Colorado is Purple
• Insurance
• Access
• Use of care
• Affordability
• Health Status
Colorado Accomplished Its Coverage Goals
Colorado’s uninsured rate plummeted from 14.3% in 2013 to 6.7% in 2015. The rate reached a high of 15.8% in 2011.
Numbers of Uninsured Coloradans, 2009-2015

- 2009: 678,000
- 2011: 829,000
- 2013: 741,000
- 2015: 353,000
The Drop in Uninsured is a Story of Medicaid Expansion
Public

Medicaid

Medicare

CHP+

#2015CHAS
The Private Market is Rebalancing
A Surge in Medicaid and a Drop in Uninsured

Health Insurance Coverage, All Ages, 2009-2015

<table>
<thead>
<tr>
<th>Year</th>
<th>Employer-Sponsored</th>
<th>Medicare</th>
<th>Medicaid</th>
<th>Child Health Plan Plus (CHP+)</th>
<th>Individual Market (Including Connect for Health Colorado)</th>
<th>Other Insurance</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>57.7%</td>
<td>9.7%</td>
<td>9.1%</td>
<td>7.3%</td>
<td>0.9%</td>
<td>0.8%</td>
<td>13.5%</td>
</tr>
<tr>
<td>2011</td>
<td>51.1%</td>
<td>11.4%</td>
<td>12.2%</td>
<td>7.7%</td>
<td>1.2%</td>
<td>0.8%</td>
<td>15.8%</td>
</tr>
<tr>
<td>2013</td>
<td>52.6%</td>
<td>11.4%</td>
<td>11.6%</td>
<td>8.2%</td>
<td>1.4%</td>
<td>0.5%</td>
<td>14.3%</td>
</tr>
<tr>
<td>2015</td>
<td>50.9%</td>
<td>12.9%</td>
<td>19.9%</td>
<td>7.7%</td>
<td>6.7%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Coverage Shifts Mirror Existing Disparities
Biggest Gains for Lowest Incomes
Uninsured Rates by Federal Poverty Level, 2009-2015

- At or below 100% FPL: 27.2% (2009), 22.0% (2011), 10.6% (2013), 5.3% (2015)
- 101-200% FPL: 23.9% (2009), 20.0% (2011), 7.8% (2013), 3.4% (2015)
- 201-300% FPL: 24.1% (2009), 11.4% (2011), 11.4% (2013), 6.5% (2015)
- 301-400% FPL: 6.5% (2009), 6.5% (2011), 8.0% (2013), 8.0% (2015)
- >400% FPL: 4.0% (2009), 3.7% (2011), 3.0% (2013), 3.0% (2015)
Regional Disparities in Uninsurance
Uninsured Rate by Health Statistics Region, 2015

Percentage Who Are Uninsured
At or Below Average: 2.4% - 3.0%  3.1% - 6.7%
Colorado Average: 6.7%
Above Average: 6.8% - 9.5%  9.6% - 13.0%

Source: 2015 Colorado Health Access Survey
Persistent Disparities
All Coloradans Versus Uninsured Coloradans, 2015

- All Coloradans:
  - Non-Hispanic White: 70.1%
  - Hispanic: 20.7%
  - All Others: 9.2%

- Uninsured Coloradans:
  - Non-Hispanic White: 54.5%
  - Hispanic: 37.6%
  - All Others: 7.9%
got insurance?

Brosurance
Keg stands are crazy.
Not having health insurance is crazier.
Don’t tap into your beer money
to cover those medical bills.
We got it covered.
Now you can too.

#GotInsurance
doyougotinsurance.com

Rob, Zach, & Sam
Bros for Life
Kids are a Bright Spot
Uninsurance is Down
But Underinsurance is Up
Underinsurance

2013: 13.9%
2015: 16.4%
Cost: Still the Number One Reason for Lack of Insurance
Insurance Premiums: Heading Higher

2000: $2,450
2001: $2,655
2002: $5,571
2003: $5,668

Colorado and United States trends from 2000 to 2013.
82% of the remaining uninsured cite cost
Skipping Care Because of Cost, 2013-2015

Percentage of Coloradans in the Past Year Who Did Not ...

- Fill a Prescription: 11.2% (2013), 9.8% (2015)
- See a Doctor: 12.3% (2013), 10.4% (2015)
- See a Specialist: 11.9% (2013), 11.0% (2015)
- See a Dentist: 19.3% (2013), 17.1% (2015)

#2015CHAS
Percentage of Coloradans Who Had Problems Paying, or Were Unable to Pay, Their Medical Bills in the Past 12 Months, 2009-2015

Among Coloradans who faced challenges in paying their medical bills, the 2015 CHAS asks how those challenges were addressed (all that apply):

- **2009**: 21.9%
  - **510,000 people**: Saved less or took funds out of savings

- **2011**: 21.2%
  - **294,000 people**: Were unable to pay for basic necessities like food, heat or rent

- **2013**: 18.1%
  - **355,000 people**: Took on credit card debt

- **2015**: 15.2%
  - **45,000 people**: Declared bankruptcy
COLORADO

COLORADO HEALTH ACCESS SURVEY

STORY 8

Colorado is Accommodating the Newly Insured – Better Than We Anticipated
## In the Past Year, You Didn’t Get Needed Care Because . . .

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>You couldn’t get an appointment as soon as you needed one</td>
<td>16.8%</td>
<td>16.4%</td>
<td>15.0%</td>
<td>18.7%</td>
</tr>
<tr>
<td>The doctor's office wasn’t accepting patients with your type of insurance</td>
<td>8.0%</td>
<td>9.4%</td>
<td>8.2%</td>
<td>9.7%</td>
</tr>
<tr>
<td>The doctor's office wasn’t accepting new patients</td>
<td>8.0%</td>
<td>9.2%</td>
<td>8.4%</td>
<td>9.2%</td>
</tr>
</tbody>
</table>
President Obama denounced a “constant war against unions” in a speech on Monday to union workers in Boston.
Stephen Crowley/The New York Times
Consumer Engagement is a Mixed Bag.
# Health Coverage Literacy

*Adults who feel confident in understanding each insurance term*

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>86.9%</td>
<td>Premium</td>
</tr>
<tr>
<td>90.7%</td>
<td>Deductible</td>
</tr>
<tr>
<td>92.5%</td>
<td>Copayment</td>
</tr>
<tr>
<td>65.4%</td>
<td>Co-insurance</td>
</tr>
</tbody>
</table>
One of four insured Coloradans say they are unlikely to check if a doctor is in-network before getting care.
Mental and Dental are the Next Frontiers.
Did not get needed mental health or counseling service at the time it was needed

2015

9.0%
A Lot More Coverage, A Bit More Use
Dental Insurance and Dental Utilization, 2013-2015

Dental Insurance
- 2013: 61.6%
- 2015: 70.6%

Visited a Dentist in the Past 12 Months
- 2013: 65.3%
- 2015: 68.3%
BONUS ROUND

Coloradans are Happier About the Health Care System.
Improving Views of the Health Care System

- **2011**: 66.4%
- **2013**: 69.1%
- **2015**: 74.6%

- **2011**: 35.5%
- **2013**: 44.1%
- **2015**: 51.2%

- **Agree the current system meets the needs of my family**
- **Agree the current system meets the needs of most Coloradans**

*The wording of these questions changed slightly in 2015.*
CHAS Data Can Help You ...

- Adapt to the changing health care landscape
- Identify opportunities for improving health
- Measure effectiveness of reform in your community
Email data requests to CHAS@coloradohealthinstitute.org

Online Coloradohealthinstitute.org

#2015CHAS
CHAS: How It Was Fielded

**Who:** 10,136 randomly selected households

**What:** Twenty-minute telephone survey

**When:** Between March 2 and June 26, 2015

**Where:** Statewide, divided among 21 Health Statistics Regions

**Why:** To gather information that can inform policy-making and help measure health reform efforts