



Health Insurance Status of Colorado Adults

A Profile of Colorado's Uninsured, Low-Income Adults Without Dependent Children

Colorado's low-income adults without dependent children (AwDCs) have an uninsured rate that is twice that of the average adult in the state. Of AwDCs with annual incomes at or below the federal poverty level (FPL)—about \$11,000 for a single individual—41 percent were uninsured. In comparison, 20 percent of all Colorado adults between the ages of 19-64 were uninsured. Not having health insurance affects the ability to access health care, from obtaining preventive care to seeing a specialist.

The Colorado Health Care Affordability Act authorized Colorado to extend Medicaid eligibility to AwDCs with incomes at or below the poverty level. Effective May 1, 2012, the law extended coverage to a maximum of 10,000 AwDCs at the lowest income levels—those who are at or below 10 percent of FPL, an annual income of about \$1,100. While the state currently has authority to increase eligibility for this population up to 100 percent of FPL, the federal Affordable Care Act (ACA) mandates an increase in eligibility up to 133 percent of FPL by January 2014.

CHI, using data from the 2010 American Community Survey, analyzed AwDCs with incomes at or below the poverty level to provide an estimate of overall numbers as well as descriptive information. CHI estimates that more than 153,000 uninsured AwDCs between the ages of 19 and 64 are in this group, an increase of 7 percent from around 143,000 in 2009. (See the map on page 2 for the distribution by county.)

There are a number of characteristics of AwDCs that are important to consider as they enroll in Medicaid. Among these uninsured AwDCs who have incomes below the poverty level, CHI estimates that:

- **Six in 10** (about 94,000) are male. In comparison, about 50 percent of Colorado's adult population is male.
- **The vast majority** (about 135,000) are single. About 12 percent are married. About 21 percent are separated, divorced or widowed and 67 percent have never been married.
- **Twenty percent** do not have a high school diploma. About 35 percent have a high school diploma, GED or equivalent. One-third (33%) have an associate's degree or have obtained some college education, and about one in nine (11%) have earned a bachelor's degree or higher.
- **About 60 percent** are between the ages of 19 and 35. The rest are equally split between the age groups of 36-50 and 51-64, at about 20 percent each.
- **Although more than a third** (36%) are employed, nearly two-thirds (about 98,000) are unemployed or not in the labor force.

An additional 44,000 uninsured AwDCs have family incomes between 101 and 133 percent of FPL. This group is expected to become eligible for Medicaid in 2014 under the ACA, pending a Supreme Court ruling on the law's constitutionality.

Figure 1. Uninsured Adults (Ages 19-64) Without Dependent Children at or Below 133% of FPL By Income Level, Colorado, 2010

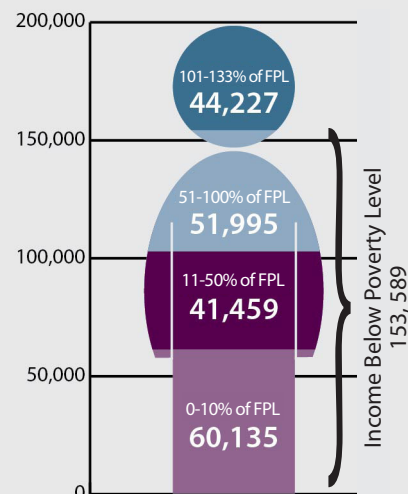


Figure 2. Uninsured Adults (Ages 19-64) Without Dependent Children With Incomes at or Below 100% of FPL By Employment Status, Colorado, 2010

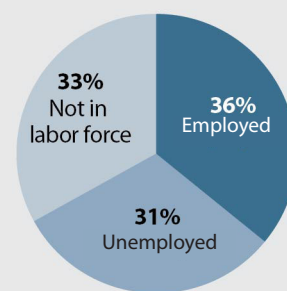
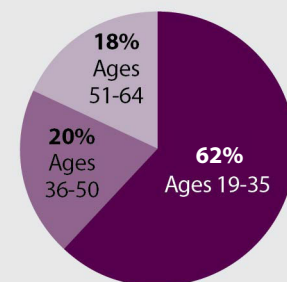
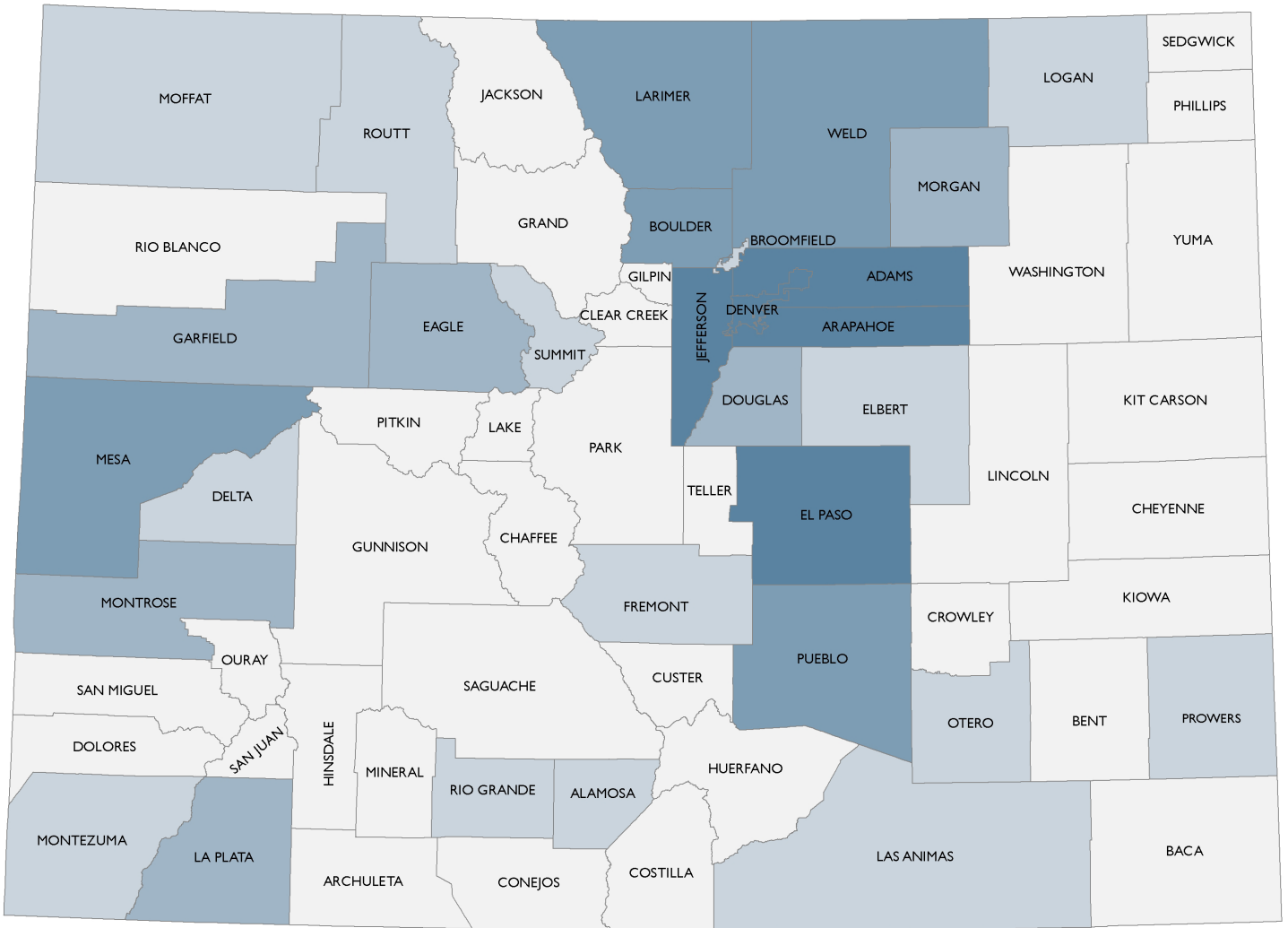


Figure 3. Uninsured Adults (Ages 19-64) Without Dependent Children With Incomes at or Below 100% of FPL By Age, Colorado, 2010



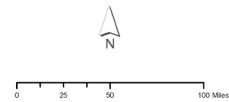
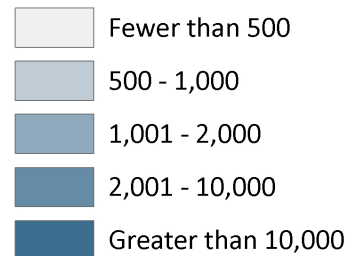
Map 1. Uninsured Adults Without Dependent Children With Incomes at or Below 100% of FPL By County, Colorado, 2010



Source: CHI analysis of the 2010 American Community Survey

Would you like the numbers behind this map?

CHI analyzed the 2010 American Community Survey to develop these estimates. For more information on how the estimates were derived or to view the companion piece, *Health Insurance Status of Colorado Adults: 2012 Data Supplement*, please visit coloradohealthinstitute.org.



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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