



AGENCY FOR HEALTHCARE RESEARCH AND QUALITY



# MEPS-HC Health Insurance Data

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# 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.**

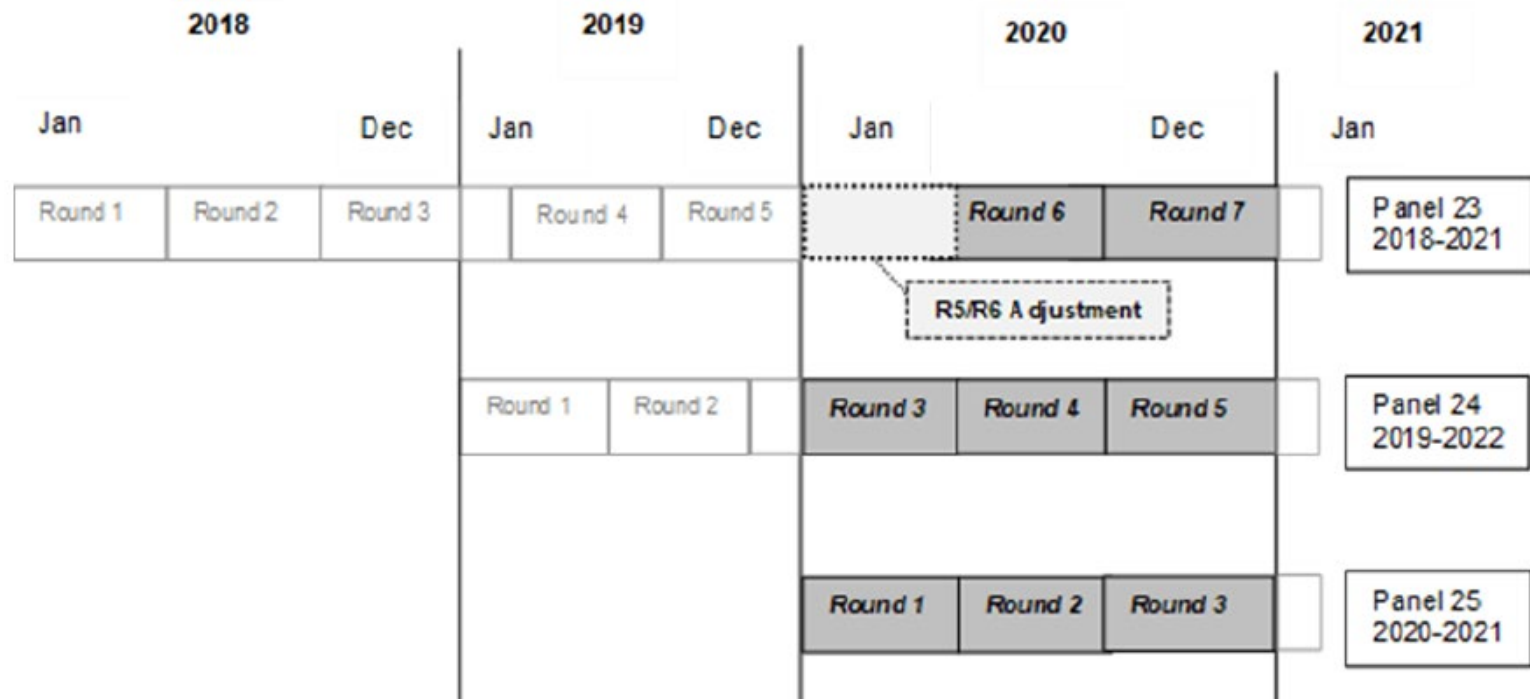
**Those not reporting any hospital/physician coverage were asked (1) whether they had coverage, and, if so, (2) type of coverage.**

# 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

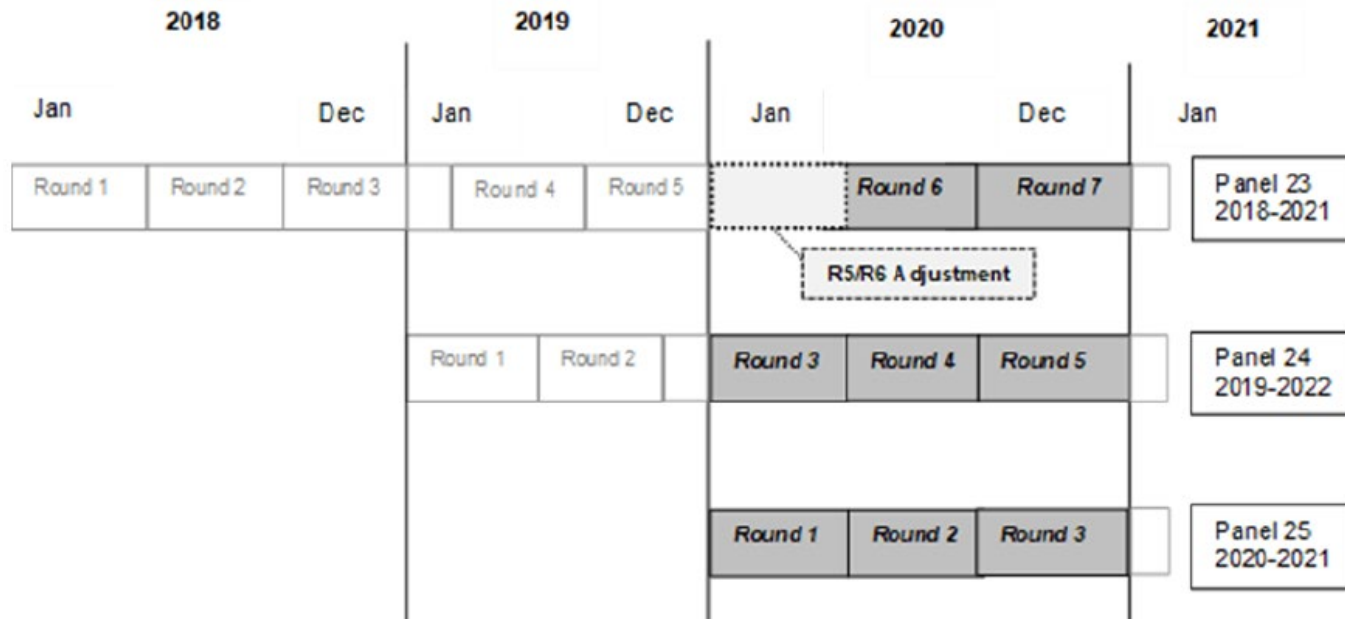
Now these coverage questions are asked at the person level (e.g., “Was Person 1 covered by . . .?”).

# 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!



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