

Uninsured

People with health insurance tend to have better access to health care and better health outcomes than those who are uninsured.¹ Health insurance also offers financial protection in the event of unexpected illnesses and unaffordable medical bills. Even though uninsured rates among Colorado's adults have slightly declined over the years, rates remain high.

Why It Matters

Despite evidence about the health-related and financial benefits of having health insurance, the number of uninsured adults across the nation has remained high over the years. In 2012, nearly 40.8 million working-age adults did not have health insurance. That translates to about one of five working-age Americans without health insurance. The majority (58 percent) of these uninsured adults have jobs.² People of color are also

especially at risk of being uninsured.³ The number of Americans without insurance will likely decline because of the Affordable Care Act (ACA), which provides subsidies to help make private insurance more affordable and allows states to expand Medicaid coverage to more low-income adults. Colorado lawmakers chose to implement the expansion of Medicaid eligibility which began in January 2014.

Defining the Indicator

The percentage of adults not covered by private or public health insurance.

Uninsured Adults
Percentage of Colorado adults not covered by private or public health insurance.

19.4%

Colorado Rank
25/50

Best State
Massachusetts

Massachusetts:
Uninsured Adults

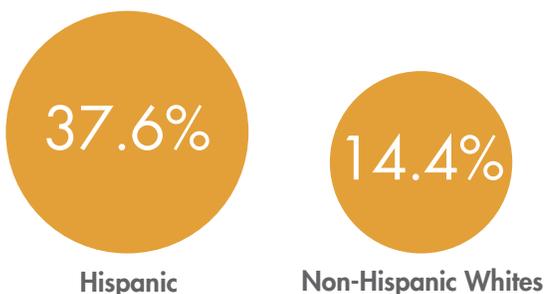
5.7%

Data from 2012

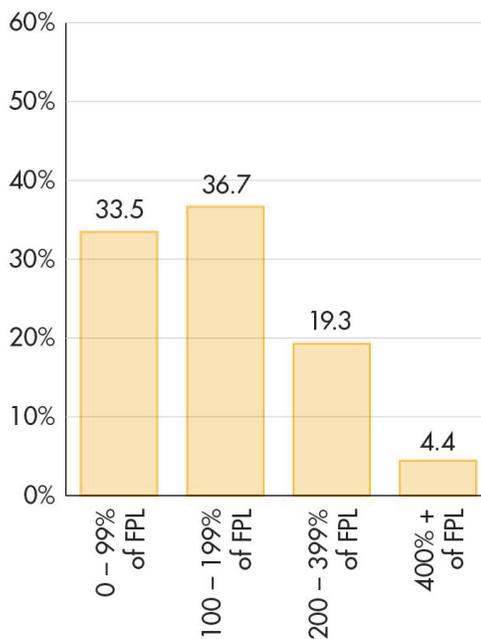
In Colorado

The percentage of Colorado adults who are not covered by private or public health insurance has declined slightly since 2010. Still, nearly one of five adults (19.4 percent) is uninsured, putting Colorado in the middle of the pack - 25th - in the state rankings on this indicator. Most of Colorado's uninsured adults (70.2 percent) live below 200 percent of the federal poverty level (FPL).

Uninsured Rate by Race/Ethnicity in Colorado, 2012



Adult Uninsured Rates in Colorado, 2012



What if We Were No. 1?

If Colorado were ranked first instead of 25th



458,200

More adults would have health insurance.

Promising Practices

The ACA offers new opportunities for people to obtain health insurance, and the goal of this health reform law is to ensure that as many people are insured as possible. The state's Medicaid expansion makes adults with incomes up to 138 percent of the FPL – which was \$15,856 for an individual in 2013 – eligible for the federal-state health insurance program. Coloradans with higher incomes – up to four times the FPL – may qualify for federally subsidized tax credits to purchase private health insurance through Connect for Health Colorado, the state's health insurance marketplace. Estimates place the number of Coloradans who could gain coverage by 2016 at 510,000.⁴

But qualifying for insurance doesn't guarantee that people will buy it. Lowering the rates of uninsured adults will require strategic outreach and education aimed at populations that have been historically disconnected from health insurance, especially young adults, low-income adults and racial and ethnic minorities.

It will be important for Connect for Health Colorado to continue publicizing information about the financial tax credits as well as a low-premium plan targeted toward healthy people – the Colorado Young Adult (CYA) plan. Campaign efforts should also inform adults without children about their potential eligibility for Medicaid. Community health centers and doctors' offices can serve as key sources of trusted information.⁵ In community health centers, bilingual case workers are playing an important role in providing linguistically- and culturally-appropriate outreach and enrollment assistance.



Making a Difference

The Center for African American Health

The Center for African American Health provides health education and outreach through long-standing partnerships with about 85 black churches.⁶ It educates clients about disease prevention and management. It also provides information on how to access quality health care in the metro Denver area.⁷ The center has eight certified health coverage guides to provide insurance enrollment assistance and educational sessions through the center's *ACA 101 initiative*. Four of these positions are funded by a grant from Connect for Health Colorado. As of March 19, the Center's Health Coverage Guide team had assisted 679 people and enrolled more than 200.

www.caahealth.org/
www.ColoradoHealth.org/newhope

¹ Kaiser Family Foundation, "The Uninsured: A Primer: Key Facts about Americans Without Health Insurance" (October 2012).

² United States Census Bureau, 2012 American Community Survey.

³ Kaiser Family Foundation, "The Uninsured: A Primer: Key Facts about Americans Without Health Insurance" (October 2012).

⁴ Colorado Health Institute. 2011. A Half Million Newly Insured: Is Colorado Ready?

⁵ Ketchum and Lake Research Partners, "Informing CHIP and Medicaid Outreach and Education: Key Findings from a National Survey of Low-Income Parents." November 2011.

⁶ The Center for African American Health, "About Us. Overview," accessed December 2, 2013, <http://www.caahealth.org/page.cfm/ID/9/Overview/>.

⁷ Personal communication with Grant Jones, Executive Director for African-American Health, December 2, 2013.

