

# 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?