

CHART BOOK:

**A 2026 PROFILE OF HEALTH INSURANCE
COVERAGE FOR MISSISSIPPI ADULTS:
2023-2024 DATA**

September 2026

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DATA OVERVIEW

KEY POINTS

- Uninsurance rates slightly decreased from 2023 to 2024 for Mississippi adults, aged 19-64 years.
- Public insurance rates slightly increased from 2023 to 2024 for Mississippi adults, aged 19-64 years.
- In 2024, uninsurance rates were higher for Mississippi non-elderly adults than the national average rate.
- Statewide trends show a decrease in uninsurance rates and an increase in private healthcare coverage rates.
- Compared to other adult age groups in Mississippi, young adults, aged 19-25 years, had the highest rates of uninsurance.
- Almost two-thirds of Mississippi young adults, aged 19-25 years, are insured through private healthcare coverage.
- From 2017 to 2024, there was an overall decrease in uninsurance rates for Mississippi young adults, ages 19-25 years.
- Nearly two-thirds of Mississippi adults, ages 26-44 years, had employee-sponsored and/or military-sponsored healthcare coverage.
- Mississippi adults, ages 45 to 64 years, had the lowest levels of uninsurance when compared to other age groups.
- Private healthcare coverage rates have steadily increased for adults, ages 45-64 years, since 2018.
- In 2024, over one-third of the state's Hispanic population and almost one-quarter of the state's Native American population were uninsured.
- Mississippi adults with the lowest levels of education experienced both the highest rates of public healthcare coverage and uninsurance rates.
- From 2023 to 2024, the number of uninsured adults below 401% FPL declined from approximately 224,300 to 196,700, a decrease of about 27,600.
- Childless adults working part-time and parents who were not working had the highest uninsurance rates.

SOURCE

Researchers from the State Health Access Data Assistance Center (SHADAC) at the University of Minnesota compiled Mississippi data from the 2023 and 2024 United States Census Bureau's American Community Survey (ACS) at the request of the Center for Mississippi Health Policy. The ACS asks a representative sample of households about their health insurance coverage. This chartbook summarizes the responses provided by non-elderly (19 through 64 years of age) Mississippi adults. Data found at Integrated Public Use Microdata Series (IPUMS) (<https://usa.ipums.org/usa/index.shtml>).

This chartbook also includes a summary of the responses provided by Mississippi employers who were asked about health insurance offered in 2024. The Agency for Healthcare Research and Quality (AHRQ) conducts the survey, known as the Medical Expenditure Panel Survey (MEPS). This chartbook is available at www.mshealthpolicy.com.

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

DISTRIBUTION BY TYPE OF COVERAGE

DATA RANGE: 2023 - 2024

UNINSURANCE RATES SLIGHTLY
DECREASED IN 2024.

PUBLIC INSURANCE RATES SLIGHTLY
INCREASED IN 2024.

Most non-elderly adult Mississippians' private insurance coverage is obtained via employment-based and military plans (60.7%). The remaining plans are privately purchased (9.6%).

Non-elderly adults are more likely to be uninsured than children or the elderly due to eligibility standards for public programs.

In 2024, almost the same number of adults were uninsured as there were adults with public healthcare coverage.

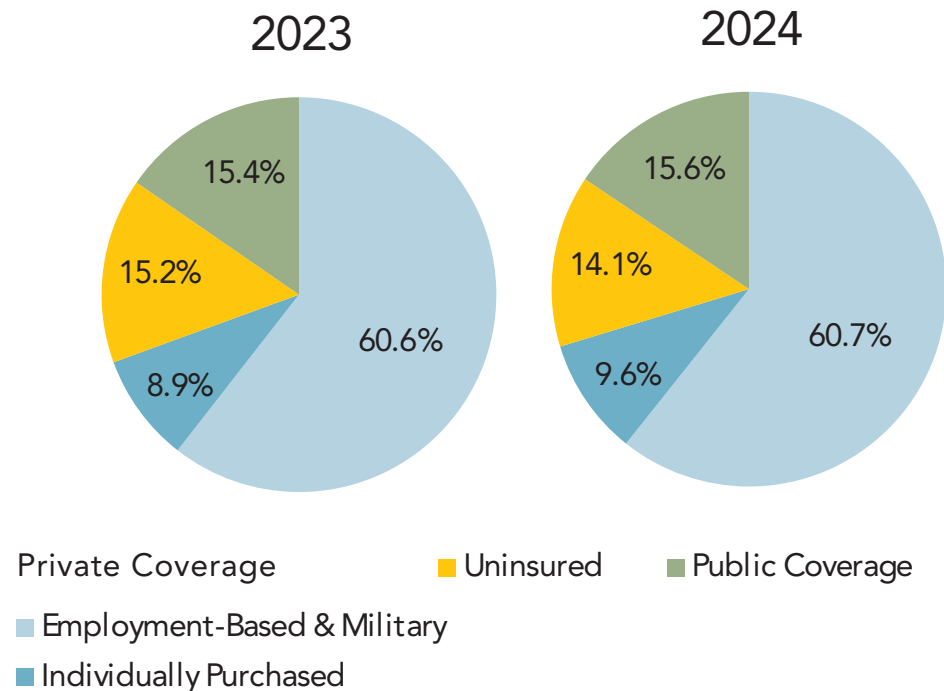


Chart Source:

US Census Bureau, American Community Survey (ACS). (2023-2024).
Health Non-Institutionalized Population.

Note: Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

HEALTH COVERAGE COMPARISON, UNITED STATES VERSUS MISSISSIPPI

DATA RANGE: 2023 - 2024

IN 2024 UNINSURANCE RATES **WERE HIGHER**

FOR MISSISSIPPI NON-ELDERLY ADULTS THAN
THE NATIONAL AVERAGE.

In 2024, the uninsurance rate for Mississippi non-elderly adults was higher than the national average.

For 2024, the rate for public healthcare coverage was slightly higher for Mississippi non-elderly adults than the national average.

In 2024, the private healthcare coverage rates, for both employment-based/military and individually purchased insurance plans, were lower for Mississippi non-elderly adults (70.3%) than the national average (73.3%).

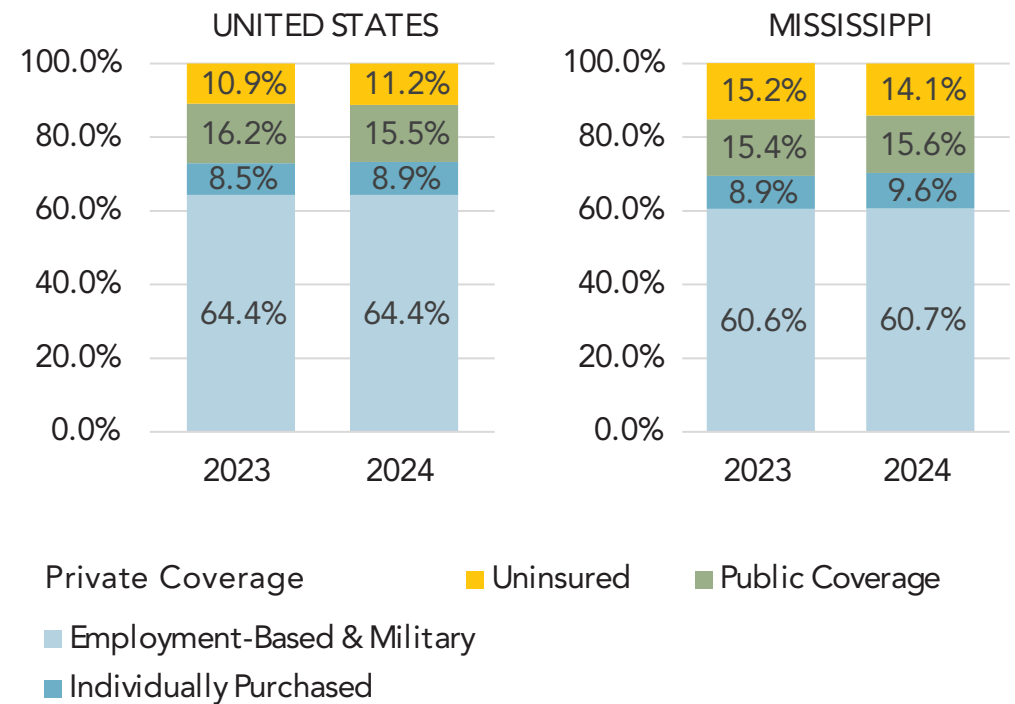


Chart Source:

US Census Bureau, American Community Survey (ACS). (2023-2024). Health Non-Institutionalized Population.

Note: Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

HEALTH COVERAGE TRENDS BY TYPE

DATA RANGE: 2014 - 2024

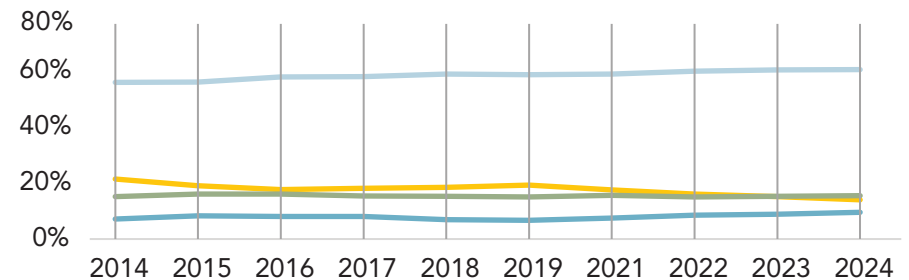
STATEWIDE TRENDS SHOW A **DECREASE** IN UNINSURANCE RATES AND AN **INCREASE** IN PRIVATE HEALTHCARE COVERAGE RATES.

For the past four years, statewide trends in uninsurance rates have steadily decreased.

In 2024, uninsurance rates for non-elderly, adult Mississippians were at an all-time low. Inversely, private healthcare coverage rates (employment-based & military insurance plans and individual, privately purchased insurance plans) were at an all-time high.

Chart Source:

American Community Survey. (2014-2024). *Health Insurance Coverage*. Data Compiled by SHADAC using IPUMS-ACS.



Private Coverage

— Employment-Based & Military — Uninsured — Public Coverage — Individually Purchased

	Employment-Based & Military	Individually Purchased	Uninsured	Public Coverage
2014	56.1%	7.2%	21.5%	15.2%
2015	56.3%	8.4%	19.1%	16.2%
2016	58.1%	8.1%	17.7%	16.1%
2017	58.2%	8.1%	18.2%	15.5%
2018	59.1%	7.0%	18.5%	15.4%
2019	58.9%	6.8%	19.4%	15.1%
2020	No Data Available			
2021	59.1%	7.6%	17.6%	15.7%
2022	60.2%	8.6%	16.1%	15.1%
2023	60.6%	8.9%	15.2%	15.4%
2024	60.7%	9.6%	14.1%	15.6%

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

HEALTH COVERAGE BY AGE GROUP

DATA RANGE: 2023 - 2024

COMPARED TO OTHER ADULT AGE GROUPS,
YOUNG ADULTS, AGED 19-25 YEARS, HAD THE

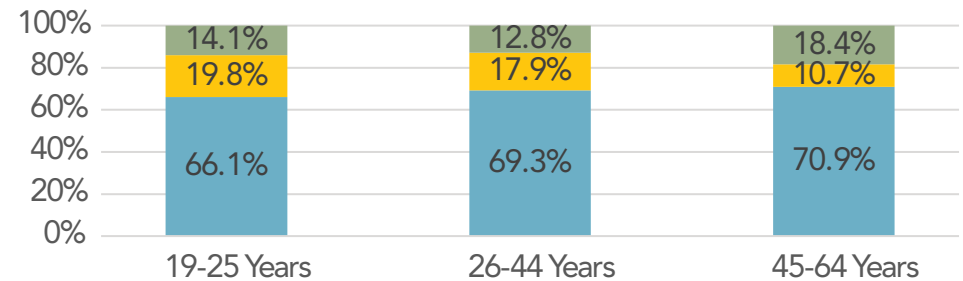
**HIGHEST RATES OF
UNINSURANCE.**

Uninsurance rates were greatest for adults aged 19-25 years and lowest for adults aged 45-64 years.

In 2024, private coverage rates exceeded public coverage rates in every age group.

Out of all age groups, adults aged 45-64 years had the highest rates of public healthcare coverage for both 2023 and 2024.

2023



2024

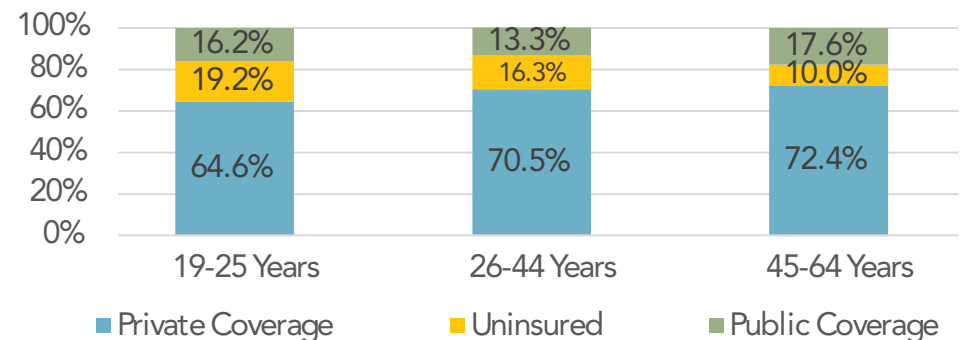


Chart Source:

American Community Survey. (2023-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS, 19-25 YEARS OF AGE

DISTRIBUTION OF COVERAGE

DATA RANGE: 2023 - 2024

OVER HALF OF YOUNG ADULTS, AGES 19-25, ARE INSURED THROUGH PRIVATE HEALTHCARE COVERAGE.

In 2024, the majority of young adult Mississippians had private healthcare coverage. Most private coverage came through employment-based or military plans; the remainder was individually purchased.

Uninsurance rates slightly decreased from 2023 to 2024 for this age group.

In 2024, the rate of uninsurance was greater than the rate of public healthcare coverage.

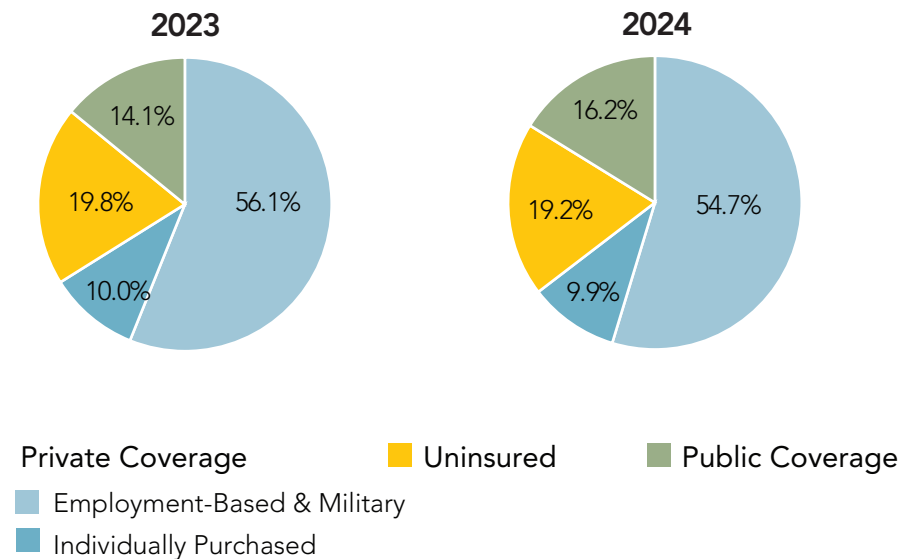


Chart Source:

American Community Survey. (2023-2024). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

Note: Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS, 19-25 YEARS OF AGE

HEALTH COVERAGE TRENDS

DATA RANGE: 2014 - 2024

OVER THE PAST DECADE, THERE HAS BEEN A

STEADY DECREASE

IN UNINSURANCE RATES FOR
YOUNG ADULTS, AGES 19-25.

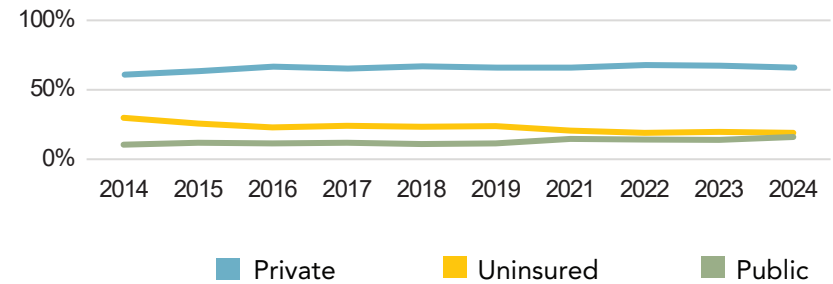
In 2024 public healthcare coverage for young Mississippi adults, aged 19-25 years old, slightly increased. The majority of this age group is covered through private health insurance plans.

In both 2023 and 2024, uninsurance rates are much lower than in previous years.

Chart Source:

American Community Survey. (2014-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

Note: Due to rounding, all categories may not add to 100%.



	Private	Uninsured	Public
2014	59.5%	30.0%	10.5%
2015	62.2%	25.8%	11.9%
2016	65.3%	23.1%	11.6%
2017	64.0%	24.1%	11.9%
2018	65.5%	23.4%	11.0%
2019	64.7%	23.9%	11.4%
2020	No Data Available		
2021	64.6%	20.7%	14.8%
2022	66.5%	19.2%	14.3%
2023	66.1%	19.8%	14.1%
2024	64.6%	19.2%	16.2%

MISSISSIPPI ADULTS, 26-44 YEARS OF AGE

DISTRIBUTION OF COVERAGE

DATA RANGE: 2023 - 2024

ALMOST $\frac{2}{3}$ OF ADULTS, AGES 26-44, HAD EMPLOYER-SPONSORED AND/OR MILITARY HEALTHCARE COVERAGE.

Since 2019, uninsurance rates have declined for Mississippi non-elderly adults ages 26-44.

For this age group, there was also an increase in employment-based and military-based private healthcare coverage during this time. More than half of the adults in this age group were covered by employment/military-based health insurance during both years.

Both public healthcare coverage rates and privately purchased healthcare coverage experienced slight growth during 2024.

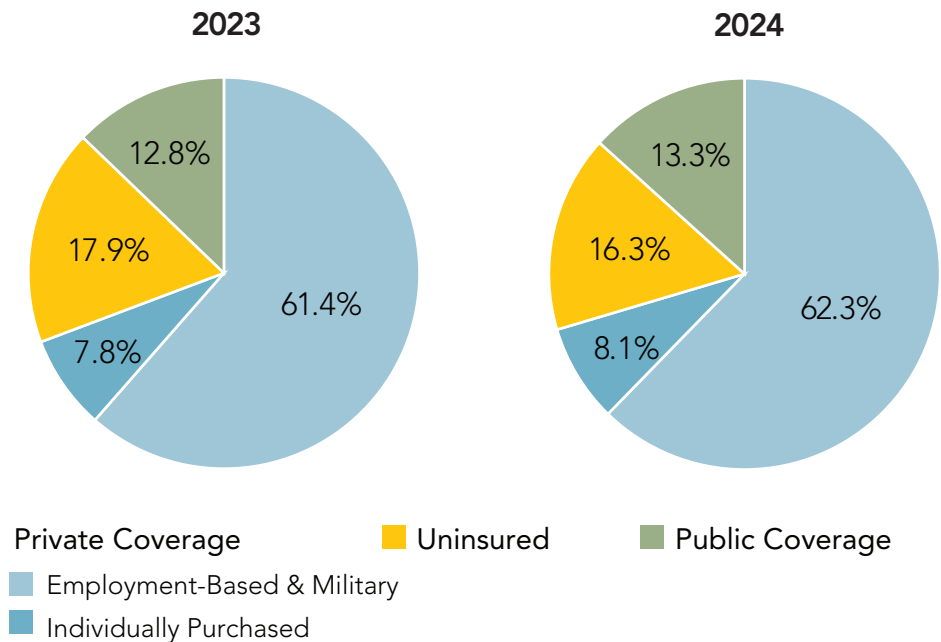


Chart Source:

American Community Survey. (2023-2024). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

Note: Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS, 26-44 YEARS OF AGE

HEALTH COVERAGE TRENDS

DATA RANGE: 2014 - 2024

UNINSURANCE RATES HAVE DECREASED

BY 7.8 PERCENTAGE POINTS FOR ADULTS, AGED 26-44 YEARS OLD, SINCE THE ACA WAS ADOPTED IN 2014.

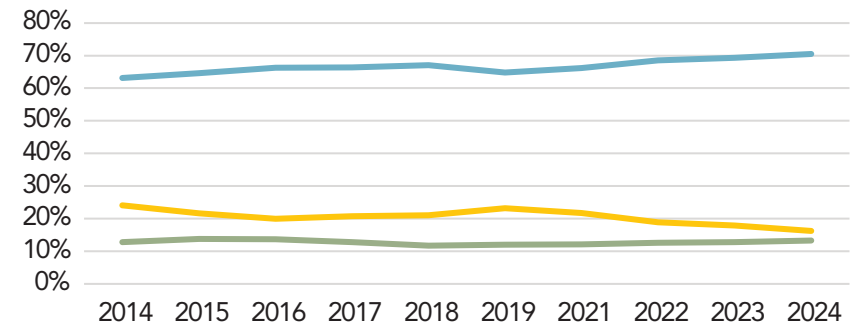
Since major ACA coverage provisions took effect in 2014, private healthcare coverage rates for ages 26-44 years have been gradually increasing, and the uninsurance rates for this age group have been steadily decreasing.

Over the past decade, the average public healthcare coverage rate for this age group has been approximately 12.8%.

Chart Source:

American Community Survey. (2014-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

Note: Due to rounding, all categories may not add to 100%. No data available for 2020.



■ Private

■ Uninsured

■ Public

	Private	Uninsured	Public
2014	63.1%	24.1%	12.8%
2015	64.6%	21.6%	13.8%
2016	66.3%	20.0%	13.7%
2017	66.4%	20.8%	12.8%
2018	67.1%	21.1%	11.7%
2019	64.8%	23.2%	12.0%
2020*	No Data Available		
2021	66.2%	21.7%	12.1%
2022	68.6%	18.9%	12.6%
2023	69.3%	17.9%	12.8%
2024	70.5%	16.3%	13.3%

MISSISSIPPI ADULTS, 45-64 YEARS OF AGE

DISTRIBUTION OF COVERAGE

DATA RANGE: 2023 - 2024

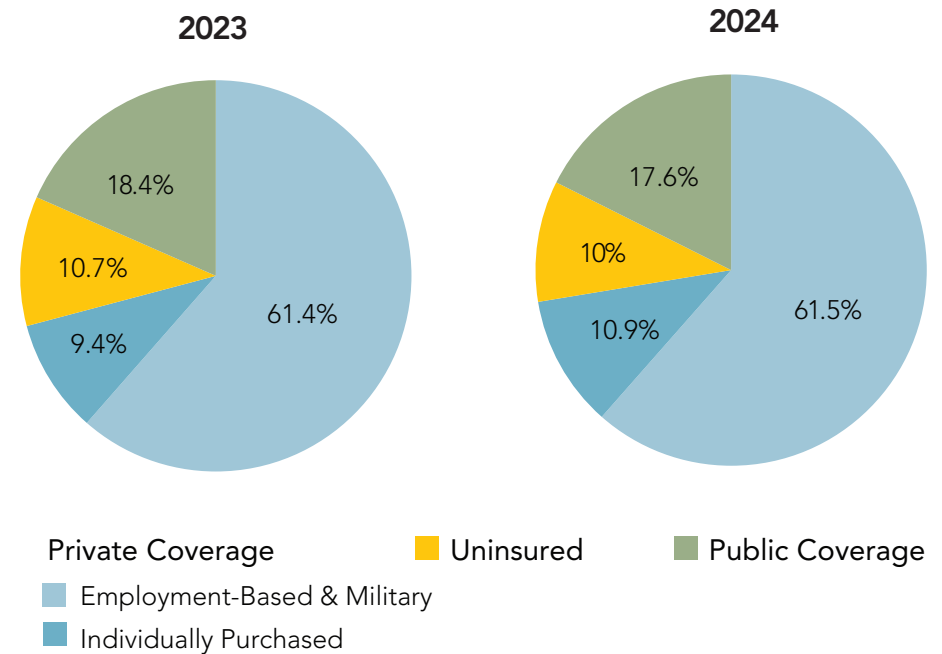
ADULTS, AGES 45 TO 64, HAD
**THE LOWEST LEVELS
OF UNINSURANCE**
COMPARED TO OTHER AGE GROUPS.

In 2024, private healthcare coverage rates slightly increased from 2023, while public healthcare coverage rates slightly decreased for adults 45-64 years of age.

Chart Source:

American Community Survey. (2023-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

Note: Due to rounding, all categories may not add to 100%.



MISSISSIPPI ADULTS, 45-64 YEARS OF AGE

HEALTH COVERAGE TRENDS

DATA RANGE: 2014 - 2024

PRIVATE HEALTHCARE COVERAGE RATES
HAVE STEADILY INCREASED
FOR ADULTS, AGES 45-64, SINCE 2018.

The uninsurance rates for non-elderly, Mississippi adults, aged 45-64 years old, have steadily declined since 2013. Public coverage decreased in 2024 and remained below the 2014 rate, before ACA adoption in Mississippi¹.

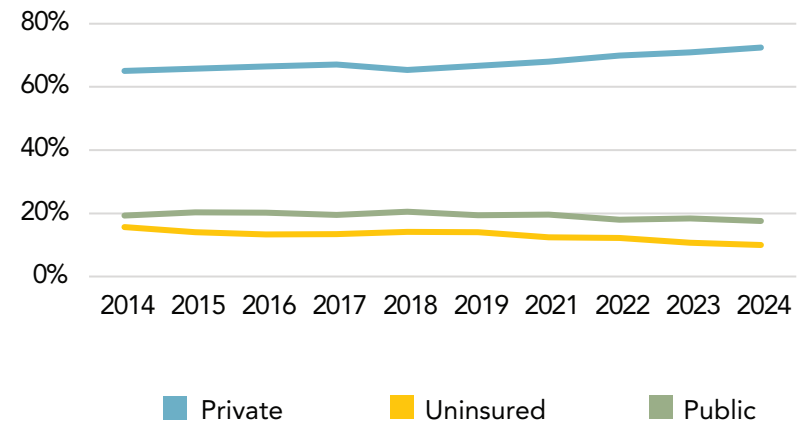
Private healthcare coverage rates have steadily increased since 2018.

¹ Mississippi Insurance Department. (2013) *Affordable Care Act: What you Need to Know, Changes Already In Place And Changes Coming In 2014.* <https://apps.mid.ms.gov/healthcare/aca-what-you-need-to-know.aspx>

Chart Source:

American Community Survey. (2014-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

Note: Due to rounding, all categories may not add to 100%.



	Private	Uninsured	Public
2014	65.0%	15.7%	19.3%
2015	65.7%	14.0%	20.3%
2016	66.4%	13.3%	20.2%
2017	67.1%	13.4%	19.5%
2018	65.3%	14.1%	20.5%
2019	66.6%	14.0%	19.4%
2020*	No Data Available		
2021	68.0%	12.4%	19.6%
2022	69.9%	12.2%	18.0%
2023	70.9%	10.7%	18.4%
2024	72.4%	10.0%	18.4%

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

UNINSURANCE BY RACE AND ETHNICITY

DATA RANGE: 2023 - 2024

IN 2024, OVER **ONE-THIRD** OF THE STATE'S HISPANIC POPULATION AND ALMOST **ONE-QUARTER** OF THE NATIVE AMERICAN POPULATION **WERE UNINSURED.**

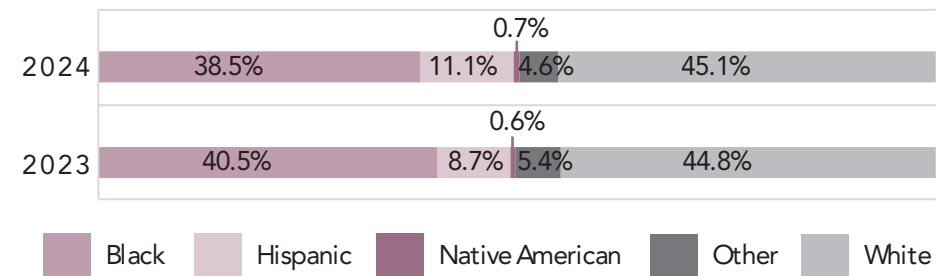
In 2024, less than half of the uninsured non-elderly adult population in Mississippi identified as "White" (45.1%), closely followed by adults who identified as "Black" (38.5%). The remaining uninsured non-elderly adults identify as "Hispanic" (11.1%), "Other" (4.6%), and "Native American" (0.7%).

The 11.1% uninsured, non-elderly adults, who identified as "Hispanic", represented 40.4% of the state's Hispanic population. The 0.7% of the uninsured, non-elderly adults, who identified as "Native American", represented 24.2% of the state's Native American population.

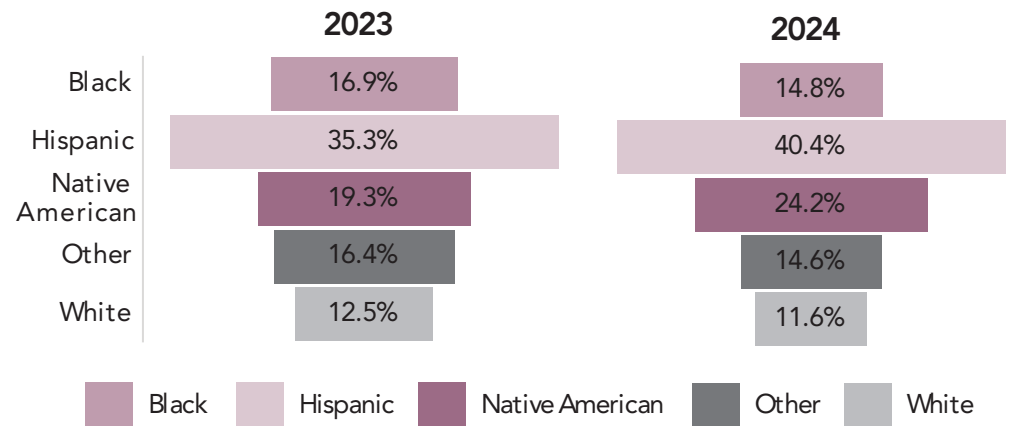
Chart Source:

American Community Survey. (2023-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

PERCENT OF TOTAL UNINSURED IN THE STATE BY RACE



PERCENT OF RACE WHO WERE UNINSURED



MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

COVERAGE BY EDUCATIONAL LEVEL

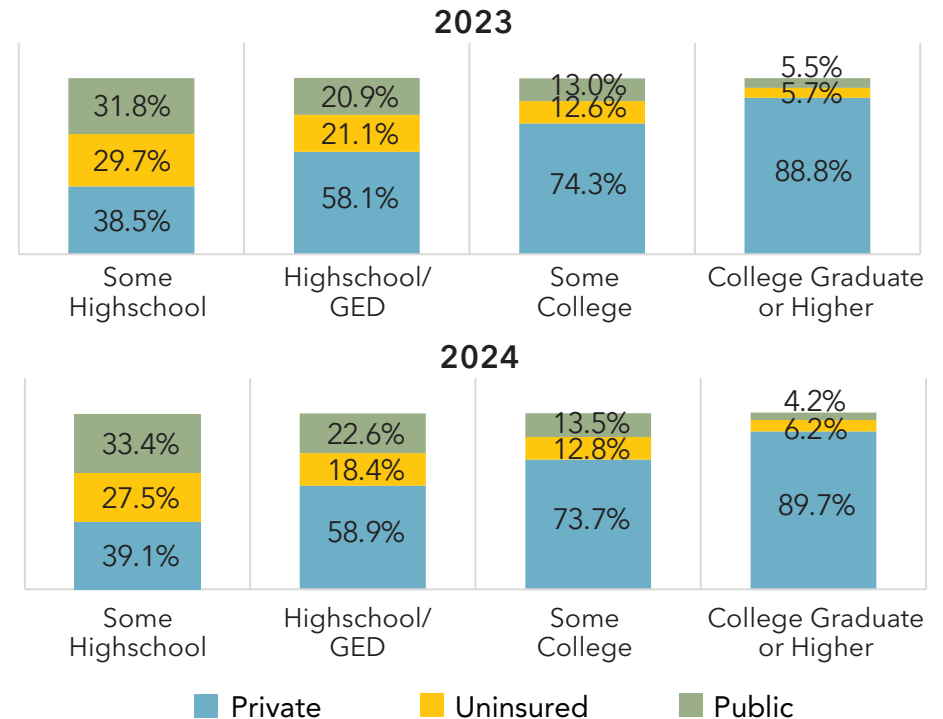
DATA RANGE: 2023 - 2024

ADULTS WITH THE LOWEST LEVELS OF EDUCATION EXPERIENCED BOTH
THE HIGHEST RATES OF PUBLIC HEALTHCARE COVERAGE & UNINSURANCE.

Private healthcare coverage rates are least at the lowest level of educational attainment. Inversely, private healthcare coverage rates are greatest at the highest levels of educational attainment. Public healthcare coverage rates also decrease as educational levels increase.

Chart Source:

American Community Survey. (2023-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.



MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

UNINSURANCE BY FEDERAL POVERTY LEVEL (FPL)

DATA RANGE: 2022 - 2024

IN BOTH 2023 AND 2024,
UNINSURANCE GENERALLY DECREASED
AS **INCOME INCREASED.**

For 2023, uninsurance rates decreased as income levels increased above 100% FPL. Adults below 100% of the FPL experienced the highest rates of uninsurance. The table below shows the income levels at 138% FPL.

138% FPL INCOME LEVELS, 2023-2024

	SINGLE PERSON	FAMILY OF FOUR
2023	\$20,120	\$41,400
2024	\$20,783	\$43,056

Source: Federal Register (2023-2024).US.gov

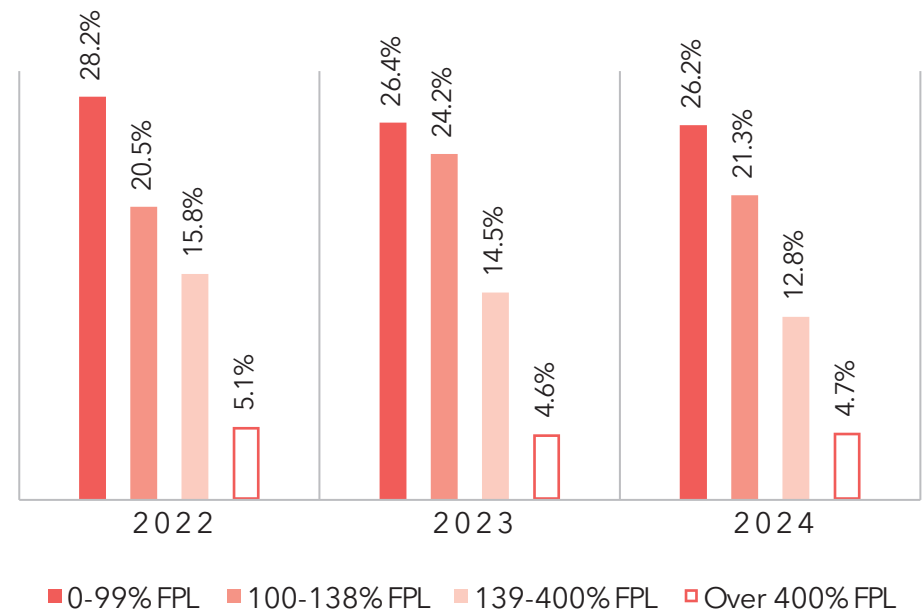


Chart Source:

American Community Survey. (2022-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

Note: FPL calculations based on Federal Poverty Guideline (FPG) values provided in IPUMS data extracts.

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

COVERAGE BY FEDERAL POVERTY LEVEL (FPL)

DATA RANGE: 2023 - 2024

FROM 2023 TO 2024, THE NUMBER OF ADULTS BELOW 401% FPL WHO WERE UNINSURED

DECREASED BY APPROXIMATELY 22,900.

In 2024, the highest levels of private healthcare coverage were found in non-elderly Mississippi adults whose income levels fit within the 139%-400% FPL bracket.

Meanwhile, the highest levels of uninsurance were experienced by adults whose income levels fit within the 0%-99% FPL bracket. The highest levels of public healthcare coverage were also found within the 0-99% FPL bracket. The highest levels of public healthcare coverage could be found within the 0-99% FPL bracket.

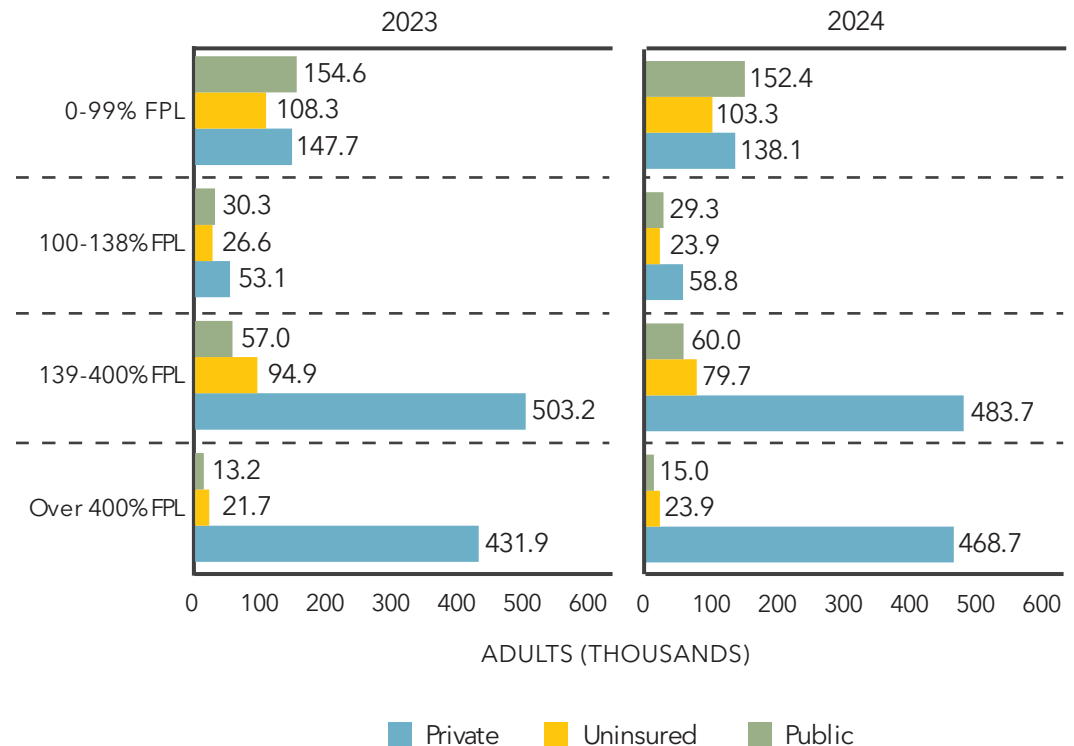


Chart Source:

American Community Survey. (2023-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

Note: FPL calculations based on Federal Poverty Guideline (FPG) values provided in IPUMS data extracts.

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

NUMBER OF UNINSURED BY FEDERAL POVERTY LEVEL (FPL)

DATA RANGE: 2014 - 2024

THE NUMBER OF UNINSURED ADULTS
HAS DECREASED
BY APPROXIMATELY 140,600
SINCE THE ADOPTION OF THE ACA IN 2014.

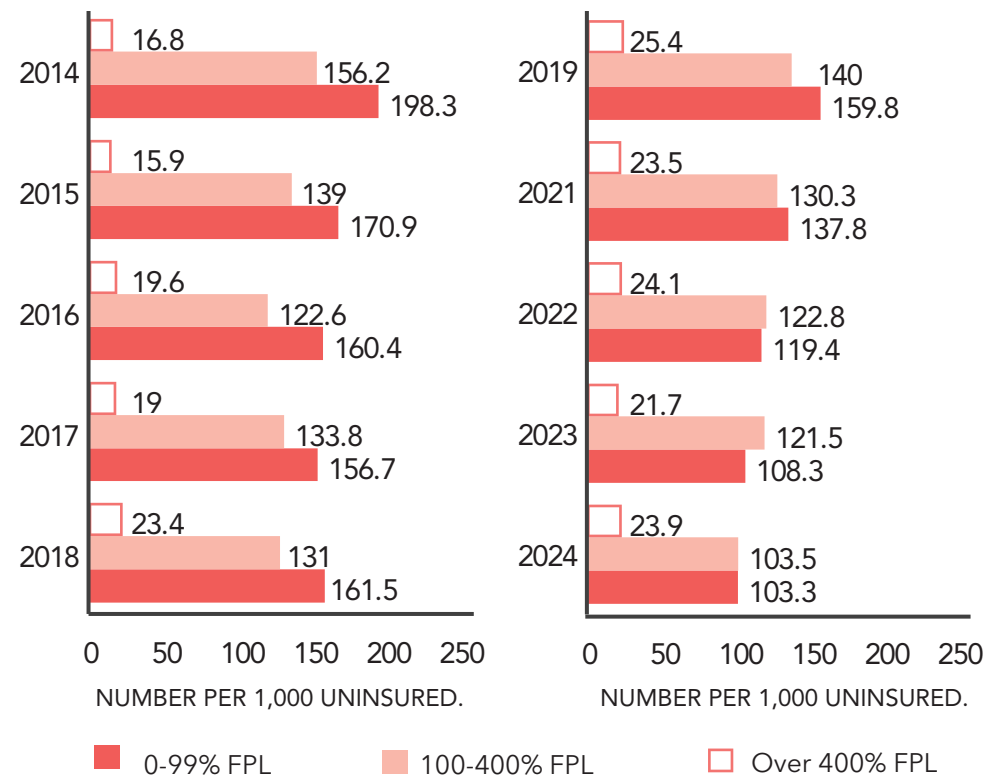
The number in the 0-99% FPL group decreased from 198,300 to 103,300, a decline of approximately 47.9%.

The 0-99% group had the largest number of uninsured adults through 2021. The 100-400% group was slightly larger from 2022 through 2024.

Chart Source:

American Community Survey. (2014-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

Note: FPL calculations based on Federal Poverty Guideline (FPG) values provided in IPUMS data extracts.



*Data not available for 2020

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

COVERAGE AT OR BELOW 138% FEDERAL POVERTY LEVEL (FPL)

DATA RANGE: 2023 - 2024

JUST OVER ONE QUARTER OF MISSISSIPPI ADULTS AT OR BELOW 138% FPL ARE UNINSURED.

Since the passage of the Affordable Care Act, states have been granted the option of expanding Medicaid eligibility to individuals with income below 138% FPL. Because of this, it is relevant to view the types of insurance coverage held by adults within this income bracket, as it could indicate how many uninsured adults could be impacted should Mississippi choose to expand healthcare coverage under Medicaid.

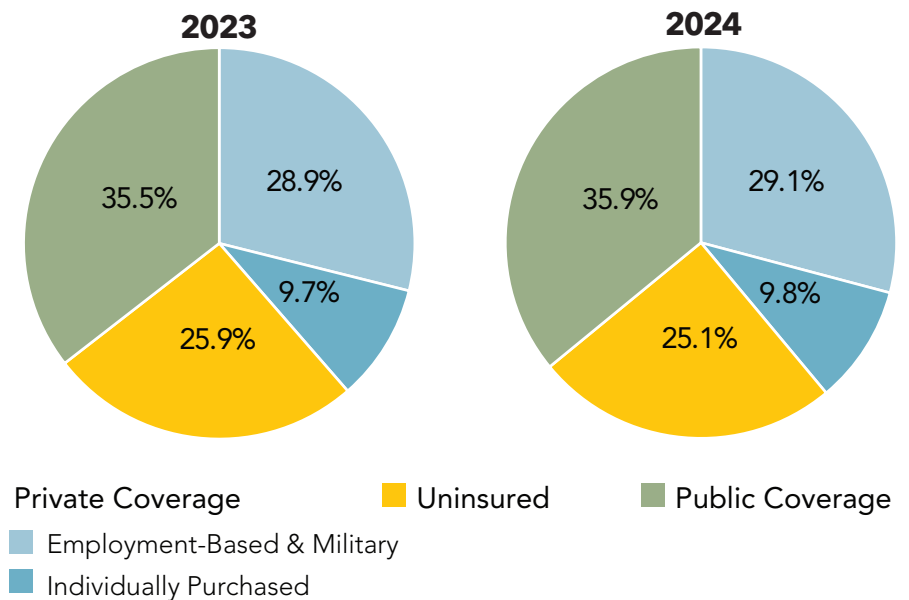


Chart Source:

American Community Survey. (2023-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

Note: FPL calculations based on Federal Poverty Guideline (FPG) values provided in IPUMS data extracts.

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE, PARENTS AND CHILDLESS

UNINSURANCE BY FEDERAL POVERTY LEVEL (FPL)

DATA RANGE: 2023 - 2024

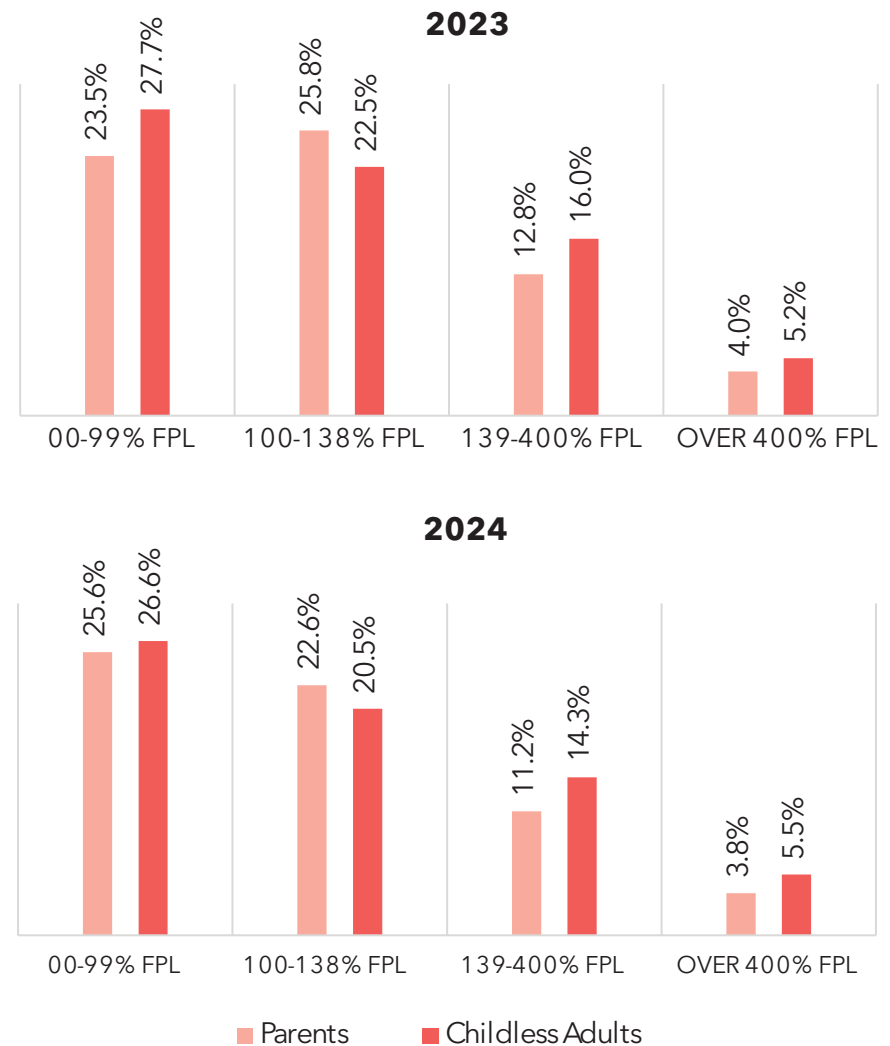
ABOUT ONE QUARTER
OF CHILDLESS ADULTS AT 0-99% FPL
HAD NO HEALTH INSURANCE.

The highest displayed 2024 uninsurance rate was 26.6% among childless adults below 100% FPL. The lowest rate was 3.8% among parents over 400% FPL.

Chart Source:

American Community Survey. (2023-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

Note: FPL calculations based on Federal Poverty Guideline (FPG) values provided in IPUMS data extracts.



MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

UNINSURANCE BY OCCUPATION

DATA RANGE: 2023 - 2024

In 2024, the highest percentages of uninsured adults were among those who listed their occupation as a "cook" or "driver/sales worker and truck driver." Approximately 17,994 uninsured Mississippi adults are listed among these occupations.

2023			2024		
Name	Count	%	Name	Count	%
Cashiers	10,141	4.9%	Cooks	9,215	4.8%
Laborers (<i>Freight, Stock, and Material Movers, Hand</i>)	9,289	4.5%	Driver/Sales Workers and Truck Drivers	8,779	4.6%
Driver/Sales Workers And Truck Drivers	7,643	3.7%	Cashiers	7,947	4.1%
Construction Laborers	6,879	3.3%	Construction Laborers	6,916	3.6%
Cooks	6,416	3.1%	Retail Salespersons	6,483	3.4%
Waiters And Waitresses	5,279	2.6%	Laborers (<i>Freight, Stock, and Material Movers, Hand</i>)	5,878	3.1%
Janitors And Building Cleaners	5,120	2.5%	Stockers and Order Fillers	5,832	3.0%
First-Line Supervisors Of Retail Sales Workers	4,679	2.3%	Janitors and Building Cleaners	5,457	2.8%
Retail Salespersons	4,487	2.2%	Carpenters	4,397	2.3%
Stockers And Order Fillers	4,303	2.1%	Maids and Housekeeping Cleaners	4,154	2.2%
Welding, Soldering, And Brazing Workers	4,231	2.1%	First-Line Supervisors of Retail Sales Workers	3,857	2.0%
Unemployed (<i>No work experience in the last 5 years or never worked.</i>)	3,971	1.9%	Customer Service Representatives	3,487	1.8%
Other Assemblers And Fabricators	3,868	1.9%	Waiters and Waitresses	3,070	1.6%
Misc. Production Workers (<i>Including Equipment Operators & Tenders</i>)	3,771	1.8%	Landscaping and Groundskeeping	2,820	1.5%
Landscaping And Groundskeeping Workers	3,688	1.8%	Nursing Assistants	2,735	1.4%
Automotive Service Technicians And Mechanics	3,506	1.7%	Elementary and Middle School Teachers	2,562	1.3%
Carpenters	3,278	1.6%	Unemployed (<i>No work experience in the last 5 years or never worked.</i>)	2,549	1.3%
Maids And Housekeeping Cleaners	3,239	1.6%	Automotive Service Technicians And Mechanics	2,547	1.3%
Customer Service Representatives	2,981	1.4%	Industrial Truck And Tractor Operators	1,931	1.0%
Security Guards And Gambling Surveillance Officers	2,824	1.4%	Registered Nurses	1,926	1.0%

Chart Source: American Community Survey. (2023-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

INSURANCE STATUS FOR EMPLOYED ADULTS

DATA RANGE: 2023 - 2024

THERE ARE MORE MISSISSIPPI WORKING ADULTS WHO LACK HEALTHCARE COVERAGE THAN THOSE WHO HAVE PUBLIC HEALTHCARE COVERAGE.

In 2024, over 80% of Mississippi working adults had private healthcare coverage. Less than 6% of this group had public healthcare coverage, and more than 10% of Mississippi working adults were uninsured.

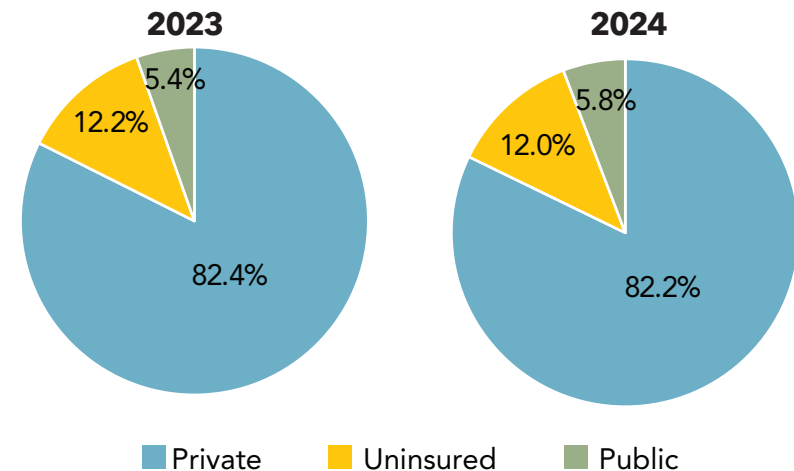


Chart Source:

American Community Survey. (2023-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

INSURANCE STATUS FOR UNEMPLOYED ADULTS

DATA RANGE: 2023 - 2024

ABOUT **ONE-THIRD** OF
UNEMPLOYED MISSISSIPPI
ADULTS ARE UNINSURED.

In 2024, 43.3% had private coverage, 23.5% had public coverage, and 33.1% were uninsured.

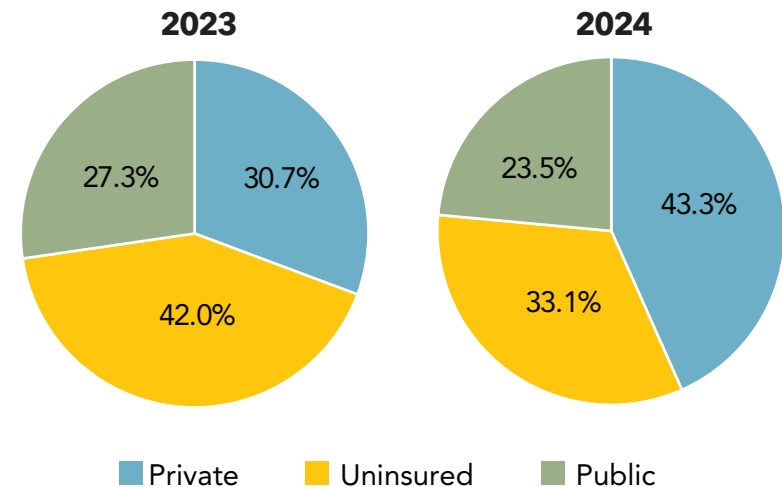


Chart Source:

American Community Survey. (2023-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

UNINSURED BY WORK STATUS

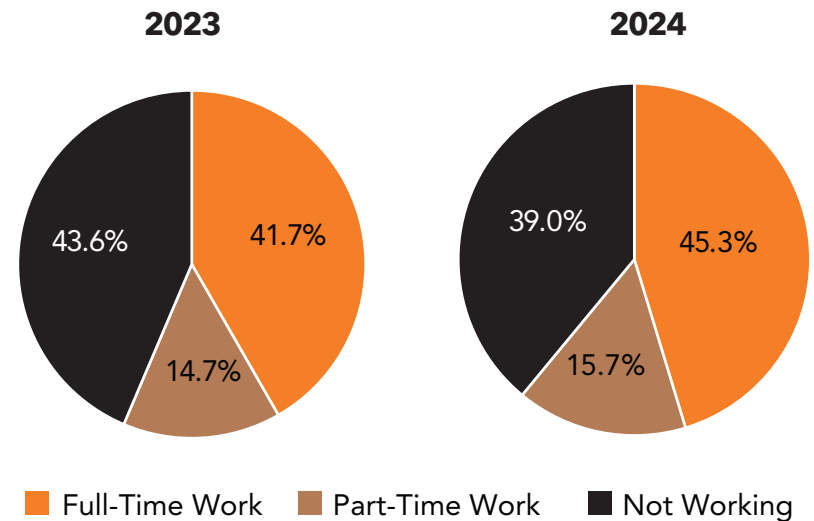
DATA RANGE: 2023 - 2024

39.0% OF UNINSURED MISSISSIPPI ADULTS WERE NOT WORKING.

In 2024, 45.3% worked full-time, 15.7% worked part-time, and 39.0% did not work.

Chart Source:

American Community Survey. (2023-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.



MISSISSIPPI ADULTS, 19-64 YEARS OF AGE, PARENTS AND CHILDLESS

HEALTH COVERAGE BY WORK STATUS

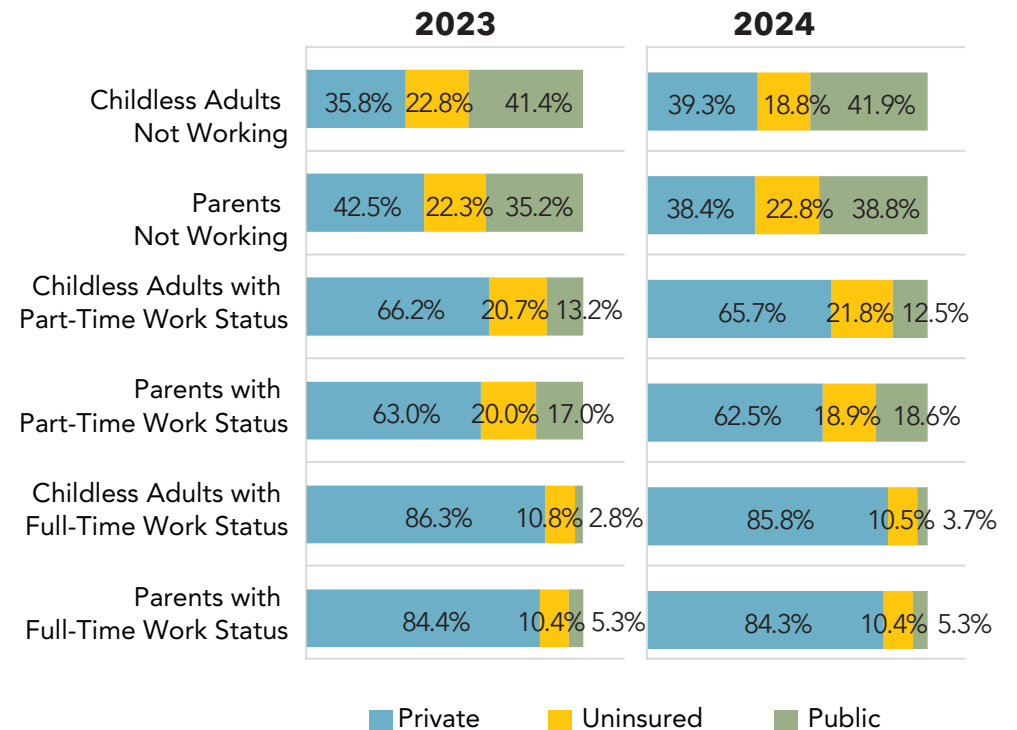
DATA RANGE: 2023 - 2024

CHILDLESS ADULTS WORKING PART-TIME AND PARENTS WHO WERE NOT WORKING HAD **THE HIGHEST UNINSURANCE RATES.**

In 2024, the highest percentage of uninsured childless Mississippi adults was among those working part-time. For parents, the highest percentage of uninsured adults was among those who were not working. The highest percentages of private healthcare coverage were among adults working full-time, both with and without children. The highest percentages of public healthcare coverage were among adults who were not working.

Chart Source:

American Community Survey. (2023-2024). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.



PRIVATE SECTOR EMPLOYERS IN MISSISSIPPI

HEALTH INSURANCE OFFERED TO EMPLOYEES BY EMPLOYER SIZE

DATA RANGE: 2023 - 2024

IN 2024, OVER HALF OF MISSISSIPPI EMPLOYERS OFFERED HEALTH INSURANCE.

The Agency for Healthcare Research and Quality (AHRQ) conducts an annual Medical Expenditure Panel Survey (MEPS) of employers for health coverage offered. This survey provides relevant data, as the majority of Mississippians obtain private coverage through employers.

In 2024, the majority of employers in Mississippi had fewer than 50 employees, the current legal cut-off for requirements to offer health insurance coverage or pay a penalty.

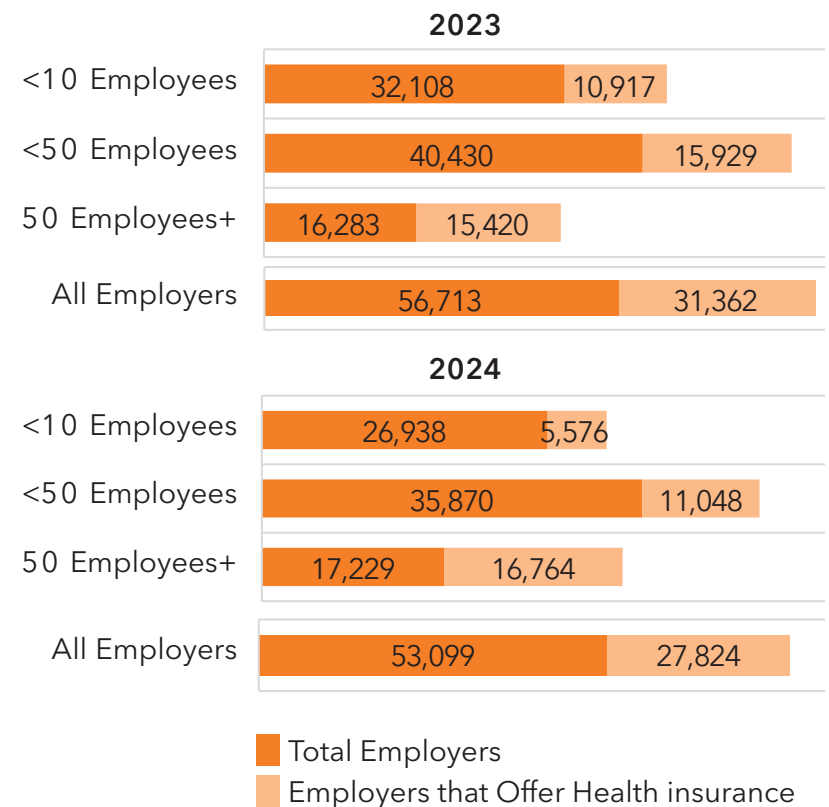
While almost all companies with 50 or more employees offered private healthcare coverage, the percentage of employers offering healthcare coverage decreased greatly among companies with fewer than 50 employees.

There was a decline in total employers for 2024, while the number of large employers with 50 or more employees increased.

There was a decrease in health insurance offers among companies with fewer than 50 employees and fewer than 10 employees, which lowered the overall percentage of companies offering health insurance.

Chart Source:

Medical Expenditure Panel Survey (MEPS). (2023-2024). Insurance Component.

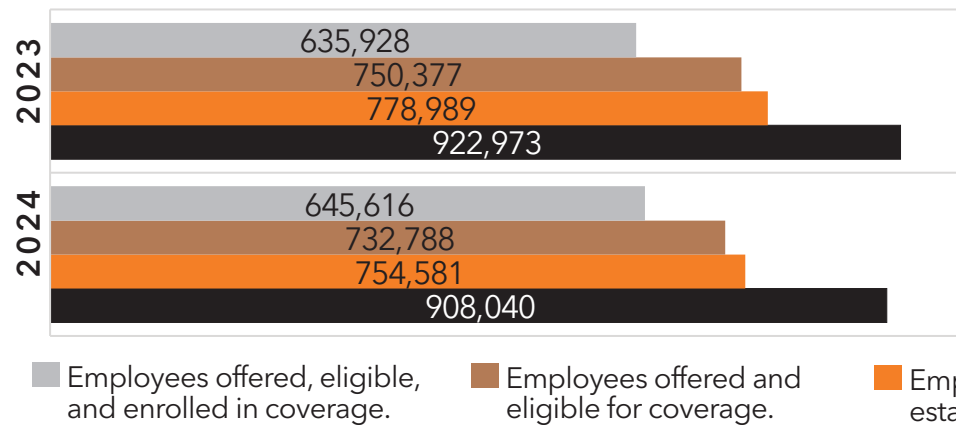


PRIVATE SECTOR EMPLOYEES IN MISSISSIPPI

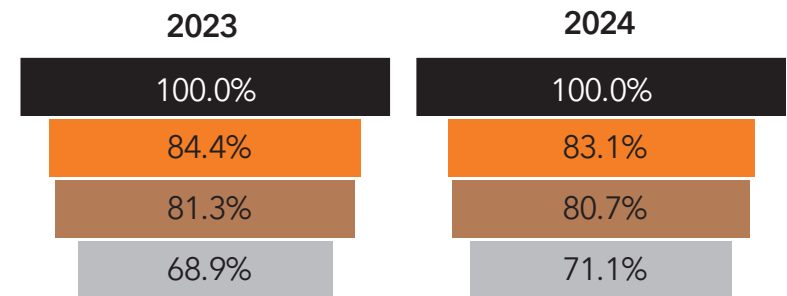
HEALTH INSURANCE OFFERS & ENROLLMENT

DATA RANGE: 2009 - 2024

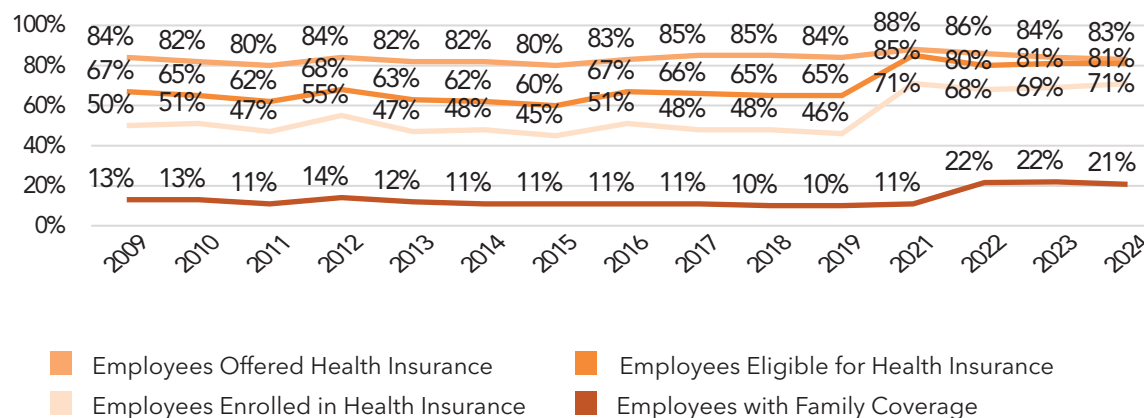
ELIGIBILITY AND ENROLLMENT BY EMPLOYEE NUMBER, 2023 AND 2024



ELIGIBILITY AND ENROLLMENT BY PERCENTAGE, 2023 AND 2024



HEALTH INSURANCE OFFERS & ENROLLMENT TRENDS, 2009-2024



*No data available for 2020.

IN 2024, FEWER EMPLOYEES WERE OFFERED AND ELIGIBLE FOR EMPLOYER-SPONSORED COVERAGE, WHILE MORE EMPLOYEES ENROLLED.

In 2024, fewer employees were offered and eligible for their companies' healthcare insurance plans than in 2023, while more employees enrolled. The chart also shows a slight decrease in employees with family coverage.

Chart Source:

Medical Expenditure Panel Survey (MEPS). (2009-2024). Insurance Component. Note: No MEPS Data were available in 2007 or 2020. Data points will not total to 100% due to overlap. Numbers have been rounded.

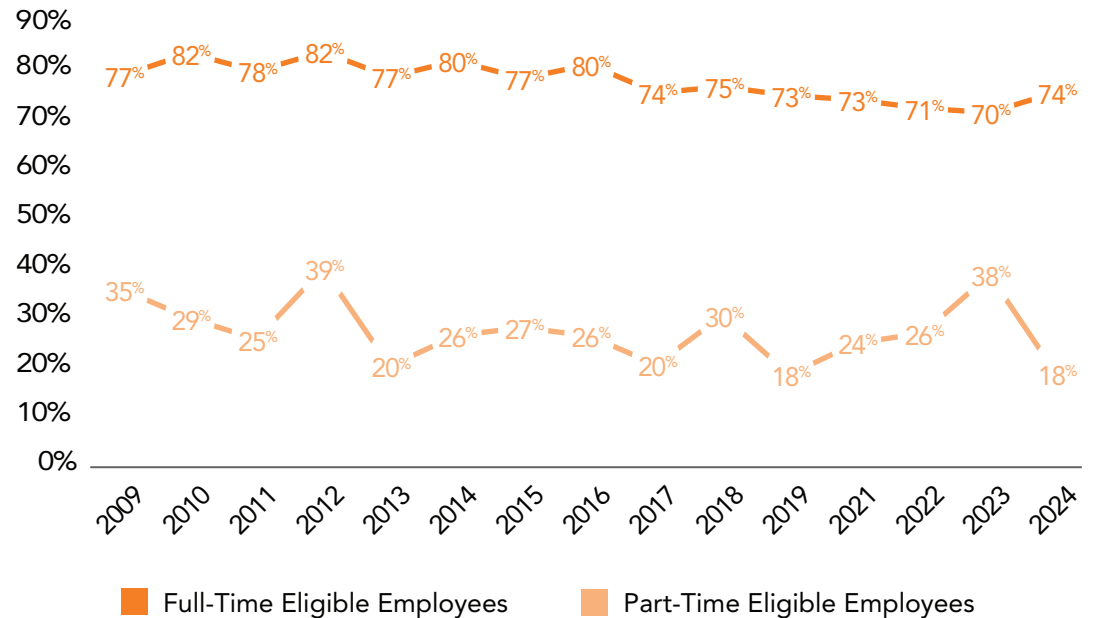
PRIVATE SECTOR EMPLOYEES IN MISSISSIPPI

ENROLLMENT NUMBERS BY WORK STATUS

DATA RANGE: 2009 - 2024

IN 2024, FULL-TIME ENROLLMENT IN EMPLOYEE-BASED COVERAGE **INCREASED**, WHILE PART-TIME ENROLLMENT **DECREASED**.

In 2024, full-time enrollment in employee-based coverage increased, while part-time enrollment decreased. For over ten years, there has been a noticeable difference between full-time, private-sector employee enrollment and part-time, private-sector employee enrollment. Among eligible employees, full-time enrollment was higher than part-time enrollment in every displayed year. In 2024, full-time enrollment increased from 70.1% to 74.1%, while part-time enrollment decreased from 37.8% to 18.3%. The MEPS survey definition of a full-time employee is determined by the survey respondent. The glossary indicates a full-time equivalent of 30 hours according to HealthCare.gov. An employee not defined by the survey respondent as full-time is classified as part-time.



*No data available for 2020

Chart Source:

Source: Medical Expenditure Panel Survey (MEPS). (2009-2024). Insurance Component.
Note: No MEPS Data were available in 2020. Data points will not total to 100%. Numbers have been rounded.

PRIVATE SECTOR EMPLOYEES IN MISSISSIPPI

ANNUAL PREMIUMS & EMPLOYEE CONTRIBUTIONS FOR SINGLE COVERAGE

DATA RANGE: 2009 - 2024

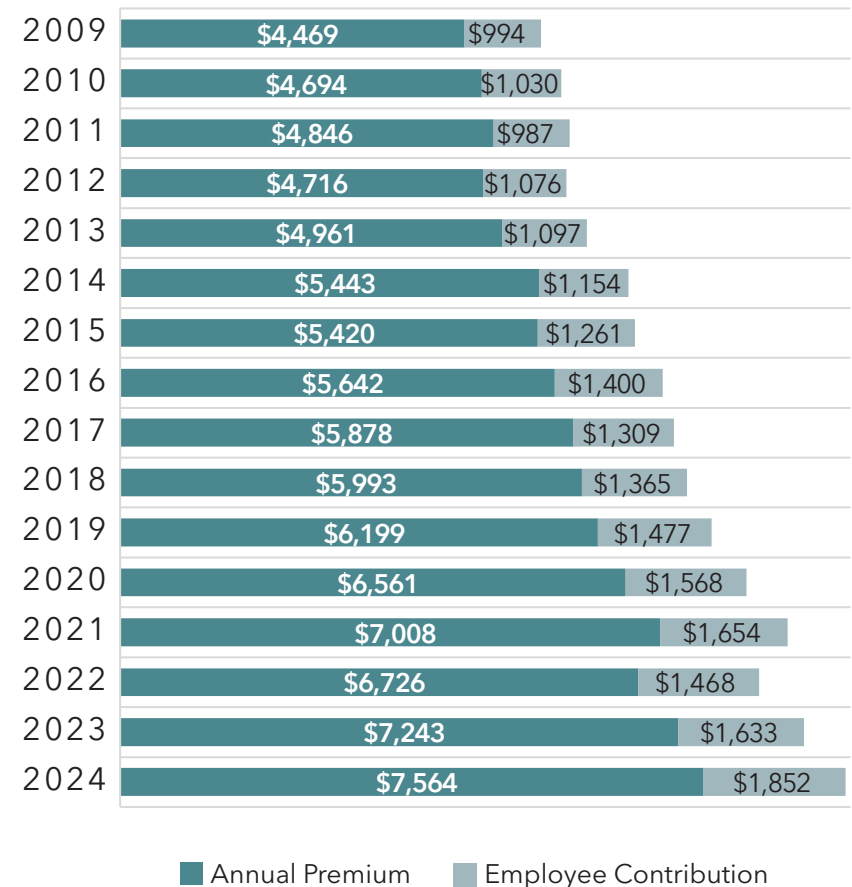
MISSISSIPPI'S EMPLOYEE CONTRIBUTION RATE WAS ALMOST **THREE TIMES THE NATIONAL SAFE HARBOR PAY RATE IN 2024.**

In 2014, Section 4980H was added to the Code by Section 1513 of the Patient Protection and Affordable Care Act, Public Law 111-148. In this section, the "safe harbor" pay rate is set up to ensure that the lowest-cost self-only coverage that provides minimum value does not exceed the applicable percentage of an employee's income. In 2024, the IRS set the required contribution percentage at 8.39%.

Mississippi's employee contribution rate was 24.5% in 2024. This is almost three times the affordability threshold used by the ACA's safe harbor rules.

Chart Source:

Medical Expenditure Panel Survey (MEPS). (2009-2024).



PRIVATE SECTOR EMPLOYEES IN MISSISSIPPI

ANNUAL PREMIUMS & EMPLOYEE CONTRIBUTIONS FOR FAMILY COVERAGE

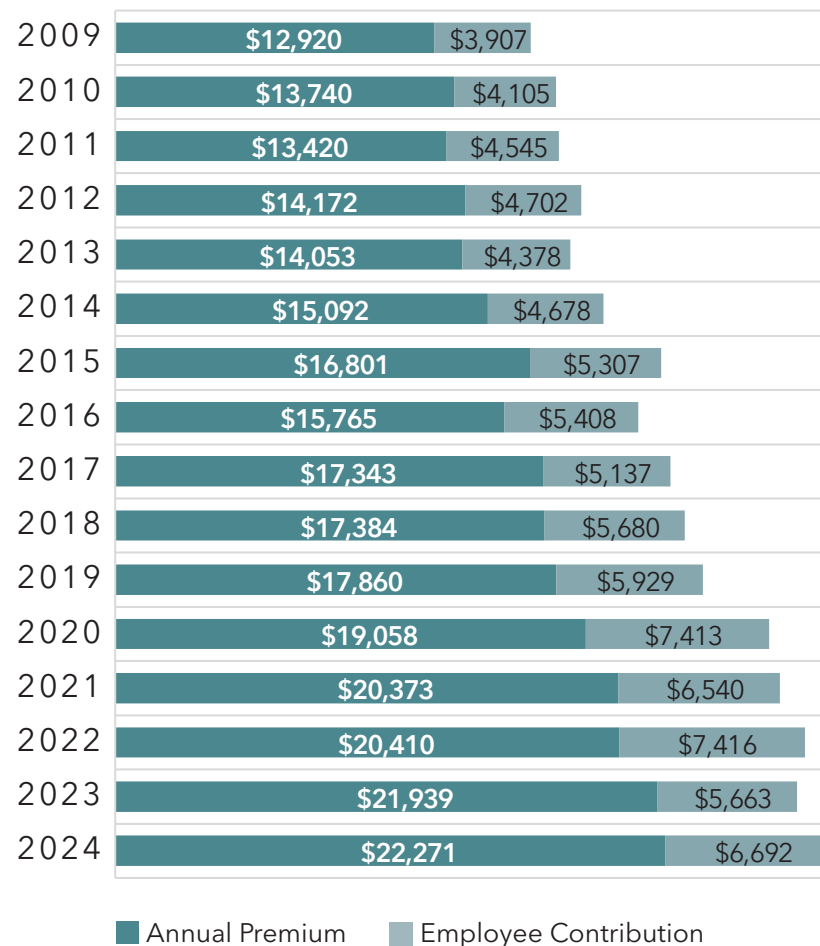
DATA RANGE: 2009 - 2024

IN 2024, THE EMPLOYEE CONTRIBUTION RATE FOR **EMPLOYMENT-BASED FAMILY HEALTHCARE COVERAGE WAS 30%.**

Annual premiums for family coverage have generally increased from 2009 to 2024. In 2024, there was an increase in employee contributions and an increase in annual premiums. Comparing the annual premium and employee contribution for family coverage, the employee contribution was 30.0% of the annual premium in 2024, signifying an increase in employee contributions.

Chart Source:

Medical Expenditure Panel Survey (MEPS). (2009-2024).



The Center for Mississippi Health Policy is an independent, non-partisan, non-profit organization that provides objective information to inform health policy decisions.

CHART BOOK:

A 2026 PROFILE OF HEALTH INSURANCE COVERAGE FOR MISSISSIPPI ADULTS: 2023-2024 DATA

September 2026



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