

Table 45. Private health insurance coverage among persons under age 65, by selected characteristics: United States, selected years 1984–2017

Excel version (with more data years and standard errors when available): https://www.cdc.gov/nchs/hus/contents2018.htm#Table_045.

[Data are based on household interviews of a sample of the civilian noninstitutionalized population]

Characteristic	Private health insurance ¹									
	1984 ²	1997	2000 ³	2005	2010	2013	2014	2015	2016	2017
	Number in millions									
Total ⁴	157.5	165.8	174.0	174.7	163.9	165.3	170.7	176.6	177.7	177.7
	Percent of population									
Total ⁴	76.8	70.7	71.5	68.2	61.7	61.8	63.7	65.5	65.7	65.7
Age										
Under 19 years	72.6	66.1	66.7	62.3	54.3	53.5	54.1	55.0	54.8	55.5
Under 6 years	68.1	61.3	62.7	56.6	48.3	47.3	50.2	51.0	51.0	52.4
6–18 years	74.8	68.4	68.5	64.9	57.2	56.3	55.9	56.7	56.5	56.8
Under 18 years	72.6	66.1	66.6	62.1	54.1	53.2	53.7	54.6	54.3	55.2
6–17 years	74.9	68.5	68.5	64.7	57.2	56.0	55.4	56.2	55.9	56.6
18–64 years	78.6	72.7	73.5	70.7	64.7	65.1	67.4	69.7	69.9	69.6
18–44 years	76.5	69.4	70.5	66.6	60.0	61.8	64.3	66.8	67.2	67.1
18–24 years	67.4	59.3	60.3	58.0	52.3	59.0	62.0	64.8	65.7	65.1
19–25 years	67.4	58.3	59.1	56.3	51.8	58.9	62.2	65.5	66.2	66.0
25–34 years	77.4	68.1	70.1	65.1	58.7	59.0	62.0	65.1	65.4	65.1
35–44 years	83.9	76.4	77.0	73.7	66.9	67.0	68.6	70.0	70.3	70.6
45–64 years	83.3	79.0	78.7	76.9	71.3	69.5	71.7	73.6	73.6	72.9
45–54 years	83.3	80.4	80.0	77.4	70.9	69.8	71.6	74.1	73.3	73.2
55–64 years	83.3	76.9	76.7	76.2	71.8	69.1	71.7	73.1	73.8	72.7
Sex										
Male	77.3	70.9	71.6	68.0	61.1	61.9	63.8	65.4	66.0	65.8
Female	76.2	70.5	71.3	68.4	62.4	61.7	63.5	65.6	65.4	65.5
Sex and marital status ⁵										
Male:										
Married	85.0	81.6	81.5	79.6	75.1	74.8	77.1	78.3	78.5	79.0
Divorced, separated, widowed	65.5	59.9	62.2	56.7	50.6	50.9	54.0	56.6	56.9	56.9
Never married	71.3	63.3	63.8	60.2	52.5	55.8	58.2	60.6	61.7	60.4
Female:										
Married	83.8	81.0	81.0	79.3	75.6	74.3	75.9	78.0	78.6	78.2
Divorced, separated, widowed	63.1	59.1	63.2	59.9	53.9	52.1	55.1	58.1	56.4	55.9
Never married	72.2	63.8	64.2	61.5	54.1	56.2	58.4	60.4	60.0	60.5
Race ⁶										
White only	79.9	74.2	75.7	70.9	64.9	64.7	66.6	68.2	68.2	68.6
Black or African American only	58.1	54.7	55.9	52.9	44.8	45.4	47.1	50.6	50.9	50.9
American Indian or Alaska Native only	49.1	39.4	43.7	43.0	31.7	36.0	34.7	41.1	39.7	37.1
Asian only	69.9	68.0	72.1	72.2	68.1	69.4	72.5	73.8	75.1	73.4
Native Hawaiian or Other Pacific Islander only	---	---	*	*	*	*	*	*	63.7	*
2 or more races	---	---	61.4	57.6	52.4	50.0	55.4	55.3	57.5	55.0

Table 45. Private health insurance coverage among persons under age 65, by selected characteristics: United States, selected years 1984–2017

Excel version (with more data years and standard errors when available): https://www.cdc.gov/nchs/hus/contents2018.htm#Table_045.

[Data are based on household interviews of a sample of the civilian noninstitutionalized population]

Characteristic	Private health insurance ¹									
	1984 ²	1997	2000 ³	2005	2010	2013	2014	2015	2016	2017
Hispanic origin and race ⁶										
Percent of population										
Hispanic or Latino	55.7	46.4	47.8	42.4	36.8	37.3	41.2	43.8	45.3	45.1
Mexican	53.3	42.3	45.4	39.7	33.4	34.9	39.0	40.9	41.3	41.5
Puerto Rican	48.4	47.0	51.1	48.5	46.0	42.1	46.8	48.0	48.4	52.1
Cuban	72.5	71.0	63.9	58.1	53.8	45.3	56.6	61.7	56.9	57.1
Other Hispanic or Latino	61.6	49.9	50.7	45.6	40.9	41.2	43.1	47.8	52.1	49.6
Not Hispanic or Latino	78.7	74.0	75.2	73.0	67.0	67.4	68.9	70.7	70.6	70.7
White only	82.4	78.1	79.5	77.3	72.0	72.4	73.7	75.2	75.2	75.4
Black or African American only	58.2	54.9	56.0	53.1	45.1	45.7	48.0	51.2	51.2	51.4
Age and percent of poverty level ⁷										
Under 65 years:										
Below 100%	32.2	23.3	25.2	21.4	16.0	15.5	17.4	18.6	19.8	20.8
100%–199%	70.3	53.5	50.1	44.7	34.8	35.1	38.2	39.8	36.6	36.7
100%–133%	59.4	39.7	39.3	36.0	24.4	25.3	26.5	30.6	28.0	27.3
134%–199%	75.2	60.1	55.3	49.4	40.3	40.8	45.1	45.1	41.3	41.9
200%–399%	89.3	80.8	78.1	74.8	70.7	71.3	73.6	73.4	73.7	70.5
400% or more	95.4	91.8	91.9	90.6	89.9	90.4	91.5	91.9	91.3	91.0
Under 19 years:										
Below 100%	29.6	19.3	20.3	15.0	9.8	9.3	9.5	10.6	10.9	12.0
100%–199%	73.6	54.7	49.5	41.6	31.5	29.2	30.4	30.3	26.8	27.7
100%–133%	63.8	39.3	37.1	32.6	20.1	18.3	18.2	22.3	17.7	18.8
134%–199%	78.4	62.4	56.1	47.0	38.1	36.2	38.6	35.5	32.1	33.0
200%–399%	91.1	83.5	80.8	76.6	72.6	71.8	73.5	71.1	71.9	67.8
400% or more	96.2	93.3	93.0	92.5	91.2	92.3	92.5	92.7	90.8	91.3
Under 18 years:										
Below 100%	28.5	18.3	19.5	14.2	9.2	8.4	8.6	9.3	8.0	9.7
100%–199%	73.9	54.7	49.4	41.4	31.5	28.5	30.2	30.1	26.7	27.5
100%–133%	63.9	38.7	36.8	32.0	19.9	17.8	18.2	21.9	17.6	18.9
134%–199%	78.6	62.8	56.2	47.0	38.3	35.3	38.3	35.3	32.0	32.7
200%–399%	91.3	83.7	81.1	76.6	72.6	71.9	73.2	71.1	71.9	67.9
400% or more	96.1	93.5	93.1	92.5	91.4	92.2	92.6	92.7	90.9	91.3
18–64 years:										
Below 100%	35.0	26.8	29.1	25.9	20.4	19.9	22.7	24.3	26.6	27.0
100%–199%	68.3	52.8	50.5	46.5	36.4	38.2	42.1	44.6	41.7	41.5
100%–133%	56.6	40.3	40.9	38.3	26.9	29.2	31.1	35.4	33.7	32.0
134%–199%	73.3	58.6	54.9	50.7	41.3	43.2	48.2	49.8	46.0	46.5
200%–399%	88.3	79.4	76.7	74.0	70.0	71.1	73.7	74.3	74.4	71.6
400% or more	95.2	91.3	91.6	90.1	89.5	89.9	91.2	91.8	91.4	90.9
Level of difficulty ⁸										
18–64 years:										
A lot of difficulty or cannot do at all	---	---	---	---	36.5	35.5	36.1	39.6	38.9	40.5
Some difficulty	---	---	---	---	61.2	62.0	64.6	64.0	65.8	66.5
No difficulty	---	---	---	---	69.5	69.9	71.4	73.5	74.3	74.0

Table 45. Private health insurance coverage among persons under age 65, by selected characteristics: United States, selected years 1984–2017

Excel version (with more data years and standard errors when available): https://www.cdc.gov/nchs/hus/contents2018.htm#Table_045.

[Data are based on household interviews of a sample of the civilian noninstitutionalized population]

Characteristic	Private health insurance ¹									
	1984 ²	1997	2000 ³	2005	2010	2013	2014	2015	2016	2017
Geographic region										
Percent of population										
Northeast	80.5	74.2	76.3	74.0	68.2	66.1	67.7	70.2	69.5	70.5
Midwest	80.6	77.1	78.8	74.6	66.7	68.0	68.7	70.1	70.8	71.0
South	74.3	67.3	66.8	62.5	57.5	57.4	59.4	62.5	61.8	61.2
West	71.9	65.4	66.5	65.6	58.9	59.6	62.9	62.6	63.9	63.8
Location of residence ⁹										
Within MSA	77.5	71.2	72.3	69.0	62.9	63.0	64.8	66.7	66.8	66.7
Outside MSA	75.2	68.4	67.8	64.6	55.1	54.7	56.2	57.8	57.8	58.0

--- Data not available.

* Estimates are considered unreliable. Starting with 2016 data, the reliability of survey percentage estimates was assessed using new multistep National Center for Health Statistics data presentation standards for proportions. Prior to 2016 data, the reliability of estimates for earlier years was evaluated based on relative standard errors (RSE). Data not shown have an RSE greater than 30%. For more information, see Appendix II, Data presentation standards for proportions; Relative standard error (RSE).

¹Any private health insurance coverage (both individual and insurance obtained through the workplace) at the time of interview; includes those who had other types of coverage in addition to their private coverage.

²Data prior to 1997 are not strictly comparable with data for later years due to the 1997 questionnaire redesign. See Appendix I, National Health Interview Survey (NHIS) and Appendix II, Health insurance coverage.

³Estimates for 2000–2002 were calculated using 2000-based sample weights and may differ from estimates in other reports that used 1990-based sample weights for 2000–2002 estimates.

⁴Includes all other races not shown separately, those with unknown marital status, unknown disability status, and, in 1984 and 1989, persons with unknown poverty level.

⁵Includes persons aged 14–64.

⁶The race groups white, black, American Indian or Alaska Native, Asian, Native Hawaiian or Other Pacific Islander, and 2 or more races include persons of Hispanic and non-Hispanic origin. Persons of Hispanic origin may be of any race. Starting with 1999 data, race-specific estimates are tabulated according to the 1997 *Revisions to the Standards for the Classification of Federal Data on Race and Ethnicity* and are not strictly comparable with estimates for earlier years. The five single-race categories and multiple-race categories shown in the table conform to the 1997 Standards. Starting with 1999 data, race-specific estimates are for persons who reported only one racial group; the category 2 or more races includes persons who reported more than one racial group. Prior to 1999, data were tabulated according to the 1977 Standards with four racial groups, and the Asian only category included Native Hawaiian or Other Pacific Islander. Estimates for single-race categories prior to 1999 included persons who reported one race, or if they reported more than one race, identified one race as best representing their race. Starting with 2003 data, race responses of other race and unspecified multiple race were treated as missing, and then race was imputed if these were the only race responses. Almost all persons with a race response of other race were of Hispanic origin. See Appendix II, Hispanic origin; Race.

⁷Percent of poverty level is based on family income and family size and composition using U.S. Census Bureau poverty thresholds. Poverty level was unknown for 10%–11% of persons under age 65 in 1984 and 1989. Missing family income data were imputed for 1995 and beyond. See Appendix II, Family income; Poverty; Table VII.

⁸Functional limitation is defined by the reported level of difficulty in six functioning domains: seeing (even if wearing glasses), hearing (even if wearing hearing aids), mobility (walking or climbing stairs), communication (understanding or being understood by others), cognition (remembering or concentrating), and self-care (such as washing all over or dressing). Respondents with answers to one or more of the six questions were included in one of three mutually exclusive categories. Those responding "A lot of difficulty" or "Cannot do at all/unable to do" to at least one question were classified in the "A lot of difficulty/cannot do" category. Of the remaining, those responding "Some difficulty" to at least one question were classified in the "Some difficulty" category, and those responding "No difficulty" to at least one question were classified in the "No difficulty" category. Those responding "Don't know" or "Refused" to all six questions were excluded. During 2010–2017, 1%–8% of respondents were missing data and excluded. See Appendix II, Functional limitation.

⁹MSA is metropolitan statistical area. Starting with 2016 data, MSA status is determined using 2010 Census data and the 2010 standards for defining MSAs. For more information, including the definition prior to 2016, see Appendix II, Metropolitan statistical area (MSA) for the applicable standards.

NOTES: This table includes persons who had private coverage through the workplace in addition to other types of health insurance coverage. Private health insurance coverage is at the time of interview. The number of persons with private coverage was calculated by multiplying the percentage with private coverage by the number of persons under age 65 in the civilian noninstitutionalized U.S. population, which was determined from the poststratification Census control total for each survey year. Percentages of persons with private coverage were calculated with unknown values excluded from denominators. See Appendix II, Health insurance coverage. Standard errors are available in the spreadsheet version of this table. Data for additional years are available. See the Excel spreadsheet on the *Health, United States* website at: <https://www.cdc.gov/nchs/hus.htm>.

SOURCE: NCHS, National Health Interview Survey, health insurance supplements (1984, 1989, 1994–1996). Starting with 1997, data are from the family core and the sample adult questionnaires. Data for level of difficulty are from the 2010 Quality of Life and 2011–2017 Functioning and Disability questionnaires, family core. See Appendix I, National Health Interview Survey (NHIS).