

Colorado Adults' Health Insurance Status: 2011 update

Who are the low-income adults who qualify for Medicaid expansions in Colorado?

DATA SUPPLEMENT

Revised July 2011

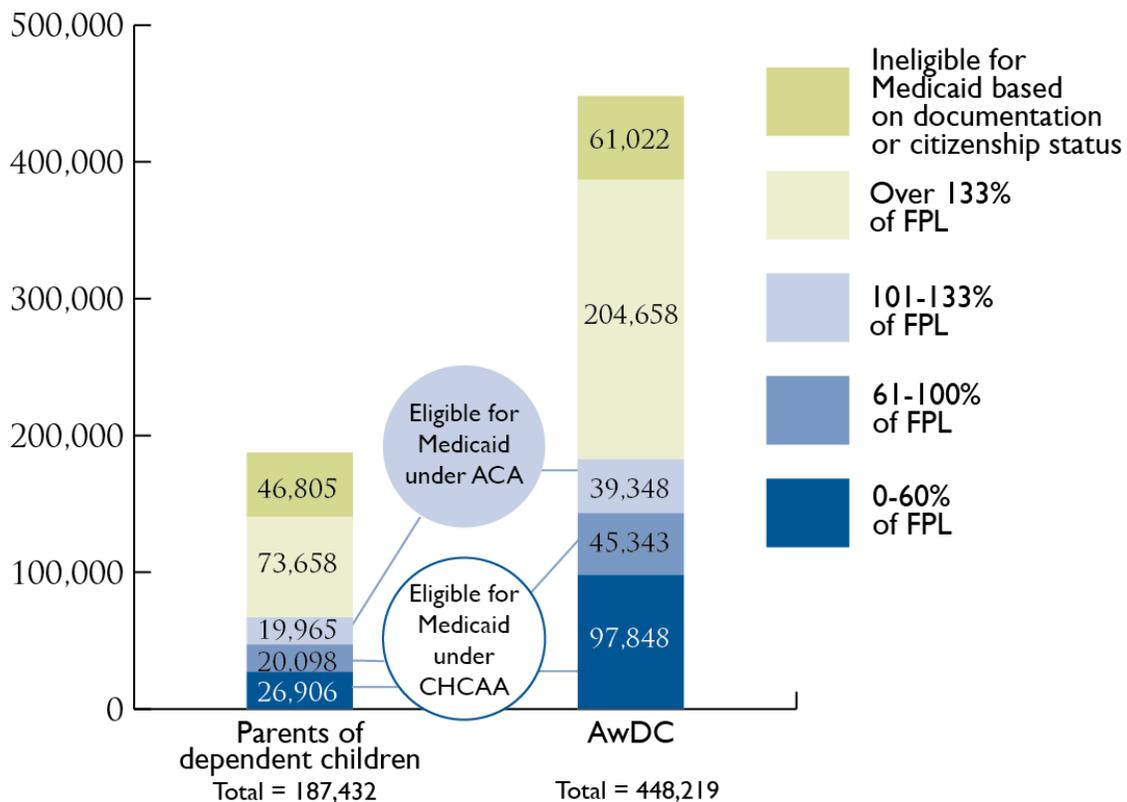
Lacking insurance coverage can have adverse consequences for all members of a family—adults and children alike. Compared to insured adults, uninsured adults are nearly five times more likely to report not having a usual place where they seek care and are approximately three times more likely to report not seeing a doctor in the past year. In addition, children ages 0-18 whose parents have health insurance are more likely to be insured and have access to health care.¹

This data supplement describes and provides estimates of the adult population in Colorado who will benefit from

Medicaid coverage expansions as a result of the passage of the *Colorado Health Care Affordability Act* (the CHCAA) and the federal *Patient Protection and Affordable Care Act* (the ACA). (For more information on the CHCAA and ACA, see page 5). This supplement focuses on low-income working-age adults (ages 19-64) in Colorado who reported being uninsured when they were surveyed.

Twenty percent (approximately 648,000) of Colorado adults between the ages of 19-64 were uninsured in 2009. Graph I shows the breakdown of these uninsured adults by income and eligibility for Medicaid.

Graph I. Uninsured Colorado adults (ages 19-64) by family status and percent of federal poverty level (FPL), 2009



NOTE: AwDC indicates adults without dependent children. The FPL in 2009 was \$10,830 for an individual and \$22,050 for a family of four. No income data were available for 12,262 individuals in the AwDC category.

SOURCE: CHI analysis of the 2009 American Community Survey

¹ Kaiser Commission on Medicaid and the Uninsured. (2009). "Expanding Health Coverage for Low-Income Adults: Filling the gaps in Medicaid eligibility." (Retrieved April 26, 2011, from <http://www.kff.org/medicaid/upload/7900.pdf>).

Table 1. Rates of uninsured adults (ages 19-64 years) by county, Colorado, 2009

County	A. Total adults 19-64	B. Uninsured adults	C. Percent uninsured (B/A)
Adams	267,854	68,338	25.5%
Alamosa	8,047	2,416	30.0%
Arapahoe	347,636	71,904	20.7%
Archuleta	7,120	2,076	29.2%
Baca	2,429	729	30.0%
Bent	3,799	857	22.6%
Boulder	208,075	32,825	15.8%
Broomfield	31,573	3,829	12.1%
Chaffee	11,774	2,617	22.2%
Cheyenne	1,413	319	22.6%
Clear Creek	6,322	906	14.3%
Conejos	4,516	1,356	30.0%
Costilla	1,969	591	30.0%
Crowley	3,495	788	22.6%
Custer	2,539	564	22.2%
Delta	20,022	5,838	29.2%
Denver	403,189	99,571	24.7%
Dolores	1,326	387	29.2%
Douglas	176,241	13,605	7.7%
Eagle	33,433	7,496	22.4%
El Paso	379,283	63,258	16.7%
Elbert	12,586	2,839	22.6%
Fremont	33,451	7,434	22.2%
Garfield	32,687	10,112	30.9%
Gilpin	3,226	462	14.3%
Grand	9,985	2,239	22.4%
Gunnison	11,200	2,511	22.4%
Hinsdale	634	142	22.4%
Huerfano	4,227	1,269	30.0%
Jackson	1,177	364	30.9%
Jefferson	353,608	57,975	16.4%
Kiowa	1,027	232	22.6%
Kit Carson	5,074	1,145	22.6%
La Plata	31,609	9,216	29.2%
Lake	6,269	1,406	22.4%
Larimer	196,649	37,096	18.9%
Las Animas	8,176	2,455	30.0%
Lincoln	3,855	870	22.6%
Logan	12,986	2,930	22.6%
Mesa	88,988	19,546	22.0%
Mineral	667	150	22.4%
Moffat	9,841	3,044	30.9%
Montezuma	17,142	4,998	29.2%
Montrose	24,049	7,012	29.2%

County	A. Total adults 19-64	B. Uninsured adults	C. Percent uninsured (B/A)
Morgan	17,209	3,882	22.6%
Otero	10,920	3,279	30.0%
Ouray	3,003	673	22.4%
Park	10,528	2,340	22.2%
Phillips	2,837	640	22.6%
Pitkin	11,935	2,676	22.4%
Prowers	9,173	2,069	22.6%
Pueblo	93,292	22,657	24.3%
Rio Blanco	4,468	1,382	30.9%
Rio Grande	6,674	2,004	30.0%
Routt	14,697	4,547	30.9%
Saguache	3,181	955	30.0%
San Juan	401	117	29.2%
San Miguel	4,743	1,383	29.2%
Sedgwick	1,740	393	22.6%
Summit	18,898	4,237	22.4%
Teller	14,900	3,311	22.2%
Washington	3,120	704	22.6%
Weld	157,481	34,030	21.6%
Yuma	6,233	1,406	22.6%
TOTAL	3,186,606	648,403	20.3%

SOURCE: CHI analysis of the 2009 American Community Survey

DATA SOURCES

The data source used for this analysis was the U.S. Census Bureau's 2009 American Community Survey (ACS). The ACS is an annual stratified random sample survey of approximately 49,000 Coloradans. These estimates include only uninsured adults who were U.S. citizens or legal residents who had lived in the country for at least five years and met the income eligibility guidelines. An adult was counted as uninsured if he or she reported not having any form of health insurance at the time at which the ACS questionnaire was administered.

County and state Medicaid 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 2009.

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

These estimates are available for download at CHI's website, www.coloradohealthinstitute.org/data.

Table 2. Uninsured Colorado adults by FPL level and family status, newly eligible for Medicaid under the Colorado Health Care Affordability Act and the Patient Protection and Affordable Care Act

County	Colorado Health Care Affordability Act		Patient Protection and Affordable Care Act	
	Parents (61-100% FPL)	AwDCs (0-100% FPL)	Parents (101-133% FPL)	AwDCs (101-133% FPL)
Adams	2,295	13,736	2,240	3,129
Alamosa	58	495	126	121
Arapahoe	3,154	14,406	3,201	4,113
Archuleta	62	453	80	91
Baca	17	149	38	36
Bent	16	252	45	41
Boulder	1,171	6,117	1,394	1,581
Broomfield	21	1,079	56	167
Chaffee	115	425	153	152
Cheyenne	6	94	17	15
Clear Creek	25	279	5	66
Conejos	33	278	71	68
Costilla	14	121	31	30
Crowley	14	232	41	37
Custer	25	92	33	33
Delta	174	1,274	226	255
Denver	1,864	25,479	2,156	5,916
Dolores	12	84	15	17
Douglas	-	2,486	468	1,088
Eagle	331	1,143	83	314
El Paso	2,932	13,341	1,591	3,734
Elbert	52	836	149	135
Fremont	326	1,207	434	433
Garfield	279	1,543	-	1,008
Gilpin	13	143	3	34
Grand	99	341	25	94
Gunnison	111	383	28	105
Hinsdale	6	22	2	6
Huerfano	30	260	66	63
Jackson	10	56	-	36
Jefferson	1,595	12,331	1,266	3,146
Kiowa	4	68	12	11
Kit Carson	21	337	60	54
La Plata	275	2,012	356	402
Lake	62	214	16	59
Larimer	929	10,194	1,112	4,541
Las Animas	59	503	128	123
Lincoln	16	256	46	41
Logan	53	862	153	139
Mesa	818	4,832	622	625
Mineral	7	23	2	6

County	Colorado Health Care Affordability Act		Patient Protection and Affordable Care Act	
	Parents (61-100% FPL)	AwDCs (0-100% FPL)	Parents (101-133% FPL)	AwDCs (101-133% FPL)
Moffat	84	465	-	303
Montezuma	149	1,091	193	218
Montrose	209	1,531	271	306
Morgan	71	1,143	203	184
Otero	79	672	171	164
Ouray	30	103	7	28
Park	103	380	137	136
Phillips	12	188	34	30
Pitkin	118	408	30	112
Prowers	38	609	108	98
Pueblo	1,140	6,049	646	1,558
Rio Blanco	38	211	-	138
Rio Grande	48	411	105	100
Routt	126	694	-	453
Saguache	23	196	50	48
San Juan	3	26	5	5
San Miguel	41	302	53	60
Sedgwick	7	116	21	19
Summit	187	646	47	178
Teller	145	538	193	193
Washington	13	207	37	33
Weld	305	8,354	1,032	2,849
Yuma	26	414	74	67
TOTAL	20,098	143,191	19,965	39,348

SOURCE: CHI analysis of the 2009 American Community Survey

THE COLORADO HEALTH CARE AFFORDABILITY ACT (THE CHCAA) AND THE PATIENT PROTECTION AND AFFORDABLE CARE ACT (THE ACA)

The CHCAA assesses a fee on Colorado hospitals to leverage federal dollars to increase hospital reimbursement rates of publicly funded programs and fund Medicaid and Child Health Plan Plus expansions. The CHCAA expanded Medicaid eligibility to parents with incomes between 61 percent and 100 percent of the FPL in May 2010. Medicaid eligibility for adults without dependent children (AwDCs) is expected to be phased in beginning in early 2012; full implementation is expected by the end of 2013.

The federal ACA expands Medicaid eligibility to most U.S. citizens and legal residents who have annual incomes at or below 133 percent of FPL. This expansion is expected to affect 16 million children and adults in the United States, including 59,000 adults in Colorado (Table 2).

Table 3. Working-age parents (ages 19-64) of dependent children (ages 0-18) by 2009 Medicaid eligibility and enrollment, Colorado, 2009

County	A. Medicaid enrolled	B. Medicaid EBNE	C. Total Medicaid Eligible (A+B)	D. Percent EBNE in Medicaid (B/C)	E. Percent enrolled in Medicaid (A/C)
Adams	6,897	3,016	9,914	30.4%	69.6%
Alamosa	558	132	690	19.2%	80.8%
Arapahoe	6,662	3,333	9,995	33.3%	66.7%
Archuleta	107	97	204	47.6%	52.4%
Baca	82	40	122	32.8%	67.2%
Bent	161	32	193	16.5%	83.5%
Boulder	2,208	1,312	3,520	37.3%	62.7%
Broomfield	353	116	469	24.8%	75.2%
Chaffee	133	65	197	32.7%	67.3%
Cheyenne	Not available	12	Not available	Not available	Not available
Clear Creek	107	-	107	0.0%	100.0%
Conejos	286	74	360	20.6%	79.4%
Costilla	115	32	148	21.9%	78.1%
Crowley	110	29	139	21.2%	78.8%
Custer	63	14	77	18.0%	82.0%
Delta	559	273	831	32.8%	67.2%
Denver	11,573	4,423	15,996	27.7%	72.3%
Dolores	Not available	18	Not available	Not available	Not available
Douglas	1,064	798	1,862	42.9%	57.1%
Eagle	182	136	318	42.7%	57.3%
El Paso	9,555	3,104	12,659	24.5%	75.5%
Elbert	214	106	320	33.1%	66.9%
Fremont	796	183	980	18.7%	81.3%
Garfield	537	75	612	12.3%	87.7%
Gilpin	67	-	67	0.0%	100.0%
Grand	100	41	141	28.8%	71.2%
Gunnison	127	45	172	26.4%	73.6%
Hinsdale	Not available	3	Not available	Not available	Not available
Huerfano	222	70	292	23.8%	76.2%
Jackson	Not available	3	Not available	Not available	Not available
Jefferson	4,937	1,944	6,881	28.3%	71.7%
Kiowa	Not available	9	Not available	Not available	Not available
Kit Carson	108	43	151	28.3%	71.7%
La Plata	582	431	1,013	42.5%	57.5%
Lake	90	25	115	22.1%	77.9%
Larimer	3,731	792	4,523	17.5%	82.5%
Las Animas	385	134	519	25.9%	74.1%
Lincoln	82	32	115	28.3%	71.7%
Logan	349	109	458	23.9%	76.1%
Mesa	2,479	893	3,373	26.5%	73.5%
Mineral	Not available	3	Not available	Not available	Not available
Moffat	213	23	235	9.6%	90.4%

County	A. Medicaid enrolled	B. Medicaid EBNE	C. Total Medicaid Eligible (A+B)	D. Percent EBNE in Medicaid (B/C)	E. Percent enrolled in Medicaid (A/C)
Montezuma	539	234	772	30.2%	69.8%
Montrose	787	328	1,115	29.4%	70.6%
Morgan	454	145	599	24.2%	75.8%
Otero	558	180	737	24.4%	75.6%
Ouray	Not available	12	Not available	Not available	Not available
Park	178	58	236	24.4%	75.6%
Phillips	45	24	69	34.8%	65.2%
Pitkin	Not available	48	Not available	Not available	Not available
Prowers	385	77	462	16.7%	83.3%
Pueblo	4,949	841	5,790	14.5%	85.5%
Rio Blanco	103	10	113	9.1%	90.9%
Rio Grande	423	110	533	20.6%	79.4%
Routt	109	34	143	23.7%	76.3%
Saguache	141	52	193	27.1%	72.9%
San Juan	Not available	5	Not available	Not available	Not available
San Miguel	39	65	104	62.4%	37.6%
Sedgwick	43	15	58	25.3%	74.7%
Summit	105	77	182	42.2%	57.8%
Teller	271	82	352	23.2%	76.8%
Washington	55	26	82	32.2%	67.8%
Weld	3,866	2,411	6,277	38.4%	61.6%
Yuma	128	52	181	29.0%	71.0%
TOTAL	69,140	26,906	96,046	28.0%	72.0%

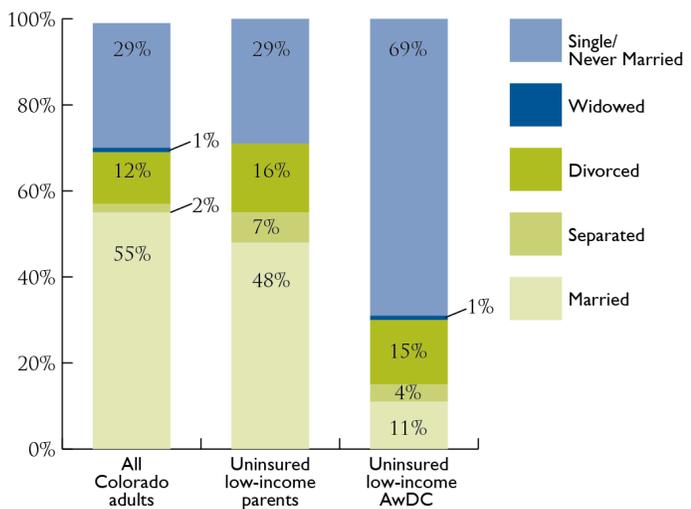
NOTE: EBNE indicates adults who are eligible for Medicaid but not enrolled. *Not Available* indicates a value not reported by the Colorado Department of Health Care Policy and Financing (HCPF) due to fewer than 30 cases.

SOURCE: Uninsured estimates based on CHI analysis of the 2009 American Community Survey. Average monthly adult Medicaid enrollment figures provided by the budget division at HCPF.

DEMOGRAPHIC CHARACTERISTICS

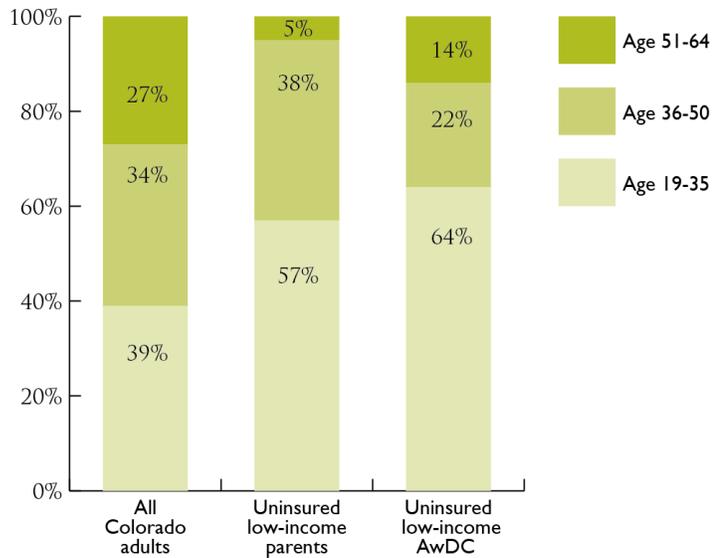
NOTE: Low-income includes individuals with an annual family income between 0-100% of the FPL. Throughout this section, “uninsured parents” or “uninsured AwDCs” indicate low-income, uninsured adults ages 19-64 who are (or will be) eligible for Medicaid based on income, parental, documentation and citizenship status.

Graph 2. Adults ages 19-64 by income, insurance and marital status, Colorado, 2009



- Understanding the family composition of newly-eligible adults is important, as efforts to enroll individuals in Medicaid may be different between parents and AwDCs. Nearly half of low-income uninsured parents are married, which mirrors the state’s population as a whole. In contrast, two-thirds of uninsured AwDCs are single and have never married.
- While the majority of the Medicaid population is comprised of families, the addition of AwDCs, who tend to be single, will have implications for how these populations are targeted for outreach and enrollment purposes.

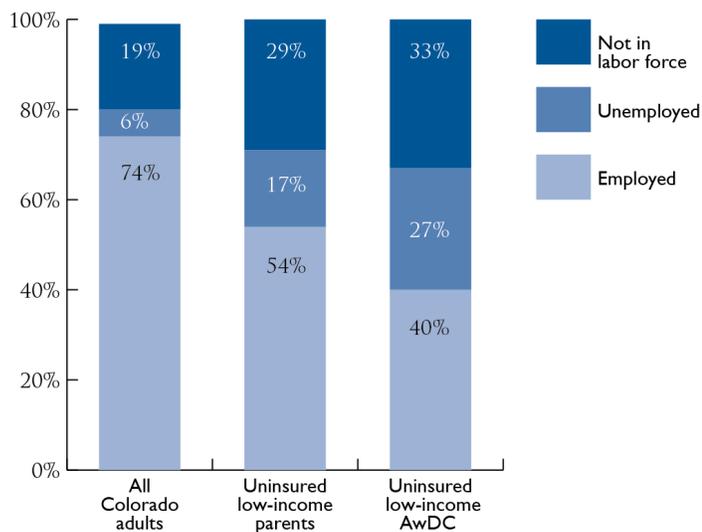
Graph 3. Adults ages 19-64 by age, income, insurance and parental status, Colorado, 2009



- Uninsured AwDCs tend to be much younger than all Colorado adults. Uninsured parents are slightly younger when compared to all Colorado adults.
- Older individuals tend to have more complex medical needs, and thus tend to be more expensive to insure compared to younger individuals. Although this graph indicates that AwDCs are younger than the overall Colorado adult population, research from other states that already expanded Medicaid eligibility to low-income adults suggests that expenditures for this group are higher than costs for parents currently enrolled in Medicaid due to the prevalence of complex mental and physical health issues among AwDCs.²

² Sommers, Stephen, et al. (2010). Covering Low-income Childless Adults in Medicaid: Experiences from selected states, Center for Health Care Strategies, Inc. (Retrieved April 28, 2011, from: <http://bit.ly/cihVKK>.)

Graph 4. Adults ages 19-64 by income, insurance and employment status, Colorado, 2009



- Less than half of uninsured AwDCs indicated that they were employed full or part time, compared to nearly three-quarters of all Colorado adults. Over half of uninsured parents were employed.
- Although many uninsured parents and AwDCs are employed, they tend to be employed in low-wage positions that do not provide health insurance. Prior to the Medicaid expansions, if employer-sponsored insurance was unavailable, low-income adults could either purchase coverage through the individual market—often unaffordable for this income level—or go without insurance entirely.
- While the ACA includes incentives and penalties to encourage employers to offer health insurance to their employees, a large proportion of uninsured parents and AwDCs are not in the workforce and will not be impacted by these policy changes.

NOTE: *Employed* includes individuals who work part time. *Not in labor force* includes individuals who may be retired, who are students, who live with a disability that does not allow them to work, or who work as homemakers. The official unemployment rate in 2009 from the Colorado Department of Labor and Employment was 8.3%. Differences between administrative and self-reported data likely account for the differences between the Department's estimate and the estimate published in this graph (6%).