

## Phone: Health Insurance Summary

ss010re	Health insurance coverage from respondent's current or former employer.
ss011re	Health insurance coverage from spouse's current or former employer.
ss012re	Health insurance coverage obtained directly from an insurance company, not from an employer.
ss013re-ss014re	Other health insurance.
ss016re-ss017re	Has respondent ever been turned down when applying for health insurance and why?
ss018re-ss019re	Has respondent's spouse ever been turned down when applying for health insurance and why?

NOTE: See APPENDIX P - COR608, Health Insurance Coding.

### ss010re: Is respondent currently covered by health insurance offered by a current or former employer or union?

Data source: Sibling Respondent    Collected in: 1993-94    Mode: phone  
Source variables: aa01, 824f, RS010RE

		Frequencies		
Value	Label	Male	Female	Total
.	System missing - NR	2113	1861	3974
-3	REFUSED/NOT ASCERTAINED	60	39	99
-2	Inappropriate INAPPROPRIATE (NEVER WORKED, aa01 ^= 1)	3	39	42
-1	DON'T KNOW	0	1	1
1	YES	1697	1121	2818
2	NO	564	1280	1844

### ss011re: Is respondent covered by any health insurance through spouse's current or former employer or union?

Data source: Sibling Respondent    Collected in: 1993-94    Mode: phone  
Source variables: 832f, 34m, RS011RE

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2113	1861	3974
-3	REFUSED/NOT ASCERTAINED	52	30	82
-2	INAPPROPRIATE INAPPROPRIATE (NOT MARRIED)	394	579	973
-1	DON'T KNOW	3	1	4
1	YES	504	1178	1682
2	NO	1371	692	2063

**ss012re: Does respondent have any type of health insurance coverage such as Blue-Cross/Blue-Shield obtained directly from an insurance company and not from an employer?**

Data source: Sibling Respondent    Collected in: 1993-94    Mode: phone  
Source variables: 826f, RS012RE

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2113	1861	3974
-3	REFUSED/NOT ASCERTAINED	61	40	101
-1	DON'T KNOW	2	1	3
1	YES	282	355	637
2	NO	1979	2084	4063

**ss013re: Is respondent covered by any health insurance other than health insurance offered by your current or former employer or union, health insurance through spouse's current or former employer or union, or health insurance coverage such as Blue-Cross/Blue-Shield obtained directly from an insurance company and not from an employer?**

Data source: Sibling Respondent    Collected in: 1993-94    Mode: phone  
Source variables: 826m, RS013RE

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2113	1861	3974
-3	REFUSED/NOT ASCERTAINED	60	39	99
-1	DON'T KNOW	0	1	1
1	YES	217	311	528
2	NO	2047	2129	4176

**ss014re: Description of health insurance other than from employer or union, or from insurance company.**

Data source: Sibling Respondent    Collected in: 1993-94    Mode: phone  
 Source variables: 826n, b826n, RS014RE

Wisconsin Longitudinal Study Codebook

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2113	1861	3974
-2	Inappropriate INAPPROPRIATE (RS013RE >=1)	2107	2169	4276
-1	DON'T KNOW	1	0	1
1	CHAMPUS, MILITARY HEALTH BENEFITS	52	27	79
2	MEDICARE, SOCIAL SECURITY - DISABILITY	110	151	261
3	MEDICAID, STATE SPONSORED MEDICAL ASSISTANCE	6	13	19
4	ADDITIONAL COVERAGE-CANCER	10	22	32
5	ADDITIONAL COVERAGE- HOSPITALIZATION	1	0	1
6	ADDITIONAL COVERAGE-MAJOR MEDICAL	2	2	4
7	ADDITIONAL COVERAGE-DENTAL	4	6	10
9	ADDITIONAL COVERAGE-ACCIDENT POLICY	2	1	3
10	ADDITIONAL COVERAGE-LONG-TERM CARE	1	2	3
11	ADDITIONAL COVERAGE-CATASTROPHIC ILLNESS	0	1	1
12	ADDITIONAL COVERAGE-DISABILITY, INCOME CONTINUATION	0	2	2
13	ADDITIONAL COVERAGE-OTHER	0	2	2
14	ADDITIONAL COVERAGE-NOT SPECIFIED	2	2	4
15	COVERAGE PURCHASED FROM AN INSURANCE COMPANY - BASIC OR TYPE NOT SPECIFIED	13	41	54
16	COVERAGE THROUGH CURRENT SPOUSE'S HEALTH INSURANCE PLAN - BASIC OR TYPE	1	21	22
17	COVERAGE THROUGH FORMER SPOUSE'S EMPLOYER OR UNION - BASIC OR TYPE	0	4	4
18	HMO (HEALTH MAINTENANCE ORGANIZATION), PPO (PREFERRED PROVIDER ORGANIZATION)	4	4	8
19	OTHER	8	10	18

**ss016re: Has respondent ever personally been turned down when applying for health insurance?**

Data source: Sibling Respondent    Collected in: 1993-94    Mode: phone  
Source variables: 830

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2113	1861	3974
-3	REFUSED/NOT ASCERTAINED	68	56	124
-1	DON'T KNOW	1	3	4
1	YES	95	138	233
2	NO	2160	2283	4443

Note: This question was not asked in 1992-93 interview of the original sample member. All 26 original sample members who are also siblings are coded "9" for SS016RE.

**ss017re: Was respondent turned down because of a pre-existing health condition or some other reason?**

Data source: Sibling Respondent    Collected in: 1993-94    Mode: phone  
Source variables: 830f, b830f

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2113	1861	3974
-2	INAPPROPRIATE INAPPROPRIATE (SS016RE ^= 1)	2229	2342	4571
-1	DON'T KNOW	2	3	5
1	PRE-EXISTING CONDITION	86	126	212
4	PSYCHOLOGICAL PROBLEMS	0	1	1
6	PREGNANCY	0	1	1
7	TOO OLD, TOO YOUNG, WRONG AGE	1	1	2
8	BAD CREDIT RATING	0	1	1
10	WENT TO DOCTOR TOO FREQUENTLY	1	0	1
11	TAKING A MEDICATION THAT COULD CAUSE FURTHER COMPLICATIONS	0	1	1
15	OCCUPATION TOO DANGEROUS	1	0	1
16	DENIED AFTER A PHYSICAL, CONDITION NOT SPECIFIED	1	0	1
19	DON'T KNOW WHY DENIED, INSURANCE COMPANY WOULDN'T DISCLOSE	1	1	2
20	OTHER WORK RELATED PROBLEM/COMPLICATIO (I.E. SMALL BUSINESS, WORKED FOR A MUNICIPALITY)	1	2	3
21	ALREADY ON WORKMAN'S COMPENSATION	0	1	1
22	OTHER	1	0	1

**ss018re: Has respondent's spouse ever personally been turned down  
when applying for health insurance?**

Data source: Sibling Respondent    Collected in: 1993-94    Mode: phone  
Source variables: 34m, 830p

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2113	1861	3974
-3	REFUSED/NOT ASCERTAINED	58	43	101
-2	Inappropriate INAPPROPRIATE (NOT MARRIED, 34m ^= 1)	394	579	973
-1	DON'T KNOW	5	1	6
1	YES	69	87	156
2	NO	1798	1770	3568

Note: This question was not asked in 1992-93 interview of the original sample member. All married original sample members who are also siblings are coded "9" for SS018RE.

### **ss019re: Was respondent's spouse turned down because of a pre-existing health condition or some other reason?**

Data source: Sibling Respondent    Collected in: 1993-94    Mode: phone  
Source variables: 830t, b830t

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2113	1861	3974
-2	INAPPROPRIATE INAPPROPRIATE (SS018RE ^= 1)	2255	2393	4648
-1	DON'T KNOW	3	1	4
1	PRE-EXISTING CONDITION	61	83	144
7	TOO OLD, TOO YOUNG, WRONG AGE	0	1	1
8	BAD CREDIT RATING	0	1	1
13	SMOKER	1	0	1
14	TAKING PROZAC	1	0	1
18	INSURANCE COMPANY MADE DECISION TO DROP BASED ON FALSE INFORMATION	1	1	2
22	OTHER	2	0	2





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