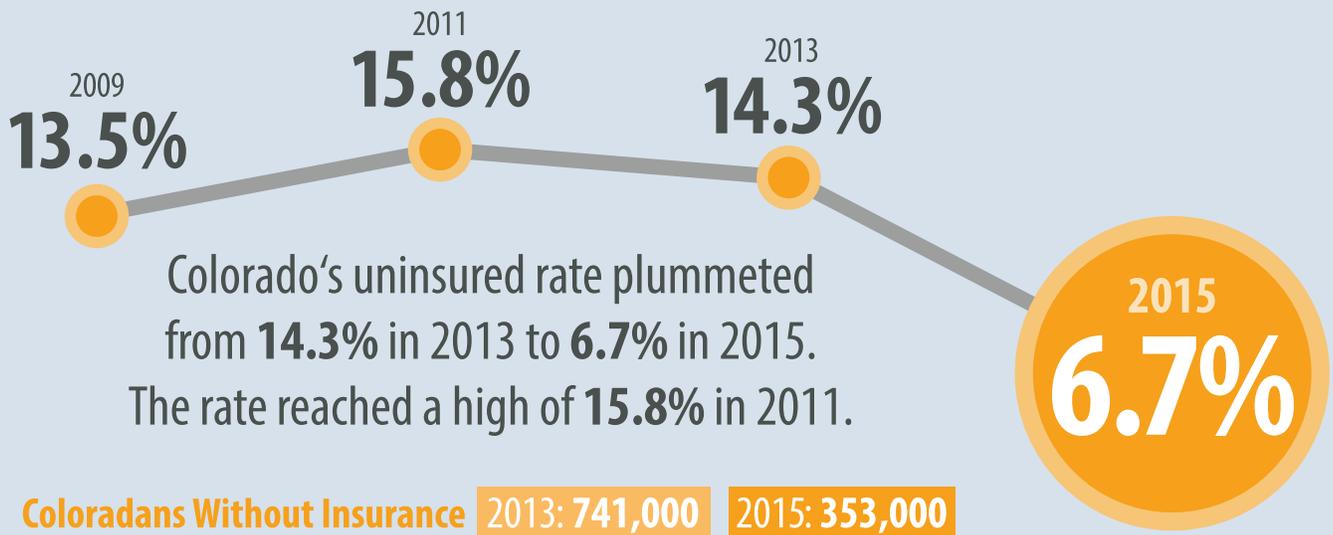


Top 10 Takeaways

1. Health Insurance: Setting Records in Colorado

The **percentage** of Coloradans without health insurance fell to a record low – **6.7 percent** – from **14.3 percent** in 2013, before the Affordable Care Act (ACA). The number of uninsured dropped to **353,000** from **741,000** in 2013. **4.9 million** Coloradans now have health insurance, an all-time high.

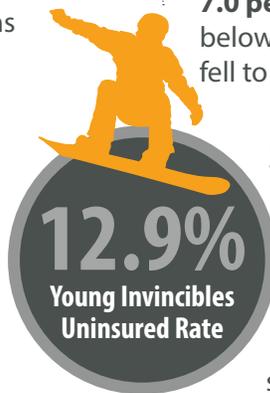


2. Medicaid Expansion: Higher-Than-Expected Enrollment

Medicaid enrollment soared by **450,000** between 2013 and 2015. The data show that despite concerns that the influx would make it a lot harder for enrollees to get care, that didn't happen.

3. Types of Coverage: A Changing Landscape

More Coloradans are covered by **employer-sponsored insurance (50.9 percent)** than any other type, but it dropped slightly from **52.6 percent** in 2013. Levels of **individual insurance**, including Connect for Health Colorado, stayed flat. One of three Coloradans (**34.2 percent**) is now covered by public insurance – Medicaid, Medicare or Child Health Plan Plus (CHP+) – up from **24.2 percent**.



4. Who Got Covered: Kids, Lowest Earners

Colorado's kids are big winners. Only **2.5 percent** of children under 19 remain uninsured, down from **7.0 percent**. The uninsured rate for those earning at or below 300 percent of the federal poverty level (FPL) fell to **8.3 percent** from **20.5 percent**.

5. Who Still Isn't Covered: Young Invincibles, Hispanics, West Slope Residents

The **"young invincibles"** between 19 and 29 were targeted for enrollment, but still have the second-highest uninsured rate at **12.9 percent**, trailing only the thirty-somethings. The uninsured rate for Hispanics fell to **11.8 percent** from **21.8 percent**, but they remain the least likely to have insurance. The four-county region around Steamboat Springs retains the No. 1 spot with an uninsured rate of **13.0 percent**.

6. Uninsurance is Down, But Underinsurance is Up

Colorado also saw a rise in “underinsurance” to **16.4 percent** from **13.9 percent**. This is when people have insurance that doesn’t adequately cover their medical expenses. Often, these are plans with low premiums but high deductibles or high co-pay requirements.

7. Cost: Still the Number One Reason for Lack of Insurance

Among the 353,000 Coloradans who still don’t have health insurance, high cost is still the top reason. While that hasn’t changed since 2009, it is showing a downward trajectory. The percentage of uninsured Coloradans who say they don’t need coverage has leveled off after a surge in 2013, falling to **20.8 percent** from **24.9 percent**. About **45 percent** of Colorado’s uninsured are only willing to pay up to \$99 a month for insurance premiums.

8. More Insurance Isn’t Making it Harder to Get Care

Coloradans aren’t finding it much harder to get health care, despite predictions that the big spike in

coverage would strain the system. There’s been an increase in the percentage of people who can’t get an appointment when one is needed, to 18.7 percent from 15.0 percent. However, the increase was less than many had anticipated. This may change as the newly insured develop new health care habits. One good sign: the percentage reporting a preventive care visit in the past year rose to **66.1 percent** from **61.9 percent**.

9. Affordability: Health Care Still Costs Too Much for Many

The percentage who didn’t see a doctor because it cost too much declined only slightly, to **10.4 percent** from **12.3 percent**, a statistic many had hoped would drop faster as part of ACA efforts to make health care more affordable. The percentage who didn’t fill a prescription because it cost too much dropped a bit to **9.8 percent** from **11.2 percent**.

10. Coloradans: Happier About Health Care

Coloradans give the health care system higher marks than two years ago. Nearly three of four (**74.6 percent**) say that it meets the needs of their family, up from **69.1 percent**. More than half (**51.2 percent**) say that it meets the needs of most Coloradans, an increase from **44.1 percent**.

Bonus Takeaway

Cost a top barrier to mental health care but on the decline

About **one of ten** Coloradans ages 5 and older are not getting mental health care when they need it. Cost-related issues top the list of reasons why, but the percentage who say that cost was a concern dropped since 2013. Meanwhile, prevalence of stigma-related issues are on the rise.



Need more information?

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