



AGENCY FOR HEALTHCARE RESEARCH AND QUALITY



MEPS-HC Health Insurance Data

Asako Moriya, PhD

Health Insurance Public Use Files: Release Timeline



2019 Data

- **April 2020**
2019 Point-in-Time Population Characteristics File
(Panel 23, Round 3 and Panel 24, Round 1 information)
- **February 2021**
2019 Full-Year Population Characteristics File
- **August 2021**
2019 Full-Year Consolidated Data File
- **August 2021**
2019 Person Round Plan 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)**

2019 Full-Year Consolidated Data File

Public Insurance



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

- | | |
|---------------------|--|
| • MCR <i>mm</i> 19X | Medicare |
| • MCD <i>mm</i> 19X | Medicaid/State Children's Health Insurance Program (SCHIP) |
| • TRI <i>mm</i> 19X | TRICARE/CHAMPVA |
| • VAP <i>mm</i> 19 | Veterans Health Administration |
| • IHS <i>mm</i> 19 | Indian Health Service (IHS) |
| • GVA <i>mm</i> 19 | Other public insurance |
| • GVB <i>mm</i> 19 | Other public health maintenance organization (HMO) |
| • GVC <i>mm</i> 19 | Other public, pay premium |

Edited variables end in an X.

2019 Full-Year Consolidated Data File

Private Insurance



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

- **PEG mm 19** Employer/union group insurance
- **PNG mm 19** Non-group private insurance
- **PRX mm 19** Coverage through Exchanges
- **POG mm 19** Other group private insurance
- **PDK mm 19** Unknown source of insurance
- **POE mm 19** Policyholder is outside reporting unit (RU), employment-related
- **PNE mm 19** Policyholder is outside RU, not related to employment

Policyholders (repeat of private) "H"

2019 Full-Year Consolidated Data File Summary Variables



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

- **PUB*mm*19X**: Indicates public insurance in month
- **PRImm19**: Indicates private insurance in month
- **INS*mm*19X**: Indicates any insurance in month

2019 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
- **MCAID19X**
 - ▶ Covered as of December 31, 2019
- **MCDAT31X, MCDAT42X, MCDAT53X**
 - ▶ Covered any time in Round 3/1, 4/2, 5/3
- **MCDAT19X**
 - ▶ Covered any time in Round 5 or 3 until December 31, 2019
- **MCDEV19**
 - ▶ Covered at any time in 2019

2019 Full-Year Consolidated Data File Summary Variables



Year-Level Variables

- **UNINS19: Uninsured All of 2019**
- **INSCOV19: Health Insurance Coverage Indicator for 2019**
Any private, Public only, Uninsured
- **INSURC19: Full Year Insurance Coverage Status**
Similar to INSCOV19, but detailed categories for 65+

2019 Full-Year Consolidated Data File

Managed Care Variables



- **Medicare Managed Care/Medicare Advantage Plan, Part B, and Prescription Drug Benefit**
- **Medicaid/SCHIP HMO, Gatekeeper Plans**
- **Private HMOs**
- **Tricare Plans**

2019 Full-Year Consolidated Data File

Other Variables



- **Flexible spending account (FSA)**
- **Dental and prescription drug private insurance**
- **Medical debt**
- **Prescription drug usual third-party payer**
- **Coverage status within two years if uninsured**

Major Changes Made to Health Insurance Data 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 to Health Insurance Data 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 . . .?”).

2019 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.**

2019 Person Round Plan File (PRPL) Variables



- **Out-of-pocket premiums**
- **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