

# **The National Health Interview Survey: Collection and Classification of Health Insurance through the Marketplace/Exchanges and 2014 First Quarter Estimates**

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**Board of Scientific Counselors  
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National Center for Health Statistics

Centers for Disease Control and Prevention



# Health Insurance Content in NHIS

## *Since 1959*

### ❑ Questionnaire items in 1959

- Do you (Does your family) have insurance that pays all or part of the bills when you go to the hospital?
  - What is the name of the plan (or plans)? Any other plans?
  - Who is covered by this plan (each plan)?
  - Does the plan (either plan) pay any part of the surgeon's bill for an operation?
- Do you (Does your family) have insurance that pays all or part of the bill for doctors' visits at home or at his office?
  - What is the name of the plan (or plans)? Any other plans?
  - Who is covered by this plan (each plan)?

# Health Insurance Content in NHIS

## *Since 1959*

### ❑ Questionnaire items in 1959

- Do you (Does your family) have insurance that pays all or part of the bills when you go to the hospital?
  - **What is the name of the plan (or plans)? Any other plans?**
  - Who is covered by this plan (each plan)?
  - Does the plan (either plan) pay any part of the surgeon's bill for an operation?
- Do you (Does your family) have insurance that pays all or part of the bill for doctors' visits at home or at his office?
  - **What is the name of the plan (or plans)? Any other plans?**
  - Who is covered by this plan (each plan)?

## **General Approach to NHIS Insurance Content** *Since 1997*

- ❑ **Ask whether anyone in the family has health insurance coverage**

The next questions are about health insurance. Include health insurance obtained through employment or purchased directly as well as government programs like Medicare and Medicaid that provide Medical care or help pay medical bills.

**[Are you / Is anyone in the family] covered by any kind of health insurance or some other kind of health care plan?**

# General Approach to NHIS Insurance Content *Since 1997*

- **Ask about the sources of coverage for each family member**

## **What kind of health insurance or health care coverage do you (does family member) have?**

INCLUDE those that pay for only one type of service (nursing home care, accidents, or dental care).

EXCLUDE private plans that only provide extra cash while hospitalized.

- Private health insurance
- Medicare
- Medi-Gap
- Medicaid
- CHIP (Children's Health Insurance Program)
- Military health care (TRICARE/VA/CHAMP-VA)
- Indian Health Service
- State-sponsored health plan
- Other government program
- Single service plan (e.g., dental, vision, prescriptions)
- No coverage of any type

# General Approach to NHIS Insurance Content

## *Since 1997*

- Ask detailed questions about each type of coverage, on a person-basis, except for private plans

### Examples

#### Medicare

- Enrollment in Medicare Advantage plan?
- Under a Medicare managed care arrangement?
- Enrollment in Medicare Part D?

#### Medicaid / CHIP / State-sponsored health plan

- Requirement to choose doctor from a list? Sign up with a certain doctor?
- Need for referrals to go to a different doctor or place for care?

#### Private

- In whose name is this plan? [policyholder]
- Which category best describes how the plan was obtained?
- Who pays for this health insurance plan? Employer subsidies?
- Premiums? How are they paid?
- Is the annual deductible < \$1250 or \$1250+?

# General Approach to NHIS Insurance Content *Since 1997*

- ❑ Collect the “complete and accurate” names of private and public plans, from the health plan card, if possible

## Examples

- **What is the complete name of the first plan?** Which family members are covered by this plan?
- May I please see your (family member’s) **Medicare card** to determine the type of coverage?
- What is the **name** of your (family member’s) Medicare Advantage or Medicare HMO plan?
- What is the **name** of the Medicaid health plan that assigned the doctor?
- I recorded that you are (family member is) covered by the Children’s Health Insurance Program (or a state-sponsored health plan, or an other government program). **What is the name of the plan?**

# **General Approach to NHIS Insurance Content**

## ***Since 1997***

- ❑ **Confirm no coverage and ask follow-up questions for those said to be uninsured**

### **Examples**

- I have recorded that you are (family member is) not covered by health insurance. Is this correct?
- About how long has it been since you (family member) last had health care coverage?
- Which of these are reasons you do (family member does) not have health insurance?

## Evaluation and Coding of Coverage Source

- ❑ **Automated coding based on string searches of the private plan names**
  - **Primary goal:** Identify and exclude single-service plans
  
- ❑ **Manual coding of plan names provided by respondents who indicated coverage from either private or public sources (including Medicare, Medicaid, and military)**
  - **Primary goal:** Identify inconsistencies and correct errors

# Health Insurance Plan Coding

- ❑ **Based on a list of 4,000-5,000 plan names**
- ❑ **Organized by state, and updated annually**
- ❑ **Sources of information:**
  - The Competitive Edge (HealthLeaders-Interstudy)
  - The National Directory of Managed Care Organizations (Health Resources Publishing)
  - SMG HMO/PPO & Chains Directory (FirstMark, Inc)
  - HMO/PPO Directory (Grey House Publishing)
  - AIS Directory of Health Plans (Atlantic Information Services)
  - Listing of Medigap Plans (CMS; [www.medicare.gov](http://www.medicare.gov))
  - Mark Farrah Associates
  - Medicaid Managed Care Plan list (compiled by NCHS from Internet searches)
  - Medicare Advantage List (CMS; [www.medicare.gov](http://www.medicare.gov))
  - Guide to Federal Benefits ([www.opm.gov](http://www.opm.gov))
  - Exchange Issuer and Exchange Plan name list (Department of Health and Human Services)
  - Blue Cross and Blue Shield Plans (compiled by NCHS from Internet searches)
  - Names of other public programs (compiled by NCHS from Internet searches)

## Resulting Classification of Current Coverage

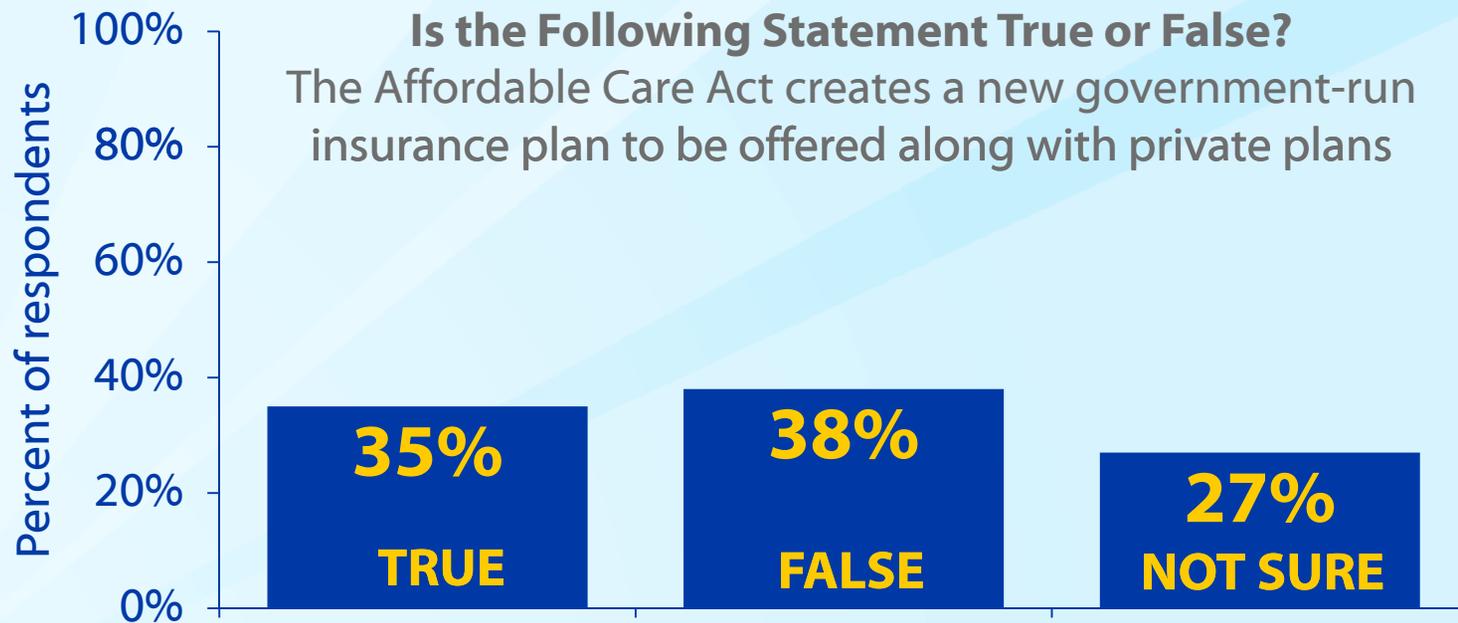
- ❑ **MEDICARE** – Medicare coverage recode
- ❑ **MEDICAID** – Medicaid coverage recode
- ❑ **PRIVATE** – Private health insurance recode
- ❑ **SCHIP** – CHIP coverage recode
- ❑ **IHS** – Indian Health Service recode
- ❑ **MILCARE** – Military health care coverage recode
- ❑ **OTHPUB** – State sponsored health plan recode
- ❑ **OTHGOV** – Other government program recode
- ❑ **SINGLE** – Single service plan recode
- ❑ **NOTCOV** – Uninsured *(persons with only IHS and/or SINGLE are uninsured)*

New for 2014:

- ❑ **EXCHANGE** – Exchange-based coverage recode

## Confusion About Whether Exchange Coverage is Public or Private

- ❑ Health Insurance Terminology Survey (HITS)
- ❑ Fielded by NCHS in November 2013 and January 2014
- ❑ Opt-in online panel survey of approx. 1,000 adults



## Coverage Obtained Through Health Insurance Marketplace or State-Based Exchanges *New for 2014*

Was the plan obtained through Healthcare.gov or the Health Insurance Marketplace [such as STATE EXCHANGE NAME]?

- ❑ **For persons said to have coverage through Medicaid, CHIP, state-sponsored, or other government programs**

- Under this plan, is there an enrollment fee or premium?
- Is the premium paid for this plan based on income?

- ❑ **For persons said to have private health insurance coverage that was not employment-based**

- Who pays for this health plan? *(mark all that apply)*
- *If self or family:* Is the premium paid for this plan based on income?

## **Method for Determining Exchange Coverage**

- ❑ **Reports of exchange-based coverage will be considered accurate, unless:**
  - Plan name identifies a company that does not offer exchange-based coverage
  - Plan name is unknown, coverage is said to be state-sponsored or from another government program, but there is no premium
- ❑ **Reports that a person does not have exchange-based coverage will be considered accurate, unless:**
  - Plan name specifically identifies a known exchange plan name or exchange portal name
- ❑ **Name of the plan is an important consideration when classifying people as having exchange-based coverage**

## **Exchange Coverage Will Be Assigned If One of the Following Criteria is Met**

- ❑ **For all persons:**
  - Provided a specific plan name that is an exchange plan
  
- ❑ **For persons said to have a directly purchased private plan or a state-sponsored plan or other government plan:**
  - Provided an exchange portal name (e.g., kynect in Kentucky)
  - Provided name of a company known to offer exchange plans, and plan was obtained from Health Insurance Marketplace
  - Plan name was unknown, plan was obtained from Health Insurance Marketplace, and
    - Plan was directly purchased, or
    - Plan was said to be a state-sponsored or other government plan, and there was a premium associated with the plan

## Examples

- ❑ **A respondent from Maryland reports private coverage (not employment based), plan was obtained through Maryland Health Connection, the name of the plan is Kaiser**
- ❑ **A respondent from Kansas reports private coverage (not employment based), plan was obtained through the exchange, the name of the plan is Aetna**
- ❑ **A respondent from reports a state-sponsored plan, the plan name is Coventry, the plan was obtained through the exchange**

## **Method for Determining Exchange Coverage**

- ❑ **All individuals classified as having exchange-based coverage will be considered to have **private health insurance**, regardless of whether they were reported to have obtained the coverage from a private or public source.**
- ❑ **More details about this plan are available online at: [http://www.cdc.gov/nchs/nhis/special\\_topics.htm](http://www.cdc.gov/nchs/nhis/special_topics.htm)**

**First Quarter 2014 Estimates from the National  
Health Interview Survey**

# Early Release of Health Insurance Estimates

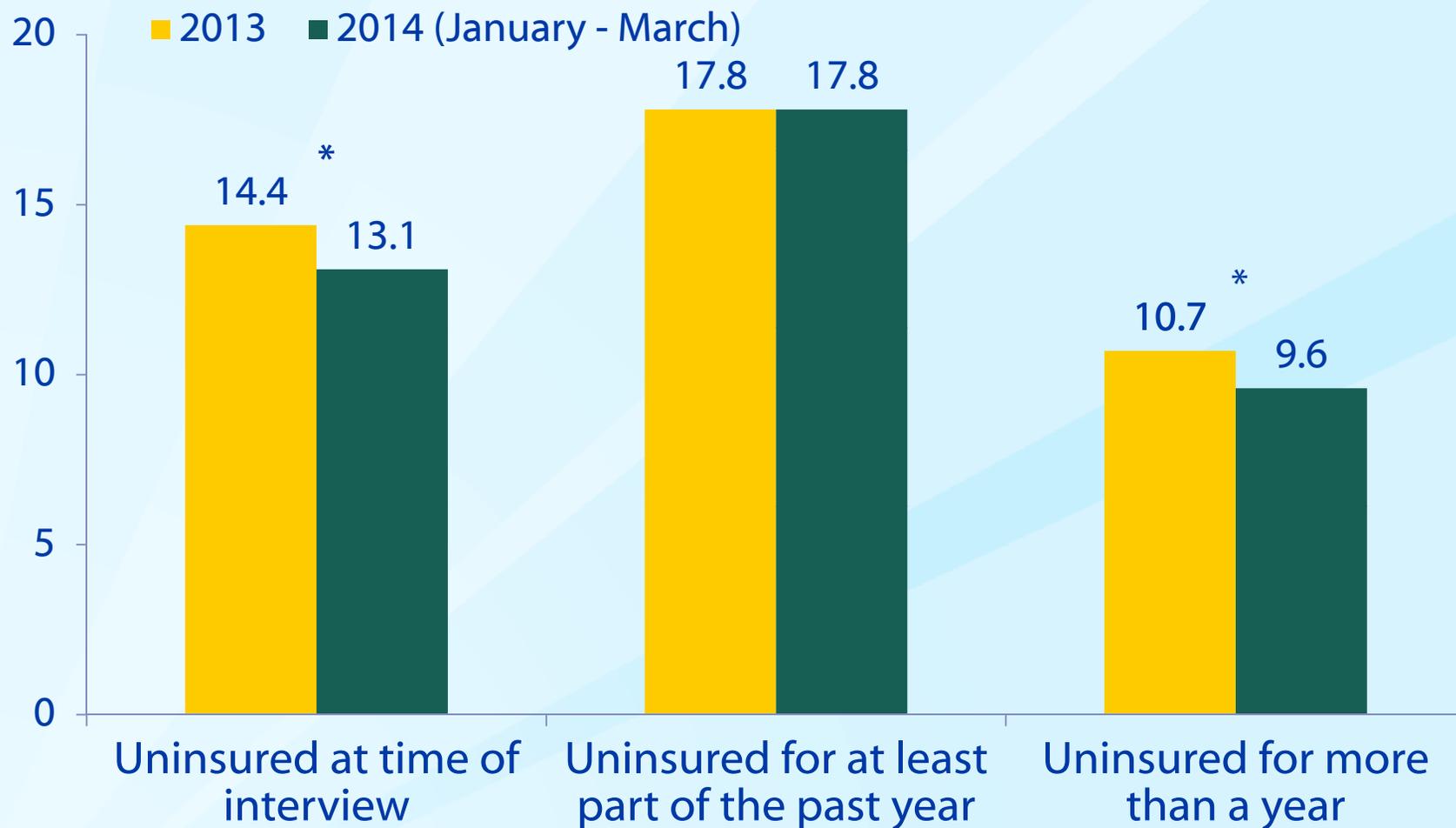
- ❑ **Health Insurance ER report**
- ❑ **Quarterly estimates**
  - Additional age groups
  - Race/ethnicity
  - Sex
  - Poverty
  - Exchange plan enrollment
- ❑ **Preliminary microdata file**
- ❑ **Comparison of NHIS and CPS**

## In the first 3 months of 2014:

- 41.0 million persons of all ages (13.1%) were uninsured at the time of interview
- 55.5 million (17.8%) had been uninsured for at least part of the year prior to interview,
- 29.9 million (9.6%) had been uninsured for more than a year at the time of interview.



## Percentages of persons of all ages who lacked health insurance coverage, by three measures: United States, 2013 – March 2014



\*Significantly different at  $p < 0.05$ .

SOURCE: CDC/NCHS. National Health Interview Survey.

## Percentage who lacked health insurance coverage at the time of interview, by age group

Age group	2013	2014 (Jan. – Mar.)	Percentage Point Difference
Under 65 years	16.6	15.2	-1.4*
0 – 17 years	6.5	6.6	0.1
18 – 64 years	20.4	18.4	-2.0*
19 – 25 years	26.5	20.9	-5.6*

\*Significantly different at  $p < 0.05$ .

SOURCE: CDC/NCHS. National Health Interview Survey.

## Number (in millions) without health insurance coverage at the time of interview, by age group

Age group	2013	2014 (Jan. – Mar.)	Difference (in millions of persons)
Under 65 years	44.3	40.7	-3.6*
0 – 17 years	4.8	4.9	0.1
18 – 64 years	39.6	35.8	-3.8*
19 – 25 years	8.0	6.3	-1.7*

\*Significantly different at  $p < 0.05$ .

SOURCE: CDC/NCHS. National Health Interview Survey.

## Percentages with and without health insurance coverage at time of interview, by age group: United States, 2013 – March 2014

Age group and coverage status	2013	2014 (Jan. – Mar.)	Percentage Point Difference
<b>18–64</b>			
Uninsured	20.4	18.4	–2.0*
Public	16.7	17.1	0.4
Private	64.2	65.6	1.4
<b>19–25</b>			
Uninsured	26.5	20.9	–5.6*
Public	16.1	19.9	3.8*
Private	58.1	60.0	1.9

\*Significantly different at  $p < 0.05$ .

SOURCE: CDC/NCHS. National Health Interview Survey

# Estimates by selected demographics

## Health insurance coverage at time of interview among adults 18–64, by poverty status, United States: 2013 – March 2014

Poverty group and coverage status	2013 (Percent of persons)	2014 (Jan. – Mar.) (Percent of persons)	Percentage Point Difference
<b>Poor (&lt; 100 FPL)</b>			
Uninsured	39.3	34.9	–4.4*
Public	42.4	45.4	3.0
Private	19.0	20.5	1.5
<b>Near-Poor (100% ≤ FPL &lt; 200%)</b>			
Uninsured	38.5	34.4	–4.1*
Public	26.6	27.5	0.9
Private	36.4	39.3	2.9
<b>Not-Poor (≥ 200% FPL)</b>			
Uninsured	11.4	10.1	–1.3*
Public	8.9	8.1	–0.8
Private	81.2	83.0	1.8*

\*Significantly different at  $p < 0.05$ .

SOURCE: CDC/NCHS. National Health Interview Survey

## Health insurance coverage at time of interview among adults 18–64, by race/ethnicity, United States: 2013 – March 2014

Race/ethnicity and coverage status	2013 (Percent of persons)	2014 (Jan. – Mar.) (Percent of persons)	Percentage Point Difference
<b>Hispanic</b>			
Uninsured	30.3	27.2	–3.1*
Public	33.4	34.4	1.0
Private	37.0	39.3	2.3
<b>Non-Hispanic white, single race</b>			
Uninsured	12.1	11.5	–0.6
Public	17.9	17.9	0.0
Private	71.6	71.9	0.3
<b>Non-Hispanic black, single race</b>			
Uninsured	18.9	15.1	–3.8*
Public	37.5	40.6	3.1
Private	44.9	45.8	0.9

\*Significantly different at  $p < 0.05$ .

SOURCE: CDC/NCHS. National Health Interview Survey

## Health insurance coverage at time of interview among adults 18–64, by state Medicaid expansion status: United States, 2013 – March 2014

Expansion status and coverage status	2013 (Percent of persons)	2014 (Jan. – Mar.) (Percent of persons)	Percentage Point Difference
<b>In an expansion state</b>			
Uninsured	18.4	15.7	–2.7*
Public	17.7	18.8	1.1
Private	65.2	66.7	1.5
<b>Not in an expansion state</b>			
Uninsured	22.7	21.5	–1.2
Public	15.6	15.2	–0.4
Private	63.2	64.4	1.2

\*Significantly different at  $p < 0.05$ .

SOURCE: CDC/NCHS. National Health Interview Survey

## Health insurance coverage at time of interview among adults 18–64, by state Health Insurance Marketplace type, United States: 2013 – March 2014

State Marketplace type and coverage status	2013 (Percent of persons)	2014 (Jan. – Mar.) (Percent of persons)	Percentage Point Difference
<b>State-based</b>			
Uninsured	18.7	16.8	-1.9
Public	18.4	19.5	1.1
Private	64.1	64.8	0.7
<b>Partnership</b>			
Uninsured	17.9	13.4	-4.5*
Public	15.7	18.5	2.8
Private	68.0	69.9	1.9
<b>Federally facilitated</b>			
Uninsured	22.0	20.4	-1.6
Public	15.9	15.3	-0.6
Private	63.6	65.3	1.7

\*Significantly different at  $p < 0.05$ .

SOURCE: CDC/NCHS. National Health Interview Survey

# Private coverage by type of plan

## Among persons under age 65:

- 61.8% (165.6 million) were covered by private health plans at the time of interview.
- This includes 1.4% (3.7 million) covered by private plans through the Health Insurance Marketplace or state-based exchanges at the time of interview between January and March 2014.

### Highlights

- In the first 3 months of 2014, 41.0 million persons of all ages (13.1%) were uninsured at the time of interview, 55.5 million (17.8%) had been uninsured for at least part of the year prior to interview, and 29.9 million (9.6%) had been uninsured for more than a year at the time of interview.

- Among persons under age 65, 61.8% (165.6 million) were covered by private health insurance plans at the time of interview. This includes 1.4% (3.7 million) covered by private plans through the Health Insurance Marketplace or state-based exchanges at the time of interview between January and March 2014.

- In the first 3 months of 2014, among persons aged 18–64, 18.4% were uninsured at the time of interview, 17.1% had public health plan coverage, and 65.6% had private health insurance coverage.

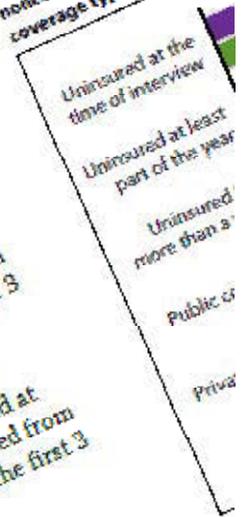
- Among adults aged 18–64, the percentage who were uninsured at the time of interview decreased from 20.4% in 2013 to 18.4% in the first 3 months of 2014.

- Among adults aged 19–25, the percentage who were uninsured at the time of interview decreased from 26.5% in 2013 to 20.9% in the first 3 months of 2014.

The Centers for Disease Control and Prevention's (CDC) National Health Statistics (NCHS) selected estimates of health insurance coverage for the civilian noninstitutionalized U.S. population based on data from the 2014 National Health Interview Survey (NHIS), along with comparable estimates from the 2009–2013 NHIS. Estimates for January–March 2014 are based on data for 27,627 persons.

Three estimates of lack of health insurance coverage are provided: (a) uninsured at the time of interview, (b) uninsured at least part of the year prior to interview (which includes persons

Figure 1. Percentage of persons uninsured at the time of interview, uninsured at least part of the year prior to interview, and uninsured more than a year prior to interview, by age group and type of health insurance coverage.



**Comparison of the  
Prevalence of  
Uninsured Persons  
from the NHIS and CPS**

**Percentage of persons who lacked coverage at the time of interview,  
by age group and survey data source:  
United States, January–April 2014**

<b>Age group</b>	<b>NHIS, January–March, 2014</b>	<b>CPS, February–April, 2014</b>	<b>Percentage Point Difference</b>
All ages	13.1	13.8	-0.7
Under 18	6.6	8.5	-1.9*
18–64	18.4	18.5	-0.1
65 and over	0.9	1.7	-0.8*

\*Significantly different at  $p < 0.05$ .

DATA SOURCES: CDC/NCHS, National Health Interview Survey, 2014, Family Core component; U.S. Census Bureau, Current Population Survey, 2014 Annual Social and Economic Supplement.

**Percentage of adults aged 18-64 who lacked coverage at the time of interview, by age group and survey data source:  
United States, January–April 2014**

<b>Age group</b>	<b>NHIS, January–March, 2014</b>	<b>CPS, February–April, 2014</b>	<b>Percentage Point Difference</b>
18–64	18.4	18.5	–0.1
18–24	18.9	21.3	–2.4
25–34	24.9	23.8	1.1
35–44	20.3	19.1	1.2
45–64	14.0	14.5	–0.5

\*Significantly different at  $p < 0.05$ .

DATA SOURCES: CDC/NCHS, National Health Interview Survey, 2014, Family Core component; U.S. Census Bureau, Current Population Survey, 2014 Annual Social and Economic Supplement.

**Percentage of adults aged 18-64 who lacked coverage at the time of interview, by race/ethnicity and survey data source:  
United States, January–April 2014**

<b>Race/ethnicity</b>	<b>NHIS, January–March, 2014</b>	<b>CPS, February–April, 2014</b>	<b>Percentage Point Difference</b>
Hispanic or Latino	35.7	33.2	2.5
Not Hispanic or Latino:			
White, single race	13.5	14.1	-0.6
Black, single race	20.2	21.3	-1.1

\*Significantly different at  $p < 0.05$ .

DATA SOURCES: CDC/NCHS, National Health Interview Survey, 2014, Family Core component; U.S. Census Bureau, Current Population Survey, 2014 Annual Social and Economic Supplement.

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**For more information about the NHIS  
and the Early Release Program**

**<http://www.cdc.gov/nchs/nhis.htm>**