

# Vermont Division of Health Care Administration

## 2005 Vermont Household Health Insurance Survey

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# Presentation Contents

- Survey Objectives
- Survey Methodology
- Primary Type of Health Insurance Coverage
- Private Health Insurance Coverage
- Medicare
- Medicaid
- Interruptions in Insurance Coverage & Concern about Losing Coverage
- The Uninsured
- Health Care Utilization & Cost as a Barrier to Health Care
- Characteristics of the Uninsured
- The Uninsured Medicaid Eligible Population

# Survey Objectives

# Survey Objectives

- Measure the health insurance coverage status of Vermont residents, including the number of Vermont residents who are uninsured.
- Identify duration of uninsured spell, prior coverage source, and reasons for lack of coverage.
- Analyze characteristics of the uninsured including demographics, income, employer characteristics, and health/functional status.
- Identify the number of uninsured Vermont residents who either have employers who offer insurance or have spouses with employers who offer insurance and identify reasons for non-enrollment.

# Survey Objectives

- Estimate the number of uninsured Vermont residents who may be eligible for the Vermont Medicaid program but are not enrolled.
- Identify reasons that uninsured persons potentially eligible for Medicaid do not enroll.
- Identify the number of insured Vermont residents who perceive they are at risk for losing health insurance coverage and reasons.
- Identify the number of Vermonters who have delayed or not sought health care services due to financial barriers.

# Survey Methodology

# Sampling

- Sampling relied on a two-stage approach.
- A general population survey of all Vermont residents. Our goal for this stage was to achieve a precision of plus or minus 2%.
- An oversample of uninsured Vermont residents. Our goal for this stage was to obtain data on 1,500 uninsured Vermont residents with a precision of plus or minus 4%.
- Both components relied on statewide equal probability random digit dial telephone samples.
- These telephone samples were generated using software designed by Marketing Systems Group, one of the leaders in the field of sampling methodology.

# Survey Development

- The current research was based on the 2000 Vermont Family Health Insurance Survey Instrument.
- The survey design team included researchers at Market Decisions, Dian Kahn of VT DHCA along with technical assistance provided by the State Health Access Data Assistance Center (SHDAC) located at the University of Minnesota.
- The 2005 survey instrument took advantage of the expertise of these designers and also relied on the use of questions tested and validated in health insurance surveys conducted on behalf of other states.
- Based on input from the designers, a draft survey instrument was developed and prepared for pretesting.



# Survey Pretesting

- Prior to data collection, a rigorous series of pretest interviews were conducted to test the instrument and evaluate its performance.
- A total of 60 pretest interviews were conducted including:
  - 17 interviews with households with at least one child.
  - 15 interviews with households including at least one resident over age 65.
  - 10 interviews with households with at least one uninsured resident.

# Data Collection

- The 2005 Vermont Family Health Insurance Survey is based on telephone interviews conducted between November 7, 2005 and February 15, 2006 among 4,468 randomly selected households in Vermont.
- 4,006 general population interviews were conducted statewide.
- 462 oversample interviews were also conducted among households with uninsured residents.

# Data Collection Protocols

- Data Collection relied on a very rigorous set of protocols.
- Rotation of call attempts across all seven days at different times of the day.
- A minimum of 20 call back attempts per telephone number at the screener level (before number was identified as a qualified residential number).
- 4 attempts to convert refusals.
- A brief message providing a toll-free number for more information was delivered to answering machine attempts to encourage participation.
- The use of scheduled callback appointments.

# Data Collection Protocols

- A total of 168,442 telephone calls were made in order to complete this survey.

# Survey Response Rates

- The overall GPS response rate was 58% (CASRO)
  - The response rate is the percentage of all eligible telephone numbers that completed the survey.
  - **This represents the MOST conservative response rate.**
- The respondent cooperation rate was 92.2%
  - The respondent cooperation rate is the percentage of all respondents who were spoken with that completed the survey.
- The respondent refusal rate was 4.3%
  - The respondent refusal rate is the percentage of all respondents who were spoken with who refused to participate in the survey.

# Data File Preparation

- Before analysis, data consistency and validation checks were conducted on the data set.
- For key variables, we relied on data imputation so that every record had a valid response (age, race, ethnicity, income).
  - For race, ethnicity, and age, less than 0.5% of values were imputed.
  - For income, 15% of values were imputed using regression based imputation algorithms.

# Weighting

- The final data set was weighted, including probabilistic weights, non-response weighting adjustments, adjustments for telephone service coverage, and post-stratification adjustments.
- Probabilistic weights factor in the probability that a household is selected.
- A weighting adjustment was made to factor in interruptions in telephone service as a way to proxy households without telephones.
- Post stratification adjustments were then made to normalize the survey results to the actual population in Vermont based upon age, gender, race, ethnicity, Medicaid enrollment, and county of residence.

# Populations Reflected in the Data Set

- The weighted data set is designed to provide data that can be generalized to the population of Vermont and to allow statements to be made about the state as a whole as well as for various sub-populations with a known standard error and confidence.
- The population size reflected in the final data set is the total population of Vermont in 2005, or 621,394 residents.
- The uninsured population size reflected in the final data set is the estimated uninsured population of Vermont, or 61,057 uninsured residents.



# The Data

- Data was gathered on 10,976 Vermont residents
- This includes data on 1,550 uninsured Vermont residents.
- Sampling error is plus or minus 1.5% overall.
- Sampling error among the uninsured is plus or minus 2.8%.

# Defining the Insured and Uninsured Population

- The 2005 Vermont Survey provides a point in time measure of insurance coverage.
- Respondents were asked to identify their type of health insurance (or lack of health insurance) at the point in time they were interviewed.
- An important factor to remember is the time frame referenced by the survey. Other surveys, such as the national Current Population Survey (CPS), look at coverage throughout a 12 month period.

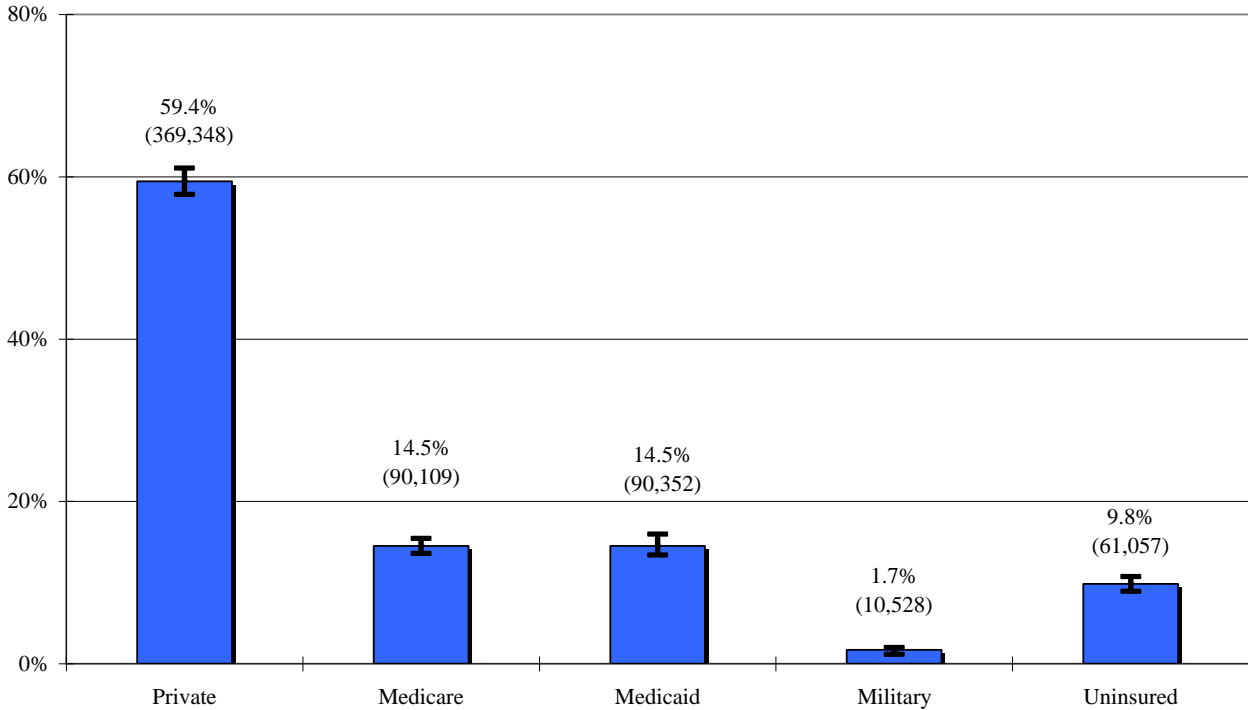
# **Results of the 2005 Vermont Household Health Insurance Survey**

# Primary Type of Health Insurance Coverage

Primary type of health insurance coverage classifies residents with more than one type of insurance into a single category.

# Over half of Vermont residents have private insurance as their primary type of health insurance.

Primary Type of Health Insurance Coverage



Data Source: 2005 Vermont Household Health Insurance Survey

Note: Primary type of health insurance coverage classifies residents with more than one type of insurance into a single category based upon the following hierarchical order; Medicare (except in cases where resident was over 64 and covered by a private insurance policy through an employer with 25 or more employees), Private Insurance, Military, Medicaid and Uninsured. In the 2005 Family Health Insurance Survey, 19,857 residents (or 3% of the population) were dually covered by both Medicare and Medicaid. The primary type of health insurance for these dually covered residents is Medicare.

## Primary Source of Health Insurance Coverage, 2005 Number of Vermont Residents

Primary Source of Health Insurance						
Age Group	Private	Medicaid	Medicare	Military	Uninsured	TOTAL
0- 17	81,646	59,138	165	2,731	6,942	140,622
18-34	76,948	19,687	1,374	2,126	25,794	125,929
35- 49	108,082	15,279	4,585	3,172	18,274	149,392
50- 64	98,426	6,063	8,375	2,183	9,640	124,687
65+	4,246	185	75,610	315	407	80,763
<b>GRAND TOTAL</b>	369,348	90,352	90,109	10,528	61,057	621,394

**Data Source: 2005 Vermont Household Health Insurance survey**

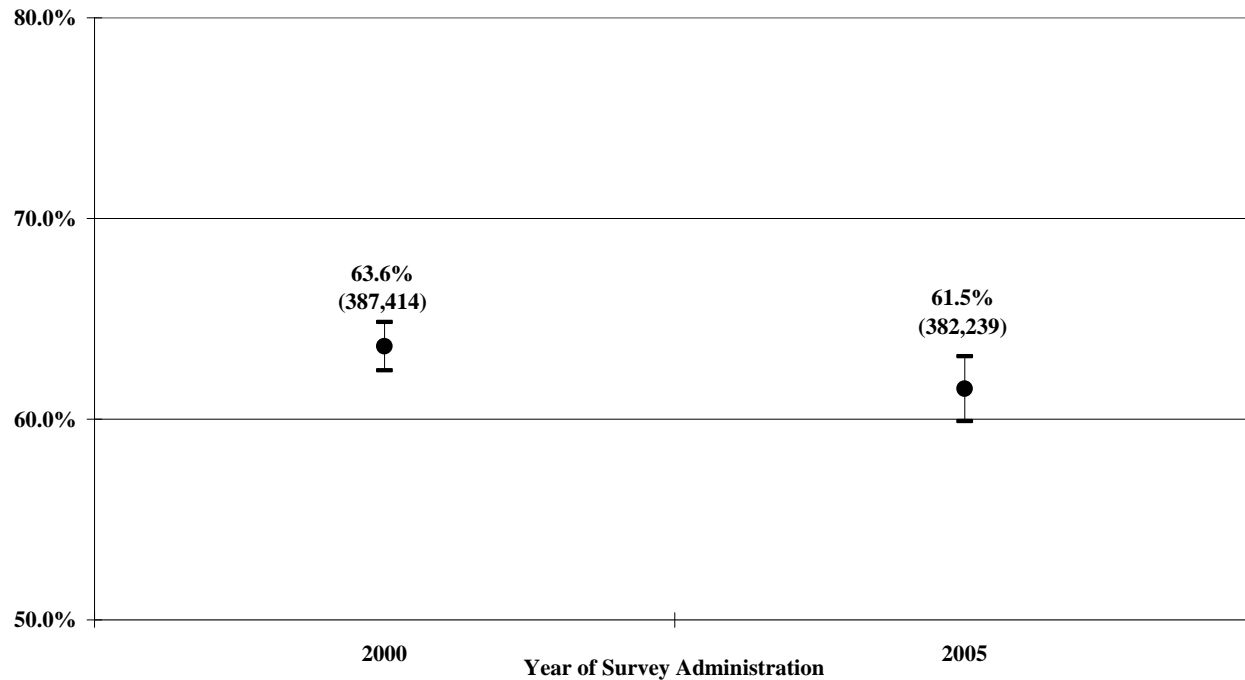
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# Private Health Insurance Coverage

Private health insurance includes plans provided through an employer, group or association, a retirement plan, a school, or purchased directly by an individual

## Nearly six in ten Vermont residents are covered by private health insurance. This is a decrease from 2000.

Percent of Vermont Residents Who are Covered by Private Health Insurance

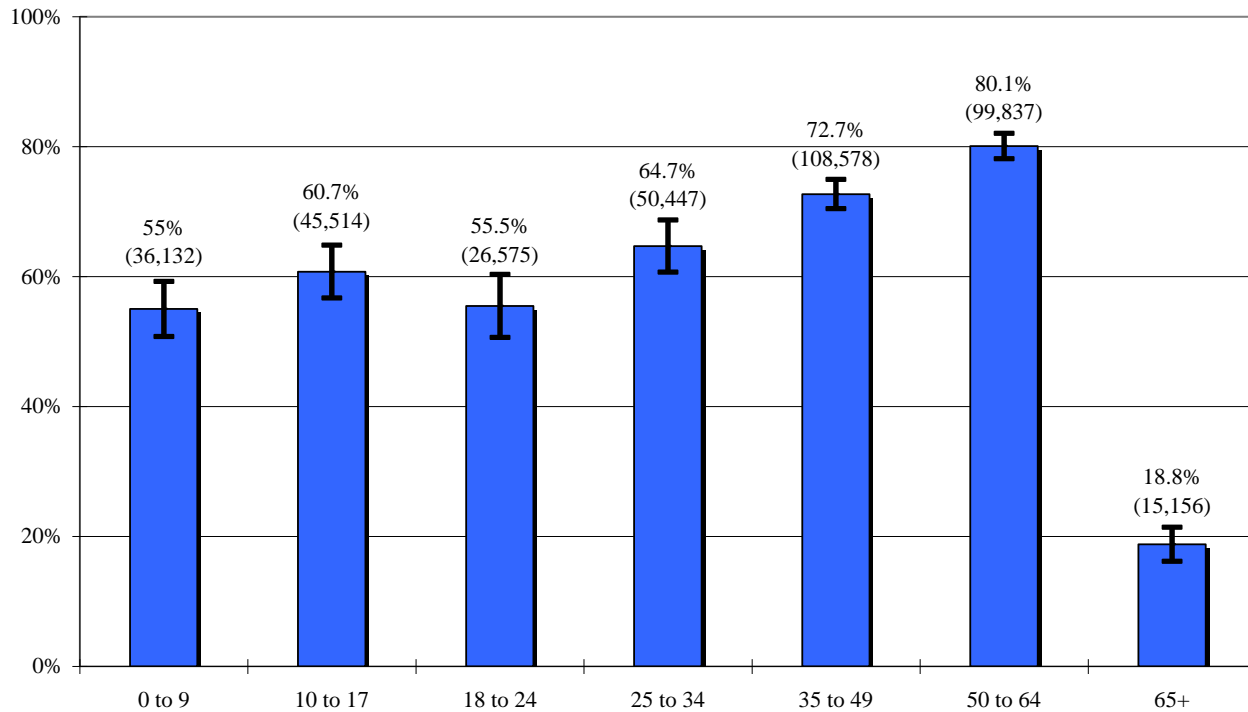


Data Source: 2000 Vermont Family Health Insurance Survey, 2005 Vermont Household Health Insurance Survey



## The highest percentage of Vermont residents covered by private health insurance are those between 50 and 64.

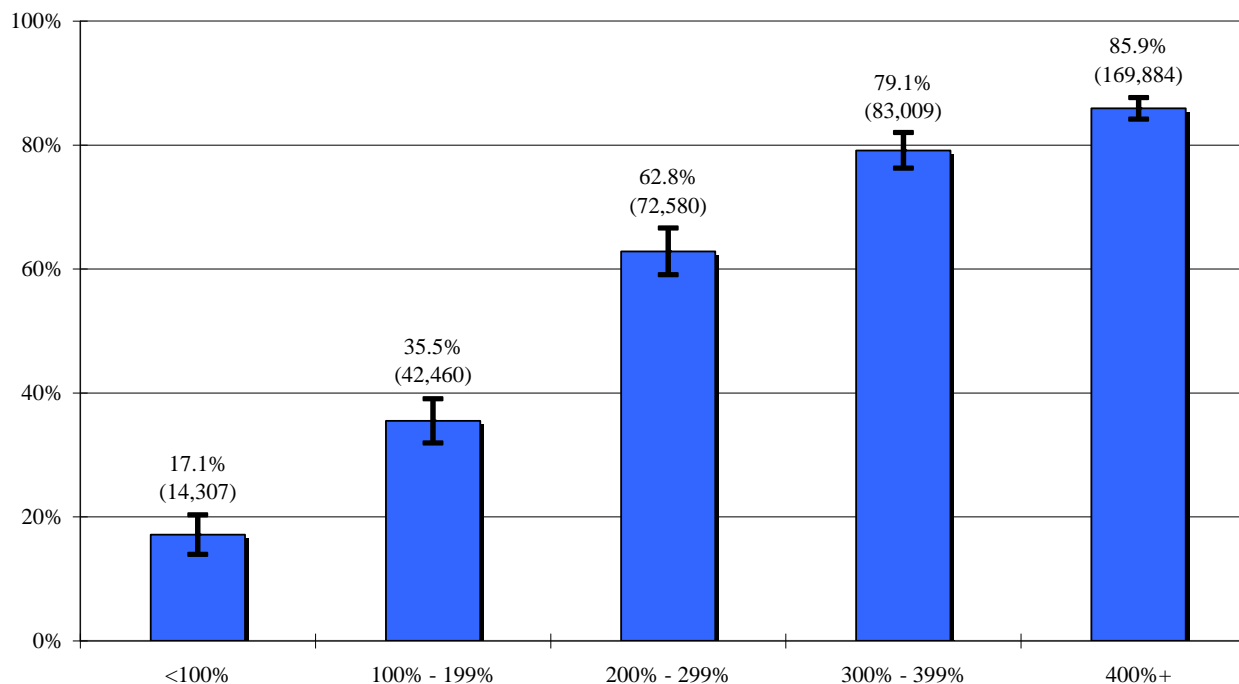
Percent with Private Insurance Coverage by Age  
(As Percentage of Age Group)



Data Source: 2005 Vermont Household Health Insurance Survey

**The proportion of Vermont residents who are covered by private health insurance is greatest among families whose income is 400% of Federal Poverty Level or greater.**

**Percent with Private Insurance Coverage by Family Income  
(As Percentage of Federal Poverty Level Group)**



*Data Source: 2005 Vermont Household Health Insurance Survey*

# Employer Offered Health Insurance

- About 54%, or 340,255, Vermont residents are working for pay.
- About 71%, or 240,369, of working residents are offered health insurance coverage by their employer.
- Among those working residents whose employers offer health insurance, about 85% have taken this coverage.
- Among the 15% who have not taken the coverage, the most common reason was that they have coverage through a spouse.

**Cost, working too few hours, and the length of employment also factor into why residents do not have coverage through an employer that offers health insurance.**

**Why was coverage not taken?**

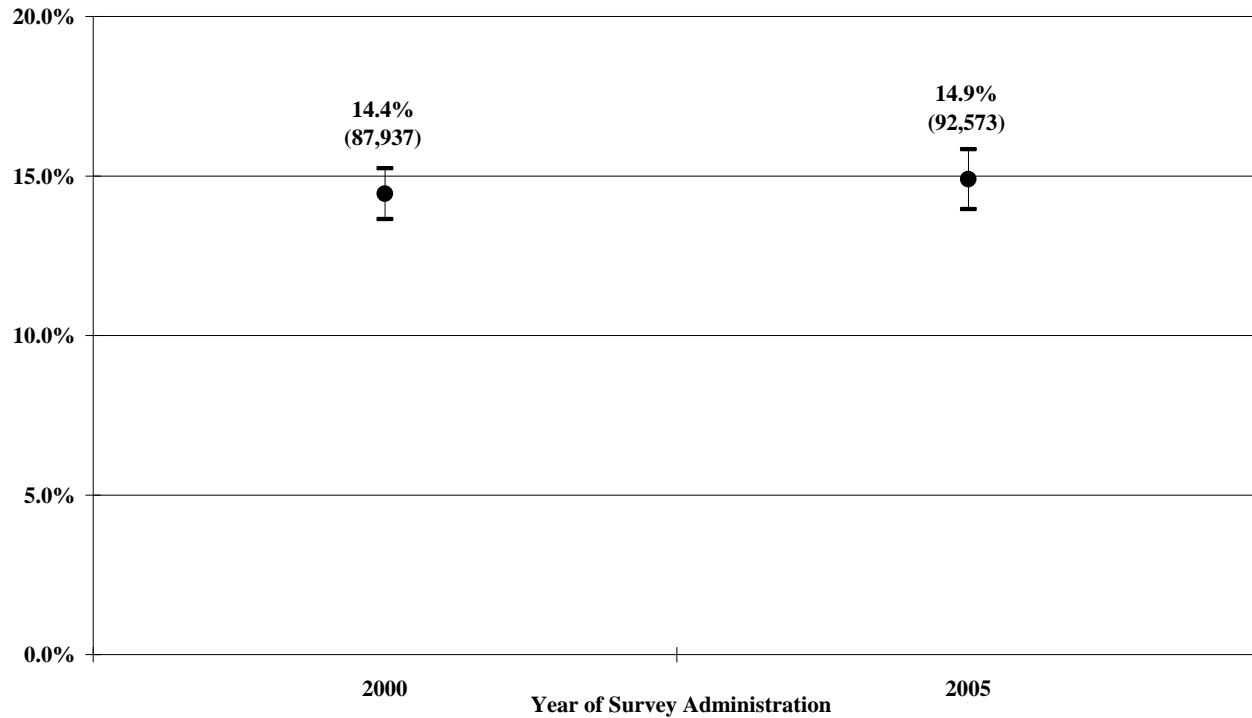
	%	Count
Insurance through spouse - spouse has better/less expensive plan	39.9	30,376
Would have to pay too much or costs too much	17.6	13,426
Ineligible - too few hours per week/categorized as pt-temp	17.3	13,138
Ineligible - hasn't worked long enough	7.6	5,757
Covered through other source (Medicare/military/VA/school)	3.3	2,532
Does have coverage	3.0	2,258
Don't need health insurance	2.2	1,706

# Medicare

Medicare is federal health insurance for people 65 or older and people with disabilities and is run by the Social Security Administration.

## There has been no change in the percent of Vermont residents covered by Medicare compared 2000.

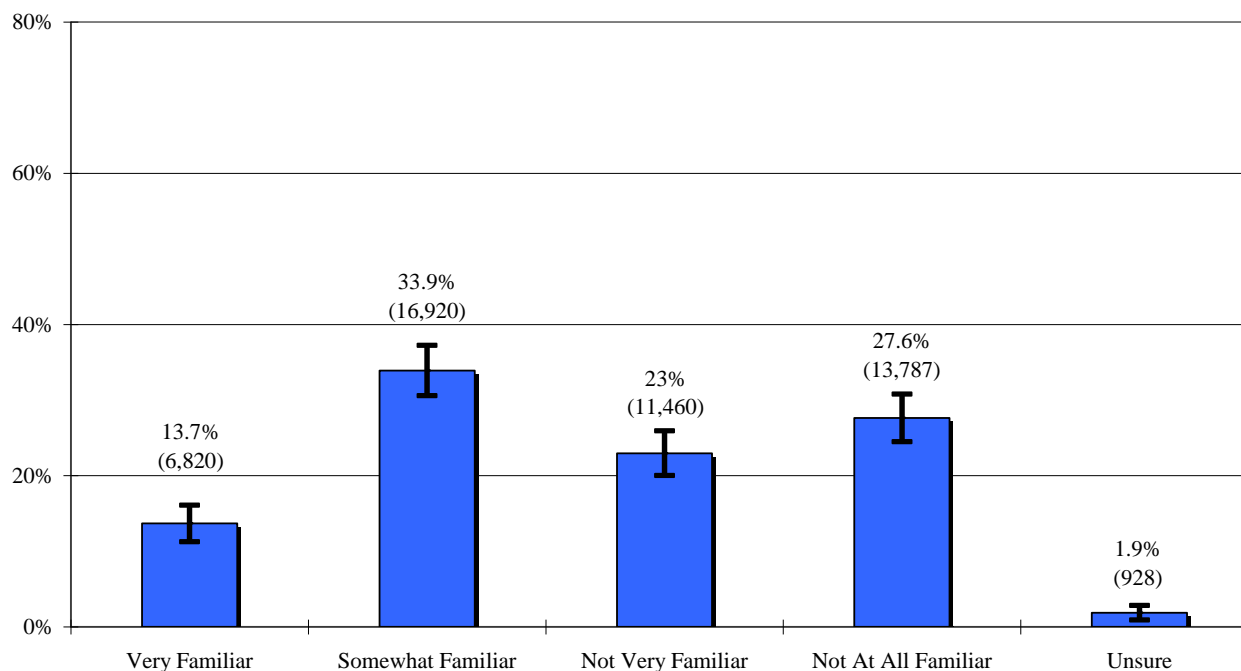
Percent of Vermont Residents who are Covered by Medicare



Data Source: 2000 Vermont Family Health Insurance Survey, 2005 Vermont Household Health Insurance Survey

## Almost half of residents who are 65 or older say they are somewhat or very familiar with the new Medicare prescription drug benefit.

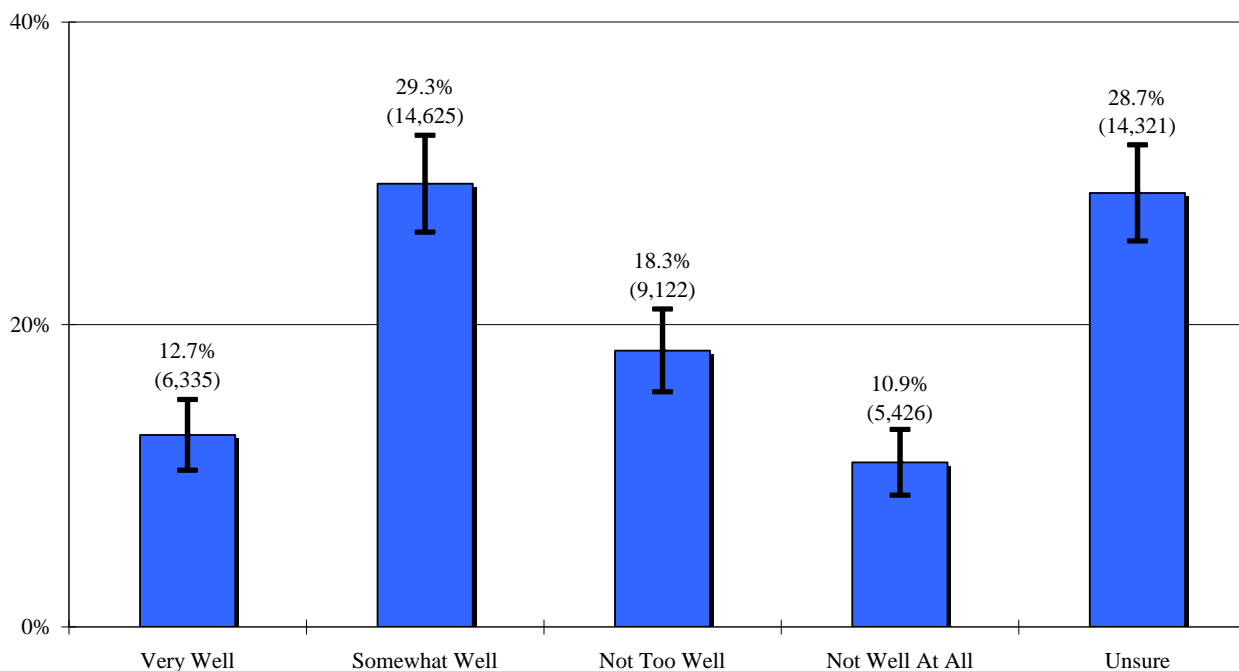
How Familiar is Resident with the New Medicare Prescription Drug Benefit?  
(Ask of Respondents 65 and Older)



Data Source: 2005 Vermont Household Health Insurance Survey

## A little over 40% of residents who are 65 or older say they understand the new Medicare prescription drug benefit very or somewhat well.

How Well Does Resident Understand this New Benefit?  
(Ask of Respondents 65 and Older)

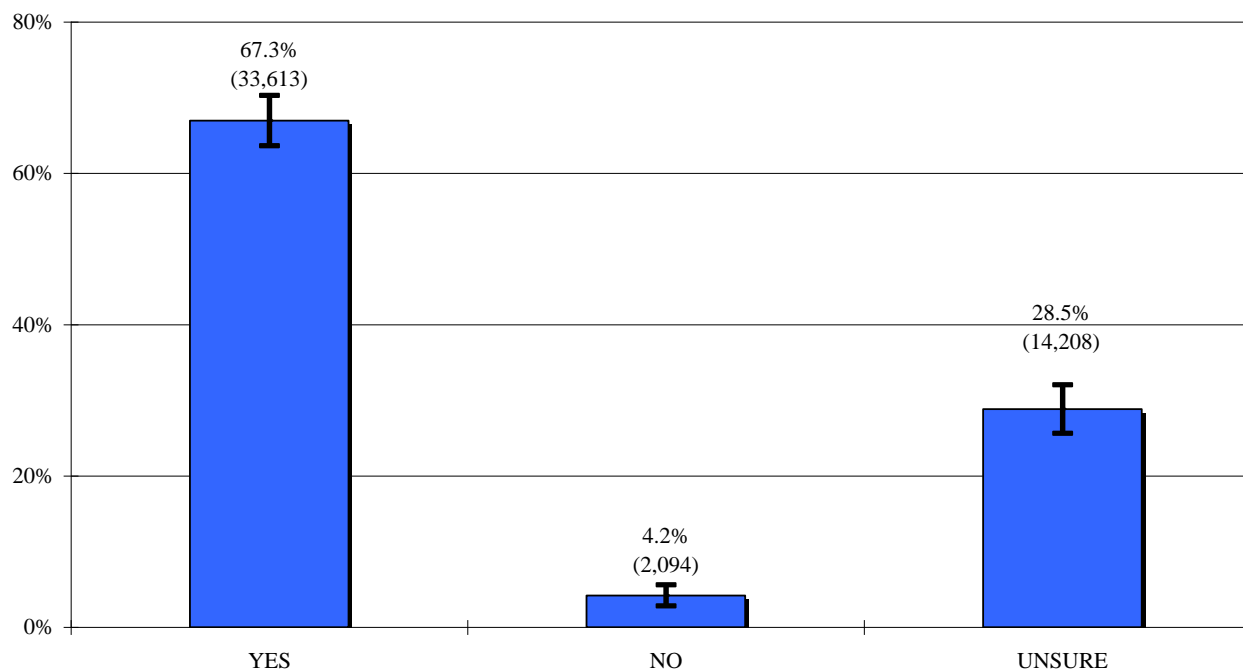


Data Source: 2005 Vermont Household Health Insurance Survey



## Over two-thirds of residents who are 65 or older have received information about the new Medicare prescription drug benefit.

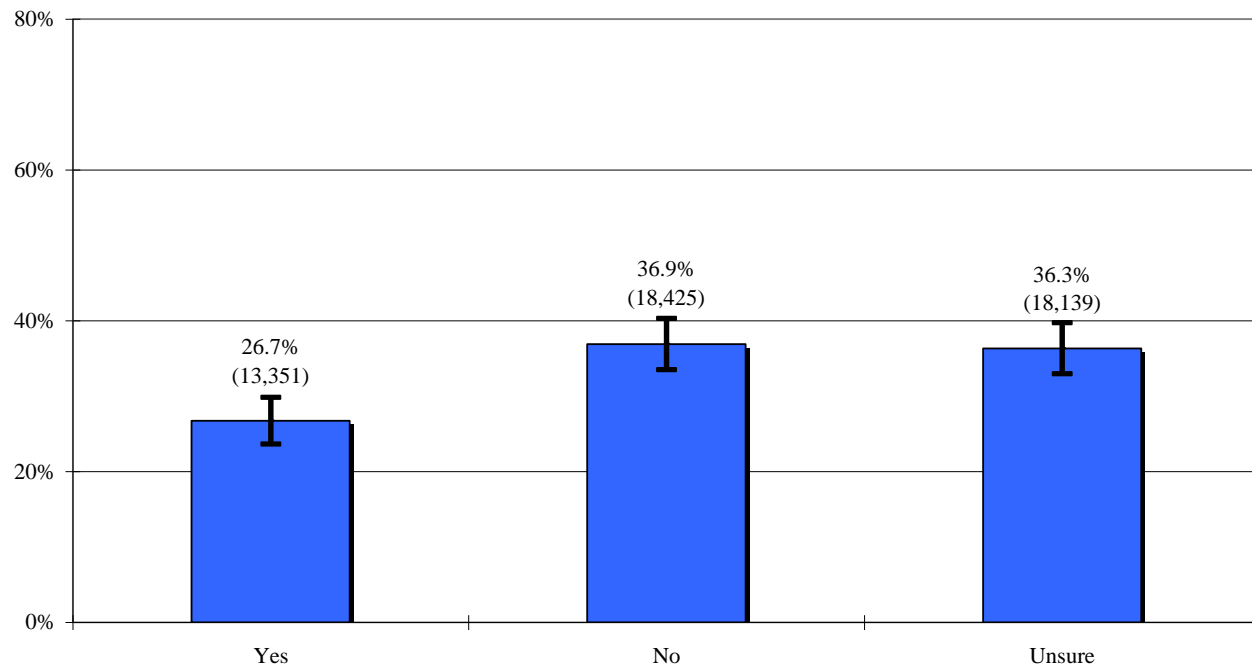
Have you received any information about the new Medicare prescription drug benefit?  
(ask of those respondents 65 or older)



Data Source: 2005 Vermont Household Health Insurance Survey

## A little over a quarter of residents 65 or older say they are planning to enroll in the new Medicare drug plan.

In View of the New Medicare Drug Benefit, is Resident Planning to Enroll in a Medicare Drug Plan?  
(Ask of Respondents 65 and Older)



Data Source: 2005 Vermont Household Health Insurance Survey

**Of those not planning to enroll, about 42% say they already have a plan while another 28% simply say they are not interested.**

<b>Reasons for not enrolling in a Medicare Drug Plan</b>	<b>%</b>	<b>Count</b>
Already have a plan	41.8	7,706
Not interested	27.8	5,130
Too expensive-Can't afford	6.8	1,245
Do not take enough medication	4.2	765
Don't understand the plan-Don't trust the plan	4.1	759
Advised not to enroll	4.0	729
Don't think it would be beneficial-Not a good plan	3.3	611
Don't qualify	3.1	578

# Medicaid

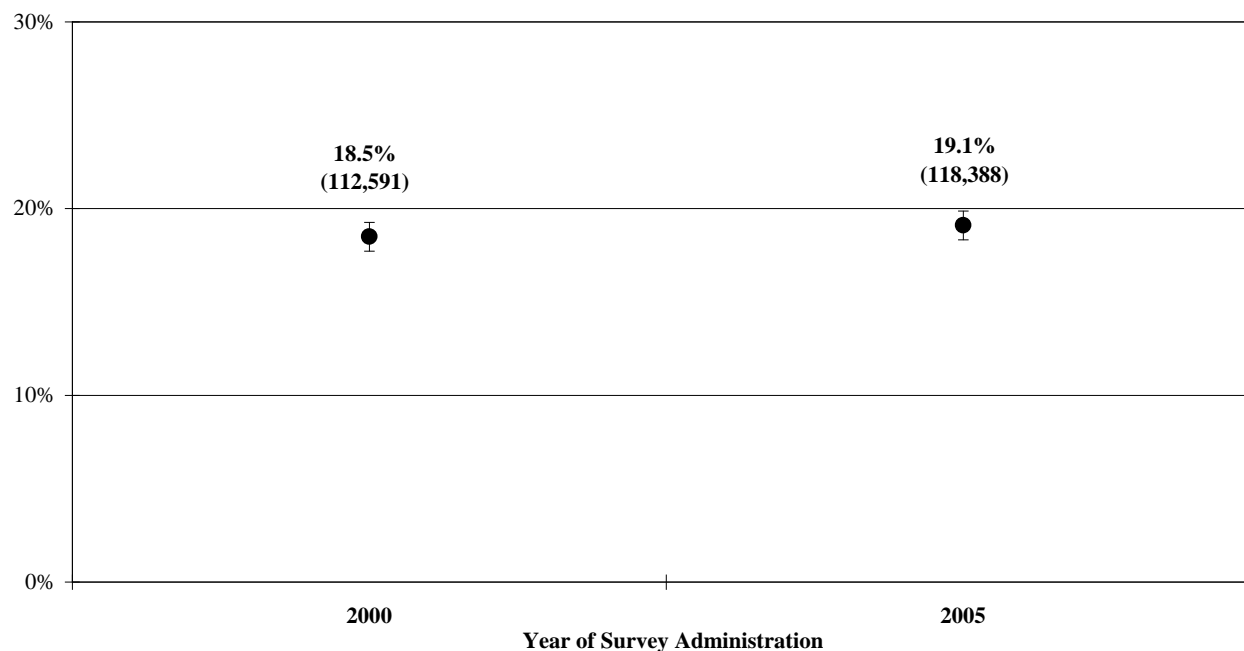
Medicaid is a state program that pays for medical insurance for certain individuals and families with low incomes and resources, eligible seniors 65 or older, people who are blind or disabled, children, pregnant women and parents.

Enrollees may be in programs such as traditional Medicaid, VHAP, PC Plus, or Dr. Dynasaur.

Enrollment in prescription drug programs (VHAP Pharmacy, VSCRIPT, or Healthy Vermonters) and other non-comprehensive coverage was not counted as Medicaid for purposes of this survey.

**There has been a statistically significant increase in the percentage of Vermont residents with health insurance coverage through the state Medicaid program since 2000.**

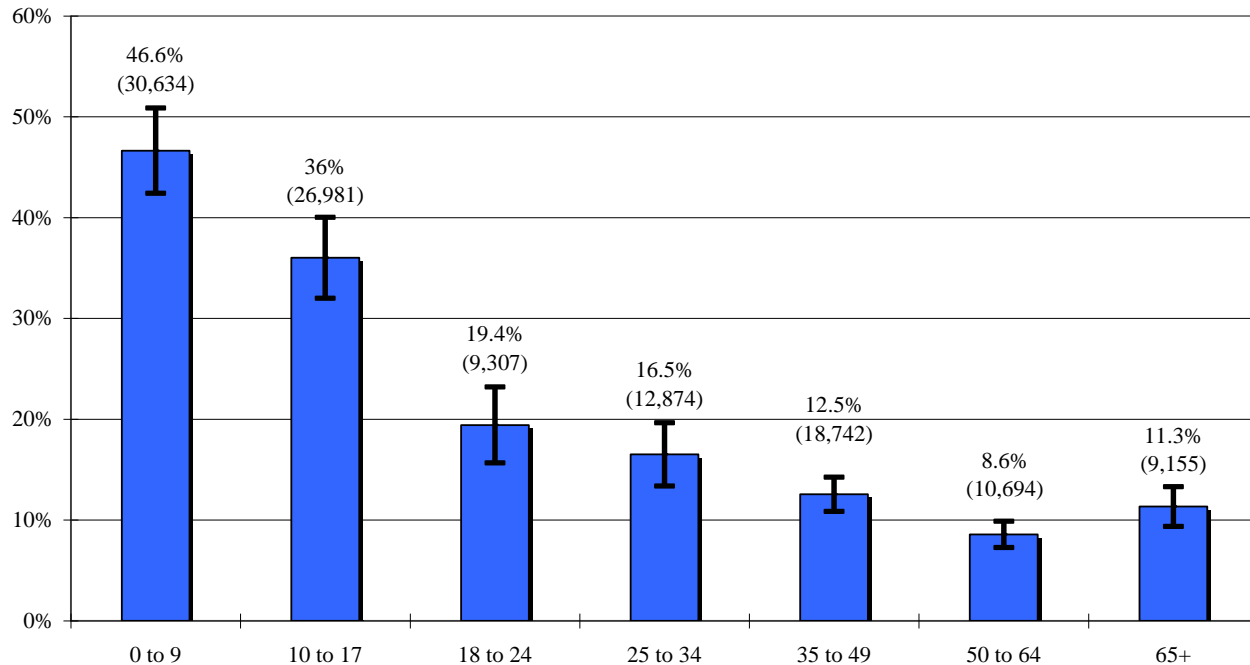
**Percent of Vermont Residents Who are Covered by the State Medicaid Program for Comprehensive Medical Benefits**



*Data Source: 2000 Vermont Family Health Insurance Survey, 2005 Vermont Household Health Insurance Survey*

**Nearly half of Vermont children under age 10 have health insurance coverage through the state Medicaid program. Over 20% of adults ages 18 to 34 have health insurance coverage the state Medicaid program.**

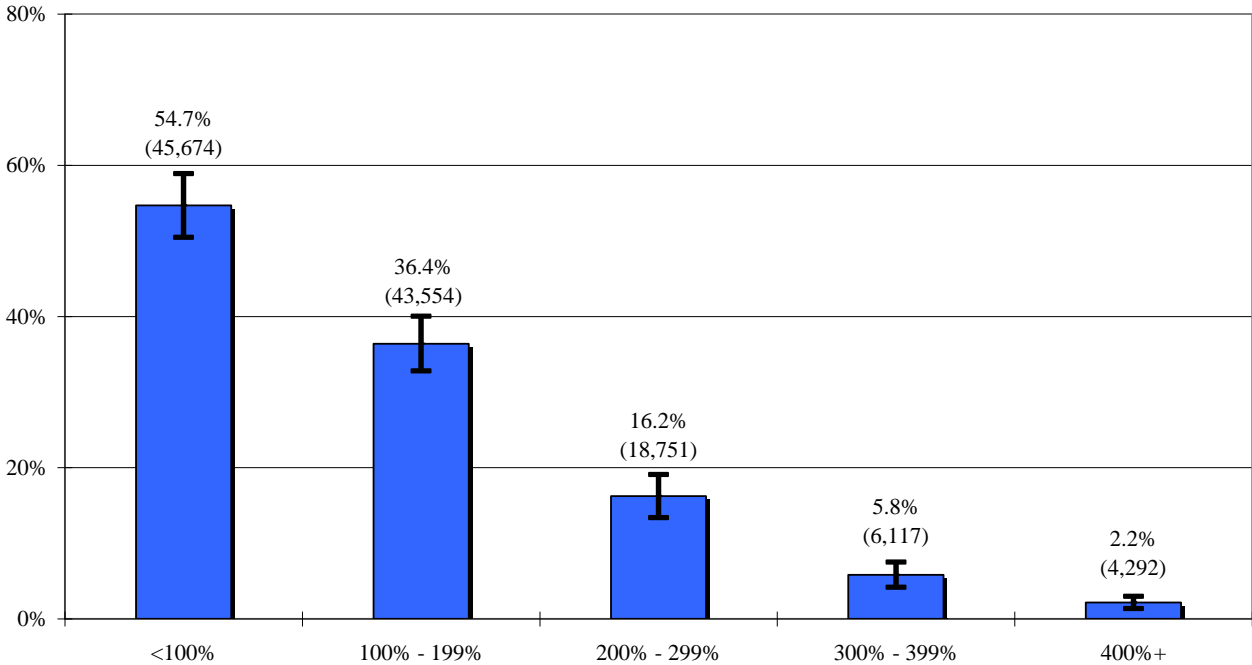
**Percent Covered Under the State Medicaid Program by Age Group  
(As Percentage of Age Group)**



*Data Source: 2005 Vermont Household Health Insurance Survey*

# Over half of Vermont residents whose family incomes are less than 100% of Federal Poverty Level have health insurance coverage through the state Medicaid program.

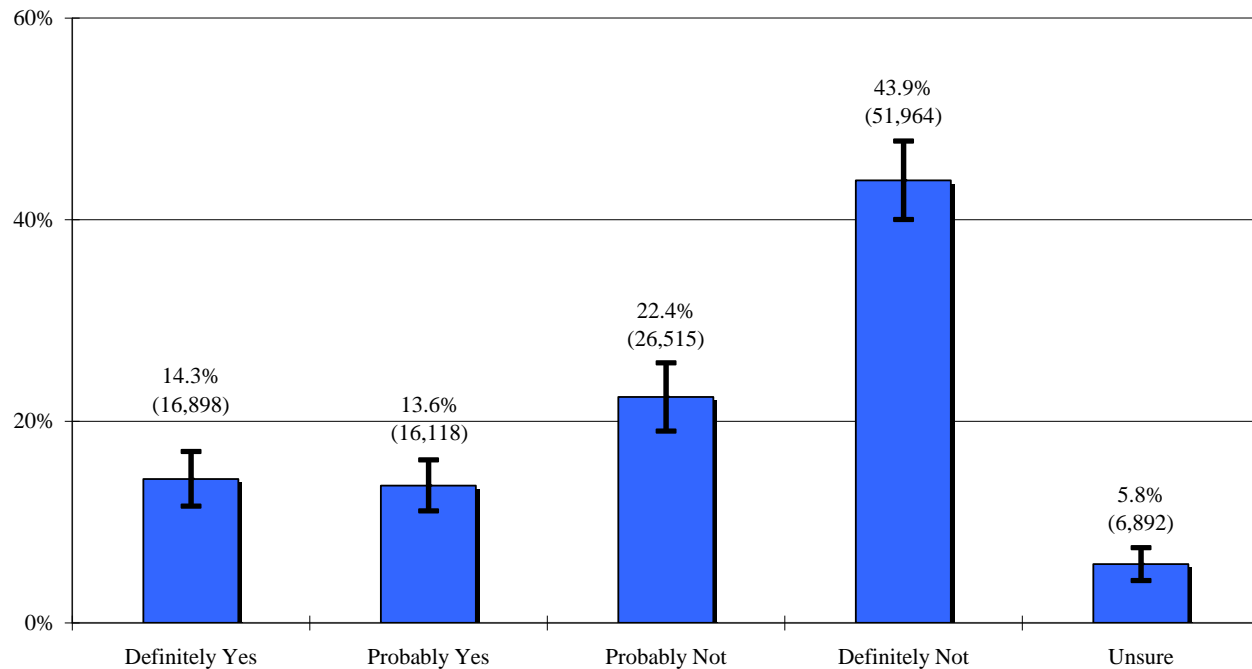
Percent Covered Under the State Medicaid Program by Family Income  
(As Percentage of Federal Poverty Level Group)



Data Source: 2005 Vermont Household Health Insurance Survey

## Among Vermont residents with health insurance coverage through the state Medicaid program, most say they could not get private health insurance if Medicaid was not available.

If the Medicaid Program was No Longer Available, Would Person be able to get Private Health Insurance?



Data Source: 2005 Vermont Household Health Insurance Survey

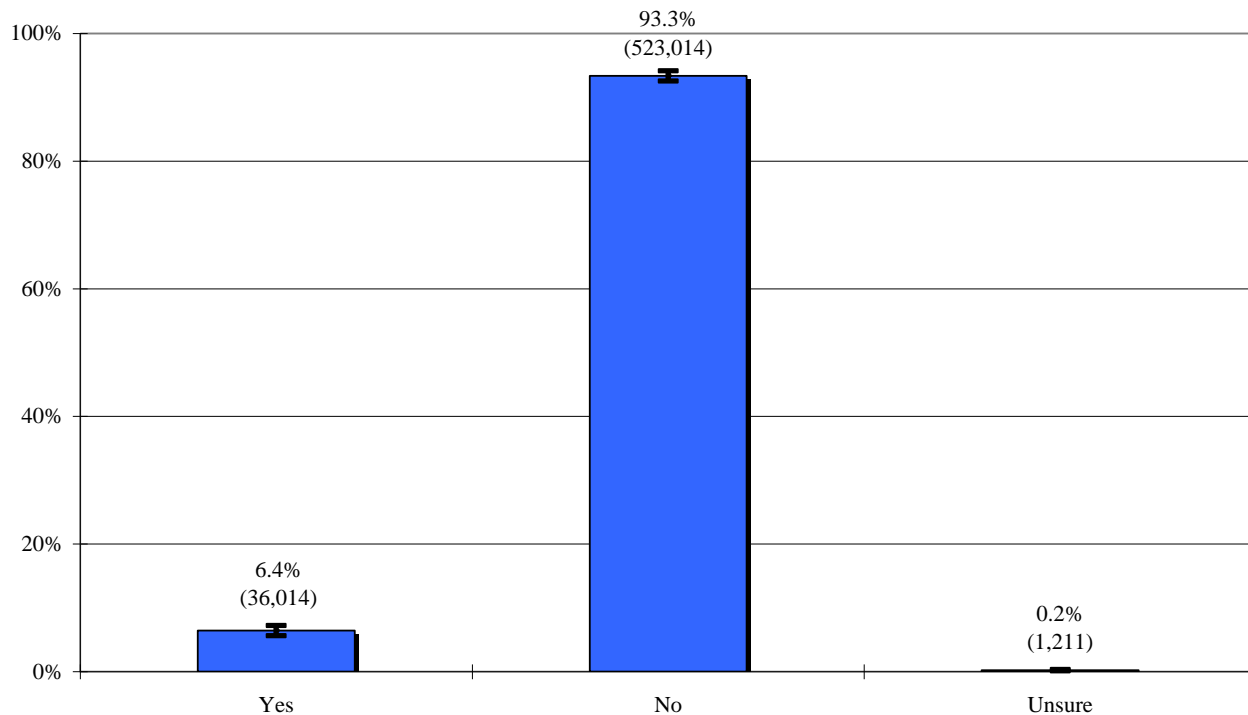


# Interruptions in Insurance Coverage and Concern about Losing Coverage

In the 2005 Vermont Household Health Insurance Survey, insured respondents were asked several questions regarding whether they had an interruption in insurance coverage within the last 12 months as well as whether they were concerned about losing coverage within the next 12 months.

**About 6%, or 36,000, currently insured Vermont residents had been without health insurance coverage sometime during the previous 12 months.**

**Has Person Been Without Coverage Anytime In The Last 12 Months?**



*Data Source: 2005 Vermont Household Health Insurance Survey*

**The top reason for not having coverage at some time during the previous 12 months focused on the affordability of insurance coverage.**

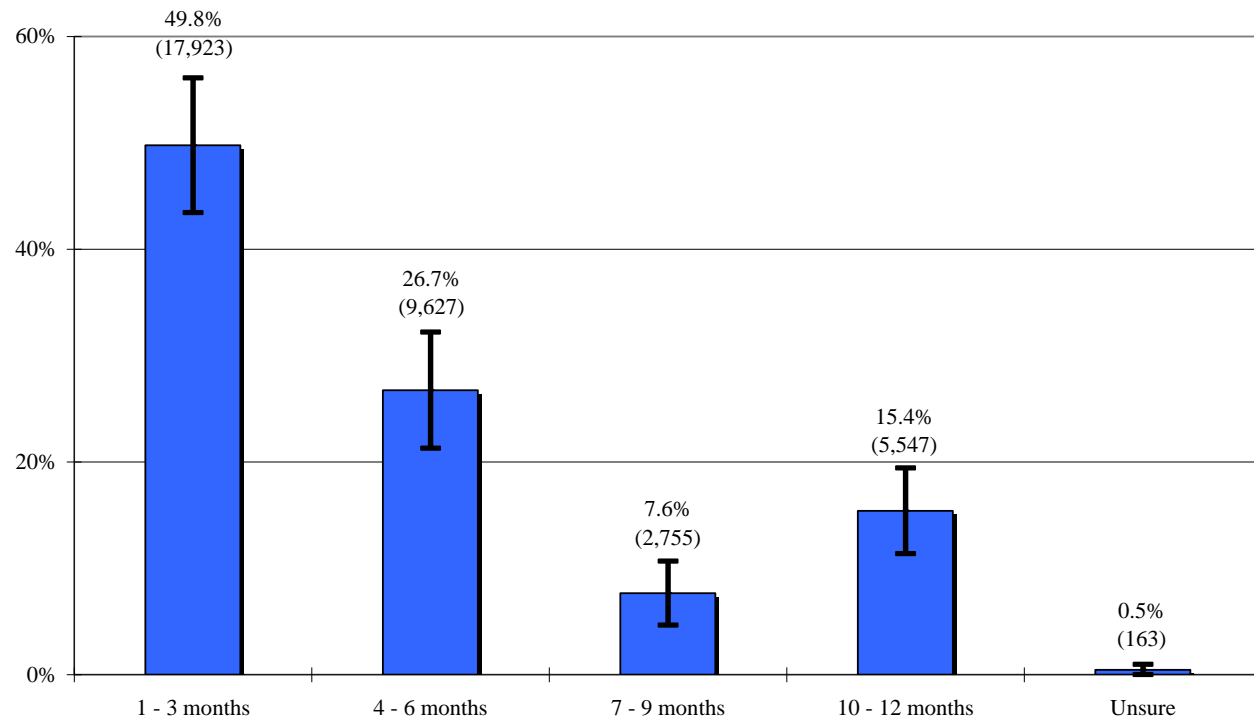
Why were you without coverage?

<b>Reason</b>	<b>%</b>	<b>Count</b>
Cost is too high, cost increased, cannot afford	23.2	8,370
Person with health insurance lost job	17.2	6,200
Waiting period for coverage	11	3,976
Person changed employers and not eligible for insurance	8	2,873
Not eligible/no longer qualify for VHAP/PC +/Medicaid/Dr.Dynasaur	6.8	2,445
Medicaid - income too high	5.1	1,822
Medicaid - missed application deadline/didn't fill out form	4.8	1,725

*Table includes only responses given by 5% of respondents or more.*

## Almost half of those who experienced an interruption in coverage were without coverage for 1 to 3 months.

How Long was Person Without Coverage?



Data Source: 2005 Vermont Household Health Insurance Survey

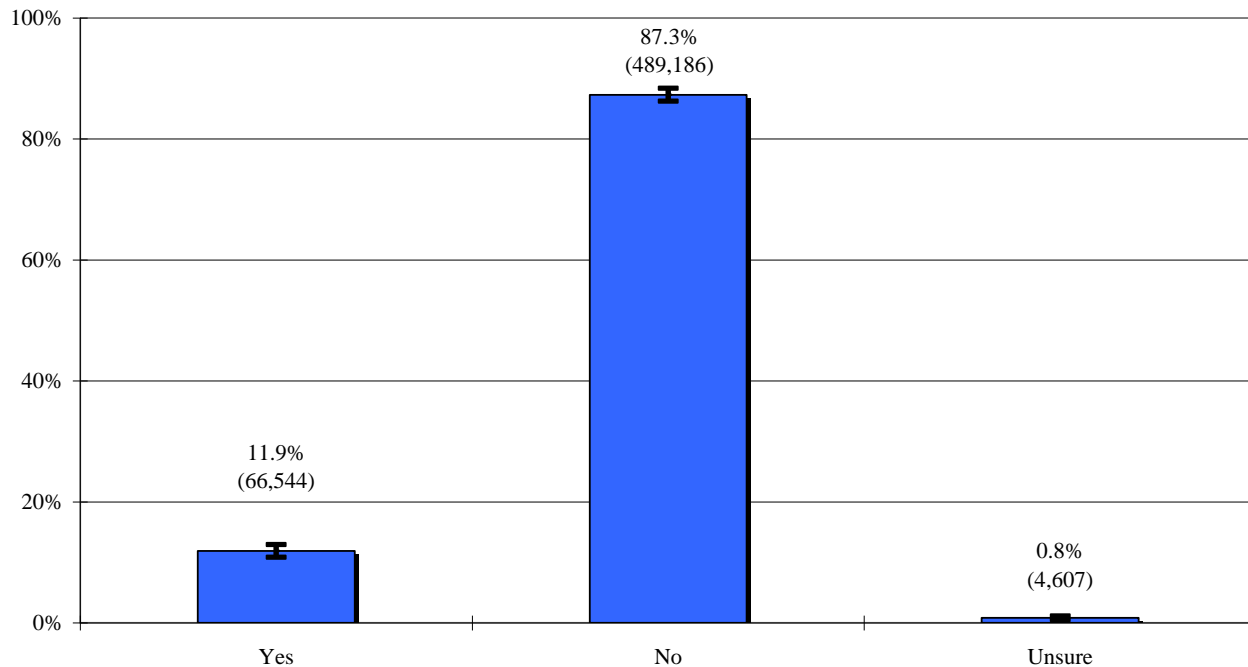
**The largest proportion of residents experiencing an interruption in health insurance coverage during the previous 12 months currently have coverage through the state Medicaid program.**

Percent of Respondents Within Each Primary Type of Insurance who have been Without Coverage Sometime During the Last 12 months.

<b>Current Type of Health Insurance</b>	<b>%</b>	<b>Count</b>
Medicaid	16.8%	15,300
Military	5.6%	550
Private Insurance	5%	18,452
Medicare	1.9%	1,711

# About 12%, or 67,000, currently insured Vermont residents are concerned about losing insurance sometime during the next 12 months.

Are You Concerned that Person May Lose Health Insurance Coverage Within the Next 12 Months?



Data Source: 2005 Vermont Household Health Insurance Survey

**The top reasons residents are concerned about losing coverage are that they may not meet the eligibility requirements for the state Medicaid program, premium cost increases, and job loss.**

Why are you concerned about losing coverage?

<b>Reasons</b>	<b>%</b>	<b>%</b>
Will not meet eligibility requirement for program/income can vary	17.7%	13,185
Premium cost increases	17.0%	12,652
Person with health insurance will lose job	16.1%	11,973
Will become ineligible because of age - leaving school	8%	5,923
Worried that program will be cut	6.4%	4,742

*Table includes only responses given by 5% of respondents or more.*

**The largest proportion of residents who are concerned about losing health insurance coverage in the next 12 months are insured through the state Medicaid program.**

Percent of Respondents Within Each Primary Type of Insurance who are Concerned About Losing Coverage Sometime During the Next 12 months.

<b>Current Type of Health Insurance</b>	<b>%</b>	<b>Count</b>
Medicaid	26.3%	23,781
Medicare	9.8%	8,823
Private Insurance	9%	33,121
Military	7.8%	819

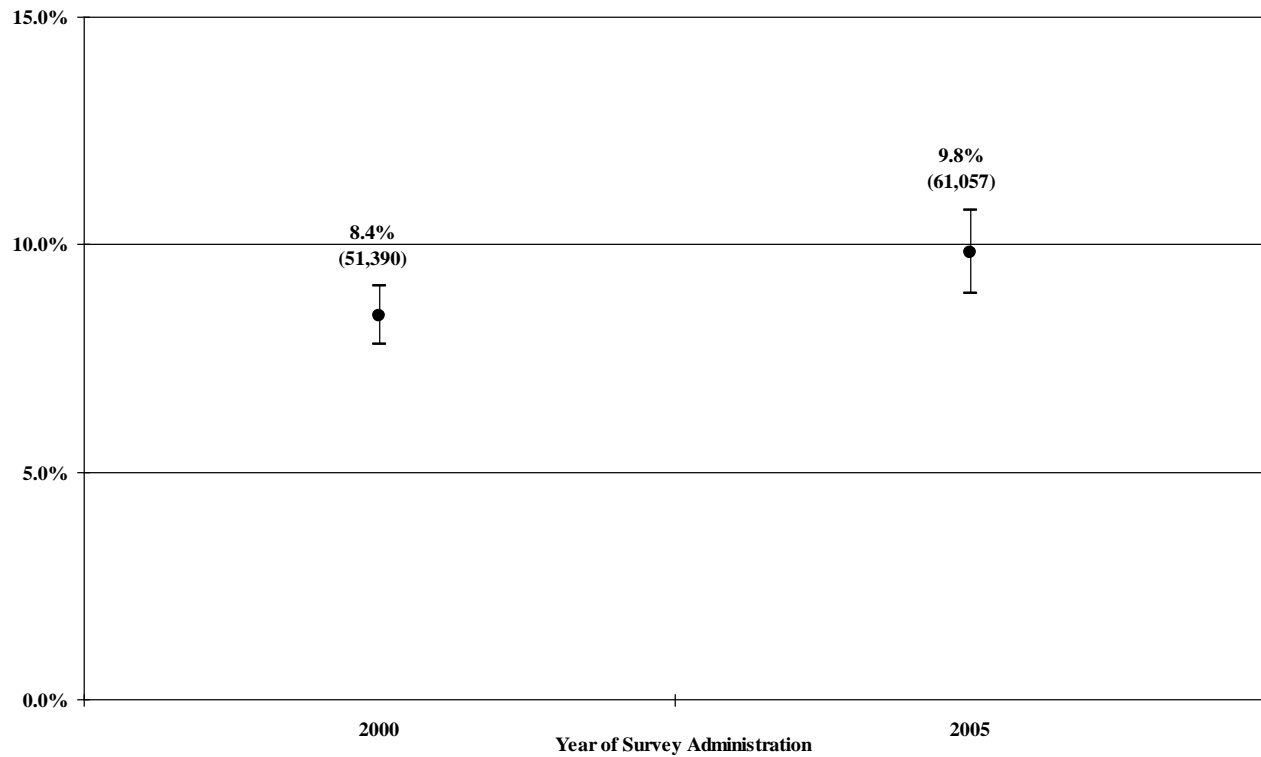


# The Uninsured

In the 2005 Vermont Household Health Insurance Survey, a person with no health insurance coverage at the point-in-time the interview was conducted was categorized as uninsured.

# The percentage of uninsured residents in Vermont has increase since 2000, though the difference is not statistically significant.

Percent of Vermont Residents who are Uninsured



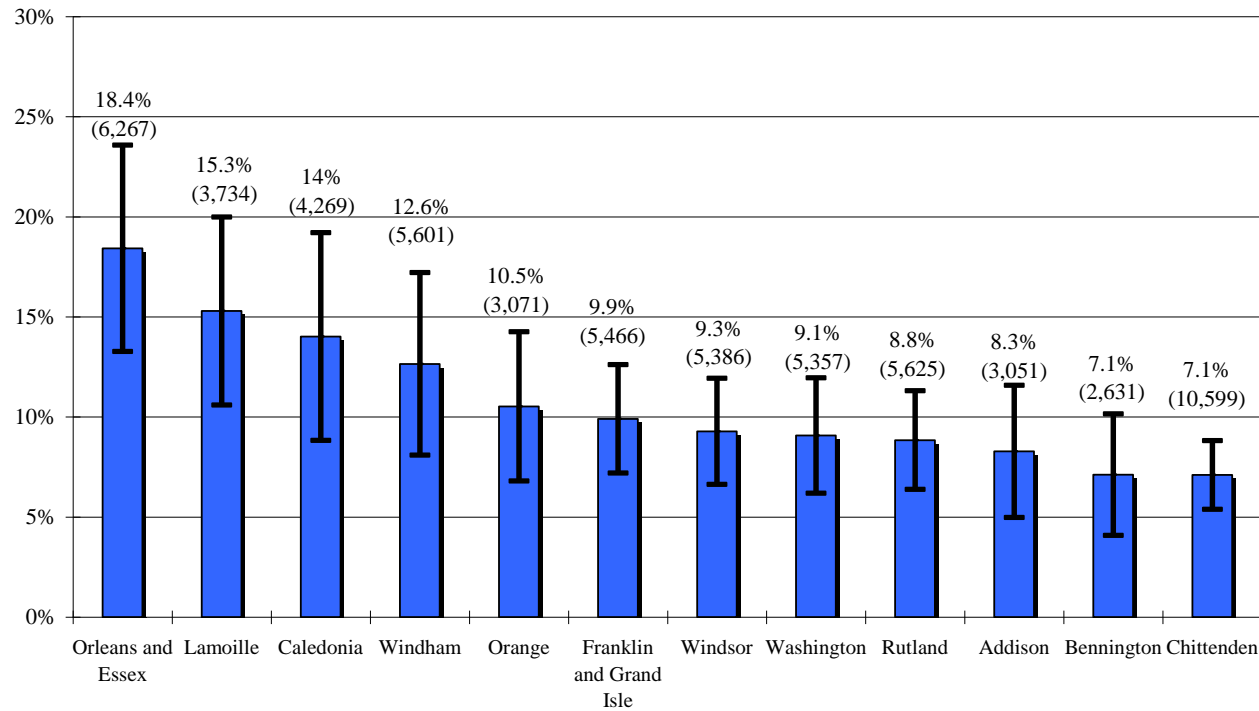
Data Source: 2000 Vermont Family Health Insurance Survey; 2005 Vermont Household Health Insurance Survey

Note: The increase from 2000 to 2005 is not statistically significant at 95% confidence

- **Approximately 61,000 Vermont residents currently have no health insurance. This compares to 51,400 residents who were uninsured in 2000.**
  
- Uninsured residents under age 18
  - 6,900 in 2005
  - 6,200 in 2000
  
- Uninsured Residents between the ages of 18 and 64.
  - 54,000 in 2005
  - 44,000 in 2000

**The counties with the highest rate of uninsured Vermonters are Orleans and Essex, while Bennington and Chittenden counties have the lowest rates of uninsured residents.**

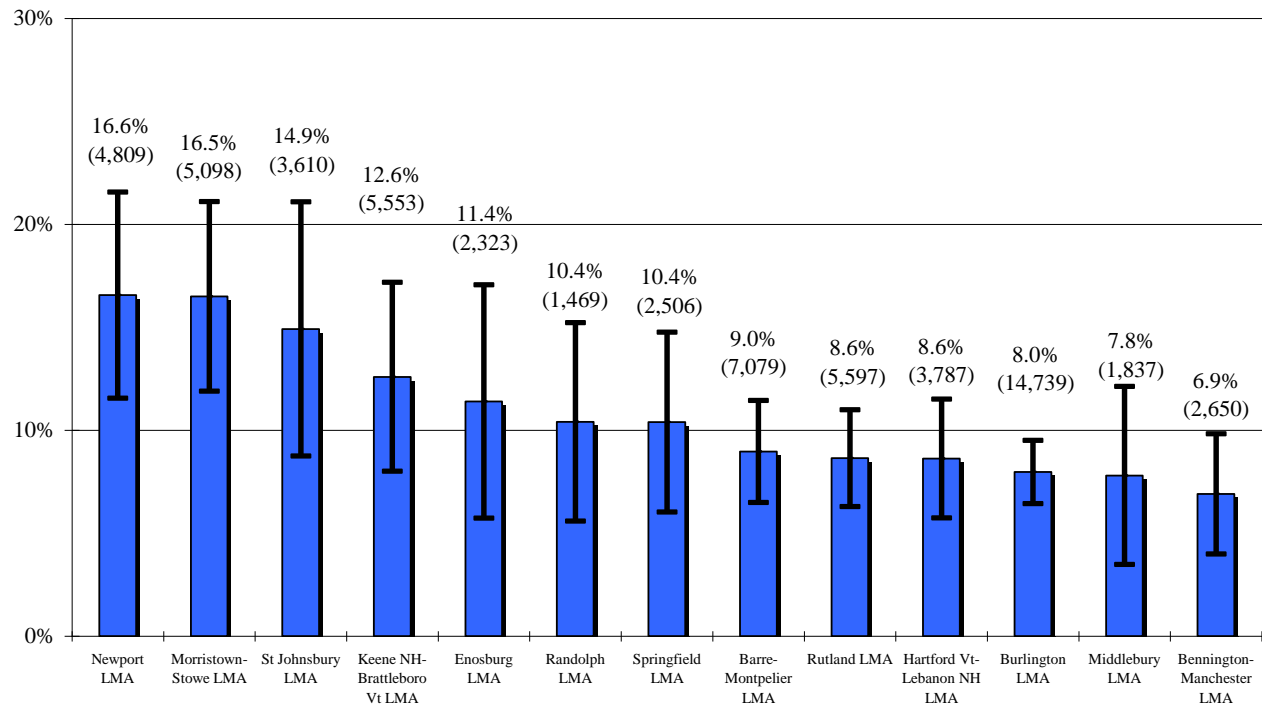
**Uninsured Rate Within County**



*Data Source: 2005 Vermont Household Health Insurance Survey*

**The Labor Market Areas with the highest rates of uninsured residents are the Newport LMA and Morristown-Stowe LMA, while the Bennington and Manchester LMA's have the lowest rates of uninsured.**

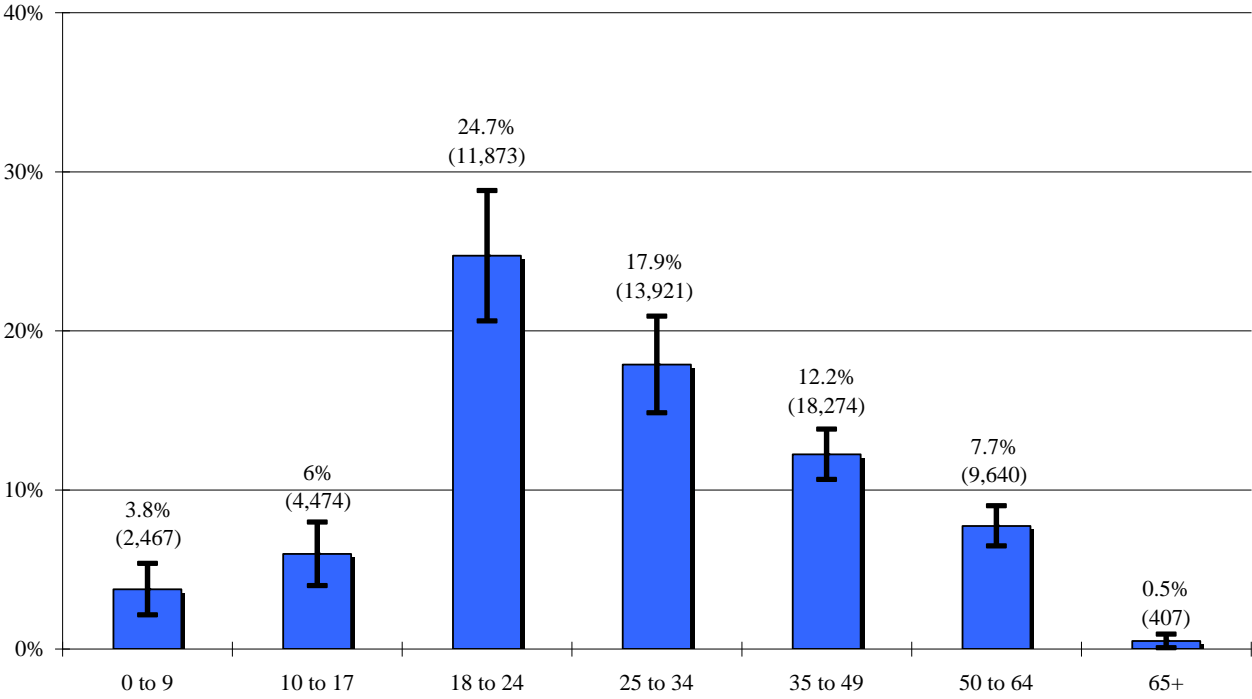
**Uninsured Rate Within Labor Market Area**



Data Source: 2005 Vermont Household Health Insurance Survey

# Vermonters aged 18 to 24 and 25 to 34 are most likely to lack health insurance coverage.

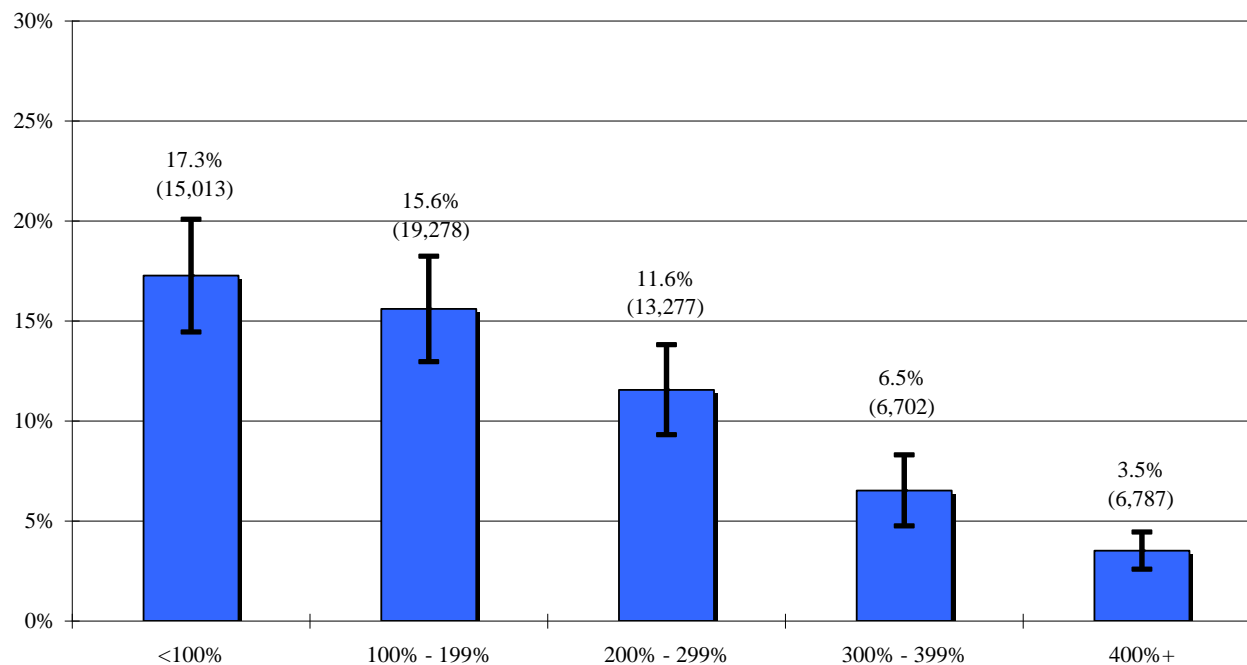
Uninsured Rate by Age  
(As % of Age Group)



Data Source: 2005 Vermont Household Health Insurance Survey

## The percentage of uninsured residents is largest among those whose family incomes are less than 200% of Federal Poverty Level.

Uninsured Rate by Family Income  
(As % of Federal Poverty Level Group)



Data Source: 2005 Vermont Household Health Insurance Survey

**Over half of uninsured children age 0 to 17 and adults age 18 to 64 have been without health insurance coverage for over 12 months.**

How long have you been without health insurance?

	Age					
	0-17		18-64		65+	
	%	Count	%	Count	%	Count
<b>12 months or less</b>	41.6%	2,737	30.5%	16,415	.9%	5
<b>More than 12 months</b>	55.3%	3,634	66.0%	35,569	78.9%	445
<b>Don't Know</b>	3.1%	207	3.6%	1,930	20.2%	114
<b>Total</b>	100.0%	6,578	100.0%	53,914	100.0%	564



**Among the uninsured with some type of coverage during the prior 12 months, the majority of children were previously covered by the state Medicaid program. The the majority of adults age 18 to 64 were previously covered by private health insurance through an employer or labor union.**

**Type of Health Insurance Coverage Person had Within Previous 12 Months.**

(Asked of those who have been uninsured for a year or less)

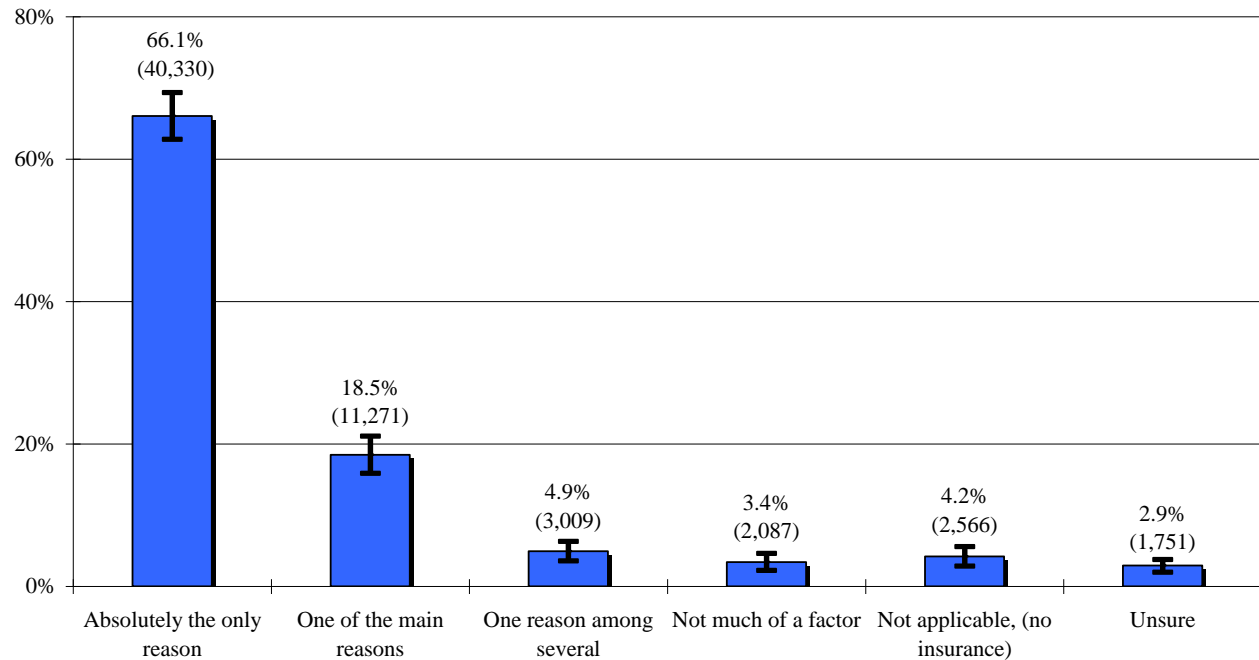
	Age					
	0-17		18-64		65+	
	%	Count	%	Count	%	Count
<b>Private health insurance through employer or union</b>	16.8%	460	61.0%	10017	100.0%	5
<b>Private health insurance bought directly</b>	0.0%	0	2.7%	447	0.0%	0
<b>Medicaid</b>	69.4%	1902	31.6%	5182	0.0%	0
<b>Other Coverage</b>	13.8%	376	4.6%	768	0.0%	0

# Health Care Utilization and Cost as a Barrier to Health Care

In the 2005 Vermont Household Health Insurance Survey, several questions were asked regarding residents' doctor visits as well as financial barriers to health care usage.

# Among the uninsured, cost represents the key barrier for obtaining health insurance coverage.

How does cost rate as the reason why person is not currently covered by insurance?



Data Source: 2005 Vermont Household Health Insurance Survey

**Compared to those with health insurance, uninsured children and adults are much less likely to have seen a health care professional or had gone for a routine check-up during the previous 12 months.**

Health Care Utilization Within Previous 12 Months.  
(Children age 0 to 17 & Adults age 18 to 64)

	Uninsured		Insured	
	%	Count	%	Count
Percent of <u>Children</u> Who DID NOT See a Health Care Professional	29.5%	1,940	7.3%	9,702
Percent of <u>Children</u> who DID NOT Go for a Routine Check-up	45.1%	2,971	18.5%	24,723
Percent of <u>Adults</u> Who DID NOT See a Health Care Professional	40.2%	21,690	12.7%	44,118
Percent of <u>Adults</u> Who DID NOT Go for a Routine Check-up	70.3%	37,885	32.9%	113,800

## Uninsured Vermont residents are delaying health care to a much larger extent than insured residents

Was There a Time Person Needed Care but Could Not Get it Because of the Cost?

	Uninsured		Insured	
	%	Count	%	Count
Medical Care from a Doctor	22.7%	13,834	2%	11,400
Mental Health Counseling	6.2%	3,787	1%	5,639
Dental Care	36.8%	22,447	8%	44,796
Diagnostic Test	8.7%	5,323	1.2%	6,506
Prescription Drugs	13.1%	7,996	2.2%	12,306
Skipped Doses or Took Smaller Amounts of Prescriptions to Make Them Last Longer	9.5%	5,812	4.4%	24,649

## Medical bills are a significant financial burden among households with uninsured residents.

Percent of Households Who Have Experienced Financial Problems Due to Medical Bills.

	Uninsured		Insured	
	%	Count	%	Count
Were there times that there were problems paying for medical bills for anyone in your family?	43.1%	10,910	17.2%	39,553
Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?	27.8%	7,042	11%	25,218
Did you or anyone in your family have to change their life significantly in order to pay medical bills?	12.6%	3,188	5.2%	11,884

**In comparison to 2000, in 2005 the percentage of all Vermont residents reporting delays in health care has decreased slightly while reports of being contacted by a collection agency regarding unpaid medical bills has increased.**

- Delaying medical care from a doctor due to cost has decreased from 6.8% in 2000 to 3.9% in 2005 among all Vermont residents.
- Delaying dental care due to cost has decreased from 15.2% in 2000 to 10.5% in 2005 among all Vermont residents.
- Delaying getting needed prescription medicines due to cost has decreased from 4.6% in 2000 to 3% in 2005.
- **Vermont residents who report being contacted by a collection agency regarding unpaid medical bills has increased from 6.9% in 2000 to 14% in 2005.**

# Characteristics of the Uninsured



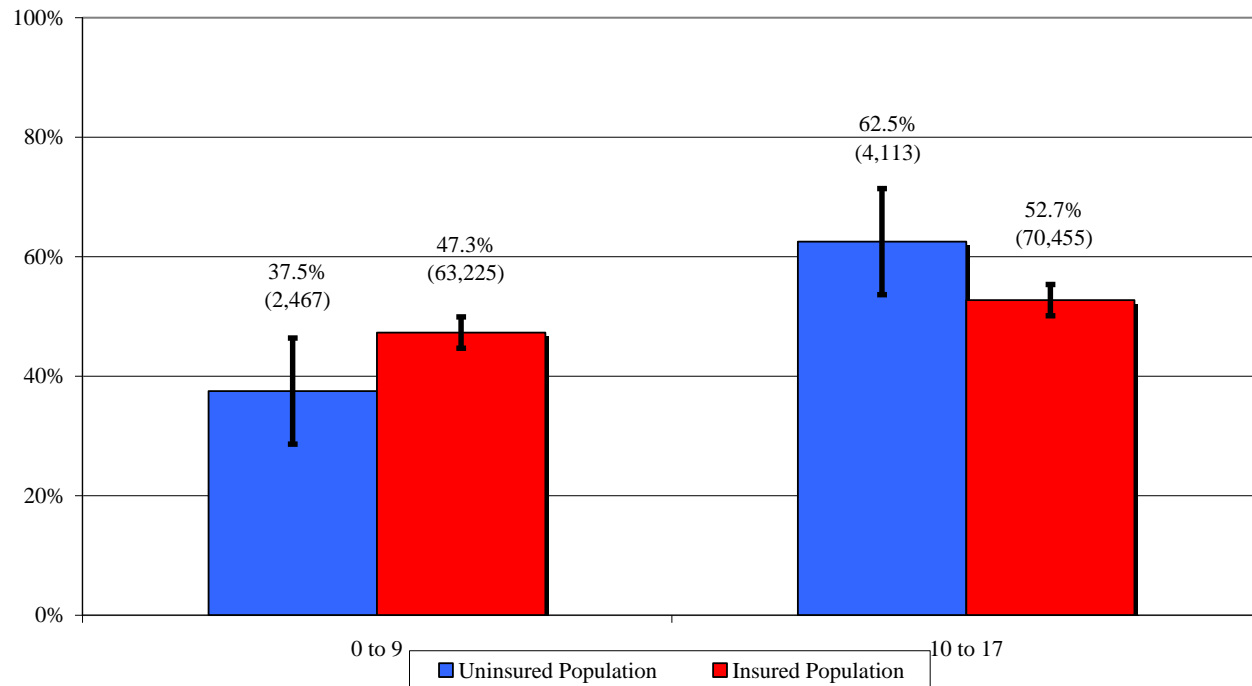
# **Uninsured Vermont Residents Under Age 18**

**Percentages reflect distribution of uninsured population  
age 0-17.**

**Characteristics of the insured population age 0-17 are  
presented for comparison.**

# Over 60% of uninsured children are between the ages of 10 and 17.

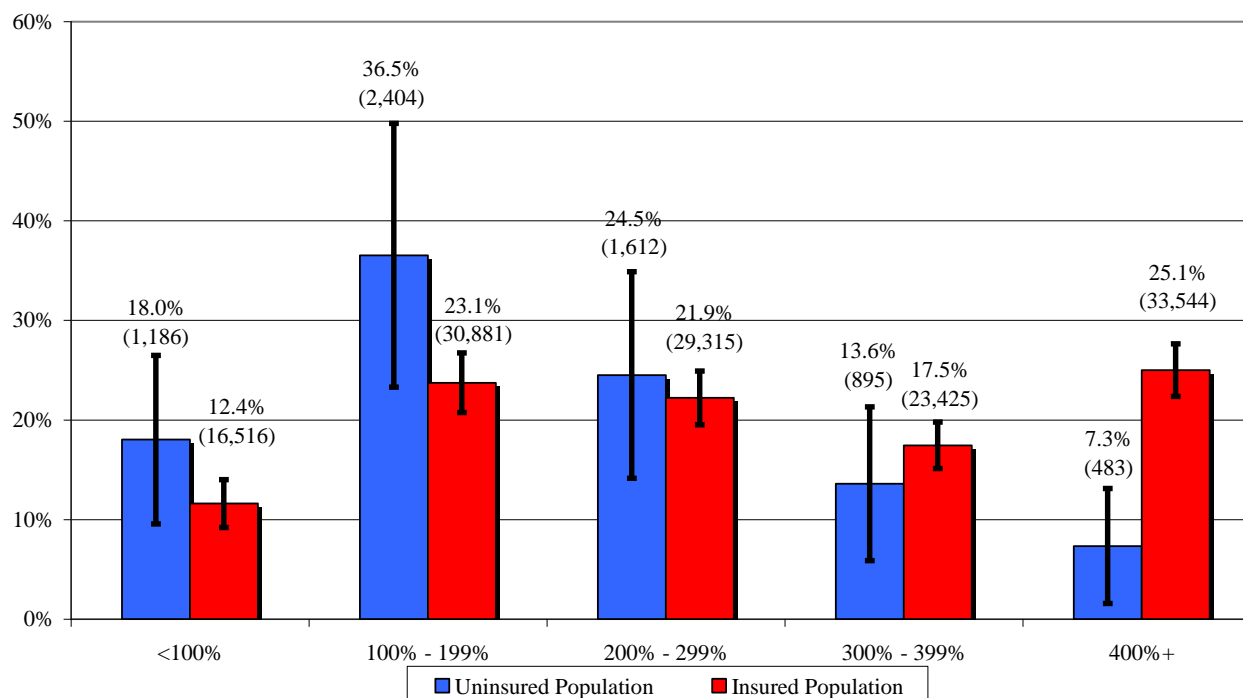
Uninsured/Insured Population Characteristics by Age  
(Children age 0 to 17)



Data Source: 2005 Vermont Household Health Insurance Survey

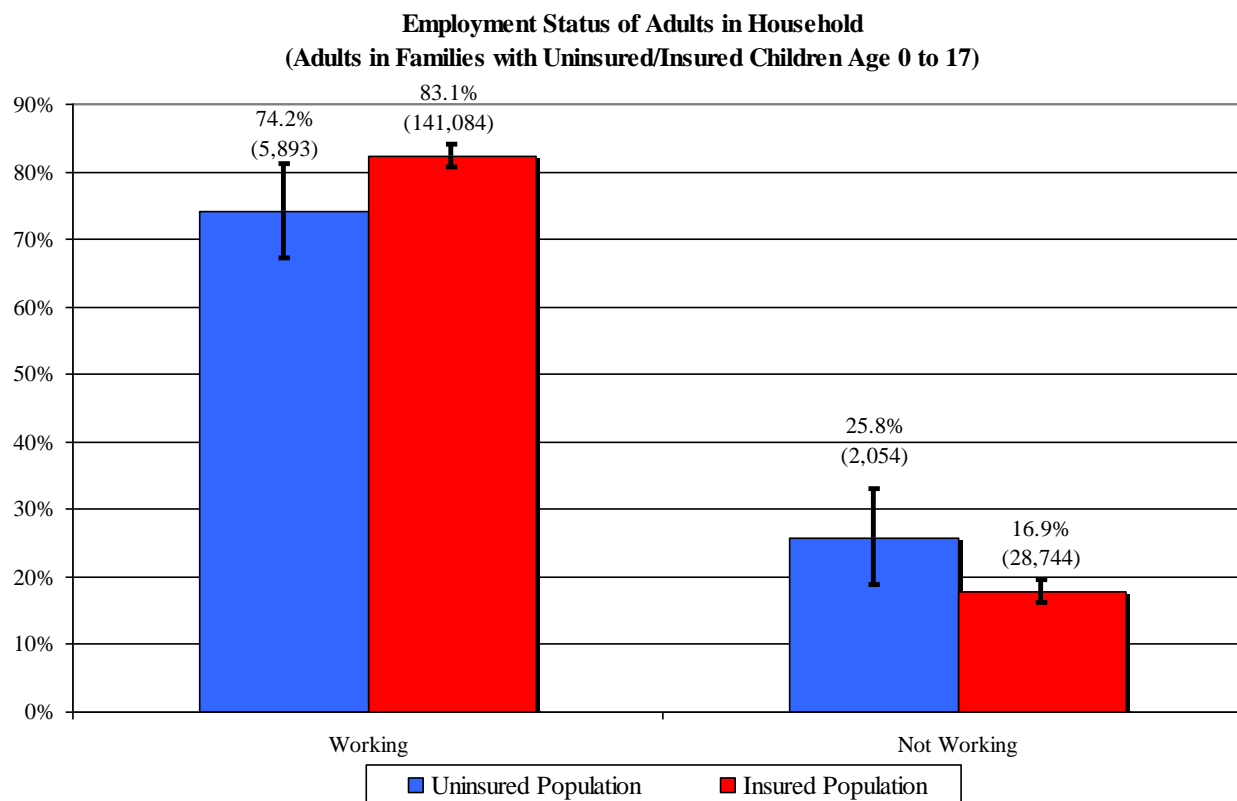
## About 80% of uninsured Vermont children reside in homes whose annual income is less than 300% of Federal Poverty Level.

Uninsured/Insured Population Characteristics by Family Income  
(Children age 0 to 17)



Data Source: 2005 Vermont Household Health Insurance Survey

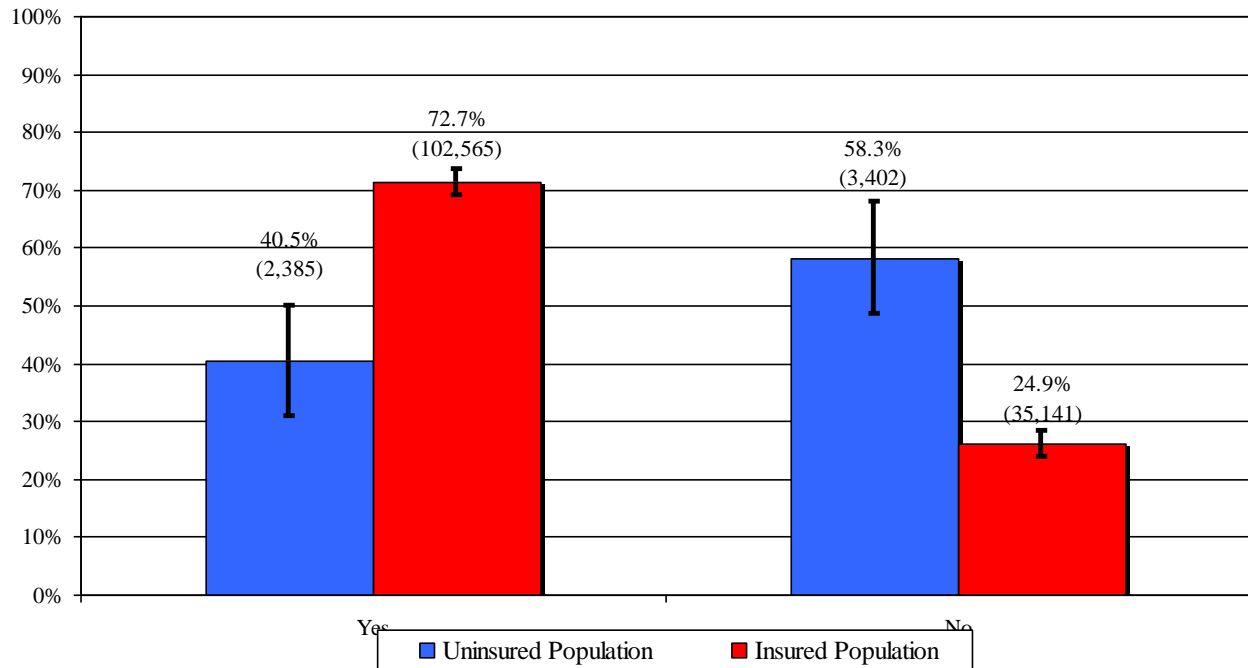
## About three-quarters of uninsured children live with adults who are employed, compared to over 80% of insured children.



Data Source: 2005 Vermont Household Health Insurance Survey

**Among working adults with uninsured children, nearly 60% indicated their employer does not offer insurance coverage, compared to only a quarter of working adults with insured children.**

**Does Person's Employer or Labor Union Offer Health Insurance Coverage?**  
(Working Adults in Families with Uninsured/Insured Children Age 0 to 17)



Data Source: 2005 Vermont Household Health Insurance Survey

**The cost of health insurance, length of employment, and number of hours worked are the primary reasons for not taking coverage.**

**Why Was Coverage Not Taken?  
(% among working adults with uninsured children whose employees offer some type of health insurance coverage)**

<b>Reason</b>	<b>%</b>
Would have to pay too much or costs too much	51.9%
Ineligible - Hasn't worked long enough	23.8%
Ineligible - Too few hours per week/categorized as pt-temp	10.4%
Waiting for coverage or sign-up date/not sure how to enroll	8.8%
Coverage offered is not acceptable	7.2%

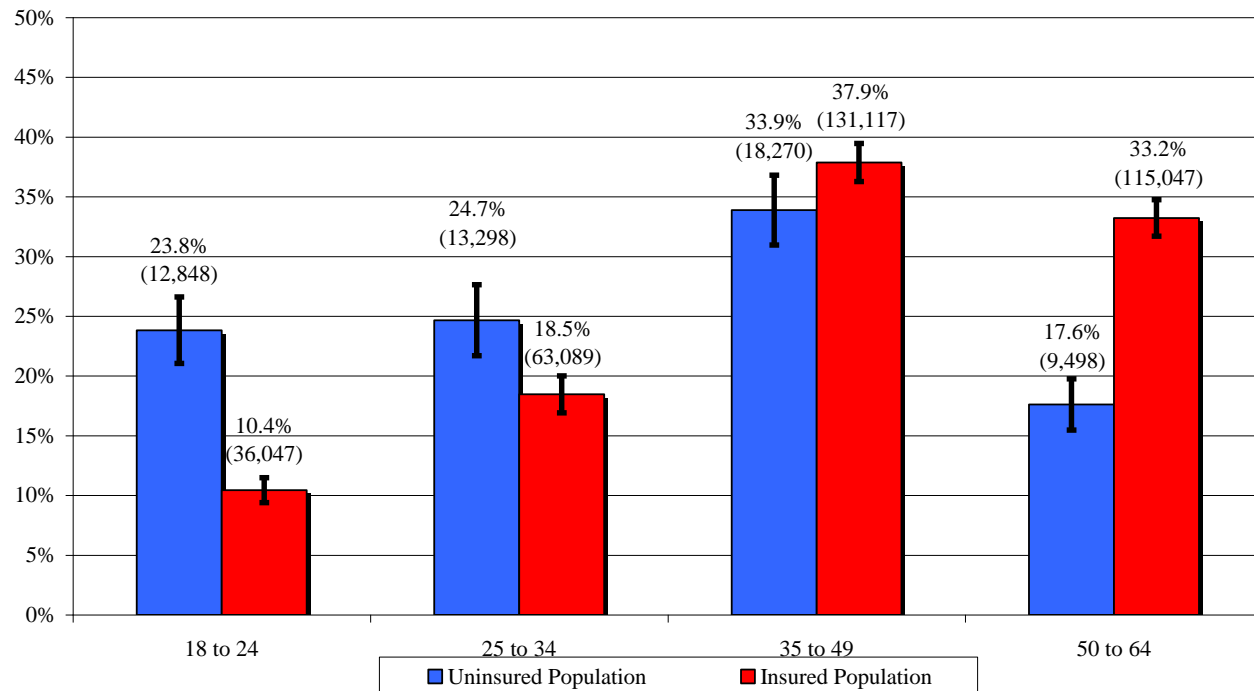
# **Uninsured Vermont Residents Age 18 to 64**

**Percentages reflect percent of the uninsured population  
age 18-64.**

**Characteristics of the insured population age 18-64 are  
presented for comparison.**

## Half of the uninsured adult population is between the ages of 18 and 34. This compares to 29% of the insured population.

Uninsured/Insured Population by Age  
(Adults age 18 to 64)

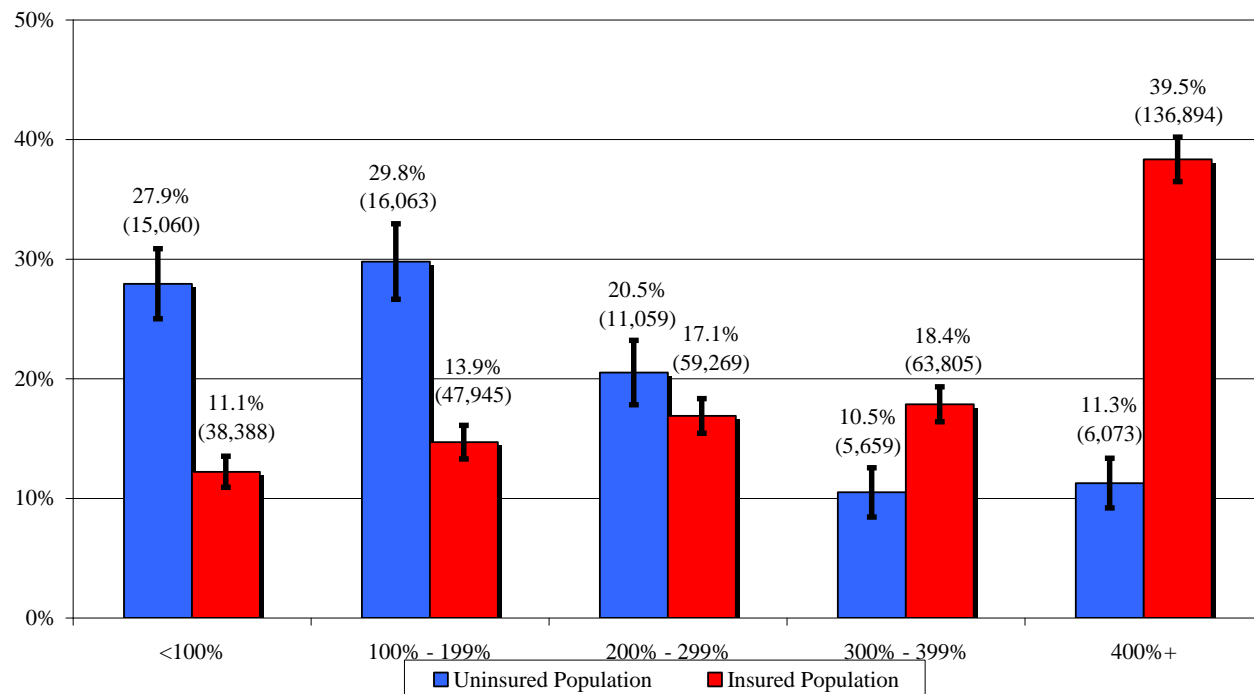


Data Source: 2005 Vermont Household Health Insurance Survey



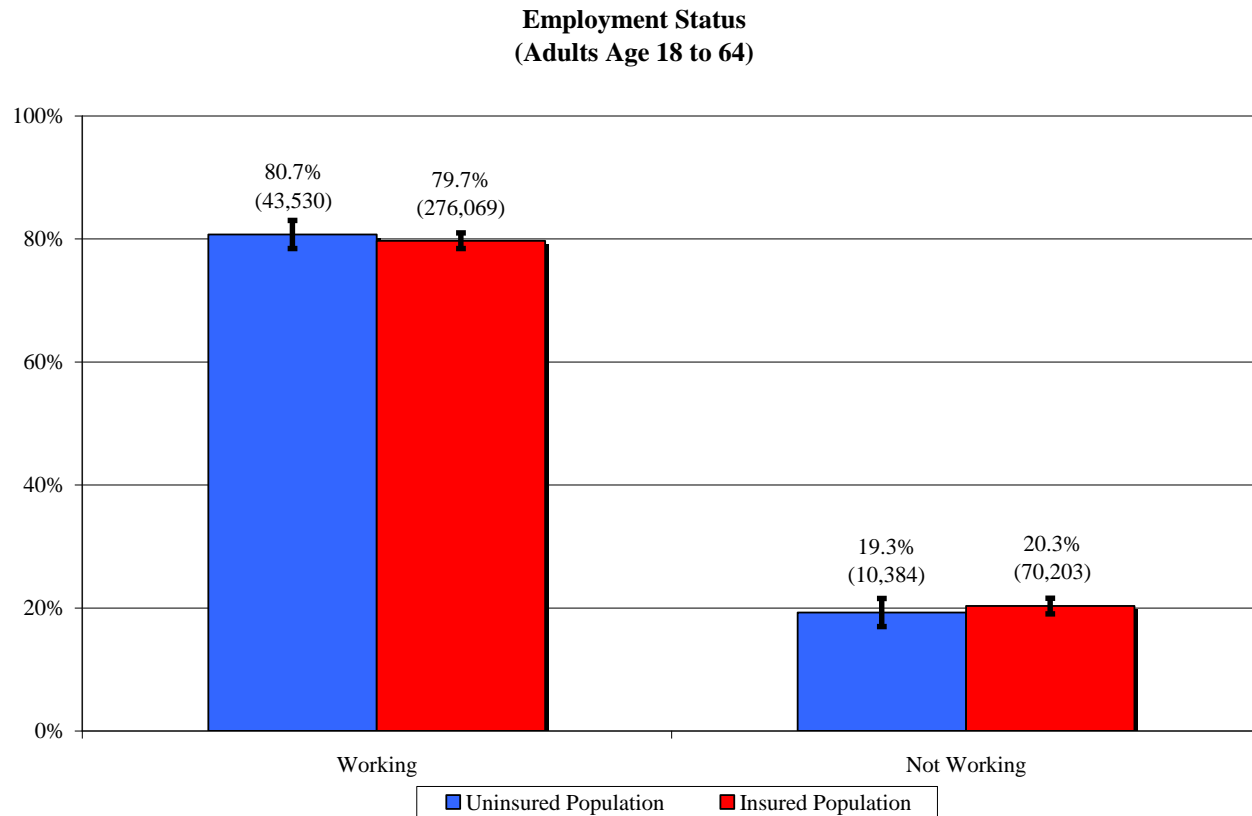
## Nearly six in ten uninsured adults live in households whose incomes are below 200% of Federal Poverty Level.

Uninsured/Insured Population Characteristics by Family Income  
(Adults age 18 to 64)



Data Source: 2005 Vermont Household Health Insurance Survey

# About four out of every five uninsured adults are employed.



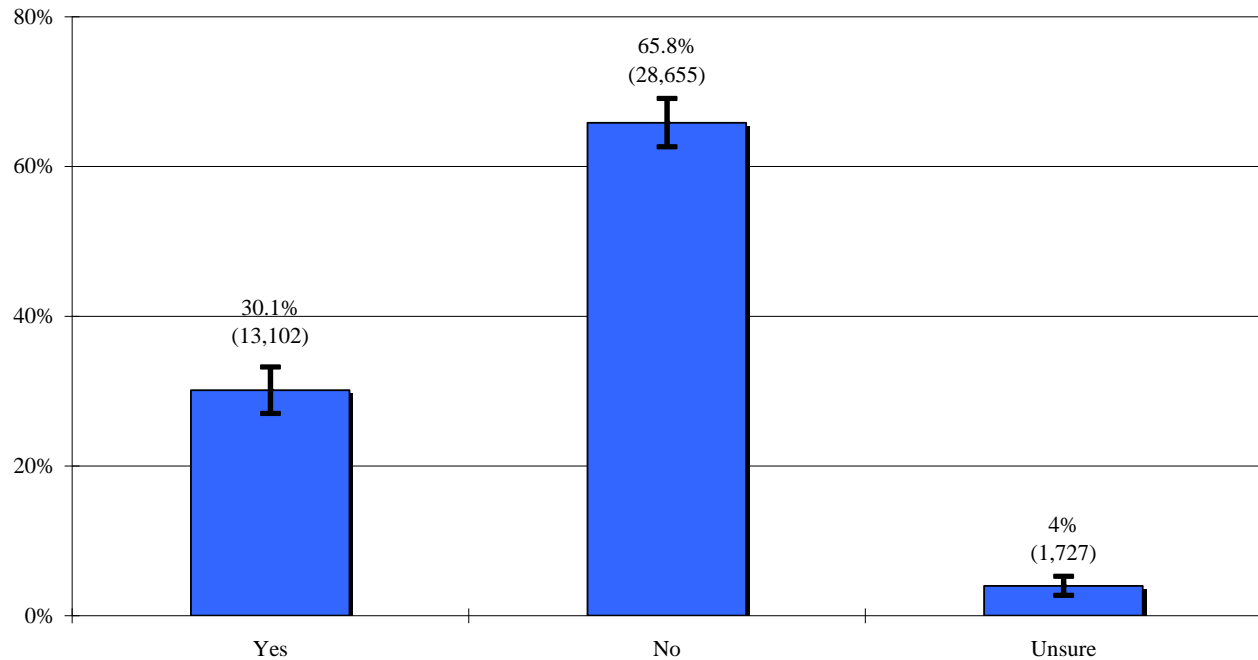
Data Source: 2005 Vermont Household Health Insurance Survey

## **Employment Characteristics of Working Uninsured Adults Age 18 to 64**

- The majority (82.5%) work full time.
- Over half (62.3%) work for a private company, while a sizeable minority (25.9%) are self-employed.
- Over half (56.3%) work in the service industry, 17% work in retail, and 16% in manufacturing.
- Six in ten (60.8%) work for employers with fewer than 25 employees, another 10.2% work for employers with 25-99 employees, and 17.2% work for employers with 100 or more employees.

# About 30% of uninsured adults indicate their employer offers some type of health insurance.

Uninsured Adult Population by Whether Employer Offers Insurance  
(Employed Adults Age 18 to 64)



Data Source: 2005 Vermont Household Health Insurance Survey

**The cost of health insurance, length of employment, and number of hours worked are the primary reasons for not taking coverage.**

**Why Was Coverage Not Taken?  
(% among uninsured working adults whose employers offer some type of health insurance coverage)**

<b>Reason</b>	<b>%</b>
Would have to pay too much or costs too much	44.6%
Ineligible - Hasn't worked long enough	28.2%
Ineligible - Too few hours per week/categorized as pt-temp	19.7%
Coverage offered is not acceptable	3.1%

# The Uninsured Medicaid Eligible Population

- Based on age, income, and other characteristics, an evaluation was made to determine the potential eligibility of uninsured respondents for the state Medicaid program.
- The criteria for defining a resident as eligible were provided to Market Decisions by staff of the Agency of Human Services Department for Children and Families

- Approximately 5,200 uninsured children are eligible for coverage through the state Medicaid program. (Total uninsured children= 6,900)
- Approximately 25,600 uninsured adults 18 to 64 are eligible for coverage through the state Medicaid program. (Total uninsured adults 18-64= 54,000)



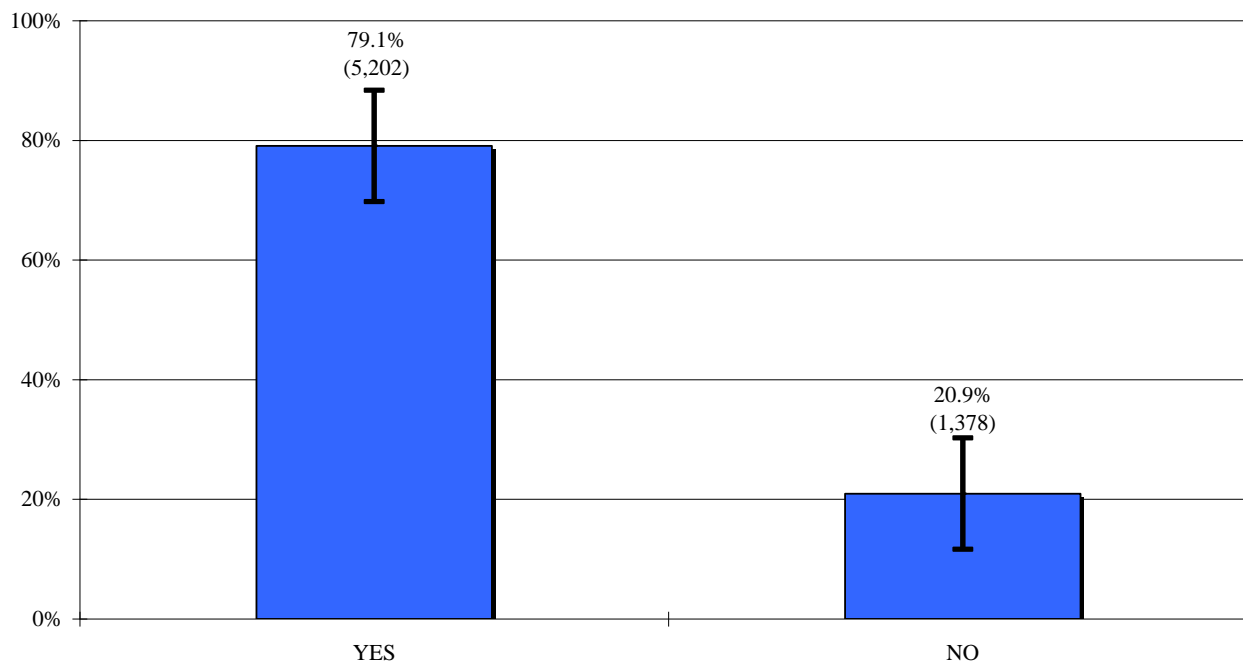
## **Medicaid Eligible Vermont Residents Under Age 18**

(5,200 uninsured residents under 18 met the eligibility criteria for the state Medicaid program).

**Percentages reflect percent of the Medicaid eligible population age 0-17.**

## Nearly 80% of uninsured residents ages 0 to 17 meet current eligibility requirements for coverage through the state Medicaid program.

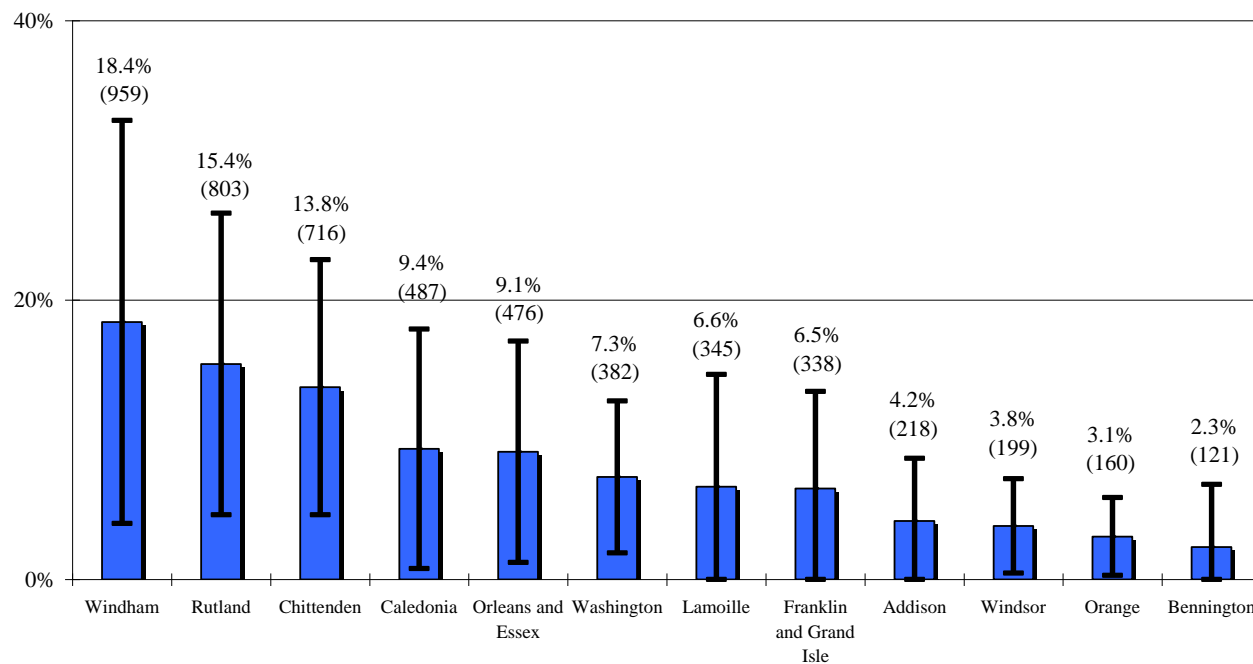
Is Unisured Child Eligible for Any Medicaid Program?  
(Uninsured Residents Age 0 to 17)



Data Source: 2005 Vermont Household Health Insurance Survey

## The counties with the largest proportion of uninsured, Medicaid eligible children are Windham, Rutland, and Chittenden Counties

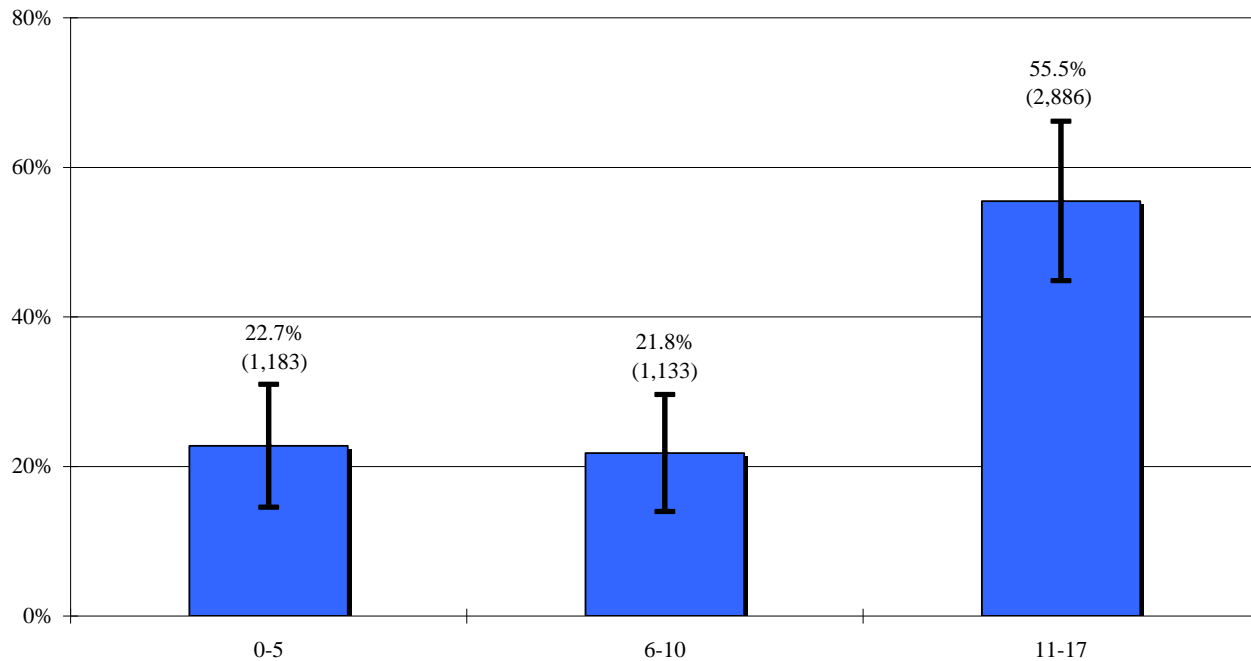
Medicaid Eligible Population by County  
(Children age 0 to 17)



Data Source: 2005 Vermont Household Health Insurance Survey

# Over 50% of uninsured Medicaid eligible children are age 11 to 17.

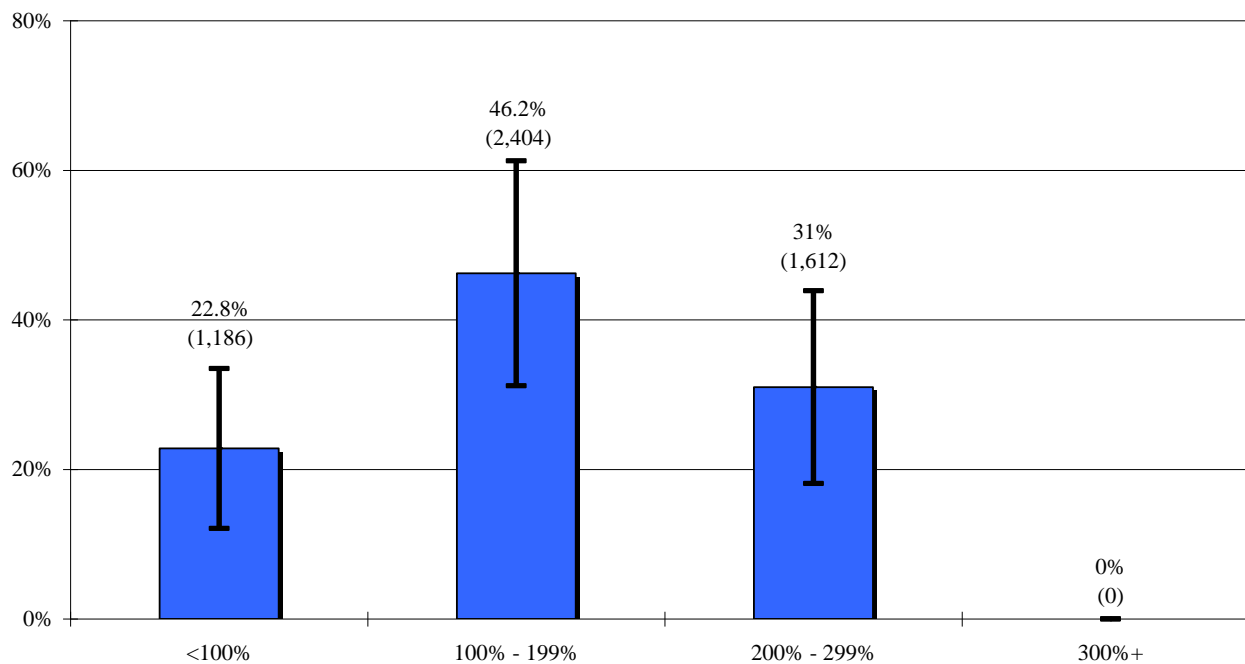
Uninsured Medicaid Eligible Population by Age  
(Children Age 0 to 17)



Data Source: 2005 Vermont Household Health Insurance Survey

## Nearly half of uninsured Medicaid eligible children live in families with incomes between 100% and 199% of Federal Poverty Level.

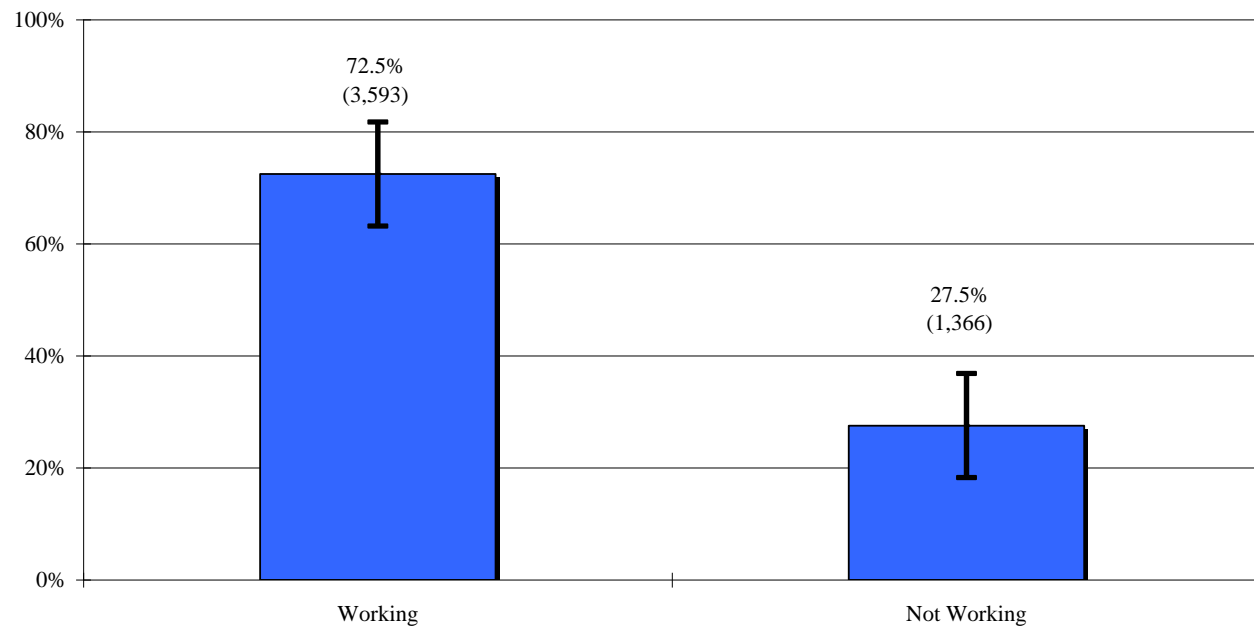
Uninsured Medicaid Eligible Population by Family Income  
(Children Age 0 to 17)



Data Source: 2005 Vermont Household Health Insurance Survey

# Most adults in households with uninsured Medicaid eligible children work for pay.

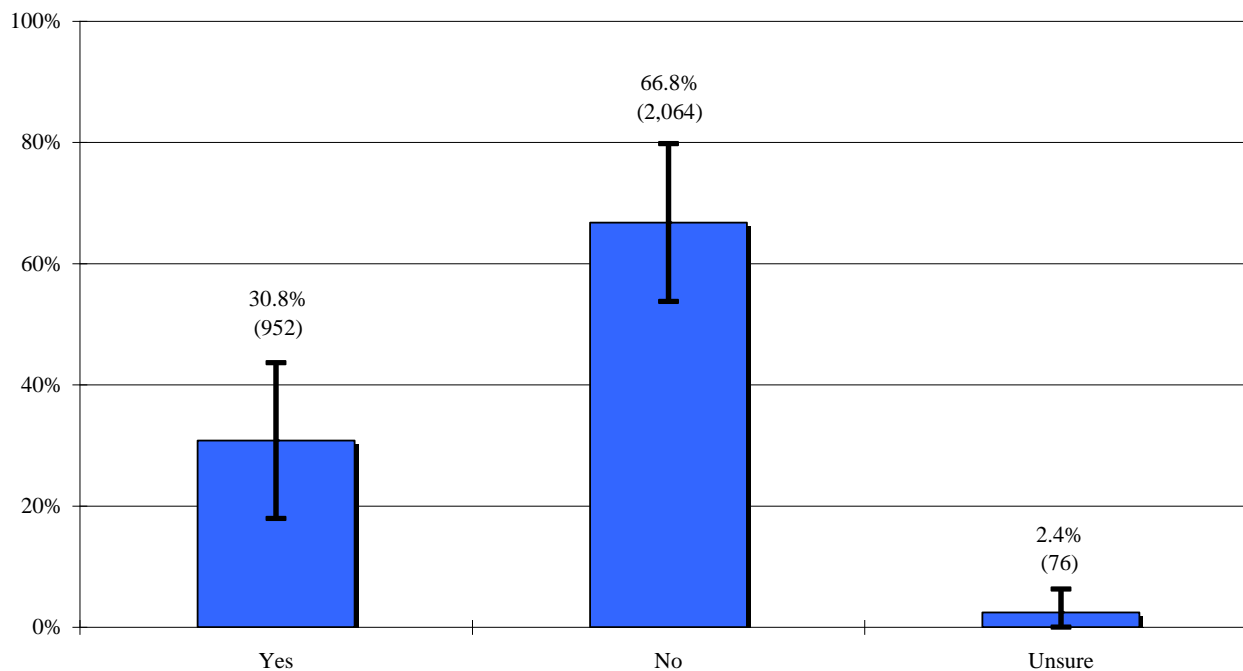
**Uninsured Medicaid Eligible Population by Employment Status of Household Adults**  
(Adults in Households with Uninsured Children Age 0 to 17)



Data Source: 2005 Vermont Household Health Insurance Survey

## Among these working adults with uninsured Medicaid eligible children, only 31% work for employers that offer some type of health insurance coverage.

Medicaid Eligible Population by Whether Employer Offers Insurance  
(Employed Adults in Households with Uninsured Children Age 0 to 17)



Data Source: 2005 Vermont Household Health Insurance Survey

## **Medicaid Eligible Vermont Residents Age 18 to 64**

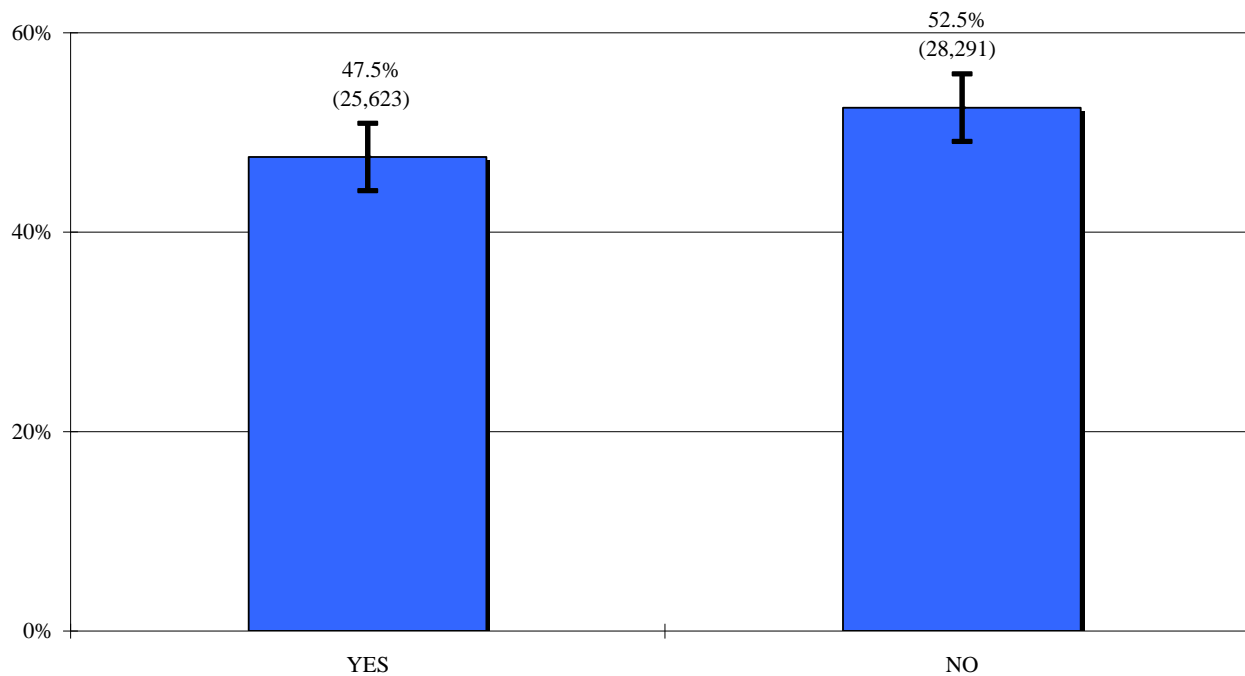
(25,600 uninsured residents aged 18-64 met eligibility criteria for the state Medicaid program).

**Percentages reflect percent of the Medicaid eligible population age 18-64.**



## Nearly 50% of uninsured residents age 18 to 64 meet current eligibility requirements for coverage through the state Medicaid program.

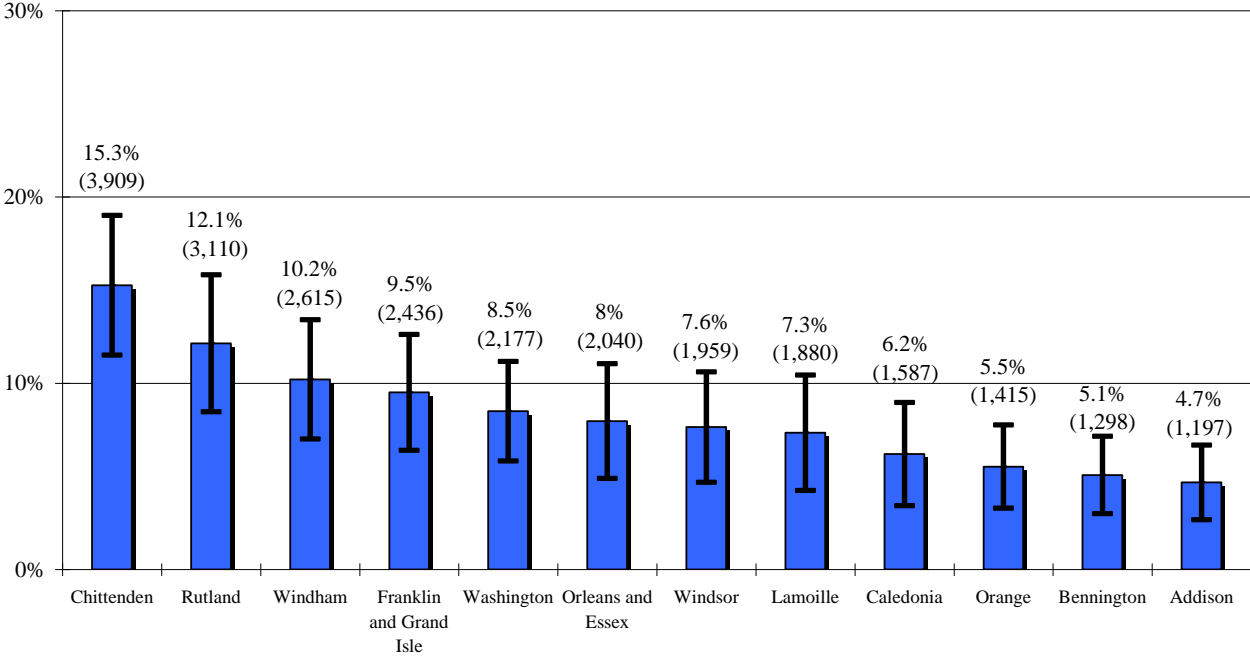
Is Uninsured Adult Eligible for Any Medicaid Program?  
(Uninsured Residents Age 18 to 64)



Data Source: 2005 Vermont Household Health Insurance Survey

# The counties with the largest proportion of uninsured, Medicaid eligible adults are Chittenden, Rutland, and Windham Counties.

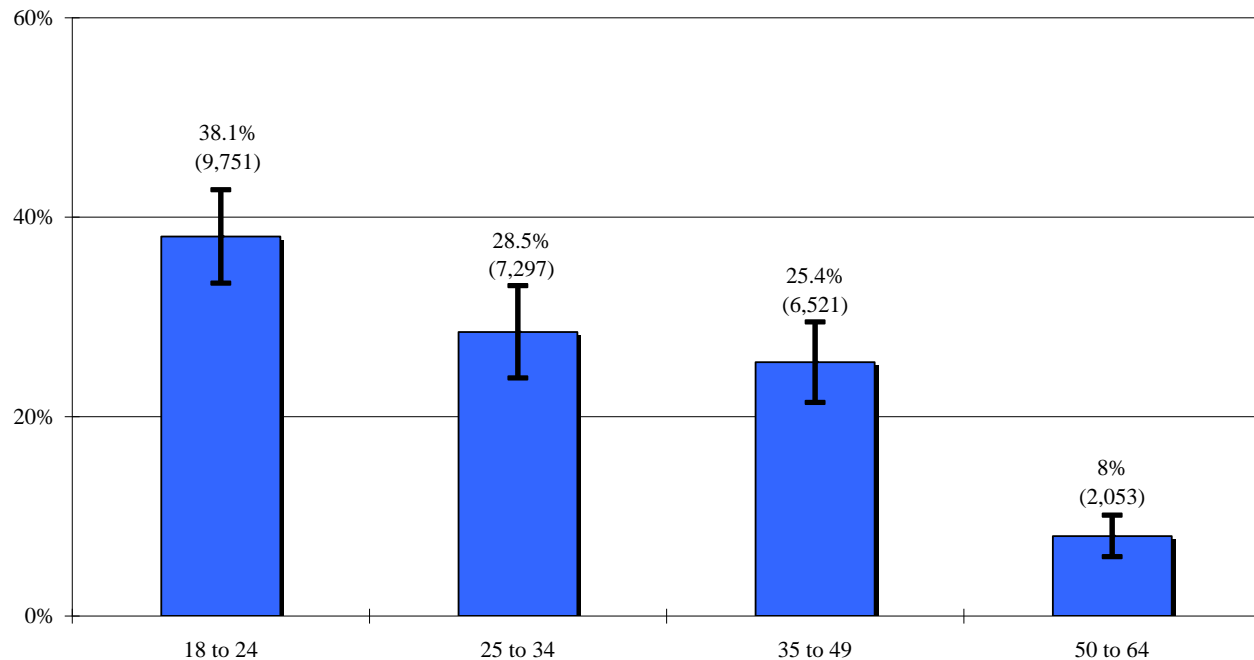
Medicaid Eligible Population by County  
(Adults age 18 to 64)



Data Source: 2005 Vermont Household Health Insurance Survey

# Two-thirds of the uninsured Medicaid eligible adults are 18 to 34 years of age.

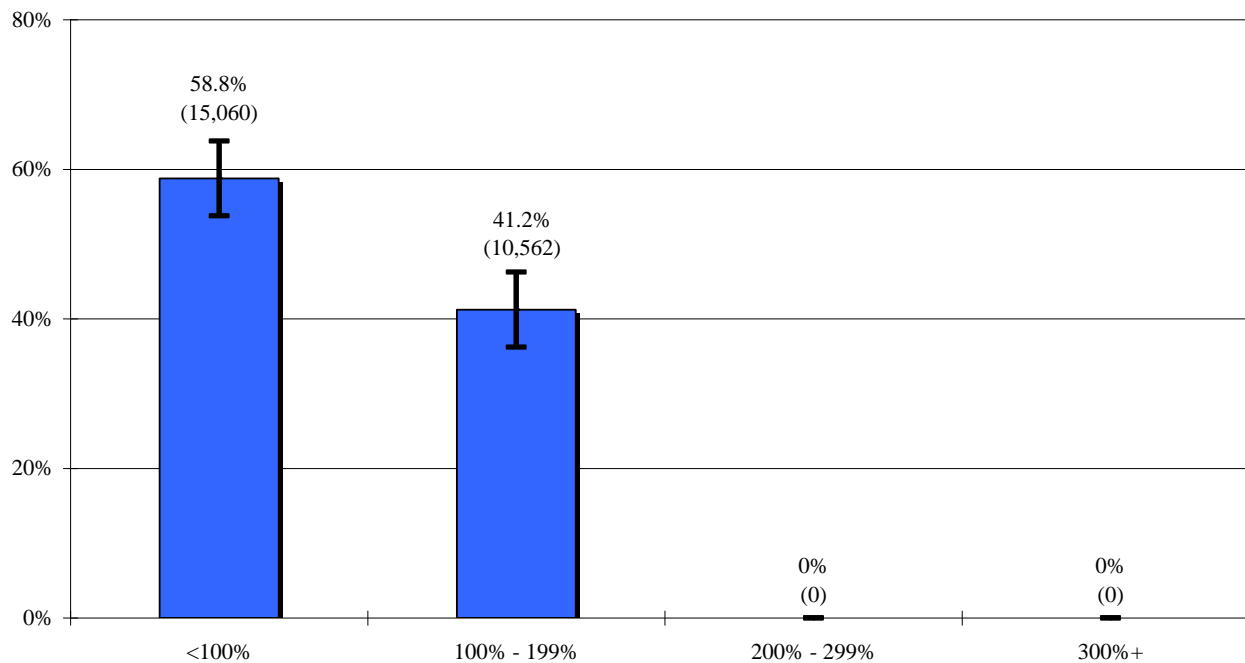
Uninsured Medicaid Eligible Population by Age  
(Adults Age 18 to 64)



Data Source: 2005 Vermont Household Health Insurance Survey

## Nearly 60% of uninsured Medicaid eligible adults ages 18 to 64 have family incomes less than 100% of Federal Poverty Level.

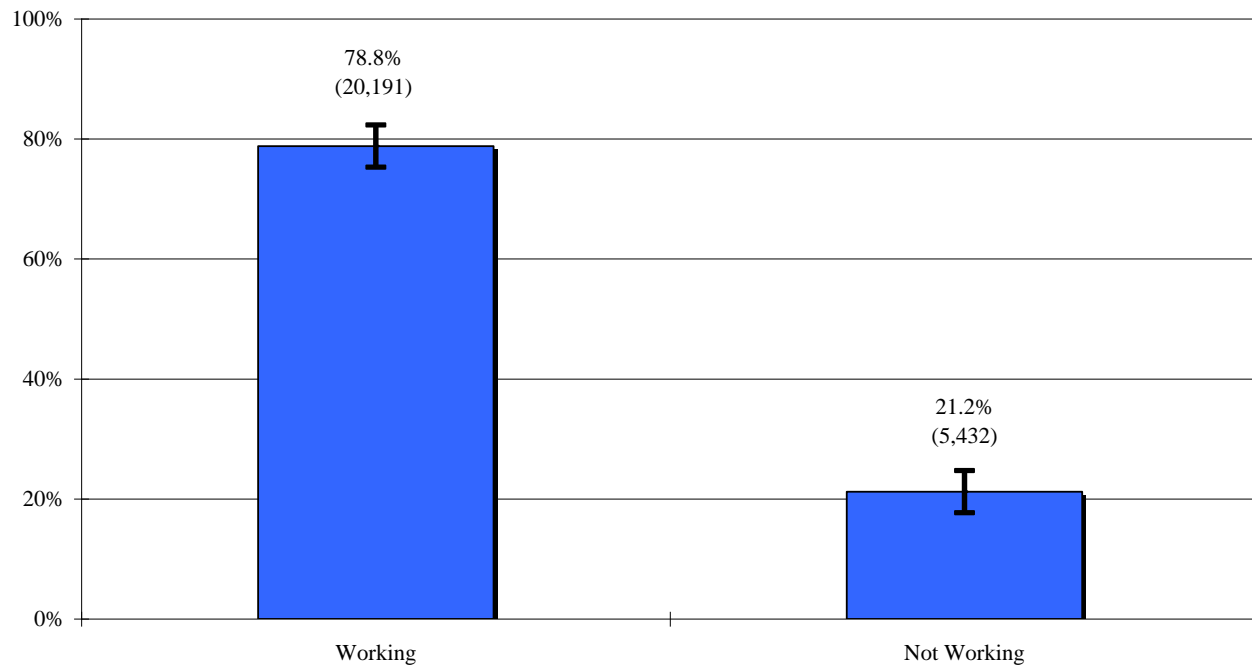
Uninsured Medicaid Eligible Population by % Federal Poverty Level  
(Adults Age 18 to 64)



Data Source: 2005 Vermont Household Health Insurance Survey

# Nearly eight in ten uninsured Medicaid eligible adults work for pay.

Uninsured Medicaid Eligible Population by Employment Status  
(Adults Age 18 to 64)



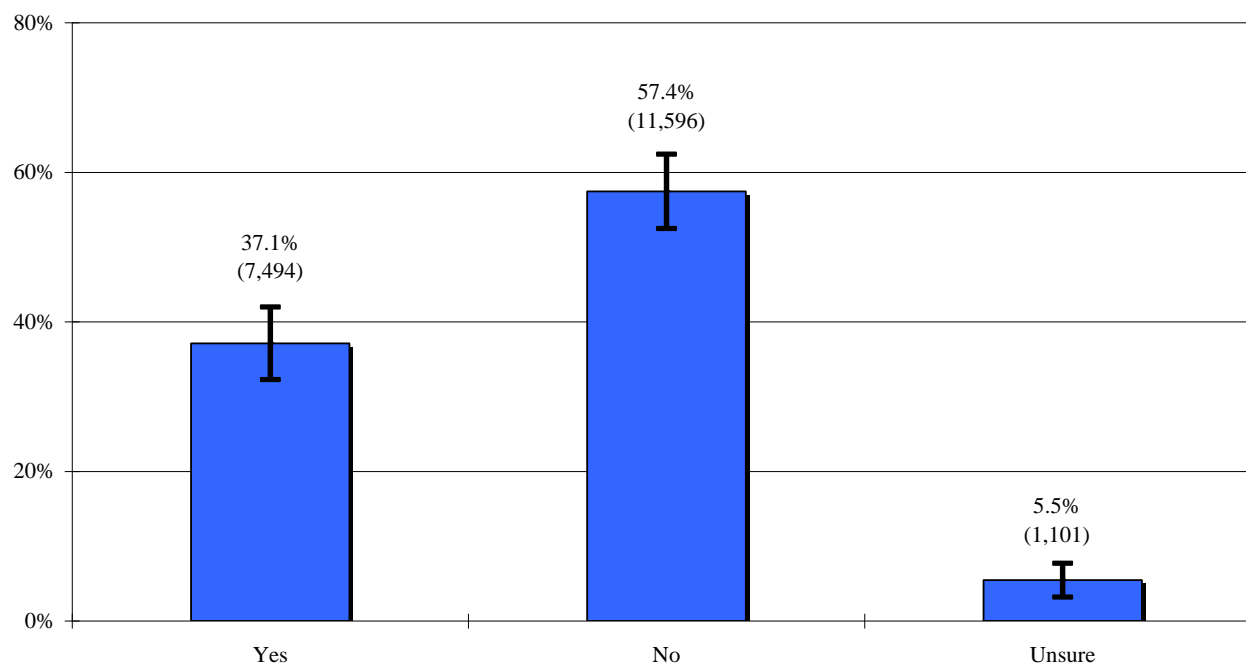
Data Source: 2005 Vermont Household Health Insurance Survey

## **Employment Characteristics of the Medicaid Eligible Working Uninsured**

- The majority (80.6%) work full time.
- Over half (70.9%) work for a private company, while 15.3% are self-employed.
- Over half (56.7%) work in the service industry, 23% work in retail, and 16% in manufacturing.
- Over half (52.3%) work for employers with fewer than 25 employees, another 11.2% work for employers with 25-99 employees, and 22.2% work for employers with 100 or more employees.

## Thirty-seven percent of working uninsured adults eligible for Medicaid indicated their employer offers some type of health insurance.

Uninsured Medicaid Eligible Population by Whether Employer Offers Insurance  
(Employed Adults Age 18 to 64)



Data Source: 2005 Vermont Household Health Insurance Survey

# **Knowledge of and Interest in the Medicaid Program among Households with Medicaid Eligible Uninsured Residents**



- Over half (59.0%) of these residents reported that they were knowledgeable about the state Medicaid program.
- The majority (86.3%) reported that they are interested in enrolling in the state Medicaid program.
- **When asked why they haven't enrolled, over half (53.0%) said they were “probably not eligible for Medicaid”, 13.1% said they were “not familiar with the Medicaid program”, and 7.0% said it was “too much trouble/paperwork”**

# Vermont Division of Health Care Administration

## 2005 Vermont Household Health Insurance Survey

**Thank you for the opportunity to present these findings.**

**I would be happy to answer any questions you might have.**

