



Trends in Health Insurance Coverage during the COVID-19 Pandemic: New Monthly Evidence from the Household Pulse Survey

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Household Pulse Survey Data and Methods

HPS Background

- U.S. Census Bureau experimental survey in collaboration with 11 federal agencies
- Measure effects of COVID-19 pandemic on U.S. households in near real time
- Prioritizes speed over “gold standard” data
- Valuable tool for measuring real-time impacts of pandemic

HPS Design

- Biweekly survey of household-residing adults
- Contacted via email and SMS and pushed to web-based survey
- Representative of all states and 15 largest MSAs
- Sample sizes of ~40k – 100k per week
- Weighted response rates of ~5% – 8%

Concerns

- Nonresponse bias
- Data are self-reported
- Potential break in series between July 2020 and August 2020
- Data still valuable for understanding trends rather than absolute levels

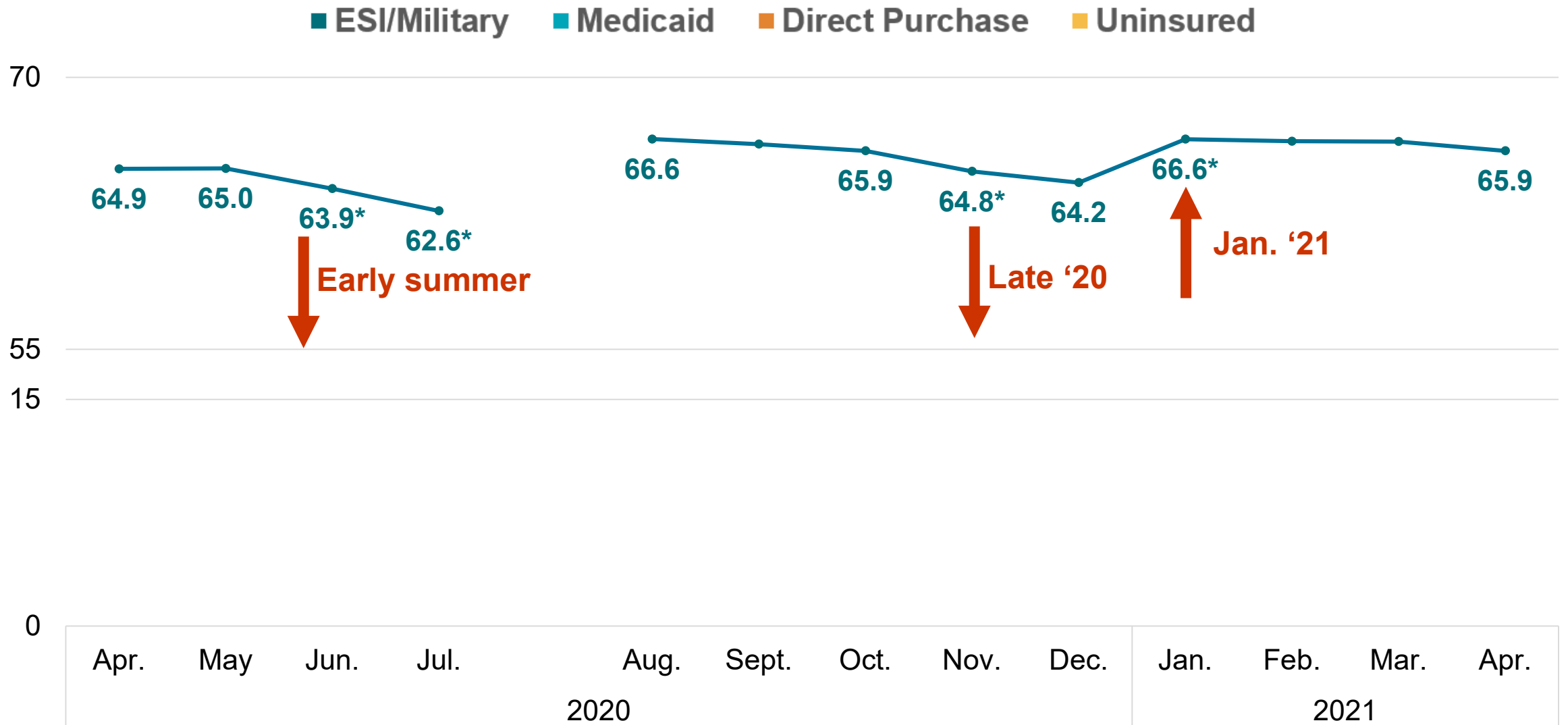
Overview of Analysis and Methods

- Monthly estimates of health insurance coverage by type for April 2020 – April 2021
- Universe is household-residing adults, age 18–64
- National estimates and by state, Medicaid expansion status and race/ethnicity
- Limited ability to disaggregate race/ethnicity categories
- Used insurance hierarchy for respondents with multiple sources of coverage
- We won't focus on Medicare coverage

National Coverage Distribution

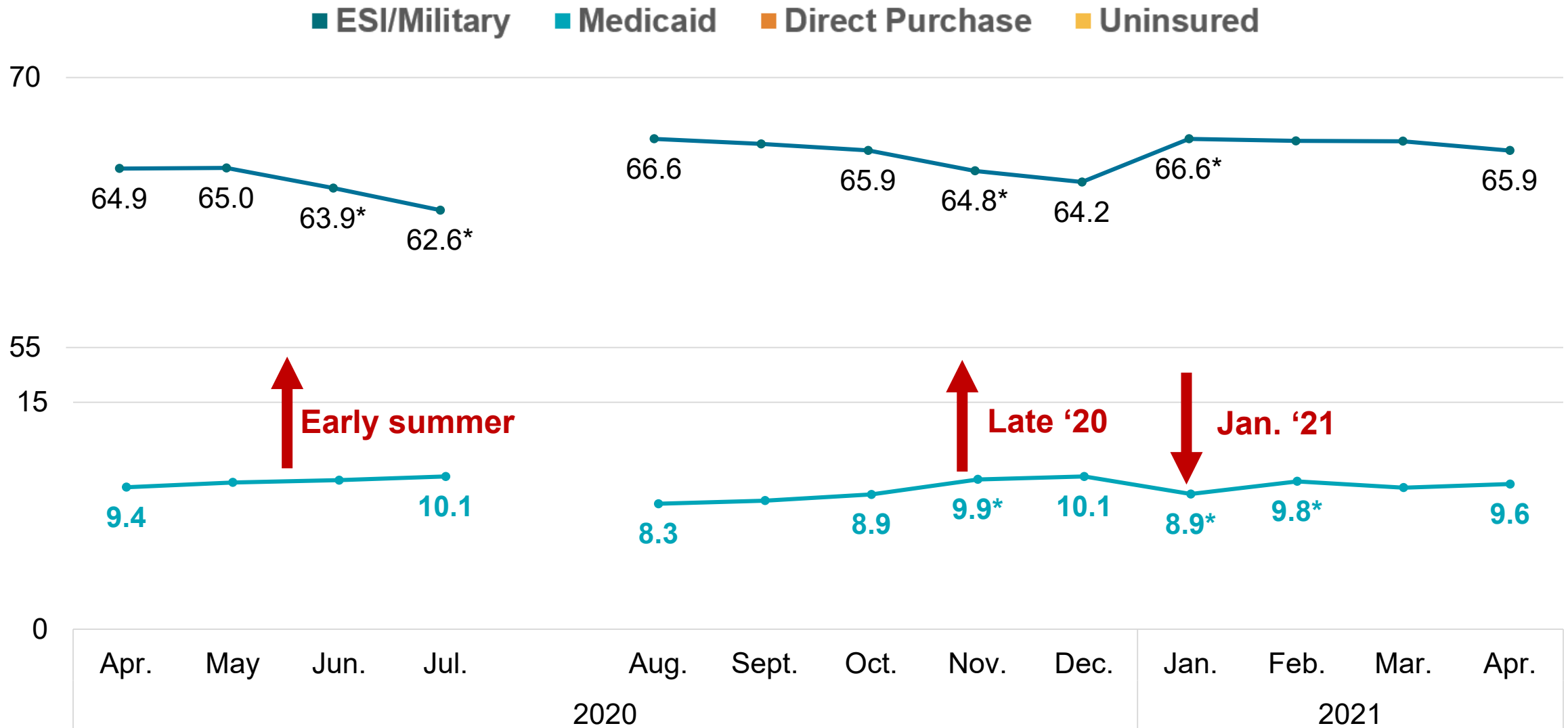
Results

Disruptions to employer-sponsored coverage



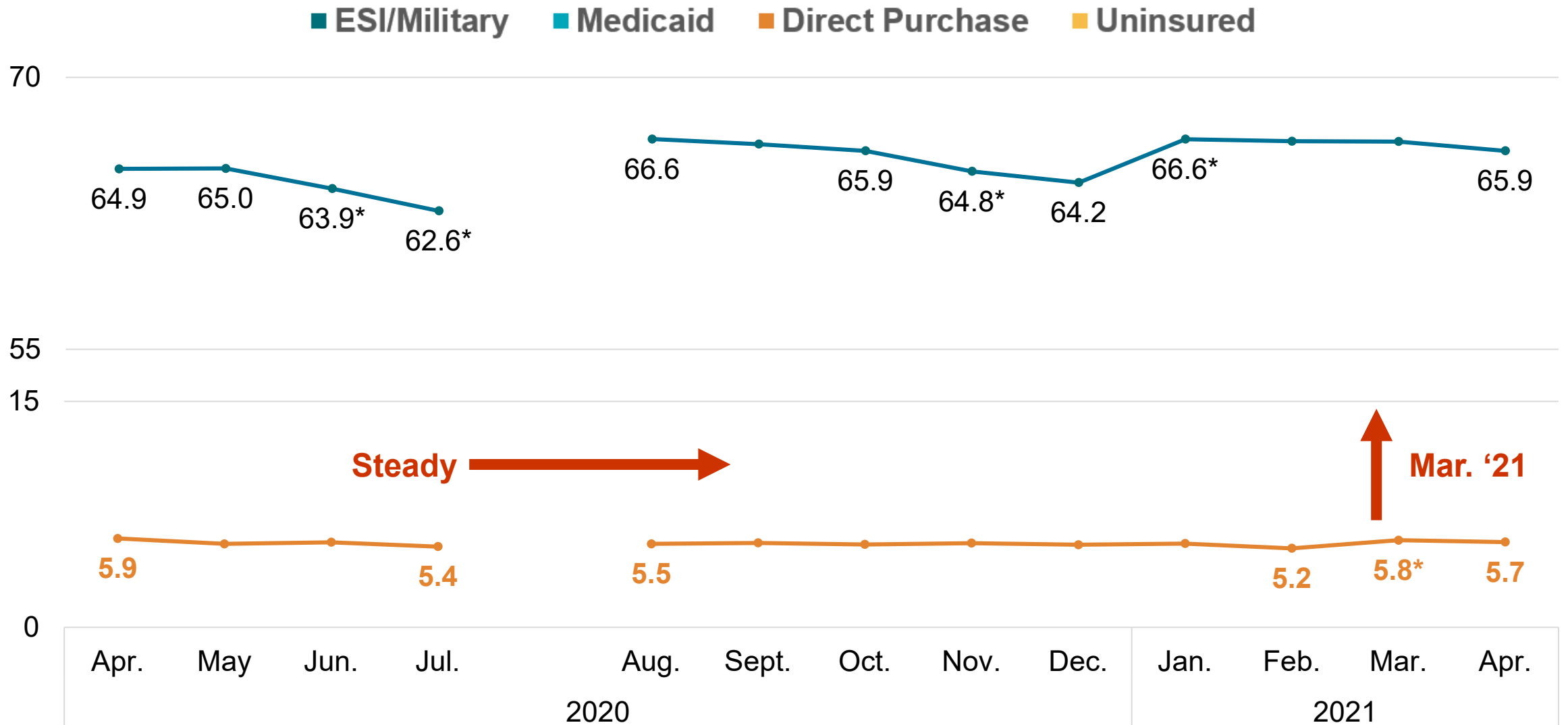
* Change from previous month statistically significant at 95% confidence level

Medicaid partially offset the drop in ESI



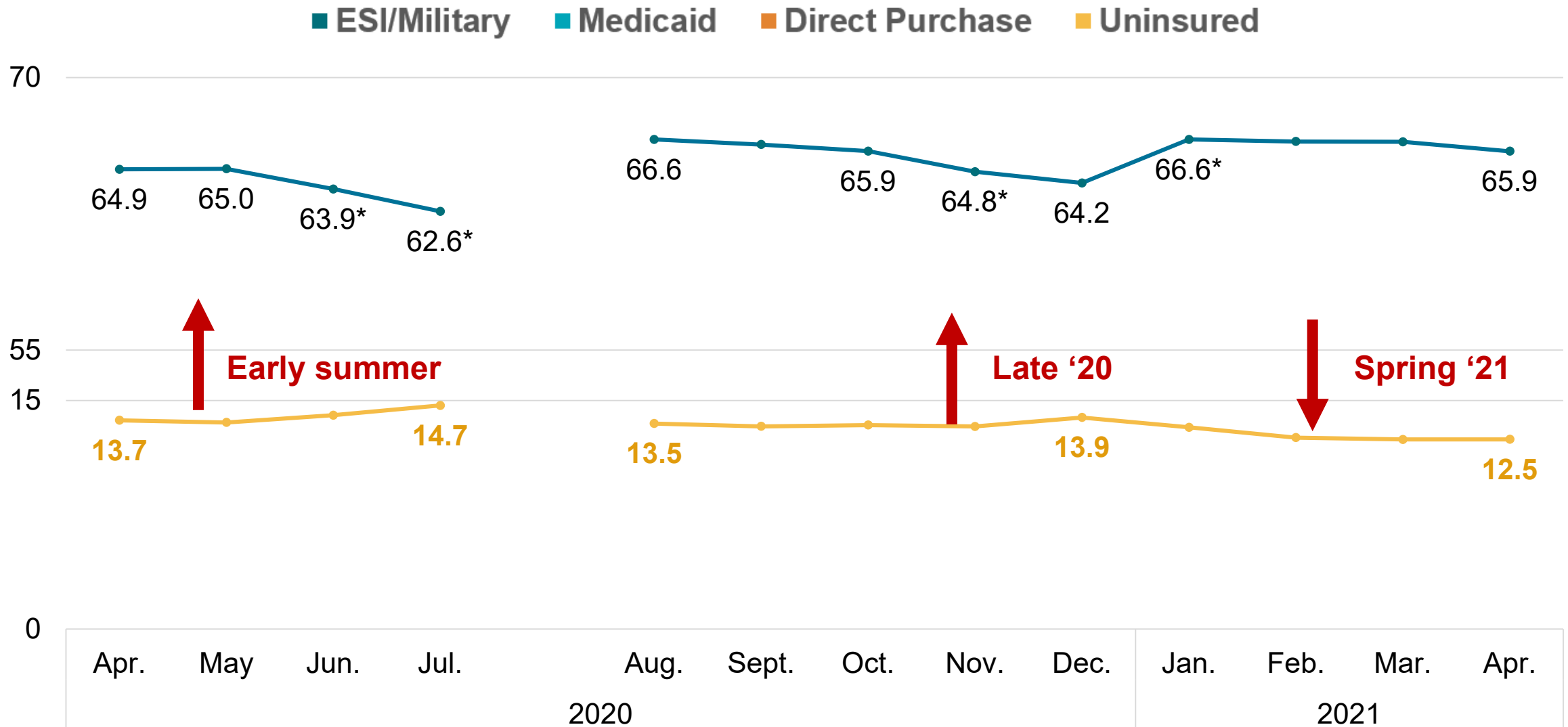
* Change from previous month statistically significant at 95% confidence level

Direct Purchase held steady



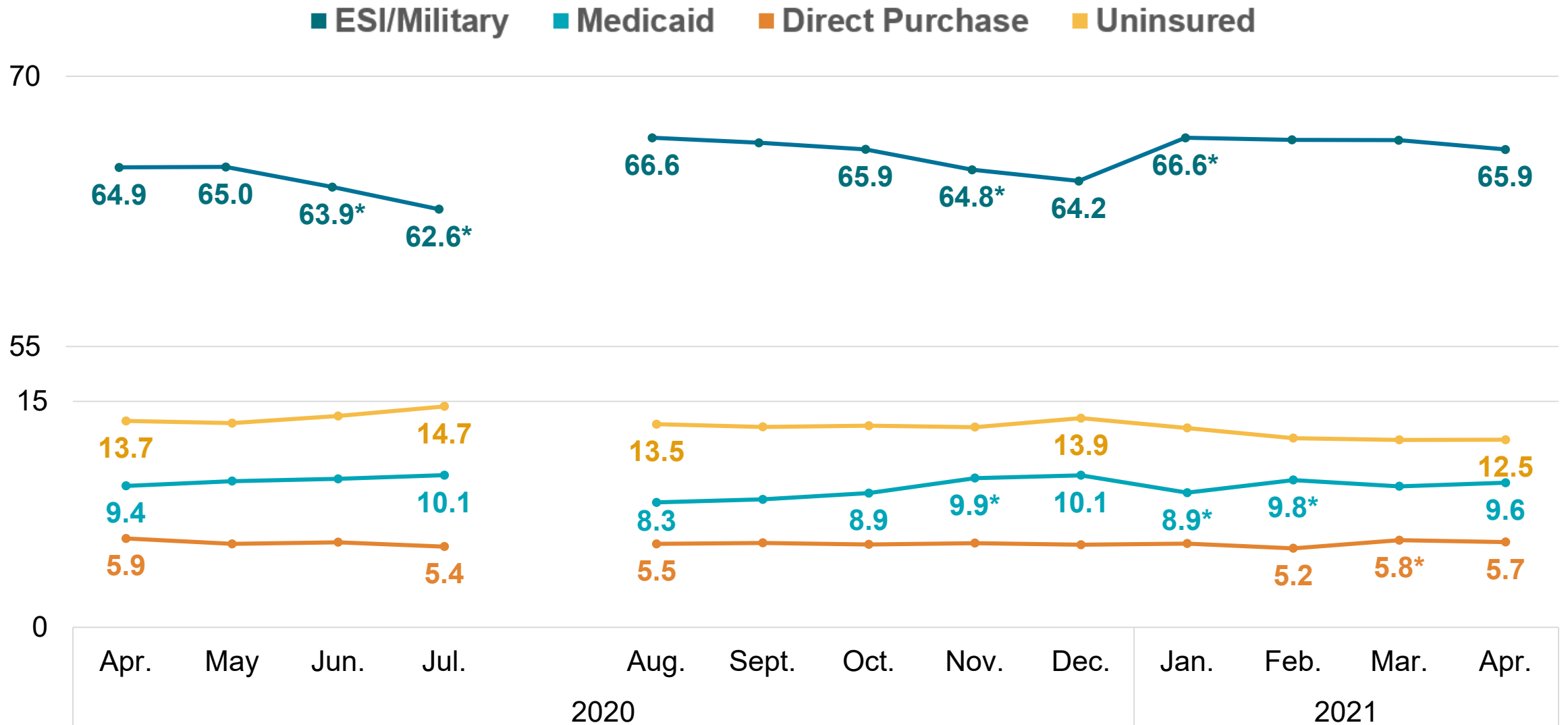
* Change from previous month statistically significant at 95% confidence level

Uninsured rate drifted up, but offset in part by Medicaid



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Medicaid provided a safety net



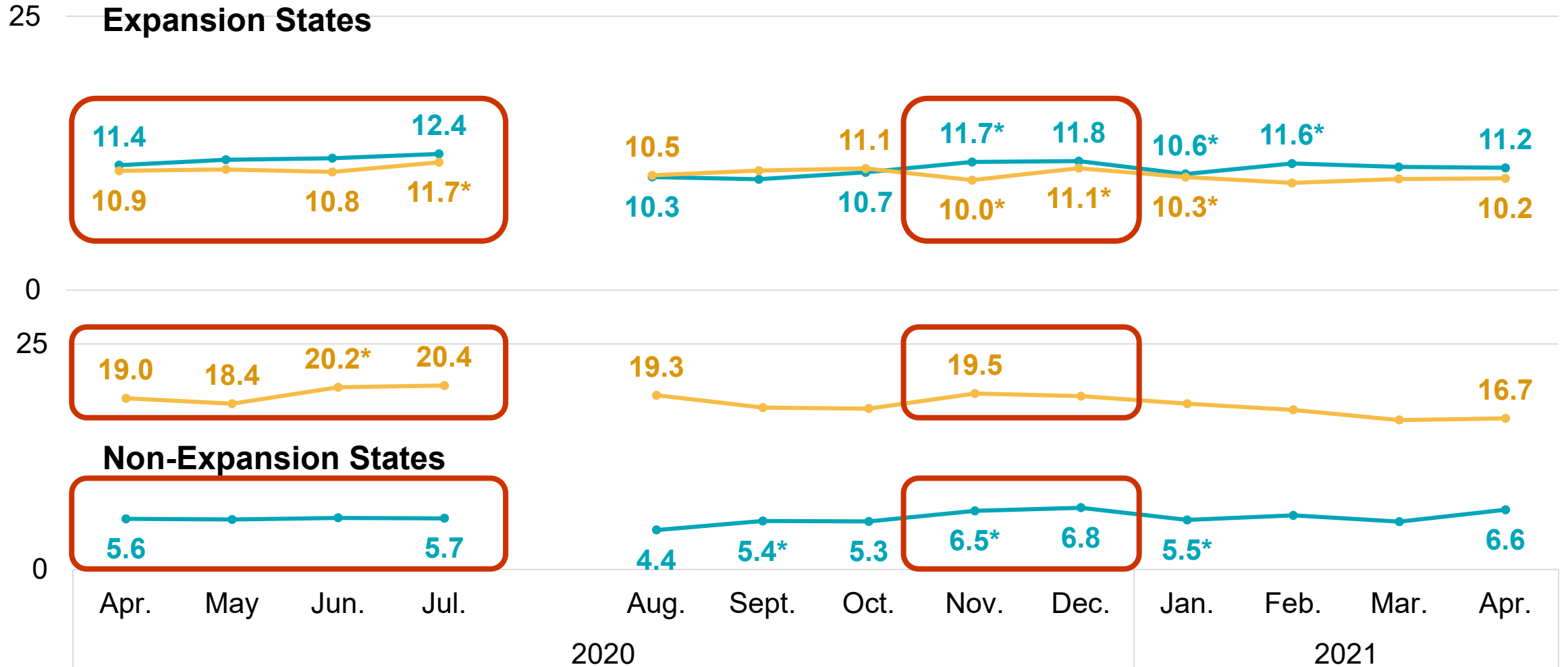
* Change from previous month statistically significant at 95% confidence level

Coverage by Medicaid Expansion Status

Results

Medicaid safety net stronger in Expansion states

■ Medicaid ■ Uninsured

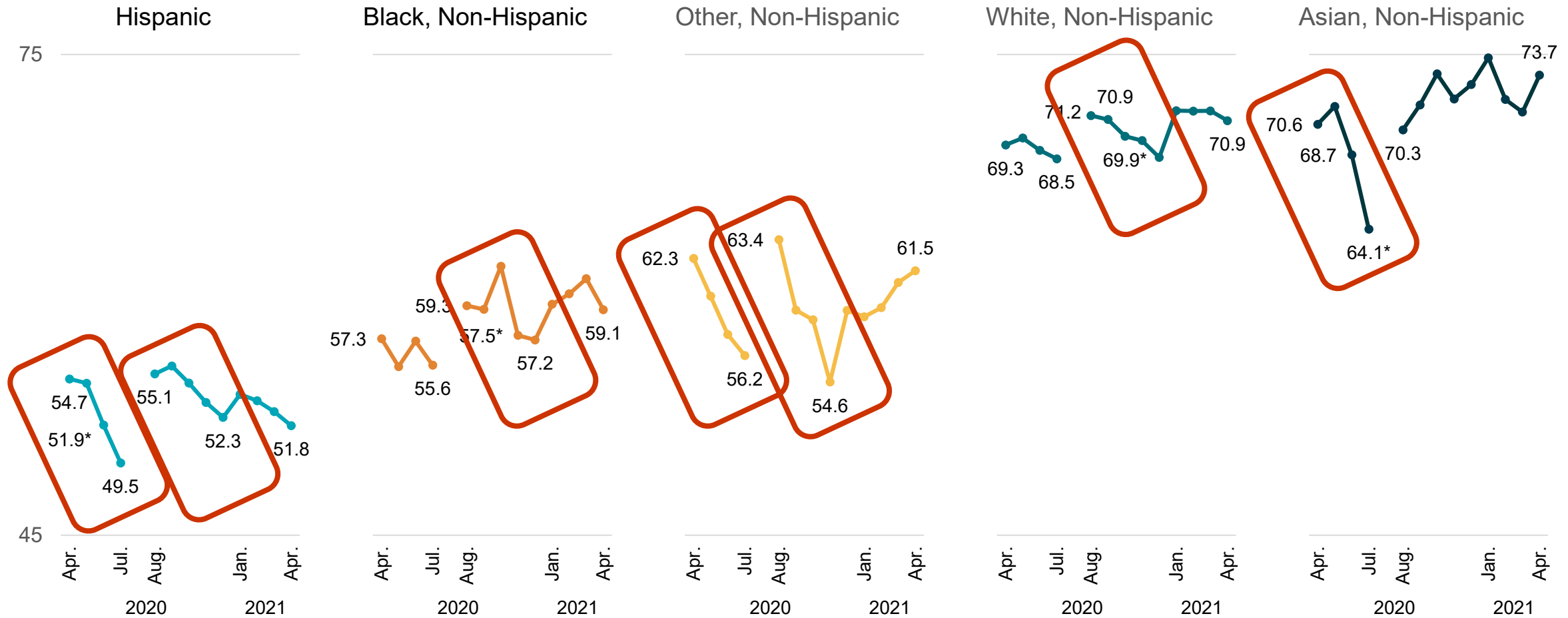


* Change from previous month statistically significant at 95% confidence level

Coverage by Race/Ethnicity

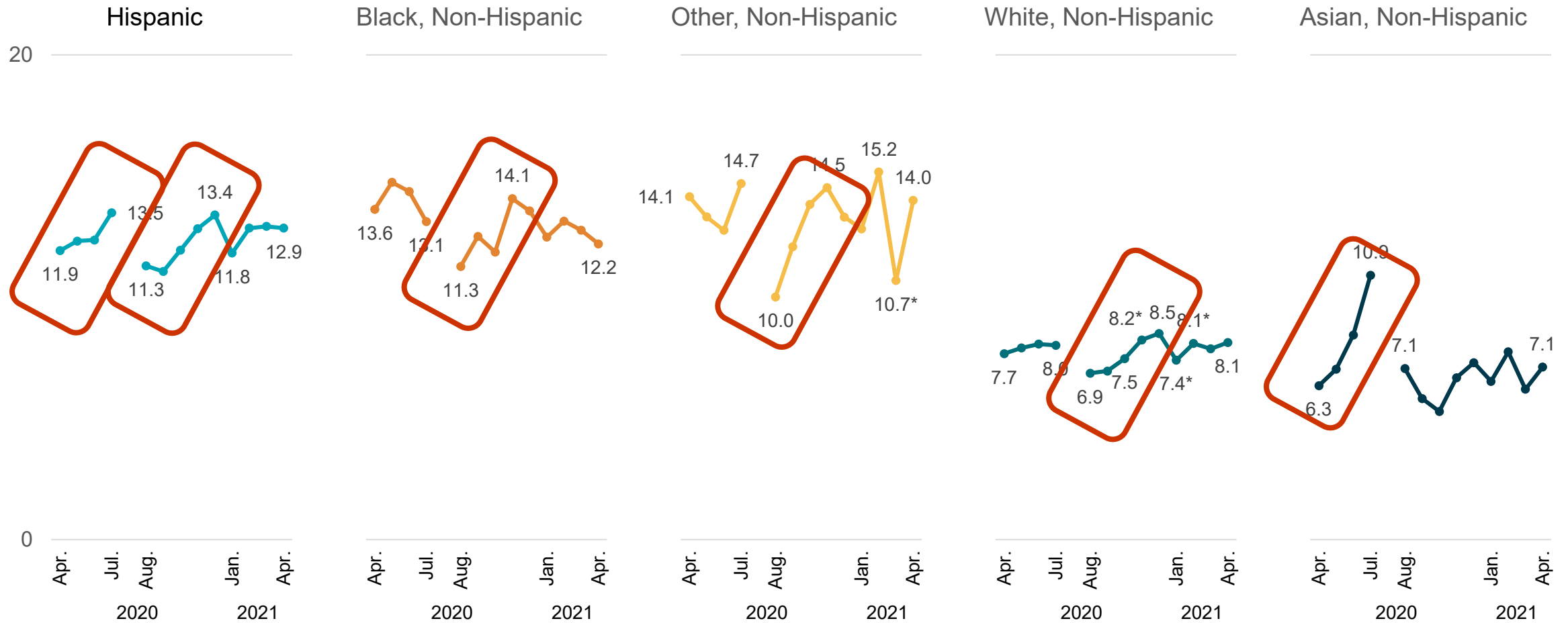
Results

Unequal disruptions to ESI by race/ethnicity



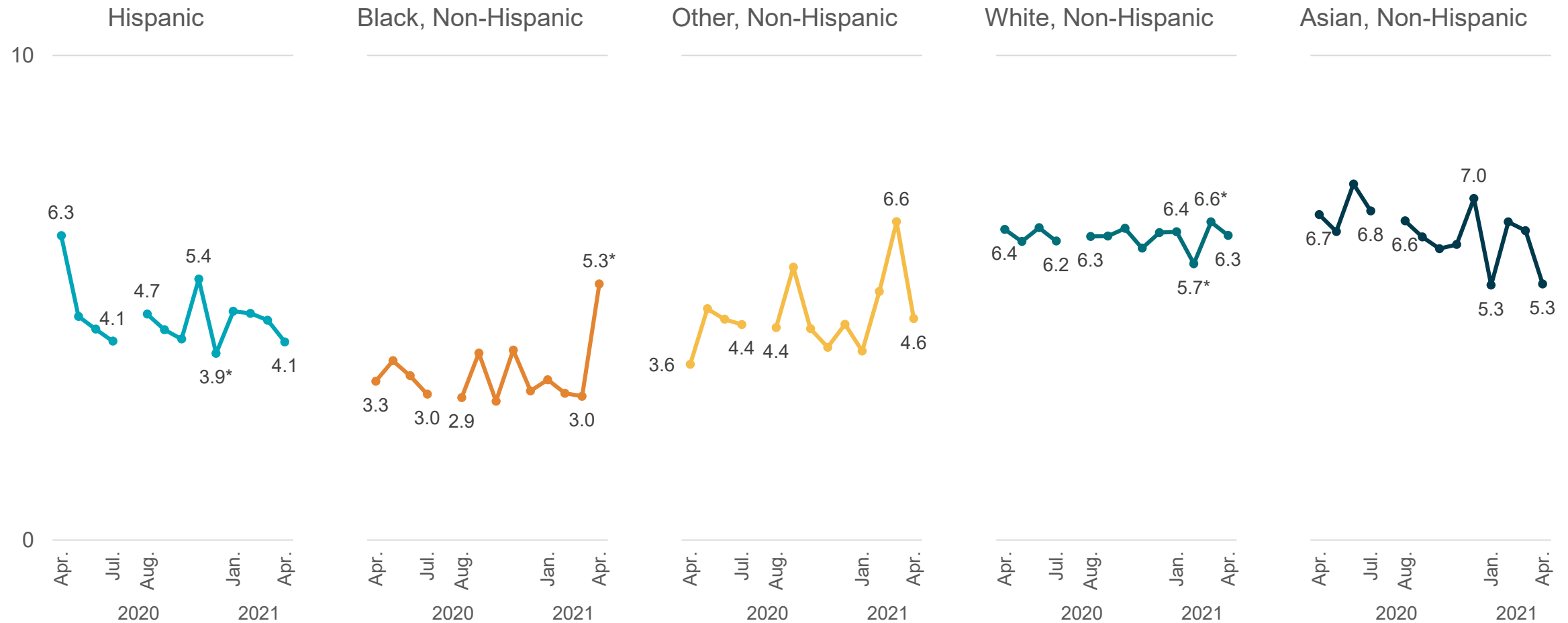
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Medicaid provided safety net for all groups



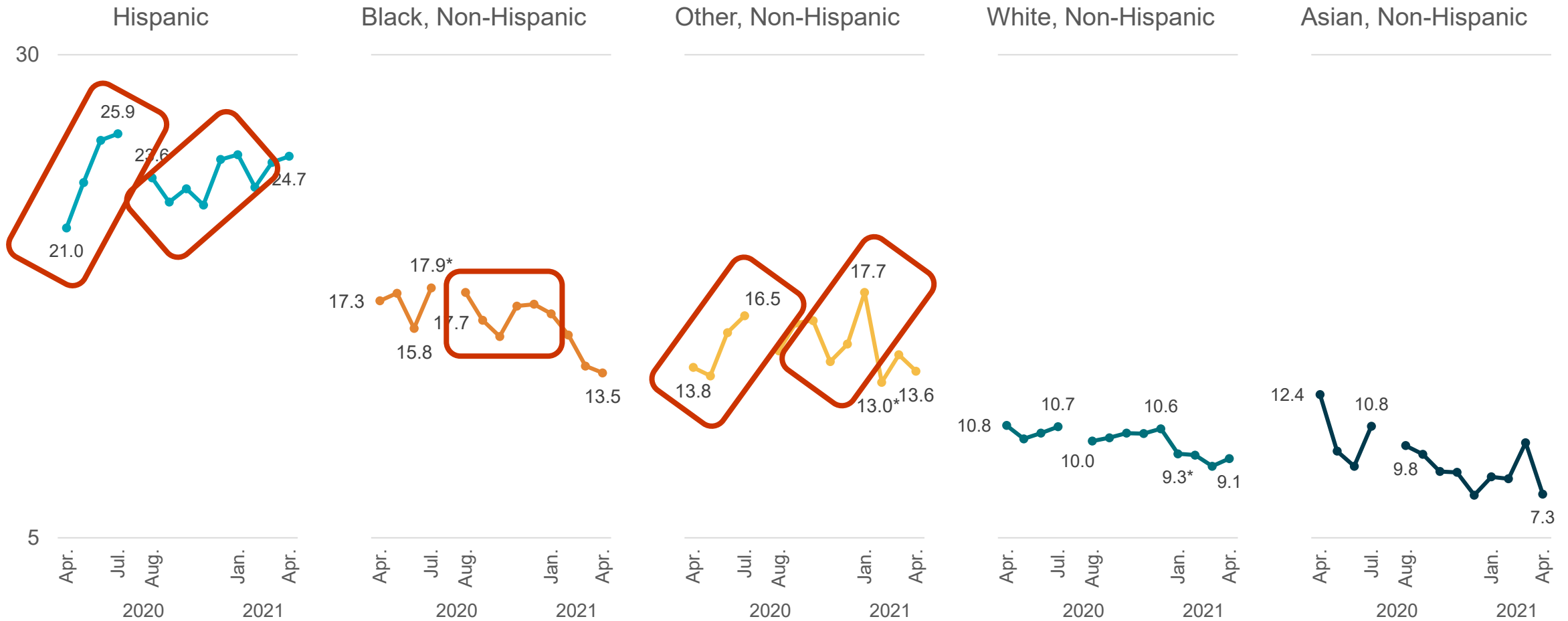
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Some groups saw large swings in Direct Purchase



* Change from previous month statistically significant at 95% confidence level

Racial/ethnic disparities in rates of uninsurance



* Change from previous month statistically significant at 95% confidence level

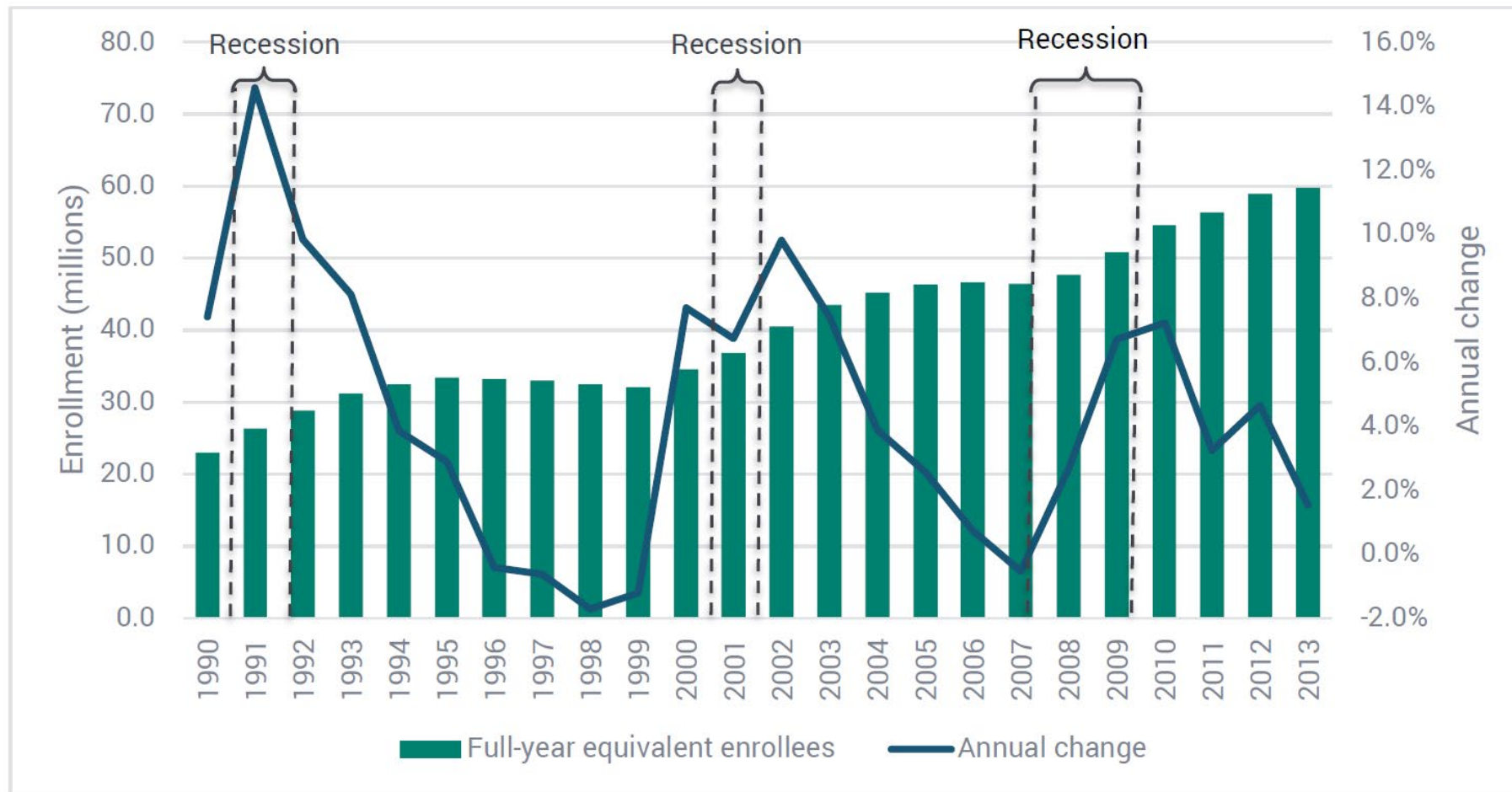
Conclusions and Discussion

Loss of employer-sponsored coverage

- More coverage disruptions when coverage is tied to employment
- Early-summer and late-fall 2020; recovery in January 2021
 - ↓ 2.3PP April – July
 - ↓ 2.4PP August – December
 - ↑ 2.4PP December – January '21
- Losses weren't felt evenly throughout the population

Medicaid is a countercyclical safety-net program

FIGURE 1. Medicaid Enrollment and Enrollment Growth by Fiscal Year, 2000–2013



Source: MACPAC, 2019, MACStats, Exhibit 10: Medicaid enrollment and total spending levels and annual growth, FYs 1968–2018.

Comments on using the HPS data

- HPS data are far from perfect, with reasons for concern about nonresponse bias
- HPS has been an invaluable source of near-real-time data during a rapidly evolving crisis

SHADAC Household Pulse Survey Resources

Measuring Coronavirus Impacts with the Census Bureau's New Household Pulse Survey: **Utilizing the Data and Understanding the Methodology**

shadac.org/Household-Pulse-SurveyMethods

Vaccine Hesitancy Decreased During the First Three Months of the Year: New Evidence from the Household Pulse Survey

shadac.org/news/vaccine-hesitancy-decreased-during-first-three-months-year-new-evidence-household-pulse-survey

COVID-19 Vaccination Rates: State-level and Subpopulation Analysis of the Household Pulse Survey

shadac.org/news/covid-19-vaccination-rates-state-level-and-subpopulation-analysis-HPS

Thank you!

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