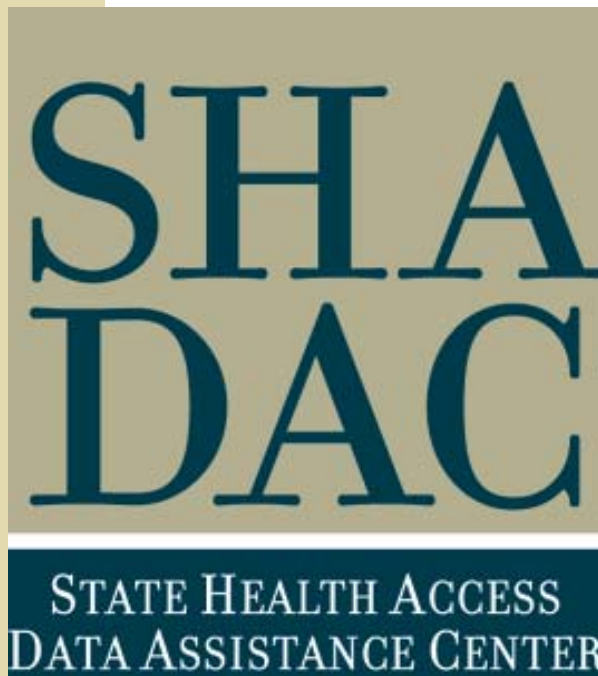


Nine Million Fewer Uninsured?

American Enterprise Institute
Washington DC
April 8, 2005

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Supported by a grant from The Robert Wood Johnson Foundation

Do people enrolled in Medicaid report no coverage in surveys?

- People with Medicaid do report being uninsured in surveys, but not very frequently.
 - Four experimental studies show 0.6-5.8% report not being covered.
- How do the assumed rates in the simulations compare with the experimental evidence?

Do people enrolled in Medicaid report no coverage in surveys?

Table 1: Experimental and Simulation Estimates of the Percent of Medicaid Enrollees Self-Reporting 'Uninsured' in Surveys

Studies	Percent of Insured Population Answering They are Uninsured	Target Population
Experimental Studies		
Blumberg et al (1999)*	4.5%	Children on Medicaid in MN 1999
Call, et al. (2001)*	4.1%	Persons on Medicaid in MN 1999
Call, et al (Preliminary)*	5.8%	Persons on Medicaid and SCHIP in PA 2004
Davern et al (In progress)*	0.6%	Adults Enrolled in Blue Cross Medicaid in MN 2003
Maryland (Preliminary)**	4.4%	Persons on Medicaid and SCHIP in MD in 2004
Simulation Studies		
Urban Inst. TRIM3**	8.7%	Persons Enrolled in Medicaid/SCHIP in US 2001
ARC Model**	19.0%	Persons Enrolled in Medicaid/SCHIP in US 2003

* Studies used a 'point in time' uninsurance self-report to a 'point in time' Medicaid enrollment comparison

** Studies used an 'uninsured all year' self-report to a Medicaid at some point in time during the year comparison

If not answering “uninsured,” then what do they answer?

- Two studies show around 85% of Medicaid enrollees report Medicaid coverage.
 - One is a ‘point in time’ and the other is a monthly ‘look back’ in SIPP.
- More of the undercount comes from the Medicaid enrollees answering that they have other types of coverage.

If not answering “uninsured,” then what do they answer?

Table 2: Medicaid Respondent's Self-Reported Insurance Coverage

Type of Known Coverage	Self-report				
	Commercial	Medicare	Minnesota-Care	Medicaid	Uninsured
Medicaid	32.1%	11.6%	28.3%	84.3%	0.6%

Note: Respondents can check more than one type of coverage, and estimates are 'point in time'

Source: 2003 Minnesota Adult Tobacco Survey, n=1,149 Respondents

Surveys also likely count the uninsured as “insured”

- In the CPS there are 9 chances for an uninsured person to falsely report coverage.
 - Keystroke errors.
 - “Satisficing” and/or social desirability.
- Surveys likely count many uninsured persons as having coverage.

The uninsured, simulations, surveys and imputation

- Experimental evidence shows surveys are good at classifying the insured as insured.
- Be careful when imputing coverage to uninsured respondents in simulations.
 - TRIM's level a little higher than experiments.
 - ARC's level is substantially higher than the experiments.
- When imputing, keep in mind there is a lot of spill-over among types of coverage.

Who other than Medicaid enrollees reports Medicaid?

Table 3: Type of Coverage Enrolled in by Self-Reported Insurance Coverage Type

Type of Known Coverage	Self-report				
	Commercial	Medicare	Minnesota-Care	Medicaid	Uninsured
Commercial (<65 years)	99.4%	4.5%	1.8%	2.1%	0.3%
Commercial (>= 65 years)	90.7%	98.3%	1.4%	8.5%	0.5%
MinnesotaCare	49.9%	6.8%	87.9%	48.8%	0.3%
Medicaid	32.1%	11.6%	28.3%	84.3%	0.6%

Note: Respondents can check more than one type of coverage, and estimates are 'point in time'

Source: 2003 Minnesota Adult Tobacco Survey, n=4,314 Respondents

Commercial (>= 65 years) is made of both Senior Supplemental Coverage and Employer Sponsored Coverage

What is the best way to impute?

- Be careful not to alter too many uninsured reports in surveys.
- Census could match CPS and Medicaid enrollment data (MSIS) to impute Medicaid coverage.
 - Also would help understand what Medicaid enrollees report.
- Over-imputing can undermine the covariance structure of the data.

What explains the undercount?

- What are the likely sources of the “undercount”?
 - Sample coverage error and survey nonresponse.
 - Administrative data problems.
 - Administrative data should be audited for its ability to enumerate people just as survey data is (e.g., de-duplicating SCHIP and Medicaid can be difficult).
 - Measurement error and question wording
 - Mainly respondents reporting wrong type of coverage not reporting being uninsured.

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