Health Insurance User Guide Introduction

This is the Health and Disability Statistics Health Insurance Users Guide for the 2014 Survey of Income and Program Participation (SIPP) Panel. Health insurance can be an important but complex measure. Recognizing that health insurance is complicated, we divide the user guide into three parts.

- First, we provide a quick overview of some high level variables available in the 2014 SIPP Panel.
- Then, we provide answers to some frequently asked questions about SIPP health insurance.
- Finally, we provide a detailed summary of the health insurance information for advanced users and users who previously worked with the 2008 SIPP Panel.

If you have any questions about the Health Insurance Information Available in SIPP, please contact the Health and Disability Statistics Branch, 301-763-9112.

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Quick Overview of Health Insurance

In the 2014 Survey of Income and Program Participation (SIPP), health insurance is measured on a monthly basis. For each month, ten variables can help users understand who had health insurance, whether that health insurance was public or private, and what type of insurance plan covered the individual. Figure 1 summarizes these variables.

Figure 1 Quick Overview of Health Insurance in 2014 SIPP
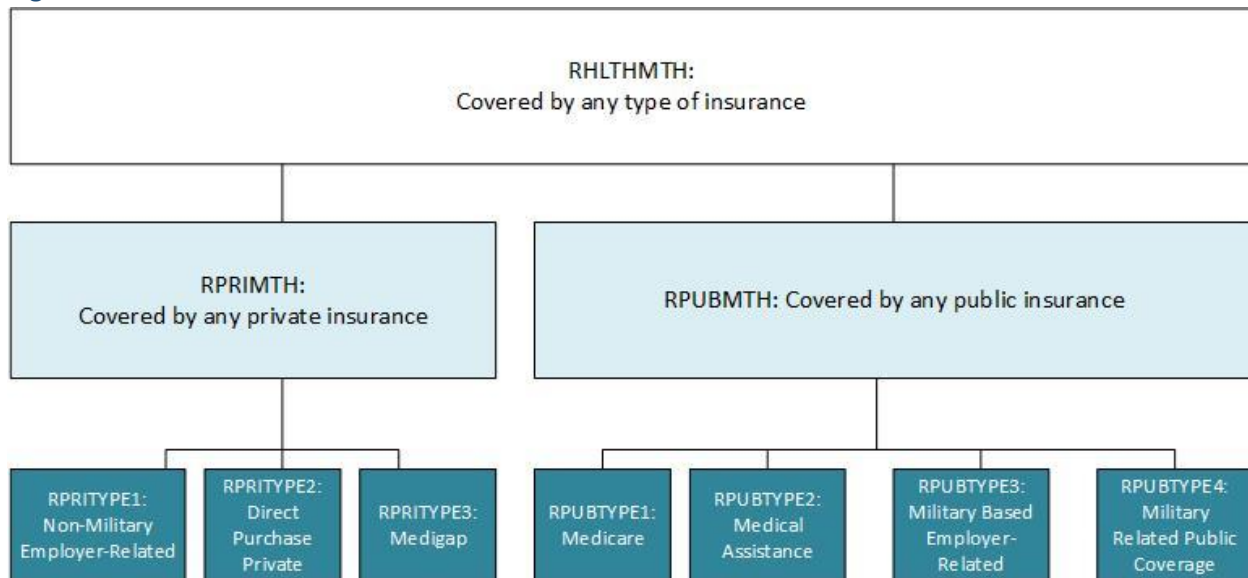
As Figure 1 shows, RHLTHMTH measures all types of comprehensive health insurance, RPRIMTH measures private insurance, and RPUBMTH measures public insurance. Seven additional variables, RPUBTYPE1-4 and RPRITYPE1-3, can help data users identify the type of coverage a person may have had, be it Non-Military Employer Related, Direct Purchase, Medigap, Medicare, Medical Assistance, Military Based Employer Related, and/or Military Related Public Coverage.

What types of insurance don't count as comprehensive health insurance coverage? Medicare Part A only and Indian Health Services (IHS) insurance plans are not considered comprehensive health insurance plans and are not included in any of these ten variables. Single service plans such as prescription drug, vision, or dental plans also are not considered comprehensive health insurance plans and are not included in any of these ten variables.

FAQs

What Health Insurance Information is Collected in the 2014 SIPP Panel?

Health Insurance Overview

The Health Insurance content in the 2014 SIPP Panel collects information on health insurance coverage including private health insurance, Medicare, medical assistance, military coverage, and any other coverage. The 2014 SIPP Panel asks about coverage using two screener questions: 1) Are you currently covered, and 2) Were you covered at any time since January 1st (prior year), with the exception of Medicare which only asks the first question. Any time a respondent answers yes to a screener question, he or she is required to enter a beginning and ending month for that spell of coverage. The 2014 SIPP captures different "spells" of coverage within the year, each with complete plan details. Private insurance questions ask about up to two simultaneous sources of coverage in any given month, with a follow-up question about the more specific type/source (e.g., through employer, direct-purchase, etc.). Questions related to the Health Insurance Marketplace (for Wave 2+) are embedded in the spell questions for private health insurance, medical assistance, and other coverage. Questions are also asked about reasons the respondent did not have different types of coverage.

What Health Insurance Information Changed Between the 2008 and 2014 SIPP Panels?
- In the 2014 SIPP, all health insurance data are collected at the month-level, with the exception of
  - Reasons did not take-up/purchase:
    - Employer-sponsored Insurance
    - Direct-Purchase Insurance (in wave 2, including Marketplace coverage)
    - Medical Assistance
- In the 2014 SIPP, military coverage is asked about separately (instead of being subsumed under private coverage as it was in the 2008 panel)
- In the 2014 SIPP, All questions asked about children via proxy (instead of, as was done in the 2008 SIPP, using adult questions, and then a different smaller set of child questions)
- Questions on reasons the respondent did not take-up/purchase different types of coverage are new to the 2014 SIPP panel. The 2014 SIPP Panel collects richer data than in the past, by asking 1) whether the employer offered health insurance coverage to its employees, and the reason employed respondents did not have employer-sponsored insurance coverage, 2) the reason respondents did not have private coverage, and 3) the reason respondents did not have public coverage. Additionally, for every spell that ends within the reference period, respondents are asked why that coverage ended.   In prior panels, a single core question (EHIRSN) asked why respondents did not have private coverage. Additionally, one variable covering the reason the respondent did not obtain employer-sponsored insurance was collected as part of the Employer Provided Benefits topical module.
- Questions on Marketplace coverage, including whether the respondent obtained health insurance coverage through a health insurance Marketplace and whether the respondent's health insurance premium was subsidized, are new to the 2014 panel beginning in waves 2+

Where in the survey is health insurance information is collected?

The block of health insurance questions is located at the end of the Event History Calendar (EHC), after questions on government program participation (e.g., TANF, General Assistance, and WIC). Nearly all health insurance questions are asked within the Event History Calendar (EHC), including:

- Private Health Insurance
- Additional Private Health Insurance
- Medicare
- Medical Assistance
- Military Coverage
- Other Coverage

After reporting health coverage and the beginning and ending month of the spell, the spell-specific questions follow; the questions include source of coverage (e.g., ESI, direct-purchase, etc.) and Marketplace coverage (for waves 2+). More specifically, the health insurance questions collected outside of the EHC are:

For all waves, there are four questions on why respondents did not *obtain* health insurance: two questions on ESI take-up, one question on direct purchase (including Marketplace coverage for wave 2+), and one question on medical assistance.

Why does SIPP Collect Information on Health Insurance?

The collected data provides high quality and nationally representative health insurance panel data. The health insurance data collected in the SIPP can be used to measure and track the percentage of the population with private health insurance, medical assistance, Medicare, military coverage, and other coverage. Among other things, it provides information on who the plan holder is, whether the employer pays for premiums, and in waves 2+, whether the plan was purchased in a marketplace/exchange. The panel nature of the data allows users to look at how health insurance changes over time either on its own or in conjunction with other variables. While high quality health insurance data has always been important, it is particularly salient now as researchers are quantifying the impacts of the Patient Protection and Affordable Care Act.

Crosswalk Comparing 2008 and 2014 SIPP

If you've worked with the 2008 SIPP, you know that SIPP has a wealth of information on health insurance. Table 1 summarizes what variables can be compared across the 2008 and 2014 SIPP panels. Table 2 cuts the data a little differently; Table 2 shows, by topic, what variables are available in the 2008 and 2014 SIPP Panels.

Table 1: Health Insurance Public Use Variables: SIPP to SIPP-EHC Crosswalk

All require EPPMIS=1, either monthly or wavely

Topic	2001, 2004, 2008 Panels		SIPP-EHC		
	Variable	Universe	Variable (All Monthly)	Universe	Note
Medicare					
Medicare coverage	**ECRMTH (M)**	Age (in month 4) >=15	**ECRMTH**	All Persons	Larger Universe (all ages). Same reference period (monthly).
	ACRMTH (M)	*ECRMTH NE NIU*	*ACRMTH*	*All Persons*	
Type MC coverage	**RMEDCODE (W)**	N/A	**N/A**	N/A	No longer asked
Medicaid					
Medicaid coverage	**ECDMTH (M)**	All Persons	**RCDMTH**	All Persons	Identical universe. Same reference period (monthly).
	ACDMTH (M)	*All Persons*	*N/A: See AMDMTH, AOTMTH*	*N/A*	*Reference source variables; May have more than one source variable value in a given month if Medical Assistance was reported in both Medicaid & Other coverage EHC lines.*
MD coverage unit	**ECDUNT1 (M)**	ECDMTH=1	*EMDUNT*	N/A	Reference original variable; Note: If coverage in EHC line: "other -> medical assistance", then no unit already established.
Type of public HI (Medicaid/CHIP/Other)	**EMCOCOV (W)**	N/A	**N/A**	N/A	
	AMCOCOV (W)	*N/A*	*N/A*	*N/A*	
Month became MD covered	**ECDBEGMO (W)**	N/A	**N/A**	N/A	No longer asked
	ACDBEGMO (W)	*N/A*	*N/A*	*N/A*	
Year became MD covered	**TCDBEGYR (W)**	N/A	**N/A**	N/A	
	ACDBEGYR (W)	*N/A*	*N/A*	*N/A*	
Private					
Private HI coverage	**EHIMTH (M)**	All Persons	**RHIMTH**	All Persons	Identical universe. Same reference period (monthly).
	AHIMTH (M)	*All Persons*	*N/A: See APR(1,2)MTH, AMLMTH, AOTMTH*	*N/A*	*Reference source variables; May have more than one source variable value in a given month if Private Coverage was reported in multiple EHC lines (Private 1, Private 2, Military, Other).*
Own plan or someone else's	**EHIOWNER (W)**	All Persons	**RHIOWNER**	All Persons	Identical universe. Different reference period: SIPP=4 months, but SIPP-EHC=monthly.
	AHIOWNER(W)	*All Persons*	*N/A: See AOWNINS(1,2), AMOWNINS, AOTMTH*	*N/A*	*Reference source variables; May have more than one source variable value in a given month if Private Coverage was reported in multiple EHC lines (Private 1, Private 2, Military, Other).*

Topic	2001, 2004, 2008 Panels		SIPP-EHC		
	Variable	**Universe**	**Variable (All Monthly)**	**Universe**	**Note**
Source of private HI	**EHEMPLY (W)**	EHIMTH=1 in any month	**N/A: See EHEMPLY(1,2), EMILITYPE, EOTHCOVTYPE**	*N/A*	*Not possible to recreate- would require an array (instead of a single variable as in SIPP) to allow for multiple reports from the 4 EHC lines (Private 1, Private 2, Military, Other). Also, categories slightly different from SIPP (SIPP-EHC includes school & association).*
	AHEMPLY (W)	*EHEMPLY NE NIU*	*N/A: See AHEMPLY(1,2), AMILITYPE, AOTHCOVTYPE*	*N/A*	
Military health coverage	**RCHAMPM (M)**	All Persons	**EMLMTH**	All Persons	Identical universe. Same reference period (monthly).
Empl paid all/part/none	**EHICOST (W)**	EPOPSTAT = 1, EHIOWNER = 1 or 3, and EHEMPLY = 1-3	**N/A: See EHICOST(1,2)**	*N/A*	*Not possible to recreate- would require an array (instead of a single variable as in SIPP) to allow for multiple reports from the 2 EHC lines (Private 1 & Private 2).*
	AHICOST (W)	*EHICOST NE NIU*	*N/A: See AHICOST(1,2)*	*N/A*	
HI coverage unit	**EHIUNT(1-3) (M)**	EHIMTH=1	**N/A: See EHIUNT(1,2), EMLUNT**	*N/A*	*Reference original variables; May have more than one source variable value in a given month if Private Coverage was reported in multiple EHC lines (Private 1, Private 2, Military, Other). Note: If coverage in EHC line: "other -> parent/spouse", then no unit already established.*
Covered by person outside HH	**ENONHH (W)**	All Persons	**RNONHH**	All Persons	Identical universe. Different reference period: SIPP=4 months, but SIPP-EHC=monthly.
Covers anyone outside HH	**EHIOTHER (W)**	EPOPSTAT = 1 and EHIOWNER = 1 or 3	**RHIOTHER**	Age>=15 & RHIOWNER=1 or 3	Simplified age universe: SIPP-EHC uses age in current month, SIPP uses age at month 4. Different reference period: SIPP=4 months, but SIPP-EHC=monthly.
	AHIOTHER (W)	*EHIOTHER NE NIU*	*N/A: See AHIOTHER(1,2), AMHIOTHER*	*N/A*	*Reference original variables; May have more than one source variable value in a given month if Private Coverage was reported in multiple EHC lines (Private 1, Private 2, Military).*
Covers spouse outside HH	**EHISPSE (W)**	EHIOTHER=1	**RHISPSE**	RHIOTHER=1	Identical universe. Different reference period: SIPP=4 months, but SIPP-EHC=monthly.
	AHISPSE (W)	*EHISPSE NE NIU*	*N/A: See AHIWHO(1,2), AMHIWHO*	*N/A*	*Reference original variables; May have more than one source variable value in a given month if Private Coverage was reported in multiple EHC lines (Private 1, Private 2, Military).*

Health Insurance Public Use Variables: SIPP to SIPP-EHC Crosswalk Cont.

Topic	2001, 2004, 2008 Panels		SIPP-EHC		
	Variable	**Universe**	**Variable (All Monthly)**	**Universe**	**Note**
Covers child <18 outside HH	**EHIYNGKD (W)**	EHIOTHER=1	**RHIYNGKD**	RHIOTHER=1	Identical universe. Different reference period: SIPP=4 months, but SIPP-EHC=monthly. Note: Category matches SIPP but data-users may not think so because metadata was wrong (<20)
	AHIYNGKD (W)	*EHIYNGKD NE NIU*	*N/A: See AHIWHO(1,2), AMHIWHO*	*N/A*	*Reference original variables; May have more than one source variable value in a given month if Private Coverage was reported in multiple EHC lines (Private 1, Private 2, Military).*
Covers child 18+ outside HH	**EHIOLDKD (W)**	EHIOTHER=1	**RHIOLDKD**	RHIOTHER=1	Identical universe. Different reference period: SIPP=4 months, but SIPP-EHC=monthly. Note: Category matches SIPP but data-users may not think so because metadata was wrong (>=20)
	AHIOLDKD (W)	*EHIOLDKD NE NIU*	*N/A: See AHIWHO(1,2), AMHIWHO*	*N/A*	*Reference original variables; May have more than one source variable value in a given month if Private Coverage was reported in multiple EHC lines (Private 1, Private 2, Military).*
Covers other outside HH	**EHIOTHR (W)**	EHIOTHER=1	**RHIOTHR**	RHIOTHER=1	Identical universe
	AHIOTHR (W)	*EHIOTHR NE NIU*	*N/A: See AHIWHO(1,2), AMHIWHO*	*N/A*	*Reference original variables; May have more than one source variable value in a given month if Private Coverage was reported in multiple EHC lines (Private 1, Private 2, Military).*
Reason not covered	**EHIRSN(01-12) (W)**	EPOPSTAT=1 & EHIMTH=2 for >= 1 month & NO Medicare or Medicaid during wave	**N/A**	N/A	Not possible to recreate- would require an array (instead of a single variable as in SIPP) to allow for multiple reports from multiple variables (EWHYNOPRI, EWHYNOESI, EWHYNOPUB, EPRIVEND1, EPRIVEND2, EMDEND, EMILIEND, EOTHEND). New and old answer categories don't line up well enough to be fully comparable.
	AHIRSN (W)	*EHIRSN NE NIU*	*N/A*	*N/A*	
Recode for Private Coverage	**RCUTYP58 (M)**	All Persons	*N/A: See RHIMTH(1-12)*	N/A	*Reference other recodes. Note these recodes were made outside the health insurance edit as alternate recodes for coverage, and the edit specification was never documented. While there are slight differences between these and the edited health insurance variables, the reason is unclear.*
Recode for Medical Assistance	**RCUTYP57 (M)**	All Persons	*N/A: See RCDMTH(1-12)*	N/A	

Health Insurance Public Use Variables: SIPP to SIPP-EHC Crosswalk Cont.

Topic	2001, 2004, 2008 Panels		SIPP-EHC		
	Variable	**Universe**	**Variable (All Monthly)**	**Universe**	**Note**
Recode for first type of Private Coverage	**RPRVHI (M)**	EHIMTH=1 in any month (EHIOWNER=1:3)	**N/A: See EHEMPLY(1,2), EMILITYPE, EOTHCOVTYPE**	N/A	*Reference other recodes. Note: these recodes were constructed in response to concerns over the inclusion of military and VA coverage under the (private) health insurance variable (EHIMTH), and to allow for multiple plan reports (via another policyholder). (See note embedded as comment.) In SIPP-EHC, Private coverage is already collected separately from Military/VA, and there are mulitple variables to capture multiple plans. This variable is superfluous.*
Recode for second type of Private Coverage	**RPRVHI2 (M)**	EHIMTH=1 in any month (EHIOWNER=1:3)	**N/A: See EHEMPLY(1,2), EMILITYPE, EOTHCOVTYPE**	N/A	
Always covered by HI	**EHIALLCV (W)**	N/A	**N/A**	N/A	No longer asked
	AHIALLCV (W)	*N/A*	*N/A*	*N/A*	
Ever covered by HI	**EHIEVRCV (W)**	N/A	**N/A**	N/A	
	AHIEVRCV (W)	*N/A*	*N/A*	*N/A*	
Year last covered priv HI	**THICVYR (W)**	N/A	**N/A**	N/A	
	AHICVYR (W)	*N/A*	*N/A*	*N/A*	
Month last covered by HI	**EHICVMTH (W)**	N/A	**N/A**	N/A	
	AHICVMTH (W)	*N/A*	*N/A*	*N/A*	
Year last not covered priv HI	**THINOYR (W)**	N/A	**N/A**	N/A	
	AHINOYR (W)	*N/A*	*N/A*	*N/A*	
Month last not covered by HI	**EHINOMTH (W)**	N/A	**N/A**	N/A	
	AHINOMTH (W)	*N/A*	*N/A*	*N/A*	

Health Insurance Public Use Variables: SIPP to SIPP-EHC Crosswalk Cont.

Table 2 Health Insurance Information by Topic Area Available in the 2008 and 2014 SIPP

Recode Variables by EHC Topic & Type						
EHC Categories			**Edited Variables**	**Recode Variables**		
					2014 Alternate/Improved	
Topic		**Type**	**As Per EHC**	**2008 SIPP-Comparable**	**Private/Public**	**Private/Public Type**
Private Coverage	1	(Current) Employer	EPR(1,2)MTH	RHIMTH	RPRIMTH	RPRITYPE1
	2	Former Empl				
	3	Union/Association				
	4	Bought it directly				RPRITYPE2
	5	School				
Medicare	1	Part A (Hospital)	ECRMTH	ECRMTH	N/A	N/A
	2	Part B (Medical)			RPUBMTH	RPUBTYPE1
	3	Medigap (Supplement)			RPRIMTH	RPRITYPE3
	4	Part C (Advantage Plan)			RPUBMTH	RPUBTYPE1
	5	Part D (Rx Coverage)			N/A	N/A
Medicaid	N/A		EMDMTH	RCDMTH	RPUBMTH	RPUBTYPE2
Military	1	TRICARE or CHAMPUS	EMLMTH	EMLMTH & included under RHIMTH	RPUBMTH	RPUBTYPE3
	2	CHAMPVA			RPUBMTH	RPUBTYPE4
	3	VA				
Other	1	Gov't/public assistance	EOTMTH	RCDMTH	RPUBMTH	RPUBTYPE2
	2	Through someone else (parent/relative)		RHIMTH	RPRIMTH	RPRITYPE1
	3	Indian Health Services		N/A		