# COLORADO **HEALTH ACCESS** SURVEY

# A Moment Of Truth

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INSURANCE COVERAGE

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COLORADO **HEALTH** INSTITUTE UPDATED IANUARY 2026

Well-Being in the Wake of the Pandemic

KEY FINDINGS FROM THE 2023 SURVEY

# COLORADO HEALTH ACCESS SURVEY

Dear reader,

Welcome to the 2023 Colorado Health Access Survey. This is the eighth survey in a history that runs back to 2009. People across the state have come to rely on the survey to identify what's keeping every Coloradan from the services they need to lead a healthy life. This year's survey is bigger and more vital than ever. We've added questions on long COVID, access to reproductive care, climate change, and more. The survey also provides trendable data on health access going back a decade or more.

That's why the Colorado Health Access Survey—the CHAS—is Colorado's premier source of information on health coverage, access to health care, and the factors that influence health in our state. As a data source, the CHAS allows policymakers, grassroots organizations, researchers, and others to establish a baseline of knowledge and assess health policy needs and the impact of specific policy changes.

This report is an overview of key findings from 2023. It's just the beginning. Visit our website to find deeper analysis of each topic and personal stories, as well as regional profiles, workbooks, and interactive graphics. We will add more topics on a regular basis throughout the year.

The CHAS is funded by generous sponsors as well as data- and equity-focused agencies and organizations that sponsor individual questions and enhanced samples of certain groups.

In each biennial survey since 2009, a random sample of approximately 10,000 Colorado households has participated in the CHAS, allowing comparisons across a time marked by sweeping changes in health policy. The survey provides a credible source of information about key trends and challenges facing Coloradans that is not available from any other source.

The CHAS is a public good, and we thank the partners whose support allows this information to be available to all Coloradans so that we may understand and act on it. We also express our gratitude to the state agencies that have sponsored questions and other components of the survey.

If you use or rely on this data, please contact us to share your experience or to discuss ways you might support the CHAS financially.

Thank you for your interest in the CHAS. We can't wait to hear how you use the data to improve health for all Coloradans.

With gratitude,



Sara Schmitt
CEO, Colorado Health Institute



Lindsey Whittington
Data and Analysis Manager,
Colorado Health Institute;
Co-Principal Investigator, CHAS



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# A Moment of Truth

# Well-Being in the Wake of the Pandemic

The 2023 Colorado Health Access Survey captures a historical moment with important lessons for health policy. The survey of nearly 10,000 Colorado households, which was fielded from March to September 2023, reveals substantial changes in health, health access, and social stressors stemming from the COVID-19 pandemic and the government's response to it.

More than 19 in 20 Coloradans had health insurance in 2023. Emergency rules to keep people enrolled in Medicaid during the pandemic allowed the state to achieve this historic high.

But these gains already are being reversed. Federal policy requires states to disenroll people who no longer qualify for Medicaid now that the official public health emergency has ended. The CHAS tells a similar story about the effects of housing policy during the pandemic. The state and federal governments took emergency action to help renters and forbid evictions. But those policies have expired, and the CHAS shows a larger share of Coloradans are now worried about where they will live.

The 2023 CHAS findings reveal a moment of truth for Colorado. They show what we can achieve through public policy — especially better health care access and more stable housing. They also show what we can lose when we walk away from policy gains.

This year's survey addresses the most pressing health issues of the moment.

It brings data to help us understand longrunning problems that we haven't fully addressed through policy, such as disrespect by some health care providers, the lack of broadband needed for telehealth services, and the difficulty some people face in finding sources to learn about their health care.

The survey also spotlights new issues that will shape our world in the future. It reveals how Coloradans think about climate change and health. And it quantifies the toll of long COVID.

Above all, the survey shows the struggle for health access is far from over. Our understanding of health access has broadened in the 15 years since the first CHAS to include mental health and social resources such as food, housing, and child care. The 2023 survey shows one thing hasn't changed: Health policy can improve lives, but effective policy requires a long-term commitment to the health of all Coloradans.

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#### **2026 UPDATE**

This report has been updated to reflect population weighting changes made in November 2025. Learn more at colo.health/reweight

#### **INSURANCE COVERAGE**

#### **Insurance coverage** reached a high, but gains are already reversing.

Roughly one in 20 Coloradans lacked health insurance in 2023. Although the uninsured rate dropped to 4.6% after being stuck at around 6.5% for nearly a decade, it still amounted to 265,000 people who lacked health insurance.

Medicaid drove the improvement. The federal government allowed states to keep people enrolled in Medicaid during the COVID-19 pandemic, regardless of their income. But the official public health emergency is now over, and people started losing eligibility for Medicaid in May 2023. This important gain in health coverage is already reversing.

#### **More CHAS Analysis**

Watch our website for upcoming analysis of additional CHAS topics:

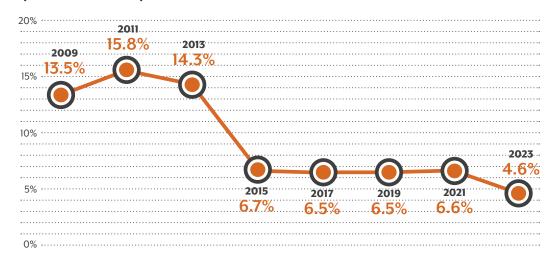
- Reproductive Health Care
- Oral Health Telemedicine
- Sources of Medical Information
- LGBTQ+ Health And more

colo.health/CHAS23

\*For more detail on sample size issues, see the Methods and Terminology article online.

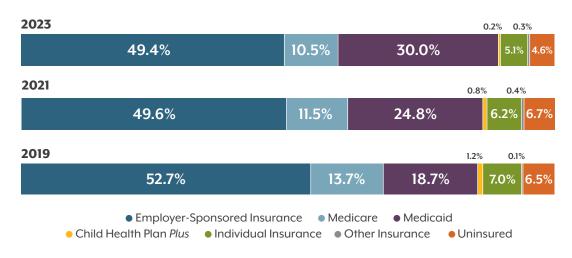
#### Figure 1 Colorado's History of Progress on Coverage

Topic: Uninsured rate. Population: All Coloradans. Years: 2009 to 2023.



#### Figure 2 Uninsured Rate Fell as Medicaid Coverage Increased

Topic: Type of health insurance. Population: All Coloradans. Years: 2019 to 2023.



#### Map 1

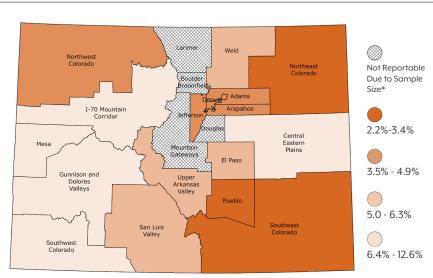
**Western Slope** Struggled **Again With** Health Coverage

**Topic:** 

Uninsured rate. **Population:** All Coloradans,

by Health Statistics Region.

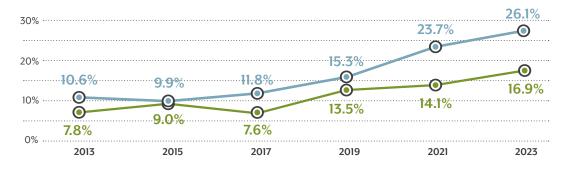
Year: 2023.



#### Figure 3 Mental Health Worsened and Needs Went Unmet

**Topics:** Blue Line: Coloradans who reported eight or more days of poor mental health in the past month. **Green Line:** Coloradans who said they needed mental health care but did not get it.

**Population:** Coloradans 5 and older. **Years:** 2013 to 2023.



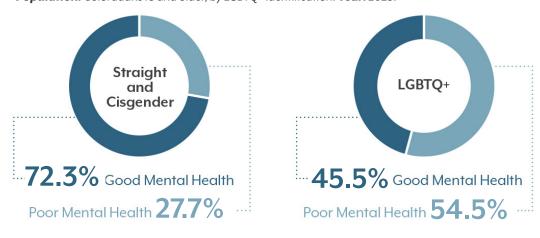
#### Figure 4 Adults Under 50 Struggled the Most With Mental Health

**Topic:** Coloradans who reported eight or more days of poor mental health in the past month. **Population:** Coloradans 5 and older, by age group. **Year:** 2023.



#### Figure 5 More Than Half of LGBTQ+ Coloradans Reported Poor Mental Health

**Topic:** Coloradans who reported eight or more days of poor mental health in the past month. **Population:** Coloradans 18 and older, by LGBTQ+ identification. **Year:** 2023.



# Mental health challenges did not abate as the pandemic eased.

More than one in four people reported poor mental health in 2023, which was the highest number the CHAS has ever recorded but not statistically different from 2021.

As mental health worsened, so did access to care. Some 870,000 Coloradans, or 17.0%, said they could not get the mental health care they needed in 2023, most often because of the difficulty in getting an appointment as soon as they needed it.

Mental health was especially poor for adults under 50 and people who identified as LGBTQ+.

### How Does the CHAS Benefit Your Work?

We want to know how Colorado Health Access Survey data impacts your work in Colorado's health care ecosystem. Scan the QR code or follow the link below to complete a brief survey. Your feedback could help inform future areas of exploration.

colo.health/CHASimpact



#### **CLIMATE CHANGE**

**Coloradans** recognize the link between climate change and health. But they are not confident that their communities are ready for climate disasters.

Climate change has affected the health of nearly 2 million Colorado adults or their families.

Of the people who said climate change has affected their or their family's health, nearly seven in 10 said it made breathing problems worse. And one in three said climate change has hurt their mental health.

Most Coloradans do not think their community is prepared to deal with a climate-related disaster, such as a wildfire or drought.



Download Colorado region-specific data workbooks and fact sheets at:

colo.health/CHAS23

#### **Respiratory and Behavioral Health Issues** Figure 6 **Topped the List of Climate Effects**

**Topic:** Self-reported health effects of climate change. **Population:** Adults who said climate change has affected their health or their family's health. Year: 2023.



65.5% Respiratory

illness or problem breathing



Mental health or substance use issues



Worsening of chronic illness



Wildfire injuries



9.6%

Heat illness, heat stress, or heat stroke



Loss of housing, property, or income



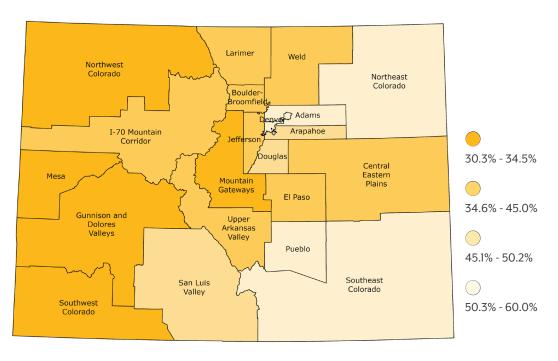
Water contamination or scarcity of drinking water



Some other health concerns

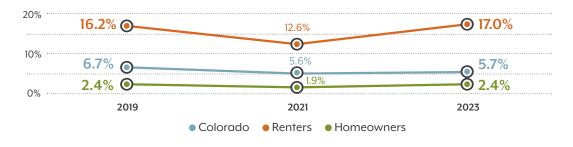
#### **People in Agricultural Areas and Denver Think Their Communities** Map 2 **Are Not Prepared for Climate Disasters**

**Topic:** Perception of community readiness to deal with a climate disaster. **Population:** Adults who said their community is not at all prepared or only somewhat prepared, by Health Statistics Region. Year: 2023.



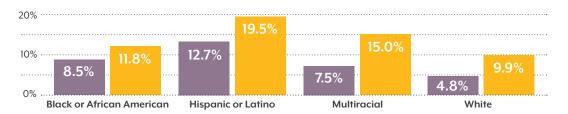
#### Renters Were Seven Times as Likely as Homeowners Figure 7 to Report Housing Instability

Topic: People who worried about having stable housing in the next two months. Population: All Coloradans, segmented by renters and homeowners. Years: 2019 to 2023.



#### Hispanic or Latino Coloradans Were More Likely to Experience Housing Figure 8 Affordability Issues Compared With Other Racial or Ethnic Groups in 2023

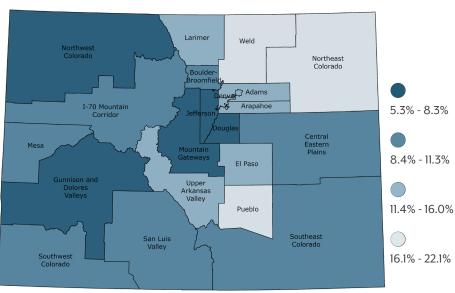
**Topics: Purple bars:** Future housing instability concerns. **Yellow bars:** Housing affordability problems in the past year. Population: All Coloradans, segmented by race and ethnicity.\* Year: 2023.



 Worried in the Next Two Months They Wouldn't Have Stable Housing • Were Unable to Pay Rent or Mortgage in the Last Year

#### People in Northeast Colorado and Pueblo Had Map 3 the Most Trouble Paying the Rent or Mortgage

**Topic:** People who were not able to pay for their rent or mortgage in the past year. **Population:** All Coloradans, by Health Statistics Region. Year: 2023.



#### Colorado backslid on housing stability after improvements in 2021.

In 2023, 7.1% of Coloradans worried they would not have stable housing in the next two months. That was up from 5.6% in 2021.

Housing instability overwhelmingly affects renters. Nearly 17% of renters worried about having a place to live, compared with 2.4% of homeowners.

Just like insurance coverage, housing instability shows the effects of state and federal policy during the pandemic. Government helped people to pay their rent and made it harder for landlords to evict tenants. But those policies are mostly gone, and the consequences show up in the CHAS data.

For more detail on sample size issues, see the Methods and Terminology article online.

<sup>\*</sup>American Indian or Alaska Native, Asian, Middle Eastern or North African, Native Hawaiian or Other Pacific Islander, and Some Other Race are not shown because the numbers were too small to produce a reliable

#### **FOOD SECURITY**

**Food insecurity** is on the rise. The rate of food insecurity jumped more than three percentage points to 11.2% in 2023.

Since 2019, the CHAS has asked people if they ever ate less than they thought they should in the past year because they couldn't afford food. The results follow a similar pattern as the housing instability questions. There was a dip in 2021 that coincided with a flood of pandemic aid. An increase in food insecurity followed in 2023, after pandemic aid had mostly expired.

Rural areas struggled the most. The San Luis Valley and southeast Colorado had the highest rates of food insecurity, along with Pueblo and Weld counties. Denver and El Paso counties also had above-average rates of food insecurity.

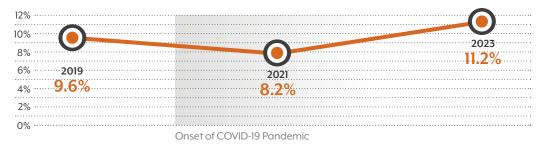
#### **METHODOLOGY AND DATA DICTIONARY**

Publications detailing the 2023 CHAS methods and terminology are available at:

colo.health/CHAS23

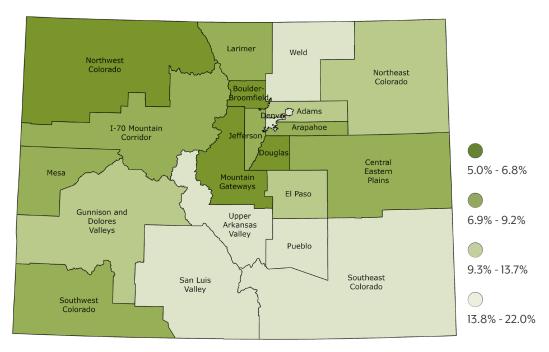
#### Figure 9 Food Insecurity Worsened After a Brief Improvement During the Pandemic

**Topic:** People who ate less than they thought they should in the past year because they could not afford food. **Population:** All Coloradans. **Years:** 2019 to 2023.



#### Map 4 **Food Insecurity Affected Farming Areas the Most**

**Topic:** People who ate less than they thought they should in the past year because they could not afford food. **Population:** All Coloradans, by Health Statistics Region. **Year:** 2023.



#### Figure 10 Men Had the Lowest Rates of Food Insecurity

**Topic:** People who ate less than they thought they should in the past year because they could not afford food. **Population:** All Coloradans, by sex and gender identity. Year: 2023.





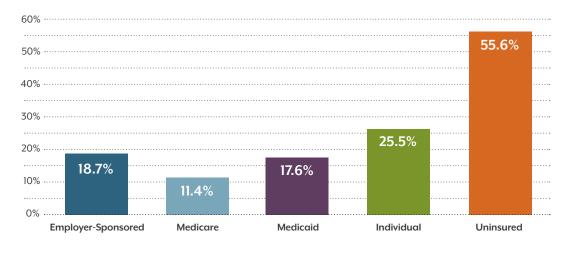
#### Figure 11 Cost Has Remained a Stubborn Barrier to Care for a Fifth of Coloradans

**Topic:** Composite measure of people who could not afford general doctor care, specialist care, or prescriptions that they needed. **Population:** All Coloradans. **Years:** 2009 to 2023.



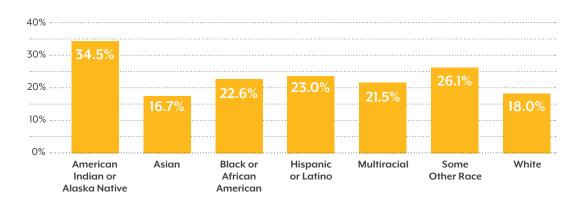
# Figure 12 More Than Half of Uninsured Coloradans Skipped Care They Needed Because of the Cost

**Topic:** Composite measure of people who could not afford general doctor care, specialist care, or prescriptions that they needed. **Population:** All Coloradans, by type of insurance. **Year:** 2023.



# Figure 13 American Indian or Alaska Native Coloradans Reported the Highest Cost Barriers to Care

**Topic:** Composite measure of people who could not afford general doctor care, specialist care, or prescriptions that they needed. **Population:** All Coloradans, by race and ethnicity.\* **Year:** 2023.



# More than a million Coloradans couldn't afford the health care they needed.

One in five respondents (19.8%) said they did not fill a prescription, get doctor care, or get specialty care when they needed it due to cost.

Health insurance makes a huge difference. More than half of people without insurance (56.2%) said they skipped care because of cost. That's three times the rate of people with Medicaid or job-based insurance. However, one in four people with individual market coverage (25.5%) said they could not afford care they needed. Many individual market customers choose lowerpriced coverage that comes with higher out-of-pocket costs.

Read CHI's Statement on Health Disparities at: colo.health/3S78wgC

\* Middle Eastern or North African and Native Hawaiian or Other Pacific Islander are not shown because the numbers were too small to produce a reliable estimate.

For more detail on sample size issues, see the Methods and Terminology article online.

#### **DISRESPECT IN HEALTH CARE**

#### Disrespectful treatment in health care is a growing problem.

In 2023, nearly twice as many Colorado adults reported disrespectful treatment in the medical system than in 2021 (7.1% versus 3.8%, respectively). This represented over 296,000 adults in 2023.

People of color were more likely than white Coloradans to report disrespect when getting care (10.0% versus 5.6%, respectively). The top reasons people felt disrespected were age (with young adults reporting the most disrespect), income, race, disability, and weight.



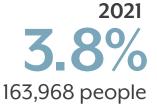
#### **CHAS DATA DASHBOARD**

Explore data on a variety of topics from 2009 to present, and make comparisons among demographic categories of your choice.

colo.health/CHAS

#### Figure 14 Nearly 300,000 Coloradans Felt Disrespected in Health Care in 2023

**Topic:** Adults who felt they were treated with less respect than others when seeking health care in the past year. **Population:** Adults who received health care. **Years:** 2021 to 2023.

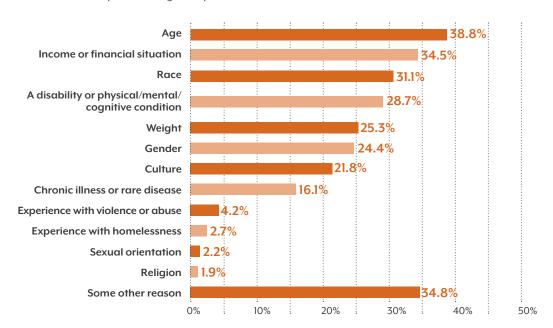




**7.1%** 296,065 people

# Figure 15 Age and Income Were the Most Common Reasons Adults Felt Disrespected When Seeking Health Services in the Past Year\*

**Topic:** Reasons adults said they were treated with disrespect. **Population:** Adults who received health care and reported being disrespected. **Year:** 2023.



# Figure 16 Younger Adults Were More Likely to Report Disrespect When Seeking Health Services in the Past Year

**Topic:** Percentage of adults reporting they felt disrespected when seeking health services in the past year. **Population:** Adults who received health care, by age. **Years:** Combined data from 2021 and 2023.

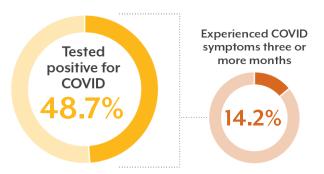


<sup>\*</sup> Some reasons were not reportable due to sample size. This includes preferred language, immigration status, and being an asylum seeker or refugee.

#### Figure 17

#### One in Seven People Who Tested Positive for COVID-19 Had Long COVID

**Topic:** Percentage of Coloradans who have ever tested positive for COVID-19, and percentage whose symptoms lasted three months or longer. **Population:** Coloradans 16 and older (left chart). Coloradans 16 and older who tested positive for COVID-19 (right chart) **Year:** Question was asked in 2023 about any year since the pandemic began.



#### Figure 18

# Many People With Long COVID Had to Take Time Off Work or School to Deal With Their Symptoms

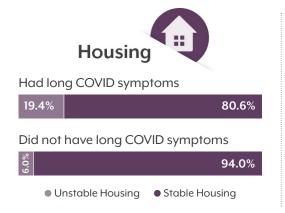
**Topic:** Impacts of long COVID symptoms. **Population:** Coloradans 16 and older who tested positive for COVID-19 and experienced symptoms for at least three months. **Year:** Question was asked in 2023 about any year since the pandemic began.

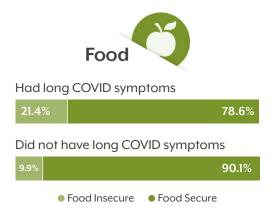
Consequences of Long COVID Symptoms	Percentage	Number
Take time off work or school	46.0%	137,697
Reduce hours at work	33.9%	101,969
Leave job	6.6%	19,765
Apply for disability benefits	8.2%	24,497
Some other impact	23.7%	62,102

#### Figure 19

People Who Suffered From Long COVID Symptoms Were More Likely to Experience Housing Instability or Food Insecurity Compared With Those Who Didn't Suffer From These Symptoms

**Topic:** Food security and housing stability of people with long COVID compared with people who did not have long COVID. **Population:** Coloradans 16 and older. **Year:** 2023 for housing and food, any time since beginning of the pandemic for long COVID.





#### Long COVID has brought harm to lives and livelihoods.

Nearly half of Coloradans 16 and older (48.8%) said they had tested positive for COVID-19 at some point since the start of the pandemic. One in seven of those said their symptoms lasted three months or more. This is called long COVID. It has affected more than 300,000 Coloradans.

Long COVID's effects have been disastrous. About half of the people with long COVID had to take time off school or work. And tens of thousands had to leave their job or apply for disability benefits.

The CHAS shows that long COVID is a profound challenge for both patients and society as a whole. Policymakers must appreciate the breadth of the problem so they can plan an effective response.



Sonia Cadena's life was upended by long COVID. Read her story and those of other Coloradans whose experiences illustrate the reality of the numbers.

colo.health/CHAS23

