

# Unfinished Business

## Who are Colorado's Remaining Uninsured?

MAY 2016

*"These are historic days for health in Colorado."*

*So began the Colorado Health Institute's report on findings from 2015 Colorado Health Access Survey (CHAS). What was so historic? The state's skyrocketing Medicaid enrollment and record-low 6.7 percent uninsurance rate.*

*But at the same time it can be easy to forget that more than 350,000 Coloradans still lack health coverage. The Colorado Health Institute (CHI) takes a closer look at this uninsured group in this brief.*

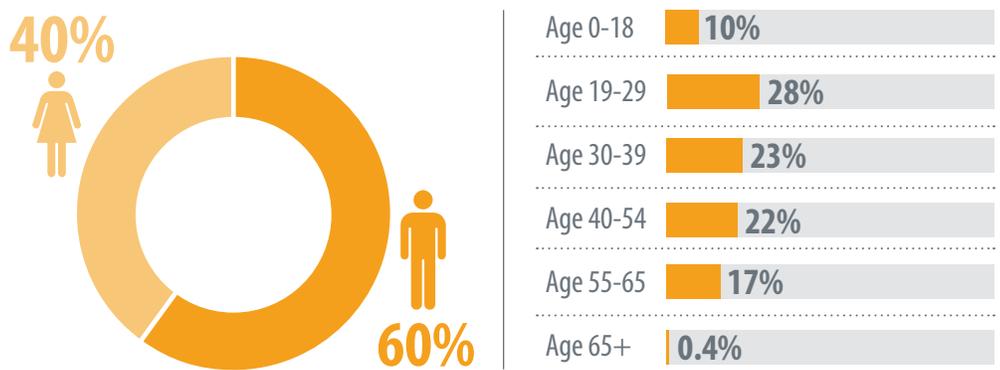
### Age and Gender

The majority are men, and it may not surprise you to hear that most of them are young. In fact, men under 40 make up 40 percent of Colorado's uninsured adults.

But this trend might be shifting. About one of three (31 percent) uninsured men in 2013 said they didn't think they needed coverage, compared with 17 percent of women. In 2015, 24 percent of Colorado's uninsured men expressed that view.

Several reasons could be contributing to this change of heart, including statewide ad campaigns that stressed the importance of coverage for young men (at right).

**Figure 1.**  
**Colorado's Uninsured Are Disproportionately Young and Male**  
Gender and Age Distribution of the Uninsured, 2015



The Colorado Consumer Health Initiative's "Brosurance" Ads

## Employment

Nearly three of four (73 percent) uninsured Colorado adults are employed. These uninsured employees usually work for companies with 50 or fewer workers, which do not face penalties for not providing insurance under the Affordable Care Act (ACA).

Still, a quarter of the uninsured adults are employed by large companies that often risk fines when coverage is not provided.

## Income

Finally, a major goal of the ACA was to weaken the link between poverty and uninsurance. And the percentage of the uninsured who are near poverty (at or below 200 percent of the federal poverty level) did drop to 63 percent in 2015 from 70 percent in 2013. But the most financially vulnerable Coloradans are still disproportionately uninsured.

Policy levers already exist to help the uninsured in many of these income buckets obtain coverage (see Figure 4). About 70 percent of uninsured Coloradans qualify for Medicaid, Child Health Plan *Plus* (CHP+) or advanced premium tax credits (APTCs) to purchase private coverage through the online marketplace.\* (Please note that these estimates use CHAS data and are distinct from CHI's EBNE analysis published in December 2015).

## Conclusion

It's important to understand what the remaining uninsured population looks like. These data can help outreach and enrollment efforts target specific groups. Health care advocates can see which populations are still most vulnerable in terms of coverage. And legislators may want to note the different effects of policies targeting small and large employers.

*\*Based on CHI analysis of CHAS data. CHI assumes that 20 percent of uninsured non-citizens are undocumented and therefore ineligible for a public program or tax credits. This assumption comes from CHI's analysis of the uninsured in 2014, "Health Insurance Status of Coloradans: December 2015 Update." It does not account for the fact that non-citizens residing in the US for fewer than 5 years did not qualify for assistance during the first half of 2015.*

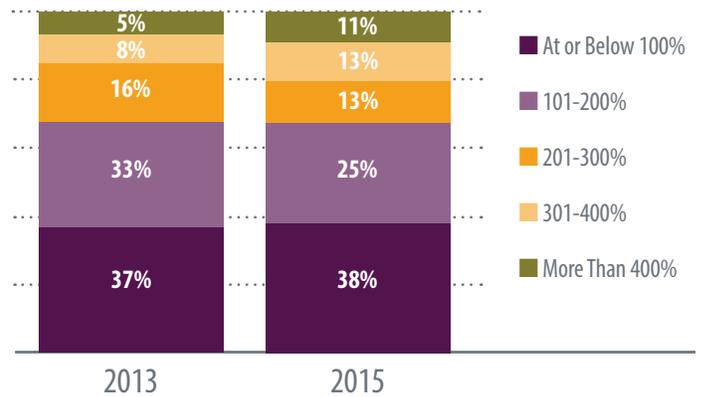
**Figure 2.**  
**Nearly 3 of 4 Uninsured Colorado Adults Are Employed**

Employment Status of the Uninsured, 2015



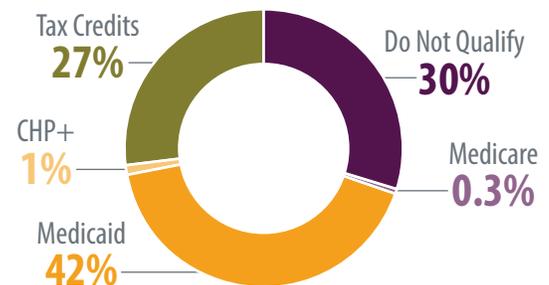
**Figure 3.**  
**Income Disparities Are Improving, But Persistent**

Federal Poverty Level Distribution of the Uninsured, 2013 and 2015



**Figure 4.**  
**Most Uninsured Coloradans Already Qualify for Coverage Assistance**

Uninsured by Estimated Eligibility Category, 2015\*



CHAS Analysis:

<http://www.coloradohealthinstitute.org/key-issues/detail/health-coverage-and-the-uninsured/colorado-health-access-survey-1>

CHAS Data:

[coloradohealthinstitute.org/data-repository/category/colorado-health-access-survey](http://coloradohealthinstitute.org/data-repository/category/colorado-health-access-survey)



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