Fact Sheet: Health Insurance Coverage: 2019

In this fact sheet, we explore the various sources of U.S. Census Bureau data on health insurance coverage.

Current Population Survey Annual Social and Economic Supplement

Key fact: Produces estimates on health insurance coverage for the nation and by demographic groups.

- The Annual Social and Economic Supplement to the Current Population Survey produces national-level estimates of health insurance coverage for a wide range of demographic and economic characteristics, including family status, race and Hispanic origin, age, metropolitan residence, income, poverty status and work experience.
- The survey collects detailed income and employment information, making it possible to view changes in health insurance coverage in relation to changes in the overall economic well-being of the nation. Making comparisons over time requires caution, since these estimates reflect changes implemented to the survey, including redesign of the questionnaire in 2014 and improvements to the CPS ASEC processing system in 2018.
- The CPS ASEC is collected in February, March and April of each year and provides estimates of health insurance coverage in the previous calendar year. This year, changes to data collection were necessitated due to the COVID-19 pandemic. Users should consider the impact of the pandemic on CPS data collection in interpreting CPS ASEC estimates of health insurance coverage. For more information, see <<u>www.census.gov/library/working-</u> <u>papers/2020/demo/SEHSD-WP2020-13.html</u>>.

American Community Survey

Key fact: Produces estimates on health insurance coverage at the national and subnational levels.

- The American Community Survey is the largest survey that collects health insurance coverage data (3.5 million addresses annually), making it possible to assess changes in health insurance coverage at the subnational level.
- The survey provides single-year estimates for states, counties, cities and congressional districts. Since December 2013, the American Community Survey also produces estimates for the nation's smallest areas, such as census tracts and block groups, based on five-year estimates.



• The American Community Survey provides historic comparisons of health insurance coverage rates from 2008 forward.

Small Area Health Insurance Estimates

Key fact: Provides the only source of single-year health insurance coverage estimates for every county.

- Small Area Health Insurance Estimates are the only single-year estimates on health insurance coverage published annually for each of the nation's counties and states. The estimates are available by age, sex, income category and (for states only) by race and Hispanic origin. The income categories include all incomes, from ranges of 0-138, 138-400, 0-200, 0-250 and 0-400 percent of poverty. The data pertain to the population under age 65.
- Small Area Health Insurance Estimates are model-based estimates that combine health insurance survey estimates with timely administrative data and population estimates. Small Area Health Insurance Estimates, which provide "enhanced" American Community Survey one-year estimates, typically have smaller margins of error and lower year-to-year volatility than those from the American Community Survey alone.
- The estimates are available annually from 2005 onwards. Starting with the 2008 estimates, Small Area Health Insurance Estimates were modeled using the American Community Survey and prior to that, they were modeled using the Current Population Survey Annual Social and Economic Supplement.

Survey of Income and Program Participation

Key fact: Provides information on how long people are covered by health insurance, or how long they go without it, over a period of time.

- The Survey of Income and Program Participation provides monthly health insurance coverage data across a period of several years. Data can identify patterns of health insurance coverage dynamics, as well as variation across demographic and economic groups.
- In 2014, the Survey of Income and Program Participation introduced a new method of collecting data. The 2014 (wave 1) survey produces estimates for 2013, providing a baseline prior to the implementation of major provisions of the Affordable Care Act in 2014.



• The Survey of Income and Program Participation also collects information on employer-sponsored insurance offers and take-up, as well as on medical out-of-pocket expenses. Starting with 2015, the survey asks a question on Marketplace participation in the prior calendar year.

National Health Interview Survey

Key fact: Provides data on the health of the population, sponsored by the National Center for Health Statistics, part of the Centers for Disease Control and Prevention, collected by the Census Bureau. "

- Data are available on a quarterly basis.
- Coverage data are shown by type of health insurance (direct-purchase insurance, employment-based insurance, Medicare, etc).
- Three measures are provided for the uninsured: (1) uninsured at the time of the interview, (2) uninsured at least part of the year prior to the interview and (3) uninsured for more than a year at the time of the interview.
- National-level information is shown by a variety of demographic characteristics, including poverty status, race and Hispanic origin, age and sex.
- State-level estimates of people uninsured at the time of the interview are provided, as are estimates of those with public or private coverage. In 2014, the National Health Interview Survey (NHIS) provided state-level estimates for all 50 states and the District of Columbia for people of all ages, people under age 65 and adults ages 18-64. State-level estimates were provided for 40 states for children ages 0-17. The provisions of state-level estimates are based on considerations of sample size and precision.
- Health insurance estimates are available periodically from 1959 and annually since 1989. The NHIS was redesigned in 2019.
- These data enable policymakers to examine health insurance in relation to health, health behaviors and health care utilization.

Medical Expenditure Panel Survey

Key fact: Provides data collected by the Census Bureau and other agencies but published by the Department of Health and Human Services.



- A set of large-scale surveys of families and individuals, their medical providers (doctors, hospitals, pharmacies, etc.) and employers across the United States.
- Collects data on the specific health services that Americans use, how frequently they use them, the cost of these services and how they are paid for, as well as data on the cost, scope and breadth of health insurance held by and available to U.S. workers.
- Began in 1996.

Health Industries

The Census Bureau also provides data on health care providers and health insurance industries from a variety of surveys and programs that collect data on businesses. Such industries are found in two different sectors of the economy. One is finance and insurance, which comprises establishments primarily engaged in financial transactions or in facilitating them. Much of this information would pertain to the direct life, health, and medical insurance carriers industry.

The other sector is health care and social assistance. Industries in this sector are arranged in a continuum starting with those providing medical care exclusively and finishing with those providing only social assistance. It includes scores of relevant industries, such as hospitals, HMO medical centers, home health care services and blood and organ banks. Data are available for these industries by using the following sources:

- <u>County Business Patterns</u> (Data for 2013 for states and counties on establishments and employment).
 - Health and Medical Insurance.
 - <u>Healthcare and Social Assistance</u>.
- <u>Nonemployer Statistics</u> (Data for 2013 for states, counties and metro areas on establishments and receipts).
 - Nonemployer statistics does not have insurance carriers past the four-digit level.
 - <u>Healthcare and Social Assistance</u>.
- <u>2017 Economic Census</u> (Data on establishments, employment, revenues and sales; at the national level in the Industry Series and to the place level in the Geographic Area Series).
 - Industry Series: Health and Medical Assistance.
 - Industry Series: Healthcare and Social Assistance.
 - <u>Geographic Area Series: Health and Medical Assistance</u>.
 - <u>Geographic Area Series: Healthcare and Social Assistance</u>.
- <u>Statistics of U.S. Businesses</u>.
- <u>Service Annual Survey</u>.
- <u>Quarterly Services Survey</u>.



• Quarterly Workforce Indicators.

Industry Snapshot for Direct Health and Medical Insurance Carriers Industry Snapshot for Healthcare and Social Assistance

