

Highway to Health Larimer County





2015
COLORADO
HEALTH ACCESS
SURVEY

Health Insurance
Reaches
Record High

November 3, 2015

 #2015CHAS



THE
COLORADO
TRUST



colorado health
INSTITUTE



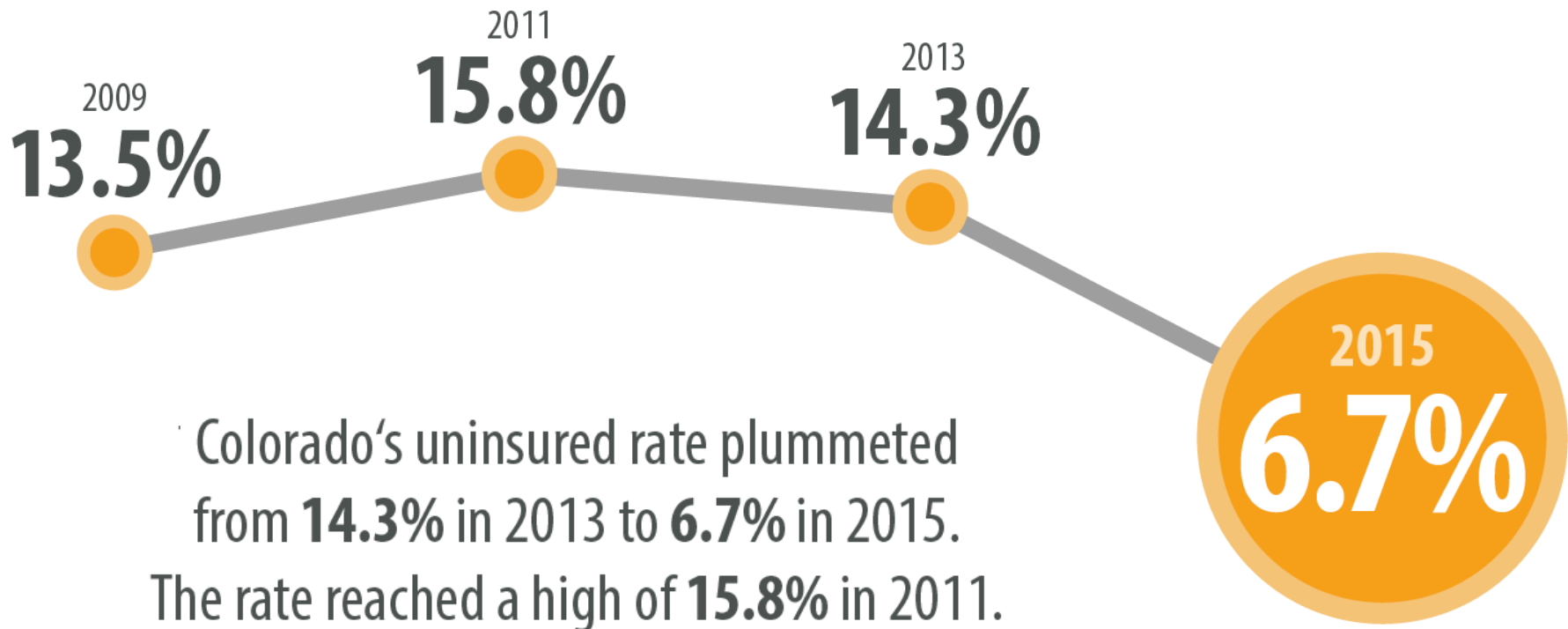


STORY

1

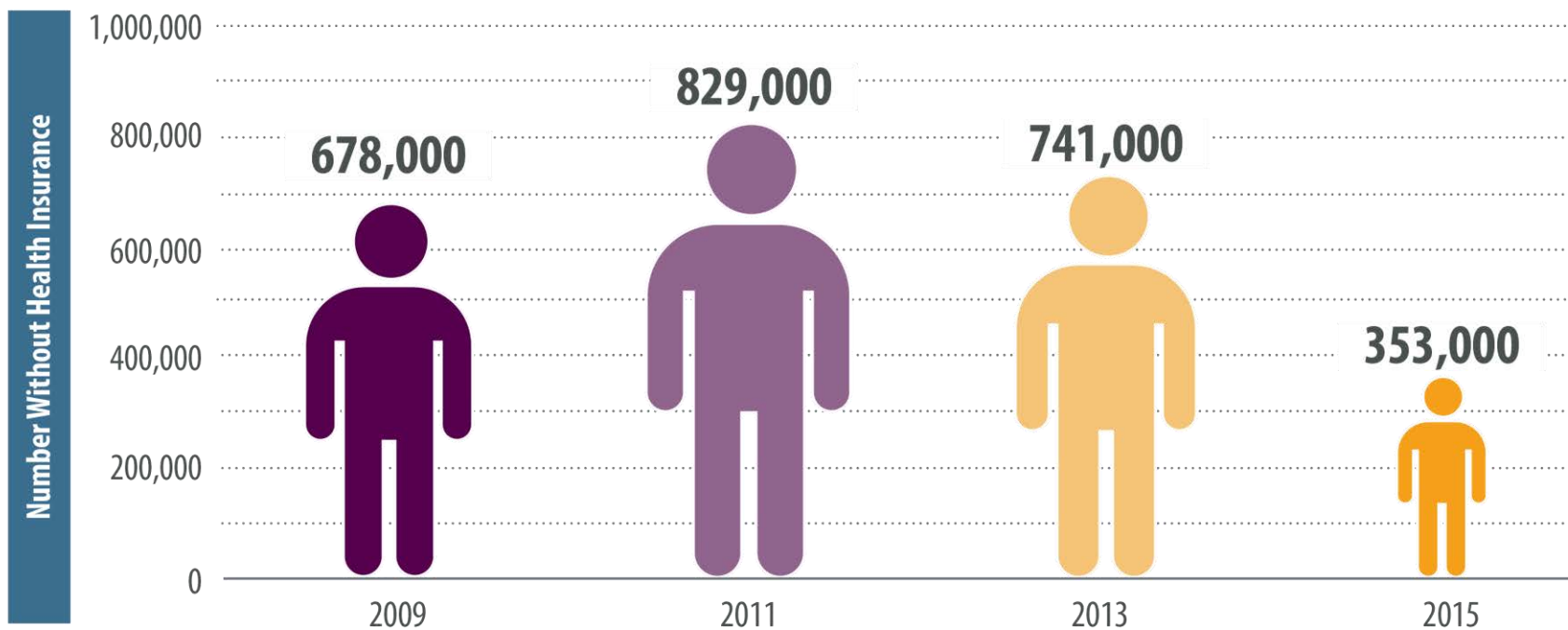
Colorado – and Larimer County – Accomplished Their Coverage Goals

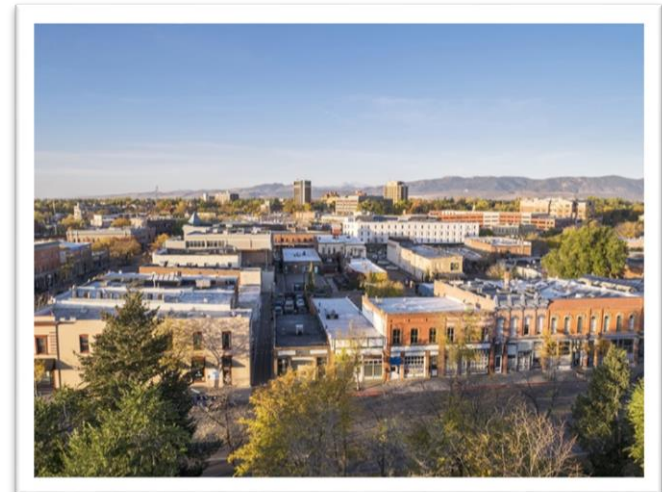
Colorado's Uninsured Rate: A New Low



Colorado's uninsured rate plummeted from **14.3%** in 2013 to **6.7%** in 2015. The rate reached a high of **15.8%** in 2011.

Numbers of Uninsured Coloradans, 2009-2015



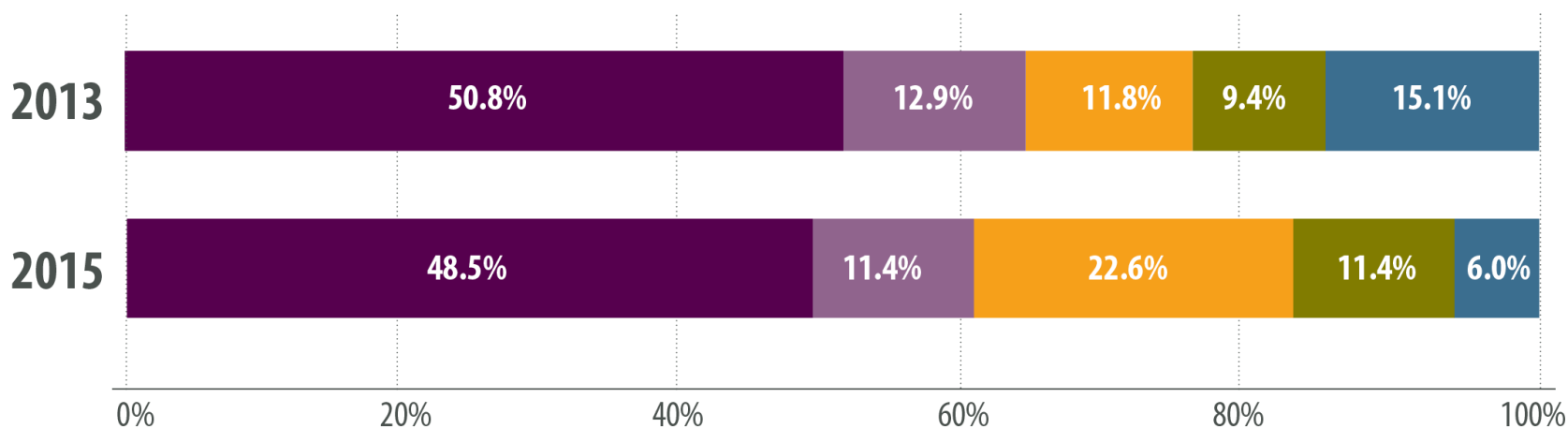


STORY **2**

The Drop in Uninsured is a Story of Medicaid Expansion

Uninsured Rate Falls, Medicaid Surges

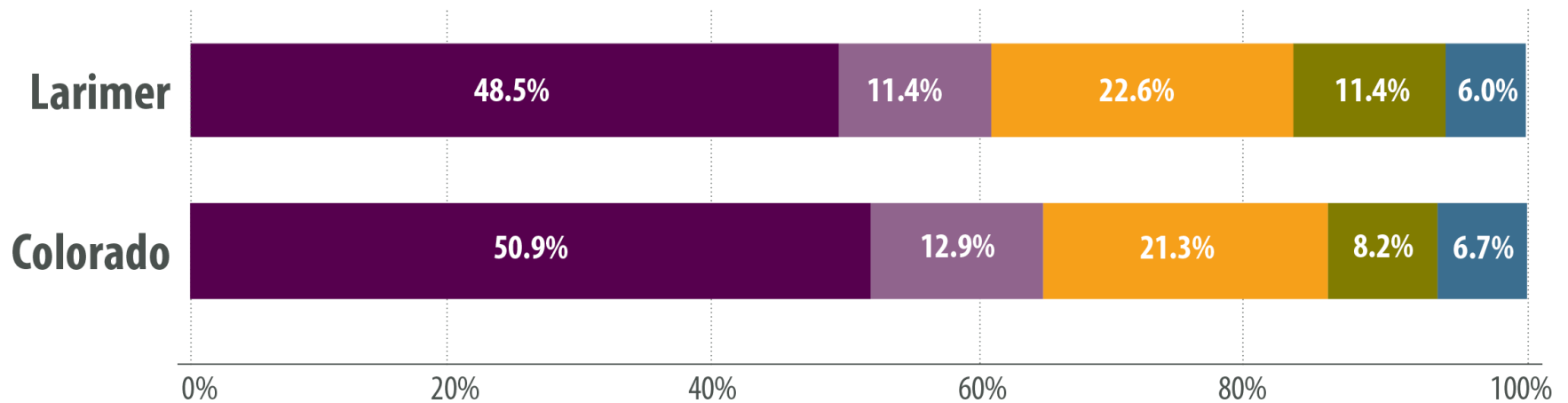
Changes in Health Insurance Coverage, All Ages, Larimer County, 2013-2015



- Employer-Sponsored
 Medicare
 Medicaid/Child Health Plan *Plus* (CHP+)
 Individual Market (Including Connect for Health Colorado)
 Uninsured

Larimer Coverage Mirrors Colorado Trends

Difference in Insurance Coverage Between Larimer County and Colorado, 2015



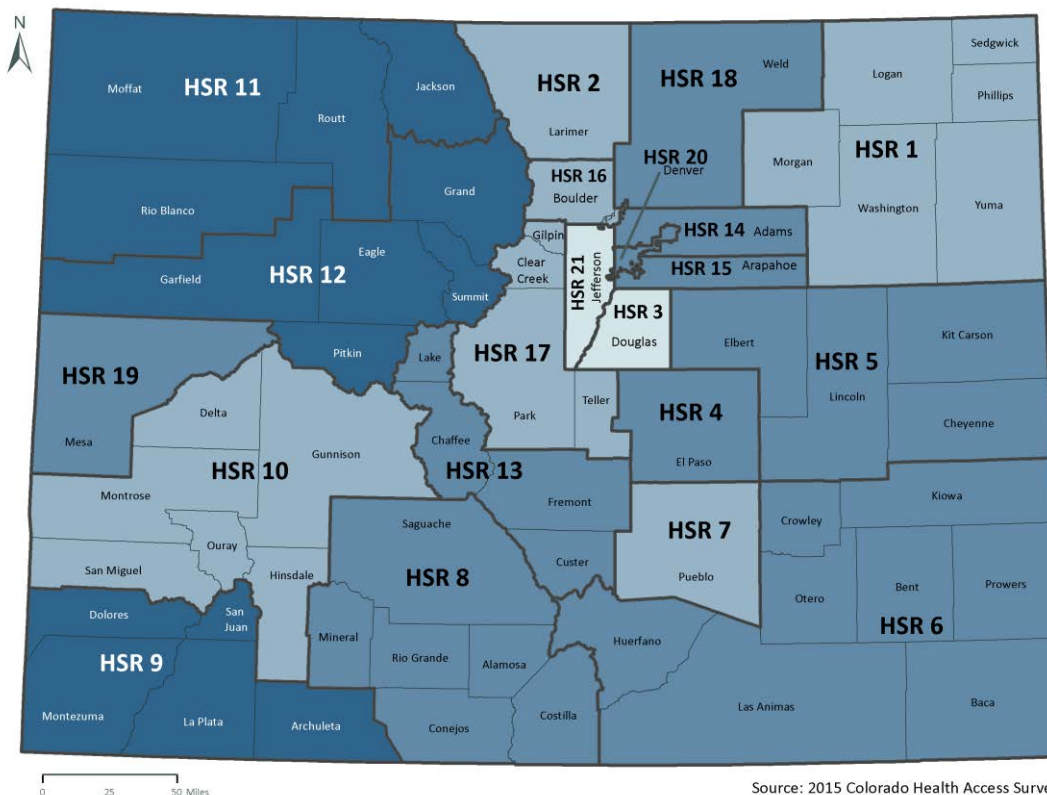
Employer-Sponsored
 Medicare
 Medicaid/Child Health Plan *Plus* (CHP+)
 Individual Market (Including Connect for Health Colorado)
 Uninsured

STORY **3**

Coverage Shifts Mirror Existing Disparities

Regional Disparities in Uninsurance

Uninsured Rate by Health Statistics Region, 2015



Percentage Who Are Uninsured

At or Below Average:



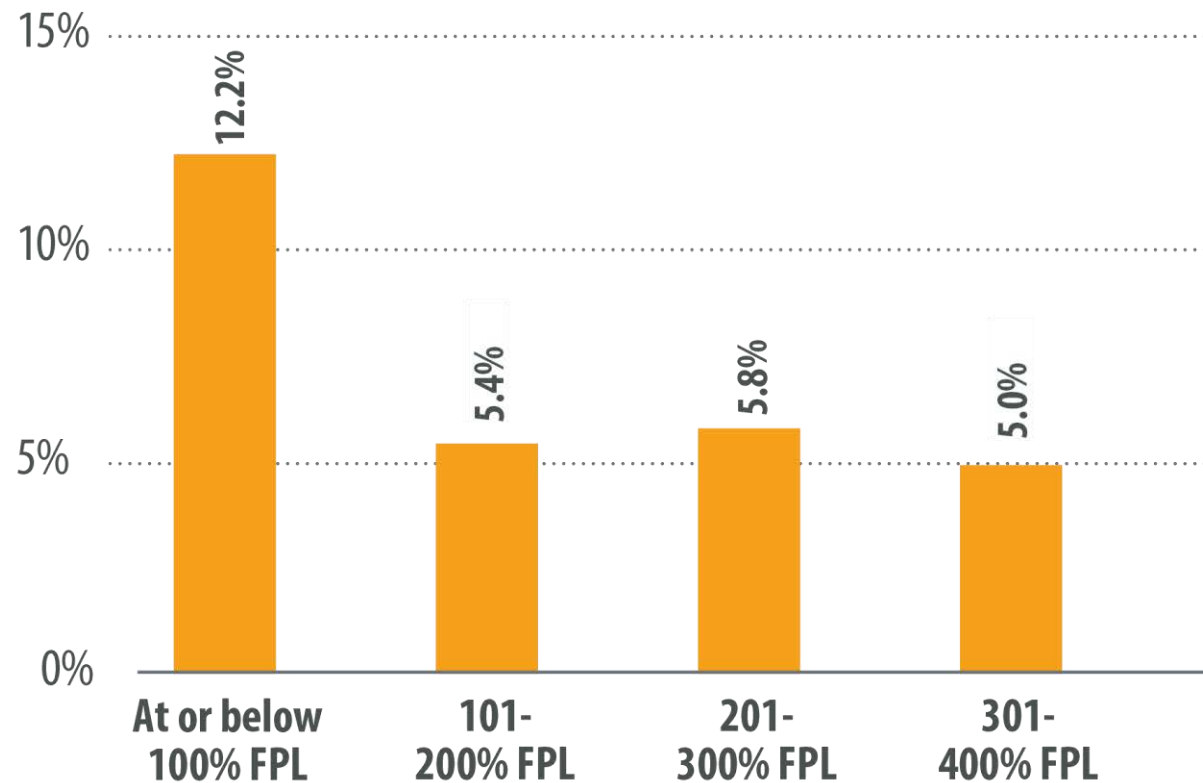
Colorado Average:
6.7%

Above Average:



Lowest Income, Highest Uninsured rate

Uninsured Rates in Larimer County by Federal Poverty Level, 2015



got insurance?



Rob, Zach, & Sam
Bros for Life

Brosurance

Keg stands are crazy.
Not having health insurance is crazier.
Don't tap into your beer money
to cover those medical bills.
We got it covered.

Now you can too.

thanks
obamacare!



#GotInsurance
doyougotinsurance.com

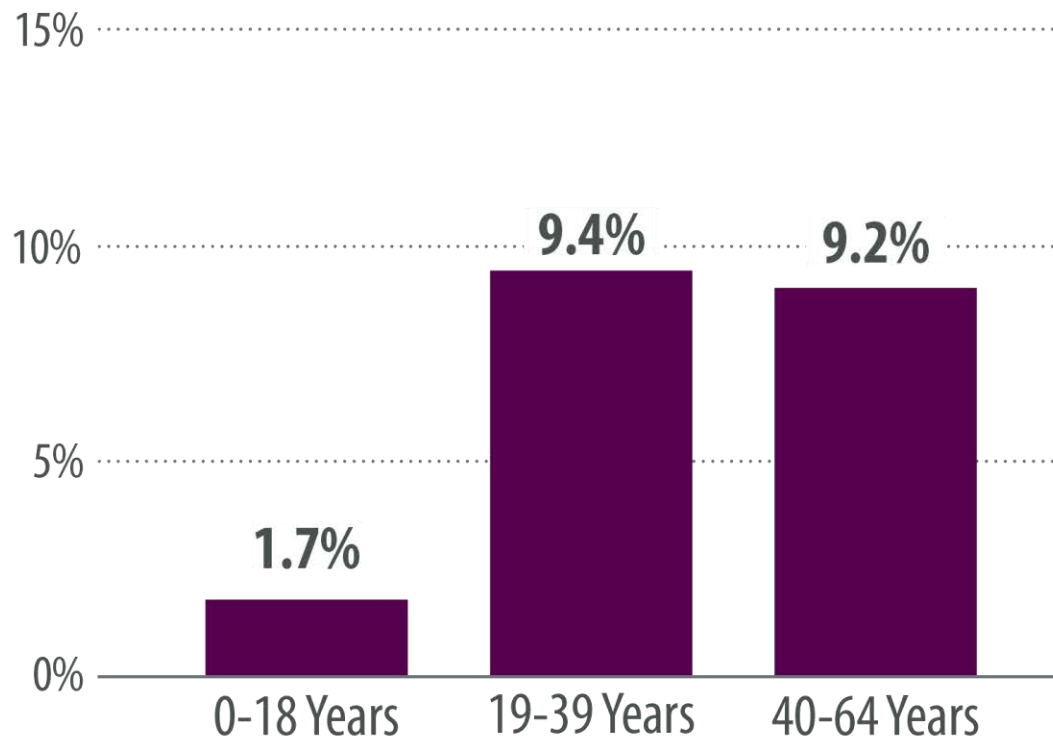
STORY

4

Kids are a Bright Spot

The Kids Are All Right

Uninsured Rates by Age, Larimer County, 2015





STORY

5

Cost: The Top Reason for Lack of Insurance in Larimer



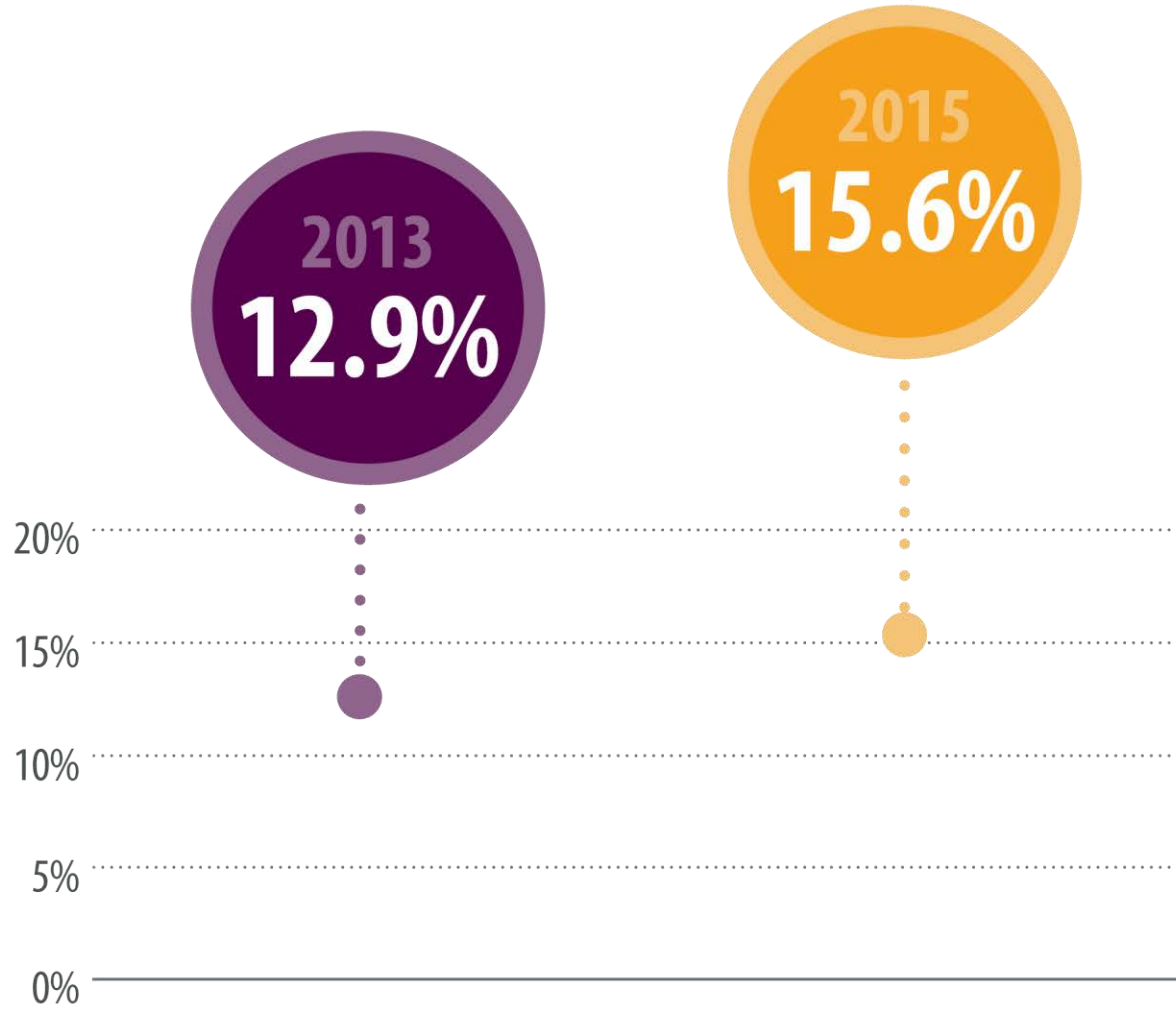
99.7%

of the Uninsured in Region 2 cite cost.

STORY 6

Uninsurance is Down, but Underinsurance is Up

Underinsurance in Larimer County, 2013-2015



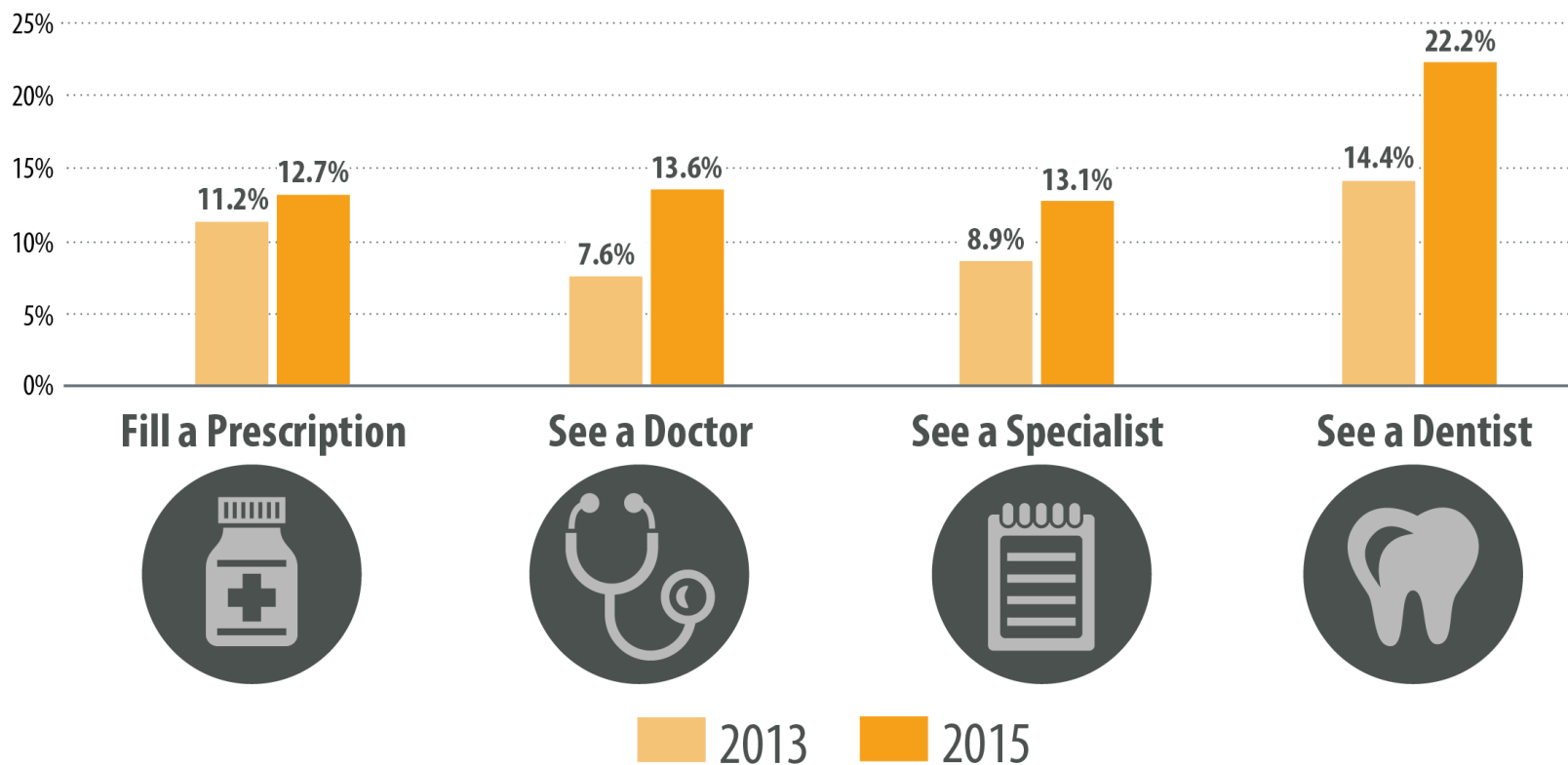
STORY

7

More Larimer Residents are Skipping Care Because of Cost

Skipping Care Because of Cost, 2013-2015

Percentage of Larimer County Residents in the Past Year Who Did Not ...

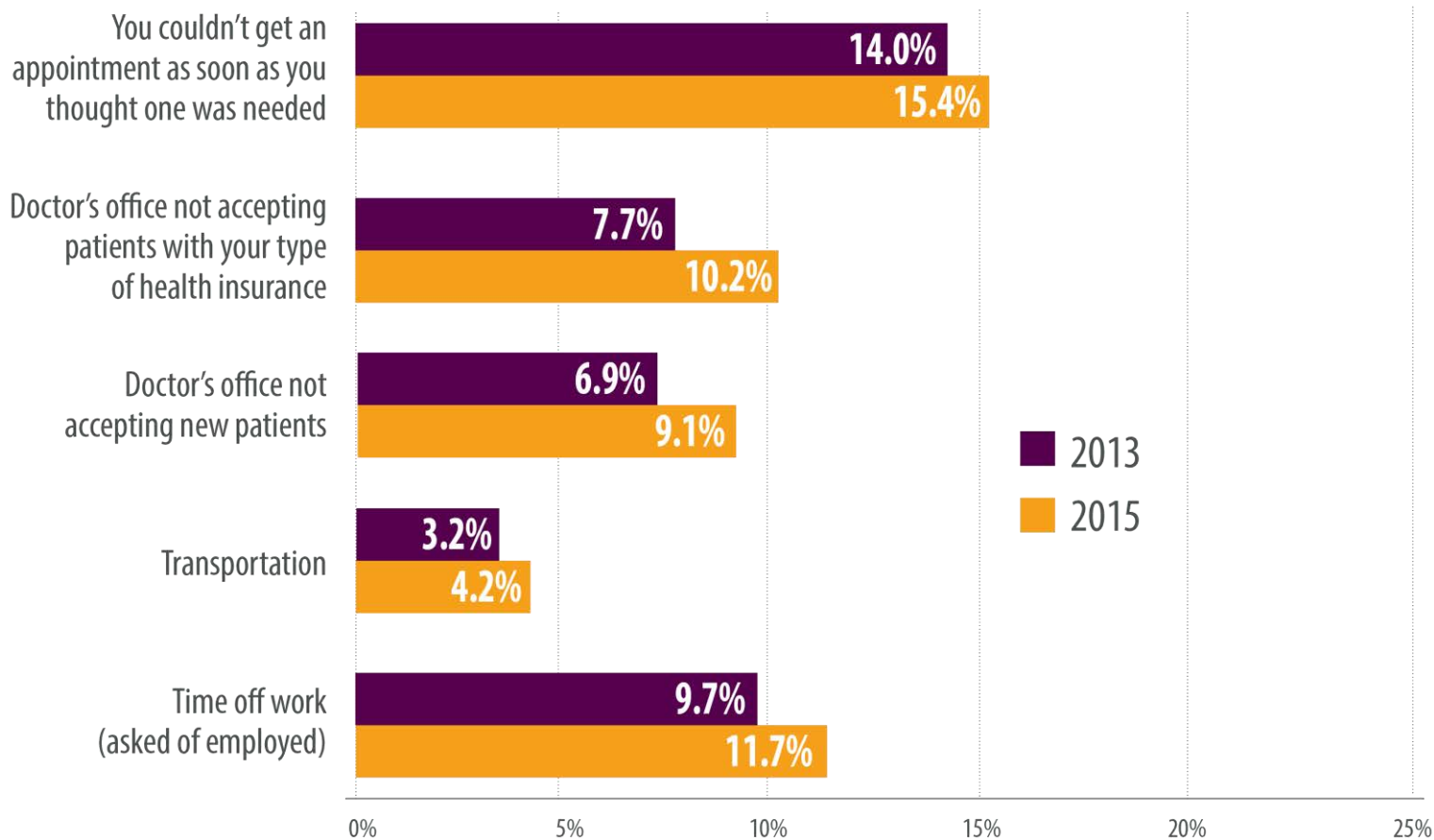


STORY 8

Larimer is Accommodating the Newly Insured – Better Than We Anticipated

Barriers for Larimer Residents, 2015

In the past year, you didn't get needed care because...



STORY 9

Consumer Engagement is a Mixed Bag.

Health Coverage Literacy

- *Adults who feel confident in understanding each insurance term*

85.7% Premium

87.4% Deductible

90.5% Copayment

59.0% Co-insurance

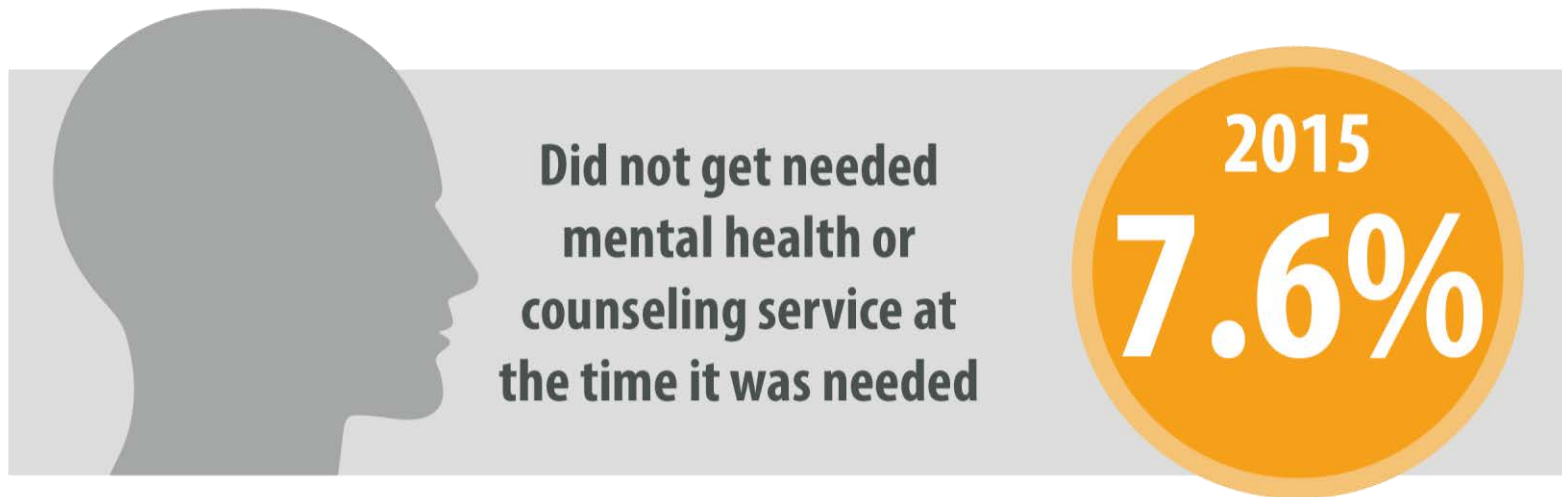


STORY

10

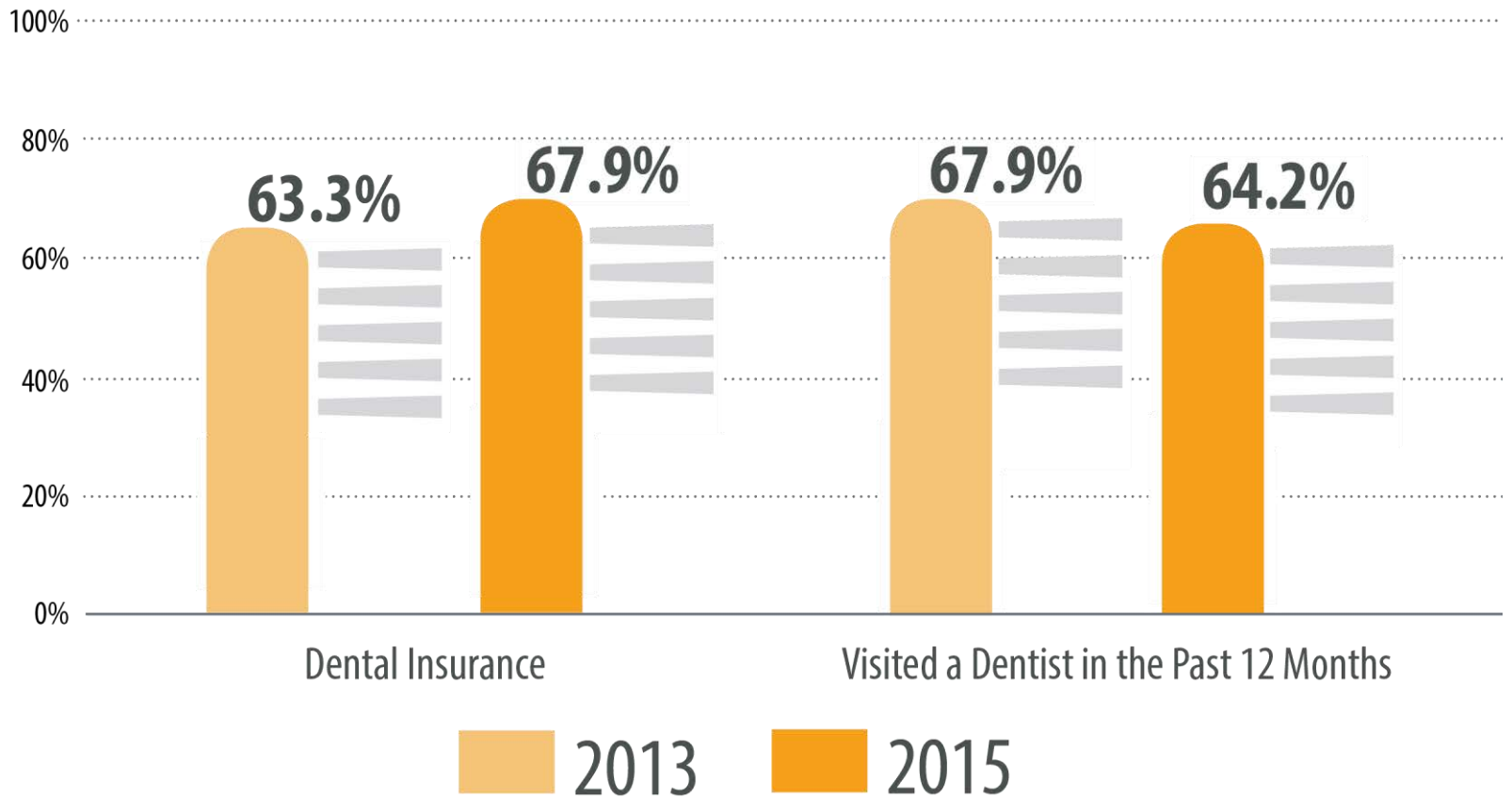
Mental and Dental are the Next Frontiers.

Mental Health in Larimer County



More Covered, but Fewer Getting Dental Care

Dental Insurance and Dental Utilization in Larimer County, 2013-2015



BONUS ROUND

Coloradans are
Happier About the
Health Care System.



"I'm happy to see you, too."

CHAS Data Can Help You ...

- Adapt to the changing health care landscape
- Identify opportunities for improving health
- Measure effectiveness of reform in your community



Online
Coloradohealth
institute.org

Email data requests to
CHAS@coloradohealthinstitute.org

 **#2015CHAS**

COLORADO HEALTH ACCESS SURVEY



Need more information?

Email chas@coloradohealthinstitute.org **Online** coloradohealthinstitute.org

CHAS: How It Was Fielded



Who: 10,136 randomly selected households



What: Twenty-minute telephone survey



When: Between March 2 and June 26, 2015



Where: Statewide, divided among 21 Health Statistics Regions



Why: To gather information that can inform policy-making and help measure health reform efforts