**ESI Offer and Take-up Public Use Extract File for 2014 - 2018**

The purpose of this extract is to provide information on the offer and take-up of employer-sponsored health insurance coverage for individuals who were employed but did not have employer-sponsored coverage. Specifically, the file indicates 1) whether their employer offered coverage to any of its employees, 2) whether they were eligible for that coverage, if offered, 3) why they were ineligible, if offered and ineligible, and 4) why they chose to not take the coverage, if eligible.

The extract includes several new variables. PEOFFER indicates whether the person's employer offers a health insurance plan to any of its employees. PECOULD indicates whether the person was eligible to purchase an employer’s health insurance plan if one was offered. PEWNTAKE1-PEWNTAKE8 indicate the respondent’s reason(s) for not purchasing health insurance through their employer if they were eligible for that insurance. PEWNELIG1- PEWNELIG6 indicate the respondent’s reason(s) why they were ineligible to purchase health insurance through their employer if they were ineligible for that insurance. The extract also includes the associated imputation flags I\_PEOFFER, I\_PECOULD, I\_PEWNTAKE1-I\_PEWNTAKE 8, and I\_PEWNELIG1-I\_PEWNELIG6, and match keys to link to the other public use file (H\_SEQ and PPPOSOLD).

In 2014, the Census Bureau implemented changes to the Current Population Survey Annual Social and Economic Supplement including a complete redesign of the health insurance questions. Evaluation of the new questions included over a decade of research, including focus groups, cognitive interviews, and two national field tests. Questions on offer and take-up of employer-sponsored coverage were added to the CPS ASEC as part of the redesign.

Variables in this extract represent coverage at the time of the interview.

Survey respondents are asked whether they are eligible for coverage and then asked the reason(s) they did not take insurance for which they were eligible or the reason(s) they were ineligible. Since there may be some confusion as to the distinction between being offered coverage and being eligible for coverage, respondents reporting that they are eligible can select responses related to ineligibility and respondents reporting that they are ineligible can select responses related to not taking insurance for which they are eligible. To this end, reasons why the individual did not take the offered insurance also include responses of “Haven't yet worked for employer long enough” (PEWNTAKE6) and “Contract or temporary employees not allowed in plan” (PEWNTAKE7). Reasons why the individual was not eligible also include the response, “Too expensive” (PEWNELIG5).

In the edited data extracts, eligibility reports that are inconsistent with the reason reports are left as reported by respondents to provide data users with flexibility in handling these reports. The recommended approach, used in “New Estimates of Offer and Take-up of Employer-Sponsored Insurance” [<http://www.census.gov/content/dam/Census/library/working-papers/2016/demo/Abramowitz-2016.pdf>] by Joelle Abramowitz and Brett O’Hara, prioritizes the reason report over the eligibility report, re-categorizing whether a respondent is eligible for coverage based on the reason reported when respondents provide reasons that are incompatible with their eligibility report, as outlined above.[[1]](#footnote-1) This approach re-categorizes both the reason from eligibility to take-up or vice versa, as well as the eligibility variable, PECOULD. If a person gives multiple reasons and one reason is inconsistent with the eligibility response, we keep the reason(s) consistent with the eligibility response and drop the inconsistent reason(s).[[2]](#footnote-2)

Variables

**PEOFFER:** Indicates whether the person's employer offers a health insurance plan to any of its employees.

UNIVERSE: Respondents who were not policyholders of employer-based health insurance plans at interview (HI\_NOW=2) who are employed (PEMLR IN (1,2)) and not self-employed (PEI01COW IN (1,2,3,4,5,8,9,10))

Values:

NIU = -1

Yes = 1

No = 2

**I\_PEOFFER:** Allocation flag for PEOFFER.

Values:

Based on Reported Data = 0

Derived from Hotdeck Imputation = 1

Derived from Logical Inference = 2

**PECOULD:** Indicates whether the person was eligible to purchase an employer’s health insurance plan if one was offered.

UNIVERSE: Respondents who were not policyholders of employer-based health insurance plans at interview (HI\_NOW=2) who are employed (PEMLR IN (1,2)) and not self-employed (PEI01COW IN (1,2,3,4,5,8,9,10)) whose employer offered health insurance benefits to any employees (PEOFFER EQ. 1)

Values:

NIU = -1

Yes = 1

No = 2

**I\_PECOULD:** Allocation flag for PEOFFER.

Values:

Based on Reported Data = 0

Derived from Hotdeck Imputation = 1

Derived from Logical Inference = 2

**PEWNTAKE1- PEWNTAKE 8:** Indicate the respondent’s reason(s) for not purchasing health insurance through their employer if they were eligible for that insurance.

UNIVERSE: Respondents who were not policyholders of employer-based health insurance plans at interview (HI\_NOW=2) who are employed (PEMLR IN (1,2)) and not self-employed (PEI01COW IN (1,2,3,4,5,8,9,10)) and were eligible to purchase an employer’s health insurance plan (PECOULD=1)

Values:

NIU = -1

Yes = 1

No = 2

PEWNTAKE1: Covered by another plan

PEWNTAKE2: Traded health insurance for higher pay

PEWNTAKE3: Too expensive

PEWNTAKE4: Don't need health insurance

PEWNTAKE5: Have a pre-existing condition

PEWNTAKE6: Haven't yet worked for this employer long enough to be covered

PEWNTAKE7: Contract or temporary employees not allowed in plan

PEWNTAKE8: Other/specify

**I\_PEWNTAKE1-I\_PEWNTAKE 8:** Allocation flags for PEWNTAKE1-PEWNTAKE8.

Values:

Based on Reported Data = 0

Derived from Hotdeck Imputation = 1

Derived from Logical Inference = 2

**PEWNELIG1- PEWNELIG 6:** Indicate the respondent’s reason(s) they were ineligible to purchase health insurance through their employer if they were ineligible for that insurance.

UNIVERSE: Respondents who were not policyholders of employer-based health insurance plans at interview (HI\_NOW=2) who are employed (PEMLR IN (1,2)) and not self-employed (PEI01COW IN (1,2,3,4,5,8,9,10)) and were ineligible to purchase an employer’s health insurance plan (PECOULD=2)

Values:

NIU = -1

Yes = 1

No = 2

PEWNELIG1: Don't work enough hours per week or weeks per year

PEWNELIG 2: Contract or temporary employees not allowed in plan

PEWNELIG 3: Haven't yet worked for this employer long enough to be covered

PEWNELIG 4: Have a pre-existing condition

PEWNELIG 5: Too expensive

PEWNELIG 6: Other/specify

**I\_PEWNELIG1-I\_PEWNELIG 6:** Allocation flags for PEWNELIG1-PEWNELIG6.

Values:

Based on Reported Data = 0

Derived from Hotdeck Imputation = 1

Derived from Logical Inference = 2

1. This included 1,054 respondents in 2014 and 926 respondents in 2015. [↑](#footnote-ref-1)
2. This included 59 respondents in 2014 and 32 respondents in 2015. [↑](#footnote-ref-2)