



Colorado Children's Health Insurance Status

**METHODS
AND LIMITATIONS**
MARCH 2013

This document describes the methods used by the Colorado Health Institute to develop estimates of health insurance coverage of Colorado's children and working age adults. The estimates were reported in "Colorado Children's Health Insurance Status: 2013 Update" and "Colorado Adults' Health Insurance Status: 2013 Update" (forthcoming).

Each update consists of a fact sheet and a data supplement. They are available at www.coloradohealthinstitute.org.

The methods were updated March 1, 2013.

Uninsured estimates

This analysis uses the U.S. Census Bureau's 2011 American Community Survey (ACS) as the data source. The ACS is an annual stratified random sample survey of approximately 51,000 individuals from 22,000 Colorado households. The data have been weighted to represent the state population as well as geographic sub-regions within Colorado. A method developed by the University of Missouri yields county-level estimates. The estimates do not exclude uninsured adults with a disability who may be eligible for the Medicaid buy-in provisions of HB09-1293, the Colorado Health Care Affordability Act.

An adult was counted as uninsured if he or she reported no 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 health insurance when the ACS questionnaire was administered.

Income and poverty status

In calculating the ratio of annual family income to federal poverty guidelines, the Colorado Health Institute developed a method that identifies and calculates nuclear family income within households in which multiple related families reside. This approach closely approximates Medicaid 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 and individuals living in prisons, nursing homes, mental hospitals, college dormitories or military quarters.

In May 2010, the Colorado Health Care Affordability Act expanded CHP+ eligibility to children in families with incomes up to 250 percent of the federal poverty level (FPL). Because of this change, the Colorado Health Institute's definition of EBNE in CHP+ now includes children in families with incomes up to 250 percent of FPL, starting with 2011.¹ This expansion of CHP+ eligibility explains the increase in the number of children EBNE in CHP+ between 2010 and 2011.

Medicaid and CHP+ enrollment

The Colorado Department of Health Care Policy and Financing (HCPF) provided average monthly county and state Medicaid and CHP+ enrollment figures for the period between January and December 2011. Enrollment data were unavailable for a few small counties, so the sum of the counties does not equal the state enrollment totals. The reported enrollment in the CHP+ program includes only children and does not include enrollees in the CHP+ at work premium assistance program.

Citizenship and documentation status

The ACS contains variables on citizenship but not on documentation status. In July 2011, CHI updated its assumptions for estimating undocumented immigrants in Colorado based on Pew Hispanic Center research. Based on Pew's estimate of approximately 180,000 undocumented individuals in Colorado in 2010,² CHI estimates that 163,541 undocumented individuals resided in Colorado in 2011, of which 21,260 were children. From the remaining individuals who were not U.S. citizens but had legal documentation to reside in the United States, any individual residing in the nation for fewer than five years was removed from the analysis per eligibility guidelines for Medicaid.

Parental status

The analysis uses relationship variables in the ACS data file to identify parents (ages 19-64) of dependent children (ages 0-18). In July 2011, CHI updated the analysis to designate other relatives, such as a grandparent, as “parents” if no parent was present in the household.

Confidence intervals and small sample sizes

Whenever possible, tables in the data supplements include a column for a population estimate with an accompanying margin of error (95% confidence interval). Many counties had a small number of observations on which to calculate an estimate. The Colorado Health Institute encourages prudent use of the estimates.

For more information

CHI welcomes the opportunity to discuss questions or to provide additional information about the methods, data sources or assumptions. Please contact Jeff Bontrager, Director of Research on Coverage and Access, at bontragerj@coloradohealthinstitute.org.

Endnotes

¹ In 2011, the federal poverty level was \$22,350 for a family of four.

² Passel, J, and Cohn, D (2011). Unauthorized Immigrant Population: National and State Trends, 2010. Available from the Pew Hispanic Center at <http://pewhispanic.org/files/reports/94.pdf>.



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