Health Insurance Coverage: 1987-2001

Health Insurance Coverage (% of population): 1987-2001

- Employer Based
- Medicaid
- Medicare
- Military Insurance
- Not Covered
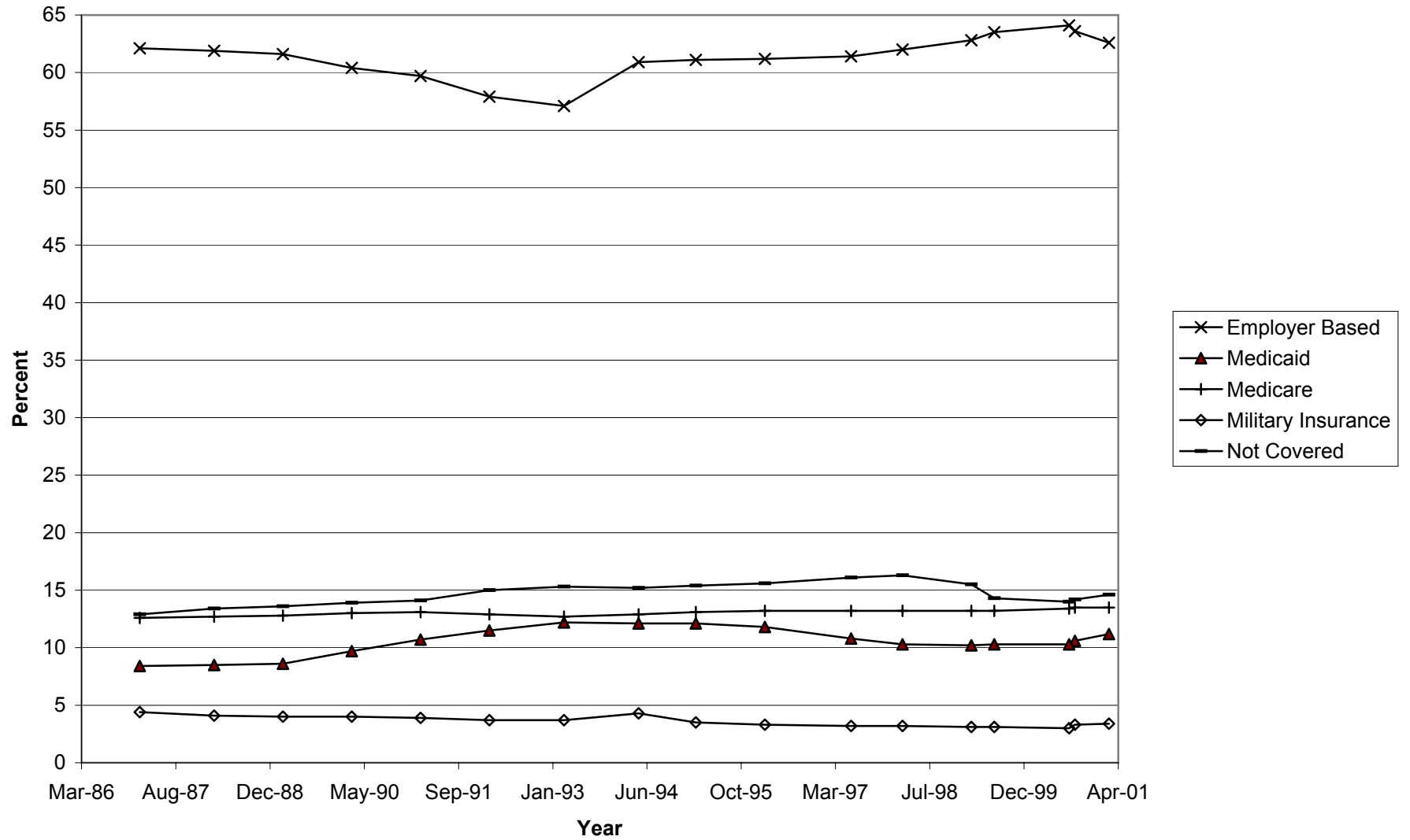
Health Insurance Coverage among Children (% Population): 1987-2001
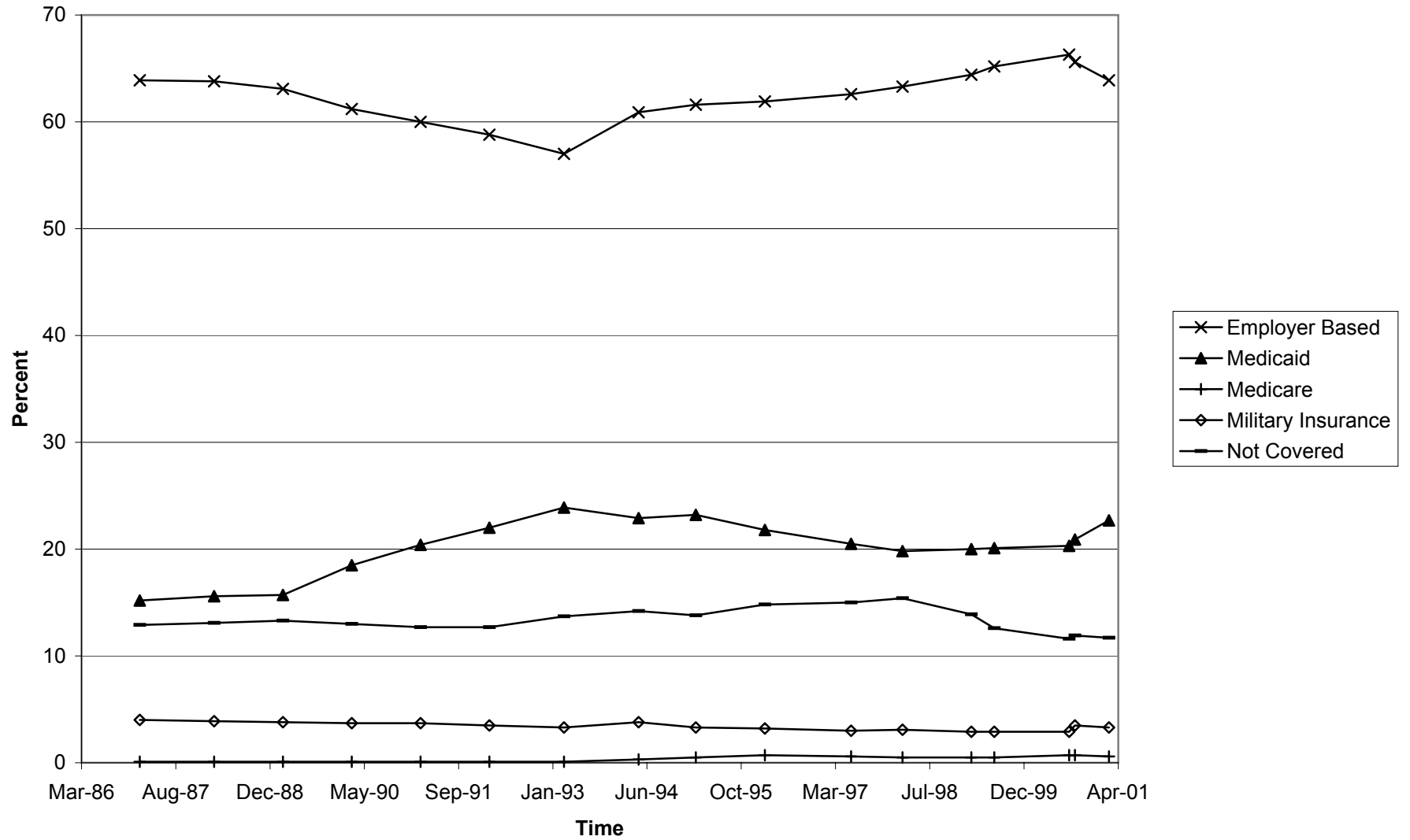
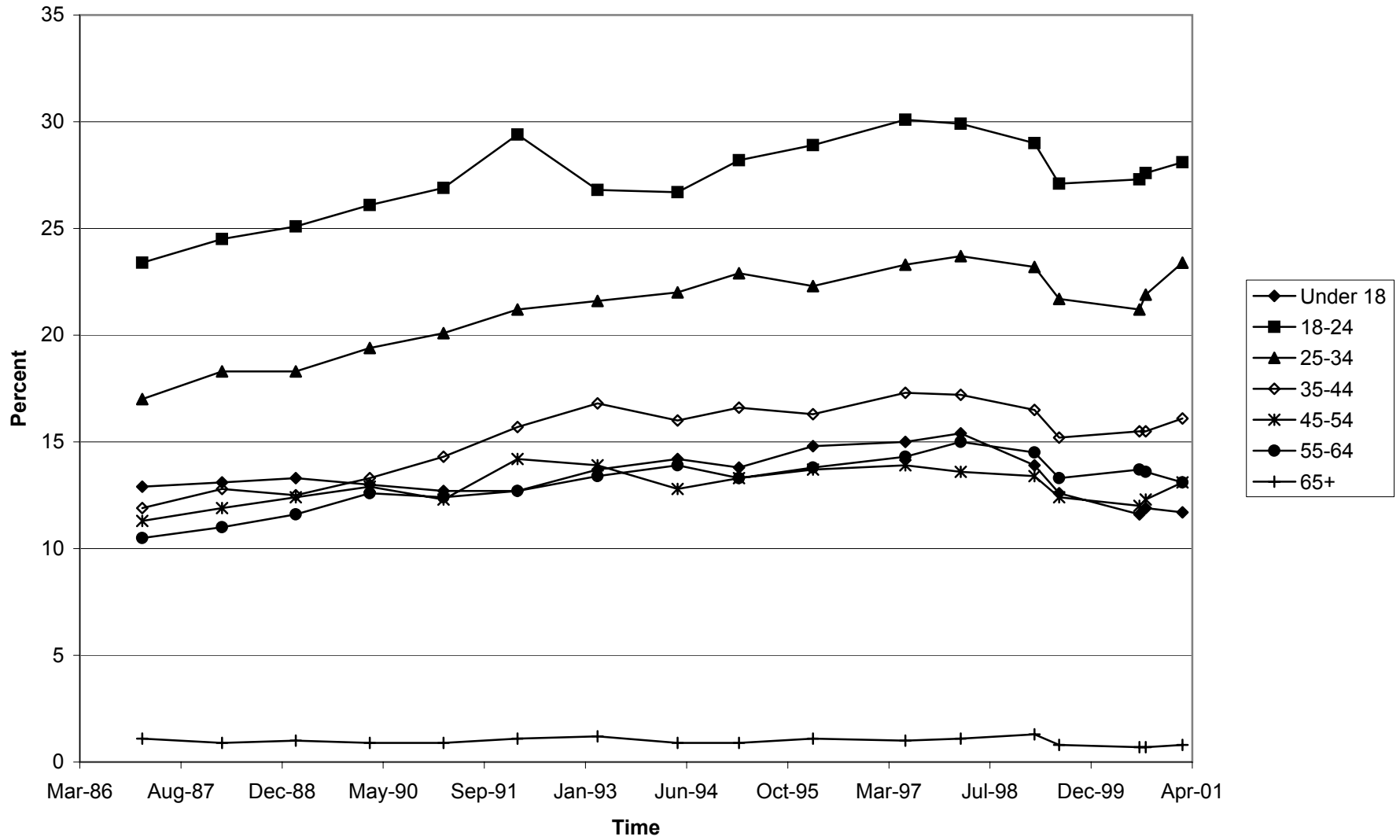# Uninsurance by Age Group (% Population): 1987-2001

Table 1
Fraction Covered by Health Insurance Provided by Their Employer
by Year and Sector (Private/Public)
Workers Ages 20-64

Year	Sample Size	All Jobs Average (1)	Public Average (2)	Private Average (3)	Public-Private Difference Average (4)	Public-Private Difference Adjusted (5)
May79	4127	0.734 (0.003)	0.796 (0.005)	0.719 (0.003)	0.076 (0.007)	0.067 (0.008)
May83	4340	0.726 (0.003)	0.811 (0.005)	0.706 (0.003)	0.106 (0.007)	0.078 (0.008)
May88	3959	0.713 (0.003)	0.814 (0.005)	0.691 (0.003)	0.124 (0.006)	0.092 (0.008)
Apr93	3951	0.677 (0.002)	0.807 (0.005)	0.647 (0.003)	0.160 (0.006)	0.124 (0.008)
Feb95	8258	0.675 (0.003)	0.819 (0.007)	0.641 (0.004)	0.178 (0.009)	0.142 (0.006)
Feb97	7037	0.674 (0.003)	0.808 (0.007)	0.645 (0.004)	0.163 (0.009)	0.128 (0.006)
All	31672	0.703 (0.001)	0.809 (0.002)	0.678 (0.001)	0.130 (0.003)	0.100 (0.003)

Note: The numbers in parentheses are standard errors. The numbers in columns 1-3 are the fraction of workers in each group reporting that they are covered by their own employer-provided health insurance based on weighted tabulations of data from the relevant supplements to the CPS. The average difference in column 4 is computed as the difference between the health insurance coverage rate in the public sector (column 2) and the coverage rate in the private sector (column 3). The adjusted differences reported in column 5 are the coefficients on a public sector dummy variable from separate OLS regressions for each year of the health insurance coverage indicator on the public sector dummy variable and controls for age, education, sex, race, marital status, and the interaction of sex and marital status. The regression adjustment for the "all" sample includes survey dummy variables as well. All counts are weighted by the CPS supplement weights. The sample includes all private sector workers ages 20-64 who are not self-employed.

Table 2
Fraction Covered by Health Insurance Provided by Their Employer
by Year and Job Type
Private Sector Workers Ages 20-64

Year	Sample Size	All Jobs Average (1)	Full-time Old (Core) Jobs Average (2)	Peripheral Jobs Average (3)	Full-time New Jobs Average (4)	Part-time Old Jobs Average (5)	Part-time New Jobs Average (6)	Periph.-Core Difference Average (7)	Periph.-Core Difference Adjusted (8)
May79	15706	0.719 (0.003)	0.828 (0.003)	0.454 (0.006)	0.604 (0.008)	0.271 (0.011)	0.123 (0.010)	-0.374 (0.006)	-0.329 (0.008)
May83	16970	0.706 (0.003)	0.835 (0.003)	0.376 (0.006)	0.501 (0.009)	0.341 (0.009)	0.100 (0.009)	-0.459 (0.006)	-0.415 (0.007)
May88	16039	0.691 (0.003)	0.813 (0.003)	0.396 (0.005)	0.529 (0.008)	0.291 (0.009)	0.098 (0.009)	-0.416 (0.006)	-0.372 (0.007)
Apr93	15711	0.647 (0.003)	0.770 (0.003)	0.325 (0.005)	0.447 (0.008)	0.274 (0.008)	0.073 (0.008)	-0.446 (0.006)	-0.403 (0.008)
Feb95	33693	0.641 (0.004)	0.770 (0.004)	0.333 (0.007)	0.447 (0.011)	0.264 (0.012)	0.095 (0.012)	-0.437 (0.008)	-0.404 (0.005)
Feb97	30003	0.645 (0.004)	0.770 (0.004)	0.341 (0.007)	0.459 (0.011)	0.269 (0.012)	0.087 (0.012)	-0.429 (0.008)	-0.393 (0.006)
All	95511	0.678 (0.001)	0.801 (0.001)	0.374 (0.003)	0.507 (0.004)	0.288 (0.004)	0.095 (0.004)	-0.427 (0.003)	-0.386 (0.003)

Note: The numbers in parentheses are standard errors. The numbers in columns 1-6 are the fraction of workers in each group reporting that they are covered by their own employer-provided health insurance based on weighted tabulations of data from the relevant supplements to the CPS. The average difference in column 7 is computed as the difference between the health insurance coverage rate for workers in peripheral jobs (column 3) and the coverage rate for workers in core jobs (column 2). The adjusted differences reported in column 8 are the coefficients on a peripheral job dummy variable from separate OLS regressions for each year of the health insurance coverage indicator on the peripheral job dummy variable and controls for age, education, sex, race, marital status, and the interaction of sex and marital status. The regression adjustment for the "all" sample includes survey dummy variables as well. All counts are weighted by the CPS supplement weights. The sample includes all private sector workers ages 20-64 who are not self-employed.

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Table 3
Fraction of Workforce with Less than One Year of Tenure and Fraction Part-time
And Distribution across Job Categories
By Year, Private Sector

Year	Sample Size	Fraction New (1)	Fraction Part-Time (2)	Distribution of Employment			
				Core	Peripheral		
				Full-time Old (3)	Full-time New (4)	Part-time Old (5)	Part-time New (6)
May79	15949	0.220 (0.003)	0.117 (0.003)	0.703 (0.004)	0.180 (0.003)	0.078 (0.002)	0.040 (0.002)
Jan83	9763	0.208 (0.003)	0.164 (0.003)	0.687 (0.003)	0.149 (0.003)	0.105 (0.002)	0.059 (0.002)
May83	17142	0.185 (0.003)	0.149 (0.003)	0.714 (0.004)	· (0.003)	0.101 (0.002)	0.049 (0.002)
Jan87	10382	0.210 (0.003)	0.145 (0.002)	0.698 (0.003)	0.158 (0.002)	0.093 (0.002)	0.052 (0.001)
May88	16693	0.217 (0.003)	0.134 (0.003)	0.696 (0.003)	0.170 (0.003)	0.088 (0.002)	0.047 (0.002)
Jan91	10034	0.198 (0.003)	0.144 (0.002)	0.705 (0.003)	0.152 (0.003)	0.097 (0.002)	0.047 (0.001)
Apr93	16253	0.186 (0.003)	0.152 (0.003)	0.711 (0.003)	0.137 (0.003)	0.103 (0.002)	0.049 (0.002)
Feb95	35140	0.207 (0.003)	0.150 (0.002)	0.693 (0.003)	0.157 (0.003)	0.100 (0.002)	0.050 (0.001)
Feb96	28041	0.214 (0.003)	0.141 (0.003)	0.695 (0.003)	0.164 (0.003)	0.091 (0.002)	0.050 (0.002)
Feb97	31288	0.203 (0.003)	0.146 (0.002)	0.698 (0.003)	0.156 (0.002)	0.099 (0.002)	0.047 (0.001)
All	190685	0.205 (0.001)	0.145 (0.001)	0.700 (0.001)	0.156 (0.001)	0.096 (0.001)	0.049 (0.001)

Note: The numbers in columns 1 are the fraction of workers in each group with tenure less than one year based on weighted tabulations of data from the relevant supplements to the CPS. The numerator is the number of those employed who report working continuously for their current employer for less than one year. The denominator is the total number employed. The numbers in column 2 are the fraction of workers who report usually working 35 hours or less per week. Columns 3-6 show the distribution of workers into different job type categories. All counts are weighted by the CPS final sampling weights. Self-employed workers and workers with missing data on tenure or hours of work are not included in the analysis. Incorporated self-employed workers are included in May 1979. The sample includes workers aged 20-64 only.

Table 4
Fraction Whose Employers Offer Health Insurance Coverage to at least Some Employees
by Year and Job Type
Private Sector Workers Ages 20-64

Year	Sample Size	All Jobs Average (1)	Full-time Old (Core) Jobs Average (2)	Peripheral Jobs Average (3)	Full-time New Jobs Average (4)	Part-time Old Jobs Average (5)	Part-time New Jobs Average (6)	Periph.-Core Difference Average (7)	Periph.-Core Difference Adjusted (8)
May88	16084	0.827 (0.002)	0.888 (0.002)	0.682 (0.005)	0.763 (0.006)	0.625 (0.009)	0.480 (0.014)	-0.206 (0.005)	-0.185 (0.007)
Apr93	15731	0.805 (0.002)	0.870 (0.002)	0.635 (0.005)	0.704 (0.007)	0.632 (0.008)	0.435 (0.013)	-0.235 (0.005)	-0.214 (0.007)
Feb95	33693	0.826 (0.003)	0.883 (0.003)	0.688 (0.007)	0.754 (0.009)	0.653 (0.012)	0.538 (0.018)	-0.195 (0.006)	-0.180 (0.005)
Feb97	30003	0.835 (0.003)	0.889 (0.003)	0.703 (0.007)	0.759 (0.009)	0.675 (0.012)	0.568 (0.019)	-0.186 (0.006)	-0.174 (0.005)
All	95511	0.821 (0.001)	0.881 (0.001)	0.672 (0.003)	0.744 (0.004)	0.641 (0.005)	0.490 (0.008)	-0.210 (0.003)	-0.192 (0.003)

Note: The numbers in parentheses are standard errors. The numbers in columns 1-6 are the fraction of workers in each group who are in a firm that offers health insurance to at least some workers in the firm based on weighted tabulations of data from the relevant supplements to the CPS. The average difference in column 7 is computed as the difference between the health insurance offer rate for workers in peripheral jobs (column 3) and the offer rate for workers in core jobs (column 2). The adjusted differences reported in column 8 are the coefficients on a peripheral job dummy variable from separate OLS regressions for each year of the health insurance offering indicator on the peripheral job dummy variable and controls for age, education, sex, race, marital status, and the interaction of sex and marital status. The regression adjustment for the "all" sample includes survey dummy variables as well. All counts are weighted by the CPS supplement weights. The sample includes all private sector workers ages 20-64 who are not self-employed.

Table 5

Fraction Eligible for Health Insurance Coverage Conditional on Employer Offering
by Year and Job Type
Private Sector Workers Ages 20-64

Year	Sample Size	All Jobs Average (1)	Full-time Old (Core) Jobs Average (2)	Peripheral Jobs Average (3)	Full-time New Jobs Average (4)	Part-time Old Jobs Average (5)	Part-time New Jobs Average (6)	Periph.-Core Difference Average (7)	Periph.-Core Difference Adjusted (8)
May88	16084	0.943 (0.002)	0.990 (0.001)	0.798 (0.006)	0.841 (0.006)	0.780 (0.011)	0.586 (0.019)	-0.191 (0.004)	-0.181 (0.005)
Apr93	15731	0.917 (0.002)	0.976 (0.001)	0.710 (0.006)	0.788 (0.007)	0.692 (0.010)	0.389 (0.019)	-0.266 (0.004)	-0.248 (0.006)
Feb95	33584	0.912 (0.002)	0.976 (0.001)	0.702 (0.008)	0.768 (0.009)	0.691 (0.014)	0.406 (0.024)	-0.278 (0.005)	-0.265 (0.004)
Feb97	29971	0.912 (0.002)	0.982 (0.001)	0.696 (0.007)	0.781 (0.009)	0.671 (0.013)	0.355 (0.024)	-0.287 (0.005)	-0.268 (0.004)
All	95316	0.924 (0.001)	0.982 (0.001)	0.735 (0.003)	0.803 (0.004)	0.713 (0.006)	0.447 (0.011)	-0.247 (0.002)	-0.233 (0.002)

Note: The numbers in parentheses are standard errors. The numbers in columns 1-6 are the fraction of workers in each group who are eligible for health insurance, conditional on being in a firm that offers it, based on weighted tabulations of data from the relevant supplements to the CPS. The average difference in column 7 is computed as the difference between the health insurance eligibility rate for workers in peripheral jobs (column 3) and the eligibility rate for workers in core jobs (column 2). The adjusted differences reported in column 8 are the coefficients on a peripheral job dummy variable from separate OLS regressions for each year of the health insurance eligibility indicator on the peripheral job dummy variable and controls for age, education, sex, race, marital status, and the interaction of sex and marital status. The regression adjustment for the "all" sample includes survey dummy variables as well. All counts are weighted by the CPS supplement weights. The sample includes all private sector workers ages 20-64 who are not self-employed.

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Table 6
Fraction Covered by Employer-Provided Health Insurance Conditional on Eligibility
(Takeup Rate)
by Year and Job Type
Private Sector Workers Ages 20-64

Year	Sample Size	All Jobs Average	Full-time Old (Core) Jobs Average	Peripheral Jobs Average	Full-time New Jobs Average	Part-time Old Jobs Average	Part-time New Jobs Average	Periph.-Core Difference Average	Periph.-Core Difference Adjusted
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
May88	12548	0.886	0.926	0.731	0.827	0.598	0.353	-0.194	-0.173
		(0.002)	(0.002)	(0.006)	(0.007)	(0.013)	(0.026)	(0.005)	(0.007)
Apr93	11622	0.876	0.908	0.722	0.808	0.629	0.437	-0.186	-0.165
		(0.002)	(0.002)	(0.007)	(0.008)	(0.013)	(0.032)	(0.006)	(0.008)
Feb95	25340	0.855	0.891	0.698	0.776	0.593	0.449	-0.194	-0.179
		(0.003)	(0.003)	(0.009)	(0.011)	(0.018)	(0.039)	(0.008)	(0.006)
Feb97	22801	0.850	0.883	0.705	0.779	0.605	0.440	-0.178	-0.161
		(0.003)	(0.003)	(0.009)	(0.010)	(0.018)	(0.041)	(0.007)	(0.006)
All	72311	0.871	0.906	0.718	0.804	0.609	0.405	-0.188	-0.170
		(0.001)	(0.001)	(0.004)	(0.004)	(0.007)	(0.016)	(0.003)	(0.003)

Note: The numbers in parentheses are standard errors. The numbers in columns 1-6 are the fraction of workers in each group who are enrolled in their employer's health insurance plan, conditional on being eligible for it, based on weighted tabulations of data from the relevant supplements to the CPS. The average difference in column 7 is computed as the difference between the enrollment rate for workers in peripheral jobs (column 3) and the enrollment rate for workers in core jobs (column 2). The adjusted differences reported in column 8 are the coefficients on a peripheral job dummy variable from separate OLS regressions for each year of the health insurance enrollment indicator on the peripheral job dummy variable and controls for age, education, sex, race, marital status, and the interaction of sex and marital status. The regression adjustment for the "all" sample includes survey dummy variables as well. All counts are weighted by the CPS supplement weights. The sample includes all private sector workers ages 20-64 who are not self-employed.

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Table 7
Decomposition of Decline in Health Insurance Coverage: 1988-97
Private Sector Workers Ages 20-64
By Job Type

May 1988

Year	Full-time Old	Full-time New	Part-time Old	Part-time New	Total
Offering	0.888	0.763	0.625	0.480	0.827
Eligibility	0.990	0.841	0.780	0.586	0.943
Takeup	0.926	0.827	0.598	0.353	0.886
Coverage	0.813	0.529	0.291	0.098	0.691

February 1997

Year	Full-time Old	Full-time New	Part-time Old	Part-time New	Total
Offering	0.889	0.759	0.675	0.568	0.835
Eligibility	0.982	0.781	0.671	0.355	0.912
Takeup	0.883	0.779	0.605	0.440	0.850
Coverage	0.770	0.459	0.269	0.087	0.645

Change, May 1988 - February 1997

Year	Full-time Old	Full-time New	Part-time Old	Part-time New	Total
Offering	0.001	-0.004	0.050	0.088	0.008
Eligibility	-0.008	-0.060	-0.109	-0.231	-0.031
Takeup	-0.043	-0.048	0.007	0.087	-0.036
Coverage	-0.043	-0.070	-0.022	-0.011	-0.046

Decomposition, within-group

Year	Full-time Old	Full-time New	Part-time Old	Part-time New	Total
Offering	0.001	-0.003	0.023	0.018	0.007
Eligibility	-0.007	-0.038	-0.041	-0.039	-0.023
Takeup	-0.038	-0.031	0.003	0.024	-0.028
Covariance terms	0.000	0.003	-0.004	-0.014	0.000
Total	-0.043	-0.069	-0.018	-0.011	-0.044

(Table continues on next page.)

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Table 1:
Percent of all men with employer-sponsored health insurance

		Year		
Age	**1981**	**1986**	**1991**	**1996**
25-29	68.6	62.4	55.4	52.7
30-34	72.8	66.2	59.3	57.6
35-39	74.8	70.1	63.6	60.7
40-44	71.2	68.7	64.6	61.2

Source: Glied and Stabile (2000) using CPS data

Table 2:
Annual employer-provided health insurance costs (1996 dollars)

	Year			
	1981	**1986**	**1991**	**1996**
Total cost per employee ($)	$1,970	$2,658	$4,153	$4,332
Employer cost per employee ($)	$1,767	$2,318	$3,047	$3,180

Source: Glied and Stabile (2000) using EBRI data

Table 3:
Predicted health insurance coverage rates for all men
given changes in health insurance costs and a price elasticity of -0.2

		Year		
Age	**1981**	**1986**	**1991**	**1996**
25-29	68.62	63.82	56.65	56.16
30-34	72.77	67.69	60.08	59.56
35-39	74.84	69.61	61.78	61.25
40-44	71.24	66.26	58.81	58.3

Source: Glied and Stabile (2000) simulation based on 1981 CPS data and cost information
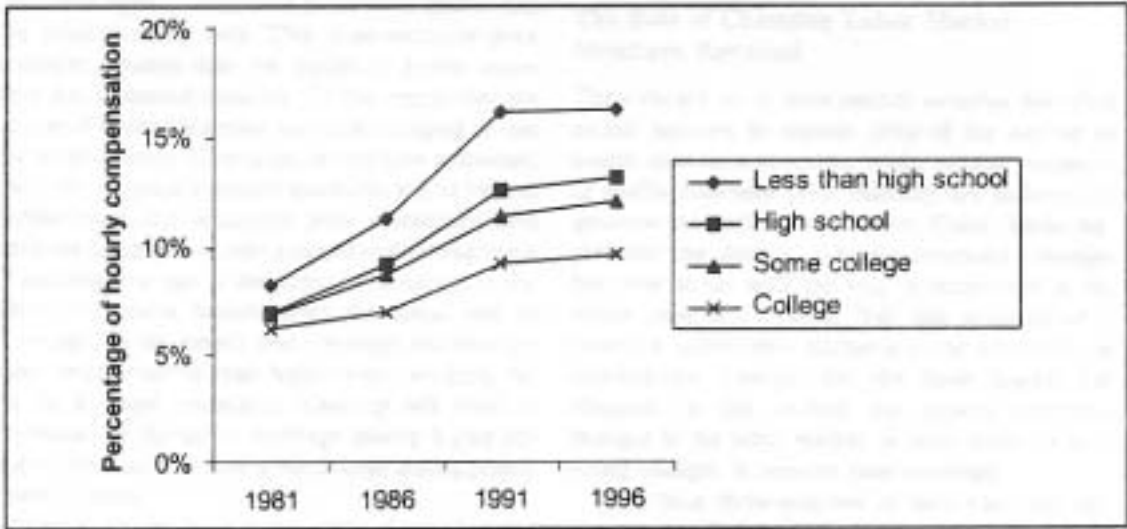
Percentage of hourly compensation

20%

15%

10%

5%

0%

1981   1986   1991   1996

- Less than high school
- High school
- Some college
- College

Table 3
Expenditures by insurance status

Share spent on:	Uninsured: Mean	Std. dev.	Fully Insured: Mean	Std. dev.	p-value on t-test that means differ:
Food In	0.174	(0.108)	0.136	(0.072)	<0.0001
Food Out	0.053	(0.063)	0.053	(0.046)	0.5328
Alcohol and Tobacco	0.037	(0.054)	0.024	(0.034)	<0.0001
Housing	0.250	(0.154)	0.214	(0.131)	<0.0001
Interest	0.010	(0.025)	0.016	(0.027)	<0.0001
Furniture/Appliances	0.044	(0.072)	0.050	(0.064)	<0.0001
Home Maintenance	0.011	(0.037)	0.022	(0.047)	<0.0001
Clothing	0.039	(0.049)	0.043	(0.038)	0.0001
Transportation	0.159	(0.153)	0.179	(0.144)	<0.0001
Utilities	0.106	(0.075)	0.101	(0.054)	<0.0001
Health Care	0.020	(0.050)	0.026	(0.040)	<0.0001
Health Insurance	0.000	(0.000)	0.034	(0.040)	<0.0001
Entertainment	0.031	(0.047)	0.041	(0.045)	<0.0001
Personal Care	0.010	(0.016)	0.011	(0.011)	0.0001
Education	0.037	(0.107)	0.025	(0.067)	<0.0001
Other	0.016	(0.046)	0.027	(0.050)	<0.0001
Real Expenditures on:					
Total	$4869	(2875)	$7528	(3610)	<0.0001
Food In	751	(513)	928	(533)	<0.0001
Food Out	249	(312)	388	(391)	<0.0001
Alcohol and Tobacco	155	(219)	157	(209)	0.4330
Housing	1125	(862)	1536	(1179)	<0.0001
Interest	56	(138)	118	(191)	<0.0001
Furniture/Appliances	242	(509)	405	(586)	<0.0001
Home Maintenance	69	(255)	188	(430)	<0.0001
Clothing	193	(270)	324	(324)	<0.0001
Transportation	956	(1616)	1534	(1904)	<0.0001
Utilities	473	(347)	681	(343)	<0.0001
Health Care	112	(395)	198	(355)	<0.0001
Health Insurance	0	(0)	233	(280)	<0.0001
Entertainment	162	(313)	328	(446)	<0.0001
Personal Care	47	(71)	79	(78)	<0.0001
Education	186	(638)	207	(593)	0.0156
Other	95	(340)	223	(487)	<0.0001
Sample n	5,324		17,994		

Figure 2
Regression-adjusted spending differentials: uninsured – insured households
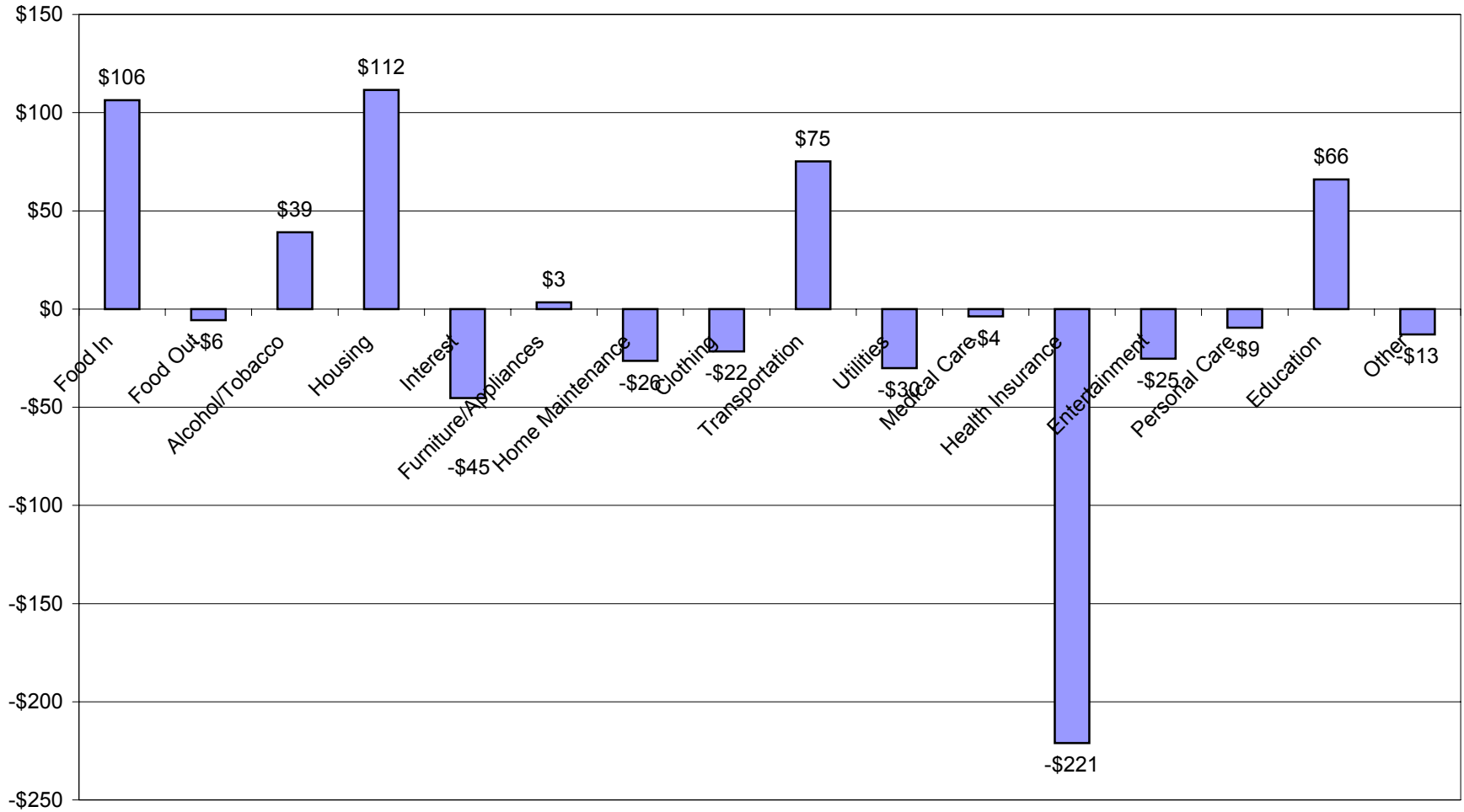All households

Figure 3
Regression-adjusted spending differentials: uninsured – insured households
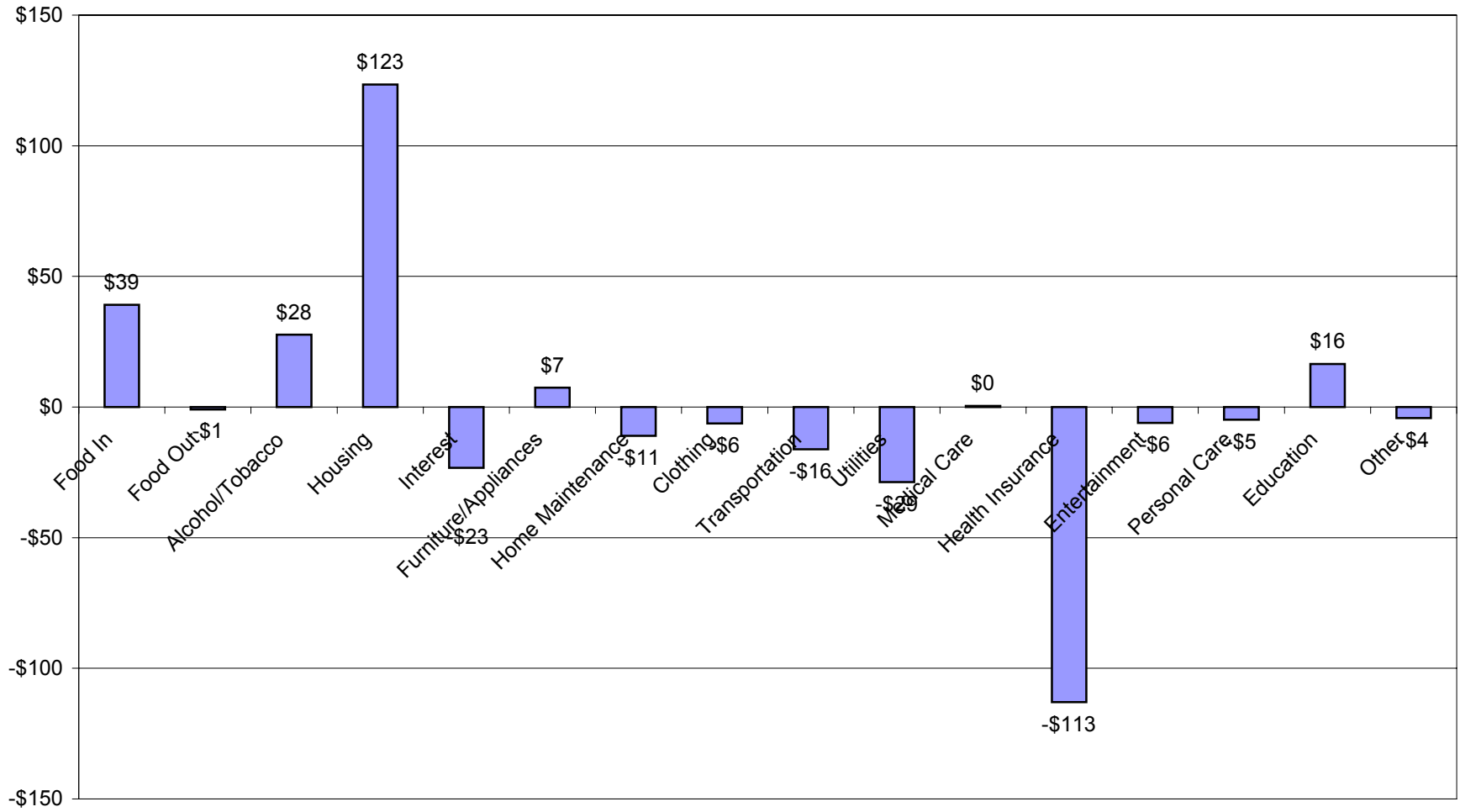## Lowest quartile of spenders

Figure 4
Regression-adjusted spending differentials: uninsured – insured households
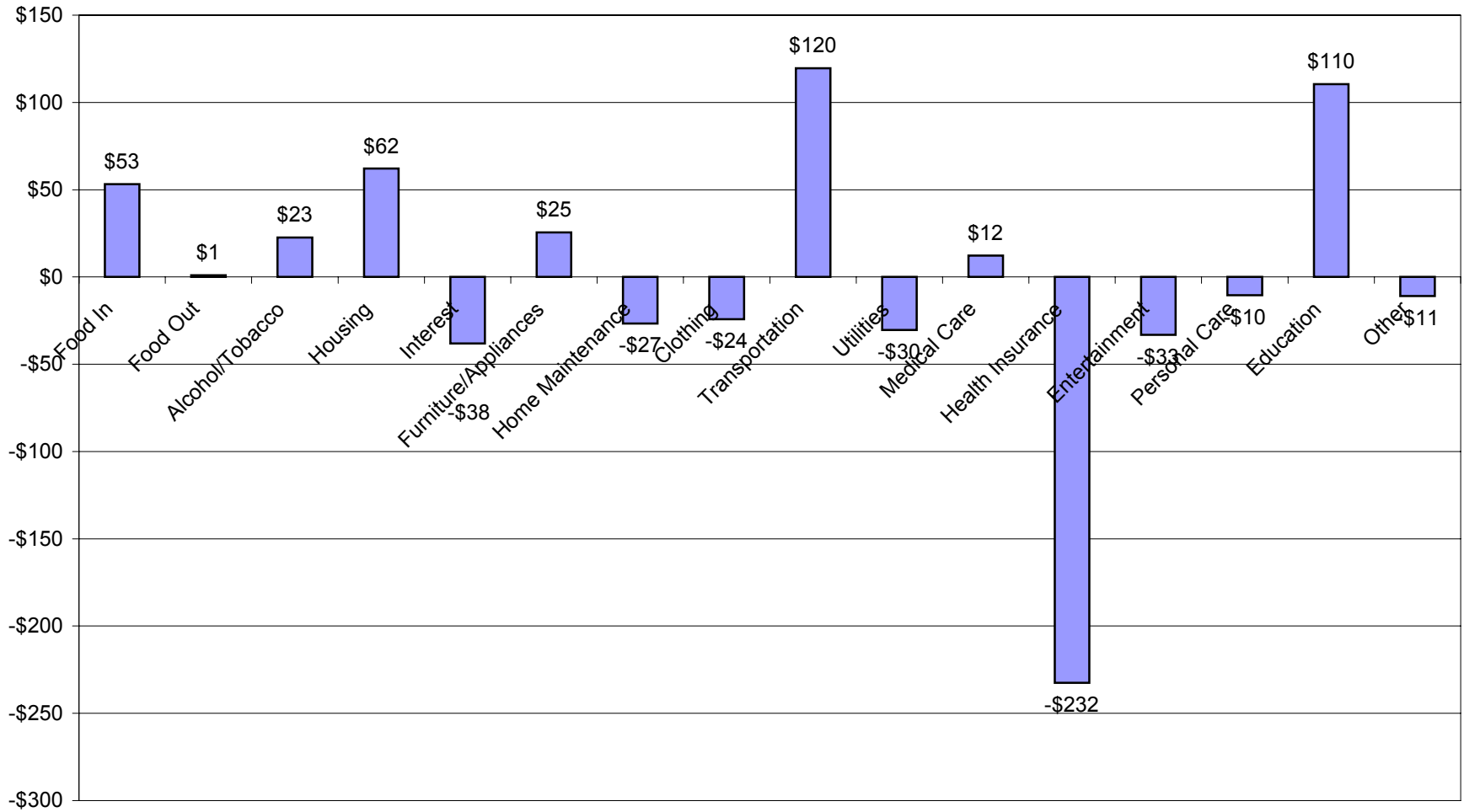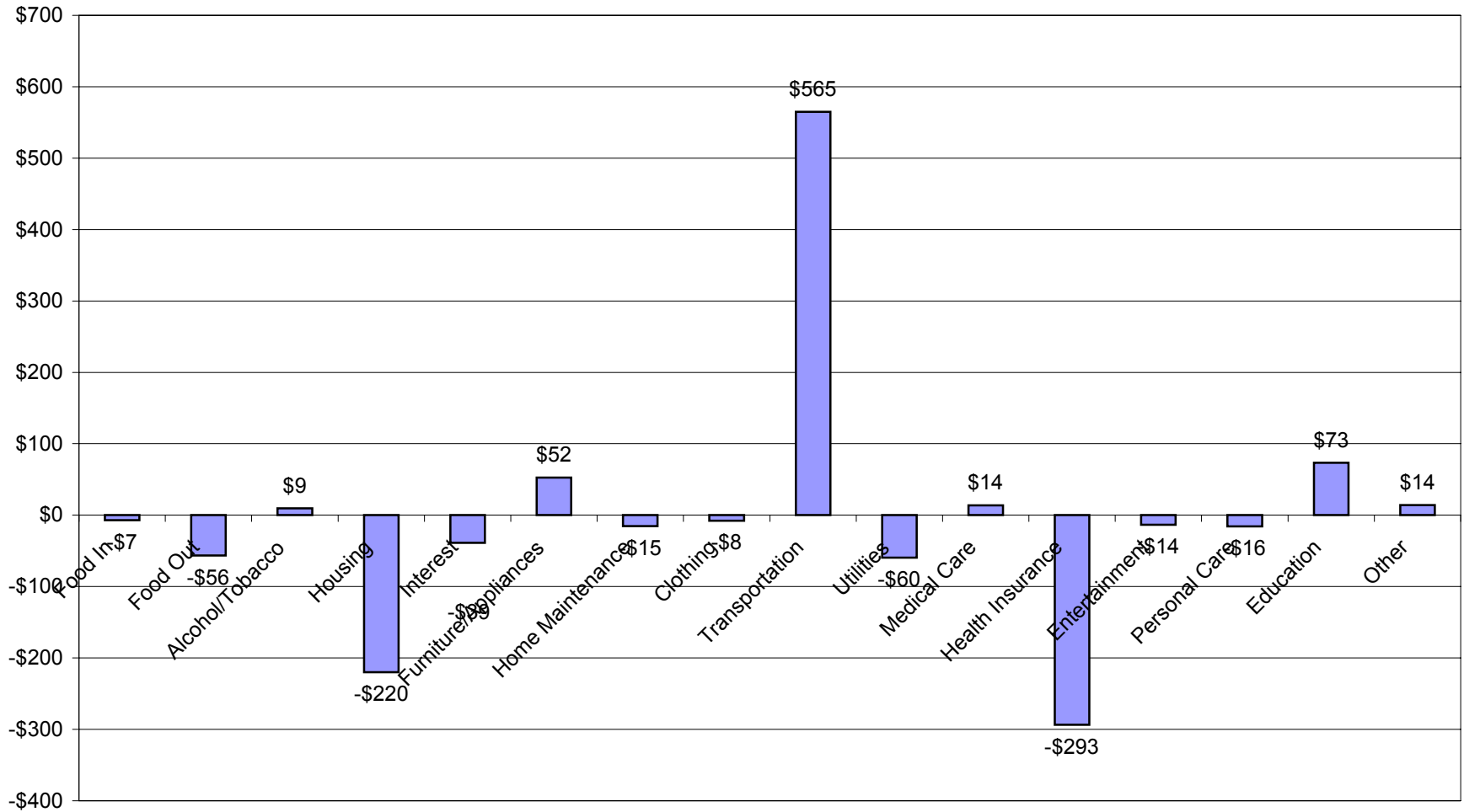Middle two quartiles of spenders

Figure 5
Regression-adjusted spending differentials: uninsured – insured households
Highest quartile of spenders

Table 6.11 Predicted exit values and raw mean differences of five general health status measures for an average person, by measure and plan (95% confidence intervals in parentheses)

Health status measure	No.[a]	Cost-sharing plans				Free plan	Predicted mean difference (free minus cost sharing)	Raw mean difference (free minus cost sharing)
		95%	25%, 50%	Individual Deductible	Total			
Physical functioning[b]	3,862	86.0	85.0	84.9	85.3	85.3	0.0 (−1.6,1.5)	−0.3 (−2.3,1.7)
Role functioning[c]	3,861	95.5	95.0	94.7	95.1	95.4	0.3 (−0.6,1.2)[d]	−0.3 (−2.2,1.6)[d]
Mental health[e]	3,862	75.6	75.5	75.8	75.6	75.5	−0.2 (−1.1,0.8)	−0.1 (−1.1,1.0)
Social contacts[f]	3,827	69.3	70.2	69.8	69.8	69.4	−0.3 (−2.3,1.6)	−0.2 (−2.4,2.0)
General Health Index[g]	3,943	68.1	68.0	67.9	68.0	67.4	−0.6 (−1.5,0.3)	−0.9 (−2.1,0.3)

a. Numbers of persons in various parts of the analysis are dissimilar because of differences among measures in the number of persons with valid enrollment or exit data.

b. A ten-point difference equals the effect of chronic mild osteoarthritis.

c. % not limited.

d. Approximate confidence interval.

e. A three-point difference equals the effect of being laid off or fired.

f. A five-point difference at enrollment is associated with a one-point difference on the mental health scale.

g. A five-point difference equals the effect of being diagnosed as hypertensive.

Table 6.8 Differences between free and cost-sharing plans in predicted exit values for an elevated-risk person, by measure and income[a]

Health status measure	Low income[b]	Direction and magnitude of effect[c]	High income[b]	Direction and magnitude of effect[c]
Respiratory system				
FEV$_1$ (% of predicted)[d]	2.6±2.9	F+	−0.1±3.4	C
Shortness of breath	−0.06±0.2	F	−0.03±0.2	F
Chronic phlegm production (% of sample)	−4.0±10	F	4.6±7	C+
Severity of hay fever	0.19±0.4	C	0.16±0.3	C
Circulatory system				
Severity of varicose veins[e]	0.02±0.4	C	−0.03±0.3	F
Diastolic blood pressure (mm Hg)	−2.3±2.6	F+	0.1±2.1	C
Cholesterol (mg/dl)	−0.4±9	F	2.8±6	C
Other systems				
Chronic joint symptoms (% of sample)[f]	3.8±20	C	−2.0±12	F
Dyspepsia (% of sample)	−3.5±9	F	4.0±8	C
Functional far vision (Snellen lines)	−0.33±0.35	F+	−0.07±0.30	F
Functional near vision (Snellen lines)[f]	−0.02±0.4	F	−0.16±0.3	F
Hemoglobin (g/100ml)[d]	0.166±0.169	F+	0.101±0.185	F
Severity of acne[g]	0.31±0.28	C++	−0.05±0.333	F

Source: Keeler et al. (1987).

Note: FEV$_1$ is forced expiratory volume in one second.

a. Elevated-risk groups are the least healthy 25% of the sample defined with respect to the individual health measure. Low-income families are those in the lowest one-fifth of the income distribution in the sample; high-income families are those in the highest two-fifths of the income distribution. For more detail on measures, see Table 6.1.

b. Number following predicted difference represents the width of the 95% confidence interval, i.e., 1.96 (standard error).

c. F++, F+, F represent differences that favor the free plan at two-tailed $p < 0.05$, $0.05 < p < 0.20$, and $0.20 < p$, respectively; C++, C+, C represent differences that similarly favor the cost-sharing plan. These p-values do not account for multiple comparisons.

d. For this condition, a higher value denotes better health.

e. Limited to females.

f. Limited to persons 35 or older.

g. Limited to persons under 45.

Table 6.9   Frequency of reported worry and mean level of reported worry for selected health conditions at exit, by plan

Condition	% of sample reporting worry due to condition			Mean level of worry[a]		
	Cost-sharing plans	Free plan	t-test value[b]	Cost-sharing plans	Free plan	t-test value[c]
Phlegm production, chronic bronchitis, or emphysema	6.8	8.3	2.27	1.23	1.27	0.56
Hay fever	9.6	10.0	1.32	1.35	1.36	0.20
Chest pain[d]	14.1	15.2	0.19	1.41	1.43	0.18
Varicose veins[e]	7.9	10.9	1.55	1.30	1.41	1.17
Chronic joint disorders[d]	25.9	25.8	−0.42	1.56	1.66	·1.22
Dyspepsia	8.9	9.7	0.03	1.50	1.56	0.73
Vision disorders	36.1	36.4	−0.44	1.36	1.28	−1.52
Kidney disease[e]	7.4	10.1	1.12	1.52	1.50	−0.13
Acne[f]	13.0	14.7	0.52	1.36	1.36	0.06
Shortness of breath, enlarged heart or heart failure[g]	16.4	14.7	0.05	1.49	1.40	−0.60
Hemorrhoids	6.6	7.7	1.55	1.21	1.24	0.47

Source: Keeler et al. (1987).

a. Based on those who reported worrying at least a little about the condition at exit; 1 = a little worry, 2 = some worry, 3 = a great deal of worry.

b. Based on a significance test for the coefficient representing insurance plan (1 = free, 0 = cost sharing) in the logistic equation for report of any worry at exit. Because of differences in initial prevalence, which are controlled for, this value may be in a different direction from the raw percentages shown in the table.

c. Based on a significance test for the difference between sample means.

d. Limited to persons 35 or older.

e. Limited to females.

f. Limited to persons under 45.

g. Limited to persons 45 or older.

Table 6.13   Risk of dying index as a function of plan[a]

	Cost sharing	Free plan	Free minus cost sharing (95% confidence interval)
All persons	1.00[b]	0.99	−0.01[b](−0.05, 0.02)
All elevated-risk persons (risk > 1.42)	2.10[b]	1.90	−0.19[b](−0.37, −0.02)[c]
Elevated-risk and low-income persons	2.12[b]	1.83	−0.28 (−0.58, −0.02)[d]
Elevated-risk and high-income persons	2.09	1.96	−0.13 (−0.4, 0.1)

a. See text for definition of index. Values have been normalized to 1.00 for all persons. A 40-year-old man has a 1% chance of dying in a three-year period.

b. Value corrected from figures in Brook et al. (1983, 1984).

c. $t = 2.19$; $p = 0.03$.

d. $t = 1.97$; $p = 0.05$.