Colorado Children's Health Insurance Status

County-Level Estimates of Children Eligible For But Not Enrolled In Medicaid or CHP+

Colorado has taken steps in recent years to reduce the number of uninsured children.

Eligibility for public insurance has been expanded, and the so-called "stair step," which sometimes meant that children in the same family were eligible for different public programs, has been eliminated. The hope is that by having one eligibility level for all children, regardless of age, the enrollment and renewal process will be simpler and will lead to more children being insured.

This data supplement contains the Colorado Health Institute's estimates of uninsured children who are eligible for but not enrolled (EBNE) in the Medicaid and Child Health Plan *Plus* (CHP+) public insurance programs. A report analyzing these data, *Colorado Children's Health Insurance Status: How Many Children Are Eligible For But Not Enrolled In Medicaid or CHP+*, is available at *www.ColoradoHealthInstitute.org.*

An estimated 8.9 percent of all Colorado children were uninsured in 2012 (see Table 1). Of the uninsured children, approximately 81,600 had family incomes at or below 265 percent of the federal poverty level (FPL), making them eligible for Medicaid or CHP+.

Table 1. Colorado Children (Ages 0-18) by Insurance Status, Family Income, and Documentation Status, 2012

Family income (Percentage of FPL)[a,b]	Uninsured [c]		Insured		Total
	Estimate	Margin of Error (+/-)	Estimate	Margin of Error (+/-)	
0-147% FPL	45,227	8,189	346,559	16,521	391,786
>147-265% FPL	36,380	7,285	235,572	15,291	271,952
>265-300% FPL	5,675	2,396	53,580	8,614	59,255
>300-400% FPL	9,100	2,929	158,130	11,993	167,230
>400% FPL	7,912	2,886	356,527	16,048	364,439
Ineligible based on documentation or citizenship status	10,433	3,574	16,928	4,158	27,361
Not in poverty universe [d]	1,959	973	23,037	3,000	24,996
TOTAL	116,686	12,388	1,190,333	12,062	1,307,019

[a] The federal poverty level (FPL) in 2012 was $23,050 for a family of four. [b] This table includes income thresholds based on new income eligibility standards described in the methods. [c] Uninsured at the time of the survey. [d] If a child's income cannot be determined, they are not included in this calculation.
SOURCE: CHI analysis of the 2012 American Community Survey

DATA SOURCES

The U.S. Census Bureau's 2012 American Community Survey (ACS). The ACS is an annual stratified random sample survey of approximately 51,000 Coloradans. These estimates include only uninsured children who were either U.S. citizens or were legal residents who had lived in the country for at least five years and met the income eligibility guidelines. A child was counted as uninsured if his or her parent reported that the child did not have any form of health insurance at the time the ACS questionnaire was administered.

The Colorado Department of Health Care Policy and Financing (HCPF) Budget Division provided county and state Medicaid and CHP+ enrollment figures. These enrollment figures summarize the average monthly enrollment between January and December 2012.

For more information on how these estimates were calculated, please see the description of the Colorado Health Institute's methods available at *www.ColoradoHealthInstitute.org*.

Table 2. Number and Percentage of Children (Ages 0-18) Eligible For But Not Enrolled in Medicaid by County, Colorado, 2012

County	A. Total Children	B. Medicaid Enrolled	C. Medicaid EBNE	D. Total Eligible Medicaid (B+C)	E. Percentage EBNE in Medicaid (C/D)	F. Percentage Enrolled in Medicaid (B/D)
Adams	131,979	46,894	5,604	52,498	10.7%	89.3%
Alamosa	3,703	1,972	164	2,136	7.7%	92.3%
Arapahoe	153,777	40,272	4,917	45,189	10.9%	89.1%
Archuleta	2,624	807	106	913	11.6%	88.4%
Baca	908	253	40	293	13.7%	86.3%
Bent	1,552	477	55	532	10.3%	89.7%
Boulder	67,784	13,035	2,468	15,502	15.9%	84.1%
Broomfield	14,814	1,551	686	2,237	30.7%	69.3%
Chaffee	3,446	830	36	867	4.2%	95.8%
Cheyenne	438	145	16	160	9.7%	90.3%
Clear Creek	2,110	295	1	296	0.4%	99.6%
Conejos	1,979	1,006	88	1,094	8.0%	92.0%
Costilla	845	420	37	457	8.2%	91.8%
Crowley	1,390	418	49	467	10.6%	89.4%
Custer	823	206	9	214	4.1%	95.9%
Delta	6,520	2,183	570	2,753	20.7%	79.3%
Denver	141,897	59,967	5,374	65,342	8.2%	91.8%
Dolores	448	122	18	140	12.9%	87.1%
Douglas	87,440	5,157	355	5,512	6.4%	93.6%
Eagle	10,681	2,413	955	3,368	28.4%	71.6%
El Paso	168,982	41,902	6,254	48,155	13.0%	87.0%
Elbert	6,828	648	47	696	6.8%	93.2%
Fremont	9,060	3,075	96	3,170	3.0%	97.0%
Garfield	15,336	4,444	798	5,242	15.2%	84.8%
Gilpin	1,263	193	1	193	0.3%	99.7%
Grand	3,037	481	272	753	36.1%	63.9%
Gunnison	3,328	634	135	769	17.5%	82.5%
Hinsdale	183	NR	7	NR	NR	NR
Huerfano	1,299	627	14	640	2.1%	97.9%
Jackson	285	72	26	97	26.2%	73.8%
Jefferson	122,834	23,011	3,548	26,559	13.4%	86.6%
Kiowa	334	82	12	94	12.6%	87.4%

County	A. Total Children	B. Medicaid Enrolled	C. Medicaid EBNE	D. Total Eligible Medicaid (B+C)	E. Percentage EBNE in Medicaid (C/D)	F. Percentage Enrolled in Medicaid (B/D)
Kit Carson	1,974	570	70	640	11.0%	89.0%
La Plata	11,147	2,556	451	3,007	15.0%	85.0%
Lake	1,414	639	15	654	2.3%	97.7%
Larimer	66,874	15,137	1,131	16,268	7.0%	93.0%
Las Animas	3,718	1,287	165	1,452	11.3%	88.7%
Lincoln	1,305	341	46	387	12.0%	88.0%
Logan	5,422	1,323	193	1,516	12.7%	87.3%
Mesa	34,890	11,111	1,180	12,291	9.6%	90.4%
Mineral	171	NR	8	NR	NR	NR
Moffat	3,752	1,061	195	1,256	15.5%	84.5%
Montezuma	5,545	2,360	224	2,584	8.7%	91.3%
Montrose	8,694	3,735	760	4,495	16.9%	83.1%
Morgan	6,723	2,794	239	3,032	7.9%	92.1%
Otero	4,515	2,256	200	2,456	8.1%	91.9%
Ouray	934	177	82	259	31.6%	68.4%
Park	3,136	608	33	641	5.2%	94.8%
Phillips	1,061	315	38	352	10.7%	89.3%
Pitkin	3,509	197	314	511	61.4%	38.6%
Prowers	3,009	1,640	133	1,773	7.5%	92.5%
Pueblo	39,348	17,446	1,073	18,520	5.8%	94.2%
Rio Blanco	1,813	407	94	501	18.8%	81.2%
Rio Grande	2,873	1,400	127	1,527	8.3%	91.7%
Routt	6,394	809	333	1,142	29.1%	70.9%
Saguache	1,464	747	65	812	8.0%	92.0%
San Juan	152	42	6	48	12.7%	87.3%
San Miguel	1,550	347	135	482	28.1%	71.9%
Sedgwick	568	186	20	206	9.8%	90.2%
Summit	5,728	1,130	512	1,643	31.2%	68.8%
Teller	7,001	1,126	6	1,132	0.6%	99.4%
Washington	1,149	265	41	306	13.3%	86.7%
Weld	75,864	21,717	4,496	26,213	17.2%	82.8%
Yuma	2,398	825	85	910	9.4%	90.6%
Colorado	**1,282,023**	**348,142**	**45,227**	**393,354**	**11.5%**	**88.5%**

Note: NR = Not Reported by HCPF due to fewer than 30 cases. Because enrollment data were not available for a few small counties, the sum of the counties does not equal the state enrollment total.

This table includes children in families with incomes at or below 147 percent FPL and is not directly comparable to previous Colorado Health Institute estimates of children EBNE in Medicaid.

Source: Enrollment data from the HCPF Budget Division; uninsured estimates based on Colorado Health Institute analyses of the 2012 American Community Survey.

Table 3. Number and Percentage of Children (Ages 0-18) Eligible For But Not Enrolled in CHP+ by County, Colorado, 2012

County	A. Total Children	B. CHP+ Enrolled	C. CHP+ EBNE	D. Total Eligible CHP+ (B+C)	E. Percentage EBNE in CHP+ (C/D)	F. Percentage Enrolled in CHP+ (B/D)
Adams	131,979	10,865	4,466	15,331	29.1%	70.9%
Alamosa	3,703	475	177	652	27.1%	72.9%
Arapahoe	153,777	9,649	4,708	14,357	32.8%	67.2%
Archuleta	2,624	287	86	373	23.0%	77.0%
Baca	908	112	43	156	27.8%	72.2%
Bent	1,552	113	34	147	23.3%	76.7%
Boulder	67,784	3,352	1,732	5,084	34.1%	65.9%
Broomfield	14,814	645	138	783	17.7%	82.3%
Chaffee	3,446	429	136	565	24.0%	76.0%
Cheyenne	438	53	10	62	15.5%	84.5%
Clear Creek	2,110	91	27	118	22.9%	77.1%
Conejos	1,979	387	94	481	19.6%	80.4%
Costilla	845	92	40	132	30.5%	69.5%
Crowley	1,390	59	31	90	34.0%	66.0%
Custer	823	62	32	94	34.5%	65.5%
Delta	6,520	666	98	764	12.8%	87.2%
Denver	141,897	10,371	4,713	15,084	31.2%	68.8%
Dolores	448	65	15	79	18.5%	81.5%
Douglas	87,440	2,059	729	2,787	26.1%	73.9%
Eagle	10,681	675	90	765	11.8%	88.2%
El Paso	168,982	8,175	5,189	13,364	38.8%	61.2%
Elbert	6,828	228	137	365	37.5%	62.5%
Fremont	9,060	677	357	1,034	34.6%	65.4%
Garfield	15,336	1,290	1,199	2,489	48.2%	51.8%
Gilpin	1,263	61	16	77	21.0%	79.0%
Grand	3,037	252	26	277	9.2%	90.8%
Gunnison	3,328	287	109	396	27.5%	72.5%
Hinsdale	183	NR	6	NR	NR	NR
Huerfano	1,299	109	51	161	31.9%	68.1%
Jackson	285	42	2	45	5.4%	94.6%
Jefferson	122,834	6,279	2,120	8,399	25.2%	74.8%
Kiowa	334	46	7	54	13.7%	86.3%

County	A. Total Children	B. CHP+ Enrolled	C. CHP+ EBNE	D. Total Eligible CHP+ (B+C)	E. Percentage EBNE in CHP+ (C/D)	F. Percentage Enrolled in CHP+ (B/D)
Kit Carson	1,974	301	43	344	12.6%	87.4%
La Plata	11,147	1,016	365	1,381	26.4%	73.6%
Lake	1,414	184	56	240	23.2%	76.8%
Larimer	66,874	4,370	1,740	6,110	28.5%	71.5%
Las Animas	3,718	264	177	441	40.2%	59.8%
Lincoln	1,305	78	29	106	27.0%	73.0%
Logan	5,422	383	119	503	23.7%	76.3%
Mesa	34,890	2,911	232	3,143	7.4%	92.6%
Mineral	171	NR	8	NR	NR	NR
Moffat	3,752	329	293	622	47.1%	52.9%
Montezuma	5,545	720	182	902	20.1%	79.9%
Montrose	8,694	1,342	130	1,472	8.8%	91.2%
Morgan	6,723	672	148	820	18.0%	82.0%
Otero	4,515	410	215	626	34.4%	65.6%
Ouray	934	108	14	122	11.4%	88.6%
Park	3,136	221	124	344	35.9%	64.1%
Phillips	1,061	108	23	132	17.7%	82.3%
Pitkin	3,509	91	30	121	24.5%	75.5%
Prowers	3,009	437	144	581	24.7%	75.3%
Pueblo	39,348	2,684	713	3,397	21.0%	79.0%
Rio Blanco	1,813	109	142	250	56.6%	43.4%
Rio Grande	2,873	444	137	581	23.6%	76.4%
Routt	6,394	491	500	991	50.5%	49.5%
Saguache	1,464	176	70	246	28.4%	71.6%
San Juan	152	NR	5	NR	NR	NR
San Miguel	1,550	122	23	145	15.9%	84.1%
Sedgwick	568	56	12	68	18.2%	81.8%
Summit	5,728	423	48	471	10.3%	89.7%
Teller	7,001	333	132	465	28.4%	71.6%
Washington	1,149	129	25	154	16.4%	83.6%
Weld	75,864	5,368	3,828	9,196	41.6%	58.4%
Yuma	2,398	254	53	307	17.2%	82.8%
Colorado	**1,282,023**	**82,533**	**36,380**	**118,913**	**30.6%**	**69.4%**

Note: NR = Not Reported by HCPF due to fewer than 30 cases. Because enrollment data were not available for a few small counties, the sum of the counties does not equal the state enrollment total.

This table includes children in families with incomes greater than 147 percent FPL up to and including 265 percent FPL and is not directly comparable to previous Colorado Health Institute estimates of children EBNE in CHP+.

SOURCE: Enrollment data from the HCPF Budget Division; uninsured estimates based on CHI analyses of the 2012 American Community Survey.

Table 4. Number and Percentage of Children (Ages 0-18) Eligible For But Not Enrolled in Medicaid or CHP+ by County, Colorado, 2012

County	A. Total Children	B. Medicaid or CHP+ Enrolled	C. Medicaid or CHP+ EBNE	D. Total Eligible for Medicaid or CHP+ (B+C)	E. Percentage EBNE in Medicaid or CHP+ (C/D)	F. Percentage Enrolled in Medicaid or CHP+(B/D)
Adams	131,979	57,759	10,070	67,829	14.8%	85.2%
Alamosa	3,703	2,447	341	2,787	12.2%	87.8%
Arapahoe	153,777	49,921	9,625	59,546	16.2%	83.8%
Archuleta	2,624	1,094	192	1,286	14.9%	85.1%
Baca	908	365	84	449	18.6%	81.4%
Bent	1,552	590	89	679	13.1%	86.9%
Boulder	67,784	16,386	4,200	20,586	20.4%	79.6%
Broomfield	14,814	2,196	824	3,021	27.3%	72.7%
Chaffee	3,446	1,260	172	1,432	12.0%	88.0%
Cheyenne	438	197	25	222	11.3%	88.7%
Clear Creek	2,110	386	28	414	6.8%	93.2%
Conejos	1,979	1,393	182	1,575	11.6%	88.4%
Costilla	845	512	78	589	13.2%	86.8%
Crowley	1,390	477	80	557	14.4%	85.6%
Custer	823	267	41	308	13.3%	86.7%
Delta	6,520	2,850	667	3,517	19.0%	81.0%
Denver	141,897	70,338	10,088	80,426	12.5%	87.5%
Dolores	448	186	33	219	15.0%	85.0%
Douglas	87,440	7,215	1,084	8,300	13.1%	86.9%
Eagle	10,681	3,088	1,045	4,133	25.3%	74.7%
El Paso	168,982	50,077	11,443	61,520	18.6%	81.4%
Elbert	6,828	876	184	1,060	17.3%	82.7%
Fremont	9,060	3,751	453	4,204	10.8%	89.2%
Garfield	15,336	5,734	1,997	7,731	25.8%	74.2%
Gilpin	1,263	254	17	270	6.2%	93.8%
Grand	3,037	733	297	1,030	28.8%	71.2%
Gunnison	3,328	922	243	1,165	20.9%	79.1%
Hinsdale	183	NR	13	NR	NR	NR
Huerfano	1,299	736	65	801	8.1%	91.9%
Jackson	285	114	28	142	19.6%	80.4%
Jefferson	122,834	29,290	5,668	34,958	16.2%	83.8%
Kiowa	334	128	19	147	13.0%	87.0%

County	A. Total Children	B. Medicaid or CHP+ Enrolled	C. Medicaid or CHP+ EBNE	D. Total Eligible for Medicaid or CHP+ (B+C)	E. Percentage EBNE in Medicaid or CHP+ (C/D)	F. Percentage Enrolled in Medicaid or CHP+ (B/D)
Kit Carson	1,974	871	114	984	11.5%	88.5%
La Plata	11,147	3,573	816	4,388	18.6%	81.4%
Lake	1,414	823	71	894	7.9%	92.1%
Larimer	66,874	19,507	2,871	22,378	12.8%	87.2%
Las Animas	3,718	1,551	342	1,893	18.1%	81.9%
Lincoln	1,305	418	75	493	15.2%	84.8%
Logan	5,422	1,707	312	2,018	15.4%	84.6%
Mesa	34,890	14,021	1,412	15,433	9.2%	90.8%
Mineral	171	NR	16	NR	NR	NR
Moffat	3,752	1,390	489	1,878	26.0%	74.0%
Montezuma	5,545	3,080	406	3,486	11.6%	88.4%
Montrose	8,694	5,077	890	5,967	14.9%	85.1%
Morgan	6,723	3,466	387	3,852	10.0%	90.0%
Otero	4,515	2,666	415	3,082	13.5%	86.5%
Ouray	934	285	96	381	25.1%	74.9%
Park	3,136	828	157	985	15.9%	84.1%
Phillips	1,061	423	61	484	12.6%	87.4%
Pitkin	3,509	289	343	632	54.3%	45.7%
Prowers	3,009	2,077	277	2,354	11.8%	88.2%
Pueblo	39,348	20,130	1,787	21,917	8.2%	91.8%
Rio Blanco	1,813	516	236	752	31.4%	68.6%
Rio Grande	2,873	1,843	264	2,108	12.5%	87.5%
Routt	6,394	1,300	833	2,133	39.0%	61.0%
Saguache	1,464	924	135	1,058	12.7%	87.3%
San Juan	152	NR	11	NR	NR	NR
San Miguel	1,550	469	159	628	25.3%	74.7%
Sedgwick	568	242	33	275	11.9%	88.1%
Summit	5,728	1,553	560	2,114	26.5%	73.5%
Teller	7,001	1,458	138	1,596	8.7%	91.3%
Washington	1,149	394	66	460	14.4%	85.6%
Weld	75,864	27,085	8,324	35,409	23.5%	76.5%
Yuma	2,398	1,079	138	1,217	11.3%	88.7%
Colorado	**1,282,023**	**430,675**	**81,607**	**512,267**	**15.9%**	**84.1%**

Note: NR = Not Reported by HCPF due to fewer than 30 cases. Because enrollment data were not available for a few small counties, the sum of the counties does not equal the state enrollment total.

This table includes children in families with incomes at or below 265 percent FPL and is not directly comparable to previous Colorado Health Institute estimates of children EBNE in Medicaid or CHP+.

SOURCE: Enrollment data from the HCPF Budget Division; uninsured estimates based on CHI analyses of the 2012 American Community Survey.

Changes in Methodology: Comparing Estimates to Previous Years

Two important policy changes implemented since these data were collected are likely to impact EBNE estimates in the next few years. First, in 2013 Colorado eliminated the so-called "stair step" in Medicaid that often resulted in children in the same family qualifying for different insurance. Now, all children must meet the same family income criteria for both Medicaid and CHP+, regardless of age. This change results in more Colorado children being eligible for Medicaid. Not surprisingly, it also means that fewer children are eligible for CHP+.

Second, a new method of determining net income effective in 2014 – called Modified Adjusted Gross Income or MAGI – has changed Colorado income eligibility levels. The MAGI eligibility standards for children used in this analysis are:
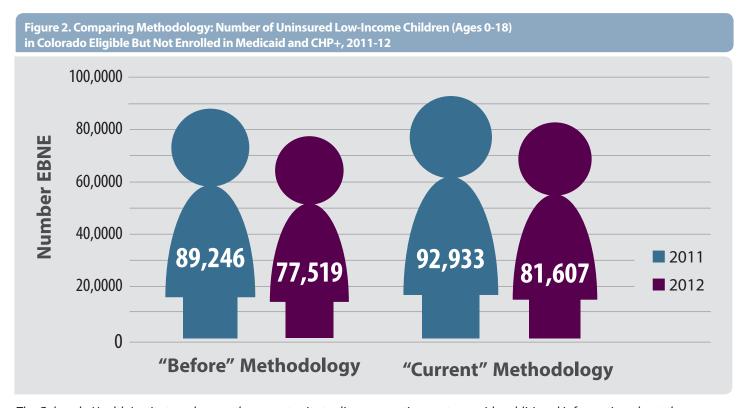
- **Medicaid:** Up to and including 147 percent of FPL
- **CHP+:** Between 148 percent and 265 percent of FPL

In order to control for the future impact of these changes, the Colorado Health Institute modeled the number of children eligible but not enrolled in 2011 and 2012, assuming that these policy changes were in place. This allows us to estimate

how many children are currently eligible and to set a baseline to compare to future estimates. In other words, when CHI estimates the number of EBNE children a year from now, those estimates will be directly comparable to the estimates included in our "current" methodology. This will let us measure the impacts of outreach and enrollment activities as opposed to one-time effects due to policy changes regarding eligibility requirements.

Because of these changes, the latest EBNE data are not directly comparable with findings from previous years. They do, however, serve as critical baseline information to help measure the impact of the Affordable Care Act and other federal and state reforms on insurance coverage in Colorado.

At the same time, it is instructive to do a comparison of the data under each scenario – before and after the stair step and MAGI changes – to understand how these policy decisions are influencing coverage among Colorado's lowest-income children. To do this, the Colorado Health Institute calculated and compared the 2011 and 2012 data using both the previous method – "before" and the new method – "current."

Figure 2. Comparing Methodology: Number of Uninsured Low-Income Children (Ages 0-18) in Colorado Eligible But Not Enrolled in Medicaid and CHP+, 2011-12

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