



Higher Rate of Eligible Coloradans Are Getting Health Coverage

Colorado is chipping away at the percentage of residents who remain uninsured even though they are eligible for the Medicaid or Child Health Plan *Plus* (CHP+) public insurance programs.

The state's eligible but not enrolled (EBNE) rate for Medicaid and CHP+ fell four percentage points to 17 percent in 2014 from 21 percent in 2012, according to a new analysis by the Colorado Health Institute (CHI). (See Table 1.)

The lower EBNE percentage came in the wake of sweeping health policy changes. The uninsurance rate was attacked from two sides when the main provisions of the Affordable Care Act (ACA) went into effect at the beginning of 2014.

Colorado opted to expand eligibility for Medicaid to more low-income residents. And tax subsidies became available to help people with higher incomes purchase private coverage through Connect for Health Colorado, the health insurance marketplace.

The result? More than 4.8 million Coloradans had health insurance in 2014, the most ever.

This research brief updates CHI's annual Medicaid and CHP+ enrollment analysis. For the first time, it analyzes the number of Coloradans who were eligible for insurance tax credits but remained uninsured (see Table 2). It also debuts an updated method for estimating how many of the uninsured were undocumented immigrants.

What is EBNE?

When we refer to someone as EBNE, we mean that they are uninsured even though they are eligible for Medicaid or Child Health Plan *Plus* (CHP+) public insurance or for an advanced premium tax credit (APTC) to purchase insurance through Connect for Health Colorado.

Eligibility is based on income and citizenship guidelines.

CHI developed a method for estimating the likelihood that someone is an undocumented immigrant. This method is based on findings from a 2006 Pew Hispanic Center report. Please see the "Methods and Limitations" document for more detail on this and other methods used to develop EBNE estimates.

About 559,000 Coloradans were uninsured in 2014. Of this group, CHI estimates that 371,000 were eligible for assistance in obtaining coverage — 189,000 through Medicaid or CHP+ coverage and 182,000 through the tax credits. This EBNE group included 62,000 kids.

An estimated 112,000 undocumented immigrants living in the state did not have health insurance, about one-fifth of all uninsured Coloradans, according to the new statistical model developed by CHI.

Table 1. Public Coverage EBNE Rates in Colorado, 2012-2014

Year	Medicaid EBNE	CHP+ EBNE	Total Public Coverage EBNE	Medicaid Eligible	CHP+ Eligible	Total Public Coverage Eligible	Public Coverage EBNE Rate
2012	116,240	36,380	152,620	598,642	118,913	717,555	21%
2014	159,830	29,596	189,426	1,046,042	85,999	1,132,041	17%

This information is important for policy discussions surrounding undocumented immigrants, who are not eligible to enroll in Medicaid or CHP+, except in extraordinary circumstances, or to buy insurance through the marketplace at all.

This leaves just 61,000 uninsured Coloradans who weren't eligible for any sort of coverage assistance, all with annual incomes of more than four times the federal poverty level (FPL), above the cut-offs for both public insurance and tax credits.¹ (See Table 3 and Table 4.)

CHI's analysis, which is based on U.S. Census Bureau data

¹ Data are unavailable on the annual incomes of about 14,000 Coloradans.

Table 2. Advanced Premium Tax Credit Rates in Colorado, 2014

Advanced Premium Tax Credit EBNE	Advanced Premium Tax Credit Eligible	Advanced Premium Tax Credit EBNE Rate
181,864	253,745	72%

from 2014, the latest available, offers a first look at EBNE rates after the implementation of the ACA.

In this brief, CHI addresses four key questions: How many of Colorado's uninsured adults were eligible for APTCs or public insurance? How many kids? How many were undocumented immigrants?

And did any of this change after the implementation of the ACA?

Wait . . . How Many Uninsured Coloradans Are There?

CHI released data from the 2015 Colorado Health Access Survey (CHAS) in September showing that just 353,000 Coloradans remained uninsured. But the 2014 ACS, used in this analysis, reports 559,000 uninsured Coloradans in 2014.

While both sources indicate that the uninsurance rate dropped dramatically since 2013, what accounts for this gap?

First, the data are from different years. While the

major ACA provisions went into effect in 2014, people continued to gain insurance in 2015. In fact, according to HCPF, Medicaid caseload increased by 14 percent from October 2014 to October 2015. Connect for Health Colorado also experienced some enrollment increases between the two years.

Second, there are some differences in the two methodologies. For more detail on this, please see CHI's 2015 brief ["Counting Colorado's Uninsured 2015: The Latest Estimates."](#)

QUESTION ONE:

How Many Uninsured Adults Were Eligible For Tax Credits or Public Insurance in 2014?

Nearly **136,000** uninsured Colorado adults were eligible for Medicaid last year — 29 percent of the state's 476,000 uninsured adults.

An additional **173,000** uninsured adults, or 36 percent, qualified to receive tax credits to purchase insurance through the marketplace.

Overall, this means that more than **309,000** uninsured Colorado adults qualified to receive some sort of insurance assistance in 2014. This accounted for about two-thirds of all uninsured adults.

While Medicaid enrollment is free, consumers who qualify for tax credits to purchase insurance still face premiums. Because of this, encouraging the relatively high number of uninsured adults who are eligible for APTCs to buy insurance may involve more than just education and outreach. Price is most likely a barrier in many cases.

Data from the 2015 CHAS indicate that cost is prohibitive even for those qualified for tax credits. The average monthly premium for a bronze-level plan after tax credits is \$127, but nearly half of Colorado's uninsured residents indicated they would be willing to pay no more than \$99 per month.¹

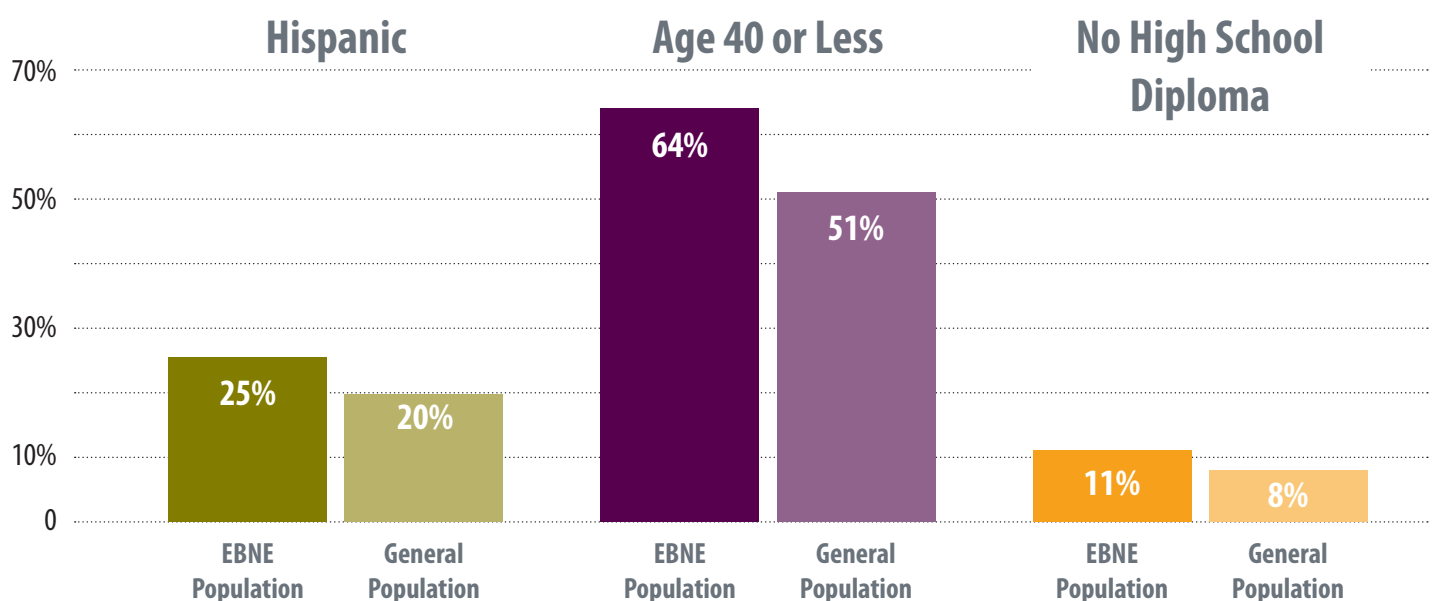
What else do we know about these uninsured adults?

Table 3. Colorado's Uninsured Adults, Ages 19-64, By Category

Qualifying Category	Uninsured Estimate	As % Of All Uninsured	Eligible For
Under 139% FPL (Citizen or legal resident for 5+ years)	135,769	29%	Medicaid
Under 139% FPL (Legal resident for < 5 years)	4,068	1%	APTC
139 – 150%	6,662	1%	APTC
151 – 200%	51,240	11%	APTC
201 – 250%	39,060	8%	APTC
251 – 300%	34,932	7%	APTC
301 – 400%	37,523	8%	APTC
Over 400%	51,765	11%	Nothing
Ineligible based on documentation status	100,691	21%	Nothing
FPL unknown	14,096	3%	N/A
Total uninsured adults	475,806	100%	

Disparities that existed prior to the ACA were still there in 2014. EBNE adults were more likely to be Hispanic and young. They also were less likely to have graduated from high school.

Figure 1. Characteristics of the Adult Eligible But Not Enrolled (EBNE) Population



QUESTION TWO:

How Many Uninsured *Children* Were Eligible For Tax Credits Or Public Insurance in 2014?

According to the CHAS, the uninsurance rate for Colorado's kids hit a new low of 2.5 percent in 2015, even though none of the ACA expansions targeted children. It may be that as parents enrolled in Medicaid for the first time, they brought their kids along with them. This phenomenon is known as the "welcome mat" effect.

Kids' Medicaid EBNE rates were also lower last year than they were in the past, dropping from 11 percent in 2012 to just five percent in 2014.

The EBNE rate for CHP+ kids, however, grew slightly, from 31 percent to 34 percent. If the welcome mat effect was responsible for increased Medicaid enrollment among children, their parents' ineligibility for CHP+ might explain the lack of movement here.

Still, 54,000 of Colorado's 83,000 uninsured kids — 65

percent — were eligible for Medicaid or CHP+. Another 8,400, or 10 percent, were eligible for the tax credits.

Disparities based on race/ethnicity or citizenship status that existed among these EBNE children prior to the ACA remained in 2014. EBNE kids also were more likely to come from "mixed composition" families, meaning they had at least one parent who was an undocumented immigrant.

Because their parents were not eligible for any form of public insurance assistance, this may indicate a reverse welcome mat effect, where parents' ineligibility prevented them from enrolling their children.

This means that three of four uninsured Colorado children were eligible for some sort of assistance last year, be it Medicaid, CHP+, or the tax credit.

Figure 2. Characteristics of the Children's Eligible But Not Enrolled (EBNE) Population

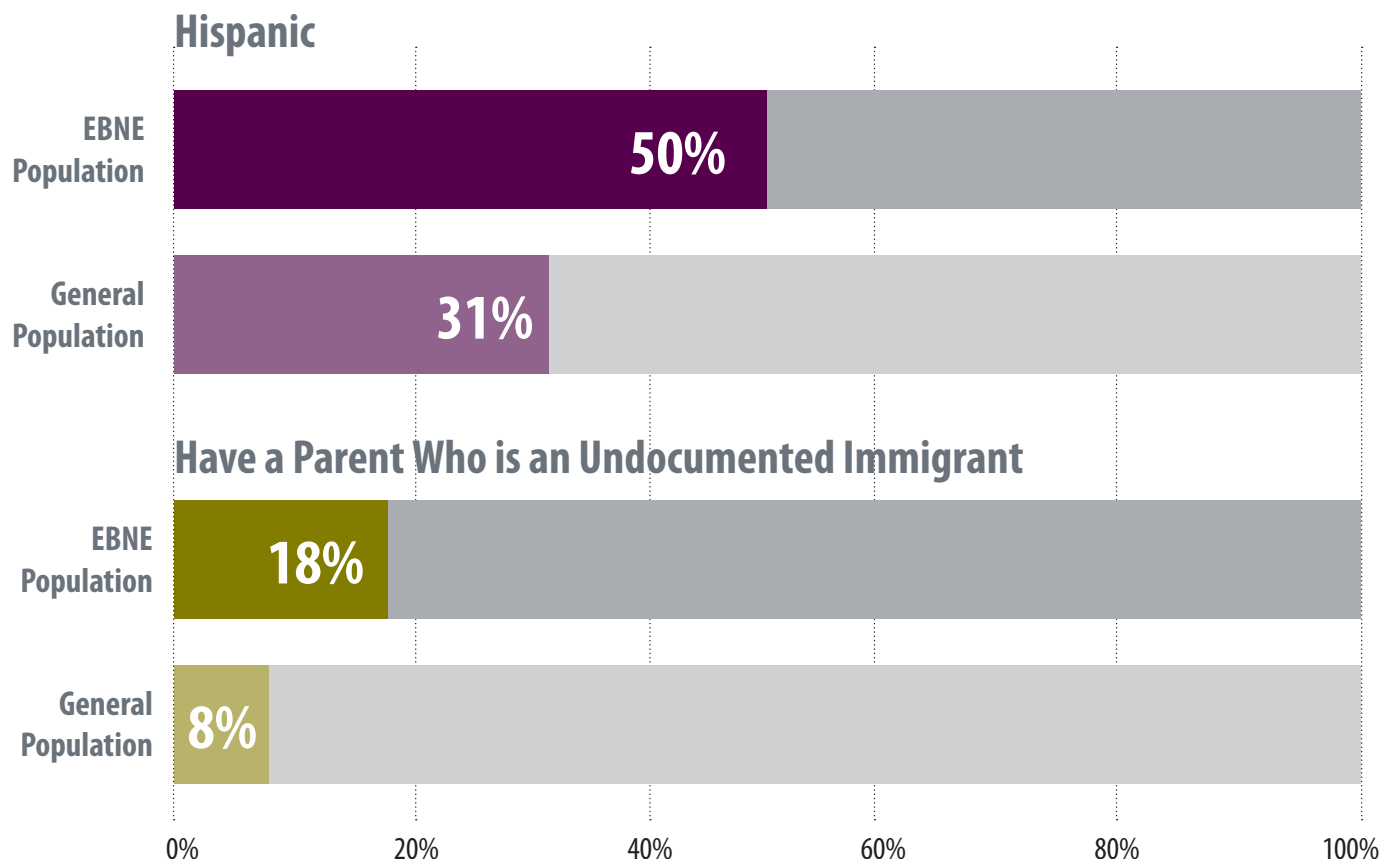


Table 4. Colorado's Uninsured Children, Ages 0-18, By Qualifying Category

Qualifying Category	Uninsured Estimate	As % Of All Uninsured	Eligible For
Under 101% FPL (Citizen/legal resident for 5+ years)	15,557	19%	Medicaid
Under 101% (Legal resident <5 years)	368	0.4%	APTC
101 – 147% (Citizen/legal resident for 5+ years)	8,504	10%	Medicaid
101 – 147% (Legal resident <5 years)	0	0%	APTC
148 – 200% (Citizen/legal resident for 5+ years)	12,384	15%	CHP+
148 – 200% (Legal resident <5 years)	147	0.2%	APTC
201 - 265% (Citizen/legal resident for 5+ years)	17,212	21%	CHP+
201 - 265% (Legal resident <5)	100	0.1%	APTC
266 – 300% (Citizen/legal resident for 5+ years)	2,620	3%	APTC
266 – 300% (Legal resident <5 years)	0	0%	APTC
301 – 400% (Citizen/legal resident for 5+ years)	4,957	6%	APTC
301 – 400% (Legal resident <5 years)	187	0.2%	APTC
Over 400%	8,894	11%	Nothing
Ineligible based on documentation status	11,642	14%	Nothing
FPL unknown	385	0.5%	N/A
Total uninsured children	82,957	100%	

QUESTION THREE:**How Many Of Colorado's Remaining Uninsured Were Undocumented Immigrants in 2014?**

Of the 559,000 Coloradans who remained uninsured in 2014, **112,000** were undocumented immigrants – a fifth of the uninsured.

But this ratio varied widely across the state. As many as a third of the uninsured in Adams and Denver counties were undocumented immigrants. In other counties, including Douglas, Clear Creek and Glipin, the rate was below two percent.

While the ACS does not explicitly ask respondents about their documentation status, CHI developed a method for estimating the likelihood that a non-citizen was undocumented. Please see our "Methods and Limitations" document for more detail on this model.

Because the ACA doesn't include provisions to increase health insurance for undocumented immigrants, the share of uninsured Coloradans who are undocumented will likely grow as other residents gain insurance.

QUESTION FOUR:

Did the Affordable Care Act Change Anything?

The four-point decline in Colorado's EBNE rate for Medicaid and CHP+ — from 21 percent in 2012 to 17 percent in 2014 — came even though the ACA increased the number of Coloradans eligible for public coverage.

This is because enrollment in Medicaid and CHP+ grew by 68 percent between 2012 and 2014, outpacing the eligibility growth of 58 percent.

But EBNE rates varied by county, according to CHI's analysis.

This is likely because the Medicaid eligibility expansion had a stronger effect in some areas, particularly those that are home to many low-income residents.

Even so, the analysis reveals that the number of public insurance enrollees increased in every county. (See "Where's the Data?" for information on how you can find numbers for your county.)

In Colorado, both uninsurance and EBNE rates have declined since the ACA went into effect. However, this analysis shows that 371,000 uninsured Coloradans were eligible for assistance in acquiring health insurance.

Where's the Data?

More detailed data on EBNE rates are on CHI's website. Data tables are available for the overall uninsured population. It is also broken down by adults and children.

EBNE populations are also split by various demographics such as race/ethnicity, primary language and age. Finally, a methodology document explaining how CHI arrived at these conclusions is posted.

Developing the Estimates

- The **Colorado Department of Health Care Policy and Financing (HCPF)** provided enrollment data for Medicaid and CHP+.
- **Connect for Health Colorado** provided enrollment data for APTCs.
- The U.S. Census Bureau's **2014 American Community Survey (ACS)** provided estimates of uninsured populations. The ACS is an annual stratified random sample survey of approximately 51,000 Coloradans.

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