



Unstable Ground: Comparing Income, Poverty & Health Insurance Estimates from Major National Surveys

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Background on the panel

- Different surveys produce different estimates of key groups associated with important health reform efforts
 - Income and Insurance coverage define policy relevant populations yet surveys give different estimates for these groups
- Under the direction of Mike O’Grady the Assistant Secretary for Planning and Evaluation at DHHS two studies were funded to examine the differences
 - One on income led by John Czajka at Mathematica Policy Research and the other on Insurance Coverage led by SHADAC
 - These two studies will be summarized by John and myself and a panel will react to how issues raised in these reports (as well as elsewhere) impacts their work

Organization of the panel

- I will discuss the health insurance report.
- John Czajka will discuss the income/poverty report.
- Jenny Kenney from the Urban Institute will give us her take on these reports (as well as findings from elsewhere) and how these issues impact her analyses of health insurance coverage and health reform issues.
- Chris Peterson from the Congressional Research Service will give us his take on these reports and on how he frames this information for members of Congress.
- Mike O'Grady –Currently with NORC – and former ASPE and funder of these projects - has been frustrated by different estimates since he had Chris's Job at CRS. He will speak on issues of coordination among the data collection agencies.

A Comparison of the Health Insurance Coverage Estimates from Four National Surveys

Presented by
Michael Davern, PhD
Academy Health
Chicago, IL, June 29th

This work is taken from a larger report coauthored along with...

- Gestur Davidson, University of Minnesota
- Jeanette Ziegenfuss, University of Minnesota
- Stephanie Jarosek, University of Minnesota
- Brian Lee, University of Minnesota
- Tzy-Chyi Yu, University of Minnesota
- Tim Beebe, Mayo Clinic
- Kathleen Call, University of Minnesota
- Lynn Blewett, University of Minnesota
- The full report contains multivariate analyses, cuts by age groups, and the 7 state surveys

Four national surveys with health insurance coverage measures

- We examine four very different national surveys that have information about health insurance coverage.
 - Current Population Survey's Annual Social and Economic Supplement (CPS)
 - This is the most widely used and cited source
 - National Health Interview Survey (NHIS)
 - Medical Expenditure Panel Survey-Household Component (MEPS)
 - Survey of Income and Program Participation (SIPP)

Four national surveys produce very different estimates of coverage

- All four have an estimate of the percent and number of people under 65 years of age who were uninsured throughout the entire year of 2002:
 - The range is from 17.2% (43.3 million) in the CPS to 8.1% (20.4 million) in the SIPP
 - Excluding the CPS the range is 4.8% (8.1% to 12.9%)
- Three surveys have an estimate of the number of uninsured at a point in time in 2002:
 - Range is 2.3% from 17.9% (45.1 million) in MEPS to 15.6% (39.3 million)

Three Research Questions

- Is the range in all year uninsured coverage estimates common among other domains (poverty, employment, education)?
- Is the difference among the survey's rates in all year uninsured consistent across important covariates of health insurance coverage?
- Is the CPS consistently like a "point in time estimate" as currently interpreted by the CBO and many others?

Methods

- We examine differences in health insurance coverage relative to differences in others estimates from four national surveys
- We examine health insurance coverage crossed by these other domains to see if a common pattern comes through cross-tabulations
- As much as possible we try to anchor estimates in calendar year 2002 (although this gets tricky)
 - We use the 2003 CPS, the 2001 SIPP panel, 2002 NHIS, and the 2001 MEPS Panel
- Data for 0-64 year olds are presented (however many other analyses contained within the full report)

Estimates from the four surveys for those 0-65

Variable	CPS		NHIS		MEPS		SIPP	
	Estimate	Estimate	Difference	Estimate	Difference	Estimate	Difference	
All Year Uninsured	17.2%	9.9%	7.3% ***	12.9%	4.3% ***	8.1%	9.1% ***	
Uninsured Point in Time	17.2%	15.6%	1.6% ***	17.9%	-0.7%	15.9%	1.3% ***	
al Characteristics								
Not Born in the US	12.6%	11.7%	1.0% ***	12.2%	0.5%	N/A	---	
Born in the US	87.4%	88.3%	-1.0% ***	87.8%	-0.5%	N/A	---	
Poor Health	7.9%	6.9%	1.0% ***	8.4%	-0.5% *	8.6%	-0.7% ***	
At Least Good Health	92.1%	93.1%	-1.0% ***	91.6%	0.5% *	91.4%	0.7% ***	
Student 18-23 Years Old	4.5%	1.9%	2.6% ***	4.5%	0.0%	4.9%	-0.4% **	
No High School Diploma ^a	12.9%	13.3%	-0.5%	17.0%	-4.1% ***	12.9%	-0.1%	
High School ^a	29.0%	27.5%	1.5% ***	31.3%	-2.3% ***	28.4%	0.6% *	
Some College ^a	29.5%	31.3%	-1.8% ***	24.1%	5.5% ***	31.7%	-2.2% ***	
College Graduate ^a	18.7%	18.1%	0.7% *	16.8%	2.0% ***	17.6%	1.1% ***	
Post-Bachelor's ^a	9.8%	9.7%	0.1%	10.9%	-1.1% **	9.3%	0.5% **	
Not Employed ^a	23.4%	20.1%	3.3% ***	20.1%	3.3% ***	19.3%	4.1% ***	
Employed Part-Time ^a	9.2%	12.7%	-3.4% ***	12.2%	-2.9% ***	10.6%	-1.4% ***	
Employed Full-Time ^a	67.4%	67.2%	0.1%	67.7%	-0.4%	70.0%	-2.7% ***	

Range in coverage estimates relative to other domains

- The all-year uninsured estimates are an outlier relative to other domains examined.
 - Nothing else comes close as an absolute range of 9.1% difference
- The three surveys with an explicit point in time estimate have much closer estimates
 - well within the range of “normal” survey to survey variation

Is there consistency among the all-year uninsured estimates by other domains?

- The CPS is consistently the outlier with the highest rates of all-year uninsured across the domains examined
- The degree of difference can get rather dramatic for important policy relevant groups
 - The CPS estimate is 33.6% of those below poverty lack insurance whereas for SIPP it's 18%.
 - This range of 15.7 percentage points is considerably higher than the 9.1% difference for the overall estimate
 - For those over 400% of poverty the difference between SIPP and CPS is only 5.6% points
- Estimates vary across other important domains as well including age race and education
- Conclusion: CPS is not a reliable measure of all-year uninsured

Is the CPS a point in time uninsurance estimate?

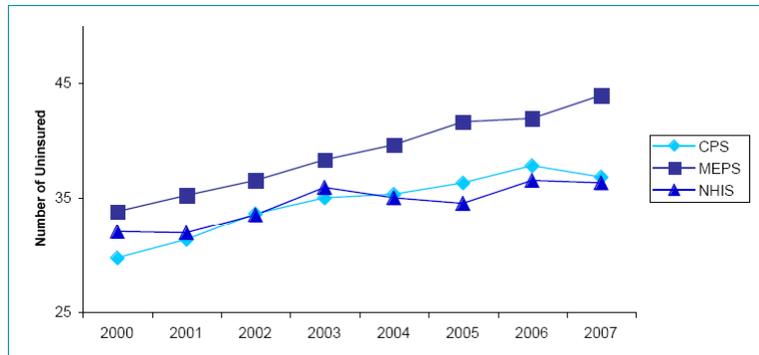
- Comparing the CPS estimate to the:
 - NHIS point in time estimate across domains we see significant differences in 27 out of 38:
 - The NHIS consistently has a lower point in time estimate
 - MEPS point in time estimate across domains we see we see significant differences in 13 out of 38 domains:
 - The CPS estimate appears to vary in a fairly similar fashion to the MEPS
 - SIPP point in time estimate across domains we see significant differences in 26 out of 36 domains:
 - With SIPP we do not see a strong degree of consistency across domains.
 - Sometimes SIPP is higher (for kids under 18) and sometimes lower (for adults 19-64)

Is the CPS a point in time measure?

- The CPS varies consistently across domains to the MEPS and NHIS point-in-time measures
- The CPS can look and act very much like a point in time measure (e.g., in comparison to MEPS)
- The CPS can look and act differently than a point in time measure (CPS to SIPP for example)
- How do the three surveys with time trend data compare treating the CPS as a point in time estimate?

Adults

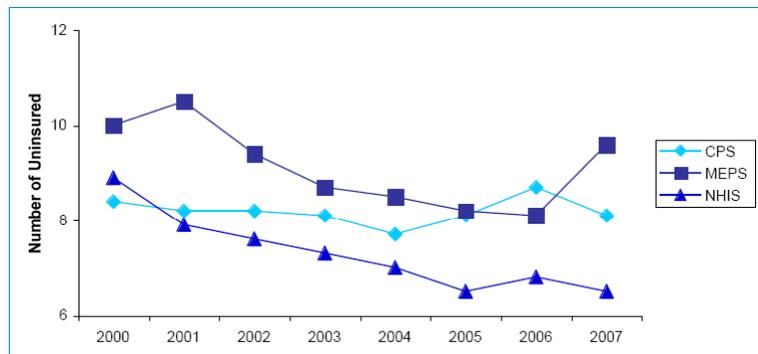
Trends among the Surveys in the Number of Adults (18-64 years of age) Who are Uninsured for Entire Year (CPS) and Point-in-Time (MEPS and NHIS) (in millions)



Source: Current Population Survey, 2001-2008; Cohen et al., Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, 2007; and MEPS-HC on-line tables, Table 5 (multiple years).

Children

Trends among the Surveys in the Number of Children (under 18 years) Who are Uninsured for Entire Year (CPS) and Point-in-Time (MEPS and NHIS) (in millions)



Source: Current Population Survey, 2001-2008; Cohen et al., Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, 2007; and MEPS-HC on-line tables, Table 5 (multiple years).

Final thoughts on point in time interpretation

- The CPS is clearly a very poor measure of what it was supposed to measure (all year uninsurance).
- Interpreting it as something else it was not designed to measure should be done cautiously.
 - There are likely a number of causal factors leading the CPS to mimic a point in time measure that may not always track an explicit point in time measure in a time series
 - Known causes include editing, imputation and recall errors
- Bottom line: Using the CPS as a point in time measure is reasonable (but cautioned) and using it as an “all year” measure is not reasonable

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