



AGENCY FOR HEALTHCARE RESEARCH AND QUALITY



MEPS-HC Health Insurance Data

Asako Moriya, PhD

Health Insurance Data Public Use Files: Release Timeline



2021 Data

- **March 2023**
Full-Year Population Characteristics File
- **August 2023**
Full-Year Consolidated Data File
- **September 2023**
Person Round Plan File
Panels 23, 24 and 25 Longitudinal Data File

Questionnaire Sections that Collect Health Insurance Variables

- **Employment (EM)**
- **Health Insurance (HX)**
- **Health Insurance Detailed (HP)**
- **Time Period Covered (HQ)**
- **Review of Old Public Related Insurance (PR)**
- **Old Employment/Private Related Insurance (OE)**

2021 Full-Year Consolidated Data File

Public Insurance



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

- **MCR $mm21X$** Medicare
- **MCD $mm21X$** Medicaid/State Children's Health Insurance Program (SCHIP)
- **TRI $mm21X$** TRICARE/CHAMPVA
- **VAP $mm21$** Veteran's Administration (VA)
- **IHS $mm21$** Indian Health Service (IHS)
- **GVA $mm21$** Other public insurance
- **GVB $mm21$** Other public health maintenance organization (HMO)
- **GVC $mm21$** Other public, pay premium

Edited variables end in an X.

2021 Full-Year Consolidated Data File

Private Insurance



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

- **PEG $mm21$** Employer/union group insurance
- **PNG $mm21$** Non-group private insurance
- **PRX $mm21$** Coverage through Exchanges
- **POG $mm21$** Other group private insurance
- **PDK $mm21$** Unknown source of insurance
- **POE $mm21$** Policyholder is outside reporting unit (RU), employment-related
- **PNE $mm21$** Policyholder is outside RU, not related to employment

Policyholders (repeat of private) "H"

2021 Full-Year Consolidated Data File Summary Variables



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

- **PUB $mm21$ X**: Indicates public insurance in month
- **PR I $mm21$** : Indicates private insurance in month
- **INS $mm21$ X**: Indicates any insurance in month

2021 Full-Year Consolidated Data File Timing and Duration of Coverage (1)



Using Medicaid/SCHIP as an example

- **MCDmm21X**
 - ▶ Covered in the month of *mm* (JA, . . . , DE) in 2021
- **MCAID21X**
 - ▶ Covered as of December 31, 2021
- **MCDEV21**
 - ▶ Covered at any time in 2021

2021 Full-Year Consolidated Data File Timing and Duration of Coverage (2)



Using Medicaid/SCHIP as an example

- **MCAID31X, MCAID42X, MCAID53X**
 - ▶ Covered as of Round **7/5/3/1**, **8/6/4/2**, **9/7/5/3** interview date*
- **MCDAT31X, MCDAT42X, MCDAT53X**
 - ▶ Covered any time in Round **7/5/3/1**, **8/6/4/2**, **9/7/5/3**.
- **MCDAT21X**
 - ▶ Covered any time in Round **9**, **7**, **5** or **3** until December 31, 2021

* Round **7/5/3/1** means: Round 1 for panel 26, Round 3 for panel 25, Round 5 for panel 24 and Round 7 for panel 23.

2021 Full-Year Consolidated Data File Summary Variables



Year-Level Variables

- **UNINS21: Uninsured All of 2021**
- **INSCOV21: Health Insurance Coverage Indicator for 2021**
Any private, Public only, Uninsured
- **INSURC21: Full Year Insurance Coverage Status**
Similar to INSCOV21, but detailed categories for 65+

2021 Full-Year Consolidated Data File

Other Variables



- **Private HMOs**
- **Medicaid/SCHIP HMO, Gatekeeper Plans**
- **Medicare Prescription Drug Benefit**
- **Flexible spending account (FSA)**
- **Medical debt**
- **Coverage status within two years if uninsured**

Major Changes Made in 2018



- **Design changes may impact trend analyses.**
- **Changes made to increase the reporting of coverage include:**
 - 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.

Major Changes Made in 2018 (cont.)



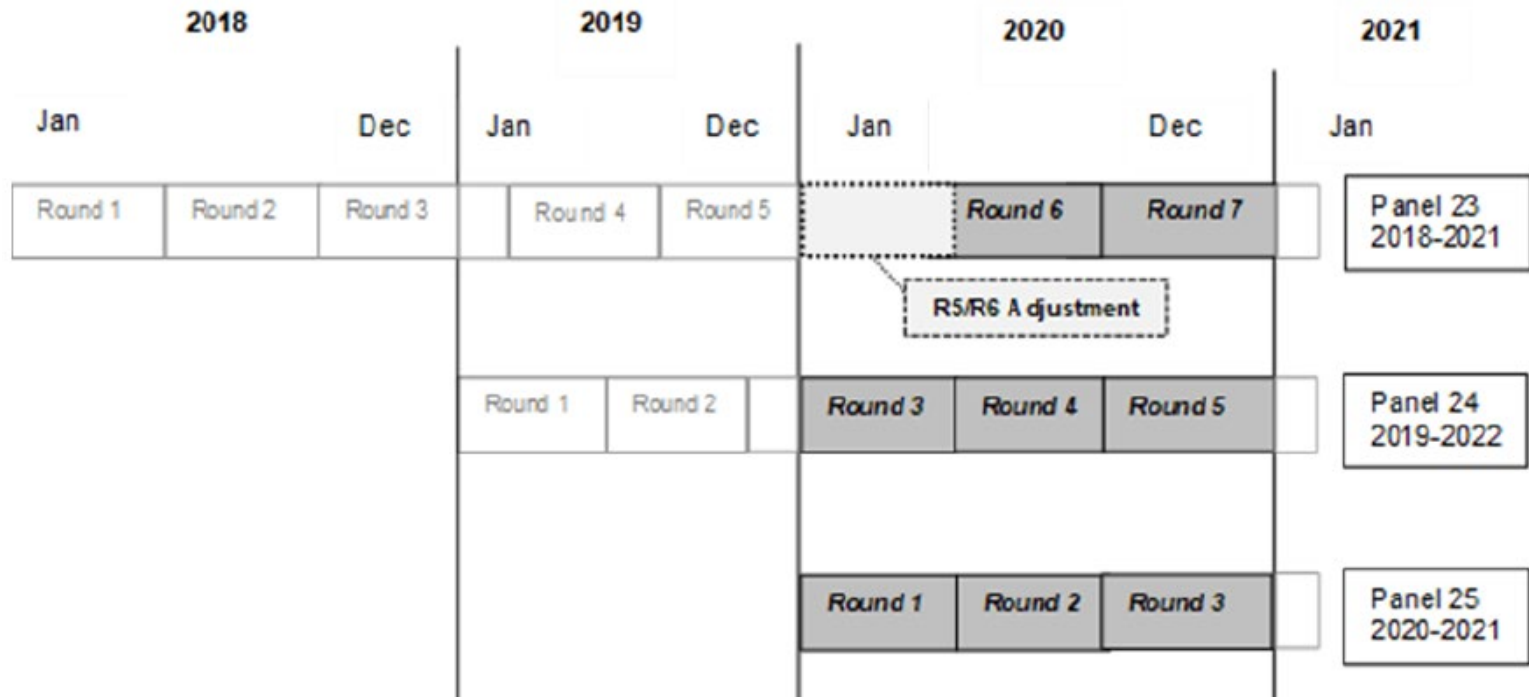
2. Previously questions about the following types of coverage were asked at the RU level

(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

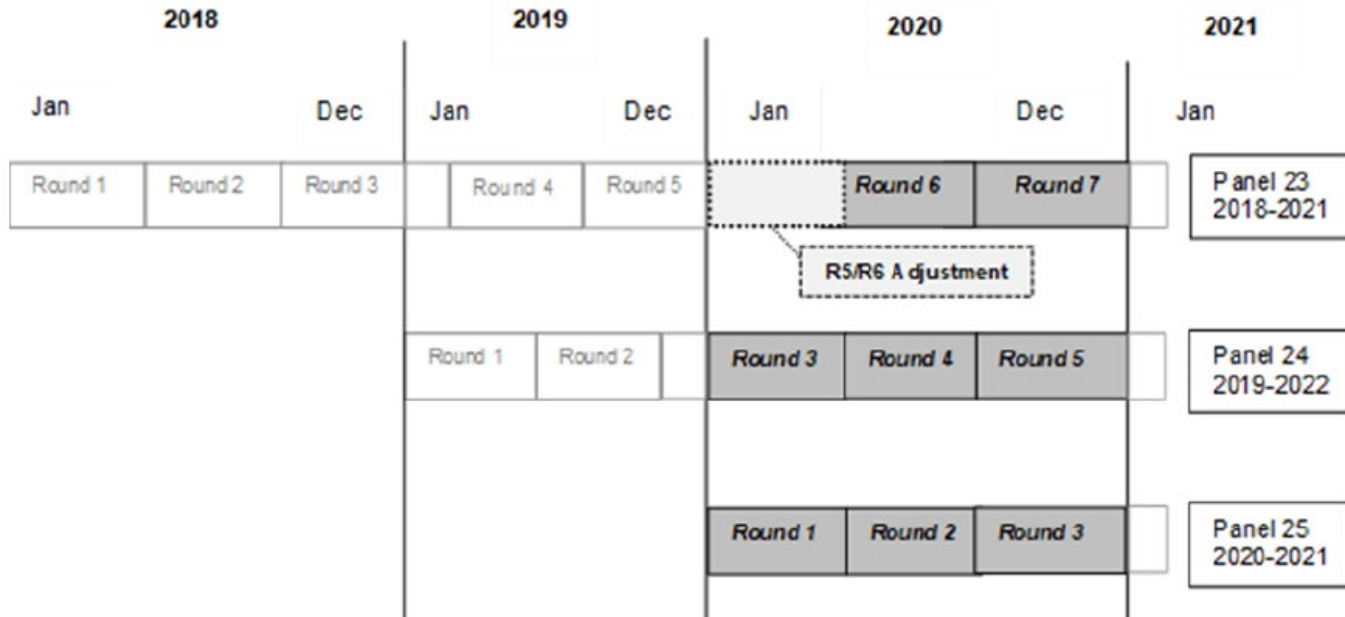
Now these coverage questions are asked at the person level (e.g., “Was Person 1 covered by . . .?”).

Major Changes in 2020 due to COVID-19 Pandemic



- The decision to extend Panel 23 occurred after Panel 23 Round 5 was fielded.
- Therefore, Round 5 was fielded as a traditional terminal round where questions are asked as of 12/31/2019.

Major Changes in 2020 due to COVID-19 Pandemic



Adjustment made to R5 variables for Panel 23

- “At interview date” variables: created using the information obtained during R6 interview.
- FSA variables : collected in first round of the panel in each year, so the value is set to -1.

2021 Person Round Plan File (PRPL)



- **Person-round-policyholder-establishment-insurance plan level file**
- **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**
- **Records can be linked on characteristics of the policyholder's job providing insurance from the JOBS public use file.**

2021 Person Round Plan File (PRPL) Variables



- **Out-of-pocket premiums (edited and unedited)**
- **Annual deductible (high, low, or no deductible), Health Savings Account (HSA)**
- **Monthly coverage status**
- **Type of coverage: hospitalization & physician/HMO, Medigap, dental, vision, prescription drug**
- **State exchange**
- **Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage**
- **HMO**

Thank you!



Asako.Moriya@ahrq.hhs.gov