

2019 CENSUS DATA ON HEALTH INSURANCE COVERAGE IN TENNESSEE

The U.S. Census Bureau released new data in September on [income](#), [poverty](#), [education](#), and health insurance coverage in 2019. These metrics paint a picture of the social and economic circumstances across America in the final year of a historically long period of economic growth. For years to come, they will serve as a baseline to measure many of the coronavirus recession's short- and long-term effects.

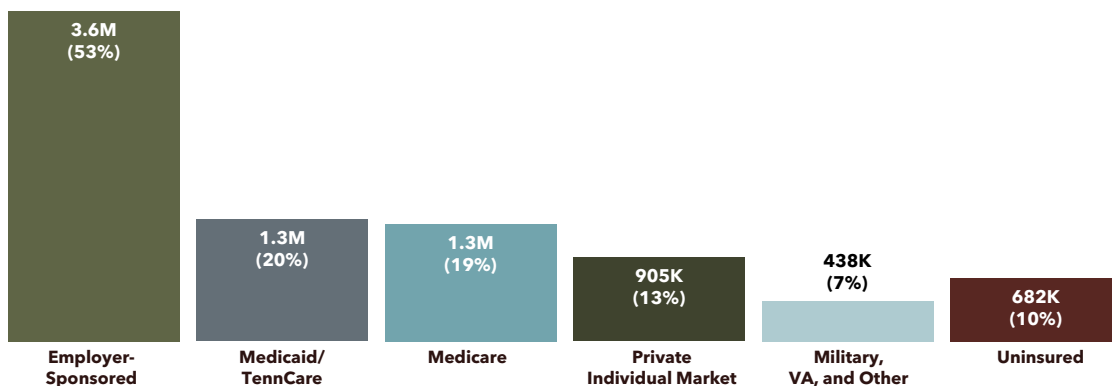
Here's what stands out from the 2019 estimates of health insurance coverage in Tennessee.

KEY TAKEAWAYS

- Except for some shifts from TennCare to job-based plans and an uptick in the uninsured rate for Hispanic residents, health coverage in the state did not change much from 2018 to 2019.
- Men, Hispanics, younger adults, the unemployed, and people with less education and income are the most likely to be uninsured in Tennessee.

Figure 1. Employer-Sponsored Plans and Medicaid Are Tennessee's Largest Sources of Health Insurance Coverage

Where Tennesseans Get Their Health Insurance (2019)



Note: Percentages add up to 122% because coverage types are not mutually exclusive – especially among adults age 65+, who often have multiple plans (e.g. “dual eligibles” on both Medicare and Medicaid or people with both Medicare and a private Medicare supplement plan).

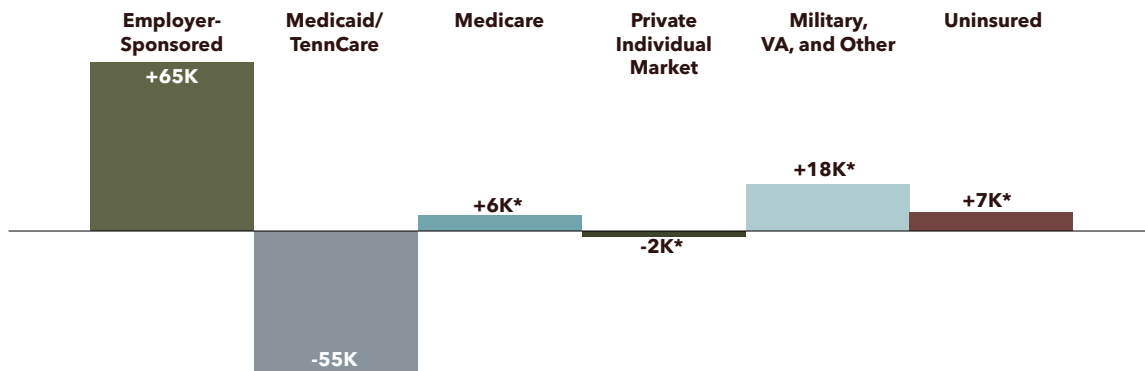
Source: 2019 American Community Survey 1-Year Estimates (1)

In 2019, 90% of Tennesseans had health insurance – more than half of them through an employer (Figure 1). (1) Compared to 2018, fewer Tennesseans were covered by TennCare, [the state's Medicaid program](#), and more were covered by employer-sponsored insurance (Figure 2).

Other sources of coverage remained relatively stable. Different age groups also relied on each source of coverage to varying degrees (Figure 3). For historical trends going back to 2010, see [A Deep Dive into Health Insurance Coverage in Tennessee](#).

Figure 2. A Rise in Employer-Sponsored Health Coverage Offset 2019’s Drop in TennCare Enrollment

Year-Over-Year Change in Number of Tennesseans in Different Health Coverage Types (2018-2019)

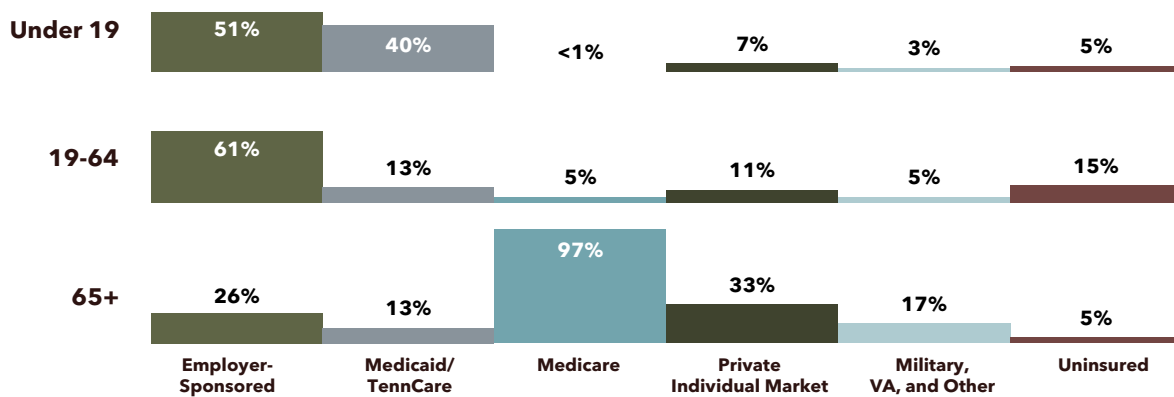


Note: Coverage types are not mutually exclusive since people can have more than one at a time (e.g. “dual eligibles” on both Medicare and Medicaid). * Due to the margins of error, the difference in 2018 and 2019 estimates is not statistically significant for these categories.

Source: 2019 American Community Survey 1-Year Estimates (1)

Figure 3. Tennesseans of Different Ages Rely on Different Sources of Health Insurance Coverage

Where Tennesseans Get Their Health Insurance by Age (2019)



Note: Coverage types are not mutually exclusive since people can have more than one at a time (e.g. “dual eligibles” on both Medicare and Medicaid).

Source: 2019 American Community Survey 1-Year Estimates (1)

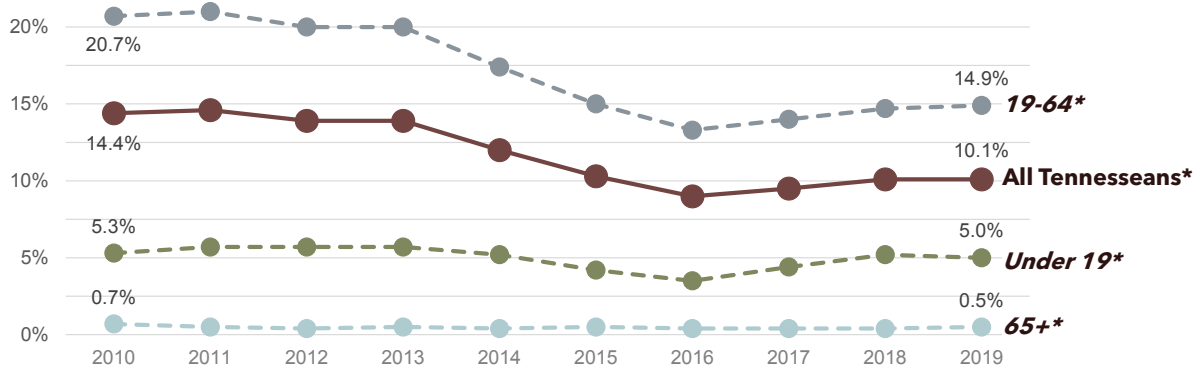
Tennessee’s uninsured rate held steady at 10.1% last year (Figure 3). (1) Around 682,000 Tennesseans were uninsured in 2019. This includes about 230,000 people who might become Medicaid-eligible if the state expands the program (ages 19-64 with household incomes under 138% of poverty) – although some may be ineligible due to their immigration status.[†] Small changes from

[†] People living in the U.S. without legal authorization (a.k.a. illegal/undocumented immigrants) are not eligible for Medicaid. Methods for estimating their share of the uninsured population vary, but [one study](#) estimated that as many as 29,000 uninsured adults in Tennessee under 138% of FPL would not qualify for Medicaid due to their immigration status.

the 2018 uninsured rate for different age groups (Figure 4) were all within margins of error and not considered statistically significant.*

Figure 4. Tennessee’s Uninsured Rate Held Steady in 2019

% of Tennesseans Who Were Uninsured by Age (2010-2019)



* Due to the margins of error, the difference in 2018 and 2019 estimates is not statistically significant.

Source: 2010-2019 American Community Survey 1-Year Estimates (1)

Demographic Variation

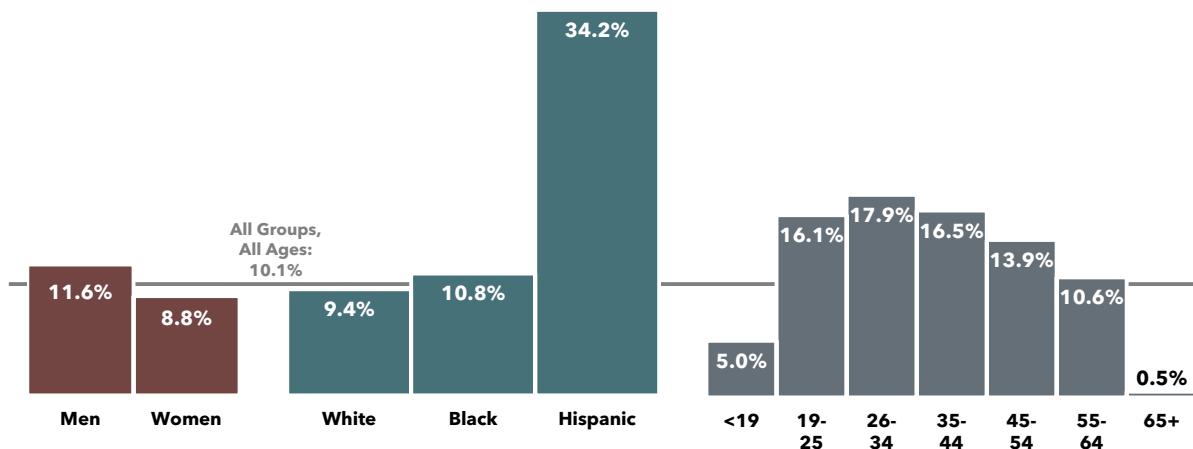
Some Tennesseans are more likely than others to be uninsured – including men, Hispanics, younger adults, the unemployed, and those with less education and income (Figures 5 and 6). (1)

The highest uninsured rates in 2019 occurred among:

- Unemployed, working-age adults in the labor force – 40% vs. 15% for all working-age adults.
- Hispanic Tennesseans – 34% vs. 11% for black and 9% for white residents
- Tennesseans with less than a high school diploma – 24% vs. 11% for all adults age 25+
- People ages 26-34 – 18% vs. 10% for the population as a whole.

Figure 5. Men, Hispanics, and Younger Adults in Tennessee Are More Likely to Be Uninsured

% of Tennesseans without Health Insurance Coverage by Demographic Group (2019)

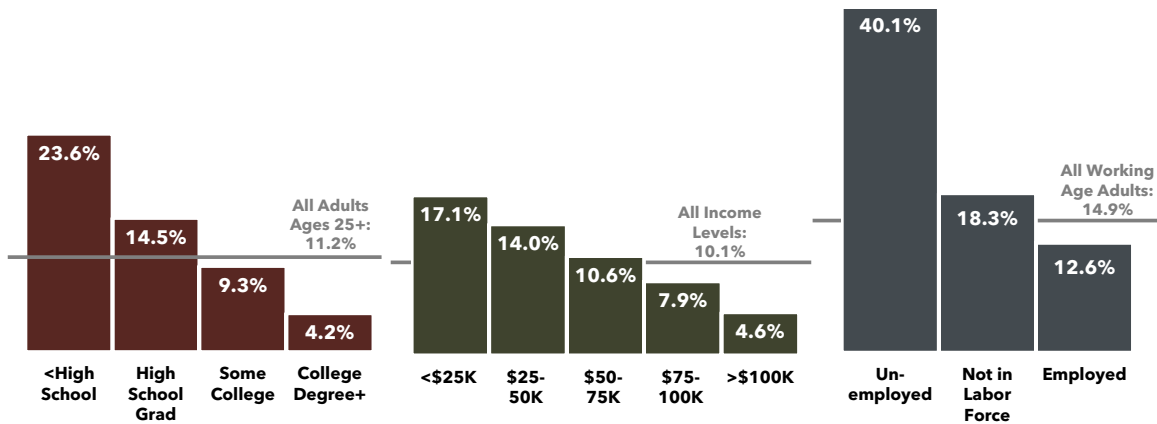


Some Hispanic individuals also appear in the categories for black and white residents.

Source: 2019 American Community Survey 1-Year Estimates (1)

Figure 6. Unemployed Tennesseans and Those with Less Education and Income Are More Likely to Be Uninsured

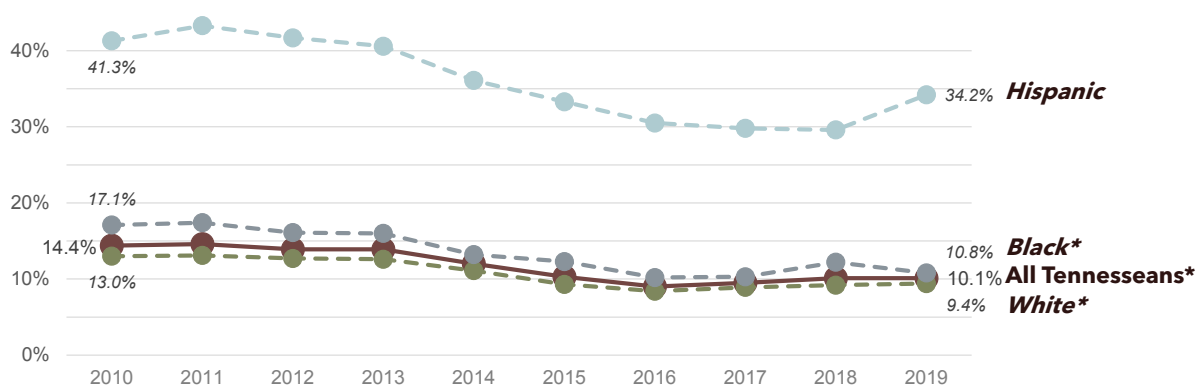
% of Tennesseans without Health Insurance Coverage by Economic Characteristics (2019)



Source: 2019 American Community Survey 1-Year Estimates (1)

Figure 7. Racial/Ethnic Differences in Tennessee’s Uninsured Rates Were Narrower in 2019 than a Decade Prior

% of Tennesseans Who Were Uninsured by Race and Ethnicity (2010-2019)



Some Hispanic individuals also appear in the categories for black and white residents. * Due to the margins of error, the difference in 2018 and 2019 estimates is not statistically significant for these categories.

Source: 2019 American Community Survey 1-Year Estimates (1)

Differences in the uninsured rate by race and ethnicity narrowed over the last decade (Figure 7).

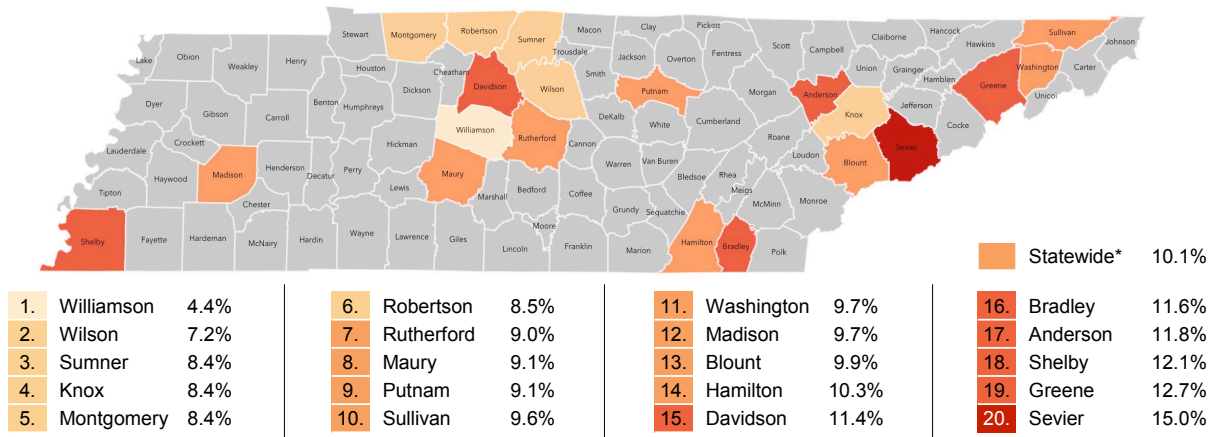
(1) In 2019, the uninsured rate was 1.4 percentage point higher among black Tennesseans than whites – compared to 4.1 points in 2010. After an uptick last year, the Hispanic uninsured rate was 24.8 points higher than that of white residents - versus 28.3 in 2010.

Geographic Variation

Uninsured rates in Tennessee also vary by geography. (1) The Census Bureau’s September data release includes 2019 estimates for counties with populations above 65,000. Among the 20 Tennessee counties with available data, the uninsured rate ranged from 4.4% in Williamson County to 15.0% in Sevier County (Figure 8). Due to margins of error, the difference in 2018 and 2019 values was not statistically significant for any of these counties. See **Table A1** in the Appendix for additional county data.

Figure 8. In Tennessee’s Most Populated Counties, the Uninsured Rate Ranged from 4.4% to 15.0%

% of Tennesseans Who Were Uninsured by Race and Ethnicity (2019)



Due to the margins of error, the difference in 2018 and 2019 estimates is not statistically significant. * One-year estimates are not available for the 75 grey counties due to small sample sizes, but every county is included in the statewide estimate. Source: 2019 American Community Survey 1-Year Estimates (1)

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References

1. **U.S. Census Bureau.** 2010-2019 American Community Survey 1-Year Estimates. [Online] September 17, 2020. Available from <http://data.census.gov>.

* Due to the margins of error, the difference in some 2018 and 2019 estimates is not statistically significant. The Census Bureau’s American Community Survey generates estimates based on a sample of the total population. The margin of error measures the likely range of the true value if every person were surveyed. When the error margins for two values overlap, the difference may simply be due to sampling or estimation issues. To learn more about the importance of samples, [read our tips for interpreting statistics](#).

Table A1. Tennessee 2018-2019 Health Insurance Coverage Data

American Community Survey 1-Year Estimates (2018-2019)

	Total Population		Uninsured Rate		# of Uninsured		# of Uninsured <138% FPL (age 19-64)	
	2018	2019	2018	2019	2018	2019	2018	2019
Tennessee	6,770,010	6,829,174	10.1%	10.1%	674,865	681,647	229,959	230,144
Anderson	76,482	76,978	12.1%	11.8%	9,110	8,981	4,728	3,009
Blount	131,349	133,088	8.9%	9.9%	11,622	12,961	2,304	3,196
Bradley	106,727	108,110	12.2%	11.6%	12,852	12,362	4,751	5,192
Davidson	692,587	694,144	12.3%	11.4%	84,116	78,175	25,283	21,454
Greene	69,087	69,069	11%	12.7%	7,443	8,598	3,297	3,860
Hamilton	364,286	367,804	9.9%	10.3%	35,612	37,345	11,868	12,586
Knox	465,289	470,313	7.7%	8.4%	35,416	39,202	13,553	14,614
Madison	97,605	97,984	11.5%	9.7%	11,113	9,406	4,379	3,496
Maury	94,340	96,387	8.0%	9.1%	7,501	8,671	2,083	1,716
Montgomery	205,950	208,993	7.2%	8.4%	14,018	16,390	4,602	3,938
Putnam	78,843	80,245	6.8%	9.1%	5,325	7,214	1,165	3,296*
Robertson	71,012	71,813	11.0%	8.5%	7,707	6,024	2,218	2,141
Rutherford	324,890	332,285	9.0%	9.0%	28,958	29,846	5,451	7,813*
Sevier	97,892	98,250	16.0%	15.0%	15,563	14,539	5,045	4,515
Shelby	935,764	937,166	12.9%	12.1%	118,950	111,728	43,735	38,720
Sullivan	157,668	158,348	8.9%	9.6%	13,875	15,047	4,773	4,868
Sumner	187,149	191,283	8.6%	8.4%	15,944	15,829	2,356	5,707*
Washington	128,607	129,375	7.2%	9.7%	9,158	12,349	3,492	4,146
Williamson	231,729	238,412	3.9%	4.4%	9,125	10,575	1,872	3,483
Wilson	140,625	144,657	7.0%	7.2%	9,738	10,388	3,312	2,382

* Indicates a statistically significant change from 2018. Due to the margins of error, the difference in all other 2018 and 2019 estimates is not statistically significant.

Notes: Because of small sample size, one-year estimates are not available for the 75 TN counties with populations below 65,000. However, statewide estimates include residents of every county.

Source: U.S. Census Bureau's 2018-2019 American Community Survey 1-Year Estimates (1)