



1998 State Adjustment Ratio for the Current Population Survey's 3-year (1998-2000) Estimate of Health Insurance Coverage *

The March Demographic Supplement to the Current Population Survey (CPS) provides estimates of state health insurance coverage. Up until March 2000 the CPS questionnaire used a residual approach to measure health insurance coverage. A series of “yes” or “no” questions were asked of the respondents about whether they had health insurance through an employer, Medicare, Medicaid, military health care, privately purchased insurance, or some other kind of insurance. If the respondent answered “no” to each one of these s/he was considered uninsured.

In the March 2000 Supplement to the CPS a new “verification” item was added to the health insurance module. The verification item asked those people who responded that they did not have any of the specific types of health insurance whether they were uninsured. Around 8 percent of the respondents reported actually being insured when asked directly whether they had health insurance coverage. After thoroughly evaluating this question, the Census Bureau decided to use the verification item in its estimates of health insurance coverage (Nelson and Mills 2001).

To accurately gauge health insurance coverage within each state, the Census Bureau averages 3-years of CPS data to obtain a more precise state estimate. Beginning in September 2001, the Health Insurance report produced by the Census Bureau will use the verification item to construct the 3-year state averages. However, the verification item has only been asked for only two of the three years.

In order to construct a verified adjustment to the 1998 state uninsurance rate, an average ratio was constructed for 1999 and 2000 data. This ratio was used to adjust the 1998 numbers and construct the 3-year average produced in [Health Insurance Report released in September 2001](#) by the Census Bureau.

These state adjustment ratios appear in the table, "1998 State Adjustment Ratio for the Current Population Survey's 3-year (1998-2000) Estimate of health insurance Coverag." (next page). All ratios are less than one and therefore reduce the state estimate of the percent of people who are uninsured for 1998.

* We wish to thank Robert Mills and Chuck Nelson of the Census Bureau for providing us with their tabulations. Nelson Charles T. and Robert J. Mills. 2001. “The March CPS Health Insurance Verification Question and its Effect on Estimates of the Uninsured.” US Census Bureau: Washington DC.

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3-year (1998-2000) Estimate of Health Insurance Coverage**

	Adjustment Ratio
United States	0.92
Alabama	0.93
Alaska	0.97
Arizona	0.93
Arkansas	0.94
California	0.93
Colorado	0.91
Connecticut	0.87
Delaware	0.90
Dist. of Columbia	0.89
Florida	0.94
Georgia	0.93
Hawaii	0.88
Idaho	0.91
Illinois	0.90
Indiana	0.88
Iowa	0.88
Kansas	0.95
Kentucky	0.93
Louisiana	0.94
Maine	0.92
Maryland	0.89
Massachusetts	0.87
Michigan	0.91
Minnesota	0.89
Mississippi	0.92

	Adjustment Ratio
Missouri	0.87
Montana	0.95
Nebraska	0.92
Nevada	0.87
New Hampshire	0.87
New Jersey	0.88
New Mexico	0.95
New York	0.91
North Carolina	0.93
North Dakota	0.94
Ohio	0.92
Oklahoma	0.95
Oregon	0.94
Pennsylvania	0.88
Rhode Island	0.86
South Carolina	0.89
South Dakota	0.93
Tennessee	0.91
Texas	0.95
Utah	0.94
Vermont	0.92
Virginia	0.92
Washington	0.89
West Virginia	0.91
Wisconsin	0.89
Wyoming	0.94

SOURCE: U.S. Census Bureau, Current Population Survey, March 2000 and March 2001

State Health Access Data Assistance Center
 University of Minnesota School of Public Health
 2221 University Avenue SE, Suite 345
 Minneapolis, MN 55414
 612-624-4802