Predict whether someone is health uninsured

Health insurance covers all or part of an individuals' medical expenses. In the United States, most individuals with health insurance receive it as a benefit through their employer or labor union¹. Others receive private coverage through military affiliations (TRICARE) or purchase insurance directly from the insurance company or a government marketplace. In addition to private health coverage, a few public health insurance programs exist to provide coverage to individuals 65 and older (Medicare), to lower income individuals (Medicaid), or to those with veteran affiliations (Veterans Affairs).

Just over 91% of people in the US had health coverage in 2020, leaving an estimated 28.0 million without insurance¹. Both private health insurance companies and state and local governments may have interest in identifying individuals who are without health coverage in order to increase profits, or reduce overall costs, respectively. This project aims to identify individuals who are without health insurance based on other demographic information as these individuals may be good candidates for targeted advertisements for health insurance coverage.

Each year the US Census Bureau collects data for their American Community Survey from about 1% of the population on a number of variables related to employment, income, education, ancestry, household makeup². In addition to a variety of demographic information, they also collect information about health insurance coverage. All de-identified data is publicly available for download or retrieval from the US Census Bureau API³. (Note that the most recent year on the API is 2019).

This project will use data from the 2019 American Community Survey to develop a model that predicts whether an individual has health insurance based on other demographic information.

References

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