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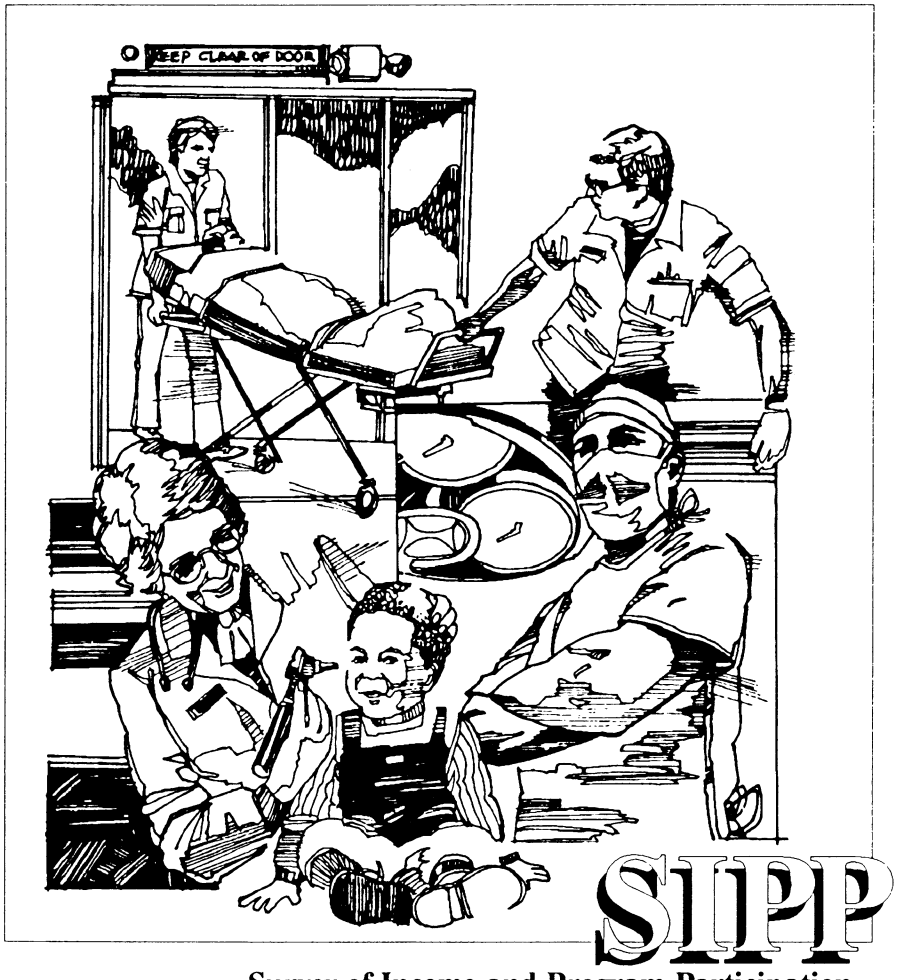
Current Population Reports
Household Economic Studies
Series P-70, No. 17

Health Insurance Coverage 1986–88

by
Charles Nelson
and
Kathleen Short



Survey of Income and Program Participation

U.S. Department of Commerce
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Acknowledgments

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The staff of Administrative and Publications Services Division, **Walter C. Odom,** Chief, provided publication planning, editorial review, design, composition, and printing planning and procurement.

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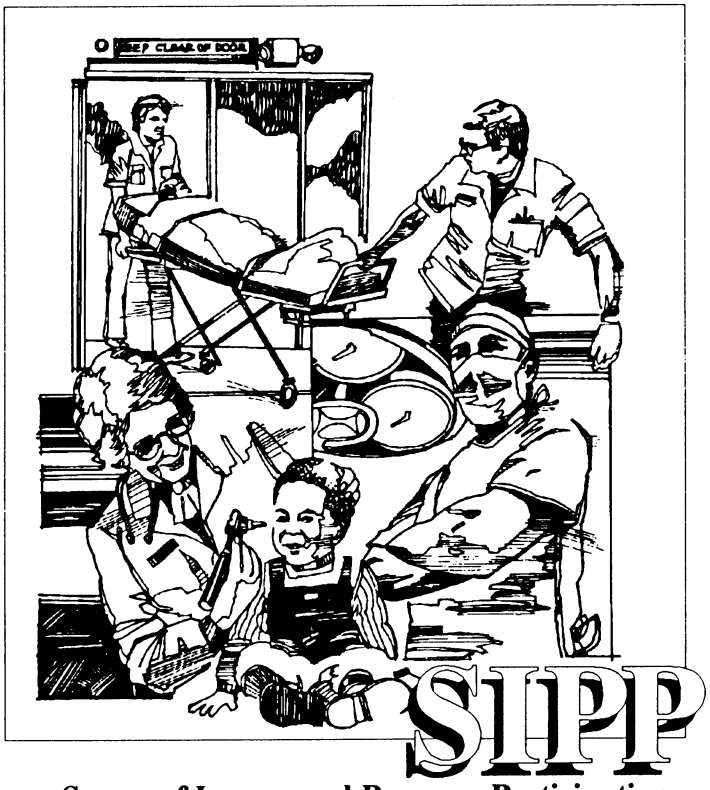

Survey of Income and Program Participation

Issued March 1990

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SUGGESTED CITATION

U.S. Bureau of the Census, Current Population Reports, Series P-70, No. 17,
Health Insurance Coverage: 1986-88
U.S. Government Printing Office, Washington, DC, 1990.

For sale by Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402.

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Health Insurance Coverage: 1986-88

INTRODUCTION

This report uses data from the Survey of Income and Program Participation (SIPP) to examine issues related to health insurance coverage. It has two major points of focus. First, it presents quarterly estimates of the extent and type of health insurance coverage (and the characteristics of those who lacked insurance) from the first quarter of 1986 to the fourth quarter of 1988. The sources of this information are interviews from the 1985, 1986, and 1987 SIPP panels. Interviews for the 1985 panel were conducted between February 1985 and August 1987. The comparable dates for the 1986 and 1987 panels were February 1986 to August 1988 and February 1987 to May 1989, respectively. Since SIPP panels overlap, it was possible to combine quarterly estimates from more than one panel. For example, estimates of health insurance coverage for the second through fourth quarters 1986 and the first quarter 1987 are based on estimates combining the 1985 and 1986 SIPP panels. Estimates based on combined panels have lower sampling errors than those based on one panel.[1]

Second, the report examines the extent to which people are covered by health insurance over a 28-month period. The source of this information is the full longitudinal file from the 1985 SIPP.[2] The panel file contains records for each survey person for whom a reasonably complete set of data for a 28-month period was obtained. Efforts were made during the life of the panel to follow persons that moved to ensure that the sample remained representative of the noninstitutional population of the United States.

During SIPP interviews, information is collected on health insurance coverage (along with other information on income, labor force, and program participation) for each month in the 4-month reference period. It is therefore possible to classify persons by the number of months over the 28-month period that the person was covered by one or more types of health insurance.

Health insurance in this report refers to the following types of coverage: 1) employer- or union-provided insurance, 2) other privately purchased health insurance, 3) Medicare, 4) CHAMPUS, VA or military health care, and 5) Medicaid.

[1]See appendix C for more information on the effects of combining panels.

[2]This is the latest longitudinal file. Longitudinal files from the 1986 and 1987 SIPP panels are not yet available.

Since 1980, the March Income Supplement to the Current Population Survey (CPS) has included questions on health insurance coverage. The technical note in this report contains comparisons between March 1988 CPS estimates of those with health insurance coverage and comparable estimates from the 1985 SIPP panel.

HIGHLIGHTS

(Figures in parenthesis signify 90-percent confidence intervals)

- In the fourth quarter of 1988, 13 (±0.7) percent of the population, or 31.5 (±1.5) million persons, were not covered by any type of health insurance.
- One-half of the persons without health insurance coverage were under the age of 25, an age group that accounts for 37 percent of the entire population.
- Black persons were more likely to lack insurance than Whites, and those of Hispanic origin were more likely to be uninsured than either Whites or Blacks.
- Between the first quarter of 1986 and the fourth quarter of 1988, the percentage of persons covered by health insurance grew slightly, from 86 (±0.7) to 87 (±0.7) percent.
- Based on longitudinal estimates over a 28-month period, 72 (±1.0) percent of all persons had continuous health insurance coverage; 28 (±1.0) percent lacked insurance for at least one month.
- Young adults (those between the ages of 18 and 24 years old) were the most likely of any age group to lack insurance for at least one month. Only one-half of the persons of this age group were covered by insurance for the entire 28-month period.
- Work experience has a significant effect on health insurance coverage. Eighty-six (±1.6) percent of persons who worked full-time for the entire period were covered continuously by health insurance, compared with 75 (±6.6) percent for full-period, part-time workers, and 55 (±2.1) percent for workers with one or more job interruptions.
- Of workers with spells of unemployment, 18 (±3.8) percent lost their private health insurance at some point during the time they were unemployed. Spell duration is correlated with the likelihood of losing health insurance coverage during periods of unemployment.

- Of those who participated in a major public assistance program at some point over the 28-month period, 52 (±2.8) percent spent one or more months without health insurance. The comparable proportion for those who did not participate in any of these programs was 24 (±1.0) percent. However, as a result of their increased level of Medicaid coverage, persons with 28 months of assistance participation were about as likely to have continuous health insurance as those who did not participate at all in a major assistance program.
- About one-half of persons who lost their Medicaid eligibility were not covered by any type of health insurance 12 months later.

QUARTERLY SIPP HEALTH INSURANCE ESTIMATES

According to the most recent SIPP quarterly estimates (those from the fourth quarter of 1988), 211.6 million persons, or 87 percent of the population, were covered by some type of health insurance.[3] (See figure 1.) Thirteen percent (or 31.5 million persons) lacked insurance coverage. (See table A.) One-half of the persons without health insurance were under the age of 25, an age group that accounts for 37 percent of the U.S. population. Persons between the ages of 16 and 24 were the most likely of any age group to lack health insurance. About one-fifth (22 percent) of the persons in this age group were not insured.

[3]Quarterly estimates of health insurance coverage are computed by dividing the total months covered by health insurance by 3 (the number of months in a quarter). Thus, they are average monthly estimates of health insurance coverage.

Figure 1.
Health Insurance Coverage: Monthly Average, Fourth Quarter 1988

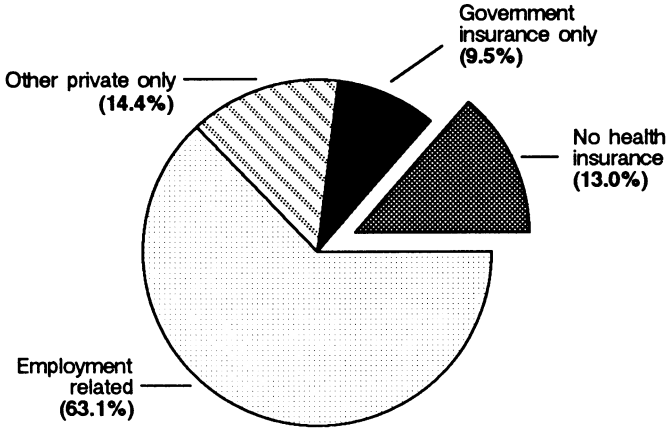


Table A. **Persons Not Covered by Health Insurance: Monthly Average, Fourth Quarter 1988**

(Numbers in thousands)

Characteristic	Total	Not covered by health insurance	
		Number	Percent
All persons	243,094	31,507	13.0
Age:			
Less than 16 years	56,591	8,633	15.3
0 to 4 years	18,319	3,014	16.5
5 to 9 years	18,321	2,874	15.7
10 to 15 years	19,952	2,745	13.8
16 to 24 years	32,988	7,240	21.9
25 to 34 years	43,262	7,017	16.2
35 to 44 years	35,675	3,992	11.2
45 to 54 years	24,159	2,530	10.5
55 to 64 years	21,637	2,003	9.3
65 years and over	28,782	91	0.3
Race and Hispanic origin:			
White	205,408	24,072	11.7
Black	29,775	6,028	20.2
Hispanic origin[1]	19,825	5,249	26.5

[1]Persons of Hispanic origin may be of any race.

Black persons were more likely to lack health insurance than White persons, and those of Hispanic origin were more likely to be uninsured than those in either group. About one-fourth (26 percent) of Hispanic-origin persons were uninsured, compared with 20 percent of Black persons, and 12 percent of White persons.

The health insurance coverage rate of persons between the ages of 16 and 64 with a work disability (83 percent) was only slightly lower than the comparable rate for those with no work disability (86 percent). However, persons between the ages of 16 and 64 with a work disability who did not receive retirement or disability income were much more likely to be uninsured than persons who received these types of benefits. (See table 1.) Twenty-two percent of persons with a work disability who did not receive retirement or disability income were uninsured, compared with only 9 percent of work-disabled persons who received such benefits.

Almost all persons in the AFDC and Federal SSI programs are categorically eligible for Medicaid.[4] Thus, as shown in table 1, virtually all of the participants in these programs were insured. Persons participating in the Food Stamp and public or subsidized housing programs were significantly more likely to be uninsured. (Participants in these programs are not categorically eligible for Medicaid.)

The effect of employment disruption on health insurance coverage is evident from the fact that persons receiving unemployment compensation were much more

[4]See appendix B for further details on Medicaid eligibility.

likely than the general population to lack health insurance. The rate at which unemployment compensation recipients were uninsured (37 percent) was higher than the comparable rates for Food Stamp participants (22 percent) and for those living in public or subsidized housing (18 percent).

Changes in Quarterly Estimates: 1986-88

Health insurance coverage was very stable over the 1986-88 period. (See table B.) The percentage of persons covered by health insurance grew slightly from the first quarter of 1986 to the fourth quarter of 1988 (from 86 to 87 percent), and there was an increase in the percentage of persons covered by private health insurance (from 75 to 77 percent) as indicated in table 2. The percentage of persons covered by Medicaid remained about the same (7 percent).

The health insurance coverage rates of Whites and Hispanic-origin persons rose over the period (from 87 to 88 percent and 67 to 74 percent, respectively), while the coverage rate for Blacks (80 percent in the first quarter of 1986) showed no statistically significant change.

LONGITUDINAL ESTIMATES OF HEALTH INSURANCE COVERAGE

Health insurance coverage is commonly associated with other life circumstances, such as employment, retirement, and program participation. As a result, there exists a strong likelihood that for some segments of the population health insurance status will change over time. While the quarterly estimates in the preceding section provided information on the characteristics of those covered by health insurance at different points of time, they do not examine the dynamics of health insurance coverage, and the extent to which persons experience lapses in coverage during a given time period.

Through the 1985 SIPP panel file, it is possible to examine the number of months persons were covered by health insurance over a 28-month period covered by the 1985 SIPP panel. Interviews from this panel were conducted between February 1985 and August 1987. During this period, 72 percent of all persons had continuous health insurance coverage over the entire 28-month period; 28 percent lacked health insurance for at least one month. (See table C.) Seven percent of all persons (or one-fourth of those who lacked health insurance for at least one month) were covered by insurance for 6 months or less. Four percent of all persons lacked coverage for the entire period, and another 3 percent were covered for one to six months. Eighty-five percent of those with continuous coverage over the 28-month period were covered by private health insurance; 6 percent were covered by Medicaid.

Table B. **Persons Not Covered by Health Insurance: Monthly Average, First Quarter 1986 through Fourth Quarter 1988**

(Numbers in thousands)

Year and quarter	Total	Not covered by health insurance	
		Number	Percent
1986:			
Quarter 1	236,682	33,971	14.4
Quarter 2	237,184	34,017	14.3
Quarter 3	237,646	34,100	14.3
Quarter 4	238,179	33,473	14.1
1987:			
Quarter 1	238,778	32,906	13.8
Quarter 2	239,377	32,410	13.5
Quarter 3	239,929	32,506	13.5
Quarter 4	240,493	31,816	13.2
1988:			
Quarter 1	241,372	30,795	12.8
Quarter 2	241,836	30,824	12.7
Quarter 3	242,447	30,742	12.7
Quarter 4	243,094	31,507	13.0

It is interesting to note the contrast between monthly average estimates of the uninsured (from quarterly SIPP data) with estimates of persons who lacked insurance for all or part of the 28 months they participated in the 1985 SIPP panel. As shown in table B, average monthly percentages of uninsured persons over the 1986-88 period ranged from 13 to 14 percent. The number of persons who spent at least one month during the 1985 panel without insurance coverage was 28 percent. Thus, persons were about twice as likely to experience one or more months over a 28-month period without insurance than to lack insurance during any particular month. This, coupled with the percentage of persons who lacked insurance for the entire 28-month period (4 percent), indicate that changes in health insurance status are quite common over relatively short periods of time.[5]

Sex, Race, and Hispanic Origin

Women were more likely than men to have continuous health insurance coverage. (See table C.) Thirty percent of all men lacked health insurance for at least one month; the comparable figure for women was 27 percent. The percentages of men and women with continuous private health insurance coverage were the same (61 percent). The differences between men and women in overall health insurance coverage are partially attributable to differences in economic status.

[5]For an examination of the dynamics of health insurance for cohorts of privately insured and uninsured persons, see A. C. Monheit and C. L. Schur, "The Dynamics of Health Insurance Loss: A Tale of Two Cohorts," Inquiry 25 (Fall 1988): 315-327.

Table C. **All Persons, by Sex, Race, Hispanic Origin, and Health Insurance Coverage: 1985 SIPP Panel**

(Numbers in thousands)

Health insurance coverage	Both sexes	Male	Female	White	Black	Hispanic origin[1]
All persons	226,477	108,954	117,523	192,194	26,954	15,705
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Covered by private or government health insurance:						
Less than 28 months	28.1	29.8	26.5	26.4	37.7	52.0
No months	4.3	5.0	3.7	4.0	5.9	11.3
1 to 6 months	3.1	3.7	2.5	2.8	4.5	6.8
7 to 14 months	4.7	5.0	4.4	4.3	6.4	11.4
15 to 21 months	6.1	6.1	6.0	5.5	9.1	10.6
22 to 27 months	9.9	10.0	9.9	9.7	11.7	11.8
28 months	71.9	70.2	73.5	73.6	62.3	48.0
Covered by private health insurance:						
Less than 28 months	38.7	38.5	38.8	35.4	59.5	65.1
No months	11.6	11.3	11.9	9.6	25.5	26.3
1 to 6 months	5.0	5.1	4.9	4.3	9.4	9.4
7 to 14 months	5.5	5.6	5.3	5.1	7.0	11.8
15 to 21 months	6.5	6.5	6.5	6.2	7.7	9.6
22 to 27 months	10.1	10.0	10.2	10.2	9.8	7.9
28 months	61.3	61.5	61.2	64.6	40.5	34.9
Covered by Medicaid:						
Less than 28 months	95.8	96.8	94.8	97.3	85.8	91.3
No months	89.8	91.7	88.0	92.3	73.4	78.5
1 to 6 months	2.1	2.0	2.2	1.8	3.6	3.6
7 to 14 months	1.6	1.3	1.9	1.4	3.0	4.4
15 to 21 months	1.2	0.8	1.5	0.9	2.8	2.2
22 to 27 months	1.1	0.9	1.3	0.8	3.0	2.6
28 months	4.2	3.2	5.2	2.7	14.2	8.7

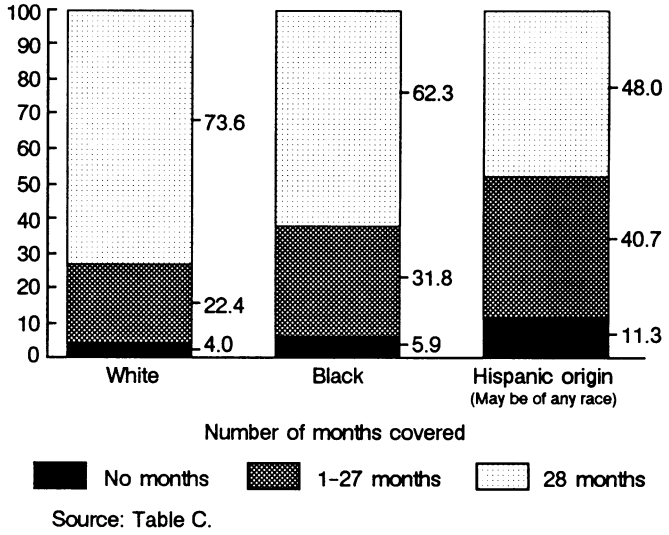
[1]Persons of Hispanic origin may be of any race.

Women are more likely than men to live in families with incomes below poverty,[6] and are more likely to participate in means-tested assistance programs.[7] Thus, women were more likely than men to take part in Medicaid, both in terms of continuous coverage (5 percent) and coverage for at least one month (12 percent). The comparable figures for men were 3 percent and 8 percent, respectively.

A second factor contributing to the difference in health insurance coverage between men and women is age. More women than men are 65 years old and over, and virtually everyone in this age group is covered by Medicare.

The relationship between race and Hispanic origin and health insurance was a strong one. The percentages of persons who spent at least one month without health insurance were 26 percent for Whites, 38 percent for Blacks, and 52 percent for persons of Hispanic origin. (See figure 2.) Whites were also much more likely

Figure 2.
Health Insurance Coverage, by Race and Hispanic Origin: 1985 SIPP Panel



Source: Table C.

[6]In 1988 the poverty rate was 11.5 percent for males and 14.6 percent for females. See Current Population Reports, Series P-60, No. 166, "Money Income and Poverty Status in the United States: 1988."

[7]From the 1984 SIPP panel file, 20.5 percent of all females participated in means-tested public assistance programs, compared with 15.8 percent of all males. See Current Population Reports, Series P-70, No. 14, "Characteristics of Persons Receiving Benefits From Major Assistance Programs."

than Blacks or those of Hispanic origin to be covered by private health insurance. Ninety percent of all Whites were covered by private health insurance for at least one month. The comparable figures for Blacks and persons of Hispanic origin were 75 percent and 74 percent, respectively.[8]

Blacks were more likely to be covered by Medicaid than Whites or those of Hispanic origin. The percentages of Whites, Blacks, and Hispanic-origin persons with at least one month of Medicaid coverage were 8 percent, 27 percent, and 21 percent, respectively. Fourteen percent of all Black persons had continuous Medicaid coverage over the time period covered by the panel. The comparable percentages for Whites and Hispanic-origin persons were 3 percent and 9 percent, respectively.

Age

Young adults (those between the ages of 18 and 24) were the most likely to spend at least one month without health insurance coverage. (See table D.) About one-half (52 percent) of all persons between the ages of 18 and 24 lacked health insurance for at least one month; 12 percent were covered for less than 7 months. For persons 18 years old and over, there was a positive relationship between age and continuous health insurance coverage. Continuous health insurance coverage rates for persons 18-24, 25-44, 45-64, and 65 years old and over were 48 percent, 72 percent, 80 percent, and 99 percent, respectively. (See figure 3.) This same relationship holds true for private health insurance coverage, with the exception of persons 65 years old and over. The continuous private health insurance coverage rate of elderly persons was lower than the rates of persons 25-44 and 45-64 years old, yet was higher than the rate for persons 18 to 24 years old.

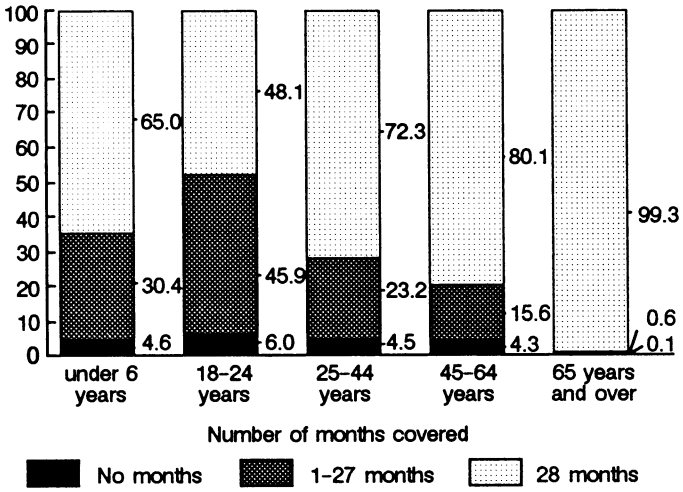
Young children (those under 6 years old) were the most likely to have been covered by Medicaid at some time during the period covered by the 1985 panel. One-fifth of all young children were covered by Medicaid for at least one month. The least likely persons to be covered by Medicaid were those who were 25 to 64 years old. Persons 65 years old and over who were covered by Medicaid were much more likely to have been covered for the entire 28-month period than persons under the age of 24 with Medicaid coverage. Around three-fifths (59 percent) of all persons 65 years

[8]The percentages for Blacks and Hispanic-origin persons were not statistically different from one another.

Table D. **All Persons, by Age and Health Insurance Coverage: 1985 SIPP Panel**
(Numbers in thousands)

Health insurance coverage	Under 18 years		18-24 years	25-44 years	45-64 years	65 years and over
	Total	Under 6 years				
All persons	63,007	21,800	26,600	69,899	43,205	23,767
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Covered by private or government health insurance:						
Less than 28 months	34.5	35.0	51.9	27.7	19.9	0.7
No months	5.1	4.6	6.0	4.5	4.3	0.1
1 to 6 months	3.2	2.8	6.2	3.3	2.2	0.2
7 to 14 months	5.7	6.6	10.4	4.4	2.7	0.1
15 to 21 months	7.5	7.2	12.0	5.7	4.1	0.1
22 to 27 months	13.1	13.8	17.3	9.8	6.5	0.2
28 months	65.5	65.0	48.1	72.3	80.1	99.3
Covered by private health insurance:						
Less than 28 months	42.9	45.8	57.0	32.3	28.3	44.7
No months	14.9	16.8	10.9	9.0	9.6	15.0
1 to 6 months	5.7	6.3	8.2	4.2	3.5	4.5
7 to 14 months	5.7	6.4	10.7	4.8	3.3	4.8
15 to 21 months	6.4	6.0	11.2	5.4	4.5	8.4
22 to 27 months	10.1	10.3	16.0	8.9	7.3	12.0
28 months	57.1	54.2	43.0	67.7	71.7	55.3
Covered by Medicaid:						
Less than 28 months	93.6	92.2	96.6	97.3	97.5	93.0
No months	83.7	80.3	89.0	93.0	94.8	88.3
1 to 6 months	3.3	3.4	2.9	1.6	0.9	1.8
7 to 14 months	2.4	3.3	2.4	1.3	0.9	1.1
15 to 21 months	2.1	2.7	1.3	0.7	0.5	1.0
22 to 27 months	2.1	2.6	1.0	0.7	0.4	0.9
28 months	6.4	7.8	3.4	2.7	2.5	7.0

Figure 3.
Health Insurance Coverage, by Age Group: 1985 SIPP Panel



Source: Table D.

old and over with at least one month of Medicaid coverage were covered for the entire 28-month period. The comparable percentages for persons under 18 and 18-24 years old were 39 and 31 percent, respectively.

Years of School Completed

College graduates were more likely to have continuous health insurance than persons with lower levels of educational attainment (See table E.) Only 14 percent of college graduates (19 years old and over) spent at least one month without health insurance, compared with 27 percent for those who had completed high school but not college, and 29 percent for those who had not completed high school (the latter two percentages were not statistically different).

While the continuous health insurance coverage rates of those who had completed high school but not college and those who had not completed high school were similar, the two groups were significantly different in their private health insurance and Medicaid coverage rates. About two-thirds (66 percent) of the high school graduates were covered by private health insurance for each of the 28 months, and 93 percent were covered by private health insurance for at least one month. The comparable percentages for those who had not completed high school were 43 and 76 percent, respectively.

Those who had not completed high school were more likely to have been covered by Medicaid. Eighteen percent of persons without a high school education spent at least one month with Medicaid coverage, compared with 6 percent of persons who were high

Table E. **All Persons, by Years of School Completed and Health Insurance Coverage: 1985 SIPP Panel**

(Numbers in thousands)

Health insurance coverage	Persons 19 years and over	Years of school completed		
		Less than 12	12 to 15	16 and over
All persons	160,053	38,791	92,842	28,420
Percent	100.0	100.0	100.0	100.0
Covered by private or government health insurance:				
Less than 28 months	25.1	28.8	26.8	14.4
No months	4.0	6.8	3.7	1.5
1 to 6 months	2.9	4.2	2.9	1.1
7 to 14 months	4.2	5.5	4.4	1.6
15 to 21 months	5.4	5.1	6.0	3.4
22 to 27 months	8.6	7.1	9.7	6.8
28 months	74.9	71.2	73.2	85.6
Covered by private health insurance:				
Less than 28 months	36.7	56.5	34.0	18.2
No months	10.3	23.6	7.4	2.0
1 to 6 months	4.6	8.0	4.2	1.5
7 to 14 months	5.3	7.2	5.4	2.3
15 to 21 months	6.4	8.0	6.4	4.3
22 to 27 months	10.0	9.7	10.7	8.0
28 months	63.3	43.5	66.0	81.8
Covered by Medicaid:				
Less than 28 months	96.6	90.3	98.2	99.8
No months	92.3	82.1	94.5	99.0
1 to 6 months	1.6	3.0	1.3	0.5
7 to 14 months	1.3	2.3	1.2	0.2
15 to 21 months	0.8	1.4	0.7	0.1
22 to 27 months	0.7	1.5	0.5	0.1
28 months	3.4	9.7	1.8	0.2

school (but not college) graduates. Non-high school graduates were also more likely to have had continuous Medicaid coverage (10 percent) than high school graduates (2 percent). Persons who had not completed high school constituted 24 percent of the population 19 years old and over, yet they account for about one-half (56 percent) of the number of persons with at least one month of Medicaid coverage.

Type of Residence and Region

Persons living in suburban areas[9] were more likely to have continuous health insurance coverage over the 28-month period than persons living in central cities or outside of metropolitan areas. (See table F.) About one-fourth (24 percent) of persons living in suburban areas experienced one or more months without health insurance coverage, compared with 31 percent for those living in central cities and 32 percent for those not living in metropolitan areas. (The latter two percentages were not significantly different.) Medicaid coverage was more prevalent in central cities. Fifteen percent of central city residents spent at least one month with Medicaid coverage, compared with 11 percent for those not living in metropolitan areas and 7 percent for those living in suburban areas.

[9]The term "suburban areas" refers to portions of metropolitan areas outside of central cities.

Persons residing in the South and West were more likely to experience one or more months without health insurance coverage than those living in the Northeast or Midwest. The percentages of persons with one or more months without health insurance coverage were 33 percent in the South, 32 percent in the West, 24 percent in the Midwest, and 22 percent in the Northeast.[10]

Months with Low Income

One way to examine differences in economic status between individuals over time is to characterize those persons by the number of months in which the income of the family associated with this individual was below that family's monthly poverty threshold. As would be expected, persons with no low-income months were much more likely to have continuous health insurance coverage than persons with one or more low-income months. Only 16 percent of those with no low-income months spent one or more months without health insurance, compared with over one-half (55 percent) of those with one or more low-income months. (See table G.) However, the relationship between lack of health insurance coverage and months with low-income is not a linear one. Those with 7 to 21 low-income months

[10]The South and West percentages were not significantly different from one another; nor were the Midwest and Northeast percentages.

Table F. **All Persons, by Residence, Region, and Health Insurance Coverage: 1985 SIPP Panel**
(Numbers in thousands)

Health insurance coverage	Central city	Suburbs	Outside metro area	Northeast	Midwest	South	West
All persons	66,100	104,656	55,721	45,921	60,957	76,437	43,163
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Covered by private or government health insurance:							
Less than 28 months	30.8	24.3	32.0	22.1	24.2	32.6	32.1
No months	4.5	3.3	6.0	1.9	3.6	5.9	5.2
1 to 6 months	3.3	2.6	3.7	1.9	2.3	3.9	3.9
7 to 14 months	5.9	3.6	5.3	4.1	3.8	5.2	5.7
15 to 21 months	7.2	4.7	7.3	4.2	5.4	7.2	6.9
22 to 27 months	9.9	10.1	9.8	10.0	9.2	10.3	10.4
28 months	69.2	75.7	68.0	77.9	75.8	67.4	67.9
Covered by private health insurance:							
Less than 28 months	44.9	32.6	42.6	34.8	32.0	44.2	42.5
No months	15.7	7.8	13.9	10.8	9.1	13.6	12.7
1 to 6 months	5.5	4.3	5.6	3.2	3.8	6.5	5.8
7 to 14 months	6.7	4.5	5.8	4.3	4.7	6.0	6.9
15 to 21 months	7.4	5.3	7.7	5.7	5.7	7.5	6.8
22 to 27 months	9.5	10.7	9.6	10.7	8.7	10.7	10.2
28 months	55.1	67.4	57.4	65.2	68.0	55.8	57.5
Covered by Medicaid:							
Less than 28 months	92.8	97.4	96.3	94.5	96.4	95.7	96.3
No months	85.4	93.0	88.8	88.2	91.2	90.2	88.6
1 to 6 months	2.2	1.7	2.7	1.8	1.7	2.2	2.8
7 to 14 months	1.8	1.3	2.2	1.7	1.5	1.3	2.3
15 to 21 months	1.5	0.9	1.3	1.1	1.0	1.2	1.5
22 to 27 months	1.8	0.5	1.3	1.7	1.1	0.8	1.0
28 months	7.2	2.6	3.7	5.5	3.5	4.3	3.7

Table G. **All Persons, by Months With Low Income and Health Insurance Coverage: 1985 SIPP Panel**
(Numbers in thousands)

Health insurance coverage	No months	1 month or more				
		Total	1-6 months	7-21 months	22 months or more	
					Total	28 months
All persons	154,496	71,982	32,839	22,122	17,021	9,530
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Covered by private or government health insurance:						
Less than 28 months	15.6	55.0	50.7	65.7	49.4	39.0
No months	1.8	9.7	6.1	10.9	15.3	12.7
1 to 6 months	1.3	7.0	5.6	9.4	6.4	3.6
7 to 14 months	2.1	10.3	9.1	14.2	7.7	5.7
15 to 21 months	3.2	12.2	11.9	14.8	9.4	6.4
22 to 27 months	7.2	15.8	18.0	16.4	10.7	10.6
28 months	84.4	45.0	49.3	34.3	50.6	61.0
Covered by private health insurance:						
Less than 28 months	23.2	71.9	56.9	77.2	94.1	96.1
No months	4.3	27.3	9.9	23.6	65.6	74.9
1 to 6 months	2.3	10.8	6.7	14.4	14.0	9.3
7 to 14 months	3.0	10.8	9.9	15.2	6.8	5.4
15 to 21 months	4.5	10.8	12.3	12.7	5.4	4.2
22 to 27 months	9.0	12.3	18.2	11.3	2.3	2.2
28 months	76.8	28.1	43.1	22.8	5.9	3.9
Covered by Medicaid:						
Less than 28 months	99.2	88.5	98.4	94.6	61.6	51.4
No months	97.4	73.4	92.2	73.1	37.6	29.6
1 to 6 months	1.0	4.4	3.1	6.6	4.3	2.7
7 to 14 months	0.4	4.4	2.0	7.6	4.8	3.9
15 to 21 months	0.2	3.1	0.7	4.6	5.9	5.0
22 to 27 months	0.1	3.2	0.4	2.8	8.9	10.2
28 months	0.8	11.5	1.6	5.4	38.4	48.6

were more likely to experience one or more months without health insurance coverage than any other group (66 percent), and persons with 28 low-income months were less likely to lack health insurance for at least one month (39 percent) than those with 1 to 6 low-income months (51 percent). The higher health insurance coverage rate of those with more low-income months is attributable to their level of Medicaid coverage. Sixty-two percent of those with 22 or more low-income months were covered by Medicaid for at least one month; 38 percent were covered every month. The comparable percentages for those with 7 to 21 low-income months were 27 and 5 percent, respectively.

Income-to-Poverty Ratios

Income-to-poverty ratios represent another way of characterizing individuals by their relative economic status. These ratios are computed by summing total income of the family associated with each individual over the entire 28-month period, and dividing this total by the summed family monthly poverty thresholds. Thus, a ratio of under 1.0 indicates that an individual's family income over the 28-month period was less than the sum of that family's poverty threshold over that time.

Over one-half (55 percent) of persons in families with income-to-poverty ratios less than 1.0 lacked continuous health insurance, and 15 percent of these persons were not covered at all during the 28-month period. (See table H.) Those with income-to-poverty ratios less than 0.5 were about as likely to lack continuous health insurance as those with ratios between 0.5 and 1.0, though type of coverage differed between these two groups. Those with lower income-to-poverty ratios were slightly more likely to be covered by Medicaid. Seventy-two percent of all persons with ratios less than 0.5 were covered by Medicaid for at least one month; 41 percent were covered for the entire 28 months. The comparable proportions for those with income-to-poverty ratios between 0.5 and 0.99 were 54 and 29 percent, respectively.

As would be expected, there is a strong correlation between income-to-poverty ratios and the likelihood of continuous health insurance. The percentage of persons with health insurance for the entire 28 months rose from 45 percent for those with ratios under 1.0 to 91 percent for those with ratios of 6.0 and over. Differences in continuous private health insurance coverage by income-to-poverty ratio are even more dramatic, from 6 percent for persons with ratios under 1.0 to 88 percent for those with ratios of 6.0 or more.

Table H. **All Persons, by Income-to-Poverty Ratios and Health Insurance Coverage: 1985 SIPP Panel**
(Numbers in thousands)

Health insurance coverage	Total	Less than 1.0			1.0 to 1.99	2.0 to 2.99	3.0 to 3.99	4.0 to 4.99	5.0 to 5.99	6.0 and over
		Total	Less than .5	.5 to .99						
All persons	226,477	21,236	6,234	15,002	47,020	50,095	40,390	26,443	14,832	26,459
Percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Covered by private or government health insurance:										
Less than 28 months	28.1	55.3	54.7	55.5	45.7	29.9	19.2	13.3	11.9	8.9
No months	4.3	14.8	16.0	14.4	8.5	3.0	1.7	0.8	0.6	0.5
1 to 6 months	3.1	7.4	6.5	7.8	5.8	3.0	1.3	1.2	0.8	0.8
7 to 14 months	4.7	9.3	7.7	10.0	9.2	5.2	2.3	1.5	1.4	0.8
15 to 21 months	6.1	10.6	9.7	11.0	10.9	6.3	4.5	2.6	2.4	1.2
22 to 27 months	9.9	13.2	14.9	12.5	11.3	12.3	9.5	7.2	6.7	5.7
28 months	71.9	44.7	45.3	44.5	54.3	70.1	80.8	86.7	88.1	91.1
Covered by private health insurance:										
Less than 28 months	38.7	93.8	98.3	92.0	62.1	37.2	24.6	17.3	14.6	11.9
No months	11.6	60.7	73.5	55.3	18.6	5.3	2.9	1.6	0.9	1.2
1 to 6 months	5.0	14.7	13.8	15.1	9.1	4.3	2.0	1.6	1.2	1.2
7 to 14 months	5.5	9.0	5.7	10.4	10.6	6.3	3.0	2.0	1.8	1.2
15 to 21 months	6.5	5.4	4.3	5.9	12.4	7.8	5.1	3.5	2.8	1.8
22 to 27 months	10.1	4.0	1.0	5.3	11.5	13.4	11.6	8.5	7.9	6.5
28 months	61.3	6.2	1.7	8.0	37.9	62.8	75.4	82.7	85.4	88.1
Covered by Medicaid:										
Less than 28 months	95.8	67.6	59.1	71.1	95.3	99.6	99.7	99.8	99.8	99.9
No months	89.8	40.4	27.8	45.7	84.8	96.1	98.0	98.9	99.0	99.4
1 to 6 months	2.1	4.7	5.5	4.4	4.3	2.0	1.1	0.4	0.6	0.4
7 to 14 months	1.6	6.8	4.9	7.5	3.7	0.8	0.2	0.2	0.1	-
15 to 21 months	1.2	7.2	6.6	7.4	1.6	0.4	0.3	0.1	-	-
22 to 27 months	1.1	8.5	14.3	6.1	1.0	0.3	-	0.1	0.1	0.1
28 months	4.2	32.4	40.9	28.9	4.7	0.4	0.3	0.2	0.2	0.1

- Represents zero or rounds to zero.

Type of Family

Persons who were members of married-couple families the entire 28-month period were less likely to spend one or more months without health insurance than persons who did not spend any time in this type of family. (See table I.) However, persons spending part (but not all) of the 28-month period in a married-couple family were more likely than either group to lack insurance coverage for one or more months. The proportions of persons without continuous health insurance coverage were 23 percent for those who spent the entire period in a married-couple family, 34 percent for those who spent no time in a married-couple family, and 52 percent for those who spent some (but not all) months in this type of family.

The reliance on Medicaid of families with a female householder, no husband present, with related children, is evident in table J. About one-half (47 percent) of persons who spent the entire 28 months in this type of family were covered by Medicaid for at least one month; 27 percent were covered for the entire period. In contrast, only 6 percent of those that spent none of the period in this type of family were covered by Medicaid for at least one month.

In terms of private health insurance coverage, 59 percent of persons that spent the entire period in a family with a female householder, no husband present, with related children, were covered by this type of health insurance for at least one month, compared with 91 percent for those that spent none of the 28-month period in this type of family.

Employment Status

In order to examine the relationship between health insurance coverage and employment status, wage and salary workers 18 to 64 years old were separated into three groups: 1) those who worked full-time for the entire period, 2) those who worked part-time for the entire period, and 3) those with one or more job interruptions. Workers were characterized by their private or government health coverage, their private coverage, and their own employer-provided coverage.

Table K shows that 86 percent of all full-period, full-time workers were covered by health insurance for the entire period and 63 percent were covered through their own employer-provided plans. Female full-period, full-time workers were as likely as male workers in this category to have been continuously covered by health insurance. There was also no statistically significant difference in the continuous health insurance coverage rates of White and Black full-period, full-time workers.

Table I. **All Persons, by Number of Months a Member of a Married-Couple Family and Health Insurance Coverage: 1985 SIPP Panel**

(Numbers in thousands)

Health insurance coverage	No months	1 to 27 months			28 months
		Total	1 to 15 months	16 to 27 month	
All persons	53,390	20,871	9,881	10,990	152,215
Percent	100.0	100.0	100.0	100.0	100.0
Covered by private or government health insurance:					
Less than 28 months	34.0	51.8	55.9	48.0	22.8
No months	5.8	3.7	2.7	4.5	3.9
1 to 6 months	3.8	5.6	5.6	5.7	2.4
7 to 14 months	6.0	7.5	8.1	6.9	3.9
15 to 21 months	7.6	13.9	16.2	11.8	4.5
22 to 27 months	10.9	21.1	23.3	19.1	8.1
28 months	66.0	49.1	44.1	52.0	77.2
Covered by private health insurance:					
Less than 28 months	58.0	60.5	65.0	56.4	28.9
No months	25.1	8.4	7.5	9.2	7.3
1 to 6 months	7.4	10.4	11.7	9.3	3.4
7 to 14 months	6.8	9.5	12.5	6.9	4.4
15 to 21 months	8.1	13.0	13.0	13.0	5.1
22 to 27 months	10.5	19.1	20.3	18.0	8.7
28 months	42.0	39.5	35.0	43.6	71.1
Covered by Medicaid:					
Less than 28 months	86.5	97.6	96.8	98.4	98.8
No months	75.9	84.3	81.1	87.3	95.4
1 to 6 months	2.5	4.3	3.2	5.3	1.7
7 to 14 months	2.7	4.1	5.1	3.1	1.0
15 to 21 months	2.4	2.9	4.8	1.3	0.5
22 to 27 months	3.0	2.0	2.5	1.4	0.3
28 months	13.5	2.4	3.2	1.6	1.2

Table J. **All Persons, by Number of Months a Member of a Family With a Female Householder, No Husband Present, With Related Children Under 18 Years, and Health Insurance Coverage: 1985 SIPP Panel**

(Numbers in thousands)

Health insurance coverage	No months	1 to 27 months			28 months
		Total	1 to 15 months	16 to 27 months	
All persons	197,731	10,861	6,728	4,133	17,885
Percent	100.0	100.0	100.0	100.0	100.0
Covered by private or government health insurance:					
Less than 28 months	24.9	60.1	58.0	63.4	44.0
No months	4.1	5.3	5.8	4.6	6.0
1 to 6 months	2.9	6.1	7.0	4.5	3.5
7 to 14 months	4.1	9.6	9.1	10.4	8.1
15 to 21 months	5.0	16.6	14.9	19.3	11.2
22 to 27 months	8.8	22.5	21.2	24.6	15.2
28 months	75.1	39.9	42.0	36.6	56.0
Covered by private health insurance:					
Less than 28 months	33.7	71.0	68.9	74.5	74.2
No months	8.8	15.0	16.5	12.7	40.6
1 to 6 months	4.0	14.1	14.9	12.8	10.2
7 to 14 months	4.9	12.0	7.6	19.2	7.6
15 to 21 months	6.0	13.2	13.3	13.1	8.2
22 to 27 months	9.9	16.7	16.6	16.7	7.6
28 months	66.3	29.0	31.1	25.5	25.8
Covered by Medicaid:					
Less than 28 months	97.9	95.7	96.9	93.9	72.7
No months	94.2	70.5	72.3	67.4	52.7
1 to 6 months	1.7	7.5	9.2	4.7	3.0
7 to 14 months	1.0	7.3	7.4	7.2	5.8
15 to 21 months	0.5	6.7	4.4	10.3	4.8
22 to 27 months	0.5	3.8	3.5	4.3	6.4
28 months	2.1	4.3	3.1	6.1	27.3

Table K. **Wage and Salary Workers With Continuous Health Insurance Coverage, by Sex, Race, Hispanic Origin, and Labor Force Status: 1985 SIPP Panel**

(Numbers in thousands)

Health insurance coverage	Both sexes	Male	Female	White	Black	Hispanic origin[1]
WORKED FULL-PERIOD, FULL-TIME						
All persons	51,662	33,256	18,406	45,055	4,966	2,669
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Covered by private or government health insurance	86.0	85.2	87.5	86.9	81.5	72.9
Covered by private health insurance	85.1	84.5	86.2	86.0	80.2	72.2
Covered by employer-provided health insurance	63.3	64.4	61.3	63.8	61.5	56.4
WORKED FULL-PERIOD, PART-TIME						
All persons	4,860	1,142	3,718	4,389	350	324
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Covered by private or government health insurance	74.6	51.8	81.6	74.4	71.7	27.8
Covered by private health insurance	70.5	46.7	77.8	70.7	68.0	23.8
Covered by employer-provided health insurance	15.8	16.7	15.5	15.1	24.9	-
WORKERS WITH ONE OR MORE WORK INTERRUPTIONS						
All persons	62,934	27,923	35,011	54,339	6,485	4,837
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Covered by private or government health insurance	55.3	48.2	61.0	57.4	40.2	34.7
Covered by private health insurance	51.0	45.6	55.4	53.6	30.7	30.6
Covered by employer-provided health insurance	16.5	21.8	12.2	16.7	13.9	13.7

[1]Persons of Hispanic origin may be of any race.
- Represents or rounds to zero.

However, Hispanic-origin workers in this category were less likely than Whites to have continuous coverage; the comparable rates for Whites and those of Hispanic origin were 87 and 73 percent, respectively.

Younger full-period, full-time workers were less likely than their older counterparts to have been covered by health insurance continuously. Twenty-nine percent of full-period, full-time workers 18-24 years old spent one or more months without health insurance. (See table L.) For workers 25 years old and over, comparable percentages ranged from 8 percent (workers 45-54 years old) to 16 percent (workers 25-34 years old).

Table L. **Wage and Salary Workers With Continuous Health Insurance Coverage, by Age and Labor Force Status: 1985 SIPP Panel**

(Numbers in thousands)

Health insurance coverage	18-24 years	25-34 years	35-44 years	45-54 years	55-64 years
WORKED FULL-PERIOD, FULL-TIME					
All persons	5,878	15,986	15,159	9,441	5,161
Percent	100.0	100.0	100.0	100.0	100.0
Covered by private or government health insurance	70.7	83.7	89.5	92.4	89.0
Covered by private health insurance	69.9	83.4	88.9	90.7	87.3
Covered by employer-provided health insurance	51.9	62.9	66.5	66.5	63.0
WORKED FULL-PERIOD, PART-TIME					
All persons	929	1,109	1,259	918	646
Percent	100.0	100.0	100.0	100.0	100.0
Covered by private or government health insurance	61.0	66.6	79.8	84.7	83.1
Covered by private health insurance	58.3	63.6	77.0	76.9	78.0
Covered by employer-provided health insurance	11.6	20.8	11.4	9.3	30.8
WORKERS WITH ONE OR MORE WORK INTERRUPTIONS					
All persons	17,766	18,466	11,453	7,943	7,305
Percent	100.0	100.0	100.0	100.0	100.0
Covered by private or government health insurance	39.7	53.4	62.9	65.3	75.9
Covered by private health insurance	35.4	49.1	59.4	61.2	69.8
Covered by employer-provided health insurance	5.0	16.3	18.6	23.4	33.9

Full-period, part-time workers were less likely than their full-time counterparts to have continuous health insurance coverage. One-fourth (25 percent) of these workers lacked continuous coverage, compared with 14 percent of full-period, full-time workers. There was a major difference between full- and part-time workers in their levels of own employer-provided coverage. Of part-time workers with continuous coverage, only 21 percent were covered through their own plans. The comparable figure for full-time workers was 74 percent. The difference between the private and employer-provided health insurance rates for this group implies that many of these workers are covered as dependents (77 percent of full-period, part-time workers were women).

Slightly less than one-half (45 percent) of workers with one or more job interruptions experienced one or more months without health insurance coverage. Men in this category were more likely than women to lack health coverage for at least one month (52 to 39 percent), while men in this category were more likely than women to be covered continuously by their own employer-provided plan (22 to 12 percent).

Sixty percent of younger workers (those 18-24 years old) with job interruptions spent one or more months without health insurance coverage. For workers 25 years old and over, comparable percentages ranged from 24 percent (workers 55-64 years old) to 47 percent (workers 25-34 years old).

The relationship between health insurance coverage and employment is an important one, given the fact that such a large proportion of total health insurance is derived through an employer (either as a primary policyholder or as a dependent). In the fourth quarter of 1988, 72 percent of insured persons were covered through either their own employment or the employment of another family member. A recent Census Bureau study, "Spells of Job Search and Layoff...and Their Outcomes,"[11] examined the private health insurance status of persons with spells of job search or layoff from the 1984 SIPP panel file. This analysis (updated to reflect 1985 panel data) reveals that 18 percent of persons with private health insurance coverage prior to their job search or layoff spell were not covered at some point during their spell. (See table M.) Women were as likely as men to lose private health insurance coverage during job search or layoff spells. Blacks and those of Hispanic origin were as likely to spend at least part of a job search or layoff without private insurance as Whites.

Spell duration is an important determinant of private health coverage during periods of job search or layoff. Persons whose spells lasted only one month were very likely to retain their private health coverage (only 8 percent lost coverage), while those whose spells lasted nine months or more were about as likely to lose their coverage as retain it. (See table N.)

Participation in Major Assistance Programs

As defined here, the term "major assistance programs" refers to the following types of means-tested assistance: AFDC, General Assistance, SSI, Food Stamps, and housing assistance. About one-half (52 percent) of those who participated in a major assistance program at some point over the 28-month period lacked continuous

[11]See Current Population Reports, Series P-70, No. 16-RD-2.

Table M. **Private Health Insurance Status of Persons 16 Years Old and Over With Health Insurance Coverage During Prior Employment, During Spells of Job Search and Layoff, by Sex, Age, Race, and Hispanic Origin: 1985 SIPP Panel**

(Numbers in thousands)

Characteristic	Number	Percent	Insurance status during job search and layoff			
			Covered during entire period	Not covered		
				Total	Partly covered	Not covered at all
All persons	11,608	100.0	81.9	18.1	8.1	10.0
Sex:						
Male	5,650	100.0	78.2	21.8	9.9	11.8
Female	5,958	100.0	85.3	14.7	6.4	8.2
Age:						
16 to 24 years	4,688	100.0	82.8	17.2	8.5	8.7
25 to 54 years	6,041	100.0	80.5	19.5	8.3	11.1
55 years and over	880	100.0	86.3	13.8	4.7	9.1
Race and Hispanic origin:						
White	10,007	100.0	82.7	17.3	7.5	9.7
Black	1,194	100.0	76.1	23.9	12.9	11.0
Hispanic origin[1]	763	100.0	74.8	25.2	7.7	17.4

[1]Persons of Hispanic origin may be of any race.

Table N. **Persons 16 Years Old and Over with a Loss of Private Health Insurance During Job Search or Layoff, by Duration of Spell, Sex, and Age: 1985 SIPP Panel**

(In percent)

Characteristic	Total	Duration of spell					
		1 month	2 months	3 months	4 months	5-8 months	9 or more months
All persons	18.1	8.5	14.3	16.4	28.4	32.4	46.5
Sex:							
Male	21.8	12.2	18.3	17.6	28.3	39.2	41.6
Female	14.7	5.5	10.6	14.9	28.6	24.5	56.4
Age:							
16 to 24 years	17.2	7.0	8.2	13.6	29.6	40.2	(B)
25 years and over	18.7	9.5	18.2	18.7	27.5	27.8	36.3

B Base less than 200,000.

health insurance, and 9 percent were not covered by any type of health insurance for the entire 28 months. (See table O.) The comparable proportions for those who did not participate in these programs were 24 and 4 percent, respectively. As a result of their higher level of Medicaid coverage, persons spending 22 months or more as a major assistance program participant were about twice as likely to have continuous health insurance coverage than persons with 1 to 21 months of participation. Sixty-four percent of persons participating in assistance programs for 22 months or more were continually covered by health insurance, compared with

Table O. **All Persons, by Receipt of Major Assistance Programs and Health Insurance Coverage: 1985 SIPP Panel**

(Numbers in thousands)

Health insurance coverage	No months in program	Months participating in an assistance program				
		Total	1 to 6 months	7 to 21 months	22 months or more	
					Total	28 months
All persons	191,088	35,390	7,753	9,104	18,532	14,832
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Covered by private or government health insurance:						
Less than 28 months	23.7	51.8	69.7	69.1	35.8	27.2
No months	3.5	8.7	10.8	12.5	6.0	5.6
1 to 6 months	2.5	6.0	11.3	6.1	3.7	3.7
7 to 14 months	3.8	9.7	14.1	14.9	5.2	4.7
15 to 21 months	4.9	12.2	14.9	20.3	7.1	5.0
22 to 27 months	9.0	15.2	18.6	15.2	13.7	8.2
28 months	76.3	48.2	30.3	30.9	64.2	72.8
Covered by private health insurance:						
Less than 28 months	29.8	86.4	77.0	80.6	93.1	93.2
No months	5.4	45.0	19.6	27.7	64.2	66.3
1 to 6 months	3.3	13.9	11.4	14.4	14.7	14.1
7 to 14 months	4.5	10.7	13.3	17.9	6.1	5.7
15 to 21 months	6.0	9.4	16.6	13.1	4.6	3.9
22 to 27 months	10.6	7.3	16.2	7.5	3.6	3.1
28 months	70.2	13.6	23.0	19.4	6.9	6.8
Covered by Medicaid:						
Less than 28 months	99.9	73.5	99.9	98.5	50.2	40.6
No months	98.6	42.0	70.4	53.4	24.5	23.7
1 to 6 months	0.8	9.0	23.9	7.0	3.7	2.9
7 to 14 months	0.3	8.9	4.3	22.1	4.4	3.9
15 to 21 months	0.1	6.9	0.9	13.9	5.9	3.9
22 to 27 months	0.1	6.8	0.4	2.1	11.7	6.1
28 months	0.1	26.5	0.1	1.5	49.8	59.4

31 percent for persons with between 1 and 21 months of participation. Persons with 28 months of assistance participation were about as likely to have continuous health insurance as those who did not participate at all in these programs. Fifty-nine percent of the persons who participated in a major assistance program in each of the 28 months were covered by Medicaid for this entire period.

The large difference in insurance coverage rates between long- and short-term major assistance program participants implies that persons who leave these programs are often left uninsured. Table P examines this issue by comparing the coverage status of persons 15-64 years old 1 month before and 12 months after they left the Medicaid program.[12] In order to provide a 12-month period from which to view changes in health insurance status, the analysis was restricted to those who left Medicaid during the first 16 months of the panel, and were not covered by Medicaid 12 months later.

It would appear that persons who lose their Medicaid eligibility are quite likely to remain uninsured. About one-half (48 percent) of persons who left (and did not return to) the Medicaid program were not covered by any type of health insurance 12 months later. A similar percentage (47 percent) were covered by private health insurance, and about 5 percent were eligible for another type of government health insurance. The largest monthly average proportion of persons without health insurance during the 1986-87 period was 14 percent. (See table B.) Thus, persons leaving the Medicaid program are more than three times as likely as the general population to lack health insurance coverage.

TECHNICAL NOTE: COMPARISON OF HEALTH INSURANCE ESTIMATES BETWEEN SIPP AND CPS

In 1980 the Census Bureau began asking questions about health insurance on the March Income Supplement to the Current Population Survey. Health insurance questions are asked each March, and refer to coverage at any time during the previous year. Though the Census Bureau has published annual estimates of participants in specific health insurance programs (Medicare, Medicaid, employer-provided health insurance) from the CPS, comprehensive health insurance estimates from the CPS have never been published by the Census Bureau. However, the information is widely available to private and government researchers through CPS microdata files, and the CPS has been a major source of information on the extent of health insurance coverage in the 1980's.

In March of 1988, there was a major change in the way health insurance questions were asked on the CPS. Prior to that year, dependent private health insurance coverage on the CPS was assigned through questions asked of policyholders (e.g., Who else was covered by this plan?). Beginning in March of 1988, these questions were supplemented with questions that directly asked about the health insurance status of each household member. This questionnaire modification resulted in a dramatic decline in the estimate of the uninsured between the March 1987 and March 1988 CPS (from 37.4 to 31.0 million persons). Table Q contains comparisons between CPS health insurance estimates based on these new questions and SIPP estimates from the 1985 panel.

The way in which health insurance questions are asked on CPS and SIPP differ considerably. CPS respondents are asked each March about their coverage during the previous calendar year. A "Yes" to any of the health insurance questions denotes at least some coverage of that type during the previous calendar year. SIPP employs a 4-month reference period; respondents are asked about their health insurance status in each month.

In order to compare CPS and SIPP estimates of health insurance coverage, SIPP respondents were classified by whether or not they reported one or more months of health insurance coverage during the months corresponding to calendar year 1986 (the latest calendar year included in the 1985 SIPP panel). Table Q compares these estimates with March 1988 CPS figures, referring to calendar year 1987 (the earliest estimates based on the improved set of CPS health insurance questions). Since the estimates refer to different

[12]For further details on the characteristics of persons who leave assistance programs, see E. Lamas and J. McNeil. "What Happens When Persons Leave Welfare: Data from the SIPP Panel File." American Statistical Association 1988 Proceedings of the Social Statistics Section, pp 273-278.

Table P. **Health Insurance Status 12 Months After Leaving the Medicaid Program, by Sex: 1985 SIPP Panel**

(Numbers in thousands. Persons 15 to 64 years old)

Characteristic	Total		Health insurance status			
			Covered			Not covered
	Number	Percent	Total	Government	Private	
All persons	4,337	100.0	51.9	4.9	47.0	48.1
Males	1,911	100.0	51.9	5.2	46.7	48.1
Females	2,426	100.0	51.9	4.6	47.3	48.1

Table Q. **Persons, by Health Insurance Status and Selected Characteristics: CPS (1987) and SIPP (1986)**

(In percent)

Characteristic	Covered by—						Not covered by health insurance	
	Private or government health insurance		Private health insurance		Medicaid			
	CPS	SIPP	CPS	SIPP	CPS	SIPP	CPS	SIPP
All persons	87.1	92.6	75.5	84.0	8.4	8.7	12.9	7.4
Sex:								
Male	85.9	91.4	75.6	84.3	7.0	6.8	14.1	8.6
Female	88.3	93.7	75.5	83.7	9.6	10.5	11.7	6.3
Age:								
Under 25 years	84.0	90.6	71.7	80.8	13.0	12.5	16.0	9.4
25 to 44 years	85.3	92.0	78.1	86.9	5.5	5.8	14.7	8.0
45 to 64 years	89.1	93.7	81.7	87.3	4.1	4.7	10.9	6.3
65 years and over	98.9	99.5	70.7	82.0	8.4	9.6	1.1	0.5
Race and Hispanic Origin:								
White	88.3	93.2	79.2	86.4	6.0	6.6	11.7	6.8
Black	80.1	89.4	52.2	68.1	24.0	22.6	19.9	10.6
Hispanic origin[1]	69.3	81.2	50.7	63.4	16.5	18.8	30.7	18.8

[1]Persons of Hispanic origin may be of any race.

calendar years, comparisons are based on percentages rather than absolute numbers.

According to the March 1988 CPS, 13 percent of all persons were not covered by health insurance at any time during the previous year. According to the 1985 SIPP panel file, 7 percent of all persons were not covered by health insurance at any time during calendar year 1986. (See table Q.) CPS and SIPP estimated percentages of persons covered by Medicaid were not significantly different. However, the CPS estimates of the proportion of persons with private health insurance coverage was 9 percentage points less than the SIPP estimates of 84 percent. CPS estimates of private health insurance coverage were uniformly lower than comparable SIPP estimates by sex, age, and race and Hispanic origin.

It is revealing to note that the CPS annual proportion of persons without insurance coverage is quite similar to SIPP monthly average estimates of the uninsured. For instance, the SIPP monthly average proportion of persons without health insurance in the fourth quarter of 1987 was 13 percent (see table B), the same as the CPS calendar year 1987 estimate. This lends credence to the argument that there is a tendency for CPS respondents to answer health insurance questions based on their current status, even though the questions refer to coverage at any time during the previous calendar year.[13]

USER COMMENTS

We are interested in your reaction to the usefulness and content of this report. We welcome your recommendations. If you have any suggestions or comments, please send them to:

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[13]Katherine Swartz makes this argument in "How Different are Four Surveys' Estimates of the Number of Americans Without Health Insurance," Project Report, Urban Institute, 1984.