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Collaborate.
Colorado-style.



Medicaid, Marketplace and More

How Coloradans Get Health Insurance

Tamara Keeney and Natalie Triedman

December 4, 2014



Takeaways

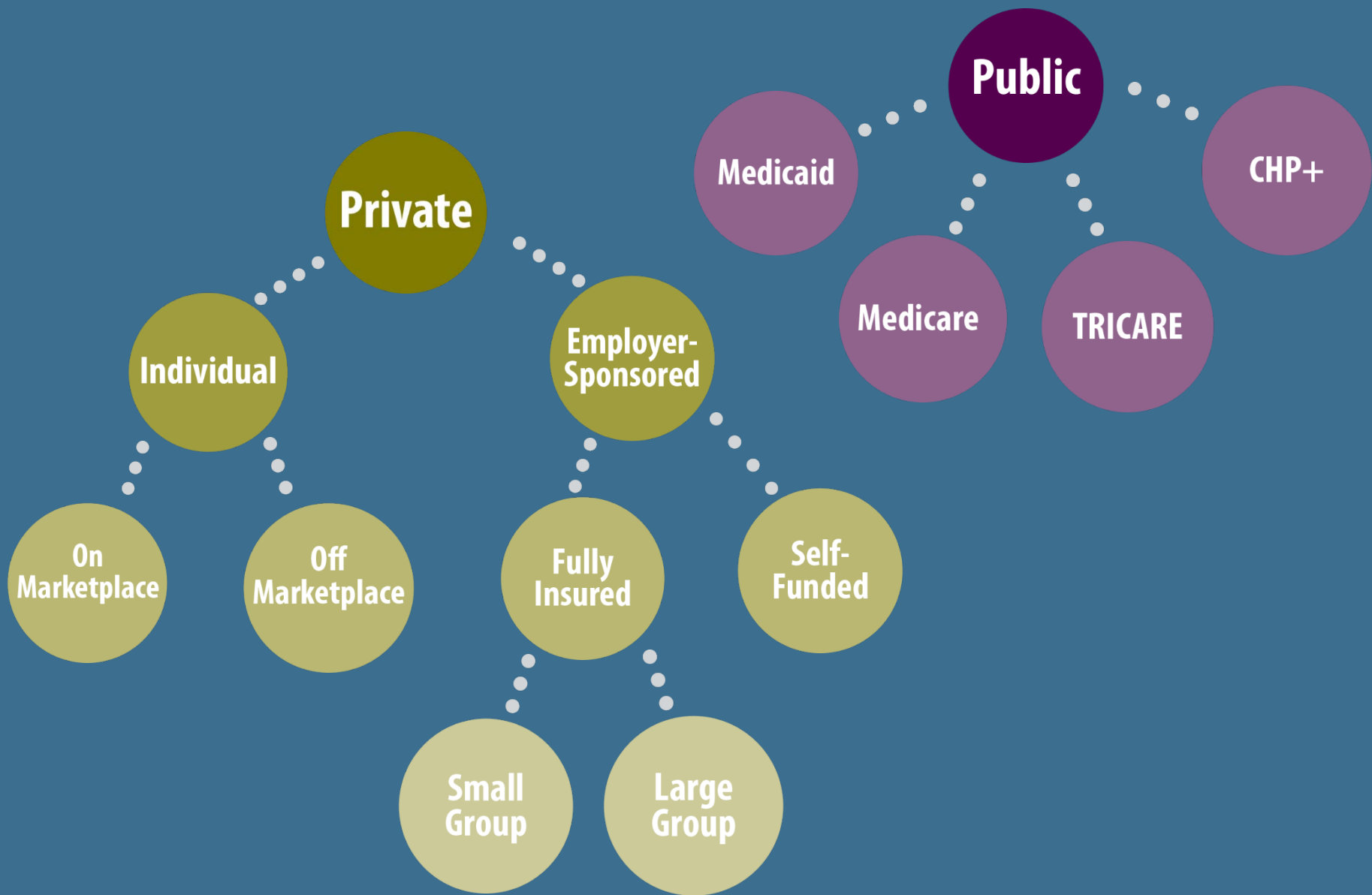
- Most Coloradans are covered by employer-sponsored insurance.
- The Affordable Care Act most impacted the individual market.
- Colorado is experiencing unprecedented growth in its Medicaid caseload.
- The aging of the population means more people will be covered by Medicare.



Why Does Health Insurance Matter?



Condition	Findings (Uninsured Adults Compared To Insured Adults)
Cancer	More likely to be diagnosed at an advanced stage
Heart attack	At greater risk of death
Diabetes	Significantly worse glycemic control





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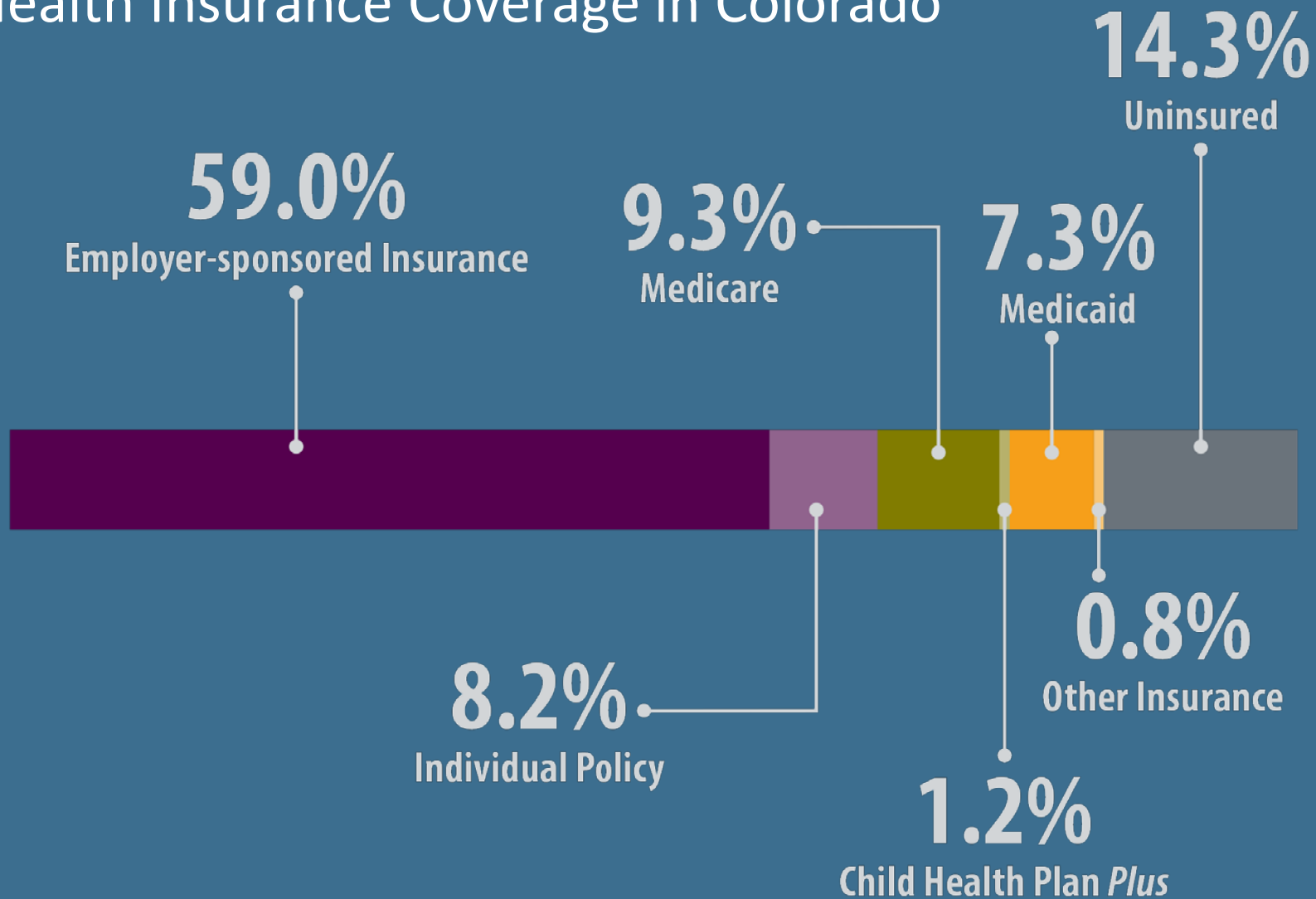
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Health Insurance Coverage in Colorado



Source: 2013 Colorado Health Access Survey

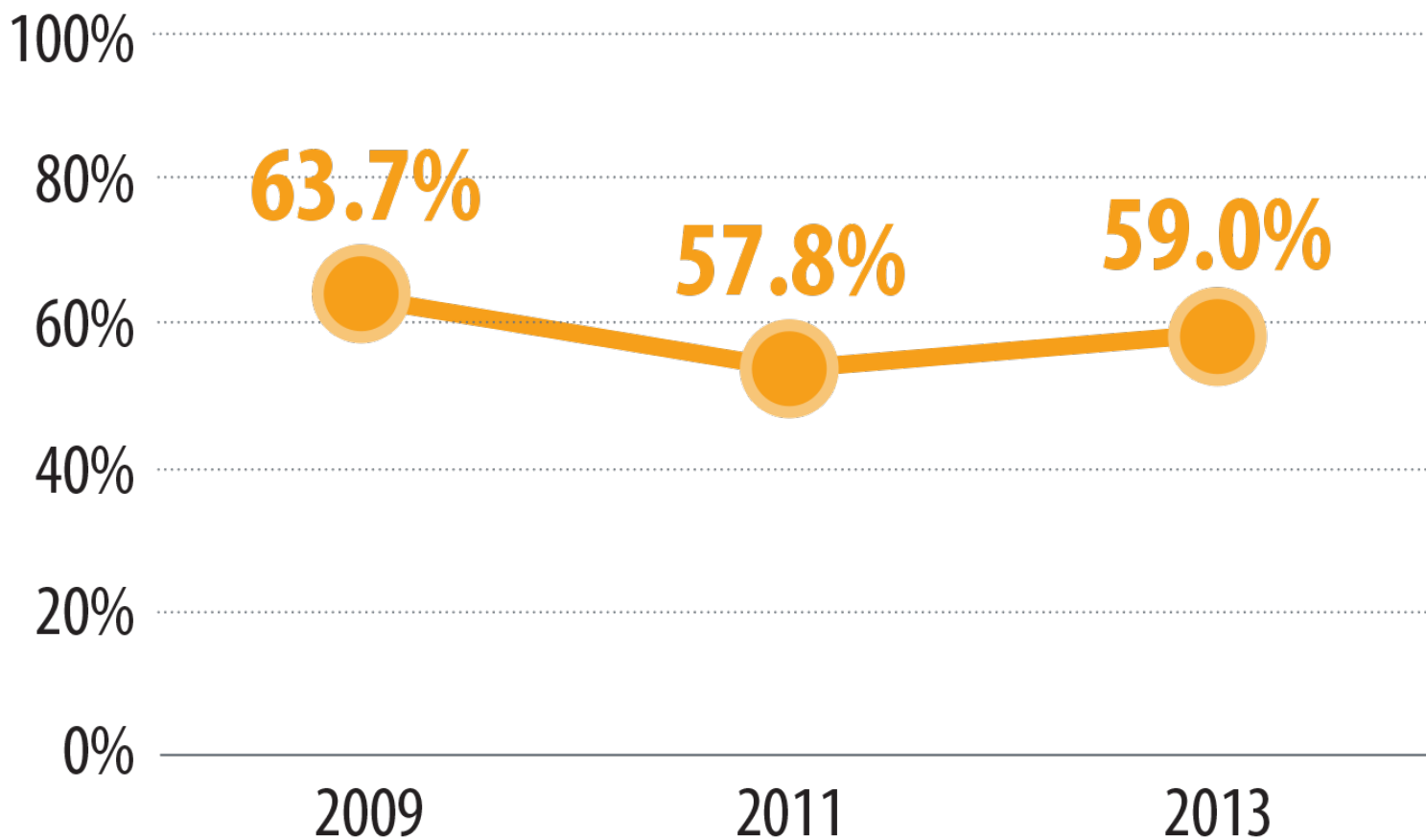


- Individual Mandate
- Guaranteed Issue
- Essential Health Benefits



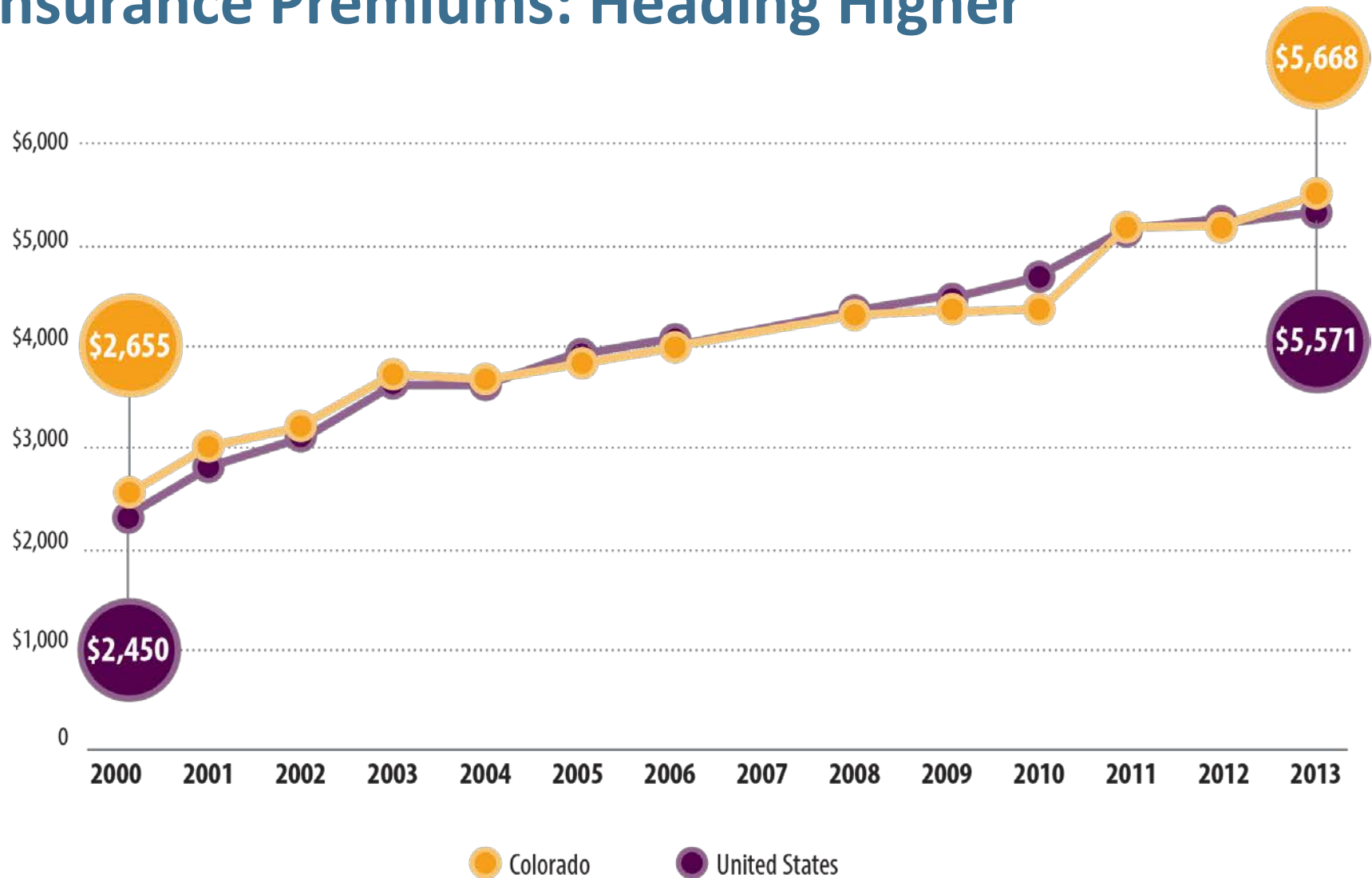
Who is Covered by *Employer-Sponsored Insurance?*

Employer Sponsored Insurance: Mirroring the Economy



Source: Colorado Health Access Survey

Insurance Premiums: Heading Higher



- Employer Mandate
- Tax Credits
- Small Business Health Options Program





Who is Covered by Individual Market?

How Insurance Is Financed



Welcome: Sign up by March 15 for health insurance coverage that starts April 1. Open enrollment ends March 31.



Health Insurance for Individuals & Families

Learn More

Shop Now

Individuals & Families



Young Adults



Employees



Employers



⊕ Need enrollment help?

We have many events across the state where you can get in-person help to sign up for

⊕ Exclusive Savings

Connect for Health Colorado is the only place where Coloradans can access new

"Terrific experience on the chat help today."





2015 Rates
Second Lowest Cost Silver Plan
(Marketplace)

Eastern Plains **\$270**

Colorado Springs **\$233**

Denver **\$240**

Fort Collins **\$264**

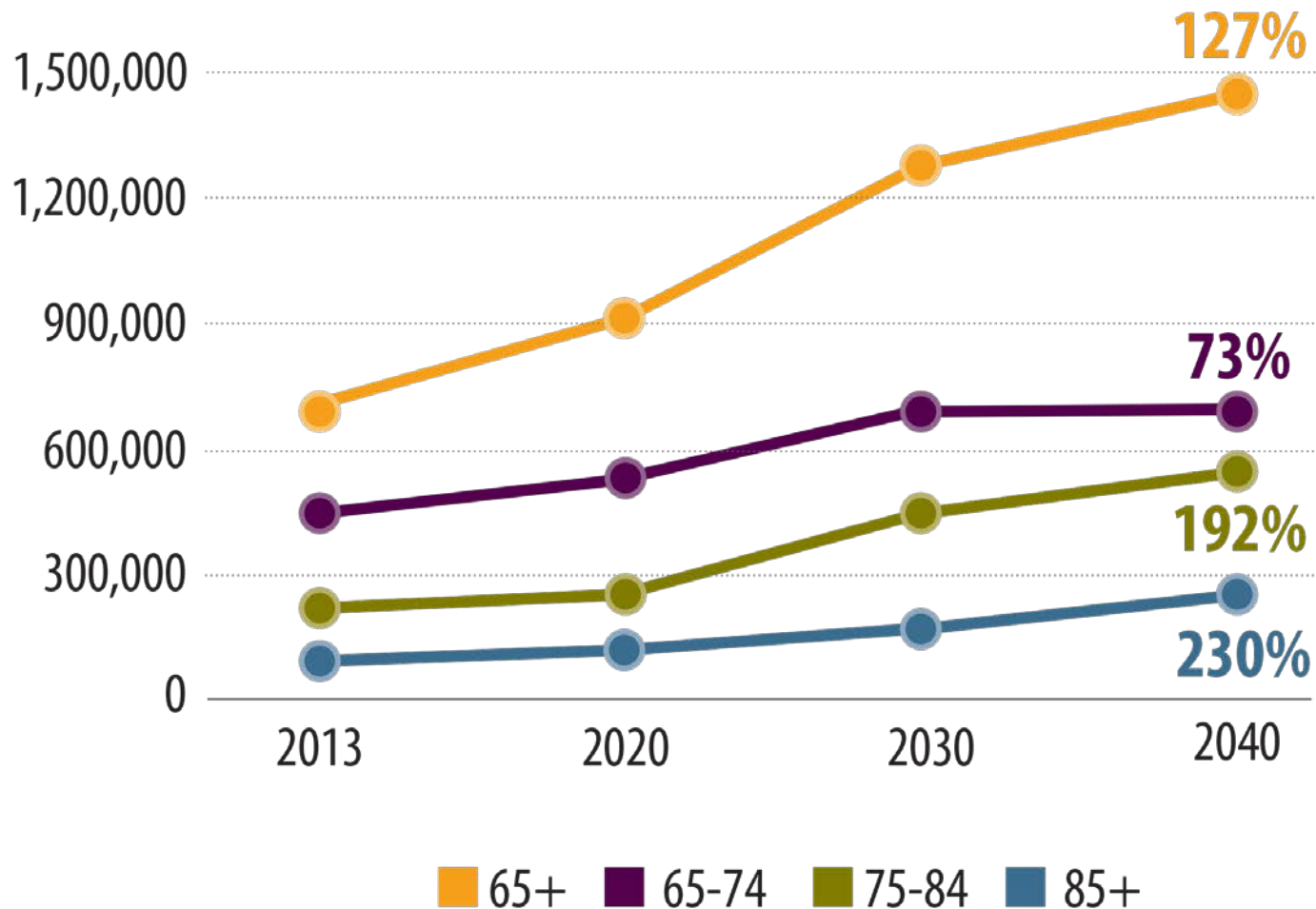
Western Slope **\$358**

State Average **\$277**

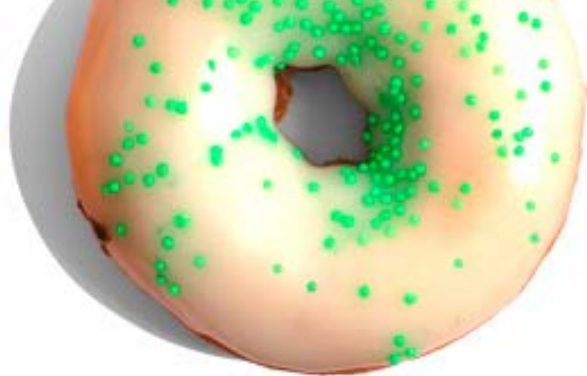


Who is covered by Medicare?

Colorado's Senior Tsunami



SOURCE: Colorado State Demography Office, population estimates, 2013-2040

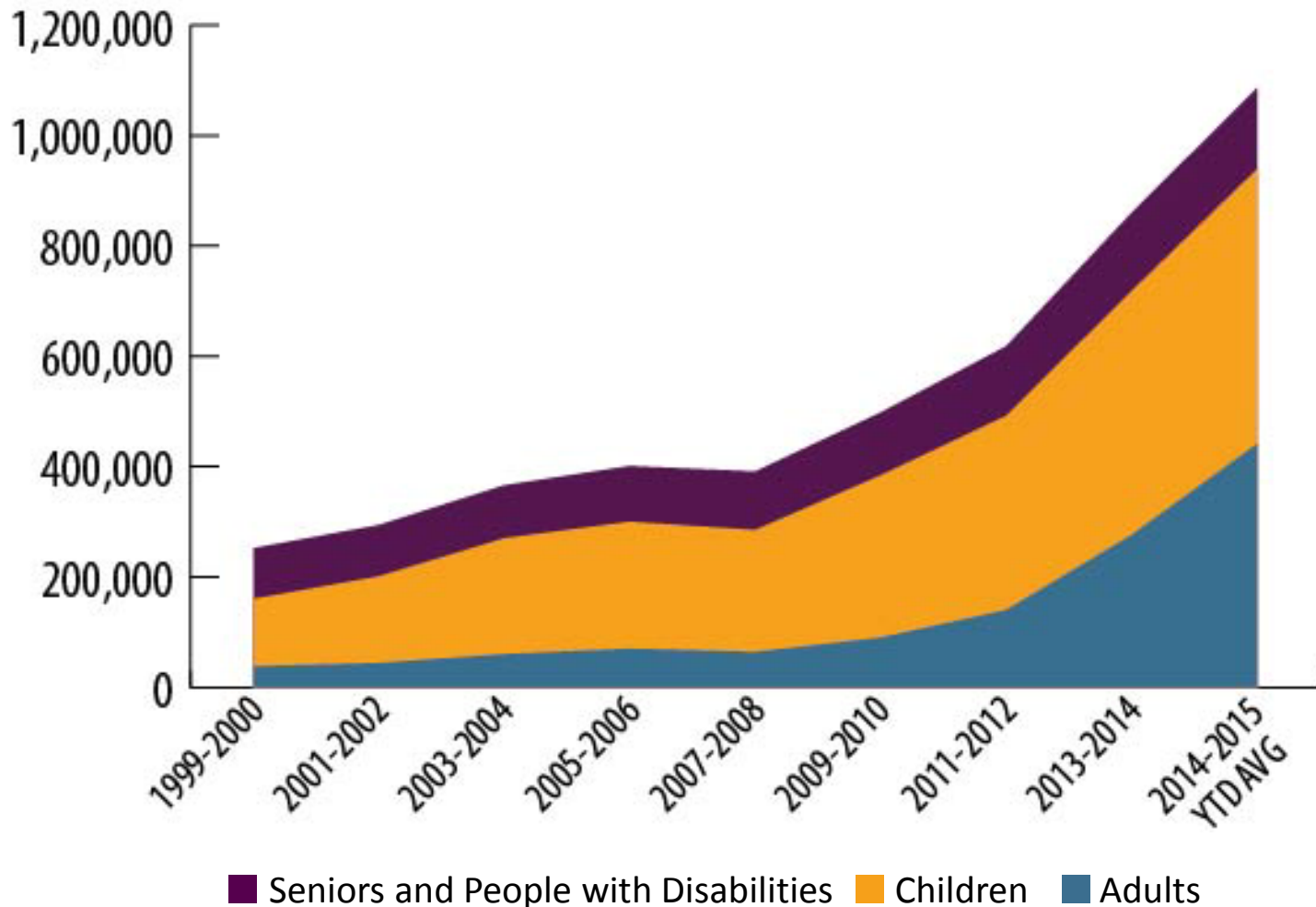




Who is covered by Medicaid?

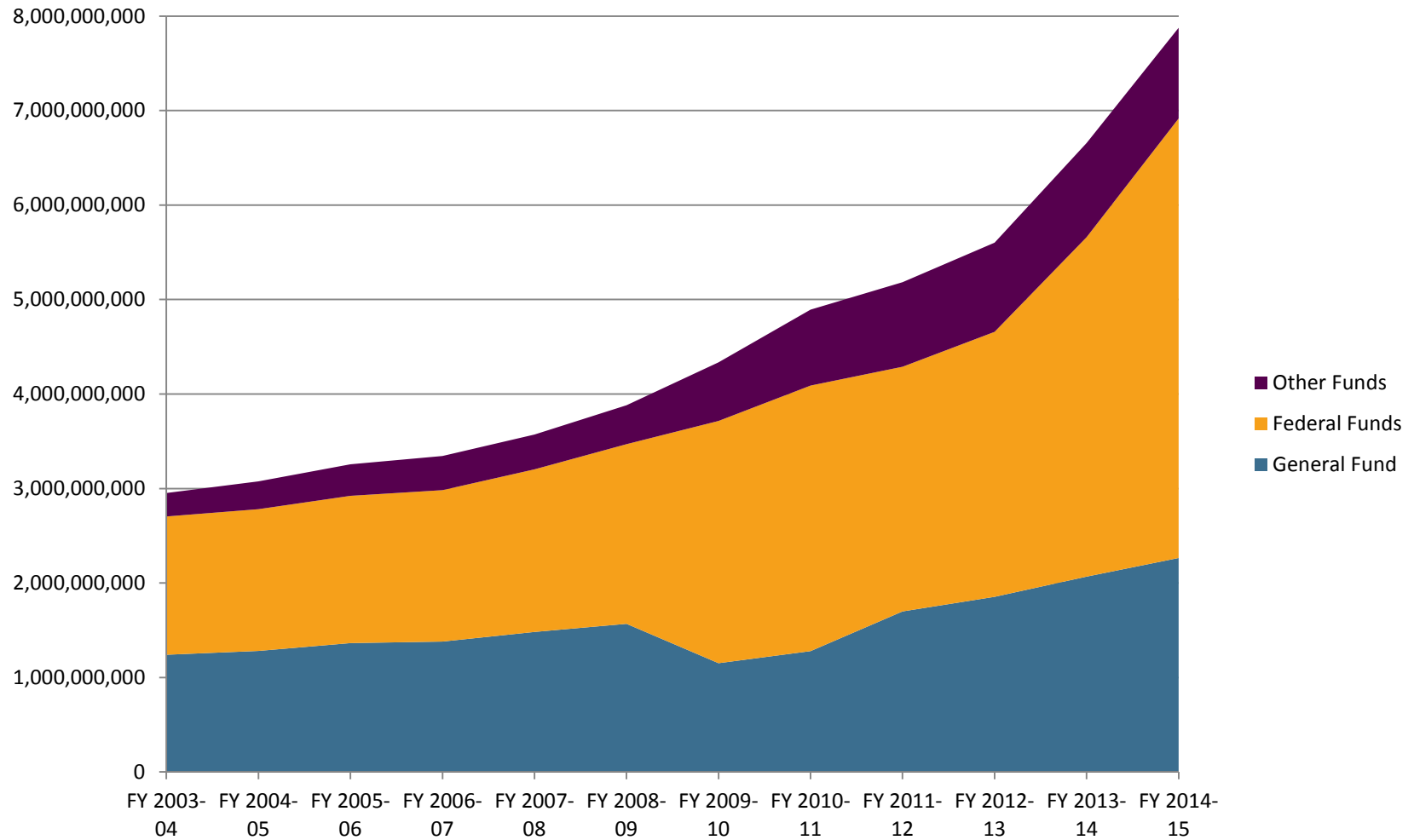


Colorado's Growing Medicaid Caseload



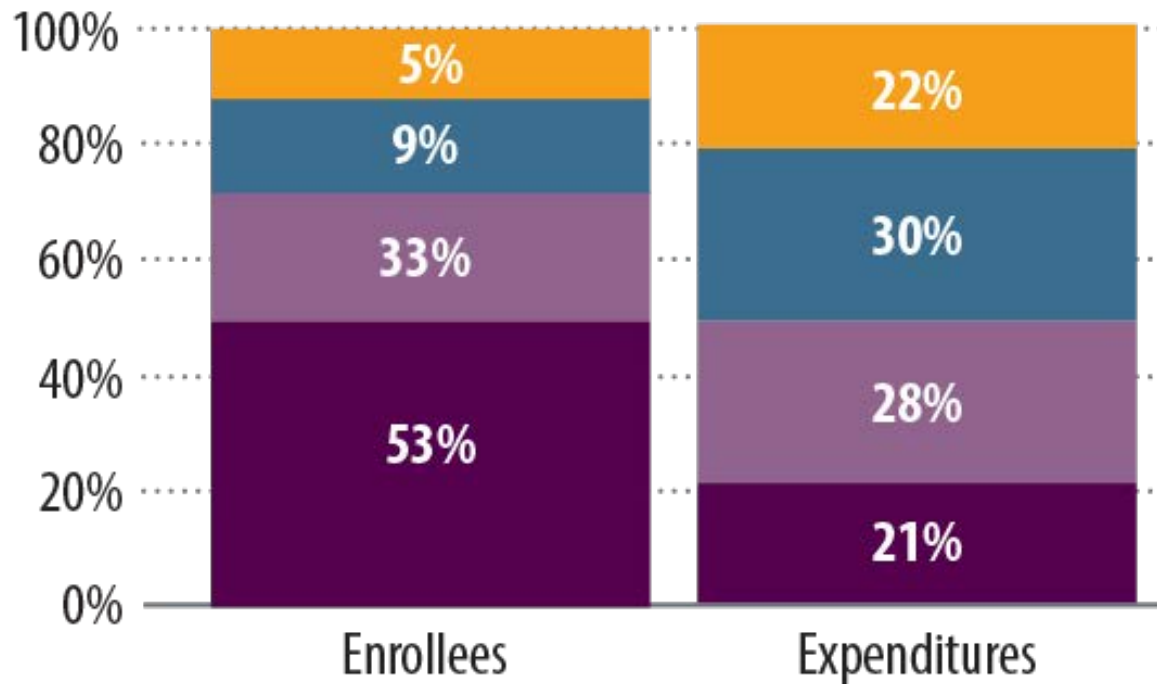
Colorado Department of Health Care Policy and Financing Executive Budget Request 2014-15

HCPF: An Expanding Budget



JBC Appropriations Reports Note: Other funds is summation of cash and reappropriated.

Medicaid Clients: Varying Costs



■ Low Income Children ■ Low Income Adults

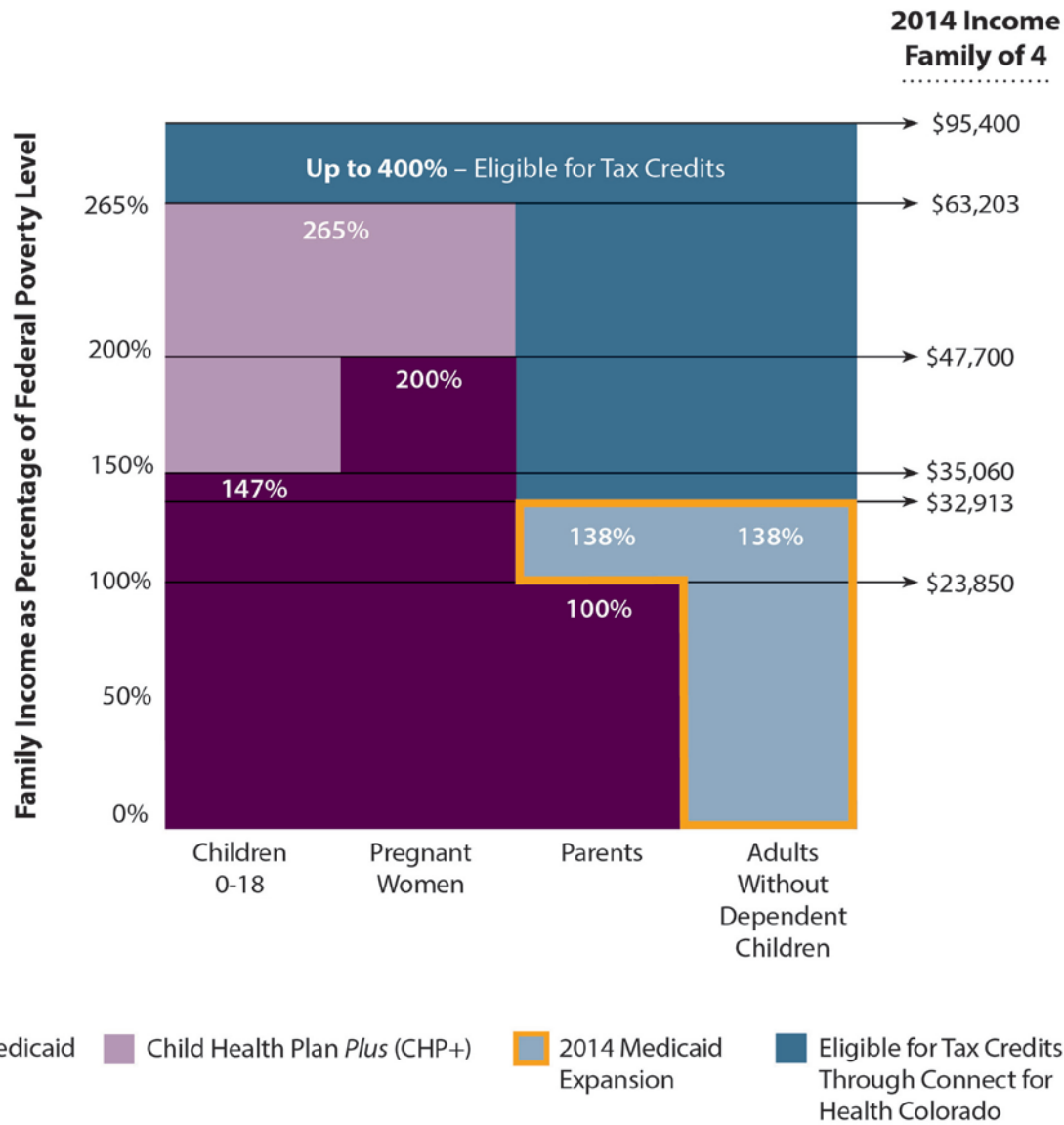
■ Individuals with Disabilities ■ Individuals 65 and Older

Source: HCPF Budget Request 2015-2016, Medical Services Premiums



Who is Covered by Child Health Plan *Plus*?







Who is Uninsured in Colorado?

Takeaways

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