QUESTIONS FOR CHILDREN'S COVERAGE

National Academy for State Health Policy, Annual Conference, October 2015
Mission

Increase access, affordability, and choice for individuals, families, and small businesses purchasing insurance in Colorado
Connect for Health Colorado
CO’s State Based Health Insurance Marketplace
Colorado Health Insurance Coverage
All Ages, 2009-2015

2015 Colorado Health Access Survey, Colorado Health Institute
Colorado’s Uninsured Rate: A New Low

2009: 13.5%  
2011: 15.8%  
2013: 14.3%  
2015: 6.7%

Colorado’s uninsured rate plummeted from 14.3% in 2013 to 6.7% in 2015. The rate reached a high of 15.8% in 2011.

Coloradans Without Insurance  
2013: 741,000  
2015: 353,000

The New Face of the Uninsured

AGE
Thirty-somethings have the highest uninsured rate at 13.4%. “Young invincibles” between 19 and 29 come in a close second. Colorado’s kids are big winners, with only 2.5% uninsured.

INCOME
10.6% of Coloradans at or below the poverty line are uninsured, the highest rate among income groups. People above four times the poverty level now make up a higher percentage of the total uninsured pool, doubling from 2013.

EDUCATION
Coloradans without a high school diploma have the highest uninsured rate at 13.5%, followed by high school grads at 12.2%.

RACE/ETHNICITY
Hispanics are still the most likely to be uninsured at 11.8%. They make up 20.7% of the population, but account for 37.6% of all the uninsured. The uninsured rate for white Coloradans fell to 5.0%.
Benefits, Costs and Access

• All Connect for Health Colorado plans include the **10 Essential Health Benefits**. Part of this minimum, standard benefit package is:
  - Pediatric dental benefits (may be embedded or stand-alone and is identical to the CHP+ dental program benefits)
  - Pediatric vision benefits
  - Newborn child coverage
  - Benefits related to autism spectrum disorders

• Connect for Health Colorado has 10 health insurance carriers offering over 200 health and dental plans
  - We do not regulate carriers
  - We are not an active purchaser
  - We do not have any standardized benefit designs
  - Costs vary depending on where you live
  - **Bottom line:** there is variation in the cost of accessing services depending on what plan you enroll in
## Benefits, Costs and Access

**Family Living in Denver (80209 zip code, Denver County)**

<table>
<thead>
<tr>
<th>Family Size and Income*</th>
<th>Lowest Cost Silver Plan Premiums**</th>
<th>Lowest Cost Silver Plan Family Deductible &amp; OOP Max</th>
<th>Lowest Cost Bronze Plan Premiums**</th>
<th>Lowest Cost Bronze Plan Family Deductible &amp; OOP Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>4 (150%FPL)***</td>
<td>$214.20</td>
<td>$7,600 (ded) $10,200 (OOP max)</td>
<td>$139.26</td>
<td>$12,500 (ded) $12,500 (OOP max)</td>
</tr>
<tr>
<td>4 (300%FPL)</td>
<td>$567.10</td>
<td>$7,800 (ded) $13,200 (OOP max)</td>
<td>$453.22</td>
<td>$12,500 (ded) $12,500 (OOP max)</td>
</tr>
<tr>
<td>4 (No Subsidy)</td>
<td>$600.38</td>
<td>$7,800 (ded) $13,200 (OOP max)</td>
<td>$486.50</td>
<td>$12,500 (ded) $12,500 (OOP max)</td>
</tr>
</tbody>
</table>

*Average Connect for Health Colorado family size is 1.4

**Net premium (i.e. tax credit applied if applicable)

**Family make up for family of 4 scenario = 2 adults age 35 and 2 kids ages 5 and 10. Because CO CHP+ coverage is up to 250% FPL, kids in the 150% FPL household would be enrolled in CHP+ coverage and not the Marketplace. Adults in the 150%FPL HH are also eligible for the federal cost sharing reductions to lower deductibles and other OOP costs if the enroll in a silver level plan.
## Benefits, Costs and Access

### Family Living in Grand Junction (81501 zip code, Mesa County)

<table>
<thead>
<tr>
<th>Family Size and Income*</th>
<th><strong>Lowest</strong> Cost Silver Plan Premiums**</th>
<th><strong>Lowest</strong> Cost Silver Plan Family Deductible &amp; OOP Max</th>
<th><strong>Lowest</strong> Cost Bronze Plan Premiums**</th>
<th><strong>Lowest</strong> Cost Bronze Plan Family Deductible &amp; OOP Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>4 (150%FPL)***</td>
<td>$66.30</td>
<td>$0 (ded) $1,000 (OOP max)</td>
<td>$3.14</td>
<td>$12,600 (ded) $12,600 (OOP max)</td>
</tr>
<tr>
<td>4 (300%FPL)</td>
<td>$558.72</td>
<td>$6,000 (ded) $12,700 (OOP max)</td>
<td>$462.74</td>
<td>$12,600 (ded) $12,600 (OOP max)</td>
</tr>
<tr>
<td>4 (No Subsidy)</td>
<td>$830.48</td>
<td>$6,000 (ded) $12,700 (OOP max)</td>
<td>$734.50</td>
<td>$12,600 (ded) $12,600 (OOP max)</td>
</tr>
</tbody>
</table>

*Average Connect for Health Colorado family size is 1.4

**Net premium (i.e. tax credit applied if applicable)

**Family make up for family of 4 scenario = 2 adults age 35 and 2 kids ages 5 and 10. Because CO CHP+ coverage is up to 250% FPL, kids in the 150% FPL household would be enrolled in CHP+ coverage and not the Marketplace. Adults in the 150%FPL HH are also eligible for the federal cost sharing reductions to lower deductibles and other OOP costs if the enroll in a silver level plan.
Benefits, Costs and **Access**

**Colorado is Meeting Access-to-Care Challenge**

Difficulty getting an appointment when it is needed saw only a slight uptick.

**Good to Know:** Doctors said no to 15.4% of clients with public insurance compared with 6.4% with commercial insurance.

**In the Past Year, You Didn’t Get Needed Care Because . . .**

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>You couldn’t get an appointment as soon as you needed one</td>
<td>16.8%</td>
<td>16.4%</td>
<td>15.0%</td>
<td>18.7%</td>
</tr>
<tr>
<td>The doctor’s office wasn’t accepting patients with your type of insurance</td>
<td>8.0%</td>
<td>9.4%</td>
<td>8.2%</td>
<td>9.7%</td>
</tr>
<tr>
<td>The doctor’s office wasn’t accepting new patients</td>
<td>8.0%</td>
<td>9.2%</td>
<td>8.4%</td>
<td>9.2%</td>
</tr>
<tr>
<td>You lacked transportation to the doctor’s office or it was too far away</td>
<td>N/A</td>
<td>N/A</td>
<td>4.4%</td>
<td>4.7%</td>
</tr>
<tr>
<td>You couldn’t take time off work*</td>
<td>N/A</td>
<td>N/A</td>
<td>10.1%</td>
<td>10.6%</td>
</tr>
<tr>
<td>You couldn’t find child care**</td>
<td>N/A</td>
<td>N/A</td>
<td>4.0%</td>
<td>7.9%</td>
</tr>
<tr>
<td>You didn’t seek an appointment because you were uninsured***</td>
<td>N/A</td>
<td>N/A</td>
<td>47.3%</td>
<td>40.9%</td>
</tr>
</tbody>
</table>

*Asked of employed adults and parents  **Asked of those with children  ***Asked of those uninsured in the past year

**Doctor’s Office Wasn’t Accepting Patients With Your Type of Insurance, by Coverage, 2015**

- Employer-Sponsored: 5.4%
- Medicaid: 19.9%
- Individual Market: 12.5%
A look ahead

**Goal:** By September 2017, all children and pregnant women currently served by CHP+ will have access to comparable sources of health coverage with respect to affordability, adequacy of benefits and availability of services

**What that could look like:**

1. Expanded Medicaid eligibility
2. Create a Medicaid buy-in program
3. Move into private coverage
Questions?