

## COLORADO CHILDREN'S HEALTH INSURANCE STATUS: 2010 UPDATE

Colorado policymakers have sought various mechanisms to extend health insurance coverage to uninsured children within current budgetary constraints. The *Colorado Healthcare Affordability Act of 2009* (HB 09-1293) added a new group of low-income Colorado children to the Child Health Plan Plus (CHP+) program beginning May 1, 2010—children in families up to and including 250 percent of the federal poverty level (FPL). National health care reform passed in March 2010, the *Patient Protection and Affordable Care Act* (HR 3590), expands Medicaid eligibility to children up to 133 percent of FPL who meet the citizenship eligibility requirements. However, Colorado's more generous expansion passed in 2009 set a higher income bar and thus more Colorado children will be eligible for public coverage than had state legislation not been enacted.

Because national reform establishes a uniform Medicaid eligibility threshold of 133 percent of FPL, some Colorado children (6-18 yr olds) will shift from the CHP+ to the Medicaid program.

Combined, the Medicaid and CHP+ programs provided publicly financed health insurance to more than 276,000 low-income children in Colorado in 2008.<sup>1</sup> However, approximately 115,000 uninsured children were eligible for but not enrolled in these programs, with the percentage varying widely by county.

Over the past year, the Colorado Health Institute (CHI) has produced various estimates of the health insurance status of Colorado's children. This issue brief uses the U.S. Census Bureau's 2008 American Community Survey (ACS) data to examine:

- The insurance status of children in Colorado in 2008 based on family income and citizenship/documentation status

- State and county estimates of uninsured Colorado children who were eligible for Medicaid and CHP+ and not enrolled
- Medicaid and CHP+ enrollment rates by county

The ACS is a stratified random sample survey conducted annually of approximately 48,000 Coloradans. Although the Census Bureau has administered the ACS since 2005, health insurance coverage was included on the ACS questionnaire for the first time in 2008. These data are self-reported.

### Comparison with prior estimates

NOTE: The estimates contained in this issue brief cannot be compared to previous CHI estimates of children's health insurance status because the data source is different as are the years examined and the method used to compute the figures. See the *Methods and Limitations* section (page 11) for an explanation of how estimates were calculated and limitations of the data.

### State health care reform laws

Under HB 09-1293, fees collected from Colorado hospitals will be used to expand eligibility in the CHP+ program for low-income children and pregnant women. An additional 12,000 uninsured Colorado children whose family incomes range from 205-250 percent of the FPL (\$45,203-\$55,125 for a family of four in 2009) will be eligible. The law also allows the state to provide children enrolled in Medicaid with continuous eligibility for 12 months<sup>2</sup> and expands Medicaid eligibility to new classes of adults such as those without dependent children. In addition, hospitals serving medically indigent and Medicaid patients will receive enhanced reimbursement as a result of the new revenues generated by HB 09-1293 (see CHI's issue brief, [Health Insurance Coverage among Low-income Adults in Colorado](#)). The

hospital fee is expected to raise \$600 million annually that, when matched by federal funds, will result in \$1.2 billion of new money on an annual basis.

### Estimates of the insurance status of Colorado's children

In CY2008, the majority of Colorado's 1.3 million children were insured. Of the insured, 861,000

were covered by private insurance and an estimated 213,000 had other types of insurance, largely Medicaid and CHP+. Additionally, 176,000 were uninsured (Table 1). Included among the uninsured were approximately 16,000 children who lacked immigration documentation or who had not resided in the United States for the required five-year minimum to be eligible for Medicaid or CHP+ coverage.

Table 1. Colorado children ages 0-18 by insurance status, family income and documentation/citizenship status, 2008

Family income (percent of FPL) <sup>(a)</sup>	Uninsured <sup>(b)</sup>		Privately Insured		All other insurance		Total
	Estimate	Margin of error (+/-) <sup>3</sup>	Estimate	Margin of error (+/-)	Estimate	Margin of error (+/-)	
0-205%	115,165	13,880	146,727	14,006	179,307	14,344	441,199
>205-250%	11,953	4,074	70,652	8,027	11,963	2,814	94,568
>250-300%	11,004	3,476	92,519	11,093	9,593	3,190	113,116
>300% - 400%	11,588	4,019	147,834	11,958	5,272	1,859	164,694
>400%	10,900	3,370	393,279	13,996	6,044	1,994	410,223
Ineligible children based on documentation or citizenship status <sup>(c)</sup>	15,750	3,401	10,155	2,742	1,292	1,180	27,197
<i>Total</i>	<i>176,360</i>		<i>861,166</i>		<i>213,471</i>		<i>1,250,997</i>

a. The federal poverty level (FPL) in 2008 was \$21,200 for a family of four

b. Uninsured at the time of the survey

c. Includes estimated number of undocumented children and documented non-citizen children who had resided in the U.S. for fewer than five years

SOURCE: CHI analysis of the 2008 American Community Survey

### Children eligible but not enrolled

Of the estimated 176,000 uninsured Colorado children (ages 0-18 yrs) in 2008, CHI estimates that about 115,000 were eligible but not enrolled in the Medicaid and CHP+ programs. Nearly 61,000 children were eligible for the Medicaid program but not enrolled and approximately 54,000 were eligible for the CHP+ program but not enrolled (Table 2). These estimates include only uninsured children who were U.S. citizens or legal residents who had lived in the U.S. for at least five years and met the income eligibility guidelines.

Table 2. Uninsured Colorado children ages 0-18 years eligible but not enrolled (EBNE) in Medicaid or CHP+, 2008

	Estimate	Margin of error (+/-)
EBNE Medicaid	60,839	11,475
EBNE CHP+	54,326	9,240
<i>Total EBNE</i>	<i>115,165</i>	

SOURCE: CHI analysis of the 2008 American Community Survey

### County-level estimates of EBNE children

Nearly 278,000 Colorado children were eligible for Medicaid in 2008; of those, approximately 78 percent (217,000 children) were enrolled (Table 3). The percentage of Medicaid-eligible children who were enrolled ranged from a high of 100 percent in Gilpin and Clear Creek counties to a low of 29 percent in Pitkin County<sup>3</sup> (NOTE: because of small numbers of children residing in these three counties, as well as many others, caution should be exercised in interpreting and using the estimates contained in Tables 3-5).

Medicaid penetration rates were substantially higher than those found in the CHP+ program. Just over

half (52%) of children eligible for CHP+ were enrolled statewide (60,000), with county rates ranging from a high of 95 percent in Clear Creek County to a low of 24 percent in Routt County (Table 4).

CHI's analysis of the Medicaid and CHP+ programs together (Table 5) found that 71 percent of eligible Colorado children were enrolled in Medicaid or CHP+ in 2008. Clear Creek County had the highest joint enrollment rate of children (99%) in Medicaid or CHP+ while Pitkin County had the lowest joint enrollment rate (27%).

Table 3. Number and percent of children (ages 0-18) eligible but not enrolled in Medicaid by county, Colorado, 2008

County	A. Total children	B. Medicaid enrolled	C. Medicaid EBNE	D. Total eligible Medicaid (B+C)	E. Percent EBNE in Medicaid (C/D)	F. Percent enrolled in Medicaid (B/D)
Adams	122,295	28,200	4,490	32,689	13.7%	86.3%
Alamosa	3,750	1,462	302	1,764	17.1%	82.9%
Arapahoe	143,035	23,913	6,752	30,665	22.0%	78.0%
Archuleta	2,842	541	158	699	22.6%	77.4%
Baca	1,132	218	91	309	29.5%	70.5%
Bent	1,398	437	33	470	7.1%	92.9%
Boulder	64,483	7,336	2,404	9,740	24.7%	75.3%
Broomfield	12,652	1,045	140	1,185	11.8%	88.2%
Chaffee	3,118	450	153	603	25.4%	74.6%
Cheyenne	520	94	12	106	11.7%	88.3%
Clear Creek	2,037	217	-	217	0.0%	100.0%
Conejos	2,105	832	169	1,001	16.9%	83.1%
Costilla	918	300	74	374	19.7%	80.3%
Crowley	1,287	282	31	313	9.8%	90.2%
Custer	673	146	33	179	18.5%	81.5%
Delta	7,991	1,543	444	1,987	22.4%	77.6%
Denver	152,161	39,903	16,942	56,845	29.8%	70.2%
Dolores	529	71	29	101	29.3%	70.7%
Douglas	82,738	2,470	758	3,228	23.5%	76.5%
Eagle	10,128	1,269	547	1,815	30.1%	69.9%
El Paso	158,300	25,542	6,230	31,772	19.6%	80.4%
Elbert	4,633	417	111	528	21.0%	79.0%

Table 3 (continued)

County	A. Total children	B. Medicaid enrolled	C. Medicaid EBNE	D. Total eligible Medicaid (B+C)	E. Percent EBNE in Medicaid (C/D)	F. Percent enrolled in Medicaid (B/D)
Fremont	8,859	2,172	436	2,608	16.7%	83.3%
Garfield	13,705	2,001	958	2,959	32.4%	67.6%
Gilpin	1,040	102	-	102	0.0%	100.0%
Grand	3,025	286	163	449	36.4%	63.6%
Gunnison	3,393	355	183	538	34.1%	65.9%
Hinsdale	192	Not Available	10	Not Available	Not Available	Not Available
Huerfano	1,970	523	159	682	23.3%	76.7%
Jackson	494	62	34	96	35.7%	64.3%
Jefferson	130,697	13,258	5,412	18,670	29.0%	71.0%
Kiowa	378	88	9	97	9.3%	90.7%
Kit Carson	1,868	414	45	458	9.8%	90.2%
La Plata	12,615	1,497	701	2,198	31.9%	68.1%
Lake	1,899	378	103	480	21.4%	78.6%
Larimer	68,993	9,061	2,172	11,233	19.3%	80.7%
Las Animas	3,811	911	307	1,218	25.2%	74.8%
Lincoln	1,419	278	34	312	10.9%	89.1%
Logan	4,780	992	114	1,106	10.3%	89.7%
Mesa	32,389	6,516	1,208	7,724	15.6%	84.4%
Mineral	202	Not Available	11	Not Available	Not Available	Not Available
Moffat	4,126	624	288	913	31.6%	68.4%
Montezuma	6,841	1,590	380	1,971	19.3%	80.7%
Montrose	9,598	2,408	534	2,942	18.1%	81.9%
Morgan	6,335	1,710	152	1,862	8.1%	91.9%
Otero	5,090	1,758	410	2,168	18.9%	81.1%
Ouray	910	81	49	130	37.9%	62.1%
Park	2,788	403	137	540	25.4%	74.6%
Phillips	1,044	209	25	234	10.7%	89.3%
Pitkin	3,615	81	195	276	70.8%	29.2%
Prowers	3,377	1,343	81	1,424	5.7%	94.3%
Pueblo	38,568	13,106	1,605	14,711	10.9%	89.1%
Rio Blanco	1,873	217	131	348	37.6%	62.4%
Rio Grande	3,111	1,171	250	1,421	17.6%	82.4%
Routt	6,162	358	431	789	54.6%	45.4%
Saguache	1,483	518	119	637	18.7%	81.3%
San Juan	160	Not Available	9	Not Available	Not Available	Not Available
San Miguel	1,893	157	105	262	40.1%	59.9%

Table 3 (continued)

County	A. Total children	B. Medicaid enrolled	C. Medicaid EBNE	D. Total eligible Medicaid (B+C)	E. Percent EBNE in Medicaid (C/D)	F. Percent enrolled in Medicaid (B/D)
Sedgwick	640	108	15	124	12.4%	87.6%
Summit	5,725	690	309	999	31.0%	69.0%
Teller	3,946	698	194	892	21.8%	78.2%
Washington	1,148	183	27	210	13.1%	86.9%
Weld	69,814	13,108	3,374	16,482	20.5%	79.5%
Yuma	2,294	520	55	575	9.6%	90.4%
<b>TOTAL</b>	<b>1,250,997</b>	<b>216,678</b>	<b>60,839</b>	<b>277,517</b>	<b>21.9%</b>	<b>78.1%</b>

Not Available = Not reported by HCPF due to fewer than 30 cases

SOURCE: Enrollment data from the Colorado Department of Health Care Policy and Financing (HCPF), Budget Division; uninsured estimates based on CHI analyses of the 2008 American Community Survey

Table 4. Number and percent of children (ages 0-18) eligible but not enrolled in CHP+ by county, Colorado, 2008

County	A. Total children 0-18	B. CHP+ enrolled	C. CHP+ EBNE	D. Total eligible CHP+(B+C)	E. Percent EBNE in CHP+ (C/D)	F. Percent enrolled in CHP+(B/D)
Adams	122,295	8,227	6,117	14,344	42.6%	57.4%
Alamosa	3,750	501	311	811	38.3%	61.7%
Arapahoe	143,035	6,305	5,565	11,870	46.9%	53.1%
Archuleta	2,842	223	226	450	50.3%	49.7%
Baca	1,132	89	94	183	51.2%	48.8%
Bent	1,398	88	72	161	45.0%	55.0%
Boulder	64,483	2,189	2,063	4,253	48.5%	51.5%
Broomfield	12,652	423	377	799	47.1%	52.9%
Chaffee	3,118	259	290	549	52.8%	47.2%
Cheyenne	520	41	27	68	39.8%	60.2%
Clear Creek	2,037	67	4	71	5.2%	94.8%
Conejos	2,105	338	174	512	34.1%	65.9%
Costilla	918	94	76	170	44.8%	55.2%
Crowley	1,287	95	67	161	41.3%	58.7%
Custer	673	50	62	112	55.5%	44.5%
Delta	7,991	538	636	1,174	54.2%	45.8%
Denver	152,161	8,229	9,165	17,394	52.7%	47.3%
Dolores	529	46	42	88	48.0%	52.0%
Douglas	82,738	1,020	235	1,255	18.7%	81.3%
Eagle	10,128	289	404	693	58.3%	41.7%

Table 4 (continued)

County	A. Total children 0-18	B. CHP+ enrolled	C. CHP+ EBNE	D. Total eligible CHP+(B+C)	E. Percent EBNE in CHP+ (C/D)	F. Percent enrolled in CHP+(B/D)
El Paso	158,300	5,007	3,232	8,239	39.2%	60.8%
Elbert	4,633	167	240	407	58.9%	41.1%
Fremont	8,859	689	823	1,512	54.4%	45.6%
Garfield	13,705	741	1,408	2,148	65.5%	34.5%
Gilpin	1,040	Not Available	2	Not Available	Not Available	Not Available
Grand	3,025	144	121	265	45.5%	54.5%
Gunnison	3,393	170	135	306	44.3%	55.7%
Hinsdale	192	Not Available	8	Not Available	Not Available	Not Available
Huerfano	1,970	117	163	280	58.2%	41.8%
Jackson	494	Not Available	51	Not Available	Not Available	Not Available
Jefferson	130,697	4,076	6,543	10,619	61.6%	38.4%
Kiowa	378	Not Available	20	Not Available	Not Available	Not Available
Kit Carson	1,868	247	97	344	28.1%	71.9%
La Plata	12,615	838	1,004	1,842	54.5%	45.5%
Lake	1,899	126	76	201	37.6%	62.4%
Larimer	68,993	3,278	1,181	4,459	26.5%	73.5%
Las Animas	3,811	258	316	573	55.1%	44.9%
Lincoln	1,419	64	73	138	53.3%	46.7%
Logan	4,780	332	247	579	42.7%	57.3%
Mesa	32,389	2,519	1,538	4,057	37.9%	62.1%
Mineral	202	Not Available	8	Not Available	Not Available	Not Available
Moffat	4,126	232	424	656	64.6%	35.4%
Montezuma	6,841	667	544	1,211	45.0%	55.0%
Montrose	9,598	1,213	764	1,977	38.6%	61.4%
Morgan	6,335	475	327	803	40.8%	59.2%
Otero	5,090	416	422	838	50.4%	49.6%
Ouray	910	59	36	95	38.2%	61.8%
Park	2,788	157	259	416	62.3%	37.7%
Phillips	1,044	69	54	123	44.0%	56.0%
Pitkin	3,615	48	144	192	75.1%	24.9%
Prowers	3,377	392	175	566	30.8%	69.2%
Pueblo	38,568	2,171	797	2,968	26.8%	73.2%
Rio Blanco	1,873	71	192	264	72.9%	27.1%
Rio Grande	3,111	403	258	661	39.0%	61.0%
Routt	6,162	205	633	838	75.5%	24.5%
Saguache	1,483	169	123	292	42.1%	57.9%

Table 4 (continued)

County	A. Total children 0-18	B. CHP+ enrolled	C. CHP+ EBNE	D. Total eligible CHP+(B+C)	E. Percent EBNE in CHP+ (C/D)	F. Percent enrolled in CHP+(B/D)
San Juan	160	Not Available	13	Not Available	Not Available	Not Available
San Miguel	1,893	60	151	211	71.5%	28.5%
Sedgwick	640	43	33	76	43.6%	56.4%
Summit	5,725	187	228	415	55.0%	45.0%
Teller	3,946	320	366	686	53.4%	46.6%
Washington	1,148	79	59	138	43.1%	56.9%
Weld	69,814	3,953	4,916	8,869	55.4%	44.6%
Yuma	2,294	205	119	324	36.7%	63.3%
<b>TOTAL</b>	<b>1,250,997</b>	<b>59,603</b>	<b>54,326</b>	<b>113,929</b>	<b>47.7%</b>	<b>52.3%</b>

Not Available = Not reported by HCPF due to fewer than 30 cases

NOTE: The reported caseload includes only children, excluding enrollees in the CHP+ at Work premium assistance program

SOURCE: Enrollment data from the Colorado Department of Health Care Policy and Financing (HCPF), Budget Division; uninsured estimates based on CHI analyses of the 2008 American Community Survey

Table 5. Number and percent of children (ages 0-18) eligible but not enrolled in Medicaid or CHP+ by county, Colorado, 2008

County	A. Total children 0-18	B. Medicaid or CHP+ enrolled	C. Medicaid or CHP+ EBNE	D. Total eligible for Medicaid or CHP+(B+C)	E. Percent EBNE in Medicaid or CHP+ (C/D)	F. Percent enrolled in Medicaid or CHP+ (B/D)
Adams	122,295	36,427	10,606	47,033	22.6%	77.4%
Alamosa	3,750	1,963	613	2,575	23.8%	76.2%
Arapahoe	143,035	30,218	12,317	42,534	29.0%	71.0%
Archuleta	2,842	764	384	1,148	33.5%	66.5%
Baca	1,132	307	185	492	37.6%	62.4%
Bent	1,398	525	106	631	16.8%	83.2%
Boulder	64,483	9,526	4,467	13,993	31.9%	68.1%
Broomfield	12,652	1,468	517	1,984	26.0%	74.0%
Chaffee	3,118	709	443	1,152	38.5%	61.5%
Cheyenne	520	135	39	174	22.6%	77.4%
Clear Creek	2,037	284	4	288	1.3%	98.7%
Conejos	2,105	1,170	344	1,514	22.7%	77.3%
Costilla	918	394	150	544	27.6%	72.4%
Crowley	1,287	377	97	474	20.5%	79.5%
Custer	673	196	96	291	32.8%	67.2%

Table 5 (continued)

County	A. Total children 0-18	B. Medicaid or CHP+ enrolled	C. Medicaid or CHP+ EBNE	D. Total eligible for Medicaid or CHP+(B+C)	E. Percent EBNE in Medicaid or CHP+ (C/D)	F. Percent enrolled in Medicaid or CHP+ (B/D)
Delta	7,991	2,081	1,080	3,161	34.2%	65.8%
Denver	152,161	48,132	26,107	74,239	35.2%	64.8%
Dolores	529	117	72	188	38.0%	62.0%
Douglas	82,738	3,490	993	4,482	22.1%	77.9%
Eagle	10,128	1,558	951	2,508	37.9%	62.1%
El Paso	158,300	30,549	9,462	40,011	23.6%	76.4%
Elbert	4,633	585	350	935	37.5%	62.5%
Fremont	8,859	2,862	1,258	4,120	30.5%	69.5%
Garfield	13,705	2,742	2,365	5,107	46.3%	53.7%
Gilpin	1,040	Not Available	2	Not Available	Not Available	Not Available
Grand	3,025	430	284	714	39.8%	60.2%
Gunnison	3,393	525	319	844	37.8%	62.2%
Hinsdale	192	Not Available	18	Not Available	Not Available	Not Available
Huerfano	1,970	640	322	962	33.5%	66.5%
Jackson	494	Not Available	85	Not Available	Not Available	Not Available
Jefferson	130,697	17,334	11,955	29,289	40.8%	59.2%
Kiowa	378	Not Available	29	Not Available	Not Available	Not Available
Kit Carson	1,868	661	141	802	17.6%	82.4%
La Plata	12,615	2,335	1,705	4,041	42.2%	57.8%
Lake	1,899	503	178	682	26.2%	73.8%
Larimer	68,993	12,339	3,353	15,692	21.4%	78.6%
Las Animas	3,811	1,169	623	1,792	34.8%	65.2%
Lincoln	1,419	342	107	449	23.9%	76.1%
Logan	4,780	1,323	362	1,685	21.5%	78.5%
Mesa	32,389	9,035	2,746	11,781	23.3%	76.7%
Mineral	202	Not Available	19	Not Available	Not Available	Not Available
Moffat	4,126	857	712	1,569	45.4%	54.6%
Montezuma	6,841	2,257	925	3,182	29.1%	70.9%
Montrose	9,598	3,621	1,297	4,919	26.4%	73.6%
Morgan	6,335	2,186	479	2,665	18.0%	82.0%
Otero	5,090	2,174	832	3,006	27.7%	72.3%
Ouray	910	139	85	225	38.0%	62.0%
Park	2,788	559	396	955	41.4%	58.6%
Phillips	1,044	278	79	357	22.1%	77.9%
Pitkin	3,615	128	339	468	72.6%	27.4%

Table 5 (continued)

County	A. Total children 0-18	B. Medicaid or CHP+ enrolled	C. Medicaid or CHP+ EBNE	D. Total eligible for Medicaid or CHP+(B+C)	E. Percent EBNE in Medicaid or CHP+ (C/D)	F. Percent enrolled in Medicaid or CHP+ (B/D)
Prowers	3,377	1,735	255	1,990	12.8%	87.2%
Pueblo	38,568	15,277	2,402	17,679	13.6%	86.4%
Rio Blanco	1,873	288	323	612	52.9%	47.1%
Rio Grande	3,111	1,574	508	2,082	24.4%	75.6%
Routt	6,162	563	1,063	1,626	65.4%	34.6%
Saguache	1,483	687	242	929	26.1%	73.9%
San Juan	160	Not Available	22	Not Available	Not Available	Not Available
San Miguel	1,893	217	256	473	54.1%	45.9%
Sedgwick	640	151	48	200	24.3%	75.7%
Summit	5,725	876	537	1,414	38.0%	62.0%
Teller	3,946	1,018	560	1,578	35.5%	64.5%
Washington	1,148	262	87	348	24.9%	75.1%
Weld	69,814	17,061	8,290	25,351	32.7%	67.3%
Yuma	2,294	725	174	898	19.3%	80.7%
<b>TOTAL</b>	<b>1,250,997</b>	<b>276,280</b>	<b>115,165</b>	<b>391,445</b>	<b>29.4%</b>	<b>70.6%</b>

Not Available = Not reported by HCPF due to fewer than 30 cases

NOTE: The reported caseload includes only children, excluding enrollees in the CHP+ at Work premium assistance program.

SOURCE: Enrollment data from the Colorado Department of Health Care Policy and Financing (HCPF), Budget Division; uninsured estimates based on CHI analyses of the 2008 American Community Survey

## County-level estimates of HB 09-1293 children's CHP+ expansion

As noted earlier in this brief, HB 09-1293 expanded eligibility in the CHP+ program from 205 percent to 250 percent of FPL. This expansion will have the effect of adding almost 12,000 children to public coverage should they all be enrolled. Table 6 provides county level estimates of the newly eligible children resulting from this state expansion of the CHP+ program.

Table 6. Uninsured Colorado children (ages 0-18 years) newly eligible for CHP+ under Colorado HB 09-1293 by county, 2008 data

County Name	Children (205-250% FPL)	County Name	Children (205-250% FPL)
Adams	2,544	La Plata	166
Alamosa	10	Lake	97
Arapahoe	1,125	Larimer	383
Archuleta	37	Las Animas	10
Baca	3	Lincoln	20
Bent	20	Logan	68
Boulder	65	Mesa	132
Broomfield	50	Mineral	10
Chaffee	51	Moffat	173
Cheyenne	7	Montezuma	90
Clear Creek	-	Montrose	126
Conejos	5	Morgan	90
Costilla	2	Otero	13
Crowley	18	Ouray	46
Custer	11	Park	46
Delta	105	Phillips	15
Denver	1,076	Pitkin	184
Dolores	7	Prowers	48
Douglas	-	Pueblo	70
Eagle	515	Rio Blanco	79
El Paso	1,932	Rio Grande	8
Elbert	66	Routt	259
Fremont	145	Saguache	4
Garfield	575	San Juan	2
Gilpin	-	San Miguel	25
Grand	154	Sedgwick	9
Gunnison	173	Summit	291
Hinsdale	10	Teller	65
Huerfano	5	Washington	16
Jackson	21	Weld	213
Jefferson	400	Yuma	33
Kiowa	5	TOTAL	11,953
Kit Carson	26		

SOURCE: CHI analysis of the 2008 American Community Survey

## Methods and Limitations

### Medicaid and CHP+ enrollment

County and state Medicaid and CHP+ enrollment figures were provided by the Colorado Department of Health Care Policy and Financing (HCPF) Budget Division. These enrollment figures summarize the average monthly enrollment for the period January-December 2008. Because enrollment data were unavailable for a few small counties, the sum of the counties does not equal the state enrollment totals in Tables 3-5.

Previous research has found that respondents to the ACS survey underreport enrollment in Medicaid when compared to administrative data.<sup>4</sup> This likely accounts for the difference between the ACS estimate of children covered by other insurance (including Medicaid and CHP+) in Table 1 and Medicaid and CHP+ enrollment data provided by HCPF in Tables 3-5.

### Income and poverty status

In calculating the ratio of annual family income to federal poverty guidelines, CHI developed a new method for this brief that identifies and calculates nuclear family income within households in which multiple related families reside. This approach more closely approximates Medicaid eligibility determination guidelines. These analyses were limited to Coloradans for whom ACS income data were collected; income and poverty data are not available for foster children and individuals living in prisons, nursing homes, mental hospitals, college dormitories or military barracks.

### Uninsured estimates

The data source used for this analysis was the U.S. Census Bureau's 2008 American Community Survey

(ACS). The ACS is an annual stratified random sample survey of approximately 48,000 individuals from 21,000 Colorado households. The data have been weighted to represent the state population as well as geographic sub-regions within Colorado. CHI applied a method developed by the University of Missouri to apportion the ACS regions and yield county-level estimates.

A child was counted as uninsured if his or her parent reported that the child did not have any form of health insurance at the time at which the ACS questionnaire was administered. The estimates provided in Table 6 represent the number of currently uninsured children who will become eligible for CHP+ as a result of HB 09-1293, not those who will actually enroll. The estimates also do not take population growth into account as HB 09-1293 is scheduled to be implemented over several years.

### Comparison with prior estimates

As mentioned earlier in this brief, changes in the data source and methods used for the current analysis prevent comparisons with CHI's earlier estimates of eligible but not enrolled children. CHI's prior estimates of eligible but not enrolled children (published in March 2009) were based on the best available data at the time wherein CHI applied uninsured rates from a three-year average of CY 2005-07 Current Population Survey (CPS) data to demographic information contained in the 2007 ACS. Replicating the same methods resulted in a 5.5 percent increase in the number of total EBNE children from CHI's previous estimates (Table 7). Note that these differences were not tested for statistical significance.

Table 7. Uninsured Colorado children ages 0-18 years eligible but not enrolled (EBNE) in Medicaid or CHP+, three-year averages of 2005-07 and 2006-08

	CY 2005-07 estimate (published March 2009)	CY 2006-08 estimate	Percent difference
EBNE Medicaid	47,604	50,470	6.0%
EBNE CHP+	30,626	32,088	4.8%
Total EBNE	78,230	82,558	5.5%

SOURCE: CHI analysis of the 2006-09 Current Population Survey (covering CY 2005-08)

This analysis suggests that the number of EBNE children in Colorado rose slightly between 2005-07 and 2006-08. One explanation for this increase is that children's eligibility for publicly-financed health insurance coverage is extremely sensitive to economic and employment factors. The most recent CPS data reflect the economic recession that began in 2007; for example, between January of 2006 and December of 2009, the unemployment rate in Colorado rose from 4.6 percent to 7.3 percent.<sup>5</sup>

Because the ACS began collecting health insurance information in 2008, CHI was able to move to a single data source for state and county estimates and use those data for the current analysis. As a result of the changed method, differences between the current estimates and March 2009 CPS estimates CANNOT be interpreted as an increase or decrease over time. CHI, however, anticipates that the ACS represents a reliable source of uninsured estimates that can be compared annually from here forward.<sup>6</sup>

#### **Citizenship and documentation status**

The ACS contains variables on citizenship but not on documentation status. Based on methods used by the Urban Institute, CHI assumed that 41.5 percent of non-citizen children were undocumented.<sup>7</sup> From the remaining group of non-citizen children, CHI removed any children from the estimate who had not resided in the United States for at least five years.

#### **Notes to Tables 1 and 2**

Tables 1 and 2 include a column for a population estimate with an accompanying 95 percent confidence interval.<sup>8</sup> Many variables had a very small number of observations on which to calculate an estimate; therefore, we encourage the reader to use the estimates prudently.

#### **For more information**

CHI welcomes the opportunity to discuss any questions this document may raise or to provide additional information about the methods, data sources or assumptions. Please contact Jeff

Bontrager, program manager/senior research analyst, at 303.831.4200 x 205 or [bontragerj@coloradohealthinstitute.org](mailto:bontragerj@coloradohealthinstitute.org).

#### **Endnotes**

<sup>1</sup> The 276,000 figure is based on enrollment data provided by the Colorado Department of Health Care Policy and Financing. The 213,000 estimate in Table 1 is based on the American Community Survey conducted by the U.S. Census Bureau. Currently, children 5 years old and younger with family incomes at or below 133% of the federal poverty level (FPL) are eligible for Medicaid, whereas children ages 6 to 18 years of age are eligible if their family income is at or below 100 percent of the FPL; children in families with incomes that are higher than the Medicaid limits but at or below 205% of FPL are eligible for CHP+. In 2009, the FPL for a family of four was \$22,050. Additional eligibility guidelines are discussed in this paper.

<sup>2</sup> Families with children receiving Medicaid currently are required to report changes to their income and other eligibility factors and must update these factors on a monthly basis. As a result, the average child's Medicaid spell of eligibility is 8.5 months. HB 09-1293 authorizes 12 months of continuous eligibility for children under 19 years old (November 12, 2009 memorandum from the Colorado Legislative Council).

<sup>3</sup> Numbers for some counties were not available.

<sup>4</sup> U.S. Census Bureau. (2009). *Is there an undercount of Medicaid participants in the ACS content test?* Available for download at <http://www.census.gov/did/www/snacc/docs/Medicaid-Participants-ACS-Content-Test.pdf>.

<sup>5</sup> Bureau of Labor Statistics.

<sup>6</sup> CHP+ EBNE estimates previously published in CHI's Regional Profiles (April 2010) were revised to reflect an eligibility of 205% of FPL (instead of 200% of FPL). The change had the effect of increasing the EBNE estimate and subsequently decreasing the HB09-1293 CHP+ expansion estimate, by approximately 2,500 children.

<sup>7</sup> Dubay, LJ Haley and G Kenney. (2002). "Children's eligibility for Medicaid and SCHIP: A view from 2000." The Urban Institute, *New Federalism: Series B*, No. B-41. Available at <http://www.urban.org/UploadedPDF/310435.pdf>.

