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PRESS RELEASE

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2015 Colorado Health Access Survey: Health Insurance Reaches Record High

Number of Coloradans Without Health Insurance Falls to New Low

Colorado's uninsured rate has dropped to a record low of 6.7 percent, according to new data from the 2015 Colorado Health Access Survey (CHAS).

That leaves just 353,000 Coloradans without health insurance.

Findings from the survey, released today, reveal that the state's uninsured rate has fallen by more than half since 2013, when it stood at 14.3 percent – or 741,000 people without health insurance.

Four years ago, in 2011, Colorado's uninsured rate stood at a high of 15.8 percent with 829,000 without health insurance.

Nearly five million Coloradans – 93.3 percent – now have health insurance.

The 2015 CHAS provides the first in-depth look at the record-breaking impact of the Affordable Care Act (ACA) in Colorado. The new findings track the full implementation of the health reform law, covering two open enrollment periods and affording an early indication of whether the landmark law is meeting its goals.

Colorado has embraced health reform– opting to expand Medicaid eligibility, creating a state-based insurance marketplace and hosting an insurance co-op – making the CHAS data especially relevant as an early case study of ACA effectiveness.

The CHAS is funded by The Colorado Trust and administered by the Colorado Health Institute.

Top findings from the 2015 CHAS:

- The decision to expand Medicaid eligibility resulted in a more successful enrollment effort than many had anticipated. Colorado has about 450,000 more enrollees in 2015 than in 2013.
- Types of coverage are changing. Employer-sponsored coverage trended lower, dropping to 50.9 percent from 52.6 percent in 2013. However, coverage increased among larger employers and dropped among small employers. Individual market insurance showed little change.
- Kids are big winners. Only 2.5 percent of children under 19 remain uninsured, down from 7.0 percent in 2013.
- The state's lower-income residents did well, too. The uninsured rate for those earning at or below 300 percent of the federal poverty level (FPL) fell to 8.3 percent from 20.5 percent.
- But the benefits of health reform aren't flowing equally. Hispanics continue to be the most disproportionately uninsured. And the Western Slope, especially northwestern Colorado, still struggle with the highest uninsured rates.
- Coloradans aren't finding it much harder to get health care, despite predictions that the big spike in coverage would strain the system. The findings show only a slight uptick in the percentage of people who can't get an appointment when they need one.
- Health care is still unaffordable for many. The percentage who didn't see a doctor because it cost too much declined only slightly, a statistic many had hoped would drop faster.
- New CHAS questions about customers on the Connect for Health Colorado insurance marketplace show that they report good health – 87.6 percent said they are in excellent, very good or good general health compared with 93.9 percent of people covered by employer-sponsored insurance.



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Dr. Ned Calonge, CEO of The Colorado Trust, which funds the CHAS, said the record level of insurance is a cause for celebration.

“Colorado has made great strides in getting more people covered,” he said. “At the same time, the findings show that not all Coloradans are sharing equally in the higher rates of insurance coverage and access to health care. Our work isn’t done.”

Michele Lueck, CEO of the Colorado Health Institute, which fields the survey and analyzes the findings, said the CHAS provides crucial information as the state’s leaders move forward on health reform efforts, including the State Innovation Model project integrating behavioral care with primary care.

“These data help us to better understand how health and health care are changing in Colorado,” she said. “They form an evidence basis for making the best possible policy decisions.”

The 2015 CHAS was a telephone survey of 10,136 randomly-selected households in Colorado, both landlines and cell phones, administered between March 2 and June 26. The margin of error for the uninsured rate of 6.7 percent is plus or minus .93 points, a range from 5.8 percent to 7.6 percent. The CHAS is based on a non-institutionalized population estimate of 5,294,229.

Detailed information, including data broken down by region and topic area, is available at coloradohealthinstitute.org.