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TO: Neale F. Lunderville, Secretary of Administration

FROM: Paulette J. Thabault, Commissioner
Department of Banking, Insurance, Securities and
Health Care Administration *PT*

DATE: January 15, 2009

SUBJECT: Act 191 Section 47 of the 2005-2006 legislative session: Health insurance survey of Vermont households

Under Section 47 of Act 191 enacted during the 2005-2006 legislative session, the Department of Banking, Insurance, Securities, and Health Care Administration (BISHCA) was charged to conduct a survey to determine the percentage of uninsured Vermonters and the number of insured Vermonters by coverage type. This information was to be provided to the Agency of Administration no later than January 15, 2009 for the purpose of reporting to the General Assembly.

This report addresses the initial findings of the 2008 Vermont Household Health Insurance Survey (VHHIS) conducted from September through November 2008 with data collected from 4,952 Vermont households with 10,000 individuals. The survey collected information on health insurance coverage status and other pertinent information including demographic characteristics, economic and employment details, health status and information regarding financial barriers to care. BISHCA will also be publishing a final comprehensive report in February 2009 to include more detailed analyses and reporting.

If you have any questions about this report, please contact Christine Oliver at 828-2919 or coliver@bishca.state.vt.us.

Cc: Representative Steven Maier, Chair of House Health Care
Senator Douglas A. Racine, Chair of Senate Health & Welfare
Legislative Council
Office of Joint Fiscal

 VERMONT

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STATE OF VERMONT
DEPARTMENT OF BANKING, INSURANCE,
SECURITIES & HEALTH CARE ADMINISTRATION



LEGISLATIVE REPORT

DIVISION OF HEALTH CARE ADMINISTRATION

2008 Vermont Household Health Insurance Survey:

Initial Findings

Submitted to the
Vermont General Assembly

January 15, 2009

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Acknowledgements

BISHCA would like to thank every Vermonter who gave so generously of his or her time in responding to this detailed survey and for representing others in their community on this important topic.

BISHCA would like to thank the survey planning group with representatives from the Agency of Administration, the Agency of Human Services, the Department of Labor, the Joint Fiscal Office, the Office of Vermont Health Access, and Policy Integrity, Inc. who continue to provide technical assistance in designing, reviewing and analyzing the survey.

The 2008 Vermont Household Health Insurance Survey was fielded and is being analyzed with the technical assistance of BISHCA's contractor, Market Decisions, Inc.

I. Survey Methodology

The Sample

The 2008 Vermont Household Health Insurance Survey (VHHIS) is based on telephone interviews conducted between September 2, 2008 and December 4, 2008 among 4,592 randomly selected households in Vermont.

The sampling methodology relied on a complex stratified sampling methodology that included two separate phases: a statewide general population sample (general population survey or GPS) and an over sample of households with at least one uninsured resident (uninsured over sample).

A total of 4,005 surveys were completed during the general population component including information for 9,237 Vermont residents. An additional 587 interviews were completed for the uninsured over sample component including information for 1,508 uninsured residents.

In order to obtain better precision in estimates for more rural areas of Vermont, the state was stratified into four regions based on geographically contiguous counties. The counties included in each sampling strata are presented below. The same strata were used during the GPS and the uninsured over sample. The goal set for the study was to gather data from a minimum of 1,000 Vermont households in each of these four sampling strata during the GPS.

Geographic Sampling Strata Used During 2008 VHHIS (GPS and Uninsured Over Sample)

Stratum 1	Stratum 2	Stratum 3	Stratum 4
Chittenden County	Caledonia County	Addison County	Orange County
Franklin County	Essex County	Bennington County	Washington County
Grand Isle County	Lamoille County	Rutland County	Windham County
	Orleans County		Windsor County

The sample was generated using software provided by GENESYS Sampling Systems. This software ensures that every residential telephone number has an equal probability of selection. When a working residential number was called, the person most knowledgeable about health insurance coverage and the health care needs of the household was identified and requested to complete the full interview. Up to twenty attempts were made to contact and interview each selected household and identified respondent. The respondent was asked to provide information about all household members.

Precision of Findings (Sampling Error)

The percentages reported for the general population survey are within plus or minus 0.8% of what would be found if all households and residents in Vermont participated. For example, if our survey showed that 50% of the sample was very concerned about the cost of health care, then the comparable figure for the population would be somewhere between 49.2% and 50.8%, with a confidence level of 95%.

The percentages reported in the analysis of the uninsured population of Vermont are within plus or minus 2.4%.

Response Rate

The response rate to the general population component of the 2008 Vermont Household Health Insurance Survey was 52.8% with a cooperation rate of 92.5% and a refusal rate of 3.6%.

The response rate to the uninsured over sample component of the 2008 Vermont Household Health Insurance Survey was 45.6% with a cooperation rate of 88.1% and a refusal rate of 1.8%.

See Appendix A for more details on response, cooperation and refusal rates.

II. Executive Summary

Under Section 47 of Act 191 enacted during the 2005-2006 legislative session, the Department of Banking, Insurance, Securities, and Health Care Administration (BISHCA) was charged to conduct a survey to determine the percentage of uninsured Vermonters and the number of insured Vermonters by coverage type. This information was to be provided to the Agency of Administration no later than January 15, 2009 for the purpose of reporting to the General Assembly. This report addresses the initial findings of the 2008 Vermont Household Health Insurance Survey (VHHIS). BISHCA will also be publishing a final comprehensive report in February 2009 to include more detailed analyses and reporting addressing health insurance coverage and related characteristics such as demographics, employment status and health status.

Currently, 59.9% of Vermont residents have private insurance as their *primary type* of health insurance coverage.¹ This has not changed significantly since 2005 when 59.4% had private insurance as the primary type. In 2007, as part of its health care reform program, the State of Vermont started offering Catamount Health, a comprehensive health insurance plan offered in cooperation with Blue Cross Blue Shield of Vermont and MVP Health Care. As of November 2008, over 7,000 Vermonters were enrolled in Catamount Health and 87% were receiving premium assistance based on income eligibility.²

Another 16.0% of Vermont residents have *primary health insurance coverage* through the state Medicaid program compared to 14.7% in 2005 indicating an increase of 1.3%.

Currently, 14.2% of Vermont residents are covered by Medicare as the *primary type* of health insurance compared to 14.5% in 2005.

In 2008, 2.4% of Vermonters were covered *primarily* by military insurance³ compared to 1.6% in 2005.

Finally, 7.6% of Vermont residents are currently uninsured compared to 9.8% in 2005 for the same time period spanning September through November for each survey.

¹ Primary type of health insurance coverage classifies residents with more than one type of insurance into a single category based on a trumping hierarchy wherein one type of coverage is given precedence over another.

² Green Mountain Care Programs Enrollment Report, December 2008. <http://ovha.vermont.gov/budget-legislative>.

³ The definition used in defining primary type of health insurance coverage in regards to military insurance differed between the 2005 and 2008 surveys. For the 2008 survey, military insurance was classified as the primary type of insurance in cases when Medicare and military insurance dually covered a person. For 2005, Medicare was considered the primary type of insurance. The change in definition is based on information contained in the *CRS Report for Congress, Medicare as Secondary Payer: Coordination of Benefits*, which was updated in March 2008.

Uninsured

- There has been a *statistically significant decrease* of 2.2 percentage points in the proportion of residents without health insurance compared to 2005 when 9.8% were uninsured. In 2008, a total of 47,286 Vermont residents were uninsured compared to 61,057 in 2005 for a net decrease of 13,771 uninsured residents.
- Among the uninsured, 44.7% have been without health insurance coverage for more than one year and 22.5% indicated a lack of coverage for more than five years.
- More than 23,000 or 53.6% of uninsured adults between the ages of 18 and 64 meet current eligibility requirements for coverage through Medicaid, VHAP or are eligible to receive Catamount Health Premium Assistance or premium assistance for employer-sponsored insurance (ESIA).
- More than 3,000 or 78.0% of uninsured children between the ages of 0 and 17 meet current income eligibility requirements for coverage through Medicaid or Dr. Dynasaur.

Private Insurance

- Currently, 61.4% of Vermont residents are covered by private insurance, as either a primary or secondary source of coverage, including those with other sources of coverage. This also includes those enrolled in Catamount Health. This is comparable to the proportion of Vermont residents covered by private insurance found during 2005. Nearly all (91.3%) Vermont residents with private health insurance have coverage provided through employment.
- Ten percent of those with private health insurance are concerned they may lose their coverage during the next 12 months compared to 8.9% expressing this concern in 2005. The main reason for concern is that the person with private health insurance will lose their job (44.7%).

State Health Insurance Programs

- Currently, 19.3% of Vermont residents have health insurance provided by state health insurance programs such as Medicaid, VHAP, or Dr. Dynasaur as either a primary or secondary source of coverage. More than half of those currently enrolled in state health insurance programs (56.4%) have been enrolled at least two years.

Medicare

- Currently, Medicare is the primary source of coverage for 15.3% of Vermont residents including those with additional sources of major medical coverage.

There are 15,156 Vermonters aged 65 and older who reported having private major medical insurance in addition to Medicare. Over 3,000 Medicare beneficiaries with this dual coverage had Medicare as a secondary payer and private employer-sponsored insurance as primary type of coverage.

- Among Medicare recipients over age 65, 65.6% also have Medicare supplement insurance and 48.2% reported being enrolled in the Medicare Part D prescription benefit program.

Interruptions in Coverage

- Over 33,000 or 5.8% insured Vermont residents enrolled in private and government health insurance plans were without coverage at some time during the past 12 months. The most frequently cited reasons for this lack of coverage were cost related; that the cost of insurance is too high, the cost increased, or that they could not afford the coverage.
- Among those who have experienced an interruption in health insurance coverage at some time during the past 12 months, about half (47.2%) were without coverage for 1 to 3 months while 27.9% were without coverage for 4 to 6 months.

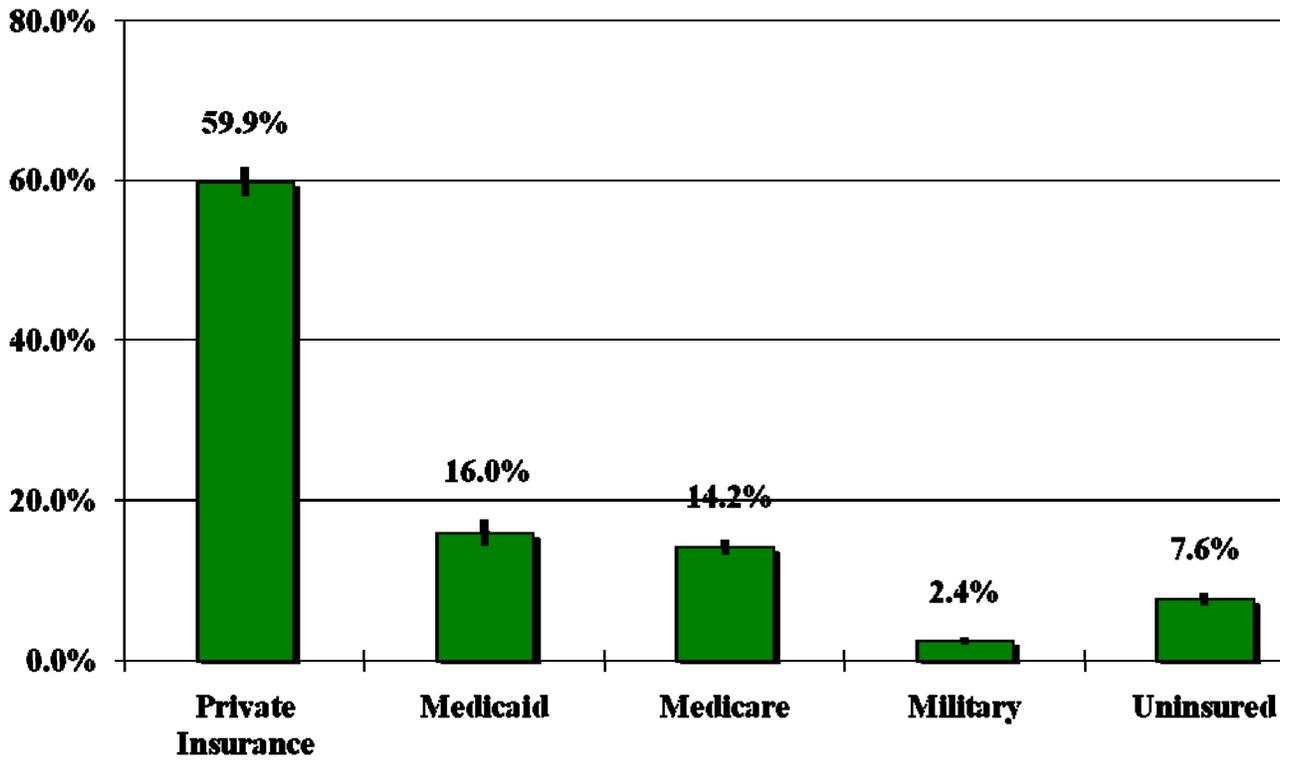
III. Initial Findings

A. Primary Health Insurance Coverage

- The majority (59.9%) of Vermont residents are covered *primarily* by private insurance.⁴ This proportion is comparable to the 60.1% primarily covered by private insurance in 2000 and 59.4% primarily covered by private insurance in 2005.
- Between 2005 and 2008, the proportion of Vermont residents covered *primarily* by Medicaid programs increased 1.3 percentage points from 14.7% to 16.0%.
- Medicare covered 14.2% of Vermont residents as their primary insurance in 2008 compared to 14.5% in 2005.
- A small percentage (2.4%) of Vermont residents reported military insurance as their *primary* type of insurance, which is an increase over 2005 when 1.6% of residents were primarily covered by military insurance.
- In 2008, 7.6% of Vermont residents were uninsured. Compared to the uninsured rates found in the 2000 and 2005 surveys, there has been a decrease in the proportion of uninsured Vermonters. The uninsured rate was 8.4% in 2000 and 9.8% in 2005.

⁴ Included in the category of private health insurance coverage are those covered through the Catamount Health Program. Some 9,326 Vermonters reported coverage through Catamount Health including 5,872 residents receiving premium assistance. Actual enrollment counts for all Green Mountain Care programs can be found on the Office of Vermont Health Access website at <http://ovha.vermont.gov/budget-legislative>. Click on the 2008 reports or 2009 reports link.

Figure 1. Primary Type of Insurance Coverage



Data Source: 2008 Vermont Household Health Insurance Survey

Table 1**Primary Type of Health Insurance****Vermont Residents, 2005 & 2008**

	Rate			Count		
	2005	2008	Change	2005	2008	Change
Private	59.4%	59.9%	0.4%	369,348	371,870	2,522
Medicaid	14.7%	16.0%	1.3%	91,126	99,159	8,033
Medicare	14.5%	14.2%	-0.3%	90,110	88,027	-2,083
Military	1.6%	2.4%	0.8%	9,754	14,910	5,156
Uninsured	9.8%	7.6%	-2.2%*	61,057	47,286	-13,771
Total	100.0%	100.0%		621,395	621,252	

*=Statistically significant change

Table 2**Primary Type of Health Insurance****Vermont Residents Age 0 to 17, 2005 & 2008**

	Rate			Count		
	2005	2008	Change	2005	2008	Change
Private	58.1%	57.6%	-0.4%	81,646	76,132	-5,514
Medicaid	35.4%	38.4%	2.9%	49,845	50,704	859
Medicare	0.1%	0.2%	0.1%	165	247	82
Military	1.4%	0.9%	-0.6%	2,024	1,163	-861
Uninsured	4.9%	2.9%	-2.0%*	6,942	3,869	-3,073
Total	100.0%	100.0%		140,622	132,115	

*=Statistically significant change

Table 3**Primary Type of Health Insurance****Vermont Residents Age 18 to 64, 2005 & 2008**

	Rate			Count		
	2005	2008	Change	2005	2008	Change
Private	70.9%	72.3%	1.4%	283,456	292,496	9,040
Medicaid	10.3%	11.8%	1.5%	41,096	47,824	6,728
Medicare	3.6%	3.3%	-0.3%	14,334	13,269	-1,065
Military	1.9%	1.9%	0.1%	7,415	7,831	416
Uninsured	13.4%	10.7%	-2.7%*	53,708	43,294	-10,414
Total	100.0%	100.0%		400,009	404,714	

*=Statistically significant change

Table 4**Primary Type of Health Insurance****Vermont Residents Age 65+, 2005 & 2008**

	Rate			Count		
	2005	2008	Change	2005	2008	Change
Private	5.3%	3.8%	-1.4%	4,246	3,242	-1,004
Medicaid	0.2%	0.7%	0.5%	185	632	447
Medicare	93.6%	88.3%	-5.4%	75,610	74,511	-1,099
Military	0.4%	7.0%	6.6%	315	5,916	5,601
Uninsured	0.5%	0.1%	-0.4%	407	123	-284
Total	100.0%	100.0%		80,763	84,424	

*=Statistically significant change

B. The Uninsured

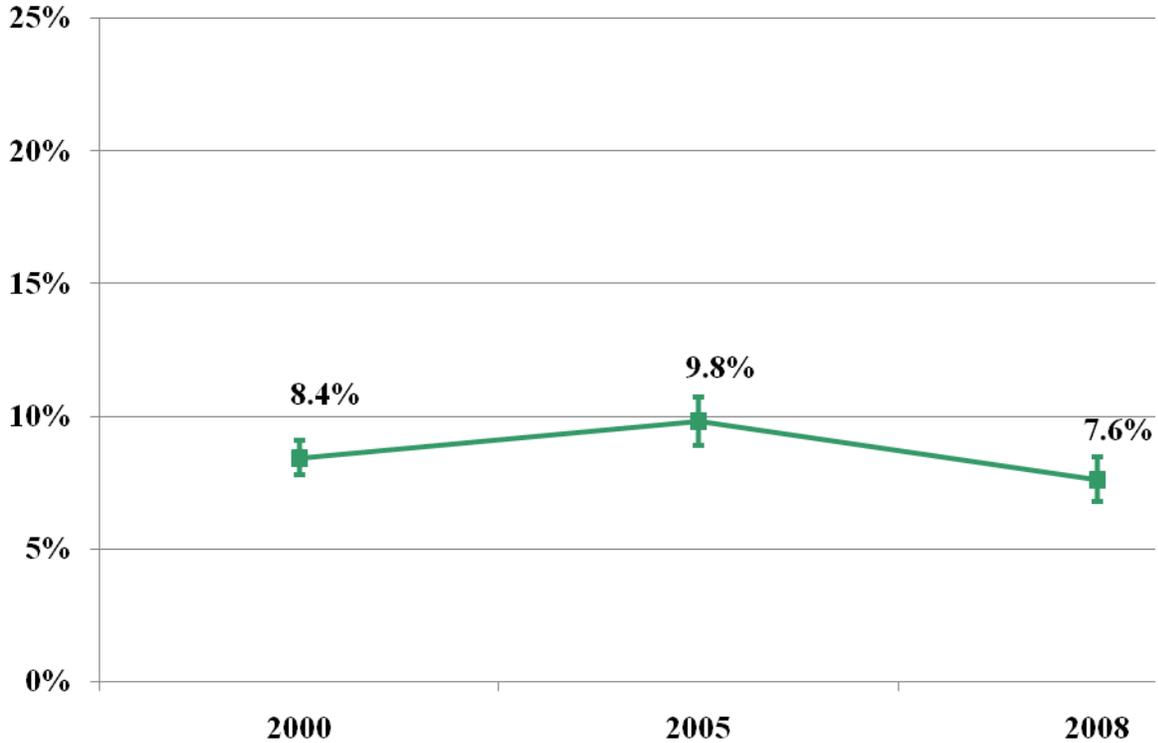
In 2008, 7.6% of Vermont residents or 47,286 individuals were uninsured. This is a significant decline in the percentage of uninsured residents observed in 2005 (9.8%) when 61,057 residents were uninsured.

- In 2008, there was a statistically significant difference between the proportions of men (9.2%) who were uninsured compared to women (6.0%).
- Caledonia and Essex counties had the highest uninsured rate of 11.0% and Chittenden and Grand Isle County had the lowest at 5.2%.
- Among Vermonters under the age of 65, those aged 18 to 24 had the highest uninsured rate of 21.5% in 2008. However, the uninsured rate for this age group declined 3.5 percentage points from 25% in 2005.
- Children under the age of 18 had the lowest uninsured rate of 2.9% down significantly from the 2005 rate of 4.9%.
- More than 3,000 or 78.0% of uninsured children between the ages of 0 and 17 meet current income eligibility requirements for coverage through Medicaid or Dr. Dynasaur.
- More than 13% of residents in families whose income is less than 200% of federal poverty level are uninsured compared to 15.6% in 2005. Only 2.8% of residents in families earning 400% of federal poverty level or greater are uninsured compared to 3.5% in 2005.
- Nearly half (49.5%) of the uninsured residents of Vermont have been without health insurance coverage for a year or less, while 22.5% have lacked coverage for five or more years.
- When residents were asked what the main reasons were for being uninsured, 72.6% indicate that cost is a reason they lack coverage.
- 87.3% of the uninsured are interested in enrolling in one of the state's health insurance programs. Overall, 66.2% of uninsured residents would be very interested and another 21.1% somewhat interested.
- Although there is overwhelming interest among the uninsured in enrolling in one of the state's health insurance programs, there is also significant sensitivity to price. Without consideration of price, 26.0% of uninsured adults indicated they would definitely enroll in Green Mountain Care and another 32.1% would very likely enroll in Green Mountain Care. However, at a monthly premium of \$400,

only 1.7% would definitely enroll and another 3.2% would very likely enroll in Green Mountain Care. If the monthly premium were \$60, 48.7% would definitely enroll while another 22.7% are very likely to enroll.

- More than 23,000 or 53.6% of uninsured adults between the ages of 18 and 64 meet current eligibility requirements for coverage through Medicaid, VHAP, or state premium assistance programs (Catamount Health Premium Assistance or ESIA).
- Among working adults that are uninsured, only 25.3% work for employers that offer health insurance. This is down significantly from 2005 when 30.1% of uninsured working adults reported having employers who offered health insurance.

**Figure 2. Is person uninsured?
(2000-2008)**



Data Source: 2008 Vermont Household Health Insurance Survey

	Population	%	95% Confidence Interval ⁵	
			UCI	LCI
2000	51,390	8.4%	9.1%	7.8%
2005	61,057	9.8%	10.7%	8.9%
2008	47,286	7.6%	8.5%	6.8%

⁵ This figure presents the 95% confidence intervals associated with the percentage of residents without health insurance. Since the percentage is an estimate of the “true” percentage, the confidence interval defines the statistical reliability of the percentage. That is, we can be 95% confident that the range of values delineated by the confidence interval includes the “true” percentage. UCI represents the upper limit of the confidence interval while LCI represents the lower limit.

Table 5**Uninsured Population Age Distribution****Uninsured Vermont Residents, 2005 & 2008**

Age	Rate			Count		
	2005	2008	Change	2005	2008	Change
0-17	10.8%	8.2%	-2.6%	6,580	3,869	-2,711
18-34	42.8%	46.1%	3.3%	26,146	21,807	-4,339
35-44	18.5%	16.6%	-1.9%	11,313	7,850	-3,463
45-64	26.9%	28.8%	1.9%	16,454	13,636	-2,818
65+	0.9%	0.3%	-0.7%	563	123	-440
Total	100.0%	100.0%		61,056	47,285	

*=Statistically significant change

Table 6**Percent Uninsured by Age Cohort****Uninsured Vermont Residents, 2005 & 2008**

% Uninsured	Rate			Count		
	2005	2008	Change	2005	2008	Change
0-17	4.9%	2.9%	-2.0%*	6,580	3,869	-2,711
18-34	20.5%	16.9%	-3.6%*	26,146	21,807	-4,339
35-44	12.8%	9.0%	-3.8%*	11,313	7,850	-3,463
45-64	8.9%	7.2%	-1.7%*	16,454	13,636	-2,818
65+	0.5%	0.1%	-0.4%	563	123	-440
Total	9.8%	7.6%	-2.2%	61,056	47,285	

*=Statistically significant change

Table 7

Uninsured Population Income Distribution

Uninsured Vermont Residents, 2005 & 2008

% of Federal Poverty Level	Rate			Count		
	2005	2008	Change	2005	2008	Change
Less than 100%	26.9%	26.1%	-0.8%	16,396	12,342	-4,054
100% to 199%	30.6%	28.4%	-2.2%	18,674	13,426	-5,248
200% to 299%	20.8%	21.7%	1.0%	12,676	10,284	-2,392
300%+	21.8%	23.8%	2.0%	13,311	11,234	-2,077
Total	100.0%	100.0%		61,057	47,286	

*=Statistically significant change

Table 8

Percent Uninsured by Income as a Percentage of Federal Poverty Level

Uninsured Vermont Residents, 2005 & 2008

% Uninsured	Rate			Count		
	2005	2008	Change	2005	2008	Change
Less than 100%	18.0%	13.7%	-4.3%*	16,396	12,342	-4,054
100% to 199%	16.1%	13.1%	-3.0%*	18,674	13,426	-5,248
200% to 299%	11.5%	9.8%	-1.7%*	12,676	10,284	-2,392
300%+	4.5%	3.5%	-1.0%	13,311	11,234	-2,077
Total	9.8%	7.6%	-2.2%	61,057	47,286	

*=Statistically significant change

Table 9**Uninsured Population Geographic Distribution by Age****Uninsured Vermont Residents, 2008**

	Rate	Count
	2008	2008
Age 0-17		
Burlington Area	16.2%	628
Northeast VT	25.2%	975
Southwest VT	31.2%	1,207
Southeast VT	27.4%	1,059
Total	100.0%	3,869
Age 18-64		
Burlington Area	27.1%	11,752
Northeast VT	18.5%	7,999
Southwest VT	23.7%	10,279
Southeast VT	30.6%	13,264
Total	100.0%	43,294
Age 65+		
Burlington Area	0.0%	0
Northeast VT	27.8%	34
Southwest VT	27.8%	34
Southeast VT	44.4%	54
Total	100.0%	123
Total		
Burlington Area	26.2%	12,380
Northeast VT	19.1%	9,008
Southwest VT	24.4%	11,520
Southeast VT	30.4%	14,377
Total	100.0%	47,285

Counties Included in each Region

Burlington Area	Northeast VT	Southwest VT	Southeast VT
Chittenden County	Caledonia County	Addison County	Orange County
Franklin County	Essex County	Bennington County	Washington County
Grand Isle County	Lamoille County	Rutland County	Windham County
	Orleans County		Windsor County

Table 10**Percent Uninsured Population by Region and Age Cohort****Uninsured Vermont Residents, 2008**

	Rate	Count
	2008	2008
Age 0-17		
Burlington Area	1.3%	628
Northeast VT	5.2%	975
Southwest VT	4.3%	1,207
Southeast VT	2.8%	1,059
Total	2.9%	3,869
Age 18-64		
Burlington Area	8.5%	11,752
Northeast VT	14.0%	7,999
Southwest VT	11.8%	10,279
Southeast VT	10.8%	13,264
Total	10.7%	43,294
Age 65+		
Burlington Area	0.0%	0
Northeast VT	0.3%	34
Southwest VT	0.2%	34
Southeast VT	0.2%	54
Total	0.1%	123
Total		
Burlington Area	6.0%	12,380
Northeast VT	10.1%	9,008
Southwest VT	8.4%	11,520
Southeast VT	7.6%	14,377
Total	7.6%	47,285

Counties Included in each Region

Burlington Area	Northeast VT	Southwest VT	Southeast VT
Chittenden County	Caledonia County	Addison County	Orange County
Franklin County	Essex County	Bennington County	Washington County
Grand Isle County	Lamoille County	Rutland County	Windham County
	Orleans County		Windsor County

Table 11**How long has person been without health insurance coverage?****Uninsured Vermont Residents, 2005 & 2008**

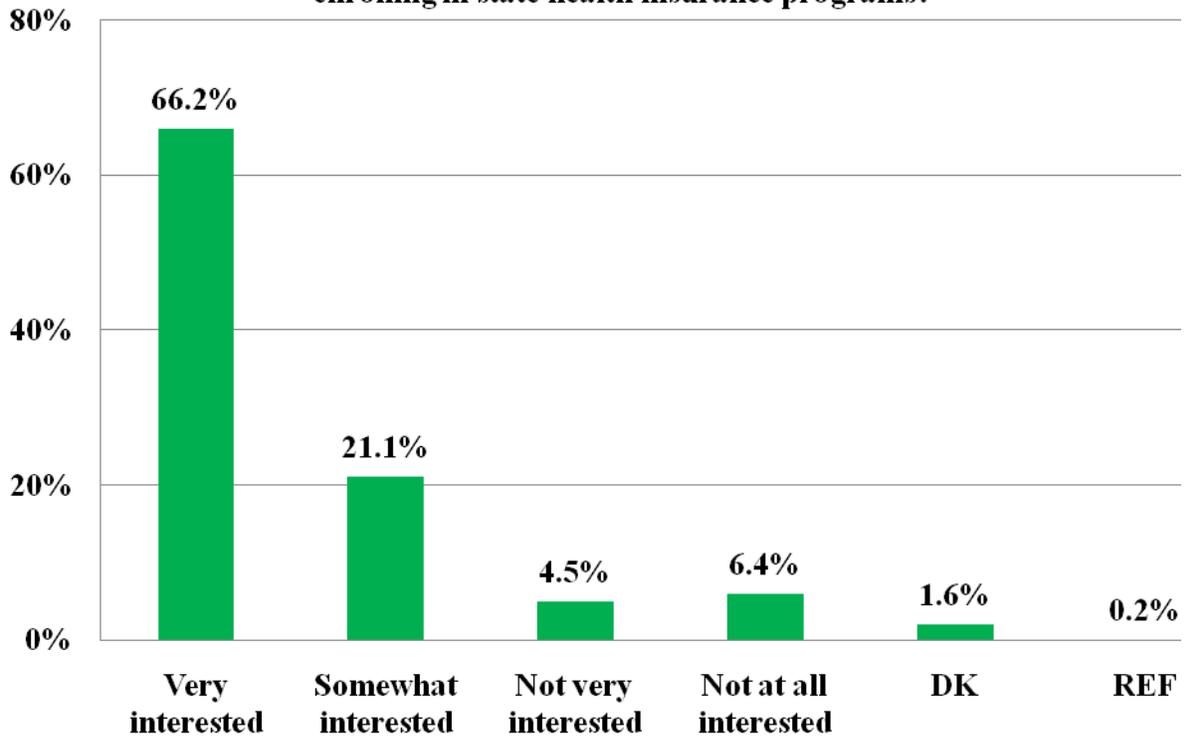
	Rate			Count		
	2005	2008	Change	2005	2008	Change
1 - 3 months	11.9%	23.7%	11.8%*	7,249	11,185	3,936
4 - 6 months	9.2%	11.5%	2.3%	5,639	5,454	-185
7 - 9 months	4.7%	4.2%	-0.5%	2,854	1,988	-867
10 - 12 months	7.9%	10.1%	2.2%	4,847	4,773	-74
13 - 24 months	15.4%	11.3%	-4.1%	9,407	5,363	-4,044
25 - 36 months	6.4%	5.6%	-0.8%	3,925	2,663	-1,262
37 - 48 months	4.2%	3.0%	-1.2%	2,580	1,417	-1,162
49 - 60 months	1.7%	2.3%	0.6%	1,026	1,101	76
> 5 years	32.1%	22.5%	-9.5%*	19,574	10,647	-8,927
Person never had insurance	2.8%	2.8%	0.0%	1,705	1,318	-386
DK	3.6%	2.7%	-0.9%	2,180	1,264	-915
REF	0.1%	0.2%	0.1%	72	111	39
Total	100.0%	100.0%		61,057	47,286	

*=Statistically significant change

Table 12**What are the main reasons that person is not currently covered by any government or private health insurance plan?****Uninsured Vermont Residents, 2008**

	Rate	Count
	2008	2008
Cost is too high, increased, cost of premium, cannot afford	72.6%	34,308
Not eligible, no longer qualify for Medicaid, VHAP, Dr. Dynasaur	6.8%	3,221
Failed to send in paperwork, hasn't checked into it	3.9%	1,834
Person with health insurance lost job	3.9%	1,832
Current employer does not offer coverage	2.8%	1,340
Person changed employers and not eligible for insurance	1.4%	670
Not worth the cost	1.4%	655
Waiting period for coverage	1.2%	591
Employer stopped offering coverage	1.0%	494
Person changed employers	1.0%	477
Don't need insurance	1.0%	465
Insurance company refused coverage, terminated coverage	0.7%	336
Employer cut person back to part time, temporary status	0.7%	330
Got divorced or separated, death of spouse or parent	0.7%	328
Does not trust government programs, insurance companies	0.7%	308
Person with health insurance quit job	0.5%	257
Other	2.7%	1,286
None	0.8%	370
DK/REF	2.0%	934
Total	100.0%	47,285

Figure 3. How interested would you or others in your household be in enrolling in state health insurance programs?

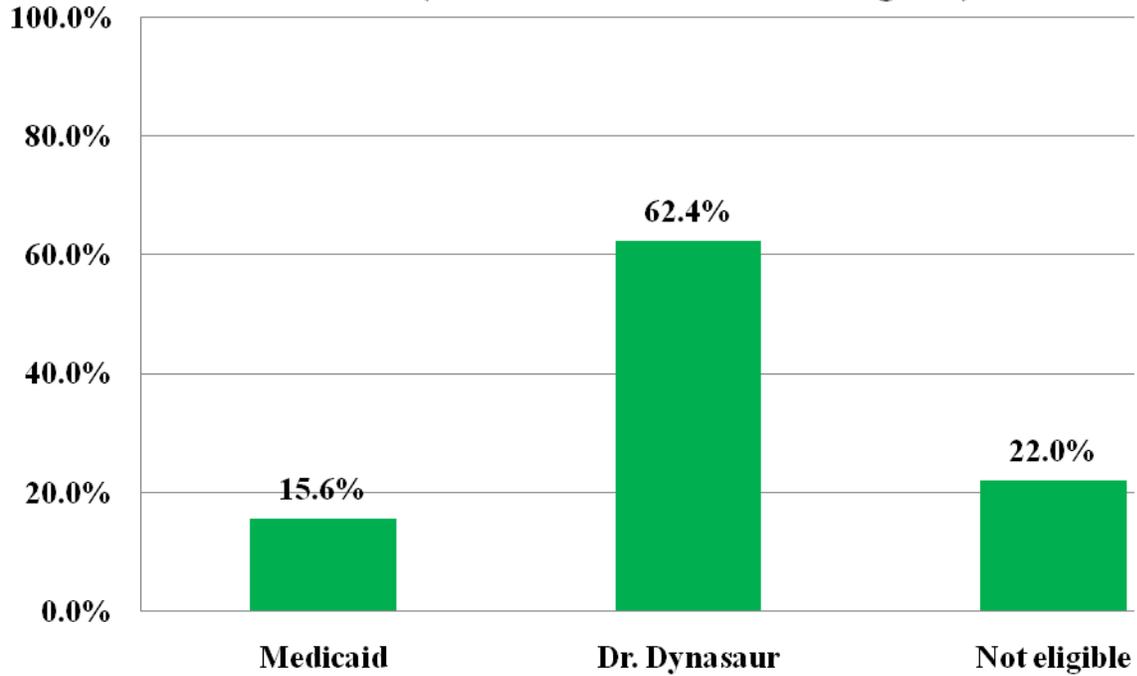


Data Source: 2008 Vermont Household Health Insurance Survey

Table 13**If eligible, how likely are household members to enroll in Green Mountain Care?****Uninsured Vermont Residents Age 18 to 64, 2008**

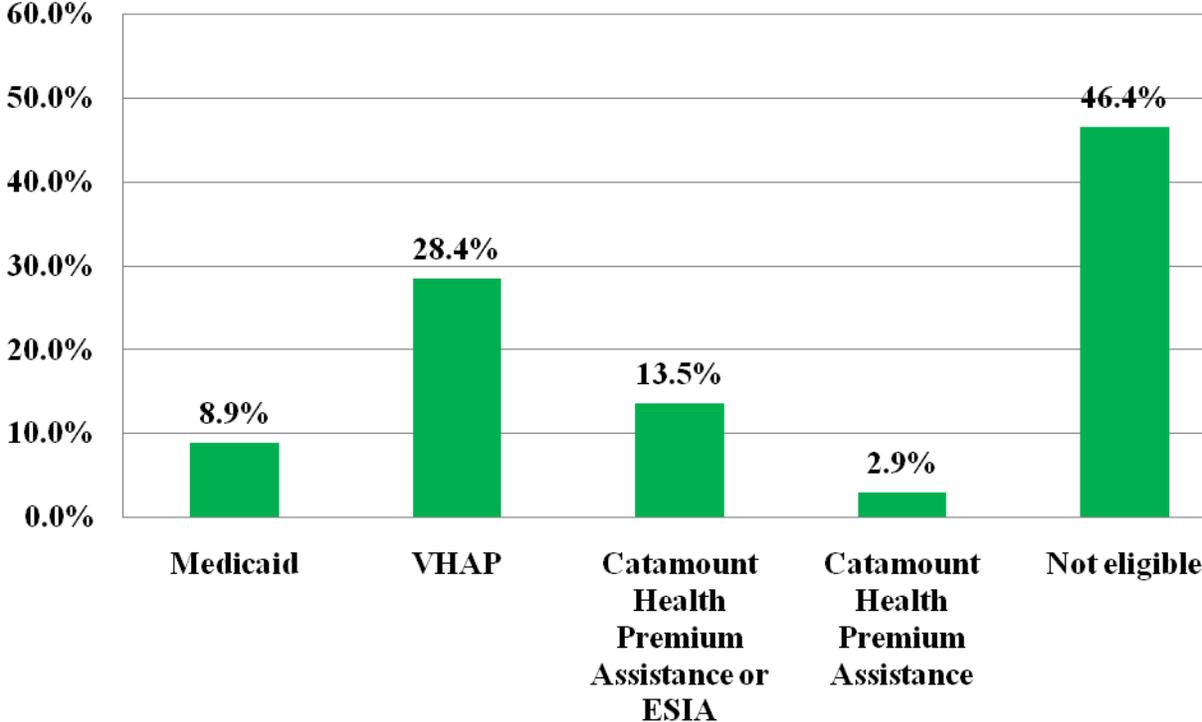
	Rate	Count	How likely if monthly premium were...			
	2008	2008	\$400	\$200	\$100	\$60
Definitely	26.0%	11,251	1.7%	5.8%	23.0%	48.7%
Very likely	32.1%	13,883	3.2%	12.3%	23.8%	22.7%
Somewhat likely	19.4%	8,387	8.2%	27.9%	26.0%	13.6%
Not very likely,	4.1%	1,763	21.1%	15.6%	6.4%	3.9%
Not at all likely	3.0%	1,313	61.4%	33.8%	15.7%	7.2%
Need to know more about cost, benefits	11.7%	5,058	2.0%	2.0%	2.4%	1.2%
DK	3.6%	1,543	2.1%	2.4%	2.5%	2.5%
REF	0.2%	97	0.2%	0.2%	0.3%	0.2%
Total	100.0%	43,295	100.0%	100.0%	100.0%	100.0%

**Figure 4. Is uninsured person eligible for state health insurance?
(Uninsured children under age 18)**



Data Source: 2008 Vermont Household Health Insurance Survey

**Figure 5. Is uninsured person eligible for state health insurance?
(Uninsured adults age 18 to 64)**



Data Source: 2008 Vermont Household Health Insurance Survey

Table 14**Uninsured Adults Eligible for Green Mountain Care Programs****Uninsured Vermont Residents Age 18 to 64, 2008**

	Rate			Count		
	2005	2008	Change	2005	2008	Change
Medicaid	8.0%	8.9%	0.9%	4,255	3,833	-422
VHAP	39.6%	28.4%	-11.2%*	21,368	12,291	-9,077
Catamount Health Premium Assistance or ESIA ⁶	N/A	13.5%		N/A	5,830	
Catamount Health Premium Assistance	N/A	2.9%		N/A	1,242	
None	52.5%	46.4%	-6.1%*	28,291	20,098	-8,193
Total	100.0%	100.0%	0.0%	53,914	43,294	

*=Statistically significant change

Table 15**Does Your Employer Offer Health Insurance?****Uninsured Working Vermont Residents Age 18 and older, 2005 & 2008**

	Rate			Count		
	2005	2008	Change	2005	2008	Change
Yes	30.1%	25.3%	-4.8%*	13,188	8,207	-4,981
No	65.8%	71.4%	5.6%*	28,811	23,156	-5,655
Unsure	3.9%	3.2%	-0.7%	1,727	1,038	-689
Refused	0.1%	0.1%	0.0%	46	18	-28
Total	100.0%	100.0%		43,772	32,419	

*=Statistically significant change

⁶ Catamount Health and Employer Sponsored Premium Assistance are programs available to the uninsured through Green Mountain Care. Catamount Health is a health insurance plan, offered in cooperation with the state of Vermont, by Blue Cross Blue Shield of Vermont and MVP Health Care. Premium assistance is available for Catamount Health to uninsured residents meeting certain criteria. Employer-Sponsored Insurance Premium Assistance (ESIA) is assistance provided to qualified uninsured residents who are employed. This assistance help pay part of the premiums of an employer's health insurance plan.

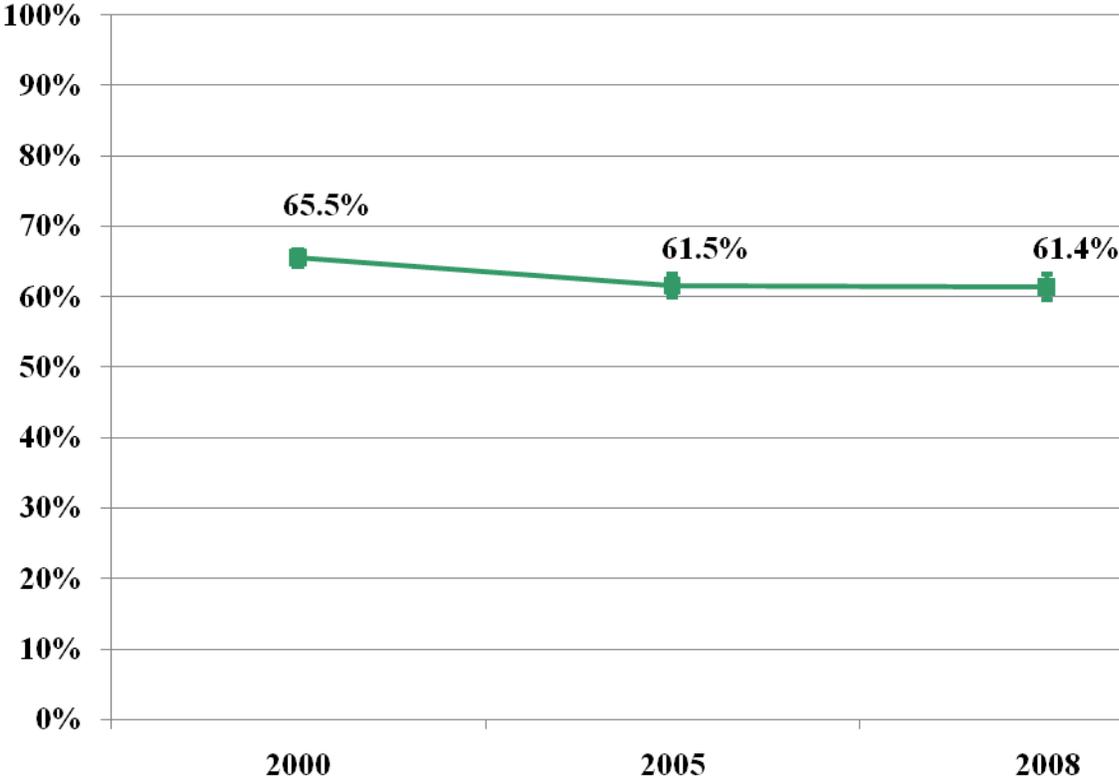
C. Private Health Insurance

In 2008, more than six in ten (61.4%) Vermont residents were covered by private insurance, including those with other insurance sources where private coverage may be primary or secondary. This represents 381,183 Vermont residents.⁷ This includes 9,326 Vermonters enrolled in Catamount Health that is partially subsidized by the State and offered through Blue Cross Blue Shield of Vermont and MVP Health Plan.

- The percentage of Vermont residents with private health insurance is comparable to those covered by private health insurance in 2005. However, the percentage has declined 4.1 percentage points since 2000.
- Vermont adults aged 45-64 have the highest percentage (78.1%) covered by private insurance while those aged 18-24 have the lowest percentage (60.3%). Among Vermont's children, 57.7% are covered by private health insurance.
- Income is a strong indicator of private health insurance coverage. Among those whose annual income is 400% of federal poverty level or greater, 83.7% have private health insurance coverage. Conversely, only 19.6% of those living in families whose annual income are less than 100% of federal poverty level reported private health insurance coverage.
- More than nine in ten (91.3%) privately insured residents obtain private health insurance coverage through employment.
- Ten percent of those with private health insurance or 38,296 residents are concerned they may lose their coverage during the next 12 months compared to 8.9% expressing this concern in 2005.
- About 13.3% of Vermonters or 50,674 residents with private health insurance were contacted by a collections agency during the past year compared to 11.4% in 2005.

⁷ Private health insurance coverage includes 9,326 Vermont residents that reported coverage through Catamount Health Program including 5,872 residents receiving premium assistance. Actual enrollment counts for all Green Mountain Care programs can be found on the Office of Vermont Health Access website at <http://ovha.vermont.gov/budget-legislative>.

**Figure 6. Is person covered by private insurance?
(2000-2008)**



Data Source: 2008 Vermont Household Health Insurance Survey

	Population	%	95% Confidence Interval	
			UCI*	LCI*
2000	398,919	65.5%	66.7%	64.3%
2005	382,239	61.5%	63.1%	59.9%
2008	381,183	61.4%	63.2%	59.5%

*UCI represents the upper limit of the 95% confidence interval while LCI represents the lower limit.

Table 16**Source of Private Health Insurance, Direct Purchase vs. Employer****Privately Insured Vermont Residents, 2005 & 2008**

	Rate			Count		
	2005	2008	Change	2005	2008	Change
0-17						
Employer Related	91.0%	93.8%	2.9%	74,286	71,546	-2,740
Direct Purchase	3.4%	2.9%	-0.5%	2,764	2,196	-568
Other ⁸	0.0%	0.7%	0.7%	0	556	556
Unsure/Refused	5.6%	2.5%	-3.1%	4,595	1,942	-2,653
Total	100.0%	100.0%		81,645	76,240	
18-34						
Employer Related	90.4%	89.2%	-1.3%	69,648	72,410	2,762
Direct Purchase	6.2%	6.1%	-0.1%	4,811	4,991	180
Other	0.4%	1.9%	1.4%	333	1,511	1,178
Unsure/Refused	2.9%	2.8%	-0.1%	2,230	2,295	65
Total	100.0%	100.0%		77,022	81,207	
35-64						
Employer Related	93.0%	92.7%	-0.4%	193,882	197,167	3,285
Direct Purchase	6.0%	5.8%	-0.2%	12,482	12,268	-214
Other	0.1%	1.0%	1.0%	112	2,163	2,051
Unsure/Refused	0.9%	0.5%	-0.4%	1,941	1,159	-782
Total	100.0%	100.0%		208,417	212,757	
65+						
Employer Related	87.1%	63.8%	-23.3%	13,207	7,006	-6,201
Direct Purchase	11.6%	5.8%	-5.8%	1,757	640	-1,117
Other	0.0%	29.5%	29.5%	0	3,237	3,237
Unsure/Refused	1.3%	0.9%	-0.4%	192	98	-94
Total	100.0%	100.0%		15,156	10,981	
Total						
Employer Related	91.8%	91.3%	-0.5%	351,023	348,129	-2,894
Direct Purchase	5.7%	5.3%	-0.4%	21,814	20,095	-1,719
Other	0.1%	2.0%	1.8%	445	7,467	7,022
Unsure/Refused	2.3%	1.4%	-0.9%	8,958	5,494	
Total	100.0%	100.0%		382,240	381,185	

⁸ Other includes cases where residents have insurance through their school as a student or cases that could otherwise not be categorized as employer related or direct purchase.

*=Statistically significant change

Table 17

Are you concerned that person may lose health insurance coverage within the next 12 months?

Privately Insured Vermont Residents, 2005 & 2008

	Rate			Count		
	2005	2008	Change	2005	2008	Change
Yes	8.9%	10.0%	1.2%*	33,865	38,296	4,431
No	90.5%	89.4%	-1.1%*	346,070	340,841	-5,229
Unsure	0.6%	0.5%	-0.1%	2,304	1,987	-317
Refused	0.0%	0.0%	0.0%	0	60	60
Total	100.0%	100.0%		382,239	381,183	

*=Statistically significant change

Table 18**What are the reasons that there is a risk for losing health insurance coverage within the next 12 months?****Privately Insured Vermont Residents, 2008**

	Rate	Count
	2008	2008
Person with health insurance will lose job	44.7%	17,109
Premium cost increases	15.6%	5,977
Will become ineligible because of age - leaving school	11.5%	4,412
Current employer may stop offering health insurance	4.8%	1,833
Not eligible, no longer qualify for VHAP, Medicaid, Dr. Dynasaur	3.6%	1,378
Concerns about the economy	2.9%	1,118
Benefits from former employer, cobra will run out	2.9%	1,108
Person will change employers and may not be eligible for ins	2.6%	984
Person will cut back to part time	2.3%	898
Person will change employers and new employer may not offer	1.9%	725
Retiring	1.0%	385
Divorce or separation	0.8%	288
Concerned government program will be cut	0.6%	226
Won't need insurance	0.3%	120
Other	9.6%	3,658
DK	1.5%	589
REF	0.0%	12
Total	100.0%	38,296

*=Statistically significant change

Table 19

Was there any time person needed any of the following but did not get it because they could not afford it?

Privately Insured Vermont Residents, 2005 & 2008

	Rate			Count		
	2005	2008	Change	2005	2008	Change
Medical Care from a Doctor	1.7%	2.0%	0.4%	6,314	7,783	1,469
Mental Health Care or Counseling	0.8%	1.5%	0.8%*	2,914	5,875	2,961
Dental Care, Including Check-ups	6.4%	8.5%	2.1%*	24,421	32,522	8,101
Diagnostic Test	1.0%	1.7%	0.7%*	3,981	6,544	2,563
Prescription Medicines	1.4%	1.9%	0.5%*	5,471	7,275	1,804
Skipped Doses of Prescription Medications	3.2%	4.3%	1.0%*	12,355	16,252	3,897

*=Statistically significant change

Table 20

Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?

Privately Insured Vermont Residents, 2005 & 2008

Federal Poverty Level	Rate			Count		
	2005	2008	Change	2005	2008	Change
Less than 100%	15.0%	23.8%	8.7%*	2,149	4,201	2,052
100% to 199%	24.5%	18.0%	-6.5%*	10,410	5,313	-5,097
200% to 299%	16.0%	21.7%	5.7%*	11,593	14,989	3,396
300%+	7.7%	9.9%	2.2%*	19,453	26,171	6,718
Total	11.4%	13.3%	1.9%*	43,605	50,674	7,069

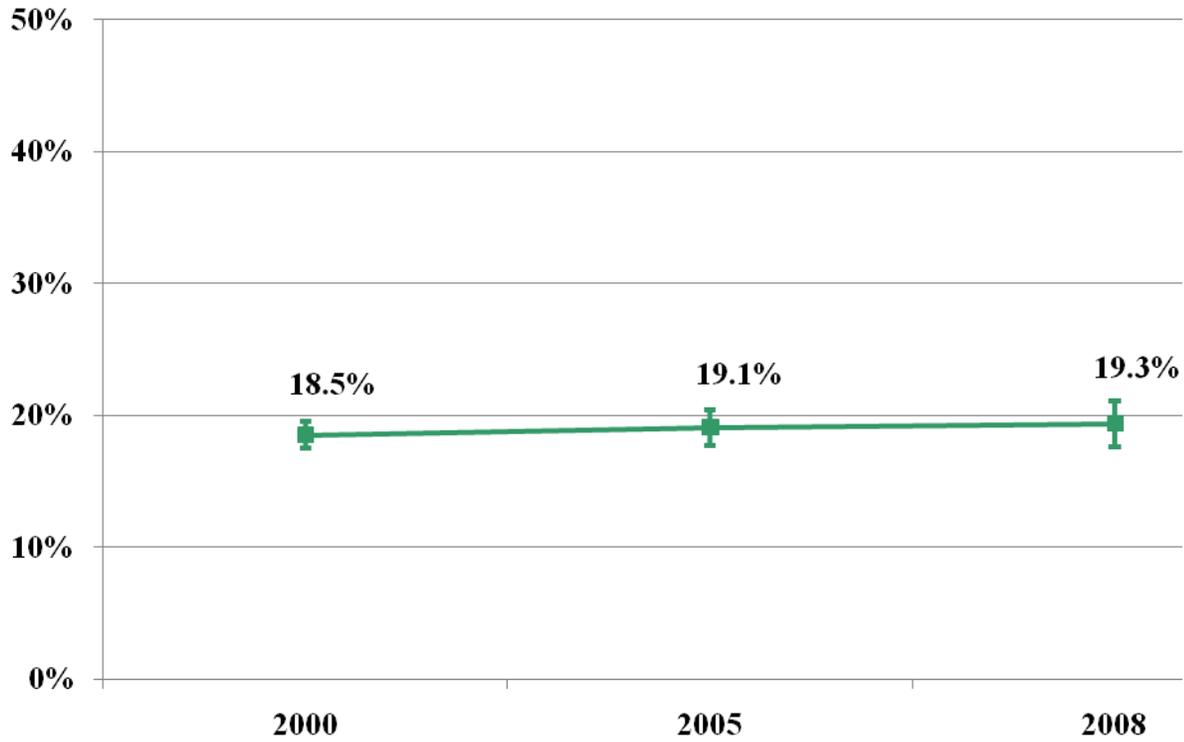
D. Coverage Through State Health Insurance

About 19% of Vermont residents have health insurance provided by the state through Dr. Dynasaur, VHAP, and traditional Medicaid including those also covered by other types of health insurance. This represents 120,130 Vermont residents.⁹ Out of this total, 99,159 have state insurance as a primary type of coverage. Of the enrollees in state sponsored programs, 74,000 rely on the traditional Medicaid programs for coverage while about 27,000 are covered by VHAP. About 19,200 children have state sponsored health insurance through Dr. Dynasaur.

- In 2008, the percentage of Vermont residents with health insurance coverage through Medicaid, Dr. Dynasaur, or VHAP (19.3%) increased by 0.8 percentage points from 18.5% in 2000? This change is not statistically significant.
- Two in five (41.1%) children under the age of 18 or 54,332 children have health insurance coverage through a state sponsored health insurance program.
- Among adults, 14.2% of those aged 18 to 64 or 57,610 residents have coverage through Medicaid or VHAP. In addition to Medicare, 9.7% of adults aged 65 and older or 7,556 also have Medicaid coverage.
- Six in ten (60.4%) Vermont residents with family incomes less than 100% of the Federal Poverty Level have health insurance coverage through the Medicaid program. State sponsored health insurance also covers 41.4% of Vermonters with family incomes between 100% and 199% of the Federal Poverty Level.
- Eight percent of working adults or approximately 26,000 working Vermonters have health insurance coverage through Medicaid or VHAP.
- Over half of Vermont residents currently enrolled in a state sponsored health insurance program have been enrolled at least two years.
- Among Vermonters enrolled in state health insurance programs, there has been a significant decline in the proportion of enrollees concerned about losing coverage from a rate of 24.6% in 2005 to 15.8% in 2008.
- Most Vermont residents with state sponsored health insurance coverage or 92,159 Vermonters indicate they probably could not get private health insurance. The percentage who feels they would not be able to get private health insurance increased from 66.3% in 2005 to 76.7% in 2008.

⁹ Enrollment counts for all Green Mountain Care programs (which include Dr. Dynasaur and VHAP) can be found on the Office of Vermont Health Access website at <http://ovha.vermont.gov/budget-legislative>. Click on the 2008 reports or 2009 reports link.

**Figure 7. Is person covered by any state health insurance program?
(2000-2008)**



Data Source: 2008 Vermont Household Health Insurance Survey

	Population	%	95% Confidence Interval	
			UCI*	LCI*
2000	112,591	18.5%	19.5%	17.5%
2005	118,388	19.1%	20.4%	17.7%
2008	120,130	19.3%	21.1%	17.6%

*UCI represents the upper limit of the 95% confidence interval while LCI represents the lower limit.

Table 21**State Health Insurance Coverage****Vermont Residents with State Health Insurance, 2005 & 2008**

	Rate			Count		
	2005	2008	Change	2005	2008	Change
Ages 0-17	41.0%	41.1%	0.1%	57,615	54,332	-3,283
Ages 18 - 64	12.9%	14.2%	1.3%*	51,618	57,610	5,992
Ages 65+	11.3%	9.7%	-1.6%	9,155	8,188	-967
Total	19.1%	19.3%	0.2%	118,388	120,130	1,742

*=Statistically significant change

Table 22**Are you concerned that person may lose health insurance coverage within the next 12 months?****Vermont Residents with State Health Insurance, 2005 & 2008**

	Rate			Count		
	2005	2008	Change	2005	2008	Change
Yes	24.6%	15.8%	-8.8%*	29,114	18,995	-10,119
No	74.2%	82.4%	8.1%*	87,681	98,935	11,254
Unsure	1.1%	1.8%	0.7%	1,325	2,200	875
Total	100.0%	100.0%		118,120	120,130	

*=Statistically significant change

Table 23**What are the reasons that there is a risk for losing health insurance coverage within the next 12 months?****Vermont Residents with State Health Insurance, 2008**

	Rate	Count
	2008	2008
Not eligible, no longer qualify for VHAP, Medicaid, Dr. Dynasaur	36.9%	7,003
Will become ineligible because of age - leaving school	14.4%	2,734
Concerns about the economy	12.7%	2,408
Premium cost increases	8.4%	1,596
Person with health insurance will lose job	7.6%	1,439
Concerned government program will be cut	6.6%	1,255
Person will change employers and may not be eligible for insurance	2.9%	554
Person will cut back to part time	0.7%	140
Current employer may stop offering health insurance	0.7%	127
Person will change employers and new employer may not offer	0.5%	99
Other	16.3%	3,100
None, no more	0.3%	50
DK	2.7%	509
Total	100.0%	18,995

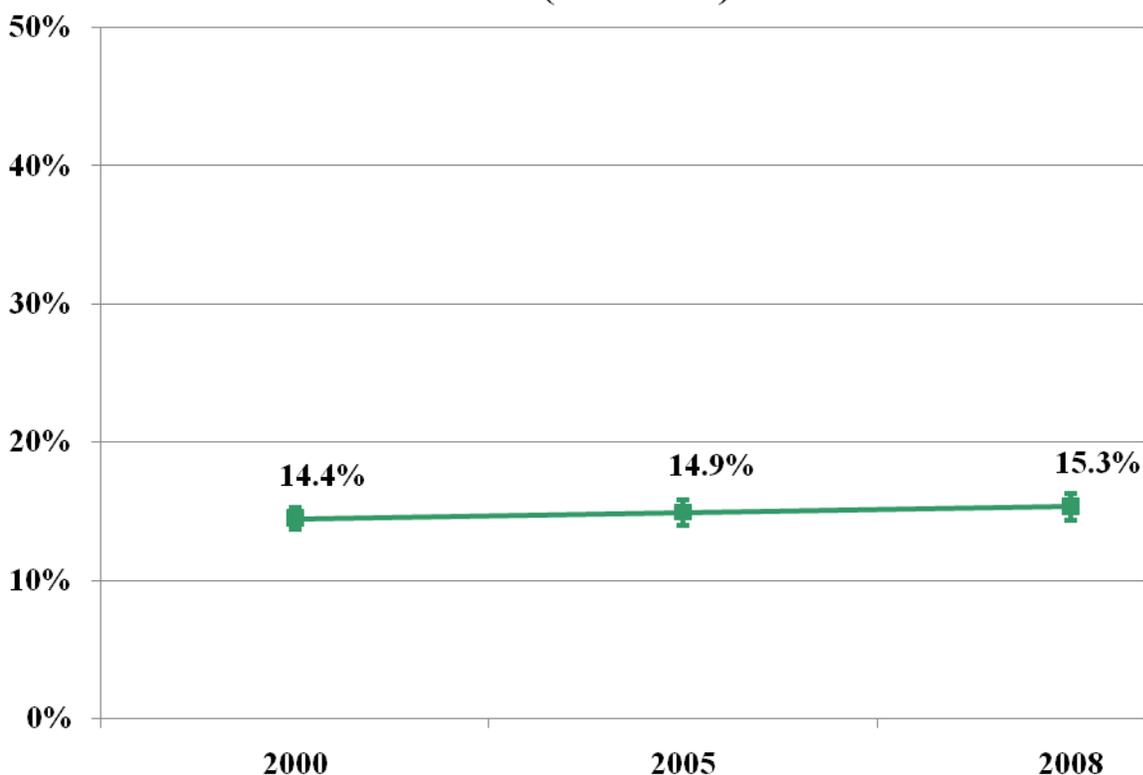
*—Statistically significant change

E. Medicare Coverage

Some 15.3% or 95,230 Vermont residents are covered by the federal Medicare program including those with other sources of coverage. This rate is similar to that found in 2005. Out of this total 88,027 have Medicare as the primary type of coverage and 1,198 have employer-sponsored private insurance as the primary type of coverage with Medicare as the secondary payer. Also in 2008, 16,008 residents reported being dually eligible for Medicare and Medicaid coverage.

- Among Medicare recipients over age 65, 53,382 or 65.6% reported being enrolled in a Medicare Supplement plan.
- Among Medicare recipients over age 65, 39,184 or 48.2% reported being enrolled in a Medicare Part D prescription drug coverage plan.
- For Vermont Medicare beneficiaries, high concern about prescription drug costs has decreased significantly from 24.6% in 2005 to 17.0% in 2008.

**Figure 8. Is person covered by Medicare?
(2000-2008)**



Data Source: 2008 Vermont Household Health

	Population	%	95% Confidence Interval	
			UCI*	LCI*
2000	87,937	14.4%	15.2%	13.6%
2005	92,573	14.9%	15.8%	14.0%
2008	95,230	15.3%	16.3%	14.4%

*UCI represents the upper limit of the 95% confidence interval while LCI represents the lower limit.

Table 24
Medicare and Private Health Insurance Coverage
Vermont Residents Age 65+, 2005 & 2008

	Rate			Count		
	2005	2008	Change	2005	2008	Change
Medicare	96.7%	96.4%	-0.3%	78,074	81,350	3,276
Private Health Insurance	18.8%	13.0%	-5.8%*	15,156	10,981	-4,175

*=Statistically significant change

Table 25
Barriers to Prescription Drugs Purchase or Use
Vermont Residents with Medicare, 2005 & 2008

	Rate			Count		
	2005	2008	Change	2005	2008	Change
Was there any time that person needed prescription medicines but did not get because they could not afford	3.6%	3.3%	-0.3%	3,377	3,147	-230
Was there any time that person skipped doses, took smaller amounts of prescription medications to make them last longer?	7.6%	7.0%	-0.6%	7,003	6,656	-347

*=Statistically significant change

Table 26**Concerns about Prescription Drug Costs****Vermont Residents with Medicare, 2005 & 2008**

	Rate			Count		
	2005	2008	Change	2005	2008	Change
Very concerned	24.6%	17.0%	-7.6%*	22,807	16,222	-6,585
Somewhat concerned	30.0%	25.8%	-4.2%*	27,756	24,536	-3,220
Not very concerned	18.1%	24.6%	6.4%*	16,798	23,381	6,583
Not concerned at all	26.6%	32.4%	5.8%*	24,602	30,816	6,214
Unsure	0.7%	0.3%	-0.4%	610	240	-370
Refused	0.0%	0.0%	0.0%	0	35	35
Total	100.0%	100.0%		92,573	95,230	

*=Statistically significant change

Table 27**Barriers to Prescription Drugs Purchase or Use by Whether Person has a Medicare Part D Supplement****Vermont Residents with Medicare 2008**

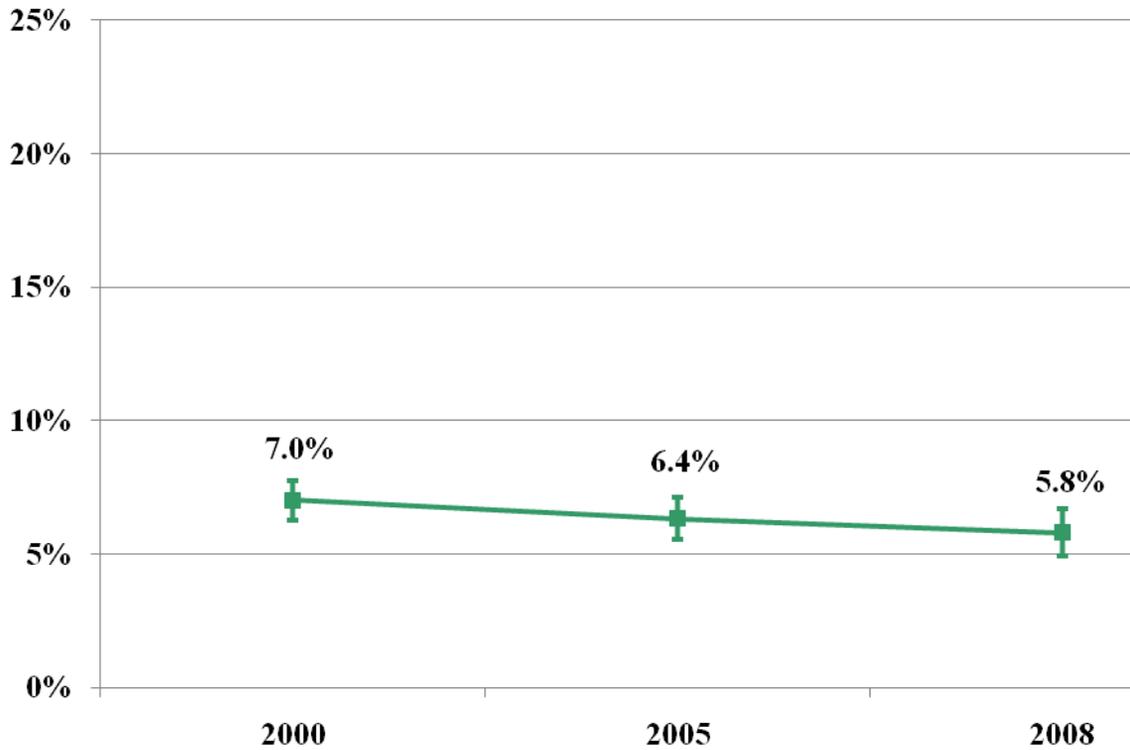
	Rate			Count		
	With Medicare Part D Coverage	Without Medicare Part D Coverage	Change	With Medicare Part D Coverage	Without Medicare Part D Coverage	Change
Was there any time that person needed prescription medicines but did not get because they could not afford	1.9%	1.4%	-0.5%	733	544	-189
Was there any time that person skipped doses, took smaller amounts of prescription medications to make them last longer?	4.1%	5.6%	1.5%	3,165	2,180	-985

F. Interruptions in Insurance Coverage

Overall, 5.8% of insured Vermont residents (approximately 33,000) were without health insurance coverage at some time during the past 12 months. This number has been trending downward since 2000.

- The most commonly cited reason for a person being without health insurance sometime during the past year is that the cost was too high or they could not afford health insurance (18.5%).
- Of those who were without health insurance coverage at some time during the past 12 months, almost half (47.2%) were without coverage for 1 to 3 months while another quarter (27.9) were without coverage for 4 to 6 months.

**Figure 9: Has person been without coverage anytime in the last 12 months?
(% among insured - 2000-2008)**



Data Source: 2008 Vermont Household Health

	Population	%	95% Confidence Interval	
			UCI*	LCI*
2000	39,151	7.0%	7.8%	6.3%
2005	35,587	6.4%	7.1%	5.6%
2008	33,401	5.8%	6.7%	4.9%

*UCI represents the upper limit of the 95% confidence interval while LCI represents the lower limit.

Table 28

Approximately how many of the past 12 months was person without health insurance coverage?

Vermont Residents Without Health Insurance Coverage at Some Time During the Past 12 Months, 2008

	Rate			Count		
	2005	2008	Change	2005	2008	Change
1 - 3 months	49.8%	47.2%	-2.6%	17,923	15,767	-2,156
4 - 6 months	26.7%	27.9%	1.2%	9,627	9,327	-300
7 - 9 months	7.6%	12.9%	5.3%	2,755	4,321	1,567
10 - 12 months	15.4%	10.3%	-5.1%	5,547	3,437	-2,110
Unsure	0.5%	1.6%	1.2%	163	549	386
Total	100.0%	100.0%		36,014	33,401	

*=Statistically significant change

Table 29**Why was person without coverage?****Vermont Residents Without Health Insurance Coverage at Some Time During the Past 12 Months, 2008**

	Rate	Count
	2008	2008
Cost is too high, cost increased, cost of premium, cannot afford	18.5%	6,191
Not eligible, no longer qualify for Medicaid, VHAP Dr. Dynasaur	17.5%	5,834
Person with health insurance lost job, unemployed	13.3%	4,448
Waiting period for coverage, recertified coverage	10.6%	3,546
Problems with paperwork, late payments	9.3%	3,094
Person changed employers and not eligible for insurance	6.0%	2,010
Current employer did not offer coverage	4.6%	1,532
Person with health insurance quit job, switched jobs	4.3%	1,429
Employer stopped offering coverage	2.5%	843
Insurance company refused coverage, terminated coverage	1.7%	564
Employer cut person back to part time, temporary status	1.3%	438
Person cut them self back to part time status	1.1%	363
Person changed employers and new employer does not offer ins	0.9%	303
Don't need insurance	0.7%	226
Got divorced or separated, death of spouse or parent	0.3%	114
Other	11.3%	3,766
No particular reason	1.0%	324
DK	1.2%	389
Total	100.0%	33,401

IV. Technical Appendices

Appendix A. Response, Cooperation and Refusal Rates

The response rate is the ratio of the number of completed interviews divided by the number of eligible plus a proportion of the undetermined units in the sample. This represents the American Association for Public Opinion Research (AAPOR) Response Rate 3, or AAPOR RR3. The table below provides a summary of the response rates, respondent cooperation rates, and respondent refusal rates for the 2008 VHHIS.

The response rate to the general population component of the 2008 Vermont Household Health Insurance Survey was 52.8%

The response rate to the uninsured over sample component of the 2008 Vermont Household Health Insurance Survey was 45.6%.

Table 33
Summary of Response, Cooperation, and Refusal Rates by Survey Component and Strata

	Response Rate	Respondent Cooperation Rate	Respondent Refusal Rate
GPS Total	52.8%	92.5%	3.6%
Stratum 1	50.9%	92.5%	3.3%
Stratum 2	53.4%	91.5%	4.4%
Stratum 3	51.6%	92.3%	3.6%
Stratum 4	55.2%	93.6%	3.0%
Uninsured Over Sample Total			
	45.6%	88.1%	1.8%
Stratum 1	35.9%	83.3%	2.1%
Stratum 2	51.1%	89.7%	2.1%
Stratum 3	49.2%	89.6%	1.6%
Stratum 4	45.0%	88.5%	1.6%