Meeting notes

3.3 trillion ~ 20% ` 10k per person

750 billion overspending

1 billion managed by benefit

Providers

Consumer Employer

Utilization →

→ overspend

Employee sponsored vs Public health plans

Look at

Plan design Behaviour Outcome

Deductible Preventive

Premium → Doctor → Hospitalization

HSA(savings) Blood Work

Metal\* | Take Rx

|

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Controls/Predictors

Income

Family size

Present premium

Metal plans

Bronze → Platinum

Person weight within the MEPS survey

Account for this weight in the models

From email:

Following up on some variable identification from our meeting on Friday. Please feel free to research and hypothesize other variable impacts. These are just to help you get started.

As a reminder, we believe that health insurance plan design impacts various healthcare behaviors. Those behaviors, in turn, impact the likelihood of a hospitalization. Our goal is to connect those links to show that plan design impacts likelihood of a hospitalization.

Hope this helps. Let us know if you have any questions.

FYC – means Full Year Consolidated Data File

PRP – means Person Round Plan Data File

**General Fields**

* Subset:
  + Change in plan - PRP - NAMECHNG (may only want folks who did not have a plan name change during the year)
  + Has hospital coverage - PRP - HOSPINSX (may only want folks who had hospital coverage in their insurance)
* Joins between files:
  + Person ID - PRP, FYC - DUPERSID
  + Person Weights - FYC - PERWT15F (weights not in PRP so need to join with FYC)

**Plan Design Impacts on Behavior**

* Outcome Variables:
  + Come up with your recommendation for behavior - FYC - (could be one value like CHECK53 from the link below or a combination of several variables)
    - Adult preventive care - <https://meps.ahrq.gov/data_stats/download_data/pufs/h181/h181doc.shtml#PreventVariables>
    - Child preventive care - <https://meps.ahrq.gov/data_stats/download_data/pufs/h181/h181doc.shtml#ChildHealth>
* Plan design predictors:
  + Deductible - PRP - ANNDEDCT
  + Health Saving Account (HSA) - PRP – HSAACCT (consider creating a new factor variable with HSA and Deductible).
  + Metal Plan Name - PRP - PLANMETL (may not want to use with deductible as deductible is part of the Metal formula - very small sample too)
* Other predictors:
  + General Health - FYC - ADGENH42
  + Age - FYC - AGE15X
  + Income - FYC - FAMINC15
  + Cobra - PRP - COBRA
  + Monthly Premium - PRP - OOPPREM (may or may not use because of small sample size)
  + Pregnant – FYC - PREGNT31, PREGNT42, PREGNT53 (if pregnant during any of these, then yes. Needs further research - this is important, but will reduce the sample because there are many NA’s.)

**Behavior Impacts Hospitalization**

* Outcome variables
  + Hospitalization - FYC - IPDIS15 (try continuous and also convert to dichotomous outcome of 0 vs >0)
* Behavioral predictors:
  + As determined in the model above to create the link between plan design and hospitalization.
* Other predictors:
  + General Health - FYC - ADGENH42
  + Age - FYC - AGE15X
  + Pregnant – FYC - PREGNT31, PREGNT42, PREGNT53 (if pregnant during any of these, then yes. Needs further research - this is important, but will reduce the sample because there are many NA’s.)
  + Adult BMI - FYC - BMINDX53 (may not need BMI is using general health question)
  + Child BMI - FYC - CHBMIX42 (may not need BMI is using general health question)