Health Insurance Measurement

A Synthesis of Cognitive Testing Findings

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Overview

• Methods for synthesis
• Questionnaire designs and highlights of results
• Redesigned instrument based on results
• Testing of the redesign and next steps
Methods

• Calls, emails to staff at key federal and private research agencies
• State-level input via a research center providing technical assistance to states
• AAPOR Roundtable
• Census Bureau original reports
⇒ 10 reports; 9 surveys
Questionnaire Designs

Status then Type

1. Do you have coverage?
2. What type?
   • Plan 1
   • Plan 2
   • ...
   • Plan 8-14

Type by Type

1. Do you have Plan 1?
2. Do you have Plan 2?
   ...
8. Do you have Plan 8?
Status Question

- Six surveys used a status question
- Wording varied from simple to complex:

  EXP2: Are you covered by any type of health insurance?

  ACS: In this person CURRENTLY covered by any type of health insurance? Include insurance obtained through a job or purchased directly from the insurance company, and government health insurance such as Medicare, Medicaid, VA and military programs.
Status Question Highlights

- Underreporting: some plan types don’t ‘count’
- HH members: Rs lost track of who was in-scope
- Examples didn’t help; made things worse
  - seen as comprehensive list, not examples
  - interpreted as ‘which plan’ not as ‘yes/no?’
  - knew plan type but long list => lost confidence
  - Rs failed to report plans even in ‘include’ statement
- Rs volunteered detail up-front; annoyed with later Qs
Coverage Type Followup Question

• 3 surveys included followup: “What type of plan?”
• Response categories ranged from 8-14 plan types
• Mode varied
  – Self-administered mail
  – CATI
  – CAPI (with flashcard)
Coverage Type Q Highlights

- Length: Rs didn’t scan entire list; chose first plan that seemed to ‘fit’ (satisficing)
- Proxies: Rs knew something about others’ coverage but not details
- Miscategorization
  - Rs confused Medicare and Medicaid
  - Categories not mutually exclusive
Type by Type Design

• Three surveys used this design type
• Variation in:
  – Number of questions (6-10)
  – Complexity of question on plan type
  – Sequencing of plan types
  – Hh member(s) being asked about
Examples of Type by Type Qs

CPS: At any time in 1999 were you covered by Medicaid/state name?

MEPS: Medicaid/state name is a state program for low income persons or for persons on public assistance. Sometimes persons with very large medical bills and persons in nursing homes are also covered by Medicaid/state name. At any time during the last 4 months have you been covered by Medicaid/state name?
Type by Type Highlights (1)

Questionnaire structure

- Rs are ‘blind’ to series of Qs; ‘pre-reported’ plan at first Q that seemed right
  - Medicaid as direct-purchase
  - SCHIP as from ‘someone outside hh’
- Proxies: Rs knew something about others’ coverage but not details
- Rs interpreted Q not as ‘yes/no?’ but as ‘which plan type?’
- Rs Pre-reporting => R burden, fatigue
Main Issues

• Rs tried to “fit” plan in earliest option (long lists, blind series)
• Rs lose track of who to report for
• Rs have limited knowledge of others’ plans
• Detailed, lengthy Qs with examples confuse Rs
  – Interpret as “which plan” not “yes/no”
  – Fatigue, burden => tuning out
Experimental Design

Person 1:
1. Do you have coverage? [Y => 2; N=> 5]
2. Is it thru:
   a. job => 3
   b. government => what type (Medicare, Medicaid, etc.) => 4
   c. other => 3
3. Who is policyholder? => 4
4. Who else in hh is also covered?
5. Do you have [explicit prompts with underreported plan names].

Person 2:
1. Other than [plan] do you have any other coverage?