

# Counting Colorado's Uninsured

## The Latest Estimates

SEPTEMBER 2015

*Uninsurance rates dropped significantly between 2013 and 2014, both nationally and in Colorado, according to new findings from two U.S. Census Bureau annual surveys – the American Community Survey (ACS)<sup>1</sup> and the Current Population Survey (CPS).<sup>2</sup>*

While uninsurance rates declined in all 50 states and the District of Columbia, the data show the biggest drops occurred in states that opted to expand Medicaid, including Colorado.

These new estimates reflect a full year of implementation after January 1, 2014, when most major provisions of the Affordable Care Act (ACA) went into effect.

The most recent data on Colorado's uninsured rate,

however, come from the Colorado Health Access Survey (CHAS), which was fielded between March and June 2015, after the close of the second open enrollment period under the ACA. The CHAS found an historically low uninsured rate of 6.7 percent in Colorado.

While all three surveys show a downward trend in the number of people without health insurance, they report differing estimates based on the type of survey, when it was fielded, the number of respondents and how the survey asks about insurance.

## Uninsured: The Overall Numbers

*Here's a look at the varying estimates of uninsurance from the three surveys (see Graph 1 on next page).*

### 2014 American Community Survey (ACS):



#### United States:

36.7 million Americans, or **11.7 percent** of the population, were uninsured in 2014. That's down from 45.2 million Americans, or **14.5 percent**, in 2013.



#### Colorado:

543,000 Coloradans, or **10.3 percent** of the population, were uninsured in 2014. That's down from 729,000 Coloradans, or **14.1 percent**, in 2013.

### 2014 Current Population Survey (CPS):



#### United States:

33.0 million Americans, or **10.4 percent** of the population, were uninsured in 2014. That's down from 42.0 million Americans, or **13.4 percent**, in 2013.



#### Colorado:

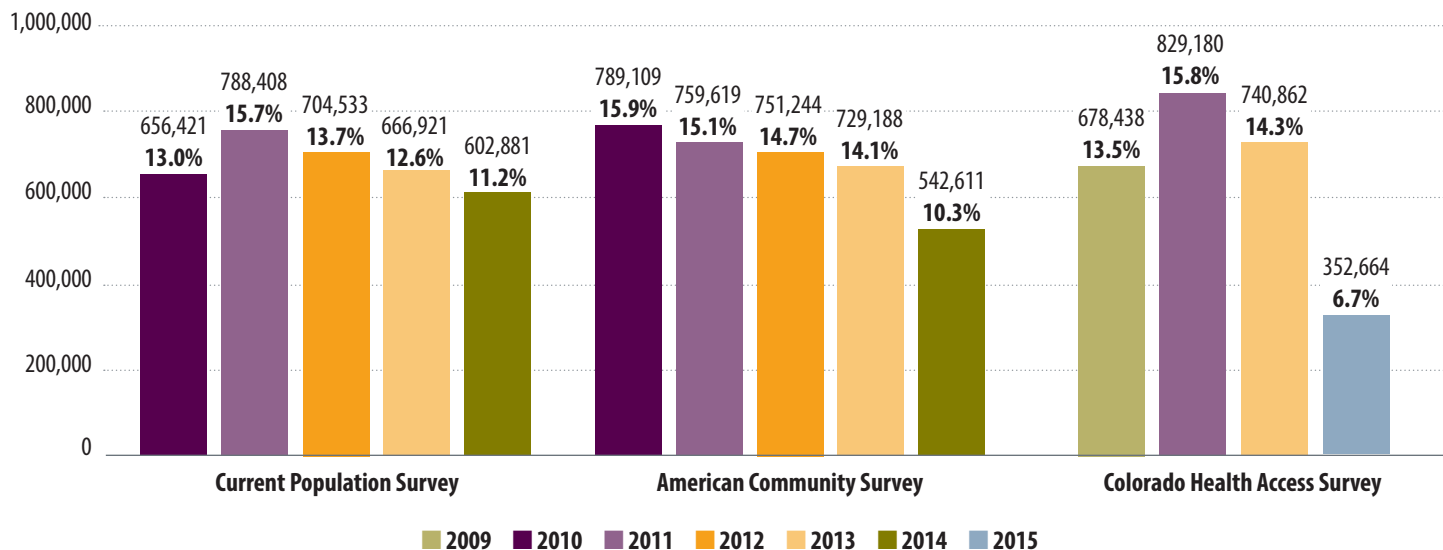
603,000 Coloradans, or **11.2 percent** of the population, were uninsured in 2014. That's down from 667,000 Coloradans, or **12.6 percent**, in 2013.

### 2015 Colorado Health Access Survey (CHAS):



353,000 Coloradans, or **6.7 percent** of the population, were uninsured in 2015. That's down from 741,000 uninsured Coloradans, or **14.3 percent**, in 2013.

Graph 1. Estimates of Colorado's Uninsured



## Colorado: The National Context

Colorado recorded a 3.8-point drop in uninsurance between 2013 and 2014, from 14.1 percent to 10.3 percent. This is according to the ACS, which surveyed about 50,000 Coloradans.

This was greater than the national uninsurance decline of 2.8 points, from 14.5 percent to 11.7 percent.

Overall, Colorado's uninsured rate of 10.3 percent is 1.4 points lower than the U.S. average of 11.7 percent (see Graph 2). Compared to other states, Colorado's uninsurance rate is in the middle of the pack, ranking 27th among the 50 states and the District of Columbia.

States with the biggest declines in uninsurance were those that opted to expand Medicaid.<sup>3</sup> Expansion states averaged a 3.4 percentage point decrease compared to a 2.3 percentage point decline for non-expansion states.



Expansion states also had a lower average uninsured rate of 9.8 percent compared to 13.5 percent in non-expansion states.

## Colorado: Uninsurance by Demographics and Geography

Of the two Census Bureau surveys, just the American Community Survey has sufficient sample size to break out insurance data by age, sex, race/ethnicity and poverty. The data show that Colorado's Hispanics have an uninsured rate that is nearly three times higher than the uninsured rate of non-Hispanic whites (see Table 1).

In addition, the ACS is able to calculate uninsured rates for Colorado's 11 largest counties (see Table 2). This survey finds that suburban Douglas County retained the lowest uninsured rate at 4.2 percent.

Graph 2. Uninsurance Declines of Top 5 States, Bottom 5 States, Colorado and U.S., 2013-2014

TOP 5	2013	2014		2013	2014		BOTTOM 5	2013	2014
Massachusetts	3.7%	3.3%		14.1%	10.3%	<b>RANK: 27TH</b>	Oklahoma	17.7%	15.4%
Vermont	7.2%	5.0%		Alaska	18.5%		17.2%		
Hawaii	6.7%	5.3%		Florida	20.0%		16.6%		
Washington, D.C.	6.7%	5.3%		Texas	22.1%		19.1%		
Minnesota	8.2%	5.9%							
				14.5%	11.7%				

\*Massachusetts, Vermont, Hawaii, Washington, D.C., Minnesota and Colorado are Medicaid Expansion states

Source: American Community Survey

**Table 1. Uninsured Rates in Colorado by Age, Sex, Race/Ethnicity and Poverty, 2010-2014**

	2010	2011	2012	2013	2014
<b>Age</b>					
Under 18	10.1	9.4	8.8	8.2	5.6
18-64	20.7	19.8	19.5	18.8	13.9
65 and older	0.6	0.6	0.6	0.7	1.0
<b>Sex</b>					
Male	17.7	16.9	16.4	15.4	11.6
Female	14.2	13.3	13.1	12.8	9.0
<b>Race/Ethnicity</b>					
Non-Hispanic White	11.7	11.3	10.8	10.7	7.2
Hispanic or Latino	29.7	27.3	27.5	25.3	20.5
<b>Federal Poverty Level</b>					
Under 138% of FPL	DNA	29.2	27.5	25.4	17.2
138 - 199% of FPL	DNA	27.1	26.1	23.9	18.6
200% of FPL and Over	DNA	9.1	9.4	9.5	7.4

Source: American Community Survey

**Table 2. Uninsured Rates in Colorado by County, 2013-2014\***

Each of the 11 counties large enough for estimates showed declines in their uninsurance rates.

	2013		2014		Change 2013-2014	
	Number	Percentage	Number	Percentage	Number	Percentage Point
Colorado	729,188	14.1	542,611	10.3	-186,577	-3.8
Douglas County	19,397	6.4	13,113	4.2	-6,284	-2.2
Boulder County	32,081	10.4	22,802	7.3	-9,279	-3.1
Jefferson County	59,236	10.9	41,325	7.5	-17,911	-3.4
Larimer County	35,081	11.2	27,824	8.7	-7,257	-2.5
El Paso County	69,330	11.1	57,164	9.0	-12,166	-2.1
Pueblo County	20,161	12.8	14,350	9.1	-5,811	-3.7
Weld County	38,580	14.4	26,653	9.7	-11,927	-4.7
Arapahoe County	92,426	15.3	66,132	10.8	-26,294	-4.5
Denver County	100,653	15.7	81,817	12.4	-18,836	-3.3
Mesa County	23,109	15.8	18,792	12.8	-4,317	-3.0
Adams County	92,081	19.8	68,078	14.3	-24,003	-5.5

\*Ranked by lowest uninsured rates in 2014

Source: American Community Survey

## Differing Estimates: Understanding the Three Surveys

It is important to understand the differences in the three surveys in order to understand why they found different uninsured estimates (see Table 3 on next page). Each data source has advantages and disadvantages. While the CPS asks more detailed questions on health

insurance status, the ACS's large sample size provides more accurate state estimates. The CHAS has robust detail on state health insurance estimates, but its findings can't be compared to other states.

Table 3. Comparison of Data Sources on Colorado's Uninsured Population

	Current Population Survey (CPS)	American Community Survey (ACS)	Colorado Health Access Survey (CHAS)
Data collected by . . .	U.S. Census Bureau for Bureau of Labor Statistics	U.S. Census Bureau	CHI on behalf of The Colorado Trust
Designed to provide data around . . .	Monthly employment and annual income/poverty	Annual social, housing and economic characteristics	Access to health care, health insurance, health literacy, health care utilization and other factors relating to Coloradans' use of the health care system
Sample size	~4,500 Coloradans	~50,000 Coloradans	~10,000 Coloradans
Time frame	Annual	Annual	Biannual (odd years)
Smallest geographic level attainable	State, but not recommended due to small sample size.	County (CHI estimates)	Health Statistics Region (HSR)
Health insurance question(s)	Robust: Series of health insurance items ask about types of coverage in the past calendar year.	Less robust: Single health insurance item asks respondent to check boxes of all sources of health insurance at time of survey.	More robust: Series of health insurance items (customized to Colorado) ask about types of coverage at time of survey.
Years health insurance item is available	1980-2014	2008-2014	2009, 2011, 2013, 2015
Administration period	Fielded over a few months	Fielded throughout the year	Fielded over a few months
Strengths	<ul style="list-style-type: none"> <li>• Can compare trends over the past few decades.</li> </ul>	<ul style="list-style-type: none"> <li>• Largest sample size provides ability to analyze state and sub-populations within Colorado.</li> <li>• Data can be compared to other states.</li> </ul>	<ul style="list-style-type: none"> <li>• Allows analysis of health-related topics not available in other surveys, such as underinsurance, access to health care and health utilization.</li> </ul>
Weaknesses	<ul style="list-style-type: none"> <li>• Small sample size means that single-year estimates aren't as reliable as other sources.</li> </ul>	<ul style="list-style-type: none"> <li>• Comparatively limited health insurance question.</li> <li>• No other indicators of health status, access to care, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Comparatively small sample size limits the ability to analyze sub-populations.</li> <li>• Generally not comparable to other states.</li> </ul>

In addition to these primary sources, three additional data sources provide Colorado estimates of uninsurance: the Behavioral Risk Factors Surveillance System (BRFSS), the National Health Interview Survey (NHIS) and the Small Area Health Insurance Estimates (SAHIE).

The Census Bureau encourages use of the ACS for all estimates at the state and county level. This is due to the relatively small sample size of the CPS. Estimates presented in this paper come from the ACS.

For more detail from the U.S. Census Bureau on these differences, see "Health Insurance Coverage Measurement in Two Surveys."<sup>4</sup>

## End Notes

<sup>1</sup> Data available from the U.S. Census Bureau at <http://factfinder2.census.gov>

<sup>2</sup> Data available from the U.S. Census Bureau at <http://www.census.gov/cps/data/>

<sup>3</sup> U.S. Census Bureau's visualization of all 50 states and D.C. available at <https://www.census.gov/hhes/www/hlthins/data/incpovhlth/2014/uninsbystate.pdf>

<sup>4</sup> Post from the U.S. Census Bureau blog at <http://blogs.census.gov/2015/09/09/health-insurance-coverage-measurement-in-two-surveys/>

