

Monthly



# VITAL STATISTICS REPORT

*Health Interview Survey—Provisional Data*

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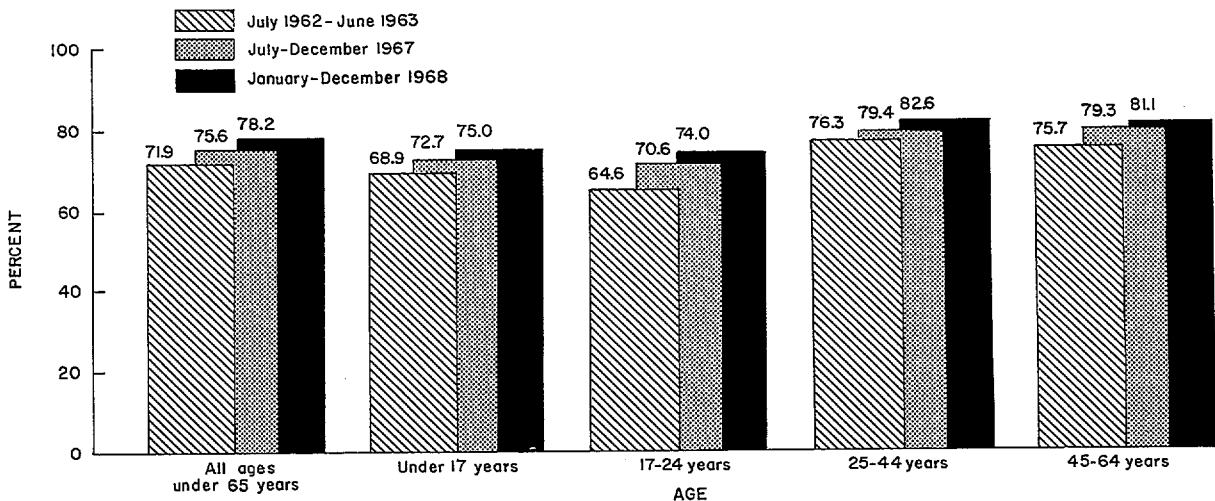
## Hospital and Surgical Insurance Coverage Among Persons Under 65 Years of Age in the United States, 1968

Health insurance coverage has become increasingly more prevalent in the civilian, noninstitutional population of the United States since the period July 1962-June 1963. An earlier report (Volume 18, Number 3, Supplement) indicated that due to the advent of medicare the rate of increase has been higher among persons 65 years of age and older than among younger persons. Since almost all persons 65 years of age and older are now covered by medicare, primary interest now lies in the changing patterns of private health insurance coverage of persons under 65. Although the gains have been far less dramatic for persons under 65 years of age, between the period July 1962-June 1963 and the year 1968 there have been steady increases in the proportion of persons with hospital

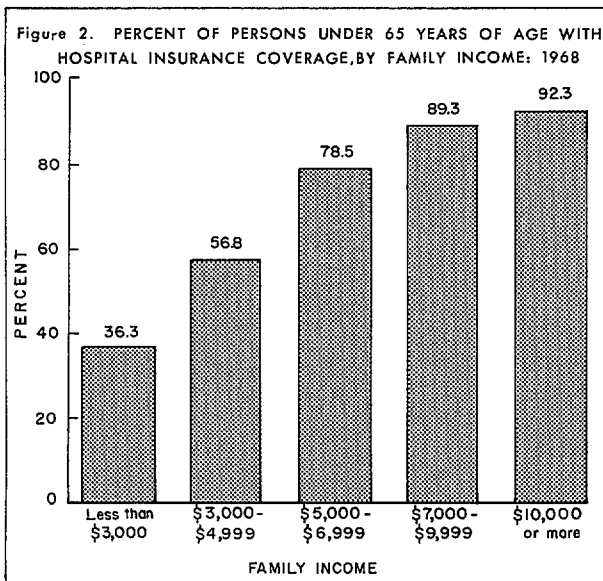
insurance coverage for each of the age groups shown in figure 1.

Estimates derived from sample data obtained in household interviews indicate that 78.2 percent of the civilian, noninstitutional population under 65 years of age had hospital insurance coverage and 76.6 percent had surgical insurance coverage during 1968 (table 1). There were no appreciable differences between the proportion of males covered by insurance and the proportion of females covered. The percentages for persons aged 25-64 years were higher than those for persons under 25. In general the pattern of coverage was similar for both hospital and surgical insurance although the proportion of the population covered by hospital insurance was slightly greater than that

Figure 1. PERCENT OF PERSONS UNDER 65 YEARS OF AGE WITH HOSPITAL INSURANCE COVERAGE, BY AGE



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covered by surgical insurance. For this reason and because hospital insurance tends to be the most basic form of coverage, the discussion which follows is limited to hospital insurance coverage.

The percent of persons covered by hospital insurance was directly related to family income. The level of coverage ranged from 36.3 percent among persons with a family income of less than \$3,000 to 92.3 percent among persons with a family income of \$10,000 or more (figure 2). Similar patterns of increasing coverage with increasing income were found in each of the age groups shown in table 2. Among persons with a family income of less than \$3,000 young people aged 17-24 years had the highest level of hospital insurance coverage (52.2 percent).

Table 1. PERCENT DISTRIBUTION OF PERSONS UNDER 65 YEARS OF AGE BY HOSPITAL AND SURGICAL INSURANCE COVERAGE, ACCORDING TO SEX AND AGE: UNITED STATES, 1968

Sex and age	Total population under 65 years <sup>1</sup>	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured
<b>BOTH SEXES</b>					
All ages under 65 years-----	100.0	78.2	20.5	76.6	21.9
Under 17 years-----	100.0	75.0	23.7	73.5	24.9
17-24 years-----	100.0	74.0	23.9	72.3	25.4
25-44 years-----	100.0	82.6	16.4	81.1	17.6
45-64 years-----	100.0	81.1	17.7	79.0	19.7
<b>MALE</b>					
All ages under 65 years-----	100.0	78.7	20.0	77.1	21.3
Under 17 years-----	100.0	74.7	23.9	73.1	25.2
17-24 years-----	100.0	74.5	23.3	72.8	25.0
25-44 years-----	100.0	84.4	14.3	83.1	15.5
45-64 years-----	100.0	81.6	17.4	79.7	19.0
<b>FEMALE</b>					
All ages under 65 years-----	100.0	77.8	20.9	76.1	22.4
Under 17 years-----	100.0	75.3	23.4	73.9	24.6
17-24 years-----	100.0	73.6	24.4	72.0	25.8
25-44 years-----	100.0	80.9	18.2	79.4	19.5
45-64 years-----	100.0	80.7	18.0	78.3	20.2

<sup>1</sup>Includes persons of unknown insurance status.

Table 2. PERCENT DISTRIBUTION OF PERSONS UNDER 65 YEARS OF AGE BY HOSPITAL AND SURGICAL INSURANCE COVERAGE, ACCORDING TO FAMILY INCOME AND AGE: UNITED STATES, 1968

Family income and age	Total population under 65 years <sup>1</sup>	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured
<b>LESS THAN \$5,000</b>					
All ages under 65 years-----	100.0	36.3	62.3	34.8	63.9
Under 17 years-----	100.0	23.3	75.1	22.9	76.0
17-24 years-----	100.0	52.2	45.8	50.6	47.3
25-44 years-----	100.0	31.8	67.3	30.4	68.8
45-64 years-----	100.0	44.1	55.0	41.1	57.7
<b>\$3,000-\$4,999</b>					
All ages under 65 years-----	100.0	56.8	42.2	54.6	44.0
Under 17 years-----	100.0	49.1	49.9	47.5	51.2
17-24 years-----	100.0	58.2	40.1	56.5	41.9
25-44 years-----	100.0	58.1	41.0	55.8	42.9
45-64 years-----	100.0	67.7	31.5	65.1	33.8
<b>\$5,000-\$6,999</b>					
All ages under 65 years-----	100.0	78.5	20.9	76.7	22.4
Under 17 years-----	100.0	74.6	24.7	72.9	26.2
17-24 years-----	100.0	75.4	23.9	73.6	25.4
25-44 years-----	100.0	81.5	18.0	79.8	19.3
45-64 years-----	100.0	84.0	15.4	82.2	17.1
<b>\$7,000-\$9,999</b>					
All ages under 65 years-----	100.0	89.3	10.2	87.8	11.4
Under 17 years-----	100.0	88.4	11.1	87.0	12.1
17-24 years-----	100.0	84.2	15.0	82.7	16.4
25-44 years-----	100.0	91.2	8.5	89.8	9.6
45-64 years-----	100.0	91.3	8.3	89.6	9.9
<b>\$10,000 OR MORE</b>					
All ages under 65 years-----	100.0	92.3	7.1	90.7	8.3
Under 17 years-----	100.0	91.8	7.7	90.2	8.8
17-24 years-----	100.0	87.9	10.7	86.2	12.2
25-44 years-----	100.0	94.0	5.6	92.8	6.5
45-64 years-----	100.0	93.3	6.2	91.1	8.0

<sup>1</sup>Includes persons of unknown insurance status.

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Table 3. PERCENT DISTRIBUTION OF PERSONS UNDER 65 YEARS OF AGE BY HOSPITAL AND SURGICAL INSURANCE COVERAGE, ACCORDING TO GEOGRAPHIC REGION AND AGE: UNITED STATES, 1968

Region and age	Total population under 65 years <sup>1</sup>	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured
<b>NORTHEAST</b>					
All ages under 65 years-----	100.0	83.9	14.8	82.1	16.5
Under 17 years-----	100.0	81.0	17.5	79.6	18.8
17-24 years-----	100.0	79.7	18.5	78.0	20.1
25-44 years-----	100.0	86.4	12.5	84.8	13.9
45-64 years-----	100.0	87.3	11.6	85.0	13.9
<b>NORTH CENTRAL</b>					
All ages under 65 years-----	100.0	84.2	14.6	82.2	16.3
Under 17 years-----	100.0	81.9	17.0	80.0	18.4
17-24 years-----	100.0	82.0	16.3	80.1	18.0
25-44 years-----	100.0	87.4	11.7	85.8	13.1
45-64 years-----	100.0	85.7	12.9	83.2	15.2
<b>SOUTH</b>					
All ages under 65 years-----	100.0	70.3	28.3	68.6	29.7
Under 17 years-----	100.0	66.5	32.2	65.0	33.4
17-24 years-----	100.0	66.1	31.3	64.4	32.9
25-44 years-----	100.0	76.7	22.0	75.2	23.3
45-64 years-----	100.0	72.2	26.7	70.1	28.6
<b>WEST</b>					
All ages under 65 years-----	100.0	74.7	24.0	73.8	24.8
Under 17 years-----	100.0	70.8	27.7	70.1	28.4
17-24 years-----	100.0	68.7	29.1	67.6	30.1
25-44 years-----	100.0	79.6	19.5	78.9	20.2
45-64 years-----	100.0	79.1	19.8	77.9	20.7

<sup>1</sup>Includes persons of unknown insurance status.

Table 4. PERCENT DISTRIBUTION OF PERSONS UNDER 65 YEARS OF AGE BY HOSPITAL AND SURGICAL INSURANCE COVERAGE, ACCORDING TO GEOGRAPHIC REGION AND FAMILY INCOME: UNITED STATES, 1968

Region and family income	Total population under 65 years <sup>1</sup>	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured
<b>NORTHEAST</b>					
All incomes <sup>2</sup> -----	100.0	83.9	14.8	82.1	16.5
Less than \$5,000-----	100.0	39.4	59.0	38.3	60.9
\$5,000-\$4,999-----	100.0	58.5	40.8	55.6	43.3
\$5,000-\$6,999-----	100.0	80.4	18.9	78.1	20.9
\$7,000-\$9,999-----	100.0	93.1	6.4	91.5	7.7
\$10,000 or more-----	100.0	94.9	4.5	93.4	5.7
<b>NORTH CENTRAL</b>					
All incomes <sup>2</sup> -----	100.0	84.2	14.6	82.2	16.3
Less than \$5,000-----	100.0	46.0	52.8	44.2	54.6
\$5,000-\$4,999-----	100.0	65.2	34.0	62.7	36.0
\$5,000-\$6,999-----	100.0	84.5	14.7	82.8	16.3
\$7,000-\$9,999-----	100.0	92.3	7.3	90.5	8.9
\$10,000 or more-----	100.0	94.1	5.4	92.0	6.9
<b>SOUTH</b>					
All incomes <sup>2</sup> -----	100.0	70.3	28.3	68.6	29.7
Less than \$5,000-----	100.0	33.2	65.6	31.6	67.2
\$5,000-\$4,999-----	100.0	55.3	43.3	53.1	45.0
\$5,000-\$6,999-----	100.0	76.0	23.5	74.1	25.1
\$7,000-\$9,999-----	100.0	85.4	14.1	84.3	15.0
\$10,000 or more-----	100.0	89.4	9.9	87.8	11.2
<b>WEST</b>					
All incomes <sup>2</sup> -----	100.0	74.7	24.0	73.8	24.8
Less than \$5,000-----	100.0	29.0	69.1	27.7	70.1
\$5,000-\$4,999-----	100.0	44.9	54.1	44.1	55.0
\$5,000-\$6,999-----	100.0	70.0	29.5	69.3	29.9
\$7,000-\$9,999-----	100.0	84.1	15.2	83.1	16.2
\$10,000 or more-----	100.0	89.4	9.9	88.4	10.7

<sup>1</sup>Includes persons of unknown insurance status.  
<sup>2</sup>Includes persons of unknown income.

A higher proportion of the residents of the Northeast and North Central Regions reported hospital insurance coverage—about 84 percent in each region—than did residents of either the South (70.3 percent) or West (74.7 percent) Regions. Similar patterns of regional differences in coverage levels were found in each of the age groups shown in table 3, indicating that the differences in coverage among regions were not merely due to a difference in the age composition of the several regions. However, differences in the distribution of residents by family income did influence

regional coverage levels for all persons (table 4). Thus the coverage level was somewhat higher in the West Region than in the South for persons of all incomes although for each specific income group the rate for the West Region was lower than or equal to the rate in the South Region. Other possible causes of regional differences in health insurance coverage are presented in a report in the series *Vital and Health Statistics* (PHS Publication Number 1000, Series 10, Number 11).

## 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, noninstitutional population of the United States. During 1968 approximately 134,000 persons living in a total of 42,000 households were included in the sample.

**SAMPLE.** Since the estimates shown are based on a sample of the population rather than on the entire population, they are subject to sampling error. The standard errors appropriate for the estimates of the number of persons with hospital or surgical insurance coverage are shown in table I. Table II shows the standard errors appropriate for the percent of persons with hospital or surgical insurance coverage.

**DEFINITION OF HEALTH INSURANCE.** Health insurance is any plan specifically designed to pay all or part of the medical or hospital expenses of an insured individual. The insurance can be either a group or an individual policy with the premiums paid by the individual, his employer, a third party, or a combination of these. Benefits received under the plan can be in the form of payment to the individual or to the hospital or doctor. However, the plan must be a formal one with defined membership and benefits rather than an informal one. For example, an employer simply paying the hospital bill for an employee would not constitute a health insurance plan.

For the Health Interview Survey, health insurance excludes the following kinds of plans: (1) plans limited to the "dread diseases" such as cancer and polio; (2) plans for free care such as public assistance or public welfare, care given free of charge to veterans, care given under the Uniformed Services Dependents Medical Care Program, care given under the Crippled Children Program or similar ones, and care of persons admitted to an institution for research purposes; (3) insurance which pays bills only for accidents, such as liability insurance held by a car or property owner, 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.

Table I. STANDARD ERRORS OF ESTIMATES OF AGGREGATES FOR NARROW-RANGE STATISTICS

Size of estimate	Standard error
500,000-----	36,000
1,000,000-----	52,000
5,000,000-----	115,000
20,000,000-----	220,000
50,000,000-----	300,000
100,000,000-----	340,000

Table II. STANDARD ERRORS, EXPRESSED IN PERCENTAGE POINTS, OF ESTIMATED PERCENTAGES FOR NARROW-RANGE STATISTICS

Estimated percentage	Base of percentage shown in thousands					
	500	1,000	5,000	20,000	50,000	100,000 or more
2 or 98-----	1.0	0.8	0.3	0.2	0.1	0.1
5 or 95-----	1.6	1.2	0.5	0.3	0.2	0.1
10 or 90-----	2.2	1.6	0.7	0.3	0.2	0.2
25 or 75-----	3.1	2.3	1.0	0.5	0.3	0.2
50-----	3.6	2.6	1.2	0.6	0.3	0.2

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