

Colorado Children's Health Insurance Status

2013 Update

March 1, 2013

All Kids Covered

Three Takeaways

- How many Colorado children are uninsured and eligible for public insurance programs?
 - How many kids are EBNE in CHP+ following the HB-1293 expansion?
- How has this number changed since the start of the recession?
- How does this number vary by county?



New Colorado Health Institute Issue Briefs

Fact Sheet

Colorado Children's Health Insurance Status: 2013 Update

FACT SHEET
MARCH 2013

How Many Children Are Eligible But Not Enrolled in Medicaid or CHIP+?

Beginning in 2014, most Colorado - including children - will be required to have health insurance or pay a tax penalty. An estimated 125,000 Colorado children were uninsured in 2011. More than two thirds of those children - approximately 80,000 - were eligible for but not enrolled (EBNE) in public health insurance programs.

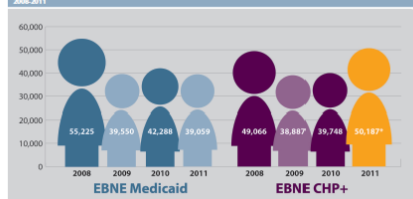
Each year, the Colorado Health Institute estimates the number of uninsured children who are eligible for but not enrolled in Medicaid and the Child Health Plan Plus (CHIP+) to help health care leaders understand enrollment patterns in these programs. In 2011, of the 80,000 children who were eligible for these public insurance programs but not enrolled in them, 44 percent (35,000) were EBNE in Medicaid and 56 percent (50,000) were EBNE in CHIP+.

The Colorado Health Care Affordability Act expanded CHIP+ eligibility in May 2010 to children in families with incomes up to 250 percent of the federal poverty level (FPL). Because of this change, the Colorado Health Institute's definition of EBNE in CHIP+ now includes children in families with incomes up to 250 percent of FPL, starting with 2011. This expansion of CHIP+ eligibility helps explain the increase in the number of children EBNE in CHIP+ between 2010 and 2011. (For more information, see page 8 of the Data Supplement.)

The overall estimated number of uninsured children in Colorado decreased slightly between 2010 and 2011, from 10.4 percent to 9.8 percent, though the decline was not statistically significant.

Program	A. Number Uninsured	B. Number EBNE	C. EBNE as % of A	D. Percent EBNE in C	E. Percent EBNE in A/C
Medicaid	375,619	289,659	204,458	70.2%	93.1%
CHIP+	66,676	50,187	116,863	42.9%	57.1%
Medicaid or CHIP+	386,095	89,246	475,341	18.8%	81.2%

Figure 2. Number of Uninsured Low-Income Children (ages 0-18) in Colorado Eligible but Not Enrolled in Medicaid or CHIP+, 2008-2011



*Note: From 2008-2010, the definition of EBNE in CHIP+ included children with incomes up to and including 200% of FPL. In 2011, the definition includes children with incomes up to 250% of FPL. As a result, CHIP+ estimates for 2010 and 2011 are not directly comparable to estimates from 2008, 2009, and 2010.

Data Supplement



Colorado Children's Health Insurance Status

DATA SUPPLEMENT
MARCH 2013

County-Level Estimates of Children Eligible But Not Enrolled in Medicaid or CHIP+

Lacking health insurance coverage can have adverse consequences for all members of a family - adults and children alike. In recent years, Colorado policymakers and health care leaders have focused on initiatives that increase enrollment in public health insurance programs in order to reduce the number of uninsured children. These efforts include expanding eligibility for programs and increasing outreach targeted at eligible but not enrolled EBNE children.

This data supplement contains the Colorado Health Institute's estimates of uninsured children who are EBNE in Medicaid and CHIP+ Health Plan Plus (CHIP+). A fact sheet summarizing these data, Colorado Children's Health Insurance Status: How Many Children Are Eligible But Not Enrolled in Medicaid or CHIP+, is available for download at www.ColoradoHealthInstitute.org.

In May 2010, the Colorado Health Care Affordability Act expanded CHIP+ eligibility to children in families with incomes up to 250 percent of the federal poverty level (FPL). Because of this change, the Colorado Health Institute's definition of EBNE in CHIP+ now includes children in families with incomes up to 250 percent of FPL, starting with 2011. This expansion of CHIP+ eligibility helps explain the increase in the number of children EBNE in CHIP+ between 2010 and 2011. For more information, see page 8.

As displayed in Table 1, an estimated 125,000 Colorado children (9.8%) were uninsured in 2011. Of those children, approximately 80,000 had family incomes at or below 250 percent of the FPL and were eligible for Medicaid or CHIP+.

Table 1. Coloradan Children Ages 0-18 Years by Insurance Status, Family Income, and Documentation Status, 2011

Family Income (Percent of FPL)	Uninsured*		Insured		Total
	Estimate	Margin of Error (+/-)	Estimate	Margin of Error (+/-)	
0-200%	77,672	11,409	45,001	21,323	132,673
>200-250%	11,576	3,622	81,847	13,569	93,423
>250-300%	6,443	2,734	82,876	11,763	89,319
>300-400%	8,551	2,341	136,539	12,661	145,090
>400%	7,868	2,118	378,918	18,246	386,787
Ineligible children based on documentation or citizenship status	15,813	1,875	13,068	3,734	28,882
Children not in poverty estimate	436	380	19,740	2,463	20,176
TOTAL	125,440	24,345	1,176,813	60,699	1,292,462

*The national poverty level FPL for 2011 was \$21,300 for a family of four. SOURCE: CHI analysis of the 2011 American Community Survey. *Rounded at the time of the survey.

DATA SOURCES

The data source used for this analysis was the U.S. Census Bureau's 2011 American Community Survey (ACS). The ACS is an annual, non-traditional random sample survey of approximately 35,000 Coloradans. These estimates include only non-institutionalized children who were U.S. citizens or legal residents who had lived in the country for at least one year, and met the income eligibility guidelines. A child was counted as uninsured if he 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.

County and state Medicaid and CHIP+ 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 2011.

For more information on how these estimates were calculated, please see the description of the Colorado Health Institute's methods, available at www.ColoradoHealthInstitute.org.

Methodology



Colorado Children's Health Insurance Status

METHODS AND LIMITATIONS
MARCH 2012

This document describes the methods used by the Colorado Health Institute (CHI) to develop estimates of health insurance coverage of Colorado's children and working age adults, which were reported in the series of fact sheets and data supplements entitled Colorado Children's Health Insurance Status: 2012 Update and Colorado Adult Health Insurance Status: 2012 Update. The updates and one-page fact sheets are available for download at www.ColoradoHealthInstitute.org.

These methods were updated on March 26, 2012. Information on updated assumptions and methods is noted below.

Uninsured estimates

The U.S. Census Bureau's 2010 American Community Survey (ACS) was the data source used for this analysis. The ACS is an annual stratified random sample survey of approximately 35,000 individuals from 22,000 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 response and yield county-level estimates. The estimates do not include uninsured adults with a disability who may be eligible for the Medicaid buy-in provisions of HB09-1293, the Colorado Health Care Affordability Act.

An adult was counted as uninsured if he or she reported no type of health insurance when the ACS questionnaire was administered. Likewise, a child was counted as uninsured if he or her parent reported that the child did not have any form of health insurance when the ACS questionnaire was administered. The insurance expansion estimates provided in the fact sheets and data supplements represent the number of currently uninsured children and adults who became insured by becoming eligible for Medicaid as a result of HB09-1293. The estimates do not summarize those individuals who will actually enroll. In addition, both HB09-1293 and the Patient Protection and Affordable Care Act (ACA) are expected to be implemented over a multi-year period that began in 2010. The estimates have not been adjusted for population growth over the period of implementation.

Income and poverty status in calculating the ratio of annual family income to federal poverty guidelines, CHI developed a method 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 are 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 quarters.

Similarly, the estimates of children EBNE in the Child Health Plan Plus (CHIP+) displayed in the children fact sheet and Tables 3-4 of the data supplement were calculated using 205 percent of the FPL as the upper limit for CHIP+ eligibility. This was done because the data, which are from 2010, the latest year for which data are available, may partially predate the May 1, 2010, expansion of CHIP+ to 250 percent of FPL that occurred when HB09-1293 was passed. Under the previous eligibility guidelines, children in families with incomes higher than the Medicaid limits but at or below 205 percent of FPL were considered eligible for CHIP+. In 2010, 205 percent of FPL for a family of four was \$45,265. Under these eligibility guidelines, children five years old and younger with family incomes at or below 133 percent of 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 FPL.

Medicaid and CHIP+ enrollment County and state Medicaid and CHIP+ 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 2010. Because enrollment data were unavailable for a few small counties, the sum of the counties does not equal the state enrollment totals. The reported enrollment in the CHIP+ program includes only children who are enrolled in the CHIP+ at work premium assistance program are excluded.

Citizenship and documentation status The ACS contains variables on citizenship but not on documentation status. In July 2011, CHI updated its assumptions for estimating undocumented immigrants in Colorado. The updated assumptions are based on a Pew Hispanic Center estimate of approximately 180,000 undocumented



CHI's EBNE Analysis

- Data sources:



American Community Survey

Budget Division

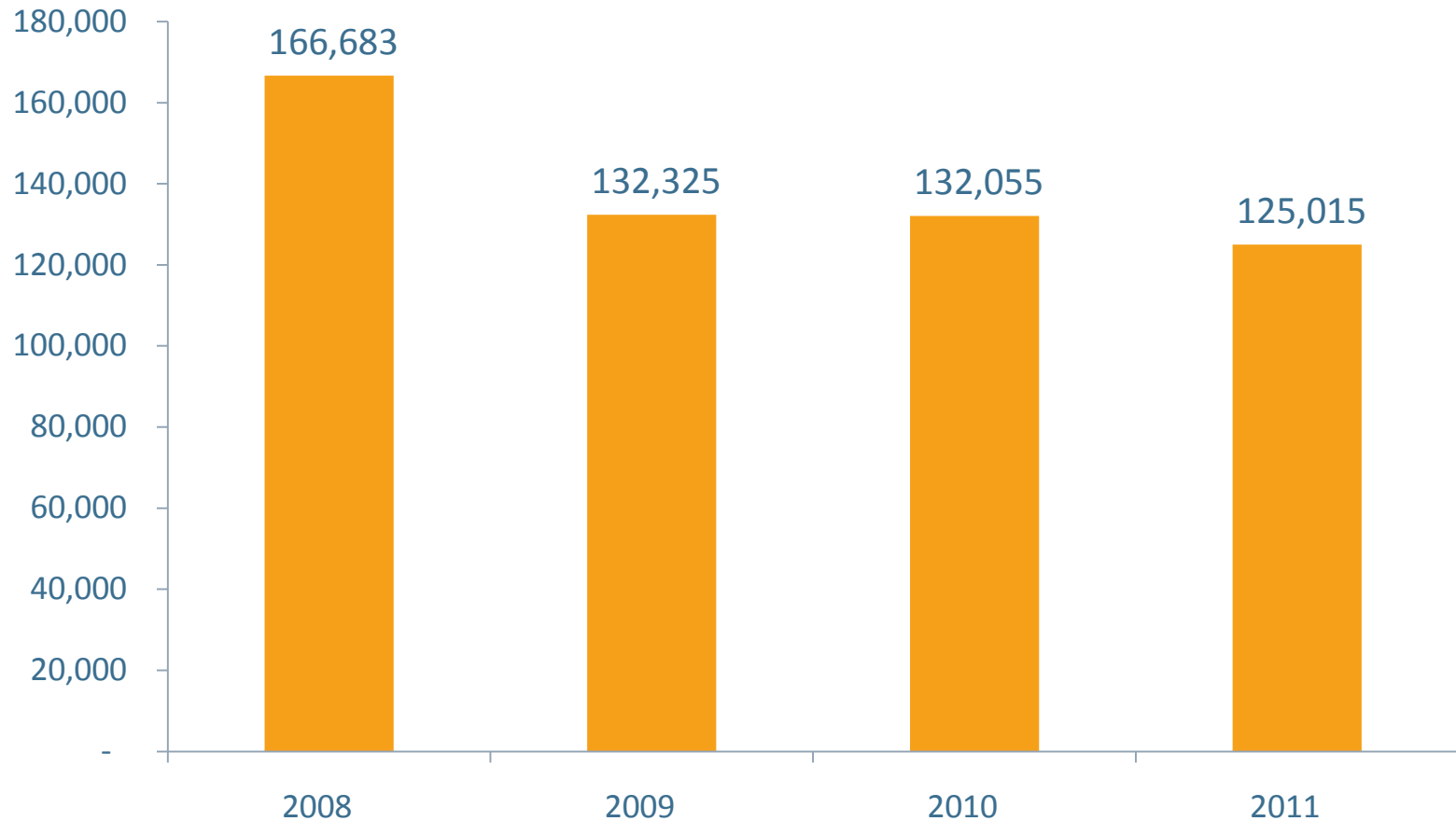
- Snapshot of Medicaid and CHP+ eligibility in 2011
- CHP+ eligibility: Up to 250% of FPL



Can I Compare These Numbers With Previous Estimates?

- Medicaid EBNE estimates are comparable to CHI's *revised* analysis of the 2008-2010 American Community Survey
 - *Not* comparable to any estimates published before 2008
- CHP+ EBNE estimates are not comparable to previous years.
 - New definition: Up to 250% of FPL

Number of Uninsured Children Declining



SOURCE: CHI analysis of the 2008-11 American Community Survey



Calculating EBNE

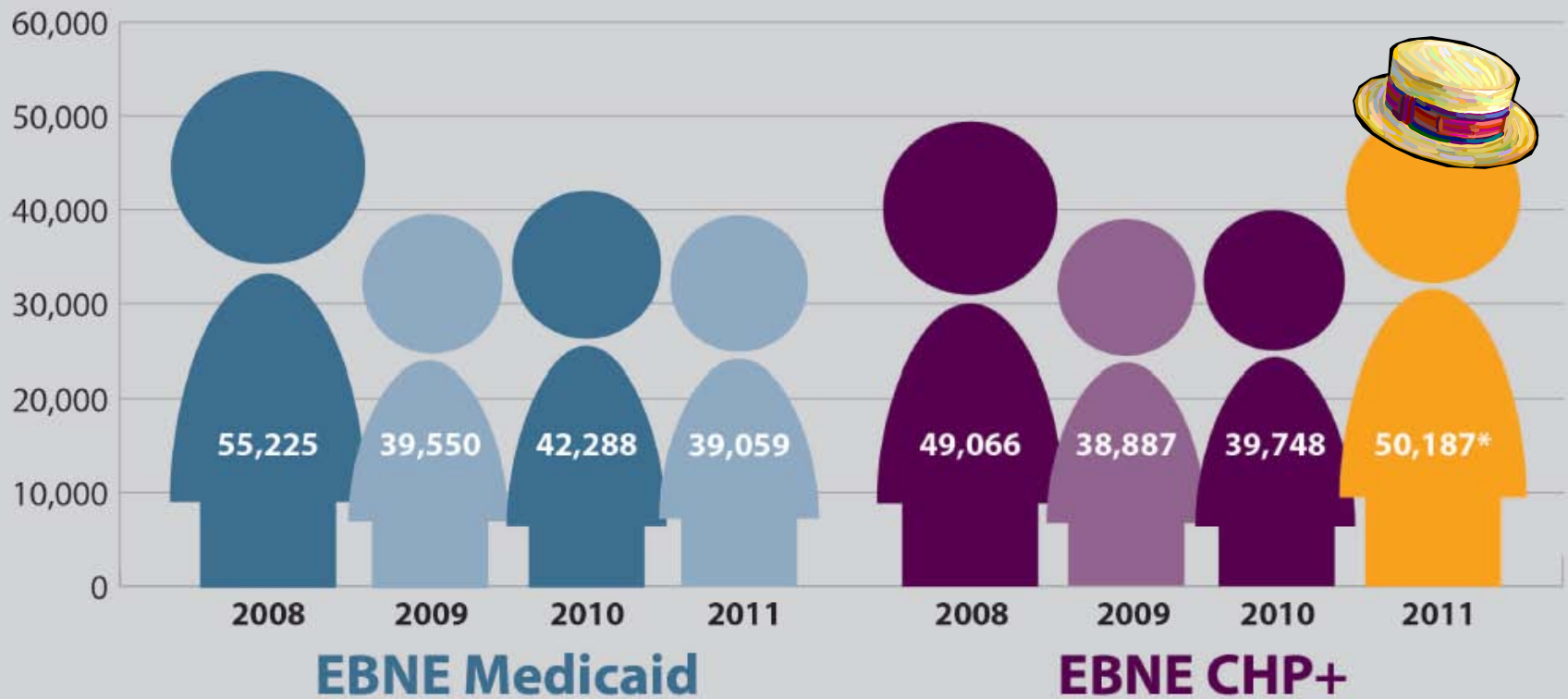
Figure 1. Number and Percentage of Low-Income Uninsured Children (ages 0-18) Eligible But Not Enrolled in Medicaid or CHP+, Colorado, 2011

Program	A. Number enrolled	B. Number EBNE	C. Total eligible (A+B)	D. Percent EBNE (B/C)	E. Percent enrolled (A/C)
Medicaid	319,419	39,059	358,478	10.9%	89.1%
CHP+	66,676	50,187	116,863	42.9%	57.1%
Medicaid or CHP+	386,095	89,246	475,341	18.8%	81.2%



Medicaid and CHP+ EBNE: The Trends

Figure 2. Number of Uninsured Low-Income Children (ages 0-18) in Colorado Eligible But Not Enrolled in Medicaid and CHP+, 2008-2011

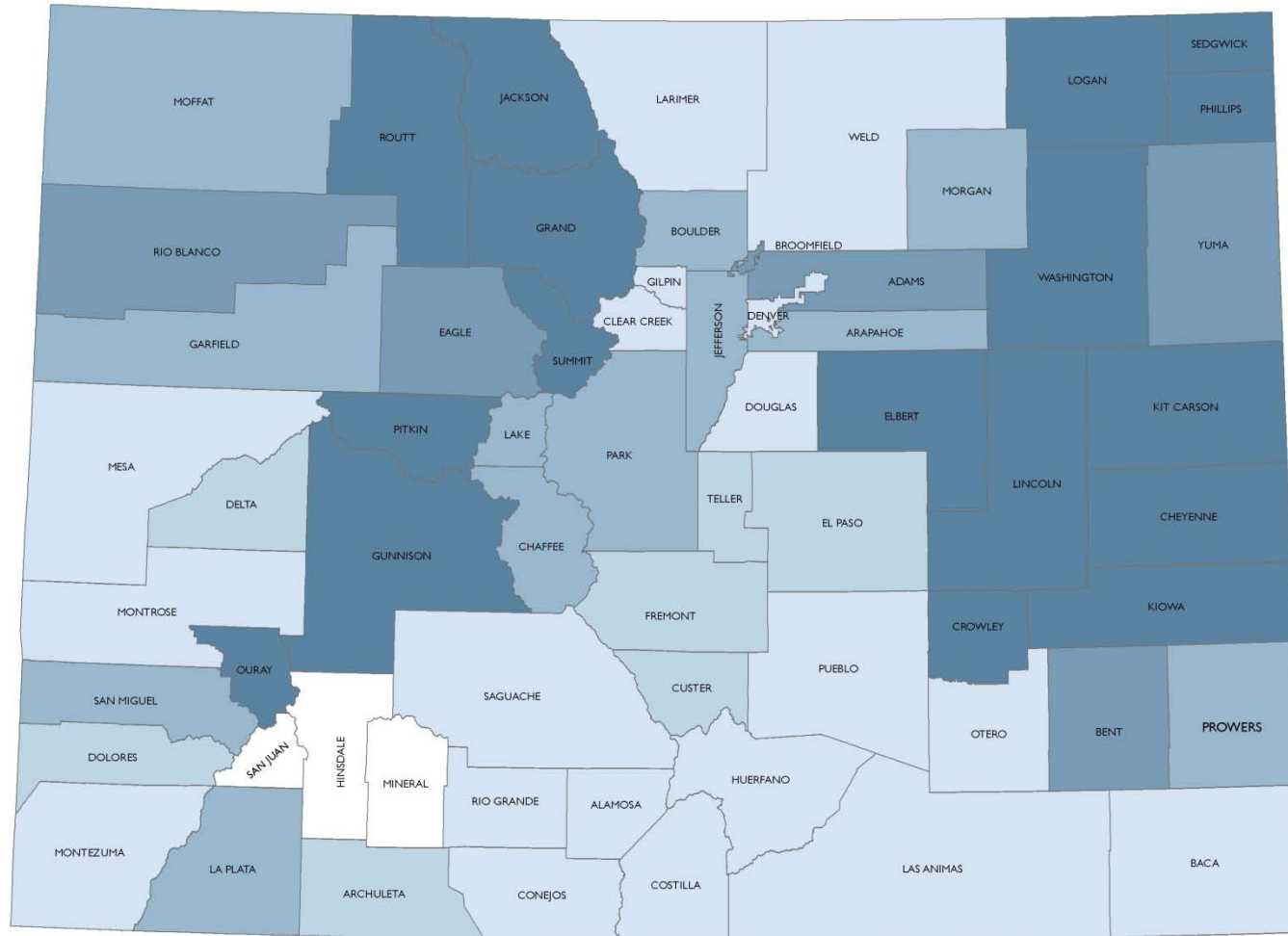


Breaking Out CHP+ EBNE Numbers

Graph 1. Number of Uninsured Children (ages 0-18) Eligible But Not Enrolled in CHP+ By Income, Colorado, 2008-2011



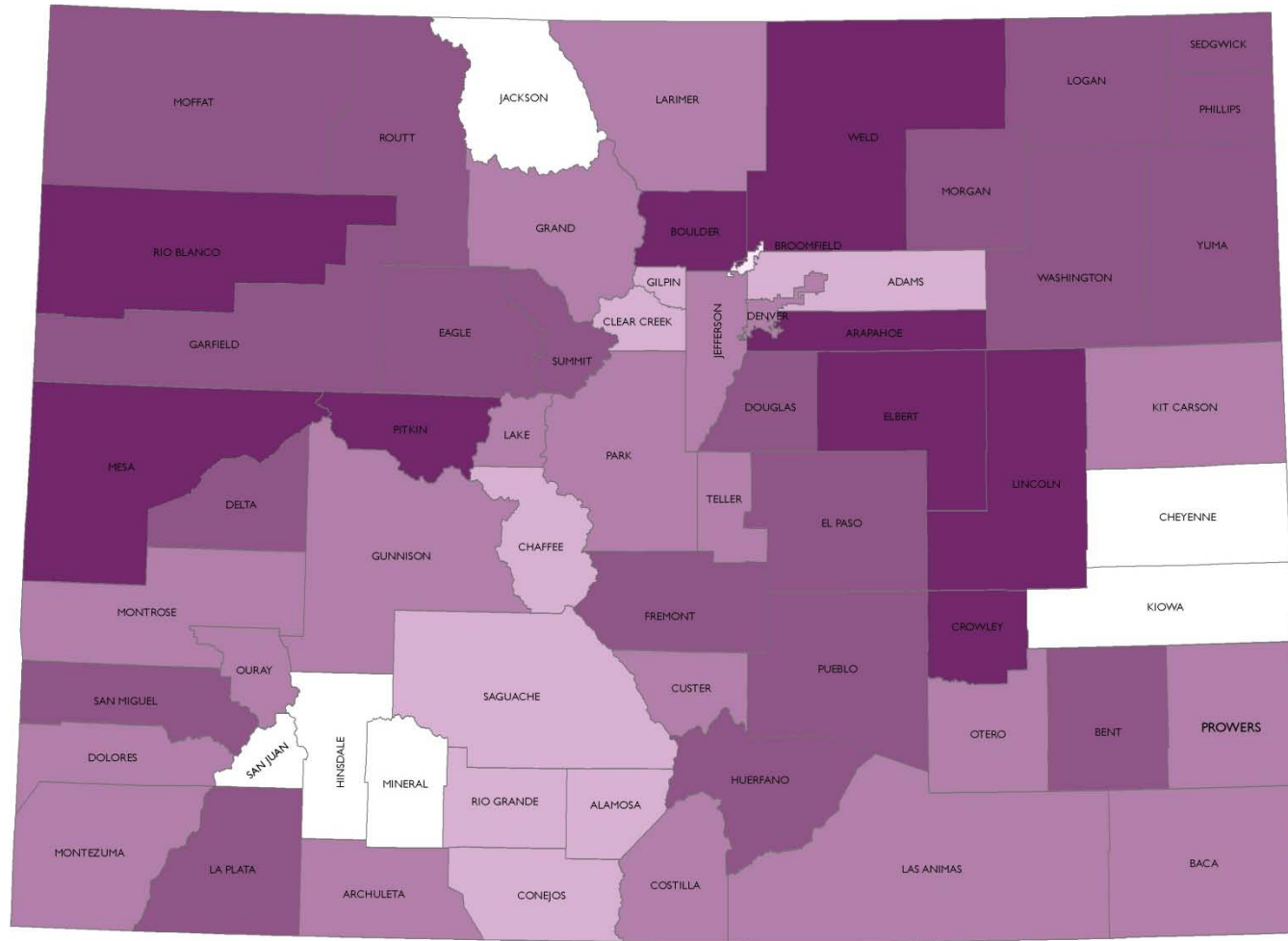
Percentage of Uninsured Kids EBNE in Medicaid



No data available
 Less than 8.0%
 8.0% - 12.0%
 12.1% - 16.0%
 16.1% - 20.0%
 20.1% and higher



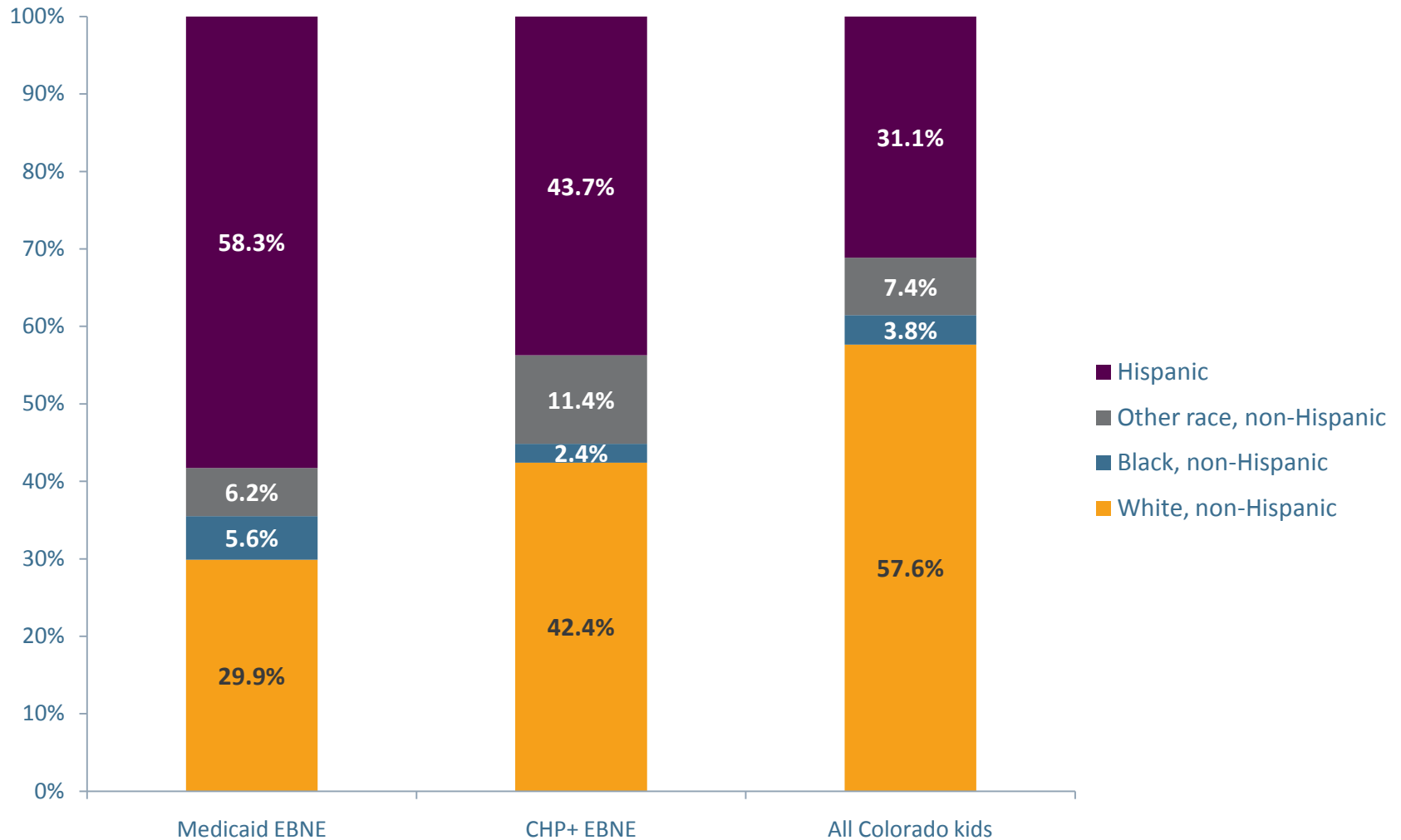
Percentage of Uninsured Kids EBNE in CHP+



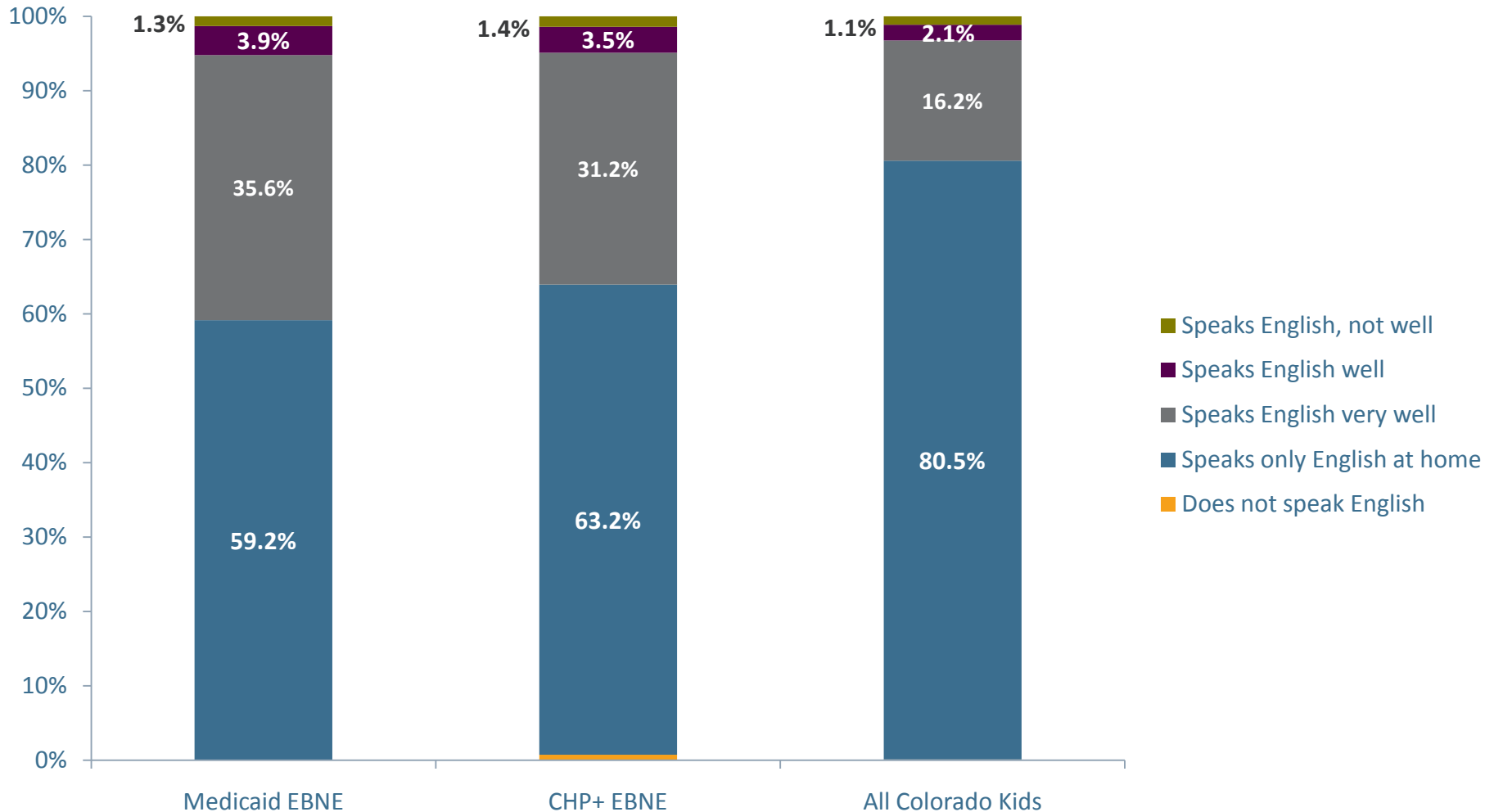
No data available
 Less than 20.0%
 20.0% - 30.0%
 30.1% - 40.0%
 40.1% - 50.0%
 Greater than 50.0%



EBNE Children by Race/Ethnicity



EBNE Children by English Language Proficiency



Comparison of Uninsured Numbers and Rates

Uninsured estimates for children 0-18 years from four sources, Colorado, 2008-2011

	2008	2009	2010	2011
ACS	13.3%	10.4%	10.3%	9.8%
CHS (Ages 0-14)	8.2%	8.7%	5.1%	
CPS	12.5%		8.7%	
COHS/CHAS		7.9%		8.2%

	2008	2009	2010	2011
ACS	166,683	132,325	132,055	125,015
CPS	158,034		115,007	
COHS/CHAS		105,082		112,200

Source: CHI analysis of the American Community Survey (ACS), 2008-09 Colorado Household Survey (COHS) and 2011 CHAS; CDPHE analysis of Child Health Survey (CHS); and U.S. Census Bureau data from Current Population Survey (CPS). CPS reflects two-year averages covering CY2007-08 and CY2009-10.