

---

# Project 5: Examining households and the health insurance policies they have

# Project 5

What if you want to know more about households and their health insurance policies? We can use the **IHB file** to add information to our dataset

In this project you will:

- Learn more about the structure of one of the EXPN files
- See an example of non-expenditure information associated with an expenditure category
- Learn how to incorporate EXPN file data with FMLI and MEMB file data
- Create a simple table using FMLI/MEMI and EXPN non-expenditure information

# Project 5 Steps

1. Read in IHB files and subset for policies reported during the collection period
2. Calculate frequency counts for non-expenditure characteristics of these policies. First, one-way table by who pays the premium for the policy. Second, two-way table of "premium payer" by whether policy is individually obtained or group
3. Create a one-way table by the number of policies per CU
4. Merge policy information with the FMLY information
5. Calculate counts of types of policies by two age groups (<65, 65+)

# Using EXPN files

---

- In contrast to other Interview data files, EXPN files contain data from all 5 quarters of interviews in each file.
- Five variables are common to all EXPN files: QYEAR, NEWID, SEQNO, ALCNO and REC\_ORIG. All but QYEAR have been described earlier in the presentation

# Using EXPN files

---

- QYEAR represents the quarter and year of the interview from which the record was derived.
- The format for QYEAR is:
  - ▶ 20121 2012, 1<sup>st</sup> quarter
  - ▶ 20122 2012, 2<sup>nd</sup> quarter
  - ▶ 20123 2012, 3<sup>rd</sup> quarter
  - ▶ 20124 2012, 4<sup>th</sup> quarter
  - ▶ 20131 2013, 1<sup>st</sup> quarter

# Factors to consider using FMLY and IHB files

---

- Each FMLI record = One household  
Each IHB record = One health insurance policy
- Some households will report no health insurance policies, while other households will report multiple health insurance policies.
- The family/member file you have created contains interviews conducted in 2012.

# Project 5 Results

- 27,071 policies were reported in interviews conducted in 2012.
- Below, the number of policies with premiums paid:

Cell Contents

```
|-----|
|                N |
|      N / Table Total |
|-----|
```

Total Observations in Table: 27071

ALL BY CU	ALL BY EMPLOYER	ALL BY OTHER	NOT REPORTED	PARTIAL BY CU
8258	3457	2030	326	13000
0.31	0.13	0.07	0.01	0.48

# Project 5 Results

How the policy was obtained by who pays the premiums

Cell Contents

```

|-----|
|              N |
|      N / Row Total |
|      N / Col Total |
|      N / Table Total |
|-----|

```

Total Observations in Table: 27071

ihb12\$INDGRP	ihb12\$WHOPAYS				
	ALL BY CU	ALL BY EMPLOYER	ALL BY OTHER	NOT REPORTED	PARTIAL BY CU
GROUP THRU EMPLOYER	2660	3161	514	276	12187
	0.14	0.17	0.03	0.01	0.65
	0.32	0.91	0.25	0.85	0.94
	0.10	0.12	0.02	0.01	0.45
GROUP THRU OTHER	812	212	1025	32	517
	0.31	0.08	0.39	0.01	0.20
	0.10	0.06	0.50	0.10	0.04
	0.03	0.01	0.04	0.00	0.02
INDIVIDUALLY	4786	84	491	18	296
	0.84	0.01	0.09	0.00	0.05
	0.58	0.02	0.24	0.06	0.02
	0.18	0.00	0.02	0.00	0.01
Column Total	8258	3457	2030	326	13000
	0.31	0.13	0.07	0.01	0.48

# Households and policies

## Number of policies per household in 2012

Cell Contents

```
|-----|
|                N |
|      N / Table Total |
|-----|
```

Total Observations in Table: 26993

0	1	2	3	4	5	6
7717	13769	3888	1154	333	86	29
0.29	0.51	0.14	0.04	0.01	0.00	0.00

  

7	8	9
12	1	4
0.00	0.00	0.00

# Project 5 results

## Age of reference person by type of policy

Cell Contents

```

|-----|
|              N |
|      N / Row Total |
|      N / Col Total |
|      N / Table Total |
|-----|

```

Total Observations in Table: 27071

fmlly_pol\$AGEGROUP2	fmlly_pol\$INSPLNTYP				Row Total
	FFS	HMO	MEDICARE SUPP	OTHER PLAN	
64 & UNDER	8583	7673	1219	3401	20876
	0.41	0.37	0.06	0.16	0.77
	0.82	0.81	0.41	0.82	
	0.32	0.28	0.05	0.13	
65 & OVER	1850	1829	1767	749	6195
	0.30	0.30	0.29	0.12	0.23
	0.18	0.19	0.59	0.18	
	0.07	0.07	0.07	0.03	
Column Total	10433	9502	2986	4150	27071
	0.39	0.35	0.11	0.15	