

Health Insurance Coverage and Write-ins in the American Community Survey (ACS)

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Health Insurance in the ACS

16 Is this person **CURRENTLY** covered by any of the following types of health insurance or health coverage plans? Mark "Yes" or "No" for EACH type of coverage in items a – h.

- | | Yes | No |
|---|--------------------------|--------------------------|
| a. Insurance through a current or former employer or union (of this person or another family member) | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Insurance purchased directly from an insurance company (by this person or another family member) | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Medicare, for people 65 and older, or people with certain disabilities | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or a disability | <input type="checkbox"/> | <input type="checkbox"/> |
| e. TRICARE or other military health care | <input type="checkbox"/> | <input type="checkbox"/> |
| f. VA (including those who have ever used or enrolled for VA health care) | <input type="checkbox"/> | <input type="checkbox"/> |
| g. Indian Health Service | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Any other type of health insurance or health coverage plan – <i>Specify</i> → | <input type="checkbox"/> | <input type="checkbox"/> |

ACS Health Insurance Data Quality

- The ACS uninsured rate is consistent with other surveys
- However:
 - ACS Medicaid rate lower
 - ACS direct-purchase rate higher
 - ACS multiple coverage rate higher

Bourdreaux et al., 2011, 2014; Lynch et al., 2011; Turner et al., 2009; Mach & O'Hara, 2011

ACS Health Insurance Data Quality

- The ACS uninsured rate is consistent with other surveys
- However:
 - ACS Medicaid rate lower
 - **ACS direct-purchase rate higher** (but noncomprehensive coverage not in scope)
 - **ACS multiple coverage rate higher** (but expensive and potentially not allowed per eligibility criteria for some coverage types)

Bourdreaux et al., 2011, 2014; Lynch et al., 2011; Turner et al., 2009; Mach & O'Hara, 2011

ACS Health Insurance Data Quality

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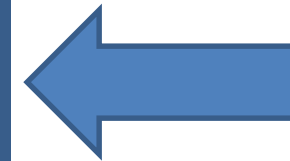
Write-ins?

Bourdreaux et al., 2011, 2014; Lynch et al., 2011; Turner et al., 2009; Mach & O'Hara, 2011

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Possible Reasons for Write-In Use

- Respondents unsure how to classify their health insurance coverage
 - Unique information in the write-in field
- Respondents want to provide additional information about a plan they report through Yes/No responses
 - Duplicative information in the write-in field

(Not mutually exclusive)

Our Goal

To update and extend earlier research on the role of write-ins in the ACS

- Health insurance landscape has experienced substantial change in last several years
 - Demographic and economic change (e.g., population aging)
 - Legislation (e.g., Affordable Care Act (ACA))

Research Questions

- Who has a health insurance write-in?
- How are write-ins related to coverage?

Data

- Internal version of the 2015 American Community Survey (ACS)¹
 - Write-in entries
- Limit our analyses to household respondents
- Results are unweighted

¹For information on confidentiality protection, sampling error, nonsampling error, and definitions, see www2.census.gov/programs-surveys/acs/tech_docs/accuracy/ACS_Accuracy_of_Data_2016.pdf

Analytic Strategy

- Compare descriptive statistics
- Estimate a series of logistic regression models
 - Present average marginal effects (AMEs)
 - Net of characteristics predicting write-in use, write-in use should only be *weakly* associated with coverage (if at all)
- Results robust to alternative strategies

Research Questions

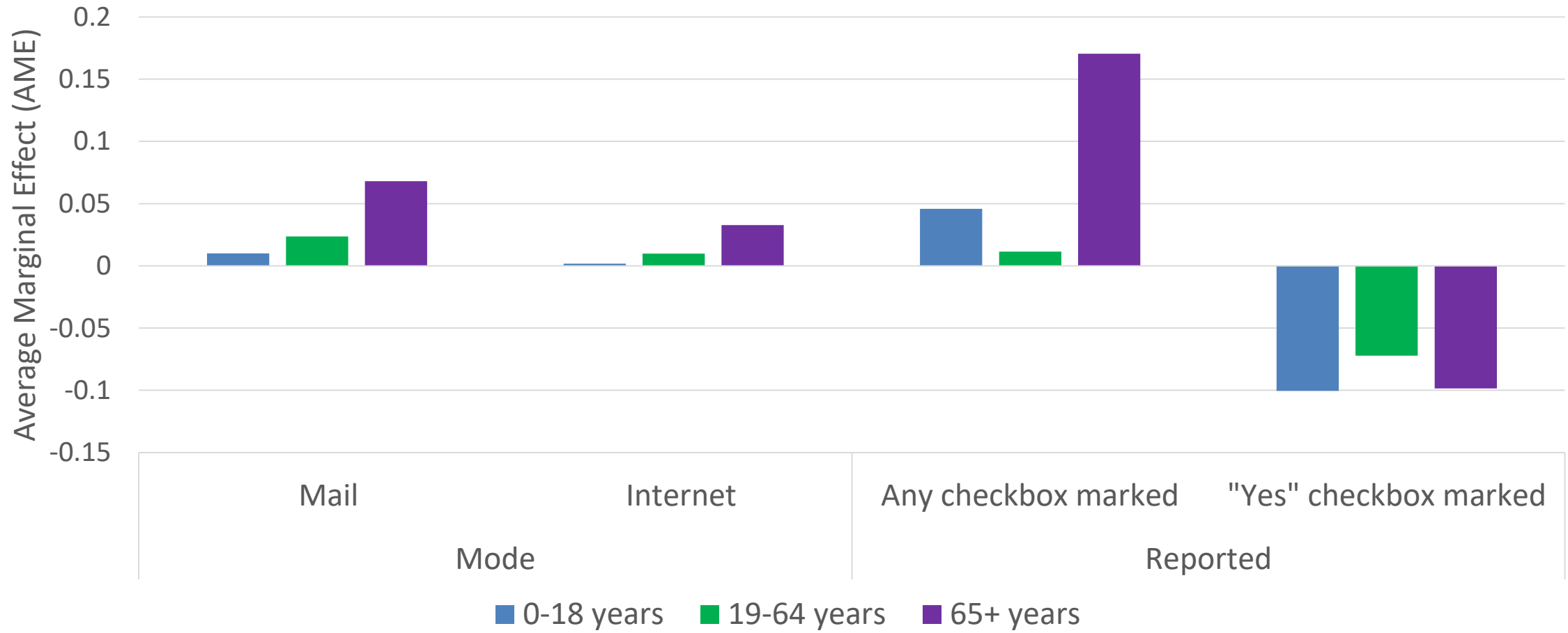
- **Who has a health insurance write-in?**
- How are write-ins related to coverage?

Who Has a Write-in?

- 4.4% of respondents
- Write-in use significantly associated with:
 - Age
 - Education
 - Race
 - Disability
 - Interview mode
 - Marital status
 - State Medicaid expansion status
 - Person 1
 - Yes/no checkboxes
 - Language at home

But magnitude/direction varies by age

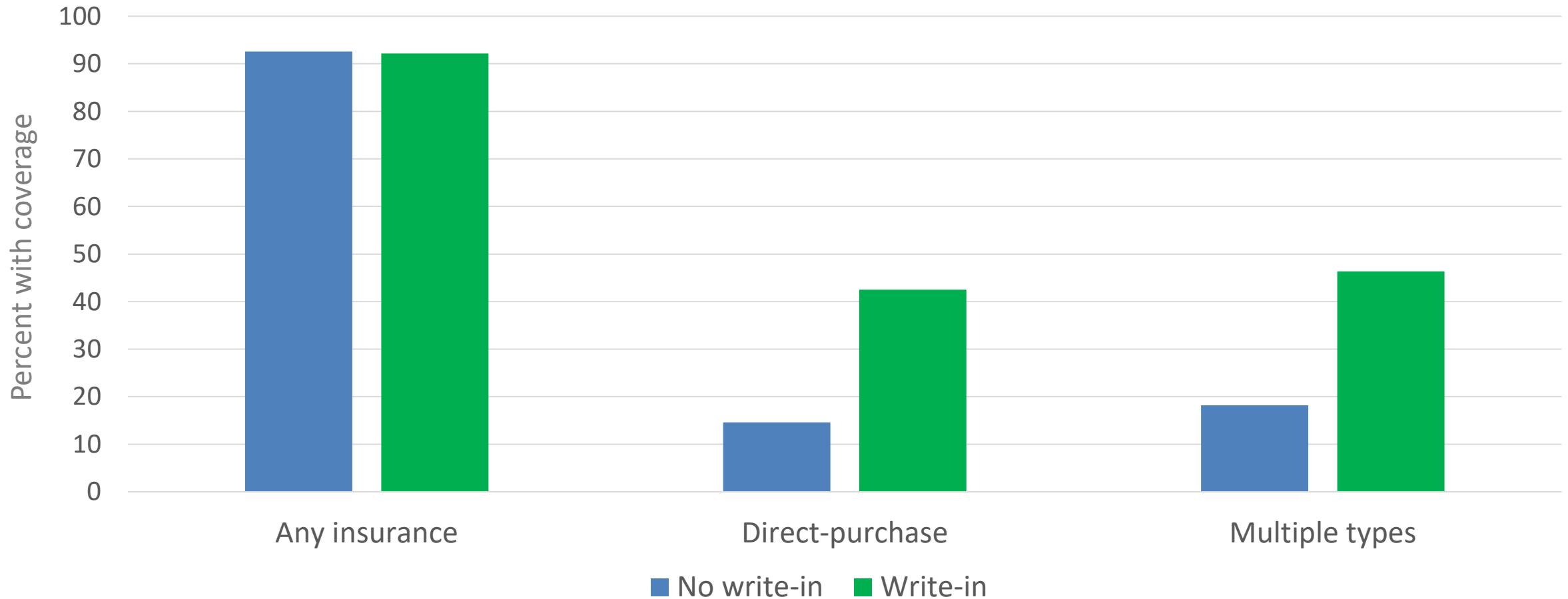
Who Has a Write-in?



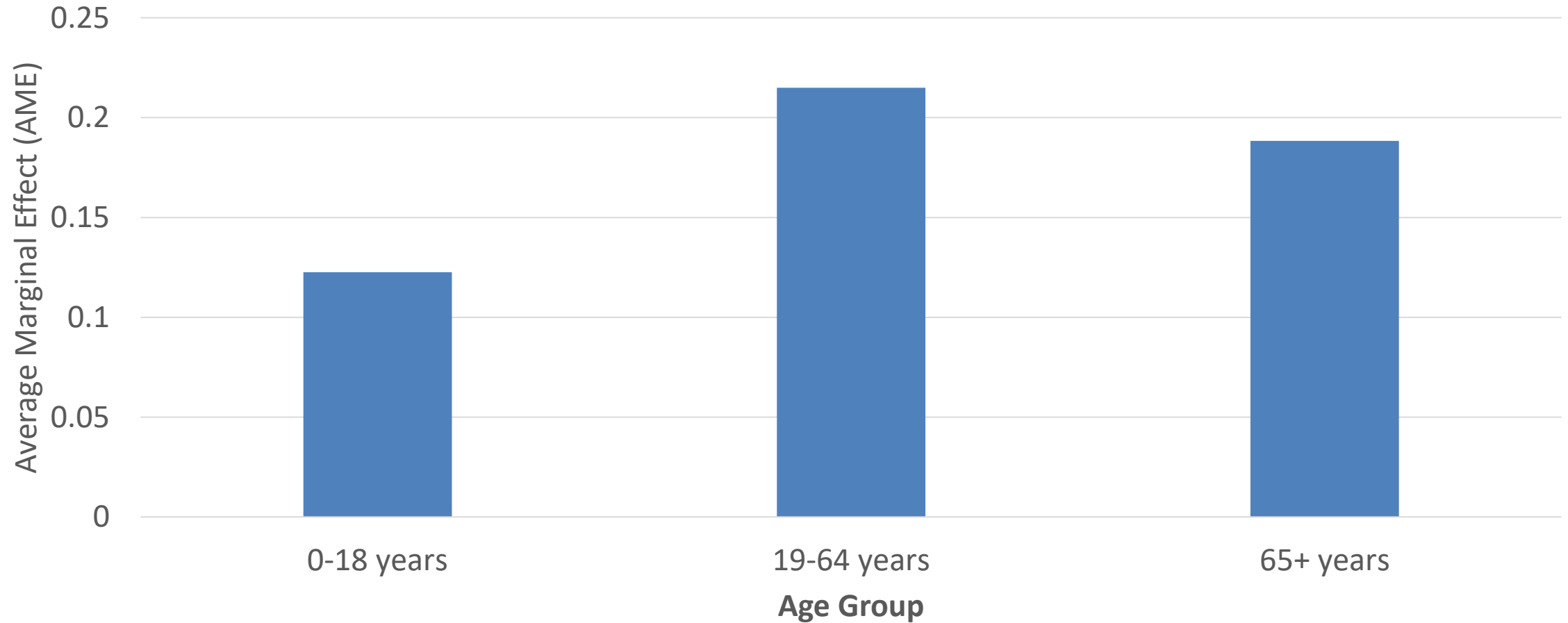
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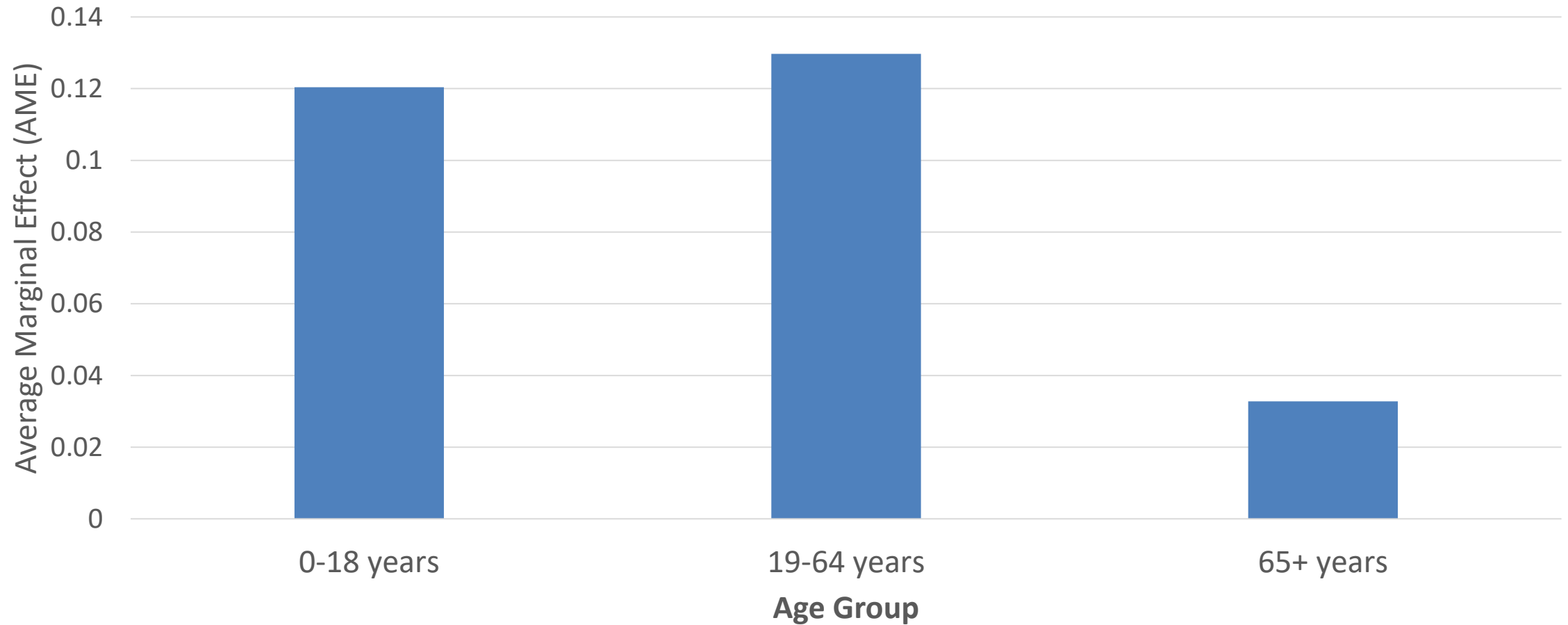
Are Write-ins Associated with Coverage?



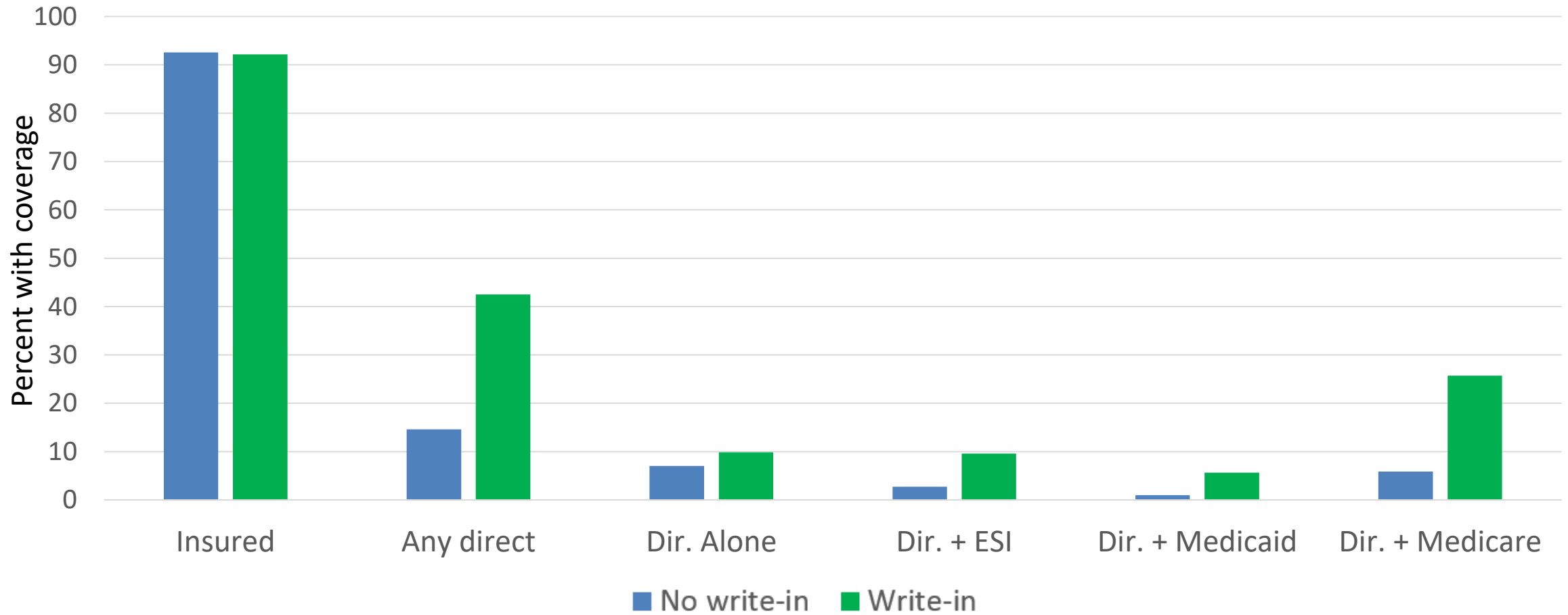
Write-ins and Direct-Purchase Coverage



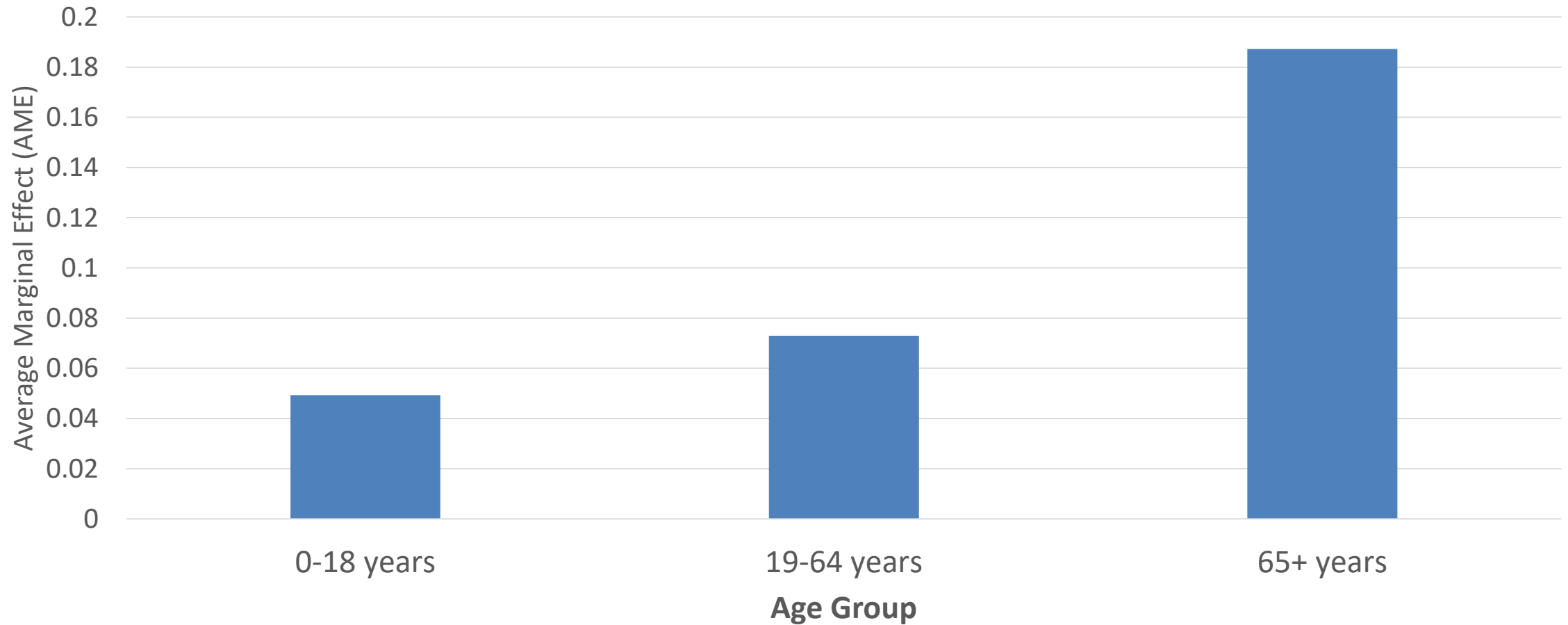
Write-ins and Multiple Types of Coverage



Are Write-ins Associated with Coverage?



Write-ins and Direct-Purchase + Other Coverage



What Type of Information is in the Write-in Field?

- We used a different classification strategy to classify write-ins that were (i) previously classified as direct purchase and (ii) used to assign coverage
 - Followed the classification guidance used during annual production but modified some categories to reflect the current health insurance landscape as of early 2017

Applying a different classification strategy

Recode	Unweighted %
ESI	0.96
Direct	20.14
ACA-related	6.66
Medicare	4.78
Medicaid	1.35
VA/ Military /Other	0.02
Private/public coverage	59.04
Not covered	0.01
Covered by family member	2.67
Out of scope	4.36

Universe: Write-ins classified as “direct purchase”
and used to assign coverage

Source: 2015 1-Year American Community Survey

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Discussion

- The write-in field is related to multiple types of coverage, even net of social and economic characteristics
- Consistent with the presence of two distinct groups of people with a write-in
 - Respondents unsure how to classify their health insurance coverage
 - Respondents want to provide additional information about a plan they report through Yes/No responses

Potential Avenues for Future Research

- Revising considerations of checkbox-reported coverage when assigning coverage based on the write-in field
- Testing clearer instructions to report comprehensive coverage

Conclusion

- The ACS remains a valuable source of national, state, and sub-state estimates of individuals' health insurance coverage
 - Estimates of overall coverage are in line with other surveys
- Reported information in health insurance write-in field likely contributes to overestimates of direct-purchase coverage and multiple coverage
 - But also provides important, nonduplicative information about health insurance coverage

Contact Information

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