Counting Colorado's Uninsured: A Guide to Three Recent Estimates
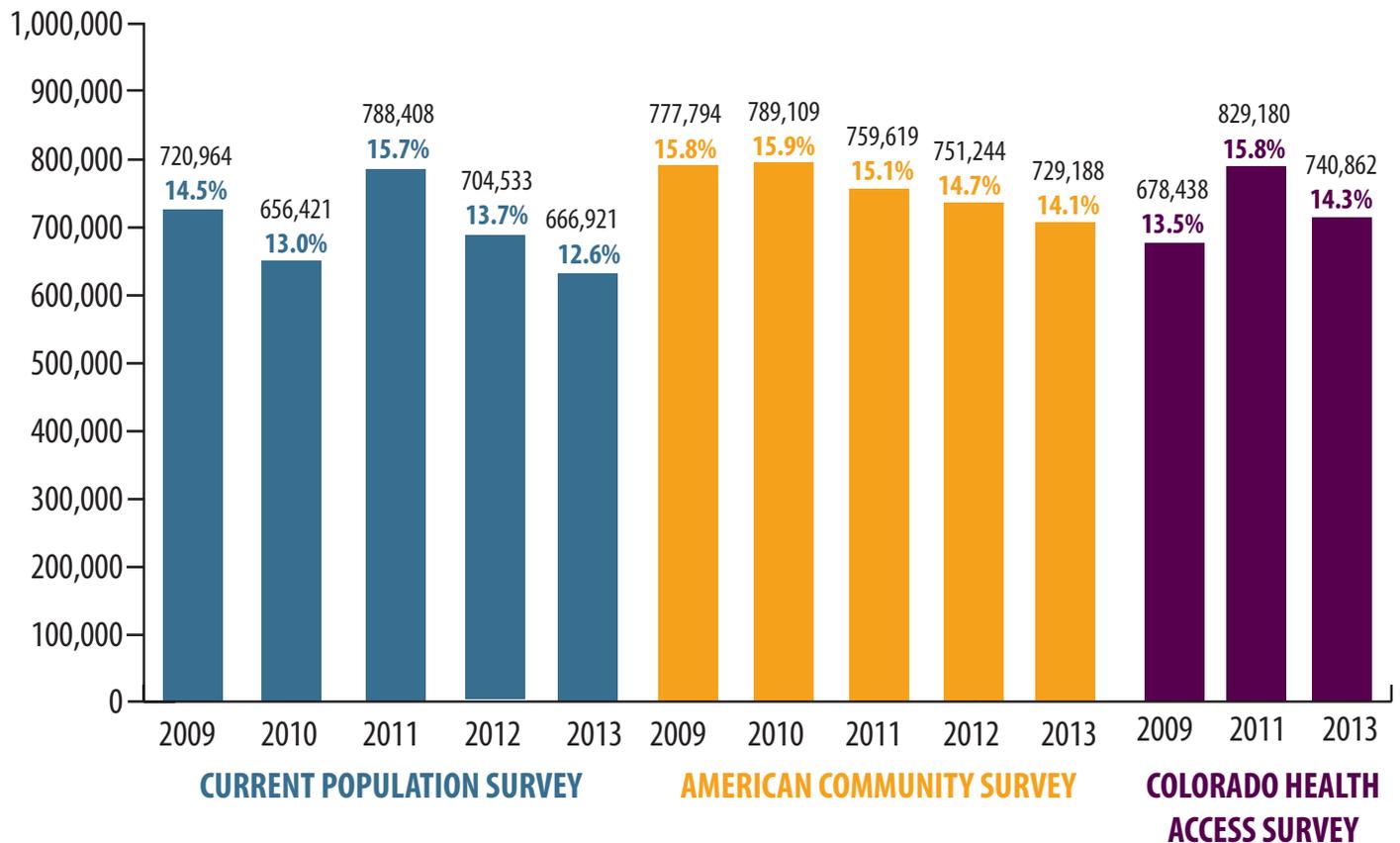
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How Many Coloradans are Uninsured?

The simplest answer to this question is that we don't know *exactly* how many Coloradans are uninsured. However, a number of surveys attempt to estimate this figure. Estimates vary because data sources, methods and definitions differ.

The three main sources that CHI uses for health insurance estimates are the Current Population Survey (CPS), the American Community Survey (ACS) and the Colorado Health Access Survey (CHAS). Graph 1 displays recent estimates of the number and percentage of Coloradans without health insurance from the three surveys since 2008.

Graph 1. Estimates of Colorado's Uninsured, 2009-2013

Sources: U.S. Census Bureau, Current Population Survey, 2009-2013; U.S. Census Bureau, American Community Survey, 2009-2013; The Colorado Trust, 2009 Colorado Household Survey and 2011 and 2013 Colorado Health Access Survey.

Which Estimates Should I Use?

The Colorado Health Access Survey and the American Community Survey estimates for 2013 both reported uninsured rates of about 14 percent. The Current Population Survey estimate was lower at around 12.6 percent. Methodology changes for the 2013 Current Population Survey may have resulted in the difference between the estimates.

There are advantages and disadvantages to each data source. For example, the CPS lacks an adequate sample size to calculate reliable sub-state estimates, yet it allows for historical trending. The CPS and CHAS have more robust health insurance questions than the ACS. But the ACS has the largest sample size, which allows for county-level estimates. The CHAS includes a variety of additional health care questions for analysis. Table 1 provides a comparison of the three data sources.

Table 1. Comparison of Data Sources on Colorado's Uninsured Population

	Current Population Survey (CPS)	American Community Survey (ACS)	Colorado Health Access Survey (CHAS)
Data collected by . . .	U.S. Census Bureau for Bureau of Labor Statistics	U.S. Census Bureau	CHI on behalf of The Colorado Trust
Designed to provide data around . . .	Monthly employment and annual income/poverty	Annual social, housing and economic characteristics	Access to health care, health insurance, health care utilization and other factors relating to Coloradans' use of the health care system
Sample size	~4,500 Coloradans	~50,000 Coloradans	~10,000 Coloradans
Time frame	Annual	Annual	Biannual (odd years)
Smallest geographic level attainable	State	County (CHI estimates)	Health Statistics Region (HSR)
Health insurance question(s)	Robust: Series of health insurance items ask about types of coverage in the past calendar year.	Less robust: Single health insurance item asks respondent to check boxes of all sources of health insurance at time of survey.	More robust: Series of health insurance items (customized to Colorado) ask about types of coverage at time of survey.
Years health insurance item is available	1980-2013	2008-2013	2009, 2011, 2013
Administration period	Fielded over a few months	Fielded throughout the year	Fielded over a few months
Strengths	• Can compare trends over the past few decades. • Data can be compared to other states.	• Largest sample size provides ability to analyze sub-populations within Colorado. • Data can be compared to other states.	• Allows analysis of health-related topics not available in other surveys, such as underinsurance, access to health care and health care utilization.
Weaknesses	• Small sample size means that single-year state-level estimates aren't as reliable as other sources.	• Comparatively limited health insurance question. • No other indicators of health status, access to care, etc.	• Comparatively small sample size limits the ability to analyze sub-populations. • Generally not comparable to other states.

In addition to these primary sources, three additional data sources provide Colorado estimates of uninsurance. These sources include the Behavioral Risk Factor Surveillance System (BRFSS), the National Health Interview Survey (NHIS) and the Small Area Health Insurance Estimates (SAHIE).

Where Do I Go if I Want to Learn More About Colorado's Uninsured?

The CHAS asks a series of questions about access to health care, utilization of health care services, self-reported health status, out-of-pocket medical costs and affordability of health care coverage. In addition, the CHAS provides the only estimate of underinsurance in Colorado–that is, individuals who have health insurance but spend a significant portion of their income on out-of-pocket medical expenses.