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National Center for Health Statistics
Rockville, Maryland 20852

VITAL STATISTICS REPORT

Health Interview Survey Data

FROM THE

NATIONAL CENTER FOR HEALTH STATISTICS

Hospital and Surgical Insurance Coverage Among Persons Under 65 Years of Age in the United States, 1970

Information about health insurance has been collected periodically as a part of the Health Interview Survey. The most recent report containing such data is "Hospital and Surgical Insurance Coverage, United States, 1968," *Vital and Health Statistics* (DHEW Pub. No. (HSM) 72-1033, Series 10, No. 66). Prior to 1970, the proportion of the total civilian, noninstitutional population with health insurance coverage had gradually increased. The majority of this increase occurred among persons 65 years of age and over. With the advent of Medicare, almost all persons in this age group had health insurance coverage. Patterns in coverage for the younger groups are now of general interest. For this reason, the following discussion is limited to health insurance coverage for persons under 65 years of age. Slight increases in the proportion of the population with hospital coverage have occurred for each age group shown in figure 1 for each period the Health Interview Survey has collected this type of data with the exception of 1970. Within each age group the percent with hospital insurance coverage in 1970 was about the same as in the previous survey period.

Approximately 77.8 percent of the population under 65 years of age had hospital insurance in 1970 while 75.2 percent had surgical insurance (table 1). Although the proportion of population with surgical insurance coverage is slightly lower than for those with hospital coverage, the patterns of surgical coverage by various demographic groups shown in this report are generally similar to patterns of hospital coverage. Therefore, the discussion will be limited to patterns of hospital insurance coverage, although parallel data on surgical coverage are included in the basic tables.

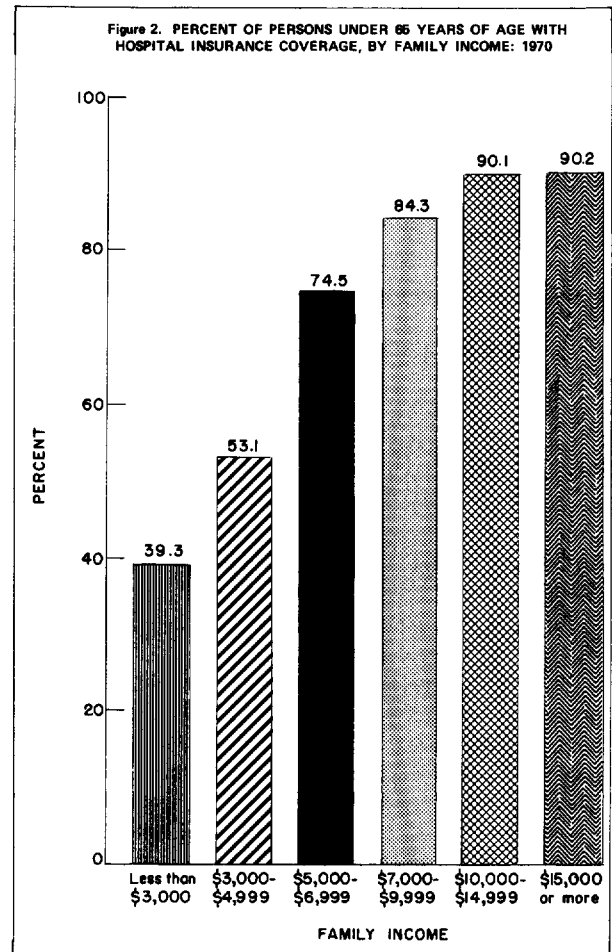
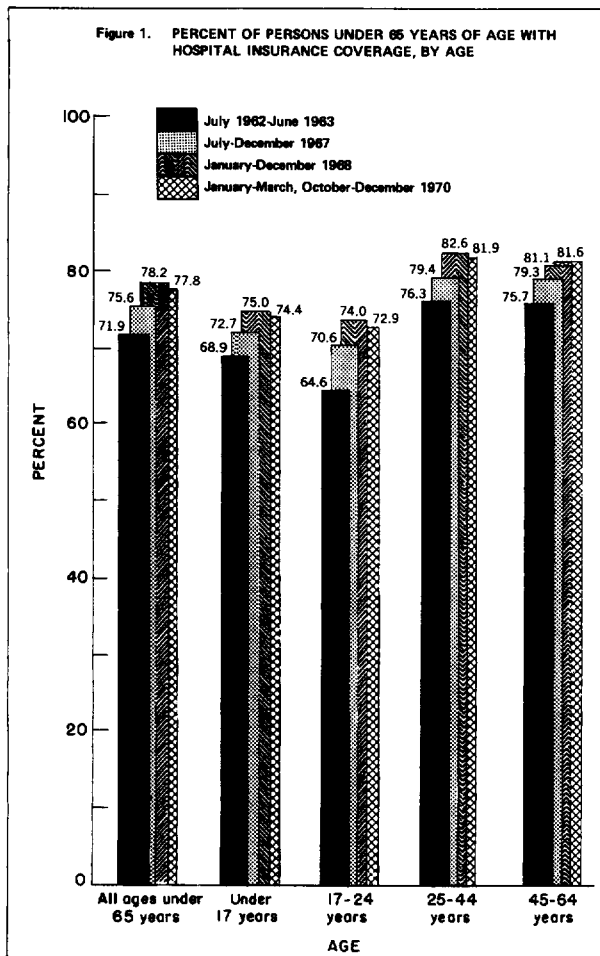
There was little difference between males and females in the level of hospital coverage. Persons under 25 years of age were less likely to have hos-

pital coverage than persons of older ages with the proportion of persons covered increasing with advancing age. The percent of persons with hospital insurance coverage was approximately one-third higher among the white population when compared with the rest of the population—the largest difference occurring among children under 17 (table 2).

There was a direct relationship between income and hospital coverage, ranging from 39.3 percent with insurance among persons with a family income of less than \$3,000 to 90.2 percent among persons with a family income of \$15,000 or more (table 3 and fig. 2). In general, within each age group the proportion of persons with hospital insurance increased as income increased. However, in the lowest income group persons 17-24 years of age reported the highest level of coverage in that income group, while in the other income groups there was a general pattern of an increasing level of coverage with advancing age.

Among the lower income groups (i.e., those with less than \$10,000 annual family income), the percent of white persons with hospital insurance coverage was higher than it was among other persons with the same income regardless of age (table 4). There was little or no difference by color in the proportion of the population with hospital insurance who had family incomes of \$10,000 or more.

There were regional differences in the proportion of persons with hospital insurance coverage, ranging from 71.6 percent among those living in the South Region to 84.0 percent among residents of the North Central Region (table 5). The differences among regions were not solely a result of differences in the regional age distributions, since the regional differences also occur within the specific age groups. Comparison of insured persons by levels of income in the North Central and South Regions shows that a larger



proportion of persons in each income group were insured in the North Central Region than were insured in similar income categories in the South Region (table 6). However, the largest difference is in the lowest income group, where approximately one-third more of the North Central residents had hospital coverage than did persons with the same income living in the South Region.

Approximately 44.8 percent of persons under 65 years of age who had hospital insurance coverage had plans sponsored by Blue Cross-Blue Shield organizations (table 7). Approximately 15.6 percent of the persons with Blue plans had additional coverage under another plan. Although almost all persons 65 years

of age and over had Medicare coverage for hospitalization, approximately half of them had some form of additional health insurance. Previous data on the type of insuring organization and multiple plans based on the 1963 survey are presented in "Health Insurance, Type of Insuring Organization, and Multiple Coverage: United States, July 1962-June 1963," *Vital and Health Statistics* (PHS Pub. No. 1000, Series 10, No. 16). During that time period approximately 44.9 percent of persons under 65 years of age with hospital insurance coverage had Blue coverage and 14.6 percent of these persons with Blue plans had coverage under an additional plan.

Table 1. Percent distribution of persons under 65 years of age by hospital and surgical insurance coverage, according to sex and age: United States, based on data collected during 1970

Sex and age	Total population under 65 years ¹	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured
<u>BOTH SEXES</u>					
All ages under 65 years-----	100.0	77.8	21.2	75.2	22.6
Under 17 years-----	100.0	74.4	24.5	72.3	25.6
17-24 years-----	100.0	72.9	25.7	69.7	27.2
25-44 years-----	100.0	81.9	17.1	79.6	18.3
45-64 years-----	100.0	81.6	17.8	78.6	19.9
<u>MALE</u>					
All ages under 65 years-----	100.0	78.7	20.3	76.3	21.5
Under 17 years-----	100.0	74.8	24.1	73.0	25.0
17-24 years-----	100.0	73.2	25.3	69.7	26.9
25-44 years-----	100.0	84.0	14.8	81.6	15.9
45-64 years-----	100.0	82.6	16.9	79.9	18.7
<u>FEMALE</u>					
All ages under 65 years-----	100.0	76.9	22.1	74.3	23.7
Under 17 years-----	100.0	73.9	24.9	71.6	26.3
17-24 years-----	100.0	72.8	26.0	69.7	27.5
25-44 years-----	100.0	79.9	19.3	77.8	20.5
45-64 years-----	100.0	80.6	18.6	77.4	21.0

¹Includes persons of unknown insurance status.

Table 2. Percent distribution of persons under 65 years of age by hospital and surgical insurance coverage, according to color and age: United States, based on data collected during 1970

Color and age	Total population under 65 years ¹	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured
<u>WHITE</u>					
All ages under 65 years-----	100.0	80.4	18.5	77.9	20.0
Under 17 years-----	100.0	78.2	20.6	76.2	21.8
17-24 years-----	100.0	74.9	23.7	71.7	25.2
25-44 years-----	100.0	83.8	15.2	81.5	16.3
45-64 years-----	100.0	83.3	16.1	80.4	18.1
<u>ALL OTHER</u>					
All ages under 65 years-----	100.0	59.9	39.3	57.1	40.7
Under 17 years-----	100.0	53.7	45.5	51.4	46.4
17-24 years-----	100.0	60.2	38.8	56.8	40.5
25-44 years-----	100.0	67.7	31.5	64.8	32.9
45-64 years-----	100.0	65.2	34.0	61.8	36.7

¹Includes 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 family income and age: United States, based on data collected during 1970

Family income and age	Total population under 65 years ¹	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured
<u>LESS THAN \$3,000</u>					
All ages under 65 years-----	100.0	39.3	59.0	36.7	60.2
Under 17 years-----	100.0	25.4	72.2	23.5	72.7
17-24 years-----	100.0	58.3	38.9	54.6	40.2
25-44 years-----	100.0	31.3	68.4	29.3	69.4
45-64 years-----	100.0	41.7	58.0	38.8	60.0
<u>\$3,000-\$4,999</u>					
All ages under 65 years-----	100.0	53.1	46.3	50.2	47.7
Under 17 years-----	100.0	41.7	57.9	40.2	58.4
17-24 years-----	100.0	57.2	42.1	53.1	43.2
25-44 years-----	100.0	55.2	43.9	52.6	44.8
45-64 years-----	100.0	67.2	32.3	62.6	35.7
<u>\$5,000-\$6,999</u>					
All ages under 65 years-----	100.0	74.5	24.6	71.8	26.4
Under 17 years-----	100.0	69.5	29.2	67.1	31.0
17-24 years-----	100.0	70.7	28.4	68.4	29.5
25-44 years-----	100.0	75.1	24.1	72.5	26.0
45-64 years-----	100.0	84.7	14.9	81.0	17.2
<u>\$7,000-\$9,999</u>					
All ages under 65 years-----	100.0	84.3	15.2	81.9	16.6
Under 17 years-----	100.0	82.3	17.1	80.2	18.1
17-24 years-----	100.0	80.2	19.2	77.1	21.1
25-44 years-----	100.0	86.2	13.2	84.2	14.2
45-64 years-----	100.0	88.1	11.6	84.9	14.1
<u>\$10,000-\$14,999</u>					
All ages under 65 years-----	100.0	90.1	9.3	88.1	10.6
Under 17 years-----	100.0	89.1	10.1	87.3	11.4
17-24 years-----	100.0	83.1	16.1	80.1	18.1
25-44 years-----	100.0	92.0	7.3	90.1	8.4
45-64 years-----	100.0	93.1	6.7	91.3	8.0
<u>\$15,000 or more</u>					
All ages under 65 years-----	100.0	90.2	8.6	88.6	9.3
Under 17 years-----	100.0	90.4	8.3	89.2	8.9
17-24 years-----	100.0	83.3	15.0	80.7	16.0
25-44 years-----	100.0	91.3	7.3	89.9	7.9
45-64 years-----	100.0	92.0	7.3	90.3	8.4

¹Includes persons of unknown insurance status.

Table 4. Percent of persons under 65 years of age with hospital insurance coverage, by color, income, and age: United States, based on data collected during 1970

Age	White			All other		
	Under \$5,000	\$5,000-\$9,999	\$10,000 and over	Under \$5,000	\$5,000-\$9,999	\$10,000 or more
	Percent					
All ages under 65 years---	49.9	81.9	90.3	38.3	70.7	86.9
Under 17 years-----	37.1	79.6	89.7	31.1	66.0	86.7
17-24 years-----	59.9	77.1	83.5	49.7	67.2	78.4
25-44 years-----	47.5	83.5	91.9	42.8	74.6	88.9
45-64 years-----	57.3	87.3	92.6	43.6	81.0	92.4

Table 5. Percent distribution of persons under 65 years of age by hospital and surgical insurance coverage, according to geographic region and age: United States, based on data collected during 1970

Geographic region and age	Total population under 65 years ¹	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured
<u>NORTHEAST</u>					
All ages under 65 years-----	100.0	81.7	17.1	78.4	19.1
Under 17 years-----	100.0	78.6	19.9	75.3	21.9
17-24 years-----	100.0	75.8	22.7	72.2	24.7
25-44 years-----	100.0	85.4	13.7	82.0	15.6
45-64 years-----	100.0	86.0	13.3	82.6	15.5
<u>NORTH CENTRAL</u>					
All ages under 65 years-----	100.0	84.0	15.0	81.2	16.8
Under 17 years-----	100.0	81.9	17.1	79.8	18.4
17-24 years-----	100.0	80.4	18.1	76.0	20.6
25-44 years-----	100.0	87.1	11.8	85.0	12.8
45-64 years-----	100.0	86.2	13.2	82.7	16.2
<u>SOUTH</u>					
All ages under 65 years-----	100.0	71.6	27.3	69.6	28.1
Under 17 years-----	100.0	67.5	31.2	66.1	31.8
17-24 years-----	100.0	68.6	29.9	66.0	30.6
25-44 years-----	100.0	76.8	22.1	75.1	22.7
45-64 years-----	100.0	74.5	25.1	71.5	26.7
<u>WEST</u>					
All ages under 65 years-----	100.0	73.6	25.6	71.8	26.7
Under 17 years-----	100.0	68.9	30.4	67.3	31.3
17-24 years-----	100.0	65.3	33.9	63.1	35.1
25-44 years-----	100.0	78.2	21.1	76.2	22.4
45-64 years-----	100.0	80.5	18.6	78.8	19.7

¹Includes persons of unknown insurance status.

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Table 6. Percent distribution of persons under 65 years of age by hospital and surgical insurance, according to geographic region and family income: United States, based on data collected during 1970

Region and family income	Total population under 65 years ¹	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured
<u>NORTHEAST</u>					
All incomes ² -----	100.0	81.7	17.1	78.4	19.1
Less than \$3,000-----	100.0	47.4	48.8	43.1	51.1
\$3,000-\$4,999-----	100.0	49.3	49.7	46.8	51.4
\$5,000-\$6,999-----	100.0	72.3	27.3	68.2	30.7
\$7,000-\$9,999-----	100.0	86.1	13.4	83.4	15.0
\$10,000-\$14,999-----	100.0	92.2	6.9	88.7	9.5
\$15,000 or more-----	100.0	90.6	8.1	88.3	9.2
<u>NORTH CENTRAL</u>					
All incomes ² -----	100.0	84.0	15.0	81.2	16.8
Less than \$3,000-----	100.0	45.6	52.7	42.2	54.5
\$3,000-\$4,999-----	100.0	58.6	40.9	55.4	43.4
\$5,000-\$6,999-----	100.0	81.2	17.6	78.8	19.2
\$7,000-\$9,999-----	100.0	90.4	8.7	87.5	10.5
\$10,000-\$14,999-----	100.0	92.8	6.6	91.1	7.8
\$15,000 or more-----	100.0	93.7	5.2	92.1	6.3
<u>SOUTH</u>					
All incomes ² -----	100.0	71.6	27.3	69.6	28.1
Less than \$3,000-----	100.0	34.7	63.9	32.7	64.5
\$3,000-\$4,999-----	100.0	57.5	42.0	54.0	43.1
\$5,000-\$6,999-----	100.0	74.8	24.0	72.4	25.1
\$7,000-\$9,999-----	100.0	79.0	20.5	77.4	21.5
\$10,000-\$14,999-----	100.0	89.0	10.7	88.1	11.1
\$15,000 or more-----	100.0	87.6	10.8	86.9	10.9
<u>WEST</u>					
All incomes ² -----	100.0	73.6	25.6	71.8	26.7
Less than \$3,000-----	100.0	39.0	60.2	36.8	61.8
\$3,000-\$4,999-----	100.0	35.2	64.3	34.1	64.6
\$5,000-\$6,999-----	100.0	63.3	36.3	61.9	37.4
\$7,000-\$9,999-----	100.0	80.7	19.1	78.3	20.2
\$10,000-\$14,999-----	100.0	84.5	14.6	82.4	16.1
\$15,000 or more-----	100.0	88.1	11.1	86.9	11.8

¹Includes persons of unknown insurance status.²Includes persons of unknown income.

Table 7. Percent distribution of persons insured by type of insurance coverage, type of plan, and age: United States, based on data collected during 1970

Type of plan and age	Hospital	Surgical	Type of plan and age	Hospital	Surgical
All ages under 65-	100.0	100.0	All ages 65 years and over-----	100.0	100.0
Blue-----	44.8	44.1	Medicare-----	96.3	95.9
Blue only-----	37.8	37.7	Medicare only-----	47.2	51.1
Blue with other-----	7.0	6.4	Medicare with other----	49.0	44.8
Other and unknown type--	55.2	55.9			

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 1970 approximately 116,000 persons living in a total of 37,000 households were included in the sample. Data on health insurance coverage were collected during the first and fourth quarters, although the data have been inflated to represent annual estimates. 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, 1970," *Vital and Health Statistics* (DHEW Pub. No. (HSM) 72-1054, Series 10, No. 72).

SAMPLE. Since the estimates shown are based on a sample of the population, they are subject to sampling error. Table I 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

Table I. Standard errors, expressed in percentage points, of estimated percentages for narrow-range statistics

Base of percentage shown in thousands	Estimated percentage				
	2 or 98	5 or 95	10 or 90	25 or 75	50
500-----	1.8	2.8	3.7	5.4	6.2
1,000-----	1.2	1.9	2.6	3.8	4.4
2,000-----	0.8	1.3	1.9	2.8	3.1
5,000-----	0.6	0.8	1.1	1.7	1.9
10,000-----	0.4	0.6	0.8	1.2	1.4
25,000-----	0.2	0.4	0.5	0.7	0.8
50,000+-----	0.1	0.2	0.4	0.6	0.6

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.

TYPE OF INSURING ORGANIZATION. Blue plans included any plan which the respondent said was Blue Cross, Blue Shield, or which appeared on the Blue Cross and Blue Shield Directories. All plans not described as Blue were designated as "other" plans, which included those for which respondents had coverage but for which they could not supply the name.

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