

# Notes and Brief Reports

## Enrollment in the Health Insurance Program for the Aged\*

When the health insurance program for the aged went into effect on July 1, 1966, approximately 18.9 million aged persons were entitled to hospital insurance benefits and 17.6 million had voluntarily enrolled for medical insurance coverage. This note presents State data on enrollment in both parts of the program and national enrollment data by age, sex, race, and type of entitlement.

Table 1 shows the number of enrollees in the 50 States, the District of Columbia, and jurisdictions outside the United States. These data are based on records summarized as of December 3, 1966. Future updating will undoubtedly produce changes in the data on persons eligible for benefits on July 1, because of accretions to the file and deletions to take account of deaths before that date.

Data are reported for three types of enrollment:

1. Social security enrollees—persons aged 65 or over who are currently receiving or are entitled to receive OASDI monthly cash benefits. Persons in this category account for 84.1 percent of the total number on the hospital insurance rolls and 84.5 percent of those enrolled in the medical insurance program.

2. Railroad retirement enrollees—persons aged 65 or over currently receiving or entitled to receive railroad retirement annuities. Of the total number participating in the hospital insurance program, 821,000 or 4.4 percent are on the railroad retirement rolls. Approximately 4.3 percent of those persons enrolled in the medical insurance program are also identified as being entitled to railroad retirement benefits.

3. All other enrollees—persons aged 65 or over who are not entitled to either social security or railroad retirement cash benefits. The law provides coverage for members of this group who apply for benefits. Under this provision, 2.4 million persons have been added to the hospital in-

surance rolls and 2.2 million have enrolled in the medical insurance program.

The numbers shown for the three types of enrollment are not additive. Some persons are entitled to both social security and railroad retirement cash benefits on the basis of earnings under both programs. These individuals are reported both under "social security enrollees" and under "railroad enrollees." They are, however, counted only once under "all persons enrolled."

Enrollment data are shown in the accompanying tables by program coverage: for those with hospital insurance, those with medical insurance, and those with both hospital and medical insurance. A separate column under the heading "hospital and medical insurance" is not, however, shown for social security or railroad retirement enrollees, since the numbers would be the same as those shown under "medical insurance." (Persons entitled to social security or railroad retirement cash benefits who enrolled under medical insurance were, of course, already automatically enrolled for hospital insurance benefits and are thus covered for both types of benefits.)

### Hospital Insurance

Almost all of the Nation's population aged 65 and over are covered under the hospital insurance provisions of the Social Security Act. Excluded are retired Federal employees covered under the Federal Employees Health Benefits Act of 1959, aliens admitted for permanent residence but having less than 5 consecutive years of residence and persons convicted of crime against the security of the United States.

Of the 18.9 million aged persons on the rolls of the hospital insurance program at the beginning of July 1966, 5.9 million or 31 percent were aged 65-69 and nearly an equal number (5.6 million) were aged 70-74 (table 2). Thus, more than three-fifths of all those on the rolls were aged 65-74. The data show that those entitled to social security cash benefits are slightly younger than persons entitled to railroad retirement benefits and considerably younger than the other participants (chart 1). The relatively older composition of the latter group results from the extension of benefits to the aged whose employment experience (or that of a relative) had not been

\*Prepared in the Division of Health Insurance Studies.

TABLE 1.—Health insurance for the aged: Enrollment for hospital and medical insurance, by type of entitlement, geographic division, and State, as of July 1, 1966<sup>1</sup>

(In thousands)

Geographic division and State	All enrolled persons			Persons entitled to social security benefits <sup>2</sup>		Persons entitled to railroad retirement benefits <sup>2</sup>		Other enrolled persons		
	Hospital insurance	Medical insurance	Hospital and medical insurance	Hospital insurance	Medical insurance	Hospital insurance	Medical insurance	Hospital insurance	Medical insurance	Hospital and medical insurance
Total, all areas.....	18,859	17,612	17,582	15,856	14,882	821	761	2,446	2,222	2,192
United States.....	18,584	17,507	17,477	15,619	14,790	820	761	2,409	2,208	2,179
New England.....	1,224	1,176	1,173	1,066	1,029	30	28	139	129	127
Maine.....	116	111	111	100	96	5	4	13	12	12
New Hampshire.....	76	70	70	68	63	2	2	7	6	6
Vermont.....	47	45	45	40	39	2	2	6	5	5
Massachusetts.....	615	593	591	528	512	14	13	78	73	72
Rhode Island.....	99	94	94	89	85	1	1	10	9	9
Connecticut.....	271	262	262	242	235	5	5	26	24	24
Middle Atlantic.....	3,766	3,594	3,589	3,306	3,165	154	144	354	330	325
New York.....	1,896	1,816	1,814	1,680	1,616	56	53	181	167	165
New Jersey.....	648	625	624	576	558	23	21	57	53	52
Pennsylvania.....	1,221	1,153	1,151	1,050	992	75	70	116	110	108
East North Central.....	3,672	3,462	3,459	3,183	3,011	173	161	372	343	340
Ohio.....	959	901	900	817	770	49	46	108	100	99
Indiana.....	475	442	442	420	392	26	25	39	35	35
Illinois.....	1,061	1,000	999	908	860	61	56	112	103	102
Michigan.....	726	691	691	644	613	20	19	69	66	66
Wisconsin.....	451	427	427	396	377	17	16	44	40	39
West North Central.....	1,848	1,709	1,707	1,547	1,446	104	97	230	199	196
Minnesota.....	393	371	370	328	313	24	23	49	42	42
Iowa.....	346	328	328	296	282	17	16	39	36	36
Missouri.....	534	490	490	437	404	29	27	77	69	68
North Dakota.....	64	59	59	54	51	3	3	8	7	7
South Dakota.....	78	73	73	67	63	2	2	9	9	9
Nebraska.....	176	163	163	150	139	11	10	19	17	17
Kansas.....	257	225	224	214	195	18	17	30	19	18
South Atlantic.....	2,469	2,307	2,299	2,019	1,893	114	106	371	341	333
Delaware.....	42	40	40	36	34	3	3	4	4	4
Maryland.....	258	236	234	215	198	14	13	33	28	27
District of Columbia.....	67	62	60	52	47	2	2	14	14	12
Virginia.....	327	303	301	268	247	22	20	43	41	40
West Virginia.....	190	180	180	155	147	14	13	25	23	23
North Carolina.....	371	346	345	306	286	10	10	58	53	53
South Carolina.....	173	159	159	135	125	5	4	34	31	31
Georgia.....	330	302	301	244	225	14	13	77	68	67
Florida.....	712	680	679	608	582	31	29	84	79	78
East South Central.....	1,178	1,098	1,096	906	846	56	52	233	216	215
Kentucky.....	321	303	302	256	241	18	18	51	49	49
Tennessee.....	352	331	330	275	258	18	17	64	61	60
Alabama.....	296	280	279	221	208	11	10	68	65	64
Mississippi.....	208	184	184	154	139	7	7	49	41	41
West South Central.....	1,642	1,549	1,547	1,242	1,166	63	58	357	343	341
Arkansas.....	217	201	201	165	153	10	9	45	43	43
Louisiana.....	276	256	256	190	175	10	9	80	75	74
Oklahoma.....	273	255	254	209	195	8	7	59	55	55
Texas.....	877	837	836	679	644	36	33	173	171	169
Mountain.....	611	576	574	506	477	41	39	78	73	72
Montana.....	67	64	64	57	54	6	5	7	6	6
Idaho.....	64	59	59	56	52	4	3	6	5	5
Wyoming.....	29	27	27	24	23	3	3	3	2	2
Colorado.....	175	167	166	140	134	11	10	28	27	26
New Mexico.....	62	57	57	48	44	4	4	12	11	11
Arizona.....	121	113	113	102	96	7	6	14	13	13
Utah.....	69	65	65	59	56	6	5	7	6	6
Nevada.....	24	23	23	21	19	2	2	2	2	2
Pacific.....	2,159	2,030	2,026	1,841	1,755	79	75	270	229	225
Washington.....	302	284	283	261	248	13	12	33	28	28
Oregon.....	206	192	192	184	173	10	9	17	14	14
California.....	1,608	1,514	1,511	1,359	1,300	56	53	214	181	178
Alaska.....	6	5	4	5	4	(*)	(*)	1	1	(*)
Hawaii.....	37	36	36	32	31	(*)	(*)	5	5	5
Unknown.....	14	7	7	3	2	6	1	6	4	4
Other areas.....	142	95	95	105	82	(*)	(*)	37	13	13
American Samoa.....	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)
Guam.....	1	1	1	(*)	(*)	(*)	(*)	1	1	1
Puerto Rico.....	138	92	92	103	80	(*)	(*)	35	12	12
Virgin Islands.....	2	2	2	1	1	(*)	(*)	1	(*)	(*)
Other.....	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)	(*)
Foreign countries.....	133	10	10	133	10	1	(*)	(*)	(*)	(*)

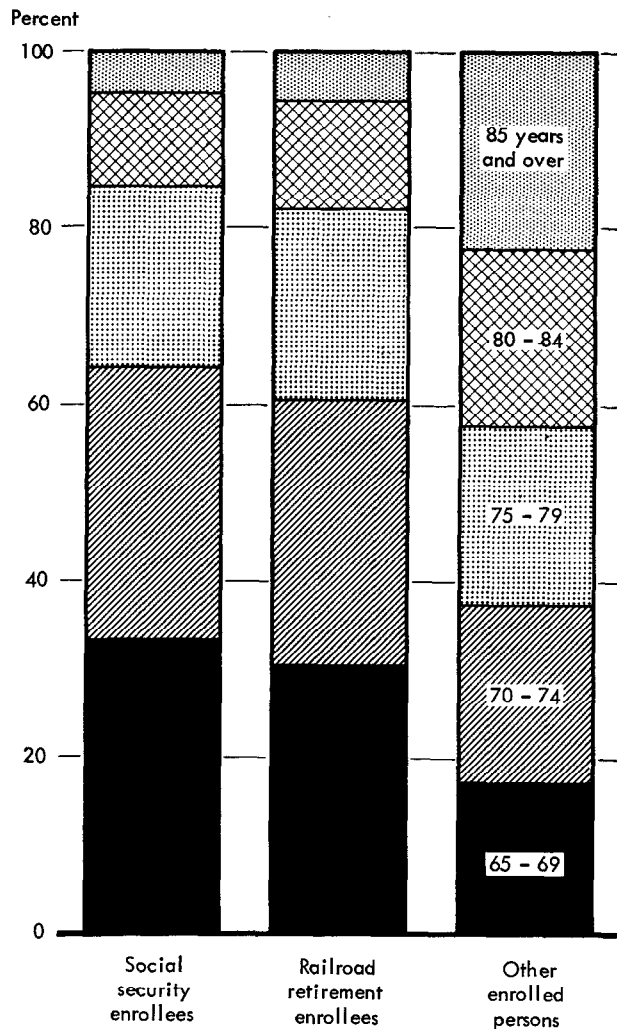
<sup>1</sup> Based on data recorded as of Dec. 3, 1966. Totals may not add because of rounding.

<sup>2</sup> Includes 264,000 persons entitled to both social security and railroad

retirement benefits on the basis of earnings under both programs.

\* Fewer than 500.

CHART 1.—Enrollees in the hospital insurance program, by age and type of entitlement, July 1, 1966



covered by the social security or railroad retirement programs.

Forty-three percent of those on the rolls are men and 57 percent are women. Distribution by type of entitlement shows considerable variation in sex composition, especially for the 2.4 million not entitled to social security or railroad retirement cash benefits. There are three times as many women as men in that group. They are mainly widowed and single women who never worked in covered employment or whose spouses did not have enough quarters of coverage to entitle them to widow's benefits (table 2).

Of the total number entitled to hospital insurance benefits, 16.8 million (89 percent) are identified as white persons, 1.4 million (7 percent) are

nonwhite, and more than 632,000 are persons with race unknown. Ninety-five percent of the latter group are persons not entitled to social security and railroad retirement cash benefits. The white and nonwhite composition varies among the three types of enrollees. Only 7 percent and 8 percent, respectively, of those entitled to social security and railroad retirement benefits are identified as nonwhite persons. By contrast, 16 percent of the other enrolled persons were nonwhite.

The following tabulation summarizes the percentage distribution of persons entitled to the hospital insurance benefits by types of entitlement, age, sex, and race.

Characteristic	All enrolled persons	Persons entitled to social security benefits	Persons entitled to railroad retirement benefits	Other enrolled persons
Total number (in thousands) .....	18,859	15,856	821	2,446
Age:				
Percent .....	100.0	100.0	100.0	100.0
65-69 .....	31.2	33.4	30.4	17.3
70-74 .....	29.5	31.0	30.3	20.1
75-79 .....	20.6	20.6	21.6	20.3
80-84 .....	11.9	10.6	12.1	20.2
85 and over .....	6.8	4.5	5.6	22.0
Sex:				
Percent .....	100.0	100.0	100.0	100.0
Men .....	42.8	45.3	48.4	24.2
Women .....	57.2	54.7	51.6	75.8
Race:				
Number reporting (in thousands) .....	18,227	15,848	795	1,848
Percent .....	100.0	100.0	100.0	100.0
White .....	92.3	93.2	92.2	84.4
Nonwhite .....	7.7	6.8	7.8	15.6

### Medical Insurance

The age, sex, and race distributions of the 17.6 million aged persons enrolled in the voluntary medical insurance program are the same as those on the hospital insurance rolls: about three-fifths are under age 75; two-fifths are men; and nine-tenths are identified as white. Ninety-three percent of the total number of persons in the hospital insurance program enrolled voluntarily in the medical insurance program. The proportion who elected to enroll under the medical insurance program varies slightly according to geographic division and considerably from State to State. With foreign countries and other jurisdictions excluded, the range is from 92 percent in the West North Central area to 96 percent in New

TABLE 2.—Health insurance for the aged: Enrollment for hospital and medical insurance, by age, sex, race, and type of entitlement, July 1, 1966 <sup>1</sup>

[In thousands]

Age <sup>2</sup> and race	All enrolled persons			Persons entitled to social security benefits <sup>3</sup>		Persons entitled to railroad retirement benefits <sup>3</sup>		Other enrolled persons		
	Hospital insurance	Medical insurance	Hospital and medical insurance	Hospital insurance	Medical insurance	Hospital insurance	Medical insurance	Hospital insurance	Medical insurance	Hospital and medical insurance
<b>Total</b>										
Total <sup>4</sup> .....	18,859	17,612	17,578	15,856	14,882	821	761	2,446	2,222	2,192
65-69.....	5,882	5,524	5,503	5,294	4,978	249	231	423	395	377
70-74.....	5,569	5,230	5,221	4,918	4,632	249	233	492	451	442
75-79.....	3,877	3,618	3,616	3,260	3,058	178	165	496	450	448
80-84.....	2,246	2,077	2,077	1,677	1,563	99	91	495	446	446
85 and over.....	1,284	1,162	1,162	708	650	46	41	538	478	478
<b>Men</b>										
White, total.....	7,289	6,819	6,803	6,646	6,224	354	333	394	262	347
65-69.....	2,401	2,267	2,256	2,239	2,108	109	104	82	82	72
70-74.....	2,198	2,061	2,057	2,032	1,906	107	101	92	86	81
75-79.....	1,477	1,376	1,375	1,352	1,262	77	72	73	65	65
80-84.....	811	751	751	712	662	43	40	69	61	61
85 and over.....	402	365	365	311	286	18	17	77	67	67
Nonwhite, total.....	643	569	568	541	480	36	32	77	67	66
65-69.....	232	209	208	205	185	13	12	18	16	15
70-74.....	195	171	170	168	147	12	10	19	17	16
75-79.....	114	100	100	96	84	7	6	13	12	12
80-84.....	64	57	57	49	44	4	3	13	11	11
85 and over.....	38	33	33	23	20	1	1	14	12	12
<b>Women</b>										
White, total.....	9,530	8,963	8,952	8,125	7,687	380	367	1,166	1,056	1,047
65-69.....	2,901	2,739	2,731	2,640	2,497	109	103	200	187	181
70-74.....	2,826	2,681	2,678	2,541	2,418	118	112	218	200	918
75-79.....	2,008	1,890	1,889	1,714	1,623	85	80	237	215	214
80-84.....	1,154	1,072	1,072	872	819	47	43	244	219	219
85 and over.....	642	582	582	357	330	21	19	266	235	235
Nonwhite, total.....	764	685	684	536	486	25	22	212	186	185
65-69.....	253	226	226	207	186	9	8	41	35	35
70-74.....	231	210	209	175	160	8	7	51	45	45
75-79.....	145	130	130	96	87	5	4	45	40	40
80-84.....	83	74	74	42	38	3	2	39	34	34
85 and over.....	53	46	46	15	14	1	1	36	31	31

<sup>1</sup> Based on data recorded as of Dec. 3, 1966.

<sup>2</sup> Age on birthday in 1966.

<sup>3</sup> Includes 264,000 persons entitled to social security and railroad retirement benefits on the basis of earnings under both programs.

<sup>4</sup> Total includes persons with color unknown.

England. For individual States, the range is from lows of 80 percent in Alaska and 87 percent in Kansas to a high of 97 percent in Connecticut.

Characteristic	Percent of hospital insurance enrollees participating in medical insurance program			
	All persons	Social security enrollees	Railroad retirement enrollees	Other enrolled persons
Total.....	93	94	93	90
Age:				
65-69.....	94	94	93	89
70-74.....	94	94	94	90
75-79.....	93	94	93	90
80-84.....	92	93	92	90
85 and over.....	90	92	89	89
Sex:				
Men.....	93	93	93	88
Women.....	93	94	92	90
Race:				
White.....	94	94	94	89
Nonwhite.....	89	90	87	87

There are substantial differences in the proportion of aged persons enrolled in the voluntary medical insurance program, by type of entitlement, race, and age but not by sex. The relatively older persons, the other enrolled group not entitled to social security and railroad retirement cash benefits, and the nonwhite showed lower rates of voluntary enrollment.

The tabulation in the adjoining column gives the percent of hospital insurance enrollees with medical insurance, by selected demographic characteristics.

The data in this note are limited to State enrollment for health insurance benefits at the beginning of the program. Similar data for each county in the United States will be published separately and will be available shortly.