

9 Million Fewer Uninsured?

Discussion

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Value of what ARC and the Urban Institute have accomplished

- Methodologically consistent CPS time series of health insurance coverage estimates
- Improved estimate of Medicaid enrollees in CPS universe
- Rigorous Medicaid and SCHIP eligibility estimates
- Medicaid and SCHIP participation rates consistent with program administrative estimates

Why do the ARC and TRIM3 estimates of the uninsured in 2001 differ?

- Medicaid enrollment targets differ
 - 42.6 for ARC
 - 40.5 for TRIM3
- TRIM3 falls short of annual enrollment “target” by 2.5 million
- Models differ in percent of imputed enrollees who are drawn from the uninsured
 - 54% for ARC
 - 32% for TRIM3

Three cautions in using the adjusted estimates

- The new estimates of the uninsured should not be interpreted the way people tend to interpret CPS estimates of the uninsured
- Unreported private coverage may be a (much) bigger problem
- Limitations of simulations need to be recognized

If X million fewer uninsured is the answer, what is the question?

- **Undercount adjustment creates uniform reference period for Medicaid (and SCHIP) but nothing else**
- **Adjusted estimate of full-year uninsured excludes Medicaid (and SCHIP) enrollees but continues to include people with other unreported sources**

How do the adjusted estimates compare to other survey estimates?

Survey

Full-year uninsured, 2001

SIPP	18.9 million
NHIS	26.1
MEPS	31.7
CPS-ARC adjusted	33.2
CPS-TRIM3 adjusted	37.6
CPS unadjusted	41.2

How can we use and how should we not use these results?

- **The following are particularly useful:**
 - Time series estimates adjusted for CPS methodological changes but prior to Medicaid adjustment (ARC)
 - Number and broad age distribution of Medicaid/SCHIP eligible but not enrolled (TRIM3)
 - Size and characteristics of total Medicaid/SCHIP-eligible and ineligible populations (TRIM3)
 - Number of average monthly (TRIM3) and annual-ever (ARC) Medicaid enrollees

How can we use and how should we not use these results?

- **Be very cautious in using:**
 - **Characteristics of simulated (not reported) Medicaid and SCHIP enrollees**
 - **Characteristics of Medicaid/SCHIP-eligible but not enrolled**
 - **Estimate of total uninsured**

Priorities for enhancements of CPS-based simulation models

- **Use available research to develop model of Medicaid nonreporting**
 - RAND CPS-Medicaid match study
 - SHADAC state surveys of Medicaid enrollees
 - SIPP, which seems to have no Medicaid undercount
- **Explore ways to adjust private coverage based on full-year reporting in panel surveys**
- **Investigate recent divergence in children's uninsured rates between CPS and NHIS to determine role of Medicaid reporting**