

**MEPS HC-076:  
2003 Person Round Plan Public Use File**

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## **A. Data Use Agreement**

Individual identifiers have been removed from the micro-data contained in the files that are part of this Public Use Release. Nevertheless, under sections 308 (d) and 903 (c) of the Public Health Service Act (42 U.S.C. 242m and 42 U.S.C. 299 a-1), data collected by the Agency for Healthcare Research and Quality (AHRQ) and /or the National Center for Health Statistics (NCHS) may not be used for any purpose other than for the purpose for which they were supplied; any effort to determine the identity of any reported cases, is prohibited by law.

Therefore in accordance with the above referenced Federal Statute, it is understood that:

No one is to use the data in this data set in any way except for statistical reporting and analysis; and

If the identity of any person or establishment should be discovered inadvertently, then (a) no use will be made of this knowledge, (b) The Director Office of Management AHRQ will be advised of this incident, (c) the information that would identify any individual or establishment will be safeguarded or destroyed, as requested by AHRQ, and (d) no one else will be informed of the discovered identity.

No one will attempt to link this data set with individually identifiable records from any data sets other than the Medical Expenditure Panel Survey or the National Health Interview Survey.

By using this data you signify your agreement to comply with the above stated statutorily based requirements with the knowledge that deliberately making a false statement in any matter within the jurisdiction of any department or agency of the Federal Government violates Title 18 Part 1 Chapter 47 Section 1001 and is punishable by a fine of up to \$10,000 or up to 5 years in prison.

The Agency for Healthcare Research and Quality requests that users cite AHRQ and the Medical Expenditure Panel Survey as the data source in any publications or research based upon these data.

## **B. Background**

This documentation describes one in a series of public use files from the Medical Expenditure Panel Survey (MEPS). The survey provides a new and extensive data set on the use of health services and health care in the United States.

MEPS is conducted to provide nationally representative estimates of health care use, expenditures, sources of payment, and insurance coverage for the U.S. civilian non-institutionalized population. MEPS is cosponsored by the Agency for Healthcare Research and Quality (AHRQ) and the National Center for Health Statistics (NCHS).

MEPS comprises three component surveys: the Household Component (HC), the Medical Provider Component (MPC), and the Insurance Component (IC). The HC is the core survey, and it forms the basis for the MPC sample and part of the IC sample. Together these surveys yield comprehensive data that provide national estimates of the level and distribution of health care use and expenditures, support health services research, and can be used to assess health care policy implications.

MEPS is the third in a series of national probability surveys conducted by AHRQ on the financing and use of medical care in the United States. The National Medical Care Expenditure Survey (NMCES, also known as NMES-1) was conducted in 1977, the National Medical Expenditure Survey (NMES-2) in 1987. Beginning in 1996, MEPS continues this series with design enhancements and efficiencies that provide a more current data resource to capture the changing dynamics of the health care delivery and insurance system.

The design efficiencies incorporated into MEPS are in accordance with the Department of Health and Human Services (DHHS) Survey Integration Plan of June 1995, which focused on consolidating DHHS surveys, achieving cost efficiencies, reducing respondent burden, and enhancing analytical capacities. To accommodate these goals, new MEPS design features include linkage with the National Health Interview Survey (NHIS), from which the sampled households for the MEPS HC are drawn, and continuous longitudinal data collection for core survey components. The MEPS HC augments NHIS by selecting a sample of NHIS respondents, collecting additional data on their health care expenditures, and linking these data with additional information collected from the respondents' medical providers, employers, and insurance providers.

### **1.0 Household Component**

The MEPS HC, a nationally representative survey of the U.S. civilian non-institutionalized population, collects medical expenditure data at both the person and household levels. The HC collects detailed data on demographic characteristics, health conditions, health status, use of medical care services, charges and payments, access to care, satisfaction with care, health insurance coverage, income, and employment.

The HC uses an overlapping panel design in which data are collected through a preliminary contact followed by a series of five rounds of interviews over a 2½ - year period. Using computer-assisted personal interviewing (CAPI) technology, data on medical expenditures and

use for two calendar years are collected from each household. This series of data collection rounds is launched each year on a new sample of households to provide overlapping panels of survey data and, when combined with other ongoing panels, will provide continuous and current estimates of health care expenditures.

The sample of households selected for the MEPS HC is drawn from among respondents to the NHIS, conducted by NCHS. The NHIS provides a nationally representative sample of the U.S. civilian non-institutionalized population, with oversampling of Hispanics and blacks.

## **2.0 Medical Provider Component**

The MEPS MPC supplements and/or replaces information on medical care events reported in the MEPS HC by contacting medical providers and pharmacies identified by household respondents. The MPC sample includes all home health agencies and pharmacies reported by HC respondents. Office-based physicians, hospitals, and hospital physicians are also included in the MPC but may be subsampled at various rates, depending on burden and resources, in certain years.

Data are collected on medical and financial characteristics of medical and pharmacy events reported by HC respondents. The MPC is conducted through telephone interviews and record abstraction.

## **3.0 Insurance Component**

The MEPS IC collects data on health insurance plans obtained through employers, unions, and other sources of private health insurance. Data obtained in the IC include the number and types of private insurance plans offered, benefits associated with these plans, premiums, contributions by employers and employees, eligibility requirements, and employer characteristics.

Establishments participating in the MEPS IC are selected through four sampling frames:

- A list of employers or other insurance providers identified by MEPS HC respondents who report having private health insurance at the Round 1 interview.
- A Bureau of the Census list frame of private sector business establishments.
- The Census of Governments from Bureau of the Census.
- An Internal Revenue Service list of the self-employed.

To provide an integrated picture of health insurance, data collected from the first sampling frame (employers and insurance providers) are linked back to data provided by the MEPS HC respondents. Data from the other three sampling frames are collected to provide annual national and State estimates of the supply of private health insurance available to American workers and to evaluate policy issues pertaining to health insurance.

The MEPS IC is an annual panel survey. Data are collected from the selected organizations through a prescreening telephone interview, a mailed questionnaire, and a telephone followup for nonrespondents.

#### **4.0 Survey Management**

MEPS data are collected under the authority of the Public Health Service Act. They are edited and published in accordance with the confidentiality provisions of this act and the Privacy Act. NCHS provides consultation and technical assistance.

As soon as data collection and editing are completed, the MEPS survey data are released to the public in staged releases of summary reports and microdata files. Summary reports are released as printed documents and/or electronic files on the MEPS web site ([www.meps.ahrq.gov](http://www.meps.ahrq.gov)). All microdata files are available for download from the MEPS web site in compressed formats (zip and self-extracting executable files.) Selected data files are available on CD-ROM from the MEPS Clearinghouse.

For printed documents and CD-ROMs that are available through the AHRQ Publications Clearinghouse, write or call:

AHRQ Publications Clearinghouse  
Attn: (publication number)  
P.O. Box 8547  
Silver Spring, MD 20907  
800/358-9295  
410/381-3150 (callers outside the United States only)  
888/586-6340 (toll-free TDD service; hearing impaired only)

Be sure to specify the AHRQ number of the document or CD-ROM you are requesting.

Additional information on MEPS is available from the MEPS project manager or the MEPS public use data manager at the Center for Financing, Access and Cost Trends, Agency for Healthcare Research and Quality, 540 Gaither Road, Rockville, MD 20850 (301/427-1406).

## C. Technical and Programming Information

### 1.0 General Information

This public use data file contains data for each person with private health insurance reported in rounds 3, 4, and 5 of Panel 7 and rounds 1, 2, and 3 of Panel 8 (i.e., the rounds for the survey panels covering calendar year 2003) of the Medical Expenditure Panel Survey Household Component (MEPS HC). Released as an ASCII file with SAS format statements and in SAS transport format, this public use file provides information collected on a nationally representative sample of the civilian noninstitutionalized population of the United States during the calendar year 2003. The HC-076 file contains records for persons insured through private establishments providing hospital/physician, medigap, dental, vision, or prescription medication coverage and includes variables pertaining to managed care and experiences with plans.

### 2.0 Data File Description

The Person-Round-Plan (PRPL) file for 2003 is a complex file of privately insured persons and their private health insurance plans and links to the jobs providing insurance. The PRPL file is designed to facilitate research on the sometimes complex and dynamic relationships between consumers and their private insurance. It is not a person-level file, and linking the PRPL file to a person-level file (such as HC-064 and HC-073) requires users making analytic decisions based on understanding the complexity of the PRPL file.

Records contain the following types of information (Figure 1):

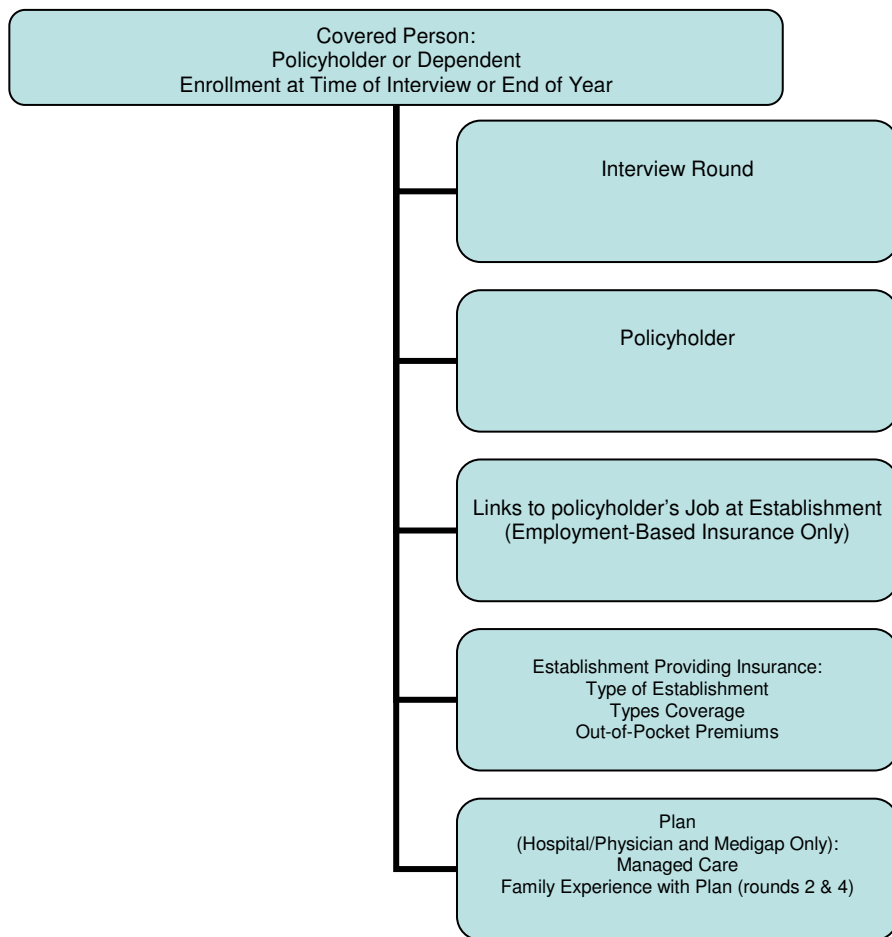
- Covered person
  - Flags for whether the person is the policyholder or a dependent
  - Whether enrolled at time of interview
  - Months enrolled during the reference period for the interview
- Interview Round
- Policyholder
- Establishment providing insurance
  - Type of establishment (employer, union, insurance agent, etc.)
  - Types of coverage (hospital/physician, medigap, dental, vision, prescription medication, Consolidated Omnibus Budget Reconciliation Act (COBRA), single or family)<sup>1</sup>
  - Out-of-pocket premiums and employee contributions

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<sup>1</sup>No effort has been made to validate variables representing type of coverage with external sources.

## FIGURE 1

### CONCEPTUAL OVERVIEW OF PRPL





- Plan (for hospital/physician and Medicare supplemental insurance coverage only)
  - Household reports of managed care
  - Family experience with plan (collected for rounds 2 and 4)
- Links to the job providing insurance (for employment-based insurance only, HC-074)

On the records for dependents, variables link to the *policyholder's* job providing insurance, rather than the dependent's job.

“Establishment” refers to the organization through which the policyholder obtains private insurance. The establishment may be an employer, a union, an insurance agent, an insurance company, a professional association, or another type of organization. Many questions in the MEPS HC instrument are asked in reference to the establishment providing insurance to the policyholder. For example, the MEPS HC asks about the “types of health insurance” or covered services, such as hospital/physician and dental coverage, the policyholder gets through the establishment.

For each establishment, a “plan” is “the insurance company or Health Maintenance Organization (HMO)” or self-insured company “from which (POLICYHOLDER) receives” hospital/physician or Medicare supplemental (Medigap) coverage. For some focused analyses, it may be important to recognize that information collected at the establishment level does not necessarily pertain to the plan level. For example, if a policyholder obtains from the establishment two separate plans, a hospital/physician plan and a dental plan, then the dental plan may not have the same managed care characteristics as the hospital/physician plan.

## **2.1 Complex File Structure With Examples**

The PRPL file is designed to reflect the sometimes complex and dynamic relationships between people and their private insurance. It allows maximum flexibility for researchers, but it also requires that they make analytical decisions in their research.

The PRPL file is a person-round-policyholder-establishment-level file. There is one unique record for each unique combination of establishment (source of private insurance), policyholder, interview round, and covered person (policyholder or dependent). Thus, the PRPL file contains at least one record for each person in each round with private health insurance, or 62,736 total records. The PRPL file contains records for persons insured through establishments providing hospital/physician, medigap, dental, vision, or prescription medication coverage.

In most cases in this file, one person in the family has insurance from his or her employer, and this insurance covers everyone in the family. In this case, there is one record for each family member in each round, and each record flags the policyholder's current main job and links to the one job record in HC-074. However, other cases are more complex, and some hypothetical examples follow.

## **Multiple Establishments**

- Juan and Maria are both employed parents, both have health insurance through their employers, and both parents choose family coverage. In this case, there are two PRPL records for each family member in each round.
- John and Jane are both employed parents. John has single coverage from his employer. Jane has family coverage from her employer. In this case, Jane and the children each have one PRPL record for each round. John has two records for each round.
- Jamie has Medicare and Medicare supplemental insurance. In this case, Jamie has one PRPL record in each round for the Medicare supplemental insurance. There is no record for Medicare, because it is public insurance.
- Arlene is a child living with her mother. Both have Medicaid. Arlene's father, who does not live with them, has private insurance that covers Arlene. Arlene has one PRPL record in each round for the private insurance. There is no record for Medicaid, because it is public insurance.

## **No Private Insurance**

- Paul is uninsured. In this case, Paul does not have any PRPL records.
- Mary has Medicaid instead of private coverage. In this case, Mary does not have any PRPL records.

## **Sources of Insurance: Employers and Other Establishments**

- Dexter is an employed parent with family coverage through his current main job. In this case, each family member's PRPL record flags Dexter's current main job as the source of insurance, and each family member's PRPL record links to that job record in PUF HC-074.
- Claire is employed, but she does not have insurance through her job. Instead she buys a plan directly from an HMO. In this case, Claire's PRPL records do not flag her current main job, nor do they link to any job records in PUF HC-074.
- Fred has hospital/physician insurance through his employer, and he buys dental insurance through an insurance agent. In this case, Fred has two PRPL records, and only the employment-based insurance flags his current main job and links to a job record in PUF HC-074.

## Policyholders Not in the Household

- Edith is a widow and has retiree insurance from her former husband's former job. In this case, Edith's PRPL record does not link to any employment information in the MEPS. There is also a PRPL record for Edith's former husband, where he is flagged as the policyholder and flagged as deceased, but this record does not link to any records on any PUFs.
- Matilda's parents are divorced. She lives with her father, but her insurance is through her mother's job. In this case, Matilda's PRPL record does not link to any employment information in the MEPS. There is also a PRPL record for Matilda's mother, where she is flagged as the policyholder and not residing in the Respondent Unit (RU), but this PRPL record does not link to any records on any PUFs.

## Changes in Insurance

- Bob changes jobs between January 1<sup>st</sup>, 2003 and the date of his MEPS interview, and both jobs provided health insurance. In this case, Bob has two PRPL records for the round. EVALCOVR shows whether one or both plans covered Bob on the interview date.
- Julie quits her job in round 1 (Panel 8) but pays her previous employer to continue her health insurance while she looks for another job in round 2. In this case, Julie's round 1 PRPL record flags her current main job as the source of her insurance and links to a job record in PUF HC-074. Julie's round 2 PRPL record does not flag her current main job as the source of her insurance, but it links to the same job record from round 1. Thus, the jobs variables from round 1 are no longer current in round 2, but the link exists for users.

## 2.2 Identifiers

Each record contains the following ID variables:

DUPERSID is the person identifier (either a dependent or a policyholder).

RN is the round of the interview in which the enrollment data were collected

PHLDRIDX is the person identifier of the policyholder

ESTBIDX is an ID number for the establishment–employer, union, insurance company or other—that is the source of insurance coverage on the record.

EPRSIDX is a combination of ESTBIDX and the PHLDRIDX, and it uniquely identifies the insurance coverage that a policyholder obtains from an individual establishment.

EPCPIDX is a combination of DUPERSID, RN, and EPRSIDX, and it uniquely identifies each record.

JOBSIDX is a combination of the PHLDRIDX, a round identifier (RN), and a job number (JOBSN), and it uniquely identifies the policyholder's job at the establishment that provided insurance (for employment-based coverage)

For each person covered by a policyholder-establishment combination, the PHLDRIDX, ESTBIDX, and EPRSIDX appear on each plan record for that coverage.

A person (DUPERSID) can be listed more than once on this file (1) if they are covered (as a policyholder or a dependent) by insurance policies from more than one establishment, or (2) if they are covered in more than one round. Establishment-policyholder pairs (EPRSIDXs) can be listed more than once (1) if the health plan a policyholder obtains from a given establishment also covers his/her dependents, or (2) if the health plan a policyholder obtains from a given establishment provides coverage in more than one interview round. As noted above, there is a PRPL record for each unique combination of establishment (source of insurance), round, and covered person (policyholder or dependent). The following table presents a hypothetical example that illustrates the relationship between the ID variables on this file.

<u>ESTBIDX</u>	<u>DUPERSID</u>	<u>PHLDRIDX</u>	<u>EPRSIDX</u>	<u>RN</u>	<u>EPCPIDX</u>	<u>JOBSIDX</u>
11	42	42	1142	1	1142142	42101
11	42	42	1142	2	1142242	42201
11	42	42	1142	3	1142342	42301
22	64	64	2264	1	2264164	64101
33	64	64	3364	1	3364164	-1
44	61	61	4461	1	4461161	61101
44	62	61	4461	1	4461162	61101
44	63	61	4461	1	4461163	61101
55	71	71	5571	1	5571171	71102
55	71	71	5571	2	5571271	71102

The first three rows of the table represent a situation where a person (DUPERSID=42) is listed thrice in the PRPL file because she obtains insurance from the same establishment in all three rounds. Since the person is the policyholder, her DUPERSIDX is the same as the PHLDRIDX, which is repeated in the EPRSIDX, EPCPIDX, and JOBSIDX.

The fourth and fifth rows of the table represent a situation where a person (DUPERSID=64) is listed twice in the PRPL file because she obtains insurance from more than one establishment. In this example, the second establishment is not an employer or union, so JOBSIDX is inapplicable (-1). The sixth, seventh, and eighth rows of the table represent a situation where a policyholder and two dependents obtain coverage through the policyholder's employer (a unique establishment-policyholder pair, EPRSIDX=4461). The policyholder's PHLDRIDX appears in the EPRSIDX and the JOBSIDX for all three covered persons.

The last two rows of the table represent a situation where a person is retired and has retiree insurance through a job that ended prior to 2003. In Panel 8, round 1, the respondent reported the job from which the sample member retired, and MEPS does not ask about that job again. However, in each round we ask about the health insurance. So in round 2 the JOBSIDX contains round number 1, when the jobs data were last collected.

Finally, note that EPCPIDX uniquely identifies each record on the file.

In order to conduct person-level analyses, it is necessary to identify all policies that cover each individual either as a policyholder or as a dependent. Since each *person* in the PRPL file is uniquely identified by the variable DUPERSID, person-level analyses can be conducted by examining all PRPL records containing each DUPERSID.

### **2.3 Adding the Characteristics of Covered Persons**

The DUPERSID allows you to link on the age, sex, race, health status, or other person-level variables from the other HC files. However, this will result in multiple records per person, and estimates will not be nationally representative unless you use one PRPL record per person or summarize PRPL records to the person level (and use weights).

### **2.4 Adding the Policyholder's Characteristics**

The PHLDRIDX allows you to link characteristics of the policyholder onto the records of every person covered by the plan. For example, suppose you wanted to study persons whose private employment-based insurance is through an employee working full time at a current main job as of the first interview of 2003 (Panel 8 round 1 or Panel 7 round 3). Then you would select PRPL records matching HC-064 (PUF64FLG=1) where the insurance is through a current main job (CMJINS=1) and [(PANEL=8 and RN=1) or (PANEL=7 and RN=3)]. From HC-064, select the DUPERSID and HOUR13 variables and rename DUPERSID to PHLDRIDX. Merge HOUR13 onto the PRPL file by PHLDRIDX.

Some policyholders do not have records on HC-064 or HC-073. These include deceased policyholders and policyholders residing outside the RU. For these policyholders, PUF64FLG and PUF73FLG may be equal to 2, depending on when the policyholder left the RU. All of the covered person records for these establishment-policyholder pairs are flagged with DECPHLDR, OUTPHLDR, or NOPUFLG equal to 1. Deceased policyholders complicate the estimation of nationally representative statistics on active policies. For these establishment-policyholder pairs,

users must choose a covered person with a positive weight. However, establishment-policyholder pairs where the policyholder resides outside the RU should not be included in estimates, because this will result in double counting, as RU members covering those outside the RU are already included.

## **2.5 Choosing PRPL Records for Your Research Question**

In order to produce estimates from the data in this file, researchers must use the person (or family) level weights released in either of two previously released PUFs, HC-064 or HC-073. Researchers must consult the documentation for these PUFs for guidance on creating nationally representative estimates for different time periods.

Note that if there are multiple records per person (DUPERSID) when you merge on weights, you will double count some people, and your estimates will not be nationally representative. There are two solutions: select only one record per person, or aggregate information across PRPL records.

How you develop your analytical file depends on your research question. The PRPL file is designed to help answer a wide variety of research questions. AHRQ cannot anticipate all these questions, so this section provides examples of how to use the PRPL file for five research questions.

### **How many people were covered by two or more private hospital/physician insurance plans at the end of 2003?**

Select the Panel 8 round 3 and Panel 7 round 5 records with PRIVCAT>0 and MSUPINS ne 1 and EVALCOVR=1. Count the number of records for each person (DUPERSID). Create one person-level record for each DUPERSID that has the number of plans (PRPL records). Merge the count variable onto PUF HC-073 and use weights, strata, and PSUs to create nationally representative estimates.

### **How many people reported private dental coverage from an employer at the end of 2003?**

Select the Panel 8 round 3 and Panel 7 round 5 records with DNTLINS=1 and PRIVCAT in (1,4,5) and EVALCOVR=1. Among these records, select one record for each person (DUPERSID). Merge each record onto PUF HC-073 and use weights, strata, and PSUs to create nationally representative estimates.

### **At the time of the first interview, how many private insurance policies for hospital/physician were not employment-based?**

Select the Panel 8 round 1 and Panel 7 round 3 records with PRIVCAT in (2, 3, 99) and EVALCOVR=1. Select one record for each policyholder-establishment pair (EPRSIDX). To have a positive weight for the final count, we recommend choosing the covered person record of the policyholder (PHOLDER=1), unless the policyholder is deceased (DECPHLDR=1), in which case then the researcher should choose a different covered person's record. Merge each record onto PUF HC-064 and use weights, strata, and PSUs to create nationally representative estimates.

## **How many people were in families that gave the highest rating for at least one of their private health plans?**

Select the Panel 8 round 2 and Panel 7 round 4 records with SATELIG=1 and RATEPLAN=10. Select one record for each DUPERSID. Merge each record onto PUF HC-073 and use weights, strata, and PSUs to create nationally representative estimates.

## **At the time of the first interview of 2003, how many people had insurance from jobs from which they retired?**

Select the PRPL records for policyholders of employment-related insurance at the time of the first interview [(Panel 8 round 1 or Panel 7 round 3) and PHOLDER=1 and PRIVCAT=1 and EVALCOVR=1]. From the 2003 JOBS file, PUF HC-074, select the records with for jobs from which the person retired (SUBTYPE=6 or RETIRJOB=1 or YLEFT=2 or YNOBUSN=2 or WHY\_LEFT=3). Persons in Panel 6 may have reported retiring from a job in 2001, so, from the 2002 JOBS file, PUF HC-063, select the records with PANEL=6 and (SUBTYPE=6 or RETIRJOB=1 or YLEFT=2 or YNOBUSN=2 or WHY\_LEFT=3). Combine the records from the two JOBS files, keeping only one record per JOBSIDX. Using the JOBSIDX, merge the selected JOBS records onto the selected PRPL records. Select the PRPL records with SUBTYPE=6 or RETIREJOB=1 or YLEFT=2 or YNOBUSN=2 or WHY\_LEFT=3 or EMPLSTAT=2. Select one record for each DUPERSID. Merge each record onto PUF HC-073 and use weights, strata, and PSUs to create nationally representative estimates of the number of people with one of these PRPL records.

### **3.0 Data File Contents**

#### **3.1 ID Variables**

In the MEPS Household Component, the definitions of Dwelling Units (DUs) and Group Quarters are generally consistent with the definitions employed for the National Health Interview Survey. The dwelling unit ID (DUID) is a five-digit random ID number assigned after the case was sampled for MEPS. The person number (PID) uniquely identifies all persons within the dwelling unit. The variable DUPERSID is the combination of the variables DUID and PID. The MEPS - HC - PRPL file can be linked to other person-level public use files such as MEPS HC-064: Combined Panel 7, Round 3/Panel 8, Round 1 2003 Population Characteristics by using the DUPERSID.

PHLDRIDX is the person identifier (DUID + PID) of the policyholder of the private health insurance plan. Generally, the characteristics of the policyholder can be linked from other person-level public use files by using the PHLDRIDX to match the DUPERSID on the other files. However, when the policyholder is deceased or resides outside the RU, then there are no person-level variables on public use files (unless the policyholder was alive and resided in the household at some point during the time periods covered by the interviews).

ESTBIDX is an ID number assigned to place of employment and to sources of insurance.

EPRSIDX is a combination of ESTBIDX and PHLDRIDX. In a few cases, more than one EPRSIDX may identify a policyholder-source of coverage pair, because when an RU splits, for example, through divorce or because a child goes to college, each new RU separately reports insurance information, and hence MEPS cannot determine with certainty whether members in both RUs have the same policy. Although both RUs may report coverage through the same policyholder, the RUs will have different EPRSIDXs and ESTBIDXs. (The RU letter is embedded in the ESTBIDX and EPRSIDX.) For each RU (EPRSIDX), there is a PRPL record for the policyholder as a covered person, but for only one of the EPRSIDX's (the one in which the policyholder resides) is the policyholder coded as having coverage in the STATUS or EVALCOVR variables.

JOBSIDX is a combination of the PHLDRIDX, a round identifier (RN), and a job number (JOBSN), and it uniquely identifies the policyholder's job at the establishment that provided insurance (for employment-based coverage). The round identifier imbedded in JOBSIDX is the round in which the job was last reported, which is not necessarily the round in which the insurance was last reported (for example, when the job ended but the insurance continued). JOBSIDX can be used to link on characteristics of the policyholder's job providing insurance from the Jobs public use file (HC-074).

### **3.2 Person Variables**

There are four person-level variables. Binary variables indicate whether the person is the policy holder (PHOLDER) or a dependent (DEPDNT) on the coverage through the establishment. The variable PUF64FLG indicates whether the person has a record on HC-064, and PUF73FLG indicates whether the person has a record on HC-073.

There are 25 person-round-level variables. EVALCOVR is a binary variable indicating whether the person was covered by insurance from the establishment at the time of interview (rounds 3, and 4 of Panel 7 and rounds 1, and 2 of Panel 8) or on December 31 (round 3 of Panel 8 and round 5 of Panel 7). The variables STATUS1-STATUS24 indicate whether the respondent reported the person was covered by insurance from the establishment for at least one day during the month. For Panel 8, STATUS1-STATUS12 represent coverage from January 2003 through December 2003, and STATUS13-24 are inapplicable, because this information is in year 2004. For Panel 7, STATUS13-STATUS24 represent coverage from January 2003 through December 2003, and STATUS1-STATUS12 are inapplicable, because this information is in the year 2002. Coverage is reported only for the interview reference period. For example, if a person from Panel 8 was first interviewed in February and reported she was covered in January and February, and then in the second interview in August she reported she was covered from March through August, then the PRPL record for the first round will have STATUS1 and STATUS2 set to 1 and the rest set to inapplicable, and the PRPL for the second round will have STATUS3 through STATUS8 set to 1 and the rest set to inapplicable.

### **3.3 Policyholder Variables**

The values of three variables describing the policyholder do not vary across the records of the persons covered by the plan, regardless of whether the covered person is the policyholder. The



variable DECPHLDR indicates the policyholder is deceased. The variable OUTHLDR indicates the policyholder resides outside the RU. In each case, there are no person-level records on a person-level PUF, even though the PRPL file has a record for the policyholder as a covered-person (that is, a record where PHOLDER=1). The variable NOPUFLG indicates there is another reason the policyholder does not have a record on a person-level PUF. The purpose of these flags is to explain any difficulty users may have linking policyholder information onto the PRPL file. These variables do not, however, measure mortality or policyholders' leaving household, which should instead be obtained from the PSTATUS variables on the person-level files. (For example, policyholders who die between rounds 1 (Panel 8) or 3 (Panel 7) and the end of 2003 will have records on HC-064 and HC-073, and PUF64FLG and PUF73FLG will be set to 1.)

### 3.4 Establishment Variables

The values of establishment-level variables do not vary across the records of the persons insured through the policyholder-establishment pair.

#### 3.4.1 Employers and Other Establishments

The type of establishment providing coverage (TYPEFLAG) is on the record. This variable is the source for types of establishments providing coverage that is not through an employer (HX03 and HX23). TYPEFLAG reflects the type of establishment when the establishment was first reported, but it is not necessarily updated. For example, users must link to the jobs file to obtain information on employees who left their job since the interview in which the employer was first reported (see section 3.6). For employment-based coverage through *both* an employer and a union (such as insurance through a labor-management committee), information about only one of the establishments, usually the employer, is on the record. (These cases are identifiable through the PROVDINS variable on the JOBS file.)

#### 3.4.2 Types of Coverage through the Establishment

The establishments in the PRPL file provide private health insurance covering hospital/physician, Medicare supplemental insurance, dental, vision, or prescription medication insurance. The variable PRIVCAT identifies the type of source for hospital and physician **or** Medicare supplemental insurance. HOSPINSX and MSUPINSX are edited establishment-policyholder flags for whether the policyholder has physician/hospital and medigap coverage, respectively, through the establishment. However, even when PRIVCAT indicates there is either hospital/physician or medigap coverage, both HOSPINSX and MSUPINSX may have missing values. Note also that both HOSPINSX and MSUPINSX may be coded "yes" on the same record. DENTLINS, VISIONIN, and PMEDINS flags indicate the establishment provides coverage for dental care, vision care, and prescription medications, respectively. Below are examples of how to use these variables to identify types of insurance:

#### Identifying Types of Insurance

Hospital and physician **or** Medicare supplemental insurance

#### Variable and Values

PRIVCAT in (1,2,3,4,5,99)

Medicare supplemental insurance	MSUPINSX = 1
Hospital and physician insurance	PRIVCAT in (1,2,3,4,5,99) & MSUPINSX ne 1
Dental insurance	DNTLINS = 1

The variable COBRA is a flag for whether the respondent reported the coverage was obtained through the requirements of the COBRA of 1986. This act requires that certain employers allow some former employees to continue their employment-based coverage by paying the employer the premium (U.S. Department of Labor 1999). This flag does not, however, indicate all the coverage through former employers, which can be determined using TYPEFLAG and links to former jobs in the JOBS file. COBRA is set to “yes” if any of the three following conditions are met:

1. The respondent said insurance from a previous job is the source of coverage and the respondent answered yes to either HP14 or OE14 (depending on when the job ended):

Some employer insurance can be continued after leaving the company by continuing to pay the premium. This is sometimes referred to as a COBRA plan.

Is (POLICYHOLDER)' s (ESTABLISHMENT) insurance like that?

Or

Did that health insurance continue through COBRA?

2. The respondent said COBRA is the source of insurance through a self-insured firm with firm-size one (HX03)
3. The respondent said COBRA is the source of insurance not elsewhere reported (HX23)

COBRA is set to “no” when the insurance was not COBRA coverage. COBRA is set to “inapplicable” when the coverage was not employment-based, and when the coverage was through a current job. COBRA is set to “not ascertained” for retirement jobs first reported in the employment section in round 1 (EM80), retirement jobs first reported in the employment section for new RU members (EM80), and insurance through unions reported in the insurance section (HX23).<sup>2</sup> In a few cases, self-employed persons with firm size = 1 reported buying coverage through a previous job, and these cases are coded as yes or no, while other insurance through self-employment with firm size = 1 is coded “inapplicable.”

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<sup>2</sup>In these three cases, the survey was not designed to ascertain whether the coverage was COBRA or not, but the variable is coded as “not ascertained” to help analysts.

The variable COVTYPIN flags whether coverage was single or family, based on the number of persons covered in the RU, whether the establishment's insurance covers someone outside the household, and whether the policyholder is outside the household. For Panel 8 rounds 1 and 2, and Panel 7 rounds 3 and 4, the number of covered persons was measured at the time of the interview (or end of the reference period). For Panel 8 round 3 and Panel 7 round 5 the number is as of December 31<sup>st</sup>.

### **3.4.3 Out-of-Pocket Premiums**

In the 2003 MEPS, questions on out of pocket premiums were asked of all policyholders with private insurance coverage, for all establishments. The variable OOPPREM provides the monthly out-of-pocket premium paid by the policyholder for coverage through the establishment for Panel 8 as of round 1 and Panel 7 as of round 3. OOPELIG flags these covered-person-policyholder-establishment triples. OOPPREMX provides an edited version of OOPPREM and the variable OOPFLAG identifies which records were edited. OOPX12X is provided as a convenience to researchers and contains the edited monthly out-of-pocket premium amount multiplied by 12, representing the annual amount.

The edited variable OOPPREMX includes imputed values for records which contained missing values as well as for a limited number of records with values that were implausibly low or high. For policyholders in Panel 7 Round 3 with missing out-of-pocket premiums, if coverage is through a continuation job which was originally reported in Panel 7 Round 1 and type of coverage, (COVTYPIN) is the same as in Panel 7 Round 1, then OOPPREMX is set equal to OOPPREMX from Panel 7 Round 1 times the growth rate in out-of-pocket premiums from 2002 to 2003. The growth rate is assigned by type of coverage and is based on private sector out-of-pocket premiums reported in MEPS-Insurance Component in 2002 and 2003. For all other cases, imputed values were assigned by a hotdeck imputation procedure which accounted for source of insurance (private employer, state and local government, federal government, medigap, other non-group policy), age of policyholder, number of persons covered by the policy, size of employer, region and MSA, presence of supplemental benefits such as drug, dental and vision, and active or retired job.

Both OOPPREM and OOPPREMX are coded as zero for those who reported paying none of their premium.

OOPPREM was created using the out-of-pocket amount reported and the frequency of payments (HX61, HX62, and HX620V1):

For the coverage through (ESTABLISHMENT), does anyone in the family pay all of the premium or cost, some of the premium or cost, or none of the premium or cost?

[Do not include the cost of any co-payments, coinsurance or deductibles anyone in the family may have had to pay.]

How much {(do/does)/did} (POLICYHOLDER) pay for the (ESTABLISHMENT) coverage?

PROBE: {Is/Was} that per year, per month, per week, or what?

PREMLEVX shows whether OOPREM was the full premium or part of it. When the respondent reported they paid some or none of the premium, the variables BYFED BYSTATE BYLOCAL BYSOMGOV BYEMPL BYUNION BYOTHER indicate who paid the rest of the premium.

For the entire set of 13 variables (OOPREM OOPREMX OOPX12X OOPELIG OOPFLAG PREMLEVX BYFED BYSTATE BYLOCAL BYSOMGOV BYEMPL BYUNION BYOTHER), the same values are reported on the records of each dependent person covered through the policyholder's establishment, but the policyholder paid only once per establishment-policyholder.

### **3.5 Plan Variables**

The values of plan-level variables do not vary across the records of the persons insured through the policyholder-establishment pair. The PRPL file contains managed care and experience with plan variables for hospital/physician and Medicare supplemental plans. For all other plans, these variables are set to "inapplicable."

#### **3.5.1 Household Reports of Managed Care**

The variable UPRHMO identifies records for HMO coverage when the household respondent reported that the insurance was purchased through an HMO, reported the insurance company was an HMO, or described the plan as an HMO. In all cases the respondent answered a question using the term "HMO." UPRHMO is set to "yes" if any of the three following conditions are met:

1. If the respondent reported purchasing the insurance directly through an HMO (HX03, HX23)
2. If the respondent identified the type of insurance company as an HMO (HX49, HX51, HX54)
3. If the respondent answered yes to the following question (MC01):

Now I will ask you a few questions about how (POLICYHOLDER)'s health insurance through (ESTABLISHMENT) works for non-emergency care.

We are interested in knowing if (POLICYHOLDER)'s (ESTABLISHMENT) plan is an HMO, that is, a Health Maintenance Organization. With an HMO, you must generally receive care from HMO physicians. For other doctors, the expense is not covered unless you were referred by the HMO or there was a medical emergency. Is (POLICYHOLDER)'s (INSURER NAME) an HMO?

UPRHMO is set to "no" when the plan was not an HMO. UPRHMO is set to inapplicable when the plan was not hospital/physician or Medicare supplemental coverage.

The variable UPRMNC identifies records for gatekeeper plans. The household respondent has not identified the plan as an HMO but has identified a characteristic of the plan that requires plan members to sign up with a gatekeeper for all routine care (the exact question is given below). In 1998, this gatekeeper feature was associated with HMO plans and with some Preferred Provider Organization (PPO) plans. Users of the data can decide how to classify these persons. UPRMNC is set to “yes” if the following condition is met:

If the respondent answered “no” to the HMO question (MC01) and “yes” to the following question (MC02):

(Do/Does) (POLICYHOLDER)’s insurance plan require (POLICYHOLDER) to sign up with a certain primary care doctor, group of doctors, or a certain clinic which (POLICYHOLDER) must go to for all of (POLICYHOLDER)’s routine care?

Probe: Do not include emergency care or care from a specialist you were referred to.

UPRMNC is set to “no” when the plan does not require a gatekeeper and when the plan is an HMO. UPRMNC is set to “inapplicable” when the plan is not hospital/physician or Medicare supplemental coverage.

For plans other than HMOs and those with gatekeepers, the variable DRLIST identifies records for plans that the household respondent said had a book or list of doctors. The household respondent has not identified the plan as a PPO but has identified a plan characteristic associated with PPO plans. If both the following conditions were met:

1. If the person did not say the plan is an HMO (HX03, HX23, HX49, HX51, HX54, MC01)
2. If the respondent answered “no” to the gatekeeper question (MC02)

then the respondent was asked MC03:

Is there a book or list of doctors associated with the plan?

DRLIST is set to “inapplicable” when the plan is not hospital/physician or Medicare supplemental coverage, when the plan is an HMO, or when the plan requires a gatekeeper.

For HMOs and for plans with gatekeepers and lists of doctors, the variable VISITPAY identifies records for plans that the household respondent said paid for out-of-network visits. The household respondent has not identified the plan as a PPO or a Point of Service (POS) plan but has identified a plan characteristic associated with PPO and POS plans. When the respondent answered “yes” to the gatekeeper question (MC02), or answered “yes” to the list of doctors question (MC03), then VISITPAY has the responses to MC04:

Will (POLICYHOLDER)'s plan pay for any of the costs of visits to doctors who are **not** associated with (POLICYHOLDER)'s plan, even if (POLICYHOLDER) (do/does) **not** have a referral?

When the respondent said the plan is an HMO (HX03, HX23, HX49, HX51, HX54, MC01), then VISITPAY has the responses to MC05, HX60A, OE11B, OE25B, and OE38B:

Will (POLICYHOLDER)'s plan pay for any of the costs of visits to doctors who are **not** part of (POLICYHOLDER)'s HMO, even if (POLICYHOLDER) (do/does) **not** have a referral?

VISITPAY is set to "inapplicable" when the plan is not hospital/physician or Medicare supplemental coverage, or when the plan does not require a gatekeeper and does not have a list of doctors.

### **3.5.2 Family Experience with Plan**

Experience with plan questions were asked at rounds 2 (Panel 8) and 4 (Panel 7) for families where at least one member was covered by the plan at the time of the interview. The variable SATELIG indicates whether the policyholder-establishment was eligible for the experience with plan questions.

Respondents were eligible for the experience with plan questions if someone in the RU was covered by the plan on the date of the interview and the insurance was hospital/physician or Medicare supplemental coverage. Question wording is based on questions in the Consumer Assessment of Health Plans (CAHPS®), an AHRQ-sponsored family of survey instruments designed to measure quality from the consumer's perspective.

The variables address the following topics: difficulty getting a personal doctor or nurse (GTDOCPRB), delays waiting for plan approval for care (APRVTRET, APRVDLAY), problems finding or understanding plan information (LOOKINF, PRBFDINF), problems getting help from customer service (CUSTSERV, PRBCSTSV), problems with paperwork (PAPRWRK, PRBPPRWK), and rating of experience with plan (RATEPLAN).

When multiple RU members were covered by the same private plan, the respondent answered the questions once and described experiences for the policyholder and family members. These family (RU)-level responses are on each round 2 or 4 covered person-policyholder-establishment record for the policyholder-establishment and do not vary across covered persons.

### **3.5.3 Change in Plan Name**

The variable NAMECHNG indicates whether the name of the plan obtained through the establishment changed from the prior round. For Panel 8 rounds 2 and 3 and Panel 7 rounds 3, 4 and 5, NAMECHNG is set to "yes" if someone in the RU had coverage through the establishment in the prior round and still had coverage at the time of the interview, and the respondent answered yes to the following question (OE09, OE23, OE35):

Since (START DATE), has there been any change in the plan name of the health

insurance (POLICYHOLDER) has through (ESTABLISHMENT)?

If the respondent answered no, then NAMECHNG is coded no. If no one in the RU had coverage through the establishment in the prior round, no one had coverage at the time of the interview, or it is a round 1 record, then NAMECHNG is set to “inapplicable.”

When the respondent answered yes, then MEPS HC asked about types of benefits and managed care, which are updated on the PRPL file.

There are two important caveats to this variable. First, changes in plan name do not necessarily imply the plan itself changed. For example, the plan may have merely changed its name for marketing purposes. Second, the variable NAMECHNG pertains only to changes in plan names at the same establishment; a policyholder may switch plans if she or he switches the establishment (including employer) through which he or she obtains insurance. Switches in EPRSDs and ESTBIDs between rounds indicate those other types of changes.

### **3.6 Links to Job Providing Insurance**

For employment-based insurance, there are two variables linking the insurance to details about the jobs through which the insurance was obtained, CMJINS and JOBSIDX.

Most people with employment-based insurance have it through current main jobs. The variable CMJINS indicates whether the insurance is through a current main job. When the insurance is not employment-based, then CMJINS is set to “inapplicable.” Generally, many edited and imputed variables describing policyholders’ current main jobs are available on HC-064 and HC-073. If CMJINS =1 and the policyholder has a PUF record (PUF64FLG or PUF73FLG), then edited and imputed current main jobs variables are available on the indicated PUF.

For other types of jobs (for example, former jobs), the JOBS files (HC-074 and HC-063) contain edited variables describing the job. JOBSFILE indicates which jobs file contains information about the source of coverage. In most cases, information about the job is in HC-074, but for Panel 7, if the job ended before 2003, information about the job is contained in HC-063. JOBSIDX is the link to the record for the job in the JOBS file that is the source of coverage. This link is slightly complicated, because the variable JOBSINFR indicates links that were inferred, rather than obtained directly from the respondent. Links were inferred because when persons reported employment-based health insurance at the end of the insurance section (HX23), the plan is not always easily linked to a specific job. Most of these cases were directly linked by establishment IDs, but others required inferences based on whether the insurance was through a current or former job (EMPLSTAT), and some could not be linked at all.

The variable EMPLSTAT contains the answers to question HP12, which is asked only about the policyholders of employment-related insurance first mentioned at the end of the insurance section of the interview (HX23), and it is asked only in the interview round where the insurance was first reported. Thus, it is useful only for the cases where links to jobs could not be inferred. Because it does not contain updated information about the policyholder’s employment at each interview, the

value is set to -2 in subsequent rounds, and users can link back to the PRPL record from the prior rounds, using the DUPERSID and EPRSIDX, to get the original information.

## **References**

U.S. Department of Labor. Pension and Welfare Benefits Administration. 1999. Health Benefits under the Consolidated Omnibus Budget Reconciliation Act (COBRA). Washington, DC. [Available on-line at: <http://www.dol.gov/ebsa/pdf/cobra99.pdf>]



#### **D. Variable Source Crosswalk**

**VARIABLE TO SOURCE CROSSWALK  
FOR MEPS PUBLIC USE FILE HC-076**

**HEALTH INSURANCE VARIABLES - SOURCE**

<b>Variable</b>	<b>Label</b>	<b>Source</b>
EPCPIDX	UNIQUE RECORD IDENTIFIER (DUPERSID+RN+EPRSIDX)	CONSTRUCTED
DUPERSID	PERSON IDENTIFIER (EITHER DEPENDENT OR POLICYHOLDER)	CONSTRUCTED
PHLDRIDX	PERSON IDENTIFIER OF THE POLICYHOLDER	CONSTRUCTED
ESTBIDX	ESTABLISHMENT ID	CONSTRUCTED
EPRSIDX	UNIQUELY IDENTIFIES INSURANCE COVERAGE THAT A POLICYHOLDER OBTAINS FROM ESTABLISHMENT (ESTBIDX+PHLDRIDX)	CONSTRUCTED
PANEL	PANEL NUMBER	CONSTRUCTED
RN	ROUND NUMBER	CONSTRUCTED
JOBSIDX	UNIQUELY IDENTIFIES POLICYHOLDER'S JOB AT THE ESTABLISHMENT THAT PROVIDED INSURANCE	CONSTRUCTED
JOBSINFR	JOBSIDX INFERRED RATHER THAN REPORTED ID	CONSTRUCTED
PUF64FLG	INDICATOR IF PERSON IS IN PUF 64	CONSTRUCTED
PUF73FLG	INDICATOR IF PERSON IS IN PUF 73	CONSTRUCTED
CMJINS	CMJ AS THE SOURCE OF PLAN: 1 YES, 2 NO	PRIVCAT, RJ01A, RJ0189A, EM08, EM14
EMPLSTAT	POLICYHOLDER EMPLOYMENT STATUS	HP 12
PHOLDER	POLICY HOLDER	HP 9, 11
DEPNNT	DEPENDENT OF POLICY HOLDER	PRIVCAT, PHOLDER
EVALCOVR	COVERED @ INTERVIEW OR 12/31	HQ1, 2
STATUS1 – STATUS24	STATUS -MONTH 1 THROUGH STATUS -MONTH 24	HQ1, 2, 3, 4, 5
DECPHLDR	DECEASED POLICYHOLDER FLAG	CONSTRUCTED
OUTPHLDR	OUT-OF-RU POLICYHOLDER FLAG	CONSTRUCTED
NOPUFLG	PHLDR NOT IN HC064 OR HC073	CONSTRUCTED

<b>Variable</b>	<b>Label</b>	<b>Source</b>
TYPEFLAG	TYPE OF ESTABLISHMENT	HX 3, 23; EM 6, 8, 12, 14, 19, 22, 23, 28, 31, 32, 41, 44, 45, 54, 57, 58, 71, 74, 75, 83, 86, 87, 118, 120
PRIVCAT	CATEGORY OF PRIVATE COVERAGE	HX 2, 3, 23, 48, 61, 63; HP 1, 2, 9, 11, 15, 16; EM 17, 18, 26, 27, 39, 40, 52, 64, 69, 70, 81, 82, 91, 92, 117
HOSPINSX	TYPE OF HI GOTTEN: HOSPITAL/HMO (EDITED)	HX48
MSUPINSX	TYPE OF HI GOTTEN: MEDIGAP (EDITED)	HX48
DENTLINS	TYPE OF HI GOTTEN: DENTAL	HX48
VISIONIN	TYPE OF HI GOTTEN: VISION	HX48
PMEDINS	TYPE OF HI GOTTEN: PRESCRIPTION DRUG	HX48
COBRA	COBRA COVERAGE: 1=YES, 2=NO	HX 3, 23; HP12, 14 ; OE14; EM 8, 9, 14, 15, 22, 23, 24, 31, 32, 33, 44, 46, 57, 58, 74, 75, 76, 80, 85A, 86, 87, 88; RJ 1A, 189A; PRIVCAT
COVTYPIN	COVERAGE @INTVW: 1=SINGLE, 2=FAMILY	HP 15, 16, 17
OOPELIG	FLAG: POLICYHOLDER ESTB HAS PREMIUM	RN; TYPEFLAG; HX 3, 23; HP14
OOPREM	MONTHLY OUT-OF-POCKET PREMIUM	HX 61, 62
OOPREMX	MONTHLY OUT-OF-POCKET PREMIUM (ED/IMP)	CONSTRUCTED
OOPX12X	ANNUAL OUT-OF-POCKET PREMIUM (ED/IMP)	CONSTRUCTED
OOPFLAG	OOPREMX EDIT/IMPUTATION FLAG	CONSTRUCTED
PREMLEVX	HOW MUCH OF PREMIUM PAID BY FAM (ED)	HX 61, 62
BYFED	FEDERAL GOVT PAID FOR PRIV PLAN PREMIUM	HX63
BYSTATE	STATE GOVT PAID FOR PRIV PLAN PREMIUM	HX63
BYLOCAL	LOCAL GOVT PAID FOR PRIV PLAN PREMIUM	HX63

<b>Variable</b>	<b>Label</b>	<b>Source</b>
BYSOMGOV	SOME GOVT PAID FOR PRIV PLAN PREMIUM	HX63
BYEMPL	EMPLOYER PAID FOR PRIV PLAN PREMIUM	HX63
BYUNION	UNION PAID FOR PRIV PLAN PREMIUM	HX63
BYOTHER	OTHER PAID FOR PRIV PLAN PREMIUM	HX63
UPRHMO	HMO COVERAGE (FROM PRPL)	HX 3, 23, 49_02.TYPE, 50_02.TYPE, 54_02.TYPE; MC 1
UPRMNC	PLAN REQD COVRD PERS USE GATEKEEPER	MC 2
DRLIST	DOES PLAN HAVE A BOOK/LIST OF DOCTORS?	MC 3
VISITPAY	PLAN PAY FOR NON-REFER DR VISIT	MC 4
NAMECHNG	HAS THERE BEEN A CHANGE IN PLAN NAME	OE 9, 23, 35
SATELIG	ELIG. FOR SATIS. PLAN QUEST: 1=YES, 2=NO	PRIVCAT, RN, EVALCOVR
GTDOPRB	HOW MUCH PROBLEM GETTING PERSONAL DOC	SP 2
APRVTRET	NEED APPROVAL FOR TREATMENT	SP 3
APRVDLAY	DELAY WAITING FOR APPROVAL	SP 4
LOOKINF	INFORMATION ON HOW PLAN WORKS	SP 5
PRBFDINF	PROBLEM FINDING INFORMATION	SP 6
CUSTSERV	HAS CALLED CUSTOMER SERVICE/ADMIN OFFICE	SP 7
PRBCSTSV	PROBLEM GETTING HELP FROM CUST SERVICE	SP 8
PAPRWRK	FILL OUT ANY PAPERWORK FOR PLAN	SP 9
PRBPPRWK	PROBLEM WITH PLAN PAPERWORK	SP 10
RATEPLAN	RATE EXPERIENCE WITH PLAN	SP 11