

A New Day in Colorado

Health Insurance Reaches Record High

Findings from the 2015 Colorado Health Access Survey

SEPTEMBER 2015



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CHI also thanks the State Health Access Data Assistance Center (SHADAC) for its assistance in developing the 2015 survey. Finally, we thank the Colorado Health Access Survey (CHAS) Advisory Committee and the many stakeholders who provided thoughts and ideas throughout the survey development process in 2014.

The CHAS: Online and Interactive

The CHAS data are available in a number of formats to make them as useful as possible.

The CHI website – coloradohealthinstitute.org – hosts all of the data as well as a library of analysis and a detailed methods document. From the home page, click on the “CHAS Analysis” or “CHAS Data” buttons.

The data section features Excel workbooks with data at the regional level, based on the state’s 21 Health Statistics Regions (HSRs). Users can explore in detail how Coloradans are doing on health coverage, access and status in their own region and compare that data to the state average.

Topic workbooks with in-depth health data broken down by race/ethnicity, income, education, gender and insurance will be available.

Interactive CHAS graphics and maps will be posted on the CHI website as well.



CHAS Analysis:

<http://www.coloradohealthinstitute.org/key-issues/detail/health-coverage-and-the-uninsured/colorado-health-access-survey-1>

CHAS Data:

coloradohealthinstitute.org/data-repository/category/colorado-health-access-survey

The CHAS is fielded, analyzed and managed by the **Colorado Health Institute**.

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COLORADO HEALTH ACCESS SURVEY



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The CHAS: A Primer

The Colorado Health Access Survey — the CHAS — is the premier source of information on health insurance coverage, access to health care and use of health care services in Colorado.

More than 10,000 households in the state have been interviewed every other year since 2009, allowing comparisons across a time marked by sweeping changes in health policy.

The 2015 CHAS was a telephone survey — both cell

phones and landlines — of 10,136 randomly-selected households in Colorado. It was administered between March 2 and June 26 by Social Science Research Solutions (SSRS), an independent research company. Survey data were weighted to accurately reflect the demographics and distribution of the state's population.

New questions were added to the 2015 survey to help assess the Affordable Care Act (ACA) in Colorado, including the launch of Connect for Health Colorado, the online insurance marketplace.

Survey Funding

The Colorado Trust, a foundation dedicated to achieving health equity, provides funding for the CHAS. The Trust believes all Coloradans should have fair and equal opportunities to lead healthy, productive lives regardless of race, ethnicity, income or where we live.

Survey Management

The Colorado Health Institute (CHI), a health policy research institute based in Denver, develops the survey questions, fields the survey, analyzes the results and disseminates the findings. CHI contracts with SSRS to conduct the survey.

2015 Methodology Update

CHI revised the classification methodology for people reporting multiple types of insurance coverage such as employer-sponsored, individual market, Medicaid, Medicare and others. The updated method provides a more precise breakdown and more closely aligns the survey estimates with administrative data. Past CHAS estimates were updated to allow for accurate comparisons.

Insurance Terminology

This report on the 2015 CHAS findings uses a number of terms for various types of insurance.

Private Insurance

Also known as commercial insurance, this is insurance provided through an employer or purchased by an individual.

- **Employer-Sponsored Insurance:** Health insurance that is offered through an employer. Generally, employees will pay a portion of the premium price, often through a payroll deduction.
- **Individual Market:** Health insurance purchased by an individual from a broker or from an insurance company directly. With the launch of online marketplaces under the ACA, Coloradans can also comparison shop and buy insurance through Connect for Health Colorado, the state-based marketplace. ACA subsidies and tax credits are available only on marketplace plans. Insurance is often referred to as on-marketplace and off-marketplace to differentiate these two types of coverage, which both fall under the individual market.

Public Insurance

- **Medicaid:** A federal-state health insurance program that provides coverage to low-income people.
- **Child Health Plan Plus (CHP+):** A federal-state health insurance program for low-income children and pregnant women. It is for people who earn too much to qualify for Medicaid, but that are still considered low income.
- **Medicare:** The federal health insurance program for seniors who are 65 or older and people with disabilities. Everyone in those categories qualifies for Medicare, regardless of income or assets.

These are historic days for health in Colorado.

Just 6.7 percent of Coloradans — about 353,000 people — do not have health insurance, a level that once was virtually unthinkable.

Two years ago, the state's uninsured rate stood at 14.3 percent, and 741,000 people were without health insurance. Four years ago, in the lingering aftermath of the recession, the uninsured rate reached 15.8 percent.

The 2015 Colorado Health Access Survey (CHAS) provides the first in-depth look at the record-breaking impact of the Affordable Care Act (ACA) in the Centennial State.

These new findings track the full implementation of the health reform law, covering two open enrollment periods and affording an early indication of whether this sweeping change in policy is meeting its goals.

The top-level numbers tell an important story. Nearly five million Coloradans — 93.3 percent — have health insurance. Many of them now have a better chance for a healthier life, studies show.

But the CHAS digs deeper, detailing the changing landscape of health care in Colorado. It shows that while insurance coverage has increased, the effects are just beginning to ripple through the health care system.

Both foes and fans of the ACA will find that some CHAS findings are unexpected.

- The decision to expand Medicaid eligibility, optional under the law, resulted in higher enrollment than many had anticipated. Colorado has about 450,000 more enrollees in 2015 than in 2013.

- Coloradans aren't finding it much harder to get health care, despite predictions that the big spike in coverage would strain the system. The findings show only a slight uptick in the percentage of people who can't get an appointment when they need one.
- Health care is still unaffordable for many people. The percentage who didn't see a doctor because it cost too much declined only slightly, a statistic many had hoped would drop faster.
- New CHAS questions about customers on the Connect for Health Colorado marketplace show that they are less likely to visit a health care professional than those with job-based insurance.
- The benefits of health reform aren't flowing equally. Hispanics continue to be disproportionately uninsured. And much of the Western Slope still struggles with high uninsured rates.

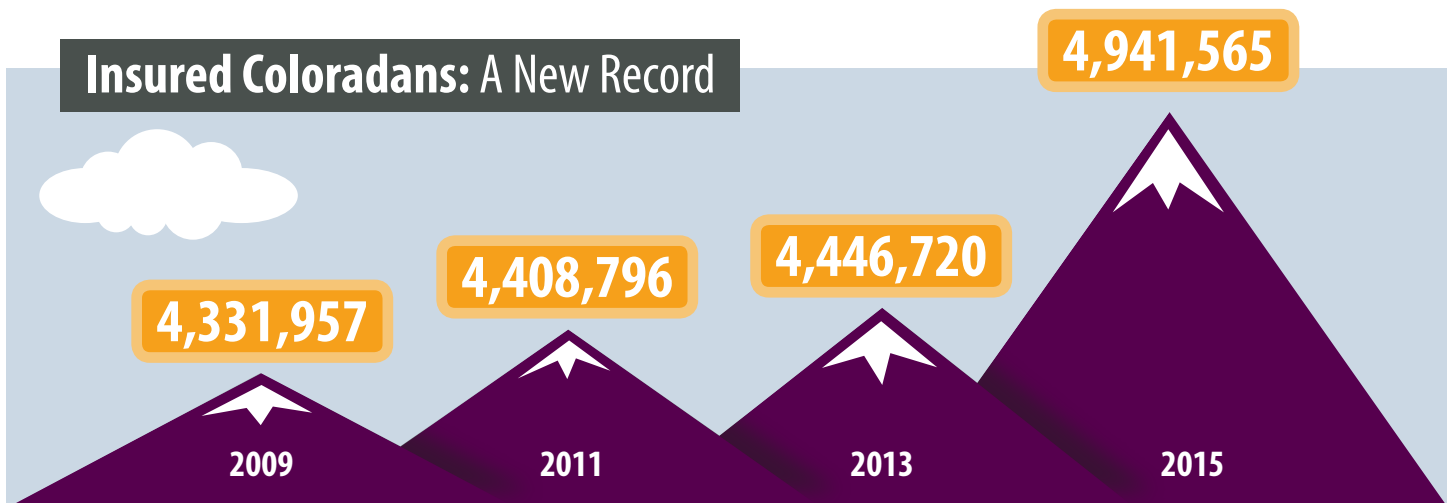
But Coloradans are feeling better about health care in 2015. A higher percentage give the health care system a thumbs up, both for their families and the state as a whole, than in 2013.

This analysis of the 2015 CHAS sets the stage for a renewed discussion about how to reach the remaining uninsured, how to create a health care system that cares for everyone efficiently and affordably, and how to ensure that all Coloradans have access to the health care they need.

A New Colorado Coverage

The numbers are dramatic. Nearly five million Coloradans now have health insurance. And Colorado's uninsurance rate has plunged to 6.7 percent.

The policy changes in the Affordable Care Act are transforming the health care landscape in Colorado. This data visualization summarizes 2015 Colorado Health Access Survey (CHAS) findings.

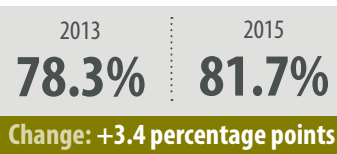


The Big Stories

Health Care Use Heading Higher

More health insurance is starting to mean more care. The percentage of people who said they visited a health care provider in the past year increased.

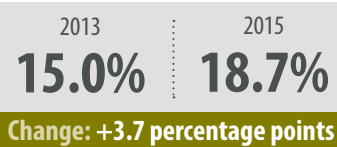
Good to Know: But use of health care hasn't returned to the pre-recession peak in 2009.



Colorado is Meeting Access-to-Care Challenge

Difficulty getting an appointment when it is needed saw only a slight uptick.

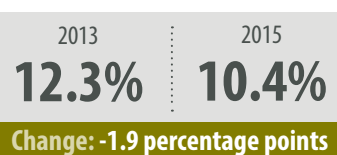
Good to Know: Doctors said no to 15.4% of clients with public insurance compared with 6.4% with commercial insurance.



Affordability Remains a Barrier to Care

The percentage who said they didn't get needed doctor care because it cost too much declined only a bit.

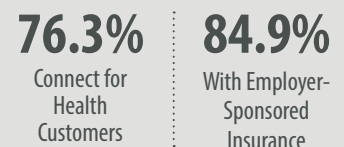
Good to Know: 17.1% of Coloradans did not see a dentist because of cost.



The Marketplace: New Kid on the Block

First CHAS findings for Connect for Health Colorado, the new online insurance marketplace.

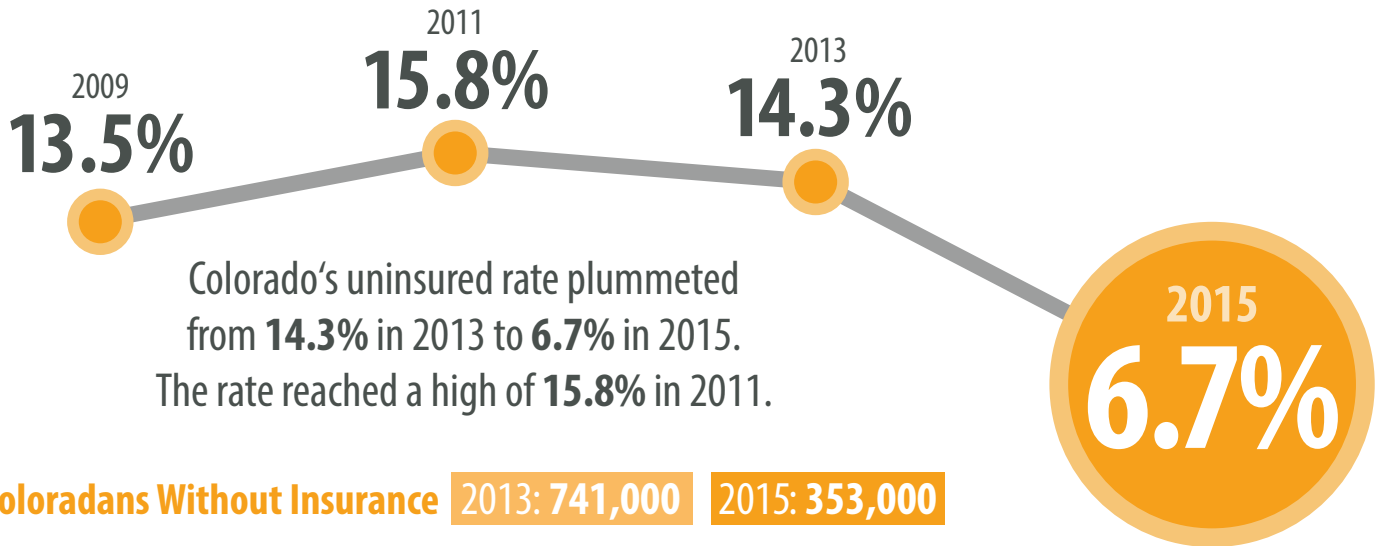
A lower percentage of Connect for Health Colorado customers said they visited a provider in the last year than people with employer-sponsored insurance.



Good to Know: 87.6% of Connect for Health Colorado customers rate their health as good, very good or excellent compared with 93.9% of people with job-based coverage.

and Care Post-Affordable Care Act

Colorado's Uninsured Rate: A New Low



The New Face of the Uninsured

AGE

Thirty-somethings have the highest uninsured rate at **13.4%**. "Young invincibles" between 19 and 29 come in a close second. Colorado's kids are big winners, with only **2.5%** uninsured.



INCOME

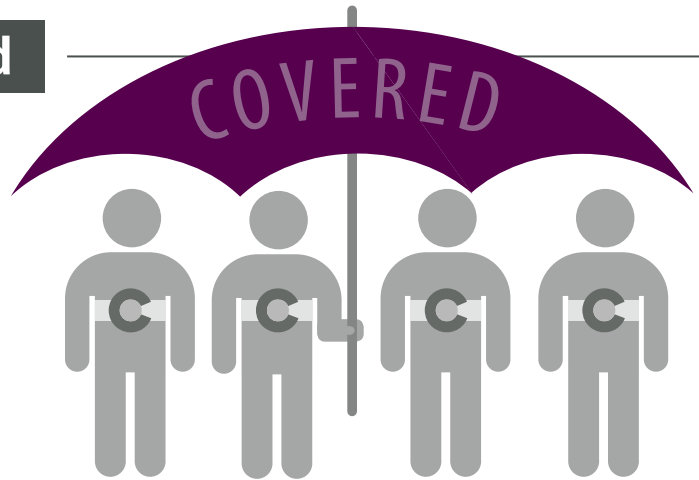
10.6% of Coloradans at or below the poverty line are uninsured, the highest rate among income groups. People above four times the poverty level now make up a higher percentage of the total uninsured pool, doubling from 2013.

EDUCATION

Coloradans without a high school diploma have the highest uninsured rate at **13.5%**, followed by high school grads at **12.2%**.

RACE/ETHNICITY

Hispanics are still the most likely to be uninsured at **11.8%**. They make up **20.7%** of the population, but account for **37.6%** of all the uninsured. The uninsured rate for white Coloradans fell to **5.0%**.



Happier With Health: System Gets High Marks



74.6%

of Coloradans agree that the health care system works for their family, up from **69.1 percent** in 2013.

Trends in Colorado Coverage



HEALTH REFORM HIGHLIGHT

The ACA's overarching goal is to ensure that most Americans have health insurance. The law requires nearly everyone to obtain insurance or pay a penalty. It offers financial help for many low- and middle-income consumers. It seeks to make insurance shopping easier with online insurance marketplaces, including Connect for Health Colorado. And it gives states financial incentives to make more low-income people eligible for Medicaid, which Colorado opted to do when it expanded the program in 2014.

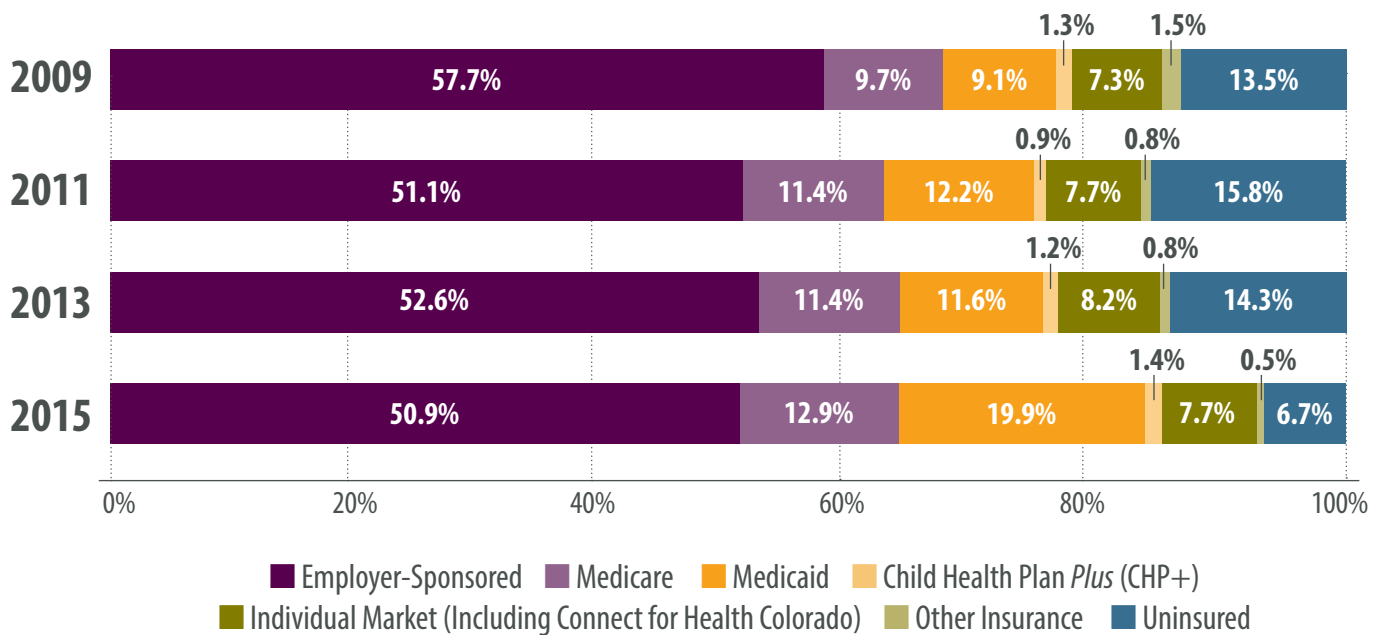


2015 COLORADO FINDINGS

Nearly five million Coloradans have health insurance, more than ever before. The type of coverage is changing, though, with a decline in job-based coverage, little change in the individual market and a big jump in public coverage.

A Surge in Medicaid and a Drop in Uninsured

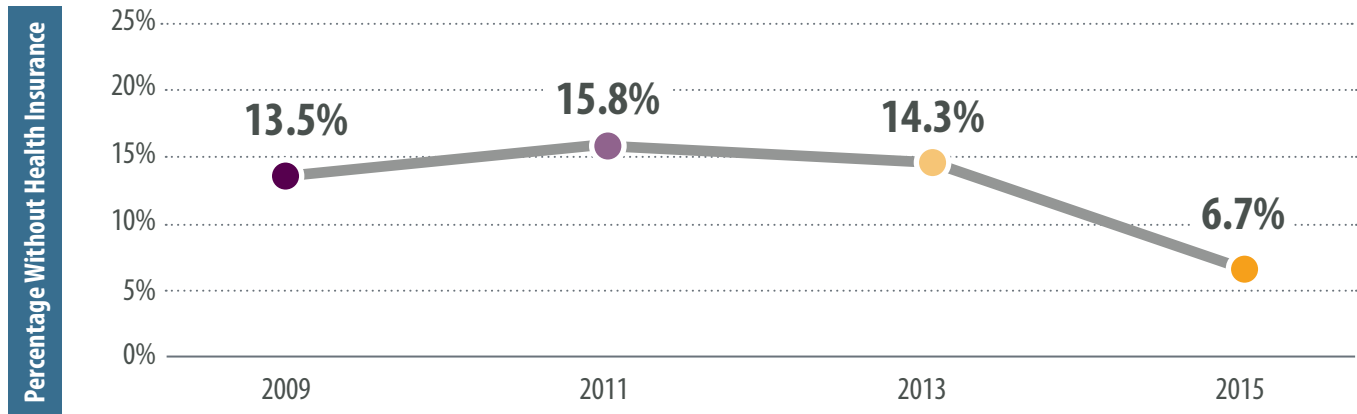
Health Insurance Coverage, All Ages, 2009-2015



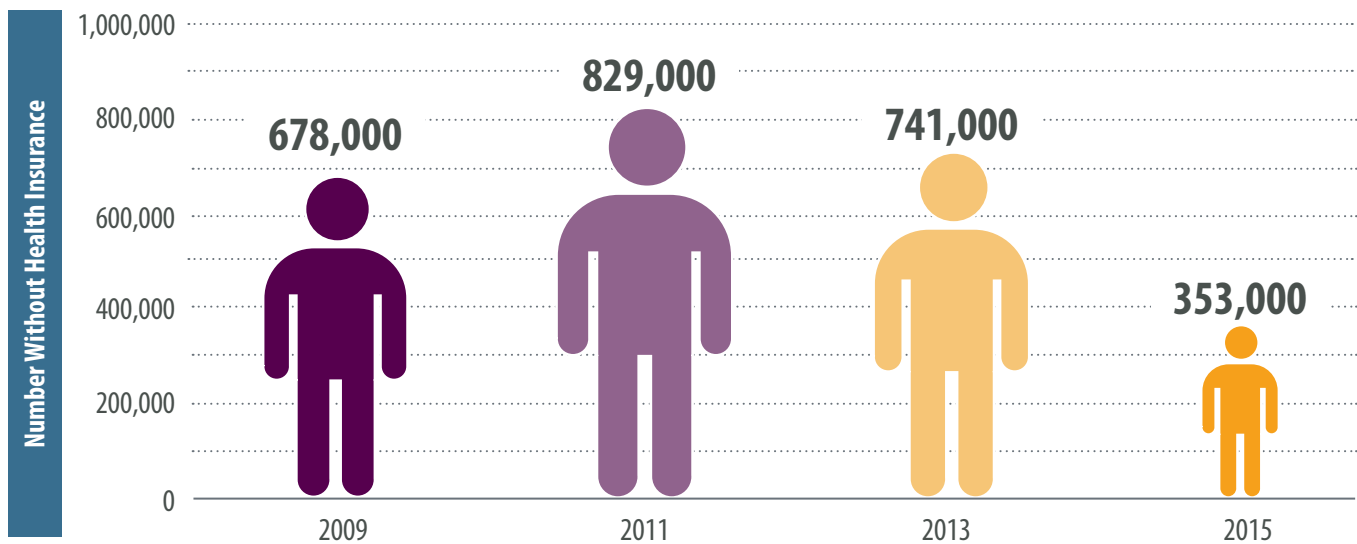
STANDOUT STATISTICS

- The percentage of Coloradans without health insurance fell by more than half to **6.7 percent** in 2015 from **14.3 percent** in 2013, a statistically significant change.
- It's an even bigger drop — 9.1 percentage points — from the post-recession high of **15.8 percent** in 2011.
- Only **353,000** Coloradans do not have health insurance — one of 15 residents. That compares with **741,000** Coloradans who were without health insurance in 2013 — one of seven residents.
- Four years ago, in 2011, **829,000** Coloradans did not have health insurance.
- Nearly five million Coloradans — **4,942,000** — now have health insurance.
- The percentage of employer-sponsored insurance fell to **50.9 percent** from 52.6 percent in 2013. The rate stood at **57.7 percent** in 2009. This mirrors a nationwide trend away from job-based coverage.
- But the percentage of Coloradans who get their coverage through a large employer — companies with 50 or more workers — actually increased by **3.5 percent**, while coverage through a small employer fell by **12.0 percent**.

Rates of Uninsured Coloradans, 2009-2015



Numbers of Uninsured Coloradans, 2009-2015



- The declines in job-based coverage were most evident among 55 to 64 year olds. The number of people in this age group still getting coverage through an employer dropped by **42.9 percent** between 2013 and 2015, with many likely moving to Connect for Health Colorado.
- The percentage of Coloradans covered by Medicaid increased to **19.9 percent** in 2015 from **11.6 percent** in 2013.
- The data show that some new Medicaid enrollees already had insurance, either through their job or purchased on the individual market. This means they switched from private insurance to the public

program, which is known as “crowd out.”

- The Medicaid enrollment rate has more than doubled since 2009, when it was **9.1 percent** of the population. This reflects the 2014 increase in eligibility under the ACA, with nearly all Coloradans at or below 138 percent of the federal poverty level (FPL) now eligible.
- About one of three Coloradans (34.2 percent) is now covered by public insurance — Medicaid at **19.9 percent**, Medicare at **12.9 percent** and the Child Health Plan *Plus* (CHP+) at **1.4 percent**. Public health insurance coverage stood at **24.2 percent** of all Coloradans in 2013.

Colorado's Online Marketplace

HEALTH REFORM HIGHLIGHT

The ACA, in an effort to make it easier to comparison shop for insurance, supported new online insurance marketplaces. Colorado built Connect for Health Colorado, becoming one of 12 states plus the District of Columbia with a state-based exchange. Residents in other states use the federal government's HealthCare.gov website.

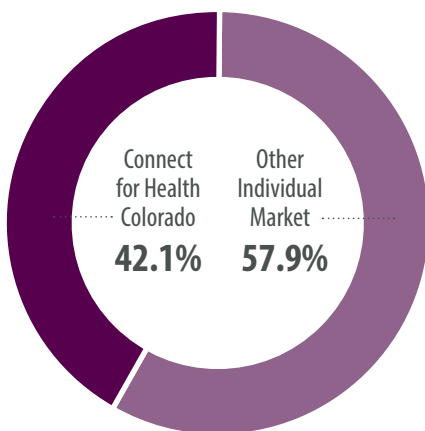
2015 COLORADO FINDINGS

The CHAS paints a detailed portrait of the people who have enrolled in coverage through Connect for Health Colorado, which reported 155,000 customers as of July 2015. They are less likely to report good health status than Coloradans with job-based coverage. They are a bit more likely to have a preventive care visit than people in the individual market who did not purchase coverage through Connect for Health Colorado.

A Portrait of the Marketplace ...

Size

Breakdown of the Individual Market, 2015



Coverage Changes

Customers Who Were Insured All of the Past Year and Kept Their Same Coverage, 2015

61.2%

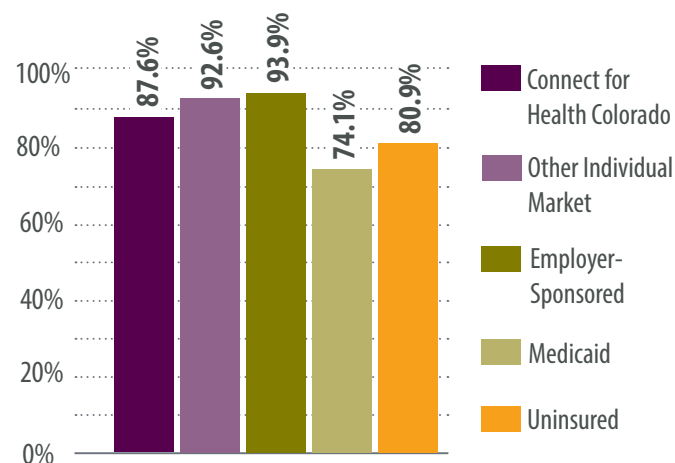
Connect for Health Colorado

77.5%

Other Individual Market

Health

Percentage Reporting Excellent, Very Good or Good General Health, by Coverage, 2015



STANDOUT STATISTICS

- Less than half (**42.1 percent**) of customers in the individual market bought their insurance through Connect for Health Colorado. The other **57.9 percent** represent an opportunity for Connect for Health Colorado to increase its enrollment.
- Connect for Health Colorado customers were less likely than others in the individual market to stick with their same policy for a full year. Just **61.2 percent** kept their same coverage for 12 straight months, compared with **77.5 percent** of people in the individual market who did not use Connect for Health Colorado. This may

reflect aggressive price-cutting by carriers in 2014. The ACA intended to spur this type of competition.

- **87.6 percent** of Connect for Health Colorado customers said they have excellent, very good or good general health, compared with **93.9 percent** of people with employer-sponsored insurance.
- A slightly greater share of Connect for Health Colorado customers report having a preventive care visit than others with individual insurance.

Churn



HEALTH REFORM HIGHLIGHT

People with health insurance may move on and off the insurance rolls or switch types of insurance, which is known as “churn.” Churn can occur for a number of reasons, including changes in income or failure to renew a policy. Some feared that more lower-income people would fluctuate between eligibility for Medicaid and the marketplace, leaving them without coverage for months.

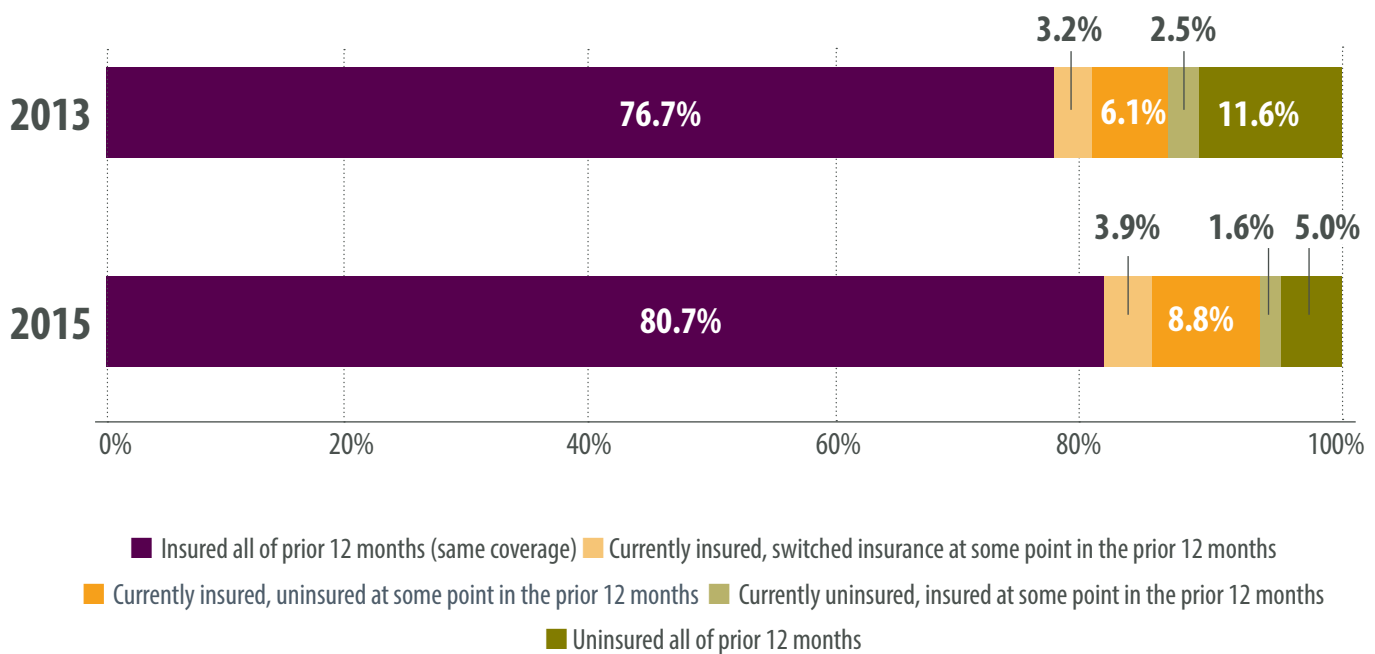


2015 COLORADO FINDINGS

The level of churn many had feared did not occur in 2015. Four of five (80.7 percent) people report maintaining the same coverage for the previous 12 months, compared with 76.7 percent in 2013. Almost nine percent of Coloradans report that they are currently insured but lacked coverage at some point in the previous 12 months.

Most People Kept Their Coverage

Health Insurance Changes in the Past 12 Months, 2013 and 2015



STANDOUT STATISTICS

- The 2015 CHAS captures results of the second ACA enrollment period, after the major expansion of Medicaid and the first marketplace open enrollment period that ended in early 2014. Despite predictions of a spike in churn, it did not surface.
- Just **1.6 percent** of Coloradans say they became uninsured in the past year, while **8.8 percent** say they gained insurance after not having coverage.
- Future churn numbers will show whether people are maintaining the coverage they gained under health care reform.

The Uninsured: Where They Live



HEALTH REFORM HIGHLIGHT

State and federal reforms aim to make health insurance affordable and accessible for everyone, including people who live in rural and mountainous areas as well as those in underserved urban neighborhoods who have lagged in health insurance coverage.

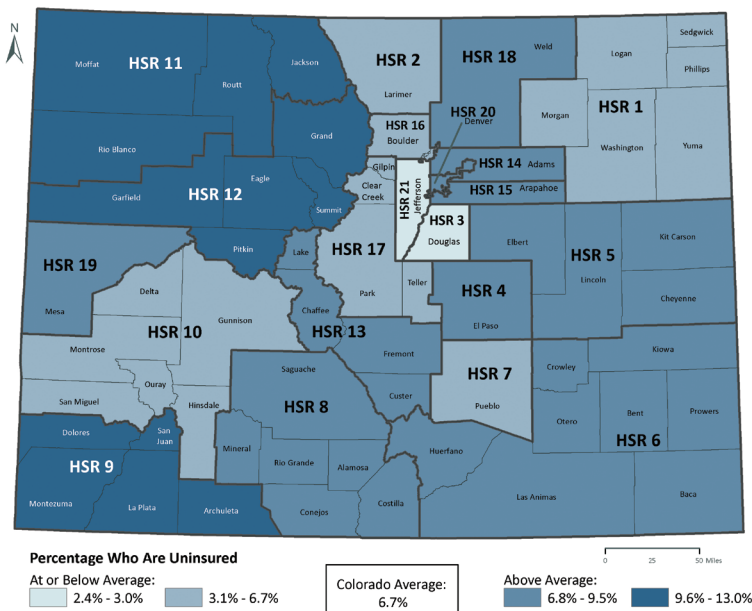


2015 COLORADO FINDINGS

Each of the state's 21 Health Statistics Regions saw a drop in the uninsured rate, although declines varied widely. Jefferson County's 74.6 percent decline in the number of uninsured was the state's largest drop. Weld County, on the other hand, saw little reduction in its uninsured rate. Many areas that struggled with high uninsurance rates before the ACA continue to have higher-than-average rates.

Regional Disparities in Uninsurance

Uninsured Rate by Health Statistics Region, 2015



By the Numbers

HSR	Uninsured		HSR	Uninsured	
	Number	Percentage		Number	Percentage
1	3,951	5.6%	12	19,937	11.7%
2	17,805	6.0%	13	5,073	6.8%
3	7,762	2.4%	14	30,950	7.0%
4	47,558	7.0%	15	42,062	7.1%
5	3,591	7.5%	16	20,424	5.2%
6	5,750	7.6%	17	3,848	5.7%
7	9,928	6.0%	18	21,915	8.5%
8	4,050	8.5%	19	12,384	8.0%
9	9,851	11.1%	20	56,670	9.5%
10	6,223	6.2%	21	16,547	2.8%
11	6,386	13.0%	Colo.	352,664	6.7%



STANDOUT STATISTICS

- In general, the Eastern Plains and Front Range have lower uninsured rates than the Western Slope.
- The northwest corner of Colorado, including Steamboat Springs, still has the highest uninsured rate at **13.0 percent**. But its uninsured rate dropped by nearly half in two years.
- Jefferson County's drop from an **11.6 percent** uninsured rate to **2.8 percent** means that nearly **50,000** fewer residents are uninsured in 2015. All types of insurance coverage increased in the county, especially Medicaid.
- Douglas County retained the state's lowest uninsured rate, **2.4 percent**, thanks to a high level of employer-sponsored insurance. Three of four Douglas County residents get insurance through an employer. The county also saw an increase in Medicaid enrollment.
- Weld County's uninsured rate of **8.5 percent** is down less than one percentage point from 2013. A 13.0 percent drop in the number of people with employer-sponsored insurance is partially responsible.
- The Four Corners region, including Durango, stood out for its high rate of uninsurance — **11.1 percent** — down from **15.2 percent** in 2013.

The Uninsured: Age



HEALTH REFORM HIGHLIGHT

“Young invincibles” between 19 and 29 are a critical group for insurers because their good health can help offset the expense of older and sicker enrollees. Enrollment efforts nationally and in Colorado targeted young adults.

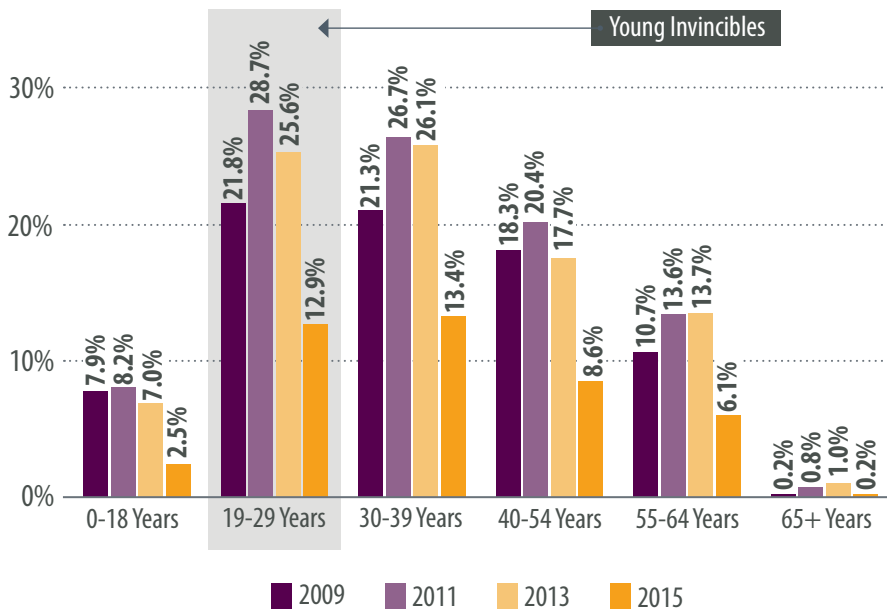


2015 COLORADO FINDINGS

Colorado did okay with its young invincibles. Their uninsured rate dropped by half. But all other age groups except one — 30- to 39-year-olds — did even better. Colorado’s young invincibles still have one of the highest uninsured rates. On the bright side, Colorado continues to make great strides in insuring children.

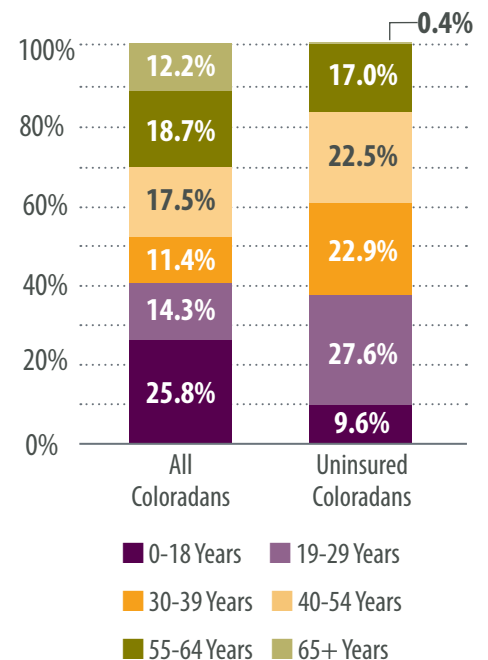
Young Invincibles Plus Thirty-somethings: Highest Uninsured Rate

Uninsured Rates by Age, 2009-2015



Half the Uninsured Are 19-39

Age Distribution, All Coloradans Versus Uninsured, 2015



STANDOUT STATISTICS

- **12.9 percent** of Colorado’s young invincibles are now uninsured compared with **25.6 percent** in 2013.
- Still, young invincibles have the second highest uninsured rate, trailing only the 30- to 39-year-old group, which has the state’s highest uninsured rate of **13.4 percent**.
- Young invincibles remain the largest group of uninsured, making up **27.6 percent** of the uninsured pool even though they are just **14.3 percent** of the population.
- Only **2.5 percent** of Colorado children under 19 remain uninsured, even though the ACA did not focus on children’s coverage. That’s down from **7.0 percent** in 2013.
- Just **33,000** Colorado children don’t have health insurance compared with **94,000** in 2013. This is likely a ripple effect of many parents gaining coverage.
- Pre-retirees between 55 and 64 posted a drop in uninsurance to **6.1 percent** in 2015 from **13.7 percent** in 2013. Many of them enrolled in Medicaid.

The Uninsured: Race/Ethnicity



HEALTH REFORM HIGHLIGHT

Racial and ethnic minorities historically have had the lowest rates of health insurance coverage, with Hispanics most likely to be uninsured. Enrollment efforts nationally and in Colorado prioritized culturally competent outreach strategies.

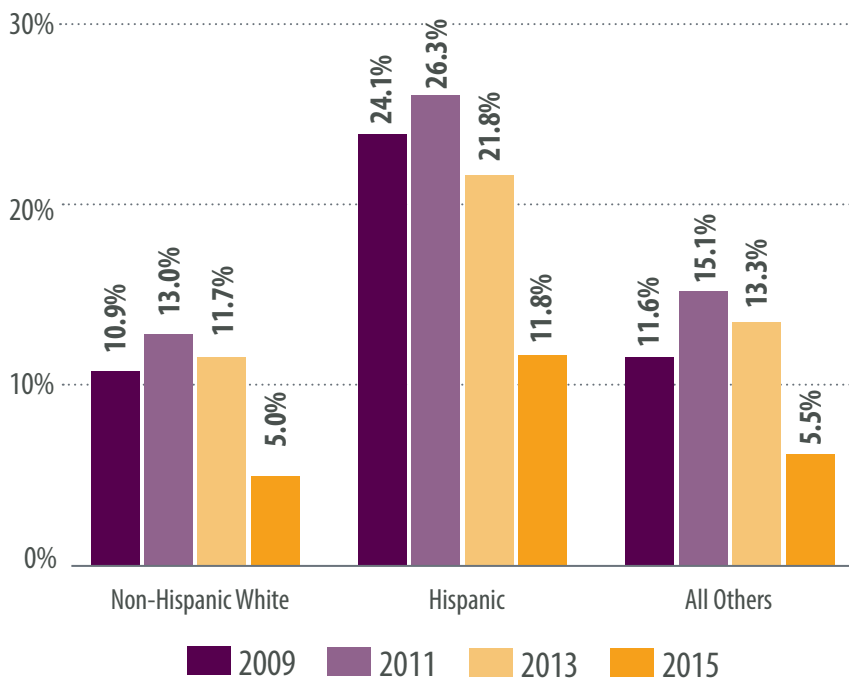


2015 COLORADO FINDINGS

The uninsured rate declined for all racial and ethnic groups in Colorado. Hispanics, who have been disproportionately uninsured in Colorado, continue to have Colorado's highest rate of uninsurance at 11.8 percent, more than double the rate of non-Hispanic white residents.

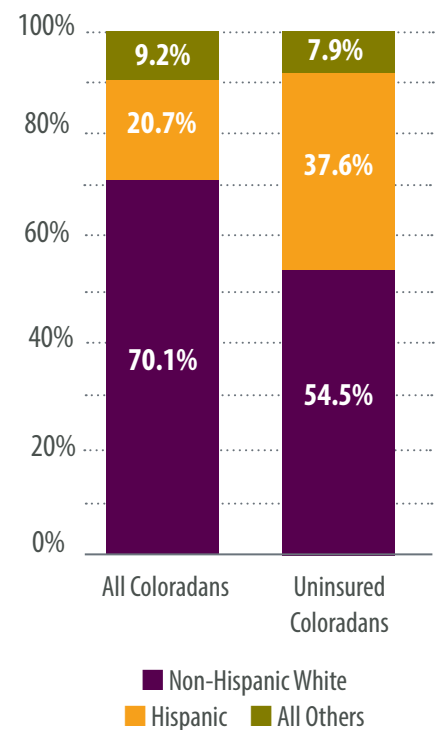
Hispanics Have Highest Uninsured Rate

Uninsured Rates by Race/Ethnicity, 2009-2015



Persistent Disparities

All Coloradans Versus Uninsured Coloradans, 2015



STANDOUT STATISTICS

- The 2015 uninsured rate of **11.8 percent** for Hispanics is a 46.0 percent drop from **21.8 percent** in 2013.
- But Hispanics continue to be the most disproportionately uninsured group, accounting for **37.6 percent** of all uninsured but just **20.7 percent** of the population.
- Just **5.0 percent** of whites don't have health insurance, down more than half from **11.7 percent** in 2013.
- By sheer numbers, whites are still the largest uninsured group at **183,000**. But while whites make up **70.1 percent** of Colorado's population, they account for **54.5 percent** of the uninsured population.
- The group of black, Asian, American Indian and other Coloradans had an uninsured rate of **5.5 percent** in 2015, a drop of more than half from **13.3 percent** in 2013.

The Uninsured: Income



HEALTH REFORM HIGHLIGHT

Making health insurance affordable, especially for people with low and moderate incomes, is a primary goal of the ACA. The law tries to do this in a couple of ways, including offering tax credits for premiums and subsidies for out-of-pocket costs to those who qualify. Also, Colorado opted to expand eligibility for Medicaid, which covers residents with low incomes.

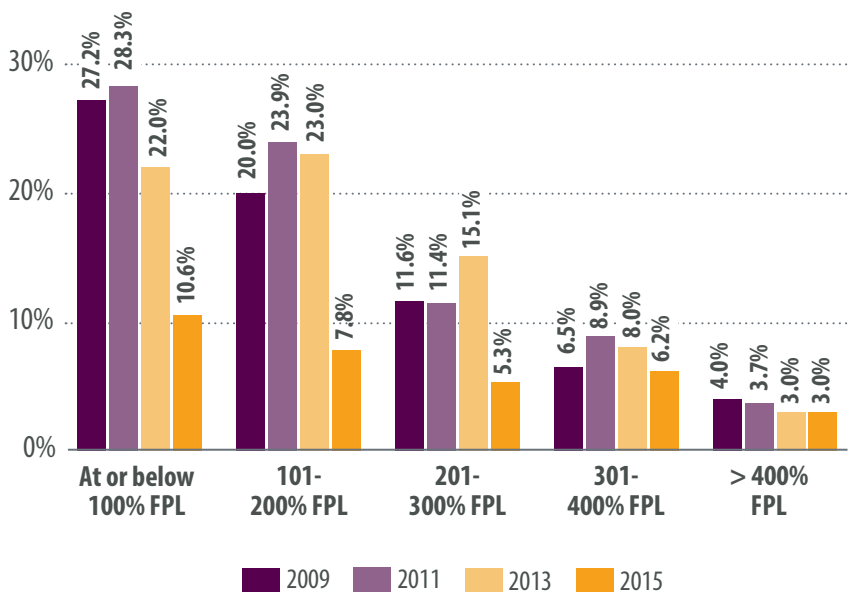


2015 COLORADO FINDINGS

Those with incomes at or below 300 percent FPL posted the biggest decline in uninsurance. But the lowest-income Coloradans still have the highest uninsured rate at 10.6 percent. At the same time, Coloradans with annual incomes of more than \$97,000 for a family of four (400 percent FPL) now make up a bigger percentage of the uninsured pool than in 2013.

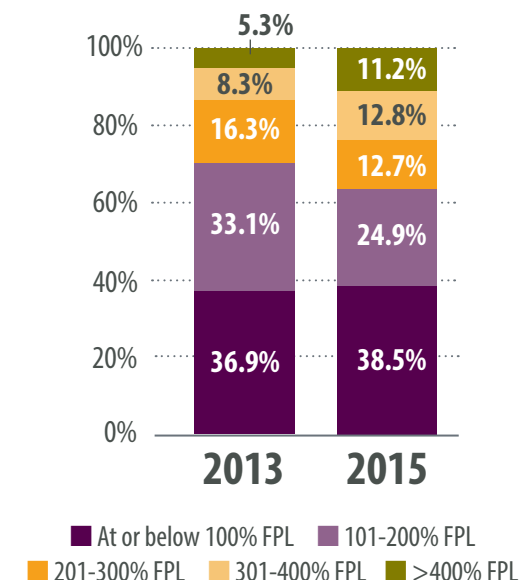
Biggest Gains for Lowest Incomes

Uninsured Rates by Federal Poverty Level, 2009-2015



But the Income Gap Remains

Income Distribution, Uninsured 2013 and 2015



STANDOUT STATISTICS

- **10.6 percent** of Coloradans living in poverty are uninsured. The uninsured rate for this group dropped from **22.0 percent** in 2013, but remains the highest rate of any income group.
- These lowest-income Coloradans account for **38.5 percent** of all uninsured, up slightly from **36.9 percent** in 2013.
- Coloradans with incomes more than four times the poverty line have the lowest uninsured rate at **3.0 percent**, unchanged from 2013. All other income groups show declines.
- Nearly one of four (**23.9 percent**) uninsured residents have incomes at or above 300 percent FPL. That's up 10.2 percentage points from 2013. Many of these higher earners are not eligible for tax credits to buy insurance through the online marketplace.
- Coloradans with incomes more than four times the FPL make up **11.2 percent** of the uninsured but **24.9 percent** of the population.

Reasons for Being Uninsured



HEALTH REFORM HIGHLIGHT

The ACA tries to ensure that most Americans have health insurance, clearing obstacles and offering incentives but also imposing a penalty for not having coverage. Understanding why neither the carrots nor the sticks are working for those who remain uninsured will be crucial to reaching its enrollment goal.



2015 COLORADO FINDINGS

Despite efforts to make health insurance more affordable, cost continues to be the number one reason given by Colorado's uninsured for not having coverage. Also, some say they are daunted by the many plan choices — nearly 500 on the individual market in 2015.

Why the Uninsured Lack Coverage, 2009-2015

	2009	2011	2013	2015
Insured family member lost job or changed employers	36.7%	39.3%	39.8%	25.7%
Insured family member is no longer part of family	8.5%	8.4%	7.1%	11.9%
Working family member is not offered or not eligible for insurance	41.0%	40.6%	30.3%	29.4%
Lost eligibility for Medicaid or CHP+	18.9%	17.4%	17.0%	14.9%
Cost is too high	88.4%	84.6%	82.0%	82.2%
Do not need health insurance	11.1%	13.5%	24.9%	20.8%
Do not know how to get health insurance	13.8%	17.4%	17.2%	14.1%
Cannot get health insurance because of pre-existing condition	14.2%	12.5%	6.1%	8.7%

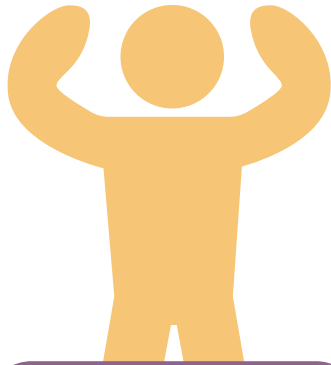


STANDOUT STATISTICS

- The high cost of health insurance tops the list of reasons why uninsured Coloradans lack coverage, at **82.2 percent**. It has been the leading reason since 2009, but has dropped since 2009.
- Uninsured Hispanics are more likely to report not knowing how to get coverage (**18.6 percent**) than uninsured non-Hispanics (**11.7 percent**).
- With nearly 500 plans on the individual market in 2015, some uninsured Coloradans are overwhelmed by the selection process. The CHAS delved deeper with the **49,000** uninsured Coloradans who said they don't know how to get coverage. Nearly **30,000** said there are so many plans it is difficult to pick the best one. And about the same number said they don't know where to get information about health insurance.
- The percentage of uninsured Coloradans who say they don't need coverage has leveled off after a surge in 2013, falling to **20.8 percent** from **24.9 percent**.
- Of those who say they don't need coverage, about **61 percent** said they are in good health and don't expect that to change. About **55 percent** said they disagree with Obamacare.
- One of four uninsured Coloradans (**25.7 percent**) said they don't have coverage because of a lost job or change in employers, a drop from nearly 40 percent in 2013.
- Among the uninsured, **8.7 percent** say that they lack coverage due to a pre-existing condition. This is surprising because the ACA prohibits insurers from denying coverage based on health. It's possible that some of the remaining uninsured were denied coverage in the past and aren't aware of the change in policy. They may assume they are still uninsurable.

Among the Uninsured...

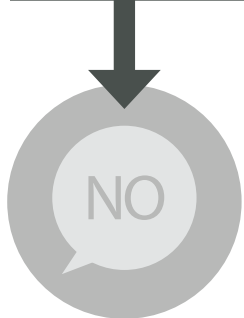
Respondents Could Choose More Than One Reason



20.8%
71,000

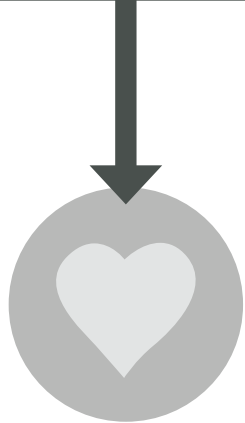
Say they don't need coverage

Don't need coverage because ...



You disagree with Obamacare

55.2%



You are in good health and don't expect that to change

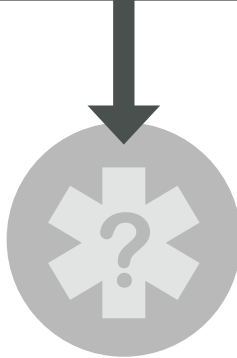
61.1%



14.1%
49,000

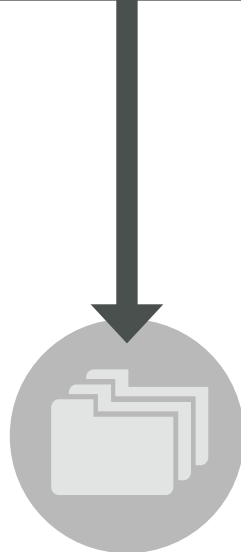
Say they don't know how to get coverage

Don't know how because ...



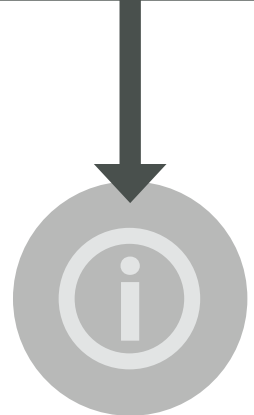
You have trouble understanding how insurance works

57.1%



There are so many plans it's hard to pick the best one

70.5%



You didn't know where to get information about insurance

60.4%

Affordability of Coverage



HEALTH REFORM HIGHLIGHT

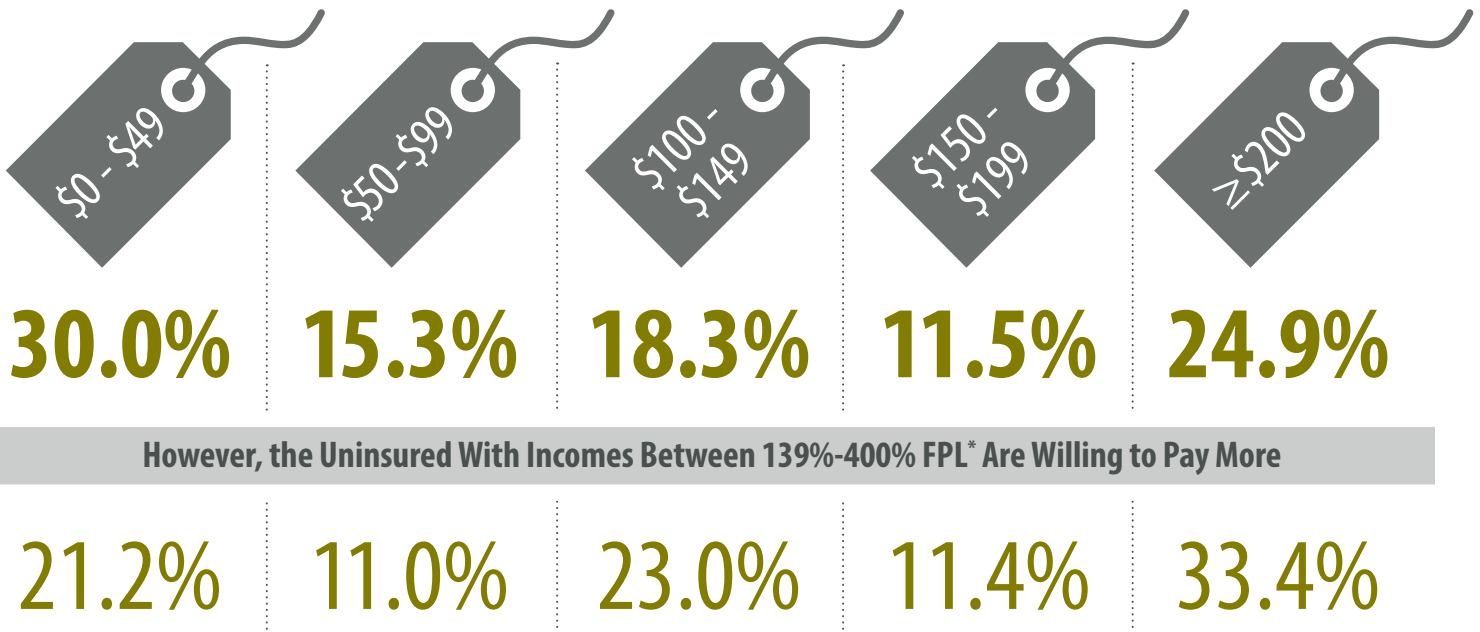
Historically, the ever-rising cost of health insurance has deterred millions of low-income Americans and many middle class families from obtaining coverage. Colorado is no exception. Whether health insurance becomes less expensive — and whether more of the uninsured perceive that they can fit it into their budgets — will be a critical measure of the ACA's success.



2015 COLORADO FINDINGS

Many uninsured Coloradans do not view even the least expensive policies available through the online marketplace as affordable. The average monthly premium in Colorado for a bronze-level plan in 2015, after tax credits, was \$127. But nearly half of uninsured Coloradans say they are only willing to pay up to \$99 a month.

What the Uninsured Are Willing to Pay for a Monthly Premium, 2015



*Income level for adults to qualify for marketplace subsidies



STANDOUT STATISTICS

- About **45 percent** of uninsured Coloradans are only willing to pay up to \$99 a month for insurance premiums.
- However, the uninsured whose incomes suggest they may be eligible for subsidies to purchase insurance through the marketplace seem more willing to pay higher premiums. About one of three (**33.4 percent**) said they are willing to pay \$200 or more a month for health insurance compared with one of four (**24.9 percent**) of all uninsured.
- Many people are turning to high-deductible health plans, which feature lower monthly premiums but require more out-of-pocket spending. On the CHAS, nearly one of three (**29.9 percent**) Coloradans reports having a high-deductible plan, defined by the Internal Revenue Service as an annual deductible of \$1,300 or more.

Underinsurance

HEALTH REFORM HIGHLIGHT

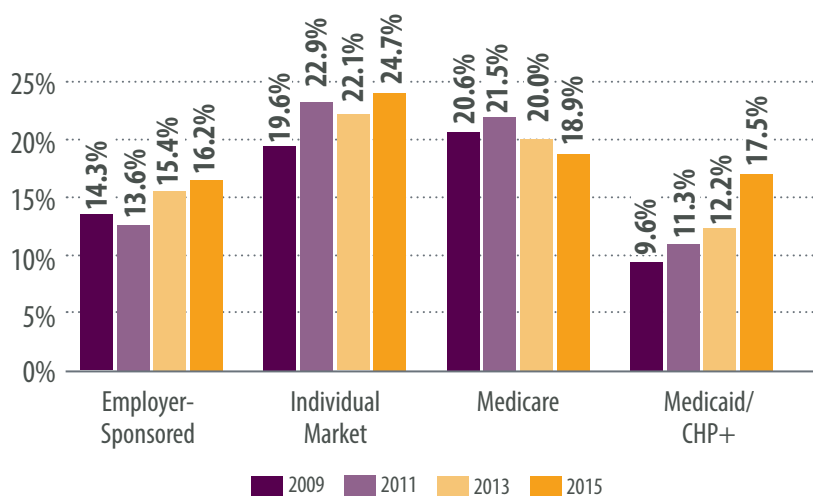
Sometimes, having health insurance isn't enough to head off financial hardship, particularly for enrollees with high deductibles. That's why the ACA aimed to rein in out-of-pocket spending. But nationally, there has been an increase in the rate of people who are underinsured, meaning they have coverage but their out-of-pocket medical costs eat up more than 10 percent or more of their annual income (five percent of income for those below 200 percent of the federal poverty level). Some underinsurance results from plans with low premiums but high deductibles and cost sharing.

2015 COLORADO FINDINGS

The steep drop in Colorado's uninsured rate is tempered by an increase in underinsurance. In 2015, 16.4 percent of Coloradans are underinsured, up from 13.9 percent in 2013, or 150,000 more underinsured Coloradans. Medicaid and CHP+ underinsurance grew the most. Still, Coloradans with individual insurance have the highest rate of underinsurance. Young adults, rural residents, and low-income earners are all more likely to be underinsured.

Underinsurance on the Rise

Underinsurance Rates by Coverage Type, 2009-2015



Changes in Underinsurance

Growth in Underinsured Numbers by Insurance Type, 2013 to 2015

+116,000

Medicaid/CHP+

+17,000

Employer-Sponsored

+11,000

Medicare

+5,000

Individual Market

STANDOUT STATISTICS

- Underinsurance in Colorado has increased in every survey since 2011, growing to **16.4 percent (870,000 people)** in 2015.
- Who tends to be underinsured? The people who can least afford to be. Those at or below the poverty level are five times as likely to have inadequate coverage than those above 200 percent on the poverty scale.
- The Montrose-Gunnison region had the second-highest drop in its uninsured rate, but it had the steepest increase in underinsurance (**22.2 percent** in 2015, compared with **10.7 percent** in 2013). While Douglas County has the lowest rate of uninsured, it also has the fourth-highest rate of underinsurance.
- Underinsurance affects nearly one in four people (**24.7 percent**) on the individual market, despite the ACA's limits on out-of-pocket spending. This is the highest rate of all insurance types.
- The "young invincibles" between 19 and 29 have the highest rate among age groups, with more than one of five (**22.1 percent**) underinsured.
- Medicaid and CHP+ had the largest percentage increase in underinsurance between 2013 and 2015, increasing from **12.2 percent** to **17.5 percent**. The high underinsurance rate among Medicaid and CHP+ enrollees is attributable to their lower incomes.

Barriers to Care



HEALTH REFORM HIGHLIGHT

Getting more people covered is the first step in improving access to care. Policy discussions are shifting to ensuring that the insured are actually getting the health care they need. Focus is turning to building an adequate and flexible health care workforce, including enough providers who accept Medicaid.



2015 COLORADO FINDINGS

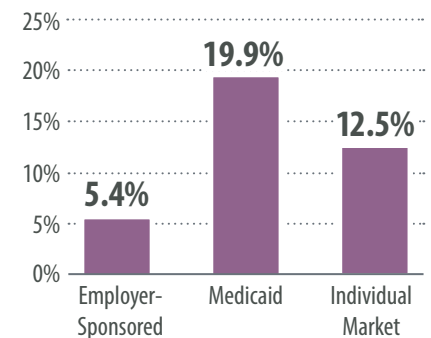
Predictions that Colorado would be unable to provide health care for the influx of newly insured residents have proven to be overstated, at least in these early days of health reform. The state saw an increase in the percentage of people who didn't get an appointment as soon as they thought one was needed. But it was not an alarming increase, given that hundreds of thousands more Coloradans have insurance. While more Coloradans reported that a doctor's office wasn't accepting new patients, the percentage in this category has remained relatively stable since 2009.

In the Past Year, You Didn't Get Needed Care Because . . .

	2009	2011	2013	2015
You couldn't get an appointment as soon as you needed one	16.8%	16.4%	15.0%	18.7%
The doctor's office wasn't accepting patients with your type of insurance	8.0%	9.4%	8.2%	9.7%
The doctor's office wasn't accepting new patients	8.0%	9.2%	8.4%	9.2%
You lacked transportation to the doctor's office or it was too far away	N/A	N/A	4.4%	4.7%
You couldn't take time off work*	N/A	N/A	10.1%	10.6%
You couldn't find child care**	N/A	N/A	4.0%	7.9%
You didn't seek an appointment because you were uninsured***	N/A	N/A	47.3%	40.9%

*Asked of employed adults and parents **Asked of those with children ***Asked of those uninsured in the past year

Doctor's Office Wasn't Accepting Patients With Your Type of Insurance, by Coverage, 2015



STANDOUT STATISTICS

- About **984,000** Coloradans didn't get an appointment as soon as they thought one was needed, compared with **772,000** in 2013.
- One of 10 Coloradans (**9.7 percent**) said that they didn't get needed care because the doctor's office wasn't accepting their type of insurance, a slight increase from 2013. And **9.2 percent** said they didn't get needed care because the doctor's office wasn't accepting new patients.
- It's tougher for Medicaid enrollees to get the health care they need. One of five (**19.9 percent**) didn't get needed care because the doctor's office wasn't accepting their insurance, double the rate for the entire population. But this barrier to care has hovered around 20 percent for Medicaid enrollees since 2009, despite historic growth in enrollment.

Did Not Get Care Due to Cost

HEALTH REFORM HIGHLIGHT

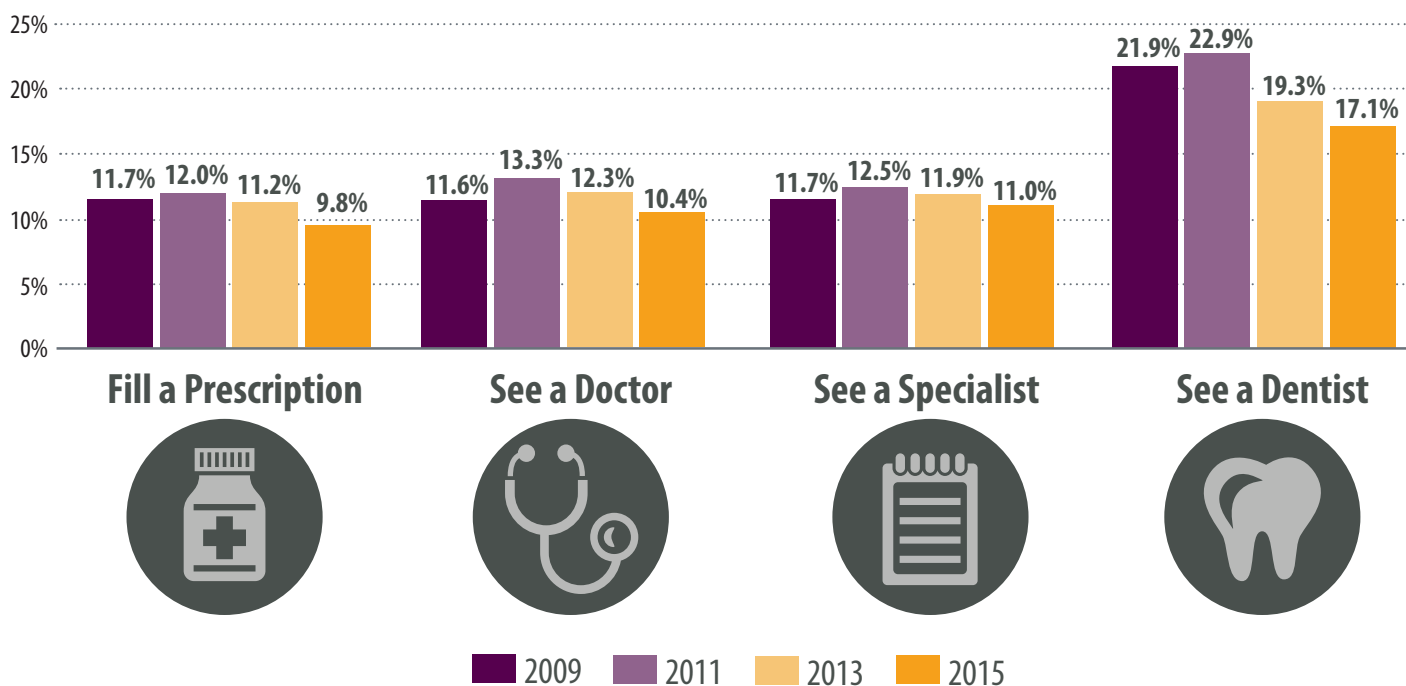
While the ACA aims to make health insurance more affordable, many believe it should do more to stem the rising cost of health care itself. Meanwhile, trends in the health insurance market, including higher deductibles and the increasing prevalence of underinsurance, could contribute to decisions by some people who have health insurance to pass up health care even when they need it.

2015 COLORADO FINDINGS

The percentage of Coloradans skipping care due to cost declined only a bit since 2013. One key indicator — the percentage of Coloradans who did not get specialist care because it cost too much — hardly decreased at all between 2013 and 2015. The news was better for the uninsured. They saw the biggest declines in the percentage who skipped care because of high cost across all four categories – doctor, specialist, dentist and filling a prescription.

Skipping Care Because of Cost, 2009-2015

Percentage of Coloradans in the Past Year Who Did Not ...



STANDOUT STATISTICS

- Citing cost as the reason, one of 10 (**10.4 percent**) Coloradans did not see a doctor, down a bit from **12.3 percent** in 2013; **9.8 percent** of Coloradans say they did not fill a prescription compared with **11.2 percent** in 2013; and **17.1 percent** did not see a dentist, down from **19.3 percent** in 2013.
- The percentage of Coloradans who say they did not get dental care due to cost saw the biggest decline since 2009, from **21.9 percent** to **17.1 percent**. This

reflects an increase in the number of Coloradans with dental insurance.

- The percentage of uninsured who did not see a dentist due to cost improved by nearly **10 percentage points** between 2013 and 2015. The percentage of the uninsured who did not see a doctor were similar. These declines are likely because a larger proportion of Colorado's uninsured population had higher incomes in 2015.

Problems Paying Medical Bills

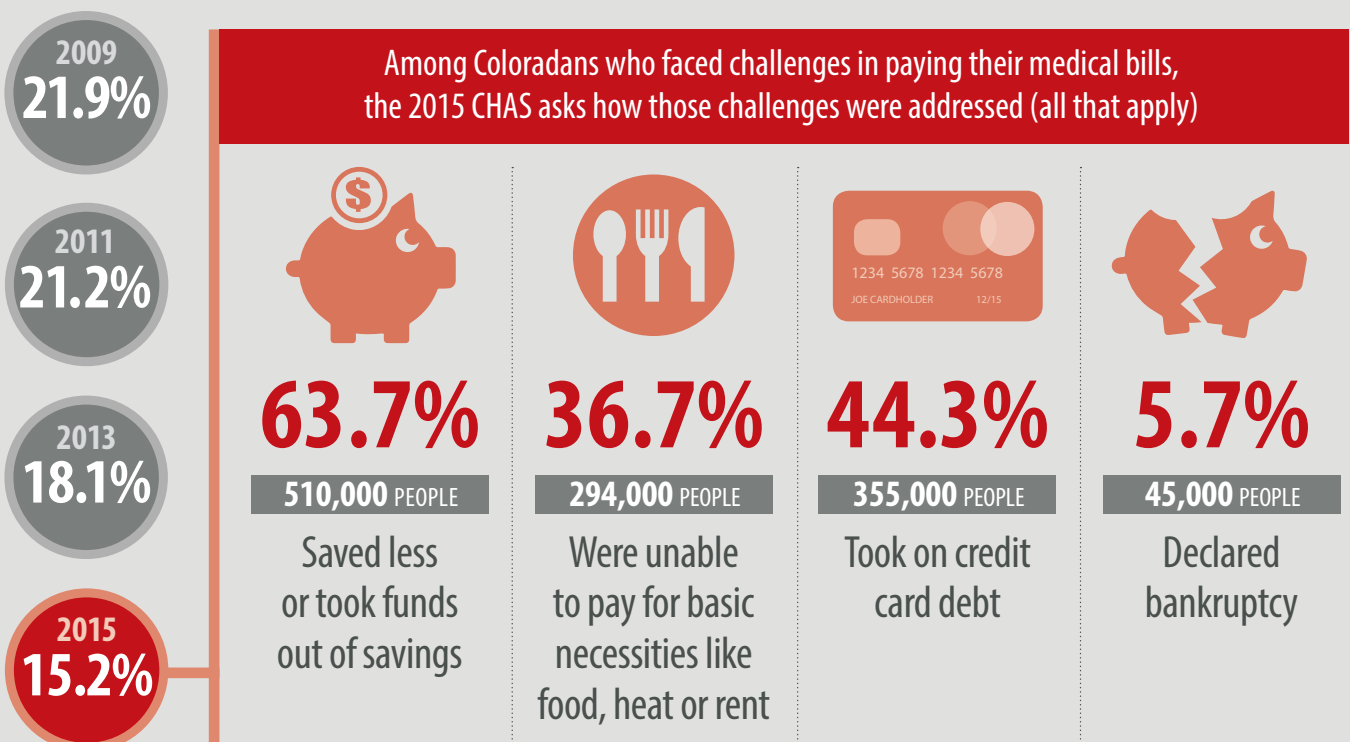
HEALTH REFORM HIGHLIGHT

The ACA requires plans in the individual and small group markets to provide a basic level of coverage for everyone — 10 Essential Health Benefits — and puts caps on cost sharing, all to lower out-of-pocket spending.

2015 COLORADO FINDINGS

About 15.2 percent of Coloradans still had problems paying their medical bills in the past year, although this percentage has steadily declined since 2009.

Percentage of Coloradans Who Had Problems Paying, or Were Unable to Pay, Their Medical Bills in the Past 12 Months, 2009-2015



STANDOUT STATISTICS

- Fewer Coloradans have trouble paying medical bills than in years past. The rate has fallen from 18.1 percent (937,000 people) in 2013 to **15.2 percent (803,000 people)** in 2015.
- Among the uninsured, there was a noticeable drop of **10 percentage points** in those who said they had problems paying their medical bills in the past year. The uninsured population in 2015 has higher incomes than in years past, and may be better able to pay their medical bills.
- The underinsured are more than three times as likely to report problems paying medical bills (**29.1 percent**) as Coloradans who are adequately insured (**7.8 percent**).
- Among those who had trouble paying their medical bills, **510,000 (63.7 percent)** said they saved less or took funds out of savings, fewer than the **646,000** in 2013 (**69.2 percent**).
- The number of people who report medical bill-induced bankruptcy has more than halved since 2013, dropping from **104,000** to **45,000**.

Health Literacy and Consumer Engagement

HEALTH REFORM HIGHLIGHT

Assessing how well people understand health insurance and whether they know how to use their health plan to get services is key to determining whether increased coverage is improving access to care.

2015 COLORADO FINDINGS

What do premiums, deductibles and copays have in common? Most Colorado adults say they are comfortable defining all three of these basic health insurance terms.

Health Coverage Literacy

Adults who feel confident in understanding each insurance term

Premium **86.9%**

The amount that must be paid monthly or annually for your health insurance or plan.

Deductible **90.7%**

The amount you owe for covered health care services before your health insurance or plan begins to pay.

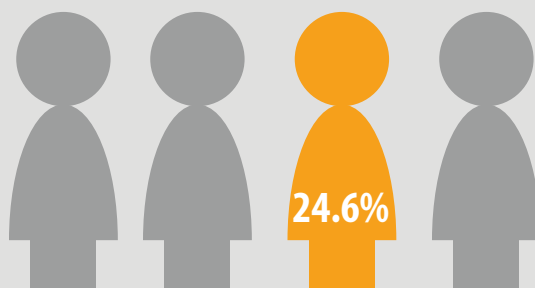
Copayment **92.5%**

A fixed amount you pay for a covered health care service, usually when you get the service.

Co-insurance **65.4%**

Your share of the costs of a covered health care service, calculated as a percent of the allowed amount for the service.

Consumer Engagement



One of four insured Coloradans say they are unlikely to check if a doctor is in-network before getting care.

And more than **1.5 million Coloradans** don't look into what their health plan covers before getting services.

STANDOUT STATISTICS

- Most Colorado adults — about nine of ten — are confident they understand each of these terms: copayment, deductible and premium. They are less certain about co-insurance, with two-thirds saying they can define it.
- Adults who are marketplace insurance customers are less likely to report confidence in all four of the health insurance terms (**58.5 percent**) than other privately insured Colorado adults (**66.1 percent**). More than 40 percent of Colorado's marketplace consumers chose bronze plans, which have higher levels of cost sharing, making their understanding of deductibles and co-insurance especially important.
- As incomes rise, so do confidence levels in health coverage terminology. Fewer than half (**45.4 percent**) of adults at or below the poverty line said they could define all four terms. But **71.3 percent** of adults with incomes more than 400 percent FPL said they could.
- More than **1.5 million** Coloradans do not look into what their health plan covers before getting services; **1.2 million** people say they don't check whether a doctor is in their network before receiving care; and **762,000** people don't review the medical statements showing charges and payments.

Use of Health Care



HEALTH REFORM HIGHLIGHT

Ensuring that people can use their insurance to access affordable health care is an ACA goal. Insurance plans must cover no-cost annual wellness examinations and some other preventive services so providers can catch minor health concerns before they develop into expensive problems.

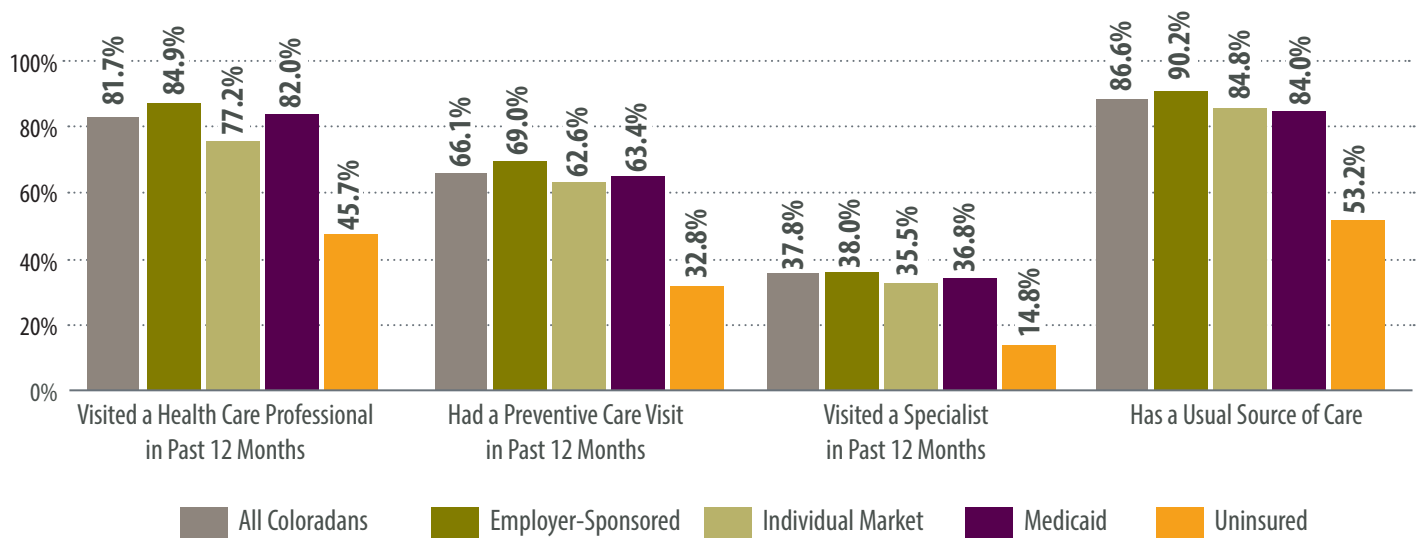


2015 COLORADO FINDINGS

Higher rates of insurance and no-cost preventive services are not leading to large increases in the number of people using health care. A little more than 81 percent of Coloradans say they visited a health care provider in the past year, up from 78.3 percent in 2013. However, use has not returned to its peak rate of 2009. As the health community embraces medical homes, 86.6 percent of Coloradans say they have a usual source of health care, compared with 83.1 percent in 2013.

Uninsured Are Less Likely to Use Care

Percentage of Coloradans Using Health Services, by Coverage, 2015



STANDOUT STATISTICS

- Insurance is an important first step in accessing health care. Uninsured people are roughly half as likely as those with either public or private insurance to visit a health care professional, see a specialist or get preventive care.
- People with employer-sponsored insurance were more likely to get preventive care and have a usual source of care than those in Medicaid or the individual market.
- The percentage of Medicaid enrollees who visited a provider was **82.0 percent** in 2015, up from **77.9 percent** in 2013.
- The percentage of Coloradans reporting that they had a preventive care visit in the past 12 months rose to **66.1 percent** from **61.9 percent** in 2013, an indication that the ACA could be starting to accomplish one of its goals.
- The rate of preventive care visits for people with employer-sponsored coverage remained stable at **69.0 percent**.
- Nearly **37 percent** of Medicaid enrollees visited a specialist in 2015. This was the largest increase in specialist care of any insurance type, up from **29.9 percent** in 2013.

Emergency Department Use



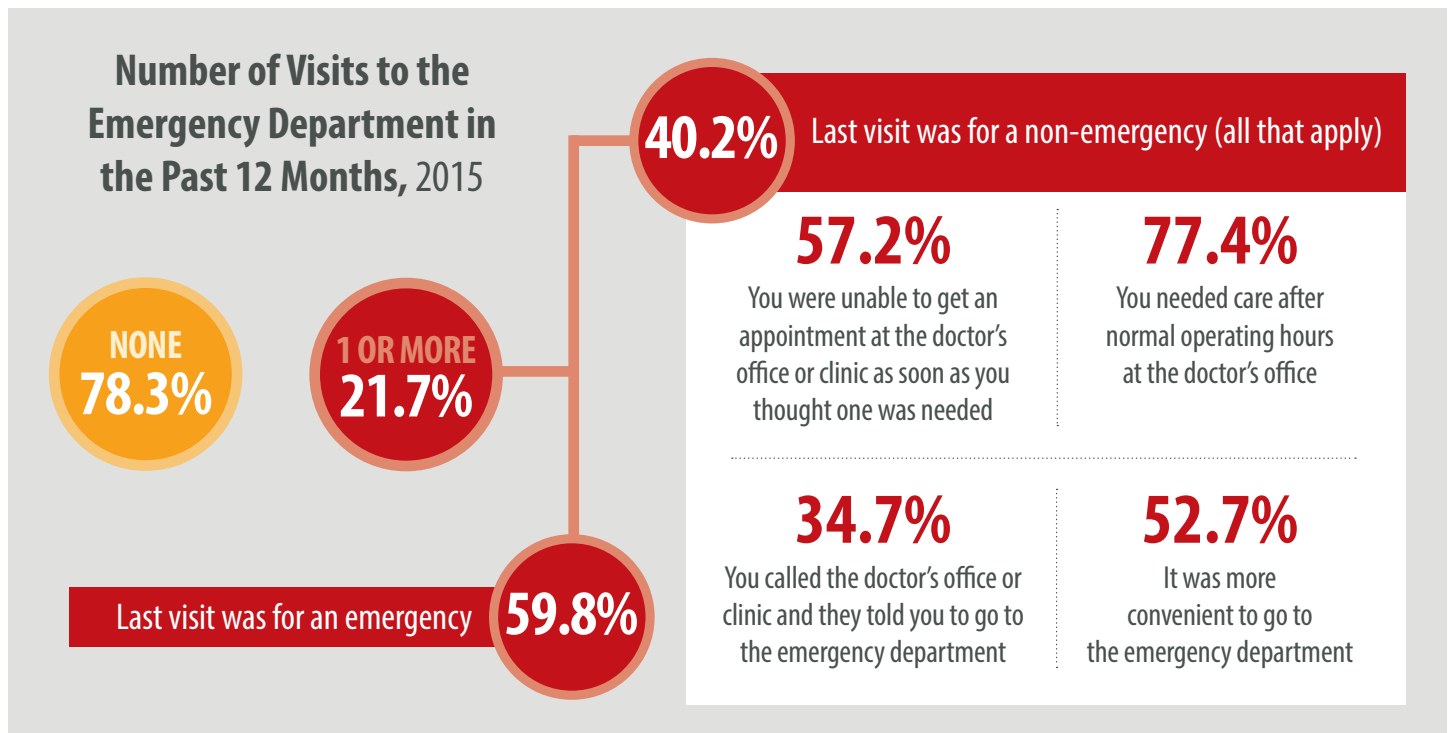
HEALTH REFORM HIGHLIGHT

Discouraging the use of emergency departments (EDs) by patients who are not having a medical emergency or who have health problems that could be managed with outpatient care is critical to lowering costs. It will take better communication and access to care, especially for Medicaid enrollees, to cut down on unnecessary use.



2015 COLORADO FINDINGS

The rate of ED use by Coloradans has increased. In 2015, about one of five said they had one or more ED visits in the past 12 months. Three of four people (77.4 percent) who visited the ED for a non-emergency said they needed care after hours, the reason most often cited. Medicaid clients remain the most frequent ED users. They are also more likely than the privately insured to visit for a non-emergency.



STANDOUT STATISTICS

- About one of five (**21.7 percent**) Coloradans reported visiting the ED at least once in the past year, an increase from 19.5 percent in 2013.
- ED use varies by coverage type. Of those with employer-sponsored insurance, **17.0 percent** reported one or more visits. Medicaid enrollees were more than twice as likely to have had a visit to the ED.
- The proportion of Medicaid enrollees using the emergency department remained stable between 2013 and 2015. However, due to the growth in the Medicaid rolls resulting from expanded eligibility, the number of enrollees who visited an ED increased by about **166,000**.
- More than one of three (**40.2 percent**) Coloradans who were treated in the ED said their condition could have been treated by a regular doctor. The top reasons for going to the ED for a non-emergency are needing care after hours and not being able to get an appointment with a doctor soon enough. Respondents could select more than one choice.
- Four percent of Coloradans are frequent users of the ED, reporting three or more visits to the ED in the past 12 months. Nearly one of 10 (**9.5 percent**) Medicaid clients are in this category.

General Health



HEALTH REFORM HIGHLIGHT

The ultimate goal of health care reform is to make people healthier. It will take years to assess whether having access to affordable health insurance with standard health benefits will result in widespread improvement in health.

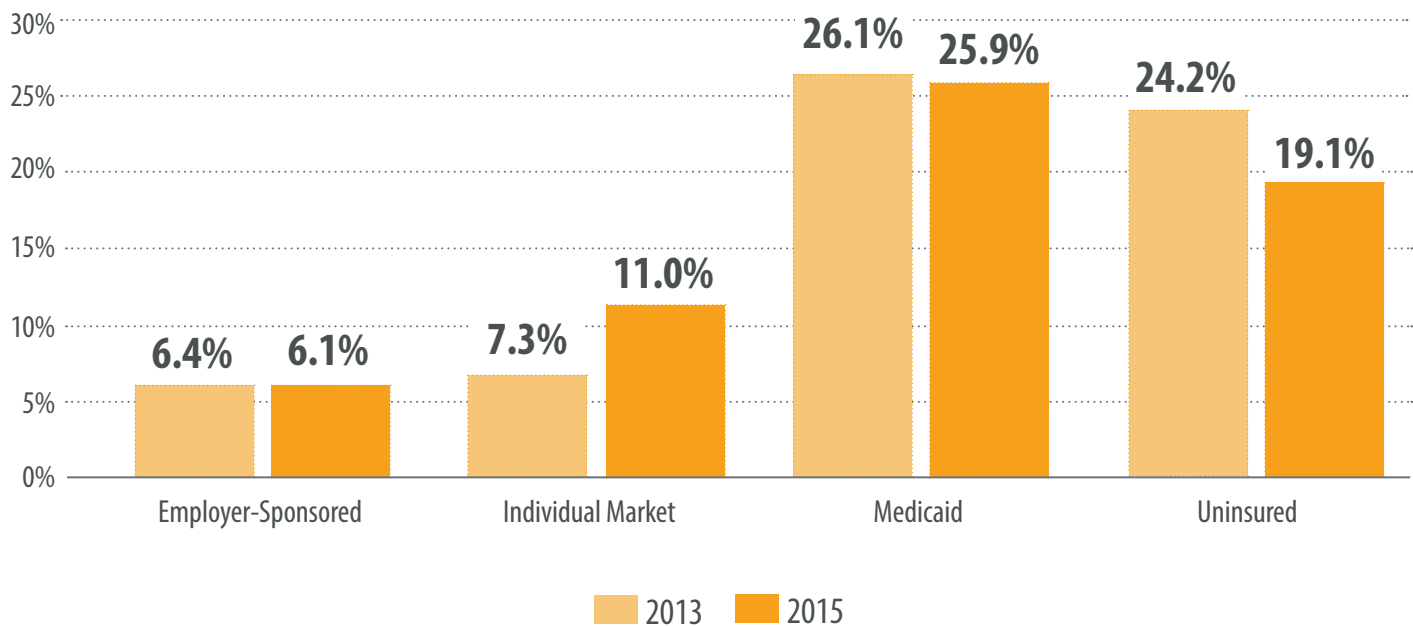


2015 COLORADO FINDINGS

The health status of people in different insurance groups has shifted with the rollout of health care reform. While most uninsured people are still low to middle income, the percentage of uninsured who are considered high income increased between 2013 and 2015. This may explain why the uninsured in 2015 are slightly less likely to self-report fair or poor health status than in 2013.

Health Status Varies By Insurance

Self-Reported Fair or Poor Health Status, by Coverage, 2013-2015



STANDOUT STATISTICS

- The uninsured of 2015 are generally healthier than their 2013 counterparts. One of five (**19.1 percent**) reported fair or poor health compared with **24.2 percent** in 2013.
- Conversely, the general health of Coloradans in the individual insurance market deteriorated slightly from **7.3 percent** reporting fair or poor health in 2013 to **11.0 percent** in 2015. This change is due to the ACA's implementation of "guaranteed issue" in 2014, requiring insurance carriers to sell plans to all customers, even those who already have a health condition.
- Coloradans who purchased health insurance on the state-based online marketplace, Connect for Health Colorado, are more likely to report fair or poor health (**12.4 percent**) than those with employer-sponsored coverage (**6.1 percent**).

Mental Health



HEALTH REFORM HIGHLIGHT

The ACA categorizes mental health and substance use disorder services as essential health benefits, so most plans are required to cover them. The goal is to expand access to needed services and improve mental health.



2015 COLORADO FINDINGS

While the percentage of Coloradans ages five and older who did not get needed mental health care remained stable, the percentage citing concerns about cost or insurance decreased between 2013 and 2015. But even as cost becomes less of an issue, the stigma associated with mental health treatment has increased. More people also are having a hard time getting an appointment.



Did not get needed
mental health or
counseling service at
the time it was needed

2013
7.8%

2015
9.0%

If you did not get needed mental health care over the past 12 months, why?

All that apply

	2013		2015
You were concerned about the cost of treatment	75.6%	↓	57.3%
You did not think your health insurance would cover it*	55.3%	↓	43.3%
You were uninsured**	77.5%	↓	65.2%
You did not feel comfortable talking about personal problems with a health professional	31.0%	↑	40.2%
You were concerned about what would happen if someone found out you had a problem	19.8%	↑	27.6%
You had a hard time getting an appointment	30.5%	↑	34.0%

* Asked of those insured during the past year ** Asked of uninsured during the past year



STANDOUT STATISTICS

- One of 10 (**9.9 percent**, or **478,000**) Coloradans report eight or more days of poor mental health in the past month. The survey defines poor mental health as including stress, depression or problems with emotions.
- Mental health status varies by insurance coverage type. One of five Medicaid clients (**20.9 percent**) report eight or more days of poor mental health in the past 12 months – the highest of all insurance categories, even the uninsured. The commercially insured are the least likely to report poor mental health at **6.0 percent**.
- Nearly one of 10 (**9.0 percent**) Coloradans say they needed mental health services or counseling services in the past 12 months but did not get them. Medicaid clients are three times more likely (**18.3 percent**) than the commercially insured (**6.6 percent**) to say they did not get needed mental health care.
- Cost as a reason for not getting needed mental health care decreased, falling to **57.3 percent** in 2015 from **75.6 percent** in 2013. However, among those who remain uninsured, a larger percentage cited cost as a barrier.

Oral Health



HEALTH REFORM HIGHLIGHT

Colorado began offering dental benefits to all Medicaid clients in 2014. Before, coverage was limited to Medicaid enrollees age 20 and under. The ACA requires health plans to include a pediatric dental benefit.

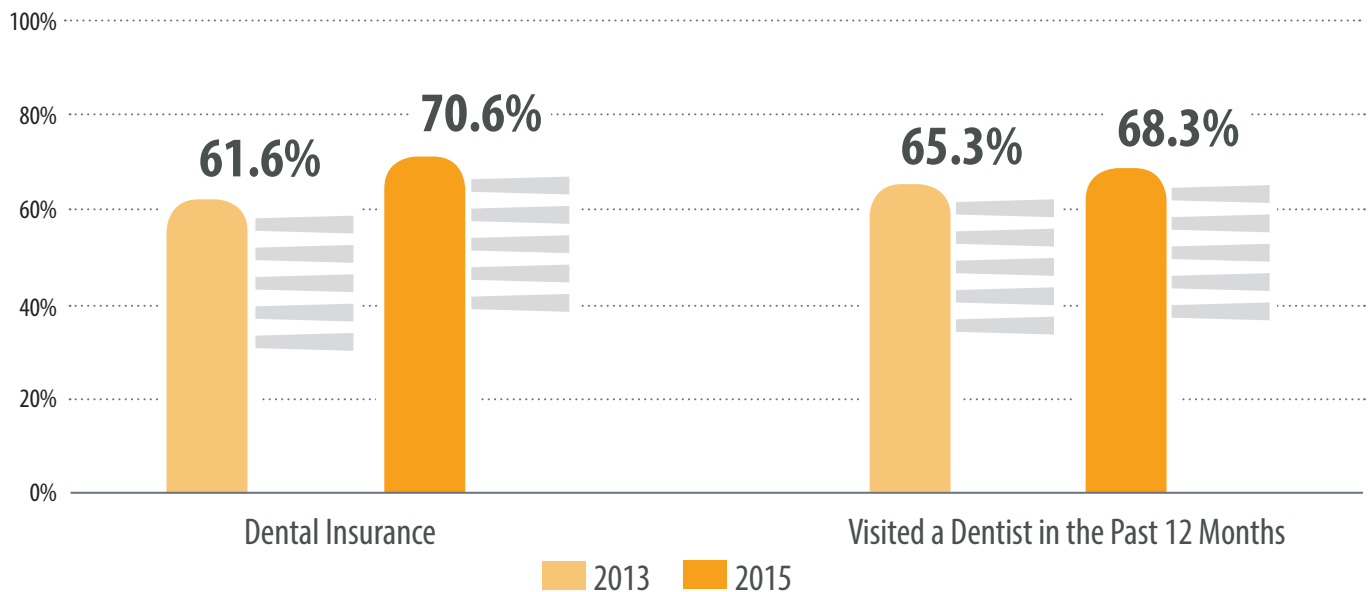


2015 COLORADO FINDINGS

Seventy-one percent of Coloradans now have dental insurance — an increase of nine percentage points from 2013. But this increase in coverage has not resulted in a commensurate growth in use of oral health care.

A Lot More Coverage, A Bit More Use

Dental Insurance and Dental Utilization, 2013-2015



STANDOUT STATISTICS

- Adults between 19 and 64 saw the largest increase in dental insurance coverage in 2015 – **69.5 percent**, up from **58.5 percent** in 2013. This increase is largely because of Medicaid’s new adult dental benefit. Nearly **85 percent** of Colorado children age 18 and below have dental insurance, continuing an upward trend since 2009.
- Though dental insurance coverage increased by nine percentage points from 2013 to 2015, the percentage of all Coloradans who visited a dentist increased by only three percentage points. In other words, nearly **522,000** more Coloradans have dental insurance in 2015, but only an additional **233,000** Coloradans visited a dentist.
- Self-reported oral health status increased slightly from **83.0 percent** reporting excellent, very good or good oral health in 2013 to **84.9 percent** in 2015.
- Not all Medicaid enrollees are aware of their dental benefits. While dental benefits are now available to all Medicaid clients in Colorado, only **78.2 percent** said that they have dental insurance.

Views on the Health Care System

HEALTH REFORM HIGHLIGHT

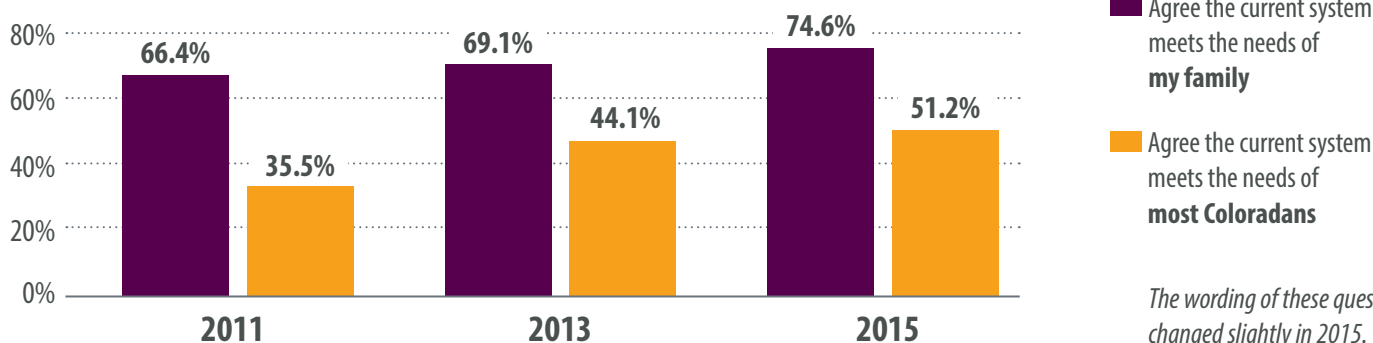
Most Americans are satisfied with how the health care system works for themselves and their families. Two-thirds are pleased with the system personally, according to polling by Gallup, despite being divided on their support of the ACA.

2015 COLORADO FINDINGS

Coloradans give the health care system higher marks than two years ago. Nearly three of four (74.6 percent) say that it meets the needs of their family. Just 51.2 percent think it meets the needs of their fellow Coloradans, a dichotomy that mirrors national surveys. Even that percentage, however, is up from 44.1 percent in 2013.

Improving Views of the Health Care System

Views of the Health Care System, 2011-2015



STANDOUT STATISTICS

- The three of four Coloradans who agree that the health care system is meeting their families' needs represents a hike of **5.5 percentage points** from 2013, when it was **69.1 percent**.
- The biggest jump in family satisfaction among income groups was recorded by people just above the poverty level. Their approval rating climbed 13.5 percentage points to **71.7 percent** in 2015 from **58.2 percent** in 2013.
- Medicare clients are the happiest with how the health care system meets their families' needs, at **81.6 percent**, followed by people with employer-sponsored insurance at **78.6 percent** and then Medicaid clients at **77.3 percent**.
- While only slightly more than half of Coloradans (**51.2 percent**) think the health care system meets the needs of Colorado in general, that percentage climbed **7.1 percentage points** from 2013.
- Coloradans earning between 301 and 400 percent FPL are the least likely to think the system meets the needs of most Coloradans.
- People with individual insurance have the most negative opinions about how well the system performs for most Coloradans, with only **41.1 percent** having a positive view — about the same as the uninsured.
- Medicare beneficiaries and Coloradans with employer-sponsored insurance are the most likely to think the system works for themselves but not for most Coloradans.

COLORADO HEALTH ACCESS SURVEY

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

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The Colorado Trust, a foundation dedicated to achieving health equity, provides funding for the CHAS. The Trust believes all Coloradans should have fair and equal opportunities to lead healthy, productive lives regardless of race, ethnicity, income or where we live.