Health Insurance Status of Colorado Adults

This document describes the methods used by the Colorado Health Institute to develop estimates of health insurance coverage of Colorado's adults. The estimates were reported in *Health Insurance Status of Colorado Adults.* The update consists of a brief and a data supplement. They are available at **www.coloradohealthinstitute.org.**

The methods were updated in July 2014.

Uninsured estimates

The U.S. Census Bureau's 2012 American Community Survey (ACS) is the main data source for this analysis. The ACS is an annual stratified random sample survey of approximately 51,000 individuals from 23,000 Colorado households. The data have been weighted to represent the state population as well as geographic sub-regions within Colorado. A method developed by the University of Missouri yields county-level estimates. A person was counted as uninsured if he or she reported that they did not have health insurance when the ACS questionnaire was administered.

Income and poverty status

To calculate the ratio of annual family income to federal poverty guidelines, CHI developed a method that identifies and calculates nuclear family income within households in which multiple related families reside. This approach closely approximates Medicaid eligibility determination guidelines. These analyses are limited to Coloradans for whom ACS income data were collected; income and poverty data are not available for individuals living in prisons, nursing homes, mental hospitals, college dormitories or military barracks.

Estimates of eligible but not enrolled (EBNE) parents and AwDCs were calculated using 138 percent of the federal poverty level (FPL) as the upper limit for Medicaid eligibility.[1] This was done to best estimate the EBNE population at the start of the Medicaid expansion in 2014.

The introduction of the ACA's Modified Adjusted Gross Income (MAGI) method is changing how net income is being determined. Consequently, the eligibility standards for public insurance programs, to which an individual's net income is compared to, must also be adjusted. While particular expenses and types of income could be disregarded prior to MAGI, these "disregards" are no longer permitted under MAGI. Instead, they are being replaced by a standardized five percent FPL disregard, which is applied before comparing net income to the eligibility standards.

Medicaid Enrollment

The Colorado Department of Health Care Policy and Financing (HCPF) provided average monthly county and state Medicaid enrollment figures for the period between January and December 2012. Enrollment data were unavailable for a few small counties, so the sum of the counties does not equal the state enrollment totals.

Parental Status

Individuals (ages 19-64) were identified as parents of a dependent child if they had legal custody of a child aged 18 and under. For this analysis, CHI identified nuclear families within households to more closely approximate income eligibility for Medicaid.

Table 1: Colorado Eligibility Standards after MAGI implementation, as Percent FPL		
	Parents	**AwDCs**
Colorado Eligibility Standards, 2013	100%	10% (capped)
Colorado Eligibility Standards without MAGI, 2014	133%	133%
Colorado Eligibility Standards, Adjusted for MAGI, 2014	138%	138 %

Citizenship and Documentation Status

The ACS contains variables on citizenship but not on documentation status. In July 2011, CHI updated its assumptions for estimating undocumented immigrants in Colorado based on Pew Hispanic Center research. Based on Pew's estimate of approximately 180,000 undocumented individuals in Colorado in 2010,[2] CHI estimates that 148,587 undocumented individuals resided in Colorado in 2012. From the remaining individuals who were not U.S. citizens but had legal documentation to reside in the United States, any individual residing in the nation for fewer than five years was removed from the analysis per eligibility guidelines for Medicaid.

Reasons for Being Uninsured

CHI used data from the 2013 Colorado Health Access Survey (CHAS) to describe reasons for being uninsured among Coloradans lacking coverage. The 2013 CHAS was a telephone survey of 10,224 randomly selected households in Colorado. It was administered between April 15 and July 27, 2013. Survey data were weighted to accurately reflect the demographics and distribution of the state's population amongst the 21 health statistics regions (HSRs). These data do not factor in documentation or citizenship.

For more information

The Colorado Health Institute welcomes the opportunity to discuss questions or to provide additional information about the methods, data sources or assumptions. Contact Natalie Triedman at triedmann@coloradohealthinstitute.org or 720.383.7077.

Endnotes

[1] In 2014, 138 percent of the federal poverty level for a family of four was $32,913.

[2] Passel, J, and Cohn, D (2011). Unauthorized Immigrant Population: National and State Trends, 2010. Available from the Pew Hispanic Center at http://www.pewhispanic.org/files/reports/133.pdf.