



ASPE RESEARCH NOTES

INFORMATION FOR DECISION MAKERS

FOCUS ON: *Health*

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MARCH 1992 CURRENT POPULATION SURVEY SHOWS HEALTH INSURANCE COVERAGE UP IN 1991: NUMBER OF MEDICAID RECIPIENTS ALSO RISES

The March 1992 Current Population Survey (CPS) shows that the total number of persons covered by health insurance at sometime during the year rose by 1.8 million, from 214.2 million in 1990 to 216 million in 1991. The number of insured approximately kept pace with the growth in the population. Insured persons represented 86% of the population in both 1990 and 1991.

follows an increase of 3.1 million, or 15%, from 1989 to 1990. As a percentage of the total population, persons helped by Medicaid rose from just under 9% in 1989 to just under 11% in 1991.

Of the 2.6 million increase in all persons covered by Medicaid, half, or 1.3 million persons, were children under age 15 (Table 2). The percentage of children under 15 getting Medicaid help with their medical bills rose from 17% in 1989 to 22% in 1991.

As a percentage of the population, Medicare recipients stayed constant at 13% from 1989 through 1991.

	1989	1990	Percent Increase 1989-90	1991	Percent Increase 1990-91
Employer Sponsored Insurance	151.6	150.2	-1%*	150.1	0%
Medicare	31.5	32.3	2%*	32.9	2%
Medicaid	21.2	24.3	15%*	26.9	11%*
Champus, VA	9.9	9.9	0%	9.8	-1%
Non-group	32.0	31.9	0%	31.3	-2%
Insured	212.8	214.2	1%*	216.0	1%*
Uninsured	33.4	34.7	4%*	35.4	2%
Total	246.2	248.9	1%*	251.4	1%*

SOURCE: ASPE Tabulations of March 1990, 1991, and 1992 Current Population Survey.
NOTE: Persons with more than one kind of insurance are included more than once.
 * Indicates a significant difference at the 10% level.

Effects of the Recession on Insurance Holdings

The most encouraging new finding on insurance coverage is that after the substantial drop of 1.4 million people enjoying employer-sponsored insurance (ESI) from 1989 to 1990, the number of persons with ESI was the same in 1991 as it was in 1990. This suggests that the recession's effects on ESI-covered employment may have bottomed out. Because of the increase in the total population, however, persons with employer group coverage fell from 60.4% to 59.7% of the population from 1990 to 1991.

At the same time, the estimated number of persons never covered by health insurance during the year was 35.4 million in 1991, up from 34.7 million in 1990. This apparent increase is not statistically different from zero at usual significance levels. In spite of the fact that the number of uninsured did not change from 1990 to 1991, the number in 1991 was up 2.0 million from 33.4 million in 1989 (Table 1). The uninsured represented 14% of the population in both 1990 and 1991.

The number of insured children under 15 rose by a million in 1991. The number of uninsured children apparently fell, but was in a statistical sense no different from the 1990 number (Table 2). As a percentage of the population under age 15, insured children rose from 87% in 1989 to 88% in 1991.

Perhaps the most important other new information in the survey is that the number of persons being helped by the 56 State and Territorial Medicaid plans rose by 2.6 million, or 11%, to almost 27 million in 1991.¹ This

	1989	1990	Percent Increase 1989-90	1991	Percent Increase 1990-91
Employer Sponsored Insurance	34.5	34.1	-1%	33.8	-1%
Medicare	---	---	---	---	---
Medicaid	9.1	10.8	19%*	12.1	12%*
Champus, VA	2.0	1.9	-2%	2.0	2%
Non-group	5.5	5.2	-5%	5.2	1%
Insured	47.4	48.4	2%*	49.4	2%*
Uninsured	7.0	7.0	0%	6.8	-2%
Total	54.4	55.4	2%*	56.2	2%

SOURCE: ASPE Tabulations of March 1990, 1991, and 1992 Current Population Survey.
NOTE: Persons with more than one kind of insurance are included more than once.
 * Indicates a significant difference at the 10% level.

The Medicaid increase in recent years also may reflect the recession. Some people became eligible for

Medicaid because they or their parents became unemployed in the recession. Because of the loss of income, the family became eligible for Medicaid. However, Medicaid coverage increases are also the result of eligibility expansions extending eligibility to progressively older children and pregnant women with specified levels of incomes and resources and to poor Medicare eligibles.

As the recession ends, the number of Medicaid enrollees may fall as recipients or their parents go back to work and earn wages in excess of the eligibility requirements. (In addition, as the number of employed persons grows, the number covered by ESI will no doubt also rise.) At the same time, expansions in eligibility reflecting changes in Medicaid law will continue through the decade and into the next century. States are required to cover children born after September 30, 1983 in families with incomes below the poverty line. Thus by 2002, they will be required to cover all poor children under age 19. States are also required to cover pregnant women and children under age 6 in families with incomes below 133% of the poverty line. States may at their option cover pregnant women and children under age 1 with incomes as high as 185% of the poverty line. As of July 1991, 29 states had exercised the option and 23 had set the upper income limit at 185% of the poverty line.² These expansions, then, will likely cause the number of persons covered by Medicaid to grow in the future even if the end of the recession decreases the number of families with incomes below the traditional Medicaid eligibility limits.

As the population ages, Medicare enrollment over the long term is also likely to continue to rise. Aged persons are living longer and the number turning 65 each year is likely to remain approximately constant over the next several years.³ The number of persons covered by Medicare has grown by about 500 thousand in each of the last two years. Similar rates of growth are likely to continue.

The combination of these coverage increases should cause the number of insured to rise even further in the future and, depending on the size of the increases relative to increases in the population, the number of uninsured to remain the same or fall.

References

1. We use the term "helped by" instead of "covered by" Medicaid because the number of persons covered by Medicaid is so difficult to define. All who receive cash assistance from AFDC and most who receive SSI are covered by Medicaid in something like the insurance coverage sense. Anyone else who is in one of the eligibility categories and whose income (in some states net of medical expenditures) is below the income eligibility level may be eligible. Most people who do not receive cash assistance never realize that they are eligible until they visit a physician or a hospital and the provider "qualifies" them for Medicaid. On the CPS, anyone who says he was covered by Medicaid during the last year or anyone else who says he received AFDC or in most states says he received SSI is accounted as being helped by Medicaid during the previous year. Some people who are accounted as uninsured could be eligible for Medicaid if they (and we) but knew about their eligibility.
2. Committee on Ways and Means of the United States House of Representatives. Overview of Entitlement Programs: The 1992 Green Book, pp. 1641-1642..
3. The Statistical Abstract for 1991, Table 12, page 12, shows that the 1989 population aged 53-62 by single years of age varied by no more than 160,000 from a low point of 2.076 million persons born in 1933 to a high of 2.235 million persons born in 1928 or in 1935.

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