SHADAC
STATE HEALTH ACCESS DATA ASSISTANCE CENTER

August 2007

Findings from the 2006 Current Population Survey (CPS)
SHADAC Conference Call Highlights

On August 29, 2007, the State Health Access Data Assistance Center (SHADAC) organized a conference call featuring Charles T. Nelson, Assistant Division Chief for Income, Poverty and Health Statistics, Housing and Household Economic Statistics Division at the U.S. Census Bureau. Nelson discussed the recently issued findings from the Current Population Survey, published in an August 2007 report, *Income, Poverty and Health Insurance Coverage in the United States: 2006* by Carmen DeNavas-Walt, Bernadette D. Proctor, and Jessica Smith.

More than 55 state health policy and data analysts representing 27 states, 3 federal agencies, and a number of universities and national health policy organizations participated in the conference call.

Major Findings

- The number of people with health insurance coverage increased from 249.0 million in 2005 to 249.8 million in 2006.
- The percentage and number of people without health insurance coverage increased in 2006 (15.8 percent and 47.0 million, respectively) as compared to 2005 (15.3 percent and 44.8 million, respectively).

By Type of Coverage

- The number of people covered by private health insurance (201.7 million) and the number of people covered by government health insurance programs (80.3 million) in 2006 were not statistically different from that in 2005.
- There was a decrease in the rate of private health insurance coverage from 68.5 percent in 2005 to 67.9 percent in 2006.
- The percentage of people covered by employer-based health insurance for some or all of 2006 was 59.7 percent, which is statistically lower than the 2005 level of 60.2 percent.
- The percentage of people covered by government health insurance programs decreased to 27.0 percent in 2006 from 27.3 percent in 2005.

- The percentage and the number of people covered by Medicaid (12.9 percent and 38.3 million, respectively) and Medicare (13.6 percent and 40.3 million, respectively) remained statistically unchanged in 2006.
- The percentage and the number of children under 18 years of age without health insurance were higher in 2006 (11.7 percent and 8.7 million, respectively) as compared to 2005 (10.9 percent and 8.0 million, respectively).

By Economic Status

- The percentage and the number of full-time workers without health insurance increased in 2006 (17.9 percent and 22.0 million, respectively) as compared to 2005 (17.2 percent and 20.8 million, respectively).
- In 2006, 75.1 percent of people in households with annual incomes less than $25,000 had health insurance.

By Region & States

- Among the U.S. Census Regions, the Midwest had the lowest uninsured rate in 2006 (11.4 percent), followed by the Northeast (12.3 percent), the West (17.9 percent), and the South (19.0 percent). The Northeast and the South saw increases in their uninsured rates in 2006 from 11.7 percent and 18.0 percent, respectively, in 2005.
- Comparing across states using 3-year average uninsured rates for 2004–2006 shows that Texas (24.1 percent) had the highest percentage of uninsured. The rate for Minnesota (8.5 percent) was not statistically different from the rates for Hawaii (8.6 percent), Iowa (9.3 percent), Wisconsin (9.4 percent), or Maine (9.5 percent), but it was lower that the uninsured rates in the other 45 states and the District of Columbia.

Measurement Issues

- There were no major changes made to the health insurance data in the 2007 CPS. However, there were two adjustments made changes made to the 2005 and 2006 CPS. (One in March 2007 and one in August 2006.) Documentation and microdata related to these changes are on the CPS web site. Please refer to http://www.census.gov/hhes/www/hlthins/hlthins.html

Summary of Conference Call Questions and Answers

Q: Would SHADAC or the Census Bureau make available slides/additional information on state-specific SCHIP eligibility levels?

A: The Census Bureau currently has information on their website on 3-year averages of the number and the percent of children under 19 years of age at or below 200% FPL organized by states. These are available at http://www.census.gov/hhes/www/hlthins/liuc06.html

Q: Are there any plans to do any trending analyses of health insurance coverage, for example by the CMS regional planning areas?

A: No, at this time estimates available are based on the four census regions only and the 50 states and DC individually. It is possible to use these data to make a regional estimate for any group of states.

Q: Why is the table comparing 2 and/or 3-year state averages not in the back of the report, but reported separately online?

A: There was considerable debate on whether the table should be based on overlapping or non-overlapping years. In the future, these tables will use non-overlapping years. This year, however, because we had a high degree of confidence that three years of data were comparable, we elected to report data for overlapping years. The table is available at: http://www.census.gov/hhes/www/hlthins/hlthin06/percent_uninsured_state.xls

Q: What are some of the data concerns in comparing data back to 1997? What issues are involved in looking back to the earlier years that assigned coverage to dependents?

A: Differences in data prior to 1999 exist due to the incorporation of the health insurance verification question in the 2000 CPS instrument. The major editing change made to the CPS data in March of 2007 can be applied back to 1997 with a high degree of consistency using the information the Census Bureau provides on the health insurance page of their web site: http://www.census.gov/hhes/www/hlthins/usernote/schedule.html. The much smaller change made to the editing in August of 2006 (and retroactively made to 2005 CPS data file as well) cannot be easily accounted for, but this is a smaller magnitude of change than the one made in March of 2007. As a result, the data will be only slightly incompatible from calendar years 1997-2003 (or CPS years 1998-2004).

Q: Appendix D on 3-year averages referenced on page 67 of the report states that the ordered list of all states should not be used for ranking purposes. What are some of the issues to be mindful of?

A: Readers should take into account that the state estimates have high sampling errors and associated standard errors as well as overlapping confidence intervals.

Q: Where are the micro data files for the CPS available?

A: The Census Bureau microdata are available at: http://www.bls.census.gov/ferretftp.htm
The CPS files containing the information needed to adjust the CPS data for the pre-2004 calendar year estimates (pre 2005 CPS data files) are available online (the 2005, 2006 and 2007 CPS microdata files that are available from the ferret web site are already reflect the change).Files are available online at http://www.census.gov/hhes/www/hlthins/usernote/extracts/extracts.html

Q: Are the SHADAC Medicaid undercount numbers integrated into the CPS data?

A: Not at this point. While partial adjustments to the CPS data are made, SHADAC is still working on refining the estimates. These will be available to states when the estimates are finalized.

Q: How does the CPS treat the Indian Health Service (IHS)

A: If respondents have only IHS as the source of coverage they are considered uninsured. This has been in effect since 1998. Since IHS is not considered comprehensive coverage and only provides limited access as compared to other public health insurance programs, it is not considered insurance. The SHADAC issue brief "Reclassifying Health Insurance Coverage for the Indian Health Service in the Current Population Survey: Impact on State Uninsurance Estimates," is at: http://www.shadac.umn.edu/img/assets/18528/IssueBrief11.pdf

Other Resources:

- The table on changes in state estimates is not included in the report but is available online at the Census Bureau: http://www.census.gov/hhes/www/hlthins/hlthin06/percent_uninsured_state.xls
- The CPS files containing the information needed to adjust the CPS data for the pre-2004 calendar year estimates (pre-2005 CPS data files) are available from the Census website (the 2005, 2006 and 2007 CPS microdata files that are available from the ferret web site are already reflect the change): http://www.census.gov/hhes/www/hlthins/usernote/extracts/extracts.html
- The Census Bureau microdata are available at: http://www.bls.census.gov/ferretftp.htm
- The CPS table creator is repaired and available at: http://www.census.gov/hhes/www/cpstc/cps_table_creator.html

- Our draft issue brief, "Medicaid Under-reporting in the Current Population Survey and One Approach for a Partial Correction," is at (notice will be sent when this is finalized - hopefully in the next 2 weeks or so): http://www.shadac.umn.edu/img/assets/18528/MedicaidUnderreporting_Aug2007.pdf
- An updated the issue brief for RWJF, "Comparing Federal Government Surveys that Count Uninsured People in America." This is available at: http://www.shadac.umn.edu/img/assets/18528/RWJF_CompareSurveysIB_Aug2007.pdf
- Our issue brief, "Reclassifying Health Insurance Coverage for the Indian Health Service in the Current Population Survey: Impact on State Uninsurance Estimates," is at: http://www.shadac.umn.edu/img/assets/18528/IssueBrief11.pdf