Measuring Racial and Ethnic Disparities in Health Insurance on the Eve of Health Care Reform:

Using Health- and Insurance-specific Life Expectancies as Benchmarks for Progress

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Motivation

- Current measures are point-in-time or short duration

- They do not consider health and insurance states jointly
  - “double jeopardy” of being uninsured & in need of medical care

- Life course is the appropriate time frame for measuring disadvantage in insurance coverage and “double jeopardy”
Objectives

- Estimate life expectancies in different health-specific insurance states for
  - Non-Hispanic Whites
  - Non-Hispanic Blacks
  - Hispanics

- Separate analysis by sex
Data

- 2006 Vital Statistics
  - Abridged period life tables, NCHS

- 2006 Medical Expenditure Panel Survey (MEPS), AHRQ
Measures

- Health insurance (MEPS)
  - Monthly indicators of private insurance, Medicare, Medicaid, and no insurance

- Subjective health (MEPS)
  - Excellent or very good vs. good, fair or poor

- Race & Ethnicity (MEPS & Vital Statistics)
  - NH Whites
  - NH Blacks
  - Hispanics (of any race)
Analytic Approach

1. Construct abridged period life tables for each racial/ethnic group

2. Calculate the age-specific proportion of individuals in different health-specific insurance states at mid-year

3. Partition the number of person-years lived \( (L_x) \), and complete all life table functions for each state \( (T_x \text{ and } e_x) \)
Life Expectancy in Four Insurance Categories by Race/Ethnicity, 2006

- **Hispanic**: 80.6 years
  - Private: 26 years
  - Medicare: 18 years
  - Medicaid: 13 years
  - Uninsured: 23 years

- **NH White**: 78.1 years
  - Private: 47 years
  - Medicare: 17 years
  - Medicaid: 5 years
  - Uninsured: 9 years

- **NH Black**: 72.9 years
  - Private: 31 years
  - Medicare: 14 years
  - Medicaid: 15 years
  - Uninsured: 13 years
Less Healthy Life Expectancy in Four Insurance States, 2006

- **Hispanics**: 10 (Private) + 14 (Medicare) + 5 (Medicaid) + 10 (no insurance) = 39.3 years
- **NH Whites**: 12 (Private) + 10 (Medicare) + 2 (Medicaid) + 4 (no insurance) = 26.9 years
- **NH Blacks**: 11 (Private) + 10 (Medicare) + 6 (Medicaid) + 6 (no insurance) = 32.6 years

Legend:
- **Private**
- **Medicare**
- **Medicaid**
- **no insurance**
Summary & Conclusion

- Health- and insurance-specific life expectancies capture:
  - Duration of exposure to different insurance & health states (e.g. “double jeopardy”)
  - Racial/ethnic disparities in health and insurance coverage with a meaningful unit

- Measures can serve as a baseline prior to reforms in 2014