



Medical Expenditure Panel Survey

HEALTH INSURANCE DATA



Health Insurance Public Use Files, 2005-2006

- **MEPS HC-093:
2006 P9R3/P10R1 Population
Characteristics**

- **MEPS HC-095:
2005 Person Round Plan Public Use
File**

- **MEPS HC-097:
2005 Full Year Consolidated Data File**



MEPS HC-093: 2006 P9R3/P10R1 Health Insurance

- **TRINW13X COV BY TRICARE AT INTERVIEW – EDITED**
- **MCARE13X COV BY MEDICARE – EDITED**
- **MCAID13X COV BY MEDICAID – EDITED**
- **OTPUBA13 COV BY/PAYS OTH GOV MCAID HMO**
- **OTPUBB13 COV BY OTH PUBLIC NOT MCAID HMO**
- **STPRG13 COV BY STATE SPECIFIC PROGRAM**
- **PUB13X COV BY PUBLIC INS - EDITED**



MEPS HC-093: 2006 P9R3/P10R1 Health Insurance

- **PRIEU13** **COV BY PRIV EMPL/UNION PLAN**
- **PRIDK13** **COV BY PRIV DK PLAN**
- **PRING13** **COV BY NONGROUP PLAN**
- **PRIOG13** **COV BY OTH GROUP PLAN**
- **PRIS13** **COV BY SELF-EMP-1 INS**
- **PRIOUT13** **COV BY HOLDER OUTSIDE RU**
- **PRIV13** **COV BY PRIVATE INS**
- **INSRD13X** **INSURED - EDITED**



MEPS HC-093: 2006 P9R3/P10R1 Health Insurance

- **HPRIEU13** **HOLDER OF PRIV
EMPL/UNION PLAN**
- **HPRIDK13** **HOLDER OF PRIV DK PLAN**
- **HPRING13** **HOLDER OF NONGROUP
PLAN**
- **HPRIOG13** **HOLDER OF OTH GROUP
PLAN**
- **HPRIS13** **HOLDER OF SELF-EMP-1 INS**
- **HPRIV13** **HOLDER OF PRIV INS PLAN**

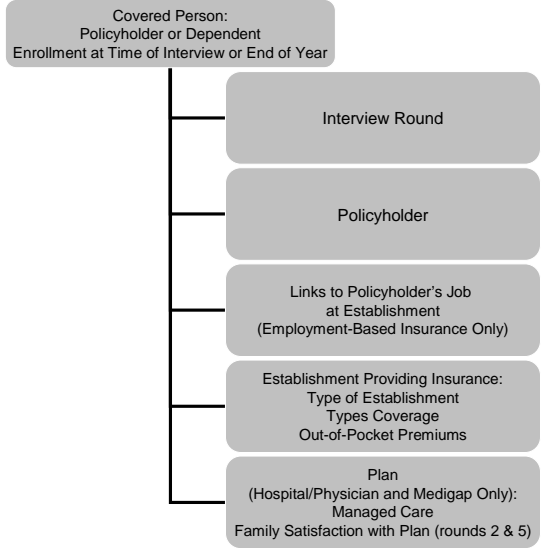


MEPS HC-095: 2005 Person Round Plan Public Use File (PRPL)

- **The PRPL file is designed to reflect the sometimes complex and dynamic relationships between people and their private insurance.**
- **The PRPL file contains records for persons with private insurance providing hospital/physician, medigap, dental, vision, or prescription medication coverage**
- **The PRPL file contains variables pertaining to managed care and satisfaction with plan coverage.**
- **Questions on out of pocket premiums were asked of all policyholders (starting in 2001) with private insurance coverage.**



Conceptual Overview of PRPL File





MEPS HC-097: 2005 Full Year Consolidated Data File

Month by month indicators

Public

- **TRIJA05X-TRIDE05X - TRICARE**
- **MCRJA01X-MCRDE05X - Medicare**
- **MCDJA01X-MCDDE05X - Medicaid/SCHIP**
- **OPAJA05-OPADE05 - managed care, other public insurance**
- **OPBJA05 - OPBDE05 - not managed care, other public insurance**
- **STAJA05-STADE05 - state-specific program participation**
- **PUBJA05X-PUBDE05X - indicates public insurance in month**



MEPS HC-097: 2005 Full Year Consolidated Data File

Month by month indicators

Private

- **PEGJA05-PEGDE05 - employer/union group insurance**
- **PNGJA05-PNGDE05 - non-group private insurance**
- **POGJA05-POGDE05 - other group private insurance**
- **PDKJA05-PDKDE05 - don't know source of insurance**
- **POUJA05-POUDE05 - policy holder is outside the household**
- **PRSJA05-PRSDE05 - self-employed with firm size of 1**
- **PRIJA05-PRIDE05 - indicates private insurance in month**
- **Policy Holders (repeat of Private) "H"**



MEPS HC-097: 2005 Full Year Consolidated Data File

Month by month indicators

Summary variables

- **PUBJA05X-PUBDE05X - indicates public insurance in month**
- **PRIJA05-PRIDE05 - indicates private insurance in month**
- **INSJA05X-INSDE05X - indicates any insurance in month**
- **UNINS05 – uninsured all of 05**
- **INSCOV05 – health insurance indicator 05**



MEPS HC-097: 2005 Full Year Consolidated Data File

INSCOV05

- **1 = Any Private during 2005**

- **2= Public Only during 2005**

- **3 = Uninsured all of 2005**



MEPS HC-097: 2005 Full Year Consolidated Data File

Managed Care

- **Medicaid or SCHIP HMO**
- **Medicaid/SCHIP Gatekeeper Plans**

- **Private HMOs**
- **Private HMO Plans that Pay for Visits to Non-Plan Doctors**
- **Private Gatekeeper Plans**
- **Private Gatekeeper Plans that Pay for Visits to Non-Plan Doctors**
- **Private Plan that has a Book or List of Doctors**
- **Private Plan that has a Book or List of Doctors that Pays for Non-Plan Visits**



MEPS HC-097: 2005 Full Year Consolidated Data File

Summary variables (ever covered during year)

- **TRIEV05 - ever covered by TRICARE**
- **MCREV05 - ever covered by Medicare**
- **MCDEV05 - ever covered by Medicaid**
- **OPAEV05 - ever covered managed care,
other public insurance**
- **OPBEV05 - ever covered not managed care,
other public insurance**
- **PRVEV05 - ever covered by private health
insurance**



MEPS HC-097: 2005 Full Year Consolidated Data File

- **DENTIN31/52/53 – round specific variables**
 - **Indicates covered by a private health insurance plan that included at least some dental coverage**

- **PMEDIN31/52/53 – round specific variables**
 - **Indicates covered by a private health insurance plan that included at least some dental coverage**

It should be noted that the information on dental and prescription drug insurance coverage was elicited from a pick-list, code all that apply, question that asked what type of health insurance person obtained through an establishment. The list included: hospital and physician benefits including coverage through an HMO, Medigap coverage, vision coverage, dental, and prescription drugs. It is possible that some dental or prescription drug coverage provided by hospital and physician plans was not independently enumerated in this question. Users should also note that persons with missing information on benefits for all reported private plans and those who reported that they did not have dental or prescription drug coverage for one or more plans but had missing information on other plans are coded as not having such coverage.



MEPS-IC Survey

- **Nationwide, annual survey of both private and public sector establishments**
- **Funded by the Agency for Healthcare Research and Quality (AHRQ)**
- **Conducted by the U.S. Census Bureau**
- **Survey data available for 1996 through 2005**



Types of Information Collected

- **Establishment-level (location) characteristics**
- **Health insurance plan characteristics**
- **Firm-level (company) characteristics**

Establishment (Site)

Firm (Enterprise)

Sample is drawn at the establishment level - otherwise no State estimates could be made. However, multi-establishment firms most often make health insurance decisions at the firm level. Sample is designed to collect and support both.



Establishment-level (Location) Characteristics

- **Number of active employees**
- **Whether or not establishment offers health insurance**
- **Number of plans offered**
- **Number of employees eligible for health insurance and number enrolled (full-time and part-time employees separately).**
- **Workforce characteristics (% women, union, over 50 years old, by wage level)**



Health Insurance Plan Characteristics

- **Premiums (single, employee plus one, family)**
- **Contributions**
- **Plan types (by type of provider arrangement)**
- **Self-Insured / Fully-Insured**
- **Enrollments (single/family coverage)**
- **Deductibles / Copayments**
- **Some plan benefits**
- **“Fringe” benefits**



Firm (Company) Characteristics

- **Size**

- **Industry**

- **Age**

- **Retiree offerings**

- **Employee characteristics**



MEPS-IC Sample Design

- **Sample of private establishments drawn from the Census Bureau's Business Register**
 - Approximately 42,000 establishments sampled
- **Sample of state and local governments drawn from the Census Bureau's Census of Governments**
 - Approximately 2,000 governmental units sampled
- **(No longer collected) Sample of employers directly linked to the MEPS Household Survey**
 - Last year available is 2001

Sample sizes vary some from year to year.

The list sample was increased in 1998, 2000, 2001, 2002, and 2003 due to buy-ins from States and RWJ



MEPS-IC Sample Design

- **Designed to make National, State, and some Metro area estimates**
- **Designed to make year-to-year estimates**
- **Data is Census Bureau Confidential - Public Use Files are not available**
- **Methodology Reports available on website**