
ZIP Code Health Insurance Coverage Documentation

Introduction:

Our ZIP Code Health Insurance Coverage product provides information on how many people per ZIP Code have various forms of healthcare insurance. The data is broken up by various age groups.

This data is organized by the Census ZCTA, which is a close approximation of a ZIP Code. In this product, for the sake of simplicity, we will refer to them as ZIP Codes. This product only includes ZIP Codes that had populations in 2020, when the last Census was taken. It does not contain PO Box ZIP Codes which have no population counts. The data is updated annually with the latest statistics.

Note: all population figures are estimates based on the most recent data available, but the data can fluctuate from year to year. **The population figures are for the civilian, non-institutionalized population.**

Included Information:

There are two file formats: a .csv comma-separated format and a .xlsx Excel file format which is optimized so that you can scroll left/right or up/down and still see the headings and identifying information.

For each record, there is a ZIP Code, State, Primary City, Primary County and a current estimate of the total population *estimate* for that ZIP Code.

The following are the **age groups** of data provided:

- Under 19 years old
- 19-34 years old
- 35-64 years old
- 65 and older

Within these groups are the estimated population for each **type of coverage**.

- For individuals with **only one** health insurance policy, we have estimates of:
 - **Employer:** those with Health Insurance from their current or former employer or union.
 - **Direct:** Those who purchased their health insurance directly from an insurance company, or through a federal or state Marketplace (e.g., healthcare.gov).

- **Medicare:** federal program that helps to pay health care costs for people aged 65 and older and for certain people under the age of 65 with long-term disabilities.
- **Medicaid:** includes specific Medicaid government program and other programs for low-income individuals administered by the states such as the Children’s Health Insurance Program (CHIP) and Basic Health Programs.
- **TRICARE:** TRICARE is the uniformed services healthcare program for active-duty service members, active-duty family members, National Guard and Reserve members and their family members, retirees and retiree family members, survivors, and certain former spouses worldwide.
- **VA:** care provided by the Department of Veterans Affairs, the military, and the Civilian Health and Medical Program of the Department of Veterans Affairs.
- For those with **two or more** health insurance plans, we have estimates of:
 - Those who have both employer-based and direct-purchase coverage.
 - Those who have both employer-based and Medicare coverage.
 - Those who have both direct-purchase and Medicare.
 - Those who have both Medicare & Medicaid (means-tested public coverage).
 - Those who have other private only coverage.
 - Those who have other public only coverage.
 - Those who have other coverage than the previous categories.
- We also have an estimate of those with no coverage.

Need other data? If so, let us know. We try to hand-pick the most valuable data from literally thousands of data elements available.

Important Note: the total population in this product may not match the total population in our Census Pro demographics product. This is because the universe that this data is derived from the civilian, non-institutionalized population and excludes active-duty military personnel and the population living in institutional group quarters (GQ) (such as correctional facilities and nursing homes) but includes the population living in noninstitutional group quarters (such as college dormitories).

File Layout:

- ZIPCode: 5-digit ZIP Code. Note: if you load a CSV file into Excel, Excel will remove the leading zeroes. You can add them back in by doing the following:
 - Select the ZIPCode column.
 - Right-click on it and choose Format Cells.
 - Choose Special, ZIP Code.
- State: 2-character state abbreviation.
- PrimaryCity: the primary city for the ZIP Code. Up to 30 characters.
- PrimaryCounty: the primary county for the ZIP Code. Up to 30 characters.
- ZIPCodePop: Integer field with the latest ZIP Code population estimate from the Census Bureau.
- All other fields are integers. The column name of the fields are a combination of the age group and the type of coverage.

Accuracy Matters!