



Vermont Department of Banking, Insurance Securities and Health Care Administration

2009 Vermont Household Health Insurance Survey

Presentation to the State Legislature

February 4, 2010



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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.

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 2009 survey did **not** include an oversample of uninsured individuals as did the 2008 survey.
- 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.

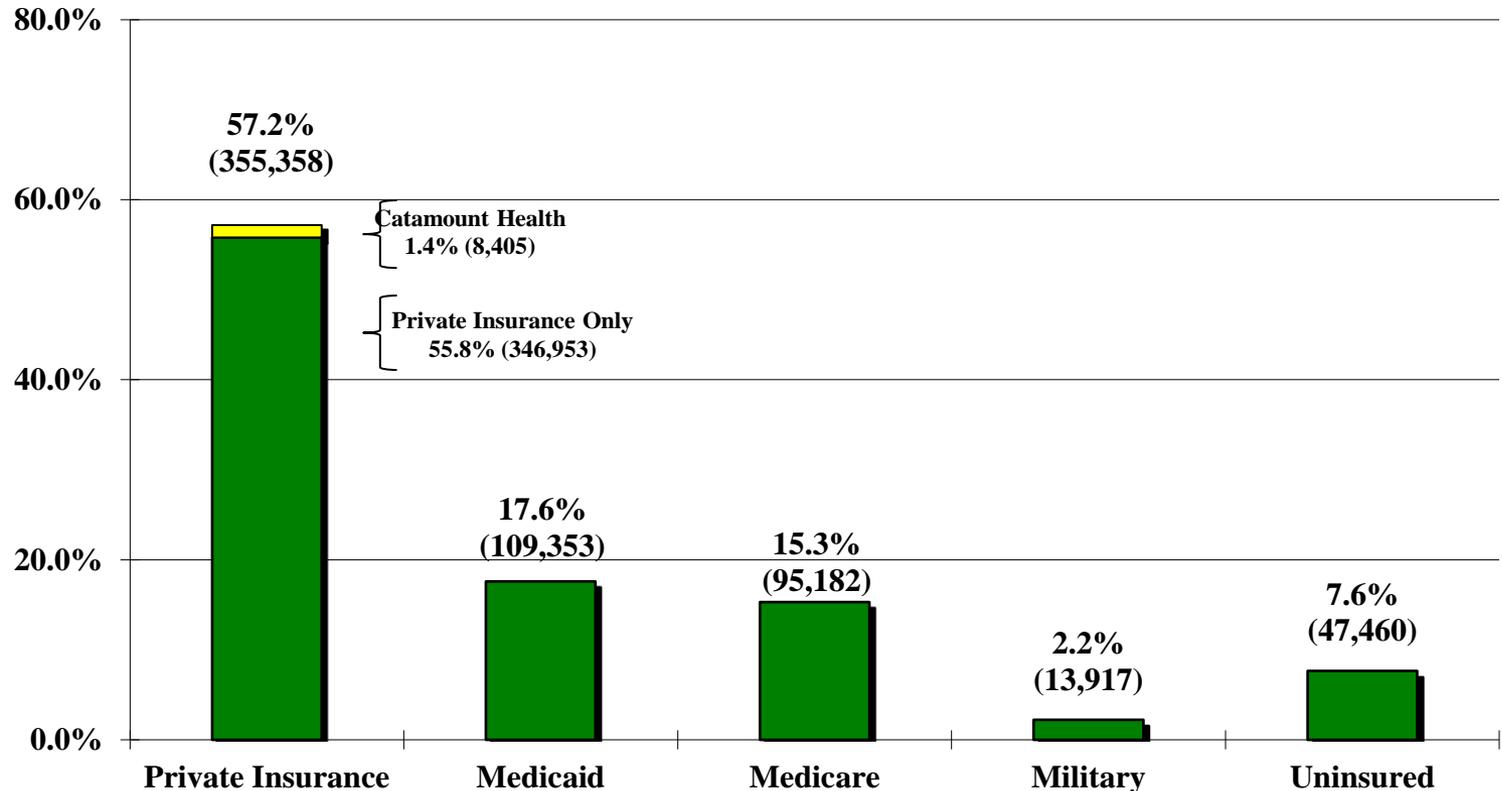
Results of the 2009 Vermont Household Health Insurance Survey

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 - 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.*

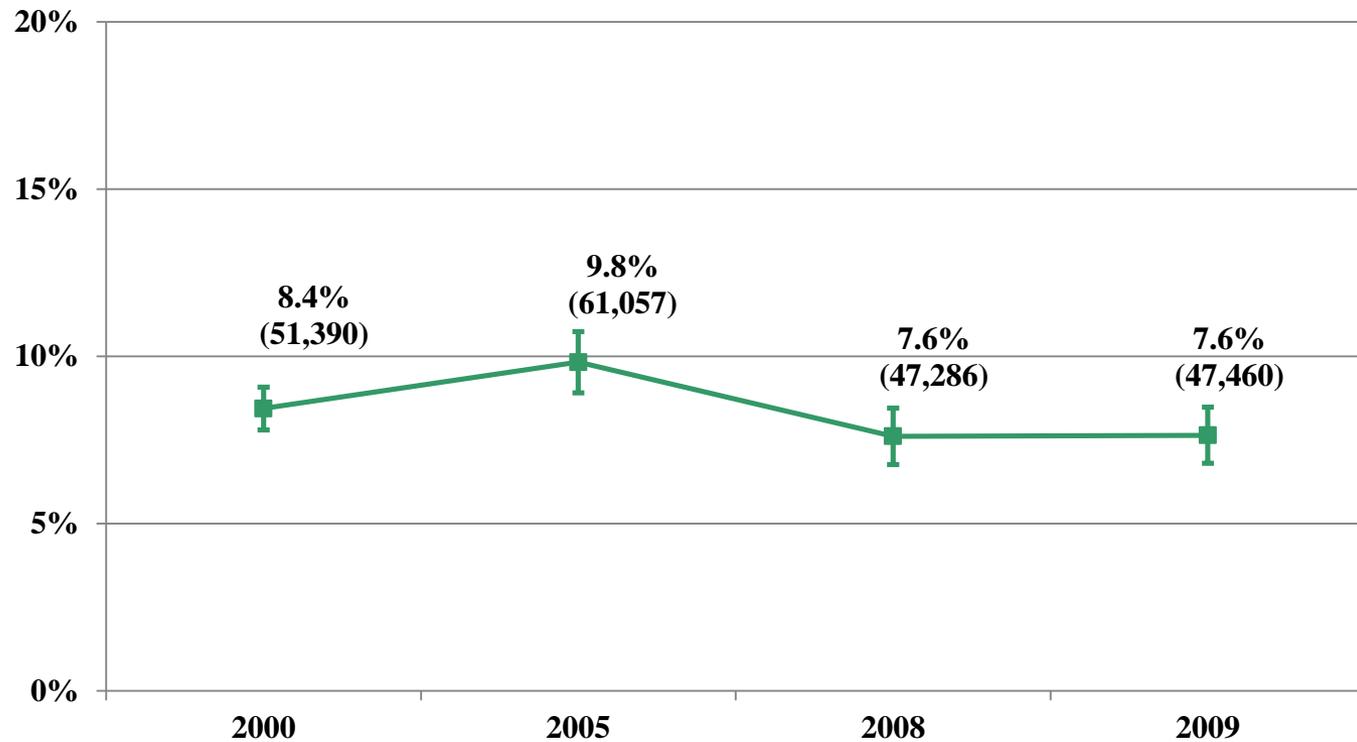
Note: Primary type of health insurance coverage classifies residents with more than one type of insurance into a single category based upon the following hierarchical order; Medicare (except in cases where resident was over 64 and covered by a private insurance policy through an employer with 25 or more 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.

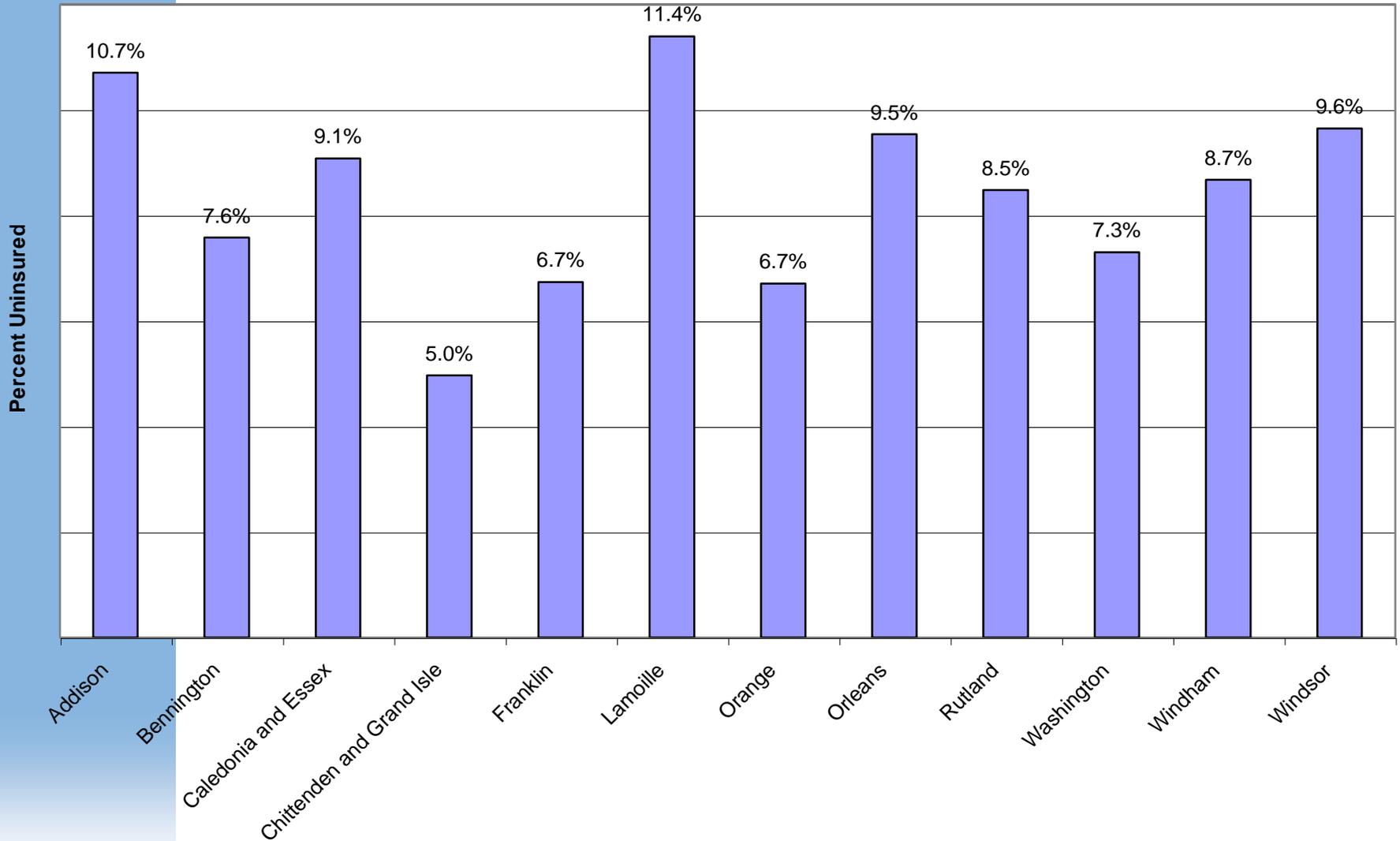
The percentage of uninsured residents in Vermont has decreased significantly since 2005 but is comparable to 2008.

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

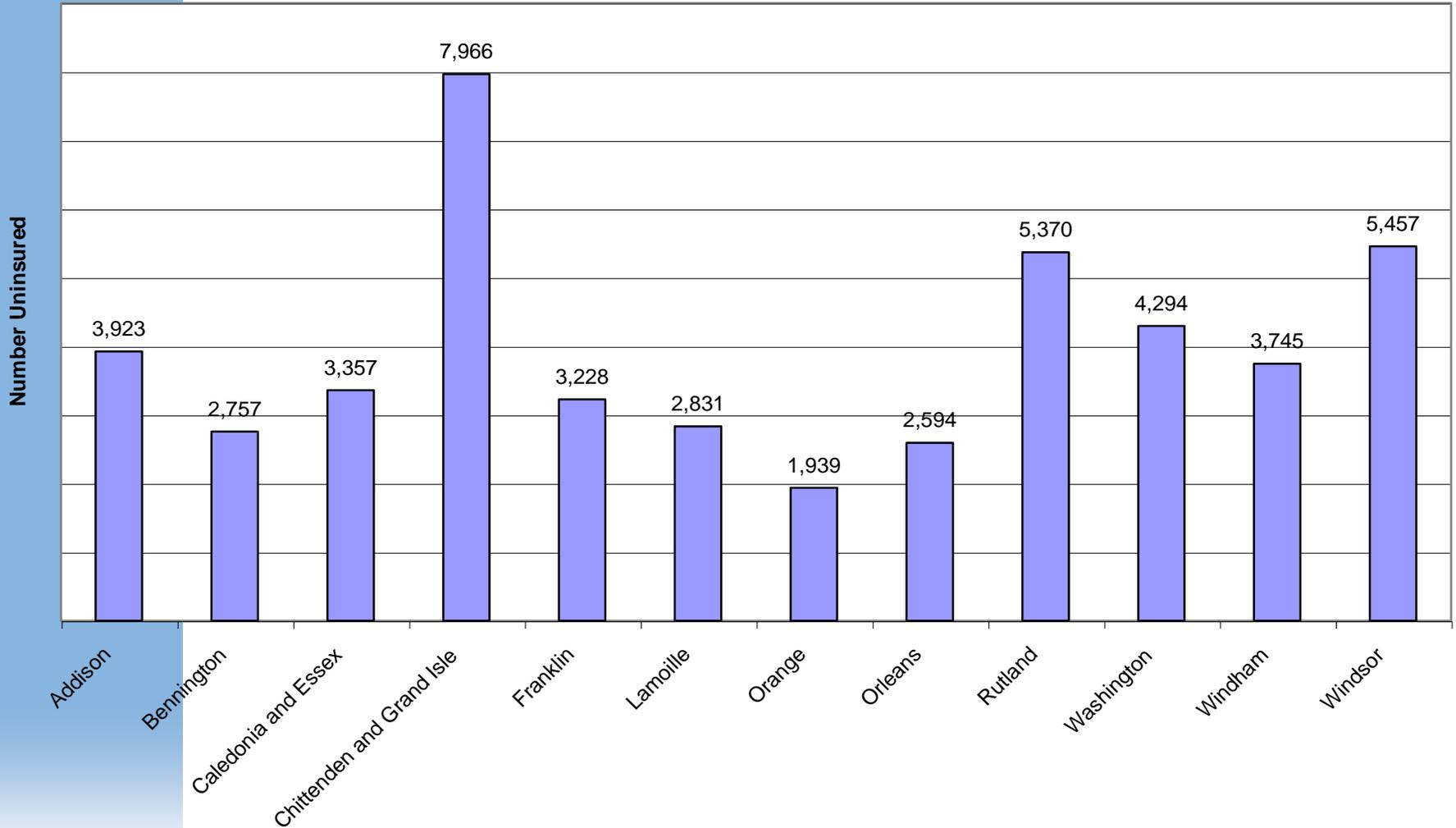


Data Source: 2000, 2005, 2008, 2009 Vermont Household Health Insurance Surveys

Uninsured Rate by County, Vermont 2009 (Statewide Rate= 7.6%)



Uninsured Count by County, Vermont 2008 (N=47,460)



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.

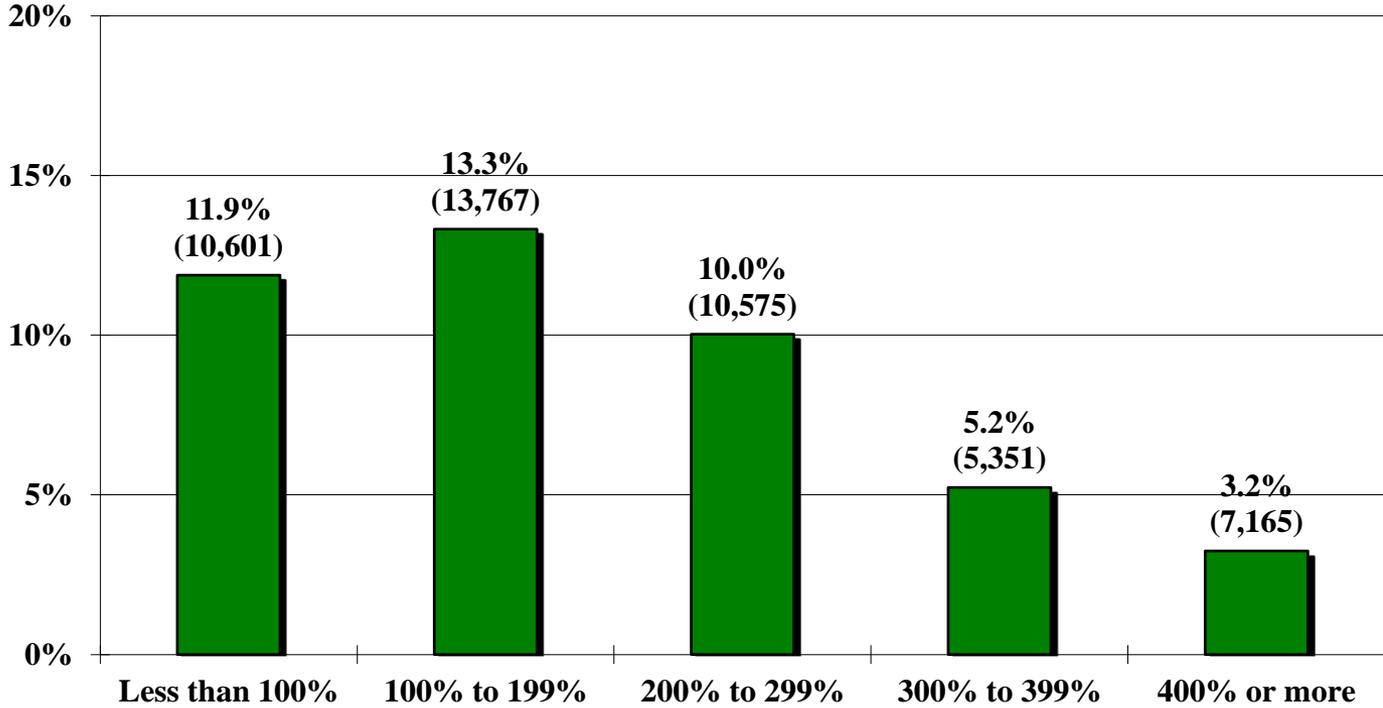
Is person uninsured? (% by age)

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*

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.

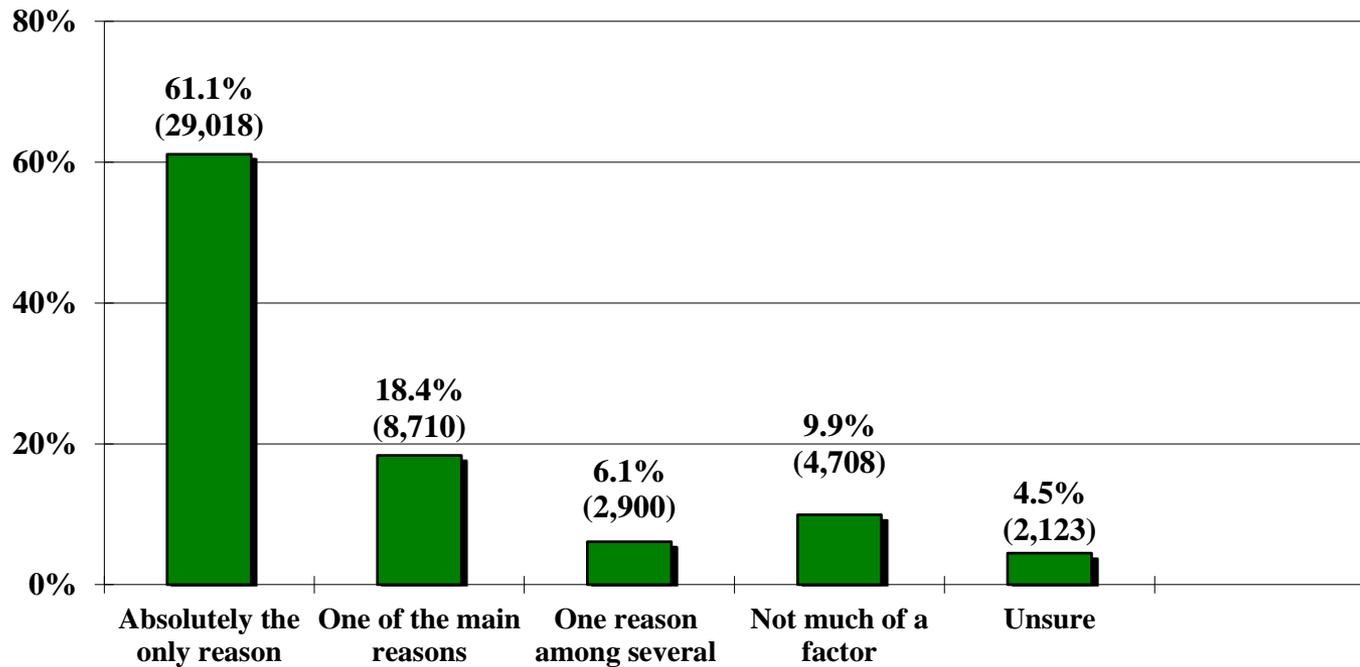
**How long has person been without health insurance coverage?
(% by age of resident)**

	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

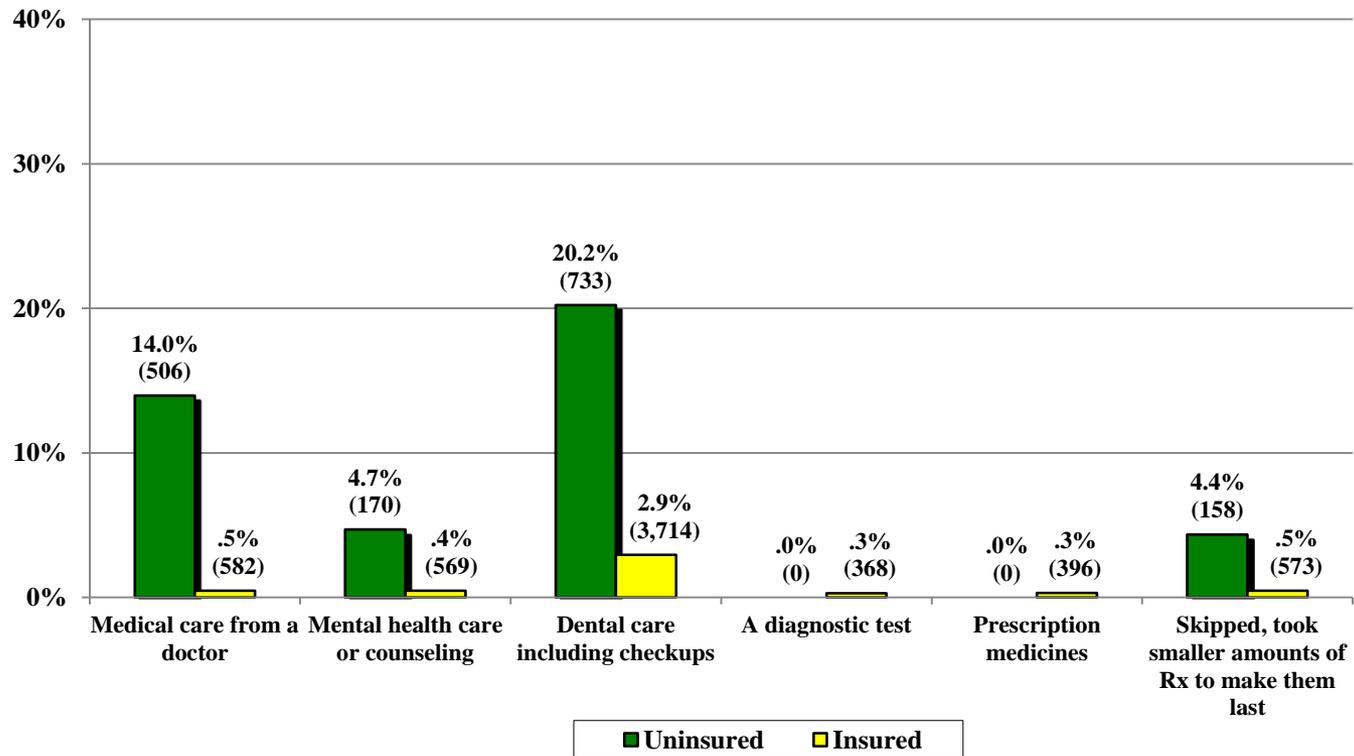
Characteristics of Uninsured Children Aged 0 to 17

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

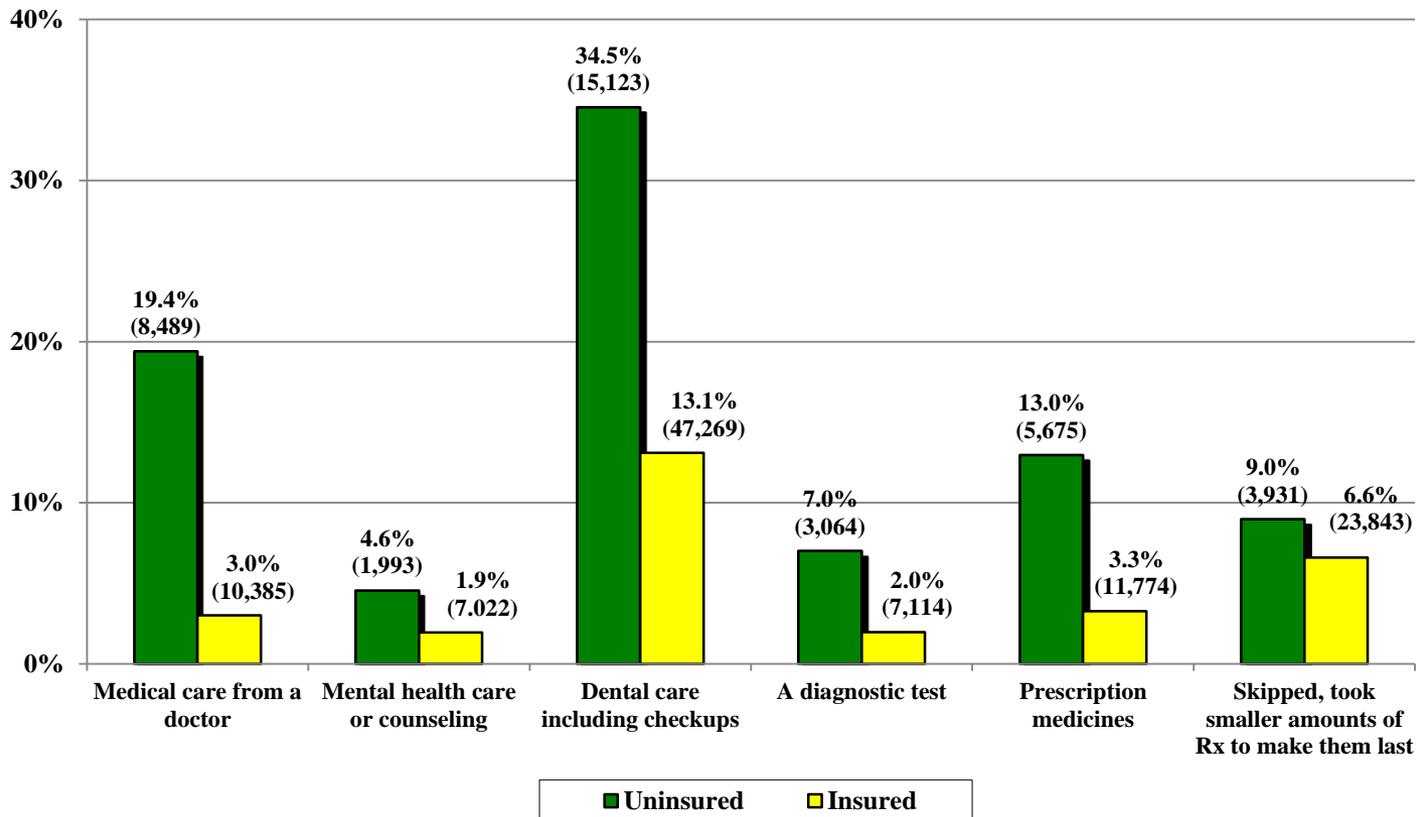
Characteristics of Uninsured Adults Aged 18 to 64

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.

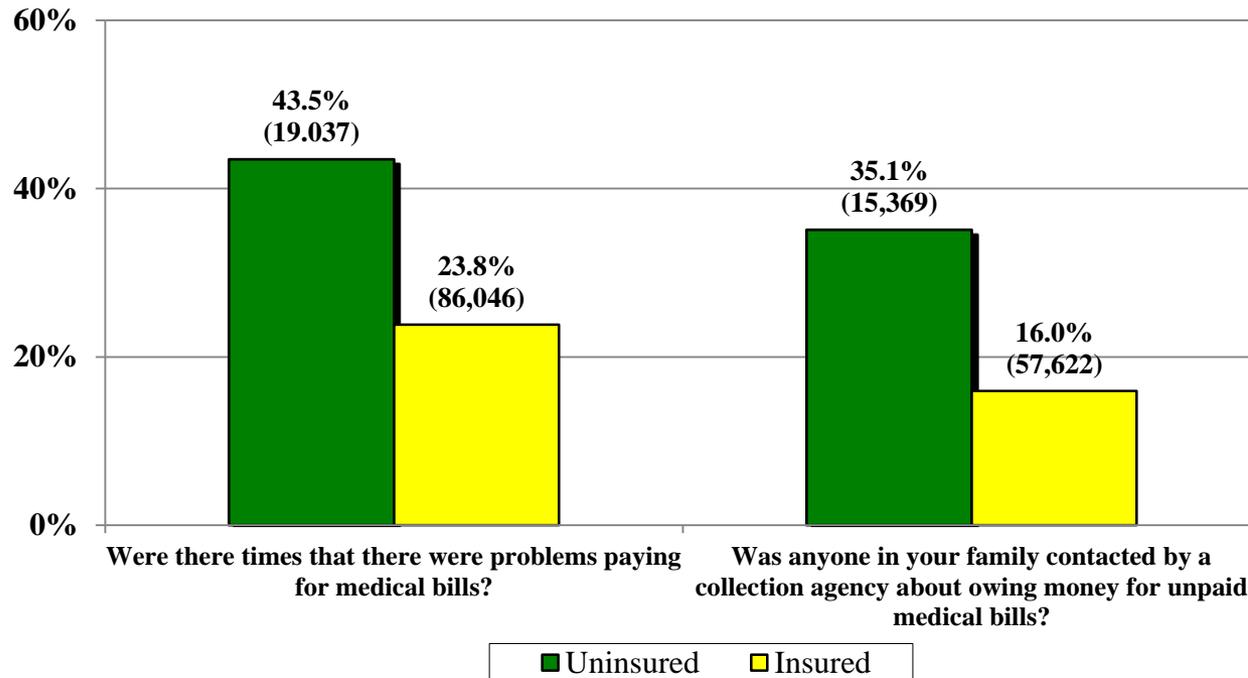
Was there any time person needed __ but did not get it because they could not afford it?
(Uninsured adults aged 18 to 64)

	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)**

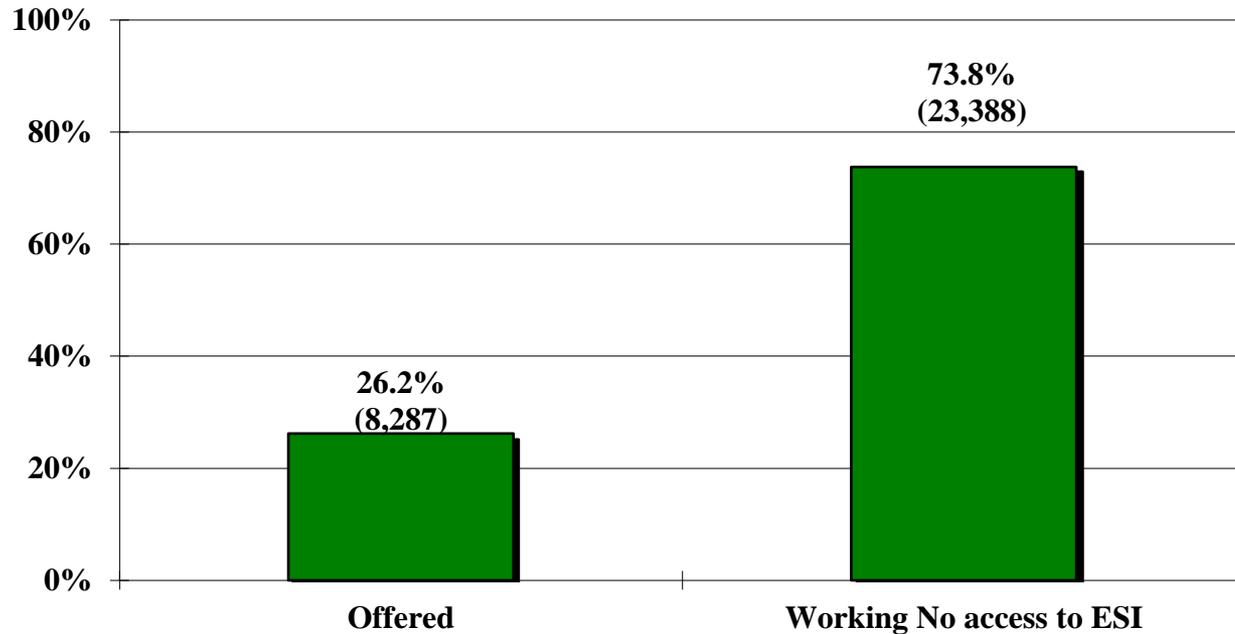


Data Source: 2009 Vermont Household Health Insurance Survey

Access to Employer-sponsored Insurance 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.

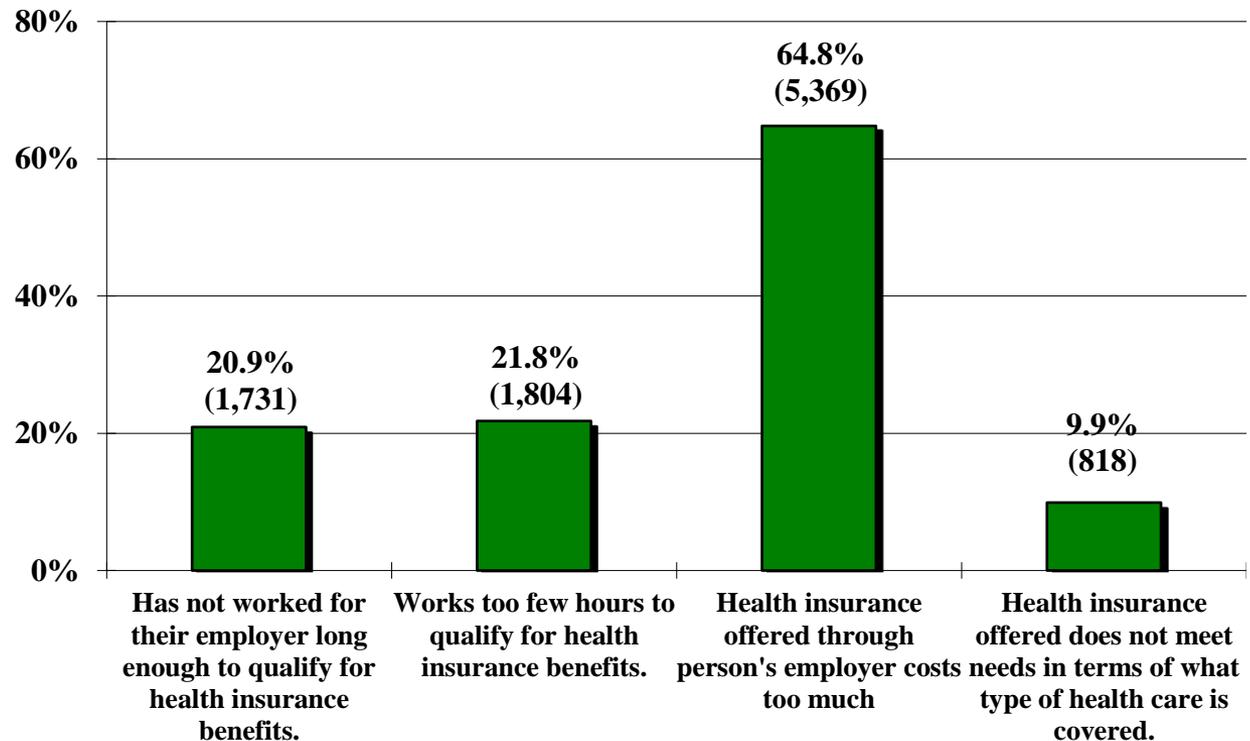
**Does person's employer or labor union offer health insurance coverage?
(% among uninsured working residents aged 18 to 64)**

	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.

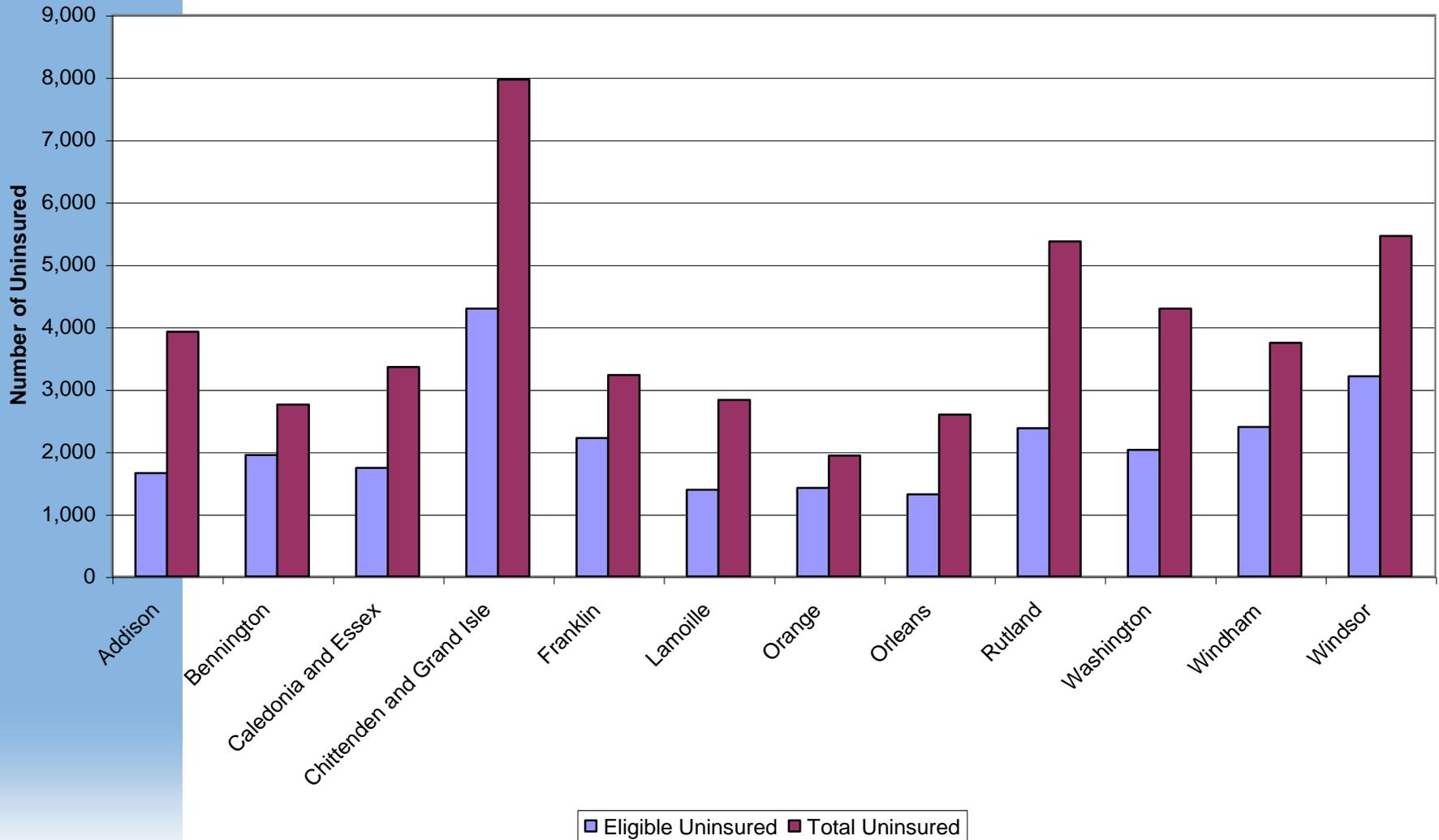
Is ____ a reason why person did not enroll in their employer's health insurance plan?
(Working uninsured aged 18 to 64 with employers offering ESI)



Data Source: 2009 Vermont Household Health Insurance Survey

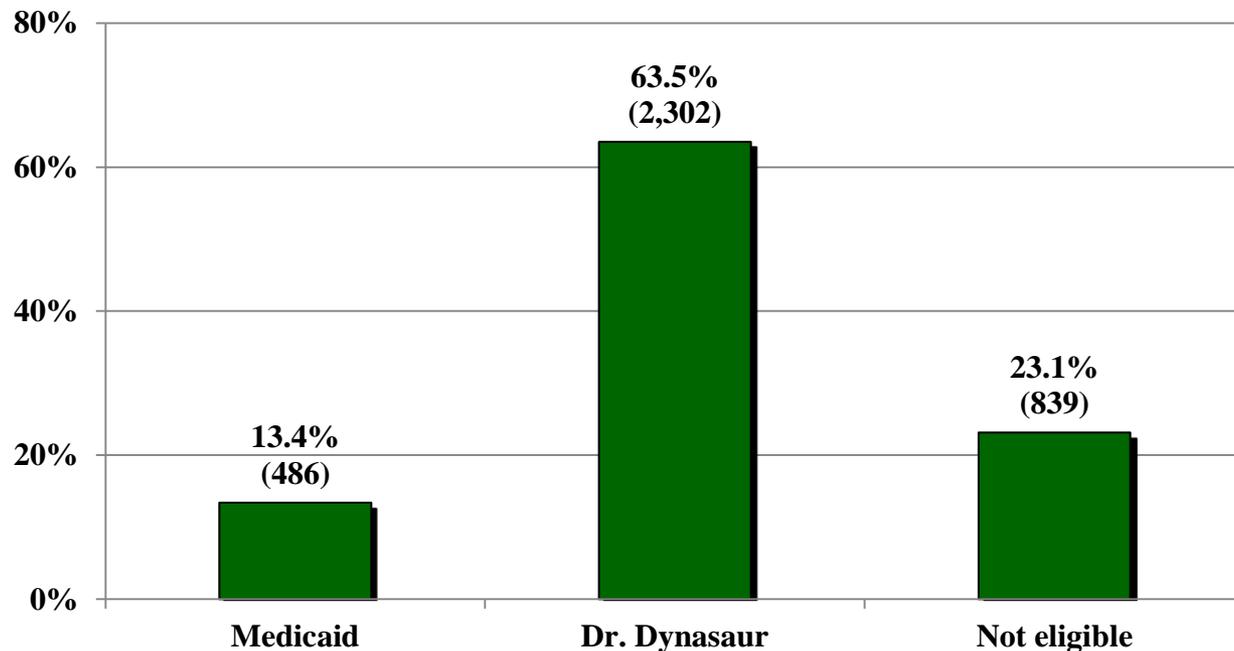
Eligibility for State Health Insurance Coverage

Uninsured Eligible for State Health Insurance, 2009 (n= 25,994)



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.

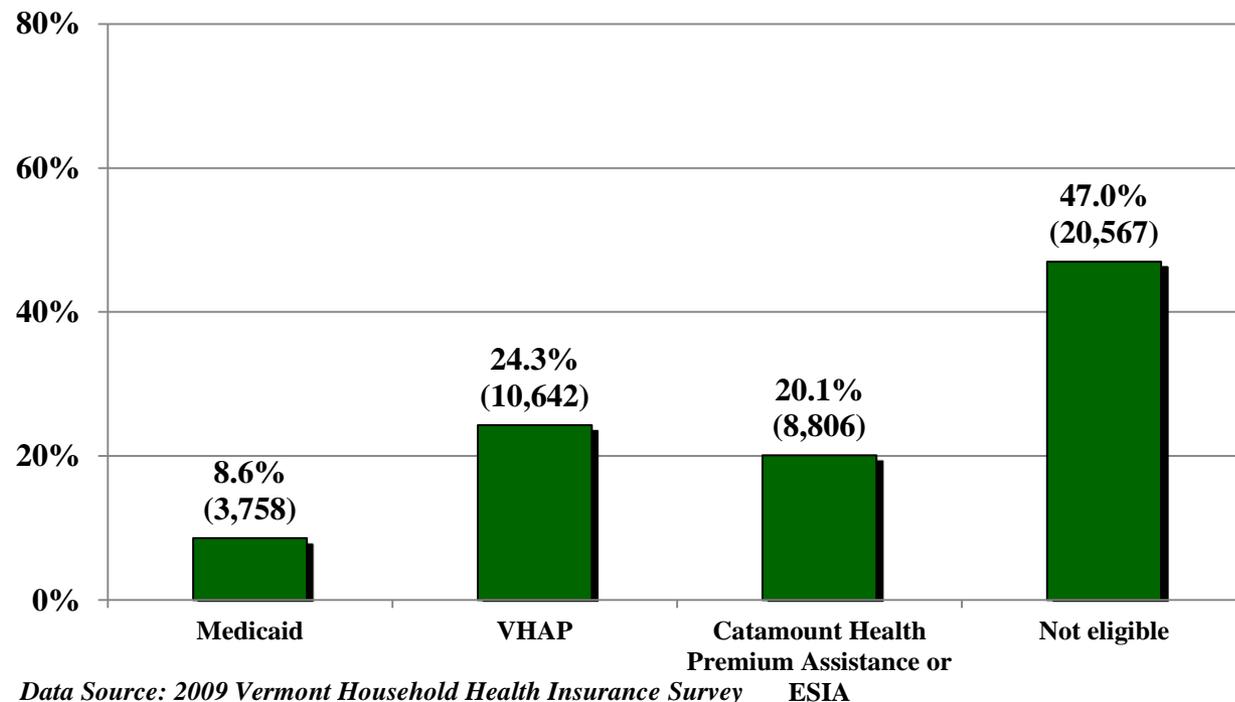
- By Age:
 - 24.3% are age 0 to 5.
 - 36.9% are aged 6 to 10.
 - 38.7% are aged 11 to 17.

- 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.

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% or 15,319) 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.

Comparison of Uninsured Adults, Age 18- 64 Years Eligible and Ineligible for State Insurance Programs

	Percent of Total	
	Eligible for State Health Insurance Programs (n=23,207)	Ineligible for State Health Insurance Programs (n=20,567)
Aged 18-24	29.3%	19.6%
Aged 25-34	28.6%	21.8%
Aged 35-44	38.7%	20.0%
Under 100% FPL	41.9%	2.0%
100- 199% FPL	32.3%	24.5%
200- 299% FPL	25.9%	16.8%
300% & up*	0.0%	56.8%
Employed	63.7%	82.1%
Employed Full Time	62.1%	79.0%

* Out of the 11,678 uninsured **ineligible** for state health insurance with incomes 300% FPL+:

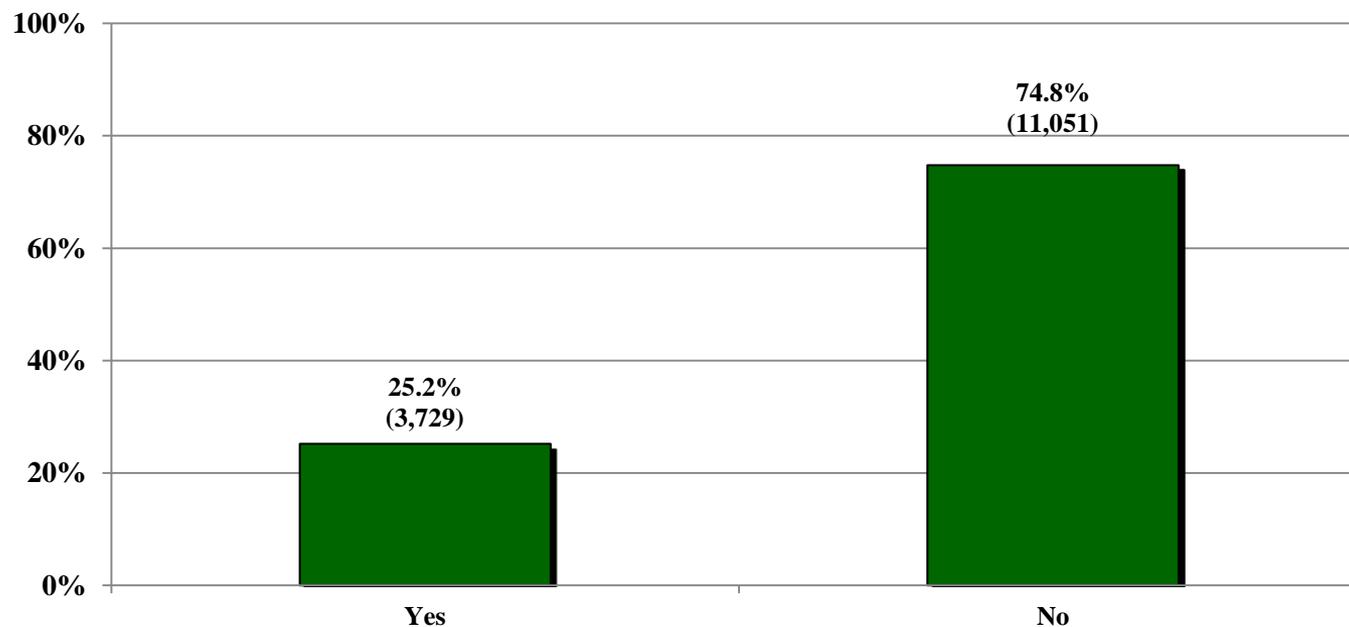
6,285 would be eligible at full premium. They have been uninsured >12 mos.

975 would be eligible at full premium since uninsured < 12 mos. and either lost their job, were divorced, or insurance provider died.

4,418 Ineligible because uninsured <12 mos. but did not meet other criteria.

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)**



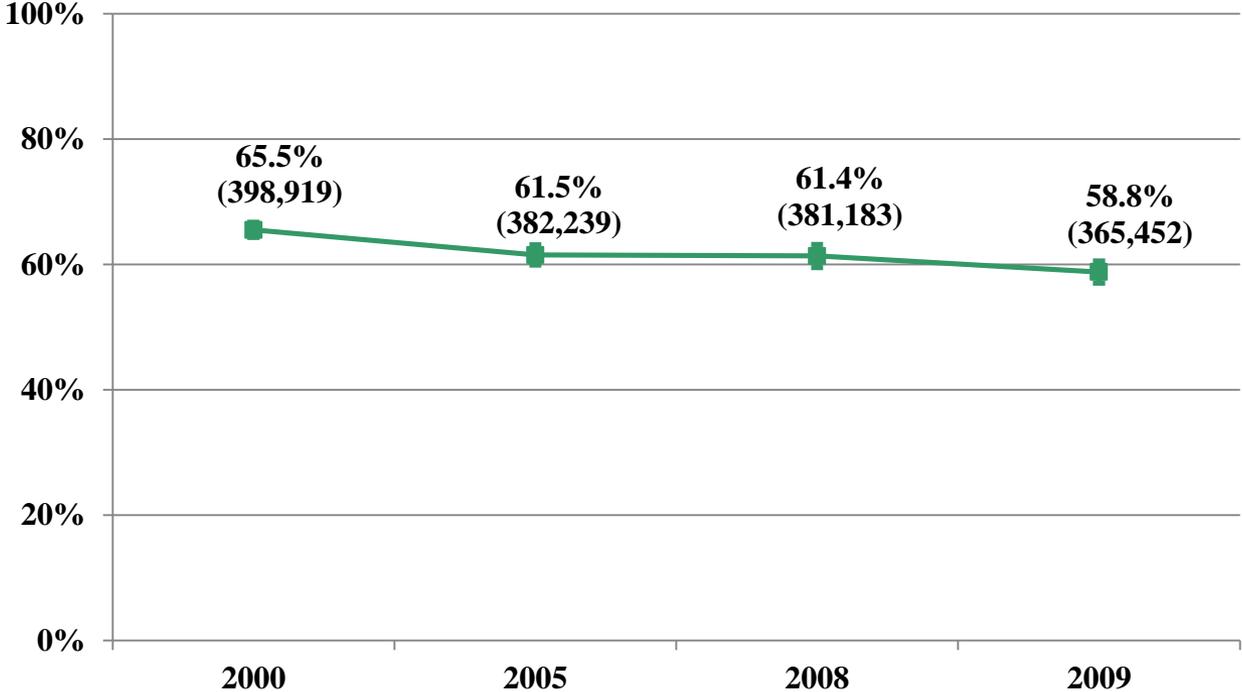
Data Source: 2009 Vermont Household Health Insurance Survey

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)

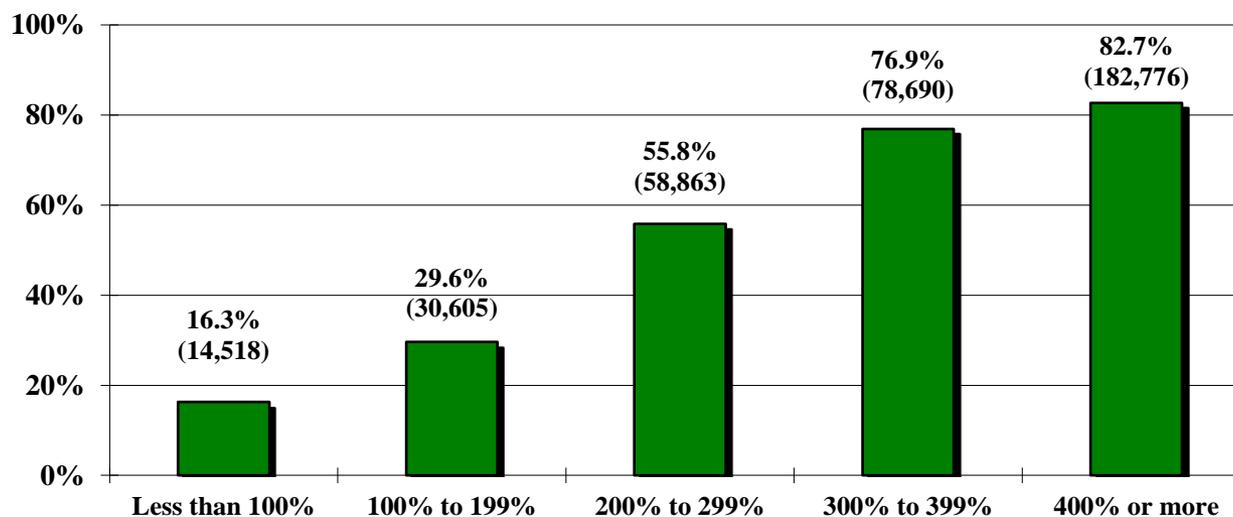


Data Source: 2000, 2005, 2008, and 20089 Vermont Household Health Insurance Surveys

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

The 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

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

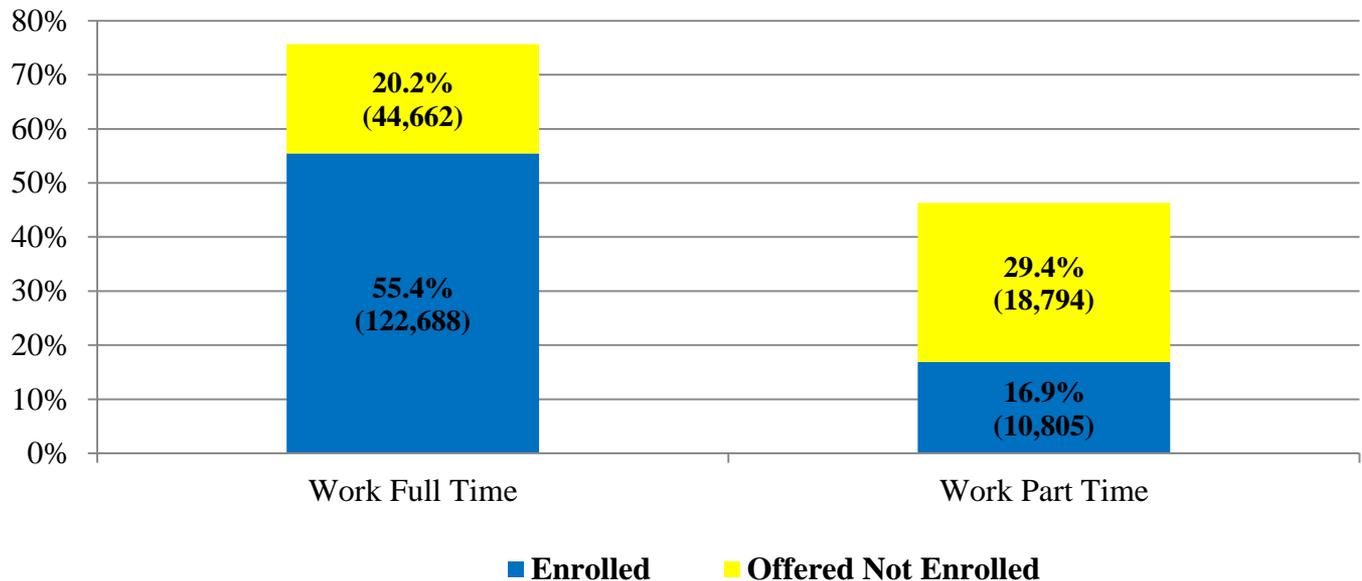
% of Employees with Access to ESI	72.2%	67.8%	68.5%	238,461	212,650	198,794
Uptake Rate of ESI	69.5%	72.3%	67.8%			

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.

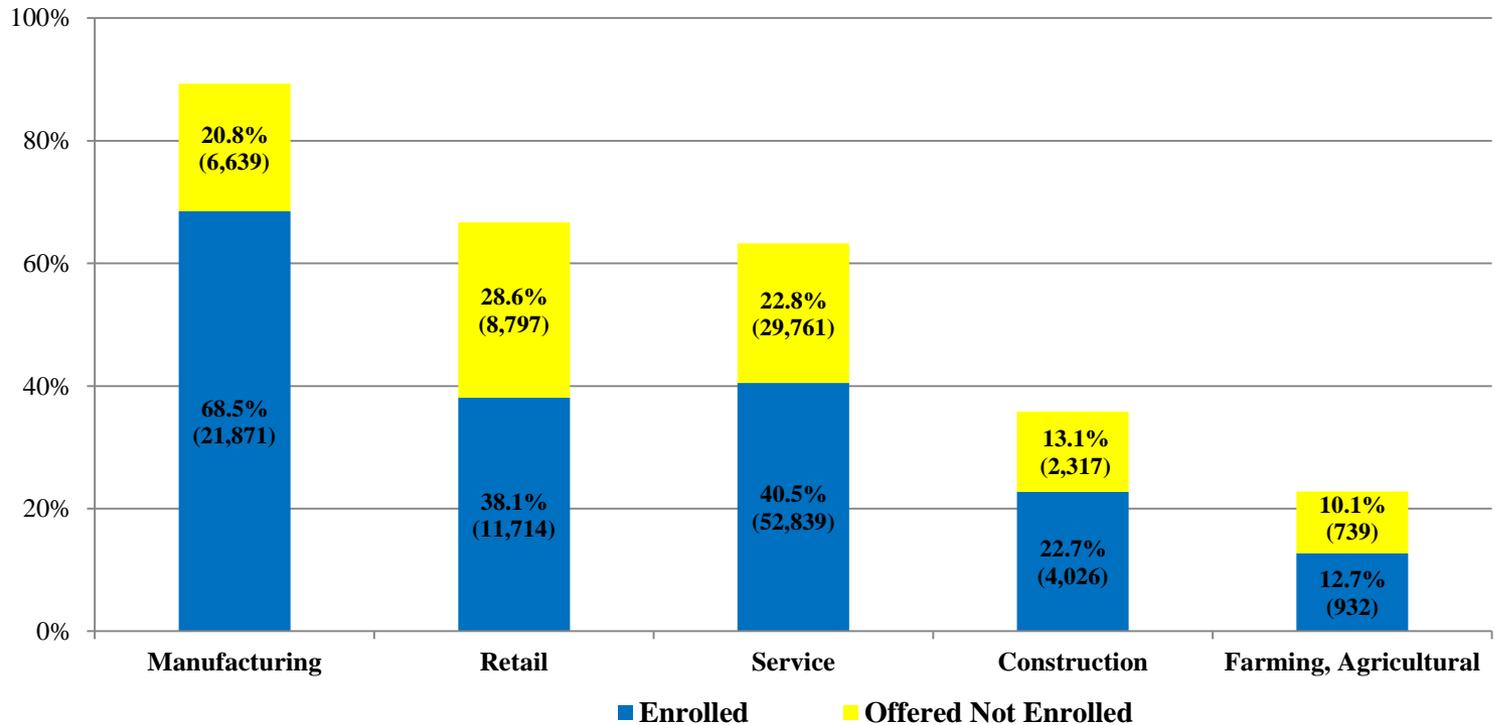
Employer Sponsored Health Insurance Offer and Uptake by Full or Part Time Employee
(% among working Vermonters aged 18 to 64)



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.

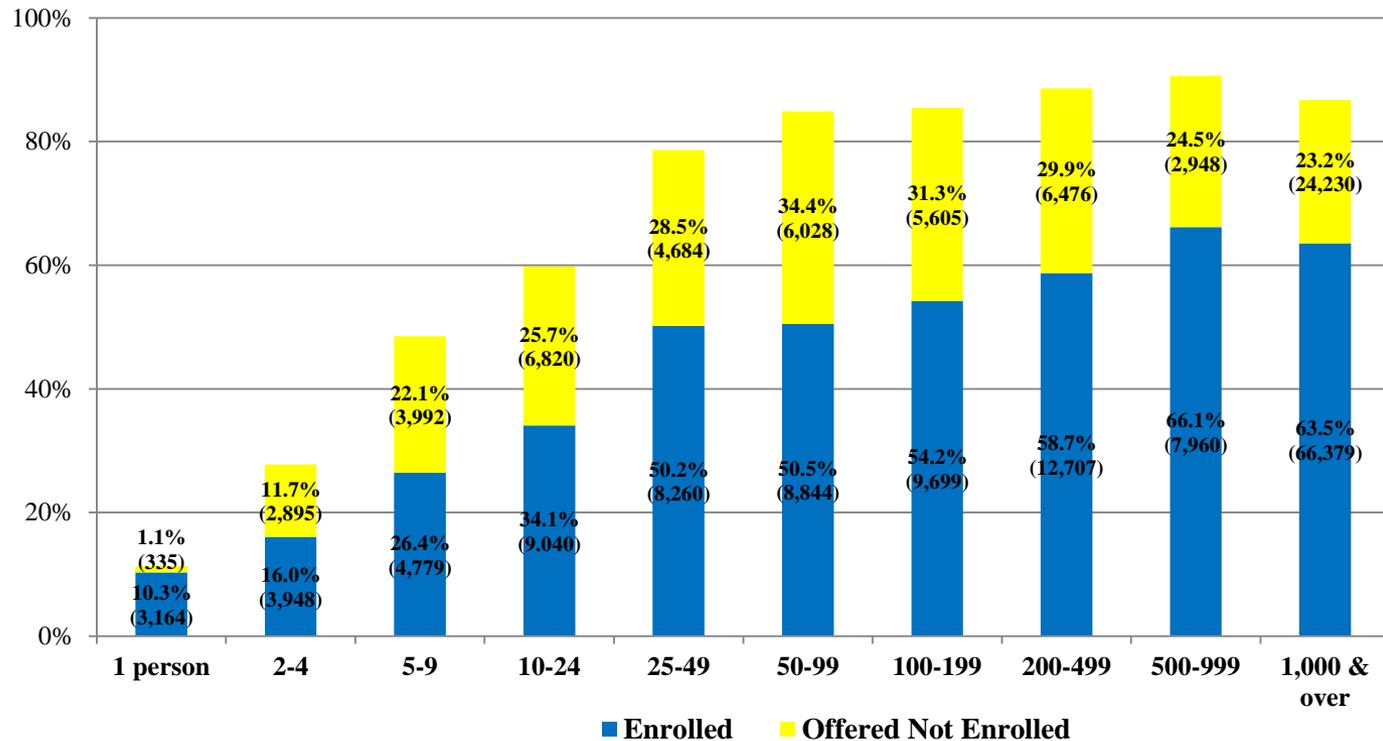
Employer Sponsored Health Insurance Offer and Uptake by Type of Employer
(% among working Vermonters aged 18 to 64)



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)

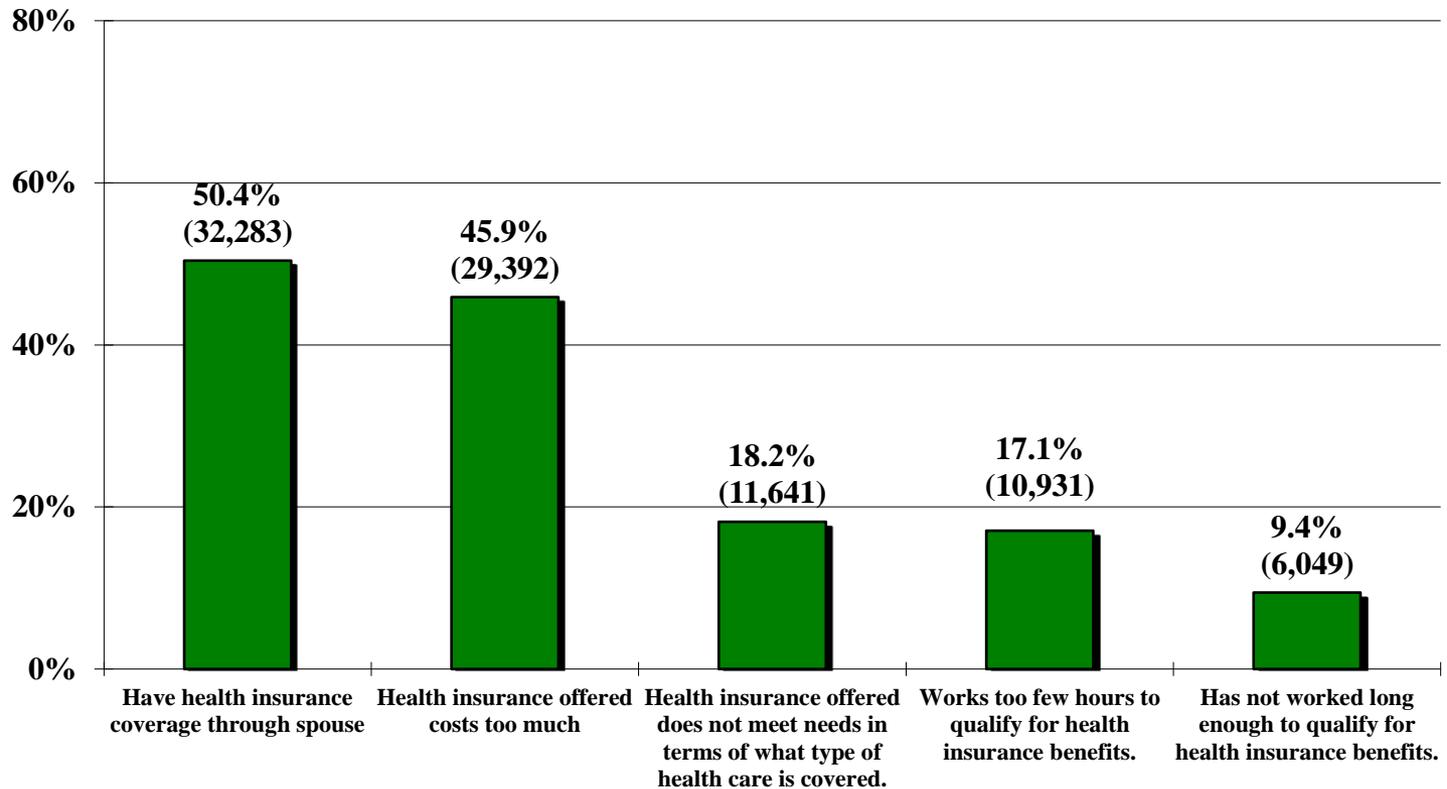


Data Source: 2009 Vermont Household Health Insurance Survey

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

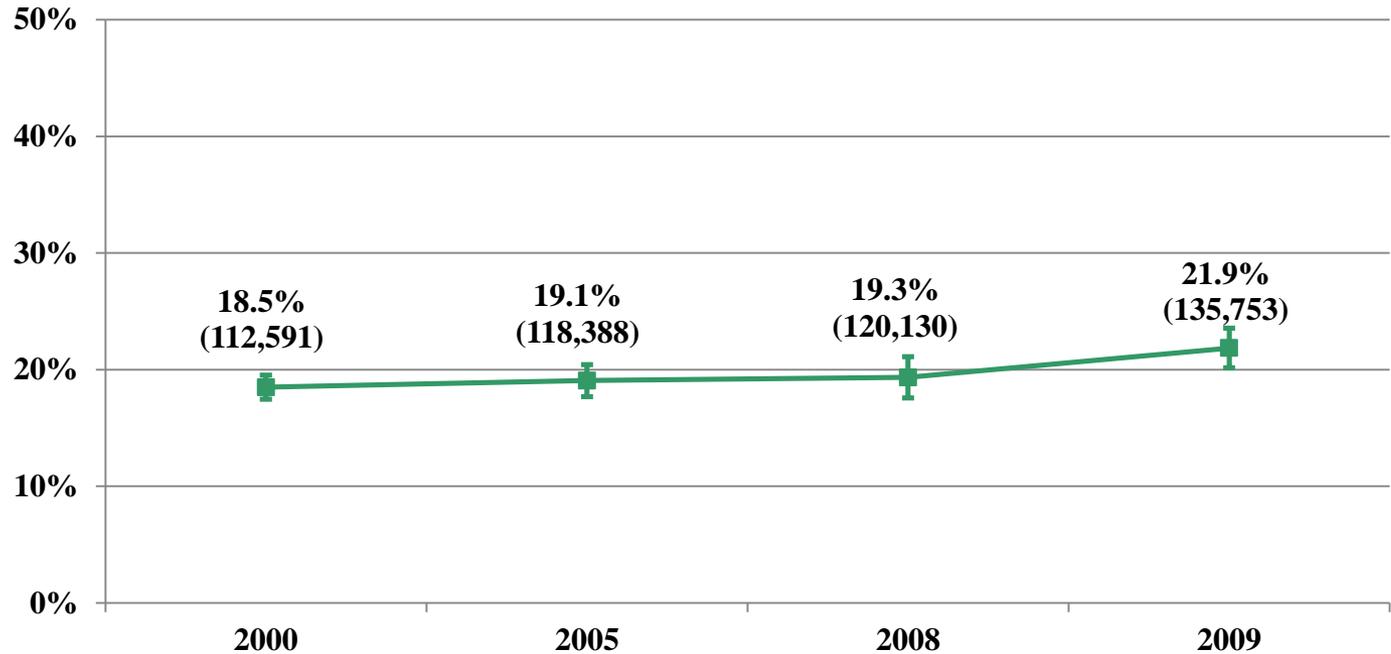
State Health Insurance Programs

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 (including those with multiple sources of coverage) 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:

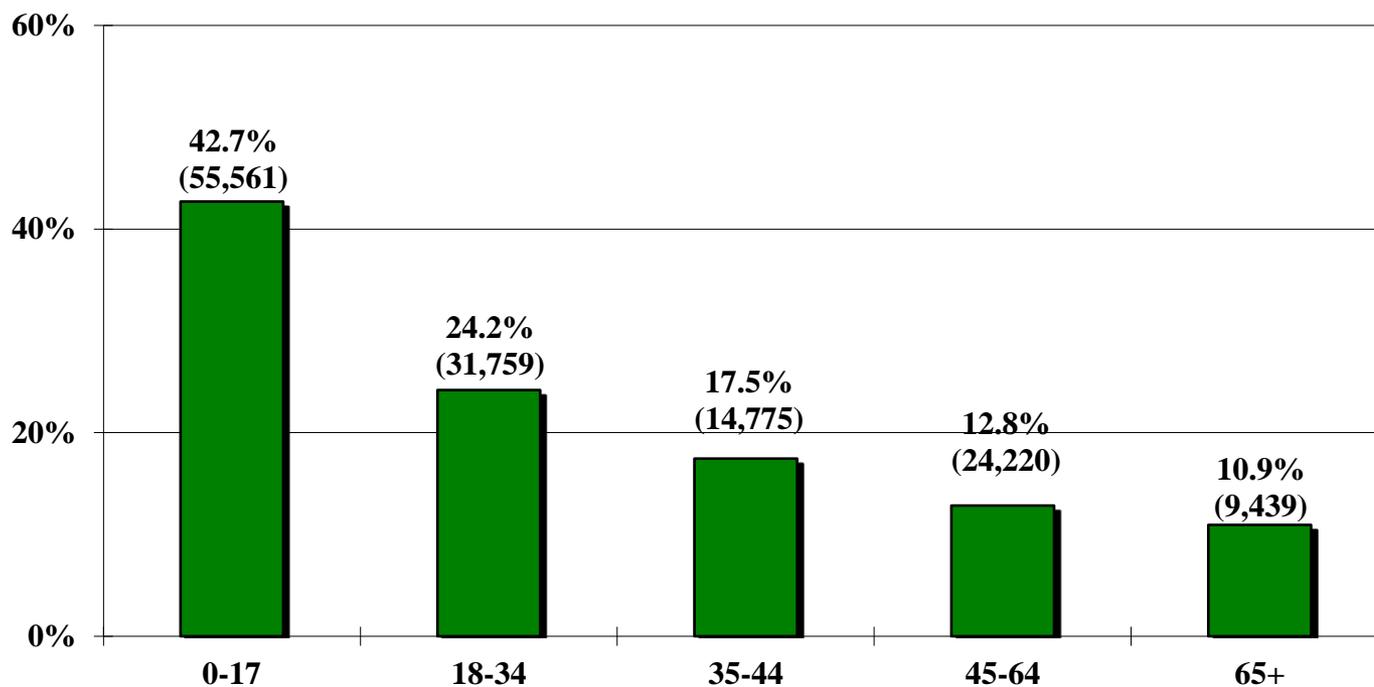
- An additional 9,584 residents enrolled in Medicaid.
- An additional 5,071 residents enrolled in VHAP.
- An additional 968 residents enrolled in Dr. Dynasuar.

- 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.

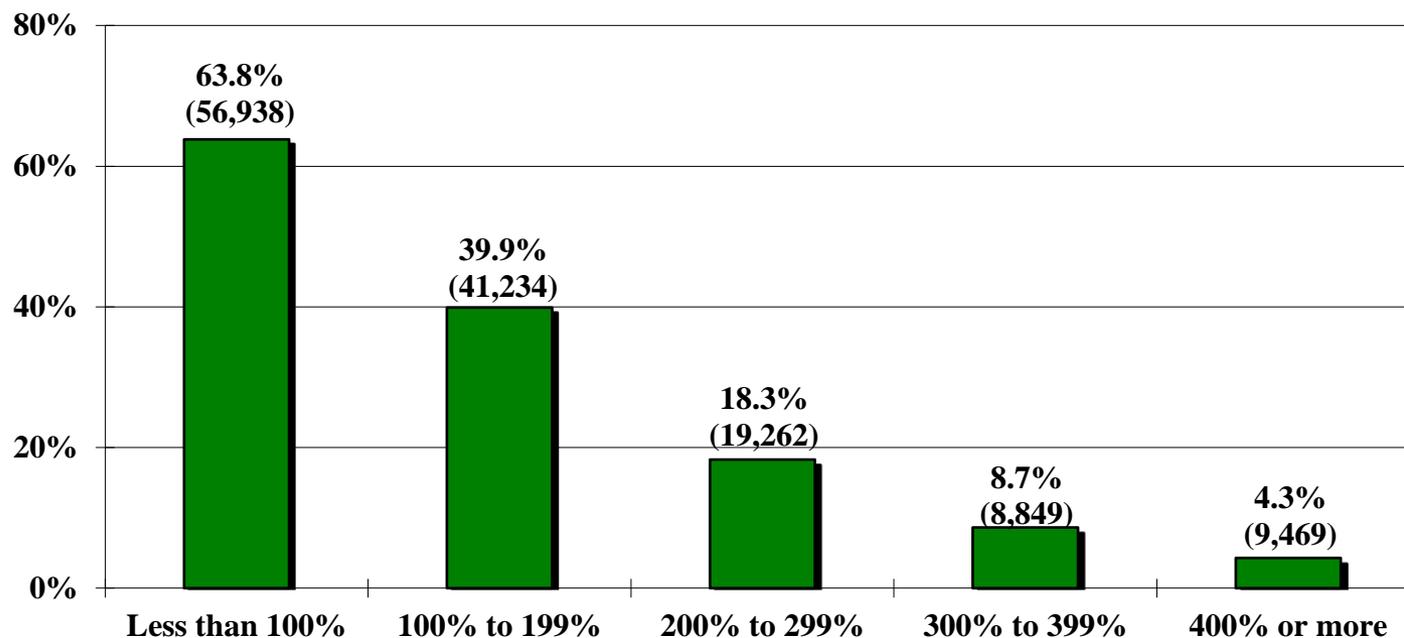
Is person covered by any state health insurance program?
(% by age)



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

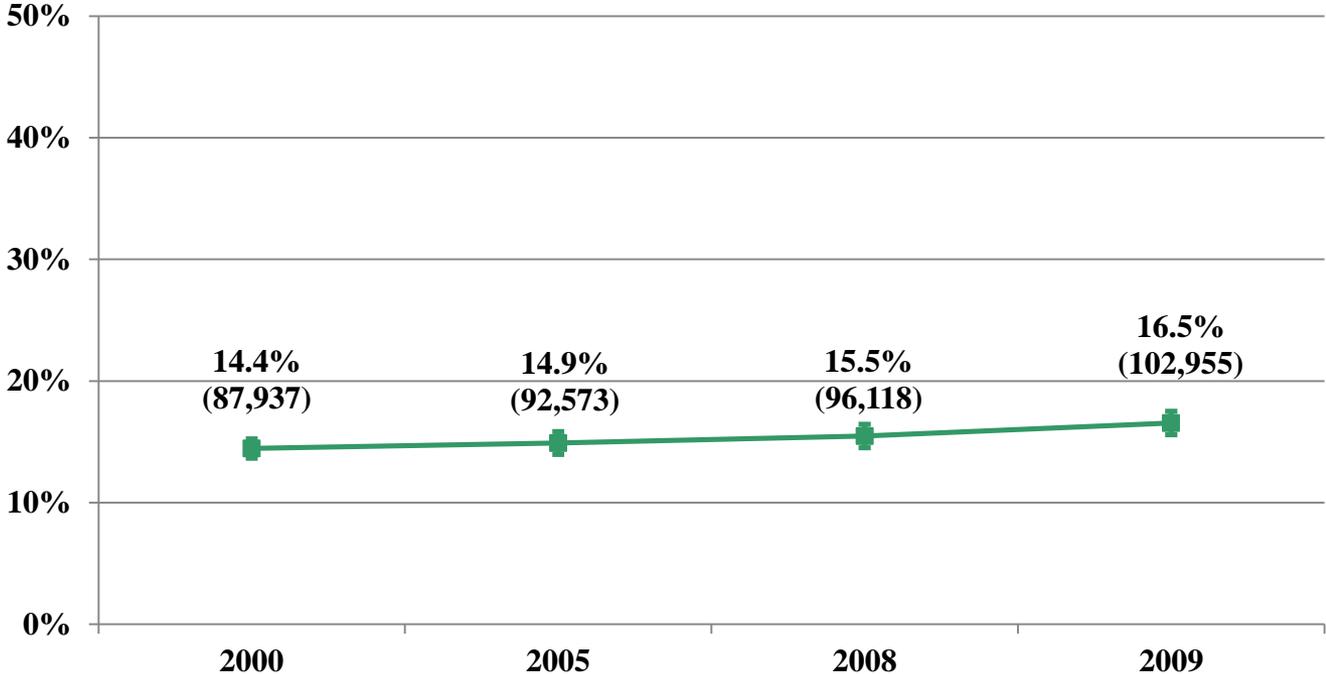
Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

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

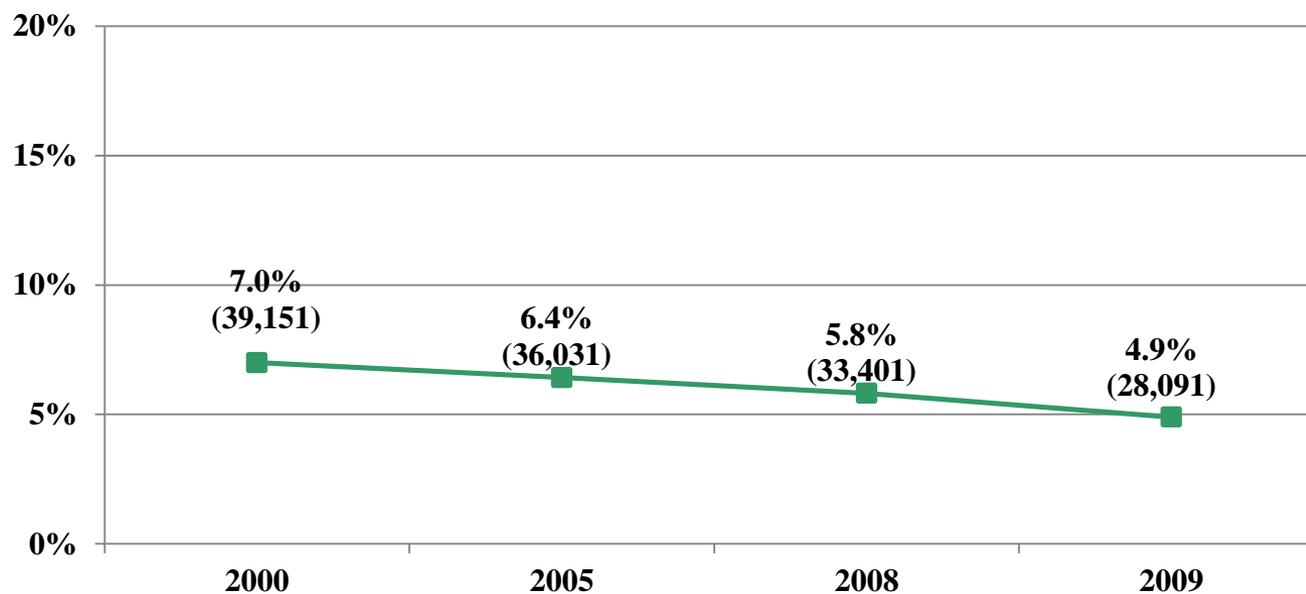
- 18% of Medicare recipients or nearly 19,000 are dually enrolled in Medicaid, an increase from 16,000 in 2008.
- Among those over 65 with Medicare coverage, 8.6% or nearly 7,300 have Medicare as a secondary payer due to coverage through private or military health insurance.

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.

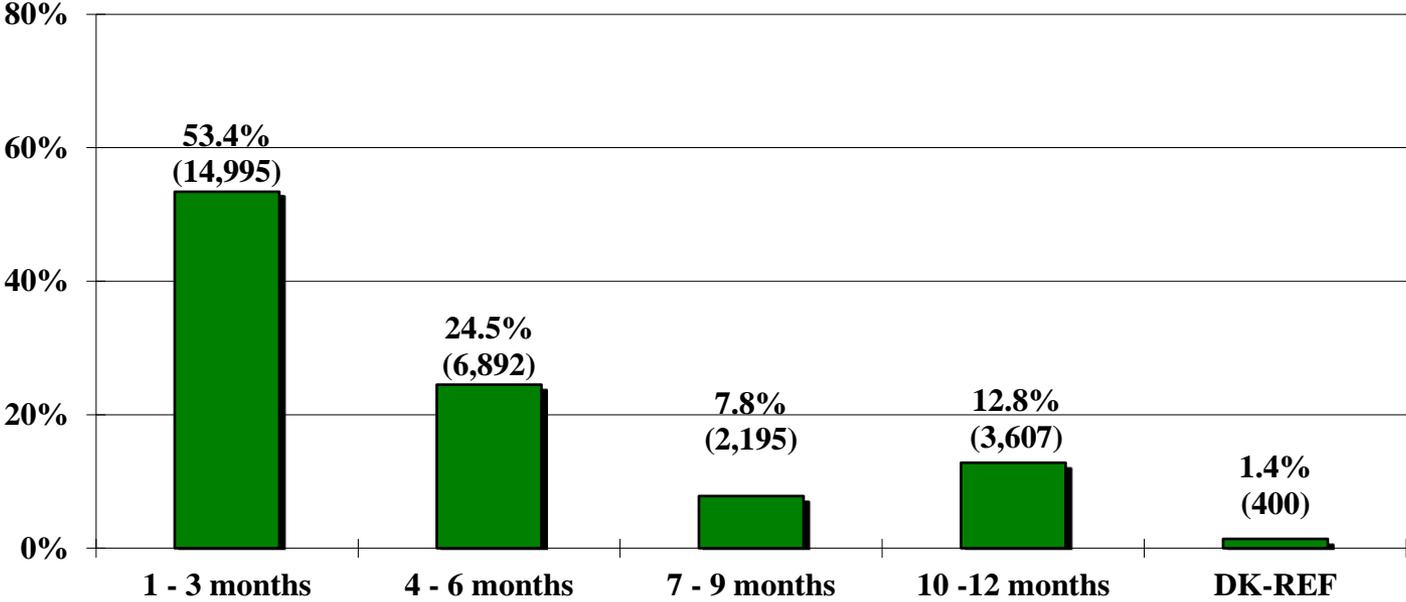
**Has person been without coverage anytime in the last 12 months?
(% among insured 2000-2009)**



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.

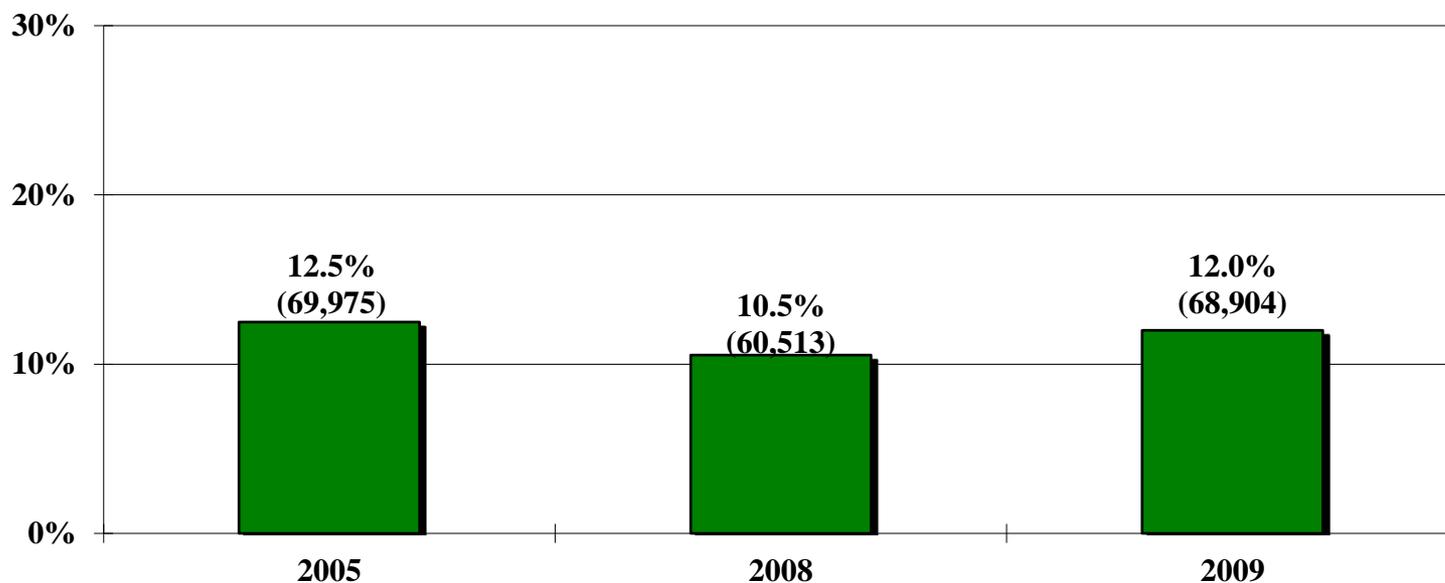
Approximately how many of the past 12 months was person without health insurance coverage?



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.

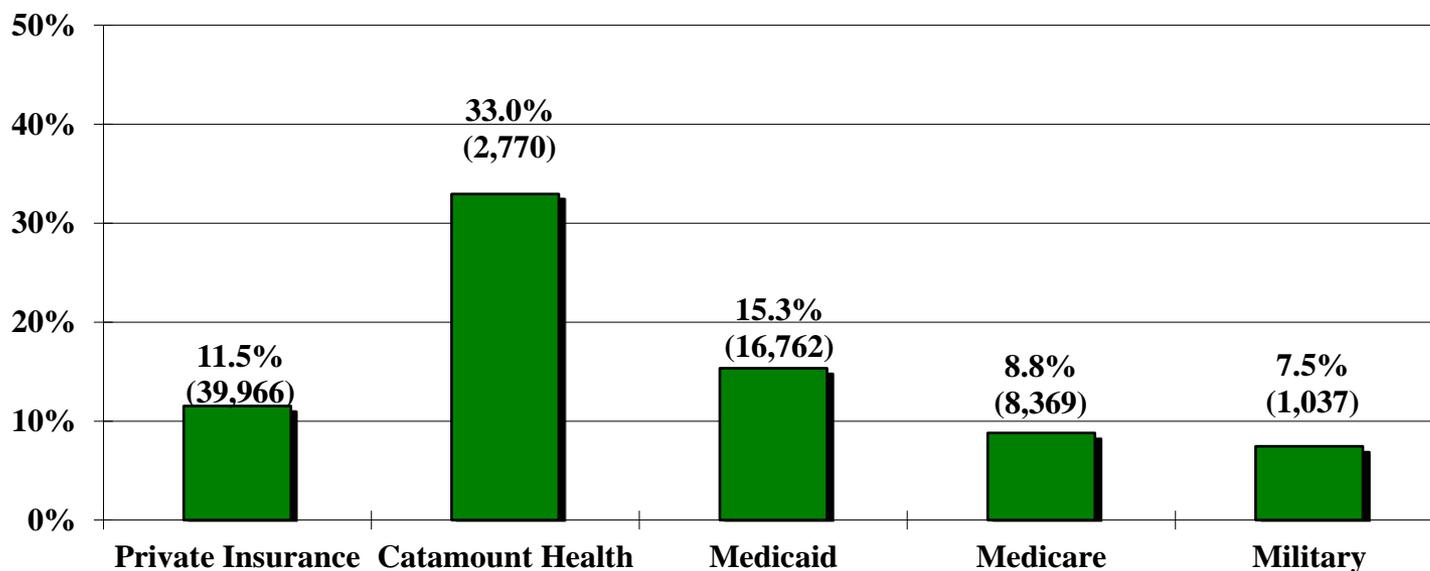
**Are you concerned that person may lose health insurance coverage within the next 12 months?
(% among those with health insurance)**



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



Vermont Division of Health Care Administration

2009 Vermont Household Health Insurance Survey

To get a copy of the full report and related information:

<http://www.bishca.state.vt.us/health-care/research-data-reports/vermont-household-health-insurance-survey-vhhis>

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

