Analytic Uses of National Health Interview Survey Early Release Products: Health Insurance Reports, Preliminary Microdata Files, Special Topics

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Health Insurance Coverage: Early Release of Estimates From the National Health Interview Survey, 2011
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Introduction

The Centers for Disease Control and Prevention’s (CDC) National Center for Health Statistics (NCHS) is releasing selected estimates of health insurance coverage for the civilian noninstitutionalized U.S. population based on data from the 2011 National Health Interview Survey (NHIS), along with comparable estimates from the 1997-2010 NHIS. Data analyses for the 2011 NHIS were based on 101,577 persons in the Family Core.

Three measures 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, and (c) uninsured for more than a year. At the time of interview. Estimates of public and private coverage are also presented.

This report includes estimates for adults aged 19–25 (Tables 1, 2, 3, 7, 8, 9, 10, and 11), which are of special interest because of provisions of the Affordable Care Act of 2010 (P.L. 111–148, P.L. 111–152). Under the Affordable Care Act, young adults aged 19–25 can be covered under their parent’s employer-sponsored or individually purchased health insurance. Tables 8-11 present quarterly estimates for adults aged 19–25. Table 8 also provides quarterly estimates for adults aged 26–35.

For individuals with private health insurance, estimates are presented for enrollment in high deductible health plans (HDHPs), enrollment in consumer-directed health plans

Highlights

- Once each year, this quarterly report presents health insurance coverage rates for selected states. In 2011, the percentage of persons who were uninsured at the time of interview among the 31 states shown ranged from 3.0% in Massachusetts to 22.6% in Nevada.
- In 2011, 46.3 million persons of all ages (15.1%) were uninsured at the time of interview. 58.7 million (19.2%) had been uninsured for at least part of the year prior to interview, and 34.2 million (11.2%) had been uninsured for more than a year at the time of interview.

- In 2011, the percentage of children under age 18 years who were uninsured at the time of interview was 7.0% for children aged 0–4 years, 21.3% for children aged 5–17 years, 7.0% for children aged 18–24 years, and 21.3% for adults aged 25–34 years.
Early Release of Health Insurance Estimates

- **Published quarterly (March, June, September, and December) – since January 2004**
  - June report has state-level estimates

- **Three measures of lack of health insurance coverage**
  - Point in time
  - For more than a year
  - For at least part of the past year (includes those who currently have coverage)

- **Private coverage**
  - High deductible health plans, Consumer directed health plans, Flexible spending accounts

- **Public coverage**
Early Release of Health Insurance Estimates

- Preliminary edits – may differ from final editing
  - (usually less than 0.3 percentage points)
  - Verbatim responses on health insurance estimates – electronically coded

- Annual and trend figures (1997+)

- Detailed tables
  - Age groups, poverty status, race/ethnicity, education, employment status, marital status

- Reports have evolved and will evolve
  - HDHP’s, CDHP’s, and FSA – (2007+)
  - Detailed information on persons aged 19-25
  - Expansion of state-level estimates

- Ability to monitor changes in “real time”
Affordable Care Act

- Provisions of the law will be enacted in stages
- Within the first year (enacted March 23, 2010)
  - September 23, 2010 – Coverage of young adults up to age 26 on parents health policies; Individual and group plans prohibited from placing lifetime limits on the dollar value of coverage; Requirement of new plans to provide preventive care benefits
One Million Young Adults Gain Health Insurance in 2011 Because of the Affordable Care Act (September, 2011)

Reuters: Health law keeps 2.5 million young adults insured (December, 2011)

USA Today: 3.1 million young people covered after health care law (June, 2012)
Percentages of adults aged 19-25 and adults aged 26-35 who had private health insurance coverage by year and quarter: United States, January 2009 – December 2011

Percentages of adults aged 19-25 and adults aged 26-35 who were uninsured by year and quarter: United States, January 2009 – December 2011

Percentage of persons under age 65 who are enrolled in a high deductible health plan, among those with private health insurance: United States, 2007–2011

- 2007: 17.4%
- 2008: 19.3%
- 2009: 22.5%
- 2010: 25.3%
- 2011: 29.0%

Preliminary microdata files
Preliminary microdata files

- Made accessible through the Research Data Center (September, December, and March)
  - NCHS RDC (Atlanta, Hyattsville, Remotely)
- Sources (Family, Sample Child, Sample Adult)
- 113 variables
- Minimal documentation
  - Table
    - Variable name, Description, Comment/source
    - Includes variables that are not on the file but are used to create recodes on the file
  - Use previous data year’s Survey Description Document and other documentation
  - Use draft questionnaire for current data year
Table. Variables on the Preliminary Quarterly Microdata File, and variables used to calculate recodes on the Preliminary Quarterly Microdata File, for Quarters 1, 2 and 3 of the 2011 National Health Interview Survey

<table>
<thead>
<tr>
<th>Variable</th>
<th>Description</th>
<th>Comment/source</th>
</tr>
</thead>
<tbody>
<tr>
<td>TYPEPRI</td>
<td><strong>Recode</strong> Private coverage variable for Early Release analysis</td>
<td>On data file (F) 0 = no private, 1 = yes private, 9 = not ascertained</td>
</tr>
<tr>
<td>CPLKIND</td>
<td>Place of usual source of medical care – child</td>
<td>On data file (SC)</td>
</tr>
<tr>
<td>CANAGE14</td>
<td>Age first diagnosed with lung cancer</td>
<td>Not on file (SA), used for recode</td>
</tr>
<tr>
<td>STRAT_ER</td>
<td>Stratum for Early Release analysis</td>
<td>On data file</td>
</tr>
<tr>
<td>PSU_ER</td>
<td>Primary sampling unit for Early Release analysis</td>
<td>On data file</td>
</tr>
</tbody>
</table>

Weights on file – WTFA, WTFA_SA, and WTFA_SC
Preliminary microdata files

- **Limited number of variables** –
  - 113 including design and weighting variables
    - No variables from supplements
    - Enables duplication of estimates produced for the Key Health Indicators and Health Insurance Early Release Reports

- **Plan ahead**
  - *Must put in a proposal through the Research Data Center*
  - [http://www.cdc.gov/rdc/](http://www.cdc.gov/rdc/)
Special topics
Special topics

- Responses to recent health policy data requests
  - On the NCHS website – link on main page

- Methodological reports (NCHS publications)
  - Impact of Medicare and Medicaid probe questions on health insurance estimates from the National Health Interview Survey, 2004
  - Impact of Income Bracketing on Poverty Measures Used in the National Health Interview Survey’s Early Release Program: Preliminary Data from the 2007 NHIS

- New Early Release reports on special topics
Health Care Access and Utilization Among Young Adults Aged 19–25: Early Release of Estimates From the National Health Interview Survey, January—September 2011

by Whitney K. Kirchner, M.P.H.; Robin A. Cohen, Ph.D.; and Renee M. Duff, M.S.
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Highlights

- From January through September 2011, 79.3% of those aged 19–25 had a usual place for health care compared with 82.4% of those in the same age group.
- Among adults aged 19–25, those with public health coverage were more likely to have a usual place for health care compared with those who were uninsured.
- Among those aged 19–25, Hispanics were less likely to have a usual place for health care than non-Hispanic whites.
- Among those aged 19–25, those who were not poor were more likely to have had an emergency room visit in the past 12 months than those who were poor.
- Twenty-eight percent of uninsured adults aged 19–25 delayed needed medical care due to cost compared with 7.6% of those with private health insurance and 15.3% of those with public coverage.

Introduction

Previous studies have examined patterns of care among adults aged 19–25. Low income or poverty is a significant factor affecting access to health care. The insured are more likely to have a usual source of care compared with those who are uninsured. The uninsured are more likely to delay needed care compared with the insured. The insured are more likely to have a usual place for health care than the uninsured. The uninsured are more likely to have an emergency room visit during the past year compared with those with private health insurance and public health insurance.
Financial Burden of Medical Care
Financial Burden of Medical Care

New questions added to the NHIS (family questionnaire)

- Problems paying medical bills in the past 12 months
- Currently have medical bills that are being paid over time
- Currently have medical bills that they are unable to pay at all

“Historical” trend question (1997+)

- Medical care cost in the past year (Family Core)
1 in 3 Americans Burdened With Medical Bills
Percentages of persons in families with selected financial burdens of medical care: United States, January–June 2011

<table>
<thead>
<tr>
<th>Description</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Problems paying medical bills in the past 12 months</td>
<td>20.0</td>
</tr>
<tr>
<td>Currently have medical bills that are being paid over time</td>
<td>26.2</td>
</tr>
<tr>
<td>Currently have medical bills that they are unable to pay at all</td>
<td>10.5</td>
</tr>
<tr>
<td>Any financial burden of medical care</td>
<td>32.4</td>
</tr>
</tbody>
</table>

SOURCE: CDC/NCHS, National Health Interview Survey, Family Core and Supplemental components, 2011.
Percentages of persons in families with selected financial burdens of medical care, by age group: United States, January – June 2011

- Problems paying medical bills in the past 12 months
  - 0-17 years: 23.7%
  - 18-64 years: 20.9%
  - 65-74 years: 10.2%
  - 75 years and over: 6.7%

- Currently have medical bills that are being paid over time
  - 0-17 years: 31.7%
  - 18-64 years: 26.8%
  - 65-74 years: 15.9%
  - 75 years and over: 9.3%

- Currently have medical bills that they are unable to pay at all
  - 0-17 years: 13.4%
  - 18-64 years: 10.7%
  - 65-74 years: 4.8%
  - 75 years and over: 2.4%

- Any financial burden of medical care
  - 0-17 years: 38.6%
  - 18-64 years: 33.4%
  - 65-74 years: 19.0%
  - 75 years and over: 12.1%

SOURCE: CDC/NCHS, National Health Interview Survey, Family Core and Supplemental components, 2011.
Summary

- NHIS is the NCHS source of health insurance estimates
- Health Insurance Early Release report published 4 times a year
- Annually produce state-level health insurance estimates
- Special reports
  - preview of new data
  - Produce periodic policy relevant estimates
- Plan ahead if you want to use the Preliminary Microdata files!
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For more information about the NHIS and the Early Release Program

http://www.cdc.gov/nchs/nhis/releases.htm