

Comparing 2010 SIPP and 2013 CPS Content Test Health Insurance Offer and Take-Up Rates¹

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Abstract

This brief compares employment-based health insurance offer and take-up rates in the 2013 CPS Content Test to those found in the 2010 SIPP. In addition, this brief compares the response rates to the three most frequent reasons given by respondents for nonparticipation in an employer's health plan. The results show that there are statistically significant differences in the offer and take-up rates in the aggregate. Most of the results indicate that CPS offer and take-up rates will be higher than those found in the reweighted SIPP. However, these differences are not always present among demographic groups.

Introduction

The Annual Social and Economic Supplement to the Current Population Survey (CPS ASEC) was recently redesigned to address concerns over validity of health insurance estimates.² In particular, research has shown that the calendar year estimates of the uninsured are higher than found in other surveys and that estimates actually reflect a mixture of current and past year coverage.³ The redesigned instrument was fielded in a CPS Content Test in March 2013. Among the changes to the CPS ASEC content, the redesign introduced questions about employer health insurance benefits and reasons for nonparticipation in an employment-based health plan.⁴ These questions are the focus of this paper and are of particular interest given potential changes in the employment-based health insurance market introduced through the 2010 Affordable Care

¹ SEHSD Working Paper Number 2014-08 issued March 2014. This report is released to inform interested parties of ongoing research and to encourage discussion of work in progress. Any views expressed on methodological and technical issues are those of the authors and not necessarily those of the U.S. Census Bureau.

² For more detailed information regarding the motivation for the redesign see OMB Supporting Statement A, available at: http://www.reginfo.gov/public/do/PRAViewDocument?ref_nbr=201211-0607-002.

³ See DeNavas-Walt, Proctor, and Smith (2012); Kenney, Holahan, and Nichols (2006); Klerman *et al.* (2009).

⁴ See Medalia *et al.* (2014) and OMB Supporting Statement A for a detailed listing of changes to CPS ASEC content.

Act (ACA). In particular, the ACA may lead to changes in the rates of employer-sponsored health insurance offers and take-up (CBO, 2010).

This brief compares estimates of the CPS Content Test questions regarding employment-based health insurance offer and participation rates with those from the 2010 Survey of Income and Program Participation (SIPP) Employment-based Health Benefits Topical Module from the 2008 SIPP Panel. Questions in the 2010 SIPP are similar to the questions in the Content Test and serve as the closest reference dataset for evaluation. It is worth pointing out that similar questions were originally asked in the CPS Contingent Worker Supplement, fielded in February of 1995, 1997, 1999, 2001, and 2005. However, given the age of these data, the more recent 2010 SIPP data were chosen instead.

Data and Methodology

The sample for the 2013 CPS Content Test was selected from a retired sample for the CPS.⁵ The final sample size for the CPS Content Test was 22,508 households with 1,168 households ineligible for the CPS ASEC interview, and a further 12,145 households had interviews not completed. This yields an unweighted nonresponse rate of 56.9 percent. The CPS Content Test has significant limitations due to the low response rates and reliance on telephone interviews only. As a result, the analytical sample should not be taken as a nationally representative sample of the population. More detailed information on the analytical sample is found in Brault (2013) and Medalia *et al.* (2014).

The comparison group is based on data collected in wave 6 of the 2008 panel of the SIPP—which included a topical module on employment-based health benefits along with the

⁵ Data are subject to error arising from a variety of sources. For more information on sampling and non-sampling error, see www.census.gov/prod/techdoc/cps/cpsmar13.pdf.

core files on health insurance, labor force, and employment. The information about age, sex, race and ethnicity, health insurance status, employment status, and employer characteristics come from the SIPP core. Details of the employers' health insurance plan and characteristics come from the topical module. More detailed analysis of the employment-based health insurance benefits and reasons for nonparticipation is available in Janicki (2013).

The population represented in this analysis is the civilian noninstitutionalized employed population living in the United States.⁶ For ease of comparison, we omit the self-employed workers from this analysis. The first challenge in making comparisons between the two surveys is potential bias introduced through differences in data collection methods. The collection of Content Test data through telephone interviews alone is particularly problematic for the employed population restriction employed in this study. For example, sampling of employed individuals through telephone interviews is particularly difficult given that respondents are unlikely to be at home at the time of the call. This sampling effects both the total employed population and the composition of the population (Medalia *et al.*, 2014).

A second key challenge in conducting the comparison between the Content Test and the 2010 SIPP is the different year of point-in-time analysis. Namely, the Content Test references a point-in-time in 2013, while the SIPP a point-in-time in 2010. To overcome both challenges, we use a raking procedure to reweight the SIPP data along key labor market dimensions to allow population totals among these subgroups to match the Content Test. This procedure is similar to Medalia *et al.* (2014). However, the raking procedure does not differentiate between differences

⁶ The estimates in this report (which may be shown in text, figures, and tables) are based on responses from a sample of the population and may vary from the actual values because of sampling variability or other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. All comparative statements have undergone statistical testing and are significant at the 90 percent confidence level unless otherwise noted.

in populations that are a result of point-in-time differences and those that arise due to data collection methods. The final weight adjustment for the SIPP was as follows:

Differences in reasons for participation among the two surveys are more substantial. In the SIPP Topical Module, reasons for nonparticipation are asked only of respondents that are not covered by their employer's plan *by choice* established in a preceding question (ENOTPLAN). The question for reasons for nonparticipation allows respondents to choose all answers that apply:

Why did ... choose not to be covered?

- (01) Covered by other health insurance*
- (02) <Have/Has> medical savings account*
- (03) Plan had no family coverage*
- (04) Plan too costly*
- (05) Plan did not cover pre-existing conditions*
- (06) Plan had too many limitations on coverage*
- (07) <Does/Did> not need or want coverage*
- (08) <Does/Did> not believe in health insurance*
- (09) Had insurance but canceled it because of dissatisfaction*
- (10) Other*

The CPS Content Test question differs from the SIPP question in two important respects. First, the question is only asked of respondents that *could have enrolled* in their employer's health insurance plan (PUCOULD). Second, the answer choices are somewhat different:

Why <aren't/isn't> <you/he/she> in this plan?

- (01) Covered by another plan*
- (02) Traded health insurance for higher pay*
- (03) Too expensive*
- (04) Don't need health insurance*
- (05) Have a pre-existing condition*
- (06) Haven't yet worked for this employer long enough to be covered*
- (07) Contract or temporary employees not allowed in plan*
- (08) Other*

Given the differences in answer choice categories, I focus on "other health insurance" (choice 1 in both the SIPP and CPS Content Test), "too costly" (choice 4 in SIPP and choice 3 in CPS Content Test), and "no need or want" (choice 7 in SIPP and choice 4 in CPS Content Test).

Results

Employment Health Insurance Offer and Take-up Rates

In the United States, employment-based health insurance coverage is often a benefit offered to employees. Eligible workers then choose whether to participate in their employer's health insurance program. Table 1 compares the frequency with which employees across various demographic groups work for an employer that offers health insurance. The frequencies are compared for the 2013 CPS Content Test, the 2010 SIPP, and the reweighted 2010 SIPP. In the aggregate, 69.9 percent worked for employers who offered health insurance coverage to *any* of their employees according to the reweighted SIPP. In contrast, the same estimate from the 2013 Content Test was 73.5 percent. Note that both the SIPP survey and the CPS Content Test ask respondents whether their employer offered health insurance to any employees, rather than the respondent in particular.

When comparing employer health insurance offer rates across demographic characteristics, it is worthwhile noting that estimates obtained from the CPS Content Test are statistically different from reweighted SIPP estimates. Offer rates among employed high school graduates are larger in the CPS Content Test (71.3 percent) than the reweighted SIPP (65.8 percent). Also, offer rates among college graduates are 82.2 percent in the CPS Content Test and 78.2 percent in the reweighted SIPP. Offer rates among those without a high school diploma are not statistically different between the Content Test and the reweighted SIPP.

Differences in offer rates are also significant across surveys by gender. For example, males are more likely to work for an employer that offers health insurance at 72.6 percent in the Content Test than in the reweighted SIPP at 70.1 percent. However, differences in offer rates

between genders are not statistically significant in the CPS Content Test nor the reweighted SIPP.

Differences exist in the rates at which employers offer health insurance benefits between the CPS Content Test and the reweighted SIPP among all race and ethnic origin categories. For example, 82.8 percent of non-Hispanic Blacks and 59.8 percent of Hispanics worked for an employer that offered health insurance benefits in the CPS Content Test. In comparison, the reweighted SIPP estimates were 74.7 percent and 49.7 percent, for these groups respectively. However, note that differences in offer rates between among Hispanics in the CPS Content Test and the original-weighted SIPP were not statistically significant. This suggests the raking procedure that takes into account Hispanic origin has an important effect on the offer rate for this demographic group.

There were statistically significant differences in employer offer rates by all employee age groups except those 65 years and over. For example, workers aged 15 to 18 in the CPS Content Test were the least likely to work for an employer that offered health insurance at 26.5 percent, compared to 37.7 percent in the reweighted SIPP.

Firms with fewer than 100 employees are the least likely to offer health benefits to workers in the CPS Content Test at 44.9 percent. Workers in firms with less than 100 employees in the reweighted SIPP are also the least likely to offer health benefits, but at a higher rate of 57.8 percent. Health insurance offer rates among larger establishments were higher at 94.8 percent among firms with between 100-499 workers and 94.1 percent among firms with 1000+ employees in the CPS Content Test; these are not statistically significant from each other. However, offer rates for these two groups in the reweighted SIPP were statistically different at

85.3 percent and 89.4 percent, respectively. It is worth noting that rate at which larger employers offer health insurance benefits is closer to rates found in establishment level data, such as the MEPS-IC. For example, 2012 offer rates among private establishments in the MEPS-IC are between 94.1 percent and 99.5 percent for establishments with 100 or more workers.⁸

Table 2 reports the frequency with which individuals that worked for an employer that offered health insurance to any of its employees purchased health insurance from their employer. In the aggregate, 69.7 percent participated in health insurance coverage from their employer according to the reweighted SIPP, compared to 71.5 percent in the CPS Content Test. The remaining employees were either not offered the health insurance benefit or chose not to participate.

There are statistically significant differences in insurance take-up rates between surveys among high school graduates and individuals with college degrees. For example, 67.9 percent of high school graduates surveyed in the CPS Content Test purchase health insurance from their employer, compared to 65.3 percent in the reweighted SIPP. Among college graduates, 78.1 percent purchase health insurance from their employer in the CPS Content Test. In comparison, that rate decreases in the reweighted SIPP to 73.9 percent. Employment health insurance purchase rates are not statistically different from each other among all three comparison surveys for individuals with less than a high school education.

Across genders, there are statistically significant differences in male employment health insurance take-up rates in the CPS Content Test (77.6 percent) and in the reweighted SIPP (74.0 percent). However, differences in female employment health insurance participation rates were

⁸ MEPS-IC statistics are available from http://meps.ahrq.gov/mepsweb/data_stats/MEPSnetIC.jsp.

not statistically significant between the CPS Content Test and the reweighted SIPP. Across race and ethnic origin, differences in employer health insurance rates for Non-Hispanic Whites and Hispanics are statistically different in the CPS Content Test and the reweighted SIPP. In contrast, differences among Black Non-Hispanics are not statistically significant across surveys.

There are statistically significant differences in employer health insurance rates between the two surveys across all age groups, except 15-18 year olds.⁹ For example, workers age 19-25 purchase employment-based health insurance through their employer at statistically different rates across the CPS Content Test (40.1 percent) and the reweighted SIPP (46.7 percent). Also, 60.8 percent of workers aged 65 and over purchase health insurance through their employer in the CPS Content Test and 47.9 percent of workers in this group purchase employment-based health insurance in the reweighted SIPP.

Differences in estimates of health insurance purchase rates from employers that offer health benefits were statistically significant for the largest category (1000+ workers) employers between the CPS Content Test and the reweighted SIPP. It is worth noting that differences in coverage rates by firm size are not statistically significant between the original-weighted and reweighted SIPP. This suggests that the raking procedure is not a key source of these differences. Estimates among the other firm size categories were not statistically different between the two surveys.

Reasons for Not Accepting Coverage from Current Employer

Table 3 details the frequency with which workers that choose not to participate in their employer's health insurance plan report alternative sources of coverage. In the CPS Content

⁹ The group of employed 15-18 year-olds who work for an employer that offers health insurance is too small to perform meaningful statistical analysis of their employer health insurance purchase decisions.

Test, 51.2 percent of nonparticipants report another source of health insurance as a reason for foregoing coverage. The reweighted SIPP estimate is larger at 68.5 percent.

When disaggregating by education level, differences in reporting other sources of coverage among nonparticipants is statistically different between the CPS Content Test and the reweighted SIPP for high school and college graduates. For example, 41.8 percent of nonparticipants that are high school graduates in the CPS Content Test report having another source of coverage. In contrast, the equivalent estimate from the reweighted SIPP is 62.0 percent. One reason for this large discrepancy could be due to differences in the composition of high school graduates across the two surveys. There is a significantly larger fraction of high school graduates (50.9 percent) in the CPS Content Test, compared to the reweighted SIPP (39.1 percent) that is suggestive of possible differences in composition.

Nonparticipating females are less likely to report another source of coverage in the CPS Content Test (57.6 percent) than the reweighted SIPP (72.3 percent). Among males, 41.5 report another source of coverage as the reason for nonparticipation in their employer's health insurance plan in the CPS Content Test, while in the reweighted SIPP the estimate is 63.7 percent. Differences in race and ethnic origin exist for non-Hispanic Whites and Hispanic groups for frequency in reporting other coverage among nonparticipants between the SIPP and the Content Test.

Differences in reporting other coverage among nonparticipants are significant between surveys among groups with ages 26 to 44, 45 to 64, and 65 and over. Younger groups report other sources of coverage in the CPS Content Test that are not statistically different from the reweighted SIPP. Note however, that among respondents with ages 65 and over, 40.8 percent

reported other coverage a reason for nonparticipation in an employer's health plan compared to 82.0 percent in the reweighted SIPP. Differences also persist among employees by all firm size categories. Among workers in firms with 1000 and more workers, 54.8 percent report other coverage as a reason for not participating in their employer's health plan in the CPS Content Test compared with 68.4 percent in the reweighted SIPP. For workers employed in firms with less than 100 workers, 45.8 percent of nonparticipants reported having other coverage compared with 68.3 in the reweighted SIPP.

Table 4 reports the frequency with which nonparticipating respondents say cost as the reason for not participating in their employer's health insurance plan. Overall, 36.1 percent of respondents in the CPS Content Test report the reason 'too costly' relative to 25.6 percent in the reweighted SIPP. Differences in reporting this reason persist among education and gender groups between the reweighted SIPP and the CPS Content Test. Among high school graduates, 42.0 percent of nonparticipants in the CPS Content Test report 'too costly' compared to 30.9 percent of reweighted SIPP respondents. Furthermore, 43.7 percent of nonparticipating males report 'too costly' in the CPS Content Test, relative to 27.7 percent in the reweighted SIPP.

Cost is a reason for nonparticipation among 32.4 percent of non-Hispanic Whites in the CPS Content Test and 19.5 percent in the reweighted SIPP. Differences across other races and ethnic origins were not statistically significant between the Content Test and the reweighted SIPP. In addition, differences in reporting cost as the reason for nonparticipation were not statistically significant between the two surveys among those under 45 years old. Age groups 45 to 64 year olds and those 65 and over were statistically greater in the Content Test than the reweighted SIPP. In particular, 32.6 percent of respondents 65 and over cite cost as a reason for

nonparticipation in the CPS Content Test compared with only 11.2 percent in the reweighted SIPP.

Employees in small firms (i.e., less than 100) employees cite ‘cost’ as a reason for nonparticipation with 39.4 percent in the CPS Content Test and 26.0 in the reweighted SIPP. There is no statistically significant difference in reports of cost for employees in establishments with 500 to 999 employees between the two surveys. Respondents in the largest employer group (1000+ employees) are more likely to cite cost in the CPS Content Test at 34.8 percent than the reweighted SIPP at 25.4 percent.

Table 5 reports the frequency that nonparticipants in their employer’s health plan report ‘no need or want’ as the reason for not purchasing health insurance. In the aggregate, 2.2 percent of nonparticipants report that they do not need or want health insurance from their employer in the CPS Content Test. This is not statistically different from the reports obtained in the reweighted SIPP. It is worthwhile to point out that differences in reporting rates are not statistically significant between the CPS Content Test and the reweighted SIPP for education, race and ethnic origin. Among men, however, respondents in the CPS Content Test are less likely to cite ‘no need or want’ (1.4 percent) than in the reweighted SIPP (2.7 percent). Only the 19 to 25 year old age group reports statistically significant differences in choosing ‘no need or want’ at 1.7 percent in the CPS Content Test and 5.0 percent in the reweighted SIPP. However, the estimate from the CPS Content Test for this group was not statistically different from zero. Respondents choosing ‘no need or want’ were not statistically different by firm size for the CPS Content Test and reweighted SIPP.

Conclusion

This report brief compares employment-based health insurance offer and take-up rates in the 2013 CPS Content Test to those found in the 2010 SIPP. In addition, this brief compares the response rates to the three most frequent reasons given by respondents for nonparticipation in an employer's health plan. The results show that there are statistically significant differences in the offer and take-up rates in the aggregate. Most of the results indicate that CPS offer and take-up rates will be higher than those found in the reweighted SIPP. However, these differences are not always present among demographic groups. In particular, offer rates among the youngest age groups and the smallest firm size categories are lower than in the reweighted SIPP. Differences in insurance take-up across several demographic groups are not statistically different from the reweighted SIPP.

It is important to remember this comparison has limitations. The CPS Content Test's low response rate, particularly among the employed population, may play a role in the obtained statistical significance across estimates that are not captured by the reweighting procedure. Data collection of the CPS Content Test through telephone interviews also presents a potential difficulty in obtaining a sample that has an accurate magnitude and composition of the employed population.

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Table 1: Employment-Based Health Insurance Coverage Offer Rates by Selected Worker Characteristics: SIPP and CPS Content Test

	Original SIPP		Rewighted SIPP		CPS Content Test		Original SIPP-Content Test	Rewighted SIPP-Content Test
	Estimate	Standard Error	Estimate	Standard Error	Estimate	Standard Error	T-statistic	T-statistic
Total	71.2	0.28	69.9	0.31	73.5	0.85	-2.64	-4.00
Education								
Less than high school	42.9	1.08	40.4	1.05	45.2	3.87	-0.58	-1.20
High school or some college	67.3	0.44	65.8	0.48	71.3	1.12	-3.31	-4.51
College degree	78.9	0.30	78.2	0.35	82.2	0.90	-3.49	-4.16
Sex								
Male	69.9	0.39	70.1	0.40	72.6	1.09	-2.29	-2.15
Female	72.5	0.35	69.7	0.41	74.6	1.09	-1.76	-4.16
Race and Hispanic origin								
White, Non-Hispanic	73.3	0.34	72.9	0.38	74.1	0.86	-0.83	-1.28
Black, Non-Hispanic	76.0	0.65	74.7	0.78	82.8	3.00	-2.22	-2.62
Hispanic	56.4	0.96	49.7	0.97	59.8	3.27	-0.97	-2.96
Age								
15 to 18 years	41.6	1.79	37.7	1.85	26.5	5.26	2.72	2.01
19 to 25 years	60.0	0.86	55.3	0.99	67.4	2.65	-2.64	-4.27
26 to 44 years	73.7	0.38	70.1	0.44	78.9	1.22	-4.07	-6.73
45 to 64 years	75.7	0.43	77.4	0.45	75.3	1.08	0.37	1.82
65 Years and over	54.6	1.25	57.6	1.30	53.6	2.37	0.39	1.50
Employer Size								
Fewer than 100	56.2	0.55	57.8	0.57	44.9	1.38	7.57	8.58
100-499	84.5	0.56	85.3	0.55	94.8	0.85	-10.21	-9.39
500-999	88.0	0.73	88.5	0.69	95.3	1.58	-4.23	-3.95
1000+	88.8	0.29	89.4	0.28	94.1	0.68	-7.07	-6.32

Source: 2010 SIPP and CPS content test (2013)

- Sample too small to obtain reliable estimates.

Table 2: Employment-Based Health Insurance Coverage Take-Up Rates by Selected Worker Characteristics: SIPP and CPS Content Test

	Original SIPP		Reweighted SIPP		CPS Content Test		Original SIPP-Content Test	Reweighted SIPP-Content Test
	Estimate	Standard Error	Estimate	Standard Error	Estimate	Standard Error	T-statistic	T-statistic
Total	69.8	0.27	69.7	0.29	71.5	0.90	-1.87	-1.93
Education								
Less than high school	53.3	1.45	55.1	1.50	49.1	5.70	0.72	1.02
High school or some college	64.8	0.47	65.3	0.50	67.9	1.41	-2.05	-1.74
College degree	74.5	0.34	73.9	0.37	78.1	1.00	-3.38	-3.96
Sex								
Male	73.9	0.39	74.0	0.42	77.6	1.46	-2.43	-2.34
Female	65.3	0.46	65.0	0.48	65.1	1.38	0.14	-0.08
Race and Hispanic origin								
White, Non-Hispanic	70.7	0.32	70.4	0.33	73.4	0.89	-2.93	-3.15
Black, Non-Hispanic	67.9	0.96	68.3	0.94	72.0	4.39	-0.90	-0.82
Hispanic	65.7	1.12	65.4	1.23	60.2	2.84	1.81	1.68
Age								
15 to 18 years	11.0	1.83	11.5	2.00	-	-	-	-
19 to 25 years	46.6	1.00	46.7	1.00	40.1	3.57	1.73	1.78
26 to 44 years	72.9	0.44	72.5	0.46	75.0	1.27	-1.55	-1.85
45 to 64 years	76.1	0.41	75.9	0.43	78.0	1.21	-1.53	-1.68
65 Years and over	49.2	1.70	47.9	1.79	60.8	2.90	-3.47	-3.78
Employer Size								
Fewer than 100	65.1	0.59	65.6	0.61	64.6	1.89	0.27	0.50
100-499	70.5	0.84	71.0	0.80	72.0	2.14	-0.66	-0.45
500-999	71.1	1.05	71.5	1.07	75.8	3.42	-1.31	-1.22
1000+	71.6	0.35	72.2	0.35	76.9	1.31	-3.92	-3.48

Source: 2010 SIPP and CPS content test (2013)

- Sample too small to obtain reliable estimates.

Table 3: Reason for Not Participating in an Employment-Based Health Insurance Plan: Other Health Insurance

	Original SIPP		Reweighted SIPP		CPS Content Test		Original SIPP-Content Test	Reweighted SIPP-Content Test
	Estimate	Standard Error	Estimate	Standard Error	Estimate	Standard Error	T-statistic	T-statistic
Total	66.4	0.79	68.5	0.75	51.2	2.38	6.06	6.96
Education								
Less than high school	32.1	2.60	34.3	2.90	43.6	12.97	-0.86	-0.69
High school or some college	59.0	1.26	62.0	1.24	41.8	3.14	5.08	5.97
College degree	76.1	0.94	77.2	0.92	66.4	3.20	2.91	3.23
Sex								
Male	60.2	1.24	63.7	1.17	41.5	3.89	4.58	5.48
Female	71.1	0.99	72.3	0.98	57.6	2.80	4.54	4.96
Race and Hispanic origin								
White, Non-Hispanic	74.4	0.88	75.6	0.85	52.2	2.66	7.94	8.41
Black, Non-Hispanic	52.6	2.73	53.4	2.87	61.3	11.85	-0.71	-0.65
Hispanic	35.0	2.50	37.1	2.58	26.8	5.18	1.42	1.78
Age								
15 to 18 years	70.5	6.29	70.1	6.28	69.2	18.26	0.07	0.04
19 to 25 years	45.5	2.56	47.2	2.63	49.0	7.01	-0.47	-0.24
26 to 44 years	61.7	1.32	62.8	1.33	47.4	3.57	3.76	4.05
45 to 64 years	76.5	1.11	77.1	1.12	58.2	3.49	5.01	5.16
65 Years and over	80.9	2.15	82.0	2.27	40.8	5.99	6.31	6.44
Employer Size								
Fewer than 100	64.9	1.41	68.3	1.30	45.8	3.96	4.54	5.39
100-499	64.1	2.11	66.4	2.02	50.1	6.06	2.19	2.55
500-999	72.1	3.00	73.5	2.93	60.0	9.42	1.22	1.37
1000+	66.6	1.27	68.4	1.23	54.8	3.73	3.00	3.47

Source: 2010 SIPP and CPS content test (2013)

- Sample too small to obtain reliable estimates.

Table 4: Reason for Not Participating in an Employment-Based Health Insurance Plan: Too Costly

	Original SIPP		Reweighted SIPP		CPS Content Test		Original SIPP-Content Test	Reweighted SIPP-Content Test
	Estimate	Standard Error	Estimate	Standard Error	Estimate	Standard Error	T-statistic	T-statistic
Total	27.4	0.68	25.6	0.65	36.1	2.24	-3.70	-4.49
Education								
Less than high school	56.7	2.65	54.8	2.72	40.0	10.76	1.50	1.33
High school or some college	33.2	1.14	30.9	1.16	42.0	3.16	-2.63	-3.29
College degree	19.4	0.87	18.4	0.82	26.6	3.26	-2.14	-2.45
Sex								
Male	30.4	1.03	27.7	0.99	43.7	3.45	-3.68	-4.45
Female	25.1	0.93	23.9	0.92	31.0	3.12	-1.83	-2.19
Race and Hispanic origin								
White, Non-Hispanic	20.7	0.81	19.5	0.78	32.4	2.32	-4.77	-5.30
Black, Non-Hispanic	39.7	2.53	39.7	2.68	41.1	12.00	-0.11	-0.11
Hispanic	53.1	2.66	51.8	2.64	55.3	5.80	-0.35	-0.55
Age								
15 to 18 years	21.6	5.32	21.6	5.32	27.1	19.86	-0.27	-0.26
19 to 25 years	43.0	2.69	42.3	2.75	35.8	6.37	1.04	0.93
26 to 44 years	32.2	1.16	31.2	1.15	36.3	3.63	-1.07	-1.34
45 to 64 years	18.9	0.94	18.6	0.94	36.6	3.80	-4.50	-4.59
65 Years and over	12.0	2.25	11.2	2.21	32.6	6.10	-3.16	-3.29
Employer Size								
Less than 100	29.0	1.33	26.0	1.16	39.4	4.04	-2.45	-3.20
100-499	30.9	1.98	29.0	1.92	39.1	6.40	-1.22	-1.50
500-999	21.7	2.87	20.7	2.76	27.3	9.08	-0.59	-0.70
1000+	26.9	1.06	25.4	1.01	34.8	3.79	-1.99	-2.38

Source: 2010 SIPP and CPS content test (2013)

- Sample too small to obtain reliable estimates.

Table 5: Reason for Not Participating in an Employment-Based Health Insurance Plan: No Need or Want

	Original SIPP		Reweighted SIPP		CPS Content Test		Original SIPP-Content Test	Reweighted SIPP-Content Test
	Estimate	Standard Error	Estimate	Standard Error	Estimate	Standard Error	T-statistic	T-statistic
Total	2.5	0.26	2.3	0.24	2.2	0.56	0.48	0.21
Education								
Less than high school	3.1	1.16	2.8	0.97	3.3	2.59	-0.06	-0.19
High school or some college	2.6	0.43	2.3	0.38	2.4	0.85	0.17	-0.14
College degree	2.3	0.38	2.3	0.36	1.6	0.65	0.92	0.87
Sex								
Male	3.1	0.43	2.7	0.37	1.4	0.65	2.12	1.77
Female	2.0	0.33	2.0	0.31	2.7	0.82	-0.75	-0.81
Race and Hispanic origin								
White, Non-Hispanic	2.3	0.31	2.1	0.28	1.9	0.61	0.58	0.39
Black, Non-Hispanic	2.1	0.70	2.2	0.72	2.7	2.25	-0.23	-0.20
Hispanic	3.8	1.16	3.4	1.06	4.0	1.97	-0.09	-0.25
Age								
15 to 18 years	7.5	3.75	7.9	3.91	5.3	5.83	0.32	0.38
19 to 25 years	5.1	1.05	5.0	1.05	1.7	1.29	2.05	1.96
26 to 44 years	2.2	0.43	2.1	0.39	2.4	0.93	-0.11	-0.22
45 to 64 years	1.5	0.29	1.4	0.28	2.1	0.89	-0.61	-0.65
65 Years and over	3.4	1.08	3.0	0.99	2.3	1.79	0.54	0.37
Employer Size								
Fewer than 100	2.3	0.59	2.0	0.47	1.6	0.99	0.58	0.35
100-499	2.6	0.68	2.5	0.66	2.3	1.35	0.23	0.17
500-999	2.1	1.01	2.1	0.99	-	-	-	-
1000+	2.7	0.43	2.6	0.42	3.2	1.07	-0.46	-0.54

Source: 2010 SIPP and CPS content test (2013)

- Sample too small to obtain reliable estimates.