



# Health Insurance Status of Coloradans

**METHODS AND LIMITATIONS**  
DECEMBER 2015

This document describes the methods used by the Colorado Health Institute (CHI) to develop estimates of health insurance coverage of Colorado's children and working age adults. It accompanies the brief, *Health Insurance Status of Coloradans: December 2015* and the associated data tables and maps. All materials are available at <http://bit.ly/1U76Ei8>.

## Estimates of Coloradans Who Are Eligible for Medicaid, CHP+ or Tax Credits

The eligible population is the sum of the people who are enrolled in Medicaid, Child Health Plan *Plus* (CHP+) or an exchange plan using the advanced premium tax credits (APTC) and those residents who are eligible for one of these insurance assistance programs but not enrolled (EBNE).

Eligibility for Medicaid, CHP+ and APTCs is based on age, income and residency status. These criteria are summarized below in Table 1.

## Enrollment Data for Medicaid, CHP+ and APTCs

The Budget Division of the Colorado Department of Health Care Policy and Financing (HCPF) provided

the state and county Medicaid and CHP+ enrollment figures.

CHI used the average monthly enrollment for the calendar year being analyzed — in this case, January through December 2014. HCPF does not release data for counties with fewer than 30 enrollees. Therefore, the sum of enrollees by county or Regional Care Collaborative Organization (RCCO) will not equal the state enrollment totals.

The reported enrollment in the CHP+ program includes only children. Adult prenatal CHP+ enrollment is not estimated in this analysis because pregnancy status is not available in data from the American Community Survey (ACS). Adult prenatal CHP+ enrollment represents only one percent of total CHP+ enrollment.

Advanced Premium Tax Credit (APTC) enrollment data were based on the 2014 Connect for Health Colorado open enrollment report. Statewide, 59 percent of Connect for Health Colorado enrollees received a tax credit and 12 percent were 18 or younger. Because Connect for Health Colorado does not break out enrollees by their APTC status or by age at the county level, CHI's applied the statewide percentages to each county in order to conduct this analysis.

The ACA initiated or expanded other programs that are not measured in this analysis, including the pediatric dental benefit for Medicaid and CHP+ clients and the cost sharing reduction benefit for certain marketplace plans.

**Table 1. Eligibility for Different Health Coverage Options, By Age and Income**

Qualifying Category	Eligible For
<b>Children under 148% FPL</b> (Citizen/legal resident for 5+ years)	Medicaid
<b>Adults under 139% FPL</b> (Citizen or legal resident for 5+ years)	Medicaid
<b>Children 148 – 265% FPL</b> (Citizen/legal resident for 5+ years)	Child Health Plan <i>Plus</i>
<b>Children under 401% FPL</b> (Legal resident for < 5 years)	Advanced Premium Tax Credit
<b>Adults under 139% FPL</b> (Legal resident for < 5 years)	Advanced Premium Tax Credit
<b>Adults 139 – 400% FPL</b> (Citizen or legal resident)	Advanced Premium Tax Credit

## Eligible But Not Enrolled (EBNE) Estimates

Estimates of the eligible but uninsured (referred to as the eligible but not enrolled) population come from the U.S. Census Bureau's 2014 ACS. The ACS is an annual stratified random sample survey of approximately 50,000 individuals from 20,000 Colorado households. The data are weighted to represent the state population as well as geographic sub-regions within Colorado.

CHI applies a method developed by the University of Missouri to apportion the ACS regions and yield county-level estimates.

An adult was counted as uninsured if he or she reported no type of health insurance when the ACS questionnaire was administered. A child was counted as uninsured if his or her parent reported that the child did not have any form of health insurance when the ACS questionnaire was administered.

Eligibility is based on family income as a percentage of the federal poverty level (FPL). CHI, in order to calculate the ratio of annual family income to federal poverty guidelines, developed a method to identify and calculate nuclear family income within households in which multiple related families reside. This approach more closely approximates eligibility determination guidelines. These analyses are limited to Coloradans for whom ACS income data were collected. Income and poverty data are not available for foster children or for people living in prisons, nursing homes, mental hospitals, college dormitories or military quarters.

## Citizenship and Documentation Status

The ACS contains variables on citizenship but not on whether a person has legal documentation status. CHI updated its method for estimating undocumented immigrants in Colorado in December 2015. The updated method is based on a Pew Hispanic Center report describing the characteristics of the undocumented immigrant population in the U.S. CHI created a logistic regression model of the likelihood that a non-citizen

was an undocumented immigrant based on these characteristics.

For example, Pew estimated that 49 percent of undocumented immigrants in the United States are adult men, compared with 44 percent of non-citizens who have legal documentation. Therefore, CHI estimated a non-citizen was 12.5 percent more likely to lack legal documentation if he is an adult male - the difference between 49 percent and 44 percent. The full model was based on age, sex, employment status and country of origin.

## Demographic Breakdowns

Breakdowns by FPL, language, race/ethnicity and age are all based on characteristics from the ACS.

## For More Information

CHI welcomes the opportunity to discuss any questions or provide additional information about the methods, data sources and assumptions. Please contact Emily Johnson, Policy Analyst, at [johnsone@coloradohealthinstitute.org](mailto:johnsone@coloradohealthinstitute.org)

## Sources

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