



AGENCY FOR HEALTHCARE RESEARCH AND QUALITY



Overview of Insurance Component of the Medical Expenditure Panel Survey MEPS-IC

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MEPS-IC OVERVIEW: Outline

MEPS-IC Basics

- Introduction to MEPS-IC
- Purpose and Uses
- Sample
- Data Collection
- Type of Information collected
- Survey Form Changes

MEPS-IC Dissemination

- Published Estimates
- Data Tools
- Publications

MEPS-IC Other Information

- Microdata Access
- Contact Information

MEPS Components

Medical Expenditure Panel Survey (MEPS)

Household
Component
(HC)

Medical Provider
Component
(MPC)

Insurance
Component
(IC)

MEPS-Insurance Component/IC



- **MEPS-IC: Insurance Component**
 - Collects data from a sample of private- and public-sector employers on the health insurance plans they offer their employees
 - An independent survey of employers and unions NOT linked to HC
- **Nationwide Annual Survey of**
 - Private Business Establishments
 - State and Local Governments
- **Sponsored by AHRQ**
- **Fielded by the U.S. Census Bureau**
 - MEPS-IC is also known as Health Insurance Cost Study
- **Administered annually since 1996 (except 2007)**

MEPS-IC: Purpose

- **MEPS- IC fields questionnaires to private and public sector employers to collect data on:**
 - **Percent of employers offering health insurance**
 - **Plans Offered by the employers**
 - **Average Premiums, contributions and deductibles**
 - **Employee eligibility**
 - **Number of enrollees**
- **Produces estimates at national, state and metro-areal level for:**
 - **Private corporations**
 - **State and Local Governments**
 - **Civilians**

MEPS-IC:: Use

- **MEPS-IC estimates are used by:**
 - **U.S. Bureau of Economic Analysis - Gross Domestic Product**
 - **National Health Accounts**
 - **Treasury – Health insurance tax model**
 - **Joint House/Senate Taxation Committee**
 - **Congressional Budget Office/Congressional Research Service**
 - **Many other Federal and State government agencies**
 - **ACA - multiple analyses for federal agencies related to this law**

MEPS-IC: Sample

- **Sample of private establishments drawn from Census's Business Register**
 - Over 42,000 establishments (individual locations)
 - Establishments chosen over firms for survey unit
 - Firms can cross state boundaries
 - Large firms can be very diverse
- **Sample of State and local governments (no federal) drawn from:**
 - Governments Master Address File and Census of Governments
 - Approximately 3,000 governmental units sampled
- **New sample selected annually**

MEPS-IC: Sample Sizes



meps.ahrq.gov/mepsweb/survey_comp/ic_sample_size.jsp



MEPS Data Tools (HC/IC)

Data Files

Data Centers

Communication

What's New

Mailing List

Discussion Forum

Participants' Corner

as all sites under a single controlling governmental entity.

MEPS-IC Sample Size				
Year	Private sector establishments			State and local government units
	Total	Single	Multi	
2022	39,969	18,425	21,544	3,264
2021	39,935	19,160	20,775	3,233
2020	40,605	19,871	20,734	3,327
2019	40,451	19,560	20,891	3,362
2018	40,025	20,819	19,206	3,193
2017	40,044	20,865	19,179	3,611
2016	39,751	20,926	18,825	3,028
2015	39,646	24,288	15,358	2,999
2014	39,002	23,851	15,151	2,928
2013	39,216	23,917	15,299	2,980
2012	39,034	23,877	15,157	2,912
2011	39,351	24,358	14,993	3,017
2010	38,409	23,641	14,768	3,090
2009	38,379	23,881	14,498	3,030
2008	38,754	26,313	12,441	3,058

MEPS-IC: Response Rates

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meeps.ahrq.gov/meepsweb/survey_comp/ic_response_rate.jsp



Communication	Year	Private sector establishments			State and local government units
		Total	Single	Multi	
What's New	2022	54.6%	57.0%	52.6%	88.2%
Mailing List	2021	56.9%	57.8%	56.0%	86.4%
Discussion Forum	2020	56.1%	56.0%	56.2%	79.4%
Participants' Corner	2019	59.2%	62.1%	56.5%	82.1%
	2018	67.8%	69.2%	66.2%	83.0%
	2017	65.8%	67.6%	63.9%	81.3%
	2016	67.6%	68.7%	66.5%	83.8%
	2015	66.5%	65.5%	68.1%	84.9%
	2014	69.8%	69.7%	69.9%	87.7%
	2013	74.6%	73.2%	76.7%	88.6%
	2012	79.9%	77.8%	83.1%	89.1%
	2011	81.7%	79.3%	85.7%	94.2%
	2010	82.7%	81.7%	84.2%	93.4%
	2009	82.6%	80.3%	85.9%	85.9%
	2008	80.7%	78.3%	85.8%	90.6%
	2006	80.7%	79.5%	83.7%	93.9%
	2005	81.2%	79.1%	86.0%	92.8%

Types of Information Collected

■ Private Sector

- Firm-level (company) characteristics
- Establishment-level (single physical location) characteristics
- Health insurance plan characteristics

■ Public Sector (Governments)

- Same questions for governmental units, but unit is all sites under a single controlling governmental entity, such as county-wide school system

Establishment-level Characteristics

- **Number of active employees**
- **Health insurance offered or not**
- **Number of plans offered**
- **Number of employees**
 - **eligible for health insurance**
 - **enrolled (full-time and part-time employees separately)**
- **Workforce characteristics (Percent of women, union, over 50 years old, by wage level)**
- **Offers of tax-advantaged and supplemental benefits**

Firm (Company)-level Characteristics



- **Employment size**
- **Industry**
- **Age of firm**
- **Retiree health insurance offerings**

Health Insurance Plan Characteristics

- **Active enrollment (single/employee-plus-one/family coverage)**
- **Premiums (single, employee-plus-one, family)**
- **Cost sharing – employee/employer**
- **Plan types, by provider arrangement**
- **Self-Insured / 3rd party insurance**
- **Deductibles / Co-payments**
- **COBRA enrollment**
- **Limited information on plan benefits (prescription medicine)**
- **HSAs and HRAs availability**

MEPS-IC: Data Collection

- **Multiple data collections methods are used**
- **Stage 1: Prescreener**
 - Telephone call to sampled establishments
 - Confirm contact information for establishments offering insurance
 - For non-offering establishments – completion of survey
 - **2020 and beyond – Collect email address**
- **Stage 2: Letter/Form mail-out**
 - Letter sent with web address to fill forms online, using secure web tool
 - If no answer received, forms sent to contact (one for establishment and one for each plan offered)
 - Respondents may return paper forms or fill out forms online
 - **2020 and beyond – Web primary mode of data collection, mail mode is used as follow-up**
- **Stage 3: Telephone follow up**
 - Computer Assisted Telephone Interview (CATI) for establishments that don't return paper/web forms
 - **2020 and beyond – Secure messaging; Robocalls**

MEPS-IC: Form Changes

- **MEPS-IC survey forms**
 - Updated annually to capture new data and monitor changes
- **Changes in 2020 Forms**
 - Added Individual Coverage Health Reimbursement Arrangement (ICHRA) to question on Qualified Small Employer Health Reimbursement Arrangement
 - Added Critical illness insurance to question on fringe benefits
 - Revised wording for question on COBRA enrollment
 - Revised wording for question on HRA

MEPS-IC Form Changes due to COVID-19: 2021



■ Additions

- **Did your organization have a net change in the number of active employees in response to the Coronavirus pandemic or related economic conditions at this location?**
- **For the employees at this location, what percentage are able to do their jobs by teleworking if necessary?**
- **For the employees at this location, what percentage telework on a regular basis?**
- **HSA – Add employee-plus-one coverage and collect employee-plus-one HSA contributions in addition to single and family.**
- **HRA – Add employee-plus-one contributions to the HRA question**
- **Out of Network (OON) – Add a section for OON deductibles and payments**

Other Changes to Survey Forms

- **Revisions to existing questions**
 - **Wording for question on optional coverage services**
 - **Wording for question on actuarial value**
 - **Wording for header on fringe benefits**
 - **Remove question on maximum out-of-pocket for specialty drug**

MEPS-IC: Dissemination



https://meps.ahrq.gov/mepsweb/survey_comp/Insurance.jsp

- **Sample Design**
- **Data Collection Process**
- **Technical Notes**
- **Survey Questionnaires**
- **Statistical Briefs analyzing estimates from tables**
- **Methodology reports**
- **Publications**
- **Table Series in PDF**
- **Tables in Excel Spreadsheet**
- **MEPS-IC Data Tools**

MEPS-IC on the Web



Medical Expenditure Panel Survey

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Insurance/Employer Component

The MEPS Insurance Component fields questionnaires to private and public sector employers to collect data on the private health insurance plans offered, benefits, annual premiums, annual contributions by employers and employees, eligibility, and employer characteristics.

MEPS-IC Data Tools and Tables

[MEPS-IC data tools](#): Maps, trends, and cross-sectional bar charts for topics related to national and state-level employer-based health insurance for employer characteristics/offerings; employee take-up; premiums; contributions; and cost-sharing:

- [Private sector - National](#)
- [Private sector - State](#)
- [Private sector - Metro areas](#)
- [Public Sector](#)
- [Civilian](#)

[Complete Table Series PDFs](#): Access PDF tables with frequently used data on employer-based health insurance.

[State tables in Spreadsheet format](#): Download Excel files of 1-year and 3-year private-sector data by state.

MEPS-IC 2022 Chartbook

[MEPS Insurance Component Chartbook 2022](#) (PDF, 9.8MB) or [HTML format](#): This chartbook

MEPS-IC: Published Estimates



- **Private-Sector tables provide estimates by firm size, industry group, census region, and other characteristics at the Metropolitan Area levels. Estimates for every State since 2003**
- **Public-Sector tables provide estimates by state and local government type, government size, and census division.**
- **Civilian-Sector estimates incorporate both the private and state and local government sectors.**

MEPS-IC: Published Estimates



■ Private sector employers

- On average 500 tables of National, State, and MSA estimates released each July (for prior year); all include SE's
 - Premiums and contributions
 - Offers and employee eligibility
 - Enrollments and take-up rates
 - Others (i.e., percent of employees offered more than one plan; deductible and copayment amounts)
 - New tables are added each year.
 - This year, we are releasing 575 tables.

■ State and local governments

- On average, 60 tables of National and Census Division estimates released in November (for prior year)

MEPS-IC: Published Estimates



■ Civilians

- On average, 60 tables of National and Census Division estimates released in November (for prior year)
 - Combines private and public sectors
 - Data available for 2008-2021

■ New Tables

- Added annually

MEPS-IC: Published Estimates



- **National and State-level estimates are broken out by:**
 - **Firm Size**
 - **Industry Groupings**
 - **Ownership Type (for profit; non-profit)**
 - **Age of Firm**
 - **Proportion of Employees by the following:**
 - **Full-time**
 - **Low-wage**
 - **Women**
 - **Age 50 or older**
 - **Average Wage Quartiles**
- **National only:**
 - **Union status**
 - **One or multiple locations for firm**

MEPS-IC: Published Estimates



- The MEPS-IC Data tables can be downloaded @ <https://datatools.ahrq.gov/meps-ic>
- The data tables can be downloaded in Excel as well as PDF formats.


MEPS-IC: Data Tables Series

- <https://datatools.ahrq.gov/meps-ic#table-series>


Table Series I. Private-Sector Data by Firm Size and Selected Characteristics for the U.S.	+
Table Series II. Private-Sector Data by Firm Size and State	+
Tables Series III. Public-Sector Data by Government Type, Government Size, and Census Division	+
Table Series IV. National Totals for Enrollees and Cost of Health Insurance Coverage for the Private and Public Sectors	+
Table Series V. Private-Sector Data by Industry Groupings and State	+
Table Series VI. Private-Sector Data by Ownership Type and Age of Firm and State	+
Table Series VII. Private-Sector Data by Proportion of Employees Who Are Full-time or Low-wage and State	+
Table Series VIII. Private-Sector Data by Average Wage Quartiles and State	+
Table Series IX. Private-sector data by Metro areas	+
Table Series X. Private-Sector Data of Percentile Distributions of Premiums, Employee Contributions, and Employer Costs and State	+
Table Series XI. Civilian Data by Private and State/Local Government Sectors and Census Divisions	+
Table Series XII. Private-Sector Data 3-Year Pooled Estimates	+

MEPS-IC: Data Tools

<https://datatools.ahrq.gov/meps-ic>




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Search

Medical Expenditure Panel Survey (MEPS) Insurance Component (IC)

Information from the private sector and State and local governments on the health insurance coverage offered to their employees.

For more information about MEPS, visit meps.ahrq.gov

AHRQ Data Tools +

What's New

Explore the MEPS-IC Data Tools

The Medical Expenditure Panel Survey Insurance Component (MEPS-IC) is an annual survey of private employers and state and local governments on the health insurance coverage offered to their employees.

Private Sector - National	Private Sector - State	Private - Metropolitan Area	Public Sector	Civilian
Private sector National-level data by firm size, industry group, census region, and other characteristics.	Private sector data by firm size, state, industry groupings, ownership type, age of firm, employee characteristics, and average wage quartiles.	Private sector data for the 20 largest metro areas by firm size and at least one metro area in each state along with data for the remainder of that state.	Public sector data by state and local government type, government size, and census division.	Civilian estimates incorporating both the private and state and local government sectors.
Table Series I	Table Series II, V-VIII, X, XII	Table Series IX	Table Series III, IV	Table Series IV, XI

MEPS-IC: Publications



- **Miller, E., Keenan, P., Vistnes, J.**
“Potential Exposure of Enrollees in Private-Sector Employer-Sponsored Insurance to Out-of-Pocket Costs, 2006 to 2017”
International Health Economics Association

<https://healtheconomics.confex.com/healtheconomics/2019/meetingapp.cgi/Paper/3556>

- **Cooper, P.F. and Manski, R.J.**
“Enrollment trends in employer-sponsored health plans that include dental benefits”
The Journal of the American Dental Association

<https://www.sciencedirect.com/science/article/abs/pii/S0002817721000945>

- **Zawacki, A., Hegland, T., and Miller, G. E.**
“Telemedicine Coverage Under Employer-Sponsored Health Insurance Plans”

International Health Economics Association

<https://healtheconomics.confex.com/healtheconomics/2021/meetingapp.cgi/Paper/6207>

Microdata Access: Data Centers





■ Microdata files Access

Available only from Census Bureau RDCs

- Purpose - provide researchers access to MEPS-IC microdata files
- Access: data can be accessed through Federal Statistical Research Data Centers (FSRDC)
<https://www.census.gov/about/adrm/fsrdc.html>
- Locations: FSRDC has partnerships between other federal statistical agencies and leading research institutions through out the U.S.

Census Bureau Research Data Centers (RDC)



- **Formal Research Application Process**
- **Fee for Using Data Centers**
- **All Output Reviewed for Confidentiality**
 -  **Regression analysis**
 -  **Table Output**
- **AHRQ supports and encourages research proposals using MEPS-IC.**
- ***WWW.CENSUS.GOV / FSRDC***

MEPS-IC: Contact Information



For MEPS questions:

mepsprojectdirector@ahrq.hhs.gov

For AHRQ Data Center questions:

CFACTDC@AHRQ.HHS.GOV

For FSRDC questions:

<https://www.census.gov/about/adrm/fsrdc/contact.html>

For MEPS Workshops or Webinars questions:

WorkshopInfo@ahrq.hhs.gov

Thank you!



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