

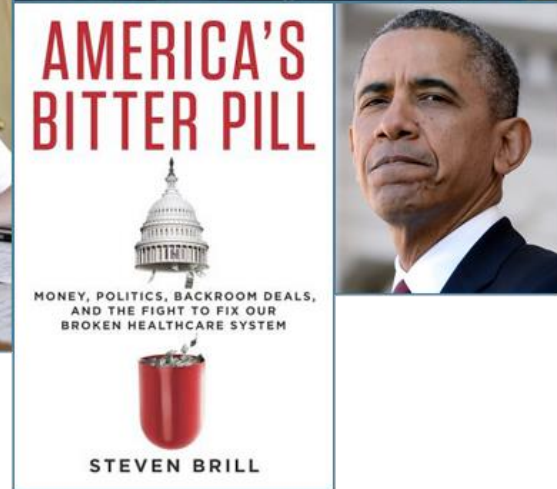
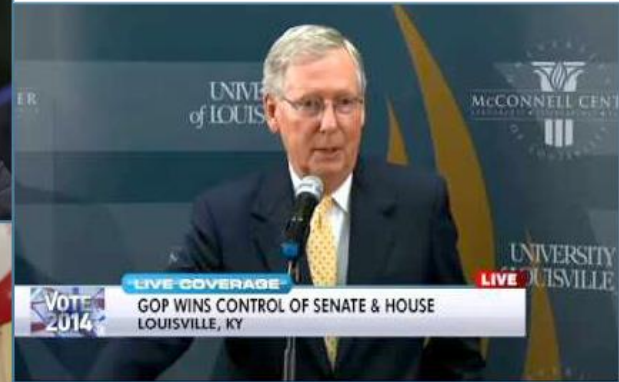
The ACA in Images

*What the Latest Data
Say about Health
Coverage and Access
in Colorado*

January 15, 2015

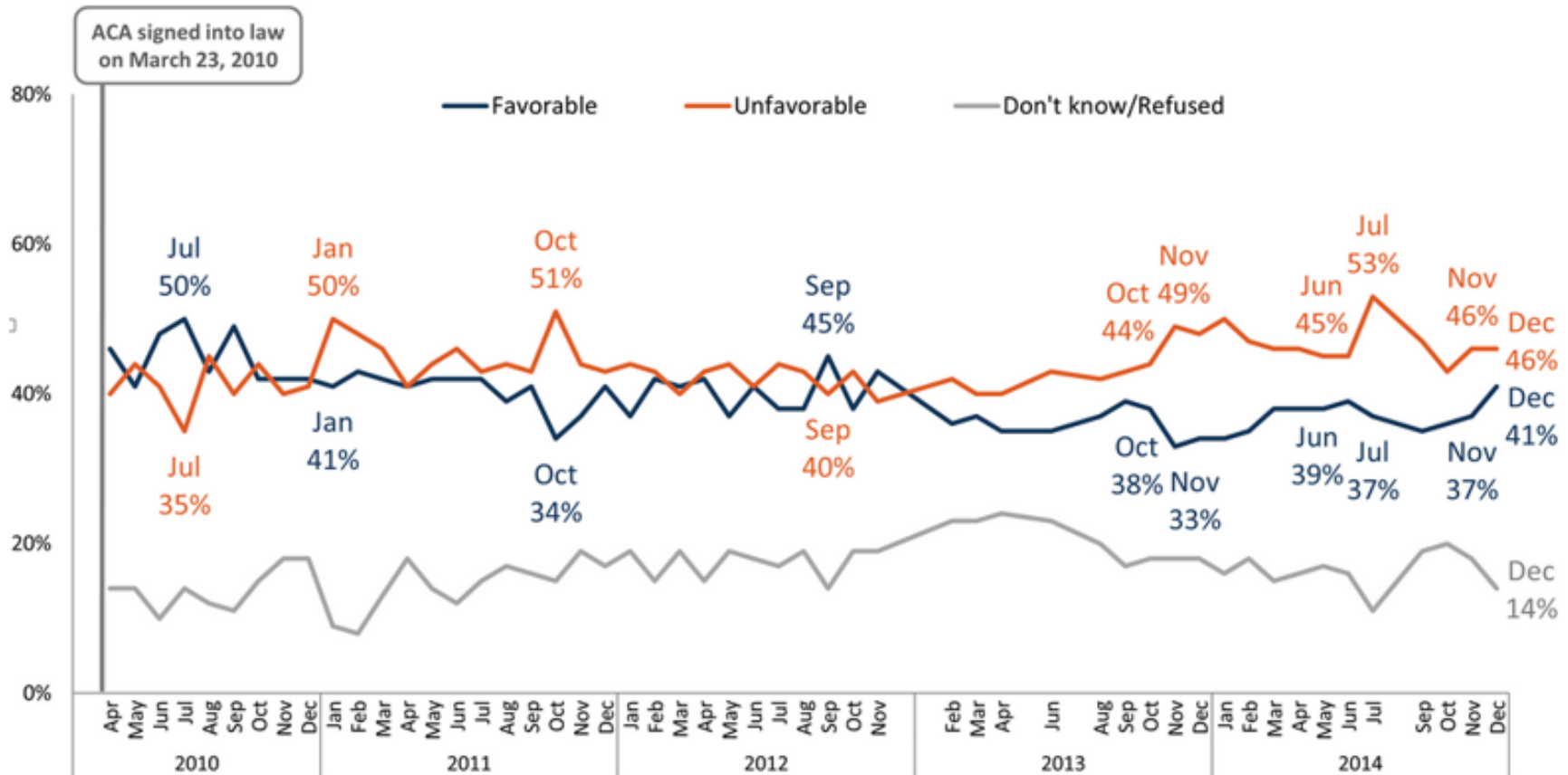
HFMA CO Chapter Uninsured Conference

The Affordable Care Act (ACA): Year in Review



Views of the ACA Have Remained Split

As you may know, a health reform bill was signed into law in 2010. Given what you know about the health reform law, do you have a generally favorable or generally unfavorable opinion of it?



SOURCE: Kaiser Family Foundation Health Tracking Polls

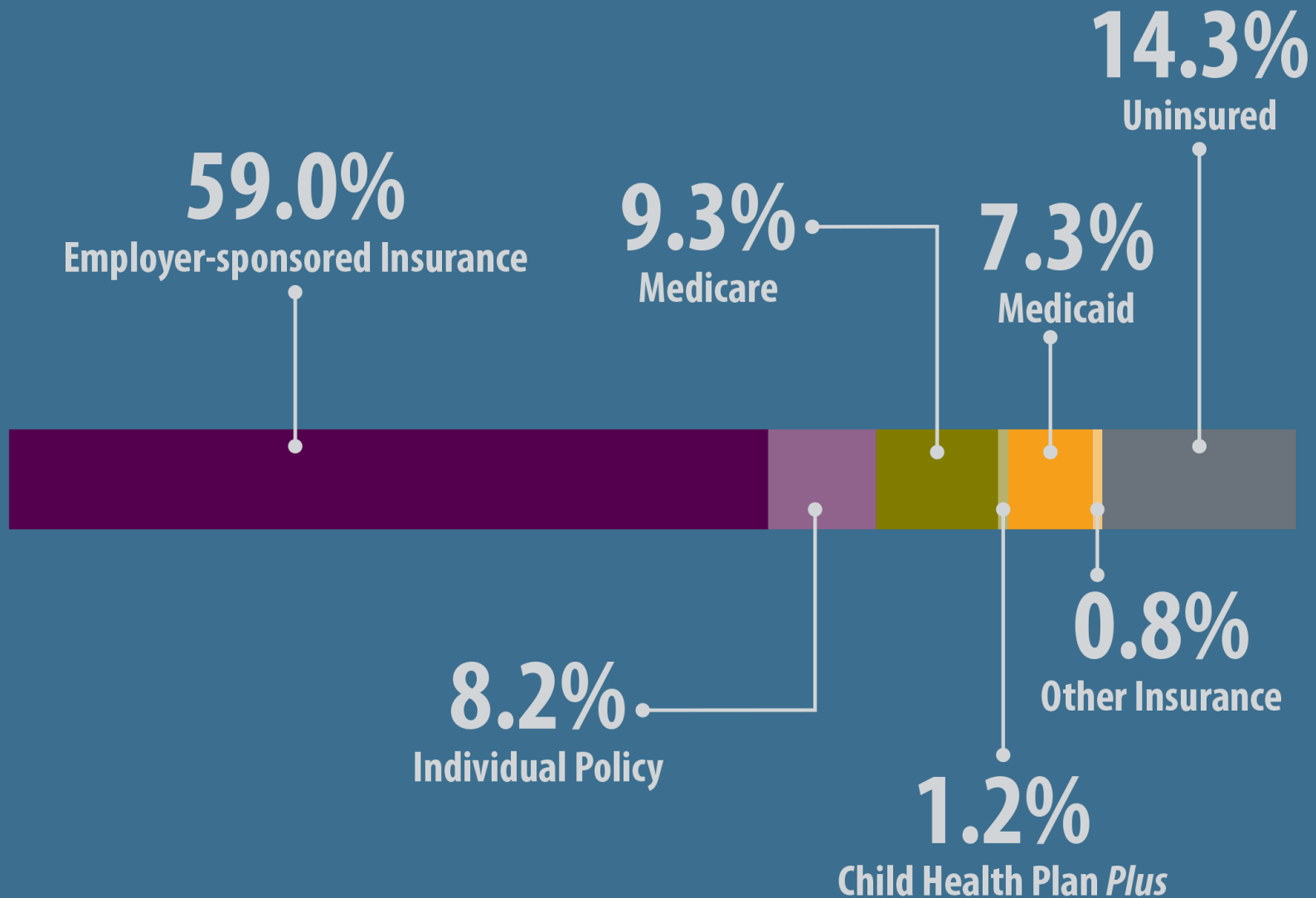


What We Will Cover

- The impact of the ACA on coverage in Colorado.
- How Colorado compares with other states and the nation.
- Key health coverage and access-to-care themes for 2015.

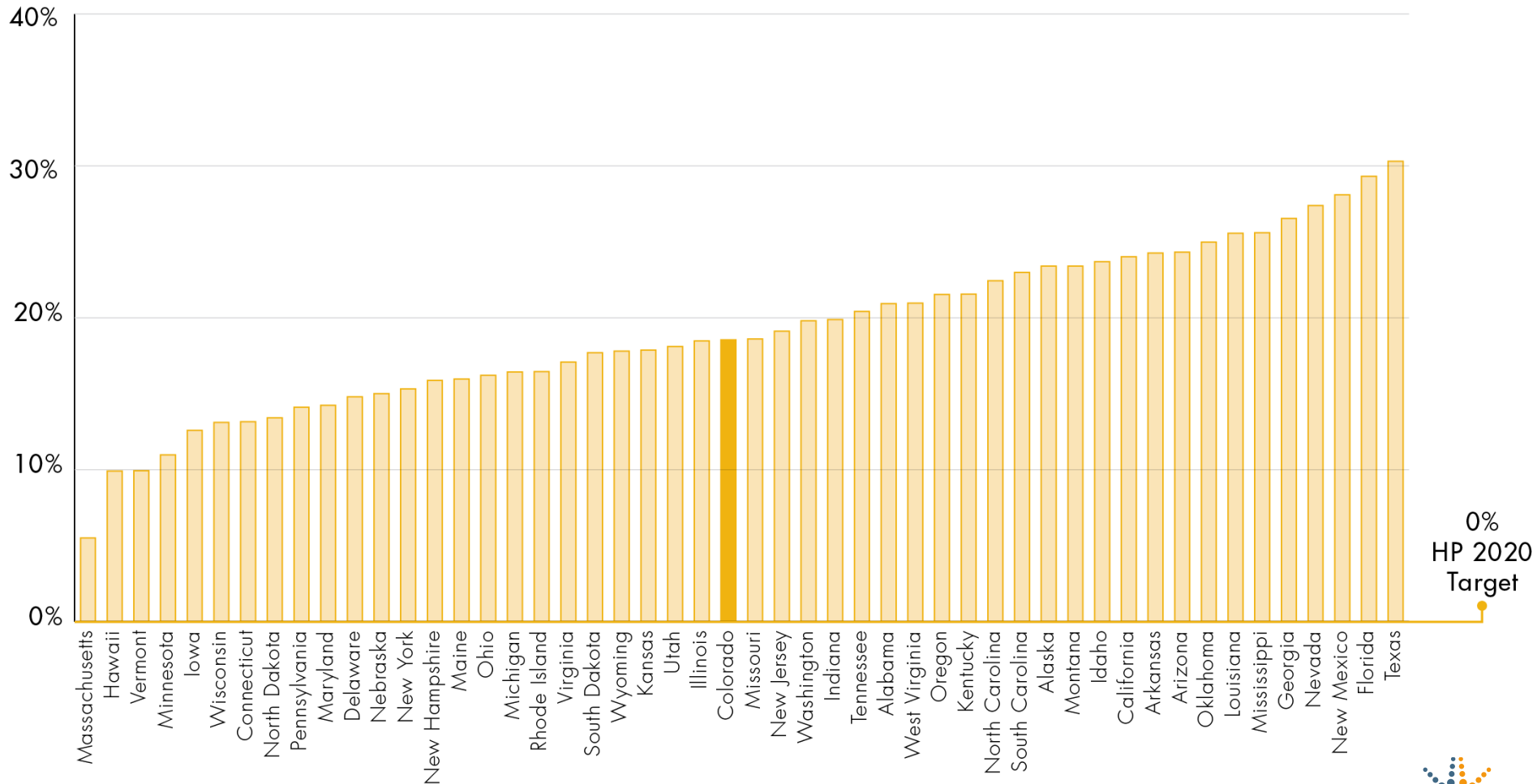


Health Coverage in Colorado, 2013



Colorado: Middle of the Pack

Percent Uninsured, Adults Ages 18-64, United States, 2013



Source: Colorado Health Institute analysis of 2013 American Community Survey

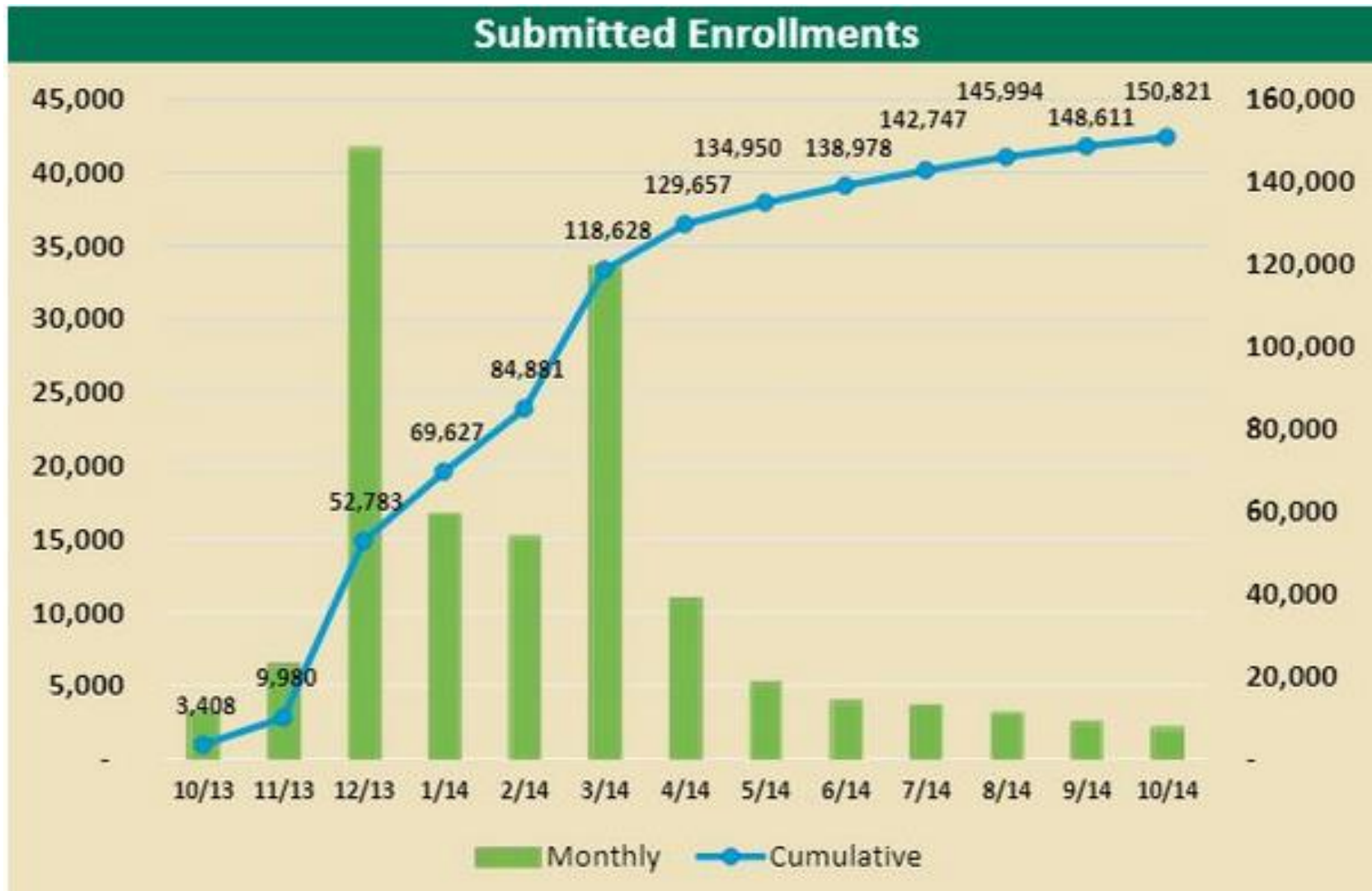


113,864 enrolled in commercial insurance through Connect for Health Colorado as of December 31, 2014.

Photo credit: Aaron Ontiveroz, The Denver Post




Marketplace Enrollment Has Slowed



Coloradans Are Price Sensitive...

Enrollment in Marketplace Commercial Insurance by Metal Tier, March 31, 2014



	CO	All State-Based Marketplaces	Nation
Bronze	40%	25%	20%
Silver	46%	58%	65%
Gold	10%	9%	9%
Platinum	1%	7%	5%
Catastrophic	3%	1%	2%



...Yet Aren't Enrolling in Financial Assistance

Enrollment in Marketplace Commercial Insurance by Financial Assistance Status,
March 31, 2014

	CO	All State-Based Marketplaces	Nation
With Financial Assistance	60%	82%	85%
Without Financial Assistance	40%	18%	15%

A photograph of three men in a keg stand. The man in the center is wearing a red tank top, a white baseball cap, and red shorts, and is drinking from a metal keg. The man on the left is wearing a purple t-shirt and denim shorts, holding a red cup. The man on the right is wearing a white button-down shirt and red and white striped shorts, also holding a red cup. The man in the center has his feet on the shoulders of the other two men. The background is plain white.

got insurance?

Brosurance

Keg stands are crazy.
Not having health insurance is crazier.
Don't tap into your beer money
to cover those medical bills.
We got it covered.

Now you can too.

thanks
obamacare!



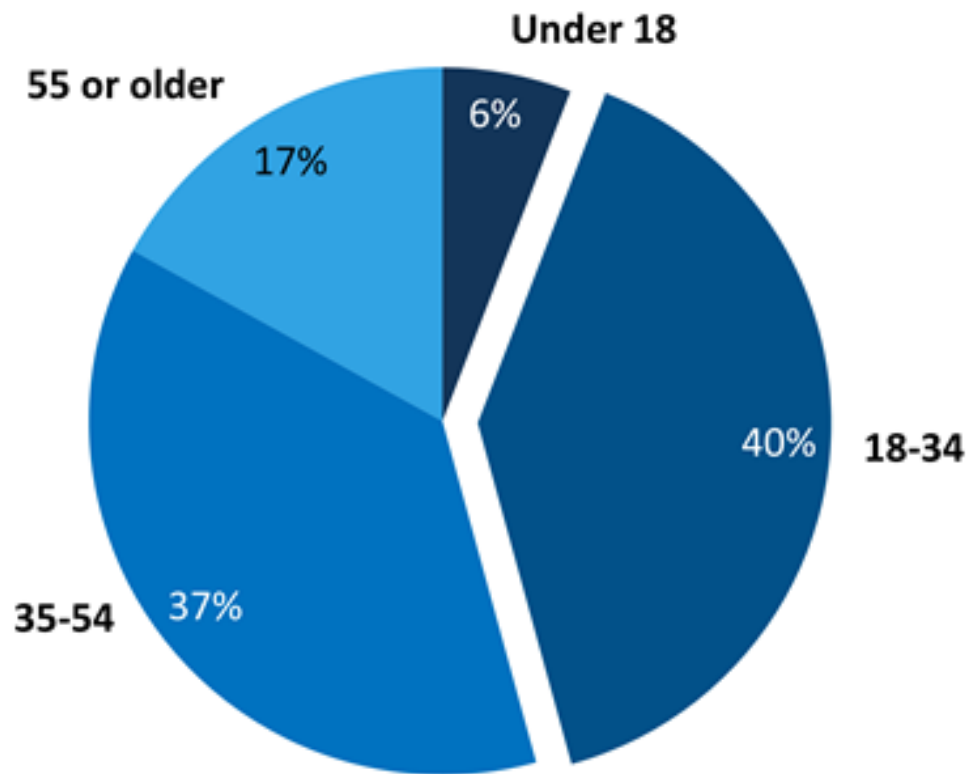
Comparable Enrollment Among Young Invincibles...

Enrollment in Marketplace Commercial Insurance by Age, March 31, 2014

	CO	All State-Based Marketplaces	Nation
Under 18	12%	6%	6%
18-34	27%	27%	28%
35-54	35%	40%	40%
55+	27%	27%	25%

...But Will It Be Enough?

Distribution of Potential Individual Market Enrollees by Age



Source: Kaiser Family Foundation analysis of the Survey of Income and Program Participation.



The Gender Imbalance of Enrollees

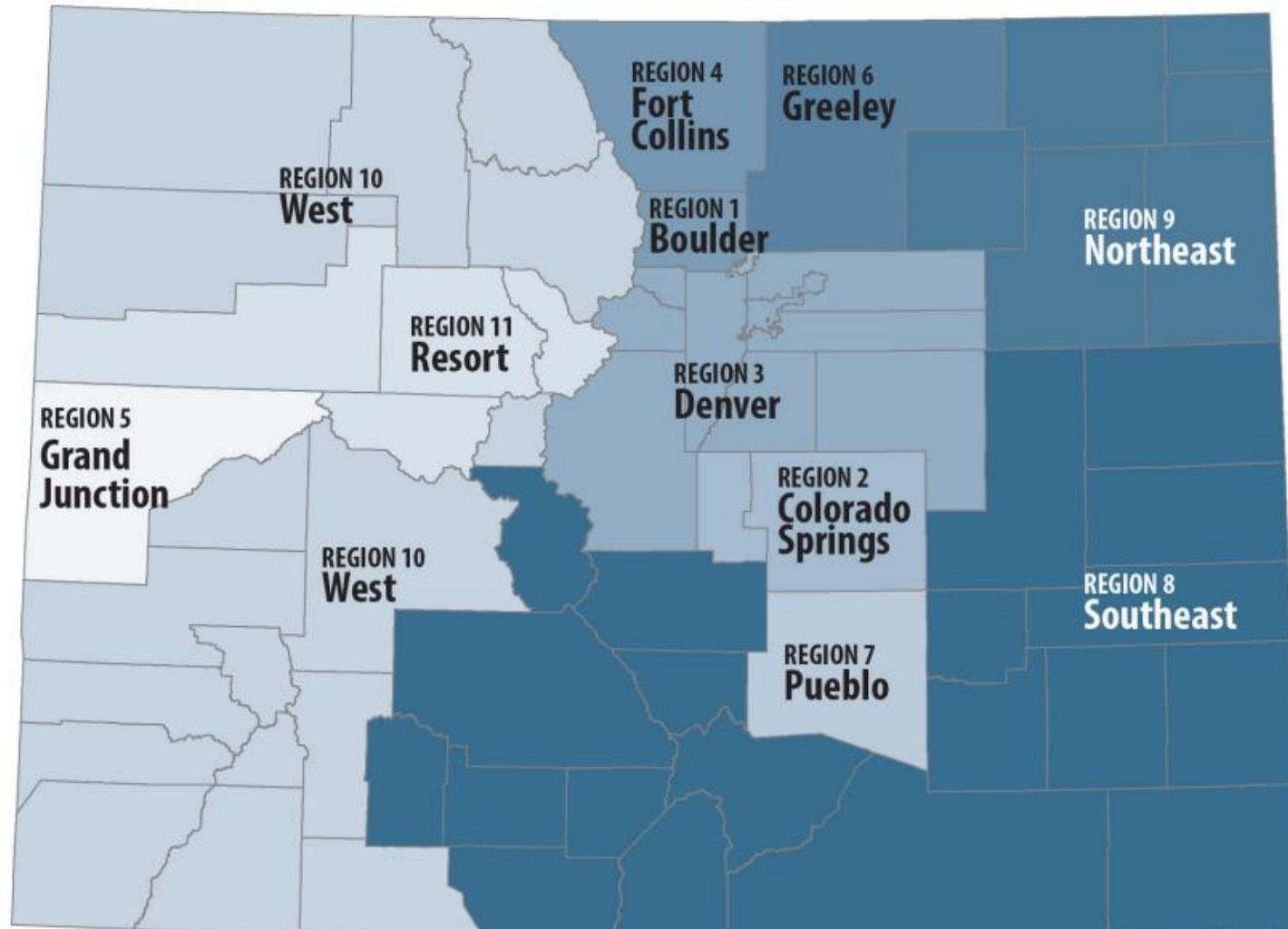
Enrollment in Marketplace Commercial Insurance by Gender, March 31, 2014

	CO	All State-Based Marketplaces	Nation
Female	52%	53%	54%
Male	48%	47%	46%



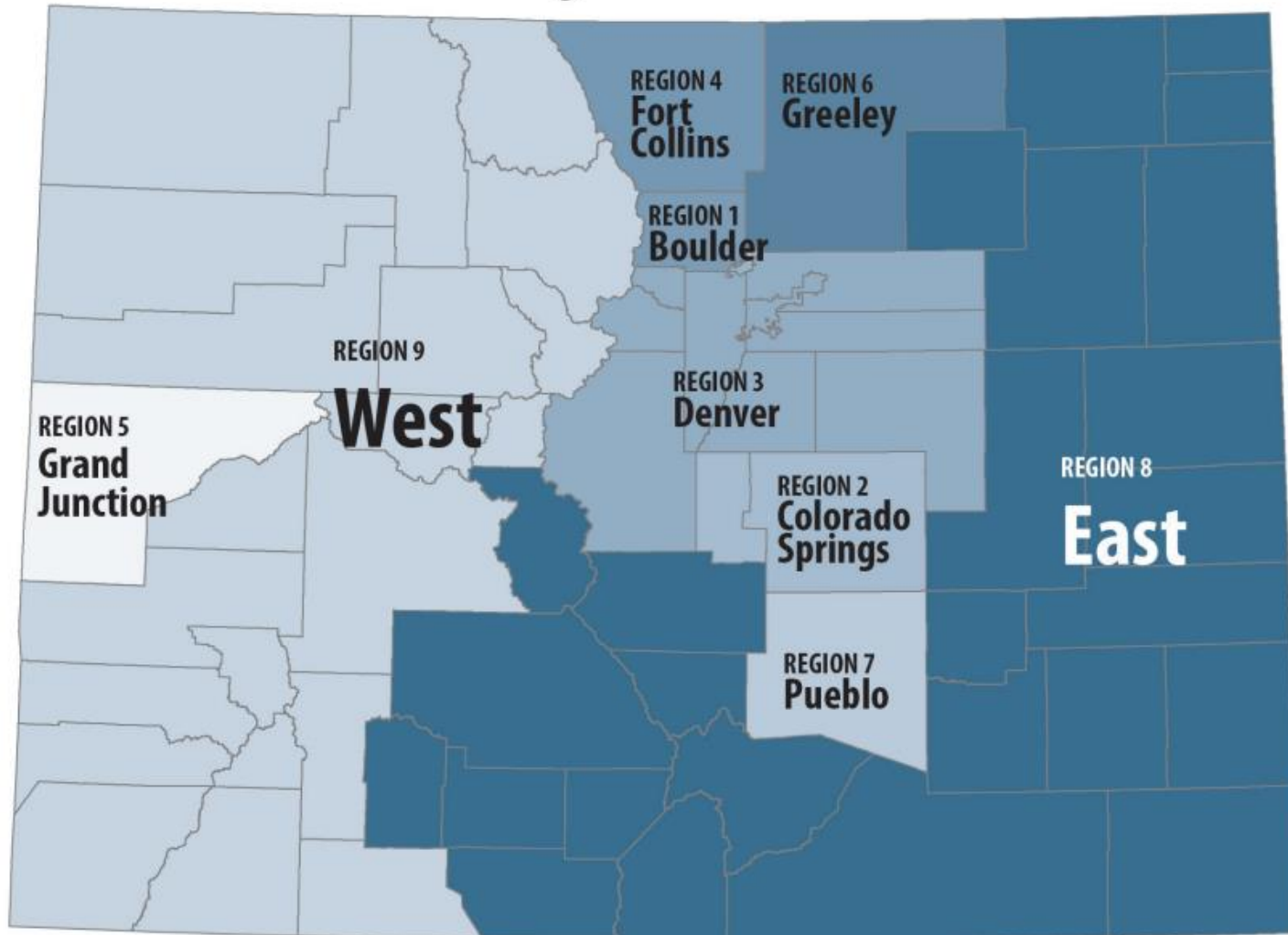
Changing Boundaries Means Changing Premiums

2014: Old 11-Region System



Changing Boundaries Means Changing Premiums

2015: New Nine-Region Plan



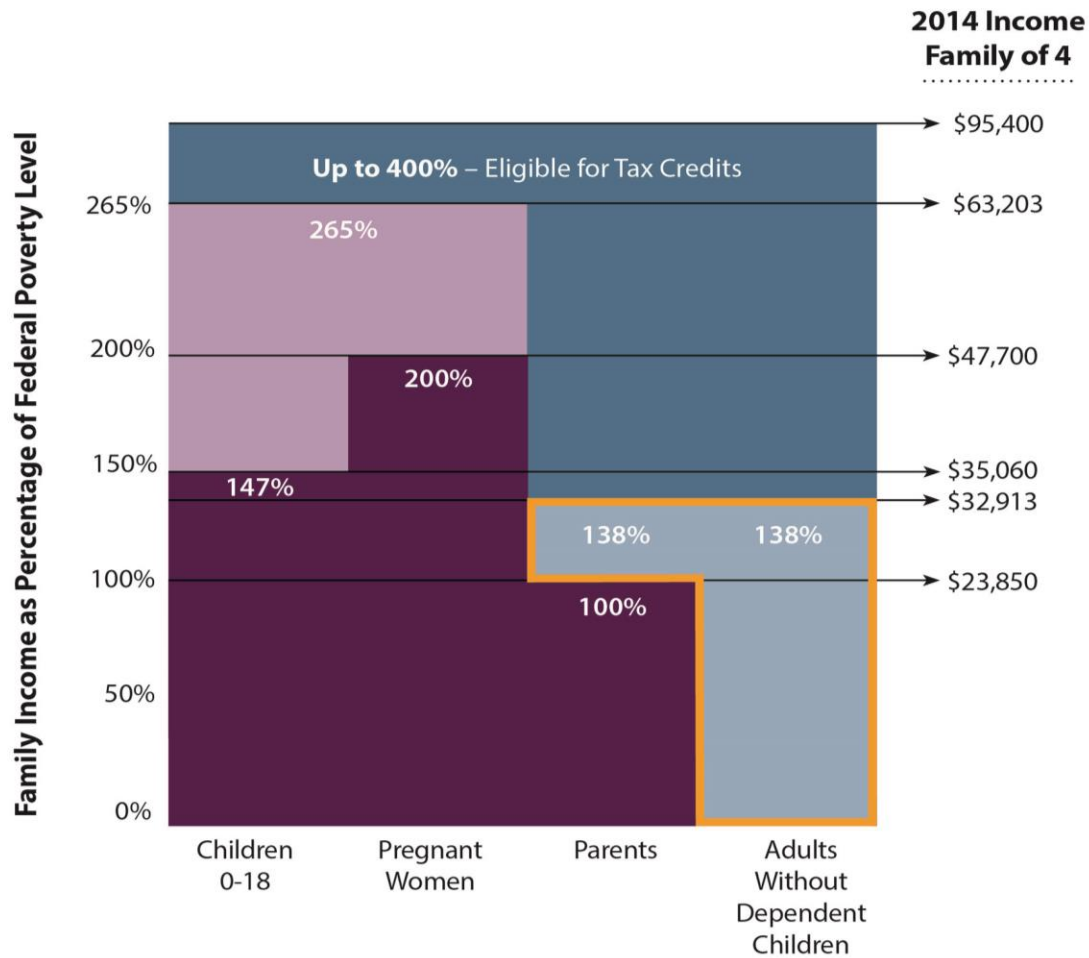
Where You Live Influences What You'll Pay

Weighted Average of Increase in Rates from 2014 to 2015, by Region. Includes Both On- and Off-Marketplace Plans

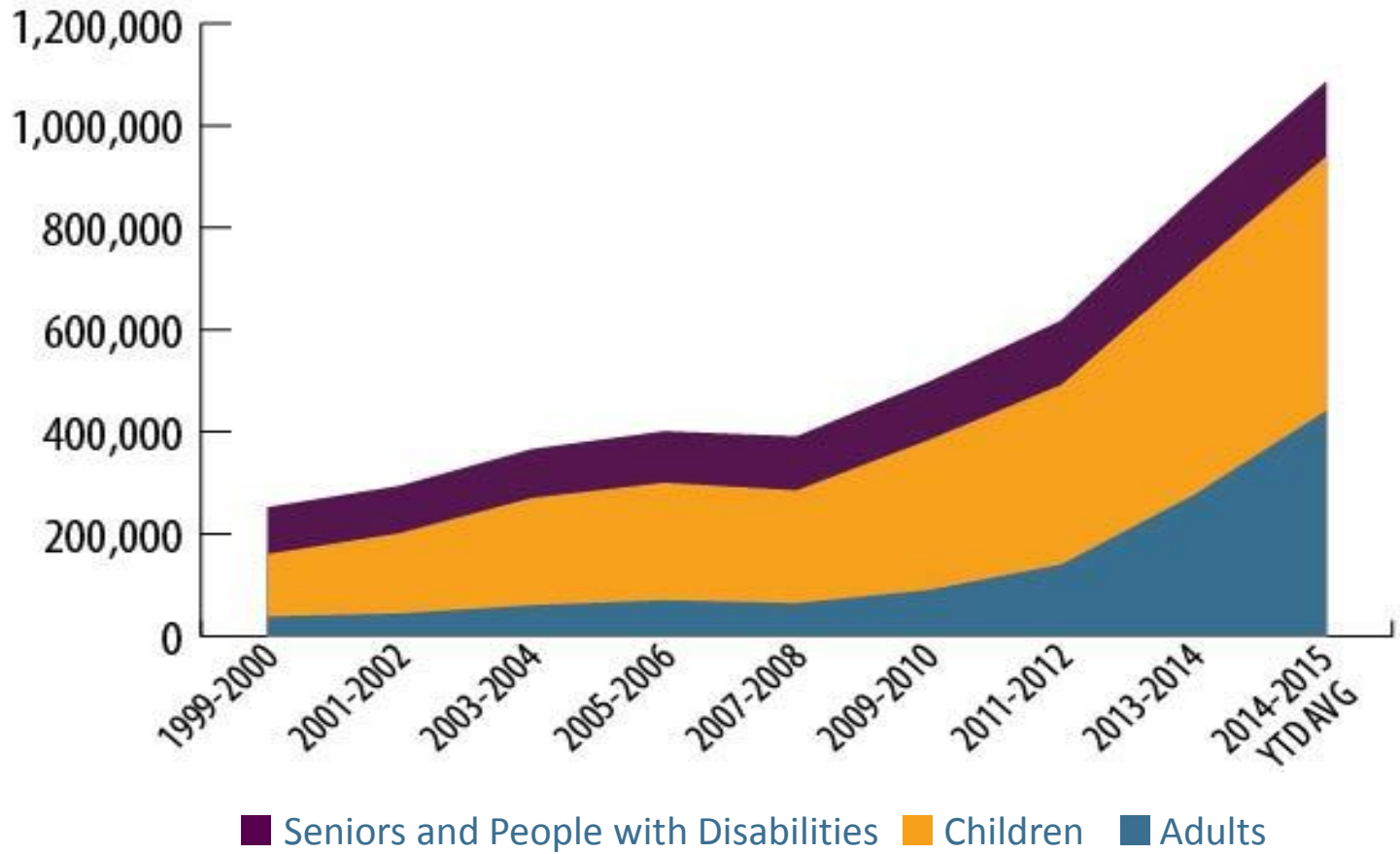
Region	Individual	Small Group
Statewide	0.71%	2.54%
Boulder	0.42%	2.60%
Colorado Springs	-0.20%	1.33%
Denver	0.84%	2.77%
Fort Collins	5.26%	3.19%
Grand Junction	-3.55%	-0.36%
Greeley	4.57%	3.32%
Pueblo	-4.90%	0.25%
East	-5.01%	5.65%
West	-7.44%	1.12%



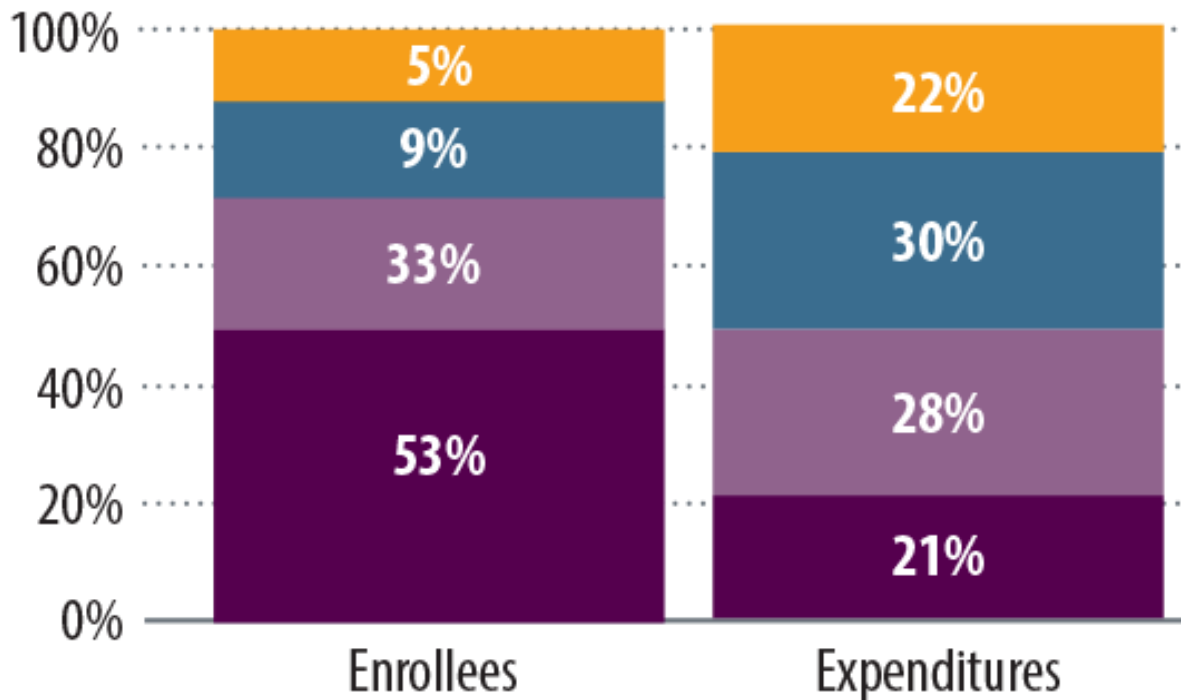
Expanded Eligibility



Medicaid Enrollment Surpassed One Million



Minority of Enrollees, Majority of Cost



■ Low Income Children ■ Low Income Adults
■ Individuals with Disabilities ■ Individuals 65 and Older



Impact on Colorado's Uninsured Rate

10 States With Largest Reductions in Percentage Uninsured, 2013 vs. Midyear 2014

"Do you have health insurance?" (% no)

State	% Uninsured, 2013	% Uninsured, midyear 2014	Change in uninsured (pct. pts.)	Medicaid expansion AND state/partnership exchange in 2014
Arkansas	22.5	12.4	-10.1	Yes
Kentucky	20.4	11.9	-8.5	Yes
Delaware	10.5	3.3	-7.2	Yes
Washington	16.8	10.7	-6.1	Yes
Colorado	17.0	11.0	-6.0	Yes

Coverage Does Not Guarantee Access

Told by a doctor's office or clinic that they weren't accepting patients with your type of health insurance:

Commercial Insurance: 5.5%

Public Insurance: 13.0%

Source: CHI analysis of the 2013 Colorado Health Access Survey



On Our Radar for 2015

- Access to Care Dashboard: Understanding Potential vs. Realized Access
- Employer Mandate
- Impact on Emergency Department Use
- Workforce Demands
- The Role of Colorado's Safety Net
- *Coming Summer 2015! New Estimates from the Colorado Health Access Survey*

CHAS@coloradohealthinstitute.org



Photo: Credit Denver Public Library



colorado health INSTITUTE

Jeff Bontrager 720.382.7075

Natalie Triedman 720.382.7077

bontragerj@coloradohealthinstitute.org

triedmann@coloradohealthinstitute.org