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ISSUE BRIEF

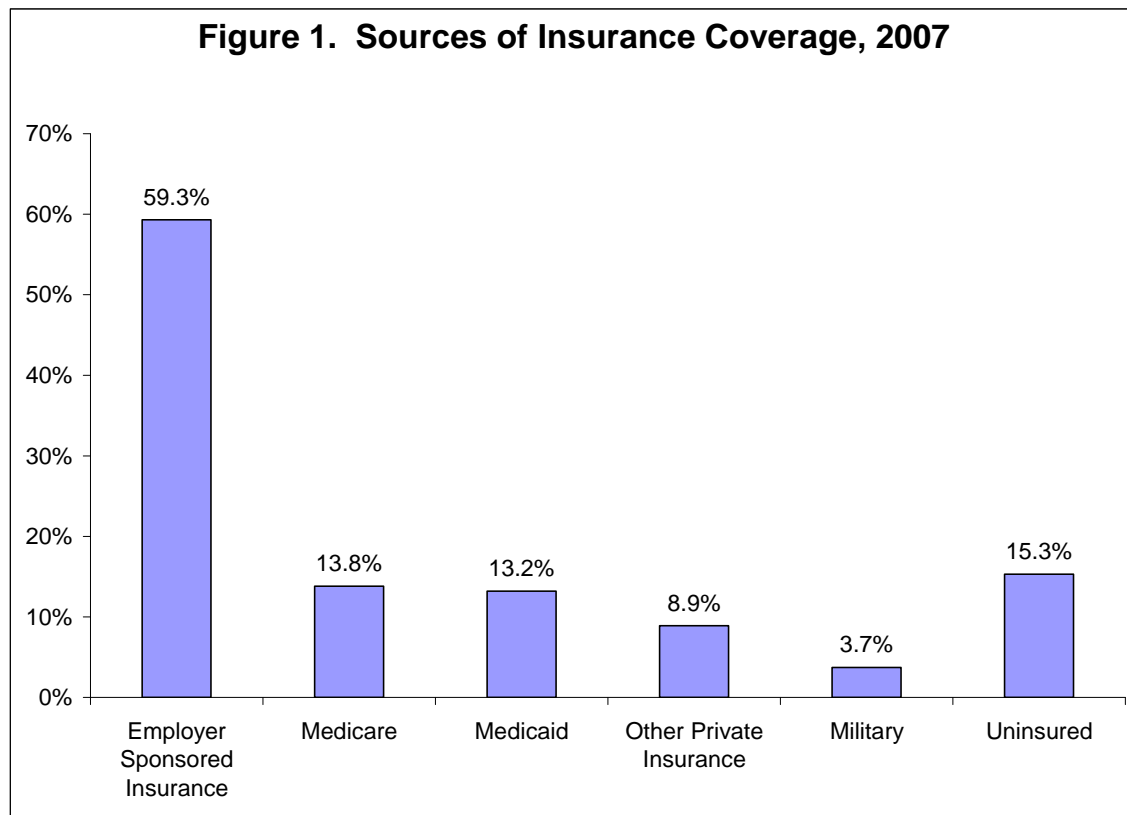
OVERVIEW OF THE UNINSURED IN THE UNITED STATES: A SUMMARY OF THE 2008 CURRENT POPULATION SURVEY

- The Census Bureau released data on health insurance coverage and the uninsured for 2007. Although there are four major government surveys that produce estimates of health insurance coverage and the uninsured, the Current Population Survey health insurance numbers are the most widely cited and receive national media attention.
- For the first time since 2000, the number of individuals without insurance declined. In 2007, the percentage of people without health insurance for the entire year was 15.3%, a decrease from 15.8% in 2006. During 2007, 45.7 million people were without health insurance for the entire year, a 1.3 million decrease from 47 million people in 2006.
- The uninsured are disproportionately between the ages of 18 and 24, and live in households with incomes below \$25,000. In 2007, 28.1% of 18 to 24 year olds were uninsured, the highest uninsured rate of any age group.
- While the majority of the uninsured are low-income, almost 39% of the uninsured have family income above \$50,000.
- Employer-sponsored insurance continues to be the largest source of health insurance coverage in 2007, covering 59.3% of the population, a decline from 59.7% in 2006. In 2007, over 177 million employees, family members and retirees obtained their health insurance coverage through an employer or former employer. The decline in the percentage of people that were uninsured appears to be largely driven by increases in coverage under public insurance programs.
- Almost 28% of the population was covered by public insurance in 2007.
- The percentage of children under 18 without health insurance decreased from 11.7% in 2006 to 11.0% in 2007. The uninsured rate for children had increased in 2005 and 2006, after continual declines since 1998, when the State Children's Health Insurance Program (SCHIP) was just being implemented.

The attached charts summarize key points about the health insurance coverage data released today.

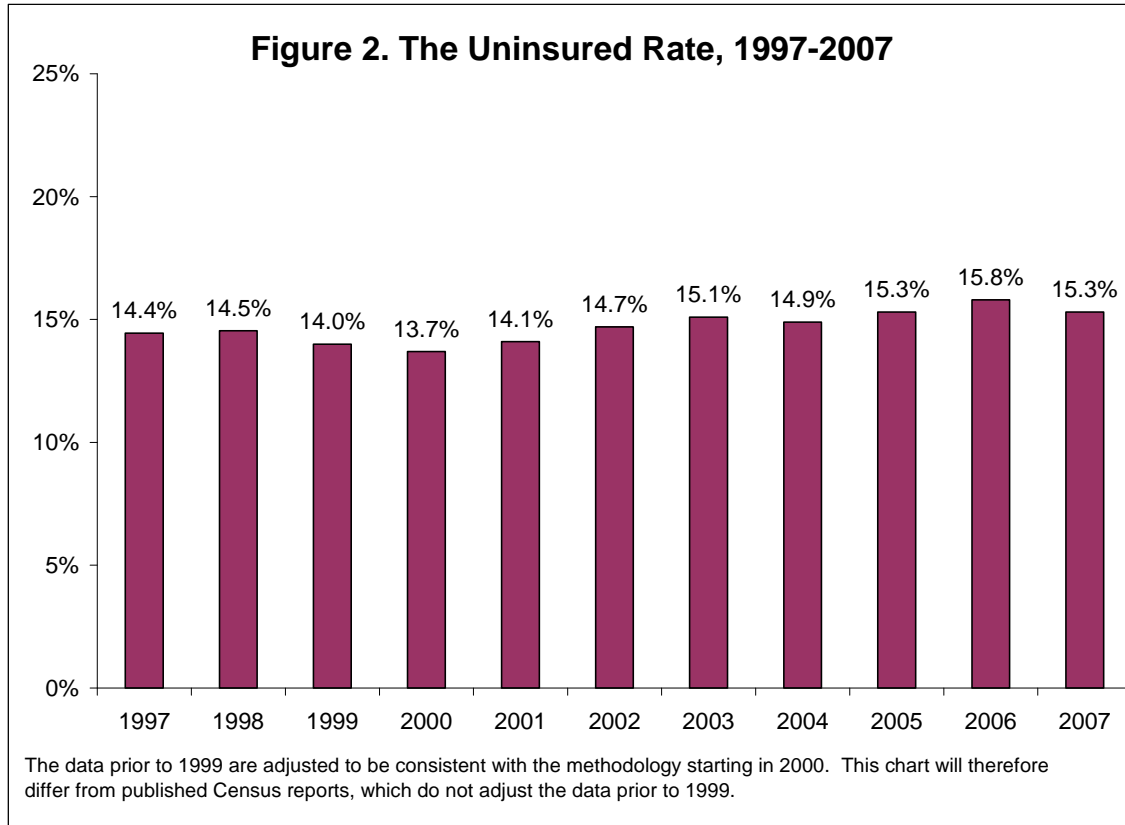
OVERALL HEALTH INSURANCE COVERAGE

- For calendar year 2007:
 - 59.3% of the population was covered by employer-sponsored insurance
 - 27.8% of the population was covered by public insurance, including Medicare and Medicaid
 - 15.3% of the population was uninsured for the entire year
- The percentage of people covered by employer-sponsored insurance declined between 2006 and 2007, from 59.7% in 2006 to 59.3% in 2007.



THE UNINSURED RATE

- The number of individuals without health insurance for all of 2007 was 15.3%. This is a decrease from 15.8% percent in 2006.
- The number of people without health insurance in 2007 was 45.7 million. This is a decrease of 1.3 million over 2006.



DISTRIBUTION OF THE UNINSURED

- The uninsured are more likely to have family income below \$50,000, although 20.0% of the uninsured have family income above \$75,000.
- The uninsured are disproportionately young adults. In 2007, 28.1% of individuals between the ages of 18 and 24 were uninsured for the entire year, and 25.7% of individuals between the ages of 25 and 34 were uninsured for the entire year.
- In 2007, one in three individuals of Hispanic origin (32.1%) was uninsured for the entire year, a decrease from 34.1% in 2006. Blacks were also more likely to be uninsured, with 19.5% lacking insurance for the full year, a decrease from 20.5% in 2006.
- Individuals with a marginal attachment to the labor force were more likely to be uninsured. People who were not working had a higher rate of uninsurance (25.4%) than those who worked part-time (23.4%) and those who worked full-time (17.0%).

