Health Insurance Coverage Data

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## Health Insurance Measurement: Differences by Data Source

<table>
<thead>
<tr>
<th>Survey</th>
<th>When is it collected?</th>
<th>What time period does the survey ask about?</th>
<th>What is the time frame of the resulting health insurance coverage estimates?</th>
<th>Benefit/Use</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Population Survey, Annual Social and Economic Supplement</td>
<td>February, March, April</td>
<td>Coverage during the last calendar year (January through December)</td>
<td>Uninsured during all of the previous calendar year</td>
<td>Combination of coverage estimates with employment and detailed income measures, forming a picture of economic well-being</td>
</tr>
<tr>
<td>American Community Survey</td>
<td>Continuous JFMANJJASOND</td>
<td>Current coverage at date of interview</td>
<td>Annual estimate based on an average over 12 months</td>
<td>Provides health insurance measures by detailed geography, down to the Census Tract level</td>
</tr>
<tr>
<td>Survey of Income Program Participation</td>
<td>February, March, April May</td>
<td>Coverage during every month of the prior year, including transitions on and off coverage, and between types of coverage</td>
<td>Annual estimate based on an average over 12 months</td>
<td>Measures transitions on and off health insurance, and changes in types of coverage</td>
</tr>
<tr>
<td>National Health Interview Survey (National Center for Health Statistics)</td>
<td>Continuous JFMANJJASOND</td>
<td>Current coverage at date of interview And whether uninsured respondents have been uninsured more (or less) than 12 months</td>
<td>Averaged over 3 or 12 months (early and full year release) Averaged uninsured for less than or more than 12 months</td>
<td>Combines health insurance measures with detailed health conditions, forming a picture of health well-being</td>
</tr>
</tbody>
</table>


For more information, visit [census.gov](http://census.gov)
1980  Congress directs Census Bureau to collect data on non-cash benefits, such as government provided health insurance, to show impact on poverty

1981  HHS requests all private health insurance be collected on CPS
Measuring Health Insurance Coverage with the Current Population Survey: A History of Improvement

Uninsured rate
(For 1987 estimates: question redesigned to collect prior-year insurance status of all household members)
Measuring Health Insurance Coverage with the Current Population Survey: A History of Improvement

For 1999 estimates: New “verification” question added
Measuring Health Insurance Coverage with the Current Population Survey: A History of Improvement

For 2000 estimates, State Children’s Health Insurance Program (CHIP) is asked in our list of questions. CHIP measurement adds 28,000 households to sample to provide state estimates.
Measuring Health Insurance Coverage with the Current Population Survey: A History of Improvement

In 2011, the Census Bureau enhances our data processing, releasing revised estimates on health insurance coverage back to 1999.
Measuring Health Insurance Coverage with the Current Population Survey: A History of Improvement

Uninsured rate (of all household members)

1/ Question redesigned in 1988 to include all household members.
2/ Figures are revised to correct for nine omitted weights from the original March 1992 CPS file.
4/ Data collection method changed from paper and pencil to computer-assisted interviewing.
5/ Health insurance questions were redesigned. Increases in estimates of employment-based and military health care coverage may be partially due to questionnaire changes. Overall coverage estimates were not affected.
6/ People with no coverage other than access to Indian Health Service now considered uninsured. Overall estimates of health insurance coverage change only negligibly; however, the decrease in the number of people covered by Medicaid may be partially due to this change.
7,8,12/ Estimates reflect the results of follow-up verification questions and of Census 2000 based population controls. Triangle represents 1990 population controls.
9,13/ CHIP Implementation of a 28,000 household sample expansion.
10,11,14/ These estimates from the 2005 ASEC were revised based on improvements to the algorithm that assigned coverage to dependents, and there was an adjustment to the weights. Triangle represents original estimate.
15/ Implementation of Census 2010-based population controls.

Note: CPS measures prior-year coverage, so, for example, 1987 statistics come from the 1988 CPS.

In 2011, the Census Bureau enhances our methods for data processing, releasing revised figures on health insurance coverage back to 1999.
A history of research and testing

1998
Counting the Uninsured: A review of the literature
http://www.urban.org/UploadedPDF/303521.pdf

1999
Methodological issues in measuring the uninsured
http://www.urban.org/UploadedPDF/303521.pdf

2000
Alternative designs for measuring Medicaid participation
https://nchc.org/~/media/Files/Uploads/Publications/Temporary/022202.pdf

2001
The measurement of Medicaid coverage in the SHP evidence from California
http://www.urban.org/UploadedPDF/303521/pdf

2002
The March CPS health insurance verification question and its effect on estimates of the uninsured
http://www.urban.org/UploadedPDF/303521.pdf

2003
Trends in Medicaid and Medicare Reporting in Surveying: An experiment on order effects and program definitions
http://www.urban.org/UploadedPDF/303521.pdf

2004
Medicaid and Medicare Undercount Project
http://www.urban.org/UploadedPDF/303521.pdf

2005
Cognitive tests on improving health insurance questions
http://www.urban.org/UploadedPDF/303521.pdf

2006
Medicaid undercount in the current population survey
http://www.urban.org/UploadedPDF/303521.pdf

2007
Medicaid undercounting in the CPS results from a record check study
http://www.urban.org/UploadedPDF/303521.pdf

2008
Cognitive testing of health insurance questions
http://www.urban.org/UploadedPDF/303521.pdf

2009
Medicaid expansion in the CPS
http://www.urban.org/UploadedPDF/303521.pdf

2010
Survey of Health Insurance and Program Participation
http://www.urban.org/UploadedPDF/303521.pdf

2011
Medical Out-of-Pocket Expenditures, Poverty, and the Uninsured
http://www.urban.org/UploadedPDF/303521.pdf

2012
Massachusetts cognitive study on exchanges
http://www.urban.org/UploadedPDF/303521.pdf

2013
CPS ASEC Content test
http://www.urban.org/UploadedPDF/303521.pdf

2014
Comparing 2010 SIPP and 2013 CPS Content Test
http://www.urban.org/UploadedPDF/303521.pdf

U.S. Department of Commerce Economics and Statistics Administration
U.S. Census Bureau
http://www.census.gov
Research and Testing

1999 - present

Academic researchers suggest the CPS estimates of health insurance (Medicaid) may be too low

2001 – 2004

Research on whether question order matters

2005 – present

Medicaid Undercount Project

2006 – 2009

Cognitive tests on improving health insurance questions

2010

Survey of Health Insurance and Program Participation

2012

Massachusetts cognitive study on exchanges

2013

CPS ASEC Content test
Medicaid Undercount Project


Health Insurance Question Changes in the CPS ASEC

Goal: Provide improved health insurance coverage estimates for calendar year 2013, baseline (prior to ACA) year for measuring future year changes

Redesigned health insurance coverage questions

Reference period
- New current coverage question to improve responses to questions about health coverage in previous calendar year

Health insurance coverage types
- Start with general coverage questions followed by more specific questions

Household-level design
- Ask who else in household had that plan type
- Ask about all household members by name to address gaps in household coverage

New questions to measure Marketplace participation

Added questions on employer-sponsored insurance offers and take-up

Revised questions on Medical Out-Of-Pocket expenses (MOOP)
Pre-Release Activities

Federal Statistics on Health Insurance Coverage: Technical Meeting on Methods Used in Household Surveys – hosted jointly by U.S. Census Bureau and the National Center for Health Statistics

CPS and ACS Health Insurance Estimates: Consistent Trends from 2009-2012 (Brief)


Measuring Health Insurance Coverage with the Current Population Survey: A history of research and testing (Infographic)

Health Insurance Measurement: Differences by Data Sources (Infographic)

Continuously Improving the Health Insurance Coverage Estimates from the Current Population Survey (Blog)

Health Insurance Coverage Measurement in Two Surveys (Blog)
Number and Percentage of People by Health Insurance Status: 2013

<table>
<thead>
<tr>
<th>Category</th>
<th>In millions</th>
<th>In percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uninsured</td>
<td>42.0</td>
<td>13.4</td>
</tr>
<tr>
<td>With health insurance</td>
<td>271.4</td>
<td>86.6</td>
</tr>
<tr>
<td>Any private plan</td>
<td>201.1</td>
<td>64.2</td>
</tr>
<tr>
<td>Employment-based</td>
<td>169.0</td>
<td>53.9</td>
</tr>
<tr>
<td>Direct-purchase</td>
<td>34.5</td>
<td>11.0</td>
</tr>
<tr>
<td>Any government plan</td>
<td>107.6</td>
<td>34.3</td>
</tr>
<tr>
<td>Medicare</td>
<td>49.0</td>
<td>15.6</td>
</tr>
<tr>
<td>Medicaid</td>
<td>54.1</td>
<td>17.3</td>
</tr>
<tr>
<td>Military health care</td>
<td>14.1</td>
<td>4.5</td>
</tr>
</tbody>
</table>

Between 2012 and 2013, the percentage of people who did not have health insurance decreased by 0.2 percentage points.

We are using ACS estimates to show changes in the uninsured rate as we recommend not comparing estimates from the redesigned CPS ASEC to the previous version of the health insurance questions. ACS began asking questions on health insurance in 2008.
Percent of Children and Adults Without Health Insurance Coverage by Selected Characteristics: 2013

In percent

- **All**
  - Children Under 19 Years: 7.6%
  - Adults Aged 19 to 64 Years: 18.5%

- **Not in Poverty**
  - Children Under 19 Years: 7.0%
  - Adults Aged 19 to 64 Years: 15.6%

- **In Poverty**
  - Children Under 19 Years: 9.8%
  - Adults Aged 19 to 64 Years: 37.2%

- **White, not Hispanic**
  - Children Under 19 Years: 5.4%
  - Adults Aged 19 to 64 Years: 13.9%

- **Black**
  - Children Under 19 Years: 7.5%
  - Adults Aged 19 to 64 Years: 22.0%

- **Asian**
  - Children Under 19 Years: 8.4%
  - Adults Aged 19 to 64 Years: 18.1%

- **Hispanic (any race)**
  - Children Under 19 Years: 12.1%
  - Adults Aged 19 to 64 Years: 33.6%

Location of persons who lacked coverage at the time of interview, by age group and survey data source: United States, January–April 2014

<table>
<thead>
<tr>
<th>Age group</th>
<th>NHIS, January–March, 2014</th>
<th>CPS, February–April, 2014</th>
<th>Percentage Point Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>All ages</td>
<td>13.1</td>
<td>13.8</td>
<td>−0.7</td>
</tr>
<tr>
<td>Under 18</td>
<td>6.6</td>
<td>8.5</td>
<td>−1.9*</td>
</tr>
<tr>
<td>18–64</td>
<td>18.4</td>
<td>18.5</td>
<td>−0.1</td>
</tr>
<tr>
<td>65 and over</td>
<td>0.9</td>
<td>1.7</td>
<td>−0.8*</td>
</tr>
</tbody>
</table>

*Significantly different at p < 0.05.
Summary: Health Insurance Coverage Estimates

- Multiple surveys offer health insurance coverage measures with different uses (such as, economic well-being, detailed geography, transitions).
- Federal statistical agencies work continuously to improve data collections, and our understanding of those data.
- Changing a survey requires years of research and testing.
- CPS ASEC improvements for 2014 will better measure health insurance coverage for calendar year 2013, thus providing a strong baseline to measure future changes in health insurance coverage due to ACA.
Questions