

# Exhibit 22



# Health Insurance Coverage: Early Release of Estimates From the National Health Interview Survey, 2009

by Robin A. Cohen, Ph.D., Michael E. Martinez, M.P.H., M.H.S.A., and Brian W. Ward, Ph.D.,  
Division of Health Interview Statistics, National Center for Health Statistics

## Highlights

- Once each year, this quarterly report presents insurance coverage rates for selected states. In 2009, the percentage of persons who were uninsured at the time of interview among the 20 largest states ranged from 3.7% in Massachusetts to 24.6% in Texas.
- In 2009, 46.3 million persons of all ages (15.4%) were uninsured at the time of interview, 58.5 million (19.4%) had been uninsured for at least part of the year prior to interview, and 32.8 million (10.9%) had been uninsured for more than a year at the time of interview.
- The percentage of adults aged 18-64 years who lacked coverage at the time of interview increased from 19.7% in 2008 to 21.1% in 2009. There was a corresponding decrease in private coverage among adults aged 18-64 from 68.1% in 2008 to 65.8% in 2009.
- In 2009, 22.4% of persons under age 65 years with private health insurance were enrolled in a high deductible health plan (HDHP), including 6.3% who were enrolled in a consumer-directed health plan (CDHP). Almost 50% of persons with a private plan obtained by means other than through employment were in a HDHP. An estimated 20.4% of persons with a private plan were in a family with a flexible spending account (FSA) for medical expenses.

## Introduction

The Centers for Disease Control and Prevention's (CDC) National Center for Health Statistics (NCHS) is releasing selected estimates of health insurance coverage for the civilian noninstitutionalized U.S. population based on data from the 2009 National Health Interview Survey (NHIS), along

with comparable estimates from the 1997-2008 NHIS. Data analyses for the 2009 NHIS were based on 88,129 persons in the Family Core.

Three measures of lack of health insurance coverage are provided: (i) uninsured at the time of interview, (ii) uninsured at least part of the year prior to interview (which also includes persons uninsured for more than a year), and (iii) uninsured for more than a year at the time of interview. Estimates of public and private coverage are also presented.

For individuals with private health insurance, estimates are presented for enrollment in high deductible health plans (HDHPs), enrollment in consumer-directed health plans (CDHPs), and being in a family with a flexible spending account (FSA) for medical expenses.

For more information about NHIS and the Early Release (ER) Program, please see the [Technical Notes](#) and [Additional Early Release Program Products](#) sections of this report.

This report is updated quarterly and is part of the NHIS ER Program, which releases updated selected estimates that are available from the NHIS website at <http://www.cdc.gov/nchs/nhis.htm>.

## Results

### Lack of health insurance coverage

In 2009, the percentage of persons uninsured at the time of interview was 15.4% (46.3 million) for persons of all ages, 17.5% (46.0 million) for persons under age 65 years, 21.1% (40.0 million) for persons aged 18-64, and

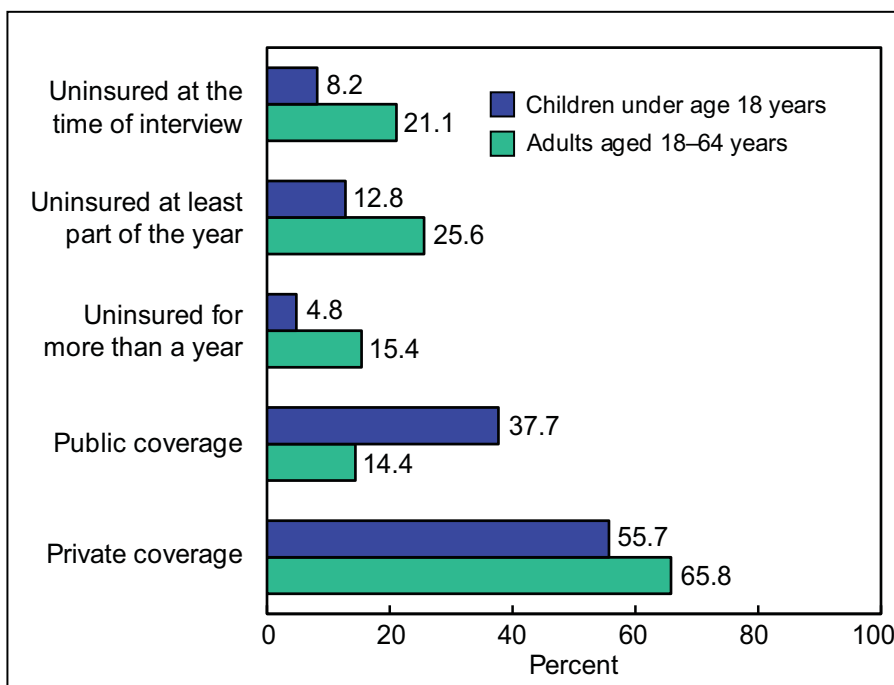


Figure 1. Percentage of persons without health insurance, by three measurements and age group, and percentage of persons with health insurance at the time of interview, by coverage type and age group: United States, 2009

DATA SOURCE: CDC/NCHS, National Health Interview Survey, 2009, Family Core component. Data are based on household interviews of a sample of the civilian noninstitutionalized population.



8.2% (6.1 million) for children under age 18 (Tables 1 and 2).

Based on data from the 2009 NHIS, a total of 58.5 million (19.4%) persons of all ages were uninsured for at least part of the year prior to interview (Tables 1 and 2). Adults aged 18-64 were twice as likely to experience this lack of coverage (25.6%) as children (12.8%).

Data from 2009 also revealed that 12.4% (32.6 million) of persons under age 65 (15.4% of adults and 4.8% of children) had been uninsured for more than a year (Tables 1 and 2). Adults aged 18-64 were three times as likely as children to have been uninsured for more than a year (Figure 1). The percentage of adults aged 18-64 who lacked coverage at the time of interview increased from 19.7% in 2008 to 21.1% in 2009.

### Public and private coverage

In 2009, 21.0% of persons under age 65 years were covered by public plans at the time of interview (Table 3). More than one-third of children (37.7%) were covered by a public plan, compared with 14.4% of adults aged 18-64 (Figure 1). The percentage of children covered by a public health plan increased from 34.2% in 2008 to 37.7% in 2009.

In 2009, 62.9% of persons under age 65 were covered by private health insurance plans at the time of interview (Table 3). Almost two-thirds (65.8%) of adults aged 18-64 were covered by a private plan, compared with 55.7% of children under age 18 (Figure 1). The percentage of adults aged 18-64 covered by a private plan decreased from 68.1% in 2008 to 65.8% in 2009.

### Insurance coverage by poverty status

In 2009, 11.8% of poor children and 12.1% of near poor children (see Technical Notes for definition of poverty) did not have health insurance coverage at the time of interview (Table 4). The percentage of near poor children who lacked coverage at the time of interview decreased from 15.6% in 2008 to 12.1% in 2009. The percentage of poor adults aged 18-64 years who

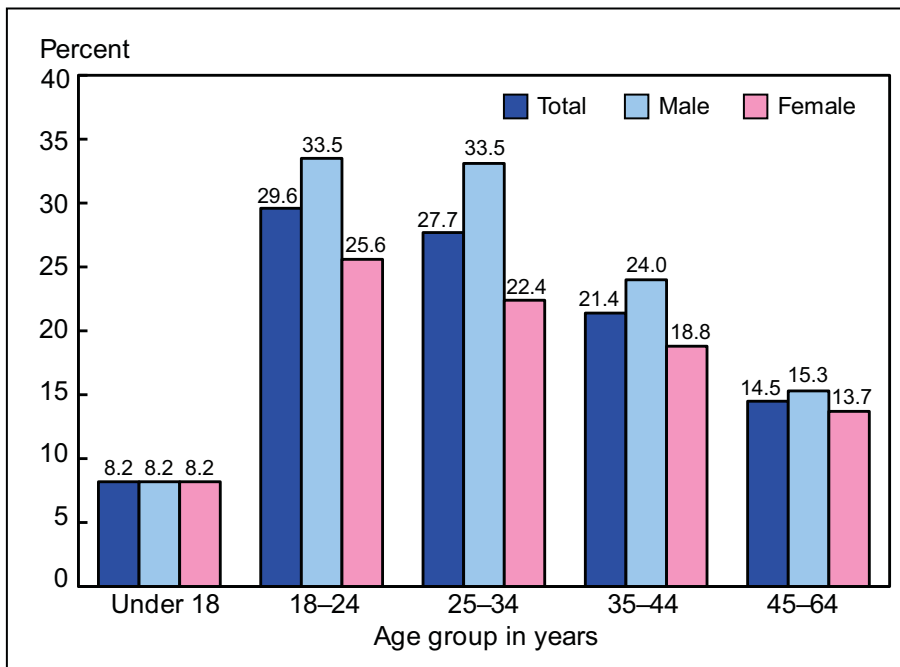


Figure 2. Percentage of persons under age 65 years without health insurance coverage at the time of interview, by age group and sex: United States, 2009

DATA SOURCE: CDC/NCHS, National Health Interview Survey, 2009, Family Core component. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

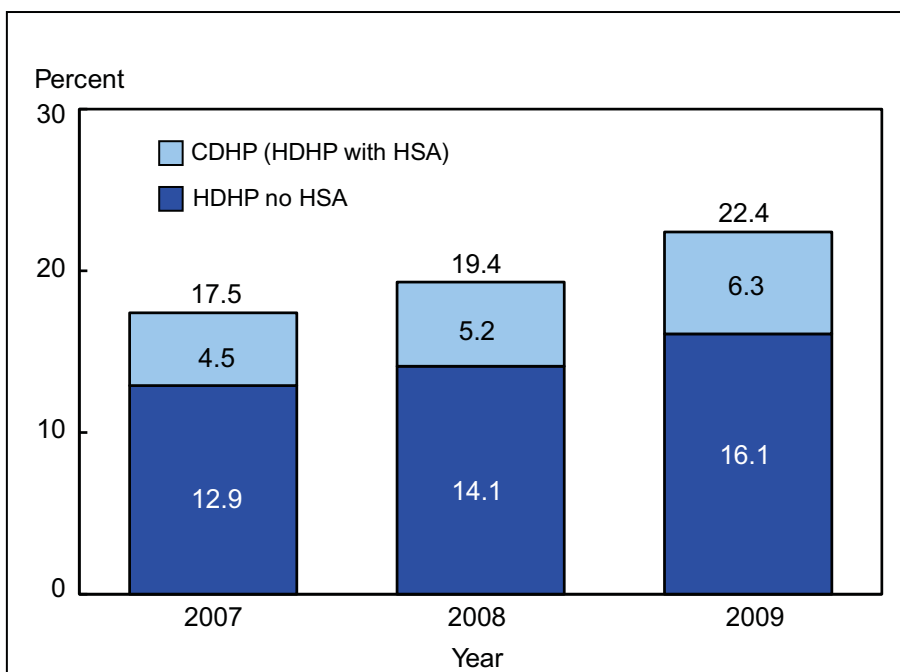


Figure 3. Percentage of persons under age 65 years who are enrolled in a high deductible health plan without a health savings account or in a consumer-directed health plan, among those with private health insurance: United States, 2007-2009

NOTES: HDHP no HSA is high deductible health plan without a health savings account. CDHP is consumer-directed health plan, which is a HDHP with a HSA. The individual components of HDHPs may not add up to the total, due to rounding.

DATA SOURCE: CDC/NCHS, National Health Interview Survey, 2007-2009, Family Core component. Data are based on household interviews of a sample of the civilian noninstitutionalized population.



lacked coverage at the time of interview increased from 37.7% in 2008 to 42.5% in 2009.

In 2009, 81.4% of poor children and 58.4% of near poor children were covered by a public health plan at the time of interview (Table 5). Public coverage for near poor children increased from 53.4% in 2008 to 58.4% in 2009. Based on 2009 data, 40.3% of poor adults aged 18-64 were covered by a public plan (Table 5).

In 2009, 8.2% of poor children and 32.8% of near poor children were covered by private health insurance at the time of interview (Table 6). There was no significant change in private coverage for poor, near poor, and not poor children between 2008 and 2009. Private coverage among poor adults aged 18-64 decreased from 22.7% in 2008 to 18.0% in 2009.

### Lack of coverage, by selected demographic characteristics

#### Race/ethnicity

Based on data from the January to September 2009 NHIS, Hispanic persons were more likely than non-Hispanic white persons, non-Hispanic black persons, and non-Hispanic Asian persons to be uninsured at the time of interview, to have been uninsured for at least part of the past 12 months, and to have been uninsured for more than a year (Table 7). Approximately one-third of Hispanic persons were uninsured at the time of interview or had been uninsured for at least part of the past year, and almost one-fourth of Hispanic persons had been without health insurance coverage for more than a year.

#### Age and sex

For all persons under age 65 years, the percentage who were uninsured at the time of interview was highest among those aged 18-24 (29.6%) and lowest among those under age 18 (8.2%) (Figure 2). Starting at age 18, younger adults were more likely than older adults to lack health insurance coverage. Among adults under age 65, men were more likely than women to

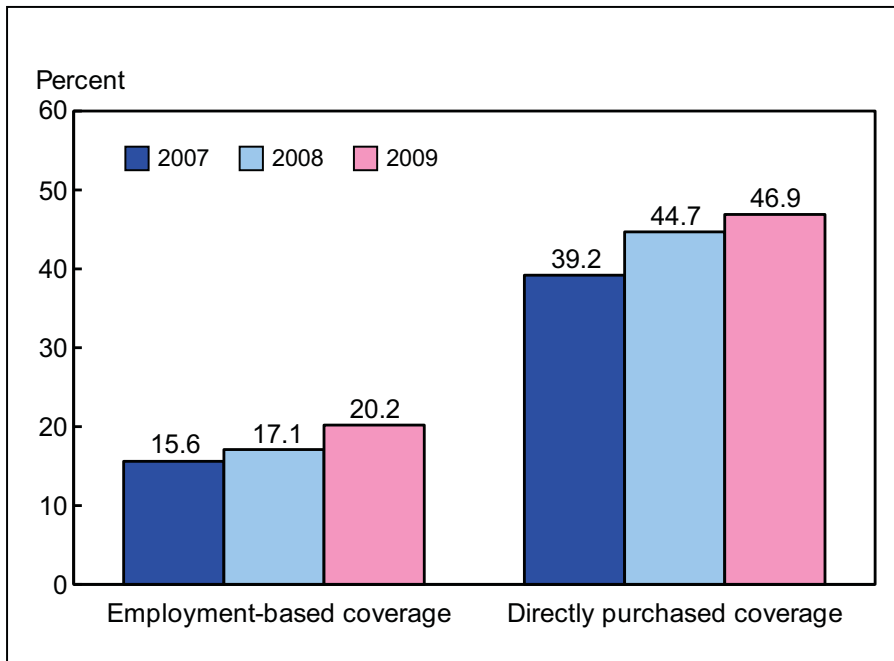


Figure 4. Percentage of persons under age 65 years with private health insurance who are enrolled in a high deductible health plan, by source of coverage: United States, 2007- 2009

DATA SOURCE: CDC/NCHS, National Health Interview Survey, 2007-2009, Family Core component. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

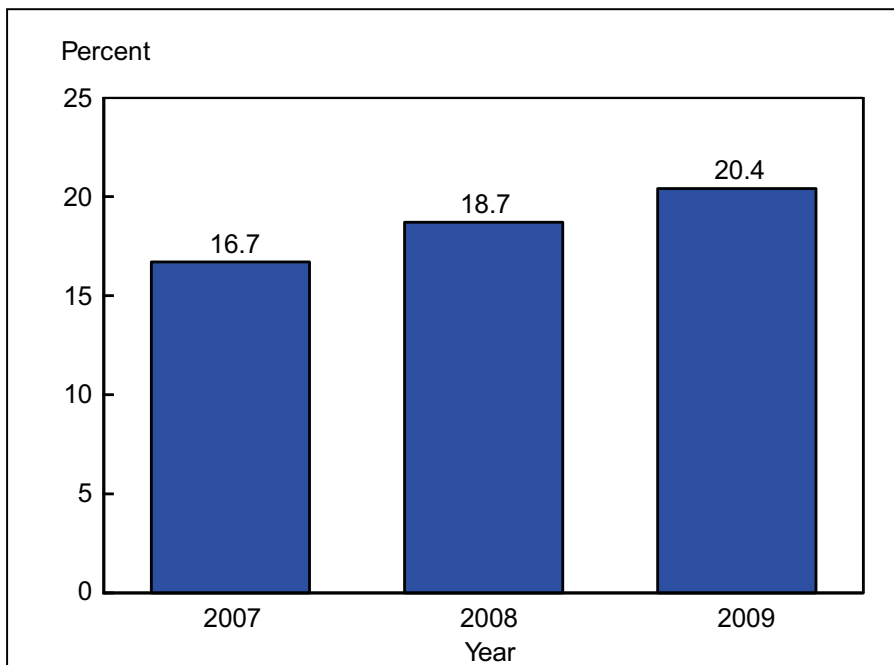


Figure 5. Percentage of persons under age 65 years with private health insurance who are in a family with a flexible spending account for medical expenses: United States, 2007- 2009

DATA SOURCE: CDC/NCHS, National Health Interview Survey, 2007-2009, Family Core component. Data are based on household interviews of a sample of the civilian noninstitutionalized population.



lack health insurance coverage at the time of interview.

### Other demographic characteristics

Lack of health insurance coverage was greatest in the South and West regions of the United States (Table 7). Among adults who lacked a high school diploma, 32.9% were uninsured at the time of interview, 36.4% had been uninsured for at least part of the past year, and 27.4% had been uninsured for more than a year at the time of interview. These rates are two to more than three times as high as those for persons with more than a high school education. Among currently unemployed adults aged 18-64 years, 59.7% had been uninsured for at least part of the past year, and 32.3% had been uninsured for more than a year. Among employed adults aged 18-64, 22.1% had been uninsured for at least part of the past year, and 13.8% had been uninsured for more than a year. Married or widowed adults were more likely to have coverage than those who were divorced, separated, living with a partner, or never married.

### Estimates of enrollment in HDHPs, CDHPs, and FSAs

Based on data from the 2009 NHIS, 22.4% of persons under age 65 years with private health insurance were enrolled in a HDHP, including 6.3% who were enrolled in a CDHP and 16.1% who were enrolled in a HDHP without a health savings account (HSA) (Figure 3). (See Technical Notes for definitions of HDHP, CDHP, and HSA.) Enrollment in HDHPs increased from 17.5% in 2007 to 22.4% in 2009. There was a significant increase in enrollment in HDHPs without HSAs and in CDHPs between 2007 (when NHIS started collecting this information) and 2009.

Based on data for 2009, among persons under age 65 with private health insurance, 20.2% with employment-based coverage were enrolled in a HDHP, compared with 46.9% of those with a private plan that was directly

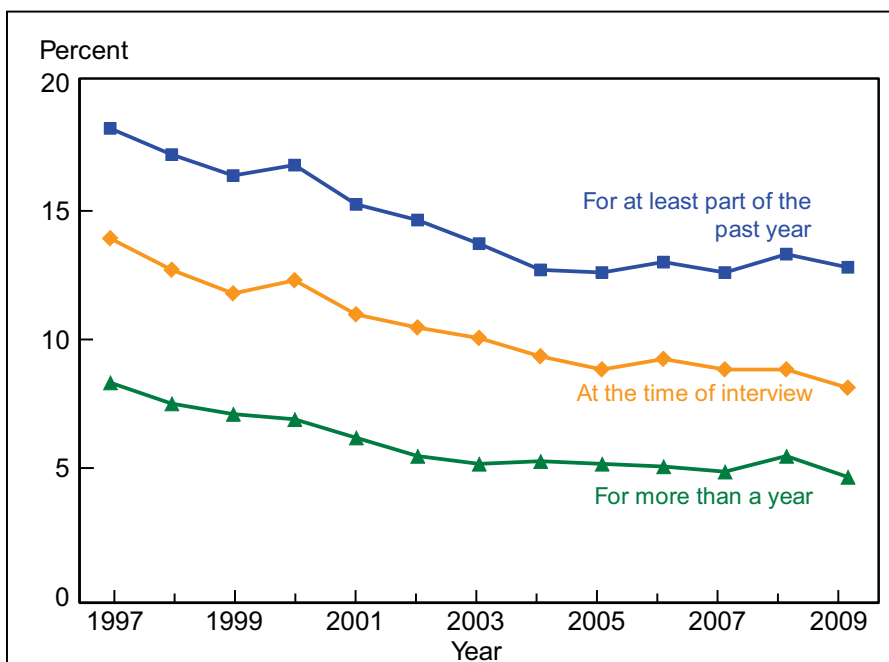


Figure 6. Percentage of children under age 18 years who lacked health insurance coverage at the time of interview, for at least part of the past year, or for more than a year: United States, 1997- 2009

DATA SOURCE: CDC/NCHS, National Health Interview Survey, 1997-2009, Family Core component. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

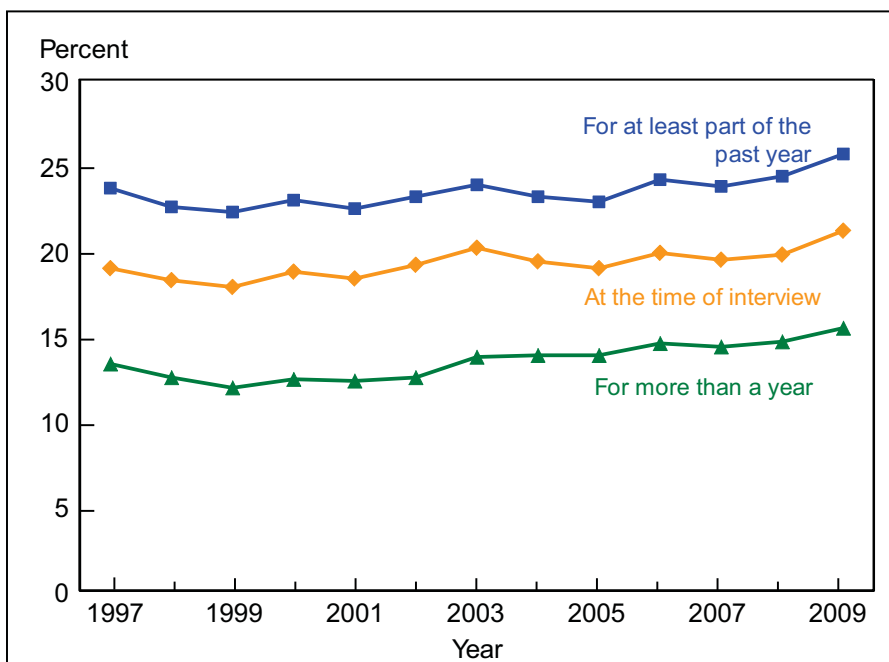


Figure 7. Percentage of adults aged 18-64 years who lacked health insurance coverage at the time of interview, for at least part of the past year, or for more than a year: United States, 1997- 2009

DATA SOURCE: CDC/NCHS, National Health Interview Survey, 1997-2009, Family Core component. The Data are based on household interviews of a sample of the civilian noninstitutionalized population.



purchased or obtained through means other than employment (Figure 4). The percentage of persons covered by employment-based private plans that are HDHPs increased from 15.6% in 2007 to 20.2% in 2009. The percentage of persons covered by directly purchased private health plans that are HDHPs increased from 39.2% in 2007 to 46.9% in 2009. For persons under age 65, approximately 8% of private health plans are directly purchased (estimates not shown). HDHPs constitute a growing share of both employment-based and directly purchased health plans.

In 2009, among persons under age 65 with private health insurance, 20.4% were in a family that had a FSA for medical expenses (Figure 5). (See Technical Notes for definition of FSA.) This is an increase from 2007, when 16.7% of persons under age 65 with private insurance were in a family with a FSA.

### Insurance coverage in selected states

Nationally, 17.5% of persons under age 65 years lacked health insurance coverage at the time of interview in 2009 (Table 8). However, approximately one in four persons under age 65 in Florida and Texas, and one in five persons under age 65 in California and Georgia, lacked coverage at the time of interview. By contrast, rates of noncoverage at the time of interview in Illinois, Massachusetts, Michigan, New Jersey, New York, Ohio, Pennsylvania, Washington, and Wisconsin were lower than the national average.

Nationally, 8.2% children in 2009 lacked coverage at the time of interview, but rates were higher in Florida (13.1%), Indiana (14.0%), and Texas (16.9%).

Nationally 37.7% of children had public health care coverage. Among the states examined for this report, public coverage for children ranged from 24.6% in New Jersey to 43.0% in Washington.

Nationally, 62.9% of persons under age 65 had private coverage. Among the states examined, private coverage rates

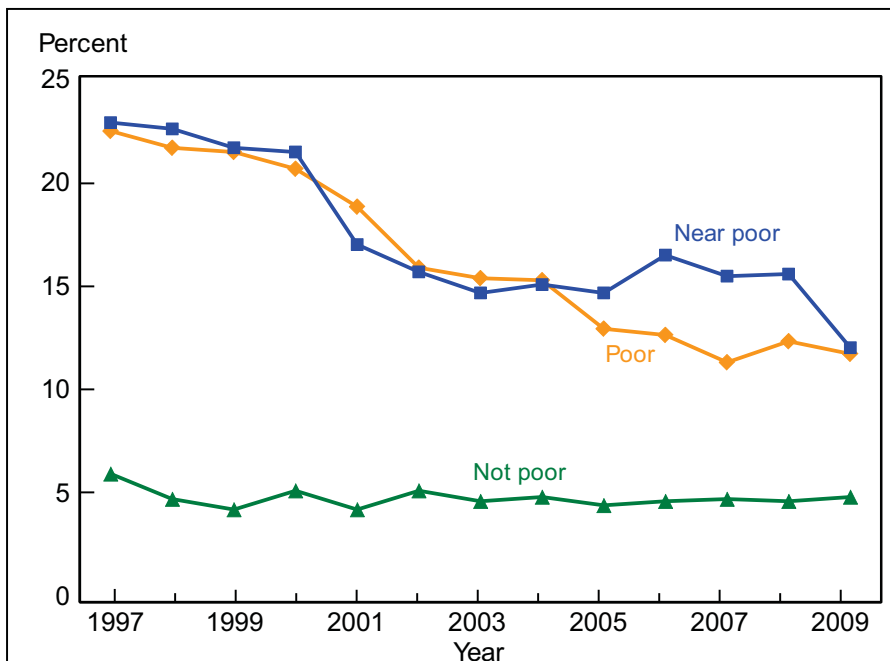


Figure 8. Percentage uninsured at the time of interview, by poverty status, for children under age 18 years: United States, 1997- 2009

DATA SOURCE: CDC/NCHS, National Health Interview Survey, 1997-2009, Family Core component. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

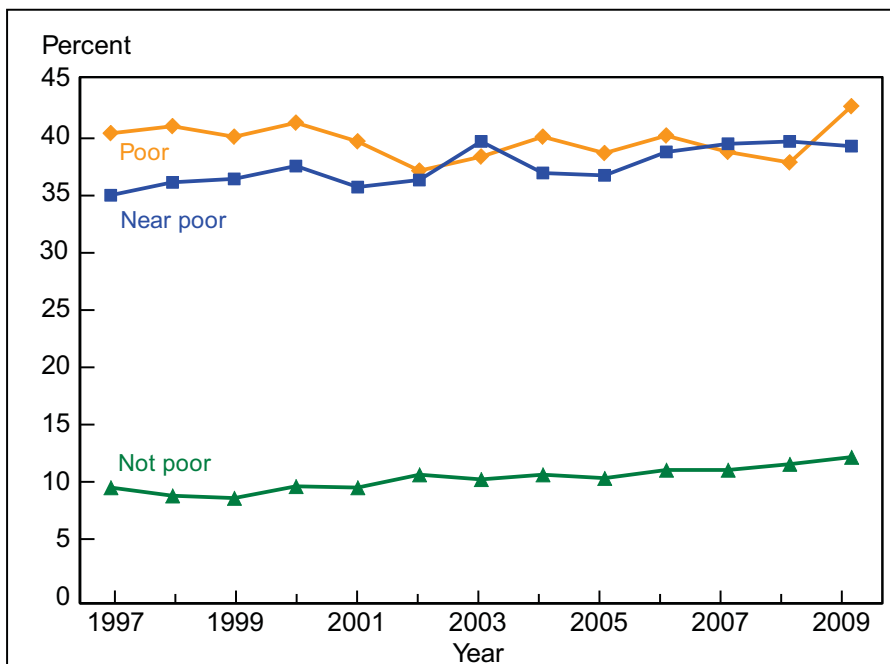


Figure 9. Percentage uninsured at the time of interview, by poverty status, for adults aged 18-64 years: United States, 1997- 2009

DATA SOURCE: CDC/NCHS, National Health Interview Survey, 1997-2009, Family Core component. Data are based on household interviews of a sample of the civilian noninstitutionalized population.



for persons under age 65 ranged from 75.2% in Massachusetts to 52.2% in Texas. Maryland, Massachusetts, New Jersey, Ohio, Pennsylvania, and Wisconsin had rates above the national average.

### Long-term trends in coverage

#### Lack of health insurance coverage

The percentage of children uninsured at the time of interview decreased from 13.9% in 1997 to 8.2% in 2009 (Figure 6). Since 1997, the percentage of adults aged 18-64 years who were uninsured at the time of interview has ranged between 17.8% in 1999 and 21.1% in 2009 (Table 1). There has been a generally increasing trend in the percentage of adults aged 18-64 who lacked coverage at the time of interview.

The percentage of children who were uninsured during at least part of the year prior to interview decreased from 18.1% in 1997 to 12.8% in 2009 (Figure 6). However, since 2004, the percentage of children uninsured during at least part of the year prior to interview has remained relatively stable and has ranged from 12.6% to 13.3%. Between 1997 and 2009, the percentage of adults aged 18-64 who lacked coverage for at least part of the year prior to interview ranged between 22.2% in 1999 and 25.6% in 2009 (Figure 7 and Table 1). However, there has been an generally increasing trend in the percentage of adults aged 18-64 who lacked coverage for at least part of the year from 1997 to 2009.

Among adults aged 18-64, between 1997 and 2009 the percentage uninsured for more than a year ranged between 11.9% in 1999 and 15.4% in 2009 (Figure 7). By contrast, the percentage of children uninsured for more than a year decreased from 8.4% in 1997 to 5.3% in 2003 (Figure 6). Since 2003, the percentage of children uninsured for more than a year has remained relatively steady, ranging between 4.8% and 5.6%.

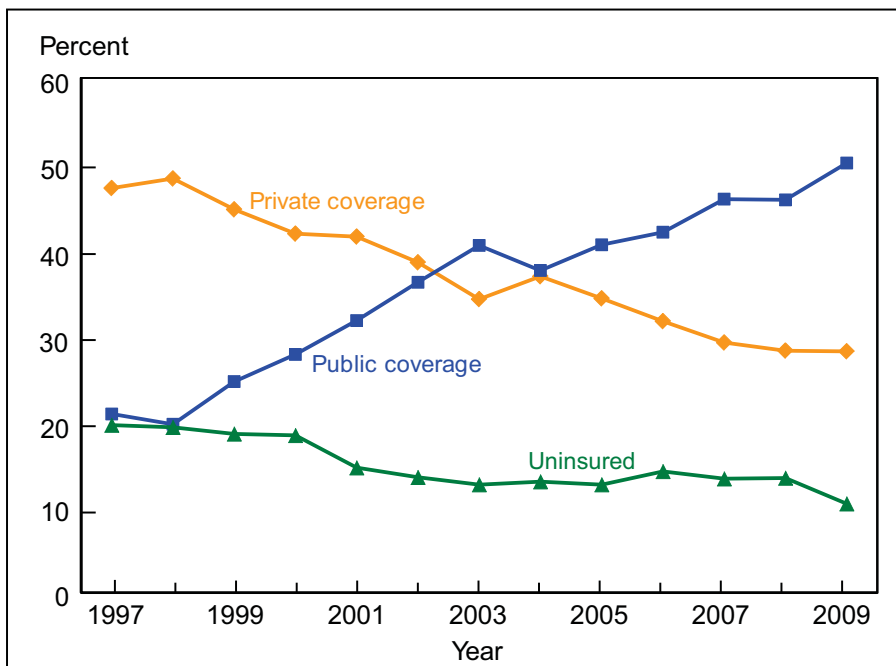


Figure 10. Percentage with health insurance, by coverage type, and percentage uninsured at the time of interview, for near poor children under age 18 years: United States, 1997- 2009

DATA SOURCE: CDC/NCHS, National Health Interview Survey, 1997-2009, Family Core component. Data are based on household interviews of a sample of the civilian noninstitutionalized population.

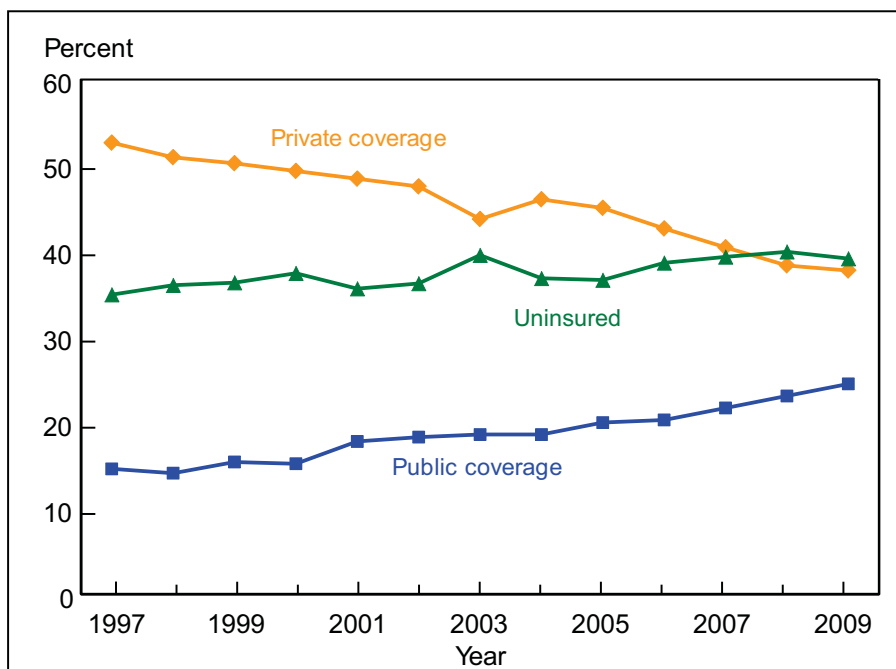


Figure 11. Percentage with health insurance, by coverage type, and percentage uninsured at the time of interview, for near poor adults aged 18-64 years: United States, 1997- 2009

DATA SOURCE: CDC/NCHS, National Health Interview Survey, 1997-2009, Family Core component. Data are based on household interviews of a sample of the civilian noninstitutionalized population.



## Public and private coverage

Public coverage rates among both children and adults aged 18-64 years are higher now than in 1997. However, the increase among adults is smaller than the increase among children (**Table 3**). Conversely, private health care coverage rates among both children and adults aged 18-64 are lower now than in 1997.

## Insurance coverage by poverty status

The percentage of poor children who were uninsured at the time of interview decreased from 1997 through 2009 (**Figure 8**). During the same period, the percentage of poor adults who were uninsured remained relatively stable (**Figure 9**).

Among children, all poverty status groups experienced an increase in public coverage between 1997 and 2009 (**Table 5**). However, the largest increase was seen among near poor children, for whom coverage by a public plan more than doubled during the same period.

The rate of private coverage among near poor children was 22.2 percentage points lower in 2009 than in 1997 (**Table 6**). As shown in **Figure 10**, among near poor children the percentage without health insurance and the percentage with private health insurance coverage have declined since 1997, while public coverage increased. Private coverage decreased among near poor adults aged 18-64 years, from 52.6% in 1997 to 37.7% in 2009, so that the uninsured and private coverage rates for this population are almost the same (**Figure 11**). Private coverage among not poor adults aged 18-64 decreased from 87.1% in 1997 to 81.4% in 2009.

## References

1. U.S. Government Accountability Office (GAO). Consumer-directed health plans: Early enrollee experiences with health savings accounts and eligible health plans. GAO-06-798. Washington, DC: GAO 2006.
2. Joinpoint Regression Program, version 3.4 [computer software]. Bethesda, MD: Statistical Research and Applications Branch, National Cancer Institute. 2009.
3. Cohen RA, Martinez ME. Impact of Medicare and Medicaid probe questions on health insurance estimates from the National Health Interview Survey, 2004. Health E-Stats: National Center for Health Statistics. 2005.
4. Lamison-White L. Poverty in the United States, 1996. U.S. Bureau of the Census. Current population reports, series P60-198. Washington, DC: U.S. Government Printing Office. 1997.
5. Dalaker J, Naifeh M. Poverty in the United States, 1997. U.S. Bureau of the Census. Current population reports, series P60-201. Washington, DC: U.S. Government Printing Office. 1998.
6. Dalaker J. Poverty in the United States, 1998. U.S. Census Bureau. Current population reports, series P60-207. Washington, DC: U.S. Government Printing Office. 1999.
7. Dalaker J, Proctor BD. Poverty in the United States, 1999. U.S. Census Bureau. Current population reports, series P60-210. Washington, DC: U.S. Government Printing Office. 2000.
8. Dalaker J. Poverty in the United States, 2000. U.S. Census Bureau. Current population reports, series P60-214. Washington, DC: U.S. Government Printing Office. 2001.
9. Proctor BD, Dalaker J. Poverty in the United States, 2001. U.S. Census Bureau. Current population reports, series P60-219. Washington, DC: U.S. Government Printing Office. 2002.
10. Proctor BD, Dalaker J. Poverty in the United States, 2002. U.S. Census Bureau Current population reports, series P60-222. Washington, DC: U.S. Government Printing Office. 2003.
11. DeNavas-Walt C, Proctor BD, Mills RJ. Income, poverty, and health insurance coverage in the United States: 2003. U.S. Census Bureau. Current population reports, series P60-226. Washington, DC: U.S. Government Printing Office. 2004.
12. DeNavas-Walt C, Proctor BD, Lee CH. Income, poverty, and health insurance coverage in the United States: 2004. U.S. Census Bureau. Current population reports, series P60-229. Washington, DC: U.S. Government Printing Office. 2005.
13. DeNavas-Walt C, Proctor BD, Lee CH. Income, poverty, and health insurance coverage in the United States: 2005. U.S. Census Bureau. Current population reports, series P60-231. Washington, DC: U.S. Government Printing Office. 2006.
14. DeNavas-Walt C, Proctor BD, Smith J. Income, poverty, and health insurance coverage in the United States: 2006. U.S. Census Bureau. Current population reports, series P60-233. Washington, DC: U.S. Government Printing Office. 2007.
15. DeNavas-Walt C, Proctor BD, Smith JC. Income, poverty, and health insurance coverage in the United States: 2007. U.S. Census Bureau. Current population reports, series P60-235. Washington, DC: U.S. Government Printing Office. 2008.
16. DeNavas-Walt C, Proctor BD, Smith JC. Income, poverty, and health insurance coverage in the United States: 2008. U.S. Census Bureau. Current population reports, series P60-236. Washington, DC: U.S. Government Printing Office. 2009.
17. Pleis JR, Dahlhamer JM, Meyer PS. Unfolding the answers? Income nonresponse and income brackets in the National Health Interview Survey. Proceedings of the 2006 Joint Statistical Meetings [CD-ROM]. Alexandria, VA: American Statistical Association, Alexandria, Virginia; 3540-47. 2007.
18. Pleis JR, Cohen RA. Impact of income bracketing on poverty measures used in the National Health Interview Survey's Early Release Program: Preliminary data from the 2007 NHIS. Hyattsville, MD: National Center for Health Statistics. December 2007. Available from: <http://www.cdc.gov/nchs/data/nhis/income.pdf>.
19. National Center for Health Statistics. Health, United States, 2009: With Special Feature on





- Medical Technology. Hyattsville, Maryland. 2010.
20. Barnes PM, Heyman KM, Freeman G, Schiller JS. Early release of selected estimates based on data from the 2009 National Health Interview Survey. National Center for Health Statistics. June 2010. Available from:  
<http://www.cdc.gov/nchs/nhis.htm>.
21. Blumberg SJ, Luke JV. Wireless substitution: Early release of estimates based on data from the National Health Interview Survey, July–December 2009. National Center for Health Statistics. May 2010. Available from:  
<http://www.cdc.gov/nchs/data/nhis/earlyrelease/wireless201005.pdf>.