

Health Insurance Coverage in the United States: 2014

Current Population Reports

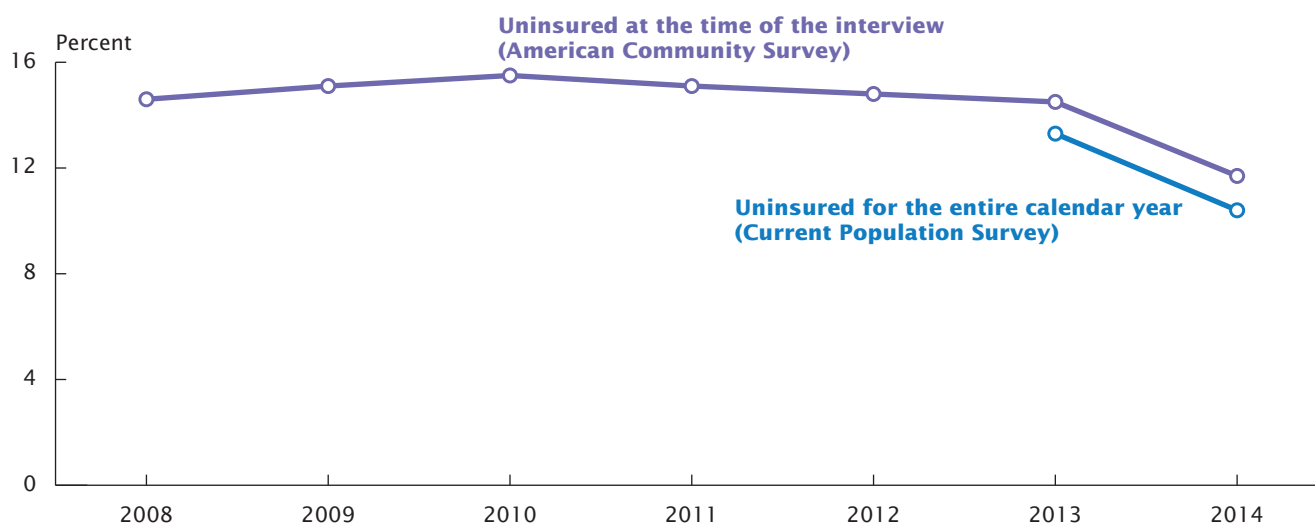
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Figure 1.
Uninsured Rate: 2008 to 2014



Note: For the American Community Survey, estimates are for the civilian noninstitutionalized population. For the Current Population Survey, estimates reflect the population as of March of the following year. For information on confidentiality protection, sampling error, nonsampling error, and definitions in the Current Population Survey, see <www2.census.gov/programs-surveys/cps/techdocs/cpsmar15.pdf>. For information on confidentiality protection, sampling error, nonsampling error, and definitions in the American Community Survey, see <www2.census.gov/programs-surveys/acs/tech_docs/accuracy/ACS_Accuracy_of_Data_2014.pdf>.
Source: U.S. Census Bureau, 2014 and 2015 Current Population Survey Annual Social and Economic Supplements and 2008 to 2014 1-Year American Community Surveys.

Highlights

- The uninsured rate decreased between 2013 and 2014 by 2.9 percentage points.⁴ In 2014, the percentage of people without health insurance coverage for the entire calendar year was 10.4 percent, or 33.0 million, lower than the rate and number of uninsured in 2013 (13.3 percent or 41.8 million) (Figure 2 and Table 1).^{5,6}

⁴ Estimates for the 2013 calendar year are from the 2014 CPS ASEC and are based on the full sample of approximately 98,000 addresses. For more information, see the section on "Source of Estimates: 2014 and 2015 CPS ASEC Estimates."

⁵ For a brief description of how the Census Bureau collects and reports on health insurance data, see the text box "What Is Health Insurance Coverage?" For a discussion of the quality of the CPS ASEC health insurance coverage estimates, see Appendix A.

⁶ For information on recessions, see Appendix A, P60-252, *Income and Poverty in the United States: 2014* at <www.census.gov/content/dam/Census/library/publications/2015/demo/p60-252.pdf>.

- Between 2008 and 2013, the uninsured rate was relatively stable. In 2014, the uninsured rate sharply decreased, which was the largest change in the uninsured rate throughout this period (Figure 1).⁷
- The percentage of people with health insurance coverage for all or part of 2014 was 89.6 percent, higher than the rate in 2013 (86.7 percent) (Table 1).
- In 2014, more people had private health insurance coverage (66.0 percent) than government coverage (36.5 percent). Of the subtypes of health insurance, employer-based insurance covered the most people (55.4 percent of the population), followed by Medicaid (19.5 percent), Medicare (16.0 percent), direct-purchase (14.6 percent), and military coverage (4.5 percent) (Table 1 and Figure 2).
- Between 2013 and 2014, the increase in the percentage of the population covered by health insurance was due to an increase in the rates of both private and government coverage. The rate of private coverage increased by 1.8 percentage points to 66.0 percent in 2014 (up from 64.1 percent in 2013), and the government coverage rate increased by 2.0 percentage points to 36.5 percent (up from 34.6 percent in 2013) (Table 1 and Figure 2).
- Between 2013 and 2014, the greatest changes in coverage rates were the increases in direct-purchase health insurance and Medicaid. The largest percentage-point change in coverage was for direct-purchase, which increased by 3.2 percentage points to cover 14.6 percent of people for some

⁷ Estimates are from the 2008 to 2014 1-Year American Community Surveys.