colorado health INSTITUTE

FACT SHEET
MARCH 2014

Colorado Children's Health Insurance Status

2014 Update

How Many Children Are Eligible For But Not Enrolled in Medicaid or CHP+?

About 80,000 Colorado children who could be covered by Medicaid or Child Health Plan *Plus* (CHP+) instead remain uninsured.

Two important policy changes complicated the calculation of this EBNE estimate, which is based on the latest available data from 2012.

First, in 2013 Colorado eliminated the so-called "stair step" in Medicaid and CHP+ that often resulted in children in the same family qualifying for different insurance. Now, all children must meet the same family income criteria, regardless of age. This change means that more children are eligible for Medicaid and fewer are eligible for CHP+.

Second, a new method of determining net income – called Modified Adjusted Gross Income or MAGI – became effective in 2014, changing eligibility levels. The MAGI income eligibility standards for children used in this analysis are:

- **Medicaid:** Up to and including 147 percent FPL
- **CHP+:** Between 148 percent and 265 percent FPL

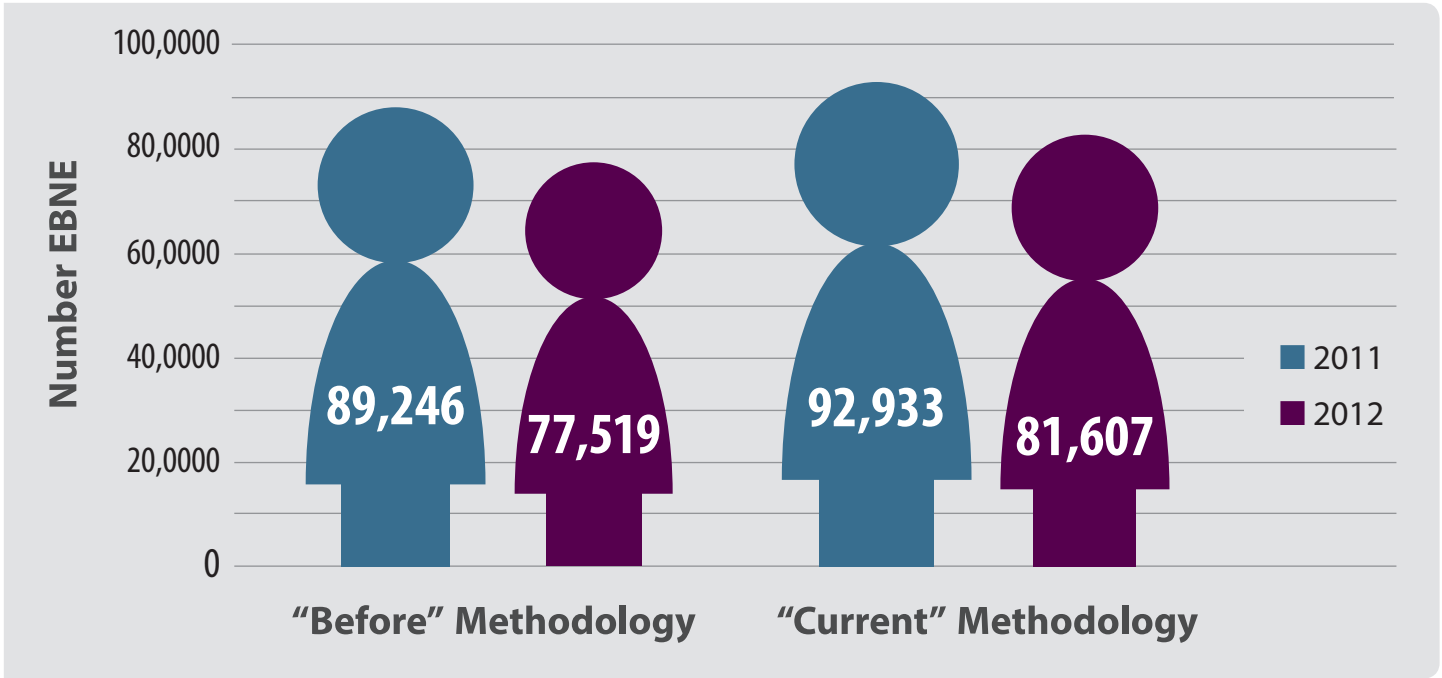
Using the "before" method that doesn't incorporate the policy changes, about 77,500 Colorado children are EBNE. Under the "current" method, which will allow for better comparison moving forward, about 81,600 children are EBNE.

Importantly, the number of EBNE children declined between 2011 and 2012 under both scenarios.

Figure 1. Low-Income Uninsured Children (Ages 0-18) Eligible For But Not Enrolled in Medicaid or CHP+, Colorado, 2012

Program	A. Number Enrolled	B. Number EBNE	C. Total Eligible (A+B)	D. Percentage EBNE (B/C)	E. Percentage Enrolled (A/C)
Medicaid	348,142	45,227	393,354	11.5%	88.5%
CHP+	82,533	36,380	118,913	30.6%	69.4%
Medicaid or CHP+	430,675	81,607	512,267	15.9%	84.1%

Figure 2. Comparing Methodology: Number of Uninsured Low-Income Children (Ages 0-18) Eligible For But Not Enrolled in Medicaid or CHP+, Colorado, 2011-12



PHOTOS BY BRIAN CLARK/COLORADO HEALTH INSTITUTE

In order to control for the future impact of these two policy changes, the Colorado Health Institute modeled the number of children eligible but not enrolled in both 2011 and 2012, assuming the policy changes were in place. This allowed us to estimate how many children are currently eligible and to set a baseline to compare to future estimates.

In other words, when CHI estimates the number of EBNE children a year from now, those estimates will be directly comparable to the estimates included in our "current" methodology. By doing this, we will be able to ascertain the impacts of outreach and enrollment activities as opposed to one-time effects due to policy changes.

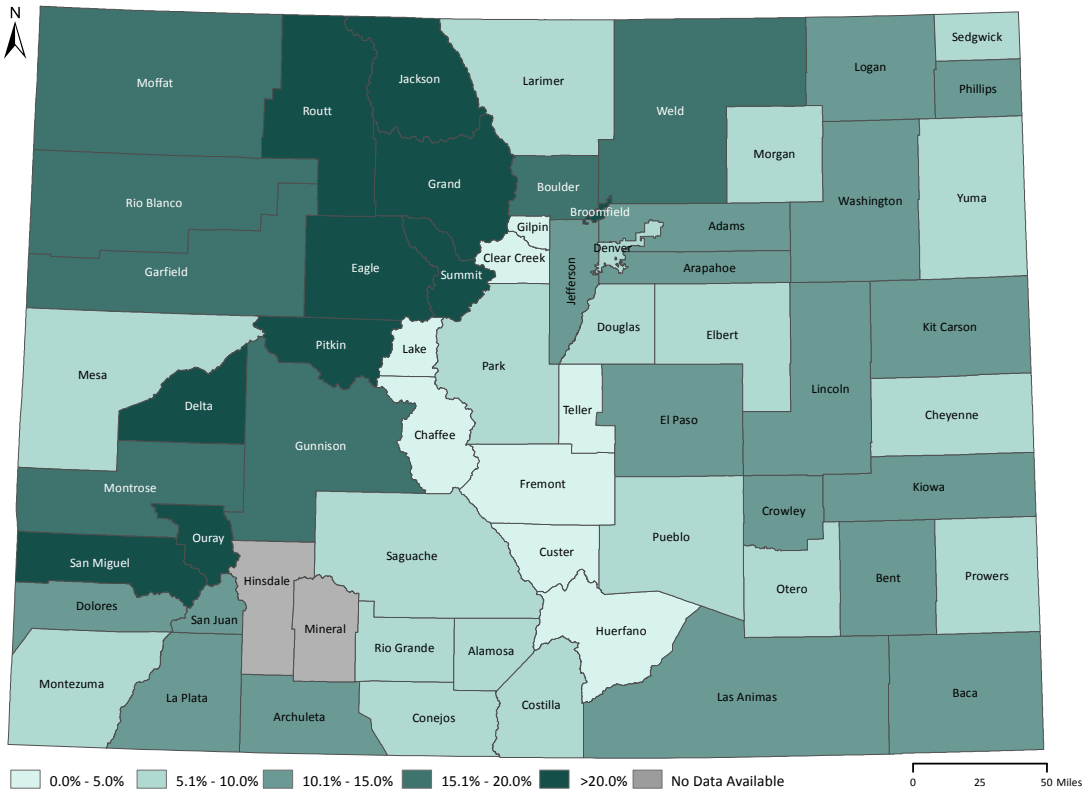
Because of this, these latest EBNE data are not directly comparable with findings from previous years. They do, however, serve as critical baseline information to help measure the impact of the Affordable Care Act and other federal and state reforms on insurance coverage in Colorado.

At the same time, it is instructive to compare the data under each scenario – before and after the stair step and MAGI changes – to understand how these policy decisions are influencing coverage among Colorado's lowest-income children.

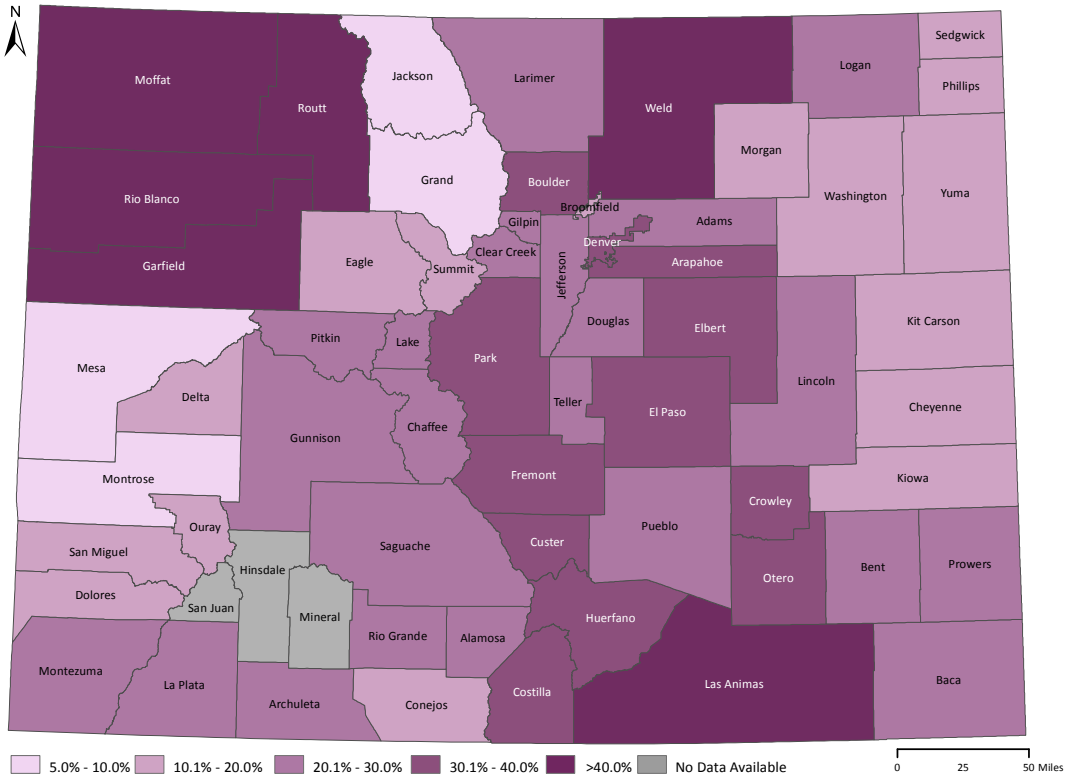
The number of EBNE children in Colorado declined from last year under both methods – down 13 percent to about 77,500 using the "before" calculations and down 12 percent to 81,600 using the "current" calculations. Of note, the MAGI policy change clearly identifies more children as EBNE in public insurance – about 4,000 additional EBNE children using the new method.

Overall, the estimated rate of all uninsured children in 2012 was 8.9 percent, remaining relatively stable even as the EBNE rate declined.

Map 1. Percentage of Eligible Children Who Are Not Enrolled in Medicaid By County, Colorado, 2012



Map 2. Percentage of Eligible Children Who Are Not Enrolled in CHP+ By County, Colorado, 2012



The Colorado Health Institute welcomes the opportunity to discuss questions or to provide additional information about the methods, data sources or assumptions. Please contact Natalie Triedman at triedmann@coloradohealthinstitute.org or 720.383.7077.

Would you like the numbers behind these maps?

CHI analyzed the 2012 American Community Survey and enrollment data from the Colorado Department of Health Care Policy and Financing to develop these estimates. For more information on how the estimates were derived or to view the more detailed companion piece, *Colorado Children's Health Insurance Status: County-Level Estimates of Children Eligible But Not Enrolled in Medicaid or CHP+*, please visit ***coloradohealthinstitute.org.***

The Colorado Health Institute is a trusted source of independent and objective health information, data and analysis for the state's health care leaders. The Colorado Health Institute is funded today by the Caring for Colorado Foundation, Rose Community Foundation, The Colorado Trust and the Colorado Health Foundation.

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