THE SURVEY OF INCOME AND PROGRAM PARTICIPATION

Exploring Changes in Health Care Coverage Using the SIPP Longitudinal Research File

No. 41

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EXPLORING CHANGES IN HEALTH CARE COVERAGE USING THE SIPP LONGITUDINAL RESEARCH FILE

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INTRODUCTION

The SIPP Longitudinal Research File provides a data base from which changes in health care coverage can be examined and related to labor force participation, separation and divorce, retirement, program participation, etc. This paper presents the findings from the first analysis of health care coverage from the SIPP Longitudinal File. Several important areas are explored. First, a description on the longitudinal file creation and its limitations is given. Second, the survey's questions on health care coverage are described. Third, the health care coverage estimates from SIPP are compared with estimates derived from the Current Population Survey. Finally, estimates of change in employer-provided health insurance coverage and associated changes in other socioeconomic characteristics are profiled.

DESCRIPTION OF THE SIPP LONGITUDINAL RESEARCH FILE

During the period between October 1985 and August 1986 the Bureau of the Census constructed the first longitudinal data file based on the Survey of Income and Program Participation (SIPP). The data file was created by linking together cross-sectional WAVE-file data and then performing a series of longitudinal edits. Longitudinal edits were implemented to improve consistency for a select group of data items and to correct for a small number of errors related to the cross-sectional processing system. The main objective of this first longitudinal effort was to provide a data base for research and evaluation on SIPP data quality and for exploration of the uses of intra-year income, household composition, and work experience data.

The longitudinal research file was developed from the 1984 SIPP household panel. This panel consisted initially of about 19,900 interviewed households (the institutionalized population is excluded from the survey). The panel was divided into four equal-size subpanels, termed rotations. The first rotation was interviewed in October 1983. Subsequent interviews were conducted at 4-month intervals with one rotation being interviewed each month. Hence, by January 1984 each sample household had completed one interview. The interviews for October, November, and December 1983, and January 1984 taken collectively constituted a "WAVE", in this case, WAVE 1. In February 1984 the second interviewing cycle or WAVE 2 began. Monthly interviews continued in this sequence through July 1986.

Since SIPP is a longitudinal survey which attempts to follow persons when they move to new residences the designated sample is not the housing units selected but the members of the sample housing units interviewed in WAVE 1.

Each interview in SIPP contains a basic set of "core" questions covering labor force activities and receipt of income. This core of questions relates to labor force and income during the contiguous four-month period immediately preceding the month of interview. The four-month period is termed the "reference period." In most cases, the core data collection procedures were designed to obtain individual monthly observations for the key data items. Monthly core data were the building blocks used to construct the longitudinal research file.

The longitudinal research file contains data covering a total time period of 12 months for each sample person. This 12-month period varies depending on the

rotation to which the person belonged since a monthly interviewing scheme was used. Approximately one-fourth of the observations pertain to each of the following 12-month periods: June 1983 to May 1984, July 1983 to June 1984, August 1983 to July 1984, and September 1983 to August 1984.

A detailed description of the longitudinal processing procedures can be found in a working paper, "Preliminary Data from the SIPP 1983-1984 Longitudinal Research File," John F. Coder, et. al., Bureau of the Census, U.S. Department of Commerce.

DESCRIPTION OF QUESTIONS ON PRIVATE HEALTH INSURANCE COVERAGE

The SIPP questionnaire includes questions pertaining to the health insurance and medical care coverage of all household members. While each interview contains questions on this subject the manner in which this information is collected varies depending on the type of health or medical coverage. Medicare and Medicaid are two public medical benefit programs covered specifically. Private health insurance is included, with a distinction made between insurance provided through employers (or previous employers) and insurance obtained through other sources. Other questions concerning private health insurance include the type of plan and the proportion of cost paid by the employer, if the plan was provided through an employer. This paper is solely concerned with private health insurance coverage.

Private health insurance coverage data are collected in each interview. The private health insurance coverage is updated independently as no data collected in previous interviews is used. Figure 1 shows the items dealing with private

Figure 1. SIPP Questi: .naire Items on Private Health Insur...ce Coverage

24a. During the 4-month period, did . . . have group or individual health insurance in . . .'s own name? (Exclude Medicaid, Medicare, CHAMPUS, CHAMPVA and plans paying benefits only for accidents or specific diseases.)	1536	1 ☐ Yes — *SKIP to 24c* 2 ☐ No
ASK OR VERIFY — **b.** Was . . . covered by a health insurance plan in somebody else's name?	1537	1 ☐ Yes 2 ☐ No } *SKIP to Check Item R22*
c. Did . . . have this health insurance plan during the entire 4-month period?	1538	1 ☐ Yes — *SKIP to 24e* 2 ☐ No
d. In which months did . . . have the plan? *Mark (X) all that apply.*	1540 1542 1544 1546	1 ☐ Last month 2 ☐ 2 months ago 3 ☐ 3 months ago 4 ☐ 4 months ago
e. Was . . .'s plan provided through an employer or union (or through a former employer or a pension plan)?	1548	1 ☐ Yes 2 ☐ No — *SKIP to 24g*
f. Did the employer or union (former employer or pension plan) pay for part or all of the cost of this plan?	1550	1 ☐ All 2 ☐ Part X3 ☐ None
g. Was this an individual plan or a family plan?	1552	1 ☐ Individual — *SKIP to Check Item R22* 2 ☐ Family
h. Did . . .'s health plan cover all the persons living here?	1554	1 ☐ Yes — *SKIP to 25* 2 ☐ No
i. Other than . . ., which persons in this household were covered by . . .'s plan?		Person No. / Name
	1556	☐☐☐ _____
	1558	☐☐☐ _____
	1560	☐☐☐ _____
	1562	☐☐☐ _____
	1564	☐☐☐ _____
	1566	X3 ☐ None
CHECK ITEM R22 *Refer to Control Card item 27.* Is . . . the designated parent or guardian of children under 18 who live in this household?	1568	1 ☐ Yes 2 ☐ No — *SKIP to 25*
CHECK ITEM R23 Have each of these children already been identified as members of a family health insurance plan?	1570	1 ☐ Yes 2 ☐ No X1 ☐ DK } *SKIP to 24k*
24j. I have recorded that all of . . .'s children were covered by a health insurance plan — is that correct?	1572	1 ☐ Yes — *SKIP to 25* 2 ☐ No

Figure 1. SIPP Questionnaire Items on Private Health Insurance Coverage--Continued

24k. Are any of (Which of) . . .'s children (were) covered by a health insurance plan? (Exclude Medicaid, Medicare, CHAMPUS, CHAMPVA and plans paying benefits only for accidents or specific diseases.)	1574 x6 ☐ All children OR Person No. / Name 1576 ☐☐☐ 1578 ☐☐☐ 1580 ☐☐☐ 1582 ☐☐☐ 1584 ☐☐☐ 1586 x3 ☐ None

health insurance coverage which is asked specifically for all household members age 15 years and over. Coverage of household members under age 15 is derived by asking which household members are covered by insurance policies obtained by adult members.

The update for private health insurance coverage identifies persons having coverage at any time during the 4-month reference period but does not provide a monthly accounting of coverage. This monthly accounting is derived in one of two ways. For persons with private health insurance in their "own name" (policyholders) a questions is asked directly concerning the months of coverage. The months of coverage for all other household members were derived by linking their coverage to the adult household members reporting that their coverage extended to these other household members.

The longitudinal editing process for the private health insurance coverage data was designed mainly to remove a very small number of inconsistencies caused by cross-sectional imputations. In most of these cases the reported coverage statuses (for the 4-month reference period) in two of the three interviews are consistent (the same) with each other but inconsistent with an imputed value in the remaining interview. The edit changed the inconsistent covered status to be consistent (the same) with the two reported values.

The edit of the health insurance covered status required that a post-edit modification be made to the monthly coverage fields. The covered status may have been altered from "covered" to "not covered" or from "not covered" to "covered." If the status was altered to "not covered," all monthly coverage fields for the

individual were modified to indicate this new status. Changing the status to "covered" required that the monthly coverage fields be established. In these cases the monthly status fields for all months of the 4-month reference period were modified to indicate a status of "covered" for the individual. No changes were made to the coverage status of other household members who derived their coverage from this individual even though some may have been justified. Given the small number of cases edited, this should not present a serious problem.

The private health insurance variables on the longitudinal file are structured differently than those on the WAVE files. They do not replicate the detail as collected in the individual 4-month reference periods but have been restructured into three variables; a variable indicating coverage in the person's "own name," a variable indicating coverage in "someone else's name," and a variable indicating if the insurance was obtained through an employer. This last variable applies only to persons with coverage in their own name. We did not attempt to establish covered units, i.e., which household members were covered by which member's policy.

PRIVATE HEALTH INSURANCE COVERAGE

Table 1 contains estimates of persons covered by private health insurance for the SIPP 1983-84 reference period. The household relationship categories apply to month 12. The figures in table 1 on private health insurance are not additive since persons may have been in more than one coverage status during the period.

The data in table 1 show that a total of 189.8 million persons were covered by private health insurance for one or more months during the SIPP 12-month

Table 1. Estimated Number of Persons Ever Covered by Private Health Insurance, Mean Number of Months Covered, and Mean Number of Persons Covered Per Month for 1983-84: SIPP Longitudinal Research File

(Relationship as of Month 12)

Characteristics	Number ever covered (thous.)	Mean number of months covered	Mean number covered per month (thous.)
COVERED BY PRIVATE HEALTH INSURANCE			
Total	189,813	10.9	172,715
Householders	75,087	10.9	68,416
Family	55,952	11.0	51,521
Nonfamily	19,132	10.6	16,895
Other family members	111,505	10.9	101,690
Other unrelated individuals	3,221	9.7	2,609
HAD OWN PRIVATE HEALTH INSURANCE			
Total	103,670	10.2	88,451
Householders	68,428	10.7	61,045
Family	50,185	10.8	45,006
Nonfamily	18,244	10.6	16,039
Other family members	32,764	9.3	25,402
Other unrelated individuals	2,478	9.7	2,003
HAD PRIVATE HEALTH INSURANCE THROUGH SOMEONE ELSE			
Total	99,498	10.2	84,264
Householders	10,903	8.1	7,371
Family	9,317	8.4	6,515
Nonfamily	1,586	6.5	856
Other family members	87,602	10.5	76,288
Other unrelated individuals	993	7.3	605

reference period and that these persons were covered for an average of 10.9 months. Of the total persons with private health insurance coverage, 103.7 million had coverage in their own name for at least one or more months, i.e., these persons were the primary "policyholders." SIPP estimated about 99.5 million persons with one or more months of coverage as a "family" member. The estimates in table 1 of private health insurance based on the SIPP data file are not directly comparable to estimates published from the March CPS because the CPS data are restricted to employer-related insurance coverage for persons (and their dependents) working during the calendar year.

COMPARISON OF ESTIMATES OF EMPLOYER-PROVIDED HEALTH CARE COVERAGE FROM SIPP AND CPS

An examination of SIPP and CPS annual estimates must be accompanied by a brief description of the two data sets and differences that may affect their relationship. Estimates available from the SIPP and CPS are for different, but overlapping time periods. The CPS provides figures for calendar years (1983 and 1984 are applicable in this examination) whereas estimates from the SIPP research file span four 12-month periods each containing months in calendar years 1983 and 1984.

The SIPP estimates of numbers are based on weights reflecting independent estimates of the noninstitutional population as of December 1983. Persons included in the SIPP research file have weights only if they were included in the original sample. In this analysis, persons entering or leaving the sample within the 3 interview periods are not included. Only persons interviewed all 12 months are included.

According to the SIPP research file, 113.4 million persons received wage or salary income. This figure is higher than estimates of wage and salary workers from the CPS for either 1983 or 1984 (see table 2). The SIPP estimates that 69 percent of all wage and salary workers had employer-provided health insurance coverage at some time during the 12-month period. This is about 8 percentage points higher than the 1983 CPS estimate. About 72 percent of male workers and 55 percent of female workers had employer-provided health insurance according to the SIPP research file. Coverage rates by selected characteristics for male and female wage and salary workers appear in tables 3 and 4, respectively. the percent distributions of wage and salary workers covered by employer-provided health insurance are shown in tables 5 and 6 by selected characteristics.

EXAMINING THE LOSS OF EMPLOYER-PROVIDED COVERAGE

A simple tabulation from the SIPP longitudinal data file indicates that about 11.7 million workers who began the year with employer-provided health insurance coverage lost that coverage during one or more of the remaining 11 months. This figure represents 17.2 percent of the 68.5 million workers who had employer-provided health insurance coverage during the first month. The data in table 7 show the composition of this group based on their access to other health insurance and significant changes in work/job activities.

Of the 11.7 million losing employer-provided health insurance, approximately 48 percent experienced no change in employers or in their employment status (see figure 2 for a list of statuses). Since no data are collected on specific reasons for loss of health insurance we can only speculate on the cause of these changes. One important factor is probably response error and confusion

Table 2. Comparison of Number of Persons with Wage and Salary Income Covered by an Employer-Provided Health Care Plan at any time during the year: SIPP Longitudinal Research File and the CPS (1984 and 1983) by Sex

(Numbers in thousands)

Characteristic	SIPP	CPS	
		1984	1983
BOTH SEXES			
Number with wage and salary income.....	113,408	112,024	108,502
Percent with employer-provided health insurance.	68.6	59.8	61.0
MEN			
Number with wage and salary income.....	61,732	59,787	58,443
Percent with employer-provided health insurance.	72.0	66.8	68.4
WOMEN			
Number with wage and salary income.....	51,676	52,237	50,059
Percent with employer-provided health insurance.	54.8	51.7	52.3

Table 3. Comparison of Estimates of Number of Male Wage and Salary Workers 15 Years Old and Over and Percent Covered by an Employer-Provided Health Insurance Plan at any time during the year: SIPP Longitudinal Research File and the CPS (1984 and 1983) by Selected Characteristics

(Numbers in thousands)

Characteristic	SIPP		CPS			
			1984		1983	
	Number	Percent covered	Number	Percent covered	Number	Percent covered
Total.....	61,732	72.0	59,787	66.8	58,443	68.4
Race and Spanish Origin						
White.....	54,021	73.2	52,527	67.8	51,569	69.4
Black.....	5,975	62.7	5,682	59.4	5,533	60.3
Spanish origin[1].....	4,188	64.5	4,194	54.4	3,400	59.3
Age						
15 to 24 years.....	14,283	36.9	13,333	31.4	13,314	33.1
25 to 34 years.....	17,435	78.2	17,144	74.6	16,459	76.4
35 to 44 years.....	13,050	85.2	12,583	81.9	12,095	83.0
45 to 54 years.....	8,563	87.0	8,480	81.4	8,421	83.7
55 to 64 years.....	6,618	87.9	6,483	79.0	6,447	81.7
65 years and over.....	1,784	63.8	1,765	37.7	1,707	39.1
Relationship to Family Householder						
In family.....	52,992	71.6	49,986	66.7	49,226	68.1
Householder.....	36,679	84.5	34,927	79.5	34,565	80.9
Spouse.....	2,881	76.4	1,915	70.8	1,823	69.3
Other.....	13,432	35.3	13,145	32.1	12,838	33.6
In subfamily.....	144	39.6	174	32.8	132	53.0
Unrelated individuals..	8,596	75.0	9,627	68.1	9,085	70.4
Weeks Worked						
Worked full time.....	51,408	81.1	51,540	75.0	49,953	77.2
50 to 52 weeks.....	37,863	89.7	39,433	83.6	37,176	85.3
40 to 49 weeks.....	4,325	76.0	3,974	65.4	3,944	69.9
27 to 39 weeks.....	3,695	65.4	2,860	52.0	3,071	62.1
26 weeks or less.....	5,526	36.6	5,272	31.2	5,762	38.0
Worked part time.....	10,311	26.6	8,247	15.6	8,491	17.0

[1]Persons of Spanish origin may be of any race.

Table 4. Comparison of Estimates of Number of Female Wage and Salary Workers 15 Years Old and Over and Percent Covered by an Employer-Provided Health Insurance Plan at any time during the year: SIPP Longitudinal Research File and the CPS (1984 and 1983) by Selected Characteristics

(Numbers in thousands)

Characteristic	SIPP		CPS			
			1984		1983	
	Number	Percent covered	Number	Percent covered	Number	Percent covered
Total.....	51,676	54.8	52,237	51.7	50,059	52.3
Race and Spanish Origin						
White.....	44,212	54.2	44,705	51.1	43,176	51.9
Black.....	6,167	57.8	6,122	55.5	5,635	55.4
Spanish origin[1].....	2,932	51.4	2,998	48.6	2,627	51.7
Age						
15 to 24 years.....	12,710	35.4	12,617	31.0	12,251	32.4
25 to 34 years.....	14,527	63.2	14,816	61.1	14,117	61.6
35 to 44 years.....	10,635	58.4	10,885	57.1	10,325	57.1
45 to 54 years.....	7,226	60.6	7,269	59.2	6,965	59.2
55 to 64 years.....	5,193	65.8	5,200	59.8	5,063	60.5
65 years and over.....	1,384	45.4	1,449	27.6	1,338	30.3
Relationship to Family Householder						
In family.....	43,955	51.6	43,643	48.9	41,838	49.3
Householder.....	8,374	66.3	7,686	64.1	7,338	64.1
Spouse.....	25,495	53.6	25,882	51.1	25,039	51.6
Other.....	10,086	34.0	10,075	31.8	9,461	31.8
In subfamily.....	231	45.9	326	47.5	283	50.2
Unrelated individuals..	7,491	74.1	8,268	66.4	7,938	68.0
Weeks Worked						
Worked full time.....	32,310	74.1	35,629	68.1	33,780	68.7
50 to 52 weeks.....	22,298	84.2	25,319	76.7	24,024	77.2
40 to 49 weeks.....	3,600	73.9	3,299	64.2	2,905	66.2
27 to 39 weeks.....	2,493	57.1	2,408	52.1	2,241	57.3
26 weeks or less.....	3,920	27.3	4,604	31.4	4,610	31.7
Worked part time.....	19,361	22.7	16,608	16.6	16,279	18.1

[1]Persons of Spanish origin may be of any race.

Table 5. Comparison of Estimates of Number of Men 15 Years Old and Over Covered by an Employer-Provided Health Insurance Plan Between the SIPP Longitudinal Research File and the CPS (1984 and 1983) by Selected Characteristics

(Numbers in thousands)

Characteristic	SIPP		CPS			
			1984		1983	
	Number covered	Per-cent	Number covered	Per-cent	Number covered	Per-cent
Total	44,427	100.0	39,966	100.0	40,004	100.0
Race and Spanish Origin						
White	39,518	89.0	35,599	89.1	35,786	89.5
Black	3,749	8.4	3,376	8.4	3,335	8.3
Spanish origin[1]	2,702	6.1	2,281	5.7	2,017	5.0
Age						
15 to 24 years	5,269	11.9	4,184	10.5	4,402	11.0
25 to 34 years	13,631	30.7	12,791	32.0	12,573	31.4
35 to 44 years	11,118	25.0	10,309	25.8	10,040	25.1
45 to 54 years	7,452	16.8	6,899	17.3	7,051	17.6
55 to 64 years	5,818	13.1	5,119	12.8	5,270	13.2
65 years and over	1,139	2.6	665	1.7	668	1.7
Relationship to Family Householder						
In families	37,920	85.4	33,349	83.4	33,536	83.8
Householder	30,976	69.7	27,775	69.5	27,957	69.9
Spouse of householder	2,201	5.0	1,355	3.4	1,264	3.2
Other relative of householder	4,743	10.7	4,220	10.6	4,315	10.8
In unrelated subfamilies	57	0.1	57	0.1	70	0.2
Unrelated individuals	6,450	14.5	6,560	16.4	6,398	16.0
Weeks Worked						
Worked full time	41,683	93.8	38,678	96.8	38,562	96.4
50 to 52 weeks	33,955	76.4	32,947	82.4	31,711	79.3
40 to 49 weeks	3,287	7.4	2,598	6.5	2,758	6.9
27 to 39 weeks	2,418	5.4	1,487	3.7	1,906	4.8
26 weeks or less	2,022	4.6	1,647	4.1	2,187	5.5
Worked part time	2,744	6.2	1,288	3.2	1,441	3.6

[1]Persons of Spanish origin may be of any race.

Table 6. Comparison of Estimates of Number of Women 15 Years Old and Over Covered by an Employer-Provided Health Insurance Plan Between the SIPP Longitudinal Research File and the CPS (1984 and 1983) by Selected Characteristics

(Numbers in thousands)

Characteristic	SIPP		CPS			
			1984		1983	
	Number covered	Per-cent	Number covered	Per-cent	Number covered	Per-cent
Total	28,317	100.0	26,998	100.0	26,163	100.0
Race and Spanish Origin						
White	23,948	84.6	22,863	84.7	22,408	85.6
Black	3,563	12.6	3,395	12.6	3,121	11.9
Spanish origin[1]	1,507	5.3	1,458	5.4	1,357	5.2
Age						
15 to 24 years	4,499	15.9	3,915	14.5	3,974	15.2
25 to 34 years	9,182	32.4	9,054	33.5	8,703	33.3
35 to 44 years	6,210	21.9	6,215	23.0	5,896	22.5
45 to 54 years	4,381	15.5	4,304	15.9	4,123	15.8
55 to 64 years	3,416	12.1	3,108	11.5	3,061	11.7
65 years and over	629	2.2	400	1.5	406	1.6
Relationship to Family Householder						
In families	22,661	80.0	21,353	79.1	20,625	78.8
Householder	5,554	19.6	4,930	18.3	4,704	18.0
Spouse of householder	13,673	48.3	13,224	49.0	12,915	49.4
Other relative of householder	3,433	12.1	3,199	11.8	3,006	11.5
In unrelated subfamilies	106	0.4	155	0.6	142	0.5
Unrelated individuals	5,551	19.6	5,489	20.3	5,396	20.6
Weeks Worked						
Worked full time	23,927	84.5	24,246	89.8	23,215	88.7
59 to 52 weeks	18,775	66.3	19,426	72.0	18,547	70.9
40 to 49 weeks	2,659	9.4	2,119	7.8	1,924	7.4
27 to 39 weeks	1,424	5.0	1,255	4.6	1,283	4.9
26 weeks or less	1,069	3.8	1,446	5.4	1,460	5.6
Worked part time	4,390	15.5	2,752	10.2	2,949	11.3

[1]Persons of Spanish origin may be of any race.

Table 7. Workers Losing Employer-Provided Health Insurance by Job or Employment Status Change and Marital Status Change

(Numbers in thousands)

Change status	Total	With continuous overall coverage	Without continuous overall coverage
Total losing coverage.....	11,744	5,582	6,162
Percent.....	100.0	100.0	100.0
With a job or employment status change.....	52.2	34.8	67.9
Without a job or employment status change....	47.8	65.2	32.1
With a marital status change.....	(NA)	2.9	(NA)
Without a marital status change.....	(NA)	97.1	(NA)

Figure 2. Employment Status Recodes for Each Month

1 = With a job entire month, worked all weeks
2 = With a job entire month, missed one or more weeks, no time on layoff
3 = With a job entire month, missed one or more weeks, spent time on layoff
4 = With a job one or more weeks, No time spent looking or on layoff
5 = With a job one or more weeks, Spent one or more weeks looking or on layoff
6 = No job during month, spent entire month looking or on layoff
7 = No job during month, spent one or more weeks looking or on layoff
8 = No job during month, No time spent looking or on layoff

on the part of respondents, i.e., no "real" change took place in health insurance coverage. We suspect that a large proportion of these cases fit in this category. In some cases the employer may have cancelled employee policies. In other cases employees may have cancelled coverage in order to take advantage of a "better" or cheaper policy available from the spouse's employer.

About 48 percent of those workers losing employer-provided health coverage had continuous coverage through other private health insurance, either in their own name or as a family member in a policy obtained by another household member. The remaining 52 percent of these workers were without private health insurance coverage for one or more months.

It is interesting to note that a much higher proportion of workers with continuous overall private health insurance coverage experienced no job or employment status changes than workers without continuous overall coverage (65 percent vs. 32 percent). We suspect that this higher proportion reflects higher response error on the type of coverage for the group with continous coverage. Our hypothesis is that a significant proportion of this group 1) reported changes from a policy in their own name with their employers, to other types of coverage when, in fact, no change took place and 2) reported employer-provided health insurance in their own name in the initial interview incorrectly and corrected this error in a subsequent interview. We believe, therefore, that the estimated number of workers losing employer-provided health insurance (11.7 million) during the year is biased upward significantly.

As another part of our examination of the loss of employer-provided health insurance, we analyzed the relative timing of these losses and changes in job

and employment status. These data are summarized in table 8. An estimated 59 percent of the losses in employer-provided health insurance occurred during the month in which the job or employment changed. This rate was much lower for the group with continuous coverage than for the without-continuous-coverage group (43 percent vs. 66 percent). We believe that the weaker association between the timing of these events for the group with continuous coverage is additional evidence of response error problems with this group. In fact, this group may largely be defined by respondents with similar response error problems.

TIMING OF COVERAGE CHANGES

Of the estimated 83.7 million wage and salary workers with employer-provided health insurance, 56.7 million workers (67.8 percent) had coverage through their employer all 12 months. Of the remaining 27.0 million workers, 19.4 million (71.8 percent) changed their private health insurance coverage only between the months that marked the ends of the interview periods (i.e., between the 4th and 5th months or between the 8th and 9th months). This appears to be further evidence of the suspected response errors discussed in the previous section and of recall problems in general. For a further discussion of this phenomenon see "Gross Changes in Income Recipiency from the Survey of Income and Program Participation," Dan Burkhead and John Coder, Bureau of the Census, paper presented at the annual meeting of the American Statistical Association, Las Vegas, Nevada, August 5-8, 1985.

CONCLUSION

The SIPP longitudinal research file provides an opportunity to examine employer-provided private health insurance coverage for individuals through a 12-month

Table 8. Workers With Both Loss of Employer-Provided Health Insurance and a Change in Job or Employment Status by Month of Occurrence for These Events

(Numbers in thousands)

Month of job/employment status change	Total	With continuous overall coverage	Without continuous overall coverage
Total losing employer coverage and having a job/employment status change.....	6,130	1,944	4,186
Percent.....	100.0	100.0	100.0
Same month as coverage change.....	58.7	42.9	66.0
One month before coverage change.....	7.9	6.4	8.7
Two months before coverage change.....	6.2	11.2	3.9
Three or more months before coverage change...	7.3	12.9	4.8
One or more months after coverage change.....	19.9	26.7	16.7

period, and to compare those estimates with another source of such data--the March CPS. The SIPP research file estimates a higher percentage of wage and salary workers with employer-provided health insurance coverage than reported in the CPS.

The investigation has uncovered some possible response error which may affect the change in coverage status. Among individuals who lost employer-provided health insurance coverage during the 12-month period, it appears likely that a considerable amount of misreporting occurred. Not only is it probable that the number of persons losing coverage are significantly overreported, but the timing of the changes in coverage are clustered at the breaks between the interview reference periods.

To address this problem an examination of the questionnaire wording might be useful. When a respondent is asked whether he/she had insurance in his/her "own name" it may not be apparent to the respondent that the purpose of the question is to find the primary policyholder. The respondent may think that if a person is covered by the insurance policy then the policy is in his/her name. Perhaps the item might be reworded to emphasize this distinction.