

Health Insurance Estimates from the National Health Interview Survey (NHIS)

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Centers for Disease Control and Prevention
National Center for Health Statistics

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Why Uninsured Estimates Differ: Possible Contributing Factors

- Sample design
- Survey mode
- Response rates
- Underlying focus of the survey
- Reference periods
- Question structure and wording
- Edits

National Health Interview Survey

- Continuous in person survey
 - 40,000 households, 105,000 people, in > 350 PSUs a year
 - CAPI mode
 - Oversample of African-Americans and Hispanics
 - Household response rate of 87 percent (2004)
- Focus on:
 - Health status
 - Health insurance coverage
 - Health care access and use

Key NHIS Data Items for Analysis of Coverage Questions

- Health insurance status
- Reasons for lack of coverage
- Whether employer offers
- Utilization of health care services
- Barriers to access
- Sociodemographic characteristics
- Family structure
- Self –assessed health status
- Chronic conditions
- Health behaviors
- Limitation of activities

Reference Periods for NHIS Coverage Estimates

- Point-in-time (uninsured at time of interview)
- Uninsured for at least part of previous year
- Uninsured for more than a year

How Coverage Questions Are Asked

- Direct question: Does anyone in the family have coverage now?
- If yes, what kind, for each family member
- Use of flashcards
- Confirmation of no coverage and types of coverage
- 2004 Medicare and Medicaid probes

Follow-up Questions on Coverage

- Types and names of plans, both private and public (from insurance cards, if possible)
 - Used to edit reported health insurance coverage
- For uninsured, duration and reasons
- For currently insured, whether uninsured in past year

Timeliness of NHIS Data & Reports

- Microdata: Six months after close of data collection year
- Summary Statistics Reports: Three months after release of microdata
- Early Release Program: Quarterly releases, six months after quarter of data collection

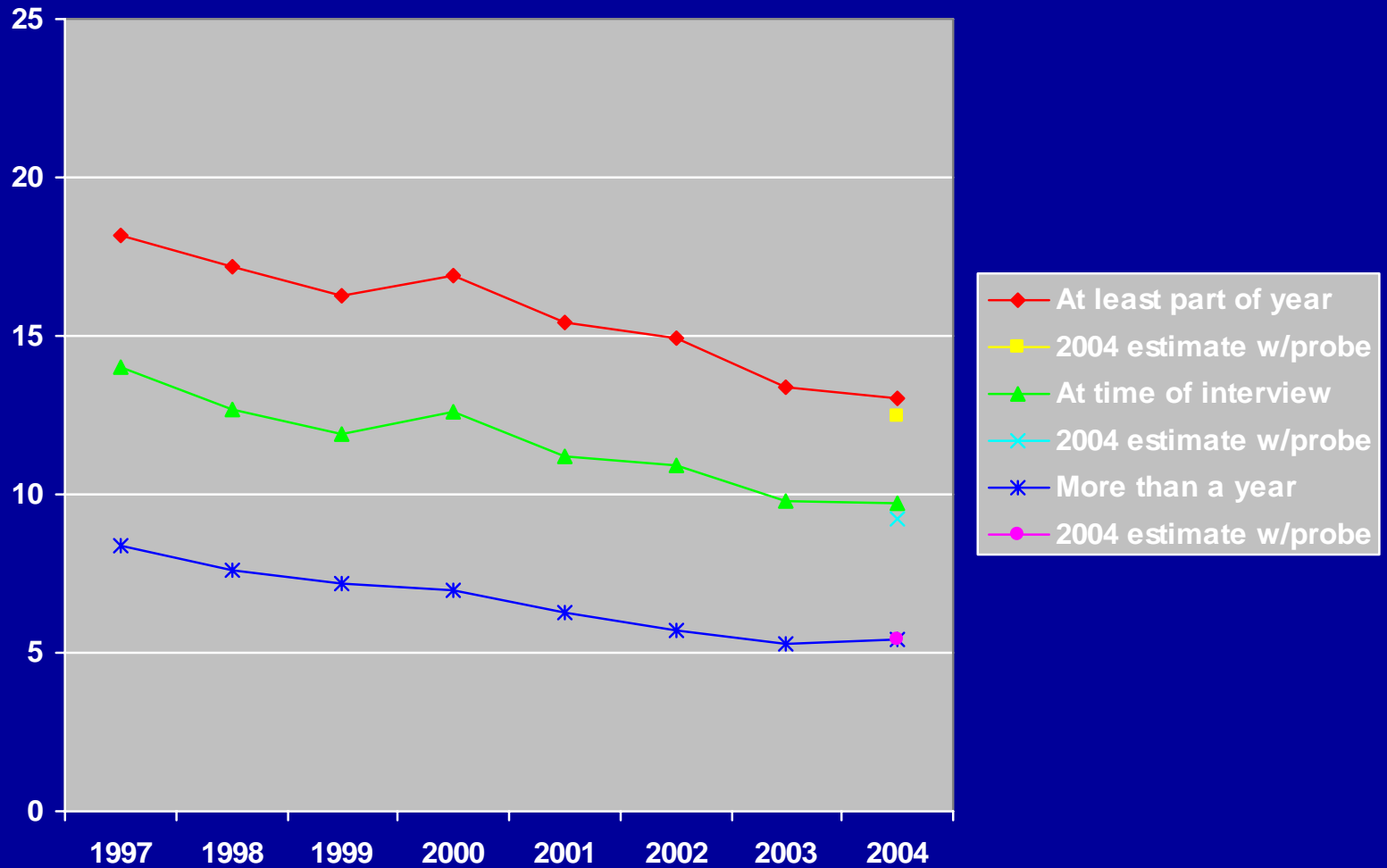
Estimates of the Uninsured, All Ages, 2004

At Time of Interview: 42.0 million
14.6 percent

At Least Part of Year: 51.5 million
17.9 percent

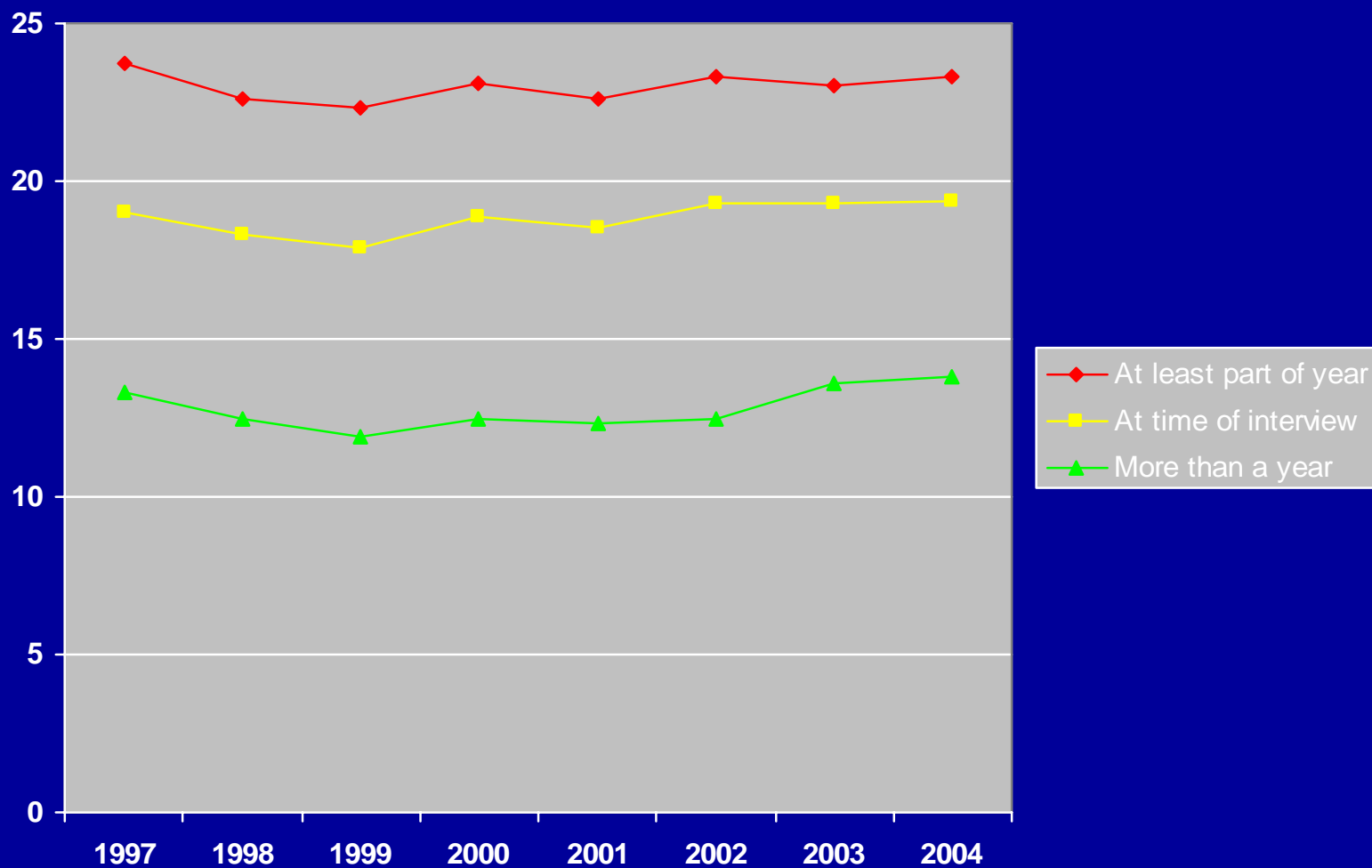
More than a Year: 29.1 million
10.1 percent

Percent of Children Under 18 Uninsured, 1997-2004

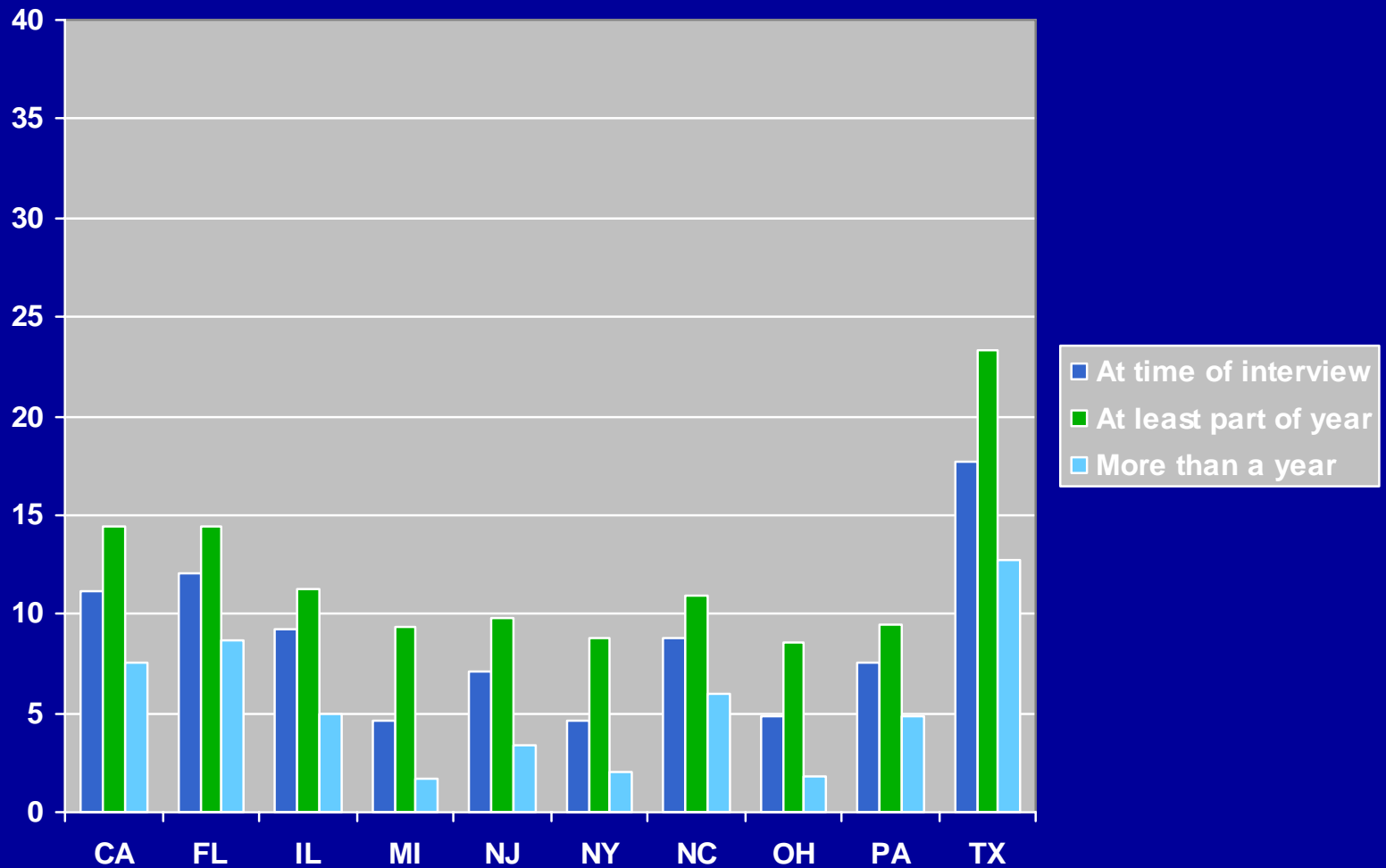


Source: NCHS final estimates from the National Health Interview Survey

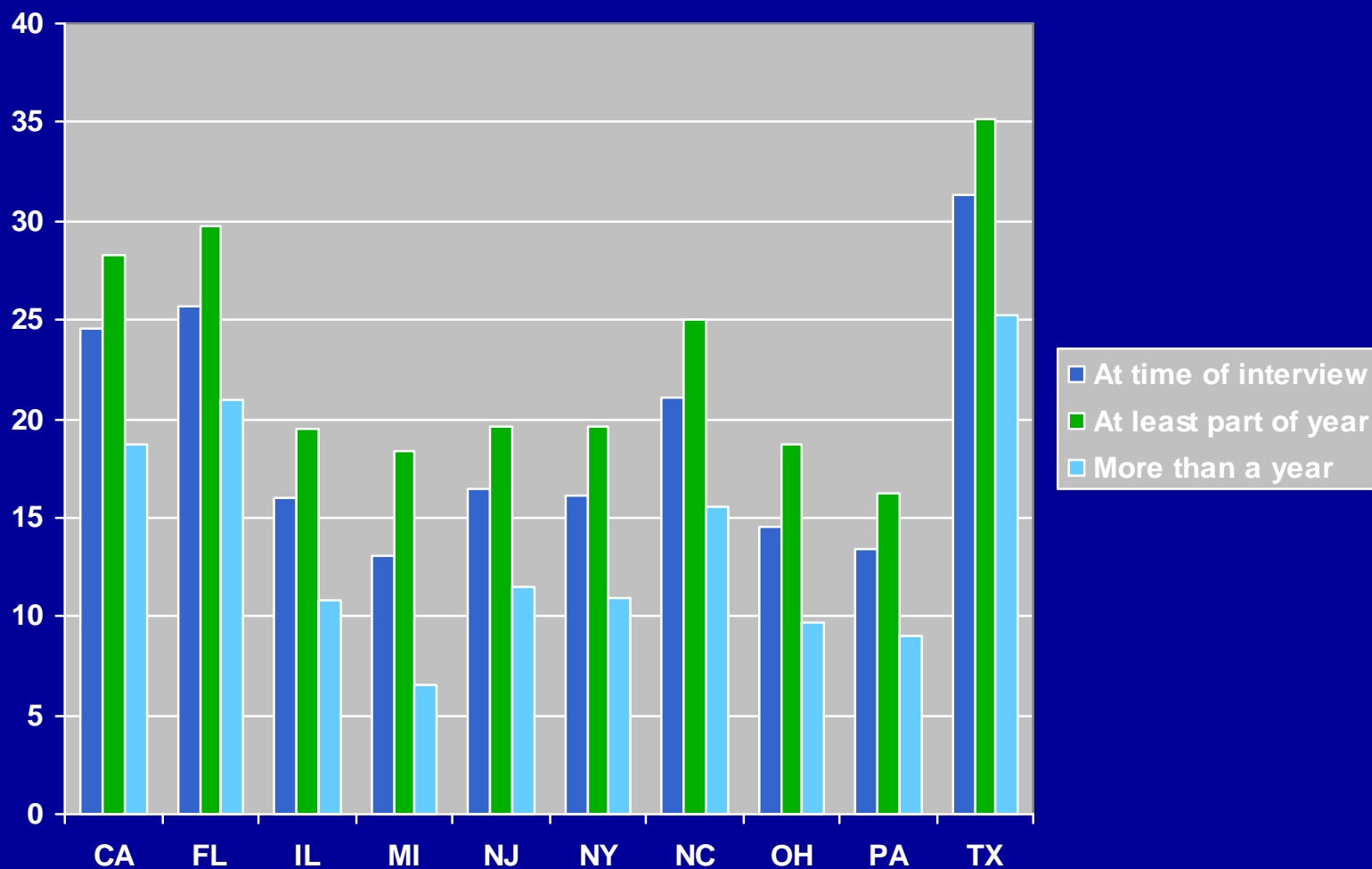
Percent of Adults 18-64 Uninsured, 1997-2004



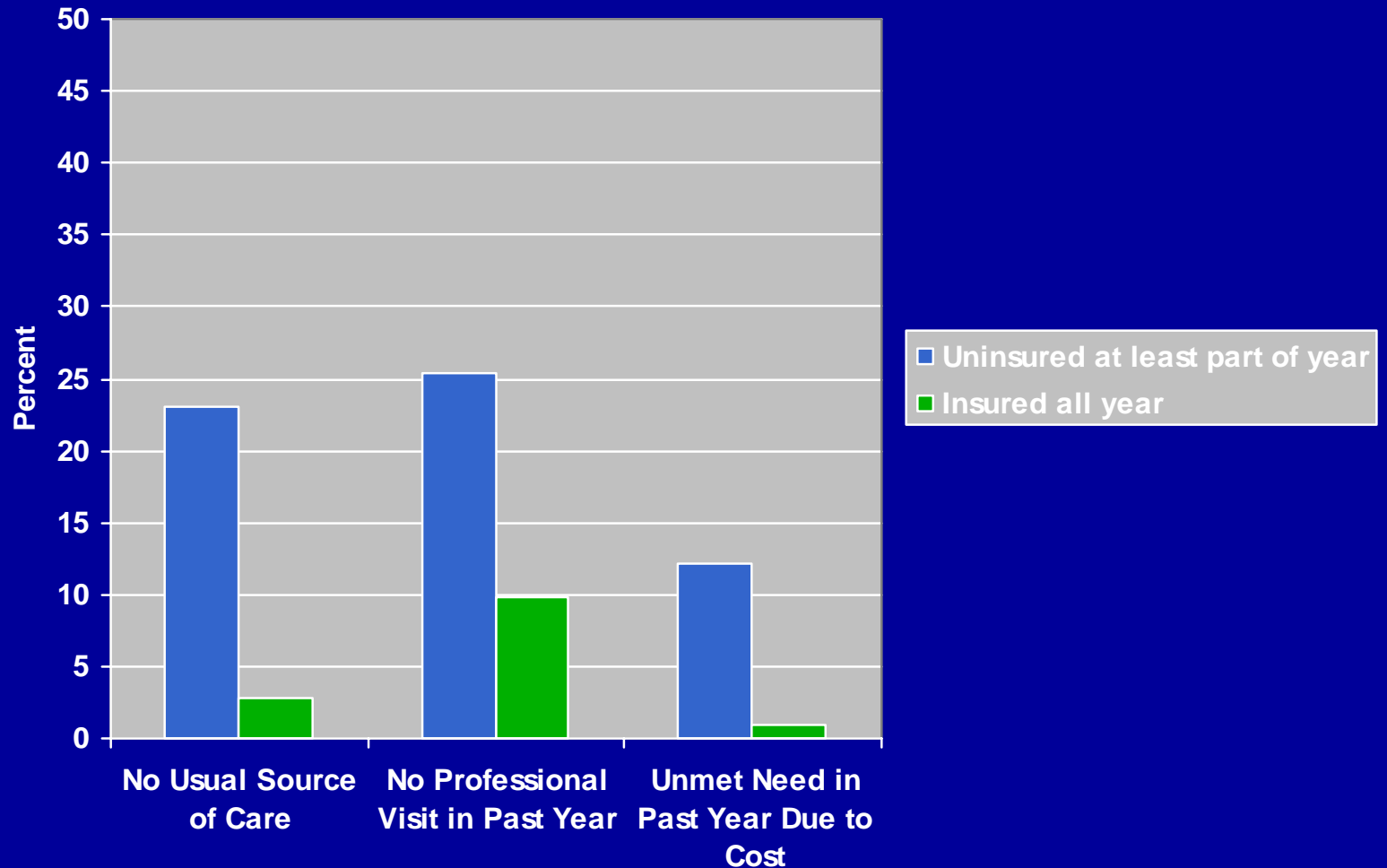
Percent of Children Uninsured, By State, 2004



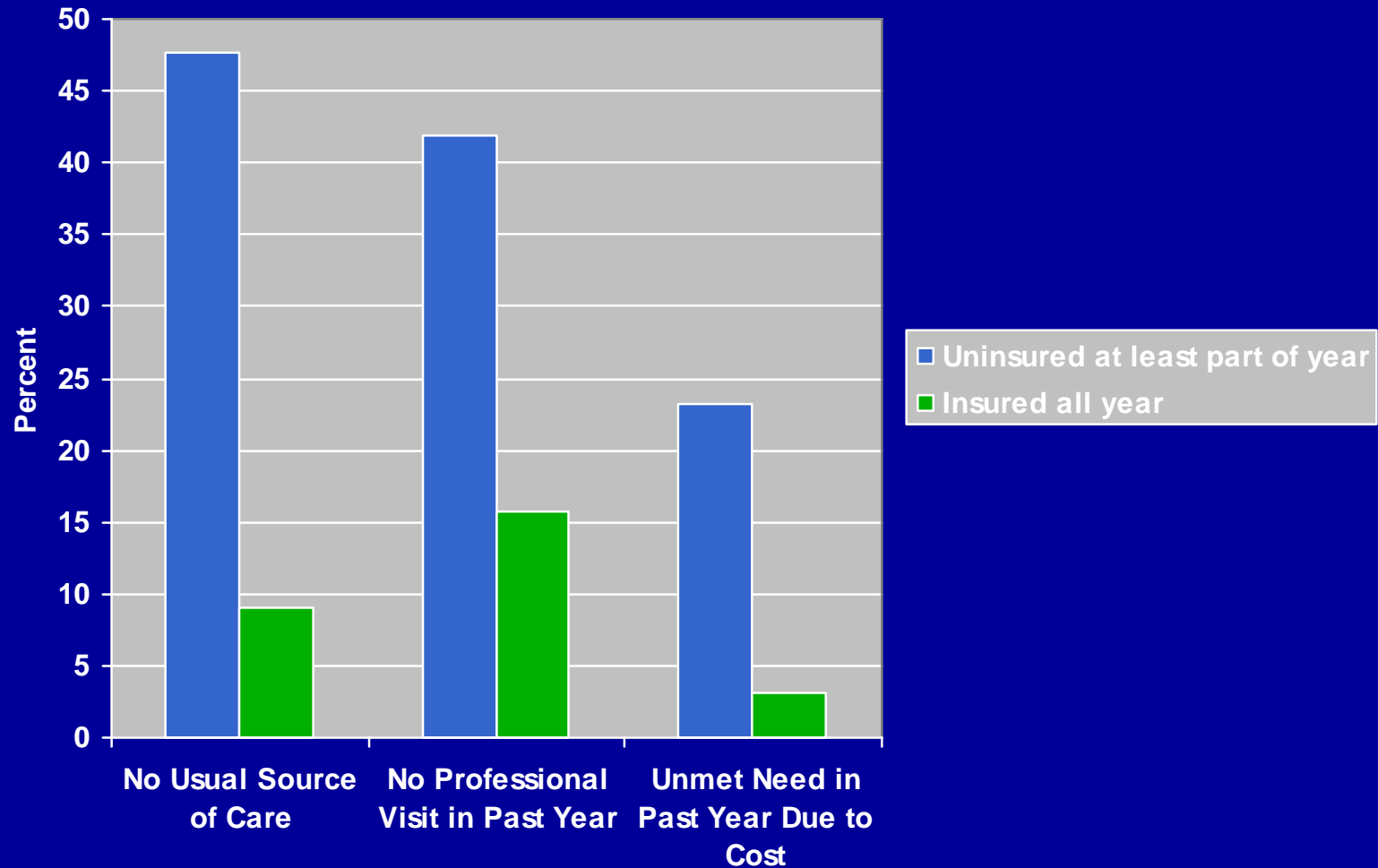
Percent of Adults 18-64 Uninsured, By State, 2004



Access and Use, Children Under 18, By Insurance Status, 2004



Access and Use, Adults 18-64, By Insurance Status, 2004



Strengths of NHIS Coverage Estimates

- High survey response rates
- Structure of insurance questions
- Plan information to edit/verify insurance status
- Three reference periods
- Access, use, and health status covariates
- Timeliness
- Estimates for larger states