

## COLORADO CHILDREN'S HEALTH INSURANCE STATUS

More than one million Colorado children under age 19 had health insurance in 2002-04, but nearly 180,000 (14%) lacked health insurance of any type, according to the Colorado Health Institute's (CHI) analysis of U.S. Census Bureau estimates.

CHI averaged three years of data from the U.S. Census Bureau's Current Population Survey (CPS) to reduce sampling error. The survey of approximately 4,000 Colorado households is conducted each March and asks questions about the demographic composition of the population, family income and health insurance coverage.

The analysis shows that about 853,000 children were covered by private health insurance in 2002-04. Another 138,800 children were covered under Medicaid, and

approximately 36,500 had Child Health Plan Plus (CHP+). CHP+ is a health insurance program for uninsured Colorado children under age 19 whose families earn or own too much to qualify for Medicaid but who cannot afford or do not have access to private insurance.

Of the almost 180,000 children who were not covered by any kind of health insurance, CHI estimates that two-thirds had family incomes that would have qualified them for public coverage. About 65,400 children were eligible for Medicaid coverage but not enrolled, and an additional 57,200 were eligible for CHP+ but not enrolled. Approximately the same number of children were uninsured but ineligible for either public program because their family's income exceeded the eligibility thresholds of the two programs.

### Health insurance coverage and medicaid and CHP+ eligibility for children under age 19, 2002-04

Insurance Status and Estimated Program Eligibility	0-5 Years	6-18 Years	Total # of Children	%
	Estimate*	Estimate*	Estimate*	Estimate*
<b>Insured</b>				
Private health insurance coverage	267,200	585,700	853,000	66%
Medicaid	58,300	80,500	138,800	11%
CHP+	9,600	27,000	36,500	3%
Other	30,700	52,900	83,600	7%
<b>Subtotal Insured</b>	<b>365,800</b>	<b>746,100</b>	<b>1,111,800</b>	<b>86%</b>
<b>Uninsured</b>				
Income eligible for Medicaid <sup>1</sup>	22,700	42,700	65,400	5%
Income eligible for CHP+ <sup>2</sup>	18,400	38,800	57,200	4%
Income ineligible for Medicaid or CHP+	17,100	40,100	57,200	4%
<b>Subtotal Uninsured</b>	<b>58,300</b>	<b>121,600</b>	<b>179,900</b>	<b>14%</b>
<b>TOTAL CHILDREN</b>	<b>424,100</b>	<b>867,600</b>	<b>1,291,700</b>	<b>100%</b>

\* Numbers may not equal totals due to rounding. Some estimates were based on small sample sizes and may have large margins of error. For example, the estimate of Medicaid enrollment could be as low as 116,000 or as high as 161,600.

Source: Colorado Health Institute. Three-year average of data from the U.S. Census Bureau's Current Population Survey (CPS).

Additional findings about Colorado's uninsured population are found in *Profile of the Uninsured in Colorado, 2004*, published by CHI in January 2006 and available at [http://www.coloradohealthinstitute.org/documents/working\\_uninsured.pdf](http://www.coloradohealthinstitute.org/documents/working_uninsured.pdf). Please see that document for information on methods and statistical issues.

CHI is currently analyzing new and revised CPS data and will publish updated reports on the uninsured beginning in November 2006.

### **Caveats about CPS data**

The annual Current Population Survey (CPS) provides the best available source of population data. Nevertheless, some caveats should be noted:

- *The data are self-reported.*
- *The series of insurance questions ask about coverage at any time during the prior calendar year. Research has shown that people are more likely to report insurance status at a point in time, e.g., March, rather than insurance status for the entire past year.*
- *National studies have identified discrepancies between reported insurance status in the CPS and enrollment figures derived from Medicaid and CHP+ administrative records.*
- *In August 2006, the U.S. Census Bureau released data covering Calendar Year (CY) 2005 and made some retrospective modifications to the CY 2004 data. The figures in this analysis do not include new or revised data.*

For more information on the uninsured, contact Jeff Bontrager at 303.831.4200, ext. 205, or [info@ColoradoHealthInstitute.org](mailto:info@ColoradoHealthInstitute.org).

### **Endnotes**

<sup>1</sup> Income eligibility criteria for Medicaid: children ages 0-5 at or below 133 percent of the Federal Poverty Level (FPL) and ages 6-18 at or below 100 percent FPL. The FPL for 2004 was \$19,307 for a family of four.

<sup>2</sup> Income eligibility criteria for CHP+: at or below 200 percent FPL and ineligible for Medicaid because of income.

Note: The "Other" category includes Medicare and military coverage.

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The Colorado Health Institute (CHI) is an independent, nonprofit health policy and research organization based in Denver. It was established in 2002 by Caring for Colorado Foundation, The Colorado Trust and Rose Community Foundation. CHI's mission is to advance the overall health of the people of Colorado by serving as an independent and impartial source of reliable and relevant data for informed decisionmaking.

