#### Health Insurance Coverage and Access to Care



Data from the National Health Interview Survey







#### **National Health Interview Survey**

- Household based
- Representative of U.S. and of four Census regions (non-institutionalized civilian population)
- 2006 2013 Design
  - 35,000 Households
    - 87,500 Persons
    - 28,000 Sample Adults
    - 11,500 Sample Children
  - Over-samples Black, Hispanic, and Asian persons; elderly minorities

#### **Health insurance status**

- Private coverage
  - Employer or union sponsored
  - Non-group
  - Other
- Public coverage
  - Medicare
  - Medicaid/SCHIP
  - Military: Tricare, VA, CHAMP-VA
  - Other
- Uninsured (includes IHS only and single service plan only)

# Characteristics of insurance plan (for those with private coverage)

- Out-of-pocket premium amounts (including payroll deductions)
- Deductible exceeding HSA threshold
- Availability of HSA or HRA
- Preferred provider networks and out-of-network limitations
- Primary care case management requirements
- Prior authorization requirements
- Dental coverage

#### Types of single service plans

- Dental
- Prescription drugs
- Vision
- Long-term care
- Disability
- Other (six specific types)

## Details on uninsured status (for those uninsured at time of interview)

- Duration of uninsured status
  - At least part of past year
  - More than a year
    - Not more than three years
    - More than three years
    - Never
- Reasons for lack of coverage
- Availability of employer offer

# Characteristics (of the insured and uninsured)

- Socio-demographic
  - -Age
  - -Gender
  - -Race/ethnicity
  - -Education
  - -Income
  - -Family type/structure
  - -Birthplace and citizenship

# Characteristics (of the insured and uninsured)

- Geographic
  - National (quarterly)
  - 20 largest states (annually)
  - Most other states (by combining 2 or 3 years)
- Health status
  - Self-assessed
  - Chronic conditions
  - Health Behaviors
  - Work loss/sick days

## Access to care in the past 12 months (for insured and uninsured)

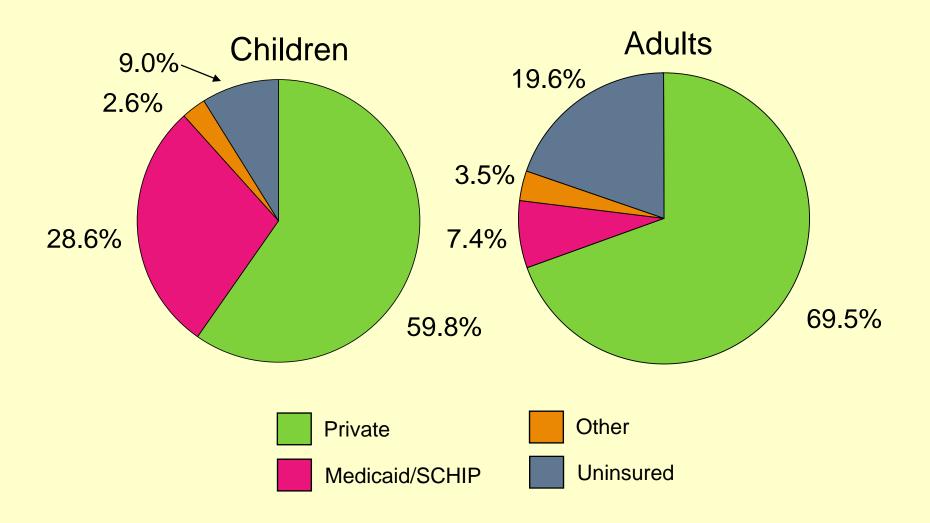
- Delayed medical care due to cost
- Didn't receive medical care due to cost
- Didn't receive Rx, dental care, mental health care, eyeglasses due to cost
- Had no physician or health professional visit

## Other access to care and insurance measures (for insured and uninsured)

- Length of time since visiting or talking to physician or other health professional
- No usual source of care
- Emergency room as usual source of care
- Length of time since last dental visit
- Participation in FSA (anyone in family)

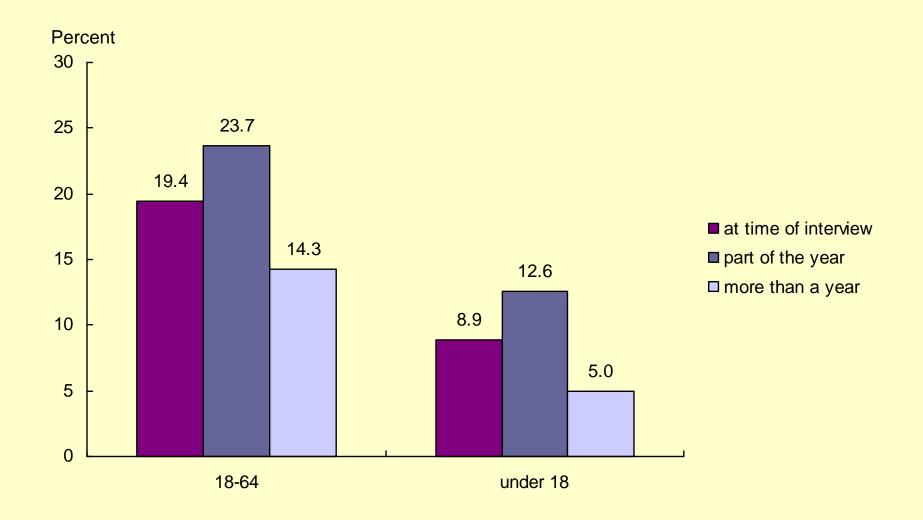
#### Illustrations

## Insurance status of children under 18 and adults 18-64, 2007

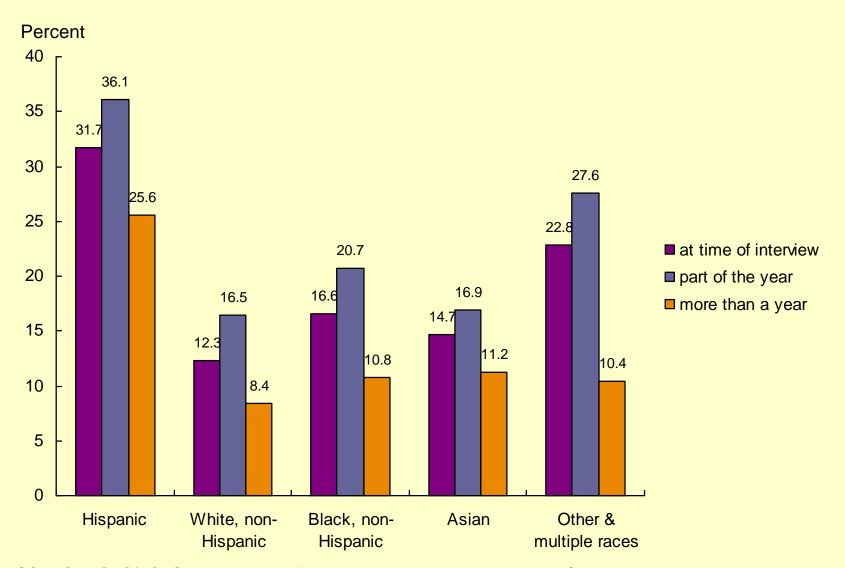


DATA SOURCE: CDC/NCHS, National Health Interview Survey, 2007.

## Uninsured population under age 65 by duration of uninsured status, 2007

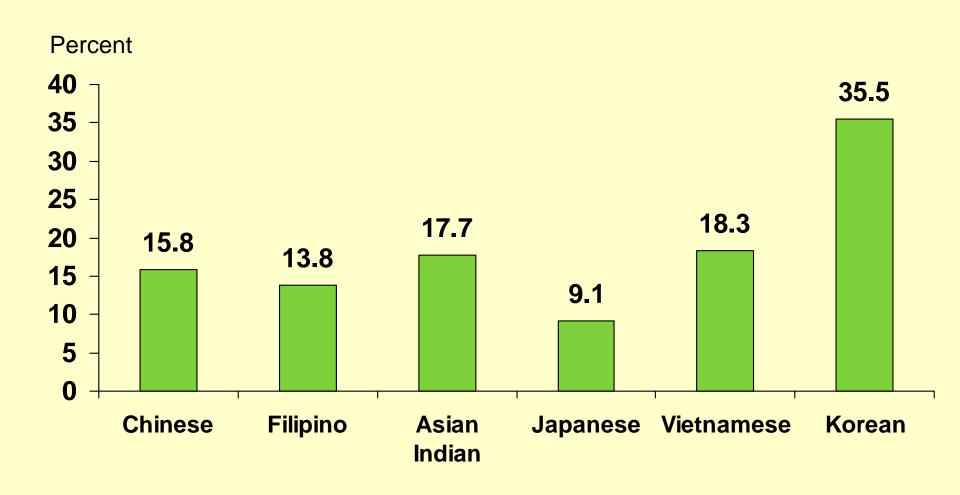


# Uninsured population under age 65, by race and ethnicity, 2007

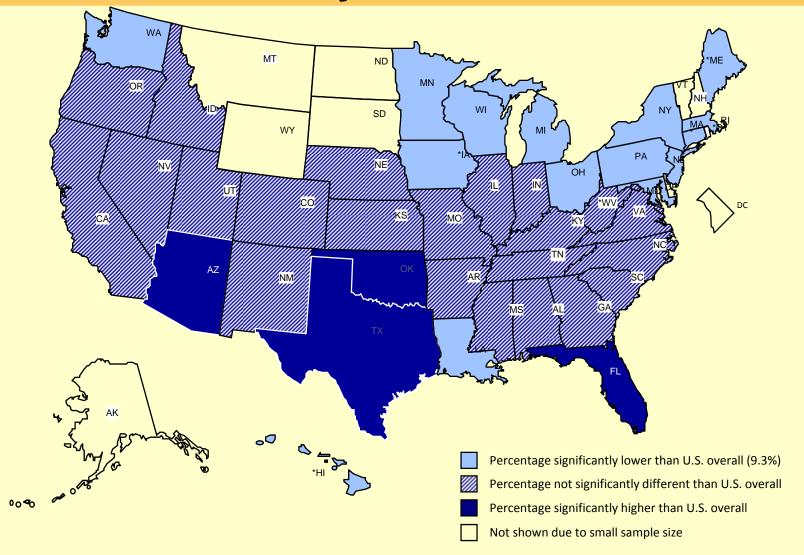


DATA SOURCE: CDC/NCHS, Early release of estimates, National Health Interview Survey, 2007

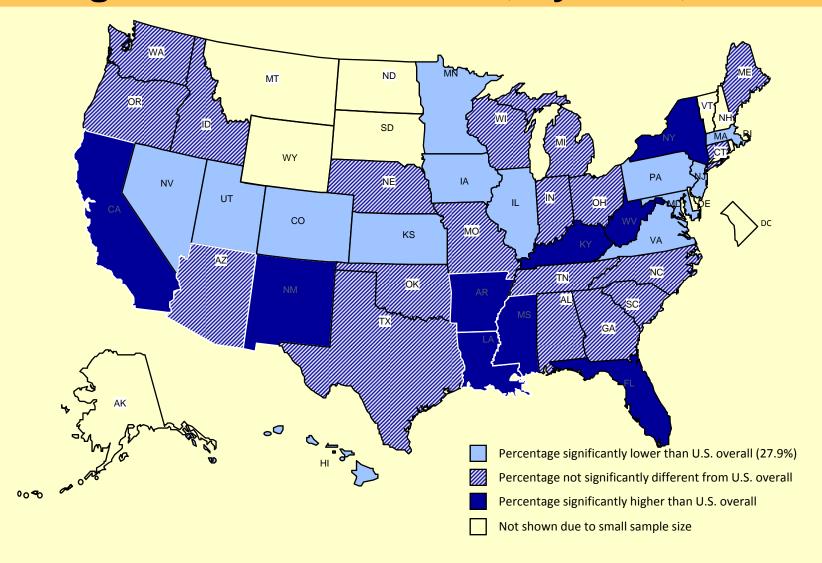
#### Uninsured non-Hispanic Asian adults 18-64, by Asian subgroup, 2004-2006



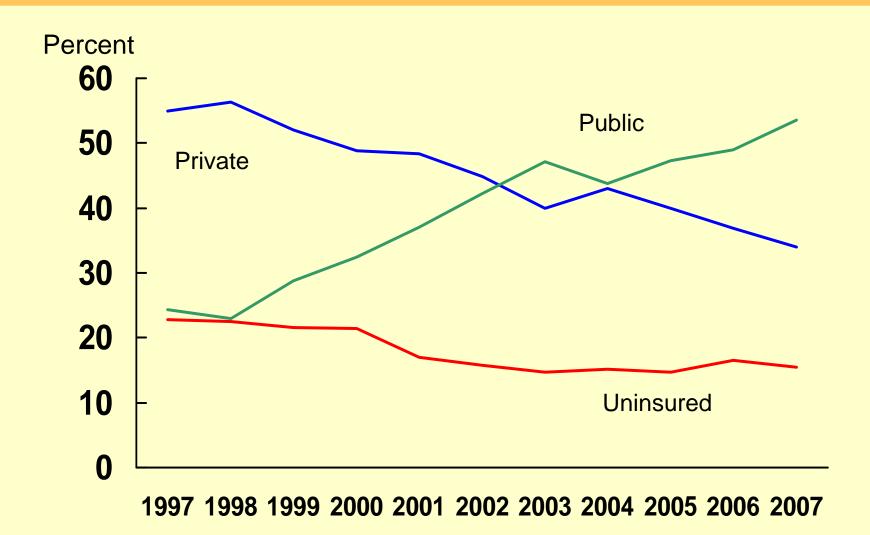
# Children under age 18 uninsured at time of interview, by state, 2004-2006



## Children under age 18 with Medicaid / SCHIP coverage at time of interview, by state, 2004-2006

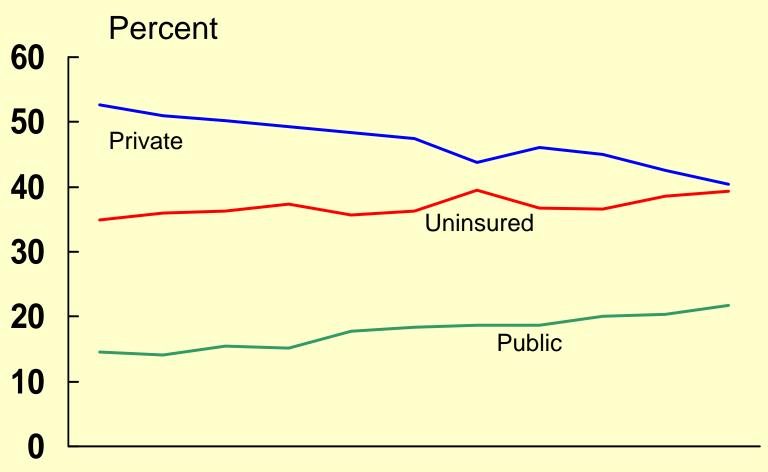


### Insurance status among near poor children under age 18, 1997- 2007



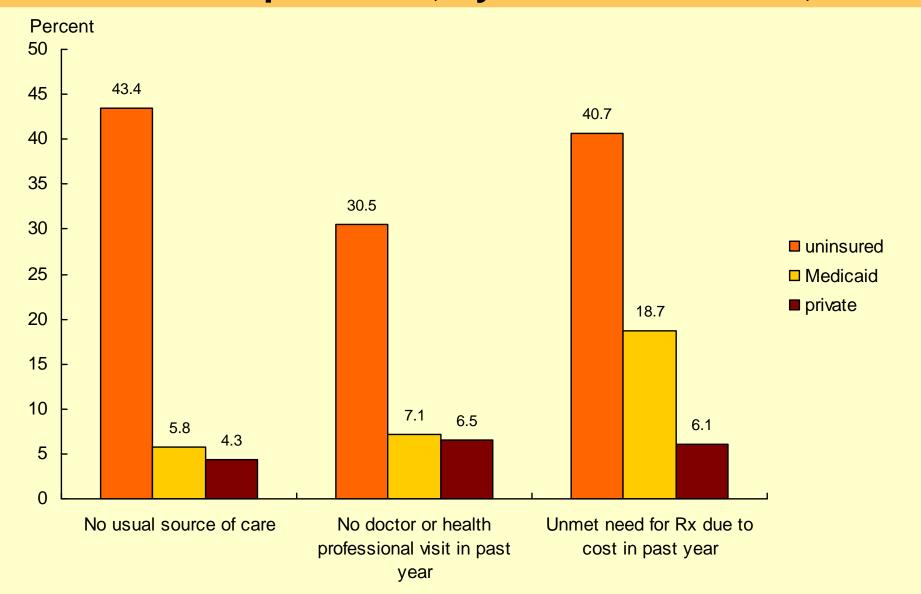
DATA SOURCE: CDC/NCHS, National Health Interview Survey, 1997 - 2007.

#### Insurance status among near poor adults age 18–64, 1997-2007



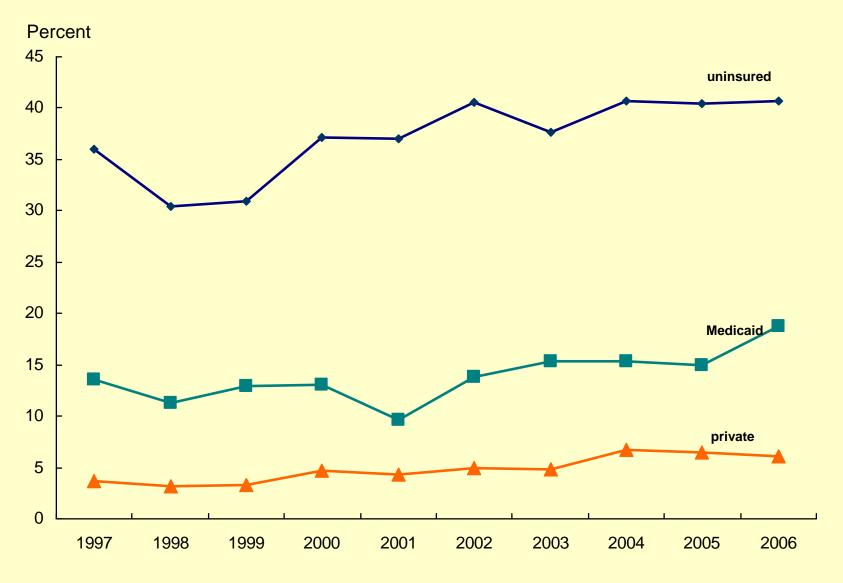
1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007

#### Adults age 18-64 with chronic conditions reporting access to care problems, by insurance status, 2006



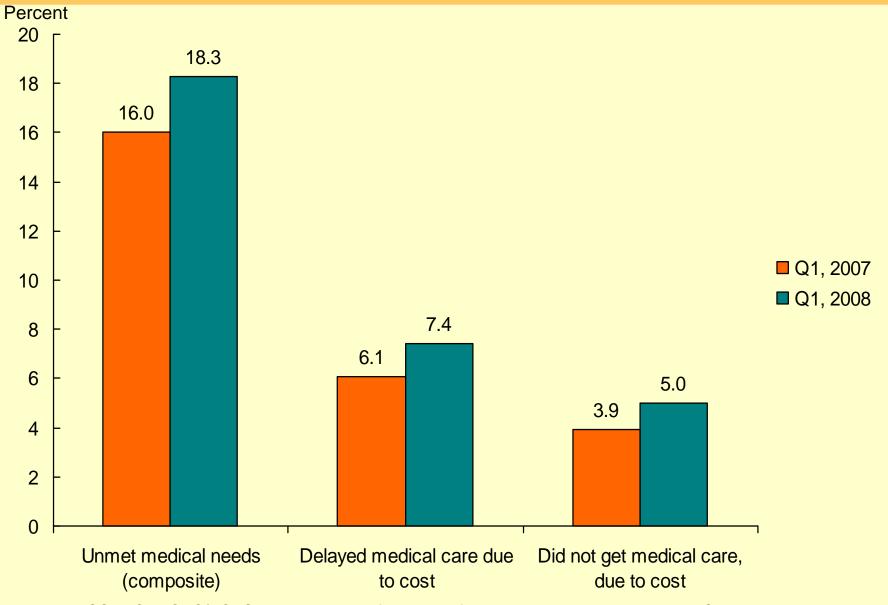
Source: Hoffman and Schwartz, Analysis of National Health Interview Survey, Health Affairs 27:5 (2008), on-line technical appendix

#### Adults age 18-64 with chronic conditions reporting unmet need for prescription drugs, due to cost, 1997 to 2006



Source: Hoffman and Schwartz, Analysis of National Health Interview Survey, Health Affairs 27:5 (2008), on-line technical appendix

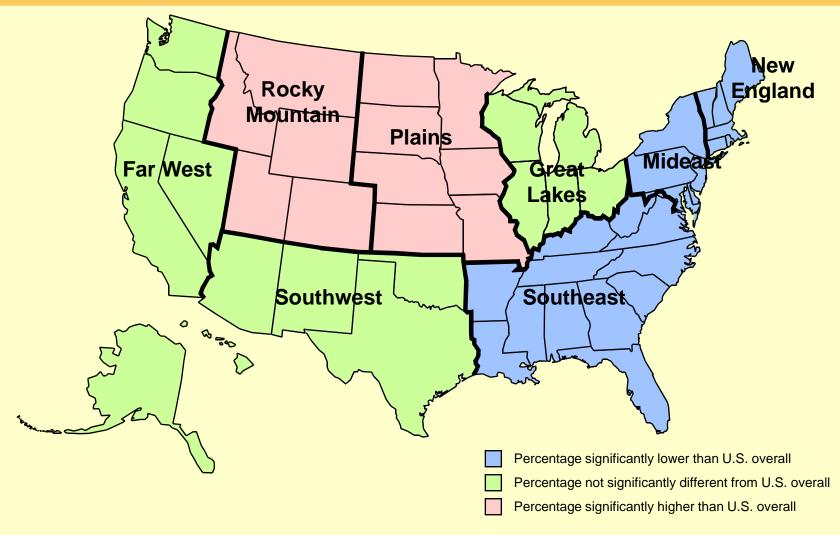
#### Insured adults age 18-64 reporting access to care problems in previous 12 months: Q1, 2007 and Q1, 2008



DATA SOURCE: CDC/NCHS, Early releases of estimates from the National Health Interview Survey

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### Comparison of percent persons under age 65 with a high deductible health plan in 8 BEA regions, 2007



DATA SOURCE: CDC/NCHS, National Health Interview Survey, 2007.

NOTE: U.S. overall rate is 17.3%.

#### Where to find the NHIS data?

URL: www.cdc.gov/nchs/nhis.htm