

# Highlights of the Uninsured and Underinsured in Colorado

*Prepared for The Colorado Trust by the Colorado Health Institute*

A series of CHAS Regional Profiles provide a tailored look at the uninsured and underinsured population across Colorado. Each four-page Profile shows how individual regions compare to the state as a whole on the numbers of uninsured and underinsured, those living in poverty, data on race and ethnicity, and the health consequences of being uninsured.

- Region of Eagle, Garfield, Grand, Jackson, Moffat, Pitkin, Rio Blanco, Routt and Summit counties
- Region of Larimer and Weld counties
- Region of Logan, Morgan, Phillips, Sedgwick, Washington and Yuma counties
- Region of Delta, Gunnison, Hinsdale, Mesa, Montrose, Ouray and San Miguel counties
- Region of Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas and Jefferson counties
- Region of Chaffee, Clear Creek, Custer, Fremont, Gilpin, Lake, Park and Teller counties
- Region of El Paso and Pueblo counties
- Region of Archuleta, Dolores, La Plata, Montezuma and San Juan counties
- Region of Alamosa, Conejos, Costilla, Mineral, Rio Grande and Saguache counties
- Region of Baca, Bent, Cheyenne, Crowley, Elbert, Huerfano, Kiowa, Kit Carson, Las Animas, Lincoln, Otero and Prowers counties
- Colorado statewide

*CHAS*  
*Regional Profile*

**2011**  
**DATA SERIES**

# Highlights of the Uninsured and Underinsured in Colorado

and in the region of Eagle, Garfield, Grand, Jackson, Moffat, Pitkin, Rio Blanco, Routt and Summit counties

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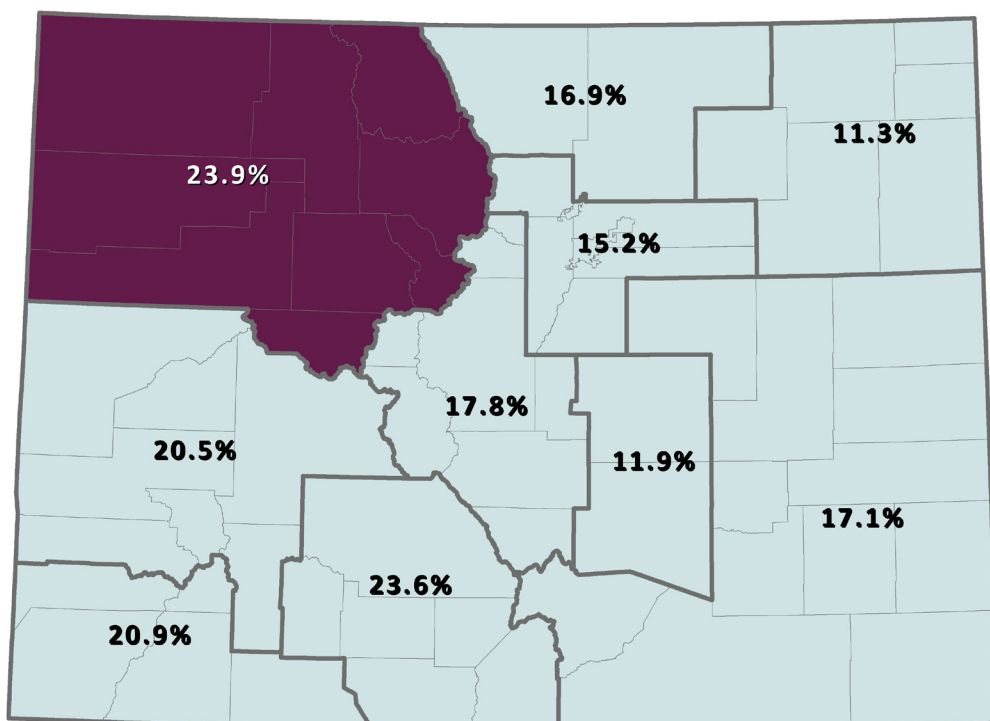
The ability to have affordable health insurance and to receive timely health care services is very important. There is overwhelming research from multiple studies showing that people without health insurance are less likely to receive preventive care, are frequently diagnosed when their diseases are more advanced, tend to receive less therapeutic care and are more likely to die prematurely than individuals with insurance. Yet access to health care is increasingly out of reach for a growing number of Coloradans – particularly individuals and families who historically have been ignored and underserved in the health care system, and those who are most vulnerable.

The Colorado Health Access Survey (CHAS) – a program of The Colorado Trust that provides extensive information about health

insurance, access and utilization of health care services – reports that more than 1.5 million, or nearly one in three Coloradans, have either no health insurance at all, or their health insurance does not adequately cover the costs of medically necessary services relative to family income. These data from the 2011 survey represent an increase since the baseline survey in 2008-2009 of an additional 176,000 individuals who are uninsured or underinsured across our state.

This snapshot report provides highlights of 2011 CHAS data for the State of Colorado and for the region comprised of Eagle, Garfield, Grand, Jackson, Moffat, Pitkin, Rio Blanco, Routt and Summit counties. For additional CHAS data, visit [www.CoHealthAccessSurvey.org](http://www.CoHealthAccessSurvey.org).

**Map: Uninsured Rates by Region\* in Colorado, 2011**



**Colorado Health Statistics Regions 11 and 12**

**Uninsured**

Region	55,081	23.9%
Colorado	829,000	15.8%

**Underinsured**

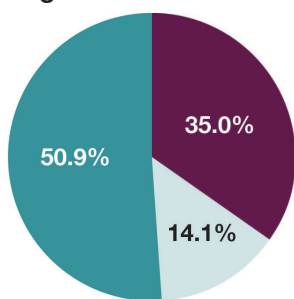
Region	27,830	12.1%
Colorado	671,000	12.8%

## A CHAS Portrait of the UNINSURED Population

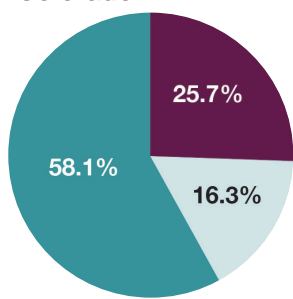
### Federal Poverty Level

	Number	Percent
<b>Region</b>		
0-133% FPL	28,028	50.9%
134-199% FPL	7,783	14.1%
200%+ FPL	19,271	35.0%
<b>Colorado</b>		
0-133% FPL	481,371	58.1%
134-199% FPL	134,743	16.3%
200%+ FPL	212,966	25.7%

Region



Colorado

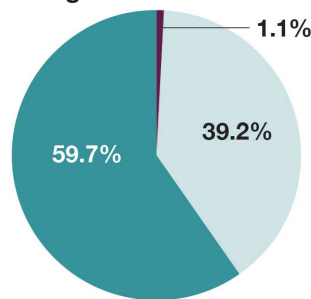


■ 0-133% FPL ■ 134-199% FPL ■ 200%+ FPL

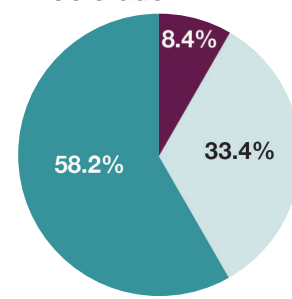
### Race/Ethnicity

	Number	Percent
<b>Region</b>		
Non-Hispanic White	32,900	59.7%
Hispanic	21,587	39.2%
Other Race*	582	1.1%
<b>Colorado</b>		
Non-Hispanic White	479,445	58.2%
Hispanic	275,495	33.4%
Other Race*	68,925	8.4%

Region



Colorado



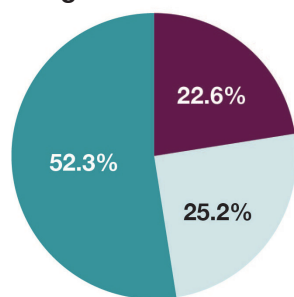
■ Non-Hispanic White ■ Hispanic ■ Other Race\*

## A CHAS Portrait of the UNDERINSURED Population

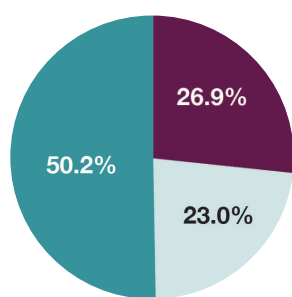
### Federal Poverty Level

	Number	Percent
<b>Region</b>		
0-133% FPL	14,542	52.3%
134-199% FPL	7,003	25.2%
200%+ FPL	6,285	22.6%
<b>Colorado</b>		
0-133% FPL	336,881	50.2%
134-199% FPL	154,157	23.0%
200%+ FPL	180,364	26.9%

Region



Colorado

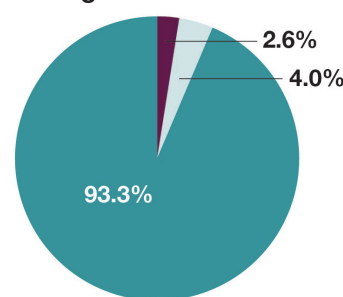


■ 0-133% FPL ■ 134-199% FPL ■ 200%+ FPL

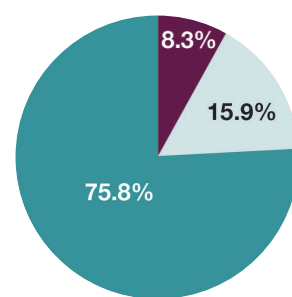
### Race/Ethnicity

	Number	Percent
<b>Region</b>		
Non-Hispanic White	25,715	93.3%
Hispanic	1,114	4.0%
Other Race*	720	2.6%
<b>Colorado</b>		
Non-Hispanic White	503,917	75.8%
Hispanic	105,548	15.9%
Other Race*	55,379	8.3%

Region



Colorado



■ Non-Hispanic White ■ Hispanic ■ Other Race\*

## The Consequences of Being UNINSURED

### Region

	Number	Percent
<b>Because of cost...</b>		
Did not fill a prescription	11,523	20.9%
Did not see a doctor	25,842	46.9%
Did not see a specialist	23,440	42.6%
Did not see a dentist	37,779	68.6%
Did not see a mental health provider	9,852	17.9%

### Colorado

	Number	Percent
<b>Because of cost...</b>		
Did not fill a prescription	183,974	22.3%
Did not see a doctor	312,052	38.0%
Did not see a specialist	261,175	31.7%
Did not see a dentist	380,766	46.6%
Did not see a mental health provider	141,810	17.2%

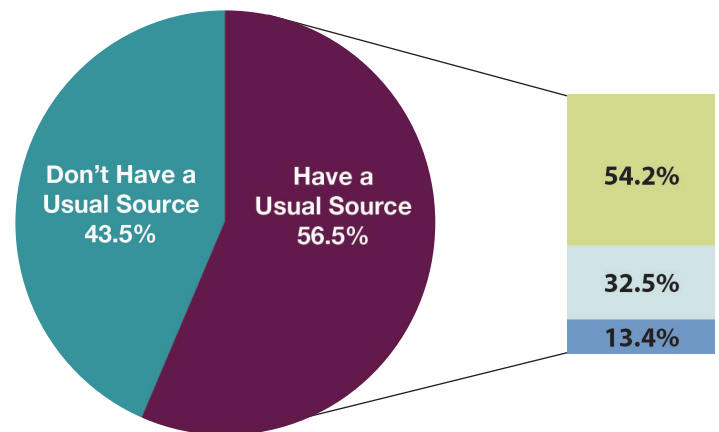
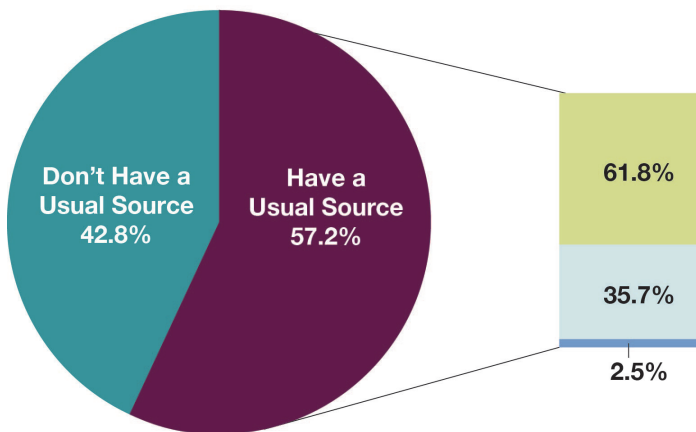
## The UNINSURED and Their Usual Sources of Care

### Region

	Number	Percent
<b>Have a usual source of care</b>		
No	23,563	42.8%
Yes	31,518	57.2%
<b>Of those who have a usual source of care, that place is...</b>		
Doctor's office or private clinic	19,494	61.8%
Community health center or other public clinic	11,245	35.7%
Other clinic**	779	2.5%

### Colorado

	Number	Percent
<b>Have a usual source of care</b>		
No	359,542	43.5%
Yes	467,813	56.5%
<b>Of those who have a usual source of care, that place is...</b>		
Doctor's office or private clinic	252,218	54.2%
Community health center or other public clinic	151,105	32.5%
Other clinic**	62,176	13.4%



■ Doctor's office or private clinic ■ Community health center or other public clinic ■ Other clinic\*\*

\* The "other race" category includes: Non-Hispanic Black, Asian, Native American, Mixed Race and Other Race

\*\* The "other clinic" category includes: urgent care center, retail clinic, other and no single place

## Self-Described Health by Insurance Status

Region	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	27,339	67.8%	26,420	48.0%
Good	5,147	12.8%	13,284	24.1%
Fair/Poor	7,858	19.5%	15,377	27.9%
<b>Underinsured</b>				
Excellent/Very Good	22,733	64.5%	16,872	60.6%
Good	7,600	21.6%	5,876	21.1%
Fair/Poor	4,907	13.9%	5,082	18.3%
<b>Adequately Insured</b>				
Excellent/Very Good	95,784	80.0%	98,731	78.3%
Good	15,811	13.2%	16,763	13.3%
Fair/Poor	8,194	6.8%	10,648	8.4%

Colorado	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	342,517	50.8%	416,422	50.2%
Good	167,875	24.9%	209,864	25.3%
Fair/Poor	164,240	24.3%	202,894	24.5%
<b>Underinsured</b>				
Excellent/Very Good	353,542	54.7%	348,308	52.1%
Good	164,030	25.4%	148,001	22.1%
Fair/Poor	128,730	19.9%	172,771	25.8%
<b>Adequately Insured</b>				
Excellent/Very Good	2,198,158	71.6%	2,162,439	70.2%
Good	593,785	19.3%	607,152	19.7%
Fair/Poor	276,794	9.0%	309,437	10.0%

CHAS is a survey of health care coverage, access and utilization in Colorado. It is administered every other year via a random sample telephone survey of more than 10,000 households. CHAS is a program of The Colorado Trust. The Colorado Health Institute (CHI) manages the data collection and analyses.

The Colorado Trust extends its thanks to CHI for preparing this series of regional profiles. For further information on CHI's health policy work, please go to [coloradohealthinstitute.org](http://coloradohealthinstitute.org).



*CHAS*  
*Regional Profile*

**2011**  
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# Highlights of the Uninsured and Underinsured in Colorado

and in the region of Larimer and Weld counties

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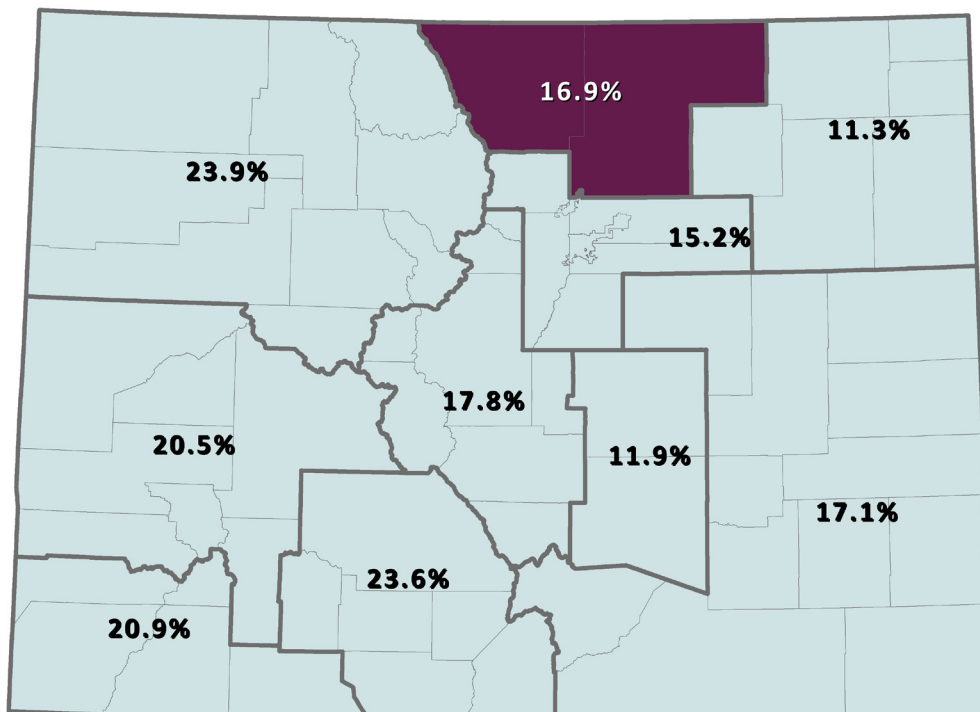
The ability to have affordable health insurance and to receive timely health care services is very important. There is overwhelming research from multiple studies showing that people without health insurance are less likely to receive preventive care, are frequently diagnosed when their diseases are more advanced, tend to receive less therapeutic care and are more likely to die prematurely than individuals with insurance. Yet access to health care is increasingly out of reach for a growing number of Coloradans – particularly individuals and families who historically have been ignored and underserved in the health care system, and those who are most vulnerable.

The Colorado Health Access Survey (CHAS) – a program

of The Colorado Trust that provides extensive information about health insurance, access and utilization of health care services – reports that more than 1.5 million, or nearly one in three Coloradans, have either no health insurance at all, or their health insurance does not adequately cover the costs of medically necessary services relative to family income. These data from the 2011 survey represent an increase since the baseline survey in 2008-2009 of an additional 176,000 individuals who are uninsured or underinsured across our state.

This snapshot report provides highlights of 2011 CHAS data for the State of Colorado and for the region comprised of Larimer and Weld counties. For additional CHAS data, visit [www.CoHealthAccessSurvey.org](http://www.CoHealthAccessSurvey.org).

**Map: Uninsured Rates by Region\* in Colorado, 2011**



**Colorado Health Statistics**  
**Regions 2 and 18**

**Uninsured**

Region	96,417	16.9%
Colorado	829,000	15.8%

**Underinsured**

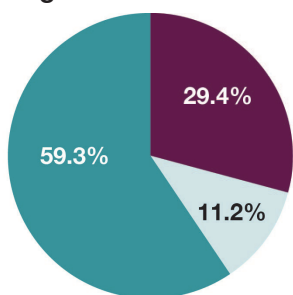
Region	83,028	14.6%
Colorado	671,000	12.8%

## A CHAS Portrait of the UNINSURED Population

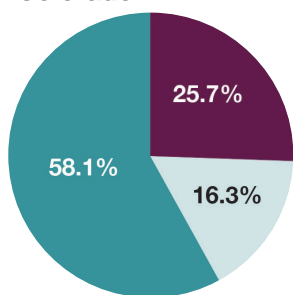
### Federal Poverty Level

	Number	Percent
<b>Region</b>		
0-133% FPL	57,220	59.3%
134-199% FPL	10,807	11.2%
200%+ FPL	28,390	29.4%
<b>Colorado</b>		
0-133% FPL	481,371	58.1%
134-199% FPL	134,743	16.3%
200%+ FPL	212,966	25.7%

Region



Colorado

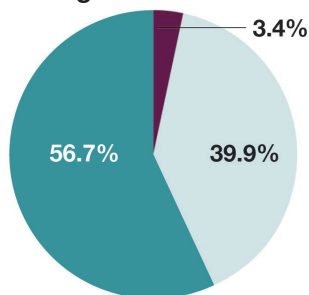


■ 0-133% FPL ■ 134-199% FPL ■ 200%+ FPL

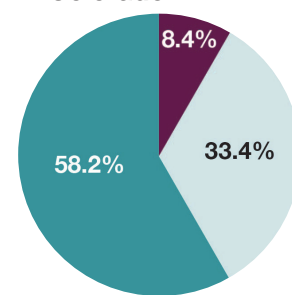
### Race/Ethnicity

	Number	Percent
<b>Region</b>		
Non-Hispanic White	54,293	56.7%
Hispanic	38,142	39.9%
Other Race*	3,260	3.4%
<b>Colorado</b>		
Non-Hispanic White	479,445	58.2%
Hispanic	275,495	33.4%
Other Race*	68,925	8.4%

Region



Colorado



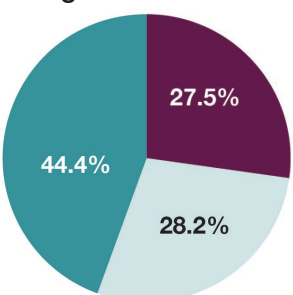
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## A CHAS Portrait of the UNDERINSURED Population

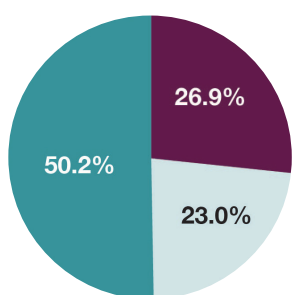
### Federal Poverty Level

	Number	Percent
<b>Region</b>		
0-133% FPL	36,840	44.4%
134-199% FPL	23,391	28.2%
200%+ FPL	22,797	27.5%
<b>Colorado</b>		
0-133% FPL	336,881	50.2%
134-199% FPL	154,157	23.0%
200%+ FPL	180,364	26.9%

Region



Colorado

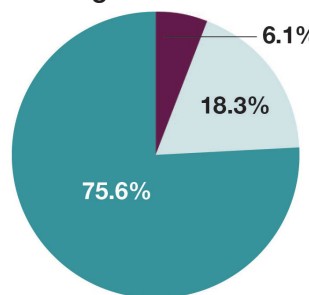


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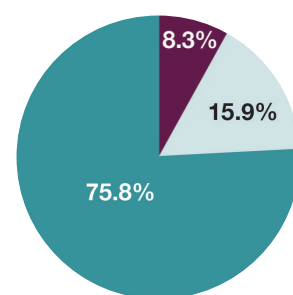
### Race/Ethnicity

	Number	Percent
<b>Region</b>		
Non-Hispanic White	62,070	75.6%
Hispanic	15,040	18.3%
Other Race*	5,024	6.1%
<b>Colorado</b>		
Non-Hispanic White	503,917	75.8%
Hispanic	105,548	15.9%
Other Race*	55,379	8.3%

Region



Colorado



■ Non-Hispanic White ■ Hispanic ■ Other Race\*

## The Consequences of Being UNINSURED

### Region

	Number	Percent
<b>Because of cost...</b>		
Did not fill a prescription	30,360	31.5%
Did not see a doctor	39,322	40.8%
Did not see a specialist	38,192	39.6%
Did not see a dentist	44,697	46.5%
Did not see a mental health provider	21,770	22.6%

### Colorado

	Number	Percent
<b>Because of cost...</b>		
Did not fill a prescription	183,974	22.3%
Did not see a doctor	312,052	38.0%
Did not see a specialist	261,175	31.7%
Did not see a dentist	380,766	46.6%
Did not see a mental health provider	141,810	17.2%

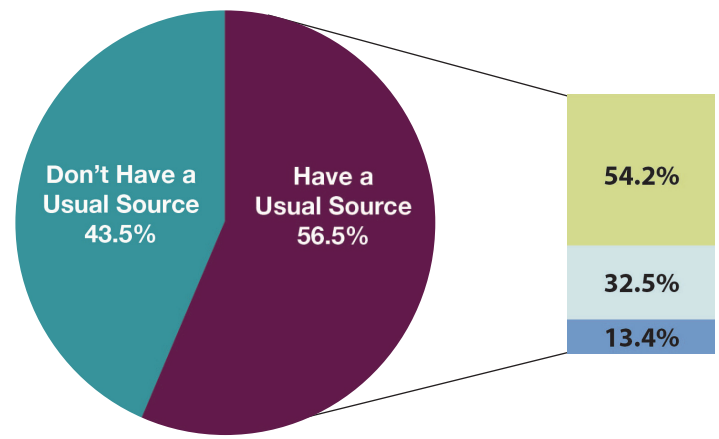
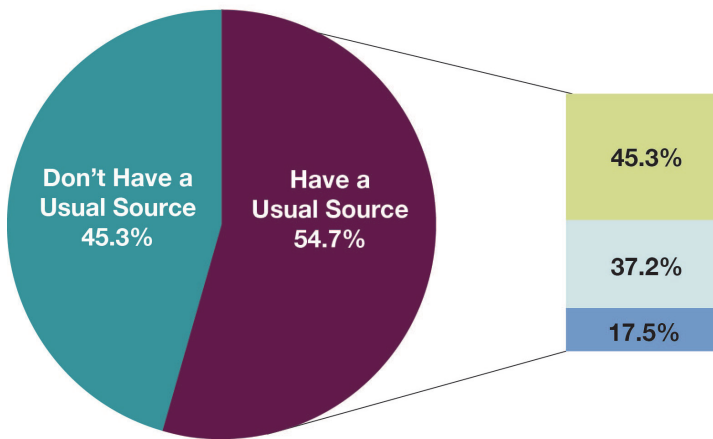
## The UNINSURED and Their Usual Sources of Care

### Region

	Number	Percent
<b>Have a usual source of care</b>		
No	43,652	45.3%
Yes	52,765	54.7%
<b>Of those who have a usual source of care, that place is...</b>		
Doctor's office or private clinic	23,881	45.3%
Community health center or other public clinic	19,647	37.2%
Other clinic**	9,236	17.5%

### Colorado

	Number	Percent
<b>Have a usual source of care</b>		
No	359,542	43.5%
Yes	467,813	56.5%
<b>Of those who have a usual source of care, that place is...</b>		
Doctor's office or private clinic	252,218	54.2%
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\* The "other race" category includes: Non-Hispanic Black, Asian, Native American, Mixed Race and Other Race

\*\* The "other clinic" category includes: urgent care center, retail clinic, other and no single place



## Self-Described Health by Insurance Status

Region	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	38,916	56.9%	52,017	54.0%
Good	12,927	18.9%	20,993	21.8%
Fair/Poor	16,588	24.2%	23,407	24.3%
<b>Underinsured</b>				
Excellent/Very Good	46,518	53.6%	38,300	46.1%
Good	22,942	26.5%	21,936	26.4%
Fair/Poor	17,266	19.9%	22,791	27.4%
<b>Adequately Insured</b>				
Excellent/Very Good	237,883	71.8%	212,053	67.7%
Good	72,754	21.9%	59,052	18.9%
Fair/Poor	20,903	6.3%	42,032	13.4%

Colorado	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	342,517	50.8%	416,422	50.2%
Good	167,875	24.9%	209,864	25.3%
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Excellent/Very Good	2,198,158	71.6%	2,162,439	70.2%
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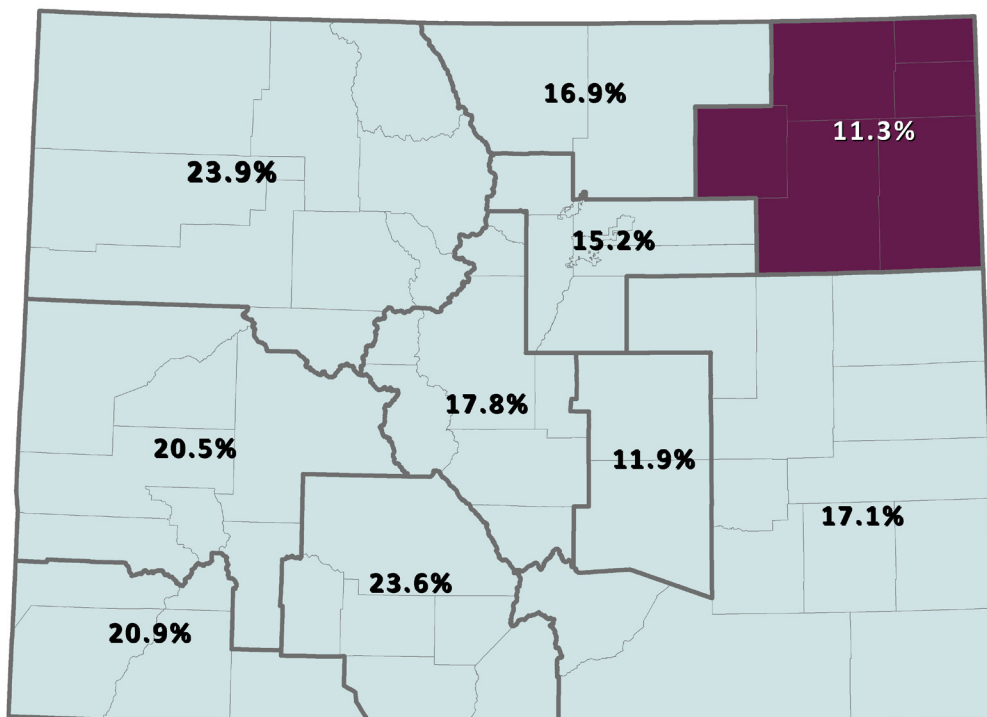
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**Map: Uninsured Rates by Region\* in Colorado, 2011**



**Colorado Health Statistics Region 1**

**Uninsured**

Region	8,391	11.3%
Colorado	829,000	15.8%

**Underinsured**

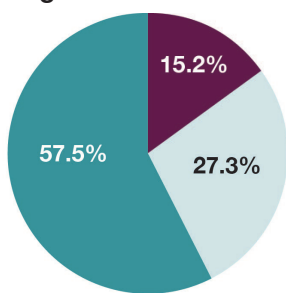
Region	11,862	16.0%
Colorado	671,000	12.8%

## A CHAS Portrait of the UNINSURED Population

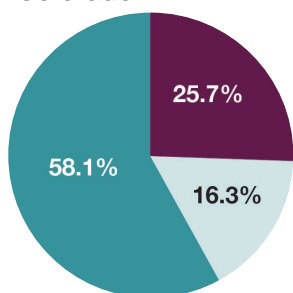
### Federal Poverty Level

	Number	Percent
<b>Region</b>		
0-133% FPL	4,822	57.5%
134-199% FPL	2,293	27.3%
200%+ FPL	1,276	15.2%
<b>Colorado</b>		
0-133% FPL	481,371	58.1%
134-199% FPL	134,743	16.3%
200%+ FPL	212,966	25.7%

Region



Colorado

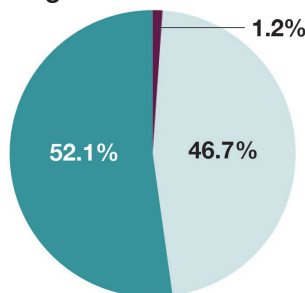


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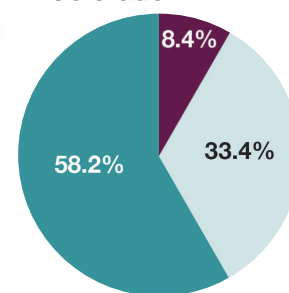
### Race/Ethnicity

	Number	Percent
<b>Region</b>		
Non-Hispanic White	4,369	52.1%
Hispanic	3,920	46.7%
Other Race*	102	1.2%
<b>Colorado</b>		
Non-Hispanic White	479,445	58.2%
Hispanic	275,495	33.4%
Other Race*	68,925	8.4%

Region



Colorado



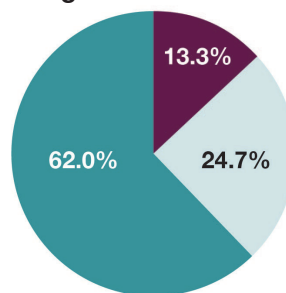
■ Non-Hispanic White ■ Hispanic ■ Other Race\*

## A CHAS Portrait of the UNDERINSURED Population

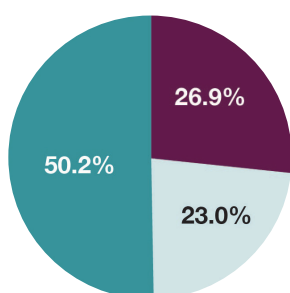
### Federal Poverty Level

	Number	Percent
<b>Region</b>		
0-133% FPL	7,353	62.0%
134-199% FPL	2,931	24.7%
200%+ FPL	1,577	13.3%
<b>Colorado</b>		
0-133% FPL	336,881	50.2%
134-199% FPL	154,157	23.0%
200%+ FPL	180,364	26.9%

Region



Colorado

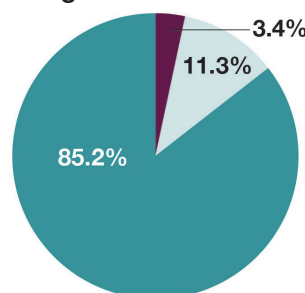


■ 0-133% FPL ■ 134-199% FPL ■ 200%+ FPL

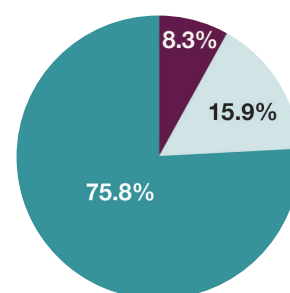
### Race/Ethnicity

	Number	Percent
<b>Region</b>		
Non-Hispanic White	10,112	85.2%
Hispanic	1,342	11.3%
Other Race*	407	3.4%
<b>Colorado</b>		
Non-Hispanic White	503,917	75.8%
Hispanic	105,548	15.9%
Other Race*	55,379	8.3%

Region



Colorado



■ Non-Hispanic White ■ Hispanic ■ Other Race\*

## The Consequences of Being UNINSURED

### Region

	Number	Percent
<b>Because of cost...</b>		
Did not fill a prescription	1,661	19.8%
Did not see a doctor	2,476	29.5%
Did not see a specialist	3,966	47.7%
Did not see a dentist	4,132	50.8%
Did not see a mental health provider	3,523	42.0%

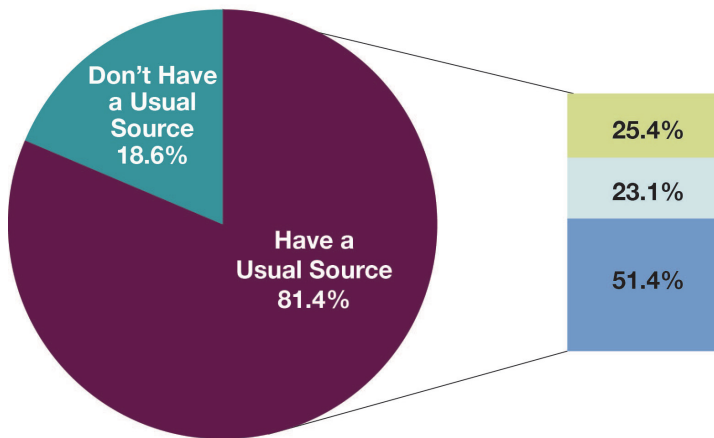
### Colorado

	Number	Percent
<b>Because of cost...</b>		
Did not fill a prescription	183,974	22.3%
Did not see a doctor	312,052	38.0%
Did not see a specialist	261,175	31.7%
Did not see a dentist	380,766	46.6%
Did not see a mental health provider	141,810	17.2%

## The UNINSURED and Their Usual Sources of Care

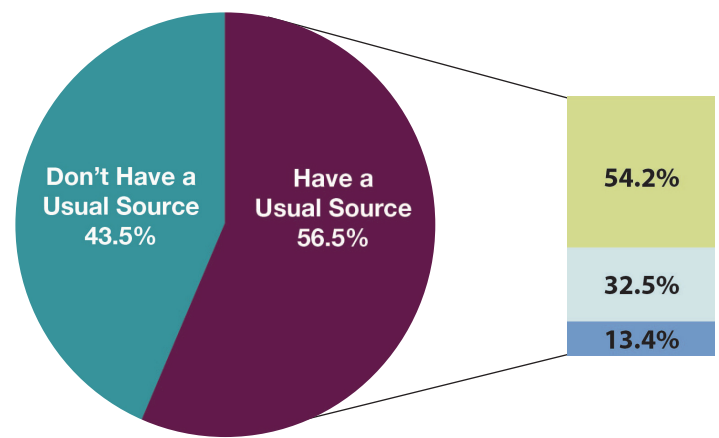
### Region

	Number	Percent
<b>Have a usual source of care</b>		
No	1,559	18.6%
Yes	6,832	81.4%
<b>Of those who have a usual source of care, that place is...</b>		
Doctor's office or private clinic	1,738	25.4%
Community health center or other public clinic	1,580	23.1%
Other clinic**	3,514	51.4%



### Colorado

	Number	Percent
<b>Have a usual source of care</b>		
No	359,542	43.5%
Yes	467,813	56.5%
<b>Of those who have a usual source of care, that place is...</b>		
Doctor's office or private clinic	252,218	54.2%
Community health center or other public clinic	151,105	32.5%
Other clinic**	62,176	13.4%



■ Doctor's office or private clinic ■ Community health center or other public clinic ■ Other clinic\*\*

\* The "other race" category includes: Non-Hispanic Black, Asian, Native American, Mixed Race and Other Race

\*\* The "other clinic" category includes: urgent care center, retail clinic, other and no single place

## Self-Described Health by Insurance Status

Region	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	3,473	55.8%	3,621	43.1%
Good	1,759	28.3%	1,082	12.9%
Fair/Poor	993	16.0%	3,689	44.0%
<b>Underinsured</b>				
Excellent/Very Good	6,702	52.0%	5,628	47.5%
Good	2,881	22.4%	3,784	31.9%
Fair/Poor	3,296	25.6%	2,449	20.6%
<b>Adequately Insured</b>				
Excellent/Very Good	26,509	63.4%	27,148	71.2%
Good	9,618	23.0%	7,079	18.6%
Fair/Poor	5,675	13.6%	3,919	10.3%

Colorado	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	342,517	50.8%	416,422	50.2%
Good	167,875	24.9%	209,864	25.3%
Fair/Poor	164,240	24.3%	202,894	24.5%
<b>Underinsured</b>				
Excellent/Very Good	353,542	54.7%	348,308	52.1%
Good	164,030	25.4%	148,001	22.1%
Fair/Poor	128,730	19.9%	172,771	25.8%
<b>Adequately Insured</b>				
Excellent/Very Good	2,198,158	71.6%	2,162,439	70.2%
Good	593,785	19.3%	607,152	19.7%
Fair/Poor	276,794	9.0%	309,437	10.0%

CHAS is a survey of health care coverage, access and utilization in Colorado. It is administered every other year via a random sample telephone survey of more than 10,000 households. CHAS is a program of The Colorado Trust. The Colorado Health Institute (CHI) manages the data collection and analyses.

The Colorado Trust extends its thanks to CHI for preparing this series of regional profiles. For further information on CHI's health policy work, please go to [coloradohealthinstitute.org](http://coloradohealthinstitute.org).



*CHAS*  
*Regional Profile*

**2011**  
**DATA SERIES**

# Highlights of the Uninsured and Underinsured in Colorado

and in the region of Delta, Gunnison, Hinsdale, Mesa, Montrose, Ouray and San Miguel counties

Prepared for The Colorado Trust by the Colorado Health Institute

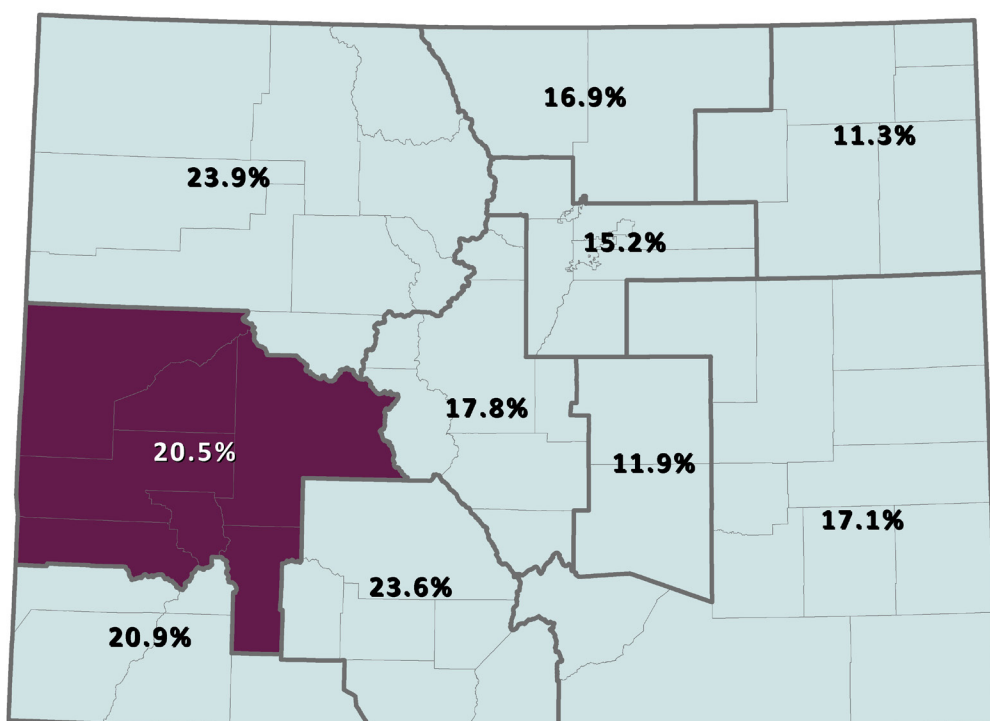
The ability to have affordable health insurance and to receive timely health care services is very important. There is overwhelming research from multiple studies showing that people without health insurance are less likely to receive preventive care, are frequently diagnosed when their diseases are more advanced, tend to receive less therapeutic care and are more likely to die prematurely than individuals with insurance. Yet access to health care is increasingly out of reach for a growing number of Coloradans – particularly individuals and families who historically have been ignored and underserved in the health care system, and those who are most vulnerable.

The Colorado Health Access Survey (CHAS) – a program of The Colorado Trust that provides extensive information about health

insurance, access and utilization of health care services – reports that more than 1.5 million, or nearly one in three Coloradans, have either no health insurance at all, or their health insurance does not adequately cover the costs of medically necessary services relative to family income. These data from the 2011 survey represent an increase since the baseline survey in 2008-2009 of an additional 176,000 individuals who are uninsured or underinsured across our state.

This snapshot report provides highlights of 2011 CHAS data for the State of Colorado and for the region comprised of Delta, Gunnison, Hinsdale, Mesa, Montrose, Ouray and San Miguel counties. For additional CHAS data, visit [www.CoHealthAccessSurvey.org](http://www.CoHealthAccessSurvey.org).

**Map: Uninsured Rates by Region\* in Colorado, 2011**



**Colorado Health Statistics**  
**Regions 10 and 19**

**Uninsured**

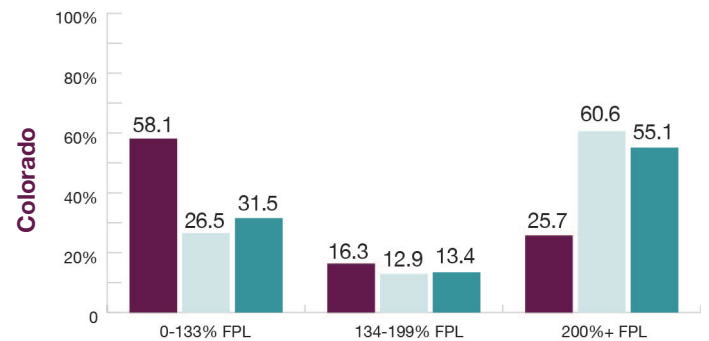
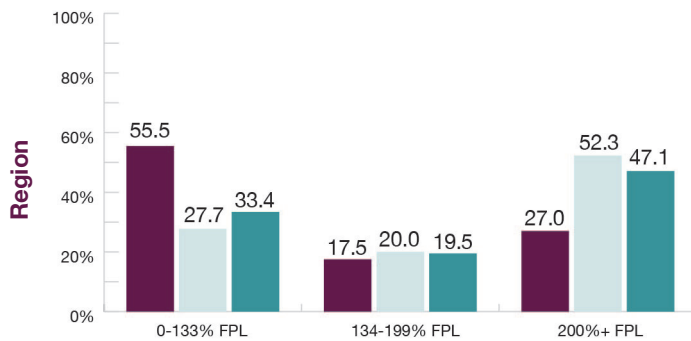
Region	52,558	20.5%
Colorado	829,000	15.8%

**Underinsured**

Region	33,518	13.1%
Colorado	671,000	12.8%

## Federal Poverty Level

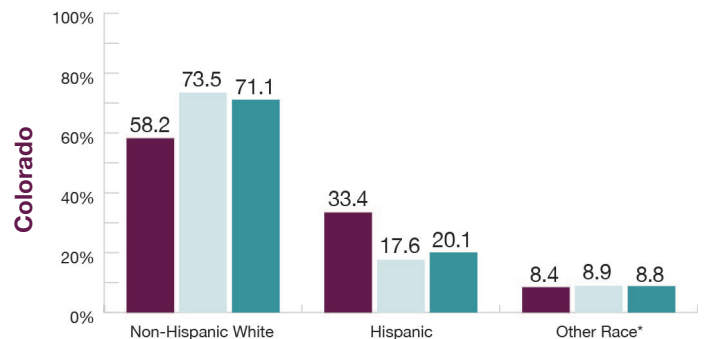
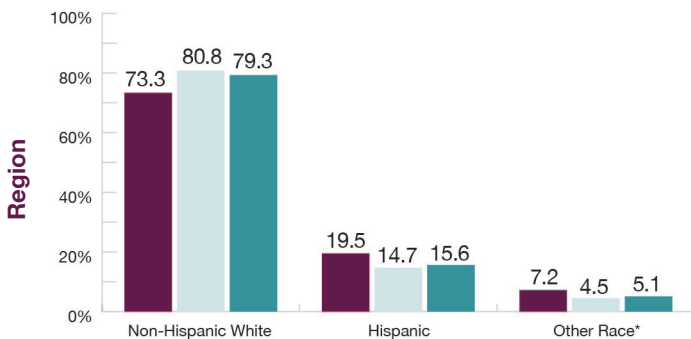
Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
0-133% FPL	29,174	55.5%	56,523	27.7%	85,697	33.4%
134-199% FPL	9,173	17.5%	40,840	20.0%	50,014	19.5%
200%+ FPL	14,211	27.0%	106,807	52.3%	121,017	47.1%
<b>Colorado</b>						
0-133% FPL	481,371	58.1%	1,168,673	26.5%	1,650,044	31.5%
134-199% FPL	134,844	16.3%	569,517	12.9%	704,361	13.4%
200%+ FPL	212,966	25.7%	2,670,606	60.6%	2,883,572	55.1%



■ Uninsured ■ Insured ■ Total

## Race/Ethnicity

Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
Non-Hispanic White	38,368	73.3%	164,804	80.8%	203,172	79.3%
Hispanic	10,207	19.5%	29,897	14.7%	40,104	15.6%
Other Race*	3,792	7.2%	9,252	4.5%	13,043	5.1%
<b>Colorado</b>						
Non-Hispanic White	479,445	58.2%	3,223,714	73.5%	3,703,160	71.1%
Hispanic	275,495	33.4%	771,991	17.6%	1,047,486	20.1%
Other Race*	68,925	8.4%	388,835	8.9%	457,760	8.8%



■ Uninsured ■ Insured ■ Total

## The Consequences of Being UNINSURED and INSURED

Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
<b>Because of cost...</b>						
Did not fill a prescription	6,377	12.1%	24,901	12.2%	31,279	12.2%
Did not see a doctor	19,633	37.4%	25,184	12.4%	44,817	17.5%
Did not see a specialist	13,517	25.7%	31,326	15.4%	44,843	17.5%
Did not see a dentist	22,328	42.6%	38,882	19.1%	61,210	23.9%
Did not see a mental health provider	9,214	17.5%	10,882	5.3%	20,097	7.8%

Colorado	Number	Percent	Number	Percent	Number	Percent
<b>Because of cost...</b>						
Did not fill a prescription	183,974	22.3%	443,873	10.1%	627,847	12.0%
Did not see a doctor	312,052	38.0%	383,146	8.7%	695,198	13.3%
Did not see a specialist	261,175	31.7%	388,894	8.9%	650,069	12.5%
Did not see a dentist	380,766	46.6%	812,505	18.5%	1,193,271	22.9%
Did not see a mental health provider	141,810	17.2%	203,230	4.6%	345,040	6.6%

## Usual Sources of Care

Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
<b>Have a usual source of care</b>						
No	25,172	47.9%	22,569	11.1%	47,740	18.7%
Yes	27,386	52.1%	180,777	88.9%	208,164	81.3%
<b>Of those who have a usual source of care, that place is...</b>						
Doctor's office or private clinic	14,382	52.5%	148,522	82.4%	162,904	78.4%
Community health center or other public clinic	6,916	25.3%	21,312	11.8%	28,228	13.6%
Other clinic**	6,088	22.2%	10,452	5.8%	16,540	8.0%

Colorado	Number	Percent	Number	Percent	Number	Percent
<b>Have a usual source of care</b>						
No	359,542	43.5%	443,404	10.1%	802,946	15.4%
Yes	467,813	56.5%	3,952,552	89.9%	4,420,365	84.6%
<b>Of those who have a usual source of care, that place is...</b>						
Doctor's office or private clinic	252,218	54.2%	3,320,342	84.6%	3,572,560	81.3%
Community health center or other public clinic	151,105	32.5%	384,439	9.8%	535,543	12.2%
Other clinic**	62,176	13.4%	221,810	5.6%	283,987	6.5%

\* The "other race" category includes: Non-Hispanic Black, Asian, Native American, Mixed Race and Other Race

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## Self-Described Health by Insurance Status

Region	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	23,530	59.0%	31,522	60.0%
Good	11,041	27.7%	16,740	31.8%
Fair/Poor	5,292	13.3%	4,296	8.2%
<b>Underinsured</b>				
Excellent/Very Good	27,344	61.6%	16,294	48.8%
Good	10,733	24.2%	8,673	26.0%
Fair/Poor	6,341	14.3%	8,448	25.3%
<b>Adequately Insured</b>				
Excellent/Very Good	85,360	69.3%	88,789	68.8%
Good	27,928	22.7%	21,972	17.0%
Fair/Poor	9,825	8.0%	18,279	14.2%

Colorado	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	342,517	50.8%	416,422	50.2%
Good	167,875	24.9%	209,864	25.3%
Fair/Poor	164,240	24.3%	202,894	24.5%
<b>Underinsured</b>				
Excellent/Very Good	353,542	54.7%	348,308	52.1%
Good	164,030	25.4%	148,001	22.1%
Fair/Poor	128,730	19.9%	172,771	25.8%
<b>Adequately Insured</b>				
Excellent/Very Good	2,198,158	71.6%	2,162,439	70.2%
Good	593,785	19.3%	607,152	19.7%
Fair/Poor	276,794	9.0%	309,437	10.0%

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*CHAS*  
*Regional Profile*

**2011**  
**DATA SERIES**

# Highlights of the Uninsured and Underinsured in Colorado

and in the region of Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas and Jefferson counties

Prepared for The Colorado Trust by the Colorado Health Institute

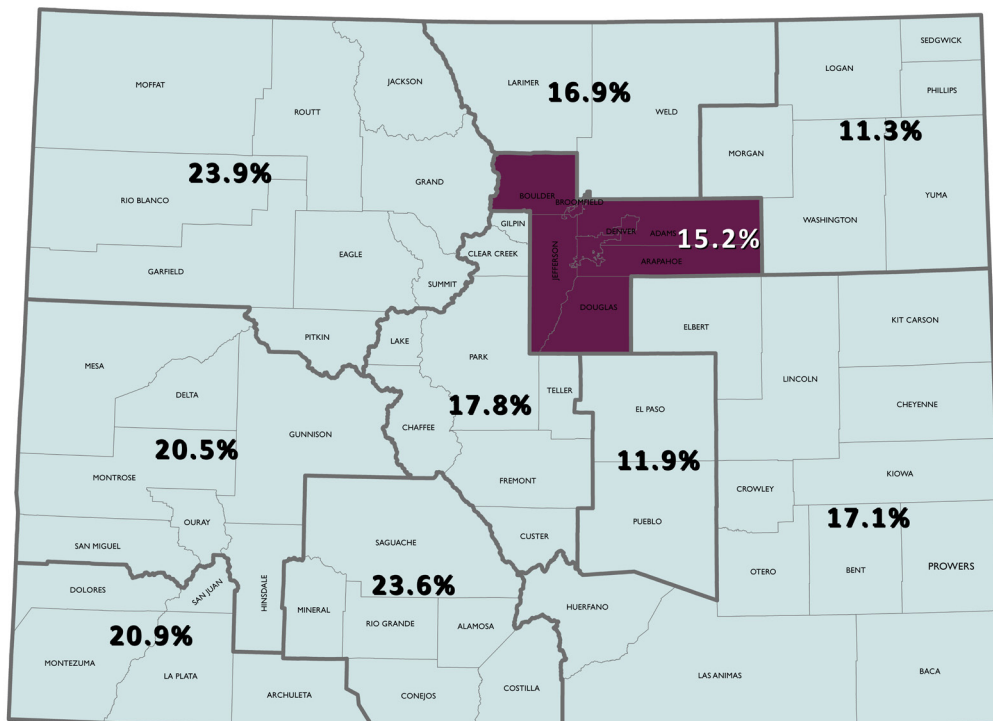
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**Map: Uninsured Rates by Region in Colorado, 2011**



**UNINSURED**

Region	441,000	15.2%
Colorado	829,000	15.8%

**UNDERINSURED**

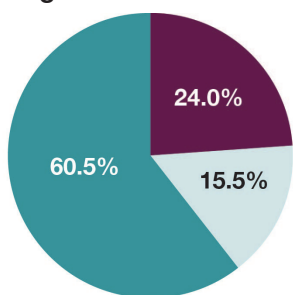
Region	352,000	12.2%
Colorado	671,000	12.8%

## A CHAS Portrait of the UNINSURED Population

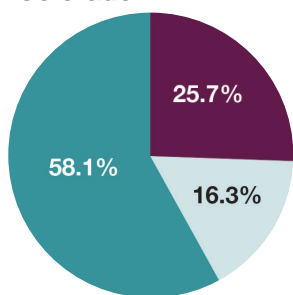
### Federal Poverty Level

	Number	Percent
<b>Region</b>		
0-133% FPL	266,736	60.5%
134-199% FPL	68,279	15.5%
200%+ FPL	105,959	24.0%
<b>Colorado</b>		
0-133% FPL	481,371	58.1%
134-199% FPL	134,743	16.3%
200%+ FPL	212,966	25.7%

Region



Colorado

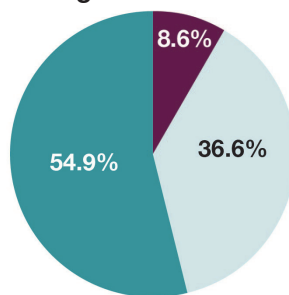


■ 0-133% FPL ■ 134-199% FPL ■ 200%+ FPL

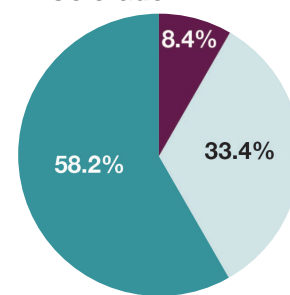
### Race/Ethnicity

	Number	Percent
<b>Region</b>		
Non-Hispanic White	240,465	54.9%
Hispanic	160,240	36.6%
Other Race*	37,520	8.6%
<b>Colorado</b>		
Non-Hispanic White	479,445	58.2%
Hispanic	275,495	33.4%
Other Race*	68,925	8.4%

Region



Colorado



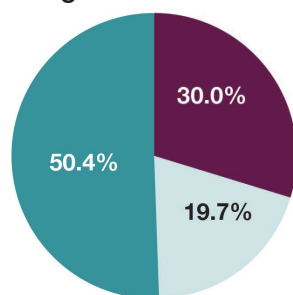
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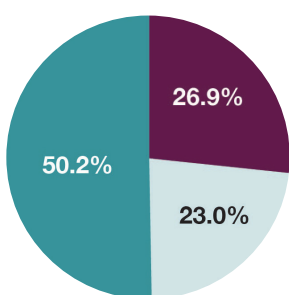
### Federal Poverty Level

	Number	Percent
<b>Region</b>		
0-133% FPL	177,410	50.4%
134-199% FPL	69,307	19.7%
200%+ FPL	105,524	30.0%
<b>Colorado</b>		
0-133% FPL	336,881	50.2%
134-199% FPL	154,157	23.0%
200%+ FPL	180,364	26.9%

Region



Colorado

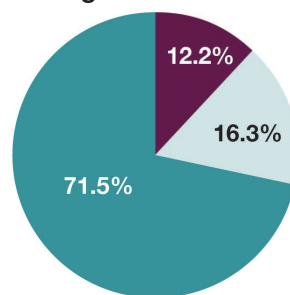


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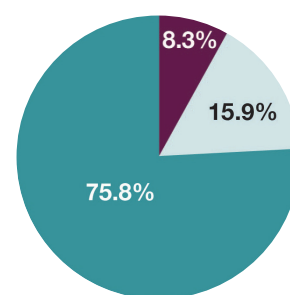
### Race/Ethnicity

	Number	Percent
<b>Region</b>		
Non-Hispanic White	249,177	71.5%
Hispanic	56,618	16.3%
Other Race*	42,585	12.2%
<b>Colorado</b>		
Non-Hispanic White	503,917	75.8%
Hispanic	105,548	15.9%
Other Race*	55,379	8.3%

Region



Colorado



■ Non-Hispanic White ■ Hispanic ■ Other Race\*

## The Consequences of Being UNINSURED

### Region

	Number	Percent
<b>Because of cost...</b>		
Did not fill a prescription	85,964	19.5%
Did not see a doctor	159,373	36.4%
Did not see a specialist	137,182	31.2%
Did not see a dentist	182,152	41.9%
Did not see a mental health provider	73,219	16.7%

### Colorado

	Number	Percent
<b>Because of cost...</b>		
Did not fill a prescription	183,974	22.3%
Did not see a doctor	312,052	38.0%
Did not see a specialist	261,175	31.7%
Did not see a dentist	380,766	46.6%
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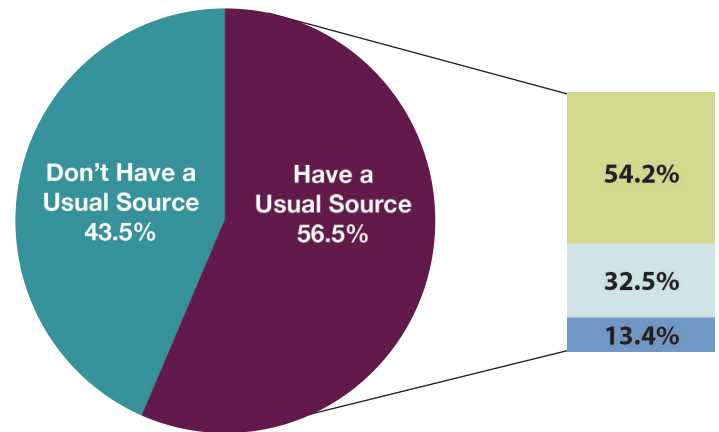
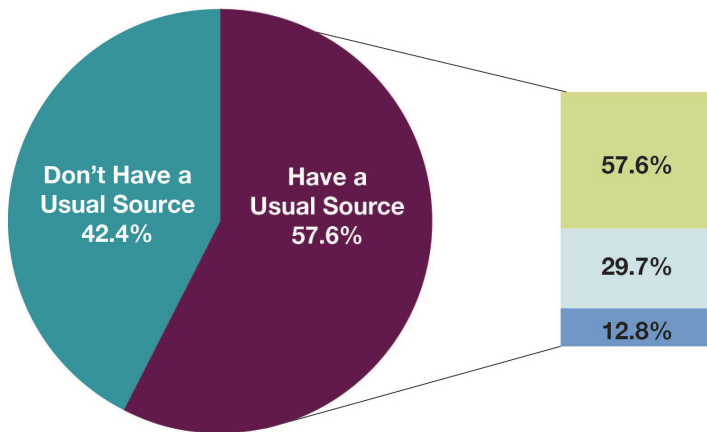
## The UNINSURED and Their Usual Sources of Care

### Region

	Number	Percent
<b>Have a usual source of care</b>		
No	186,496	42.4%
Yes	253,000	57.6%
<b>Of those who have a usual source of care, that place is...</b>		
Doctor's office or private clinic	144,393	57.6%
Community health center or other public clinic	74,343	29.7%
Other clinic**	31,992	12.8%

### Colorado

	Number	Percent
<b>Have a usual source of care</b>		
No	359,542	43.5%
Yes	467,813	56.5%
<b>Of those who have a usual source of care, that place is...</b>		
Doctor's office or private clinic	252,218	54.2%
Community health center or other public clinic	151,105	32.5%
Other clinic**	62,176	13.4%



■ Doctor's office or private clinic ■ Community health center or other public clinic ■ Other clinic\*\*

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\*\* The "other clinic" category includes: urgent care center, retail clinic, other and no single place

## Self-Described Health by Insurance Status

Region	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	164,245	46.5%	200,930	45.6%
Good	97,380	27.6%	118,314	26.8%
Fair/Poor	91,716	26.0%	121,729	27.6%
<b>Underinsured</b>				
Excellent/Very Good	162,881	52.0%	195,272	55.5%
Good	85,071	27.2%	73,377	20.8%
Fair/Poor	65,097	20.8%	83,397	23.7%
<b>Adequately Insured</b>				
Excellent/Very Good	1,283,399	72.3%	1,253,233	71.2%
Good	338,476	19.1%	364,021	20.7%
Fair/Poor	153,225	8.6%	143,626	8.2%

Colorado	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	342,517	50.8%	416,422	50.2%
Good	167,875	24.9%	209,864	25.3%
Fair/Poor	164,240	24.3%	202,894	24.5%
<b>Underinsured</b>				
Excellent/Very Good	353,542	54.7%	348,308	52.1%
Good	164,030	25.4%	148,001	22.1%
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Excellent/Very Good	2,198,158	71.6%	2,162,439	70.2%
Good	593,785	19.3%	607,152	19.7%
Fair/Poor	276,794	9.0%	309,437	10.0%

CHAS is a survey of health care coverage, access and utilization in Colorado. It is administered every other year via a random sample telephone survey of more than 10,000 households. CHAS is a program of The Colorado Trust. The Colorado Health Institute (CHI) manages the data collection and analyses.

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*CHAS*  
*Regional Profile*

**2011**  
**DATA SERIES**

# Highlights of the Uninsured and Underinsured in Colorado

and in the region of Chaffee, Clear Creek, Custer, Fremont, Gilpin, Lake, Park and Teller counties

*Prepared for The Colorado Trust by the Colorado Health Institute*

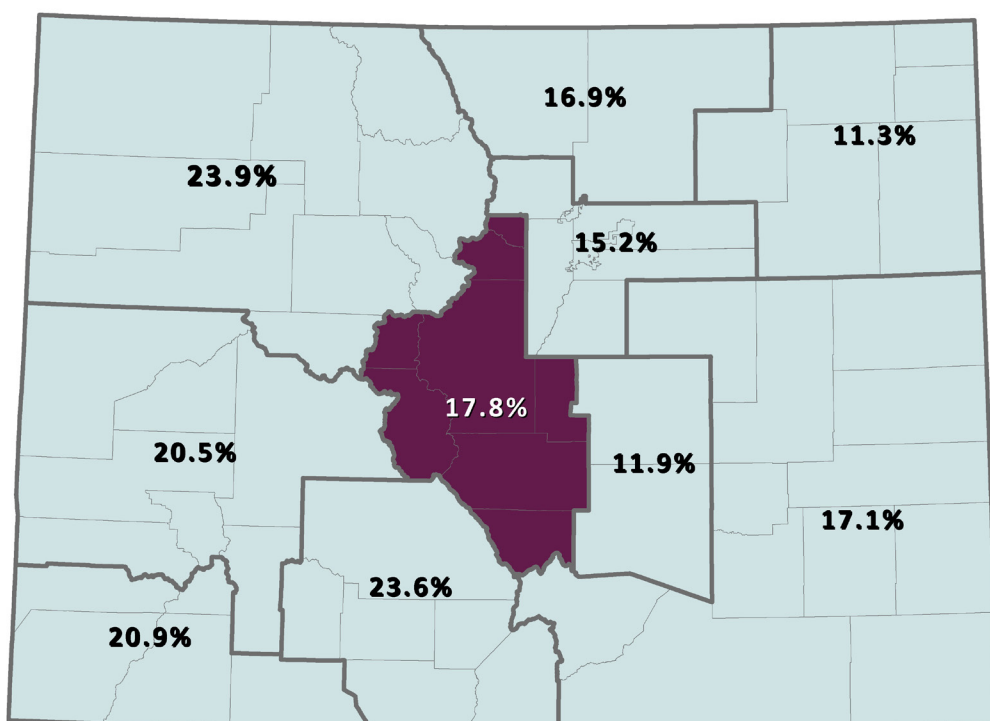
The ability to have affordable health insurance and to receive timely health care services is very important. There is overwhelming research from multiple studies showing that people without health insurance are less likely to receive preventive care, are frequently diagnosed when their diseases are more advanced, tend to receive less therapeutic care and are more likely to die prematurely than individuals with insurance. Yet access to health care is increasingly out of reach for a growing number of Coloradans – particularly individuals and families who historically have been ignored and underserved in the health care system, and those who are most vulnerable.

The Colorado Health Access Survey (CHAS) – a program of The Colorado Trust that provides extensive information about health

insurance, access and utilization of health care services – reports that more than 1.5 million, or nearly one in three Coloradans, have either no health insurance at all, or their health insurance does not adequately cover the costs of medically necessary services relative to family income. These data from the 2011 survey represent an increase since the baseline survey in 2008-2009 of an additional 176,000 individuals who are uninsured or underinsured across our state.

This snapshot report provides highlights of 2011 CHAS data for the State of Colorado and for the region comprised of Chaffee, Clear Creek, Custer, Fremont, Gilpin, Lake, Park and Teller counties. For additional CHAS data, visit [www.CoHealthAccessSurvey.org](http://www.CoHealthAccessSurvey.org).

**Map: Uninsured Rates by Region\* in Colorado, 2011**



**Colorado Health Statistics**  
**Regions 13 and 17**

**Uninsured**

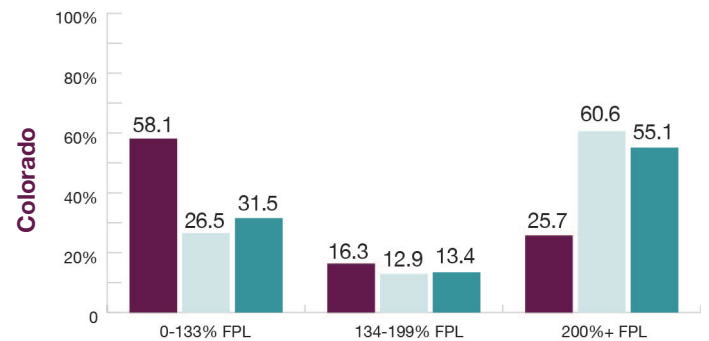
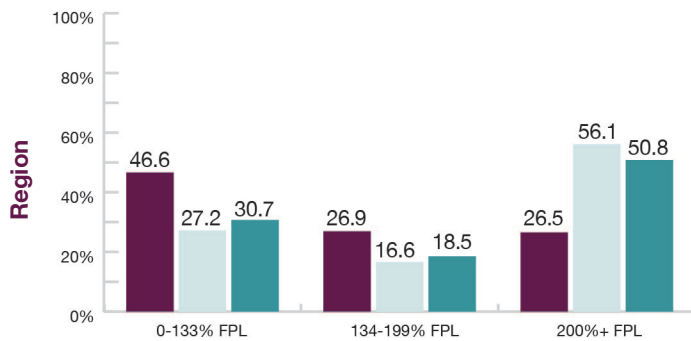
Region	28,600	17.8%
Colorado	829,000	15.8%

**Underinsured**

Region	24,200	15.1%
Colorado	671,000	12.8%

# Federal Poverty Level, 2011

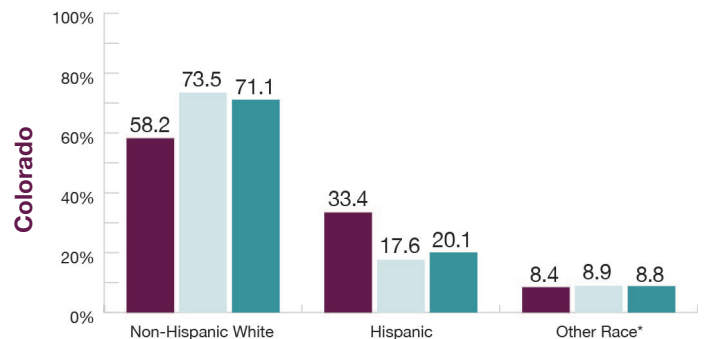
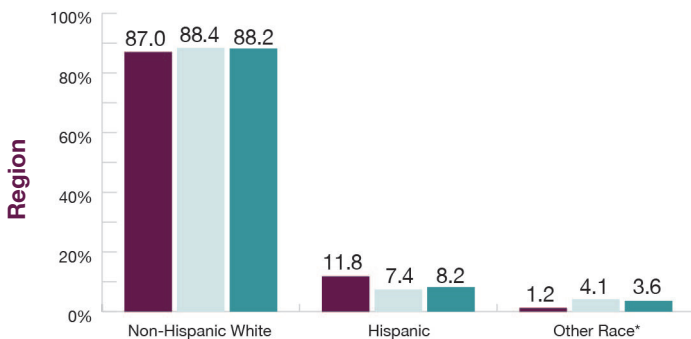
Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
0-133% FPL	13,346	46.6%	35,862	27.2%	49,208	30.7%
134-199% FPL	7,708	26.9%	21,944	16.6%	29,652	18.5%
200%+ FPL	7,583	26.5%	73,992	56.1%	81,575	50.8%
<b>Colorado</b>						
0-133% FPL	481,371	58.1%	1,168,673	26.5%	1,650,044	31.5%
134-199% FPL	134,844	16.3%	569,517	12.9%	704,361	13.4%
200%+ FPL	212,966	25.7%	2,670,606	60.6%	2,883,572	55.1%



■ Uninsured ■ Insured ■ Total

# Race/Ethnicity, 2011

Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
Non-Hispanic White	24,586	87.0%	116,151	88.4%	140,737	88.2%
Hispanic	3,337	11.8%	9,742	7.4%	13,079	8.2%
Other Race*	333	1.2%	5,430	4.1%	5,763	3.6%
<b>Colorado</b>						
Non-Hispanic White	479,445	58.2%	3,223,714	73.5%	3,703,160	71.1%
Hispanic	275,495	33.4%	771,991	17.6%	1,047,486	20.1%
Other Race*	68,925	8.4%	388,835	8.9%	457,760	8.8%



■ Uninsured ■ Insured ■ Total

## The Consequences of Being UNINSURED and INSURED, 2011

Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
<b>Because of cost...</b>						
Did not fill a prescription	6,036	21.2%	11,292	8.6%	17,328	10.8%
Did not see a doctor	8,928	31.2%	11,564	8.8%	20,492	12.8%
Did not see a specialist	7,010	24.6%	11,212	8.6%	18,221	11.4%
Did not see a dentist	11,630	40.8%	25,053	19.0%	36,683	22.9%
Did not see a mental health provider	2,379	8.3%	3,379	2.6%	5,758	3.6%

Colorado	Number	Percent	Number	Percent	Number	Percent
<b>Because of cost...</b>						
Did not fill a prescription	183,974	22.3%	443,873	10.1%	627,847	12.0%
Did not see a doctor	312,052	38.0%	383,146	8.7%	695,198	13.3%
Did not see a specialist	261,175	31.7%	388,894	8.9%	650,069	12.5%
Did not see a dentist	380,766	46.6%	812,505	18.5%	1,193,271	22.9%
Did not see a mental health provider	141,810	17.2%	203,230	4.6%	345,040	6.6%

## Usual Sources of Care, 2011

Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
<b>Have a usual source of care</b>						
No	11,934	41.7%	14,995	11.4%	26,929	16.8%
Yes	16,703	58.3%	116,802	88.6%	133,505	83.2%
<b>Of those who have a usual source of care, that place is...</b>						
Doctor's office or private clinic	12,625	75.6%	100,074	85.9%	112,699	84.6%
Community health center or other public clinic	3,087	18.5%	12,691	10.9%	15,779	11.8%
Other clinic**	991	5.9%	3,758	3.2%	4,749	3.6%

Colorado	Number	Percent	Number	Percent	Number	Percent
<b>Have a usual source of care</b>						
No	359,542	43.5%	443,404	10.1%	802,946	15.4%
Yes	467,813	56.5%	3,952,552	89.9%	4,420,365	84.6%
<b>Of those who have a usual source of care, that place is...</b>						
Doctor's office or private clinic	252,218	54.2%	3,320,342	84.6%	3,572,560	81.3%
Community health center or other public clinic	151,105	32.5%	384,439	9.8%	535,543	12.2%
Other clinic**	62,176	13.4%	221,810	5.6%	283,987	6.5%

\* The "other race" category includes: Non-Hispanic Black, Asian, Native American, Mixed Race and Other Race

\*\* The "other clinic" category includes: urgent care center, retail clinic, other and no single place



## Self-Described Health by Insurance Status

Region	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	12,108	57.9%	18,311	63.9%
Good	4,831	23.1%	6,459	22.6%
Fair/Poor	3,977	19.0%	3,867	13.5%
<b>Underinsured</b>				
Excellent/Very Good	9,681	56.6%	13,158	54.5%
Good	5,015	29.3%	4,190	17.4%
Fair/Poor	2,423	14.2%	6,803	28.2%
<b>Adequately Insured</b>				
Excellent/Very Good	53,847	72.6%	58,622	66.0%
Good	11,036	14.9%	18,179	20.5%
Fair/Poor	9,335	12.6%	12,087	13.6%

Colorado	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	342,517	50.8%	416,422	50.2%
Good	167,875	24.9%	209,864	25.3%
Fair/Poor	164,240	24.3%	202,894	24.5%
<b>Underinsured</b>				
Excellent/Very Good	353,542	54.7%	348,308	52.1%
Good	164,030	25.4%	148,001	22.1%
Fair/Poor	128,730	19.9%	172,771	25.8%
<b>Adequately Insured</b>				
Excellent/Very Good	2,198,158	71.6%	2,162,439	70.2%
Good	593,785	19.3%	607,152	19.7%
Fair/Poor	276,794	9.0%	309,437	10.0%

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*CHAS*  
*Regional Profile*

**2011**  
**DATA SERIES**

# Highlights of the Uninsured and Underinsured in Colorado

and in the region of El Paso and Pueblo counties

*Prepared for The Colorado Trust by the Colorado Health Institute*

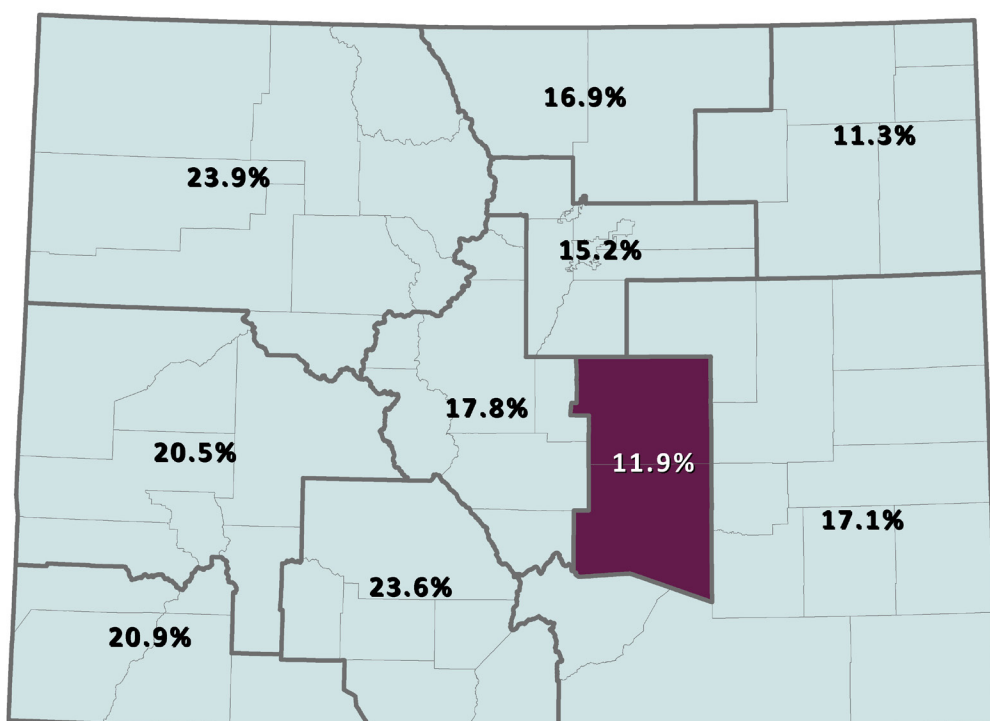
The ability to have affordable health insurance and to receive timely health care services is very important. There is overwhelming research from multiple studies showing that people without health insurance are less likely to receive preventive care, are frequently diagnosed when their diseases are more advanced, tend to receive less therapeutic care and are more likely to die prematurely than individuals with insurance. Yet access to health care is increasingly out of reach for a growing number of Coloradans – particularly individuals and families who historically have been ignored and underserved in the health care system, and those who are most vulnerable.

The Colorado Health Access Survey (CHAS) – a program

of The Colorado Trust that provides extensive information about health insurance, access and utilization of health care services – reports that more than 1.5 million, or nearly one in three Coloradans, have either no health insurance at all, or their health insurance does not adequately cover the costs of medically necessary services relative to family income. These data from the 2011 survey represent an increase since the baseline survey in 2008-2009 of an additional 176,000 individuals who are uninsured or underinsured across our state.

This snapshot report provides highlights of 2011 CHAS data for the State of Colorado and for the region comprised of El Paso and Pueblo counties. For additional CHAS data, visit [www.CoHealthAccessSurvey.org](http://www.CoHealthAccessSurvey.org).

**Map: Uninsured Rates by Region\* in Colorado, 2011**



**Colorado Health Statistics**  
**Regions 4 and 7**

**Uninsured**

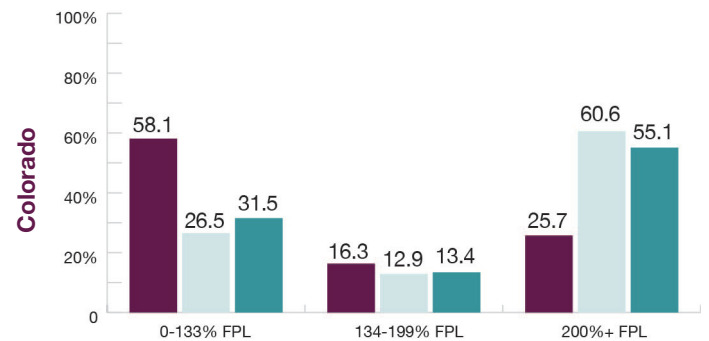
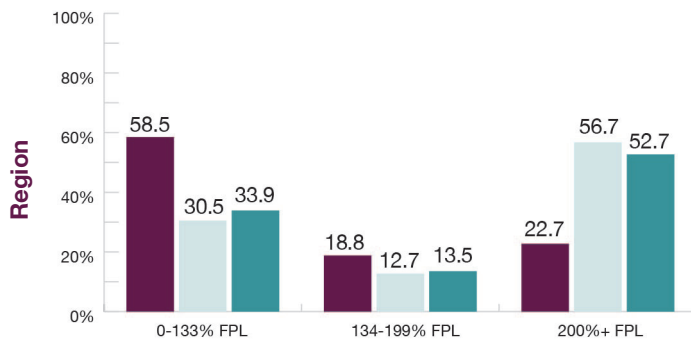
Region	90,346	11.9%
Colorado	829,000	15.8%

**Underinsured**

Region	89,349	11.8%
Colorado	671,000	12.8%

## Federal Poverty Level, 2011

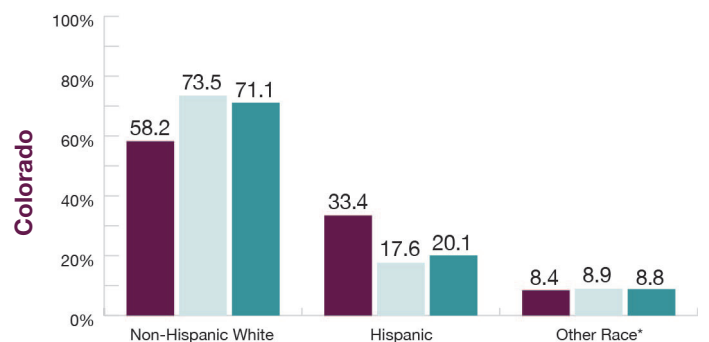
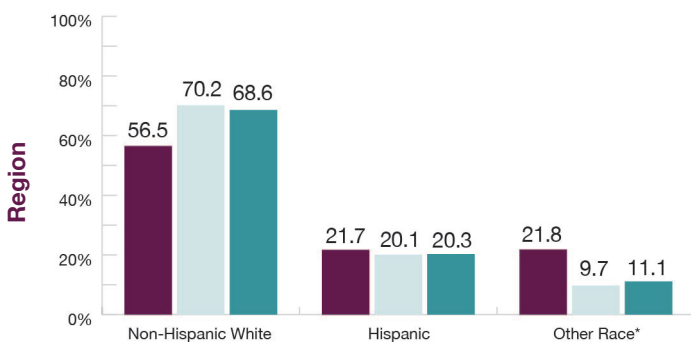
Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
0-133% FPL	52,874	58.5%	204,103	30.5%	256,977	33.9%
134-199% FPL	16,977	18.8%	85,137	12.7%	102,114	13.5%
200%+ FPL	20,495	22.7%	378,922	56.7%	399,417	52.7%
<b>Colorado</b>						
0-133% FPL	481,371	58.1%	1,168,673	26.5%	1,650,044	31.5%
134-199% FPL	134,844	16.3%	569,517	12.9%	704,361	13.4%
200%+ FPL	212,966	25.7%	2,670,606	60.6%	2,883,572	55.1%



■ Uninsured ■ Insured ■ Total

## Race/Ethnicity, 2011

Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
Non-Hispanic White	50,994	56.5%	466,405	70.2%	517,399	68.6%
Hispanic	19,571	21.7%	133,442	20.1%	153,013	20.3%
Other Race*	19,680	21.8%	64,211	9.7%	83,891	11.1%
<b>Colorado</b>						
Non-Hispanic White	479,445	58.2%	3,223,714	73.5%	3,703,160	71.1%
Hispanic	275,495	33.4%	771,991	17.6%	1,047,486	20.1%
Other Race*	68,925	8.4%	388,835	8.9%	457,760	8.8%



■ Uninsured ■ Insured ■ Total

## The Consequences of Being UNINSURED and INSURED, 2011

Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
<b>Because of cost...</b>						
Did not fill a prescription	24,334	26.9%	84,241	12.7%	108,575	14.4%
Did not see a doctor	35,093	40.4%	51,922	7.8%	87,015	11.6%
Did not see a specialist	22,414	26.0%	56,240	8.5%	78,654	10.5%
Did not see a dentist	47,023	54.6%	142,514	21.4%	189,538	25.2%
Did not see a mental health provider	14,401	16.7%	36,897	5.5%	51,298	6.8%

Colorado	Number	Percent	Number	Percent	Number	Percent
<b>Because of cost...</b>						
Did not fill a prescription	183,974	22.3%	443,873	10.1%	627,847	12.0%
Did not see a doctor	312,052	38.0%	383,146	8.7%	695,198	13.3%
Did not see a specialist	261,175	31.7%	388,894	8.9%	650,069	12.5%
Did not see a dentist	380,766	46.6%	812,505	18.5%	1,193,271	22.9%
Did not see a mental health provider	141,810	17.2%	203,230	4.6%	345,040	6.6%

## Usual Sources of Care, 2011

Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
<b>Have a usual source of care</b>						
No	41,319	45.9%	69,038	10.4%	110,356	14.6%
Yes	48,680	54.1%	595,585	89.6%	644,265	85.4%
<b>Of those who have a usual source of care, that place is...</b>						
Doctor's office or private clinic	16,726	34.4%	436,990	73.8%	453,716	70.8%
Community health center or other public clinic	24,371	50.1%	94,564	16.0%	118,935	18.6%
Other clinic**	7,583	15.6%	60,726	10.3%	68,309	10.7%

Colorado	Number	Percent	Number	Percent	Number	Percent
<b>Have a usual source of care</b>						
No	359,542	43.5%	443,404	10.1%	802,946	15.4%
Yes	467,813	56.5%	3,952,552	89.9%	4,420,365	84.6%
<b>Of those who have a usual source of care, that place is...</b>						
Doctor's office or private clinic	252,218	54.2%	3,320,342	84.6%	3,572,560	81.3%
Community health center or other public clinic	151,105	32.5%	384,439	9.8%	535,543	12.2%
Other clinic**	62,176	13.4%	221,810	5.6%	283,987	6.5%

\* The "other race" category includes: Non-Hispanic Black, Asian, Native American, Mixed Race and Other Race

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## Self-Described Health by Insurance Status

Region	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	52,676	50.4%	52,644	58.3%
Good	25,618	24.5%	18,306	20.3%
Fair/Poor	26,164	25.0%	19,396	21.5%
<b>Underinsured</b>				
Excellent/Very Good	57,617	55.4%	37,806	43.3%
Good	22,098	21.2%	18,354	21.0%
Fair/Poor	24,367	23.4%	31,177	35.7%
<b>Adequately Insured</b>				
Excellent/Very Good	323,181	70.1%	332,549	68.6%
Good	88,186	19.1%	89,462	18.4%
Fair/Poor	49,962	10.8%	63,036	13.0%

Colorado	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	342,517	50.8%	416,422	50.2%
Good	167,875	24.9%	209,864	25.3%
Fair/Poor	164,240	24.3%	202,894	24.5%
<b>Underinsured</b>				
Excellent/Very Good	353,542	54.7%	348,308	52.1%
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Fair/Poor	128,730	19.9%	172,771	25.8%
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*CHAS*  
*Regional Profile*

**2011**  
**DATA SERIES**

# Highlights of the Uninsured and Underinsured in Colorado

and in the region of Archuleta, Dolores, La Plata, Montezuma and San Juan counties

*Prepared for The Colorado Trust by the Colorado Health Institute*

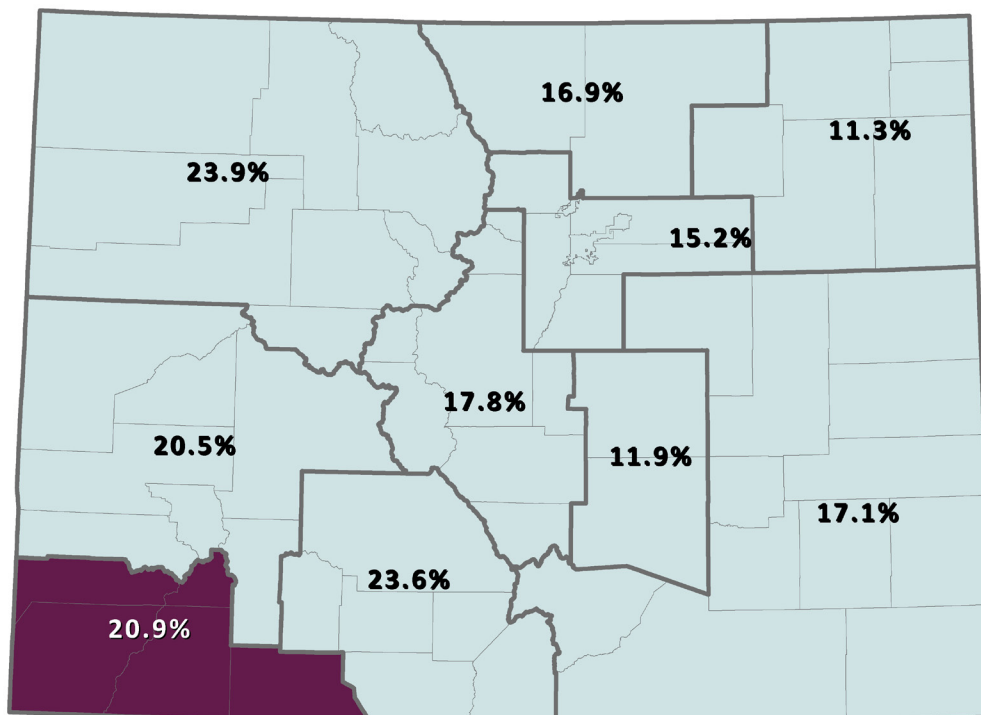
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**Map: Uninsured Rates by Region\* in Colorado, 2011**



**Colorado Health Statistics**  
**Region 9**

**Uninsured**

Region	21,922	20.9%
Colorado	829,000	15.8%

**Underinsured**

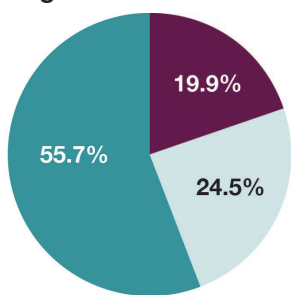
Region	11,890	11.4%
Colorado	671,000	12.8%

## A CHAS Portrait of the UNINSURED Population

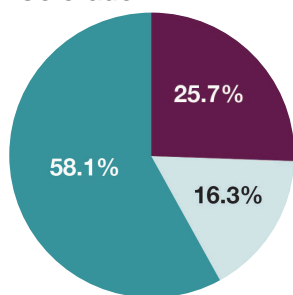
### Federal Poverty Level

	Number	Percent
<b>Region</b>		
0-133% FPL	12,208	55.7%
134-199% FPL	5,362	24.5%
200%+ FPL	4,352	19.9%
<b>Colorado</b>		
0-133% FPL	481,371	58.1%
134-199% FPL	134,743	16.3%
200%+ FPL	212,966	25.7%

Region



Colorado

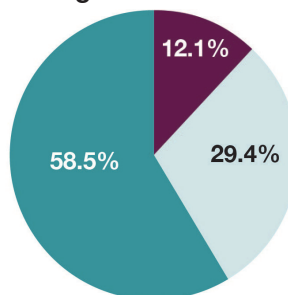


■ 0-133% FPL ■ 134-199% FPL ■ 200%+ FPL

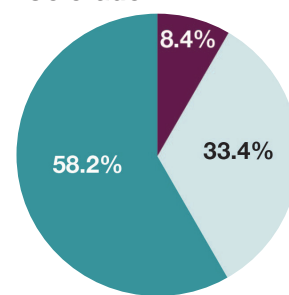
### Race/Ethnicity

	Number	Percent
<b>Region</b>		
Non-Hispanic White	12,594	58.5%
Hispanic	6,333	29.4%
Other Race*	2,607	12.1%
<b>Colorado</b>		
Non-Hispanic White	479,445	58.2%
Hispanic	275,495	33.4%
Other Race*	68,925	8.4%

Region



Colorado



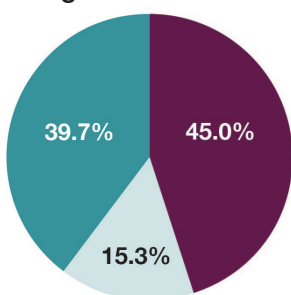
■ Non-Hispanic White ■ Hispanic ■ Other Race\*

## A CHAS Portrait of the UNDERINSURED Population

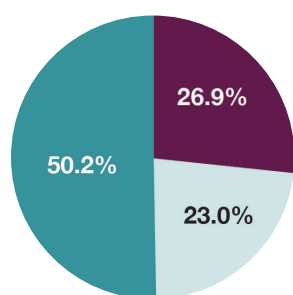
### Federal Poverty Level

	Number	Percent
<b>Region</b>		
0-133% FPL	4,721	39.7%
134-199% FPL	1,820	15.3%
200%+ FPL	5,350	45.0%
<b>Colorado</b>		
0-133% FPL	336,881	50.2%
134-199% FPL	154,157	23.0%
200%+ FPL	180,364	26.9%

Region



Colorado



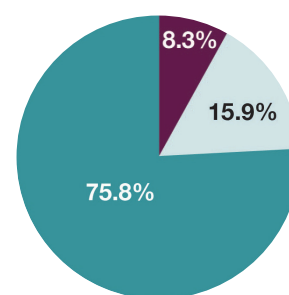
■ 0-133% FPL ■ 134-199% FPL ■ 200%+ FPL

### Race/Ethnicity

	Number	Percent
<b>Region</b>		
Non-Hispanic White	10,632	90.2%
Hispanic	Not available	Not available
Other Race*	Not available	Not available
<b>Colorado</b>		
Non-Hispanic White	503,917	75.8%
Hispanic	105,548	15.9%
Other Race*	55,379	8.3%

Region's Race/Ethnicity data not available due to small sample size.

Colorado



■ Non-Hispanic White ■ Hispanic ■ Other Race\*

## The Consequences of Being UNINSURED

### Region

	Number	Percent
<b>Because of cost...</b>		
Did not fill a prescription	5,835	27.5%
Did not see a doctor	11,446	52.2%
Did not see a specialist	8,591	39.2%
Did not see a dentist	14,764	67.3%
Did not see a mental health provider	4,415	20.1%

### Colorado

	Number	Percent
<b>Because of cost...</b>		
Did not fill a prescription	183,974	22.3%
Did not see a doctor	312,052	38.0%
Did not see a specialist	261,175	31.7%
Did not see a dentist	380,766	46.6%
Did not see a mental health provider	141,810	17.2%

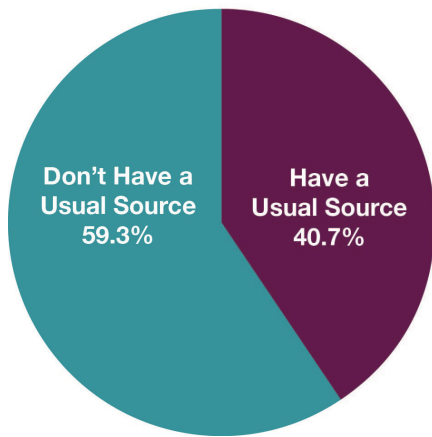
## The UNINSURED and Their Usual Sources of Care

### Region

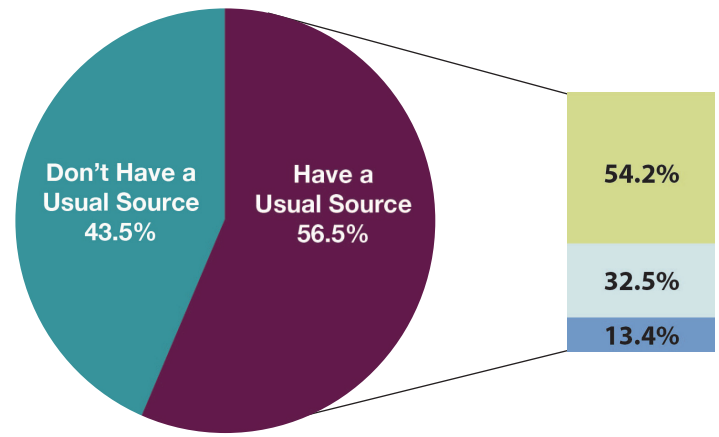
	Number	Percent
<b>Have a usual source of care</b>		
No	13,010	59.3%
Yes	8,912	40.7%
<b>Of those who have a usual source of care, that place is...</b>		
Doctor's office or private clinic	7,444	83.5%
Community health center or other public clinic	Not available	Not available
Other clinic**	Not available	Not available

### Colorado

	Number	Percent
<b>Have a usual source of care</b>		
No	359,542	43.5%
Yes	467,813	56.5%
<b>Of those who have a usual source of care, that place is...</b>		
Doctor's office or private clinic	252,218	54.2%
Community health center or other public clinic	151,105	32.5%
Other clinic**	62,176	13.4%



Region's Usual Source of Care data not available due to small sample size.



■ Doctor's office or private clinic ■ Community health center or other public clinic ■ Other clinic\*\*

\* The "other race" category includes: Non-Hispanic Black, Asian, Native American, Mixed Race and Other Race

\*\* The "other clinic" category includes: urgent care center, retail clinic, other and no single place



## Self-Described Health by Insurance Status

Region	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	8,096	49.4%	14,816	67.6%
Good	2,712	16.5%	3,324	15.2%
Fair/Poor	5,592	34.1%	3,782	17.3%
<b>Underinsured</b>				
Excellent/Very Good	4,967	66.5%	5,891	49.5%
Good	1,691	22.6%	3,344	28.1%
Fair/Poor	812	10.9%	2,655	22.3%
<b>Adequately Insured</b>				
Excellent/Very Good	38,065	72.2%	38,939	70.9%
Good	8,701	16.5%	10,460	19.0%
Fair/Poor	5,968	11.3%	5,538	10.1%

Colorado	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	342,517	50.8%	416,422	50.2%
Good	167,875	24.9%	209,864	25.3%
Fair/Poor	164,240	24.3%	202,894	24.5%
<b>Underinsured</b>				
Excellent/Very Good	353,542	54.7%	348,308	52.1%
Good	164,030	25.4%	148,001	22.1%
Fair/Poor	128,730	19.9%	172,771	25.8%
<b>Adequately Insured</b>				
Excellent/Very Good	2,198,158	71.6%	2,162,439	70.2%
Good	593,785	19.3%	607,152	19.7%
Fair/Poor	276,794	9.0%	309,437	10.0%

CHAS is a survey of health care coverage, access and utilization in Colorado. It is administered every other year via a random sample telephone survey of more than 10,000 households. CHAS is a program of The Colorado Trust. The Colorado Health Institute (CHI) manages the data collection and analyses.

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*CHAS*  
*Regional Profile*

**2011**  
**DATA SERIES**

# Highlights of the Uninsured and Underinsured in Colorado

and in the region of Alamosa, Conejos, Costilla, Mineral, Rio Grande and Saguache counties

*Prepared for The Colorado Trust by the Colorado Health Institute*

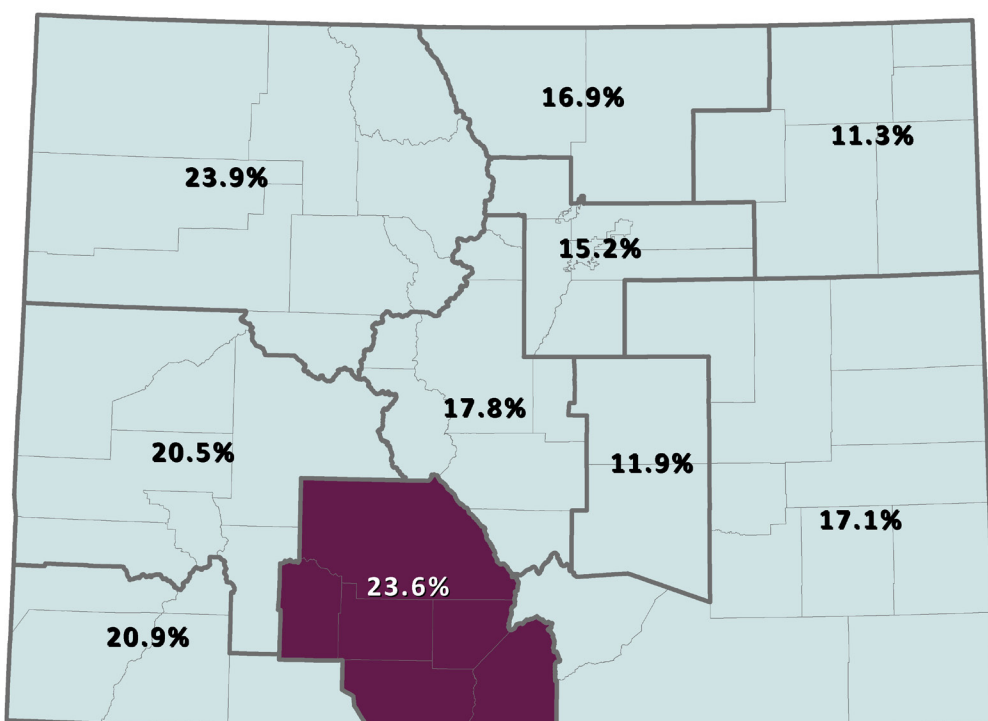
The ability to have affordable health insurance and to receive timely health care services is very important. There is overwhelming research from multiple studies showing that people without health insurance are less likely to receive preventive care, are frequently diagnosed when their diseases are more advanced, tend to receive less therapeutic care and are more likely to die prematurely than individuals with insurance. Yet access to health care is increasingly out of reach for a growing number of Coloradans – particularly individuals and families who historically have been ignored and underserved in the health care system, and those who are most vulnerable.

The Colorado Health Access Survey (CHAS) – a program of The Colorado Trust that provides extensive information about health

insurance, access and utilization of health care services – reports that more than 1.5 million, or nearly one in three Coloradans, have either no health insurance at all, or their health insurance does not adequately cover the costs of medically necessary services relative to family income. These data from the 2011 survey represent an increase since the baseline survey in 2008-2009 of an additional 176,000 individuals who are uninsured or underinsured across our state.

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**Map: Uninsured Rates by Region\* in Colorado, 2011**



**Colorado Health Statistics**  
**Region 8**

**Uninsured**

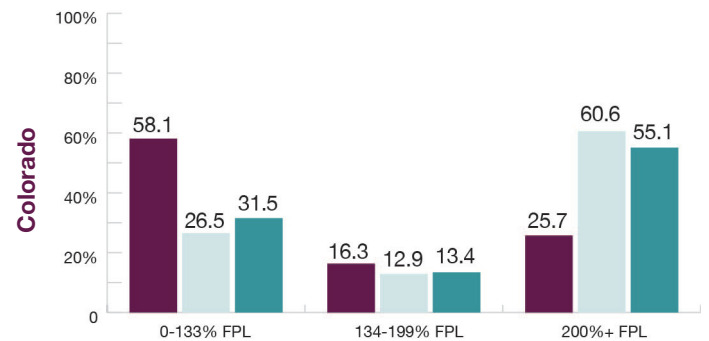
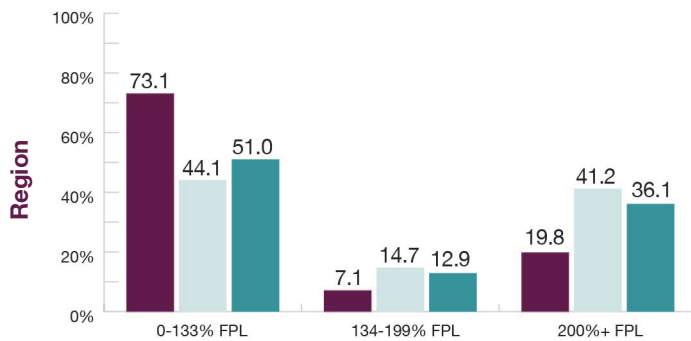
Region	12,200	23.6%
Colorado	829,000	15.8%

**Underinsured**

Region	7,200	13.8%
Colorado	671,000	12.8%

## Federal Poverty Level, 2011

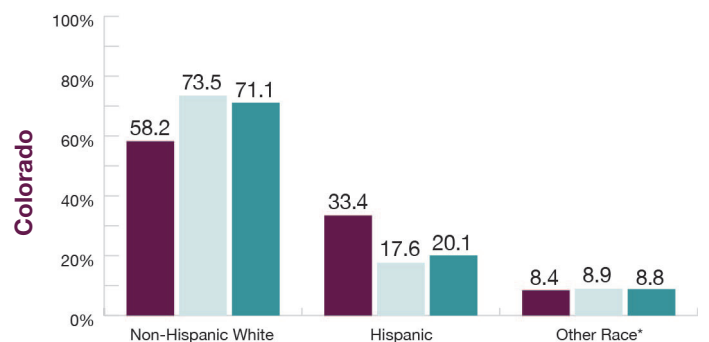
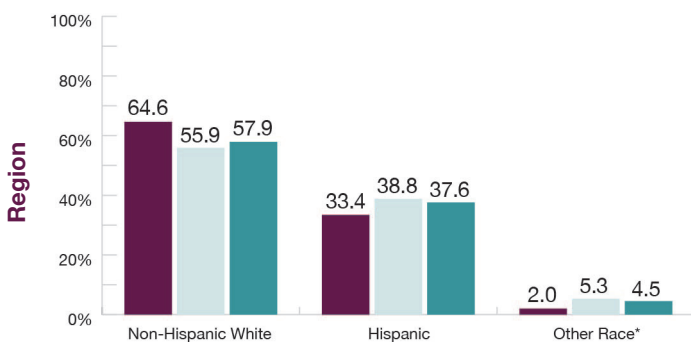
Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
0-133% FPL	8,941	73.1%	17,506	44.1%	26,447	51.0%
134-199% FPL	866	7.1%	5,828	14.7%	6,694	12.9%
200%+ FPL	2,424	19.8%	16,333	41.2%	18,756	36.1%
<b>Colorado</b>						
0-133% FPL	481,371	58.1%	1,168,673	26.5%	1,650,044	31.5%
134-199% FPL	134,844	16.3%	569,517	12.9%	704,361	13.4%
200%+ FPL	212,966	25.7%	2,670,606	60.6%	2,883,572	55.1%



■ Uninsured ■ Insured ■ Total

## Race/Ethnicity, 2011

Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
Non-Hispanic White	7,755	64.6%	22,120	55.9%	29,875	57.9%
Hispanic	4,011	33.4%	15,358	38.8%	19,368	37.6%
Other Race*	237	2.0%	2,079	5.3%	2,315	4.5%
<b>Colorado</b>						
Non-Hispanic White	479,445	58.2%	3,223,714	73.5%	3,703,160	71.1%
Hispanic	275,495	33.4%	771,991	17.6%	1,047,486	20.1%
Other Race*	68,925	8.4%	388,835	8.9%	457,760	8.8%



■ Uninsured ■ Insured ■ Total

## The Consequences of Being UNINSURED and INSURED, 2011

Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
<b>Because of cost...</b>						
Did not fill a prescription	2,569	21.1%	6,758	17.0%	9,327	18.0%
Did not see a doctor	2,945	24.2%	4,143	10.5%	7,088	13.8%
Did not see a specialist	2,765	22.7%	3,282	8.3%	6,047	11.7%
Did not see a dentist	4,844	40.4%	11,188	28.2%	16,032	31.0%
Did not see a mental health provider	1,676	13.7%	2,303	5.8%	3,979	7.7%

Colorado	Number	Percent	Number	Percent	Number	Percent
<b>Because of cost...</b>						
Did not fill a prescription	183,974	22.3%	443,873	10.1%	627,847	12.0%
Did not see a doctor	312,052	38.0%	383,146	8.7%	695,198	13.3%
Did not see a specialist	261,175	31.7%	388,894	8.9%	650,069	12.5%
Did not see a dentist	380,766	46.6%	812,505	18.5%	1,193,271	22.9%
Did not see a mental health provider	141,810	17.2%	203,230	4.6%	345,040	6.6%

## Usual Sources of Care, 2011

Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
<b>Have a usual source of care</b>						
No	2,807	23.0%	2,798	7.1%	5,605	10.8%
Yes	9,423	77.0%	36,868	92.9%	46,292	89.2%
<b>Of those who have a usual source of care, that place is...</b>						
Doctor's office or private clinic	2,956	31.4%	24,537	66.7%	27,493	59.5%
Community health center or other public clinic	6,250	66.3%	9,322	25.3%	15,571	33.7%
Other clinic**	217	2.3%	2,939	8.0%	3,156	6.8%

Colorado	Number	Percent	Number	Percent	Number	Percent
<b>Have a usual source of care</b>						
No	359,542	43.5%	443,404	10.1%	802,946	15.4%
Yes	467,813	56.5%	3,952,552	89.9%	4,420,365	84.6%
<b>Of those who have a usual source of care, that place is...</b>						
Doctor's office or private clinic	252,218	54.2%	3,320,342	84.6%	3,572,560	81.3%
Community health center or other public clinic	151,105	32.5%	384,439	9.8%	535,543	12.2%
Other clinic**	62,176	13.4%	221,810	5.6%	283,987	6.5%

\* The "other race" category includes: Non-Hispanic Black, Asian, Native American, Mixed Race and Other Race

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## Self-Described Health by Insurance Status

Region	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	6,386	67.9%	6,201	50.7%
Good	1,512	16.1%	4,808	39.3%
Fair/Poor	1,503	16.0%	1,221	10.0%
<b>Underinsured</b>				
Excellent/Very Good	3,376	49.4%	4,711	65.6%
Good	2,537	37.1%	656	9.1%
Fair/Poor	924	13.5%	1,811	25.2%
<b>Adequately Insured</b>				
Excellent/Very Good	13,428	53.2%	13,487	59.0%
Good	7,554	29.9%	6,101	26.7%
Fair/Poor	4,243	16.8%	3,262	14.3%

Colorado	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	342,517	50.8%	416,422	50.2%
Good	167,875	24.9%	209,864	25.3%
Fair/Poor	164,240	24.3%	202,894	24.5%
<b>Underinsured</b>				
Excellent/Very Good	353,542	54.7%	348,308	52.1%
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*CHAS*  
*Regional Profile*

**2011**  
**DATA SERIES**

# Highlights of the Uninsured and Underinsured in Colorado

and in the region of Baca, Bent, Cheyenne, Crowley, Elbert, Huerfano, Kiowa, Kit Carson, Las Animas, Lincoln, Otero and Prowers counties

*Prepared for The Colorado Trust by the Colorado Health Institute*

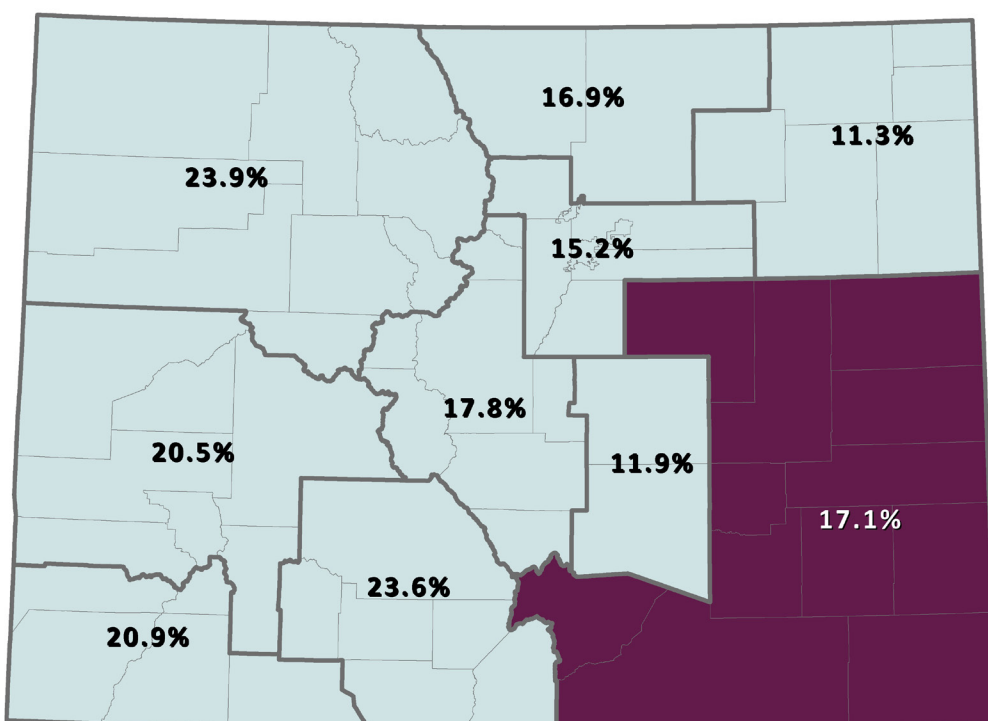
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**Map: Uninsured Rates by Region\* in Colorado, 2011**



**Colorado Health Statistics**  
**Regions 5 and 6**

**Uninsured**

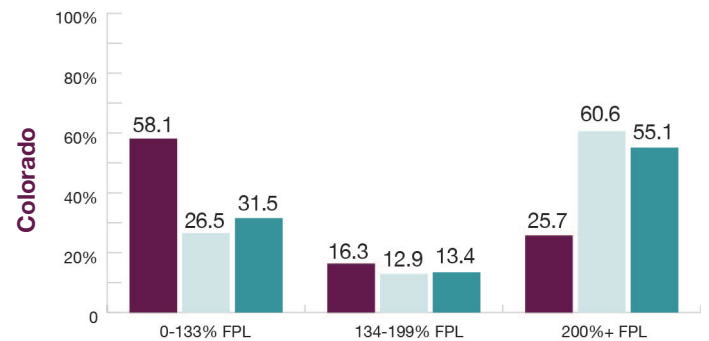
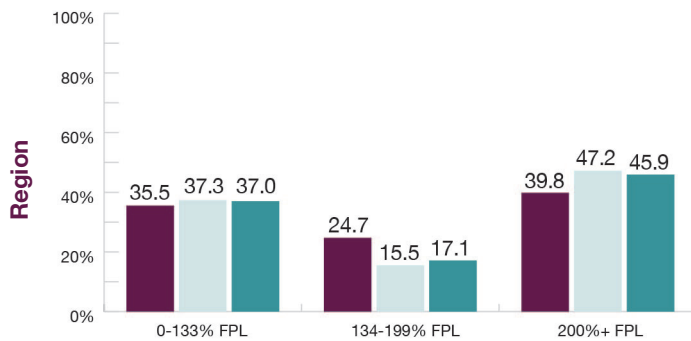
Region	22,600	17.1%
Colorado	829,000	15.8%

**Underinsured**

Region	30,400	22.9%
Colorado	671,000	12.8%

## Federal Poverty Level, 2011

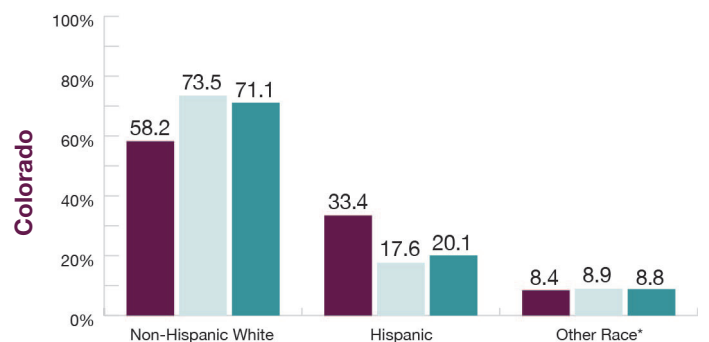
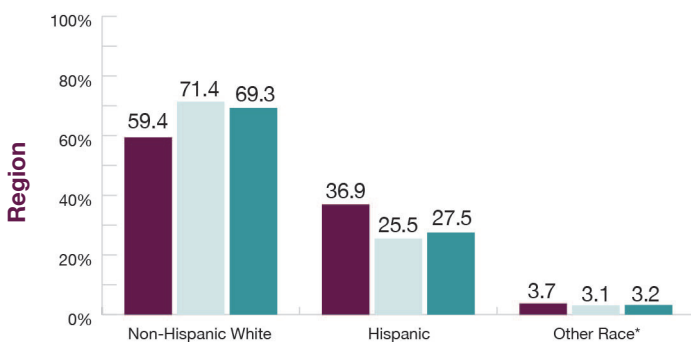
Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
0-133% FPL	8,022	35.5%	40,923	37.3%	48,945	37.0%
134-199% FPL	5,598	24.7%	17,004	15.5%	22,601	17.1%
200%+ FPL	9,005	39.8%	51,779	47.2%	60,784	45.9%
<b>Colorado</b>						
0-133% FPL	481,371	58.1%	1,168,673	26.5%	1,650,044	31.5%
134-199% FPL	134,844	16.3%	569,517	12.9%	704,361	13.4%
200%+ FPL	212,966	25.7%	2,670,606	60.6%	2,883,572	55.1%



■ Uninsured ■ Insured ■ Total

## Race/Ethnicity, 2011

Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
Non-Hispanic White	13,121	59.4%	77,090	71.4%	90,211	69.3%
Hispanic	8,148	36.9%	27,577	25.5%	35,725	27.5%
Other Race*	813	3.7%	3,342	3.1%	4,155	3.2%
<b>Colorado</b>						
Non-Hispanic White	479,445	58.2%	3,223,714	73.5%	3,703,160	71.1%
Hispanic	275,495	33.4%	771,991	17.6%	1,047,486	20.1%
Other Race*	68,925	8.4%	388,835	8.9%	457,760	8.8%



■ Uninsured ■ Insured ■ Total

## The Consequences of Being UNINSURED and INSURED, 2011

Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
<b>Because of cost...</b>						
Did not fill a prescription	9,315	42.7%	13,604	12.4%	22,919	17.4%
Did not see a doctor	6,994	31.8%	11,447	10.4%	18,441	14.0%
Did not see a specialist	4,098	18.4%	6,201	5.7%	10,300	7.8%
Did not see a dentist	11,418	52.7%	22,115	20.2%	33,533	25.6%
Did not see a mental health provider	1,360	6.2%	4,645	4.2%	6,004	4.6%

Colorado	Number	Percent	Number	Percent	Number	Percent
<b>Because of cost...</b>						
Did not fill a prescription	183,974	22.3%	443,873	10.1%	627,847	12.0%
Did not see a doctor	312,052	38.0%	383,146	8.7%	695,198	13.3%
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Did not see a dentist	380,766	46.6%	812,505	18.5%	1,193,271	22.9%
Did not see a mental health provider	141,810	17.2%	203,230	4.6%	345,040	6.6%

## Usual Sources of Care, 2011

Region	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
<b>Have a usual source of care</b>						
No	10,031	44.3%	9,884	9.0%	19,915	15.1%
Yes	12,593	55.7%	99,551	91.0%	112,145	84.9%
<b>Of those who have a usual source of care, that place is...</b>						
Doctor's office or private clinic	8,578	68.3%	82,599	83.2%	91,177	81.5%
Community health center or other public clinic	2,993	23.8%	12,980	13.1%	15,972	14.3%
Other clinic**	981	7.8%	3,720	3.7%	4,701	4.2%

Colorado	Number	Percent	Number	Percent	Number	Percent
<b>Have a usual source of care</b>						
No	359,542	43.5%	443,404	10.1%	802,946	15.4%
Yes	467,813	56.5%	3,952,552	89.9%	4,420,365	84.6%
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Doctor's office or private clinic	252,218	54.2%	3,320,342	84.6%	3,572,560	81.3%
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\*\* The "other clinic" category includes: urgent care center, retail clinic, other and no single place



## Self-Described Health by Insurance Status

Region	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	5,747	37.7%	9,941	43.9%
Good	4,950	32.4%	6,554	29.0%
Fair/Poor	4,557	29.9%	6,130	27.1%
<b>Underinsured</b>				
Excellent/Very Good	11,724	63.4%	14,376	47.4%
Good	3,461	18.7%	7,810	25.7%
Fair/Poor	3,297	17.8%	8,158	26.9%
<b>Adequately Insured</b>				
Excellent/Very Good	40,701	63.7%	38,888	64.9%
Good	13,722	21.5%	14,064	23.5%
Fair/Poor	9,464	14.8%	7,010	11.7%

Colorado	2008-09		2011	
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<b>Uninsured</b>				
Excellent/Very Good	342,517	50.8%	416,422	50.2%
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# Highlights of the Uninsured and Underinsured in Colorado

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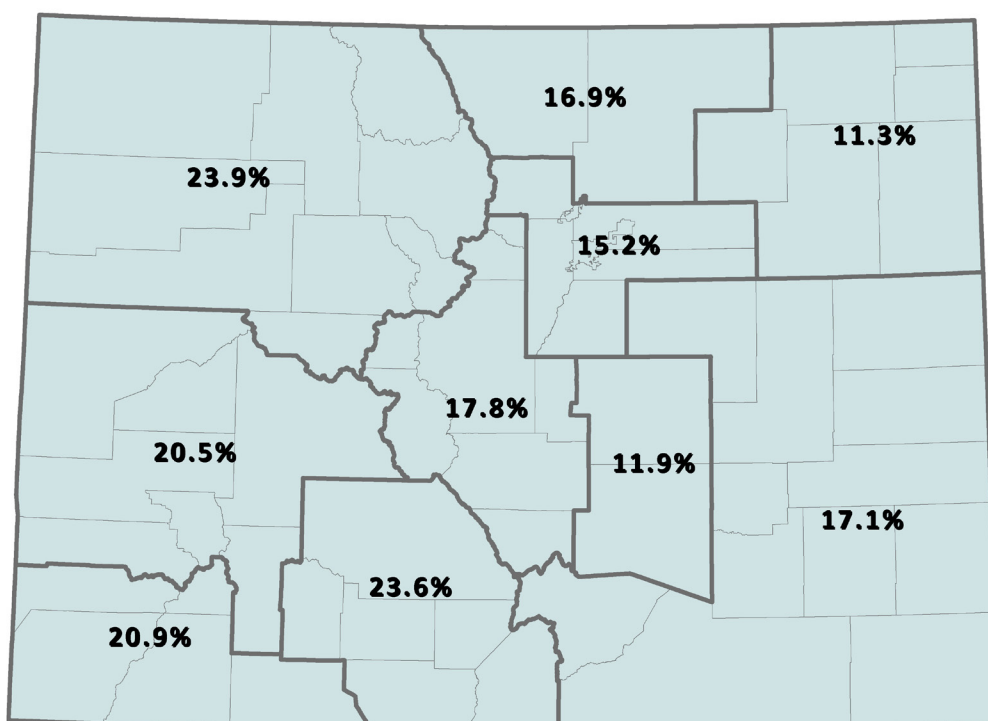
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**Map: Uninsured Rates by Region\* in Colorado, 2011**



**Uninsured**

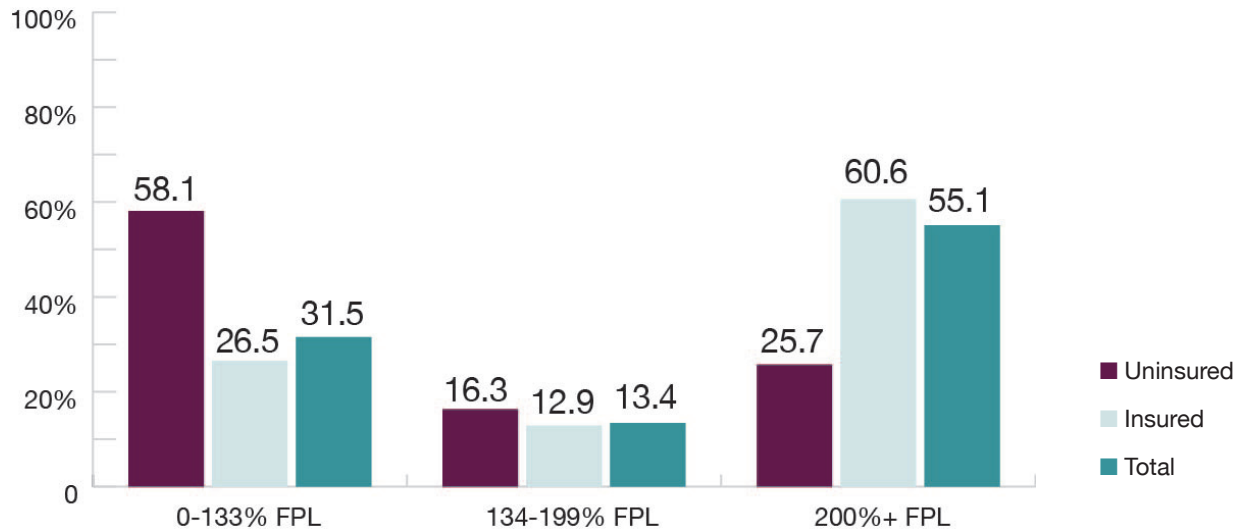
Colorado	829,000	15.8%
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**Underinsured**

Colorado	671,000	12.8%
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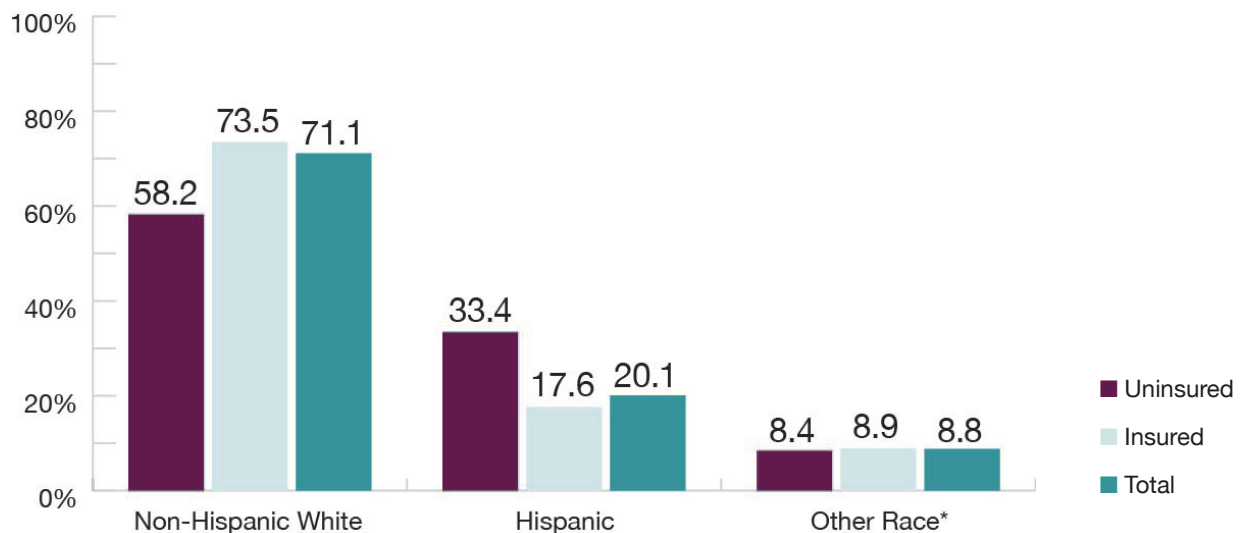
## Federal Poverty Level, 2011

	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
<b>Colorado</b>						
0-133% FPL	481,371	58.1%	1,168,673	26.5%	1,650,044	31.5%
134-199% FPL	134,844	16.3%	569,517	12.9%	704,361	13.4%
200%+ FPL	212,966	25.7%	2,670,606	60.6%	2,883,572	55.1%



## Race/Ethnicity, 2011

	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
<b>Colorado</b>						
Non-Hispanic White	479,445	58.2%	3,223,714	73.5%	3,703,160	71.1%
Hispanic	275,495	33.4%	771,991	17.6%	1,047,486	20.1%
Other Race*	68,925	8.4%	388,835	8.9%	457,760	8.8%



# The Consequences of Being UNINSURED and INSURED, 2011

## Colorado

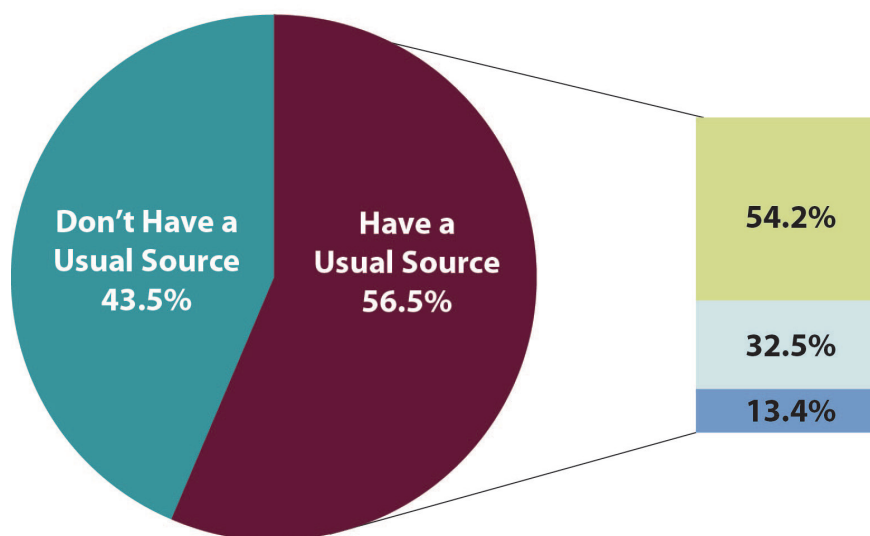
	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
<b>Because of cost...</b>						
Did not fill a prescription	183,974	22.3%	443,873	10.1%	627,847	12.0%
Did not see a doctor	312,052	38.0%	383,146	8.7%	695,198	13.3%
Did not see a specialist	261,175	31.7%	388,894	8.9%	650,069	12.5%
Did not see a dentist	380,766	46.6%	812,505	18.5%	1,193,271	22.9%
Did not see a mental health provider	141,810	17.2%	203,230	4.6%	345,040	6.6%

## Usual Sources of Care, 2011

## Colorado

	A. UNINSURED		B. INSURED		TOTAL (A+B)	
	Number	Percent	Number	Percent	Number	Percent
<b>Have a usual source of care</b>						
No	359,542	43.5%	443,404	10.1%	802,946	15.4%
Yes	467,813	56.5%	3,952,552	89.9%	4,420,365	84.6%
<b>Of those who have a usual source of care, that place is...</b>						
Doctor's office or private clinic	252,218	54.2%	3,320,342	84.6%	3,572,560	81.3%
Community health center or other public clinic	151,105	32.5%	384,439	9.8%	535,543	12.2%
Other clinic**	62,176	13.4%	221,810	5.6%	283,987	6.5%

### Usual Sources of Care for Uninsured Coloradans, 2011



■ Doctor's office or private clinic ■ Community health center or other public clinic ■ Other clinic\*\*

\* The "other race" category includes: Non-Hispanic Black, Asian, Native American, Mixed Race and Other Race

\*\* The "other clinic" category includes: urgent care center, retail clinic, other and no single place

## Self-Described Health by Insurance Status

### Colorado

	2008-09		2011	
	Number	Percent	Number	Percent
<b>Uninsured</b>				
Excellent/Very Good	342,517	50.8%	416,422	50.2%
Good	167,875	24.9%	209,864	25.3%
Fair/Poor	164,240	24.3%	202,894	24.5%
<b>Underinsured</b>				
Excellent/Very Good	353,542	54.7%	348,308	52.1%
Good	164,030	25.4%	148,001	22.1%
Fair/Poor	128,730	19.9%	172,771	25.8%
<b>Adequately Insured</b>				
Excellent/Very Good	2,198,158	71.6%	2,162,439	70.2%
Good	593,785	19.3%	607,152	19.7%
Fair/Poor	276,794	9.0%	309,437	10.0%

CHAS is a survey of health care coverage, access and utilization in Colorado. It is administered every other year via a random sample telephone survey of more than 10,000 households. CHAS is a program of The Colorado Trust. The Colorado Health Institute (CHI) manages the data collection and analyses.

The Colorado Trust extends its thanks to CHI for preparing this series of regional profiles. For further information on CHI's health policy work, please go to [coloradohealthinstitute.org](http://coloradohealthinstitute.org).



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