HEALTH INSURANCE COVERAGE IN THE UNITED STATES: 2022

TUESDAY, SEPTEMBER 12, 2023 | 10:00 AM EDT





Highlights: Health Insurance

- The uninsured rate decreased by 0.4 percentage points from 2021.
- In 2022, the uninsured rate was 7.9 percent.



Note: Information on confidentiality protection, sampling error, nonsampling error, and definitions is available at <<u>https://www2.census.gov/programs-surveys/cps/techdocs/cpsmar23.pdf</u>>.

Percentage of People by Type of Health Insurance Coverage: 2022



No statistical change between years 0

Change: 2021 to 2022



*Denotes a statistically significant difference at the 90 percent confidence level between 2021 and 2022. ¹Includes CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs), as well as care provided by the Department of Veterans Affairs and the military. Notes: The estimates by type of coverage are not mutually exclusive; people can be covered by more than one type of health insurance. People

are considered uninsured if they did not hold insurance for the entire calendar year. Population as of March of the following year. Source: U.S. Census Bureau, Current Population Survey, 2022 and 2023 Annual Social and Economic Supplements (CPS ASEC).

Percentage of People by Type of Health Insurance Coverage: 2022

Coverage type	20	21	2022		Change in percent	
ooverage type	Percent	Margin of error ¹ (±)	Percent	Margin of error ¹ (±)	(2022 less 2021)	
Uninsured ²	8.3	0.2	7.9	0.2	*-0.4	
Any health plan	91.7	0.2	92.1	0.2	*0.4	
Any private plan ^{3,4}	66.0	0.3	65.6	0.4	-0.3	
Employment-based ³	54.3	0.3	54.5	0.4	0.1	
Direct-purchase ³	10.2	0.2	9.9	0.2	*-0.3	
Marketplace coverage ³	3.5	0.1	3.6	0.1	0.1	
TRICARE ³	2.5	0.2	2.4	0.1	*-0.2	
Any public plan ^{3,5}	35.7	0.3	36.1	0.4	0.4	
Medicare ³	18.4	0.1	18.7	0.1	*0.3	
Medicaid ³	18.9	0.3	18.8	0.3	-0.1	
VA and CHAMPVA ^{3,6}	1.0	0.1	1.0	0.1	0.1	

¹A margin of error (MOE) is a measure of an estimate's variability. The larger the MOE in relation to the size of the estimate, the less reliable the estimate. This number, when added to and subtracted from the estimate, forms the 90 percent confidence interval. MOEs shown in this table are based on standard errors calculated using replicate weights.

- ² In the CPS ASEC, individuals are considered to be uninsured if they did not have health insurance coverage for the entire calendar year.
- ³The estimates by type of coverage are not mutually exclusive; people can be covered by more than one type of health insurance during the year.
- ⁴ Private health insurance includes coverage provided through an employer or union, coverage purchased directly, or TRICARE.

⁵ Public health insurance coverage includes Medicaid, Medicare, CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs), and care provided by the Department of Veterans Affairs and the military.

- ⁶ Includes CHAMPVA, as well as care provided by the Department of Veterans Affairs and the military.
- * Denotes a statistically significant difference at the 90 percent confidence level between 2021 and 2022.

Note: Population as of March of the following year.



Examining Change in Health Insurance Coverage

- Economic conditions
- Demographic composition of the population
- Policy environment

Examples:

- Families First Coronavirus Response Act (FFCRA)
- Economic recovery from 2020 recession
- American Rescue Plan Act (ARPA)
- Medicaid expansions (Missouri and Oklahoma)



Uninsured Rate Over Time: 2013 to 2022



Census Bureau Notes: ACA marks when provisions of the Affordable Care Act went into effect. People are considered uninsured if they did not hold insurance for the entire calendar year. Population as of March of the following year.

Source: U.S. Census Bureau, Current Population Survey, 2018 Annual Social and Economic Supplement Bridge File and 2014 to 2023 Annual Social and Economic Supplements (CPS ASEC).

Uninsured Rate Over Time: 2013 to 2022

	Legacy Processing	Margin of error ¹ (±)	Updated Processing	Margin of error ¹ (±)
Year	System	margin of ciror (1)	System	margin or error (±)
2013	13.3	0.2		
2014	10.4	0.2		
2015	9.1	0.2		
2016	8.8	0.2		
2017	8.8	0.2	7.9	0.2
2018			8.5	0.2
2019			8.0	0.2
2020			8.6	0.2
2021			8.3	0.2
2022			7.9	0.2

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Notes: People are considered uninsured if they did not hold insurance for the entire calendar year. Population as of March of the following year.

Source: U.S. Census Bureau, Current Population Survey, 2018 Annual Social and Economic Supplement Bridge File and 2014 to 2023 Annual Social and Economic Supplements (CPS ASEC).

Percentage of People Uninsured by Age Group: 2021 and 2022







Notes: People are considered uninsured if they did not hold insurance for the entire calendar year. Population as of March of the following year Source: U.S. Census Bureau, Current Population Survey, 2022 and 2023 Annual Social and Economic Supplements (CPS ASEC).

Percentage of People Uninsured by Age Group: 2021 and 2022

Age	202	21	2022		Change in percent	
	Percent	Margin of error ¹ (±)	Percent	Margin of error ¹ (±)	(2022 less 2021)	
Under 19 years	5.0	0.3	5.4	0.4	0.3	
19 to 25 years	14.9	0.6	14.0	0.7	-0.9	
26 to 34 years	13.5	0.6	12.5	0.5	*-1.0	
35 to 44 years	11.9	0.6	11.2	0.5	*-0.7	
45 to 64 years	9.4	0.4	8.6	0.3	*-0.8	
65 years and older	1.2	0.1	1.1	0.1	-0.1	

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Notes: People are considered uninsured if they did not hold insurance for the entire calendar year. Population as of March of the following year. Source: U.S. Census Bureau, Current Population Survey, 2022 and 2023 Annual Social and Economic Supplements (CPS ASEC).



Coverage and Uninsured Rates for Children Under Age 19 by Income-to-Poverty Ratio: 2021 and 2022





Notes: The estimates by type of coverage are not mutually exclusive; people can be covered by more than one type of health insurance. People are considered uninsured if they did not hold insurance for the entire calendar year. Population as of March of the following year. Source: U.S. Census Bureau, Current Population Survey, 2022 and 2023 Annual Social and Economic Supplements (CPS ASEC).

Coverage and Uninsured Rates for Children Under Age 19 by Income-to-Poverty Ratio: 2021 and 2022

	2021		2022		Change in percent	
	Percent	Margin of error ¹ (±)	Percent	Margin of error ¹ (±)	(2022 less 2021)	
Uninsured						
<100% of poverty	8.3	1.1	8.9	1.2	0.6	
100-399% of poverty	6.4	0.5	6.1	0.5	-0.4	
400+% of poverty	1.7	0.3	2.6	0.4	*0.9	
Private						
<100% of poverty	15.5	1.7	15.7	1.4	0.2	
100-399% of poverty	53.4	1.0	54.2	1.2	0.7	
400+% of poverty	93.2	0.5	93.1	0.5	-0.1	
Public						
<100% of poverty	79.7	1.7	79.0	1.7	-0.7	
100-399% of poverty	44.2	1.0	43.9	1.1	-0.3	
400+% of poverty	7.2	0.6	6.0	0.5	*-1.2	

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* Denotes a statistically significant difference at the 90 percent confidence level between 2021 and 2022. Notes: The estimates by type of coverage are not mutually exclusive; people can be covered by more than one type of health insurance. People are considered uninsured if they did not hold insurance for the entire calendar year. Population as of March of the following year. Source: U.S. Census Bureau, Current Population Survey, 2022 and 2023 Annual Social and Economic Supplements (CPS ASEC).

Coverage and Uninsured Rates for Adults 19 to 64 Years Old by Income-to-Poverty Ratio: 2021 and 2022



Coverage and Uninsured Rates for Adults 19 to 64 Years Old by Income-to-Poverty Ratio: 2021 and 2022

	20	2021		2022	
	Percent	Margin of error ¹ (±)	Percent	Margin of error ¹ (±)	(2022 less 2021)
Uninsured					
<100% of poverty	24.0	1.1	24.2	1.2	0.2
100-399% of poverty	16.7	0.5	15.2	0.4	*-1.6
400+% of poverty	4.5	0.3	3.9	0.3	*-0.6
Private					
<100% of poverty	27.1	1.2	28.7	1.2	1.6
100-399% of poverty	61.8	0.6	62.8	0.7	*1.0
400+% of poverty	91.8	0.4	92.1	0.3	0.3
Public					
<100% of poverty	51.8	1.2	50.0	1.2	*-1.9
100-399% of poverty	25.4	0.5	26.0	0.6	0.6
400+% of poverty	5.7	0.3	5.9	0.3	0.2

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Coverage and Uninsured Rates for Adults 65 Years and Older by Income-to-Poverty Ratio: 2021 and 2022



are considered uninsured if they did not hold insurance for the entire calendar year. Population as of March of the following year. Source: U.S. Census Bureau, Current Population Survey, 2022 and 2023 Annual Social and Economic Supplements (CPS ASEC).

Coverage and Uninsured Rates for Adults 65 Years and Older by Income-to-Poverty Ratio: 2021 and 2022

	202	2021		2022	
	Percent	Margin of error ¹ (±)	Percent	Margin of error ¹ (±)	(2022 less 2021)
Uninsured					
<100% of poverty	4.1	0.7	3.8	0.8	-0.3
100-399% of poverty	1.1	0.2	1.1	0.2	Z
400+% of poverty	0.5	0.1	0.4	0.1	-0.1
Private					
<100% of poverty	21.1	1.7	21.4	1.8	0.3
100-399% of poverty	39.9	1.0	37.4	1.1	*-2.5
400+% of poverty	65.9	1.1	62.9	1.1	*-2.9
Public					
<100% of poverty	93.3	0.9	92.9	1.1	-0.4
100-399% of poverty	95.7	0.4	95.8	0.3	Z
400+% of poverty	91.0	0.6	91.1	0.6	0.1

Z Rounds to zero.

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* Denotes a statistically significant difference at the 90 percent confidence level between 2021 and 2022.

Notes: The estimates by type of coverage are not mutually exclusive; people can be covered by more than one type of health insurance. People are considered uninsured if they did not hold insurance for the entire calendar year. Population as of March of the following year. Source: U.S. Census Bureau, Current Population Survey, 2022 and 2023 Annual Social and Economic Supplements (CPS ASEC).

Selected Coverage Rates By Type for Adults 65 Years and Older by Income-to-Poverty Ratio: 2021 and 2022



Census Bureau Denotes direction of statistically significant differences at the 90 percent confidence level between 2021 and 2022.

Notes: The estimates by type of coverage are not mutually exclusive; people can be covered by more than one type of health insurance. Population as of March of the following year.

Selected Coverage Rates By Type for Adults 65 Years and Older by Income-to-Poverty Ratio: 2021 and 2022

	20	2021		2022	
	Percent	Margin of error ¹ (±)	Percent	Margin of error ¹ (±)	(2022 less 2021)
Employer					
<100% of poverty	8.1	1.0	8.9	1.2	0.8
100-399% of poverty	16.0	0.8	15.2	0.7	-0.9
400+% of poverty	38.1	1.2	37.5	1.1	-0.5
Direct					
<100% of poverty	11.6	1.5	11.4	1.3	-0.1
100-399% of poverty	21.5	0.8	20.4	0.8	*-1.2
400+% of poverty	24.8	1.1	22.6	1.0	*-2.3

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* Denotes a statistically significant difference at the 90 percent confidence level between 2021 and 2022.

Notes: The estimates by type of coverage are not mutually exclusive; people can be covered by more than one type of health insurance. Population as of March of the following year.

Improvements in Coverage for Select Groups Among Adults 19 to 64 Years Old : 2022



significant change



Notes: People are considered insured if they were covered by any type of health insurance for part or all of the previous calendar year. Population as of March of the following year.

Improvements in Coverage for Select Groups Among Adults 19 to 64 Years Old : 2022

	20	21	20	2022		
Population	Percent	Margin of error ¹ (±)	Percent	Margin of error ¹ (±)	percent (2022 less 2021)	
Total	88.4		89.2		*0.8	
Non-Hispanic White	92.5	0.3	93.2	0.3	*0.7	
Black	87.3	0.8	88.6	0.8	*1.2	
Asian	92.3	0.8	92.6	0.8	0.3	
Hispanic (any race)	74.9	0.8	76.6	0.8	*1.7	
Northeast	92.6	0.6	93.3	0.6	*0.7	
Midwest	92.3	0.5	92.8	0.5	0.5	
South	84.0	0.6	84.8	0.5	*0.8	
West	89.0	0.6	90.3	0.5	*1.3	

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Inited States

Health Insurance Coverage in the United States: 2022

Current Population Reports

by Katherine Keisler-Starkey, Lisa N. Bunch, and Rachel A. Lindstrom Issued September 2023



For more information:

- Health Insurance Coverage in the United States: 2022
- Detailed and Historical Tables
- America Counts Story
 - <u>Health Insurance Coverage of U.S. Workers</u> <u>Increased in 2022</u>
- Working Paper
 - <u>Estimates of Health Insurance Coverage, 2013 to</u>
 <u>2022</u>

