

## 2021 Census Data on Health Insurance Coverage in Tennessee

December 20, 2022

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### Key Takeaways

- Between 2019 and 2021, Tennessee's uninsured rate remained relatively stable and dropped for Hispanic and white Tennesseans.
  - Men, Hispanics, younger adults, the unemployed, and people with less education and income are the most likely to be uninsured in Tennessee.
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The U.S. Census Bureau released new data in September on income, poverty, education, and health insurance coverage in 2021. These metrics paint a picture of the social and economic circumstances across America.

Here's what stands out from the 2021 estimates of health insurance coverage in Tennessee.

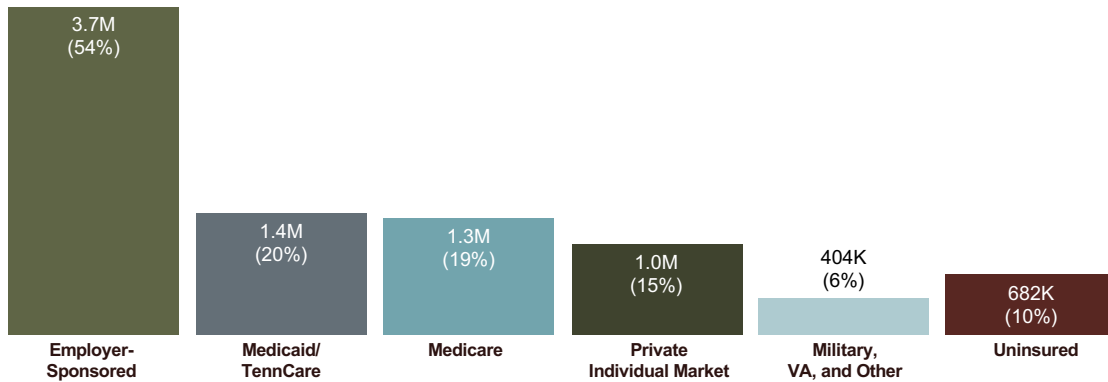
### Background

**In 2021, 90% of Tennesseans had health insurance — more than half of them through an employer (Figure 1).** (1) Compared to 2019, more Tennesseans were covered by nearly every source of coverage except those provided by the military or to veterans (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](#).

**Tennessee's uninsured rate held steady at 10.0% last year (Figure 4).** (1) Around 686,000 Tennesseans were uninsured in 2021. This includes about 223,000 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.<sup>†</sup> Small changes from the 2019 uninsured rate for different age groups were all within margins of error and not considered statistically significant.\*

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

Where Tennesseans Get Their Health Insurance (2021)

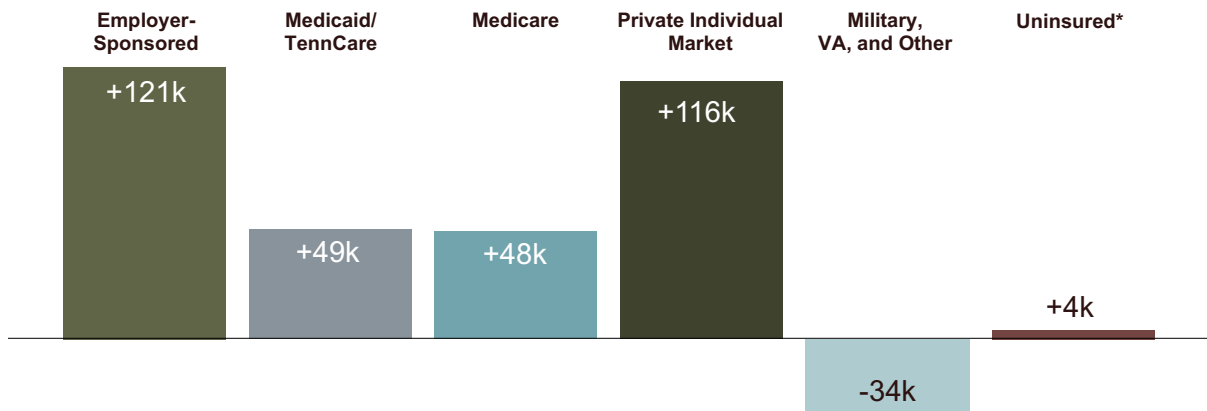


Note: Percentages add up to 123% because coverage types are not mutually exclusive — especially among adults age 65+, who often have multiple plans (e.g. “dual eligibles” on both Medicare and Medicaid or people with both Medicare and a private Medicare supplement plan).

Source: 2021 American Community Survey 1-Year Estimates (1)

## Figure 2. Employer-Sponsored and Private Individual Market Health Coverage Increased the Most Between 2019 and 2021

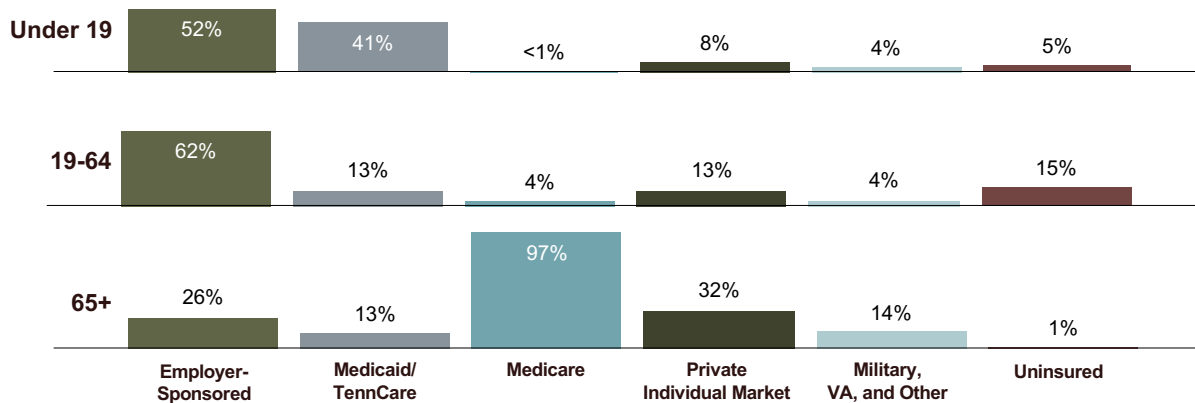
2019 to 2021 Change in Number of Tennesseans in Different Health Coverage Types



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 pandemic-related disruptions, detailed 2020 ACS 1-year estimates are not available. \* Difference is within the margin of error and is not statistically significant for this category. Source: 2019-2021 American Community Survey 1-year estimates (1)

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

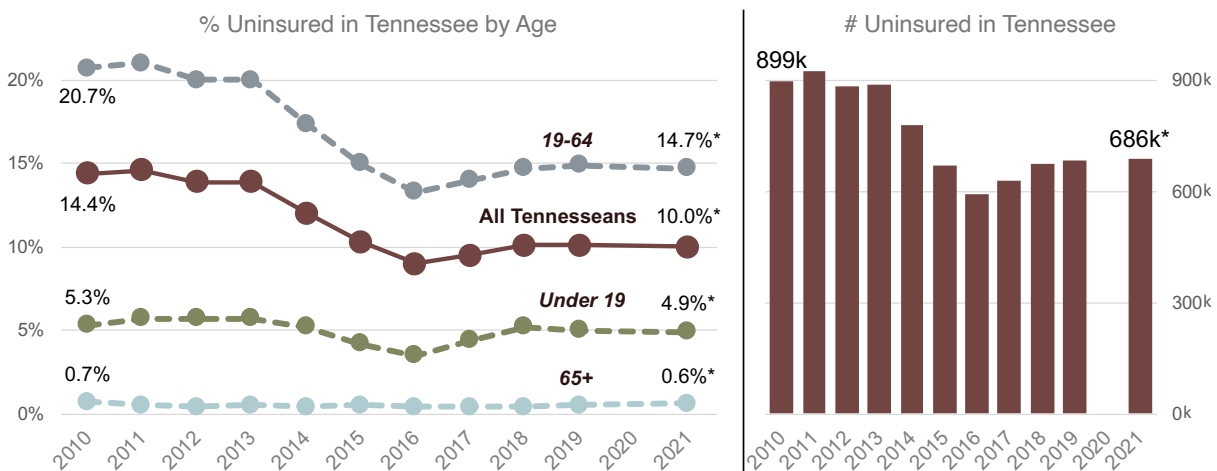
Where Tennesseans Get Their Health Insurance by Age (2021)



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: 2021 American Community Survey 1-Year Estimates (1)

### Figure 4. Tennessee’s Uninsured Rate Held Steady in 2021



Note: Due to pandemic-related disruptions, detailed 2020 ACS 1-year estimates are not available. \* Due to the margins of error, the difference in 2019 and 2021 estimates is not statistically significant.

Source: 2010-2021 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 2021 occurred among:

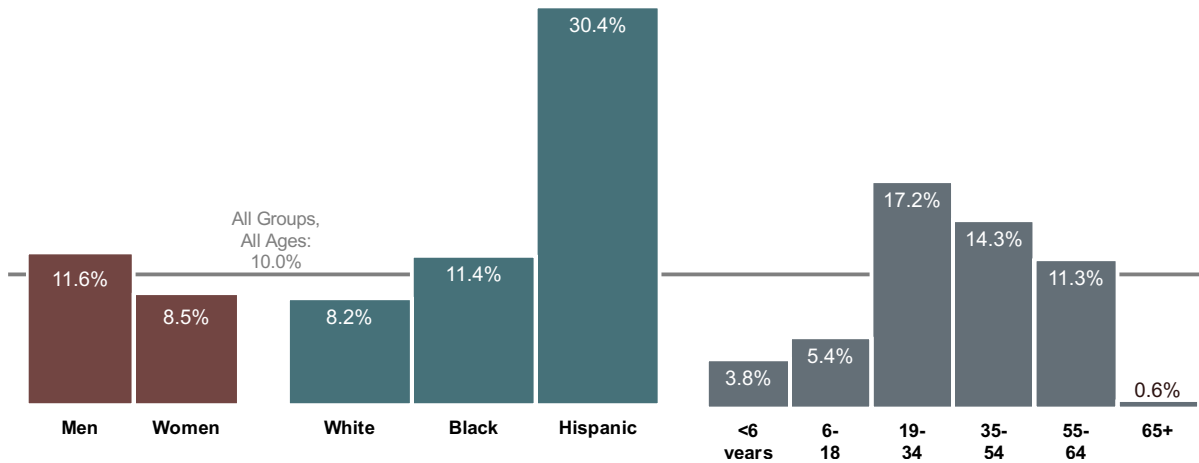
- Unemployed, working-age adults in the labor force — 36% vs. 15% for all working-age adults.
- Hispanic Tennesseans — 30% vs. 11% for black and 8% for white residents
- Tennesseans with less than a high school diploma — 24% vs. 11% for all adults age 25+
- People ages 19 to 34 — 17% vs. 10% for the population as a whole.

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

(1) In 2021, the uninsured rate was 3.2 percentage points higher among black Tennesseans than whites — compared to 4.1 points in 2010. The Hispanic uninsured rate was 22.2 points higher than that of white residents – versus 28.3 in 2010.

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

% Uninsured in Tennessee by Economic Characteristics (2021)

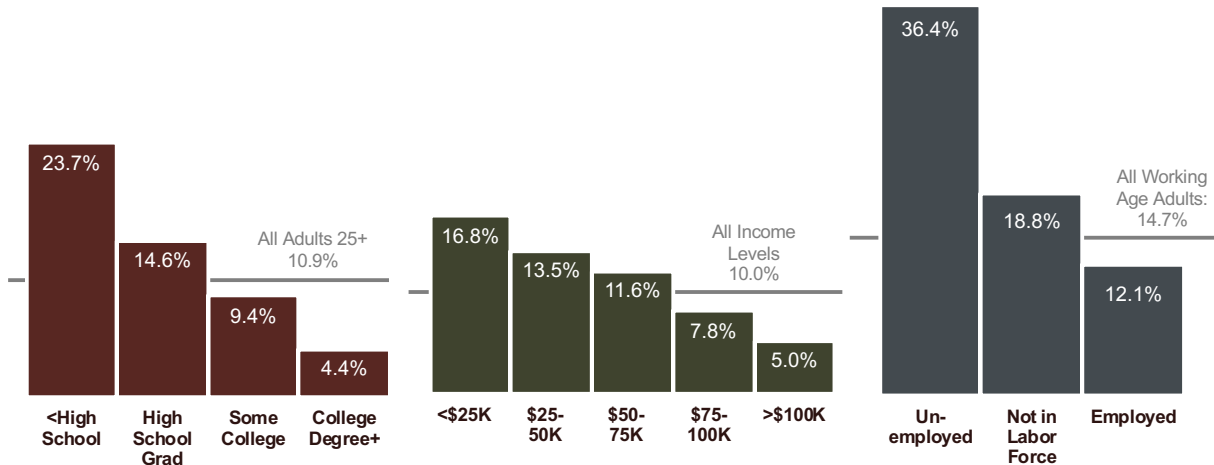


Some Hispanic individuals also appear in the categories for black and white residents.

Source: 2021 American Community Survey 1-Year Estimates (1)

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

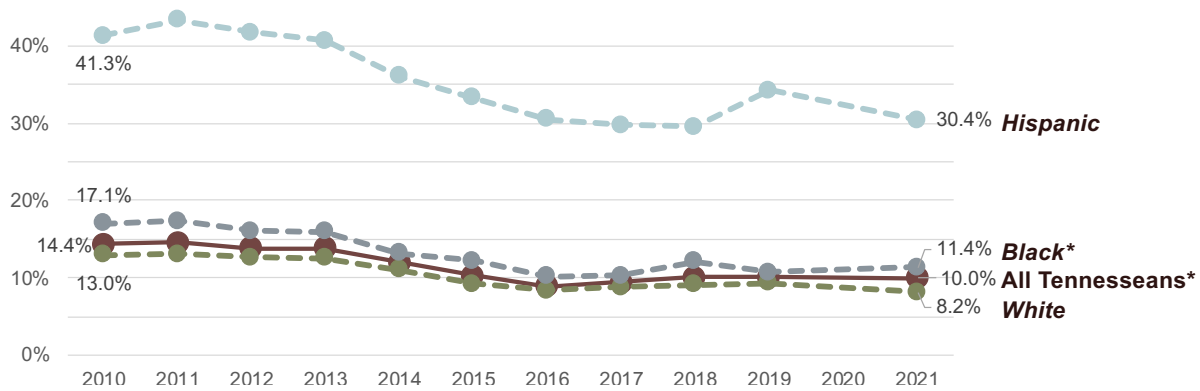
% Uninsured in Tennessee by Economic Characteristics (2021)



Source: 2021 American Community Survey 1-Year Estimates (1)

## Figure 7. Racial/Ethnic Differences in Tennessee’s Uninsured Rates Narrowed Over the Last Decade

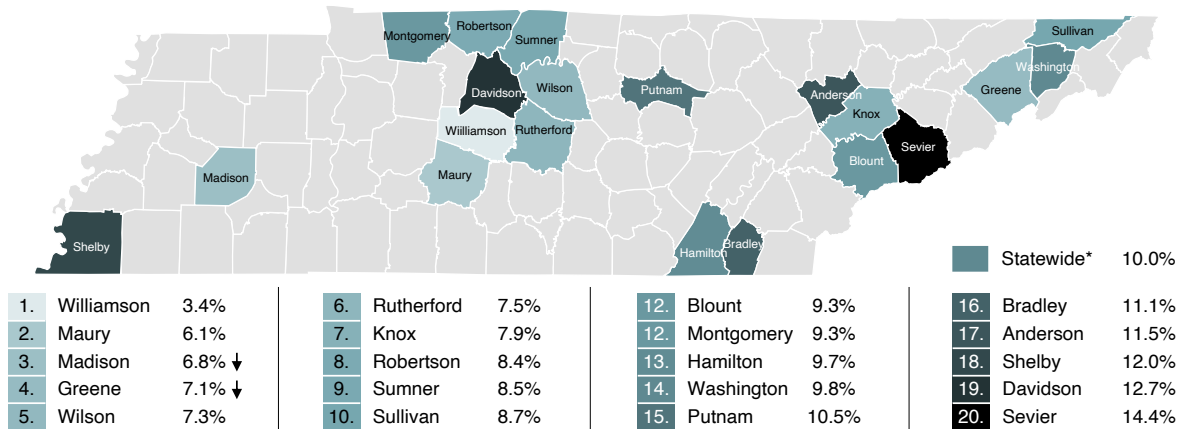
% Uninsured in Tennessee by Race/Ethnicity (2010-2021)



Some Hispanic individuals also appear in the categories for black and white residents. Note: Due to pandemic-related disruptions, detailed 2020 ACS 1-year estimates are not available. \*Due to the margins of error, the difference in 2019 and 2021 estimates is not statistically significant. Source: 2010-2021 American Community Survey 1-Year Estimates (1)

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

% of Tennesseans Who Were Uninsured by County (2021)



↓ Shows a statistically significant decrease from 2019. Due to the margins of error, the difference in all other 2019 and 2021 estimates is not statistically significant. Due to pandemic-related disruptions, detailed 2020 ACS 1-year estimates are not available. \*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: 2021 American Community Survey 1-Year Estimates (1)

## Geographic Variation

**Uninsured rates in Tennessee also vary by geography.** (1) The Census Bureau’s September data release includes 2021 estimates for counties with populations above 65,000. Among the 20 Tennessee counties with available data, the uninsured rate ranged from 3.4% in Williamson County to 15.4% in Sevier County (Figure 8). Due to margins of error, the difference in 2019 and 2021 values was statistically significant for only two of these counties – Greene and Madison. See Table A1 in the Appendix for additional county data.

## References

1. **U.S. Census Bureau.** 2010-2021 American Community Survey 1-Year Estimates. [Online] September 2020. Available via <https://data.census.gov/>.

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## Table A1. Tennessee 2019-2021 Health Insurance Coverage Data

American Community Survey 1-Year Estimates (2019-2021)

	Total Population		Uninsured Rate		# of Uninsured		# of Uninsured <138% FPL (age 19-64)	
	2019	2021	2019	2021	2019	2021	2019	2021
<b>Tennessee</b>	6,829,174	6,975,218	10.1%	10.0%	681,647	686,104	230,144	222,992
<b>Anderson</b>	76,978	77,576	11.8%	11.5%	8,981	8,761	3,009	3,488
<b>Blount</b>	133,088	137,605	9.9%	9.3%	12,961	12,726	3,196	3,142
<b>Bradley</b>	108,110	110,162	11.6%	11.1%	12,362	12,090	5,192	4,129
<b>Davidson</b>	694,144	703,953	11.4%	12.7%	78,175	88,265*	21,454	25,110
<b>Greene</b>	69,069	70,621	12.7%	7.1%*	8,598	4,947*	3,860	1,690*
<b>Hamilton</b>	367,804	369,135	10.3%	9.7%	37,345	35,569	12,586	10,356
<b>Knox</b>	470,313	486,677	8.4%	7.9%	39,202	38,183	14,614	11,716
<b>Madison</b>	97,984	98,775	9.7%	6.8%*	9,406	6,574*	3,496	2,712
<b>Maury</b>	96,387	104,760	9.1%	6.1%	8,671	6,360	1,716	1,066
<b>Montgomery</b>	208,993	227,900	8.4%	9.3%	16,390	19,874	3,938	4,930
<b>Putnam</b>	80,245	81,188	9.1%	10.5%	7,214	8,415	3,296*	2,444
<b>Robertson</b>	71,813	74,098	8.5%	8.4%	6,024	6,179	2,141	2,022
<b>Rutherford</b>	332,285	352,182	9.0%	7.5%	29,846	26,224	7,813*	9,071
<b>Sevier</b>	98,250	99,517	15.0%	14.4%	14,539	14,167	4,515	5,773
<b>Shelby</b>	937,166	924,454	12.1%	12%	111,728	109,926	38,720	35,859
<b>Sullivan</b>	158,348	159,265	9.6%	8.7%	15,047	13,699	4,868	6,726
<b>Sumner</b>	191,283	200,557	8.4%	8.5%	15,829	16,847	5,707*	4,770
<b>Washington</b>	129,375	134,236	9.7%	9.8%	12,349	13,053	4,146	5,374
<b>Williamson</b>	238,412	255,735	4.4%	3.4%	10,575	8,683	3,483	900*
<b>Wilson</b>	144,657	151,917	7.2%	7.3%	10,388	11,064	2,382	3,365

\* Indicates a statistically significant decrease from 2019. Due to the margins of error, the difference in all other 2019 and 2021 estimates is not statistically significant. Due to pandemic-related disruptions, detailed ACS 1-year estimates are not available for 2020.

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: 2019-2021 American Community Survey 1-Year Estimates

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† People living in the U.S. without legal authorization (a.k.a. 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.

\* Due to the margins of error, the difference in some 2019 and 2021 estimates is not statistically significant. Due to pandemic-related disruptions, detailed ACS –year estimates are not available for 2020. 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](#).