     | 41  | 0.2     | 1,685                   | 7.7     |
| Transportation and public utilities.....          | 5,155   | 88.5    | 66                     | 1.1     | 59                           | 1.0     | 56  | 1.0     | *26   | *0.4    | 461                     | 7.9     |
| Wholesale and retail trade.....                   | 14,878  | 80.1    | 385                    | 2.1     | 441                          | 2.4     | 201   | 1.1     | 93  | 0.5     | 2,565                   | 13.8    |
| Finance, insurance, and real estate.....          | 4,578   | 90.3    | *30                    | *0.6    | 91                           | 1.8     | 44  | 0.9     | *14   | *0.2    | 316                     | 6.2     |
| Service and miscellaneous.....                    | 21,597  | 84.2    | 585                    | 2.3     | 502                          | 2.0     | 218   | 0.9     | 86  | 0.3     | 2,671                   | 10.4    |
| Public administration.....                        | 5,095   | 89.4    | 73                     | 1.3     | 225                          | 3.9     | 46  | 0.8     | *10   | *0.2    | 253                     | 4.4     |
| Unknown.....                                      | 1,023   | 66.0    | 130                    | 8.4     | 37                           | 2.4     | *22   | *1.4    | *18   | 1.1     | 320                     | 20.6    |
| Not in labor force.....                           | 88,509  | 76.0    | 10,457                 | 9.0     | 3,422                        | 2.9     | 723   | 0.6     | 540   | 0.5     | 12,842                  | 11.0    |

covered by Medicare, and 159,957,000 persons, or approximately 76 percent of the population, were covered by private hospital insurance. (Figures from table 2 reflect coverage in these programs regardless of other coverage.)

The proportion of the population insured under private hospital insurance, Medicare, or both increased directly with age. Among persons under 6 years of age, 70 percent had such coverage, while for persons 65 years and over,



approximately 96 percent were covered. While there is very little difference in the extent of private hospital and/or Medicare coverage between the sexes, the difference in coverage between the two major color groups is substantial. Approximately 83 percent of white persons were insured under private hospital insurance and/or Medicare, compared with 61 percent of persons of all other races.

The proportion of persons with such coverage increased directly with increasing income. Among persons in families with incomes of less than \$3,000, 51.0 percent of the population were so insured. Among persons who belonged to families with incomes of \$15,000 or more, approximately 92 percent were insured by private hospital insurance, Medicare, or both. The same pattern was found when educational level was examined. Approximately 76 percent of those persons who had completed 0-11 years of education were covered, compared with approximately 88 percent of those who had completed 13 years or more.

The extent of coverage also varied by place of residence and region. Approximately 77 percent of persons who lived on farms outside of SMSA's were covered, compared with approximately 85 percent of persons who lived in SMSA's outside central cities. Further, persons who lived in the Northeast and North Central Regions were covered to a greater extent than those who lived in the South or West.

With respect to utilization of health services, approximately 75 percent of persons who did not use the services of a physician during the year were covered, while 81 percent of those who did use physician services during the year were covered. There was very little difference in extent of coverage, however, when those who were hospitalized during the year were compared with those who were not hospitalized.

Both occupation and industry showed substantial differences between categories with respect to the extent of coverage under private hospital insurance, Medicare, or both. The extent of such coverage ranged from approximately 93 percent among professional, technical, and kindred workers to approximately 54 percent among farm laborers and farm foremen. With respect to industry, coverage ranged from approximately 91 percent in mining

to 68 percent in agriculture. Approximately 76 percent of persons not in the labor force were covered under private hospital insurance, Medicare, or both.

### Medicaid Only

Of the estimated 16.4 million persons covered by Medicaid in 1976, approximately 12.2 million persons had no other coverage. The remaining persons were also covered by private hospital insurance, Medicare, CHAMPUS or CHAMPVA, or professional courtesy.

The proportion of the population covered only by Medicaid declined with age. Approximately 13 percent of persons under 6 years of age were covered only by Medicaid while 9 percent aged 6-18 years were so covered. Among persons 65 years and over, only 1.1 percent were covered by Medicaid only. The proportion of females covered by Medicaid was greater than that for males—approximately 7 percent for females and 5 percent for males.

The extent of coverage under Medicaid only varied substantially by color. Approximately 4 percent of white persons and 19 percent of all other persons were covered by Medicaid only. However, there were more white persons than all other persons covered under Medicaid.

As expected, the proportion of persons covered only by Medicaid declined sharply as income level rose. Approximately 24 percent of persons in families with incomes of \$3,000 or less were covered by Medicaid only. As would be expected because of eligibility requirements, only about 1 percent of the persons who belonged to families with income of \$15,000 or more were covered by Medicaid only. Four hundred twenty-six thousand persons in this category, Medicaid coverage only, had family incomes in excess of \$15,000 during the previous year. While it seems unusual that anyone with a family income in excess of \$15,000 would be covered by Medicaid, there are a number of ways in which such an event could legitimately occur. First, information in HIS is collected on the previous year's income. Family dissolution or catastrophic illness could have intervened, causing Medicaid eligibility. Second, in certain States large families with incomes in

excess of \$15,000 could qualify for Medicaid coverage.

The same pattern of inverse relation was apparent for education. Approximately 7 percent of persons with 0-11 years of education were covered by Medicaid, compared with 1 percent of those with 13 years or more of education.

Substantial differences between places of residence and among regions of the country were found with respect to Medicaid coverage. Approximately 1 out of 10 residents of central cities within SMSA's were covered by Medicaid only, while less than 1 out of 50 persons who lived on farms outside of SMSA's were so covered. Approximately 7 percent of persons in the Northeast Region were covered by Medicaid only, compared with approximately 5 percent in the North Central and South Regions.

Further, there were some differences in the proportion of persons covered by Medicaid with respect to utilization of services. For persons who saw a physician during the year, 6.2 percent were covered by Medicaid only, while 4.6 percent who did not see a physician were so covered. Medicaid coverage with respect to occupation and industry revealed that, as expected, few workers are covered by the Medicaid program only. One exception to this observation occurred with private household workers. Approximately 9 percent were covered by Medicaid only. Further, 9.0 percent of persons not in the labor force were covered by Medicaid only.

### Other Types of Coverage

*Other plans or programs only.*—Other programs are defined herein as CHAMPUS, CHAMPVA, professional courtesy, and private surgical insurance only. Approximately 5 million persons, or approximately 2 percent of the civilian noninstitutionalized population, were covered by these programs only. Questionnaire design prevents an estimate of the number of persons covered under these programs regardless of other coverage. The extent of coverage under these programs alone was not large for any subgroup in the population. However, this

type of coverage was most concentrated among persons under 6 years of age, persons in families with incomes of \$7,000-\$9,999, persons in the South Region, and persons employed in public administration.

*Private hospital insurance only, but don't know coverage.*—Persons in this category did not constitute more than 1 percent of the population in any category of any of the standard social and economic variables presented in this report. These persons, however, are defined as insured.

*No other coverage; don't know if covered by private hospital insurance.*—Persons included in this category did not constitute more than 1 percent of the population in any category of any of the standard social and economic variables presented in this report. These persons have been considered neither insured nor uninsured.

### Summary

The type and extent of the population health insurance coverage is presented in this report according to standard social and demographic characteristics. Every effort has been made to insure that multiple coverage does not affect the estimates of the uninsured population shown in tables 1, 3, and 4. For that reason, the size of the population enrolled in certain public programs as reported in tables 1, 3, and 4 is less than the total enrollment reported by those programs. Estimates of the uninsured are presented which are not affected by the common practice of counting each enrollment in a public or private plan as a different insured person. Thus the figure for coverage under public programs, presented in table 1, may be interpreted as the extent to which these programs covered persons who would otherwise be completely uncovered. This interpretation is particularly appropriate for persons under 65 years of age. Table 2 presents estimates of coverage under major private or public plans or programs regardless of multiple coverage. These estimates reflect the total number of persons enrolled in each program and are discussed relative to other estimates of coverage.

TECHNICAL NOTES

SOURCE OF DATA

The data presented in all tables in this report were derived from household interviews of the Health Interview Survey. These interviews were conducted in a probability sample of the civilian noninstitutionalized population of the United States. During 1976 approximately 113,000 persons living in a total of 40,000 households were included in the sample. A more detailed description of the sample design and a copy of the questionnaire used in collecting the health insurance data are shown in "Current Estimates from the Health Interview Survey, United States, 1976," *Vital and Health Statistics*, Series 10, No. 119.

SAMPLE

Since the estimates shown are based on a sample of the population, they are subject to sampling error. For example, table I shows the standard errors appropriate for the percent of persons with hospital or surgical insurance coverage.

Table I. Standard errors, expressed in percentage points, of estimated percentages

| Base of percentage in thousands | Estimated percentages |         |          |          |     |
|---------------------------------|-----------------------|---------|----------|----------|-----|
|                                 | 2 or 98               | 5 or 95 | 10 or 90 | 25 or 75 | 50  |
| 500.....                        | 1.1                   | 1.8     | 2.4      | 3.5      | 4.0 |
| 1,000.....                      | 0.8                   | 1.2     | 1.7      | 2.5      | 2.9 |
| 2,000.....                      | 0.6                   | 0.9     | 1.2      | 1.8      | 2.0 |
| 5,000.....                      | 0.4                   | 0.6     | 0.8      | 1.1      | 1.3 |
| 10,000.....                     | 0.3                   | 0.4     | 0.5      | 0.8      | 0.9 |
| 20,000.....                     | 0.2                   | 0.3     | 0.4      | 0.6      | 0.6 |
| 30,000.....                     | 0.1                   | 0.2     | 0.3      | 0.5      | 0.5 |
| 50,000.....                     | 0.1                   | 0.2     | 0.2      | 0.4      | 0.4 |

DEFINITIONS OF TERMS

Persons were considered to be covered by *private hospital insurance* if they specifically affirmed that such coverage existed.

Persons were considered to be covered by *Medicare* if they were 65 years of age or older and explicitly affirmed Medicare coverage or if they responded that their main reason for having no insurance was Medicare. Both older per-

sons and persons covered under Medicare disability and end-stage renal disease provisions are counted.

Persons counted as covered under the *Medicaid* program included those who reported receipt of services paid by Medicaid during the past year or no receipt of such services during the past year but eligibility for such payment under Aid to Families with Dependent Children or Supplemental Security Income. Further, persons who reported Medicaid as their main reason for no insurance but did not report receipt of services under Medicaid during the past year or coverage under Supplemental Security Income or Aid to Families with Dependent Children were also counted in the Medicaid coverage category.

Persons counted as covered under *other plans or programs* reported that their main reason for no insurance was the Civilian Health and Medical Program for Veterans Administration (CHAMPVA), the Civilian Health and Medical Program for Uniformed Services (CHAMPUS), professional courtesy, or private surgical insurance.

Persons counted as covered under *private hospital insurance only, but don't know what plan covers* specifically affirmed that they were covered by private hospital insurance but did not know whether the plan paid for hospital costs or hospital physician fees. These persons reported no other coverage.

Persons included under *no other coverage; don't know if covered by private hospital insurance* were included under no public or private plan or program for health care coverage. However, they responded that they did not know if they were covered by private hospital insurance. Because of this group's lack of knowledge concerning its private hospital insurance coverage, it is defined as neither insured nor uninsured but rather as "don't know."

*Health care coverage* is any plan or program specifically designed to pay all or part of the medical or hospital expenses of a covered individual. In the case of insurance, coverage can be provided through either a group or an individual policy with the premium paid by the individual, his employer, a third party, or a combination of these. Benefits received under such

plans can be in the form of payment to the individual or to the hospital or doctor. The plan, however, must be a formal one with defined membership and benefits rather than an informal one. For example, an employer's simply paying the hospital bill for an employee would not constitute a health insurance plan. Plans for free care or highly subsidized care available to categorical groups such as Medicare, Medicaid, public assistance, or public welfare; care given free of charge to veterans; care given under the Uniformed Services Dependents Medical Care Program; and professional courtesy are specifically defined herein as health care coverage.

For this report, utilizing information from HIS, health care coverage excludes the following

kinds of plans: (1) plans limited to the "dread diseases" such as cancer or polio; (2) care given under the Crippled Children's Program or similar programs and care of persons admitted to an institution for research purposes; (3) insurance which pays bills only for accidents, such as liability insurance that covers children for accidents at school or camp and insurance for a worker that covers him only for accidents, injuries, or diseases incurred on the job; and (4) insurance which pays only for loss of income.

#### SYMBOLS

|   |     |
|---|-----|
| Data not available.....   | --- |
| Category not applicable.....                                    | ... |
| Quantity zero.....  | -   |
| Quantity more than 0 but less than 0.05.....                    | 0.0 |
| Figure does not meet standards of reliability or precision..... | *   |

#### Recent Issues of *Advance Data From Vital and Health Statistics*

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