



Counting Colorado's Uninsured: The Latest Estimates

Current Population Survey (CPS)

SEPTEMBER 18, 2014

Introduction

Annual health insurance estimates from the Current Population Survey (CPS), one of the primary sources of information on coverage, arrived on September 16 with a major overhaul – and an important caveat.

The U.S. Census Bureau changed its question related to insurance coverage. The intent is to gather more accurate data on the number of people without health insurance, especially as the nation begins to measure the impact of health reform efforts.

But the switch means that the 2013 estimates do not provide reliable comparisons with previous years. Essentially, they are not trendable. Instead, they can be viewed as a baseline for uninsured estimates prior to the implementation of the Affordable Care Act in January 2014.

The results for Colorado? An estimated uninsurance rate of 12.6 percent, or 667,000 people.

Uninsured: The Overall Numbers

United States

- The CPS estimated that 42.0 million Americans, or 13.4 percent, were without health insurance for the entire 2013 calendar year.

Colorado

- An estimated 667,000 Coloradans, or 12.6 percent, were uninsured for all of 2013, according to the survey.

Table 1. Insurance Coverage, Colorado, 2010-2013

	Colorado			
	2010	2011	2012	2013*
Not Covered	13.0%	15.7%	13.7%	12.6%
Insured	87.0%	84.3%	86.3%	87.4%
Private insurance	70.0%	67.9%	69.2%	70.0%
Employment-based	58.4%	57.4%	58.4%	56.3%
Direct purchase	12.9%	11.5%	12.1%	16.8%
Government	27.8%	26.8%	28.1%	28.4%
Medicaid	12.1%	12.6%	13.4%	13.3%
Medicare	12.0%	13.0%	13.4%	12.5%
Military	6.8%	4.2%	4.4%	5.2%

Source: U.S. Census Bureau, Current Population Survey

Note: Percentages do not add to 100% due to rounding and individuals reporting multiple sources of coverage.

* Not comparable to previous years

Table 2. Insurance Coverage, United States, 2010-2013

	United States			
	2010	2011	2012	2013*
Not Covered	16.3%	15.7%	15.4%	13.4%
Insured	83.7%	84.3%	84.6%	86.6%
Private insurance	64.0%	63.9%	63.9%	64.2%
Employment-based	55.3%	55.1%	54.9%	53.9%
Direct purchase	9.8%	9.8%	9.8%	11.0%
Government	31%	32.2%	32.6%	34.3%
Medicaid	15.9%	16.5%	16.4%	17.3%
Medicare	14.5%	15.2%	15.7%	15.6%
Military	4.2%	4.4%	4.4%	4.5%

Source: U.S. Census Bureau, Current Population Survey

Note: Percentages do not add to 100% due to rounding and individuals reporting multiple sources of coverage.

* Not comparable to previous years

The New Methodology

The change in how the CPS gathers insurance coverage data is designed to make it easier for survey respondents to remember whether they had health insurance in the year prior to the survey. Basically, instead of asking the respondent to recall something from as long as a year earlier, the survey works back from the present in a step-wise progression to prompt memories.

- First, respondents are asked whether they currently have health insurance.
- If the answer is yes, the respondent is asked whether the coverage started before Jan. 1, 2014, as well as the type of insurance.
- If the respondent says no, the survey then asks when the respondent last had insurance, as well as what type of insurance.
- The survey also asks new questions about whether respondents signed up for their insurance through the marketplace as well as whether they were offered insurance through an employer and if so, whether they chose to accept it.

Limitations

The estimates are based on sample interviews collected by the U.S. Census Bureau and came from the Current Population Survey Annual Social and Economic Supplement (CPS ASEC). Interviews were conducted over a three-month period in February, March and April of 2014 with the bulk of data collected in March. Estimates are obtained by weighting the sample results with population

estimates of the civilian noninstitutionalized population of the U.S. and each state. The final estimates are subject to sampling error.

Estimates from 2013 are not directly comparable with previous estimates due to changes in the way the health insurance coverage question was asked for calendar year 2013.



CHI is a trusted source of independent and objective health information, data and analysis for the state's health care leaders. CHI, celebrating its tenth anniversary in 2012, is funded today by the Caring for Colorado Foundation, Rose Community Foundation, The Colorado Trust and the Colorado Health Foundation.

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