



**Historical Changes in Current Population Survey (CPS)
Health Insurance Coverage Items
1989 – 2005 Survey Years
(1998 – 2004 Calendar Years for Health Insurance)**

This document briefly summarizes the changes to the health insurance questions and fields on the CPS surveys and files for survey years 1989 – 2001. Attached at the end is a table that contains the fields that can be used to determine if a person had any health insurance coverage. Detailed descriptions of the health insurance fields available in the CPS Data Dictionary and a facsimile of the survey questionnaire are provided by the Census Bureau yearly. This documentation may be obtained from the following two websites: ICPSR (www.icpsr.umich.edu) and NBER (www.nber.org).

1989 – 1993

A limited number of questions regarding health insurance were included in the survey from 1989 – 1993. Basically the respondent was asked for each member of the household whether they were covered by Medicaid, Medicare, Military health care, or privately obtained insurance including coverage through an employer or union.

1994

In the March 1994 Survey health insurance questions were expanded as part of a test for two rotation groups, but these were recoded prior to processing so that the 1994 data is equivalent with previous years.

1995

The March 1995 Survey used a more detailed set of health insurance questions. The new questions did appear to have an effect on individual types of coverage as the number of persons with military health care and the number of persons with employer-based coverage were larger than the previous year. Data for the new questions is not available on the 1995 files, but the health insurance data that were on the 1994 file are present on this file. In addition, the COV_HI and MCAID recodes now include children covered by private health insurance and Medicaid respectively. For further details please refer to the Current Population Survey, March 1995 User Note 3 (available at the ICPSR website).

1996

The March 1996 files added edited data to the person's record from the new health insurance questions introduced in the March 1995 Survey.

1998

Beginning with the March 1998 CPS, people with no coverage other than access to Indian Health Service are no longer considered covered by health insurance; instead, they are considered to be uninsured. The effect of this change on the overall estimates of health insurance coverage was negligible; however, the decrease in the number of people covered by Medicaid may be partially due to this change. The IHSFLG (Indian Health Service Flag) may be used to update the MCAID field to include these persons in Medicaid coverage when consistency with previous years recoding is desired.

2000

The March 2000 Survey added a verification component to the health insurance questions which decreased the national estimate of the uninsured percent by 7.7%. State estimates of the uninsured decreased at differing rates. Please refer to SHADAC Issue Brief #4, “What is Behind the 8 Percent Drop in Uninsurance?” and the Census Bureau’s “The March CPS Health Insurance Verification Question and its effect on Estimates of the Uninsured” for detailed descriptions of this change. The data for the verification questions are not available on the public use files, but a file with just the verification data available from the Census Bureau may be used to update the public use files. The file is newhlt00.dat and is described in the document newhlt00.txt. Both files are available at <http://www.census.gov/ftp/pub/housing/hlthins>.

2001–2005

The March 2001 Survey added a question a question regarding SCHIP coverage (the States’ Children’s Health Insurance Programs). Data for the verification questions and the SCHIP coverage question are available on the 2001 public use files.

CPS Flags Used to Determine Whether a Person has Health Insurance

The following tables contain the variables that are used to determine if a person is insured. For example, in 2001 a person is insured if COV_HI = 1 or MCAID = 1 or MCARE = 1 or CHAMP = 1. These fields may be recodes of other fields. Where possible the fields used in the recode process with their appropriate values are included in the cell below the field that is a recode.

2001 – 2005 Fields Used to Determine if a Person is Insured			
Private Health Insurance ¹	Medicaid	Medicare	Military Health Care
COV_HI = 1 (covered by private insurance)	MCAID = 1 (Covered by Medicaid or other government program except Military)	MCARE = 1 (covered by Medicare)	CHAMP = 1 (covered by Military insurance such as VA, Tricare, et.)
HI = 1 DEPHI = 1 PRIV = 1 DEPRIV = 1 OUT = 1 OTHSTYP(1-6) = 10,11,12,13 or 14 AHITYP(1-6) = 7,10,11,12,13,14 or 15	CAID = 1 PCHIP = 1 OTHSTYP(1-6) = 2,7,9 or 15 AHITYP(1-6) = 2 or 9	CARE = 1 OTHSTYP(1-6) = 1 AHITYP(1-6) = 1	OTYP(1-3) or OTYP5 = 1 OTHSTYP(1-6) = 3,4,5 or 6 AHITYP(1-6) = 3,4,5 or 6
Note: AHITYP(1-6) = 7 is PCHIP – the Census put this in COV_HI when it should be in MCAID. The Census is aware of this problem and has not changed their reports to date because the number of records affected is small.			

2000 Fields Used to Determine if a Person is Insured			
Private Health Insurance	Medicaid	Medicare	Military Health Care
COV_HI = 1	MCAID = 1	MCARE = 1	CHAMP = 1
HI = 1 DEPHI = 1 PRIV = 1 DEPRIV = 1 OUT = 1 OTHSTYP(1-6) = 9,10,11,12, 13 or 14 AHITYP(1-6) = 9,10,11,12,13, or 14	CAID = 1 OTHSTYP(1-6) = 2,8 or 14 AHITYP(1-6) = 2 or 8	CARE = 1 OTHSTYP(1-6) = 1 AHITYP(1-6) = 1	OTYP(1-3) or OTYP5 = 1 OTHSTYP(1-6) = 3,4,5 or 6 AHITYP(1-6) = 3,4,5 or 6

¹ Private Health Insurance coverage that is considered employment-based are those persons with COV_GH = 1 or CH_HI = 2. This holds true for 1989 – 2005.

1998 – 1999 Fields Used to Determine if a Person is Insured			
Private Health Insurance	Medicaid	Medicare	Military Health Care
COV_HI = 1	MCAID = 1	MCARE = 1	CHAMP = 1
HI = 1 DEPHI = 1 PRIV = 1 DEPRIV = 1 OUT = 1 OTHSTYP(1-6) = 9,10,11,12 or 13	CAID = 1 OTHSTYP(1-6) = 2, 8 or 14	CARE = 1 OTHSTYP(1-6) = 1	OTYP(1-3) or OTYP5 = 1 OTHSTYP(1-6) = 3,4,5 or 6
Note: Beginning in 1998 Indian Health Service is no longer in Medicaid recode field MCAID. Therefore, after 1998 a person with only Indian Health Service is considered uninsured. The IHSFLG can be used to update the MCAID flag.			

1996 – 1997 Fields Used to Determine if a Person is Insured			
Private Health Insurance	Medicaid	Medicare	Military Health Care
COV_HI = 1	MCAID = 1	MCARE = 1	CHAMP = 1
HI = 1 DEPHI = 1 PRIV = 1 DEPRIV = 1 OUT = 1 OTHSTYP(1-6) = 9,10,11,12 or 13	CAID = 1 OTYP4 = 1 OTHSTYP(1-6) = 2,7, 8 or 14	CARE = 1 OTHSTYP(1-6) = 1	OTYP(1-3) or OTYP5 = 1 OTHSTYP(1-6) = 3,4,5 or 6

1995 Fields Used to Determine if a Person is Insured			
Private Health Insurance	Medicaid	Medicare	Military Health Care
COV_HI = 1	MCAID = 1	MCARE = 1	CHAMP = 1
HI_YN = 1 CH_HI = 1 or 2			

1989 – 1994 Fields Used to Determine if a Person is Insured			
Private Health Insurance	Medicaid	Medicare	Military Health Care
COV_HI = 1 or CH_HI = 1 or 2	MCAID=1 or CH_MC=1	MCARE=1	CHAMP = 1