



2023 Census Data on Health Insurance Coverage in Tennessee

October 31, 2024

Key Takeaways

- Between 2022 and 2023, Tennessee’s uninsured rate remained the same overall and across most demographic and socioeconomic characteristics.
- Many of Tennessee’s most populated counties saw increases in their uninsured rates.
- Men, Hispanics, younger adults, the unemployed, and people with less education and income remain the most likely to be uninsured in Tennessee.

The U.S. Census Bureau released new data in September 2024 on income, poverty, education, and health insurance coverage in 2023. These metrics paint a picture of the social and economic circumstances across America. Here’s what stands out from Tennessee’s 2023 health insurance coverage estimates.*

Background

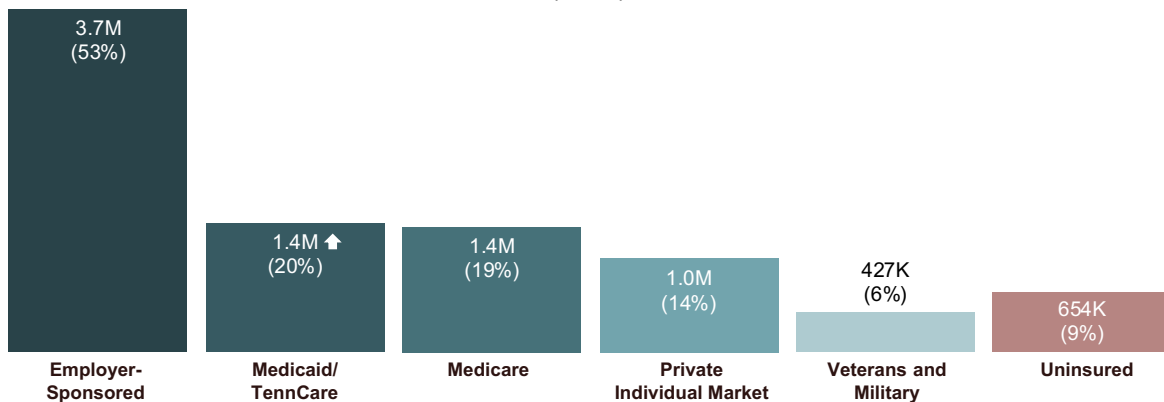
In 2023, 91% of Tennesseans had health insurance—more than half of them through an employer (Figure 1). (1) Compared to 2022, the number of Tennesseans with each type of coverage remained relatively stable (**Figure 2**)—although the share on Medicaid, known as TennCare in Tennessee, increased slightly. Different age groups also relied on each source of coverage to varying degrees (**Figure 3**).

Tennessee’s uninsured rate remained at 9.3%—the same as in 2022 (Figure 4). (1) Around 654,000 Tennesseans were uninsured in 2023—an increase from 2022 that was within the margin of error and not considered statistically significant.

*Due to the margins of error, the difference in some 2022 and 2023 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](#).

Figure 1. Most Tennesseans Get Health Coverage From an Employer

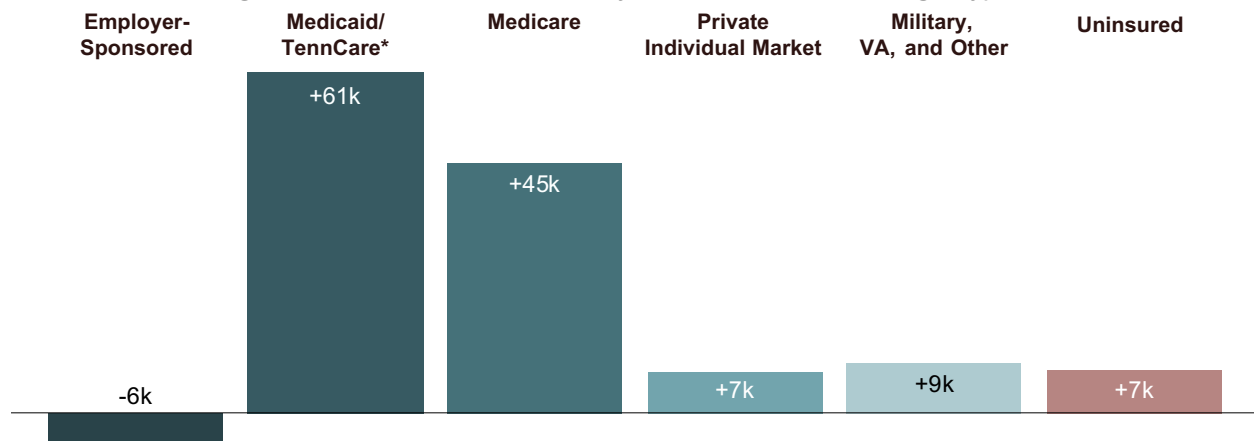
Where Tennesseans Get Their Health Insurance (2023)



↓↑ Denotes a statistically significant change from 2022. Due to the margins of error, the difference in all other 2022 and 2023 estimates is not statistically significant. Note: Percentages add up to 120% because coverage types are not mutually exclusive—especially among adults 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: 2022-2023 American Community Survey 1-Year Estimates (1)

Figure 2. Tennesseans’ Enrollment in Most Health Coverage Types Remained Relatively Stable Between 2022 and 2023

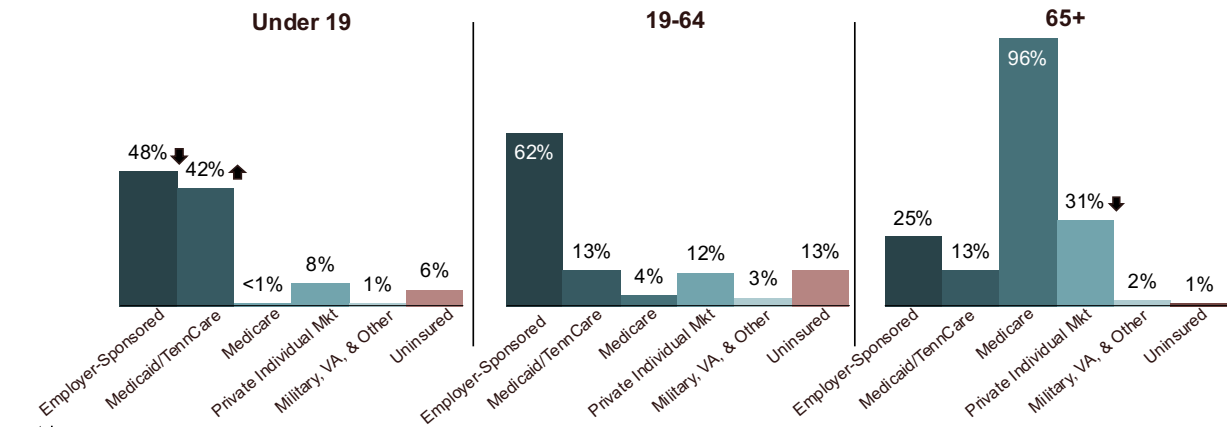
2022 to 2023 Change in Number of Tennesseans by Different Health Coverage Types



*Denotes a statistically significant change from 2022. Due to the margins of error, the difference in all other 2022 and 2023 estimates is not statistically significant. Note: Coverage types are not mutually exclusive — especially among adults 65+, who often have multiple plans (e.g., “dual eligibles” on Medicare and Medicaid or people with both Medicare and a private Medicare supplement plan).
Source: 2022-2023 American Community Survey 1-year estimates (1)

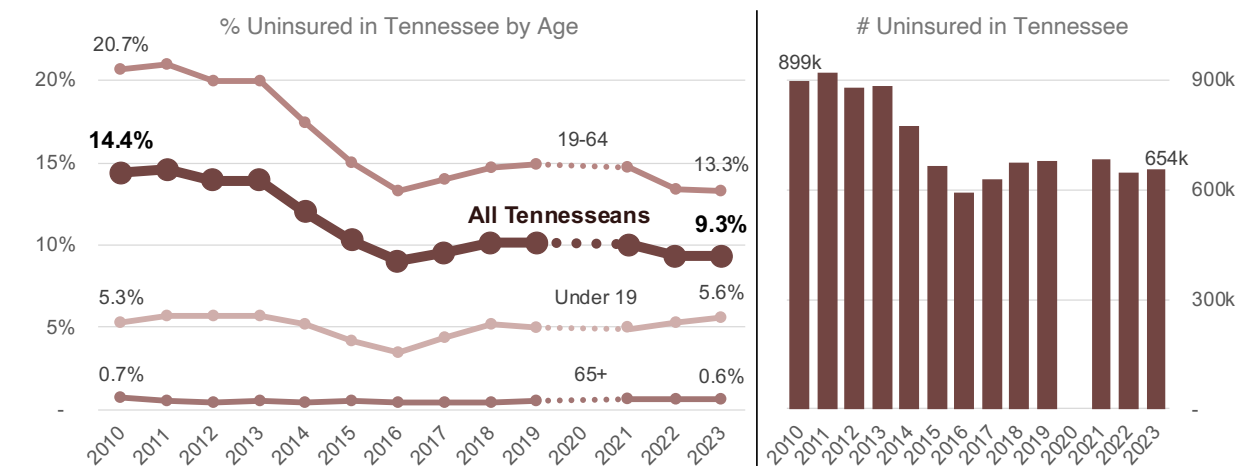
Figure 3. Adults Largely Depend on Employer Coverage, Older Adults on Medicare, and Youth on Both Employer and Medicaid Coverage

Where Tennesseans Get Their Health Insurance by Age (2023)



↕↑ Denotes a statistically significant change from 2022. Due to the margins of error, the difference in all other 2022 and 2023 estimates is not statistically significant. 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: 2022-2023 American Community Survey 1-Year Estimates (1)

Figure 4. Tennessee’s Uninsured Rate Remained Roughly the Same in 2023



Due to the margins of error, the differences in all other 2022 and 2023 estimates are not statistically significant. Due to pandemic-related disruptions, detailed ACS 1-year estimates are unavailable for 2020.
 Source: 2010-2023 American Community Survey 1-Year Estimates (1)

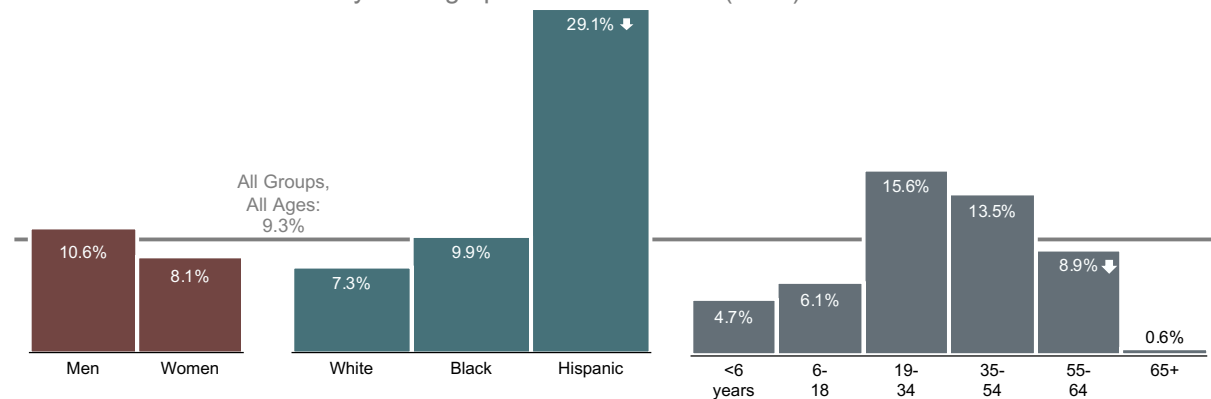
Demographic Variation

Men, Hispanics, and younger adults are still more likely to be uninsured, although the uninsured rate declined slightly for Hispanic Tennesseans (Figures 5 and 6). (1) The uninsured rate remained unchanged for many demographic and socioeconomic groups between 2022 and 2023. However, uninsured rates among Hispanics and pre-retirement seniors saw slight decreases.

Differences in the uninsured rate by race and ethnicity continue to narrow (Figure 7). (1) In 2023, the uninsured rate was 2.6 percentage points higher among black Tennesseans than white residents—compared to 4.1 points in 2010. The Hispanic uninsured rate was 21.8 points higher than that of white Tennesseans—versus 28.3 in 2010.

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

% Uninsured in Tennessee by Demographic Characteristics (2023)

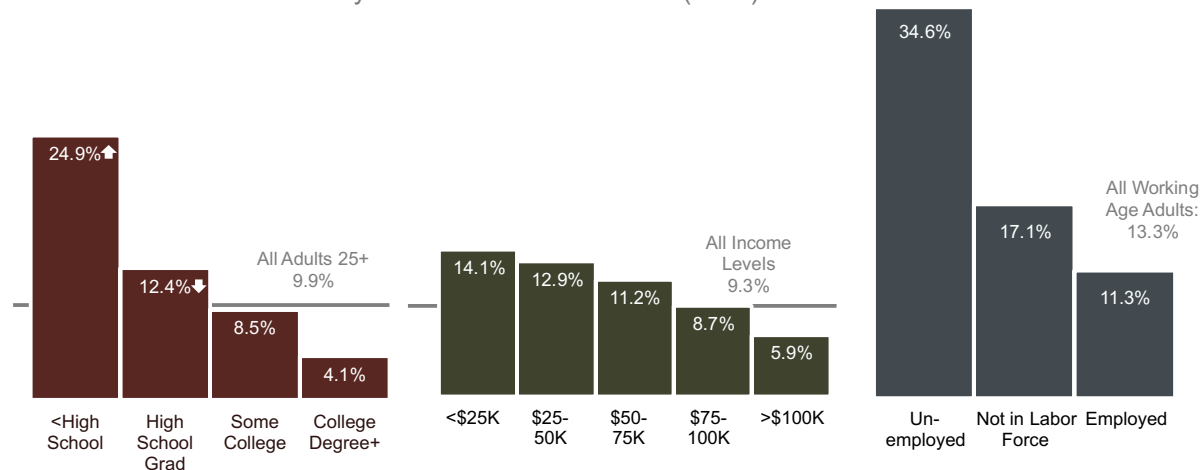


↓↑ Denotes a statistically significant change from 2022. Due to the margins of error, the difference in all other 2022 and 2023 estimates is not statistically significant. Note: Some Hispanic individuals also appear in the categories for black and white residents.

Source: 2022-2023 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 (2023)

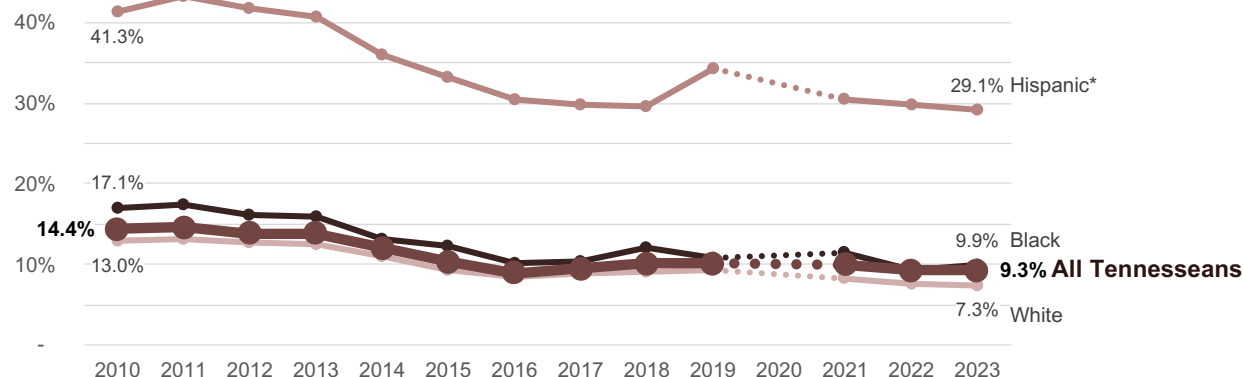


↓↑ Denotes a statistically significant change from 2022. Due to the margins of error, the difference in all other 2022 and 2023 estimates is not statistically significant.

Source: 2022-2023 American Community Survey 1-Year Estimates (1)

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

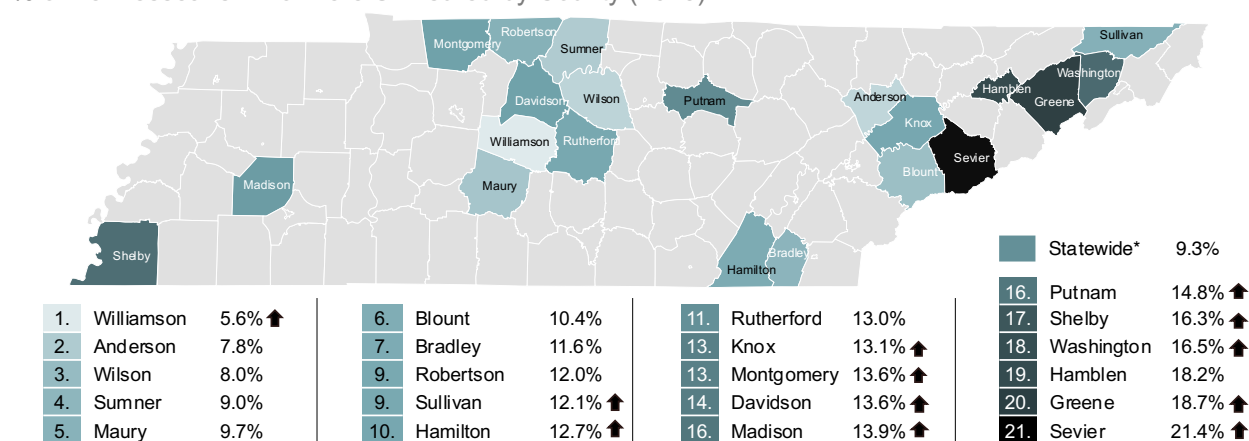
% Uninsured in Tennessee by Race/Ethnicity (2010-2023)



*Denotes a statistically significant change from 2022. Due to the margins of error, the difference in all other 2022 and 2023 estimates is not statistically significant. Due to pandemic-related disruptions, detailed ACS 1-year estimates are unavailable for 2020. Note: Some Hispanic individuals also appear in the categories for black and white residents. Source: 2010-2023 American Community Survey 1-Year Estimates (1)

Figure 8. In Tennessee’s Most Populous Counties, the Uninsured Rate Ranged from 5.6% to 21.4%

% of Tennesseans Who Were Uninsured by County (2023)



↓↑ Denotes a statistically significant change from 2022. Due to the margins of error, the difference in all other 2022 and 2023 estimates is not statistically significant. *One-year estimates are unavailable for the 74 grey counties due to small sample sizes, but the statewide estimate includes every county. Source: 2022-2023 American Community Survey 1-Year Estimates (1)

Geographic Variation

Uninsured rates increased in many of the most populated counties of Tennessee. (1) The Census Bureau’s September data release includes 2023 estimates for counties with populations above 65,000. Among the 21 Tennessee counties with available data, the uninsured rate ranged from 5.6% in Williamson County to 21.4% in Sevier County (Figure 8). Over half of the counties saw a statistically significant increase in their uninsured rate, while the statewide rate remained the same. The uninsured

rate was below the statewide rate of 9.3% in only four of the 21 most populated counties—Williamson, Anderson, Wilson, and Sumner. See **Table A1** in the Appendix for additional county data.

References

1. **U.S. Census Bureau.** 2010-2022 American Community Survey 1-Year Estimates. [Online] September 2023. Available via <https://data.census.gov/>.

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Written By:

Josiah Hoss, Policy Analyst • Dana Moffat, Board Intern

Other Contributing Staff:

Brian Straessle, Executive Director. • Mandy Spears, Deputy Director • Grace Baron, Director of External Relations

For further information, contact Research@SycamoreTN.org.

Table A1. Tennessee 2022-2023 Health Insurance Coverage Data

American Community Survey 1-Year Estimates (2022-2023)

	Total Population		Uninsured Rate		# of Uninsured		# of Uninsured <138% FPL (age 19-64)	
	2022	2023	2022	2023	2022	2023	2022	2023
Tennessee	7,051,339	7,033,220	9.3%	9.3%	647,059	654,463	194,500	185,690*
Anderson	78,913	79,409	8.4%	7.8%	6,528	3,812	2,326	971
Blount	139,958	140,324	10.1%	10.4%	13,949	10,003*	3,919	2,068
Bradley	110,616	110,524	9.3%	11.6%	10,217	9,699*	3,576	1,944
Davidson	708,144	707,932	11.5%	13.6%*	80,790	77,354	20,660	19,236
Greene	71,405	71,877	10.1%	18.7%*	7,163	8,473	2,494	1,622
Hamblen	65,168	65,851	13.9%	18.2%	8,952	7,343	3,530	2,505
Hamilton	374,682	376,482	8.1%	12.7%*	29,963	33,166	8,292	7,544
Knox	494,574	497,092	7.6%	13.1%*	37,317	44,974*	10,388	13,659
Madison	99,245	97,399	8.0%	13.9%*	7,824	10,543*	3,187	3,161
Maury	108,159	109,620	8.3%	9.7%	8,840	8,143	2,518	1,309
Montgomery	235,201	225,695	9.8%	13.6%*	21,460	23,671	4,743	7,513
Putnam	82,382	83,178	7.3%	14.8%*	5,922	8,936*	2,946	3,198
Robertson	75,470	76,055	11.4%	12.0%	8,554	7,260	2,008	850
Rutherford	360,619	365,642	9.8%	13.0%	35,017	33,487	5,363	5,589
Sevier	98,789	98,880	11.9%	21.4%*	11,642	15,258*	2,733	4,384*
Shelby	916,371	898,922	9.9%	16.3%*	89,852	104,211*	29,600	33,092
Sullivan	160,820	160,390	8.3%	12.1%*	13,244	12,427	6,482	4,063
Sumner	203,858	206,344	6.9%	9.0%	13,919	12,292	2,479	1,676
Washington	136,172	136,951	11.1%	16.5%*	14,942	14,425	4,129	5,254
Williamson	260,815	263,489	3.4%	5.6%*	8,880	9,571	1,831	1,883
Wilson	158,555	162,311	5.7%	8.0%	9,017	8,814	2,338	933

*Denotes a statistically significant change from 2022. Due to the margins of error, the difference in all other 2022 and 2023 estimates is not statistically significant. Notes: Because of the small sample size, one-year estimates are unavailable for the 74 TN counties with populations below 65,000. However, statewide estimates include residents of every county.

Source: 2022-2023 American Community Survey 1-Year Estimates