Medicaid, Marketplace and More

How Coloradans Get Health Insurance

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#HIHC14
Most Coloradans are covered by employer-sponsored insurance.

The Affordable Care Act most impacted the individual market.

Colorado is experiencing unprecedented growth in its Medicaid caseload.

The aging of the population means more people will be covered by Medicare.
Why Does Health Insurance Matter?

<table>
<thead>
<tr>
<th>Condition</th>
<th>Findings (Uninsured Adults Compared To Insured Adults)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancer</td>
<td>More likely to be diagnosed at an advanced stage</td>
</tr>
<tr>
<td>Heart attack</td>
<td>At greater risk of death</td>
</tr>
<tr>
<td>Diabetes</td>
<td>Significantly worse glycemic control</td>
</tr>
</tbody>
</table>
Your poll will show here

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Health Insurance Coverage in Colorado

- 59.0% Employer-sponsored Insurance
- 9.3% Medicare
- 7.3% Medicaid
- 0.8% Other Insurance
- 1.2% Child Health Plan Plus
- 14.3% Uninsured

Source: 2013 Colorado Health Access Survey
• Individual Mandate
• Guaranteed Issue
• Essential Health Benefits
Who is Covered by Employer-Sponsored Insurance?
Employer Sponsored Insurance: Mirroring the Economy

Source: Colorado Health Access Survey
Insurance Premiums: Heading Higher

- $2,450 in 2000
- $2,655 in 2001
- $4,000 in 2004
- $5,571 in 2011
- $5,668 in 2013


- Orange dots represent Colorado
- Purple dots represent the United States

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• Employer Mandate
• Tax Credits
• Small Business Health Options Program
Who is Covered by Individual Market?
2015 Rates
Second Lowest Cost Silver Plan (Marketplace)

Eastern Plains $270
Colorado Springs $233
Denver $240
Fort Collins $264
Western Slope $358
State Average $277
Who is covered by Medicare?
Colorado’s Senior Tsunami

SOURCE: Colorado State Demography Office, population estimates, 2013-2040
Who is covered by Medicaid?
Colorado’s Growing Medicaid Caseload

- Seniors and People with Disabilities
- Children
- Adults

Colorado Department of Health Care Policy and Financing Executive Budget Request 2014-15

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HCPF: An Expanding Budget

Note: Other funds is summation of cash and reappropriated.
Medicaid Clients: Varying Costs

Source: HCPF Budget Request 2015-2016, Medical Services Premiums
Who is Covered by Child Health Plan Plus?
Who is Uninsured in Colorado?
• Most Coloradans are covered by employer-sponsored insurance.

• The Affordable Care Act most impacted the individual market.

• Colorado is experiencing unprecedented growth in its Medicaid caseload.

• The aging of the population means more people will be covered by Medicare.