

# National Beneficiary Survey Fact Sheets

## Interesting Facts from SSA's National Beneficiary Survey (NBS)

### How many SSA disability beneficiaries have health insurance? How did health insurance coverage change from 2003 to 2014?

- Almost all beneficiaries were covered by some form of health insurance in 2003 and 2014.
- The percentage of beneficiaries covered by Medicare rose from 65% in 2003 to 75% in 2014.
  - ◊ The increase in Medicare coverage may have resulted, in part, from increases in the proportion of SSDI beneficiaries who have been on the rolls for two or more years (and thus eligible for Medicare) due to factors such as declining mortality.
  - ◊ Medicare Part D went into effect in 2006 and could have made Medicare more attractive to beneficiaries, possibly replacing private insurance through a spouse or employer for some beneficiaries.
- The percentage of SSDI-only and concurrent beneficiaries covered by Medicaid increased slightly, possibly due to the Medicaid expansion that occurred in some states due to the Affordable Care Act.
- The percentage of beneficiaries covered by private employer-based insurance through one's own employer or that of a spouse dropped during this time period. This drop was driven by SSDI-only and concurrent beneficiaries.
  - ◊ This may reflect long-term trends as employers have moved away from providing healthcare to retirees.
- The percentage of beneficiaries covered by private insurance paid for by oneself increased slightly during this time period across all groups, possibly due to the Affordable Care Act.

### Health insurance coverage in 2003 and 2014

	All Beneficiaries		SSI-only		SSDI-only		Concurrent	
	2003	2014	2003	2014	2003	2014	2003	2014
Unweighted number with health insurance	7,272	3,876	2,795	1,455	2,955	1,621	1,522	800
Weighted number with health insurance	8,479,913	12,385,598	2,653,448	3,359,671	4,372,513	7,168,577	1,453,952	1,857,350
Weighted percent with health insurance	96.5	97.1	94.6	94.2	97.7	98.7	96.5	96.1
Of those with health insurance, percent covered by*:								
Medicare	65.0	75.3	22.0	32.7	86.1	91.5	80.3	91.9
Medicaid	55.5	54.8	85.0	85.0	27.9	32.3	81.8	83.5
Private insurance through spouse	12.3	8.3	4.1	4.2	20.3	12.0	3.8	1.4
Private insurance through employer	6.7	3.6	1.1	0.7	12.1	5.8	0.9	0.6
Private insurance through self	4.1	5.8	0.9	1.1	6.9	8.9	1.4	2.6
Military insurance	5.0	5.7	1.4	1.4	8.4	8.8	1.7	2.4

Source: 2015 and 2004 National Beneficiary Surveys.

Note: This fact sheet updates the information available in [Fact Sheet Number 1](#).

\*Totals add up to more than 100% because beneficiaries can be covered by multiple types of insurance.