

Health Insurance Trends Through the Past Four Decades

5 Slide Series, Volume 78

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The Menges Group

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Introduction

- This edition of the 5-slide series explores how the insurance landscape has changed across four decades spanning 1980—2020
- We contrasted Medicaid and Medicare enrollment trends with growth in the overall population of the United States.

Population and Health Coverage Progression, 1980 - 2020

- The total population grew by 106 million across the 40 year timeframe.
- The total number of persons covered by Medicaid and/or Medicare during this timeframe grew by 90 million.
- The growth in Medicaid and Medicare enrollment from 1980 to 2020 represents, in a sense, 85% of the national population growth that occurred during this timeframe.

Year	Population (in millions)				
	Total USA	Medicaid	Medicare	Estimated Dual Eligibles (included in both prior columns)	All Other (Privately Insured, Uninsured, Military, etc.)
1980	226.5	13.8	28.1	4.6	189.2
1990	250.1	15.4	33.7	5.5	206.5
2000	281.4	22.9	39.2	6.5	225.8
2010	308.7	51	47.4	7.8	218.1
2020*	332.6	71.4	66.8	11.0	205.4

*2020 data is taken from the Bureau of the Census (total population projection), CMS (rolling up Medicare eligibles by county in January 2020 and dual eligible by state in 2019), and Kaiser Family Foundation (Medicaid enrollees as of October 2019). Dual eligible are estimated in prior decades to represent similar proportion of Medicare beneficiaries as in 2020.

Percentage Share of US Population by Health Coverage Sector, 1980 - 2020

- In 1980 Medicaid beneficiaries represented 6.1% of the total population; this has grown to 21.5% as of 2020.
- Medicare has also grown sharply in terms of the program's share of our total population, from 12.4% in 1980 to 20.1% in 2020.
- Together, Medicaid and Medicare now cover 38.2% of the US population, way up from 16.5% in 1980.
- Most of these changes occurred between 2000 and 2020. The health coverage distribution of the US population was relatively stable from 1980-2000.

Year	Percentage of Population				
	Medicaid	Medicare	Dual Eligibles	Medicaid and Medicare	All Other (Privately Insured, Uninsured, Military, etc.)
1980	6.1%	12.4%	2.0%	16.5%	83.5%
1990	6.2%	13.5%	2.2%	17.4%	82.6%
2000	8.1%	13.9%	2.3%	19.8%	80.2%
2010	16.5%	15.4%	2.5%	29.3%	70.7%
2020	21.5%	20.1%	3.3%	38.2%	61.8%

Percentage Growth in Population by Health Coverage Sector, Decade by Decade from 1980 - 2020

- Overall US population growth has slowed in the past decade -- 7.7% versus an average growth of 10.9% during the prior three decades.
- Medicaid enrollment more than doubled from 2000-2010 and increased by another 40% from 2010-2020. The additions of CHIP and Medicaid Expansion coverage have played a key role in the program's sharp enrollment growth,
- Medicare enrollment has also grown sharply in the past decade (by 40.9%).
- Reductions in the "All Other" population category are partially explained by the smaller number of uninsured individuals that have been achieved corresponding to policies that have created increased Medicaid enrollment.

Year	% Change in Population Across Prior Decade				
	Total USA	Medicaid	Medicare	Medicaid and Medicare	All Other (Privately Insured, Uninsured, Military, etc.)
1980					
1990	10.4%	11.6%	19.9%	16.8%	9.2%
2000	12.5%	48.7%	16.3%	27.8%	9.3%
2010	9.7%	122.7%	20.9%	62.8%	-3.4%
2020	7.7%	40.0%	40.9%	40.4%	-5.8%

5 Slide Series Overview

Our 5 Slide Series is a monthly publication whereby we briefly discuss/address a selected topic outside the confines of our client engagements.

The figures and statistics presented in this edition of the Series are from data reported by the U.S. census, CMS, and Kaiser Family Foundation.

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