

Briefing Paper for Health Care Businesses

Data from the 2013 Colorado Health Access Survey are useful for varied groups and communities, providing a detailed picture of Colorado's health landscape and serving as a tool to help measure health reform efforts. This paper focuses on ways that a wide range of Colorado businesses – including insurers and providers – can use CHAS data.

Key Findings

Why Coloradans Don't Have Health Insurance, By Age

High-Level Findings

- Knowing why people don't have health insurance provides insight into opportunities for expanding coverage.
- The most common reason given for not having health insurance is that it costs too much. Nearly nine of 10 (89.0 percent) uninsured adults between the ages of 35 and 54 cited high cost as a reason for being uninsured, followed by those between ages 55 and 64 at 87.4 percent.
- One of five uninsured adults between the ages of 35 and 54 said they do not know how to obtain insurance.
- The "young invincibles" group of 19- to 34-year-olds were most likely to say they were uninsured because they don't need insurance. One third of uninsured young adults gave this reason.

Reasons for Being Uninsured all that apply, will not total 100%	Ages 0-18	Ages 19-34	Ages 35-54	Ages 55-64
The person in family who had health insurance lost job or changed employers	31.8%	30.7%	46.8%	48.3%
Cost is too high	82.3%	73.0%	89.0%	87.4%
Don't need health insurance	24.0%	33.6%	20.1%	17.1%
Don't know how to get health insurance	10.4%	18.0%	20.6%	14.8%

Emergency Department (ED) by Insurance Type

High-Level Findings

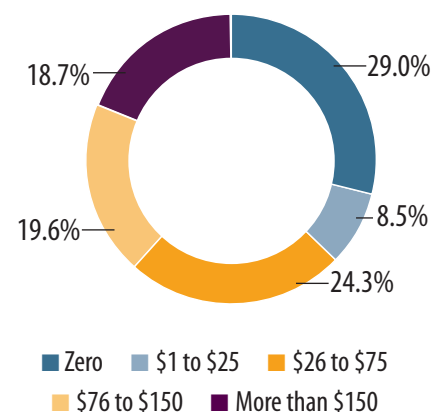
- Publicly insured Coloradans are more likely than those with commercial insurance or no insurance to **visit the ED for a non-emergency**, saying it was more convenient or that they could not get a doctor's appointment when they needed one. It will be important to monitor whether this trend continues as more Coloradans become publicly insured as a result of Medicaid expansion.
- Even among people with commercial insurance, more than half who visited

	Percentage who could not get an appointment when needed	Percentage who said it was more convenient
Commercial Insurance	52.4%	45.3%
Public Insurance	66.4%	70.0%
Uninsured	26.2%	60.9%

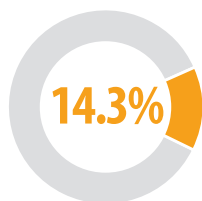
* Reasons were only asked of those who visited the emergency department for a non-emergency

the ED for a non-emergency reported that it was because they could not get an appointment when they needed one.

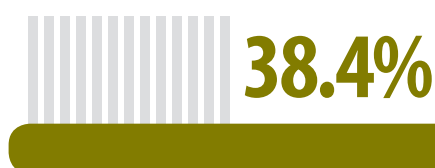
SNAPSHOT Monthly Amount the Uninsured are Willing to Pay for Insurance



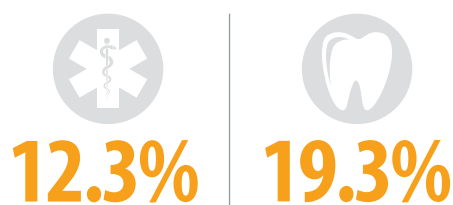
Top 2013 Takeaways



14.3 percent of Coloradans – about 741,000 people or one of seven residents – do not have health insurance. The uninsured rate was 15.8 percent in 2011 and 13.5 percent in 2009.



38.4 percent of Coloradans do not have dental insurance, compared to 39.9 percent in 2011 and 37.0 percent in 2009.



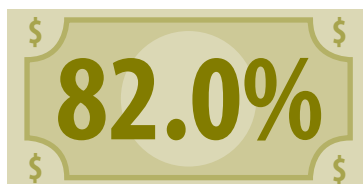
The high cost of health care continues to deter Coloradans from receiving needed treatment. Citing cost, **12.3 percent** did not seek needed doctor's care and **19.3 percent** did not seek needed dental care.



Nearly half (46.7 percent) of Colorado's uninsured say they have gone without health insurance for more than five years. **One of 10** said they have never had health insurance.



Of the 8 percent who said they needed mental health services but didn't get them, **three of four** said one reason was because they were uninsured.



The high cost of health insurance has ranked as the top reason for being uninsured in all three CHAS surveys. The percentage dropped to **82.0 percent** in 2013 from 88.4 percent in 2009.

A Demographic Snapshot

Age

The group between 19 and 26 has the highest uninsured rate – 27.1 percent. In 2011, the group between 27 and 34 had the highest percentage of uninsured at 29.2 percent.

Race/Ethnicity

Hispanic Coloradans are disproportionately uninsured. While about 26 percent of the population is Hispanic, they make up 38.6 percent of the uninsured population.

Income

Coloradans with annual incomes between 101 percent and 200 percent of the federal poverty level (FPL) have the highest uninsurance rate at 23.0 percent, followed by those below the poverty level at 22.0 percent.

Employment

About one of three Coloradans working at a small employer are uninsured, three times the uninsured rate among workers at a large employer.

CHAS: The Basics

Who: 10,224 randomly selected households with one person at least 18 years old

What: Twenty-minute telephone survey on health insurance, access to health care and use of health care

When: Between April 15 and July 27, 2013

Where: Statewide, divided equally among 21 Health Statistics Regions

Why: To gather information that can inform policy-making and help measure health reform

Data on the Web: ColoradoHealthInstitute.org

- **New this year:** Data from all three surveys is available online. Click on the Data tab at ColoradoHealthInstitute.org.
- **Format:** Excel spreadsheets.
- **Categories:** Health Insurance; Oral Health; Mental Health; Affordability; Access to Care; Use of Health Care; Views on the Health Care System; Regional.
- **Cross-Tabs:** About 200
- **More data:** All 20 graphics or maps from the 2013 overview are online and available to use in presentations or reports.
- **Updates:** Watch for more to be posted throughout the next two years.

Contact Us

Rebecca Crepin, senior data analyst at the Colorado Health Institute, is on standby to help with your special data requests.

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Example: Poor mental health days by gender, income, age, type of insurance, health status, education, employment, ethnicity, emergency department use and usual source of care.