# Fact Sheet: Health Insurance Coverage 2012

Few issues unite Americans as much as the desire to have good health insurance coverage for themselves and their families.

The nation looks for solutions in coping with the rising costs of health care. The U.S. Census Bureau provides key information to measure the extent of health insurance coverage in America. In this fact sheet, we explore the various Census Bureau sources of data on health insurance coverage.

### **Current Population Survey (CPS)**

Key fact: Survey produces health insurance coverage estimates for the nation and for population subgroups.

- Respondents are asked whether they had any coverage during the previous year.
- Estimates are provided for the nation and states based on a sample of approximately 100,000 addresses in the Annual Social and Economic Supplement of the CPS. Coverage data are shown by type of health insurance (direct-purchase private, employment-based, Medicare, etc.)
- Data at the national level are shown for various demographic characteristics, including family status, race and Hispanic origin, age, metropolitan residence, income and work experience.
- National-level information for some groups, including American Indians and Alaska Natives, and Native Hawaiians and Other Pacific Islanders, based on multiyear averages.
- Data on coverage back to 1987. Currently, the data are released each year, with data for 2012 available in September 2013.
- Out-of-pocket cost for health services and health insurance premiums for respondents is released.

#### **American Community Survey (ACS)**

Key fact: A nationwide survey designed to provide communities with reliable and timely demographic, social, economic and housing data every year.

- The ACS added a question on health insurance in 2008.
- Respondents are asked whether they are currently covered by a health insurance plan.



- Single-year data currently available for areas and groups of 65,000 or more, including counties, cities and all congressional districts, as well as for the nation and states, and for areas and groups of 20,000 or more, based on three-year estimates. Starting in December 2013, the ACS will provide data for the nation's smallest areas, such as census tracts and block groups.
- Provides data on types of coverage, such as through an employer, Medicare or Medicaid. Tabulated data products in the ACS include information on whether coverage is public or private.
- Largest survey: more than 3 million addresses annually.
- Data are cross-tabulated by a variety of demographic characteristics.

## **Small Area Health Insurance Estimates (SAHIE)**

Key fact: Currently the only Census Bureau source of health insurance data for every county.

- Data products are model-based and combine data from the American Community Survey (ACS), demographic population estimates, aggregated federal tax returns, participation records for the Supplemental Nutrition Assistance Program (SNAP), County Business Patterns, Medicaid and the Children's Health Insurance Program (CHIP) participation records and the 2010 Census.
- Data are provided by age, sex, income category and (for states only) race and Hispanic origin. The data pertain to those under age 65.
- Produces annual estimates of health insurance coverage for states and each of the nation's counties. A limited set of estimates was first published in 2005 for calendar year 2000; a broader set of estimates was published for 2005 and 2006. The data set for 2010 estimates was released in August 2012. The 2011 estimates were released in August 2013.
- These health insurance coverage estimates are now based on ACS data in place of Current Population Survey data. Due to the increased information available from the ACS, coverage estimates for additional income categories of particular interest to health care changes are included.

#### **Survey of Income and Program Participation (SIPP)**

Key fact: This longitudinal survey shows how long people are covered by health insurance or how long they go without it over a period of time.

 Data identify patterns of changes in health insurance coverage status over time and how they vary across demographic and economic groups. The most recent



- published estimates on longitudinal health insurance coverage were the 1996-1999 period.
- Provides data on the types of coverage, such as through an employer, Medicare or Medicaid.
- Data were first collected in 1984 and are released on a periodic basis.

## **National Health Interview Survey (NHIS)**

Key fact: Data collected by Census Bureau but published by the National Center for Health Statistics, part of the Centers for Disease Control and Prevention.

- Data are now available for 2012.
- Three national-level measures are provided: uninsured at the time of the interview, uninsured at least part of the year prior to the interview, and uninsured for more than a year at the time of the interview.
- National-level information shown by a variety of demographic characteristics, including poverty status, race and Hispanic origin, age and sex.
- State-level estimates of persons uninsured at the time of the interview are provided, as are estimates of those with public or private coverage for more than 40 states with the largest populations. However, state-level estimates are feasible for additional states.
- Health insurance estimates are available periodically from 1959 and annually since 1989.
- Enables policymakers to examine health insurance in relation to health status, health behaviors and health care utilization.

#### **Medical Expenditure Panel Survey (MEPS)**

Key fact: Data collected by Census Bureau and other agencies but published by the Department of Health and Human Services.

- A set of large-scale surveys of families and individuals, their medical providers (doctors, hospitals, pharmacies, etc.) and employers across the United States.
- Collects data on the specific health services that Americans use, how frequently they use them, the cost of these services and how they are paid for, as well as data on the cost, scope and breadth of health insurance held by and available to U.S. workers.



• Began in 1996.

#### **Health Industries**

The Census Bureau also provides data on health care providers and health insurance industries from a variety of surveys and programs that collect data on businesses. Such industries are found in two different sectors of the economy. One is Finance and Insurance, which comprises establishments primarily engaged in financial transactions or in facilitating them. Much of this information would pertain to the direct life, health, and medical insurance carriers industry.

The other sector is Health Care and Social Assistance. Industries in this sector are arranged in a continuum starting with those providing medical care exclusively and finishing with those providing only social assistance. It includes scores of relevant industries, such as hospitals, HMO medical centers, home health care services and blood and organ banks. You can find data on these industries by using the following sources:

- County Business Patterns
- Nonemployer Statistics
- Economic Census
- Statistics of U.S. Businesses
- Service Annual Survey
- Quarterly Services Survey
- Quarterly Workforce Indicators

