

Health Insurance Measurement and Estimates

Expert Meeting on Income, Poverty, and Health Insurance

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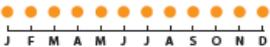
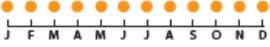
March 20, 2015

Outline

- Traditional health insurance questionnaire design in the Current Population Survey Annual Social and Economic Supplement (CPS ASEC)
- Improvements to the health insurance questionnaire
- Results from the 2014 CPS ASEC

Health Insurance Measurement:

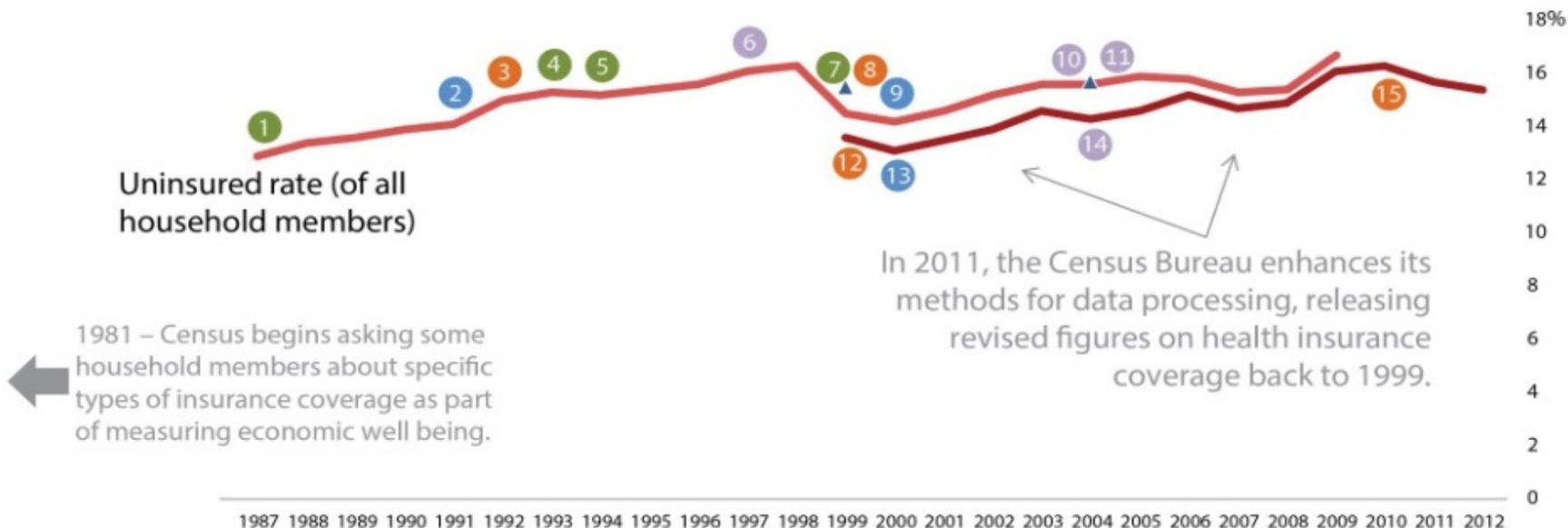
Differences by Data Source

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

CPS ASEC Health Insurance Redesign

- New set of questions in the CPS about health insurance coverage
- Improvements will better measure health insurance coverage for calendar year 2013 and beyond
- 2013 estimates from the CPS are not comparable to previous CPS estimates
- Provides a strong baseline to measure future changes in health insurance coverage due to the Affordable Care Act (ACA) – changes implemented prior to 2014

Measuring Health Insurance Coverage with the Current Population Survey: A history of improvement



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

- Change to survey instrument**
- 1** Question redesigned in 1988 to include all household members.
 - 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.
 - 7** Follow-up verification question added.
- Change in number of cases**
- 2** Figures are revised to correct for nine omitted weights from the original March 1992 CPS file.
 - 9,13** CHIP Implementation of a 28,000 household sample expansion.

- Change in census population basis**
- 3** Implementation of Census 1990 based population controls.
 - 8,12** Census 2000 based population controls. Triangle reflects 1990 population controls.
 - 15** Implementation of Census 2010-based population controls.

- Changes in processing steps**
- 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.
 - 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.

Medicaid Undercount Project

Medicaid Coverage in the CPS ASEC: 2000 to 2008

In millions

60.0

50.0

40.0

30.0

20.0

10.0

0.0

■ Medicaid Statistical Information System* ■ CPS ASEC*

CY 2000 CY 2001 CY 2002 CY 2003 CY 2004 CY 2005 CY 2006 CY 2007 CY 2008

* Adjusted for universe differences

Medicaid
administrative
data higher
than CPS

Source: Noon, James, Leticia Fernandez, and Sonya Rastogi. The Medicaid Undercount in the 2007-2009 Current Population Survey. Federal Committee on Statistical Methods Research Conference. Washington, D.C., 4-6 November. http://www.copafs.org/UserFiles/file/fcsm/A4_Noon_2013FCSM.pdf

Traditional CPS ASEC Measurement Issues

Annual retrospective questions:

*“At any time in 2012,
was anyone in this
household covered by a
health insurance plan
provided through their
current or former
employer or union?”*

Reference Period

- Coverage status can change over the course of a year
- Time period referenced in question text is not clear
- Compared with other national surveys with the same reference period, estimate looks different

Traditional CPS ASEC Measurement Issues

“At any time in 2012, was anyone in this household covered by ... ?”

- Job or Union
- Direct Purchase
- Someone outside household
- Medicare
- Medicaid
- CHIP
- Military
- State specific plan

Questionnaire structure = “laundry list” approach:

- Respondents pre-report coverage
- Undercount of some types of health insurance

Respondents confuse plan types (Medicaid / Medicare)

Household-level design:

- Missing some people’s coverage

Health Insurance Question Changes in the CPS ASEC

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

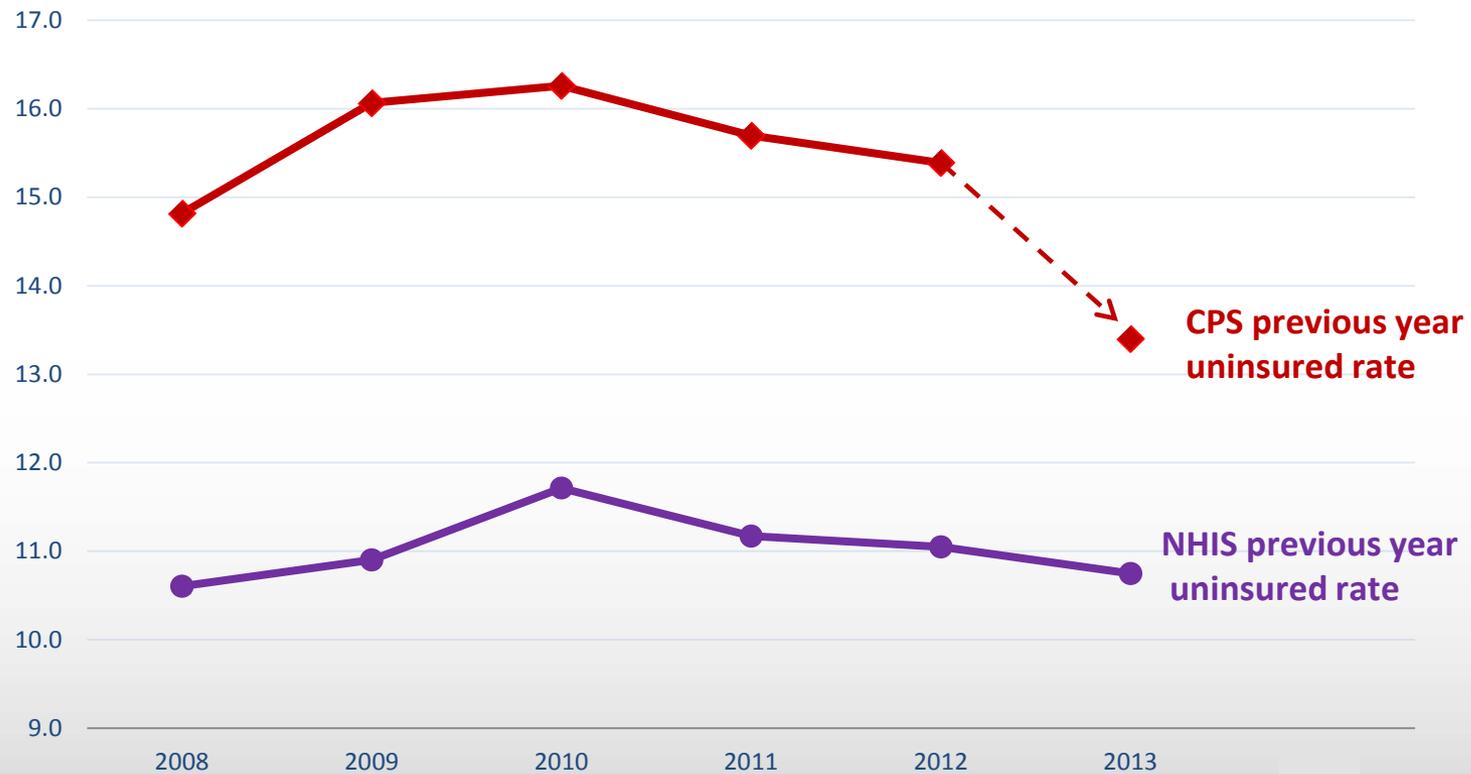
- Ask *who else in household* had that plan type
- Ask about *all household members by name*

New questions to measure Marketplace participation

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

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

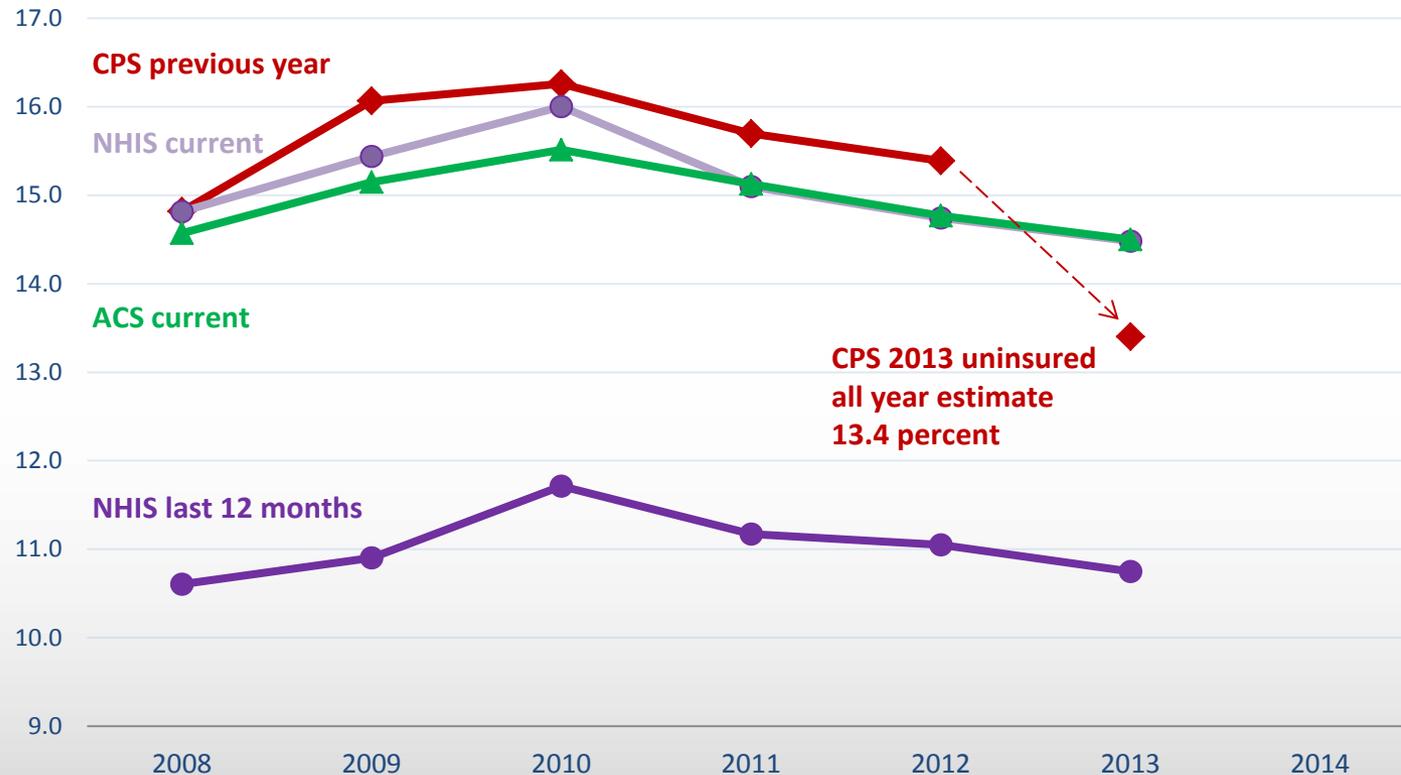
How well did the new questions work?



Source: Current Population Survey Annual Social and Economic Supplement (CPS ASEC), National Health Interview Survey (NHIS)

CPS ASEC Current Coverage 2014:

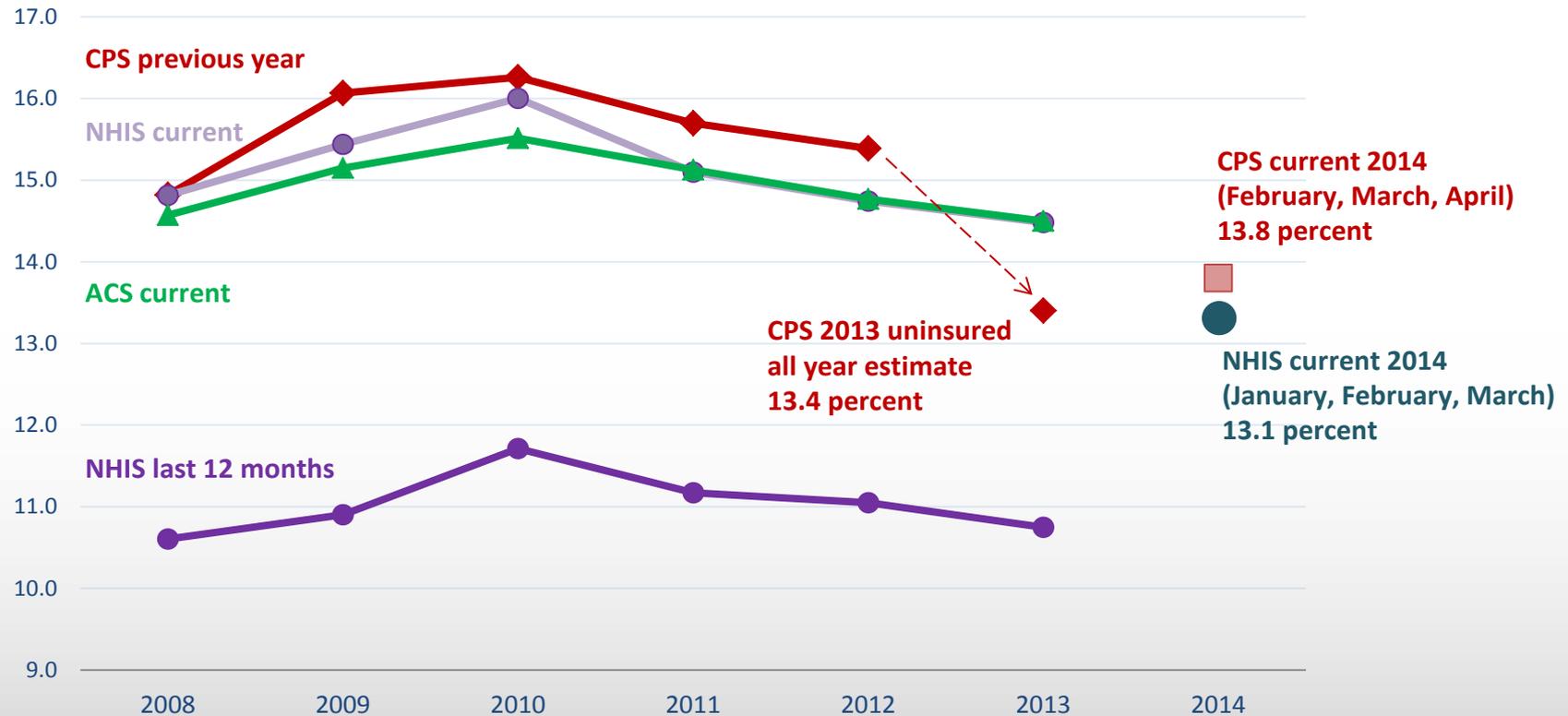
Uninsured Rates: CPS, ACS, NHIS: 2008 to 2014



Source: Current Population Survey Annual Social and Economic Supplement (CPS ASEC), National Health Interview Survey (NHIS), American Community Survey (ACS)

CPS Current Coverage 2014:

Uninsured Rates: CPS, ACS, NHIS: 2008 to 2014



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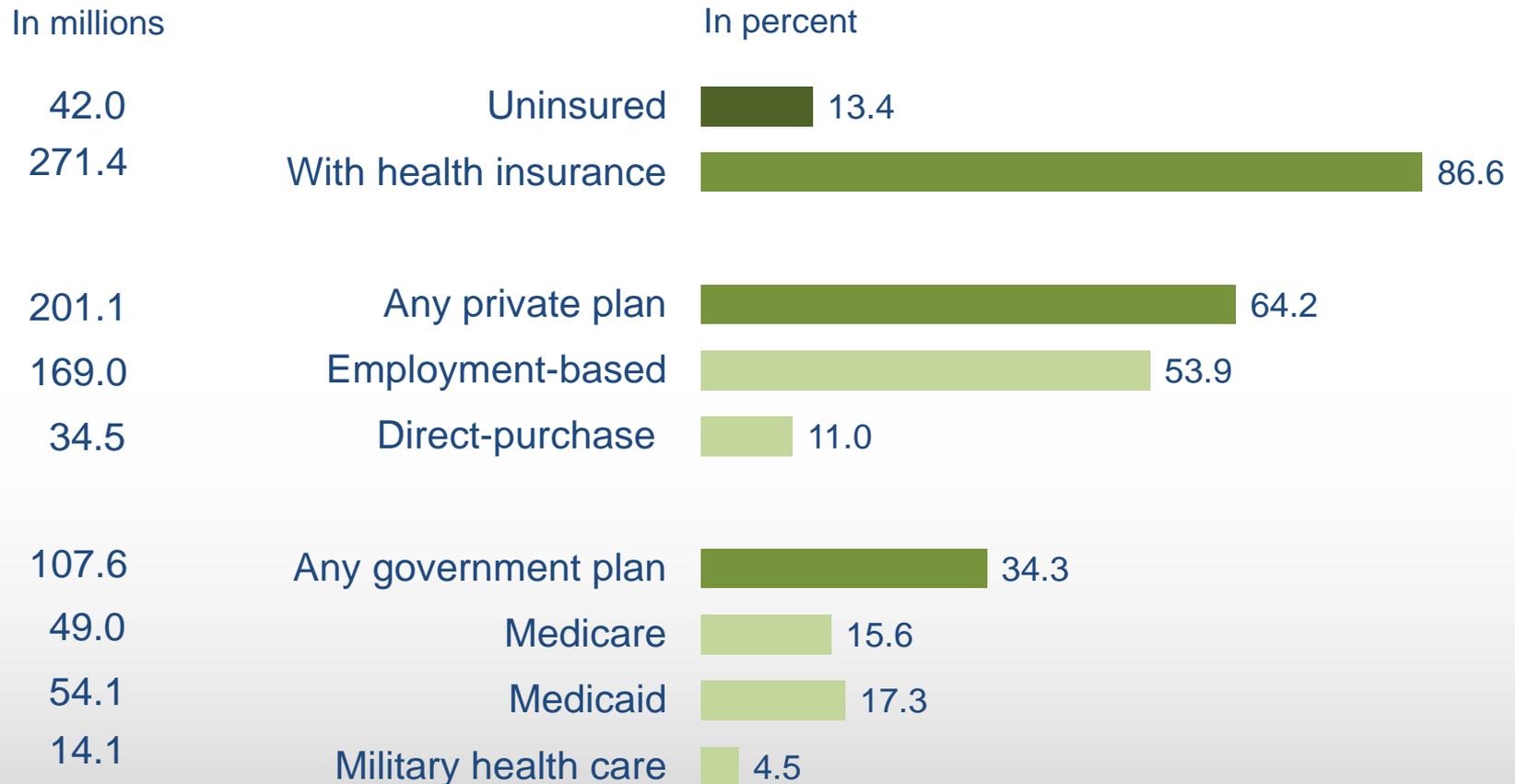
Uninsured Rates: CPS and NHIS

Selected characteristic	National Health Interview Survey, January–March 2014 ⁱ	Current Population Survey, February–April 2014 ⁱ	Difference (percentage points)
Age (years)			
All ages	13.1 (0.41)	13.8 (0.14)	-0.7
Under 65	15.2 (0.47)	15.8 (0.16)	-0.6
Under 18	6.6 (0.55)	8.5 (0.21)	-1.9*
18–64	18.4 (0.55)	18.5 (0.19)	-0.1
18–24	18.9 (1.10)	21.3 (0.55)	-2.4
19–25	20.9 (1.12)	23.0 (0.53)	-2.1
25–34	24.9 (0.99)	23.8 (0.42)	1.1
35–44	20.3 (0.97)	19.1 (0.39)	1.2
45–64	14.0 (0.63)	14.5 (0.24)	-0.5
65 and over	0.9 (0.19)	1.7 (0.15)	-0.8*
Race/ethnicity			
Aged 18–64:			
Hispanic or Latino	35.7 (1.43)	33.2 (0.53)	2.5
Not Hispanic or Latino:			
White, single race	13.5 (0.58)	14.1 (0.27)	-0.6
Black, single race	20.2 (1.16)	21.3 (0.58)	-1.1

Source: http://www.cdc.gov/nchs/data/nhis/health_insurance/NCHS_CPS_Comparison092014.pdf

* Statistically significant

Number and Percentage of People by Health Insurance Status: 2013



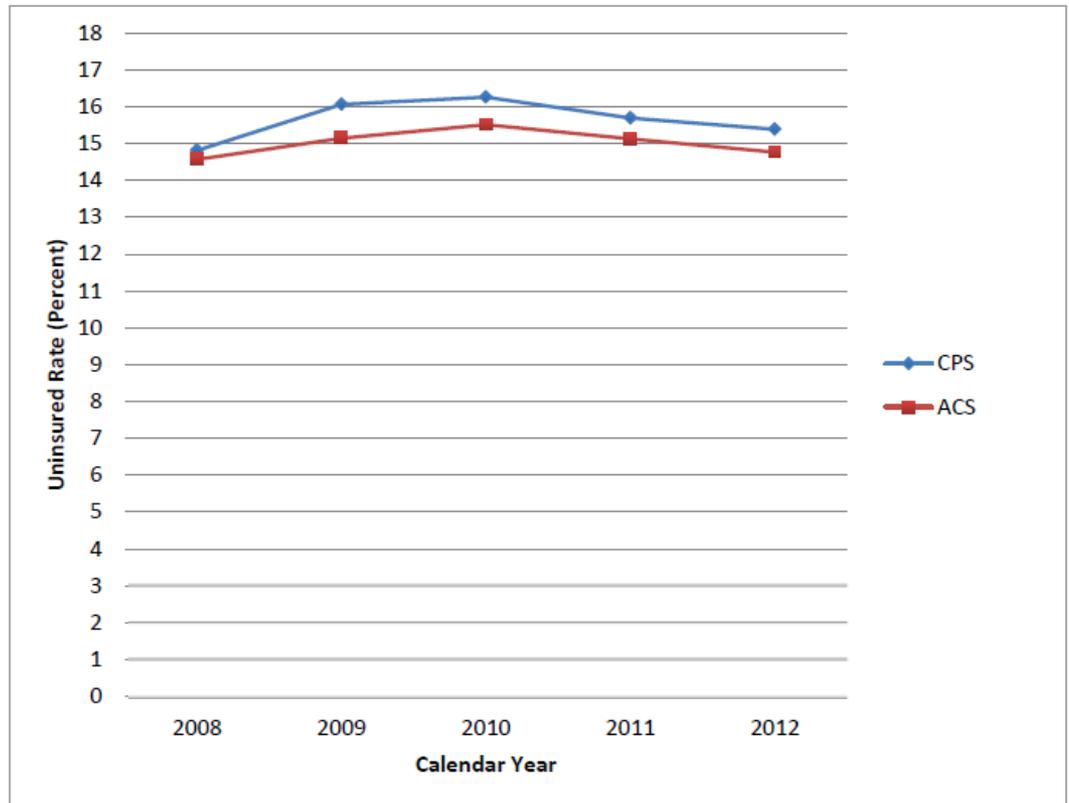
Source: 2014 Current Population Survey
Annual Social and Economic Supplement (CPS
ASEC)

CPS and ACS Health Insurance Estimates

Consistent Trends from 2009 to 2012

While the level of the uninsured rate differs between the CPS and ACS, the two surveys consistently measure the magnitude and direction of year-to-year changes in the uninsured rate.

http://www.census.gov/hhes/www/hlthins/data/incpovhlth/2013/CPS_ACS_Trends.pdf

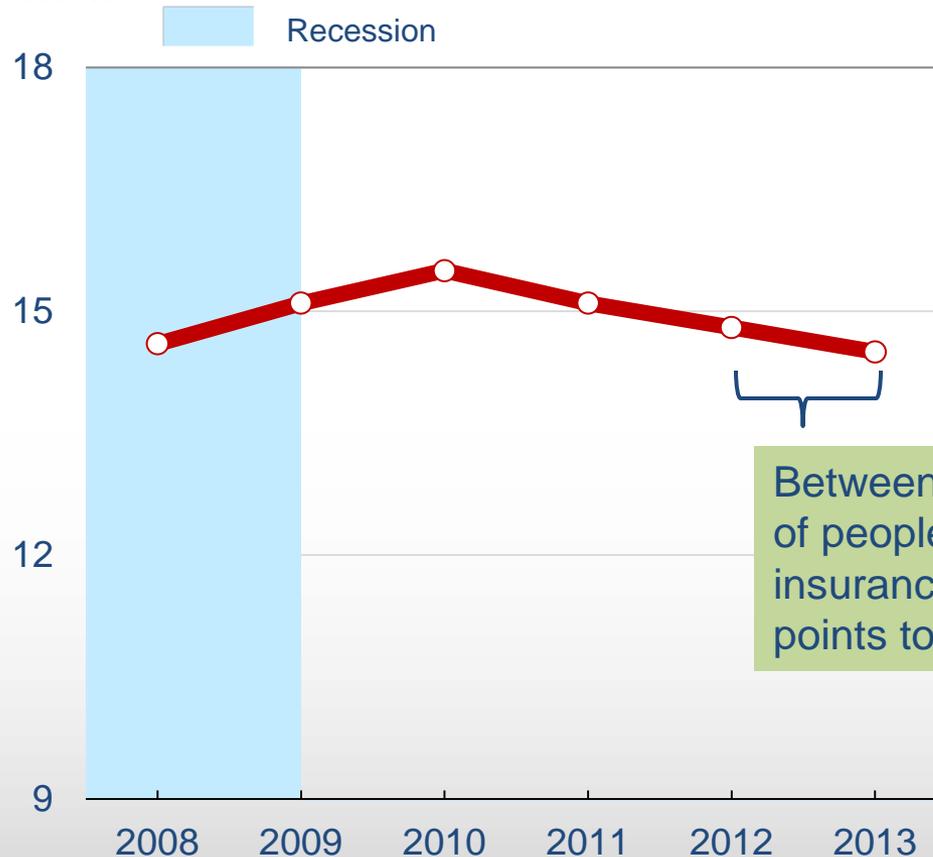


Source: 2008 to 2012 1-year ACS, 2009 to 2013 CPS

American Community Survey

Uninsured Rate: 2008 to 2013

Percent



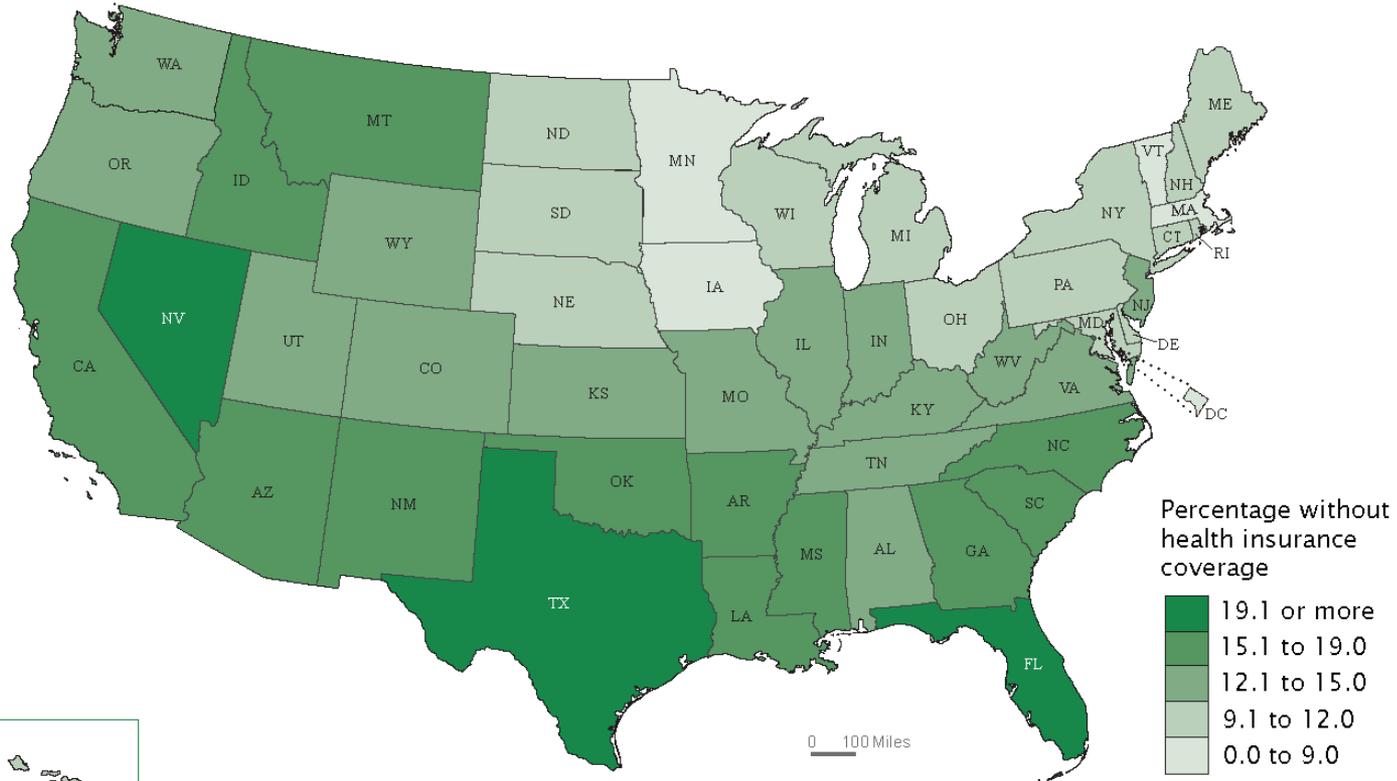
We are using ACS estimates to show changes in the uninsured rate as we recommend not comparing estimates from the redesigned CPS ASEC to the previous version of the health insurance questions. ACS began asking questions on health insurance in 2008.

Between 2012 and 2013, the percentage of people who did not have health insurance decreased by 0.2 percentage points to 14.5 percent

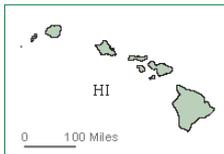
Source: U.S. Census Bureau, 2008 to 2013 1-Year American Community Survey.



Population Without Health Insurance Coverage by State Using the American Community Survey: 2013



Source: U.S. Census Bureau, 2013 1-Year American Community Survey.



Summary: Health Insurance Coverage Estimates

- Multiple surveys offer health insurance coverage measures with different uses
- Federal statistical agencies work continuously to improve data collections, and our understanding of those data, although changing a survey requires years of research and testing
- CPS ASEC improvements for 2014 result in a better measure of health insurance coverage for calendar year 2013 and provide a strong baseline to measure future changes in health insurance coverage due to the Affordable Care Act

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