



VITAL STATISTICS REPORT

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Hospital and Surgical Insurance Coverage Among Persons Under 65 Years of Age in the United States, 1974

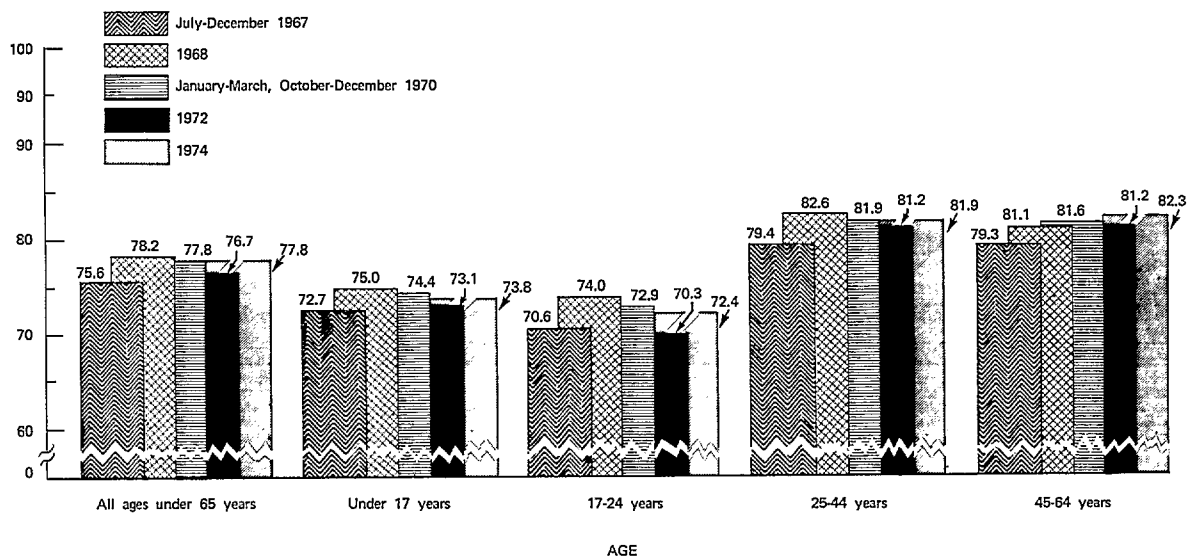
Information about health insurance coverage of the civilian noninstitutionalized population of the United States was collected in the Health Interview Survey during 1974. Most of the information in this report about hospital and surgical insurance is restricted to the private health insurance of persons under 65 years of age. Similar information on health insurance for 1970 was published in a supplement to the *Monthly Vital Statistics Report* (Vol. 21, No. 9, Supplement 2); the last report with HIS data on health insurance in the *Vital and Health Statistics* series was that for 1968 (Series 10, No. 66).

Figure 1 shows that the percentage of the population under 65 years with hospital insurance in 1974 closely resembled comparable figures for 1970. In 1972 the percentages were somewhat lower. An esti-

mated 77.8 percent of all persons under 65 had hospital insurance coverage in 1974 and 76.3 percent had surgical insurance coverage (table 1). A larger proportion of males had hospital insurance coverage than did females. Persons 17-24 years of age reported the smallest percentage of hospital insurance coverage among the four age groups shown in table 1.

As family income rose the percentages of persons with hospital and surgical insurance rose accordingly (figure 2 and table 2). In general, within each age group the percentages with these types of insurance also increased as family income rose. White persons had substantially higher levels of insurance than did persons other than white (table 3). This difference was greatest for the low income group and smallest for the high income group (table 4).

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



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Table 5 indicates that persons residing in the Northeast and North Central Regions had higher levels of hospital and surgical insurance coverage than did residents of the South and West Regions. When geographic region and family income are both considered, as in table 6, the residents of the North Central Region had the highest percentages of hospital and surgical insurance coverage in most of the income groups.

Among persons under 65 years of age with private hospital insurance, about 44.4 percent had coverage in plans sponsored by Blue Cross-Blue Shield organizations (table 7). About 7.0 percent of all persons with coverage had a Blue plan and some other private hospital insurance coverage. Among the 20,049,000 persons 65 years and over with some form of hospital insurance, either Social Security Medicare or private insurance, 96.0 percent had Medicare coverage. About 55.7 percent of covered persons in this age group with some form of hospital insurance had Medicare and some form of private health insurance.

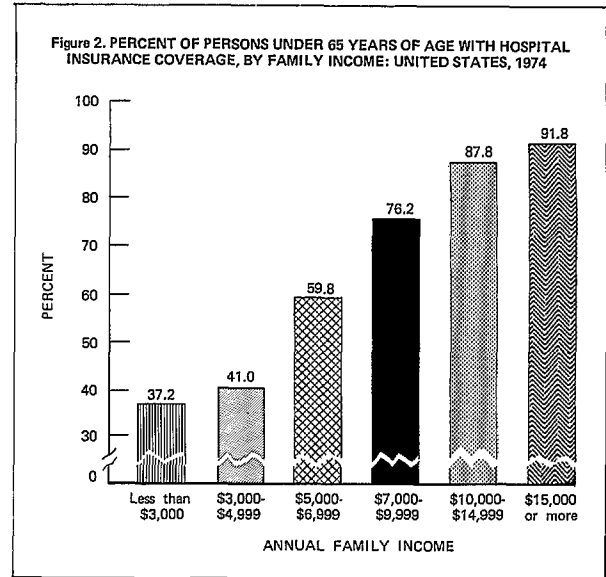


Table 1. Percent distribution of persons under 65 years of age by private hospital and surgical insurance coverage, according to sex and age: United States, 1974

Sex and age	Population in thousands ¹	Total ¹	Hospital insurance		Surgical insurance	
			Insured	Not insured	Insured	Not insured
<u>Both sexes</u>			Percent distribution			
All ages under 65 years-----	186,603	100.0	77.8	20.1	76.3	21.6
Under 17 years-----	62,957	100.0	73.8	23.9	72.8	25.0
17-24 years-----	29,564	100.0	72.4	25.1	70.5	27.0
25-44 years-----	51,218	100.0	81.9	16.2	80.5	17.6
45-64 years-----	42,864	100.0	82.3	15.8	80.4	17.7
<u>Male</u>						
All ages under 65 years-----	91,452	100.0	78.8	19.2	77.3	20.7
Under 17 years-----	32,080	100.0	74.3	23.5	73.3	24.5
17-24 years-----	14,254	100.0	73.1	24.3	70.9	26.5
25-44 years-----	24,699	100.0	83.9	14.4	82.3	15.9
45-64 years-----	20,420	100.0	83.7	14.7	81.9	16.6
<u>Female</u>						
All ages under 65 years-----	95,151	100.0	76.8	21.0	75.3	22.4
Under 17 years-----	30,878	100.0	73.3	24.4	72.2	25.5
17-24 years-----	15,310	100.0	71.8	25.8	70.1	27.5
25-44 years-----	26,519	100.0	80.2	17.8	78.8	19.2
45-64 years-----	22,444	100.0	81.1	16.7	79.1	18.7

¹Includes persons of unknown insurance status.

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Table 2. Percent distribution of persons under 65 years of age by private hospital and surgical insurance coverage, according to family income and age: United States, 1974

Family income and age	Population in thousands ¹	Total ¹	Hospital insurance		Surgical insurance	
			Insured	Not insured	Insured	Not insured
<u>Less than \$3,000</u>			Percent distribution			
All ages under 65 years-----	10,643	100.0	37.2	60.5	35.0	62.7
Under 17 years-----	3,140	100.0	22.8	74.8	21.8	75.9
17-24 years-----	3,046	100.0	55.6	40.9	52.6	43.9
25-44 years-----	1,725	100.0	29.6	68.7	27.0	71.2
45-64 years-----	2,731	100.0	38.0	60.6	35.6	63.1
<u>\$3,000-\$4,999</u>						
All ages under 65 years-----	12,942	100.0	41.0	57.3	39.1	59.3
Under 17 years-----	4,603	100.0	27.5	70.7	26.4	71.8
17-24 years-----	2,592	100.0	45.3	53.2	42.7	55.7
25-44 years-----	2,570	100.0	39.5	58.9	37.6	60.7
45-64 years-----	3,177	100.0	58.2	40.2	55.6	42.8
<u>\$5,000-\$6,999</u>						
All ages under 65 years-----	17,071	100.0	59.8	38.0	57.8	40.0
Under 17 years-----	6,084	100.0	49.8	47.6	48.2	49.2
17-24 years-----	3,240	100.0	60.3	37.9	57.8	40.4
25-44 years-----	3,899	100.0	61.5	36.4	59.5	38.3
45-64 years-----	3,849	100.0	73.6	24.4	71.2	26.8
<u>\$7,000-\$9,999</u>						
All ages under 65 years-----	25,037	100.0	76.2	22.0	74.7	23.5
Under 17 years-----	8,519	100.0	71.0	26.9	70.1	27.9
17-24 years-----	4,205	100.0	73.2	25.3	71.4	27.0
25-44 years-----	6,918	100.0	78.5	19.7	77.0	21.2
45-64 years-----	5,394	100.0	83.9	14.4	81.5	16.8
<u>\$10,000-\$14,999</u>						
All ages under 65 years-----	49,293	100.0	87.8	10.4	86.3	11.9
Under 17 years-----	17,612	100.0	87.1	11.1	85.7	12.4
17-24 years-----	6,590	100.0	81.7	16.2	80.2	17.7
25-44 years-----	15,296	100.0	90.0	8.3	88.5	9.8
45-64 years-----	9,796	100.0	89.8	8.4	88.0	10.2
<u>\$15,000 or more</u>						
All ages under 65 years-----	60,698	100.0	91.8	6.3	90.7	7.4
Under 17 years-----	19,621	100.0	91.3	6.5	90.5	7.3
17-24 years-----	8,315	100.0	86.3	11.1	84.9	12.6
25-44 years-----	18,228	100.0	93.2	5.3	92.1	6.3
45-64 years-----	14,533	100.0	93.9	4.6	92.5	5.9

¹Includes persons of unknown insurance status.

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Table 3. Percent distribution of persons under 65 years of age by private hospital and surgical insurance coverage, according to color and age: United States, 1974

Color and age	Population in thousands ¹	Total ¹	Hospital insurance		Surgical insurance	
			Insured	Not insured	Insured	Not insured
<u>White</u>						
Percent distribution						
All ages under 65 years---	161,859	100.0	80.9	17.2	79.4	18.6
Under 17 years-----	52,942	100.0	78.3	19.6	77.3	20.6
17-24 years-----	25,466	100.0	75.5	22.2	73.6	24.2
25-44 years-----	44,936	100.0	83.8	14.4	82.5	15.7
45-64 years-----	38,515	100.0	84.4	13.8	82.6	15.6
<u>All other</u>						
All ages under 65 years---	24,744	100.0	57.7	39.2	55.7	41.2
Under 17 years-----	10,015	100.0	49.9	46.9	48.6	48.1
17-24 years-----	4,098	100.0	53.3	43.0	51.5	44.9
25-44 years-----	6,282	100.0	68.4	28.7	65.9	31.2
45-64 years-----	4,349	100.0	63.9	33.4	61.2	36.1

¹Includes persons of unknown insurance status.

Table 4. Percent of persons under 65 years of age with private hospital insurance coverage, by color, family income, and age: United States, 1974

Age	White			All other		
	Under \$5,000	\$5,000-\$9,999	\$10,000 and over	Under \$5,000	\$5,000-\$9,999	\$10,000 and over
Percent						
All ages under 65 years-----	44.6	71.7	90.5	27.6	58.7	84.2
Under 17 years-----	30.3	64.9	89.8	19.4	51.1	83.6
17-24 years-----	56.2	70.1	85.2	32.9	53.9	75.2
25-44 years-----	37.7	73.0	92.0	30.8	68.8	88.4
45-64 years-----	51.9	81.2	92.6	39.2	68.0	85.6
Population in thousands						
All ages under 65 years-----	16,188	35,193	101,562	7,397	6,915	8,429
Under 17 years-----	4,416	11,683	34,236	3,328	2,920	2,997
17-24 years-----	4,345	6,292	13,605	1,293	1,153	1,299
25-44 years-----	2,931	9,068	30,810	1,364	1,749	2,715
45-64 years-----	4,496	8,151	22,911	1,412	1,092	1,418

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Table 5. Percent distribution of persons under 65 years of age by private hospital and surgical insurance coverage, according to geographic region and age: United States, 1974

Geographic region and age	Population in thousands ¹	Total ¹	Hospital insurance		Surgical insurance	
			Insured	Not insured	Insured	Not insured
<u>Northeast</u>			Percent distribution			
All ages under 65 years---	43,558	100.0	81.8	16.2	79.9	18.1
Under 17 years-----	14,016	100.0	78.0	20.0	76.5	21.4
17-24 years-----	6,890	100.0	76.1	21.3	73.6	23.8
25-44 years-----	11,656	100.0	84.6	13.7	82.9	15.4
45-64 years-----	10,996	100.0	87.3	10.8	84.8	13.3
<u>North Central</u>						
All ages under 65 years---	50,616	100.0	83.6	14.3	82.2	15.8
Under 17 years-----	17,412	100.0	80.6	17.0	79.7	17.9
17-24 years-----	8,254	100.0	79.9	17.9	77.6	20.3
25-44 years-----	13,791	100.0	87.0	11.2	85.7	12.5
45-64 years-----	11,159	100.0	86.9	11.4	85.1	13.2
<u>South</u>						
All ages under 65 years---	58,878	100.0	72.5	25.1	71.0	26.6
Under 17 years-----	20,206	100.0	67.6	29.9	66.4	31.0
17-24 years-----	9,180	100.0	67.4	29.8	65.7	31.5
25-44 years-----	16,128	100.0	78.4	19.4	76.8	21.0
45-64 years-----	13,363	100.0	76.3	21.5	74.4	23.4
<u>West</u>						
All ages under 65 years---	33,551	100.0	73.0	25.2	72.1	26.1
Under 17 years-----	11,324	100.0	69.4	28.7	68.7	29.4
17-24 years-----	5,239	100.0	64.6	33.3	63.6	34.3
25-44 years-----	9,643	100.0	77.4	20.9	76.4	21.9
45-64 years-----	7,346	100.0	78.9	19.5	77.7	20.7

¹Includes persons of unknown insurance status.

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Table 6. Percent distribution of persons under 65 years of age by private hospital and surgical insurance coverage, according to geographic region and family income: United States, 1974

Geographic region and family income	Population in thousands ¹	Total ¹	Hospital insurance		Surgical insurance	
			Insured	Not insured	Insured	Not insured
<u>Northeast</u>						
All incomes ² -----	43,558	100.0	81.8	16.2	79.9	18.1
Less than \$3,000-----	1,594	100.0	41.2	57.1	38.4	59.9
\$3,000-\$4,999-----	2,478	100.0	33.8	65.7	32.6	66.9
\$5,000-\$6,999-----	3,698	100.0	60.4	37.8	56.7	41.5
\$7,000-\$9,999-----	5,355	100.0	81.7	16.4	79.2	18.8
\$10,000-\$14,999-----	12,052	100.0	89.6	8.8	88.0	10.5
\$15,000 or more-----	15,513	100.0	93.5	4.4	92.0	5.8
<u>North Central</u>						
All incomes ² -----	50,616	100.0	83.6	14.3	82.2	15.8
Less than \$3,000-----	2,475	100.0	45.5	51.3	42.6	54.2
\$3,000-\$4,999-----	2,951	100.0	47.3	50.4	45.4	52.4
\$5,000-\$6,999-----	3,989	100.0	65.8	31.8	63.9	33.7
\$7,000-\$9,999-----	6,596	100.0	83.3	15.2	82.0	16.6
\$10,000-\$14,999-----	14,381	100.0	91.9	6.5	90.2	8.2
\$15,000 or more-----	17,947	100.0	93.8	4.4	92.8	5.4
<u>South</u>						
All incomes ² -----	58,878	100.0	72.5	25.1	71.0	26.6
Less than \$3,000-----	4,914	100.0	35.0	62.9	32.9	65.0
\$3,000-\$4,999-----	5,211	100.0	44.3	53.8	41.8	56.4
\$5,000-\$6,999-----	6,546	100.0	60.6	37.1	59.4	38.3
\$7,000-\$9,999-----	8,647	100.0	72.5	25.2	71.1	26.6
\$10,000-\$14,999-----	14,121	100.0	85.3	12.3	83.8	13.9
\$15,000 or more-----	15,304	100.0	89.7	8.2	88.5	9.5
<u>West</u>						
All incomes ² -----	33,551	100.0	73.0	25.2	72.1	26.1
Less than \$3,000-----	1,661	100.0	27.3	70.1	26.5	70.9
\$3,000-\$4,999-----	2,301	100.0	33.0	65.2	31.8	66.4
\$5,000-\$6,999-----	2,838	100.0	48.9	49.0	47.0	50.8
\$7,000-\$9,999-----	4,438	100.0	66.2	32.4	65.2	33.3
\$10,000-\$14,999-----	8,740	100.0	82.8	15.7	81.7	16.7
\$15,000 or more-----	11,934	100.0	89.2	9.2	88.7	9.7

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

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Table 7. Percent distribution of insured persons by type of insurance coverage, type of plan, and age: United States, 1974

Type of plan and age	Hospital insurance	Surgical insurance	Type of plan and age	Hospital insurance	Surgical insurance
	Percent distribution			Percent distribution	
All ages under 65 years-----	100.0	100.0	All ages 65 years and over-----	100.0	100.0
Blue plan-----	44.4	43.1	Medicare-----	96.0	95.2
Blue only-----	37.5	36.7	Medicare only-----	40.3	43.2
Blue with other-----	7.0	6.4	Medicare with other-----	55.7	52.0
Other-----	40.0	41.4	Other-----	4.0	4.8
Unknown-----	15.5	15.5			

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 1974 approximately 116,000 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, 1974," *Vital and Health Statistics*, Series 10, No. 100.

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.

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-----	1.1	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

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.

TYPE OF INSURING ORGANIZATION. Blue plans included any plan which the respondent said was Blue Cross, Blue Shield, or which appeared in the Blue Cross and Blue Shield Directories. All plans not described as Blue were designated as "other" plans.