



AGENCY FOR HEALTHCARE RESEARCH AND QUALITY



MEPS – HC Health Insurance Data

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Health Insurance Public Use Files, 2018



- **April 2019**
2018 P23R3/P24R1, Point-in-Time Population Characteristics File
- **February 2020**
2018 Full Year Population Characteristics File
- **August 2020**
2018 Full Year Consolidated Data File
- **August 2020**
2018 Person Round Plan File

(2019 P23R3/P24R1, Point-in-Time Population Characteristics File Available in April 2020)

2018 Full Year Consolidated Data File

Public Insurance



Month by Month Indicators (*mm*=JA, ..., DE)

- **MCR*mm*18X** Medicare
- **MCD*mm*18X** Medicaid/SCHIP
- **TRImm18X** TRICARE/CHAMPVA
- **VAP*mm*18** Veteran's Administration
- **IHS*mm*18** Indian Health Service
- **GVA*mm*18** Other public insurance
- **GVB*mm*18** Other public HMO
- **GVC*mm*18** Other public, pay premium

Edited variables end in an X.

2018 Full Year Consolidated Data File

Private Insurance



Month by Month Indicators (*mm*=JA, ..., DE)

- **PEG*mm*18** Employer/union group insurance
- **PNG*mm*18** Non-group private insurance
- **PRX*mm*18** Coverage through Exchanges
- **POG*mm*18** Other group private insurance
- **PDK*mm*18** Unknown source of insurance
- **POE*mm*18** Policyholder is outside reporting unit (RU), employment-related
- **PNE*mm*18** Policyholder is outside RU, not related to employment

Policy Holders (repeat of Private) "H"

2018 Full Year Consolidated Data File Summary Variables



Month by Month Indicators (*mm*=JA, ..., DE)

- **PUB*mm*18X** - indicates public insurance in month
- **PRImm18** - indicates private insurance in month
- **INS*mm*18X** - indicates any insurance in month

2018 Full Year Consolidated Data File Timing and Duration of Coverage



Using Medicaid/SCHIP as an example

- **MCAID31X, MCAID42X, MCAID53X**
 - ▶ Covered as of Round 3/1, 4/2, 5/3 interview date
- **MCAID18X**
 - ▶ Covered as of 12/31/18
- **MCDAT31X, MCDAT42X, MCDAT53X**
 - ▶ Covered any time in Round 3/1, 4/2, 5/3
- **MCDAT18X**
 - ▶ Covered any time in Round 5 or 3 until 12/31/18
- **MCDEV18**
 - ▶ Ever covered during 2018

2018 Full Year Consolidated Data File

Other Variables



- **Managed care**
- **Flexible Spending Account (FSA)**
- **Dental and prescription drug private insurance**
- **Medical debt**
- **Prescription drug usual third party payer**

Changes Made to Health Insurance Data in 2018



1. Changes made to increase the reporting of coverage

1-1. Verification module was added

Those not reporting any hospital/physician coverage were asked (1) whether they had coverage; and if so, (2) type of coverage. Variable added to indicate round # first reported:

→ VERFLGrr

1-2. Respondents were allowed to report both Medicaid and other public hospital/physician coverage:

→ GOVTArr, GOVTBrr, GOVTCrr

Changes Made to Health Insurance Data in 2018



1-3. Previously the following types of coverage were asked at the responding unit (RU) level (e.g. “Has anyone in the family been covered by ...?” “Who has been covered by ...?”)

- Medicaid/SCHIP, military coverage, or Medicare (\geq 65 years old) when first asked**
- Medicaid/SCHIP, military coverage, other public, or private coverage when reviewed**

Now these coverage questions are asked at the person level (e.g. “Was Person 1 covered by ...?”)

Changes Made to Health Insurance Data in 2018



2. Additional information collected

2-1. Coverage through Indian Health Service (IHS) (→ IHSrr)

2-2. Veteran's Administration (VA) as a type of military health insurance coverage. (→ VAPROGr)

2-3. A variable indicating that a person is covered under a policyholder living outside the RU (PROUTrr) is replaced by two variables that distinguish whether the policyholder's coverage source is through an employer (PRIEUOr) or not through an employer (PRINEOr).

2-4. The question asking the amount contributed to the FSA is asked at the person-level (PFSAMT31). Previously, the question was asked at the RU level and collected the total amount within an RU.

Changes Made to Health Insurance Data in 2018



3. Information no longer collected or not reported

3-1. The response category “High Risk Pool” was removed from HP40, HX200, and HX300.

3-2. Variables that indicate insurance reported through a self-employed job with firm size 1 (PRISrr) are no longer included. This coverage is now included in the other private insurance variables.

3-3. A question about state-specific program participation in non-comprehensive coverage is no longer asked (STAPRrr).

2018 Person Round Plan File (PRPL)



- **Reflects complex and dynamic relationships between people and their private insurance.**
- **Contains records for persons with private:**
 - ▶ **Hospital/physician coverage**
 - ▶ **Medigap**
 - ▶ **Dental, vision, or prescription medication coverage**
- **Contains variables pertaining to managed care.**
- **Out-of-pocket premiums**

Thank you!



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