

U.S. Census Bureau Issues Report on Health Insurance Coverage in 2013



According to the latest Census Bureau report, the estimated U.S. population for the 2013 survey was 313.4 million compared to 311.1 million in 2012, yet the total percentage of uninsured dropped from 15.4% in 2012 to 13.4% in 2013.

The U.S. Census Bureau recently released its [report](#), *Health Insurance Coverage in the United States: 2013*. While previous reports often compared statistics from prior years, this report includes a "complete redesign of the health insurance questions," so caution is recommended when comparing figures from the 2013 report to estimates from prior years. Here are some of the highlights.

How is health insurance coverage defined?

The report uses three general categories to classify the health insurance status of the population: those who have private health insurance, those insured through government health insurance programs, and the uninsured. Private coverage includes insurance obtained from a private (commercial) insurance company or through an employer or from a union. The report describes government insurance as including Medicare, Medicaid, Children's Health Insurance Program, individual state health plans, TRICARE, and coverage provided by or through the Department of Veterans Affairs and the military. The uninsured are considered to be only those who did not have coverage for the entire year.

Who's insured?

Some general statistics for 2013:

- 13.4% (or approximately 42 million people) of the population were uninsured for the entire year
- 86.6% of the population had health insurance in 2013, of which
- 64.2% were covered by private health insurance
- 53.9% of those covered by private health insurance obtained their coverage through their employer
- 34.3% of the insured population had government health insurance, of which
- 17.3% were covered by Medicaid, and
- 15.6% were covered by Medicare

Age and health insurance coverage

According to the report, age plays a role in whether a person has health insurance coverage. Statistically, older adults age 65 and over and children under age 19 were more likely to have health insurance coverage, in part because of their eligibility for insurance through various government programs (93.6% of older adults and 40.4% of children were covered by government plans).

Conversely, the percentage of adults under age 65 who were uninsured (15.3%) was higher than the percentage of uninsured adults over age 65 (1.6%). Of the uninsured population under age 65, 7.6% of children under age 19 and 19% of adults between ages 19 and 64 were uninsured.

Income and health insurance coverage

Statistically, people with lower household incomes tend to have higher uninsured rates. For those with annual household incomes under \$25,000, 21.6% were uninsured for the entire year, compared with 18.7% of people with household incomes ranging from \$25,000 to \$49,999, and 13.1% of people with incomes ranging from \$50,000 to \$74,999. Only 5.3% of people with household incomes of \$150,000 or more were uninsured.

The report includes health insurance statistics for several other categories as well. The report does not specifically relate insurance statistics to the impact (if any) of the federal health insurance law, the Patient Protection and Affordable Care Act.

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