



Vermont Department of Banking, Insurance Securities and Health Care Administration

2009 Vermont Household Health Insurance Survey Initial Findings

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Key Survey Objectives

- Measure the health insurance coverage status of Vermont residents, including the number of insured residents with multiple sources of coverage.
- Analyze characteristics of the uninsured including demographics, income, employer and health status characteristics, duration of current uninsured spell and reasons for being uninsured.
- Estimate the number and characteristics of uninsured Vermont residents who may be eligible for the Vermont state health insurance programs, reasons for non-enrollment.
- Identify the number of uninsured residents who have employers who offer insurance and reasons for non-take-up.

Survey Methodology

Sampling Approach

- The 2009 Vermont Household Health Insurance Survey is based on telephone interviews conducted between August 28, 2009 and November 24, 2009 among 5,072 randomly selected households in Vermont.
- Data were gathered on a total of 11,787 Vermont residents including 745 uninsured residents.
- The sampling methodology relied on a stratified sampling methodology.
- To obtain better precision in estimates for rural areas, the sample was stratified into four regions based on geographically contiguous counties. The goal was to complete at least 1,250 surveys in each of the four regions.
- Effort was taken to include cell phone numbers in response to the growing presence of cellular phone service in addition to or replacing land lines in households.

Survey Response and Sampling Error

- The overall response rate is 55.4% with a cooperation rate of 94.9% and a refusal rate of 2.7%.
- 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.
- The percentages reported in the analysis of the uninsured population of Vermont are within plus or minus 3.4% for the uninsured subpopulation.

Weighting

- The final data set is weighted, including probabilistic weights, non-response weighting adjustments, adjustments for telephone service coverage, and post-stratification adjustments.
- 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 2009 population of Vermont of 621,270 residents.
- The uninsured population in the final data set represents the uninsured population of Vermont, or 47,460 uninsured residents.

Data Collection Protocols

- Data collection relied on a rigorous set of protocols to minimize bias.
- 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 was delivered to answering machine attempts to encourage participation.
- The use of scheduled callback appointments.
- A total of 135,696 telephone calls were made to complete this survey.

Data File Preparation

- Before analysis, data consistency and validation checks were conducted on the data set.
- Valid imputation methods were used to impute values for missing data for key variables such as age, race, ethnicity, and income.
 - For race, ethnicity, and age, less than 1% of values were imputed.
 - For income, 17.5% of values were imputed using regression based imputation algorithms.

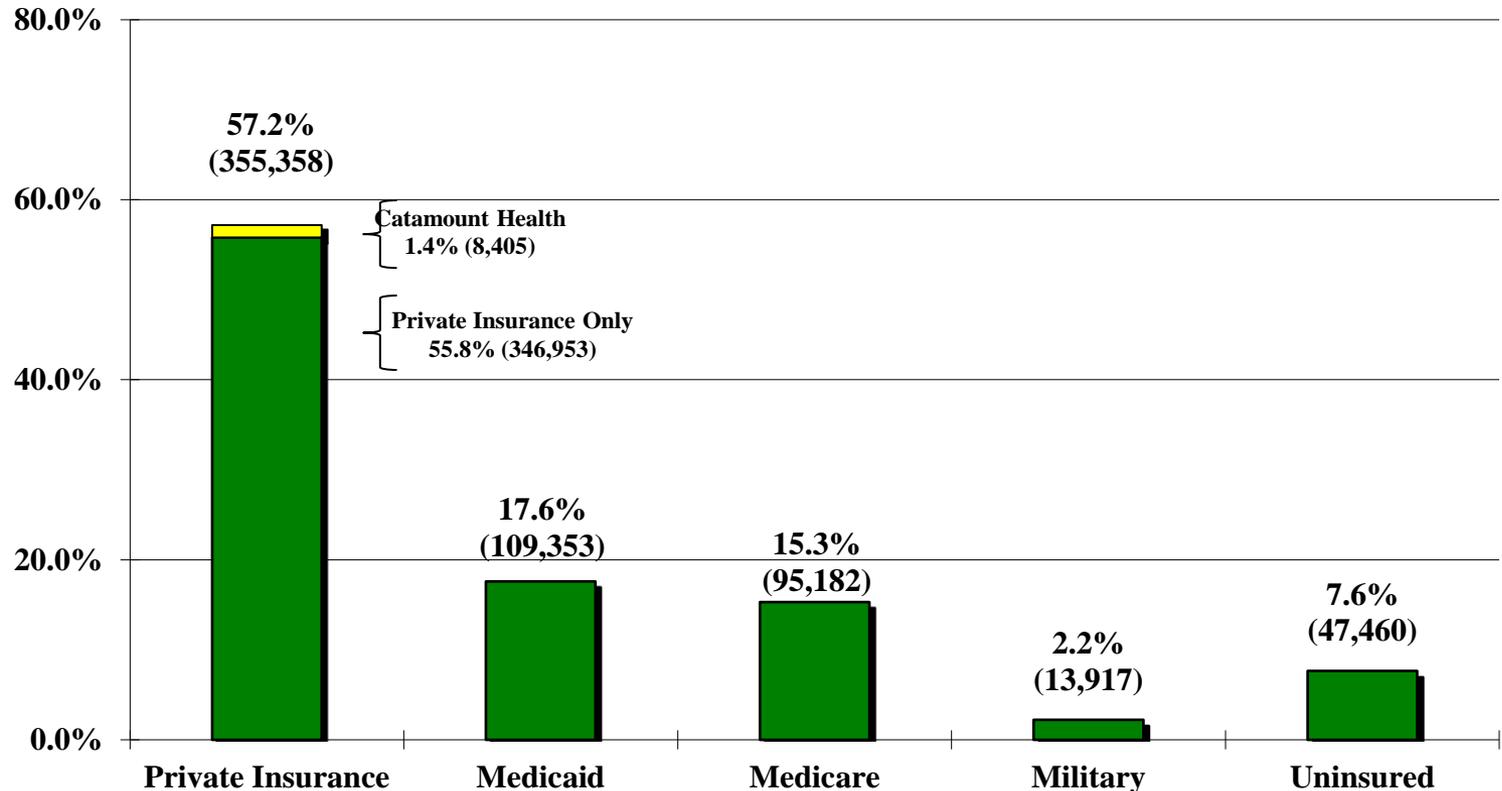
Results of the 2009 Vermont Household Health Insurance Survey

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 based on a trumping hierarchy.

Nearly six in ten Vermont residents have private insurance as their primary type of health insurance.

Primary Type of Insurance Coverage



Data Source: 2009 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 or person was covered by military insurance), private insurance, military, state health insurance and uninsured. Included in the category of private health insurance coverage are those covered through the Catamount Health Program.

Primary Source of Health Insurance Coverage, 2009 Breakdown by Age Cohort

| | Rate | | | Count | | |
|--------------|---------------|---------------|---------------|----------------|----------------|---------------|
| | 0 - 17 | 18 - 64 | 65+ | 0 - 17 | 18 - 64 | 65+ |
| Private | 56.2% | 68.8% | 4.2% | 73,152 | 278,627 | 3,579 |
| Medicaid | 39.5% | 14.2% | 0.3% | 51,451 | 57,633 | 269 |
| Medicare | 0.6% | 4.4% | 88.8% | 770 | 17,852 | 76,560 |
| Military | 0.9% | 1.7% | 6.7% | 1,166 | 7,005 | 5,745 |
| Uninsured | 2.8% | 10.8% | 0.1% | 3,626 | 43,774 | 60 |
| Total | 100.0% | 100.0% | 100.0% | 130,165 | 404,891 | 86,213 |

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 or person was covered by military insurance), private insurance, military, state health insurance and uninsured. Included in the category of private health insurance coverage are those covered through the Catamount Health Program.

Primary Source of Health Insurance Coverage, 2009 Breakdown by Age Cohort

| | Rate | | | | Count | | | |
|-----------|--------|---------|---------|--------|---------|---------|---------|--------|
| | 0 - 17 | 18 - 34 | 35 - 64 | 65+ | 0 - 17 | 18 - 34 | 35 - 64 | 65+ |
| Private | 56.2% | 57.7% | 74.2% | 4.2% | 73,152 | 75,848 | 202,779 | 3,579 |
| Medicaid | 39.5% | 21.5% | 10.7% | 0.3% | 51,451 | 28,278 | 29,355 | 269 |
| Medicare | 0.6% | 2.6% | 5.3% | 88.8% | 770 | 3,449 | 14,404 | 76,560 |
| Military | 0.9% | 1.4% | 1.9% | 6.7% | 1,166 | 1,890 | 5,116 | 5,745 |
| Uninsured | 2.8% | 16.7% | 8.0% | 0.1% | 3,626 | 21,972 | 21,802 | 60 |
| Total | 100.0% | 100.0% | 100.0% | 100.0% | 130,165 | 131,438 | 273,455 | 86,213 |

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 or person was covered by military insurance), private insurance, military, state health insurance and uninsured. Included in the category of private health insurance coverage are those covered through the Catamount Health Program.

Trends in Primary Source of Health Insurance Coverage, 2000 - 2009

| | Rate | | | | Count | | | |
|-------------------------------------------------|-------|-------|-------|--------------|---------|---------|---------|----------------|
| | 2000 | 2005 | 2008 | 2009 | 2000 | 2005 | 2008 | 2009 |
| Private Insurance (including Catamount Health)* | 60.1% | 59.4% | 59.9% | 57.2% | 366,213 | 369,348 | 370,981 | 355,358 |
| Private Insurance (alone) | 60.1% | 59.4% | 58.4% | 55.8% | 366,213 | 369,348 | 362,544 | 346,953 |
| Catamount Health | NA | NA | 1.5% | 1.4% | NA | NA | 8,437 | 8,405 |
| Medicaid | 16.1% | 14.7% | 16.0% | 17.6% | 97,664 | 91,126 | 99,159 | 109,353 |
| Medicare | 14.4% | 14.5% | 14.3% | 15.3% | 87,937 | 90,110 | 88,915 | 95,182 |
| Military | 0.9% | 1.6% | 2.4% | 2.2% | 5,626 | 9,754 | 14,910 | 13,917 |
| Uninsured | 8.4% | 9.8% | 7.6% | 7.6% | 51,390 | 61,057 | 47,286 | 47,460 |

Data Sources: 2000, 2005, 2008, 2009 Vermont Household Health Insurance Survey

**For the remainder of this report Catamount Health is included with private insurance.*

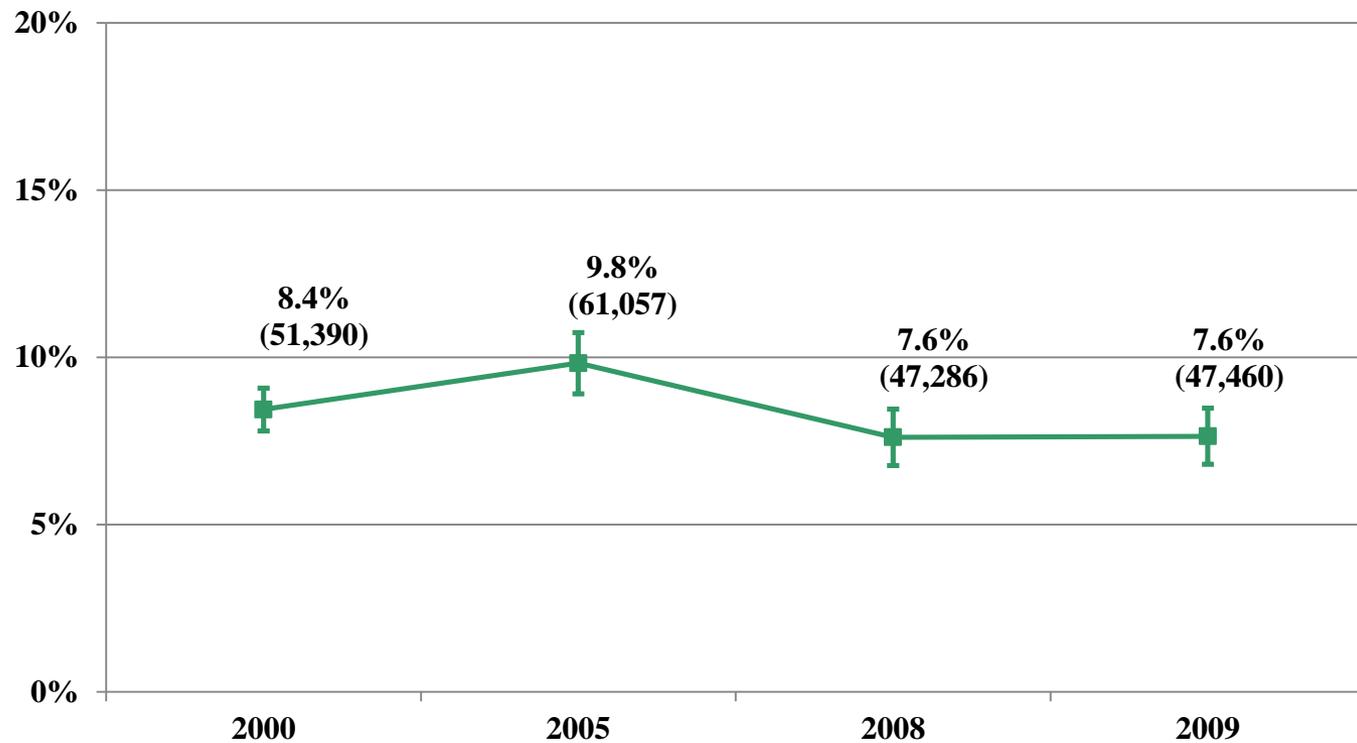
Note: Primary type of health insurance coverage classifies residents with more than one type of insurance into a single category based upon the following hierarchical order; Medicare (except in cases where resident was over 64 and covered by a private insurance policy through an employer with 25 or more employees or person was covered by military insurance), private insurance, military, state health insurance and uninsured. Included in the category of private health insurance coverage are those covered through the Catamount Health Program.

The Uninsured

In the 2009 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 decreased significantly since 2005 but is comparable to 2008.

**Is person uninsured?
(2000-2009)**



Data Source: 2000, 2005, 2008, 2009 Vermont Household Health Insurance Surveys

Approximately 47,500 Vermont residents currently have no health insurance, comparable to 2008.

- **But this is a drop of more than 13,000 from 61,000 residents who were uninsured in 2005.**
 - **Uninsured residents under age 18:**
 - 3,600 in 2009
 - 3,900 in 2008
 - 6,900 in 2005
 - 6,200 in 2000
 - **Uninsured residents between the ages of 18 and 64:**
 - 43,800 in 2009
 - 43,300 in 2008
 - 54,000 in 2005
 - 44,000 in 2000

Since 2005, the percentage of residents lacking health insurance has declined among all age cohorts, but most notably among those aged 18 to 24.

| % Uninsured by Age | Rate | | | Change | |
|--------------------|-------|-------|--------------|---------------|---------------|
| | 2005 | 2008 | 2009 | 2005 to 2009 | 2008 to 2009 |
| 0-17 | 4.9% | 2.9% | 2.8% | -2.1%* | -0.1% |
| 18-24 | 25.0% | 21.5% | 17.4% | -7.6%* | -4.1%* |
| 25-34 | 17.9% | 13.4% | 16.1% | -1.8%* | 2.7%* |
| 35-44 | 12.7% | 9.0% | 9.9% | -2.8%* | 0.9% |
| 45-64 | 8.9% | 7.2% | 7.1% | -1.8%* | -0.1% |
| 65+ | .5% | .1% | 0.1% | -0.4% | 0.0% |
| Total | 9.8% | 7.6% | 7.6% | -2.2%* | 0.0% |

Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

**=Statistically significant change*

Vermonters age 18 to 34 are the most likely to lack health insurance, but even among this age cohort, the percentage of uninsured has declined since 2005.

| Count Uninsured | Count | | | Change | |
|-----------------|--------|--------|--------|--------------|--------------|
| | 2005 | 2008 | 2009 | 2005 to 2009 | 2008 to 2009 |
| 0-17 | 6,943 | 3,869 | 3,626 | -3,317 | -243 |
| 18-24 | 11,923 | 12,096 | 10,839 | -1,084 | -1,257* |
| 25-34 | 14,044 | 9,712 | 11,133 | -2,911 | 1,421 |
| 35-44 | 11,312 | 7,851 | 8,364 | -2,948 | 513 |
| 45-64 | 16,417 | 13,636 | 13,438 | -2,979 | -198 |
| 65+ | 408 | 123 | 60 | -348 | -63 |
| Total | 61,047 | 47,287 | 47,460 | -13,587 | 173 |

Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

****Since 2008, an additional 5,500 enrolled in Medicaid or VHAP among residents aged 18 to 24.***

Nearly half of uninsured Vermonters are between the ages of 18 and 34.

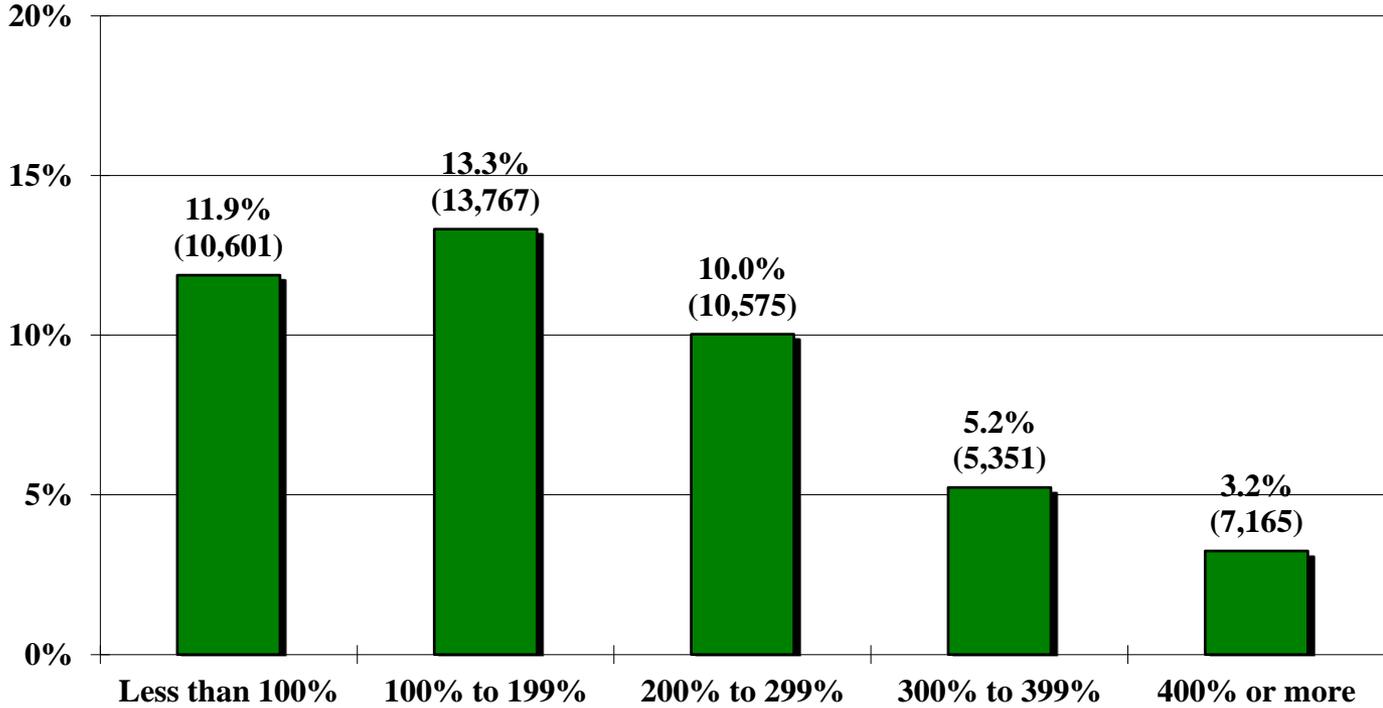
Is person uninsured? (% by age)

| Age | Rate | | | Count | | |
|--------------|--------|--------|--------|--------|--------|--------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009 |
| 0-17 | 10.8% | 8.2% | 7.7% | 6,580 | 3,869 | 3,626 |
| 18-24 | 21.0% | 25.6% | 22.9% | 12,848 | 12,096 | 10,839 |
| 25-34 | 21.8% | 20.5% | 23.5% | 13,298 | 9,711 | 11,133 |
| 35-44 | 18.5% | 16.6% | 17.7% | 11,313 | 7,850 | 8,364 |
| 45-64 | 26.9% | 28.8% | 28.4% | 16,454 | 13,636 | 13,438 |
| 65+ | 0.9% | 0.3% | 0.1% | 563 | 123 | 60 |
| Total | 100.0% | 100.0% | 100.0% | 61,056 | 47,286 | 47,460 |

Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

The percentage of uninsured residents is largest among those whose family incomes are less than 200% of federal poverty level.

**Is person uninsured?
(% by annual family income - FPL)**



Data Source: 2009 Vermont Household Health Insurance Survey

A majority of the uninsured reside in households whose income is less than 200% of FPL.

**Is person uninsured?
(% by annual family income – FPL)**

| % Uninsured by Income | Rate | | | Change | |
|-----------------------|-------|-------|-------|---------------|---------------|
| | 2005 | 2008 | 2009 | 2005 to 2009 | 2008 to 2009 |
| Less than 100% | 18.0% | 13.7% | 11.9% | -6.1%* | -1.8%* |
| 100% to 199% | 16.1% | 13.1% | 13.3% | -2.8%* | 0.2% |
| 200% to 299% | 11.5% | 9.8% | 10.0% | -1.5%* | 0.2% |
| 300%+ | 4.5% | 3.5% | 3.9% | -0.6% | 0.4% |
| Total | 9.8% | 7.6% | 7.6% | -2.2%* | 0.0% |

Data Source: 2009 Vermont Household Health Insurance Survey

*=Statistically significant change

**Is person uninsured?
(% by annual family income – FPL)**

| Count Uninsured | Count | | | Change | |
|-----------------|--------|--------|--------|--------------|--------------|
| | 2005 | 2008 | 2009 | 2005 to 2009 | 2008 to 2009 |
| Less than 100% | 16,396 | 12,342 | 10,601 | -5,795 | -1,741 |
| 100% to 199% | 18,674 | 13,426 | 13,767 | -4,907 | 341 |
| 200% to 299% | 12,676 | 10,284 | 10,575 | -2,101 | 291 |
| 300%+ | 13,311 | 11,234 | 12,516 | -795 | 1,282 |
| Total | 61,047 | 47,287 | 47,460 | -13,587 | 173 |

Data Source: 2009 Vermont Household Health Insurance Survey

A large majority of uninsured children and nearly half of uninsured adults age 18 to 64 have been without health insurance coverage for less than 12 months.

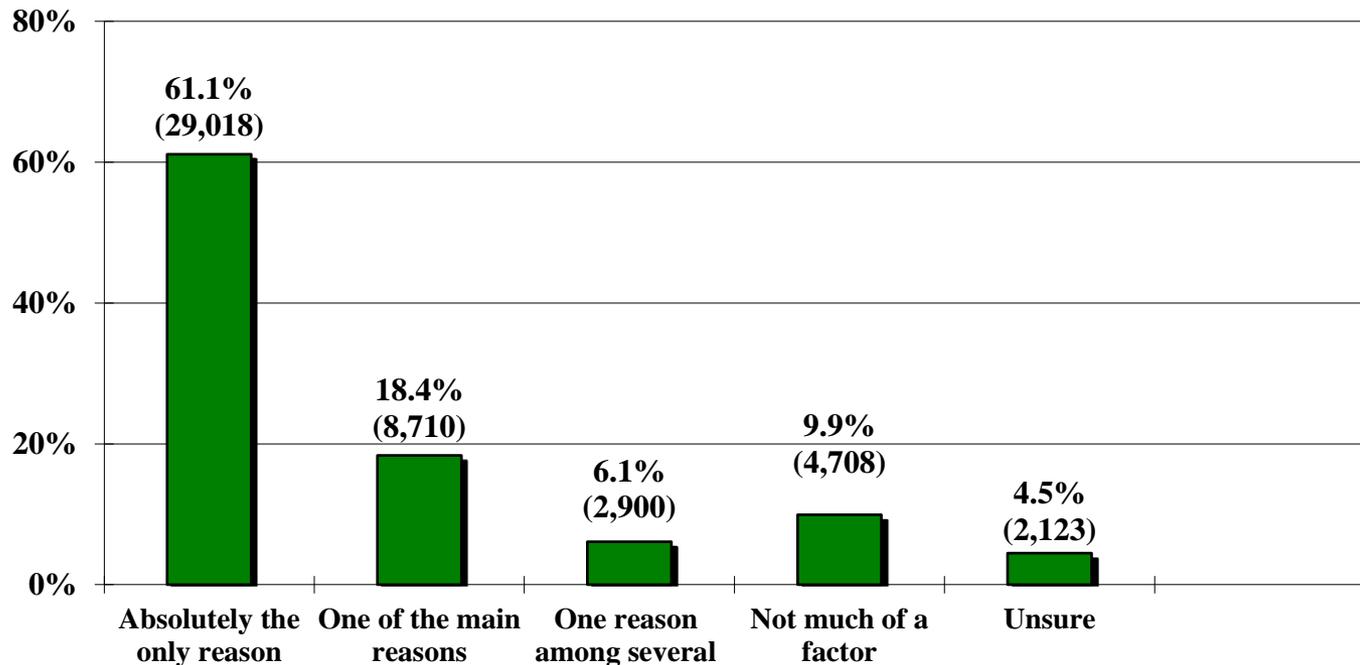
**How long has person been without health insurance coverage?
(% by age of resident)**

| | Age 0 to 17 | | | Age 18 to 64 | | |
|---------------------|-------------|-------|-------|--------------|-------|-------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009 |
| | Rate | Rate | Rate | Rate | Rate | Rate |
| 12 months or less | 41.6% | 59.7% | 76.1% | 30.5% | 48.7% | 47.7% |
| More than 12 months | 55.3% | 37.3% | 19.6% | 66.0% | 48.4% | 47.4% |
| Don't know | 3.1% | 3.0% | 4.4% | 3.6% | 2.8% | 4.9% |

Data Source: 2009 Vermont Household Health Insurance Survey

Cost is the main reason uninsured Vermonters lack health insurance coverage.

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



Data Source: 2009 Vermont Household Health Insurance Survey

But employment related factors also lead to the loss of health insurance coverage.

**Is this a reason why person no longer has health insurance coverage?
(% who indicated “yes” among uninsured residents by age cohort, 2009)**

| | Total | Age | Age | Total | Age | Age |
|-----------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|---------------|--------------|---------------|
| | Rate | 0 to 17 | 18 to 64 | Count | 0 to 17 | 18 to 64 |
| Could no longer afford the cost of premiums for employer’s insurance. | 28.1% | 34.4% | 27.6% | 13,338 | 1,247 | 12,091 |
| A family member lost their job. | 23.4% | 26.0% | 23.2% | 11,089 | 941 | 10,149 |
| Employer stopped offering health insurance coverage. | 14.8% | 7.3% | 15.5% | 7,027 | 263 | 6,764 |
| Person no longer eligible through employer because of a reduction in the number of hours for employed family member. | 11.0% | 8.5% | 11.2% | 5,206 | 310 | 4,896 |

Data Source: 2009 Vermont Household Health Insurance Survey

Among the uninsured with some type of coverage during the prior 12 months, the majority were previously covered by private health insurance through employment.

**Type of Health Insurance Coverage Person had Within Previous 12 Months
(Asked of those who have been uninsured for a year or less)**

| | Rate | Count |
|--------------------------------------------------------------|---------------|---------------|
| Private health insurance through an employer or union | 66.0% | 15,584 |
| Private health insurance bought directly, paid out of pocket | 3.9% | 929 |
| State health insurance (Medicaid, VHAP, Dr. Dynasaur) | 19.7% | 4,650 |
| Catamount Health | 3.7% | 873 |
| Other | 0.5% | 113 |
| Unsure | 6.2% | 1,475 |
| Total | 100.0% | 23,624 |

Data Source: 2009 Vermont Household Health Insurance Survey

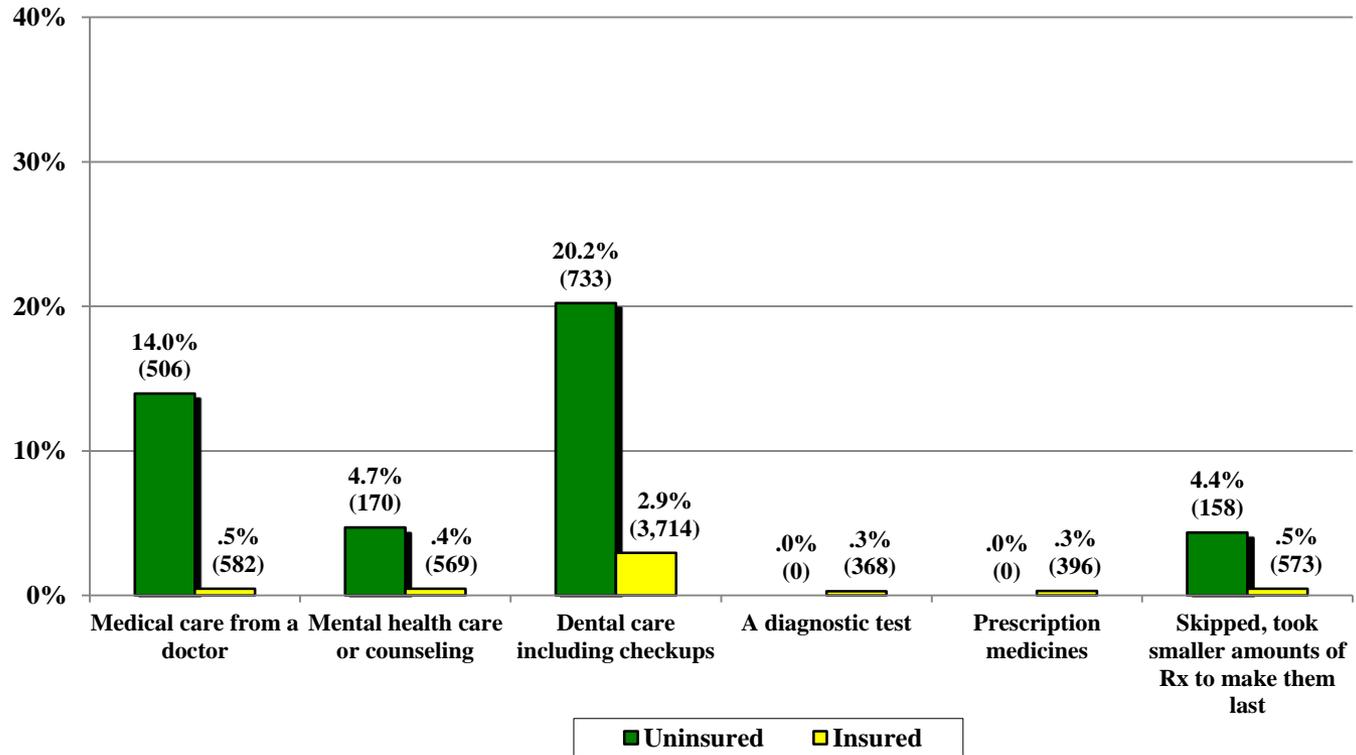
Characteristics of Uninsured Children Aged 0 to 17

Approximately 3,600 Vermont children currently have no health insurance:

- A majority (56.8%) are female.
- The largest percentages live in Chittenden, Windsor, Windham, and Franklin counties.
- Less than half (46.0%) reside in families whose annual incomes are less than 200% of FPL.
- Nearly nine in ten (86.0%) uninsured children live in families with one or more employed parents. Eight in ten (80.2%) of the employed adults work full time.

Uninsured children are more likely than insured children to have not received needed medical care, mental health care, or dental care due to cost.

Was there any time person needed ___ but did not get it because they could not afford it?
(Children aged 0 to 17)



Data Source: 2009 Vermont Household Health Insurance Survey

The percentage of uninsured children not receiving needed medical care has increased since 2008.

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

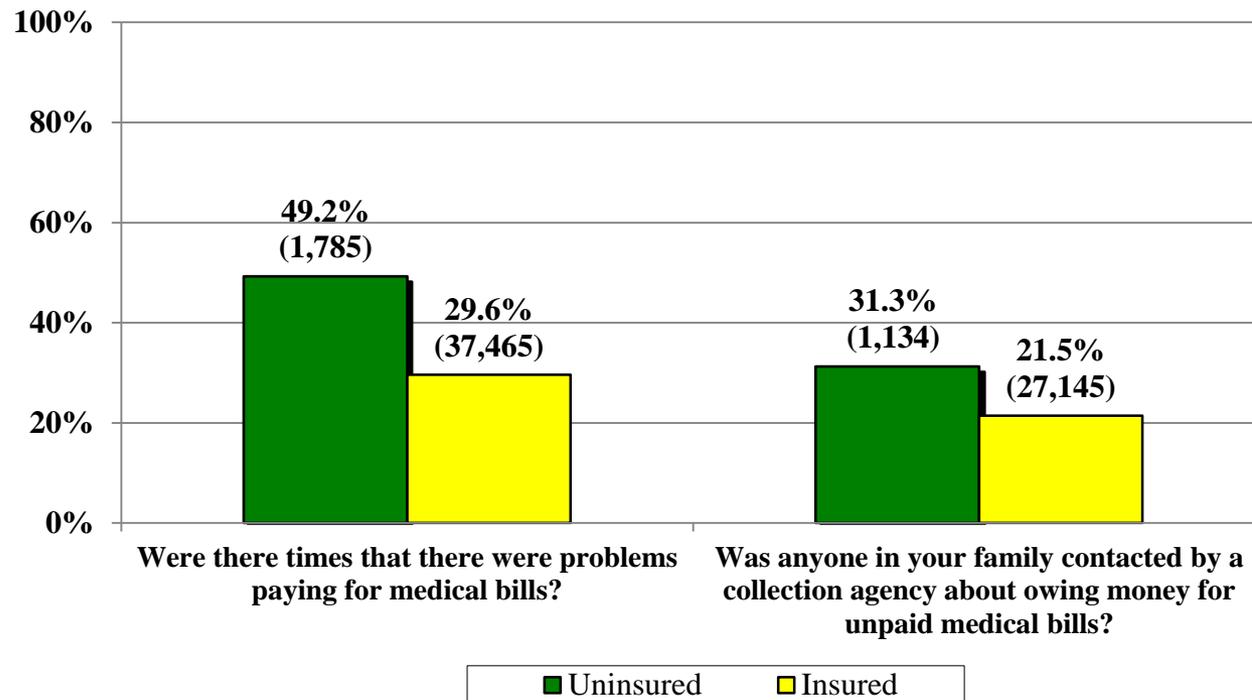
(Uninsured children aged 0 to 17)

| | Rate | | | Count | | |
|-------------------------------------------------------|-------|-------|-------|-------|------|------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009 |
| Medical care from a doctor | 4.0% | 1.9% | 14.0% | 261 | 72 | 506 |
| Mental health care or counseling | 2.6% | 2.4% | 4.7% | 168 | 92 | 170 |
| Dental care including checkups | 24.7% | 18.1% | 20.2% | 1,626 | 700 | 733 |
| A diagnostic test | 1.4% | 1.2% | .0% | 92 | 48 | 0 |
| Prescription medicines | 5.5% | 3.8% | .0% | 363 | 145 | 0 |
| Skipped, took smaller amounts of Rx to make them last | 2.4% | .6% | 4.4% | 160 | 24 | 158 |

Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

Nearly half (49.2%) of families with uninsured children had difficulty paying medical bills and nearly one-third (31.3%) had been contacted by a collection agency for unpaid medical bills; significantly more than families with insured children.

**During the past 12 months...
(Children aged 0 to 17)**



Data Source: 2009 Vermont Household Health Insurance Survey

But these percentages have declined since 2005 and 2008.

**During the past 12 months...
(Uninsured children aged 0 to 17)**

| | Rate | | | Count | | |
|--------------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009 |
| Were there times that there were problems paying for medical bills? | 58.3% | 63.0% | 49.2% | 3,835 | 2,438 | 1,785 |
| Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills? | 43.2% | 38.5% | 31.3% | 2,844 | 1,491 | 1,134 |

Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

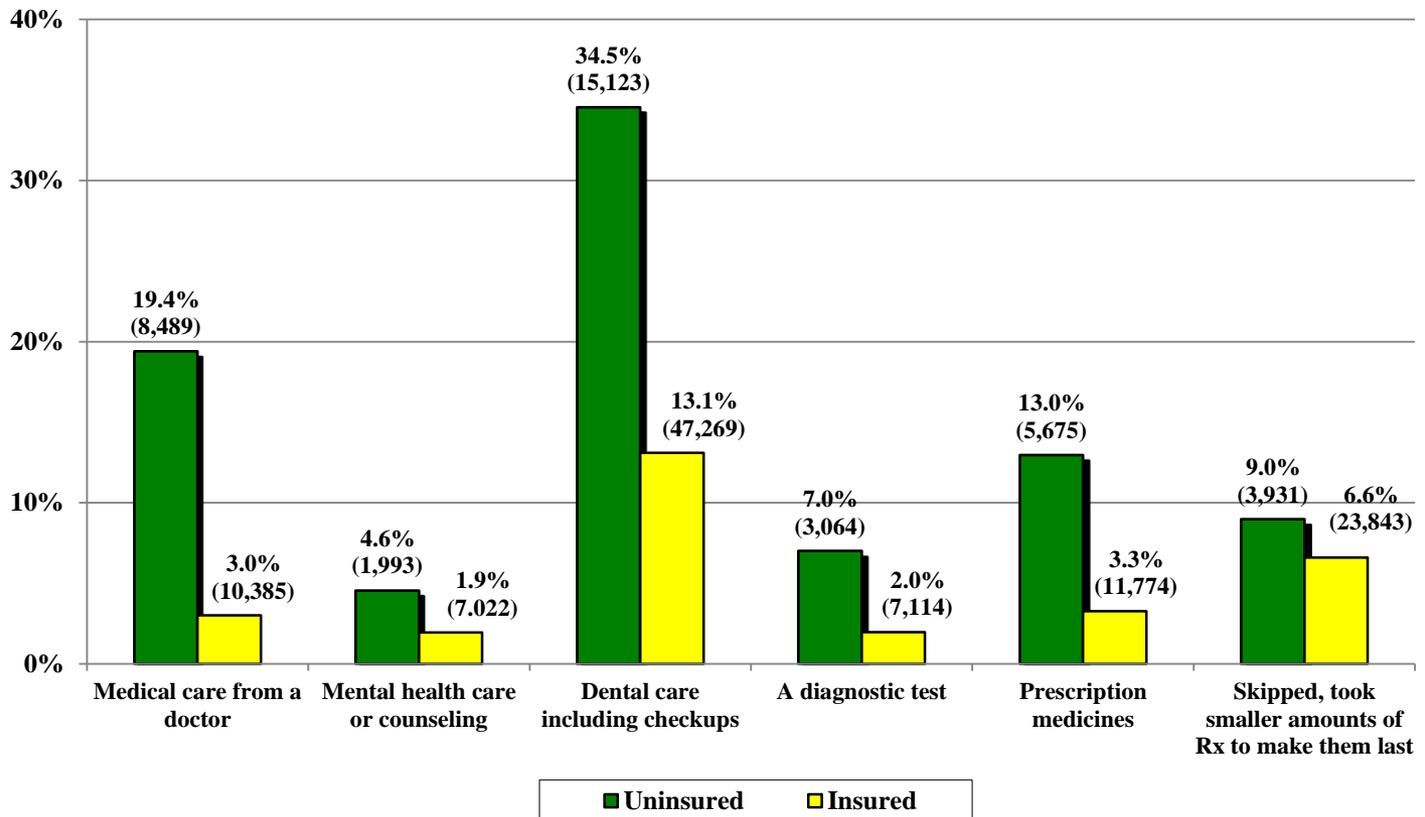
Characteristics of Uninsured Adults Aged 18 to 64

Approximately 43,800 Vermont adults aged 18 to 64 currently have no health insurance:

- A majority (62.4%) are male.
- One-half (50.2%) of the uninsured adult population is aged 18 to 34.
- More than half (51.7%) of uninsured adults reside in families with incomes below 200% of FPL.
- About three-quarters (72.4%) of uninsured adults are employed and more than seven in ten (71.2%) of those adults work full time.

Uninsured adults are more likely to have not received needed medical care, mental health care, or dental care due to cost.

Was there any time person needed __ but did not get it because they could not afford it?
(Adults aged 18 to 64)



Data Source: 2009 Vermont Household Health Insurance Survey

The percentage of uninsured adults not receiving needed medical care has increased since 2008.

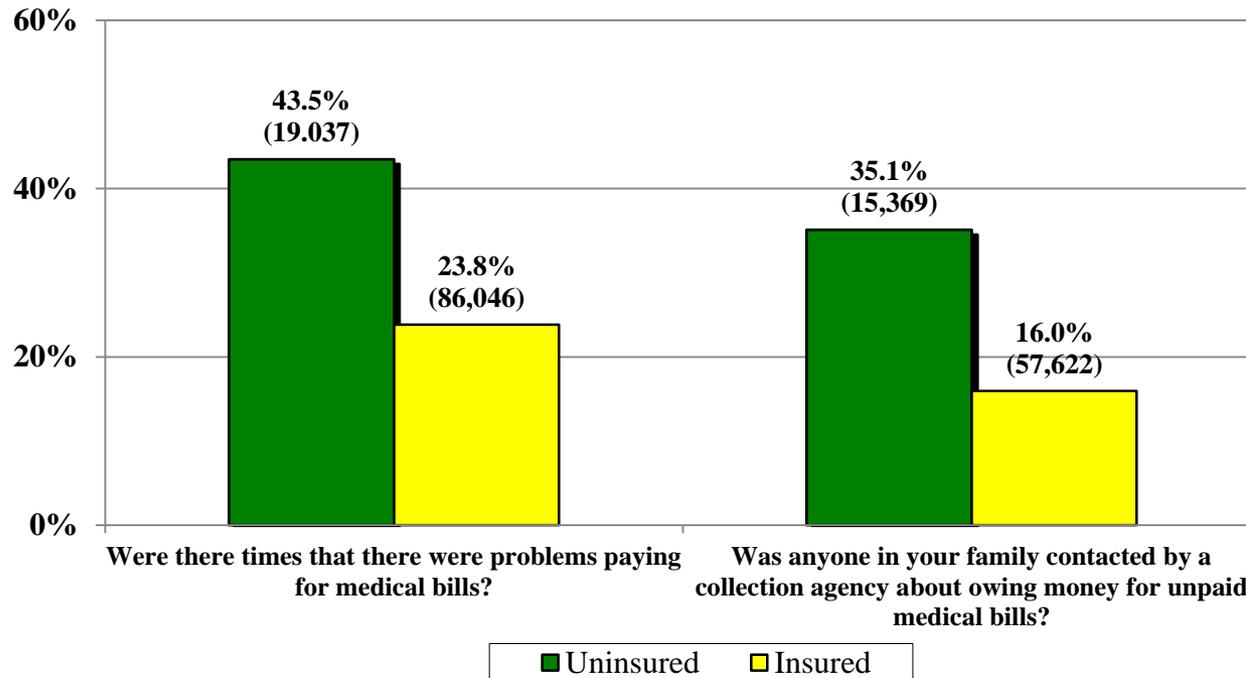
Was there any time person needed __ but did not get it because they could not afford it?
(Uninsured adults aged 18 to 64)

| | Rate | | | Count | | |
|-------------------------------------------------------|-------|-------|-------|--------|-------|--------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009 |
| Medical care from a doctor | 25.2% | 10.2% | 19.4% | 13,574 | 4,422 | 8,489 |
| Mental health care or counseling | 6.7% | 2.9% | 4.6% | 3,619 | 1,265 | 1,993 |
| Dental care including checkups | 38.6% | 19.7% | 34.5% | 20,821 | 8,516 | 15,123 |
| A diagnostic test | 9.7% | 5.2% | 7.0% | 5,231 | 2,260 | 3,064 |
| Prescription medicines | 14.2% | 7.6% | 13.0% | 7,633 | 3,303 | 5,675 |
| Skipped, took smaller amounts of Rx to make them last | 10.5% | 6.0% | 9.0% | 5,652 | 2,595 | 3,931 |

Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

More than four in ten (43.5%) uninsured adults had difficulty paying medical bills and more than one-third (35.3%) had been contacted by a collection agency for unpaid medical bills, significantly more than insured adults.

**During the past 12 months...
(Adults aged 18 to 64)**



Data Source: 2009 Vermont Household Health Insurance Survey

But these percentages are comparable to 2008.

During the past 12 months...
(Uninsured adults aged 18 to 64)

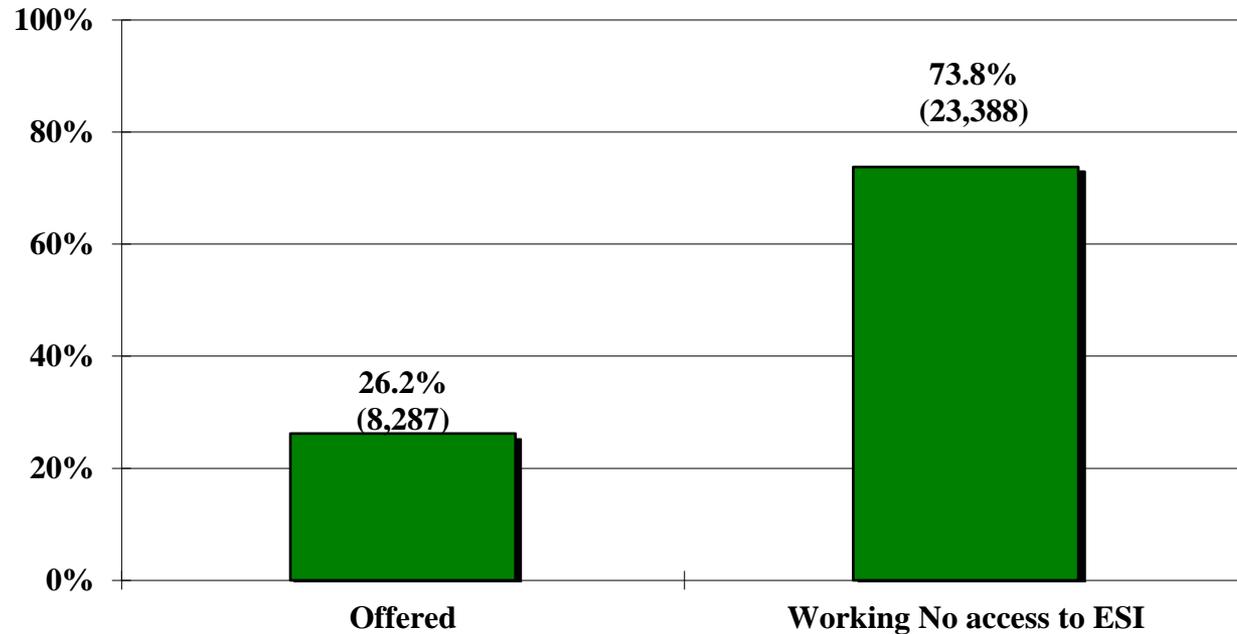
| | Rate | | | Count | | |
|--------------------------------------------------------------------------------------------------------|-------|-------|-------|--------|--------|--------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009 |
| Were there times that there were problems paying for medical bills? | 45.2% | 46.1% | 43.5% | 24,369 | 19,974 | 19,037 |
| Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills? | 31.5% | 30.6% | 35.1% | 16,978 | 13,265 | 15,369 |

Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

Access to ESI Among the Working Uninsured Aged 18 to 64

One-quarter (26.2%) of uninsured adults work for an employer that offers ESI.

Is person offered ESI?
(Uninsured working residents ages 18 to 64)



Data Source: 2009 Vermont Household Health Insurance Survey

The percentage with access to ESI is comparable to 2008 but has declined since 2005.

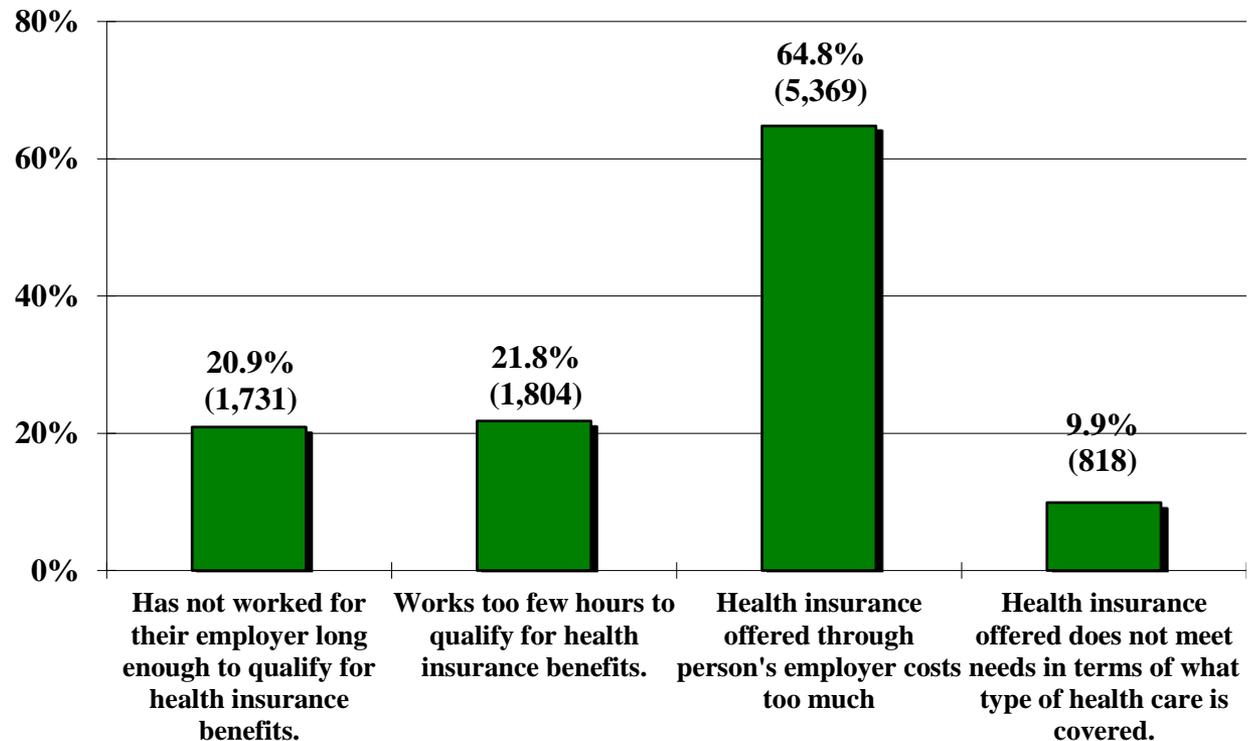
**Does person's employer or labor union offer health insurance coverage?
(% among uninsured working residents aged 18 to 64)**

| | Rate | | | Count | | |
|---------|--------|--------|--------|--------|--------|--------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009 |
| Yes | 30.1% | 24.1% | 26.2% | 13,188 | 8,207 | 8,287 |
| No | 65.8% | 75.9% | 67.7% | 28,811 | 25,839 | 21,446 |
| Unsure | 3.9% | 0.0% | 6.0% | 1,727 | 0 | 3,812 |
| Refused | 0.1% | 0.0% | 0.1% | 46 | 0 | 417 |
| Total | 100.0% | 100.0% | 100.0% | 43,772 | 34,046 | 31,675 |

Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

Cost remains the primary barrier to enrolling in ESI among uninsured working adults.

Is ____ a reason why person did not enroll in their employer's health insurance plan?
(Working uninsured aged 18 to 64 with employers offering ESI)

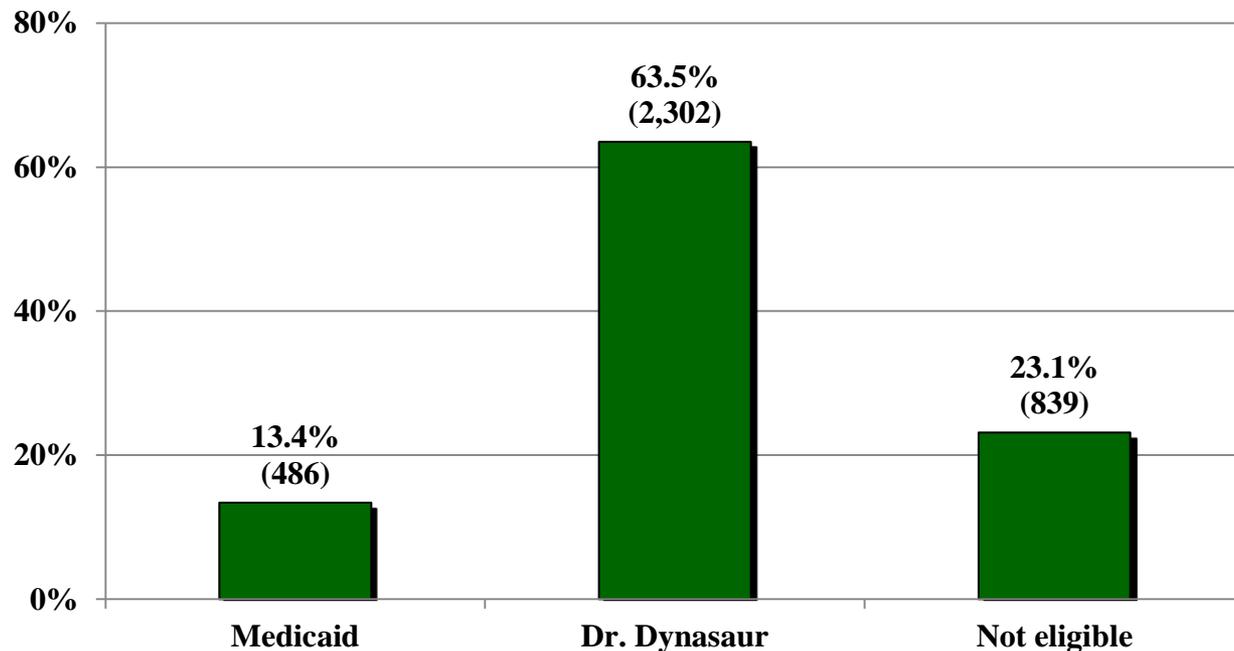


Data Source: 2009 Vermont Household Health Insurance Survey

Eligibility for State Health Insurance Coverage

Of the 3,627 uninsured children, 76.9% meet the eligibility requirements for state health insurance.

Is uninsured person eligible for state health insurance?
(Uninsured children aged 0 to 17)



Data Source: 2009 Vermont Household Health Insurance Survey

The percentage of uninsured children eligible for state health insurance is comparable to 2005 and 2008.

Of the nearly 2,800 uninsured children eligible for state health insurance:

- A majority (55.3%) are female.
- By Age:
 - 24.3% are age 0 to 5.
 - 36.9% are aged 6 to 10.
 - 38.7% are aged 11 to 17.
- By Income:
 - 16.6% reside in families with incomes less than 100% of FPL.
 - 43.4% reside in families with incomes between 100% and 199% of FPL.
 - 40.1% reside in families with incomes between 200% and 299% of FPL.
- Nine in ten (89.8%) live in families with one or more employed parents with 82.1% of these employed parents working full time.

The percentage of uninsured children eligible for state health insurance not receiving needed medical care has increased since 2008.

Was there any time person needed __ but did not get it because they could not afford it?
(Uninsured children aged 0 to 17 eligible for state insurance)

| | Rate | | | Count | | |
|-------------------------------------------------------|-------|-------|-------|-------|------|------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009 |
| Medical care from a doctor | 3.5% | 2.4% | 14.8% | 185 | 72 | 412 |
| Mental health care or counseling | 3.2% | 2.4% | 4.9% | 168 | 71 | 138 |
| Dental care including checkups | 26.7% | 22.4% | 23.8% | 1,390 | 676 | 664 |
| A diagnostic test | 1.8% | 1.6% | 0.0% | 92 | 48 | 0 |
| Prescription medicines | 7.0% | 4.8% | 0.0% | 363 | 145 | 0 |
| Skipped, took smaller amounts of Rx to make them last | 3.1% | .8% | 5.7% | 160 | 24 | 158 |

Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

As with all uninsured children, these percentages have declined since 2005 and 2008.

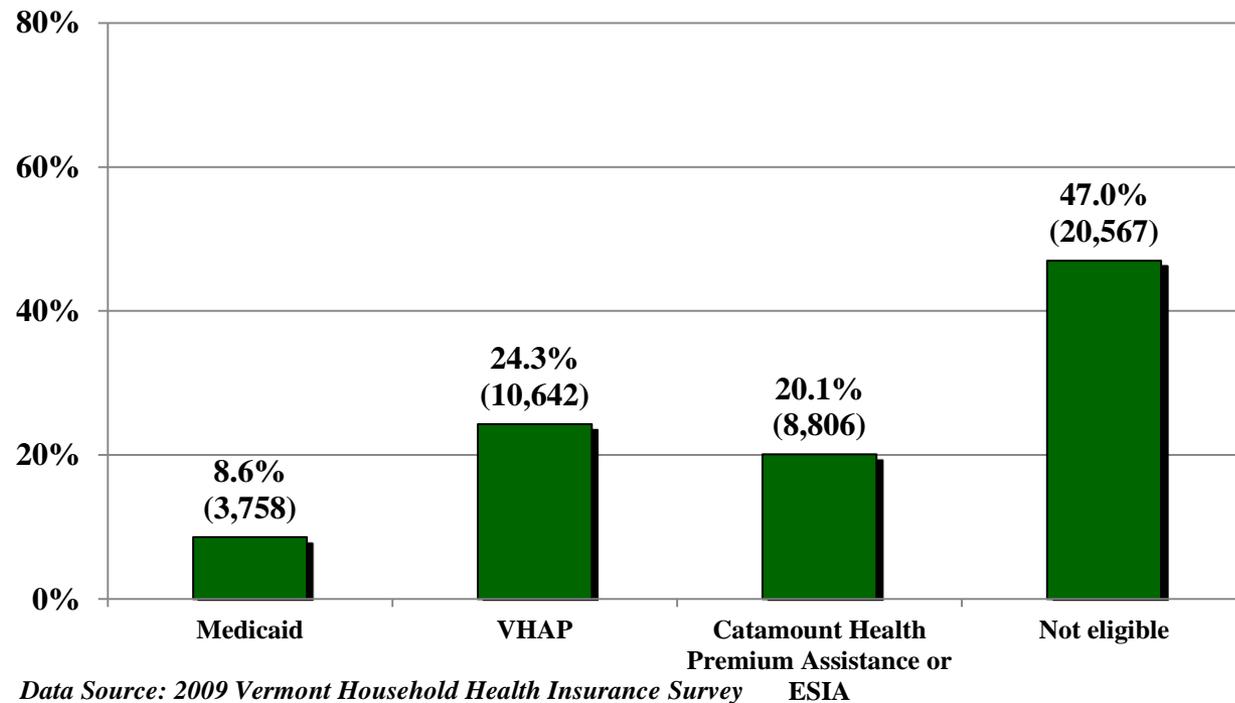
**During the past 12 months...
(Uninsured children aged 0 to 17 eligible for state health insurance)**

| | Rate | | | Count | | |
|--------------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009 |
| Were there times that there were problems paying for medical bills? | 58.0% | 71.6% | 50.8% | 3,020 | 2,159 | 1,417 |
| Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills? | 46.1% | 40.8% | 35.9% | 2,396 | 1,232 | 1,000 |

Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

Of the 43,774 uninsured adults aged 18 to 64, 53.0% meet the eligibility requirements for coverage through state health insurance.

**Is person eligible for state health insurance?
(Uninsured adults aged 18 to 64)**



The percentage of uninsured adults aged 18 to 64 eligible for state health insurance is comparable to 2005 and 2008.

Of the more than 23,200 uninsured adults eligible for state health insurance:

- Two-thirds (66.0%) are male.
- By Age:
 - 29.3% are aged 18 to 24.
 - 28.6% are aged 25 to 34.
 - 38.7% are aged 35 to 45.
- By Income:
 - 41.9% reside in families with incomes less than 100% of FPL.
 - 32.3% reside in families with incomes between 100% and 199% of FPL.
 - 25.9% reside in families with incomes between 200% and 299% of FPL.
- Nearly two-thirds (63.7%) are employed and 62.1% of those adults work full time.

In comparison, of the 20,567 uninsured adults that are not eligible for state health insurance:

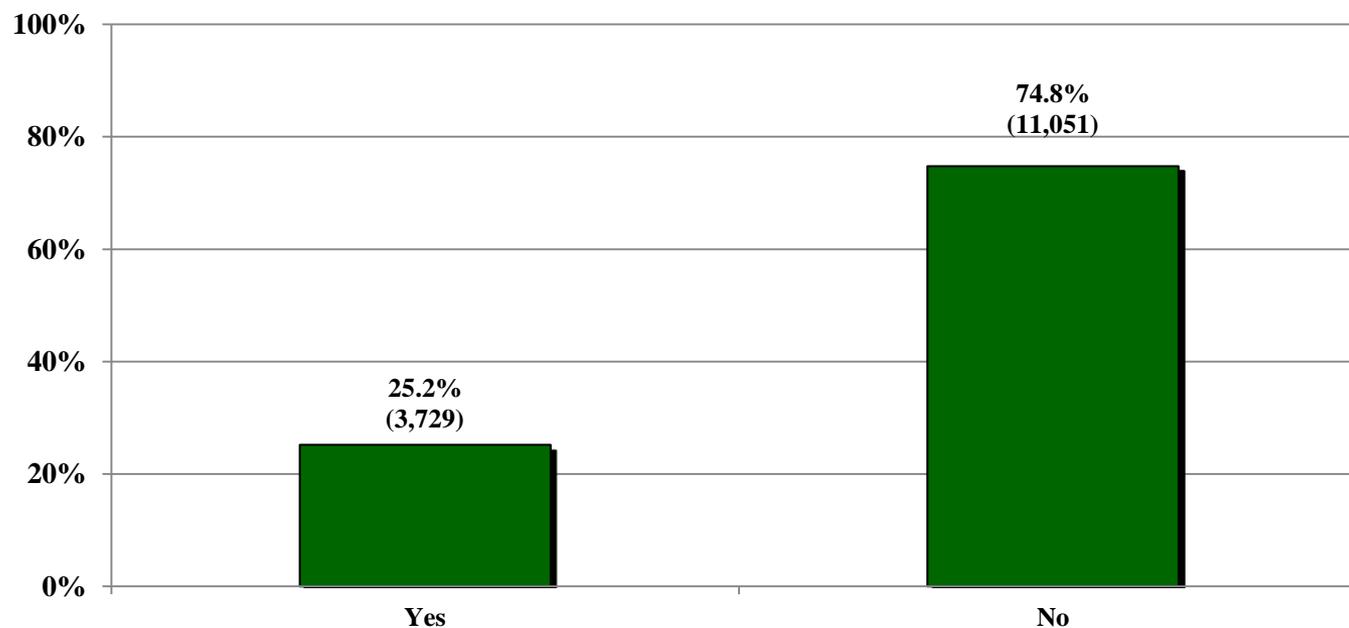
- **By Age:**
 - 19.6% are aged 18 to 24.
 - 21.8% are aged 25 to 34.
 - 20.0% are aged 35 to 44.

- **By Income:**
 - 2.0% reside in families with incomes less than 100% of FPL.
 - 24.5% reside in families with incomes between 100% and 199% of FPL.
 - 16.8% reside in families with incomes between 200% and 299% of FPL.
 - 56.8% reside in families with incomes of 300% of FPL or greater.

- More than eight in ten (82.1%) are employed and 79.0% of those adults work full time.

Only one-quarter (25.2%) of the uninsured adults eligible for state health insurance work for an employer that offers ESI.

**Does employer offer health insurance coverage to employees?
(Uninsured working adults aged 18 to 64 eligible for state health insurance)**



Data Source: 2009 Vermont Household Health Insurance Survey

The percentage of uninsured adults eligible for state health insurance not receiving needed medical care has increased since 2008.

**Was there any time person needed __ but did not get it because they could not afford it?
(Uninsured adults aged 18 to 64 eligible for state health insurance)**

| | Rate | | | Count | | |
|-------------------------------------------------------|-------|-------|-------|--------|-------|-------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009 |
| Medical care from a doctor | 26.9% | 9.5% | 21.1% | 6,882 | 2,204 | 4,893 |
| Mental health care or counseling | 6.4% | 3.0% | 4.9% | 1,648 | 686 | 1,133 |
| Dental care including checkups | 40.9% | 19.3% | 36.6% | 10,484 | 4,484 | 8,487 |
| A diagnostic test | 9.0% | 5.2% | 7.1% | 2,302 | 1,215 | 1,657 |
| Prescription medicines | 17.0% | 6.8% | 16.0% | 4,361 | 1,573 | 3,712 |
| Skipped, took smaller amounts of Rx to make them last | 9.8% | 4.1% | 9.0% | 2,509 | 952 | 2,096 |

Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

The percentage with difficulties paying medical bills and contacted by a collection agency also increased among uninsured adults eligible for state health insurance.

**During the past 12 months...
(Uninsured adults aged 18 to 64 eligible for state health insurance)**

| | Rate | | | Count | | |
|--------------------------------------------------------------------------------------------------------|-------|-------|-------|--------|--------|--------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009 |
| Were there times that there were problems paying for medical bills? | 49.7% | 47.2% | 50.1% | 12,739 | 10,951 | 11,626 |
| Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills? | 36.2% | 30.8% | 40.4% | 9,270 | 7,133 | 9,378 |

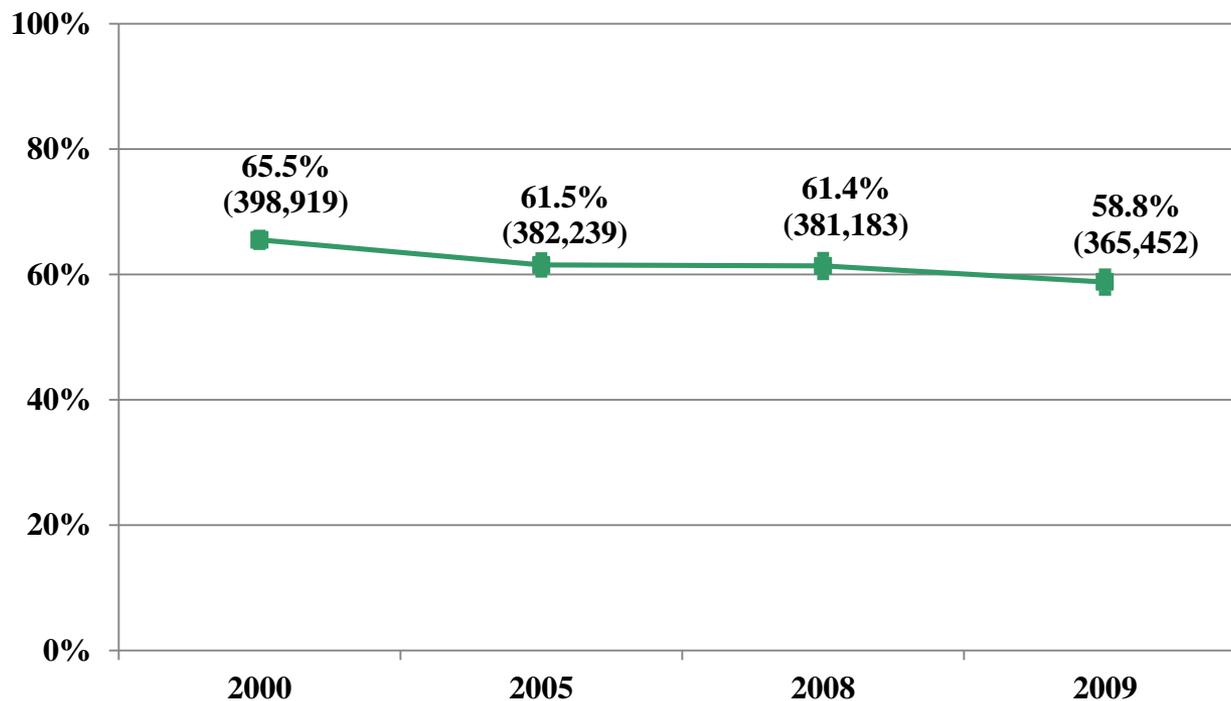
Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

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 including those with multiple sources of coverage.

Is person covered by private insurance?
(2000-2009)

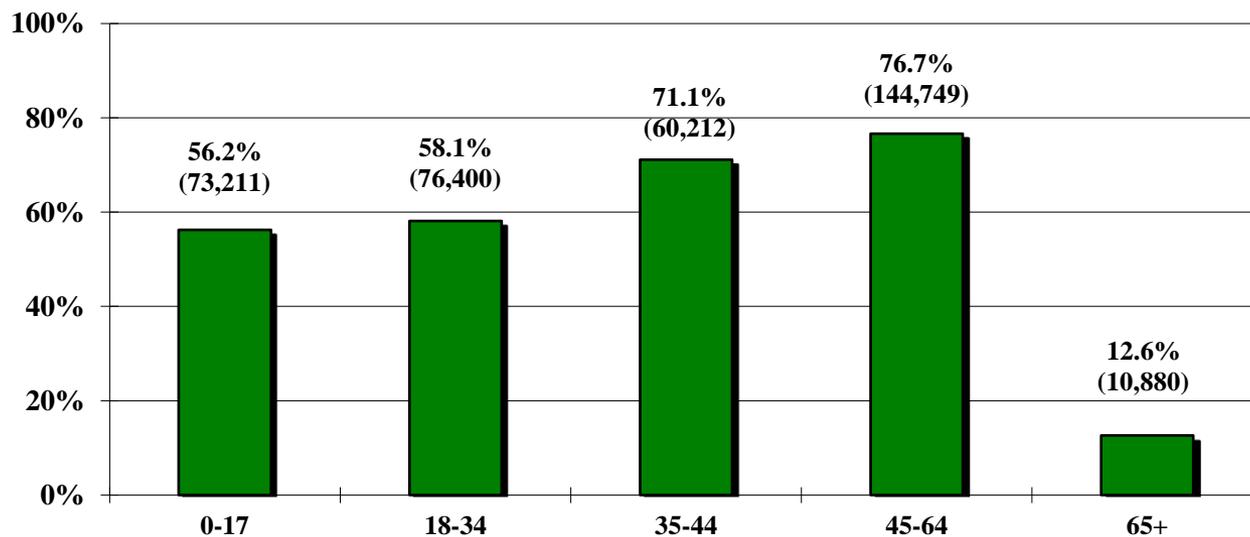


Data Source: 2000, 2005, 2008, and 20089 Vermont Household Health Insurance Surveys

The percentage of residents with private health insurance has been trending downward since 2000.

The highest percentage of Vermont residents covered by private health insurance are between the ages of 45 and 64.

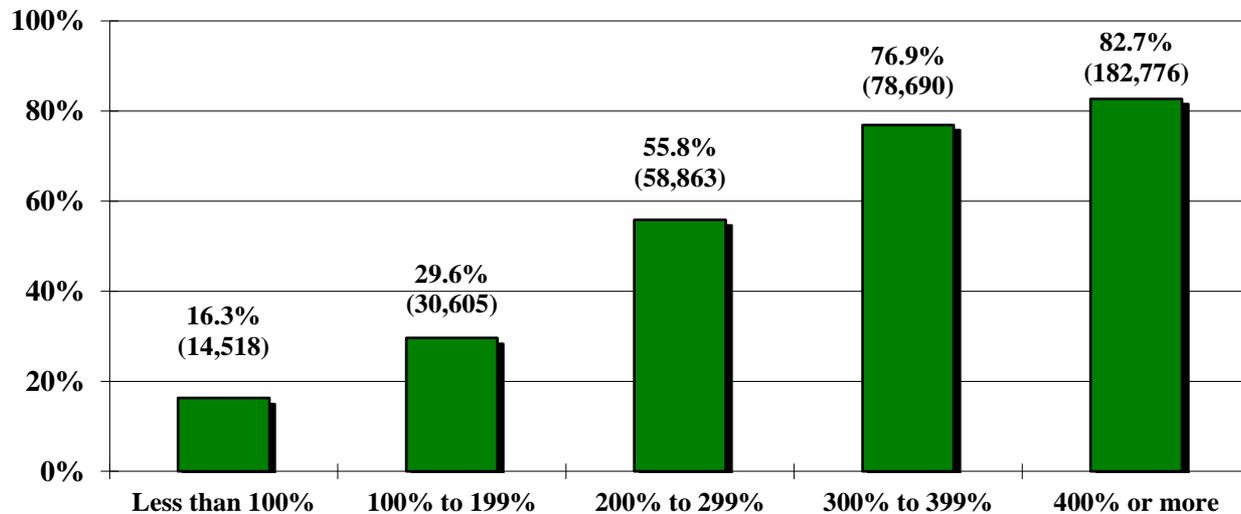
**Is person covered by private health insurance?
(% by age)**



Data Source: 2009 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.

**Is person covered by private health insurance?
(% by annual family income - FPL)**



Data Source: 2009 Vermont Household Health Insurance Survey

More than nine in ten privately insured residents obtain private health insurance coverage through employment.

Source of Private Health Insurance, Direct Purchase vs. Employer

| | Rate | | | Count | | |
|-------------------------|--------|--------|--------|---------|---------|---------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009 |
| Employer Related | 91.8% | 91.3% | 91.5% | 351,023 | 348,129 | 334,545 |
| Direct Purchase | 5.7% | 5.3% | 6.2% | 21,814 | 20,095 | 22,728 |
| Other | 0.1% | 2.0% | 1.2% | 445 | 7,467 | 4,518 |
| Unsure/Refused | 2.3% | 1.4% | 1.0% | 8,958 | 5,494 | 3,697 |
| Total | 100.0% | 100.0% | 100.0% | 382,240 | 381,183 | 365,489 |

Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

Note: Direct purchase may include self-employed individuals who purchase coverage in the small group employer market in Vermont.

Trends in Employer Sponsored Health Insurance

Among working respondents, more than two out of three employers offer health insurance to employees; 68.5% employees who are offered ESI enroll.

**Employer Sponsored Health Insurance Offer and Uptake
(% among working Vermonters age 18 to 64)**

| | Rate | | | Count | | |
|--------------------------|--------|--------|--------|---------|---------|---------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009* |
| Total Offered | 72.2% | 67.8% | 68.5% | 238,461 | 212,650 | 198,794 |
| Enrolled | 50.2% | 49.0% | 46.5% | 165,659 | 153,729 | 134,780 |
| Offered but Not Enrolled | 22.0% | 18.8% | 22.1% | 72,802 | 58,921 | 64,014 |
| Not Offered | 27.8% | 32.2% | 31.5% | 91,747 | 100,912 | 91,236 |
| Total | 100.0% | 100.0% | 100.0% | 330,208 | 313,562 | 290,030 |

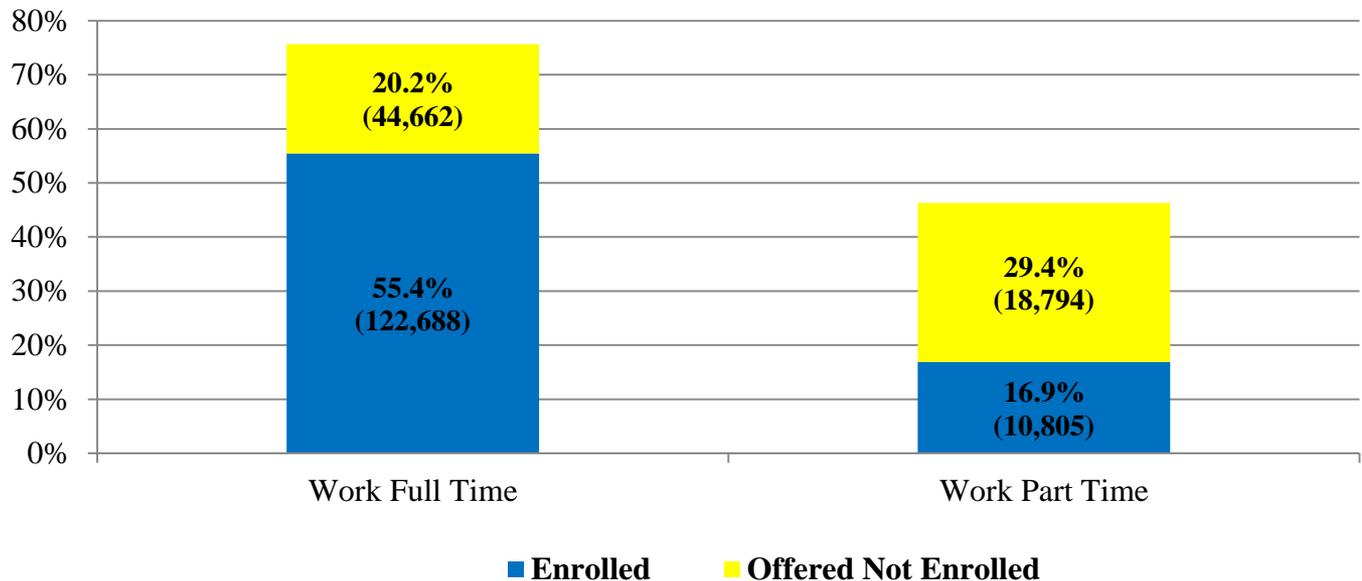
| | | | | | | |
|-----------------------------------|-------|-------|-------|---------|---------|---------|
| % of Employees with Access to ESI | 72.2% | 67.8% | 68.5% | 238,461 | 212,650 | 198,794 |
| Uptake Rate of ESI | 69.5% | 72.3% | 67.8% | | | |

Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

**In 2009, this includes approximately 56,000 self-employed Vermonters of which 32,133 have no other employees.*

Full time employees are significantly more likely to have access to ESI through their employer.

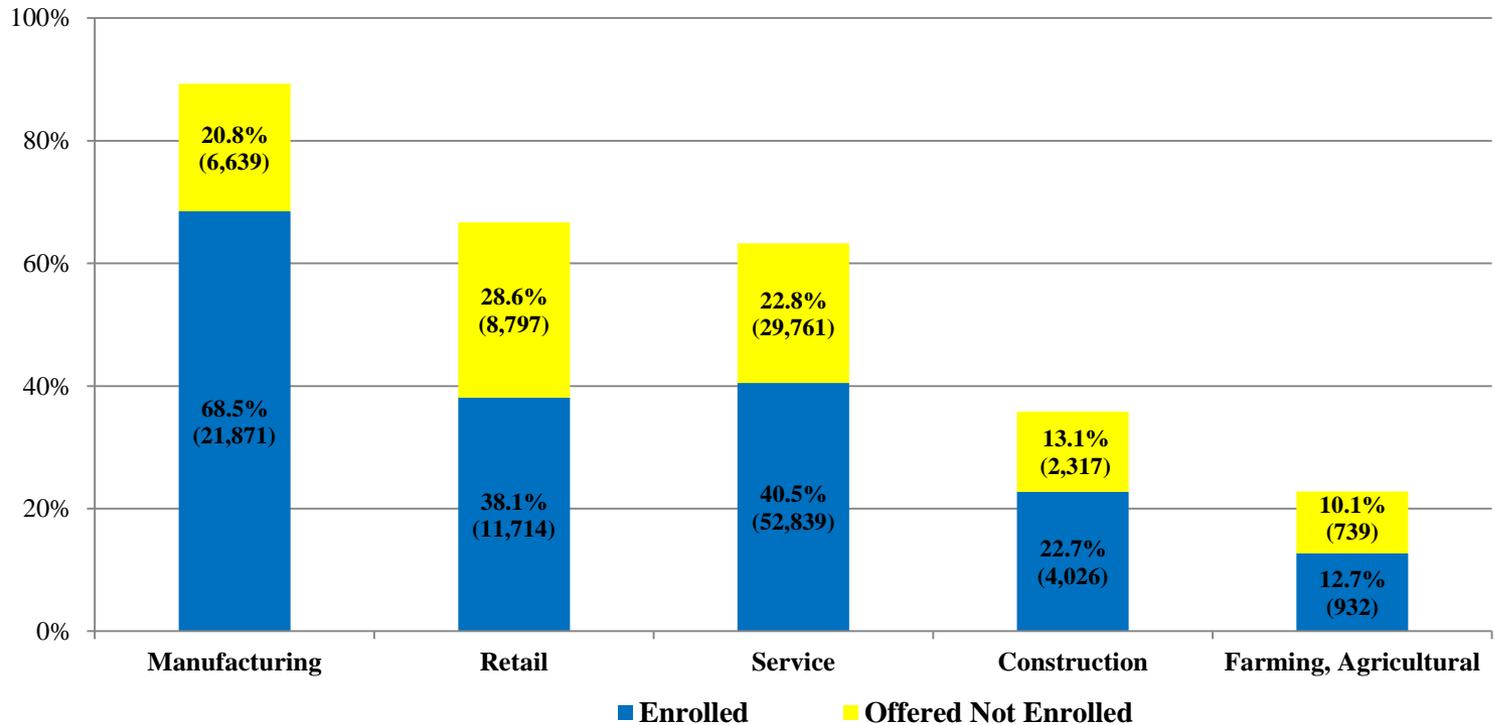
Employer Sponsored Health Insurance Offer and Uptake by Full or Part Time Employee
(% among working Vermonters aged 18 to 64)



Data Source: 2009 Vermont Household Health Insurance Survey

Those working in manufacturing, retail, or service are more likely to have access to ESI through their employer.

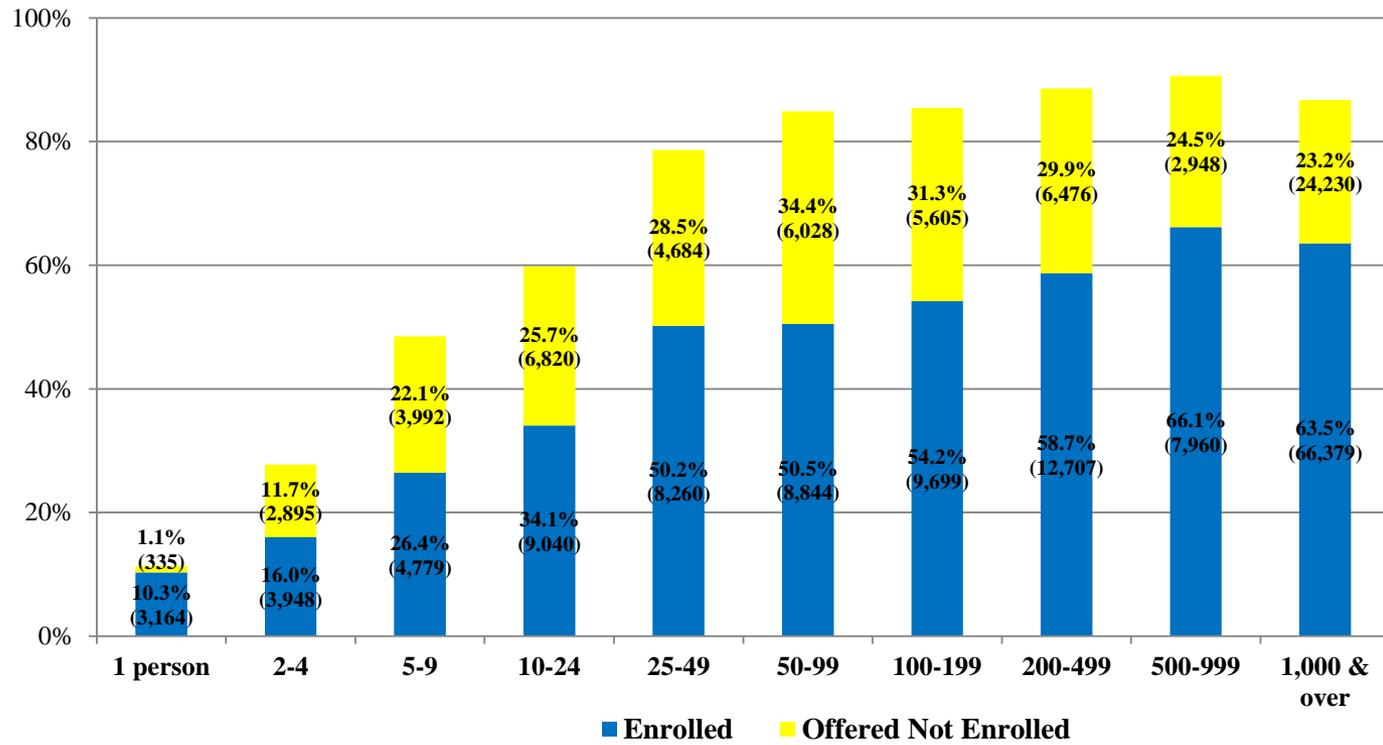
Employer Sponsored Health Insurance Offer and Uptake by Type of Employer
(% among working Vermonters aged 18 to 64)



Data Source: 2009 Vermont Household Health Insurance Survey

Both the percentage of employees offered ESI as well as the percentage of employees enrolling in their employer's health insurance increase with company size.

Employer Sponsored Health Insurance Offer and Uptake by Size of Employer
(% among working Vermonters aged 18 to 64)

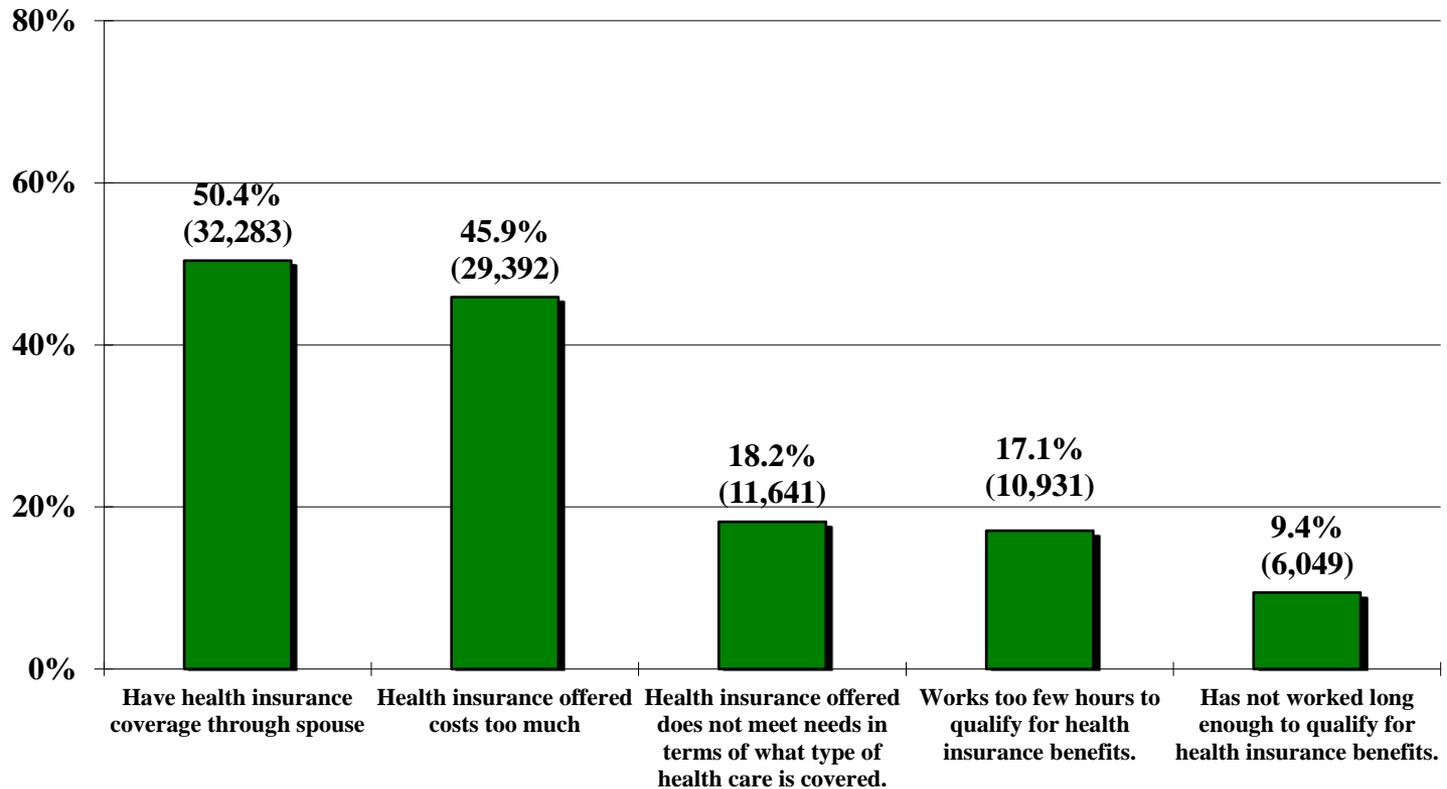


Data Source: 2009 Vermont Household Health Insurance Survey

Coverage through another source is the primary reason Vermonters do not enroll in their employers' health insurance.

Is ____ a reason why person did not enroll in their employer's health insurance plan?

(Working residents aged 18 to 64 with employers offering ESI)



Data Source: 2009 Vermont Household Health Insurance Survey

However, cost has become a more significant factor.

**Why was employer insurance not taken?
(% among those whose employers offer insurance but did not enroll)**

| | Rate | | | Count | | |
|------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|--------|--------|--------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009 |
| Have health insurance coverage through spouse | 52.2% | 56.9% | 50.4% | 39,724 | 34,923 | 32,283 |
| Health insurance offered costs too much | 17.7% | 29.6% | 45.9% | 13,434 | 18,173 | 29,392 |
| Health insurance offered does not meet needs in terms of what type of health care is covered. | 1.2% | 3.0% | 18.2% | 911 | 1,838 | 11,641 |
| Works too few hours to qualify for health insurance benefits. | 17.4% | 11.3% | 17.1% | 13,239 | 6,930 | 10,931 |
| Has not worked long enough to qualify for health insurance benefits. | 7.7% | 4.4% | 9.4% | 5,853 | 2,707 | 6,049 |

Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

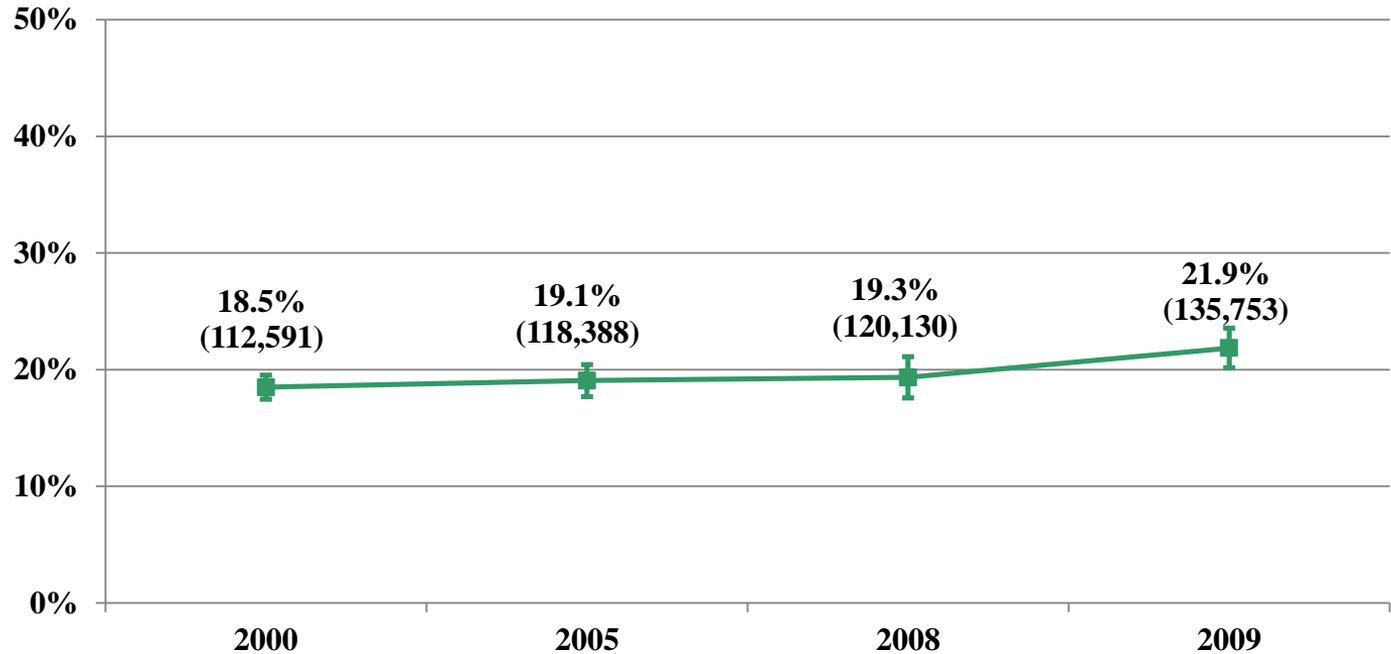
State Health Insurance Programs

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 or Dr. Dynasaur.

The percentage of residents covered through a state health insurance program has been trending upward since 2000.

Is person covered by state health insurance?
(2000-2009)



Data Source: 2000, 2005, 2008, 2009 Vermont Household Health Insurance Surveys

Of the additional 15,000 residents covered by state health insurance since 2008:

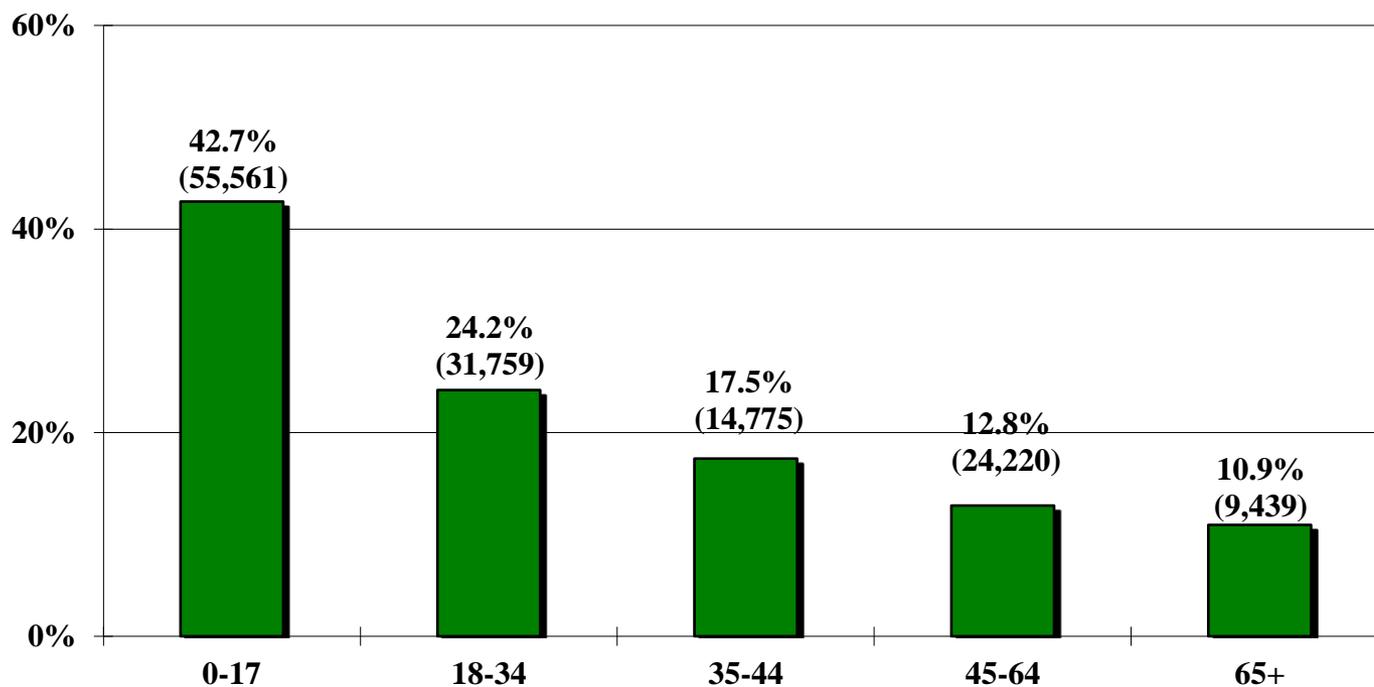
- An additional 9,584 residents enrolled in Medicaid.
- An additional 5,071 residents enrolled in VHAP.
- An additional 968 residents enrolled in Dr. Dynasuar.

- 5,506 are aged 18 to 24.
 - Among this age group 24.2% are covered by state health insurance, an increase from 16.9% in 2008.

- 6,299 reside in families with incomes between 200% and 299% of FPL.
 - Among this income group 18.3% are covered by state health insurance, an increase from 12.3% in 2008.

Among Vermont children, more than four in ten (42.7%) are covered by state health insurance.

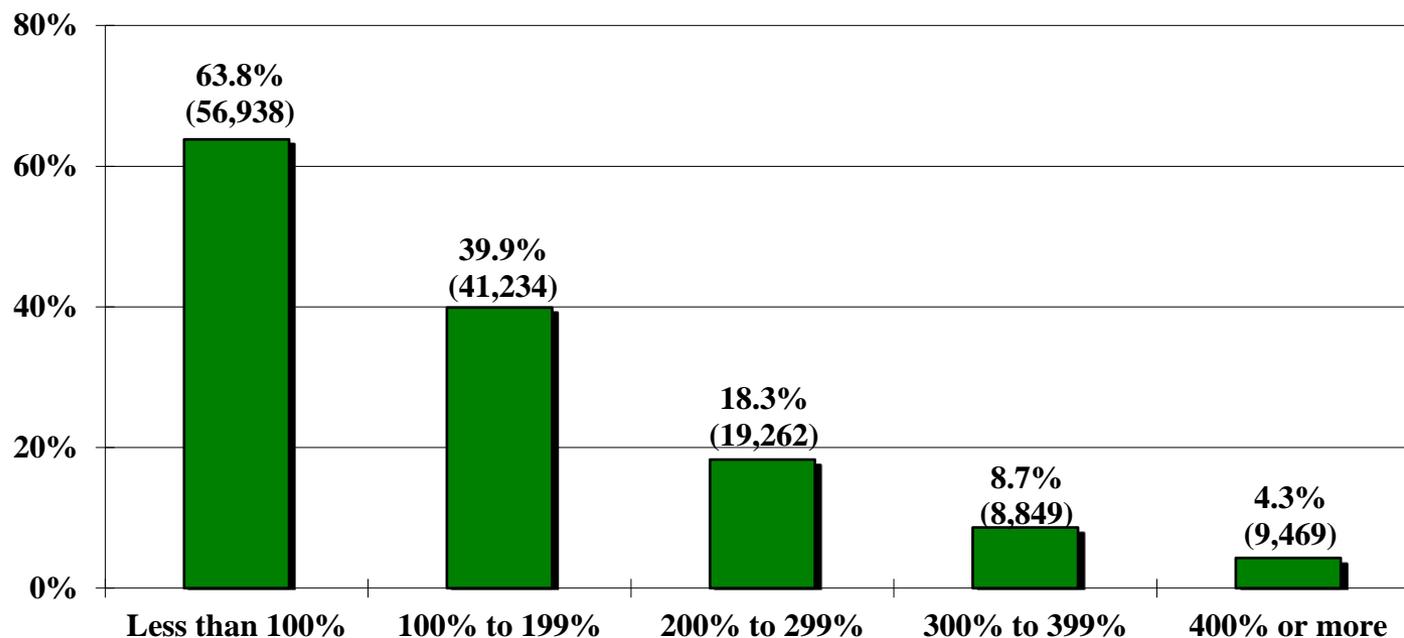
Is person covered by any state health insurance program?
(% by age)



Data Source: 2009 Vermont Household Health Insurance Survey

More than six in ten (63.8%) Vermont residents with family incomes less than 100% of FPL have health insurance coverage through state health insurance.

Is person covered by any state health insurance program?
(% by annual family income - FPL)



Data Source: 2009 Vermont Household Health Insurance Survey

Among Vermonters enrolled in state health insurance programs, there has been a statistically significant decline in the proportion of enrollees concerned about losing coverage since 2005 but is unchanged compared to 2008.

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

| | Rate | | | Count | | |
|--------|--------|--------|-------|---------|---------|---------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009 |
| Yes | 24.6% | 15.8% | 15.3% | 29,114 | 18,995 | 20,832 |
| No | 74.2% | 82.4% | 84.0% | 87,681 | 98,935 | 114,034 |
| Unsure | 1.1% | 1.8% | 0.7% | 1,325 | 2,200 | 887 |
| Total | 100.0% | 100.0% | 100% | 118,120 | 120,130 | 135,753 |

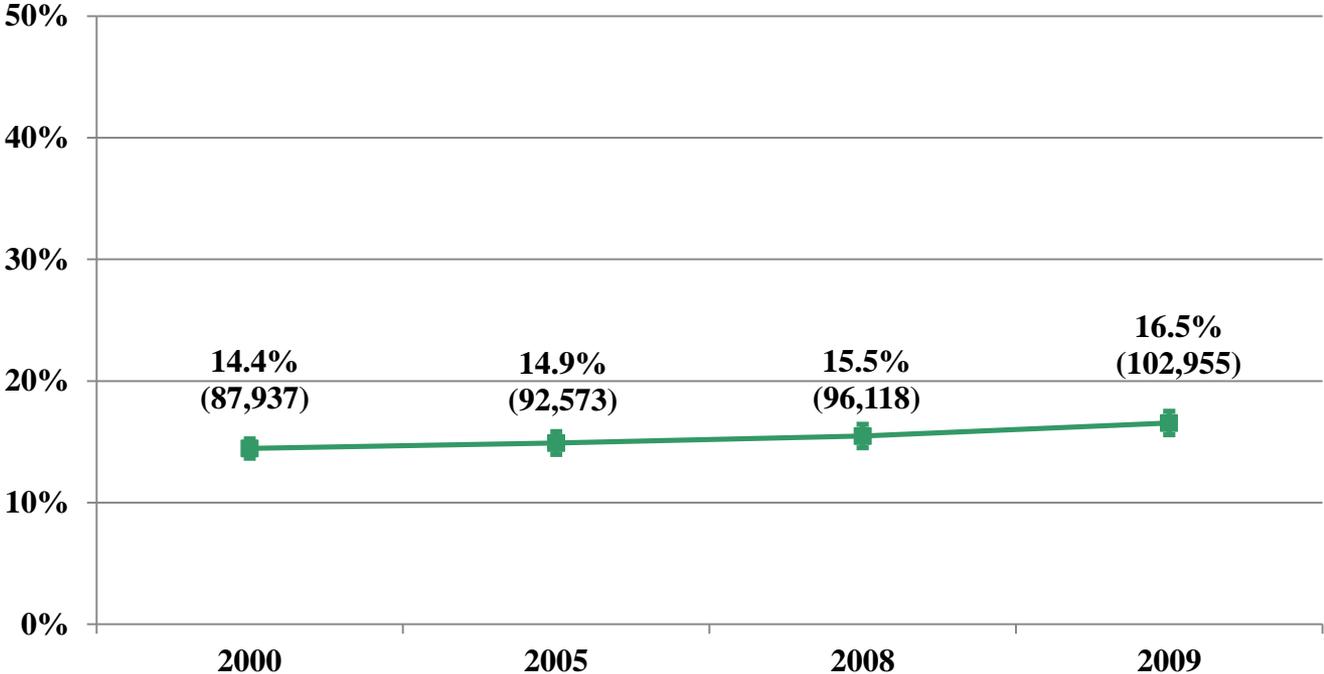
Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

Medicare

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

The percentage of Vermont residents covered by Medicare is trending upward. This includes those with multiple sources of coverage.

**Is person covered by Medicare?
(2000-2009)**



Data Source: 2000, 2005, 2008, 2009 Vermont Household Health Insurance Surveys

Dual Coverage

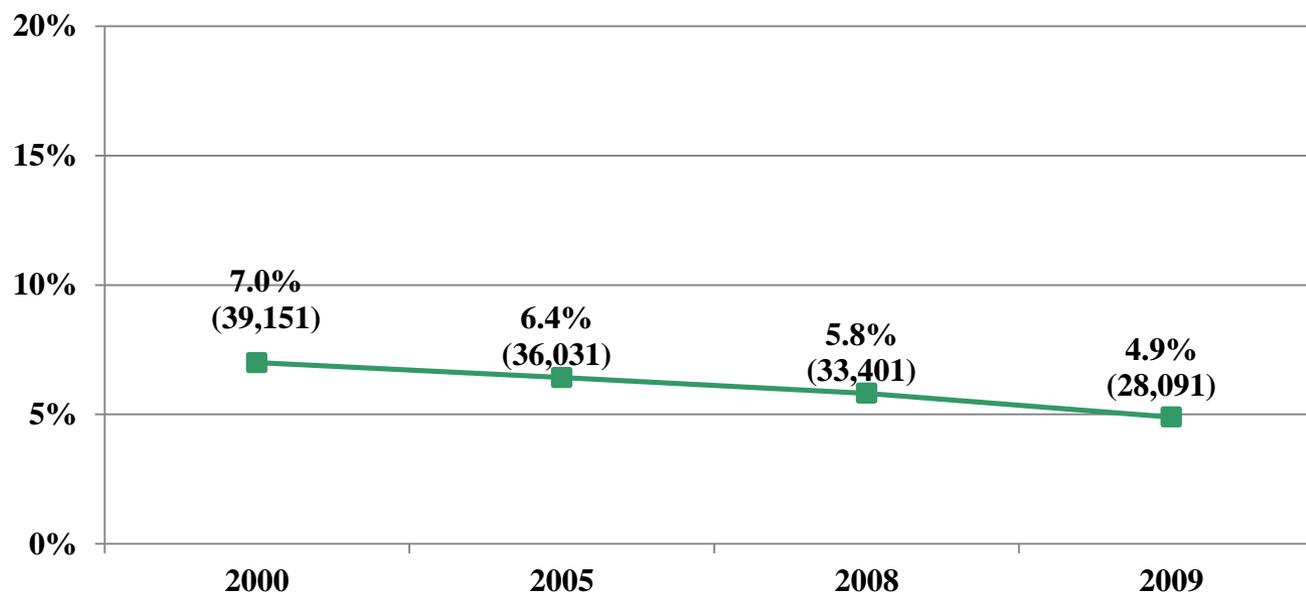
- 18% of Medicare recipients or nearly 19,000 are dually enrolled in Medicaid, an increase from 16,000 in 2008.
- Among those over 65 with Medicare coverage, 8.6% or nearly 7,300 have Medicare as a secondary payer due to coverage through private or military health insurance.

Interruptions in Insurance Coverage

In the 2009 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 and their concern about losing their health insurance in the future.

About 5%, approximately 28,000, currently insured Vermont residents had been without health insurance coverage sometime during the previous 12 months.

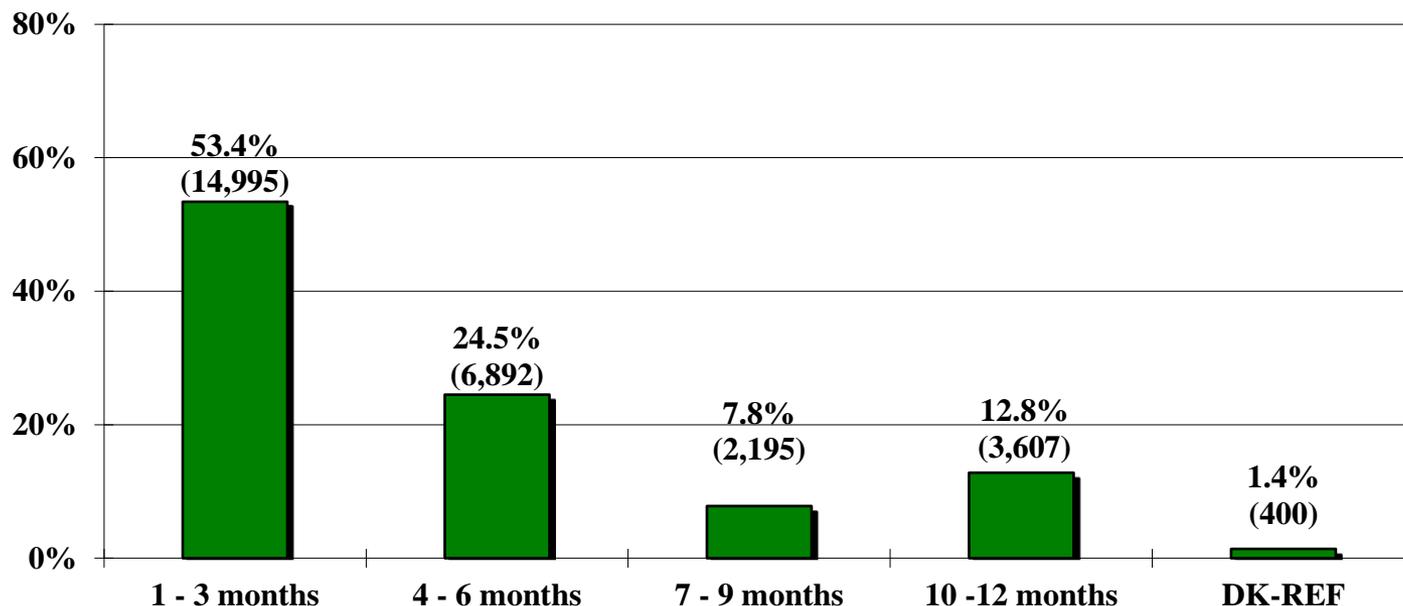
**Has person been without coverage anytime in the last 12 months?
(% among insured 2000-2009)**



Data Source: 2000, 2005, 2008, 2009 Vermont Household Health Insurance Surveys

More than half (53.4%) of those who experienced an interruption in coverage were without coverage for 1 to 3 months.

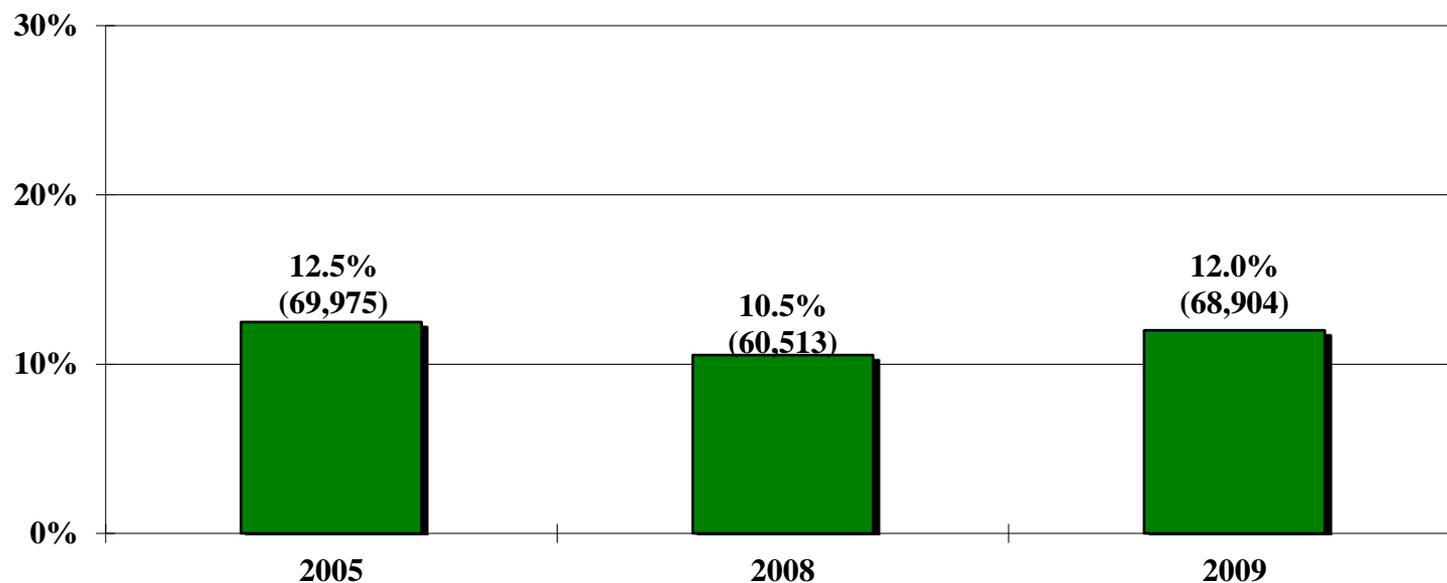
Approximately how many of the past 12 months was person without health insurance coverage?



Data Source: 2009 Vermont Household Health Insurance Survey

One in eight, approximately 69,000, currently insured Vermont residents are concerned they may lose their health insurance during the next 12 months.

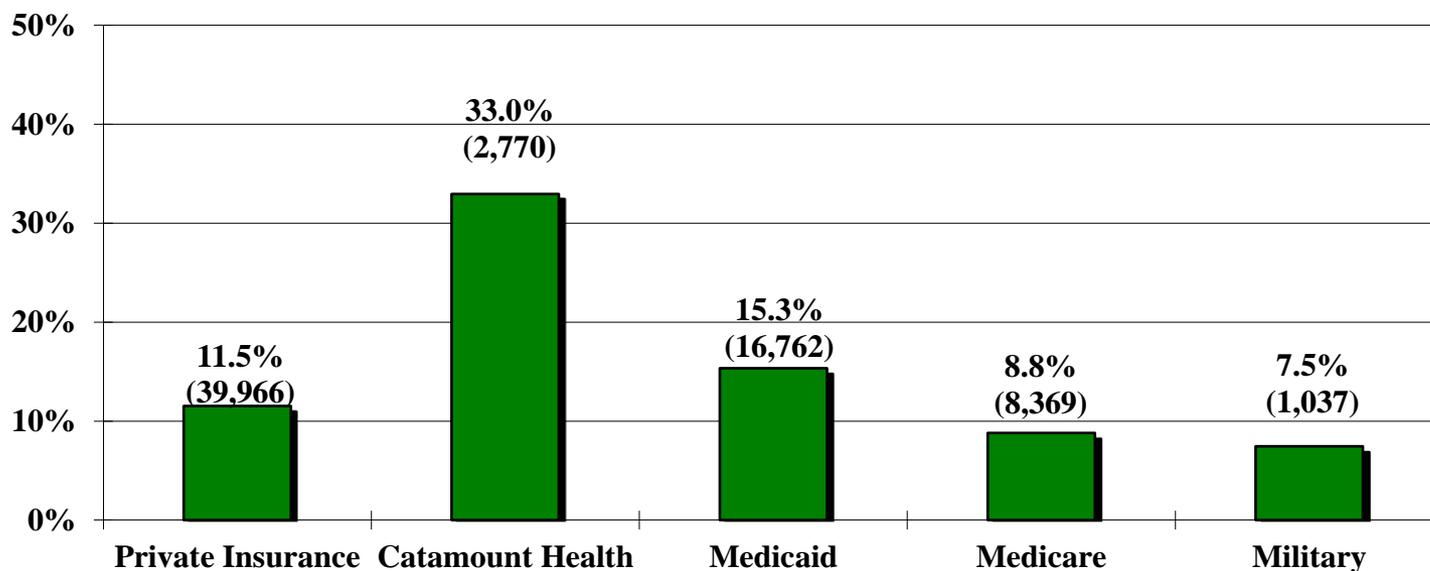
**Are you concerned that person may lose health insurance coverage within the next 12 months?
(% among those with health insurance)**



Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Survey

Those with coverage through Catamount Health or state health insurance are the most likely to be concerned about losing their health insurance.

Are you concerned that person may lose health insurance coverage within the next 12 months by primary type of insurance?
(As a percentage within primary type of insurance coverage)



Data Source: 2009 Vermont Household Health Insurance Survey

Barriers to Care

In the 2009 Vermont Household Health Insurance Survey, several questions were asked regarding financial barriers to health care usage.

In 2009, the percentage of residents deferring care due to cost is comparable to both 2005 and 2008.

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

| | Rate | | | Count | | |
|-------------------------------------------------------|-------|-------|-------|--------|--------|--------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009 |
| Medical care from a doctor | 3.9% | 3.4% | 3.4% | 24,206 | 20,951 | 21,214 |
| Mental health care or counseling | 1.4% | 1.9% | 1.6% | 8,989 | 11,977 | 10,243 |
| Dental care including checkups | 10.5% | 11.6% | 11.5% | 65,525 | 72,274 | 71,704 |
| A diagnostic test | 1.9% | 2.3% | 1.8% | 11,775 | 14,578 | 11,439 |
| Prescription medicines | 3.0% | 3.2% | 3.2% | 18,838 | 19,675 | 20,159 |
| Skipped, took smaller amounts of Rx to make them last | 4.9% | 5.3% | 5.4% | 30,335 | 32,731 | 33,444 |

Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

The percentage of residents experiencing financial difficulties is comparable to 2008.

During the past 12 months...

| | Rate | | | Count | | |
|--------------------------------------------------------------------------------------------------------|-------|-------|-------|---------|---------|---------|
| | 2005 | 2008 | 2009 | 2005 | 2008 | 2009 |
| Were there times that there were problems paying for medical bills for anyone in your household? | 21.7% | 25.9% | 24.8% | 134,836 | 160,803 | 154,159 |
| Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills? | 14.0% | 16.2% | 17.0% | 86,982 | 100,538 | 105,415 |

Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys



Vermont Division of Health Care Administration

2009 Vermont Household Health Insurance Survey

Thank you for the opportunity to present these findings.

For any questions about the 2009 survey or past survey, contact Dian Kahn at BISHCA via Dian.Kahn@state.vt.us or (802) 828-2906.

