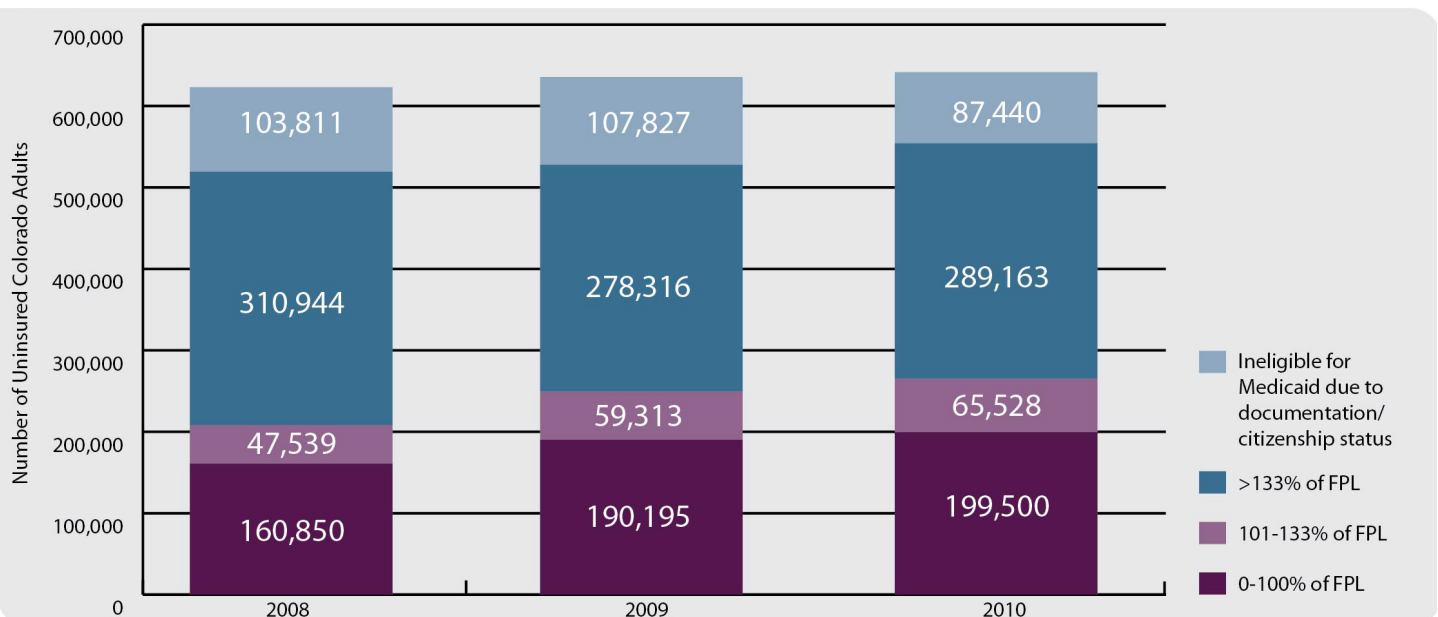


Five Facts to Know About Uninsured Colorado Adults

- 1** Adults represent the vast majority—about 83 percent—of Colorado’s uninsured. Twenty percent of Colorado adults between ages 19 and 64 are uninsured. In 2010, an estimated 642,000 adults were uninsured, up from 623,000 in 2008. Across Colorado, this rate varies substantially—from 7 percent in Douglas County to 27 percent in Adams County. (See Table 1.)
- 2** In 2010, 25,000 uninsured parents were eligible but not enrolled (EBNE) in Medicaid. This represents an enrollment rate of 75 percent, meaning that three-quarters of eligible parents with incomes at or below 60 percent of the Federal Poverty Level (FPL)ⁱ were enrolled in the program. (For county-level estimates of EBNE parents, see Table 3.)
- 3** Four in ten currently uninsured Colorado adults will become eligible for Medicaid after the implementation of state and federal health reform. After full implementation of the Colorado Health Care Affordability Act and the federal Affordable Care Act, 240,000 uninsured Colorado adults will gain eligibility for public health insurance. (See box on page 4.)
- 4** The majority of uninsured adults are employed. Sixty-three percent are employed either part-time or full-time, 18 percent are unemployed and 20 percent are not in the labor force. Although many uninsured adults are employed, they tend to be employed in low-wage positions that do not provide health insurance.
- 5** The majority of uninsured adults are low- or moderate-income. Coloradans below the poverty line have the highest risk of being uninsured. Over forty percent of uninsured adults have incomes at or below 133 percent of FPL—approximately \$29,000 for a family of four. Prior to Colorado’s Medicaid expansions, if employer-sponsored insurance was unavailable, most low-income adults could either purchase coverage through the individual market—often unaffordable for this income level—or go without insurance. After the Medicaid expansions are implemented, many of these low-income adults will become eligible for public health insurance. (See Table 2.)

Graph 1. Uninsured Colorado Adults (Ages 19-64) By Percent of the Federal Poverty Level (FPL), 2008-2010



Source: CHI analysis of the 2008-2010 American Community Survey. Annual income is listed as a percent of the federal poverty level (FPL).

ⁱ In 2010, the federal poverty level was \$22,050 of income for a family of four. For an individual, it was \$10,830.

Table 1. Rates of Uninsured Adults (Ages 19-64) By County, Colorado, 2010

County	A. Total Adults	B. Uninsured Adults	C. Percent Uninsured (B/A)
Adams	274,563	73,014	26.6
Alamosa	8,297	2,159	26.0
Arapahoe	354,310	75,329	21.3
Archuleta	6,970	1,730	24.8
Baca	2,504	652	26.0
Bent	3,719	762	20.5
Boulder	197,359	31,203	15.8
Broomfield	28,998	3,654	12.6
Chaffee	11,562	1,740	15.1
Cheyenne	1,383	283	20.5
Clear Creek	6,732	841	12.5
Conejos	4,657	1,212	26.0
Costilla	2,031	528	26.0
Crowley	3,422	701	20.5
Custer	2,494	375	15.1
Delta	19,600	4,864	24.8
Denver	408,741	94,305	23.1
Dolores	1,299	322	24.8
Douglas	174,906	11,533	6.6
Eagle	32,952	7,947	24.1
El Paso	391,526	76,024	19.4
Elbert	12,322	2,525	20.5
Fremont	32,849	4,945	15.1
Garfield	32,088	7,886	24.6
Gilpin	3,435	429	12.5
Grand	9,842	2,373	24.1
Gunnison	11,039	2,662	24.1
Hinsdale	625	151	24.1
Huerfano	4,358	1,134	26.0
Jackson	1,156	284	24.6
Jefferson	352,058	60,157	17.1
Kiowa	1,006	206	20.5
Kit Carson	4,967	1,018	20.5
La Plata	30,942	7,679	24.8
Lake	6,179	1,490	24.1
Larimer	198,587	33,209	16.7
Las Animas	8,430	2,194	26.0
Lincoln	3,774	773	20.5
Logan	12,714	2,605	20.5
Mesa	87,588	21,199	24.2

County	A. Total Adults	B. Uninsured Adults	C. Percent Uninsured (B/A)
Mineral	657	159	24.1
Moffat	9,661	2,374	24.6
Montezuma	16,781	4,164	24.8
Montrose	23,542	5,842	24.8
Morgan	16,848	3,452	20.5
Otero	11,260	2,930	26.0
Ouray	2,960	714	24.1
Park	10,338	1,556	15.1
Phillips	2,778	569	20.5
Pitkin	11,764	2,837	24.1
Prowers	8,981	1,840	20.5
Pueblo	94,130	22,584	24.0
Rio Blanco	4,386	1,078	24.6
Rio Grande	6,881	1,791	26.0
Routt	14,428	3,546	24.6
Saguache	3,280	854	26.0
San Juan	393	98	24.8
San Miguel	4,643	1,152	24.8
Sedgwick	1,703	349	20.5
Summit	18,626	4,492	24.1
Teller	14,632	2,203	15.1
Washington	3,055	626	20.5
Weld	154,359	33,072	21.4
Yuma	6,102	1,250	20.5
Colorado	3,194,175	641,631	20.1

Source: CHI analysis of the 2010 American Community Survey

DATA SOURCES

The data source used for this analysis was the U.S. Census Bureau's 2010 American Community Survey (ACS). The ACS is an annual stratified random sample survey of approximately 50,000 Coloradans.

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. Individuals for whom no poverty data were available were excluded from this analysis.

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 2010.

Table 1 includes all adults. Tables 2 and 3 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.

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

These estimates are downloadable as Excel files in CHI's data repository.

Table 2. Uninsured Colorado Adults By FPL Level and Family Status, Newly Eligible For Medicaid Under the Colorado Health Care Affordability Act and Affordable Care Act, 2010.

County	Colorado Health Care Affordability Act		Affordable Care Act	
	Parents (61-100% of FPL)	AwDCs (0-100% of FPL)	Parents (101-133% of FPL)	AwDCs (101-133% of FPL)
Adams	2,759	17,649	2,095	4,057
Alamosa	92	610	215	112
Arapahoe	2,278	16,268	2,325	3,910
Archuleta	48	354	86	109
Baca	28	184	65	34
Bent	15	248	19	49
Boulder	769	6,633	926	2,912
Broomfield	313	988	101	131
Chaffee	-	338	14	213
Cheyenne	6	92	7	18
Clear Creek	-	152	17	77
Conejos	52	343	121	63
Costilla	23	149	53	28
Crowley	14	228	18	45
Custer	-	73	3	46
Delta	135	994	241	306
Denver	3,609	23,339	2,256	6,896
Dolores	9	66	16	20
Douglas	168	1,386	1,369	397
Eagle	38	1,252	389	119
El Paso	2,492	19,530	1,275	6,872
Elbert	51	820	63	162
Fremont	-	960	41	605
Garfield	103	1,735	152	499
Gilpin	-	78	9	39
Grand	11	374	116	35
Gunnison	13	419	130	40

The Colorado Health Care Affordability Act (CHCAA) and the Federal Affordable Care Act (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 (CHP+) expansions. The CHCAA expanded Medicaid eligibility to parents of dependent children with incomes between 61 percent and 100 percent of FPL in May 2010. Medicaid was expanded to up to 10,000 adults without dependent children (AwDCs) with incomes up to 10 percent of FPL in May 2012. Full implementation

of the CHCAA is expected by the end of 2013. For more information on the CHCAA, visit <http://www.colorado.gov/hcpf/awdc>.

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 66,000 adults in Colorado (Table 2).

County	Colorado Health Care Affordability Act		Affordable Care Act	
	Parents (61-100% of FPL)	AwDCs (0-100% of FPL)	Parents (101-133% of FPL)	AwDCs (101-133% of FPL)
Hinsdale	1	24	7	2
Huerfano	48	321	113	59
Jackson	4	62	5	18
Jefferson	1,746	16,007	1,882	4,142
Kiowa	4	67	5	13
Kit Carson	21	331	26	65
La Plata	213	1,570	381	482
Lake	7	235	73	22
Larimer	528	8,899	979	3,534
Las Animas	93	620	218	114
Lincoln	16	251	19	50
Logan	53	846	65	167
Mesa	1,591	4,470	1,200	2,230
Mineral	1	25	8	2
Moffat	31	522	46	150
Montezuma	115	851	207	262
Montrose	162	1,194	290	367
Morgan	70	1,122	87	221
Otero	125	828	291	153
Ouray	3	112	35	11
Park	-	302	13	190
Phillips	12	185	14	37
Pitkin	13	447	139	42
Prowers	37	598	46	118
Pueblo	885	7,961	542	1,418
Rio Blanco	14	237	21	68
Rio Grande	76	506	178	93
Routt	46	780	68	224
Saguache	36	241	85	44
San Juan	3	20	5	6
San Miguel	32	236	57	72
Sedgwick	7	113	9	22
Summit	21	708	220	67
Teller	-	428	18	269
Washington	13	203	16	40
Weld	1,453	6,598	1,776	1,574
Yuma	25	406	31	80
Colorado	20,531	153,589	21,301	44,227

Source: CHI analysis of the 2010 American Community Survey

Table 3. Working-Age Parents (Ages 19-64) of Dependent Children (Ages 0-18) By Medicaid Eligibility and Enrollment, Colorado, 2010

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	7,869	4,049	11,918	34.0	66.0
Alamosa	580	51	631	8.1	91.9
Arapahoe	7,850	2,921	10,772	27.1	72.9
Archuleta	121	74	195	37.8	62.2
Baca	73	15	89	17.5	82.5
Bent	148	48	196	24.6	75.4
Boulder	2,607	1,410	4,017	35.1	64.9
Broomfield	355	35	390	8.9	91.1
Chaffee	171	28	198	13.9	86.1
Cheyenne	Not available	18	Not available	Not available	Not available
Clear Creek	107	40	147	27.1	72.9
Conejos	303	29	331	8.7	91.3
Costilla	132	13	145	8.7	91.3
Crowley	119	44	163	27.2	72.8
Custer	89	6	95	6.2	93.8
Delta	601	207	808	25.6	74.4
Denver	12,599	4,343	16,943	25.6	74.4
Dolores	Not available	14	Not available	Not available	Not available
Douglas	1,237	194	1,431	13.5	86.5
Eagle	244	45	289	15.6	84.4
El Paso	10,395	2,765	13,160	21.0	79.0
Elbert	192	160	352	45.3	54.7
Fremont	890	78	968	8.1	91.9
Garfield	654	319	972	32.8	67.2
Gilpin	63	20	84	24.3	75.7
Grand	104	13	117	11.4	88.6
Gunnison	140	15	155	9.7	90.3
Hinsdale	Not available	1	Not available	Not available	Not available
Huerfano	233	27	260	10.3	89.7
Jackson	Not available	11	Not available	Not available	Not available
Jefferson	5,669	2,021	7,690	26.3	73.7
Kiowa	Not available	13	Not available	Not available	Not available
Kit Carson	111	64	175	36.8	63.2

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)
La Plata	646	327	973	33.6	66.4
Lake	117	8	126	6.7	93.3
Larimer	4,076	1,158	5,234	22.1	77.9
Las Animas	411	52	463	11.2	88.8
Lincoln	80	49	129	37.9	62.1
Logan	365	165	529	31.1	68.9
Mesa	2,797	857	3,653	23.4	76.6
Mineral	Not available	1	Not available	Not available	Not available
Moffat	244	96	340	28.2	71.8
Montezuma	586	177	763	23.2	76.8
Montrose	849	249	1,098	22.7	77.3
Morgan	520	218	738	29.6	70.4
Otero	552	70	622	11.2	88.8
Ouray	33	4	37	11.0	89.0
Park	187	25	211	11.7	88.3
Phillips	50	36	86	41.9	58.1
Pitkin	Not available	16	Not available	Not available	Not available
Prowers	427	116	544	21.4	78.6
Pueblo	5,192	1,133	6,325	17.9	82.1
Rio Blanco	115	44	158	27.5	72.5
Rio Grande	396	43	439	9.7	90.3
Routt	140	143	283	50.5	49.5
Saguache	146	20	166	12.2	87.8
San Juan	Not available	4	Not available	Not available	Not available
San Miguel	45	49	94	51.9	48.1
Sedgwick	47	22	69	32.1	67.9
Summit	133	25	159	16.0	84.0
Teller	323	35	358	9.7	90.3
Washington	58	40	97	40.7	59.3
Weld	4,383	1,030	5,413	19.0	81.0
Yuma	154	79	233	33.9	66.1
Colorado	76,895	25,380	102,275	24.8	75.2

Source: Uninsured estimates based on CHI analysis of the 2010 American Community Survey. Average monthly adult Medicaid enrollment figures provided by the budget division at the Colorado Department of Health Care Policy and Financing (HCPF).

Note: EBNE indicates adults who are eligible for Medicaid but not enrolled. Not available indicates a value not reported by HCPF due to fewer than 30 cases. Although Medicaid eligibility was expanded to adults with incomes up to and including 100 percent of FPL in May 2010, for the purposes of this brief, CHI modeled eligibility for adults up to 60 percent of FPL.



CHI is a trusted source of independent and objective health information, data and analysis for the state's health care leaders. CHI, celebrating its tenth anniversary in 2012, is funded today by the Caring for Colorado Foundation, Rose Community Foundation, The Colorado Trust and the Colorado Health Foundation.

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