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| **Domain:** | Demographics |
| **Measure:** | Health Insurance Coverage |
| **Definition:** | Question asking whether the respondent is covered by health insurance or some other form of health care coverage at the time of the interview. |
| **Purpose:** | Individuals who don't have health insurance do not visit health care providers on a regular basis or for precautionary testing (e.g., prostate exam) and may be more vulnerable to illness or disease. Usually, individuals who don't have health insurance are those who can't afford to pay the insurance premiums and are not eligible for government programs (e.g., immigrants). |
| **Essential PhenX Measures:** | Current Age |
| **Related PhenX Measures:** |  |
| **Collections:** |  |
| **Keywords:** | Demographics, health care, health insurance coverage,uninsured, health insurance plan, health care coverage, Medicare, Medicaid, medical care, medical bills, Medi-gap, Eisenberg, National Health and Nutrition Examination Survey, NHANES, Demographics |

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| **Protocol Release Date:** | February 6, 2009 |
| **PhenX Protocol Name:** | Health Insurance Coverage |
| **Protocol Name from Source:** | The Expert Review Panel has not reviewed this measure yet. |
| **Description:** | The respondent is asked about health insurance coverage. A number of possible types of health care coverage are included, not simply health insurance. |
| **Specific Instructions:** | The respondent needs to understand that the question addresses private and government-provided health insurance plans. Although single service coverage and Indian Health Service coverage are included as possible response categories in the question about type of coverage, individuals with only these types of coverage are counted as being uninsured in federal health statistics. |
| **Protocol:** | The next question is about health insurance. Include health insurance obtained through employment or purchased directly as well as government programs like Medicare and Medicaid that provide medical care or help pay medical bills.  Are you covered by health insurance or some other kind of health care plan?  [] 1 YES  [] 2 NO  [] 7 REFUSED  [] 9 DON'T KNOW  What kind of health insurance or health care coverage do you have? Include those that pay for only one type of service (such as nursing home care, accidents, or dental care). Exclude private plans that only provide extra cash while hospitalized. If you have more than one kind of health insurance, tell me all plans that you have.  [CODE ALL THAT APPLY, HAND CARD WITH LIST OF ANSWERS.  CAPI INSTRUCTION: DO NOT ALLOW MORE THAN ONE ANSWER WHEN 40 (NO COVERAGE OF ANY TYPE) IS CODED. ]  [] 14 PRIVATE HEALTH INSURANCE  [] 15 MEDICARE  [] 16 MEDI-GAP  [] 17 MEDICAID ({IF AVAILABLE, DISPLAY STATE PLAN NAME})  [] 18 SCHIP (CHIP/CHILDREN'S HEALTH INSURANCE PROGRAM)  [] 19 MILITARY HEALTH CARE (TRICARE/VA/CHAMP-VA)  [] 20 INDIAN HEALTH SERVICE  [] 21 STATE-SPONSORED HEALTH PLAN ({IF AVAILABLE, DISPLAY STATE PLAN NAME})  [] 22 OTHER GOVERNMENT PROGRAM  [] 23 SINGLE SERVICE PLAN (E.G., DENTAL, VISION, PRESCRIPTIONS)  [] 40 NO COVERAGE OF ANY TYPE  [] 77 REFUSED  [] 99 DON'T KNOW |
| **Selection Rationale:** | The National Health and Nutrition Examination Survey (NHANES) protocol was vetted against other health insurance coverage measures and was chosen because it determined if the respondent had health insurance and the type of coverage. Note that the questions do not address the adequacy of health insurance coverage or the cost for copayments. |
| **Source:** | National Health and Nutrition Examination Survey (NHANES) Health Insurance Section, 2005-2006. Question numbers HIQ.011 and HIQ.031.  National Center for Health Statistics. National Health and Nutrition Examination Survey (NHANES) 2005–2006. |
| **Life Stage:** | Adult Adolescent |
| **Language of source:** | English, Spanish |
| **Participant:** | An individual aged 16 years or older. |
| **Personnel and Training Required:** | The interviewer must be trained to conduct personal interviews with individuals from the general population. The interviewer must be trained and found to be competent (i.e., tested by an expert) at the completion of personal interviews.\* The interviewer should be trained to prompt respondents further if a "don't know" response is provided.  \* There are multiple modes to administer this question (e.g., paper-and-pencil and computer-assisted interviews). |
| **Equipment Needs:** | While the source instrument was developed to be administered by computer, the PhenX Working Group acknowledges these questions can be administered in a noncomputerized format (i.e., paper-and-pencil instrument). Computer software is necessary to develop computer-assisted instruments. The interviewer will require a laptop computer/handheld computer to administer a computer-assisted questionnaire. |
| **Standards:** | |  |  |  |  | | --- | --- | --- | --- | | **Standard** | **Name** | **ID** | **Source** | | Common Data Element (CDE) | Person Health Insurance Type | 2518985 | [CDE Browser](https://cdebrowser.nci.nih.gov/CDEBrowser/search?elementDetails=9&FirstTimer=0&PageId=ElementDetailsGroup&publicId=2518985&version=1.0) | | Logical Observation Identifiers Names and Codes (LOINC) | Health ins coverage proto | 63066-5 | [LOINC](http://s.details.loinc.org/LOINC/63066-5.html?sections=Web) | |
| **General references:** | Eisenberg, J. (2000). LDI Health Policy Seminar Series Summary: Voltage Drop to Quality: Transforming Insurance Into Quality Care. |
| **Mode of Administration:** | Interviewer-administered question (see Supplemental Information for self-administered alternatives) |
| **Derived Variables:** | None |
| **Requirements:** | |  |  | | --- | --- | | **Requirement Category** | **Required** | | Major equipment | No | | Specialized training | No | | Specialized requirements for biospecimen collection | No | | Average time of greater than 15 minutes in an unaffected individual | No | |
| **Process and Review:** | The Expert Review Panel has not reviewed this measure yet. |