

# Measuring Health Insurance Coverage with the Current Population Survey and the American Community Survey

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# Health Insurance Coverage Estimates

Recap of health insurance measurement changes

New Current Population Survey Annual Social and Economic Supplement (CPS ASEC) baseline

Upcoming health insurance coverage report to be released in September

# CPS ASEC Question Changes

## Income

Separation of 'Source' and 'Amount' questions

Tailored skip patterns

More detailed interest, dividends, and retirement questions

Split sample for 2013 data

Bridge year to look back and look forward

## Health Insurance Coverage

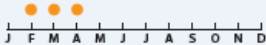



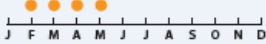



Complete redesign of health insurance coverage questionnaire – based on over a decade of research

Full sample for 2013 data

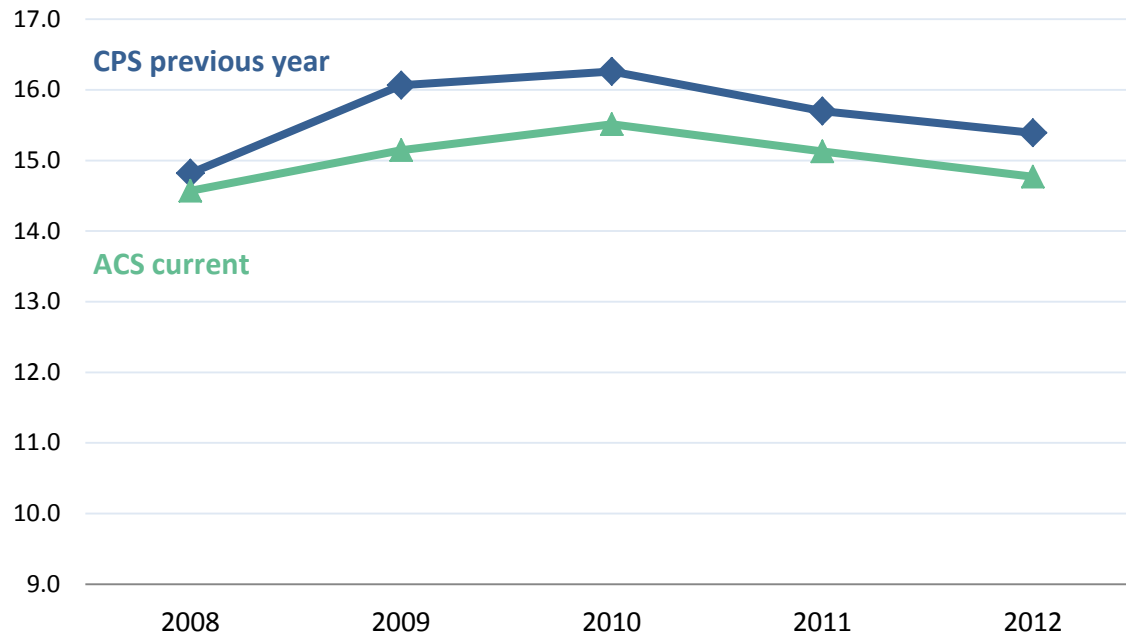
Strong baseline for future health insurance coverage changes

# 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 and ACS Uninsured Rates: 2008 to 2012

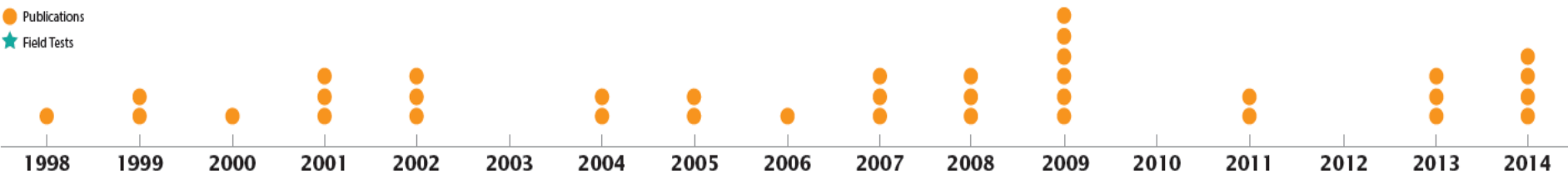


While the level of the uninsured differs between the CPS and ACS, the two surveys consistently measure the magnitude and direction of year-to-year changes in the uninsured rate.

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

# Improving Health Insurance Coverage Measurement: 1998-2014

## A history of 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**  
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

<p>1998 Counting the Uninsured: A Review of the Literature. <a href="http://www.urban.org/publications/308032.html">http://www.urban.org/publications/308032.html</a></p> <p>1999 Methodological Issues in Measuring the Uninsured. <a href="http://www.cdc.gov/nchs/data/slaits/can07.pdf">http://www.cdc.gov/nchs/data/slaits/can07.pdf</a></p> <p>Misreporting Medicaid Enrollment: Results of Three Studies Linking Telephone Surveys to State Administrative Records <a href="http://www.cdc.gov/nchs/data/slaits/can07.pdf#Misreporting">http://www.cdc.gov/nchs/data/slaits/can07.pdf#Misreporting</a></p>	<p>2000 Alternative Questionnaire Design Strategies for Measuring Medicaid Participation <a href="https://apha.confex.com/apha/128am/techprogram/paper_13509.htm">https://apha.confex.com/apha/128am/techprogram/paper_13509.htm</a></p> <p>Misreporting Medicaid Enrollment: Results of Three Studies Linking Telephone Surveys to State Administrative Records <a href="http://www.cdc.gov/nchs/data/slaits/can07.pdf#Misreporting">http://www.cdc.gov/nchs/data/slaits/can07.pdf#Misreporting</a></p>	<p>2001 Measuring Private and Public Health Coverage: Results from a Split-Ballot Experiment on Order Effects. <a href="http://www.amstat.org/sections/SRMS/Proceedings/2001/Proceed0338.pdf">http://www.amstat.org/sections/SRMS/Proceedings/2001/Proceed0338.pdf</a></p> <p>The Measurement of Medicaid Coverage in the SIPP: Evidence from California, 1990-1996 <a href="http://www.nber.org/papers/w8514">http://www.nber.org/papers/w8514</a></p> <p>The March CPS Health Insurance Verification Question And Its Effect On Estimates OfThe Uninsured <a href="https://www.amstat.org/sections/srms/Proceedings/2001/Proceed0338.pdf">https://www.amstat.org/sections/srms/Proceedings/2001/Proceed0338.pdf</a></p>	<p>2002 The Characteristics of Reporting State Children's Health Insurance Program Coverage in the March 2001 Current Population Survey <a href="http://www.census.gov/hhes/www/hlthins/publications/asa02.pdf">http://www.census.gov/hhes/www/hlthins/publications/asa02.pdf</a></p> <p>The Effects of Person-Level VS. Household-Level Questionnaire Design on Survey Estimates and Data Quality <a href="http://www.census.gov/srd/papers/pdf/rsm2002-05.pdf">http://www.census.gov/srd/papers/pdf/rsm2002-05.pdf</a></p> <p>The CPS Annual Social and Economic Supplement (ASEC) Health Insurance Verification Question and Its Effect on Estimates of the Uninsured <a href="http://www.census.gov/hhes/www/hlthins/publications/verification.html">http://www.census.gov/hhes/www/hlthins/publications/verification.html</a></p>	<p>2004 Medicaid and Medicare Reporting in Surveys: An Experiment on Order Effects and Program Definitions. <a href="http://www.amstat.org/sections/srms/Proceedings/2004/files/ism2004-000594.pdf">http://www.amstat.org/sections/srms/Proceedings/2004/files/ism2004-000594.pdf</a></p> <p>People With Health Insurance: A Comparison of Estimates From Two Surveys (CPS and SIPP) <a href="http://www.census.gov/sipp/workpaper/wp243.pdf">http://www.census.gov/sipp/workpaper/wp243.pdf</a></p>	<p>2005 Medicaid Undercount Project - SNACC <a href="http://www.census.gov/did/www/snacc/index.html">http://www.census.gov/did/www/snacc/index.html</a></p> <p>Under-Reporting of Medicaid and Welfare in the Current Population Survey <a href="http://www.rand.org/pubs/working_papers/WRI69-3.html">http://www.rand.org/pubs/working_papers/WRI69-3.html</a></p>	<p>2006 Measuring Health Insurance in the U.S. <a href="https://www.amstat.org/sections/srms/Proceedings/2006/Files/ISM2006-00090.pdf">https://www.amstat.org/sections/srms/Proceedings/2006/Files/ISM2006-00090.pdf</a></p> <p>Health Insurance Estimates from the U.S. Census Bureau: Background for a New Historical Series June 2007 <a href="http://www.census.gov/hhes/www/hlthins/data/usermate/revhlth_paper.pdf">http://www.census.gov/hhes/www/hlthins/data/usermate/revhlth_paper.pdf</a></p> <p>Measuring Health Insurance in the U.S. <a href="http://www.census.gov/srd/papers/pdf/rsm2007-11.pdf">http://www.census.gov/srd/papers/pdf/rsm2007-11.pdf</a></p>	<p>2007 Preliminary analysis of Medicaid Enrollment Status in the Current Population Survey <a href="http://www.census.gov/did/www/snacc/docs/Preliminary-Analysis-Mah-2007.pdf">http://www.census.gov/did/www/snacc/docs/Preliminary-Analysis-Mah-2007.pdf</a></p> <p>Health Insurance Estimates from the U.S. Census Bureau: Background for a New Historical Series June 2007 <a href="http://www.census.gov/hhes/www/hlthins/data/usermate/revhlth_paper.pdf">http://www.census.gov/hhes/www/hlthins/data/usermate/revhlth_paper.pdf</a></p> <p>Measuring Health Insurance in the U.S. <a href="http://www.census.gov/srd/papers/pdf/rsm2007-11.pdf">http://www.census.gov/srd/papers/pdf/rsm2007-11.pdf</a></p>	<p>2008 Assessing Measurement Error in Health Insurance Reporting: A Qualitative Study of the Current Population Survey. <a href="http://www.inquiriomaonline.org/pinnacle.allenpress.com/doi/10.5034/inquirynl_45.04.422">http://www.inquiriomaonline.org/pinnacle.allenpress.com/doi/10.5034/inquirynl_45.04.422</a></p> <p>Medicaid Enrollment: The Relationships Between Survey Design, Enrollee Characteristics, and False-Negative Reporting <a href="http://www.census.gov/did/www/snacc/docs/lynch_JSM.pdf">http://www.census.gov/did/www/snacc/docs/lynch_JSM.pdf</a></p> <p>Medicaid Participants in the ACS Content Test <a href="http://www.census.gov/did/www/snacc/docs/Medicaid-Participants-ACS-Content-Test.pdf">http://www.census.gov/did/www/snacc/docs/Medicaid-Participants-ACS-Content-Test.pdf</a></p>	<p>2009 Medicaid Underreporting in the CPS: Results from a Record Check Study. <a href="http://poq.oxfordjournals.org/content/early/2009/06/18/poq.nfp028.full.pdf">http://poq.oxfordjournals.org/content/early/2009/06/18/poq.nfp028.full.pdf</a></p> <p>Misreporting Health Insurance Status: Medicaid Enrollees in the Medical Expenditure Panel Survey, 2003 <a href="http://www.census.gov/did/www/snacc/docs/lynch_AAPOR_08-05-2009.pdf">http://www.census.gov/did/www/snacc/docs/lynch_AAPOR_08-05-2009.pdf</a></p> <p>Health Insurance Measurement: A Synthesis of Cognitive Testing Results. <a href="http://www.cdc.gov/QBANK/Quest/2009/QUESTprogrElektronisk.pdf">http://www.cdc.gov/QBANK/Quest/2009/QUESTprogrElektronisk.pdf</a></p> <p>Survey Measurement of Health Insurance Coverage Cognitive Testing Results of Experimental Questions on Integrated Current and Calendar Year Coverage. <a href="http://www.cdc.gov/gbank/report/Pascale_Census_2009_HealthInsurance.pdf">http://www.cdc.gov/gbank/report/Pascale_Census_2009_HealthInsurance.pdf</a></p> <p>Findings from a Pretest of a New Approach to Measuring Health Insurance in the Current Population Survey <a href="https://www.census.gov/srd/papers/pdf/rsm2009-07.pdf">https://www.census.gov/srd/papers/pdf/rsm2009-07.pdf</a></p> <p>The Influence of State-Specific, Programmatic Characteristics in the Modeling of Medicaid Undercount <a href="http://www.census.gov/did/www/snacc/docs/FCSM_MStevens_Final.pdf">http://www.census.gov/did/www/snacc/docs/FCSM_MStevens_Final.pdf</a></p>	<p>2011 Medical Out-of-Pocket Expenses, Poverty, and the Uninsured <a href="http://www.census.gov/hhes/povmeas/methodology/supplemental/research/Caswell-Short-WP2011-24-SEP0911.pdf">http://www.census.gov/hhes/povmeas/methodology/supplemental/research/Caswell-Short-WP2011-24-SEP0911.pdf</a></p> <p>Medical Out-of-Pocket Spending Among the Uninsured: Differential Spending &amp; the Supplemental Poverty Measure <a href="http://www.census.gov/hhes/povmeas/methodology/supplemental/research/Caswell-Short-WP2011-24-SEP0911.pdf">http://www.census.gov/hhes/povmeas/methodology/supplemental/research/Caswell-Short-WP2011-24-SEP0911.pdf</a></p> <p>Modifications to the Imputation Routine for Health Insurance in the CPS ASEC: Description and Evaluation <a href="http://www.census.gov/hhes/www/hlthins/data/revhlth/SHADAC.pdf">http://www.census.gov/hhes/www/hlthins/data/revhlth/SHADAC.pdf</a></p>	<p>2013 Preparing to Measure Health Coverage in Federal Surveys Post-Reform: Lessons from Massachusetts <a href="http://www.sagepub.com/content/502/106/long">http://www.sagepub.com/content/502/106/long</a></p> <p>Comparing Errors in Medicaid Reporting Across Surveys: Evidence to Date <a href="http://www.hsr.org/hsr/abstract.jsp?aid=48331754539">http://www.hsr.org/hsr/abstract.jsp?aid=48331754539</a></p> <p>SHADAC Report: SHADAC Analysis of the Survey of Health Insurance and Program Participation <a href="http://www.shadac.org/files/shadac/publications/SHIPP_Final_report.pdf">http://www.shadac.org/files/shadac/publications/SHIPP_Final_report.pdf</a></p>	<p>2014 Comparing 2010 SIPP and 2013 CPS Health Insurance Offer and Take-Up Rates <a href="http://www.census.gov/hhes/www/hlthins/publications/sehsl_wp_2014-08.pdf">http://www.census.gov/hhes/www/hlthins/publications/sehsl_wp_2014-08.pdf</a></p> <p>Changing the CPS Health Insurance Questions And The Implications On The Uninsured Rate: Redesign and Production Estimates <a href="http://www.census.gov/hhes/www/hlthins/publications/sehsl_wp_2014-16.pdf">http://www.census.gov/hhes/www/hlthins/publications/sehsl_wp_2014-16.pdf</a></p> <p>Non-response Bias in the 2013 CPS ASEC Content Test <a href="http://www.census.gov/hhes/www/hlthins/publications/sehsl_wp_2014-17.pdf">http://www.census.gov/hhes/www/hlthins/publications/sehsl_wp_2014-17.pdf</a></p> <p>Understanding the New Current Population Survey Health Insurance Questions <a href="http://www.census.gov/srd/papers/pdf/RSM2014-02.pdf">http://www.census.gov/srd/papers/pdf/RSM2014-02.pdf</a></p>
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# Redesigned Health Insurance Coverage Questions in the Redesigned CPS ASEC

## Design:

### Reference period

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

### Health insurance coverage types

- Start with general coverage questions followed by more specific questions

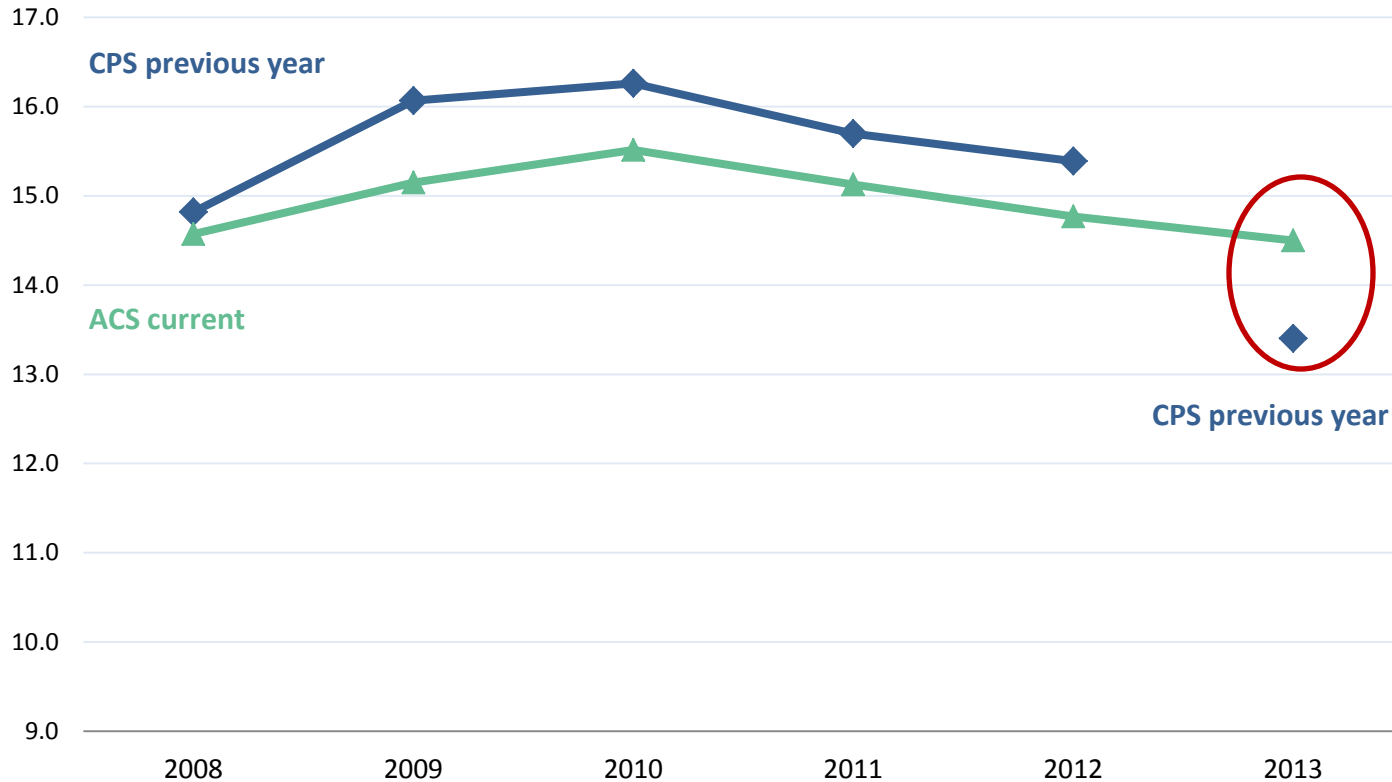
### Household-level design

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

## Results:

- More precise measures of health insurance coverage
- Expanded topic detail
- Improved respondent experience

# CPS and ACS Uninsured Rates: 2008 to 2013



Source: 2008 to 2013 1-year ACS, 2009 to 2014 CPS ASEC



# *Health Insurance Coverage in the United States: 2013*

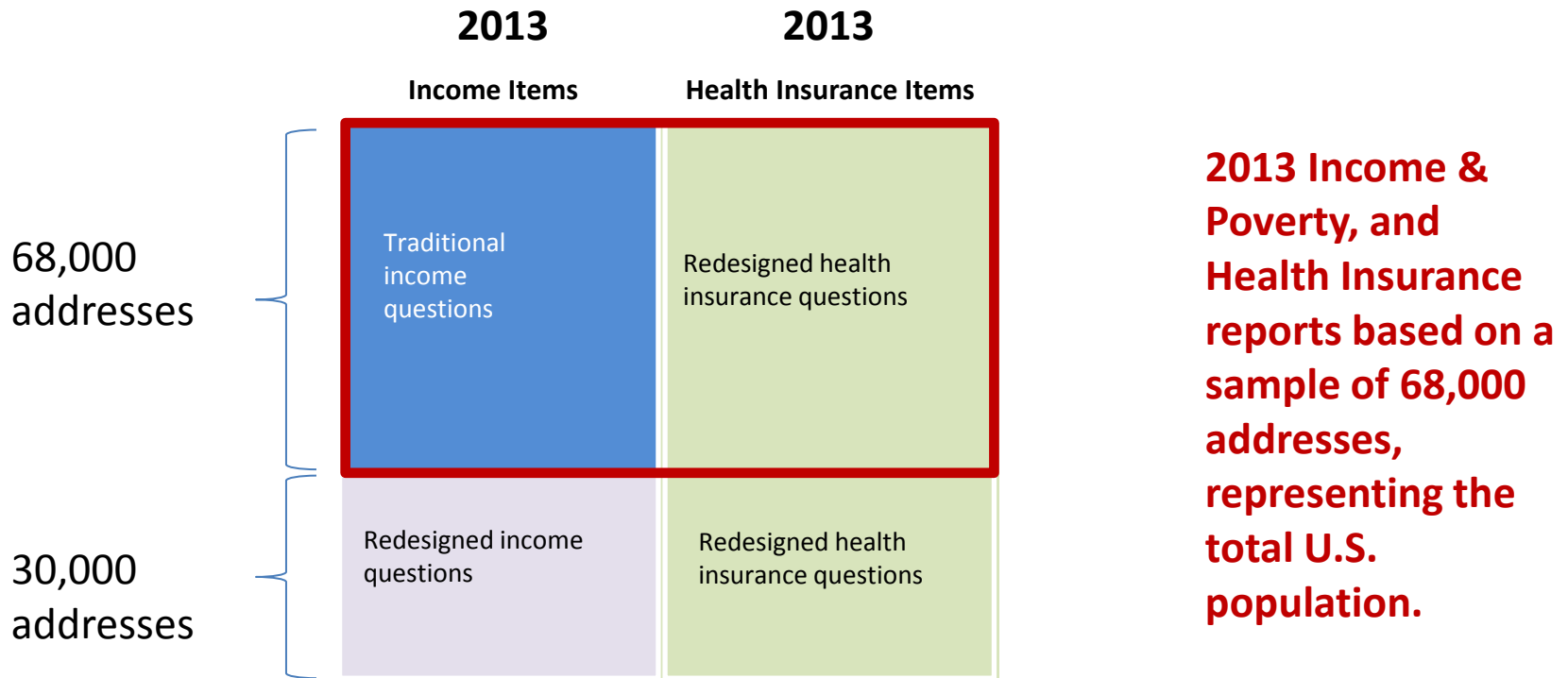
## New Baseline



CPS ASEC improvements to better estimate health insurance coverage provides a strong baseline to measure future changes in health insurance coverage due to the Affordable Care Act

# Health Insurance Coverage in the United States: 2013

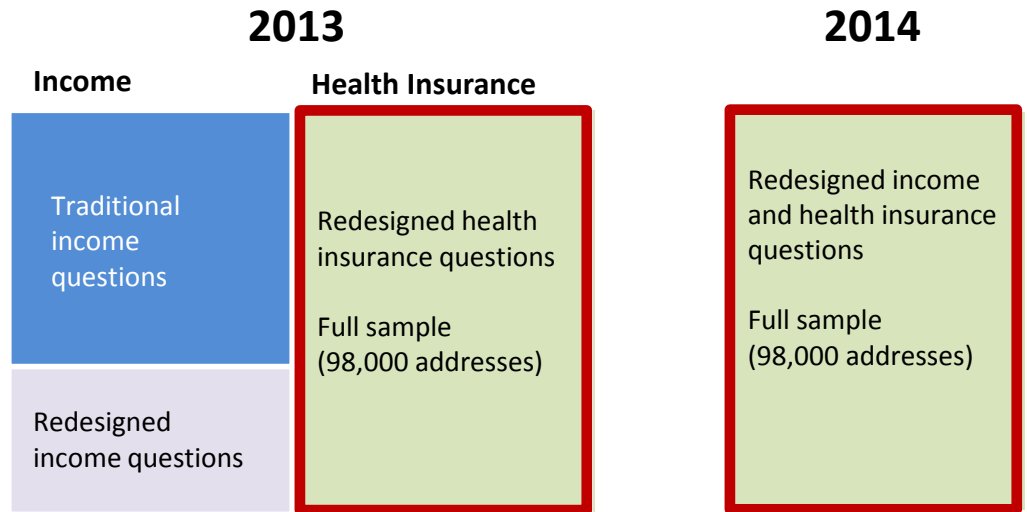
Report released September 2014



# Health Insurance Coverage in the United States: 2014

Report to be released September 2015

- 2014 estimates from the full sample
- 2013 estimates from
  - **the full sample of 98,000 addresses for most characteristics**
  - **the sub-sample of 30,000 addresses when crossing health insurance coverage by income or poverty**
- ACS to examine the time series



# Percentage of People With and Without Health Insurance Coverage by Sample: 2013



Source: 2014 Current Population Survey Annual Social and Economic Supplement

# Health Insurance Coverage Crossed by Income Statistics

Table 4.  
**Type of Health Insurance Coverage by Household Income and Income-to-Poverty Ratio: 2013**

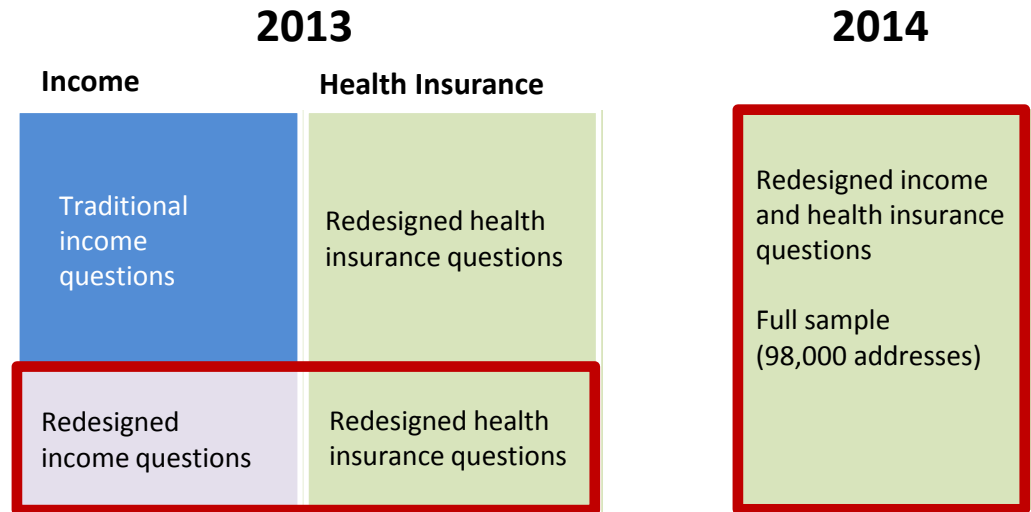
Data are based on the CPS ASEC sample of 68,000 addresses

Characteristic	Total	Any health insurance			
		Number	90 percent C.I. <sup>1</sup> (±)	Per-cent	90 percent C.I. <sup>1</sup> (±)
<b>Total . . . . .</b>	<b>313,395</b>	<b>271,442</b>	<b>660</b>	<b>86.6</b>	<b>0.2</b>
<b>Household Income</b>					
Less than \$25,000 . . . . .	55,692	43,640	905	78.4	0.8
\$25,000 to \$49,999 . . . . .	70,057	56,932	984	81.3	0.6
\$50,000 to \$74,999 . . . . .	57,090	49,610	958	86.9	0.6
\$75,000 to \$99,999 . . . . .	42,650	38,497	996	90.3	0.6
\$100,000 to \$149,999 . . . . .	47,681	44,661	997	93.7	0.4
\$150,000 or more . . . . .	40,225	38,102	1,092	94.7	0.5
<b>Income-to-Poverty Ratio</b>					
Below 100 percent of poverty . . . . .	45,318	34,042	905	75.1	0.9
Between 100 and 199 percent of poverty . . . . .	60,706	48,031	962	79.1	0.6
Between 200 and 249 percent of poverty . . . . .	26,958	22,580	690	83.8	0.9
At or above 250 percent of poverty . . . . .	179,984	166,395	1,551	92.5	0.2

# Health Insurance Coverage in the United States: 2014

Report to be released September 2015

- 2014 estimates from the full sample
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# *Health Insurance Coverage in the United States: 2014*

(Report to be released September 16, 2015)



## Contents of Report

Age	Family Status
Marital Status	Residence
Disability Status	Race & Hispanic Origin
Work Experience	Nativity
Household Income	States
Income-to-Poverty Ratios	

- Statistics on health insurance coverage in 2014
- Year-to-year change

# Numbers, Rates, and Change: 2013 and 2014

Table 1.

## Coverage Numbers and Rates by Type of Health Insurance: 2013 and 2014

(Numbers in thousands, margins of error in thousands or percentage points as appropriate. Population as of March of the following year. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see [www2.census.gov/programs-surveys/cps/techdocs/cpsmar15.pdf](http://www2.census.gov/programs-surveys/cps/techdocs/cpsmar15.pdf))

Coverage Type	2013				2014				Change in Number (2014 less)	Change in Rate (2014 less 2013)
	Number	Margin of Error <sup>1</sup> (±)	Rate	Margin of Error <sup>1</sup> (±)	Number	Margin of Error <sup>1</sup> (±)	Rate	Margin of Error <sup>1</sup> (±)		
Any Health Plan...	271,606	636	86.7	0.2						
Any Private Plan <sup>2,3</sup> ...	201,038	1,140	64.1	0.4						
Employment-based <sup>2</sup> ...	174,418	1,160	55.7	0.4						
Direct-purchase <sup>2</sup> ...	35,755	615	11.4	0.2						
Any Government Plan <sup>2,4</sup> ...	108,287	1,115	34.6	0.4						
Medicare <sup>2</sup> ...	49,020	377	15.6	0.1						
Medicaid <sup>2</sup> ...	54,919	969	17.5	0.3						
Military Health Care <sup>2,5</sup> ...	14,016	595	4.5	0.2						
Uninsured <sup>6</sup> ...	41,795	614	13.3	0.2						



# Select Detail Provided by the American Community Survey

A-1.

## Population Without Health Insurance Coverage by State: 2013 and 2014

(Numbers in thousands. Civilian noninstitutionalized population. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see [www2.census.gov/programs-surveys/acs/tech\\_docs/accuracy/ACS\\_Accuracy\\_of\\_Data\\_2014.pdf](http://www2.census.gov/programs-surveys/acs/tech_docs/accuracy/ACS_Accuracy_of_Data_2014.pdf))

State	Medicaid Expansion State? Yes (Y) or No (N) <sup>1</sup>	2013 Uninsured				2014 Uninsured				Difference in Uninsured			
		Number	Margin of Error (±) <sup>2</sup>	Percent	Margin of Error (±) <sup>2</sup>	Number	Margin of Error (±) <sup>2</sup>	Percent	Margin of Error (±) <sup>2</sup>	Number	Margin of Error (±) <sup>2</sup>	Percent	Margin of Error (±) <sup>2</sup>
United States		45,181	200	14.5	0.1								
Alabama	N	645	17	13.6	0.4								
Alaska	N	132	7	18.5	1.0								
Arizona	Y	1,118	24	17.1	0.4								
Arkansas	Y	465	14	16.0	0.5								
California	Y	6,500	57	17.2	0.2								
Colorado	Y	729	18	14.1	0.3								
Connecticut	Y	333	14	9.4	0.4								

# Timeline of Releases

August 2015	<ul style="list-style-type: none"><li>• Table package on 2013 health insurance using the full sample for most characteristics</li></ul>
September 16, 2015	<ul style="list-style-type: none"><li>• Health Insurance Coverage in the United States: 2014<ul style="list-style-type: none"><li>• Detailed analysis of health insurance coverage for 2014</li><li>• Change between 2013 and 2014</li><li>• Select subnational estimates from the American Community Survey</li></ul></li><li>• Public use data file</li><li>• Detailed and historical tables for health insurance coverage</li><li>• Current health insurance coverage extract</li><li>• Table creator tool for custom tabulations</li></ul>

# Contact Information

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