

Redesigning Health Insurance Survey Questions for Internet Self-Response: A Case Study of Two Household Surveys

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- This presentation is released to inform interested parties of ongoing research and to encourage discussion. Any views expressed are those of the authors and not those of the U.S. Census Bureau. All data are subject to error arising from a variety of sources, including sampling error and modeling error.
- The U.S. Census Bureau has reviewed this data product to ensure appropriate access, use, and disclosure avoidance protection of the confidential source data used to produce this product (DMS Project No. P-7534374 and P-7516454, Disclosure Review Board (DRB) approval number: CBDRB-FY25-SEHSD003-055).

Background

- Current Population Survey Annual Social and Economic Supplement (CPS ASEC).
- Survey of Income and Program Participation (SIPP).

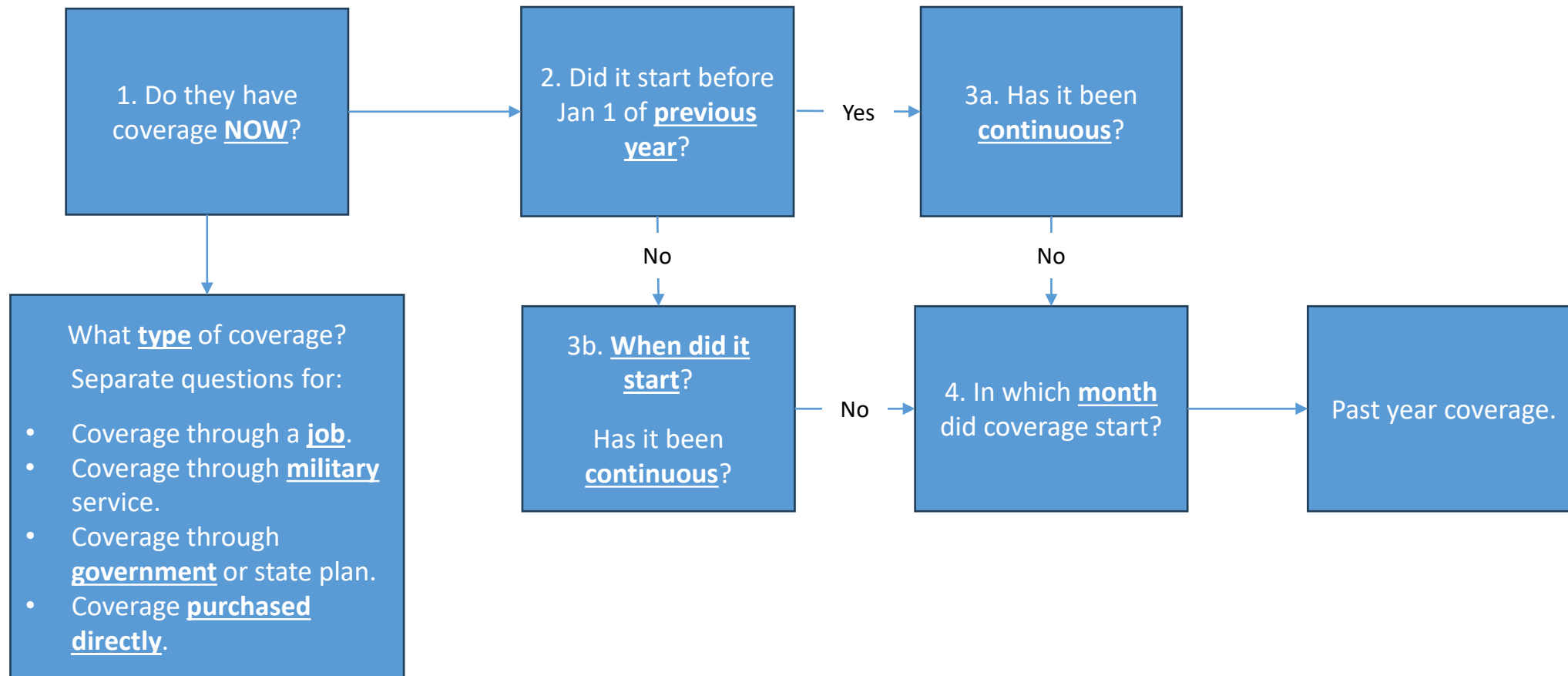
Background

- Health insurance (HI) is complicated to measure.
- Both surveys have had lengthy HI sections.
- Moving to internet self-response (ISR).
 - Make HI sections accessible to general public without help of field representatives (FR).
 - Simplify HI sections to improve quality of collected data.
- Unique opportunity with modernization of both surveys.
 - Used testing for each survey to inform the other.

Health Insurance in CPS ASEC

- Purpose:
 - Official national health insurance rates.
- Geography:
 - National level.
- Reference period:
 - Previous calendar year.

Health Insurance in CPS ASEC



Health Insurance in SIPP

- Purpose:
 - Monthly health insurance rates.
- Geography:
 - National, state, and metro levels.
- Reference period:
 - Previous calendar year.

Health Insurance in SIPP

F3-Check Progress F10-Exit EHC Talking To: Peggy Doe About: Peggy C

Topic	REFERENCE YEAR 2023												INTERVIEW YEAR 2024					
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Marital History	[Red bar]																	
Education	[Blank]																	
Job 1	[Blank]																	
Job 2	[Blank]																	
Job 3	[Blank]																	
Job 4	[Blank]																	
Job 5	[Blank]																	
Job 6	[Blank]																	
Job 7	[Blank]																	
More Jobs (if any)	[Blank]																	
No Job	[Blank]																	
SSI	[Blank]																	
Food Stamps	[Blank]																	
TANF	[Blank]																	
Gen. Assist.	[Blank]																	
WIC	[Blank]																	
Private 1	[Blank]																	
Private 2	[Blank]																	
Medicare	[Blank]																	
Medical Assista...	[Blank]																	
Military	[Blank]																	
Other Coverage	[Blank]																	

- SIPP uses an event history calendar (EHC) to collect health insurance coverage.

Testing Goals for CPS ASEC and SIPP

- Can HI types be collected in one item?
 - Developed for 2022 ACS content test.
 - “Laundry list”.
- Do respondents need to be anchored in current coverage before reporting on past year coverage?

ACS “Laundry list”

Is this person **CURRENTLY** covered by any of the following types of health insurance or health coverage plans? Do NOT include plans that cover only one type of service, such as dental, drug, or vision plans.

YES, INSURED

Mark (X) for all that apply.

- Insurance through a current or former employer, union, or professional association (of this person or another family member)
- Medicare, for people 65 and older, or people with certain disabilities
- Medicaid, Children’s Health Insurance Program (CHIP), or any kind of government-assistance plan for those with low incomes or a disability
- Insurance purchased directly from an insurance company, a broker, or a State or Federal Marketplace, such as Healthcare.gov
- Veteran’s health care (enrolled for VA)
- TRICARE or other military health care
- Indian Health Service
- Any other type of health insurance or health coverage plan – *Specify*

NO, UNINSURED

- No health insurance or health coverage plan

Testing Opportunities for Health Insurance

SIPP Cognitive interviews Round 1

- “Laundry list”.
- Anchoring in current coverage.

March
2024

SIPP Cognitive interviews Round 2

- “Any coverage”.
- “Laundry list”.
- Past coverage only.

June
2024

Fall
2024

Summer
2025

CPS ASEC Census Household Panel

- “Any coverage”.
- “Laundry list”.
- Asked first about past coverage, then current coverage.

CPS ASEC Cognitive interviews Round 1

- “Any coverage”.
- “Laundry list”.
- Additional type details.
- Past coverage only.

CPS ASEC Cognitive interviews Round 2

- “Any coverage”.
- “Laundry list”.
- Additional type details.
- Past coverage only.

Cognitive Testing Interviews: SIPP Round 1 (March 2024)

- Collecting types of HI with one item:
 - Respondents understood “laundry list” response options.
 - Definitions of Medicare and Medicaid were helpful.
 - Respondents wanted to be able to say they did not have any HI prior to seeing the “laundry list”.
- Not anchoring in current coverage:
 - Asked about current coverage first before asking about past coverage.
 - Respondents did not report any issues.

Is this person **CURRENTLY** covered by any of the following types of health insurance or health coverage plans? Do **NOT** include plans that cover only one type of service, such as dental, drug, or vision plans.

YES, INSURED

Mark (X) for all that apply.

- Insurance through a current or former employer, union, or professional association (of this person or another family member)
- Medicare, for people 65 and older, or people with certain disabilities
- Medicaid, Children’s Health Insurance Program (CHIP), or any kind of government-assistance plan for those with low incomes or a disability
- Insurance purchased directly from an insurance company, a broker, or a State or Federal Marketplace, such as Healthcare.gov
- Veteran’s health care (enrolled for VA)
- TRICARE or other military health care
- Indian Health Service
- Any other type of health insurance or health coverage plan – *Specify*

NO, UNINSURED

- No health insurance or health coverage plan

Testing Opportunities for Health Insurance

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Cognitive interviews
Round 1

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- Anchoring in current coverage.

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Cognitive interviews
Round 1

- “Any coverage”.
- “Laundry list”.
- Additional type details.
- Past coverage only.

CPS ASEC
Cognitive interviews
Round 2

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- “Laundry list”.
- Additional type details.
- Past coverage only.

Cognitive Testing Interviews: SIPP Round 2 (June 2024)

- Tested asking first if respondent had any HI coverage during reference period.
 - Positive response.
- Collecting types of HI with one item:
 - Respondents understood “laundry list” response options.
- Not anchoring in current coverage:
 - Tested not asking about current coverage.
 - Respondents did not report any issues with recall.

Between January and December 2023 were you covered by any of the following types of health insurance or health coverage plans? <i>Do NOT include plans that cover only one type of service, such as dental, drug, or vision plans.</i>	
<input type="checkbox"/>	Insurance through a current or former employer, union, or professional association (of this person or another family member)
<input type="checkbox"/>	Medicare, for people 65 and older, or people with certain disabilities
<input type="checkbox"/>	Medicaid, Children’s Health Insurance Program (CHIP), or any kind of government-assistance plan for those with low incomes or disability
<input type="checkbox"/>	Insurance purchased directly from an insurance company, a broker, or a State or Federal Marketplace, such as Healthcare.gov
<input type="checkbox"/>	Veteran’s health care (enrolled for VA)
<input type="checkbox"/>	TRICARE or other military health care
<input type="checkbox"/>	Indian Health Service
<input type="checkbox"/>	Something not listed
<input type="checkbox"/>	I’m not sure

CPS ASEC CHP Test (June 2024)

- First asked if respondent had any HI coverage during reference period.
- Collecting types of HI with one item:
 - Respondents understood “laundry list” response options.
 - People with Medicare wanted to give more information about their coverage.
- Not anchoring in current coverage:
 - Tested asking first about last year and then current coverage and when that coverage began.
 - Asking about current coverage did not improve recall.

Between January and December 2023 were you covered by any of the following types of health insurance or health coverage plans? <i>Do NOT include plans that cover only one type of service, such as dental, drug, or vision plans.</i>	
<input type="checkbox"/>	Insurance through a current or former employer, union, or professional association (of this person or another family member)
<input type="checkbox"/>	Medicare, for people 65 and older, or people with certain disabilities
<input type="checkbox"/>	Medicaid, Children’s Health Insurance Program (CHIP), or any kind of government-assistance plan for those with low incomes or disability
<input type="checkbox"/>	Insurance purchased directly from an insurance company, a broker, or a State or Federal Marketplace, such as Healthcare.gov
<input type="checkbox"/>	Veteran’s health care (enrolled for VA)
<input type="checkbox"/>	TRICARE or other military health care
<input type="checkbox"/>	Indian Health Service
<input type="checkbox"/>	Something not listed
<input type="checkbox"/>	I’m not sure

Testing Opportunities for Health Insurance

SIPP
Cognitive interviews
Round 1

- “Laundry list”.
- Anchoring in current coverage.

March
2024

SIPP
Cognitive interviews
Round 2

- “Any coverage”.
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- Past coverage only.

June
2024

CPS ASEC
Census Household
Panel

- “Any coverage”.
- “Laundry list”.
- Asked first about past coverage, then current coverage.

Fall
2024

CPS ASEC
Cognitive interviews
Round 1

- “Any coverage”.
- “Laundry list”.
- Additional type details.
- Past coverage only.

Summer
2025

CPS ASEC
Cognitive interviews
Round 2

- “Any coverage”.
- “Laundry list”.
- Additional type details.
- Past coverage only.

Cognitive Testing Interviews: CPS ASEC Round 1 (Fall 2024)

- First asked respondents if they had any HI coverage during reference period.
- Collecting types of HI with one item:
 - Respondents understood the “laundry list” response options.
 - Tested expanding options for Medicare and Medicaid.
- Not anchoring in current coverage:
 - Did not ask about current coverage.
 - Only asked about coverage during reference period.

Testing Opportunities for Health Insurance

SIPP
Cognitive interviews
Round 1

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- Anchoring in current coverage.

March
2024

SIPP
Cognitive interviews
Round 2

- “Any coverage”.
- “Laundry list”.
- Past coverage only.

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CPS ASEC
Census Household
Panel

- “Any coverage”.
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- Asked first about past coverage, then current coverage.

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Cognitive interviews
Round 1

- “Any coverage”.
- “Laundry list”.
- Additional type details.
- Past coverage only.

Summer
2025

CPS ASEC
Cognitive interviews
Round 2

- “Any coverage”.
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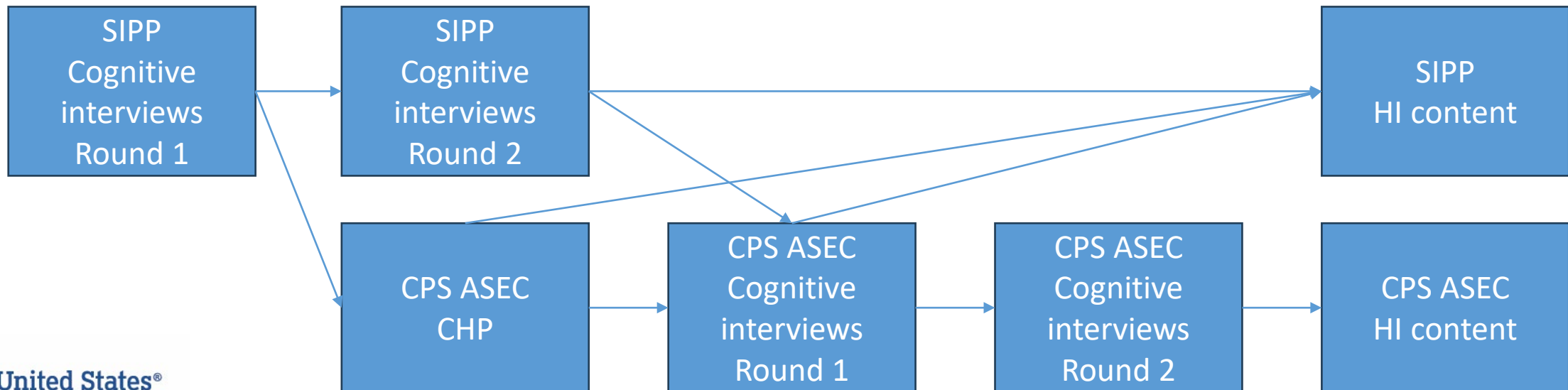
Cognitive Testing Interviews: CPS ASEC Round 2 (Summer 2025)

- First asked respondents if they had any HI coverage during reference period.
- Collecting types of HI with one item:
 - Most of the “laundry list” response options were understood.
- Not anchoring in current coverage:
 - Did not ask about current coverage.
 - Only asked about coverage during reference period.

Between January and December 2024, were you covered by any of the following types of health insurance? <i>Do NOT include plans that cover only one type of service, such as dental, drug, or vision plans.</i>	
<input type="checkbox"/>	Insurance through a job (yours or another family member's)
<input type="checkbox"/>	Private health insurance not through a job
<input type="checkbox"/>	Medicare (including Part B, or any Advantage or Supplemental plans)
<input type="checkbox"/>	Medicaid or other government program (CHIP, State Medicaid plan)
<input type="checkbox"/>	Veteran's health care (enrolled for VA)
<input type="checkbox"/>	TRICARE or other military health care
<input type="checkbox"/>	Indian Health Service
<input type="checkbox"/>	Something else
<input type="checkbox"/>	Not sure

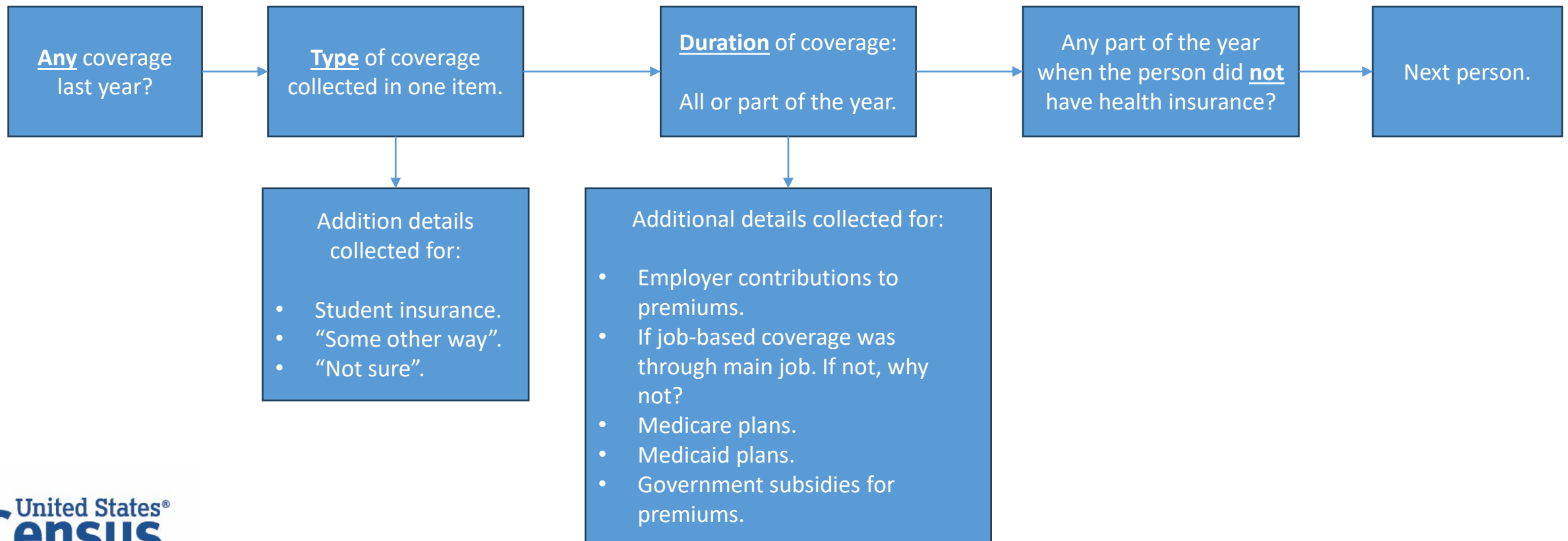
Collaboration Between Surveys

- SIPP round 1 results informed CPS ASEC CHP protocol.
- SIPP round 2 results and CPS ASEC CHP test results informed CPS ASEC round 1 protocol.
- CPS ASEC CHP test results and CPS ASEC round 1 results informed decisions on SIPP HI content.



Next Steps: Testing CPS ASEC HI Section

- First person in household:

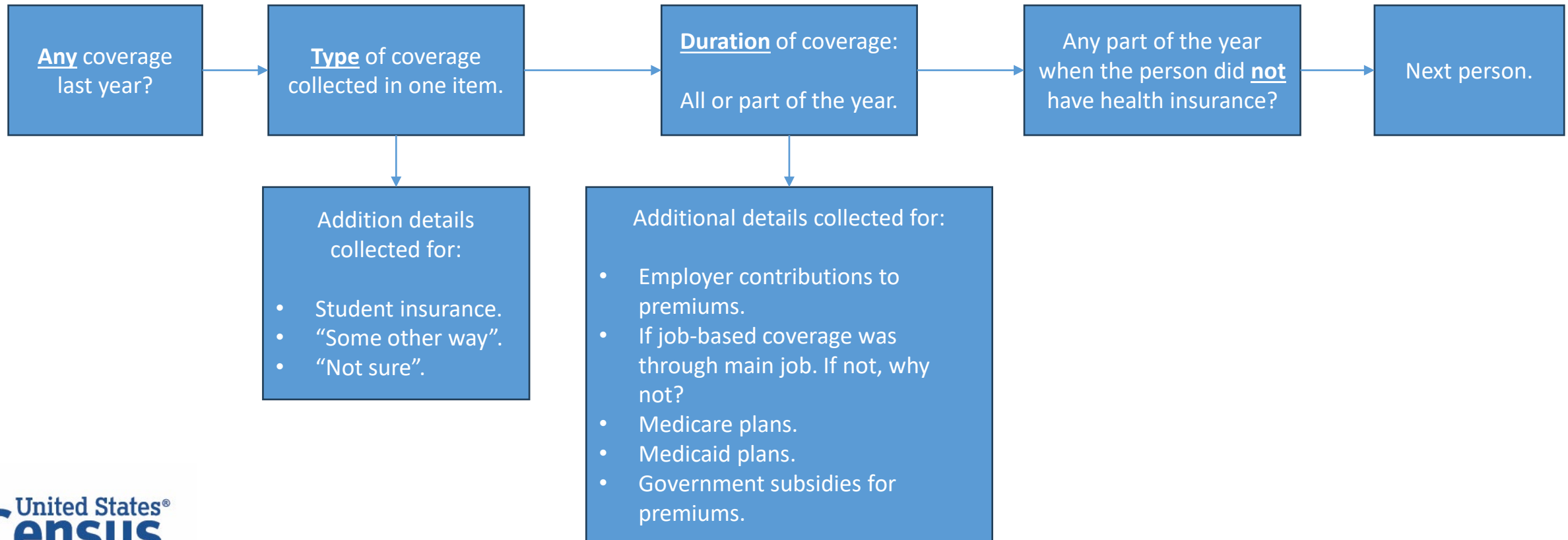


Next Steps: Testing CPS ASEC HI Section

Between January and December 2025, were you covered by any of the following types of health insurance? <i>Do NOT include plans that cover only one type of service, such as dental, drug, or vision plans.</i>	
<input type="checkbox"/>	Insurance through a job (yours or another family member's)
<input type="checkbox"/>	Insurance through a State or Federal Marketplace (e.g., Healthcare.gov)
<input type="checkbox"/>	Insurance purchased directly from insurance company or broker
<input type="checkbox"/>	Student insurance through a university
<input type="checkbox"/>	Medicare (including Part B, or any Advantage or Supplemental plans)
<input type="checkbox"/>	Medicaid or other government program (CHIP, State Medicaid plan)
<input type="checkbox"/>	Veteran's health care (enrolled for VA) or CHAMPVA
<input type="checkbox"/>	TRICARE or other military health care
<input type="checkbox"/>	Indian Health Service
<input type="checkbox"/>	Something else
<input type="checkbox"/>	Not sure

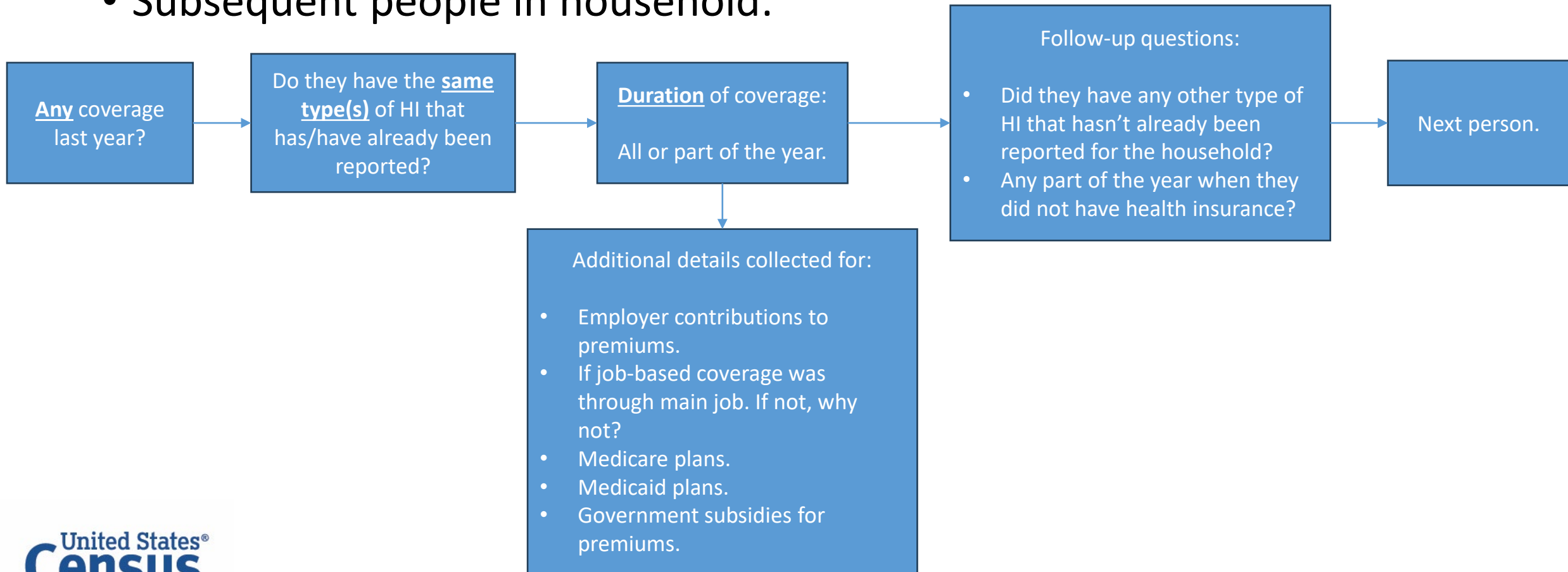
Next Steps: Testing CPS ASEC HI Section

- First person in household:



Next Steps: Testing CPS ASEC HI Section

- Subsequent people in household:



Conclusion

- Testing from each survey benefited the other.
- Testing continues.
- Check for updates online:
 - SIPP
 - <https://www.census.gov/data/academy/webinars/2026/sipp-modernization-program-update.html>
 - CPS ASEC
 - <https://www.census.gov/programs-surveys/cps/about/modernization/asecmodernization.html>