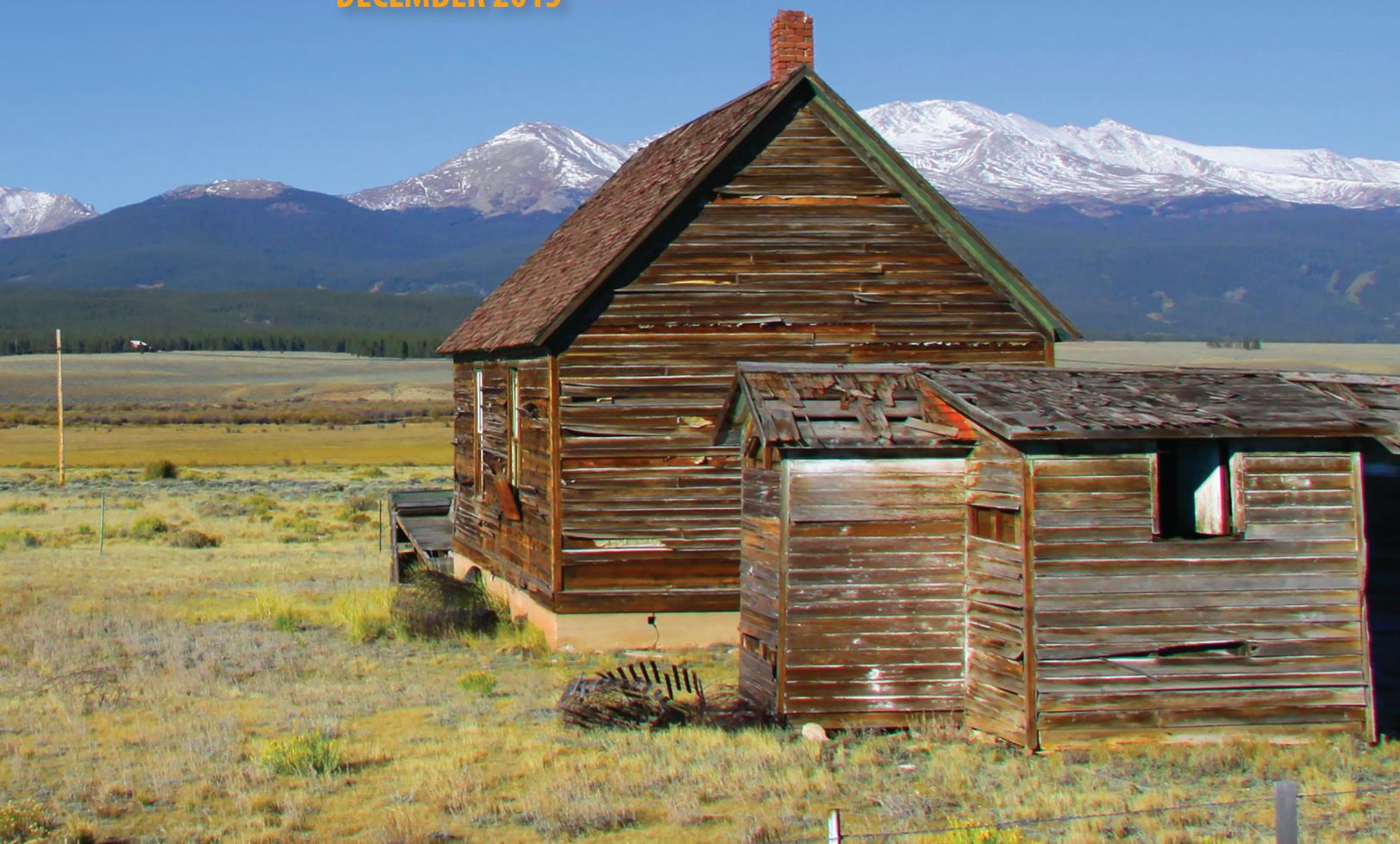


Uneven Progress

2015 Health Insurance
by ZIP code in Colorado

DECEMBER 2015



COLORADO HEALTH ACCESS SURVEY

The CHAS is fielded, analyzed and managed by the Colorado Health Institute.
It is funded by The Colorado Trust.

CHAS Analysis:

<http://coloradohealthinstitute.org/key-issues/detail/health-coverage-and-the-uninsured/colorado-health-access-survey-1>

CHAS Data:

<http://coloradohealthinstitute.org/data-repository/category/colorado-health-access-survey>



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The geography of health insurance is shifting in Colorado.

A new analysis of ZIP code-level data by the Colorado Health Institute (CHI) finds that a couple of blocks often makes an even bigger difference in 2015 than it did in 2013.

Neighborhoods and communities with high probabilities of being uninsured tend to be scattered across the state more than they were just two years ago, before provisions of the Affordable Care Act (ACA) went into effect.

These hyperlocal data reinforce the historic improvement in insurance coverage across Colorado. The statewide uninsured rate for Coloradans under the age of 65 fell to 7.6 percent

in 2015 from 16.0 percent in 2013, according to the Colorado Health Access Survey (CHAS).

Drilling down by ZIP code finds that 443 ZIP codes showed a decline in the probability of being uninsured between 2013 and 2015. Only 15 ZIP codes have a higher probability than two years ago. On average, the probability of uninsured in the state's ZIP codes dropped by a bit more than half.

The biggest improvement was posted by ZIP code 81120 in Antonito in the San Luis Valley, which dropped from a 31.0 percent probability of being uninsured to a 2.3 percent probability. But ZIP code 80758 in Wray, on the Eastern Plains, doubled its probability of being uninsured, climbing to 14.3 percent from 7.0 percent, the state's biggest jump.

Comparing the range of uninsurance probabilities between 2013 and 2015 gives another indication of the dramatic changes in coverage statewide.

- In 2013, the lowest rate for any ZIP code was 5.7 percent. By 2015, that had dropped to 1.3 percent in two Jefferson County ZIP codes.
- The ZIP code with the highest rate in 2013 had an uninsurance probability of 36 percent. But in 2015, the highest rate was 19.5 percent in Limon.

This community-level research builds on a statistical model unveiled by CHI earlier this year in a paper titled [“Location, Location, Location: Health Insurance by ZIP code in Colorado.”](#)¹

The model paired 2013 insurance coverage data with demographic information by ZIP code in order to predict the probability of not having health insurance in each ZIP code. The prediction was based on the unique socioeconomic characteristics of that ZIP code.

This updated analysis, based on 2015 CHAS data released September 1, finds that the same six socioeconomic factors are the best community-level predictors of whether residents in a given ZIP code are likely to be uninsured. Poverty remains the single most important predictive factor for not having health insurance. But the renting factor moved from fifth to third, pushing the age-related factor lower.

The six most predictive factors for 2015, in order of importance, are:

- 1. Poverty:** The percentage of families below the poverty line.

ZIP Codes: Leading and Trailing

Two ZIP codes in the foothills west of Denver lead the state in insurance coverage.

ZIP codes 80403 and 80465 in Jefferson County both have just a 1.3 percent probability of being uninsured. The median household income in both neighborhoods is about 40 percent higher than the state median household income of \$64,000. Less than three percent of their families live below the poverty line.

The news is much different in ZIP code 80828 in Limon on the Eastern Plains.

This is Colorado's worst ZIP code for health insurance. Residents of 80828 have the highest probability of being uninsured in the state at 19.5 percent. This relates mostly to income, with 5.1 percent of families below the poverty line. The median household income is \$49,000 and renters occupy 37.1 percent of Limon's housing units.

- 2. Spanish Spoken At Home:** The percentage of residents that say they speak Spanish at home.
- 3. Renting:** The percentage of housing units occupied by renters.
- 4. Unemployment:** The percentage of residents without employment.
- 5. Age:** The median age of residents. Those most likely to be uninsured fall into two fairly broad age groups – pre-retirees between 46.1 and 58.4 and an expanded “young invincibles” cohort between 19.6 and 36.7.
- 6. Household Size:** Average number of residents living in a household.

This model produces the probability of not having insurance, not actual counts of uninsurance. Like the first study, this 2015 version focuses only on those under the age of 65 because nearly all seniors have Medicare coverage regardless of where they live. For context, the state's overall uninsured rate now stands at 6.7 percent, according to the

CHAS, but it's 7.6 percent when the seniors are removed.

For example, if a ZIP code has a 25 percent probability of uninsurance, any resident under the age of 65 who is selected at random will have a one-in-four chance of being without health insurance.

Uninsurance: Shifting Patterns

The 2013 data resulted in a "U" shape on a map of the state, with ZIP codes with the highest probabilities of being uninsured clustered in southern Colorado and climbing up both the Western Slope to Garfield and Mesa counties and up the Eastern Plains to Sedgwick in the far northeast corner.

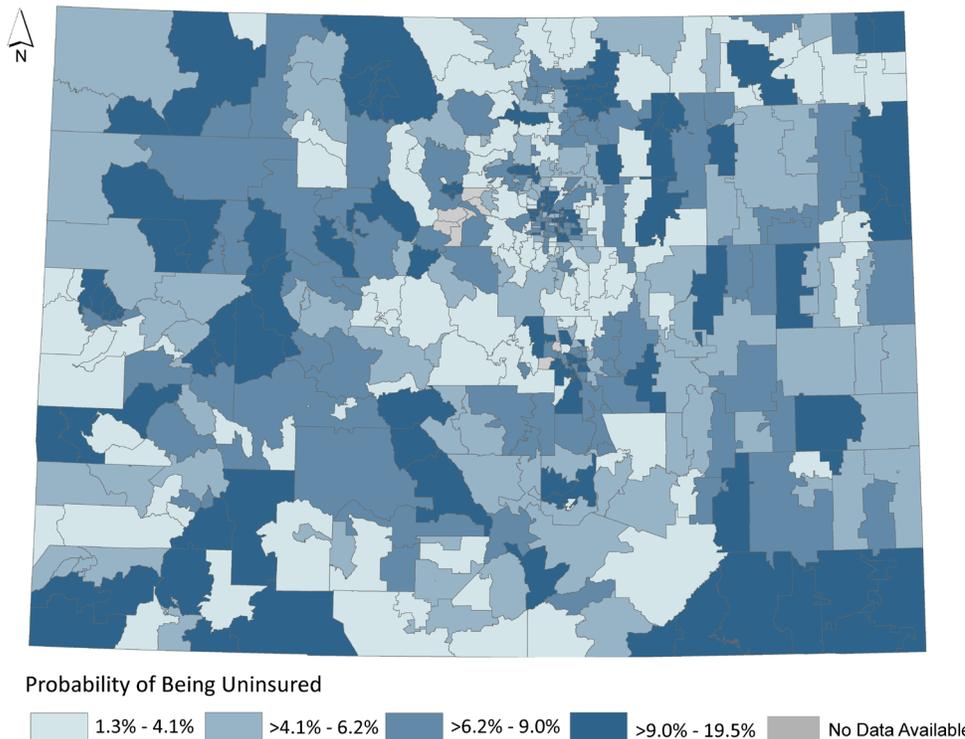
The 2015 data however, show that ZIP codes with the highest likelihood of being uninsured

are more scattered across the state.

The largest cluster of high-probability ZIP codes is still found in Baca and Las Animas counties in the state's southeast corner.

But some areas that had high probabilities of uninsurance in 2013, such as the San Luis Valley, now have some of the lowest probabilities. The primary explanation for the significant shift in

Map 1. Probability of Being Uninsured by ZIP code, Colorado



the San Luis Valley is that many of the region's residents are low-income, and they qualified for Medicaid coverage when Colorado expanded eligibility in 2014.

Two years ago, the ZIP codes with the lowest probabilities were mostly in the Denver metro area. Now, these ZIP codes are spread across the state.

Policy changes designed to increase coverage helped to spur this new pattern, including the Medicaid expansion for those at or below 138 percent of the federal poverty level (FPL) and tax subsidies for health insurance consumers up to 400 percent FPL. Income levels of residents helped to dictate changes in the uninsurance rates.

ZIP codes Across Colorado

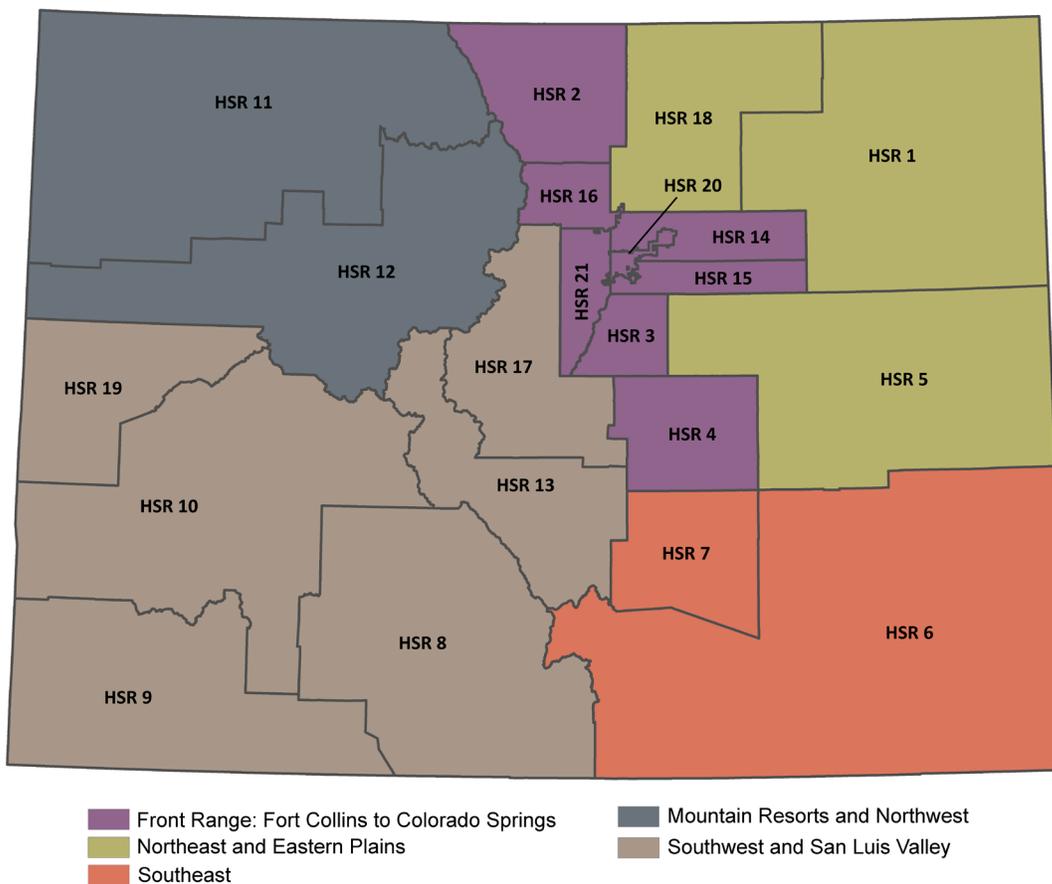
A Regional Analysis of Health Insurance

Digging deeper by ZIP code produces a more nuanced analysis. The following section divides the state into five analysis areas based on the 21 health statistics regions developed by the

Colorado Department of Public Health and Environment.

First, we look at the uninsured rates by county, based on CHAS data.

Map 2. Five Analysis Areas Based On Health Statistics Regions, Colorado



The Front Range: Fort Collins to Colorado Springs



“The Dancers” sculpture near the Denver Performing Arts Complex.

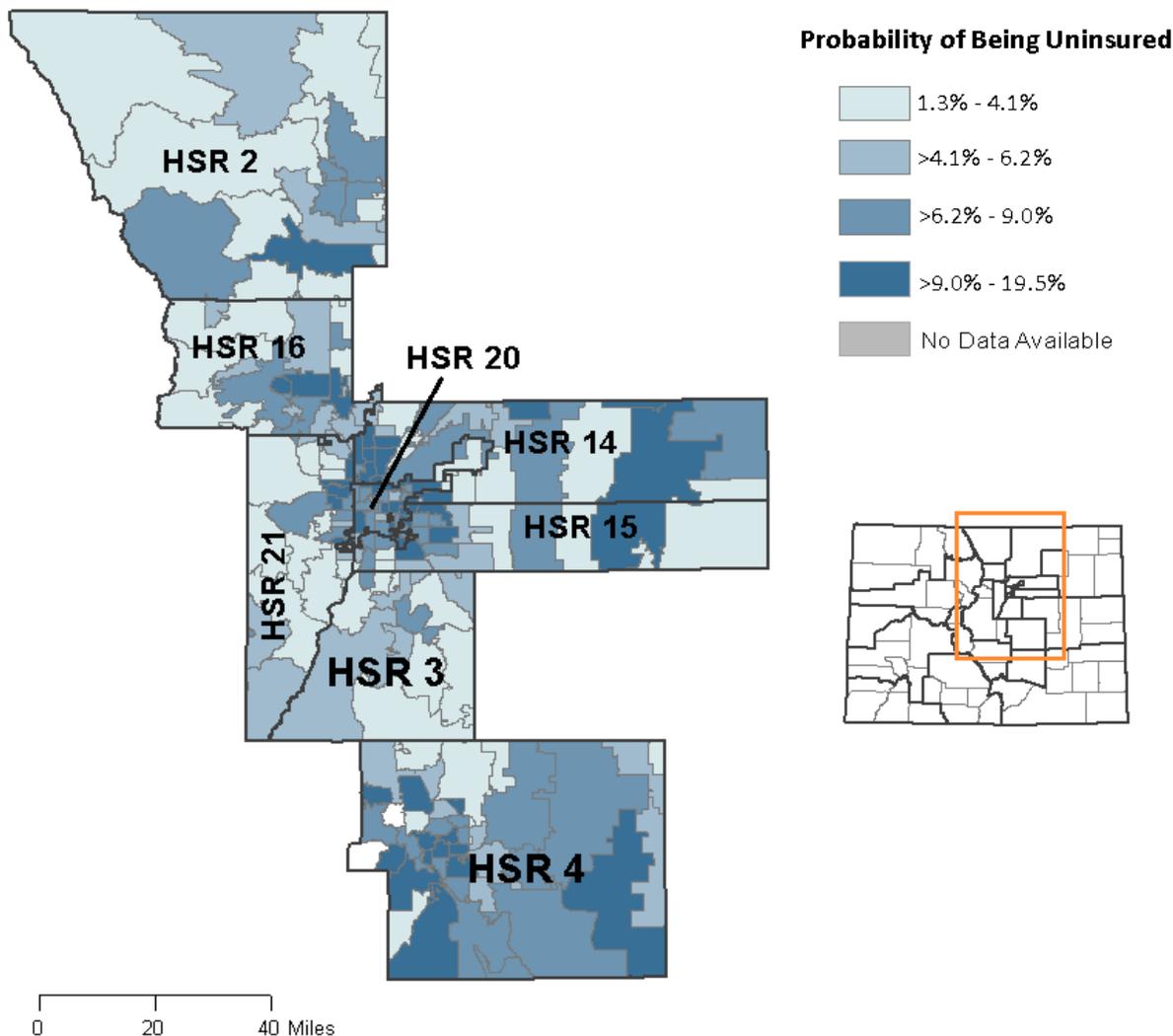
The Front Range from Fort Collins in the north to Colorado Springs in the south is home to three of four Coloradans, about 3.4 million of the state’s 4.6 million under-65 residents. It’s also home to the most uninsured, about 234,000 of the total 346,000. Still, that means the region has 75 percent of the population, but only 68 percent of the uninsured.

A couple miles can make a big difference here.

Residents of ZIP code 80403 in the Jefferson County foothills west of Denver have just a 1.3 percent chance of being uninsured, the state’s lowest rate. But residents of the neighboring ZIP code 80033 — the foothills between Golden and Boulder — have a 10.2 percent chance of being uninsured. The difference? More renters, more residents below the poverty line and more people who speak Spanish at home.

HSR	Counties	2013 Uninsured Rate	2015 Uninsured Rate	Number Uninsured 2015
2	Larimer	17.2%	7.0%	17,805
3	Douglas	6.0%	2.7%	7,762
4	El Paso	14.5%	7.8%	46,440
14	Adams	17.0%	7.3%	28,706
15	Arapahoe	19.0%	7.9%	40,291
16	Boulder and Broomfield	12.2%	5.7%	19,764
20	Denver	19.0%	10.8%	56,670
21	Jefferson	13.3%	3.3%	16,547
 State Percentage Uninsured		16.0%	7.6%	

Map 3. Probability of Being Uninsured by ZIP code, Front Range



Heading north, ZIP code 80515 between Loveland and Estes Park has a 2.3 percent chance of being uninsured. Next door, in the city of Loveland’s ZIP code 80537, the uninsurance probability is 12.0 percent.

ZIP Code Notes

Lowest chance of uninsurance 2015: 80403 (Golden) and 80465 (Morrison) at 1.3 percent

Lowest chance of uninsurance 2013: 80126 (Littleton) and 80023 (Broomfield) at 5.7 percent

Highest chance of uninsurance 2015: 80902 (Colorado Springs) and 80913 (Colorado

Springs) at 18.9 percent

Highest chance of uninsurance 2013: 80110 (Englewood) at 26.9 percent

Biggest drop between 2013 and 2015: 80133 (Palmer Lake, west of Monument) from 12.0 percent to 1.9 percent, a 84.2 percent drop

Biggest increase between 2013 and 2015: 80924 (Colorado Springs) from 9.5 percent to 16.1 percent, a 69.3 percent increase

2015 Range: 1.3 percent to 18.9 percent

2013 Range: 5.7 percent to 26.9 percent

Northeastern Colorado and the Eastern Plains



An Eastern Colorado windmill farm.

This largely agricultural region encompasses the Eastern Plains and northeast corner of the state. It has about 7.2 percent of the state’s under-65 population, but 8.5 percent of the uninsured.

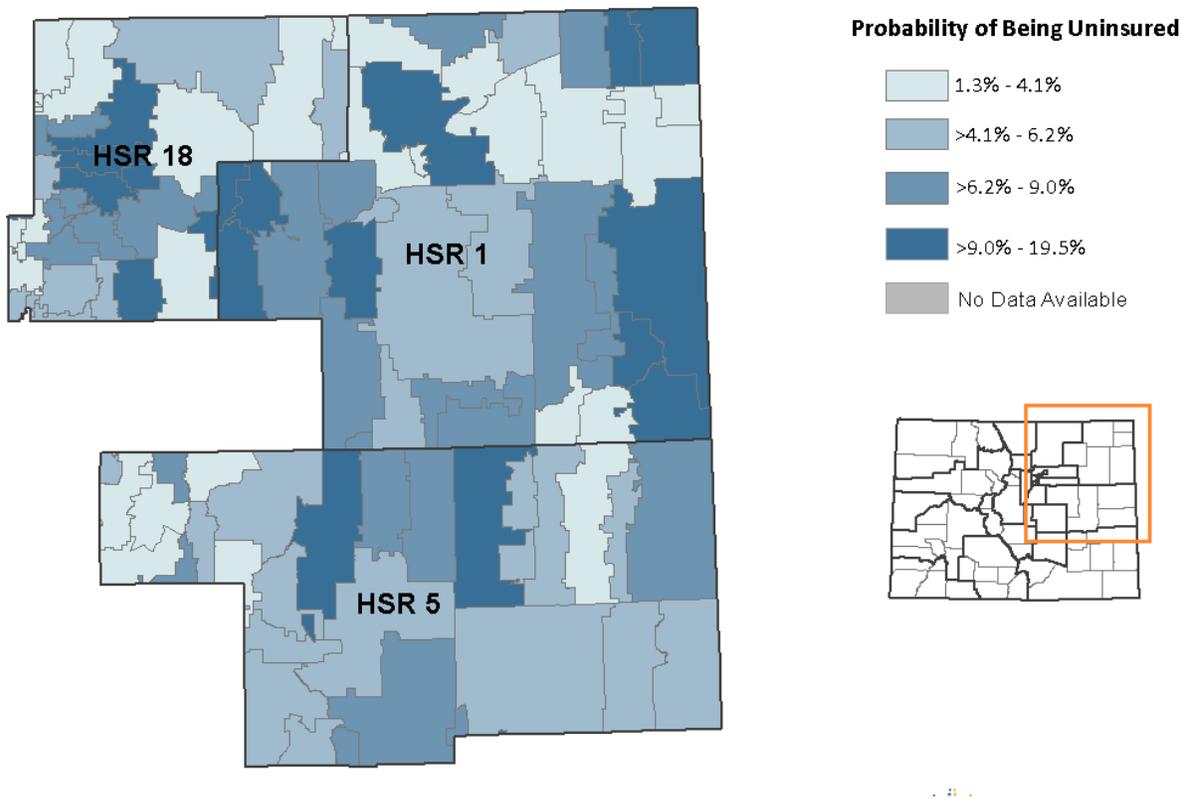
Residents of ZIP code 80828 in Limon, Lincoln County’s biggest town, have a 19.5 percent chance of being uninsured, the highest level in

the region. Because the Medicaid population remained fairly stable, there wasn’t a big spike in insurance coverage.

The Eastern Plains saw a drop in individual coverage but an increase in employer-sponsored insurance, resulting in a wash in the rate of private insurance.

HSR	Counties	2013 Uninsured Rate	2015 Uninsured Rate	Number Uninsured 2015
1	Logan, Sedgwick, Morgan, Phillips, Washington, Yuma	15.3%	6.6%	3,951
5	Cheyenne, Elbert, Kit Carson, Lincoln	9.3%	9.2%	3,539
18	Weld	9.3%	9.4%	21,915
 State Percentage Uninsured		16.0%	7.6%	

Map 4. Probability of Being Uninsured by ZIP code, Northeastern Colorado and the Eastern Plains



Two neighboring Logan County ZIP codes showed a big variation in the chance of being uninsured. While residents of ZIP code 80751 in Sterling have a probability of 16.2 percent, the chance drops to 3.9 percent in ZIP code 80722 in nearby Atwood.

Major differences can also be seen between ZIP code 80731 in Haxtun, which has a 2.8 percent chance of uninsurance, and 50 miles away in ZIP code 80758 in Wray, where the chance is 14.3 percent. While few Haxtun residents speak Spanish at home or live below the poverty line, the median age of 46.1 is higher than Wray’s median age of 38.0.

ZIP Code Notes

Lowest chance of uninsurance 2015: 80648 (Nunn, Northern Weld County) at 1.3 percent

Lowest chance of uninsurance 2013: 80516 (Erie) at 5.8 percent

Highest chance of uninsurance 2015: 80828 (Limon) at 19.5 percent

Highest chance of uninsurance 2013: 80861 (Vona, West of Burlington) at 26.7 percent

Biggest drop between 2013 and 2015: 80745 (Padroni, Northwest of Sterling) 16.3 percent to 2.1 percent, an 87.1 percent drop

Biggest increase between 2013 and 2015: 80758 (Wray) 7.0 percent to 14.3 percent, a 105.0 percent increase

2015 Range: 1.3 percent to 19.5 percent

2013 Range: 5.8 percent to 26.7 percent

Southeastern Colorado



The Riverwalk in Pueblo. JOE HANEL/CHI

Parts of this region still have some of the state's highest probabilities of being without health insurance, although other parts have shown some improvement. With about 4.3 percent of the state's population and 4.5 percent of its uninsured, it is proportional overall.

The Medicaid population in all parts of this region except Pueblo has more than doubled since 2013, which likely explains its improved

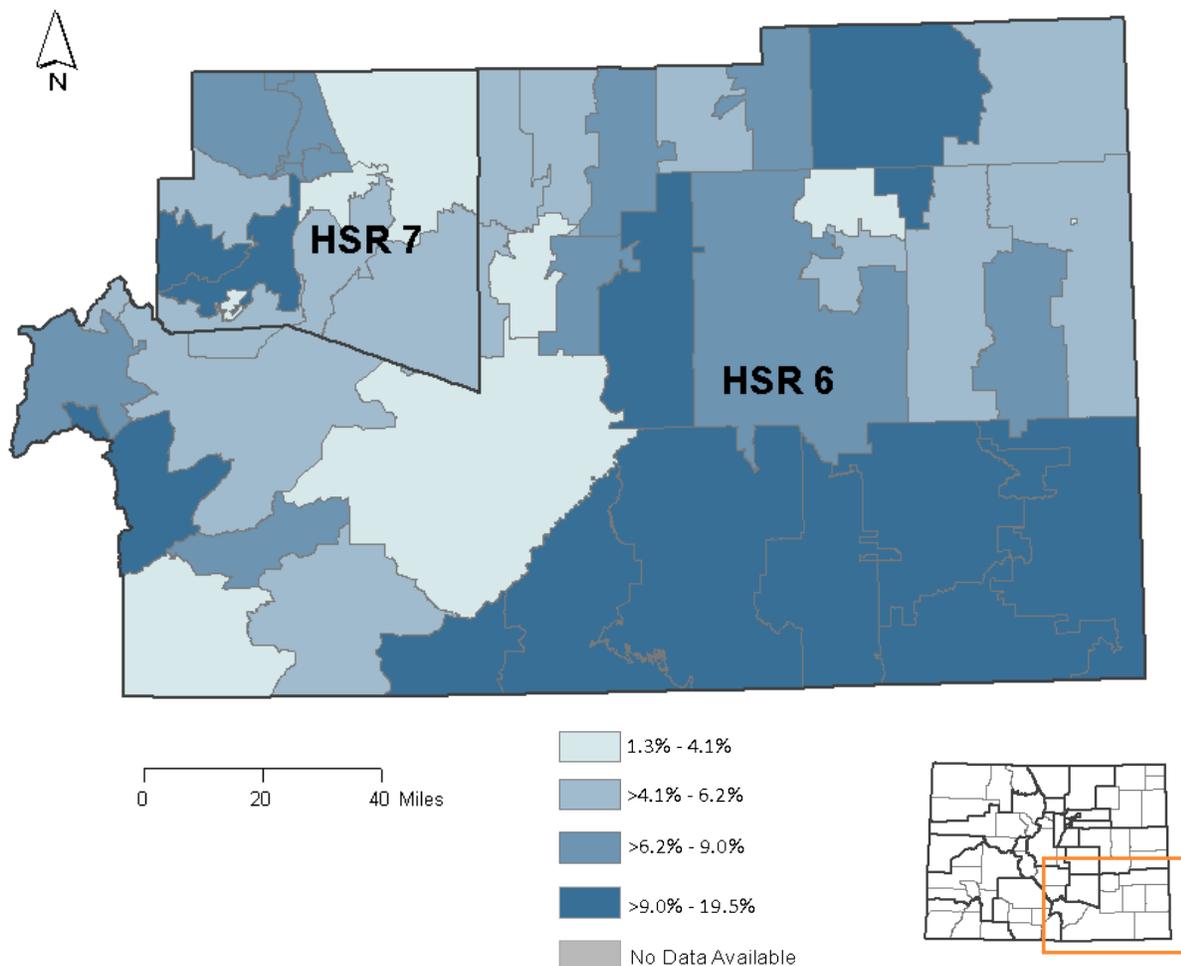
uninsurance outlook. Pueblo, meanwhile, began with a relatively high Medicaid population, so its rate remained more stable.

The employer-sponsored insurance in this region dropped while the individual market increased slightly.

Two adjacent neighborhoods in south Pueblo show stark differences. Residents living in 81004, along the Interstate 25 corridor, have

HSR	Counties	2013 Uninsured Rate	2015 Uninsured Rate	Number Uninsured 2015
6	Baca, Bent, Crowley, Huerfano, Kiowa, Las Animas, Otero, Prowers	16.7%	9.2%	5,750
7	Pueblo	13.8%	7.3%	9,928
 State Percentage Uninsured		16.0%	7.6%	

Map 5. Probability of Being Uninsured by ZIP code, Southeastern Colorado



a probability of 10.1 percent while residents in 81006 have a 2.3 percent chance of being uninsured.

In a more rural area of this region, residents of ZIP code 81092 in Wiley have a 10.5 percent chance of uninsurance while residents of ZIP code 81092 just to the west have just a 2.5 percent chance.

ZIP code Notes

Lowest chance of uninsurance 2015: 81043 (Hartman, East of Lamar) at 1.7 percent

Lowest chance of uninsurance 2013: 81007 (Pueblo) at 9.5 percent

Highest chance of uninsurance 2015: 81050 (La Junta) at 16.2 percent

Highest chance of uninsurance 2013: 81076 (Sugar City, East of Pueblo) at 36.0 percent

Biggest drop between 2013 and 2015: 81025 (Boone, East of Pueblo) 30.5 percent to 2.4 percent for a 92.0 percent drop

Biggest increase between 2013 and 2015: No ZIP codes increased

2015 Range: 1.7 percent to 9.5 percent

2013 Range: 9.5 percent to 36.0 percent

Southwestern Colorado and the San Luis Valley



A hiker at Great Sand Dunes National Park in the San Luis Valley.

There are vast differences across this region because of its size. Part of this region is rural and mountainous, but it also covers the San Luis Valley and the foothills west of Denver and Colorado Springs. It has 9.5 percent of the state population, but 11.8 percent of the uninsured, so it has a slightly disproportionate share of uninsurance.

The percentage of residents covered by

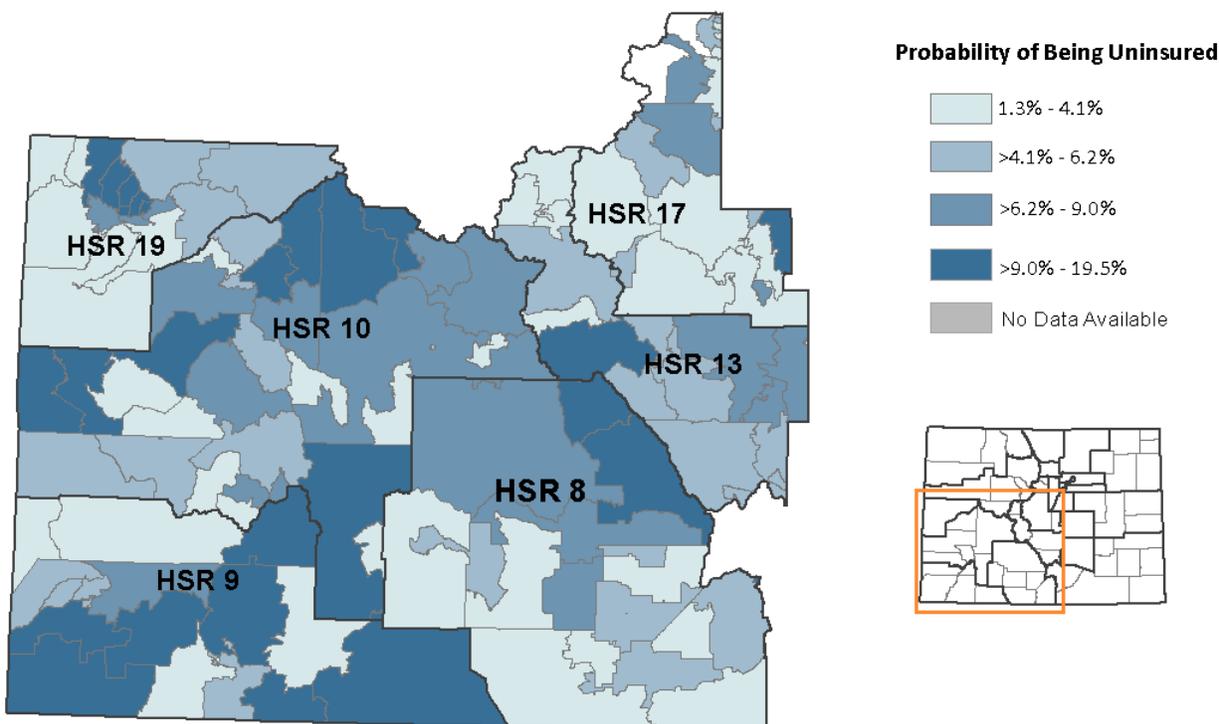
Medicaid in Mesa County and the Region 17 counties of Gilpin, Clear Creek, Park and Teller nearly tripled since 2013.

The San Luis Valley went from having some of the highest probabilities of uninsurance in 2013 to some of the lowest in 2015. This is most likely because it now has more Medicaid enrollees. ZIP codes 81424 and 81132 experienced some of the largest declines in the state.

HSR	Counties	2013 Uninsured Rate	2015 Uninsured Rate	Number Uninsured 2015
8	Alamosa, Conejos, Costilla, Mineral, Rio Grande, Saguache	20.7%	10.5%	4,050
9	Archuleta, Dolores, La Plata, Montezuma, San Juan	19.4%	13.2%	9,776
10	Delta, Gunnison, Hinsdale, Montrose, Ouray, San Miguel	26.6%	7.2%	5,863
13	Chaffee, Custer, Fremont, Lake	16.1%	8.7%	5,073
17	Clear Creek, Gilpin, Park, Teller	16.2%	7.0%	3,848
19	Mesa	22.1%	9.7%	12,384

	State Percentage Uninsured	16.0%	7.6%
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Map 6. Probability of Being Uninsured by ZIP code, Southwestern Colorado and the San Luis Valley



The Region 10 counties of Delta, Gunnison, Hinsdale, Montrose, Ouray and San Miguel have seen the percentage of their residents with Medicaid more than double since 2013. And its Medicare population, which had lagged the state, grew by seven percentage points.

Its employer-sponsored insurance rate is stable, though it experienced a slight decrease in individual coverage.

The 60 or so miles between Pagosa Springs (ZIP code 81147) and Creede (ZIP code 81130) mean a big difference in the chance of being uninsured. Creede has a 3.3 percent chance while it's 13.9 percent in Pagosa Springs, where there's more unemployment and a higher percentage of Spanish speakers.

And ZIP codes 81433 in Silverton and its more rural cousin just to the west, ZIP code 81426, have a wide variation in the chances of being uninsured. It's 10.2 percent in Silverton and just 2.8 percent next door.

ZIP Code Notes

Lowest chance of uninsurance 2015: 81320 (Cahone, Northwest of Durango) at 2.3 percent

Lowest chance of uninsurance 2013: 81225 (Crested Butte) at 7.2 percent

Highest chance of uninsurance 2015: 81147 (Pagosa Springs) at 13.9 percent

Highest chance of uninsurance 2013: 81419 (Hotchkiss, Southeast of Grand Junction) at 32.8 percent

Biggest drop between 2013 and 2015: 81120 (Antonito, South of Alamosa) 31.0 percent to 2.3 percent for a 92.5 percent drop

Biggest increase between 2013 and 2015: 81235 (Lake City, South of Gunnison) 10.3 percent to 12.7 percent for a 23.1 percent increase

2013 Range: 7.2 percent to 32.8 percent

2015 Range: 2.3 percent to 13.9 percent

Mountain Resorts and Northwestern Colorado



Breckenridge in Summit County.

This region is home to many of Colorado's ski resorts. While its uninsured rate dropped between 2013 and 2015, it remains among the most uninsured areas of the state. While it has 4.3 percent of the population, it has 7.6 percent of the uninsured.

That said, two of this region's ZIP codes — 80467 and 80468 south of Steamboat Springs — have among the lowest chances for uninsurance

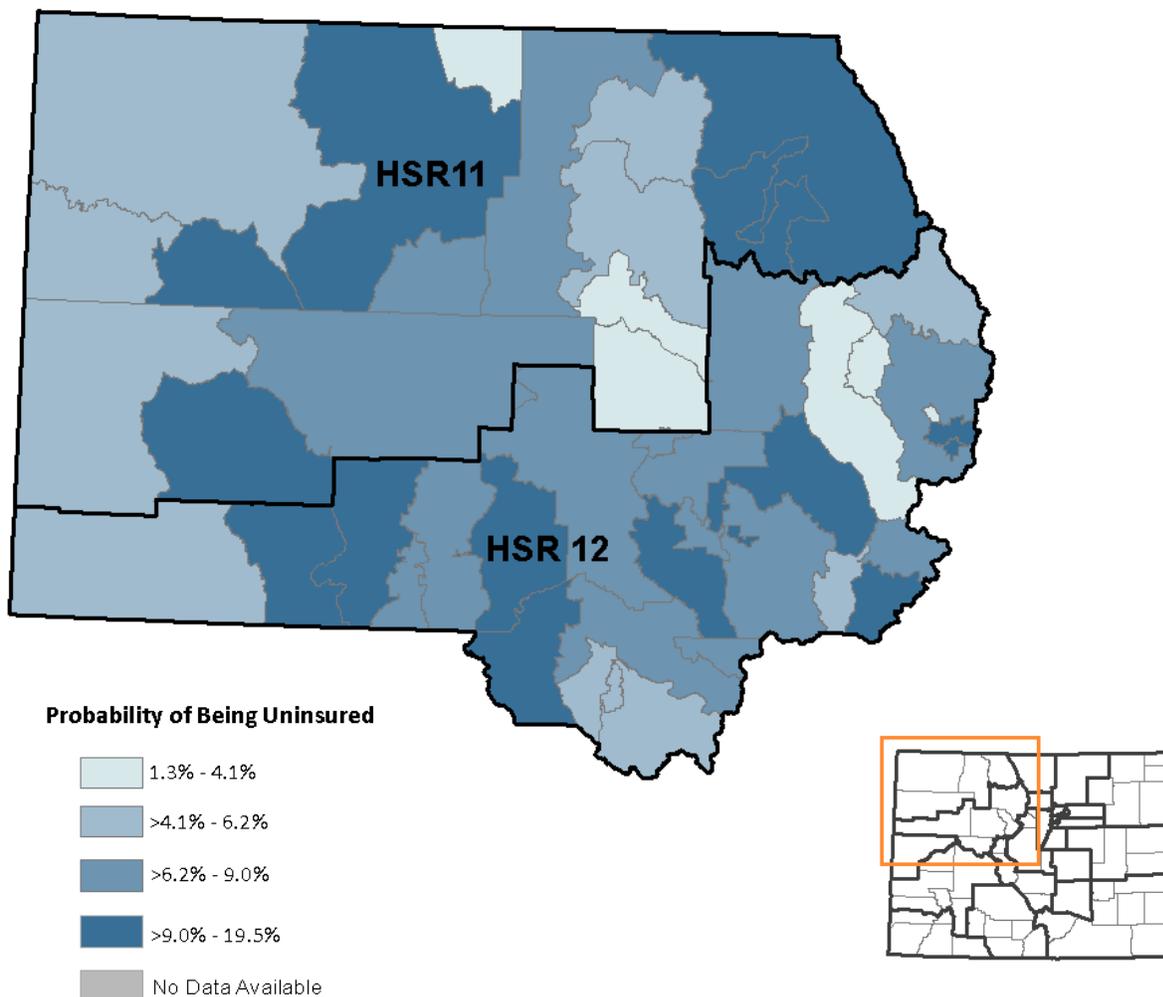
in the state. In ZIP code 80467, the chances of being uninsured dropped 90.0 percent to 1.9 percent. In ZIP code 80468, the chances dropped 86.7 percent to 2.0 percent.

Nearby residents of ZIP code 80498 in Silverthorne have an uninsurance probability of 9.1 percent, reflecting a much higher prevalence of Spanish speakers, families living below the poverty line, and renter-occupied housing as

HSR	Counties	2013 Uninsured Rate	2015 Uninsured Rate	Number Uninsured 2015
11	Jackson, Moffat, Rio Blanco, Routt	29.0%	14.7%	6,285
12	Eagle, Garfield, Grand, Pitkin, Summit	21.7%	12.9%	19,937

State Percentage Uninsured	2013 Uninsured Rate	2015 Uninsured Rate
	16.0%	7.6%

Map 7. Probability of Being Uninsured by ZIP code, Mountain Resorts and Northwestern Colorado



well as a higher median age and unemployment rate.

ZIP code Notes

Lowest chance of uninsurance 2015: 80467 (Oak Creek, South of Steamboat Springs) at 1.9 percent

Lowest chance of uninsurance 2013: 81648 (Rangely) at 5.9 percent

Highest chance of uninsurance 2015: 80424 (Breckenridge) at 14.3 percent

Highest chance of uninsurance 2013: 80423 (Bond, north of Vail) at 23.0 percent

Biggest drop between 2013 and 2015: 80467 (Oak Creek, South of Steamboat Springs) 19.4 percent to 1.9 percent for a 90.0 percent drop

Biggest increase between 2013 and 2015: 80424 (Breckenridge) 10.5 percent to 14.3 percent for a 36.2 percent increase

2015 Range: 1.9 percent to 14.3 percent

2013 Range: 5.9 percent to 23.0 percent

Conclusion

The changes in public policy represented by the Affordable Care Act are clearly making a difference when it comes to health insurance in Colorado. This analysis at the ZIP code level reveals, however, that higher insurance rates aren't being felt uniformly by all Coloradans.

This information will be useful to help target areas that need more focused outreach and enrollment efforts to increase insurance coverage. It will also be informative over the long term in measuring the impact of having health insurance coverage on health status.

How We Did It

This analysis was updated using 2015 Colorado Health Access Survey data. All other methodology from the original analysis remains unchanged. That methodology is detailed in the original report found here:

<http://bit.ly/1XTKKVX>.



Autumn at the top of Kenosha Pass in Park County. JOE HANEL/CHI



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