



# **The Medical Expenditure Panel Survey: *A National Resource for Health Insurance Coverage Estimates and Research***

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# Presentation

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- MEPS overview
- Issues affecting estimates of the uninsured
- Content on health insurance coverage
- National estimates
- Analytical capacity



# Medical Expenditure Panel Survey (MEPS)

## Annual Survey of 15,000 households:

provides national estimates of health care use, expenditures, **insurance coverage, sources of payment, access to care** and health care quality

## Permits studies of:

- **Distribution of expenditures and sources of payment**
- **Role of demographics, family structure, insurance**
- **Expenditures for specific conditions**
- **Trends over time**



# Key Features of MEPS-HC

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- Survey of U.S. civilian noninstitutionalized population
- Sub-sample of respondents to the National Health Interview Survey (NHIS)
- Oversample of minorities and other target groups
- Panel Survey – new panel introduced each year
  - Continuous data collection over 2 ½ year period
  - 5 in-person interviews (CAPI)
  - Data from 1st year of new panel combined with data from 2nd year of previous panel



# Research on Health Insurance

- Tracks overall health insurance status of the U.S. population
  - Estimates of uninsured by population characteristics
  - Duration of spells of uninsurance
  - Trends in estimates of the uninsured
  - Out of pocket expenses for premiums
- More focused research examines
  - Factors associated with insurance take up
  - Financial consequences of being uninsured
  - Relationship between uninsurance and health status



# Unique Linkages in MEPS

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Persons to :

Families

Health insurance  
units

Tax filing units

Employers

Providers

Health plans



# Factors Affecting Estimates

- **Survey Methods**
  - Sample design
  - Questionnaire design
  - Mode of administration
  - Recall period
- **Data processing**
  - Editing and imputation
- **Definitions**
  - Insurance
  - Time period



# Flexibility of time period for insurance measures-comprehensive content

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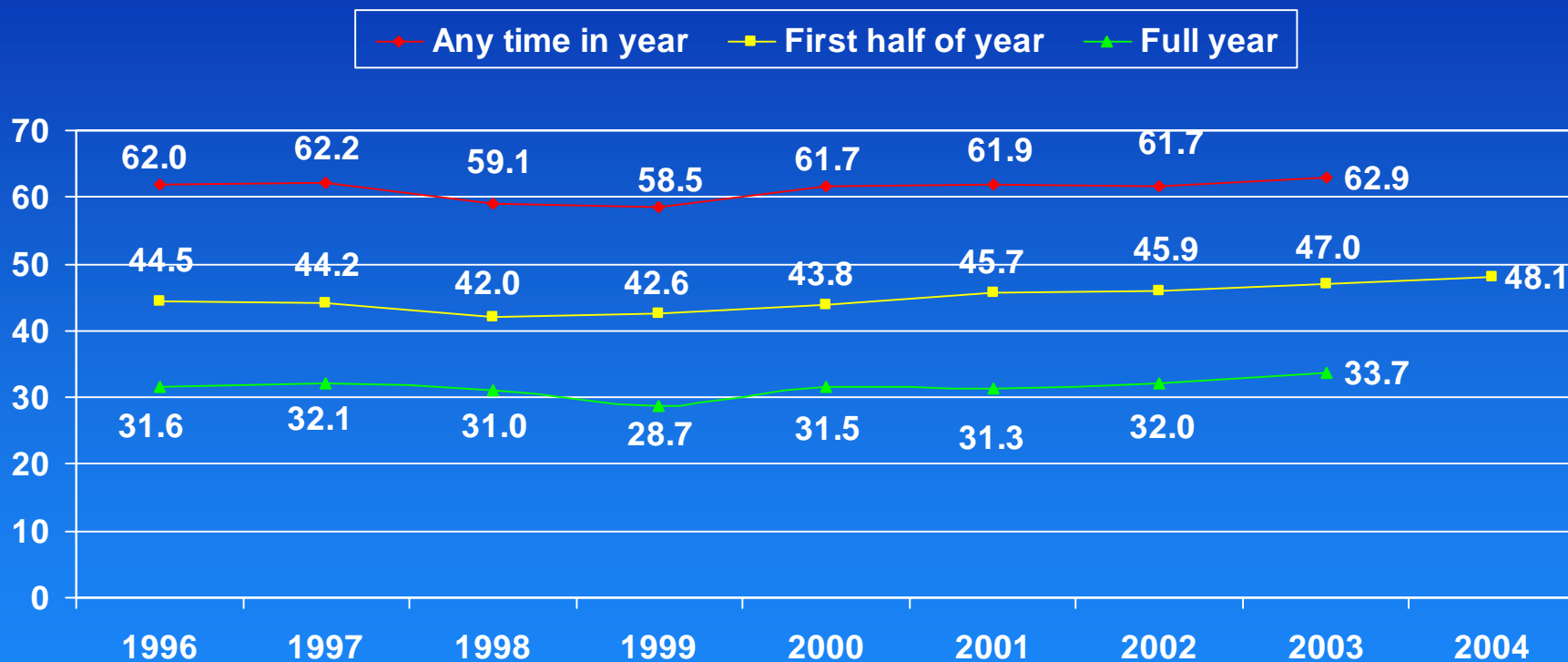
- Point in time
  - At the interview dates and on 12/31
- Each month - includes data on whether an individual is a policyholder of private insurance
- First part of the year
- Full year – calendar year estimates
- Two years

**<65: any private, public only, uninsured**

**65+: Medicare only, Medicare and private, Medicare and public**



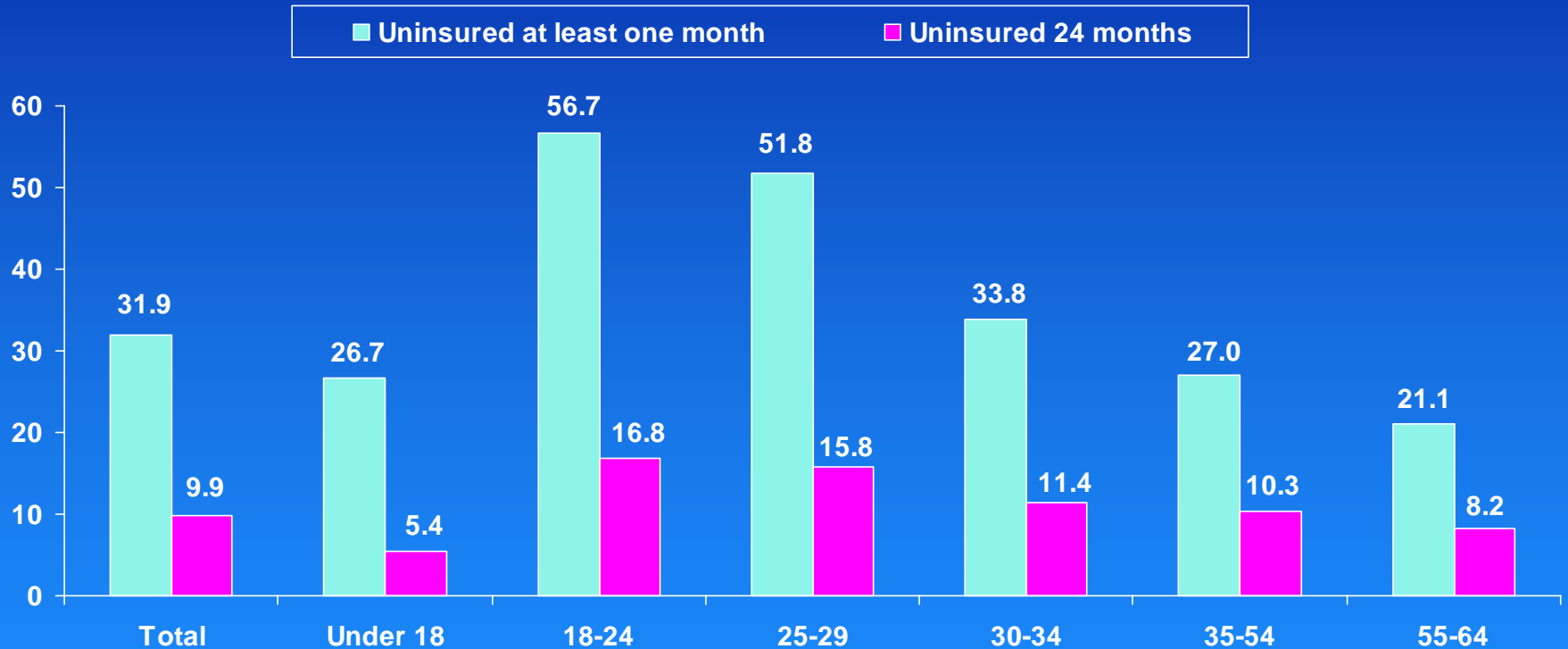
# Number of uninsured under age 65 1996–2004



Source: Center for Financing, Access, and Cost Trends, AHRQ, Household Component of the Medical Expenditure Panel Survey, 1996–2003 Full-Year and 1996–2004 Point-in-Time Files



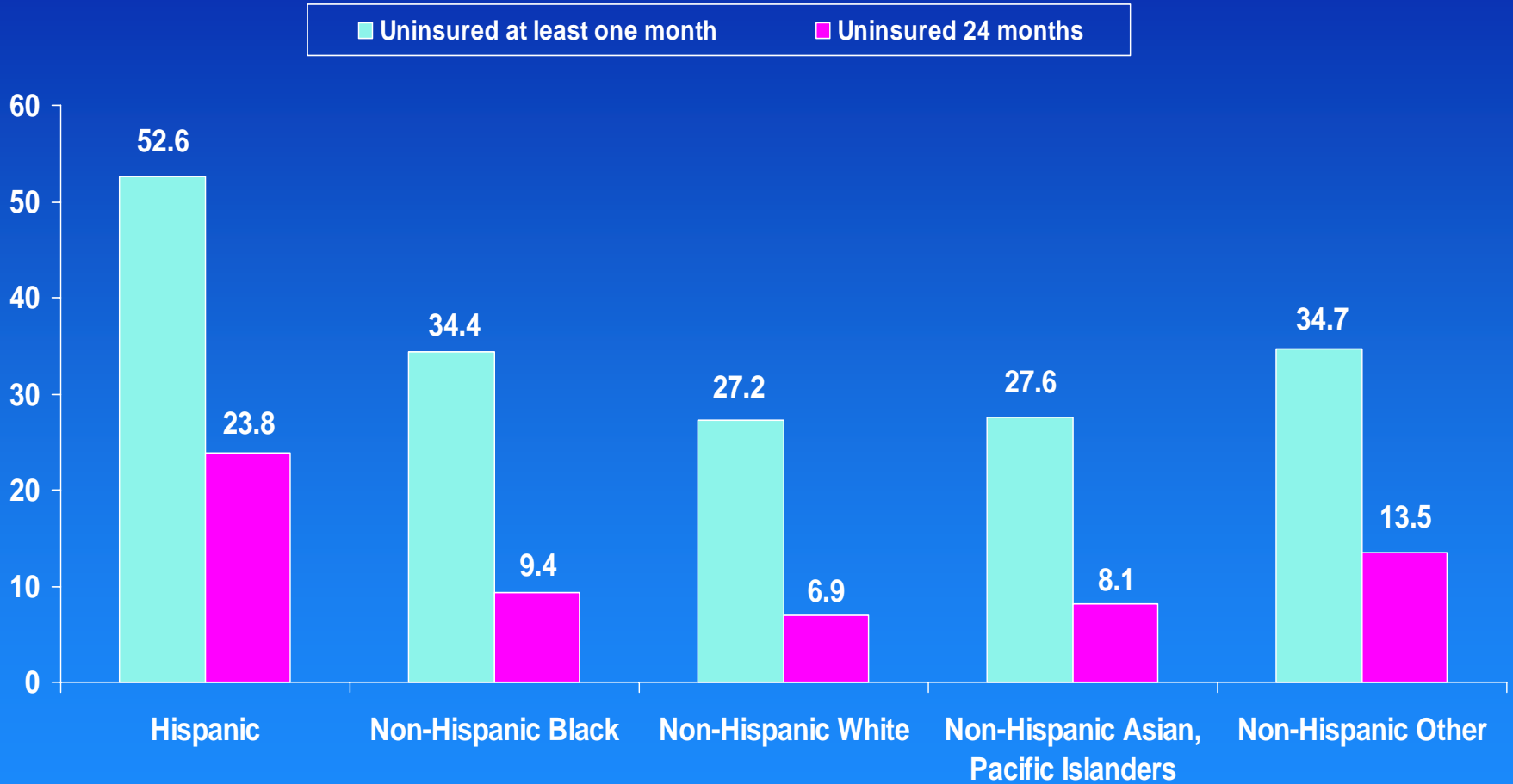
# Percent uninsured by age, population under age 65, 2001 to 2002



Rhoades, J. A. *The Long-Term Uninsured in America, 2001 to 2002: Estimates for the U.S. Population under Age 65. Statistical Brief #67.* January 2005. Agency for Healthcare Research and Quality, Rockville, MD.  
<http://www.meps.ahrq.gov/papers/st67/stat67.pdf>

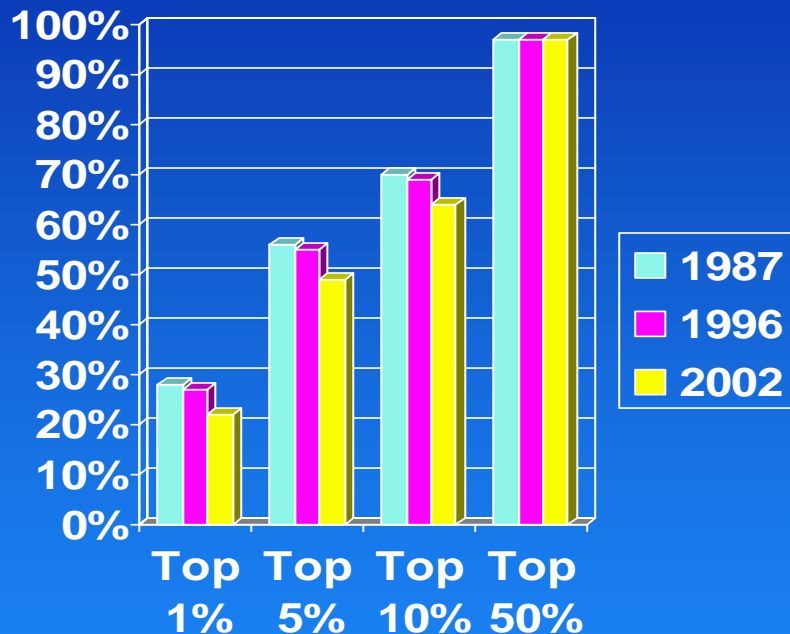


# Percent uninsured by race/ethnicity, population under age 65, 2001 to 2002



Rhoades, J. A. The Long-Term Uninsured in America, 2001 to 2002: Estimates for the U.S. Population under Age 65. Statistical Brief #67. January 2005. Agency for Healthcare Research and Quality, Rockville, MD. <http://www.meps.ahrq.gov/papers/st67/stat67.pdf>

# Concentration of Medical Expenditures 1987, 1996, and 2002



- 1% of the population accounts for around 27% of expenses in 1987, 22% in 2002
- 50% of the population accounts for only 3% of expenses
- Permits detailed analyses by health insurance coverage

Source: 1987 NMES, 1996 MEPS, and 2002 MEPS.



# 2004 National Reports on Quality and Disparities

- **MEPS informs annual reports focused on quality of and disparities in health care in America**
  - *Quality Report* finds that quality is improving and identifies areas which are in need of major improvements
  - *Disparities Report* indicates that there are pervasive disparities related to race, ethnicity, and socioeconomic status



## Table 2.11b. Socioeconomic Differences in Timeliness

Measure	Insurance Difference <sup>iii</sup>
<b>Patient Perceptions of Their Care<sup>v</sup></b>	
Families that experience difficulties or delays in obtaining health care or do not receive needed care	↓
Families that experience difficulties or delays due to financial or insurance reasons	↓
Adults who sometimes or never can get appointment for routine care as soon as wanted	↓
Adults who sometimes or never can get care for illness or injury as soon as wanted	↓

<sup>iii</sup>Compared with persons under 65 with any private health insurance.

<sup>v</sup>Source: Medical Expenditure Panel Survey

### Key to Symbols Used in Quality of Health Care Tables:

⊞: Group and comparison group receive about same quality of health care or have similar outcomes.

↑ Group receives better quality of health care than the comparison group or has better outcomes.

↓ Group receives poorer quality of health care than the comparison group or has worse outcomes.

Blank cell: Reliable estimate for group could not be made.



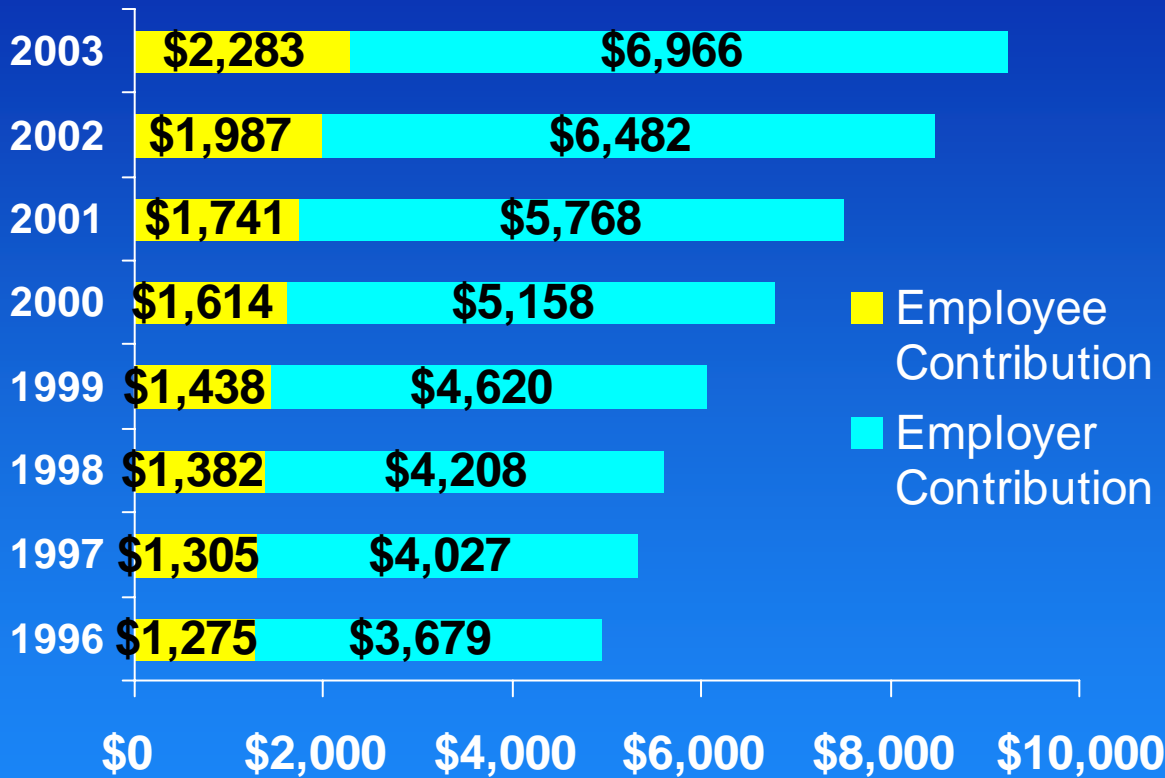
# MEPS Insurance Component

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- Availability of health insurance
- Cost of health insurance
- Benefit and payment provisions of private health insurance
- 30,000 establishments: derived from Census Bureau frame
- Supports national and state estimates



# Health Insurance Premiums - Employee/Employer Contributions for Family Coverage 1996 - 2003



Premiums increased 9.2% and employee contributions increased 14.9% over 2002, continuing the trend from previous years.



# Research Capacity

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## Demand for coverage

- Studies of offer rates and employee enrollment rates
- Decompositions of change over time (by low wage/high wage workers)
- Decision of families with children to select family coverage from an employer



# Research Capacity

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- What Happens when Workers Fail to Take up Coverage?
  - Which workers are more likely to fail to enroll in offered coverage?
  - How strong a role do income and health status play in these decisions?
  - Where do uninsured workers seek care?
  - What are the trends over time?



# Research Capacity: Access to Care for the Uninsured

- Do the uninsured have large out-of-pocket expenditures?
- How heavily do the uninsured rely on publicly financed or uncompensated care?
- What effect does insurance have on differences in access?



# MEPS Informs Consumers' Checkbook Guide to Health Plans

- Annual publication
  - Rates every plan available to federal employees and retirees
  - Compares likely cost of various plan options to employee
- Estimated 2004 cost to average family of 3 with head under 55

Plan Code	Plan Name	Yearly Premium(\$)	Approximate Yearly Cost to You (\$)			Yearly Limit on Cost to You Excluding Dental(\$)
			If Your Health Care Usage were Low	If Your Health Care Usage were Average	If Your Health Care Usage were High	
<b>Local HMOs and Point of Service</b>						
E32	<u>Kaiser Md-Atlantic</u>	1510	1650	2350	3890	5480
JP2	<u>MD. IPA</u>	1530	1690	2460	4160	7330
JN5	<u>Aetna Health-St</u>	1070	1270	2620	5390	5530
JN2	<u>Aetna Health-H</u>	1570	1760	2880	5330	6030
222	<u>Aetna Consumer Driven</u>	1290	1290	3450	7340	16950
2G2	<u>CareFirst</u>	2280	2480	3530	5850	9530



# Recent MEPS Enhancements

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- **Supports state estimates:** Direct state level estimates of cost, coverage and use for the largest states.
- **Supports metro area estimates:** Direct MSA level estimates of cost, coverage and use for the largest metropolitan areas.
- **MEPS CAPI upgrade:** Movement to Windows Based Computer Assisted Personal Interview System (CAPI).



[What is MEPS?](#)

[Data & Publications](#)

[Data Workshop](#)

[Data Center](#)

# MEPS

*Medical Expenditure Panel Survey*

[What's New?](#)

[Survey Instruments](#)

[Mailing List/List Server](#)

[Participant's Corner](#)

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*Medical Expenditure Panel Survey*

## Data & Publications

### Data

Review and download public use data files [\(more info\)](#)

[Household Component Survey](#)

[Household Component Survey Variable Locators](#)

[1996 Nursing Home Component Survey](#)

Access MEPS data presented in a tabular format

[Insurance Component Tables](#)

[Household Component Compendia of Tables](#)

Analyze MEPS data using on-line statistical tools [\(more info\)](#)

[MEPSnet Insurance Component Data](#)

[MEPSnet Household Component Data](#)

### On-line MEPS publications

[Most Recent Data Publications](#)

[Methodology Reports](#)

[Research Findings](#)

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### Referenced publications

[Journal Articles](#)

[News Coverage of MEPS](#)

[MEPS in Professional Literature](#)