Uninsured Populations

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According to the Census Bureau, 49.9 million people—or around 16.3 percent of the U.S. population—were without health insurance coverage in 2010. The percentage of the population that is uninsured that has been dropping for 10 years. The percentage of insured residents ranges significantly across states, regions, age groups, racial and ethnic groups and income levels.

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National Analysis:

Trends in insurance coverage

- According to the Census Bureau, 49.9 million people were without health insurance coverage in 2010. That’s up from 49 million in 2009, although the percentage of the population without coverage remained about the same.
- The uninsured rate has been rising over the past 10 years—from 13.5 percent in 2001 to 16.3 percent in 2010.
- Massachusetts had the highest percentage of insured residents (94 percent), followed by Hawaii (92 percent) and Minnesota (90 percent). Texas had the fewest residents insured at 75 percent, with Nevada and Florida (both with 79 percent) close behind.

Coverage by type of insurance

- The majority of the population—64 percent—was covered by private health insurance in 2010. That percentage has been falling over the past 10 years. In 2001, it was 72 percent.
- More than half (55 percent) of the population was insured by employment-based health insurance in 2010, declining from 56 percent in 2009 and 64 percent in 2001. The percentage of those covered by employment-based health insurance has fallen more rapidly than overall private health insurance coverage.
- From 2001 to 2010, the percentage of those insured by government health insurance has grown from 25 to 31 percent, primarily due to growth in Medicaid enrollment.

Insured populations by age and race

- The youngest and oldest members of society were most likely to be insured: 91 percent of those under age 6 and 98 percent of those over age 65 were insured in 2010. The age group of those 25

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1. "Trends in insurance coverage.
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to 34 had the smallest percentage of insured individuals—72 percent in 2010.

- Children in poverty were much more likely to be uninsured than their more financially secure counterparts. In 2010, 9.8 percent of all children—those under 18—were without health insurance, while the uninsured rate for children in poverty was 15.4 percent.
- Those identified as white had the lowest percentage of uninsured members of all racial categories, 15.4 percent, followed by Asians at 18.1 percent. Hispanics had the highest rate of uninsured members—30.7 percent—followed by blacks, with 20.8 percent uninsured.

Regional Analysis:

- 87.1 percent of residents in CSG’s Midwestern region were insured in 2010, just less than CSG’s Eastern region with a coverage rate of 87.6 percent. CSG’s Southern region had a coverage rate of 80.7 percent while states in the West had a coverage rate of 82.1 percent.
- In 2010, state insurance coverage rates in the Midwest ranged from a low of 85.2 percent in Illinois and 86.3 percent in Ohio to a high of 90.6 percent in Wisconsin and 90.2 percent in Minnesota.
- In the Midwestern region, 69 percent of the population was covered by private insurance, higher than the national rate of 64 percent. The number of people who had employment-based coverage—60 percent—was also higher than the national average of 55 percent.
- Just like at the national level, those older 65 and less than 18 fared the best with respect to insurance coverage in the Midwestern region. Close to 100 percent of those older than 65 in South Dakota and Texas had coverage in 2010, while every other state had a coverage rate equal to or greater than the national average of 98 percent.
- Nine of the 11 states in the region had a coverage rate for those younger than 18 equal to or higher than the national average of 91 percent in 2010. Coverage rates ranged from a low of 90 percent in Nebraska and North Dakota to a high of 96 percent in Michigan and Wisconsin.

CSG’s Eastern region had the highest percentage of insured residents in 2010, as 87.6 percent of the region’s residents had insurance coverage, followed closely by the Midwest with 87.1 percent coverage. CSG’s Southern region had a coverage rate of 80.7 percent, while states in the West had a coverage rate of 82.1 percent.

- In 2010, state insurance coverage rates in the East ranged from a low of 84.6 percent in New Jersey and 85 percent in New York to a high of 94.4 percent in Massachusetts and 90.6 percent in Maine.
- In the Eastern region, 69 percent of the population was covered by private insurance, higher than the national rate of 64 percent. The regional population percentage that had employment-based coverage—61 percent—was also higher than the national average of 55 percent.
- As at the national level, those over 65 or younger than 18 fare the best with respect to insurance coverage in the Eastern region. Close to 100 percent of those older than 65 in New Hampshire and Maine had coverage in 2010, while New York was the only state in the region with less coverage for this age group (97 percent) than the national average of 98 percent.
- Every state in the region has a coverage rate for those under 18 equal to or higher than the national average of 91 percent, ranging from a high of 96 percent in Massachusetts and Vermont to a low of 91 percent in Maryland and New Jersey.

80.7 percent of residents in CSG’s Southern region were insured in 2010, while the West had a
82.1 percent of the residents in CSG’s Western region were insured in 2010. CSG’s Eastern region had the highest percentage of insured residents in 2010, as 87.6 percent of the region’s residents had insurance coverage, followed closely by the Midwest with 87.1 percent coverage. The Southern region had a coverage rate of 82.1 percent.

- In 2010, state insurance coverage rates in the West ranged from a low of 78.4 percent in New Mexico and 78.7 percent in Nevada to a high of 92.3 percent in Hawaii and 87 percent in Colorado.

- In the Western region, 62 percent of the population was covered by private insurance, lower than the national rate of 64 percent. The percentage of the regional population that had employment-based coverage—52 percent—also was lower than the national average of 55 percent.

- Just like at the national level, those over 65 and younger than 18 fare the best with respect to insurance coverage in the Western region. Close to 100 percent of those older than 65 in Utah, Oregon and Colorado had coverage in 2010. Three states—California (96 percent), Arizona (97 percent) and Alaska (97 percent)—had less coverage for this age group than the national average of 98 percent.

- Five of the 13 states in the region (Colorado, Hawaii, Idaho, Montana and Washington) had a coverage rate for those younger than 18 equal to or higher than the national average of 91 percent in 2010. Coverage rates ranged from a low of 82 percent in Nevada and 85 percent in Arizona to a high of 98 percent in Hawaii and 94 percent in Washington.

References:

1 Statistics used throughout this report are calculated using data from the U.S. Census Bureau, Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC), Income, Poverty and Health Insurance Coverage in the United States, 2001-2010.

2 Note – there may be overlap among those with various types of coverage and therefore adding values across categories is not possible. For example, one may have government based coverage but also purchase private coverage, thus the same person will be counted in both categories.

3 Note - A “coverage rate” is the percentage of a population with health insurance coverage as defined by the U.S. Census Bureau. Regional coverage rates are calculated by determining the percentage of the total population (the total number of residents across each of the states within a CSG region) that had insurance coverage (the total number of insured residents across each of the states within a CSG region) in a particular year. See the U.S. Census Bureau report, Income, Poverty
and Health Insurance Coverage in the United States, for more details on how the insured population is counted.

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