



# 2017 Checkup

What the Colorado Health Access Survey Says  
About the State's Progress and Shortcomings

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**DECEMBER 7, 2017**

# What is the CHAS?

- Colorado Health Access Survey
- Fielded in:
  - 2009
  - 2011
  - 2013
  - 2015
  - 2017
- 10,000 households



# Key Takeaways

1. In recent years, Colorado has made huge gains in insurance coverage.
2. Many Coloradans still struggle to access care — often due to cost.
3. The jury is out on how these trends will impact health and where we go from here.

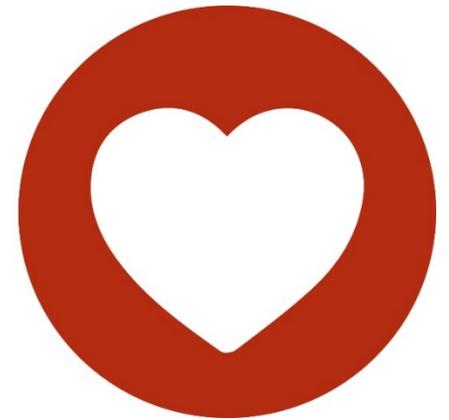
# Health Care Theory of Change



Get  
Insured



Access  
Care



Better  
Health

Source: New England Journal of Medicine

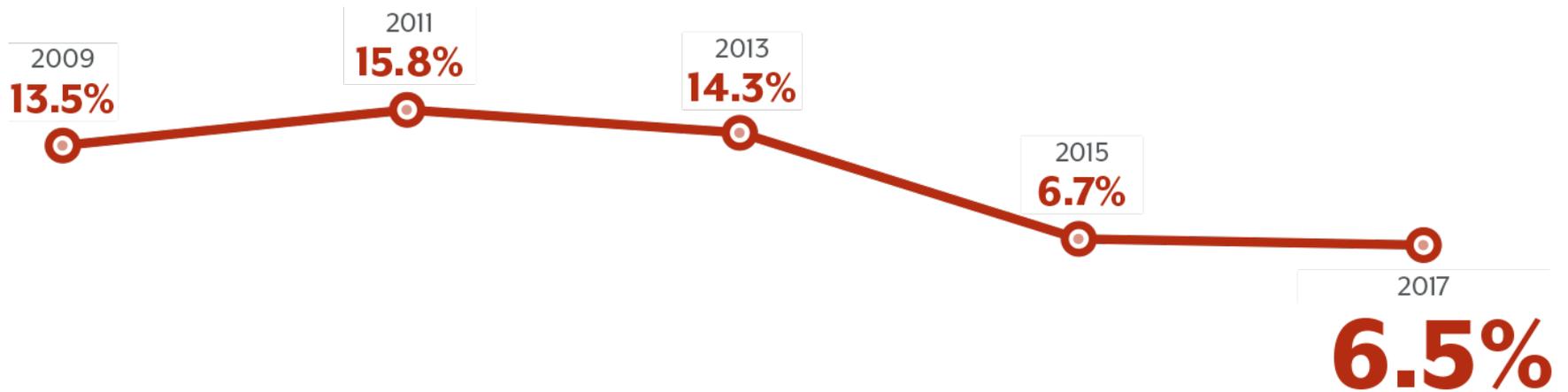


**Step 1.**

# **Get Insured**

Colorado has made huge gains in coverage.

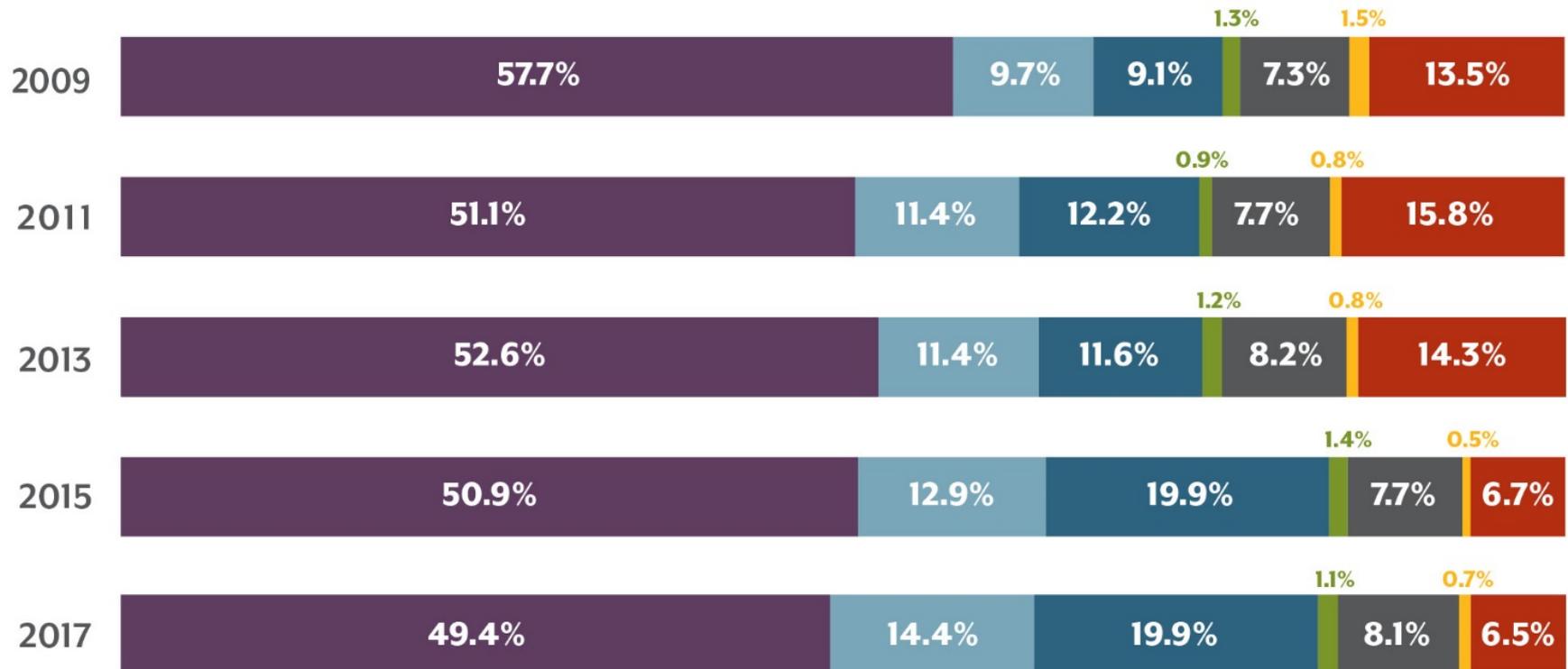
# Uninsured Rate: Lowest Ever



# A Changing Health Coverage Landscape

## Health Insurance, 2009-2017

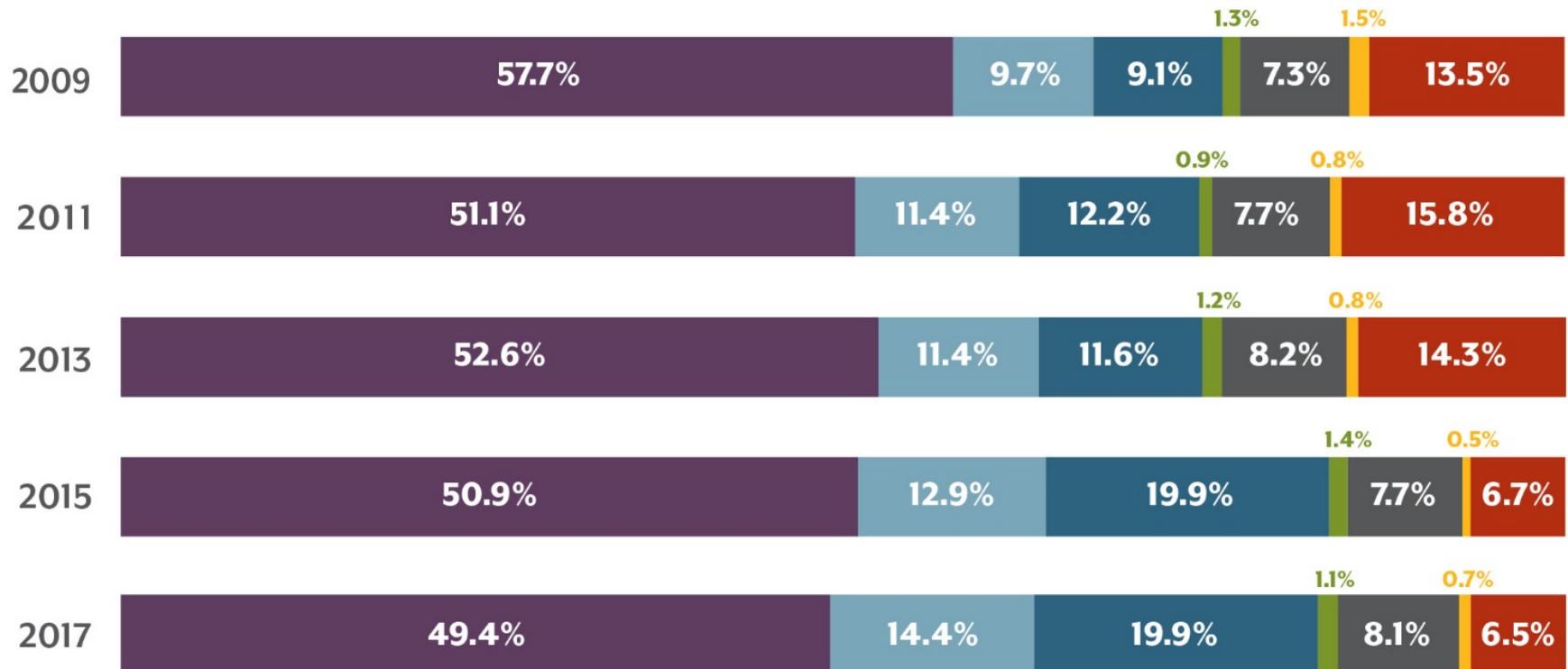
■ Employer-Sponsored ■ Medicare ■ Medicaid ■ CHP+ ■ Individual Insurance ■ Other Insurance ■ Uninsured



# A Changing Health Coverage Landscape

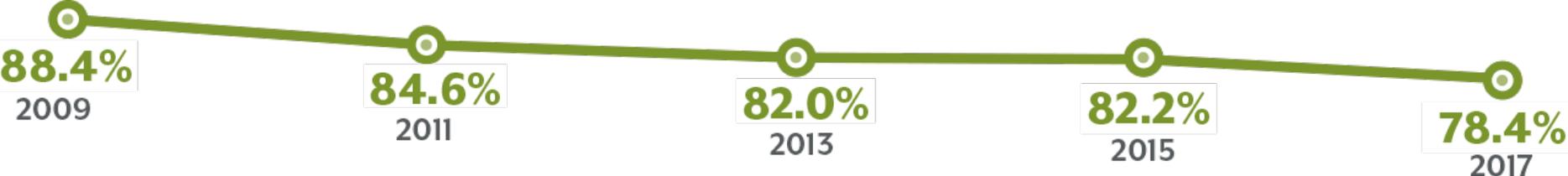
## Health Insurance, 2009-2017

■ Employer-Sponsored ■ Medicare ■ Medicaid ■ CHP+ ■ Individual Insurance ■ Other Insurance ■ Uninsured



# Cost Remains the Biggest Challenge

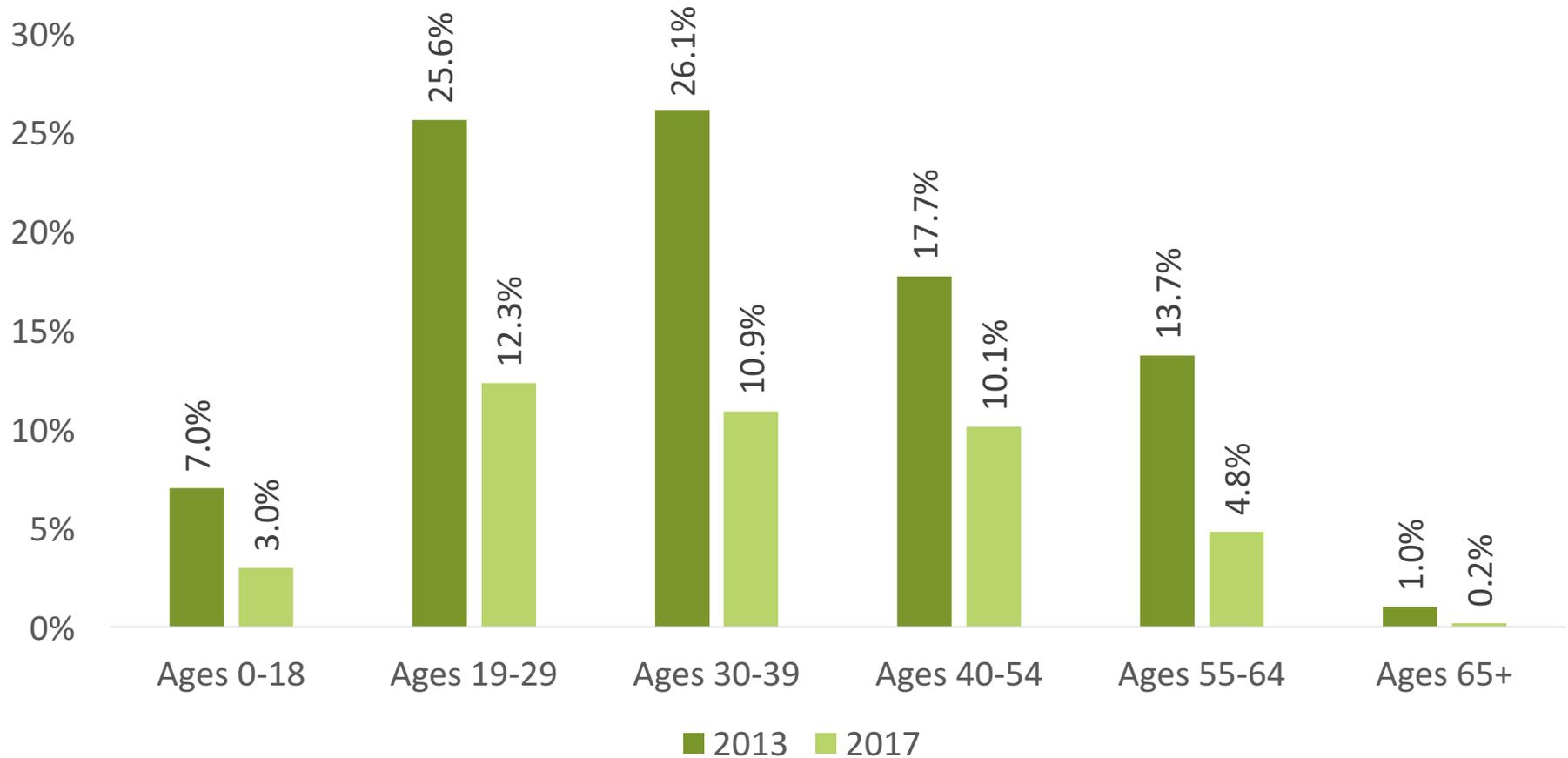
Uninsured Due to Cost, 2009-2017





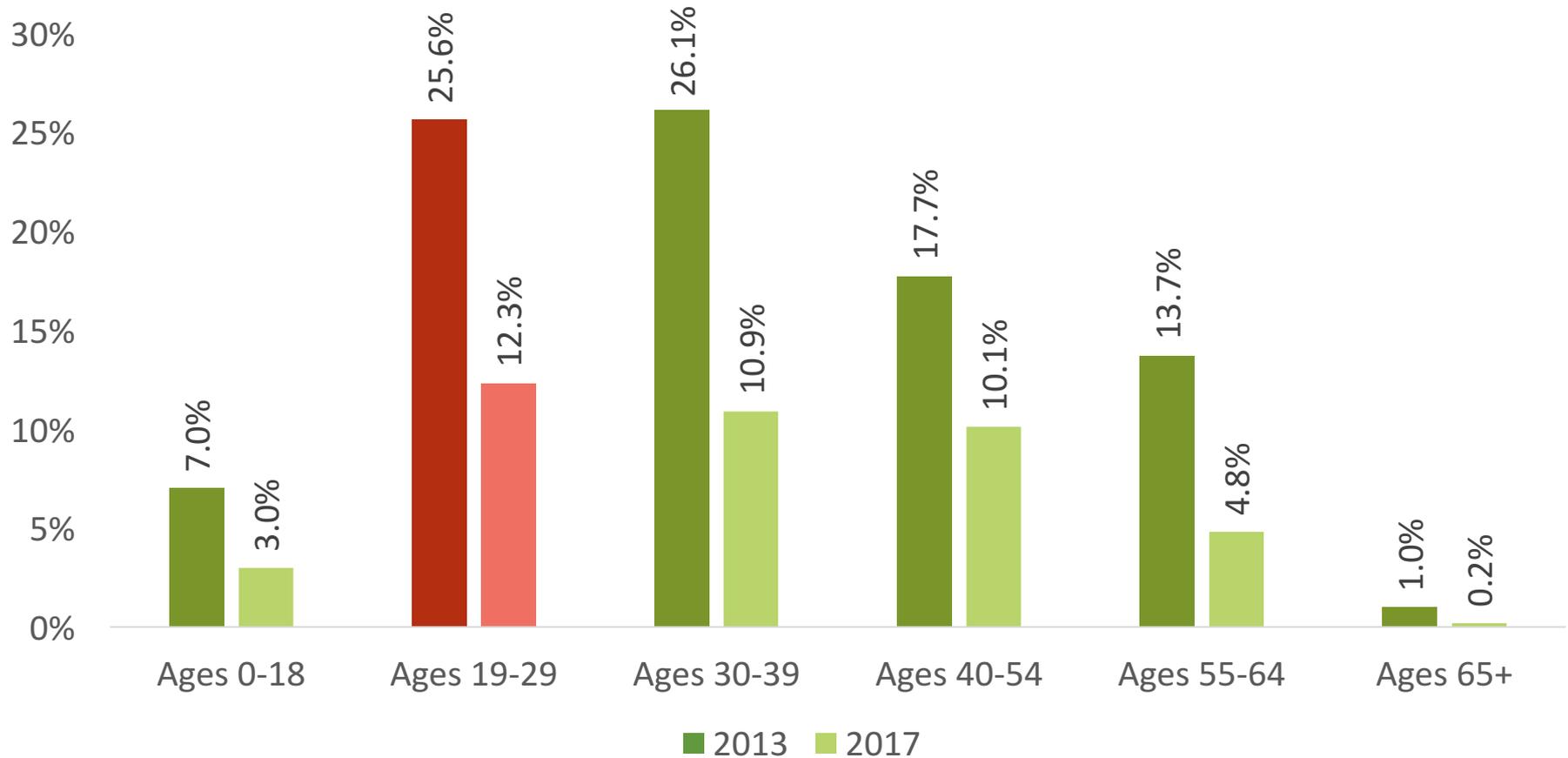
# Young Adults Have Lower Coverage Rates

## Uninsured Rates by Age, 2013 and 2017



# Young Adults Have Lower Coverage Rates

## Uninsured Rates by Age, 2013 and 2017





**Step 2.**

# **Access Care**

Coloradans still struggle.

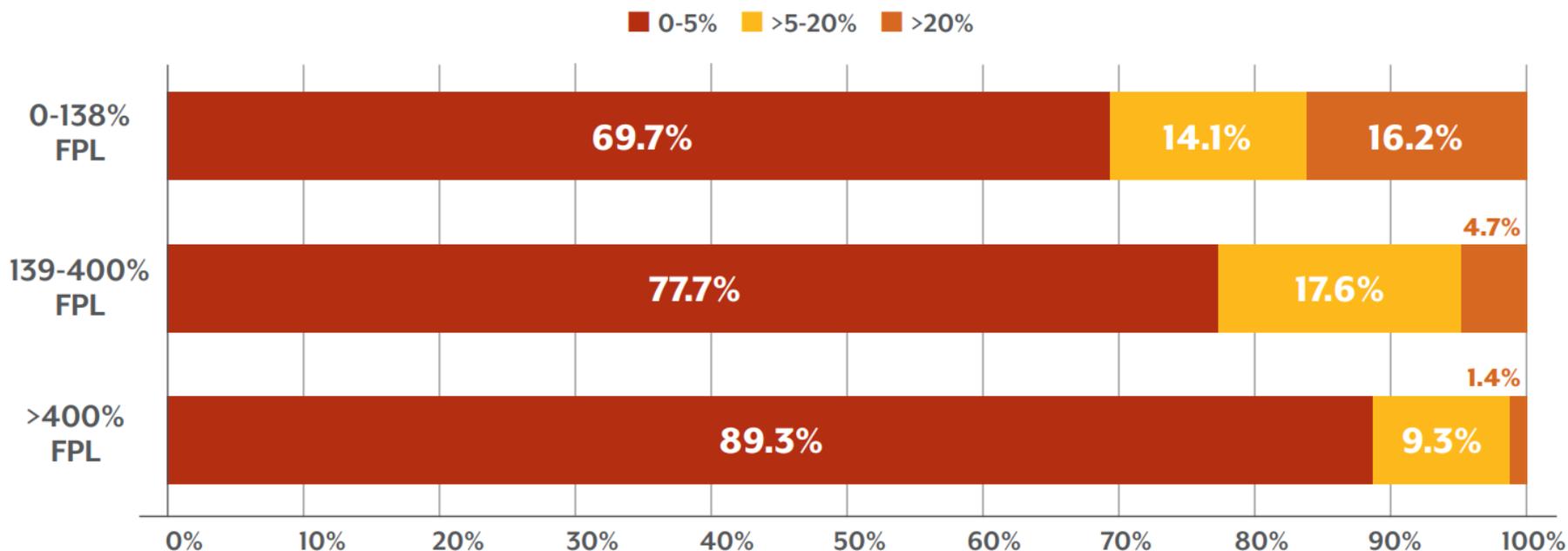
# Cost Is a Barrier to Access, Too

## Did Not Get Care Due to Cost, 2009-2017



# Cost is a Barrier to Access, Too

## Out-of-Pocket Costs as a Percentage of Income, 2017



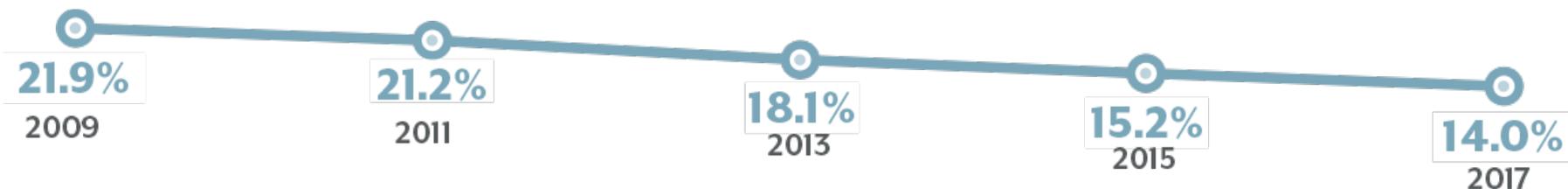
# Cost is a Barrier to Access, Too

Family of Four with \$30,000 Income



# But Things May Be Improving

Percentage of Coloradans Struggling to Pay Medical Bills



# Cost is Not the Only Barrier

## Reasons for Not Getting Care in Past 12 Months, 2017

You couldn't get an appointment as soon as you needed one 15.7%

The doctor's office wasn't accepting patients with your type of insurance 11.4%

The doctor's office wasn't accepting new patients 11.3%

You lacked transportation to the doctor's office or it was too far away 5.5%

You couldn't take time off work 12.0%

You couldn't find child care 10.0%

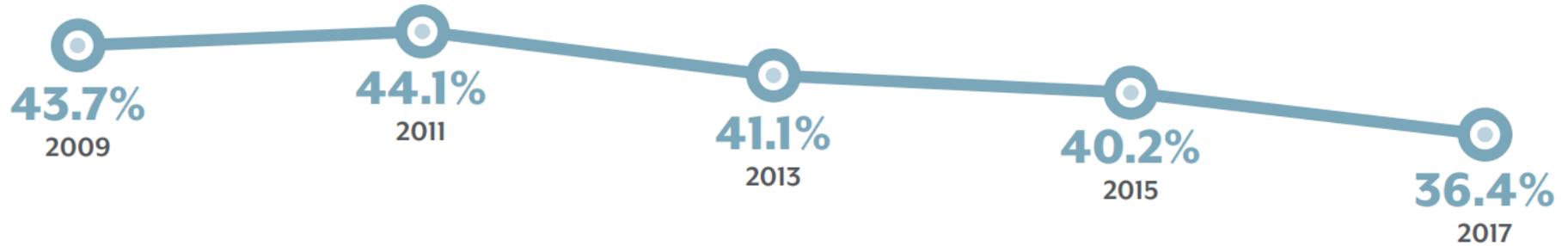
# 84.2%



of Coloradans  
have a usual  
source of care.

# ED Often Used for Non-Emergencies

Percentage of ED Users Whose Last Visit Was For a Non-Emergency, 2009-2017



# And Access is a Major Reason Why

## Reasons for Using ED for Non-Emergency, 2017

Needed Care  
Outside of  
Normal Hours

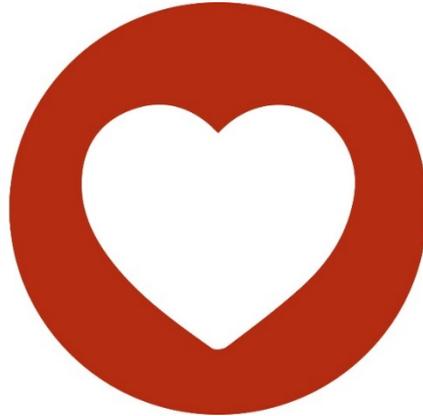


**72.4%**

Unable to Get  
Appointment  
Soon Enough



**59.0%**

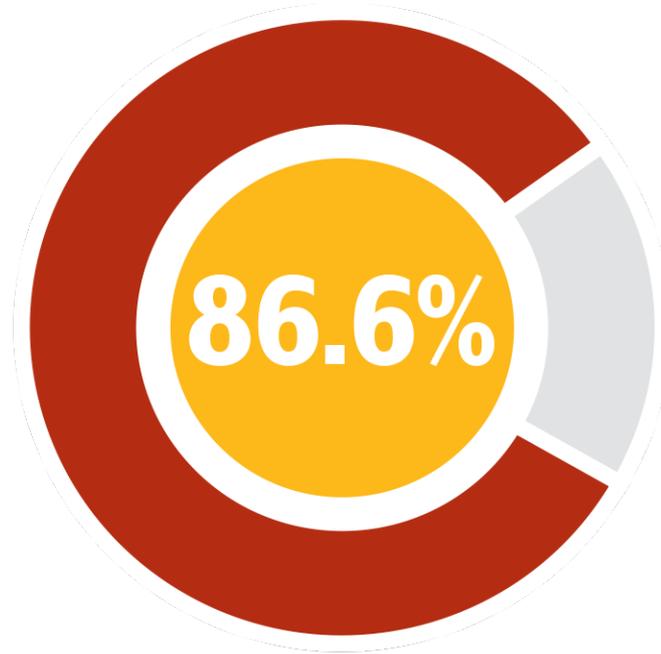


**Step 3.**

# **Better Health**

Where do we go from here?

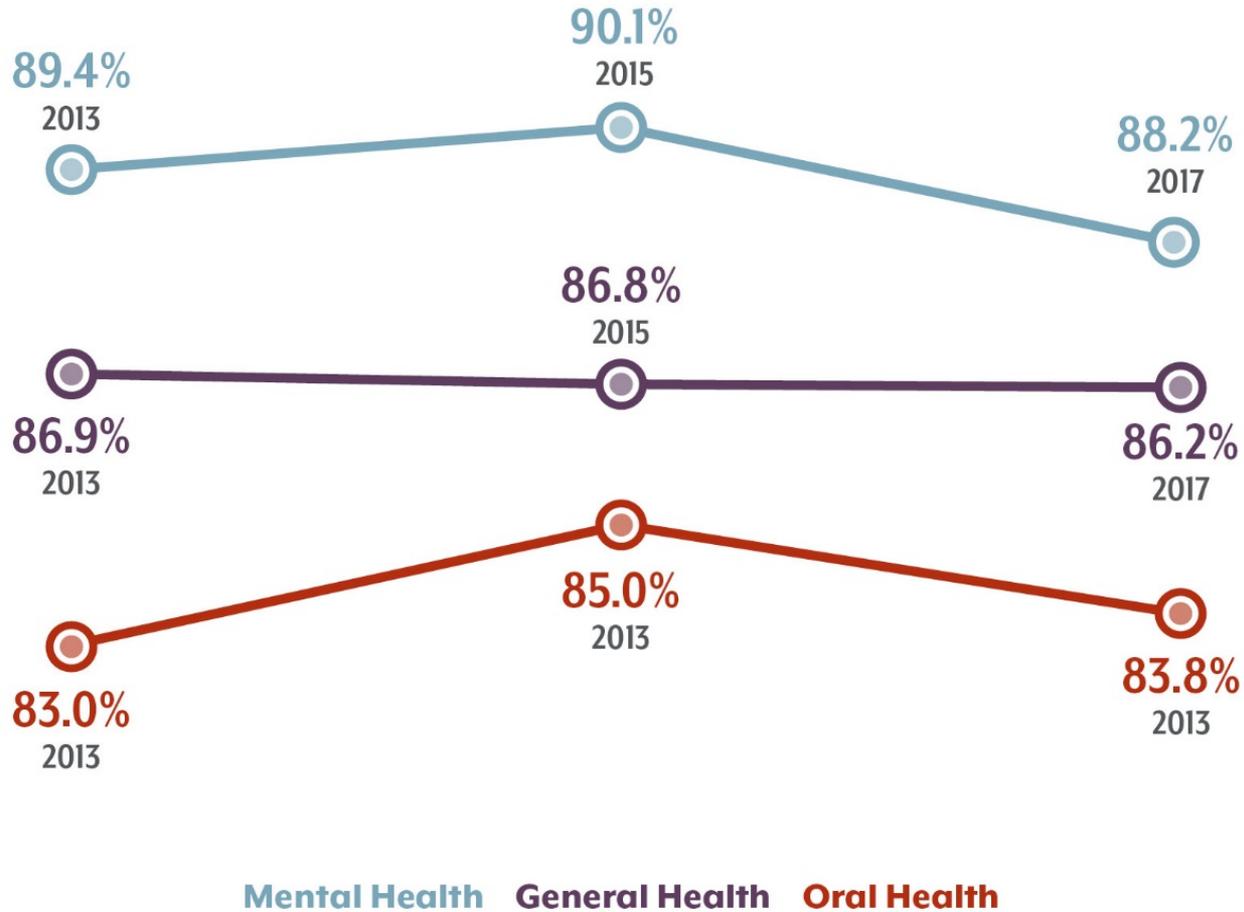
# Colorado is Healthy ... ish



of Coloradans report  
excellent, very good  
or good health

# But Not Much is Changing

## Good General, Oral and Mental Health, 2013-2017





# Health is More than Health Care

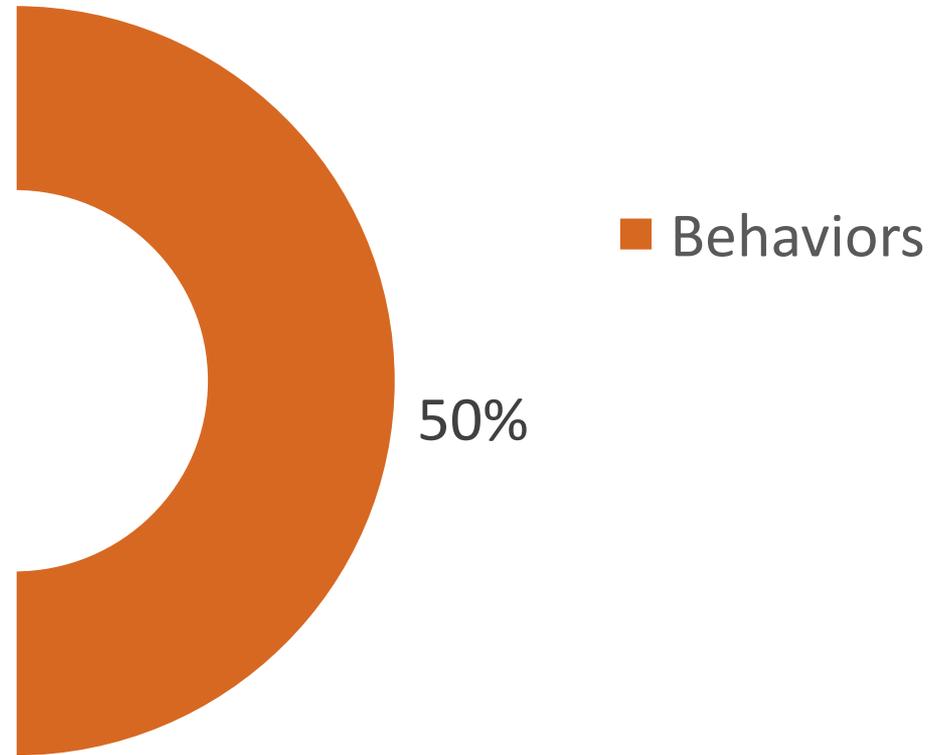
Relative Contributions of Health Determinants to Outcomes

Source: Health Affairs



# Health is More than Health Care

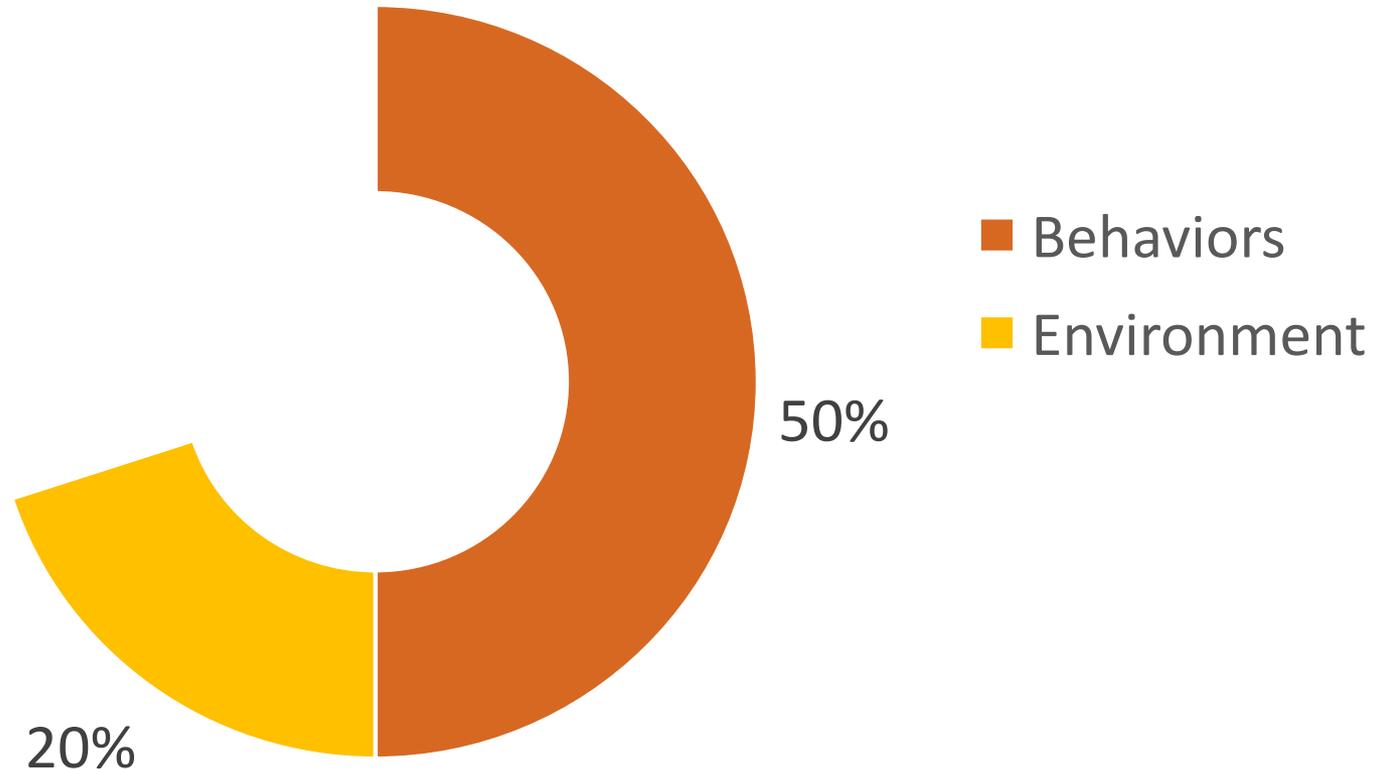
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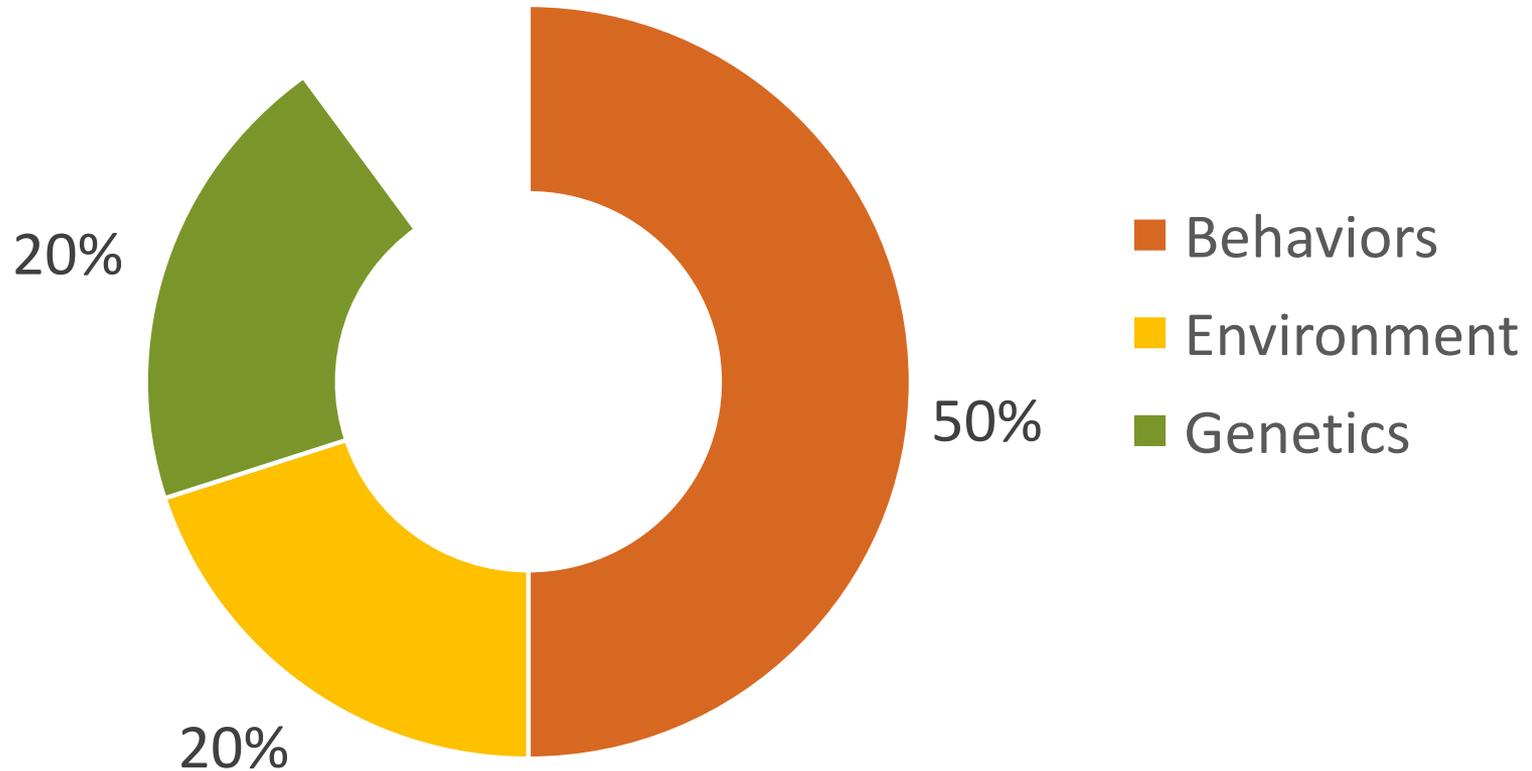
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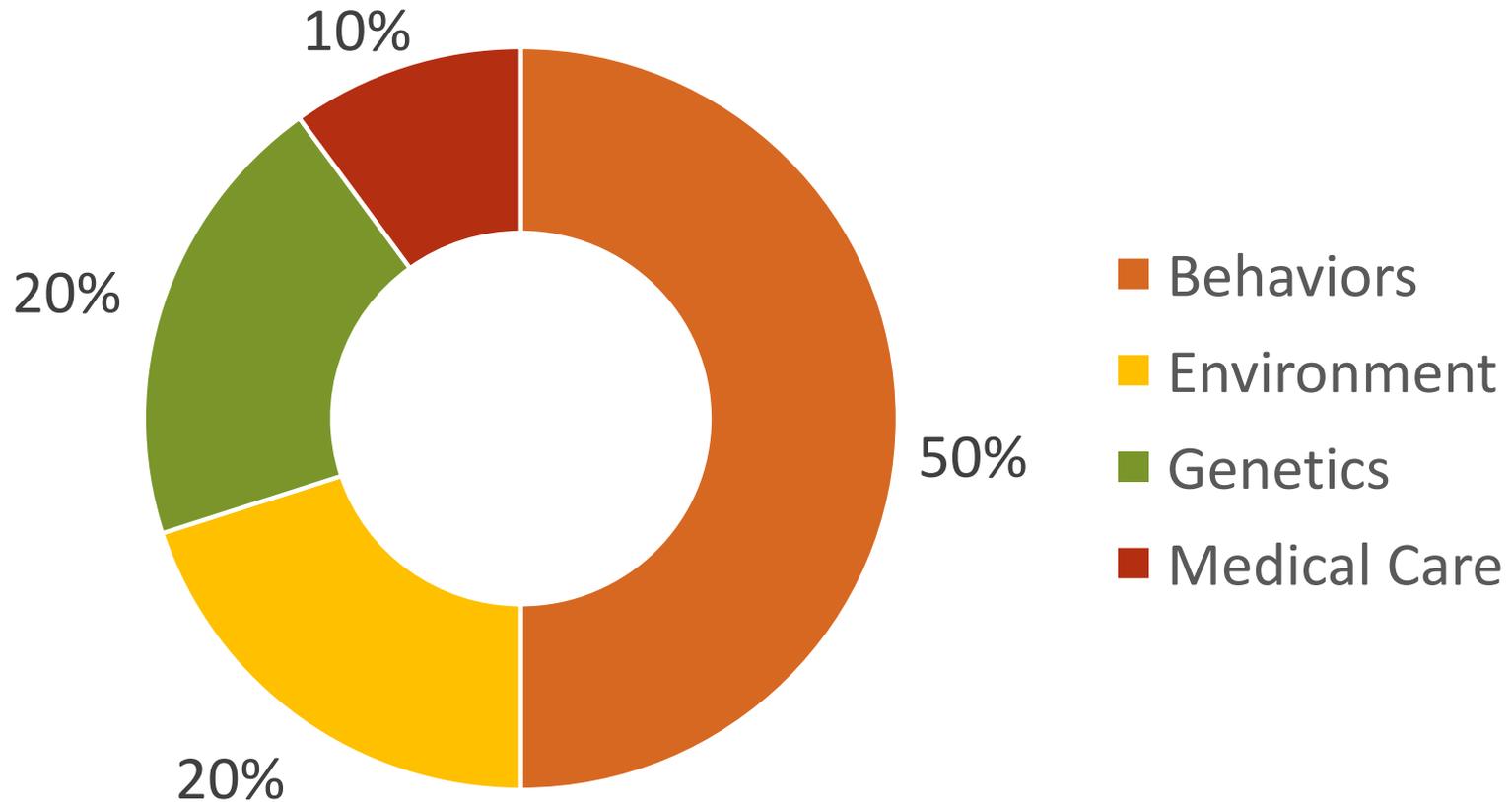
## Relative Contributions of Health Determinants to Outcomes



Source: Health Affairs

# Health is More than Health Care

## Relative Contributions of Health Determinants to Outcomes



Source: Health Affairs



# Looking Forward

# Looking Forward



# Looking Forward

Calendar No. 120

115TH CONGRESS  
1ST SESSION

**H. R. 1628**

IN THE SENATE OF THE UNITED STATES

JUNE 7, 2017

Received; read the first time

JUNE 8, 2017

Read twice and placed on the calendar

## AN ACT

To provide for reconciliation pursuant to title II of the concurrent resolution on the budget for fiscal year 2017.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “American Health Care  
5 Act of 2017”.

6 **SEC. 2. TABLE OF CONTENTS.**

7 The table of contents of this Act is as follows:

Sec. 1. Short title.

Sec. 2. Table of contents.

TITLE I—ENERGY AND COMMERCE

AMENDMENT NO. \_\_\_\_\_ Calendar No. \_\_\_\_\_

Purpose: In the nature of a substitute.

IN THE SENATE OF THE UNITED STATES—115th Cong., 1st Sess.

**H. R. 1628**

To provide for reconciliation pursuant to title II of the concurrent resolution on the budget for fiscal year 2017.

Referred to the Committee on \_\_\_\_\_ and  
ordered to be printed

Ordered to lie on the table and to be printed

AMENDMENT IN THE NATURE OF A SUBSTITUTE intended  
to be proposed by \_\_\_\_\_

Viz:

1 Strike all after the enacting clause and insert the fol-  
2 lowing:

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Better Care Reconcili-  
5 ation Act of 2017”.

6 **TITLE I**

7 **SEC. 101. ELIMINATION OF LIMITATION ON RECAPTURE OF**

8 **EXCESS ADVANCE PAYMENTS OF PREMIUM**



# Looking Forward

115<sup>TH</sup> CONGRESS  
1<sup>ST</sup> SESSION

## S. 1804

To establish a Medicare-for-all national health insurance program.

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IN THE SENATE OF THE UNITED STATES

SEPTEMBER 13, 2017

Mr. SANDERS (for himself, Ms. BALDWIN, Mr. BLUMENTHAL, Mr. BOOKER, Mr. FRANKEN, Mrs. GILLIBRAND, Ms. HARRIS, Mr. HEINRICH, Ms. HIRONO, Mr. LEAHY, Mr. MARKEY, Mr. MERKLEY, Mr. SCHATZ, Mrs. SHAHEEN, Mr. UDALL, Ms. WARREN, and Mr. WHITEHOUSE) introduced the following bill; which was read twice and referred to the Committee on Finance

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## A BILL

To establish a Medicare-for-all national health insurance program.

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

### SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) **SHORT TITLE.**—This Act may be cited as the “Medicare for All Act of 2017”.

(b) **TABLE OF CONTENTS.**—The table of contents for this Act is as follows:

# Looking Forward

## While Congress is away, this bipartisan group of governors is trying to fix Obamacare

By [Kim Soffen](#), [Reuben Fischer-Baum](#) and [Kevin Uhrmacher](#)

Aug. 31, 2017

While Congress is on recess after failed attempts to repeal the Affordable Care Act, commonly known as Obamacare, a bipartisan group of governors has come forward with [its own solution](#) to fix the health-care system.



# Looking Forward

## How Alaska fixed Obamacare

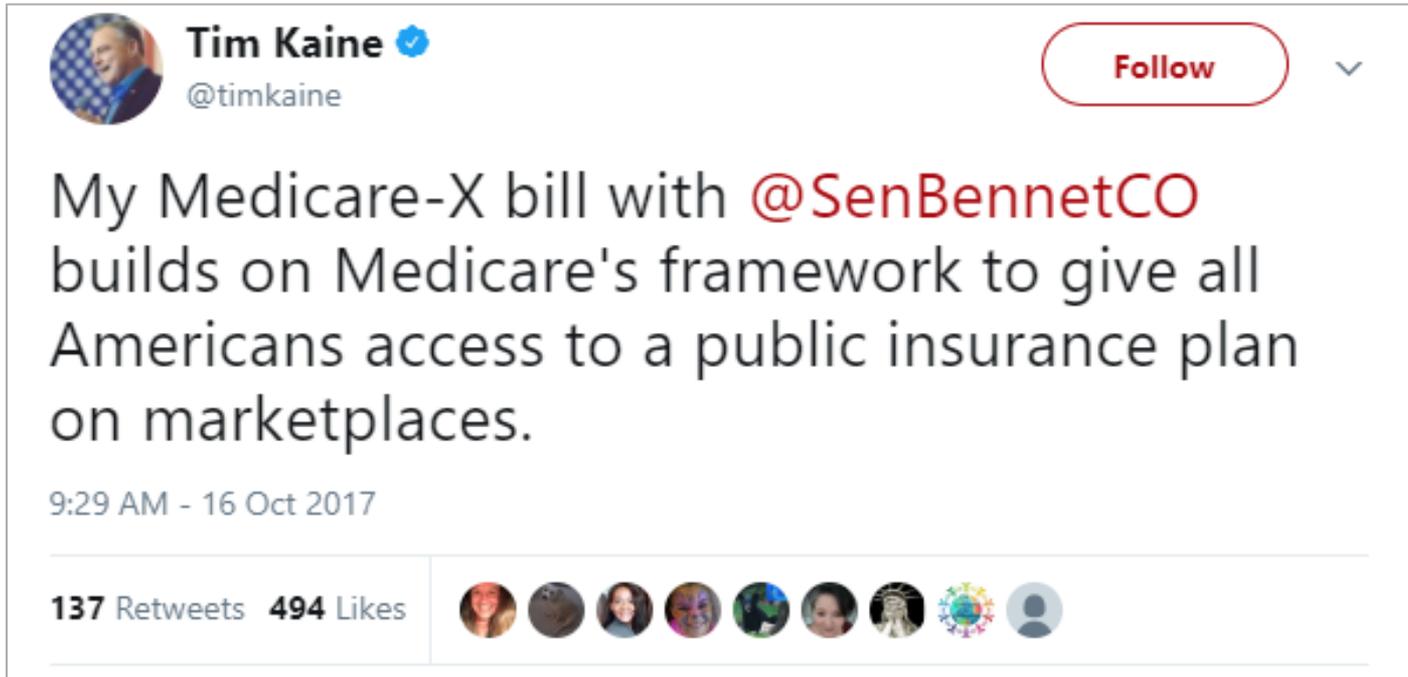
Updated by Sarah Kliff | [sarah@vox.com](mailto:sarah@vox.com) | Apr 13, 2017, 8:00am EDT

TWEET

SHARE



# Looking Forward



A screenshot of a tweet from Tim Kaine (@timkaine) dated October 16, 2017. The tweet text reads: "My Medicare-X bill with @SenBennetCO builds on Medicare's framework to give all Americans access to a public insurance plan on marketplaces." The tweet has 137 retweets and 494 likes. The interface includes a profile picture of Tim Kaine, a verified account badge, a "Follow" button, and a list of user avatars who interacted with the tweet.

**Tim Kaine**   
@timkaine Follow

My Medicare-X bill with [@SenBennetCO](#) builds on Medicare's framework to give all Americans access to a public insurance plan on marketplaces.

9:29 AM - 16 Oct 2017

137 Retweets 494 Likes



# Looking Forward

## The Government Spectrum of Policy

More Government

Less Government

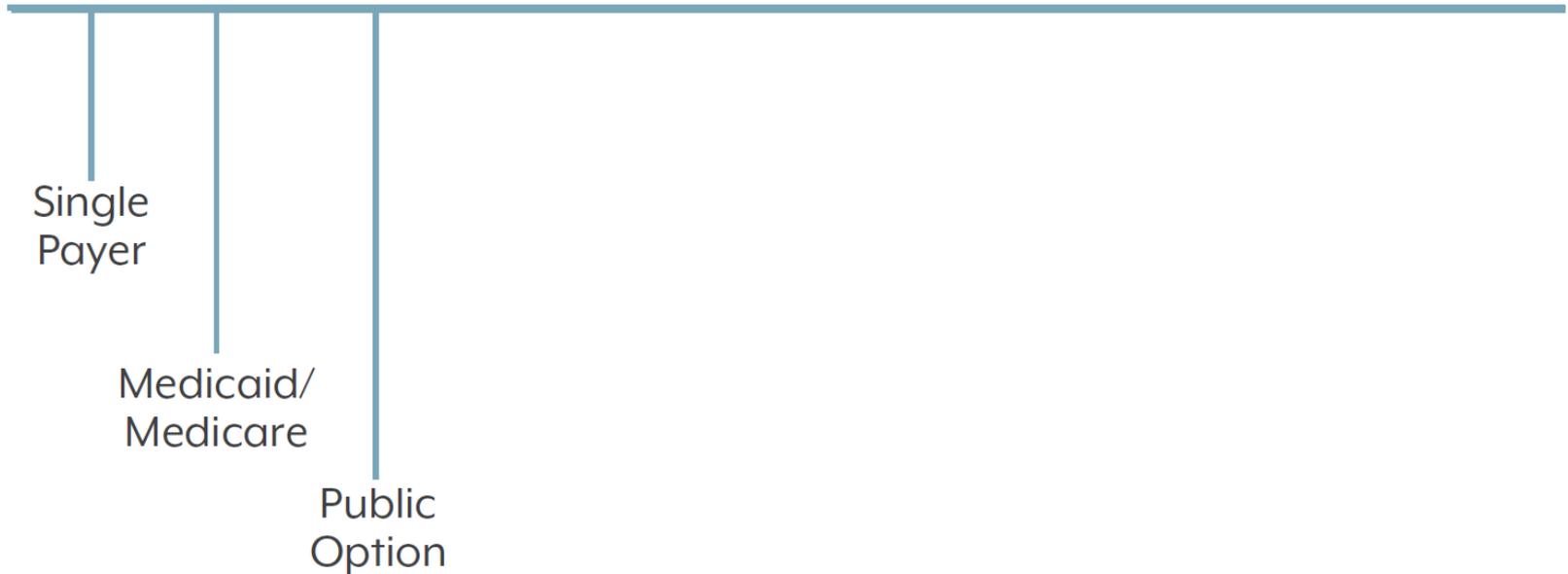


# Looking Forward

## The Government Spectrum of Policy

More Government

Less Government



# Looking Forward

## The Government Spectrum of Policy

More Government

Less Government

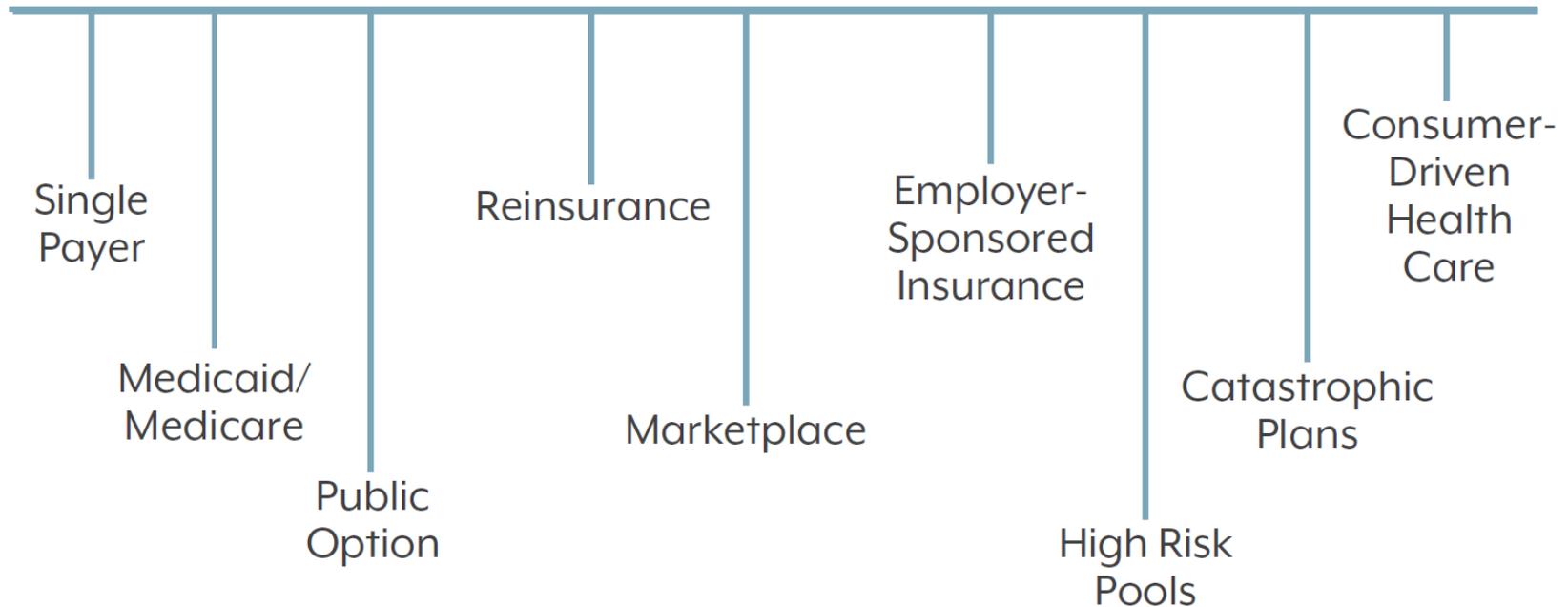


# Looking Forward

## The Government Spectrum of Policy

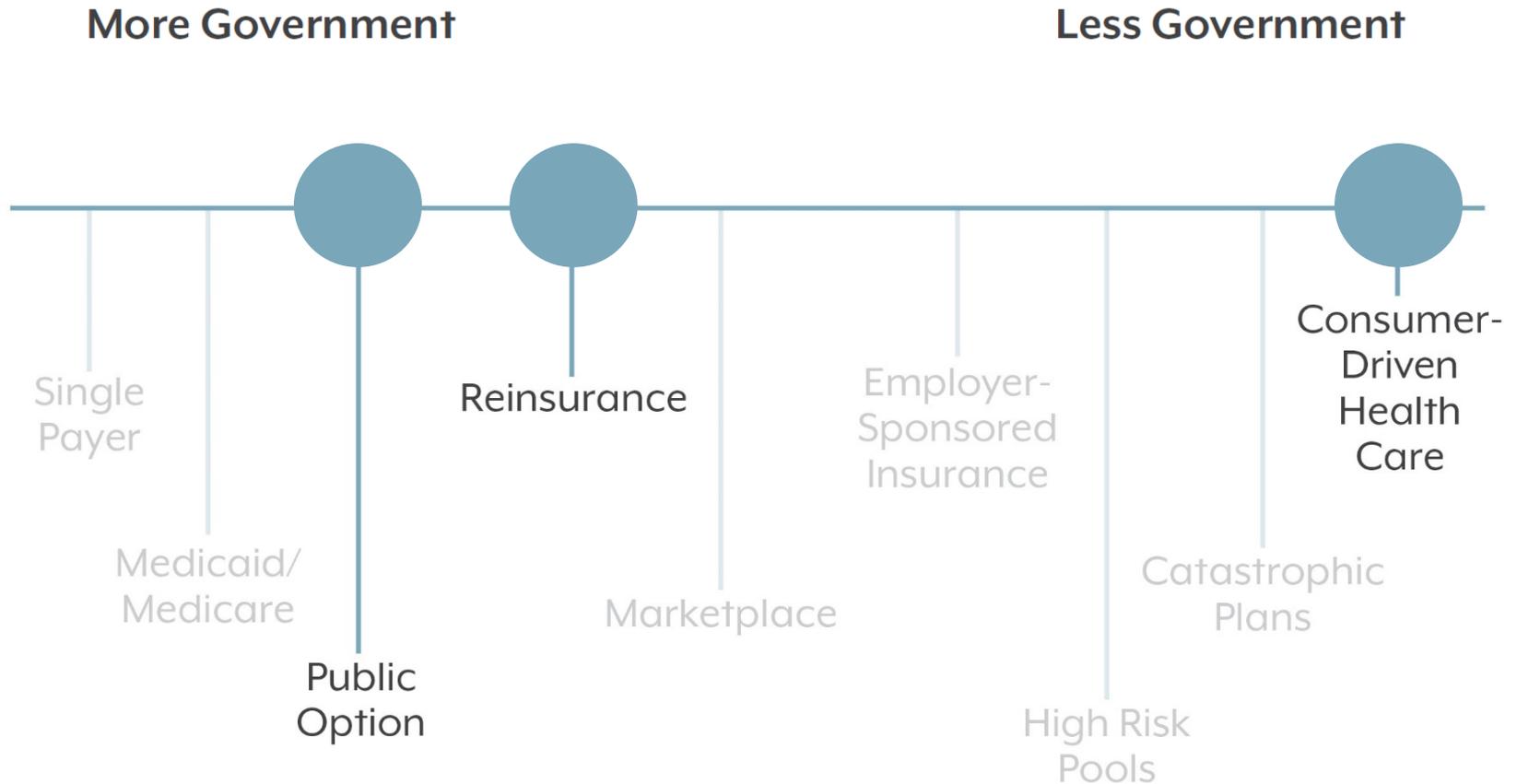
More Government

Less Government



# Looking Forward

## The Government Spectrum of Policy

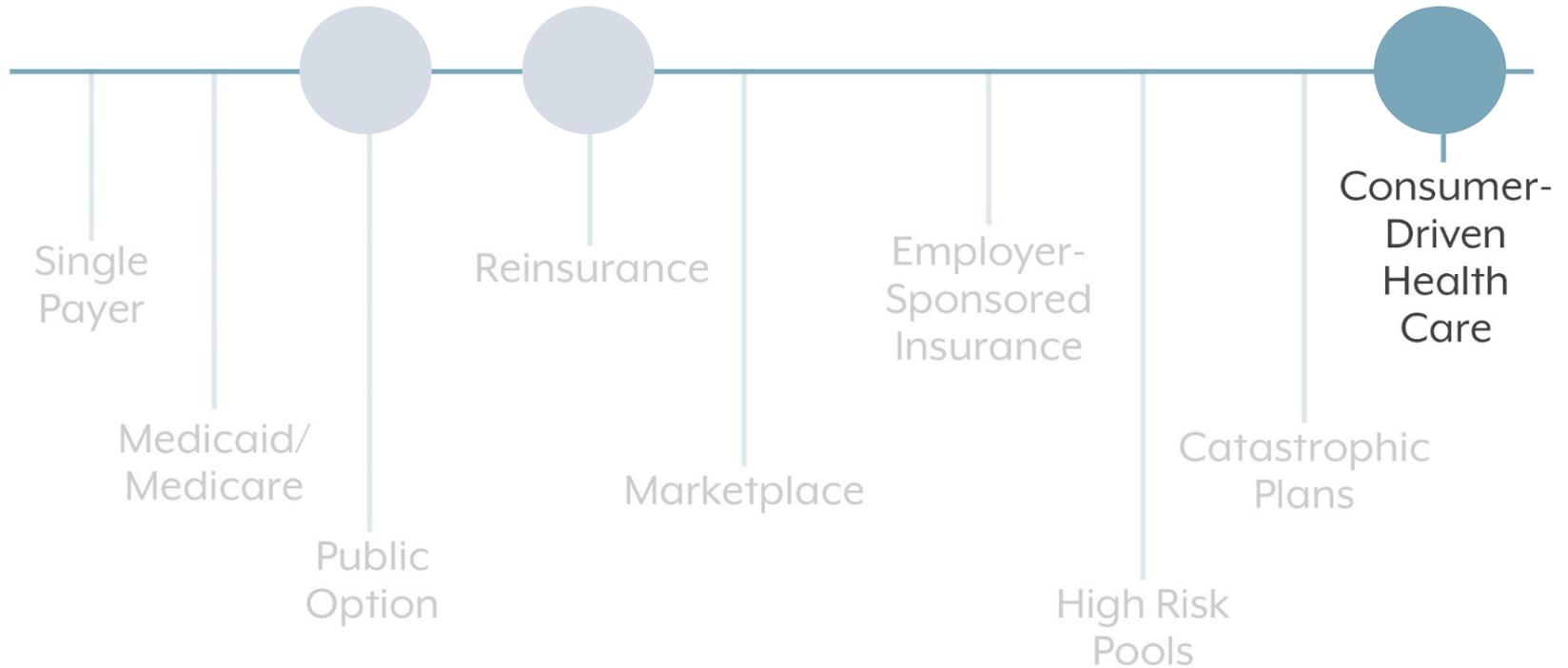


# Looking Forward

## Consumer-Driven Health Care

More Government

Less Government



# Looking Forward

## Consumer-Driven Health Care

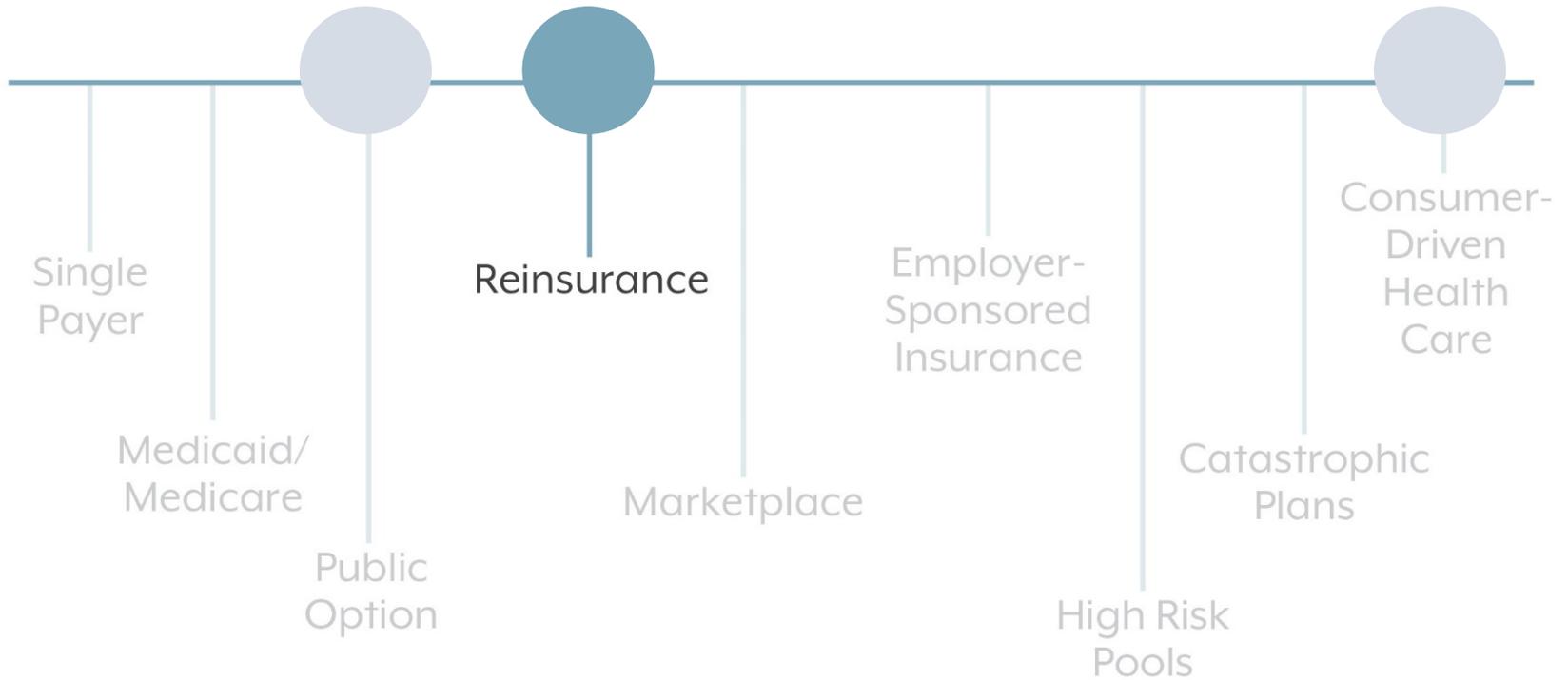
- Patients share in financial impact of decisions
- Lowers utilization
- Health care as a marketplace?

# Looking Forward

## Reinsurance

More Government

Less Government



# Looking Forward

## Reinsurance

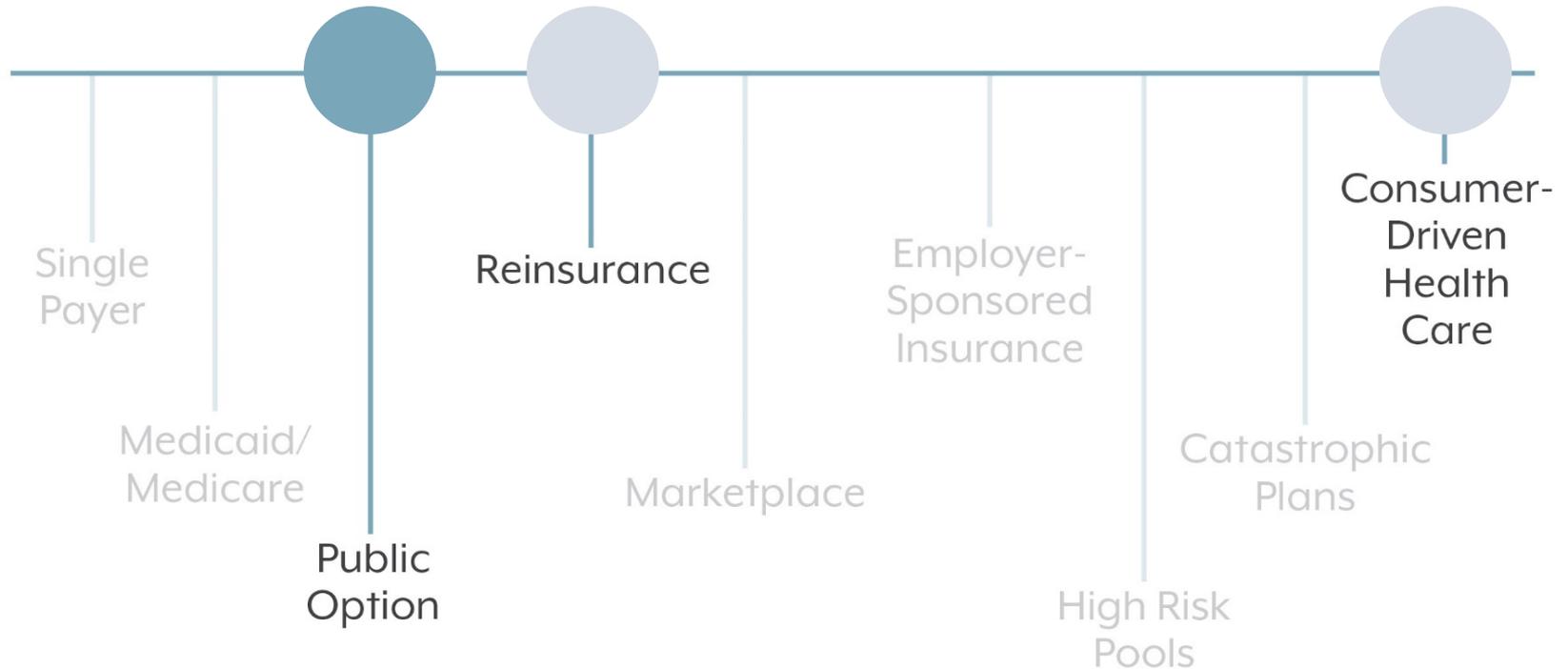
- Insurance for insurers
- Minimizes risk, lowers premiums
- How is it paid for?
- Is it enough?

# Looking Forward

## Public Option

More Government

Less Government



# Looking Forward

## Public Option

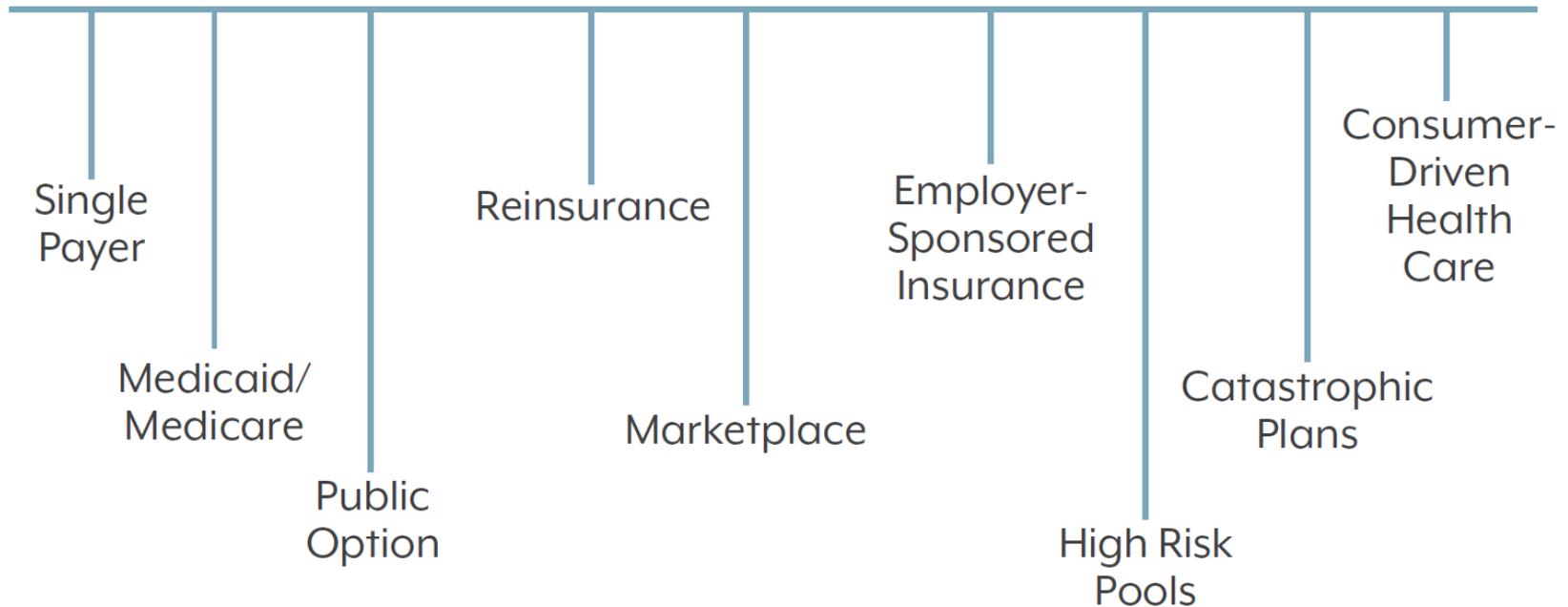
- Competes with private insurance
- Fair playing field?
- Can it reduce care costs?

# Looking Forward

## The Government Spectrum of Policy

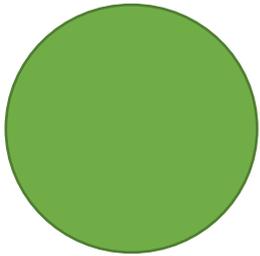
More Government

Less Government

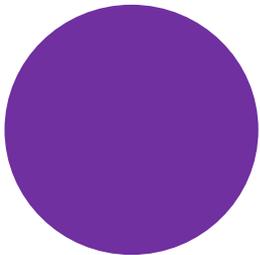


# Looking Forward

## The Government Spectrum of Policy



Where IS the conversation going?



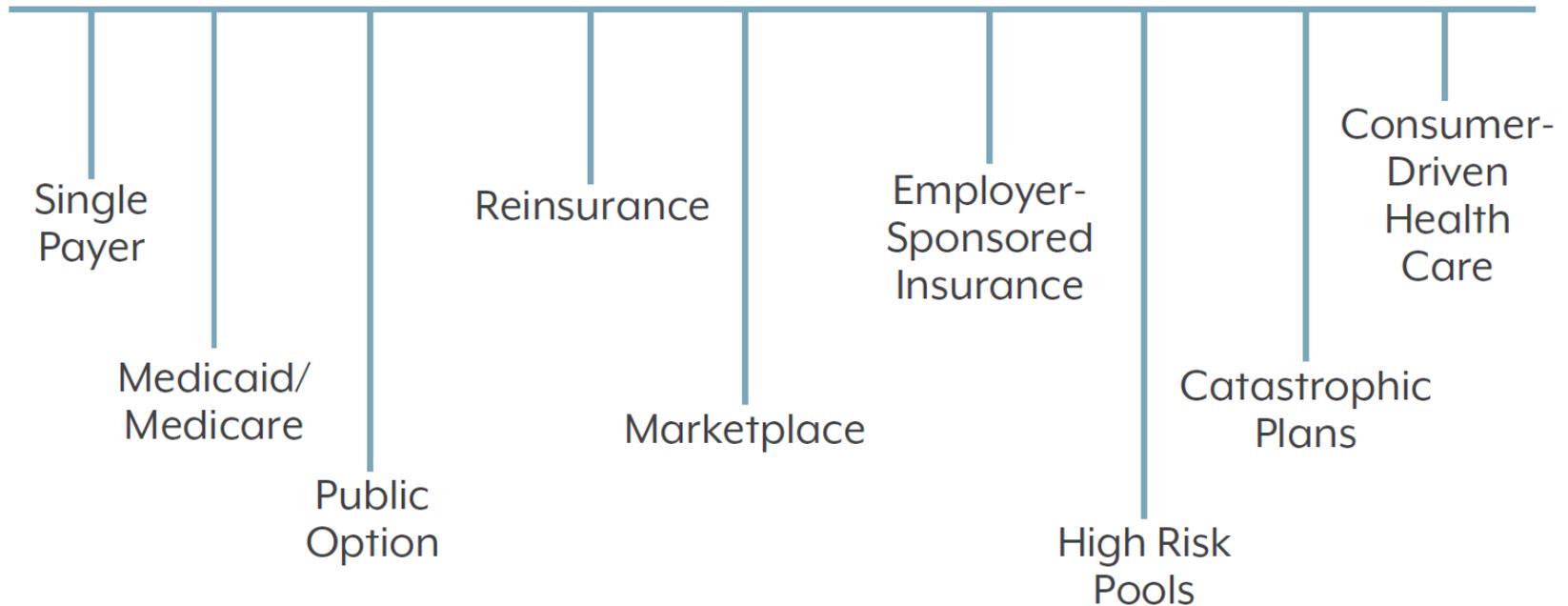
Where SHOULD the conversation go?

# Looking Forward

## The Government Spectrum of Policy

More Government

Less Government



# Key Takeaways

1. In recent years, Colorado has made huge gains in insurance coverage.
2. Many Coloradans still struggle to access care — often due to cost.
3. The jury is out on how these trends will impact health and where we go from here.



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