



Highlights of the 2018 Vermont Household Health Insurance Survey

House Health Care Committee
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Introduction and Methodology

- Vermont Household Health Insurance Survey (VHHIS) conducted since 2000
- Telephone survey
 - Included cell and land line telephones
- Calls made February-June in 2018
 - Reached 3,002 Vermont Households accounting for 7,193 people
 - Data weighted to be representative of all Vermont residents

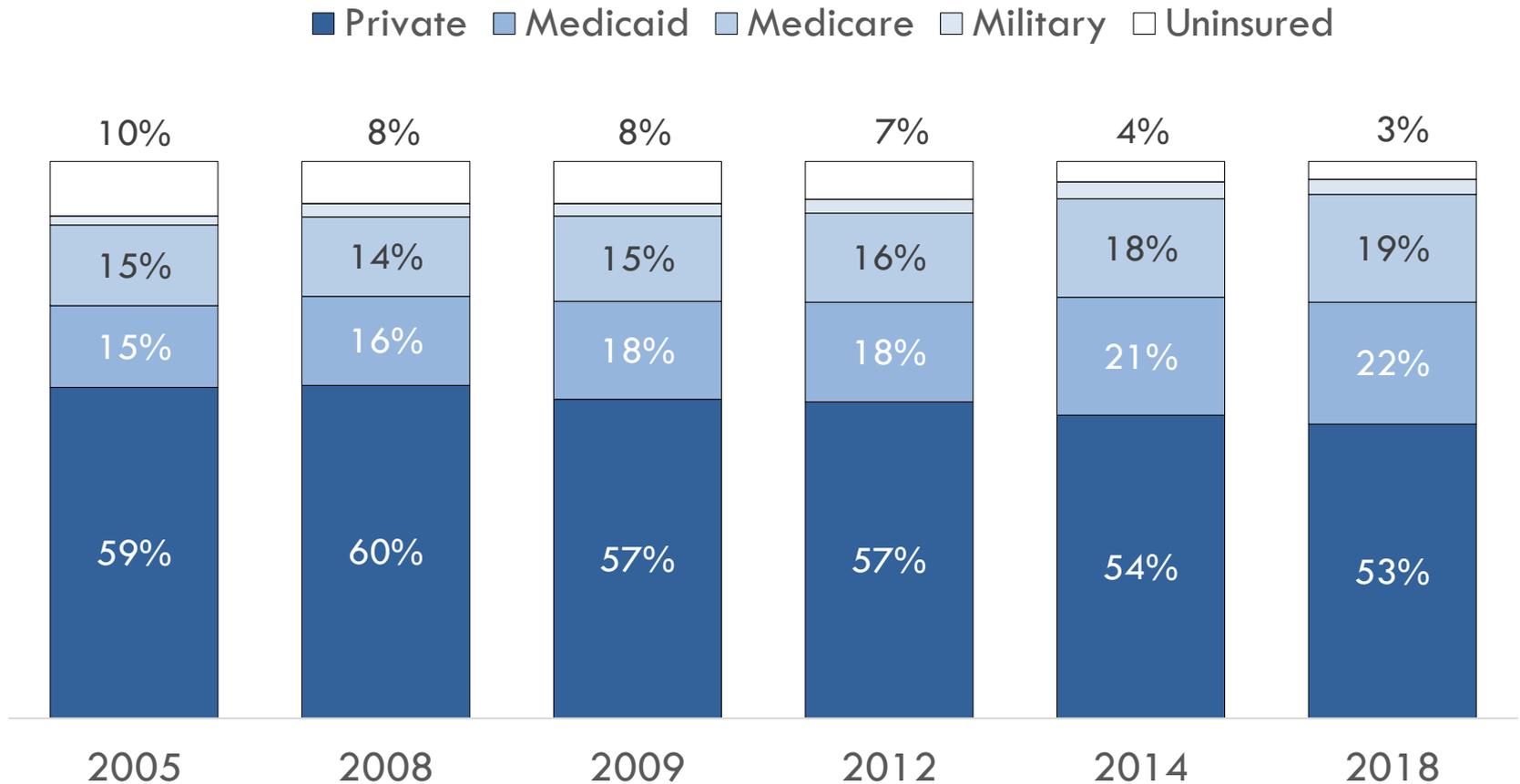
2018 VHHIS Results

- Vermont continues to have a low uninsured rate.
 - ▣ Among the lowest in the U.S.
- The number of uninsured Vermonters who delay getting needed care or have difficulties paying for medical care has decreased over time.
 - ▣ Disparities in those delaying care still exist between those with and without insurance.
- There are more Vermonters considered underinsured in 2018 than in 2014.

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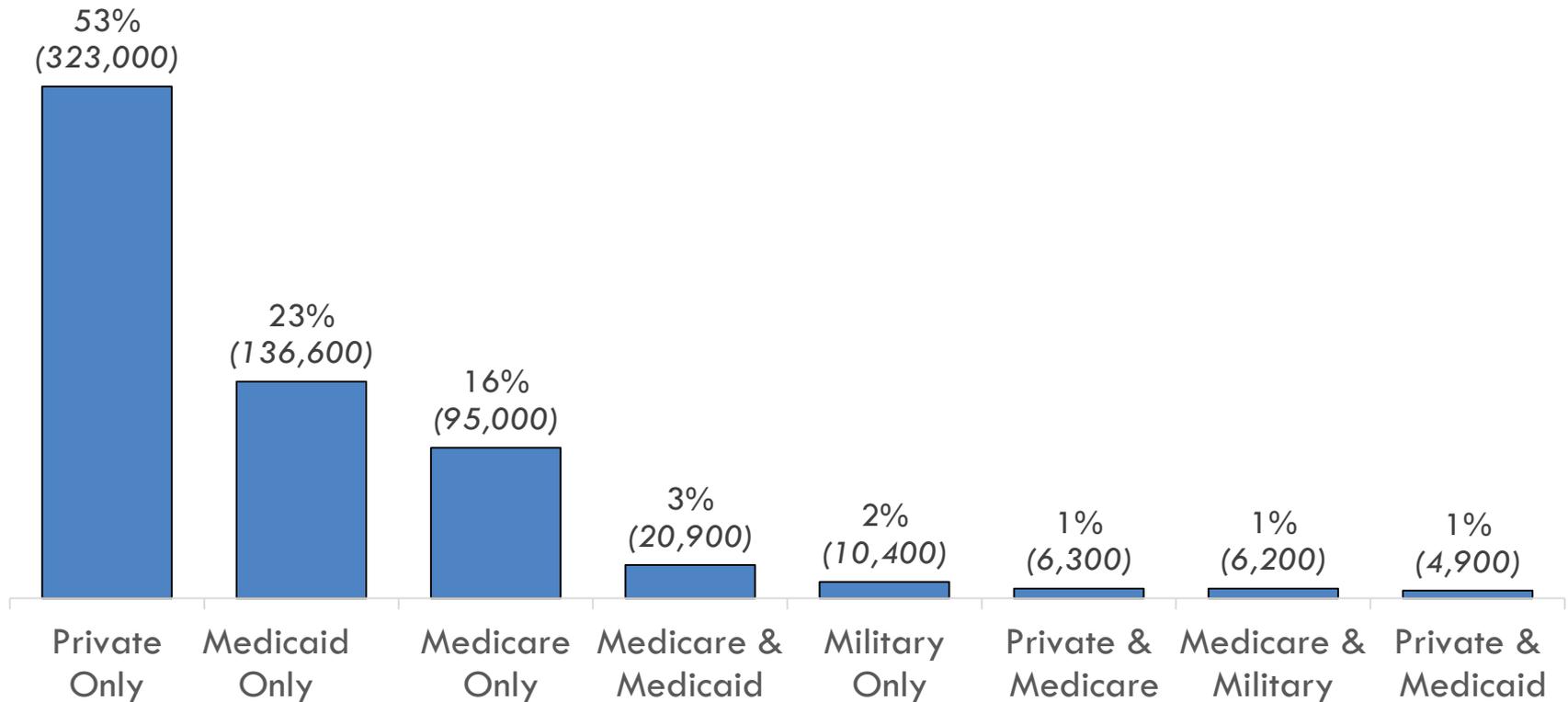
Overall Insurance Coverage

Trend in Primary Type of Health Insurance



Primary Insurance Type, Including Combinations

Percent of Vermonters With Each Insurance Type, Including Combinations of Insurance Type



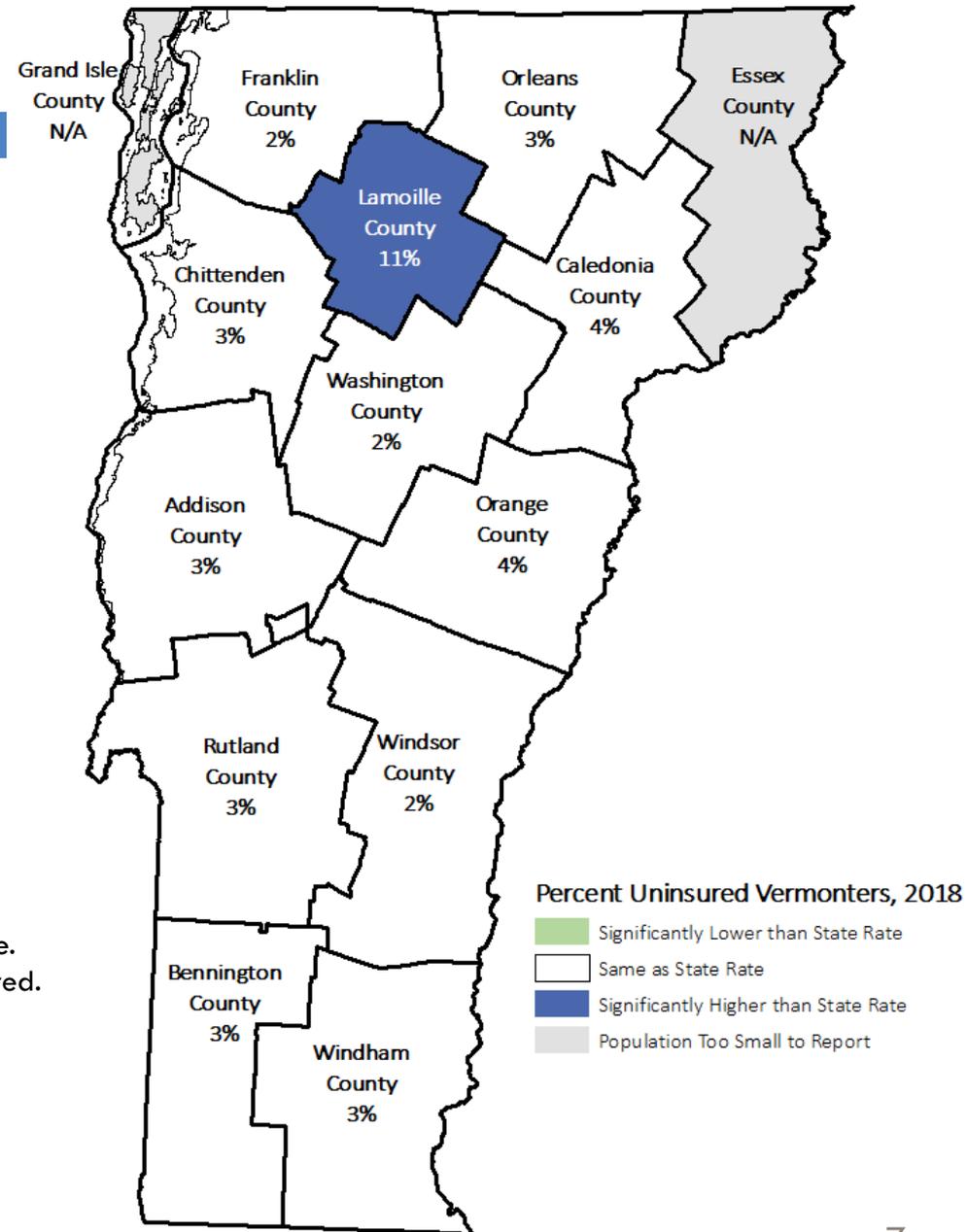
Insurance Coverage by County

Uninsured by County

Insurance Type	County Compared to State	
	Significantly Higher	Significantly Lower
Private	Chittenden	Caledonia, Orleans
Medicaid	Orleans	Chittenden
Medicare*	N/A	N/A
Military	Franklin, Orange	Chittenden
Underinsured	Addison	N/A [^]

*Medicare rates by county are all statistically similar to the state rate.

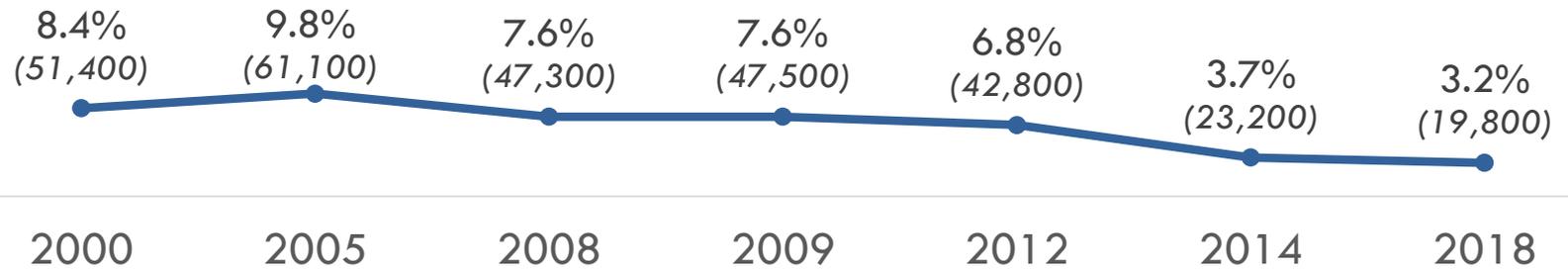
[^]No counties are significantly lower than the state rate for underinsured.



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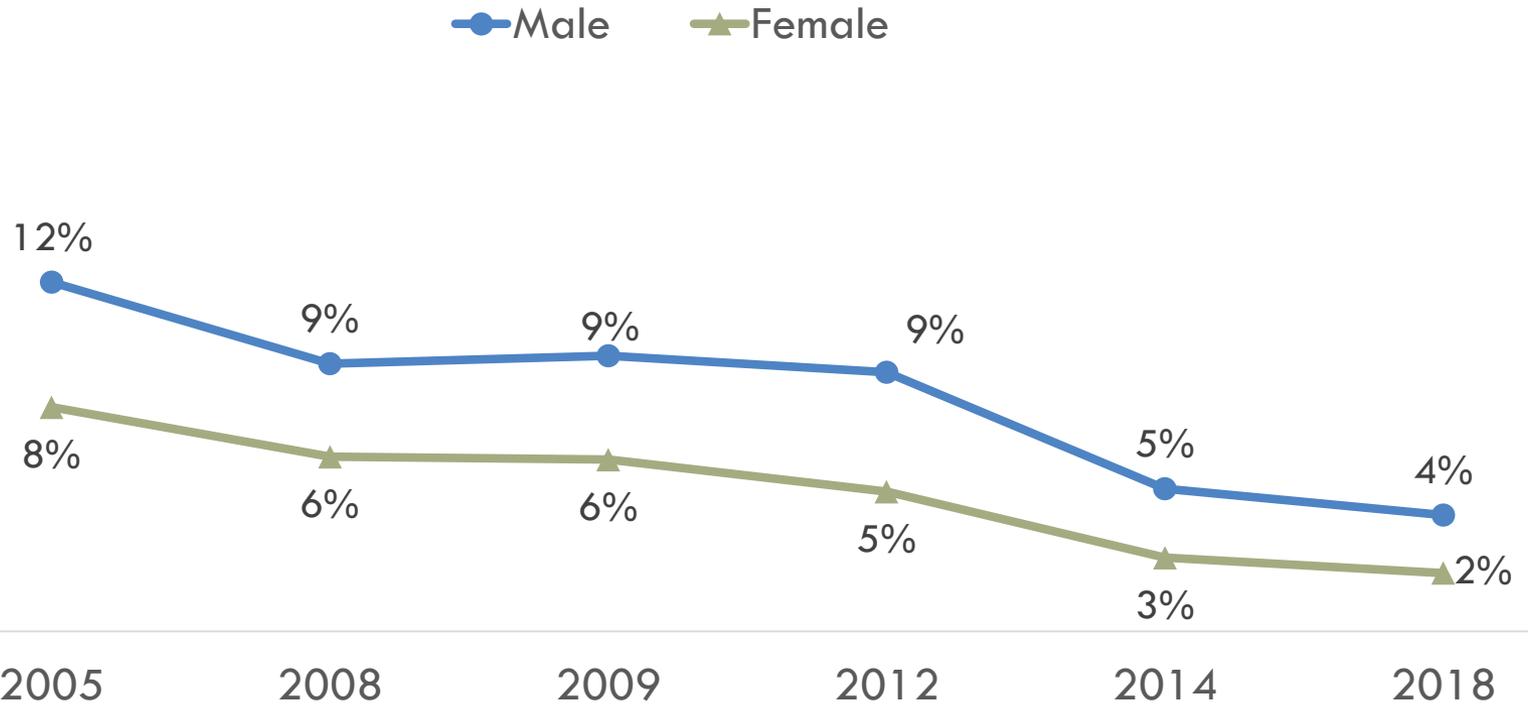
Uninsured Vermonters

Uninsured Vermonters Over Time



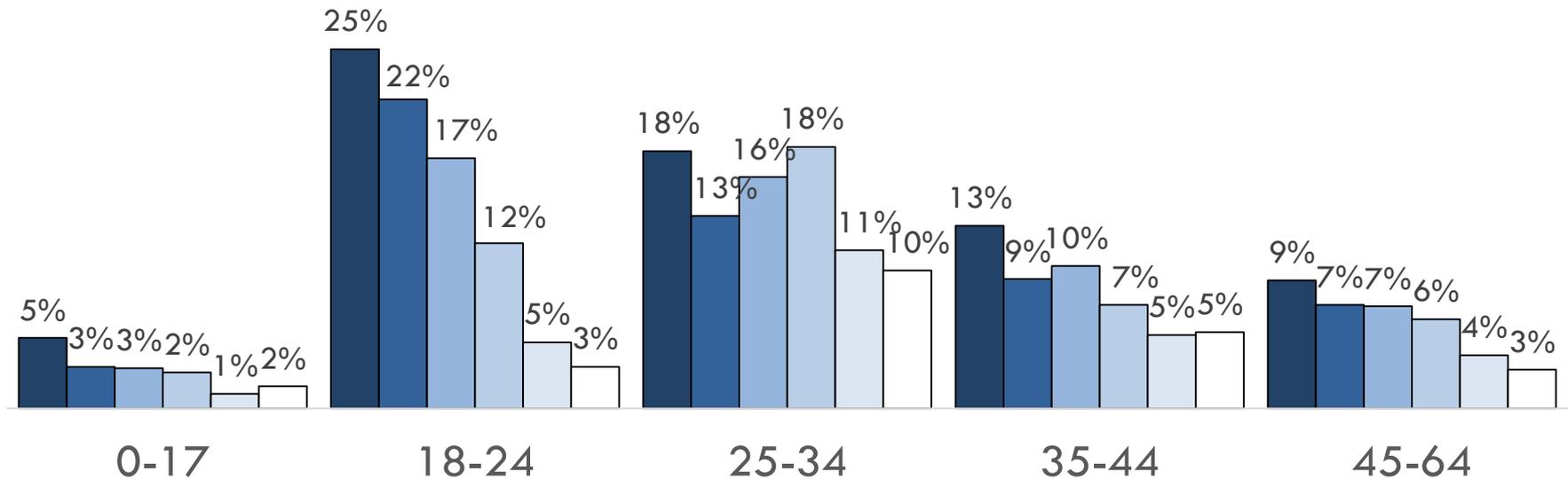
Uninsured by Demographics

Rate of Uninsured by Sex

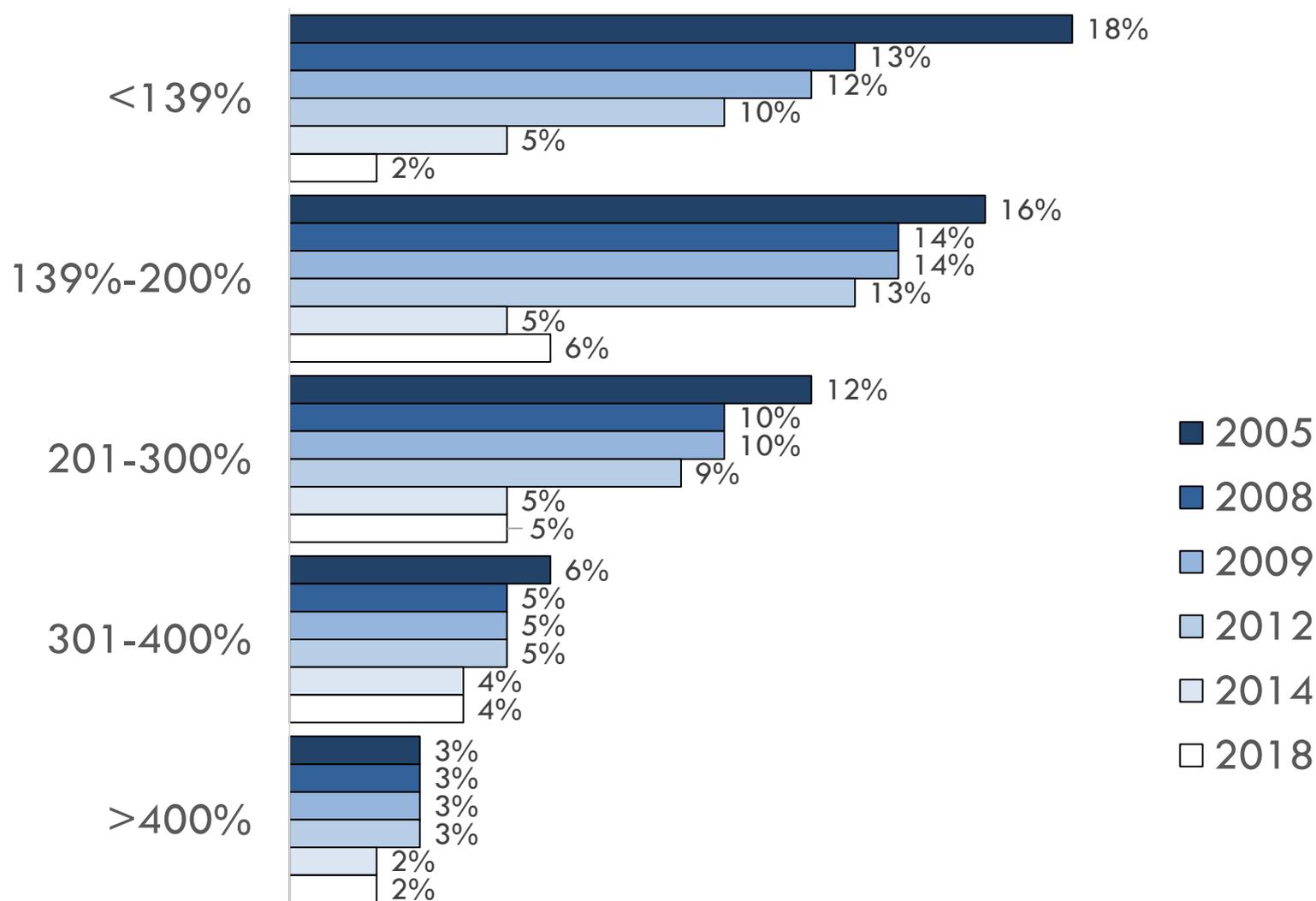


Uninsured by Age (<65)

■ 2005 ■ 2008 ■ 2009 ■ 2012 ■ 2014 ■ 2018

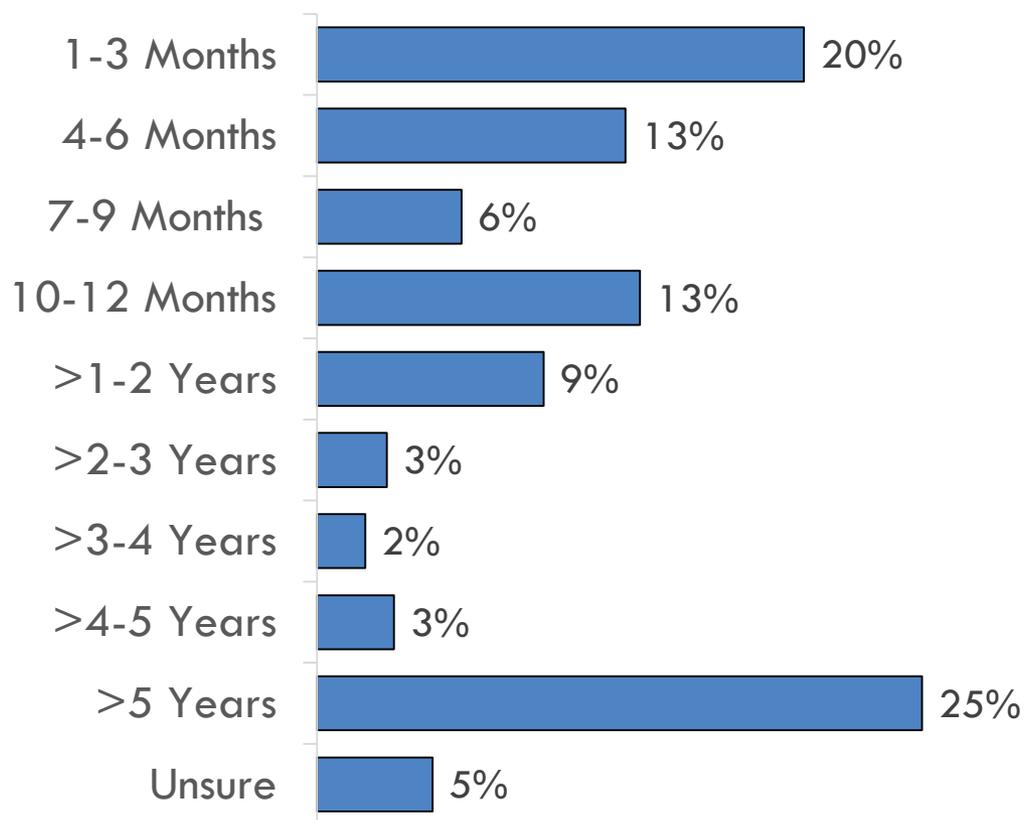


Uninsured by Federal Poverty Level (FPL)



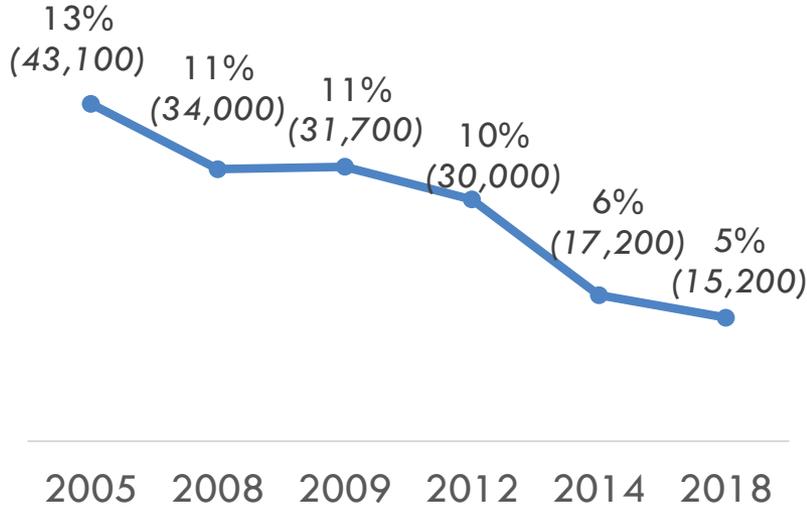
Length of Time Without Insurance

**Duration without Health Insurance,
Uninsured Vermonters, 2018**

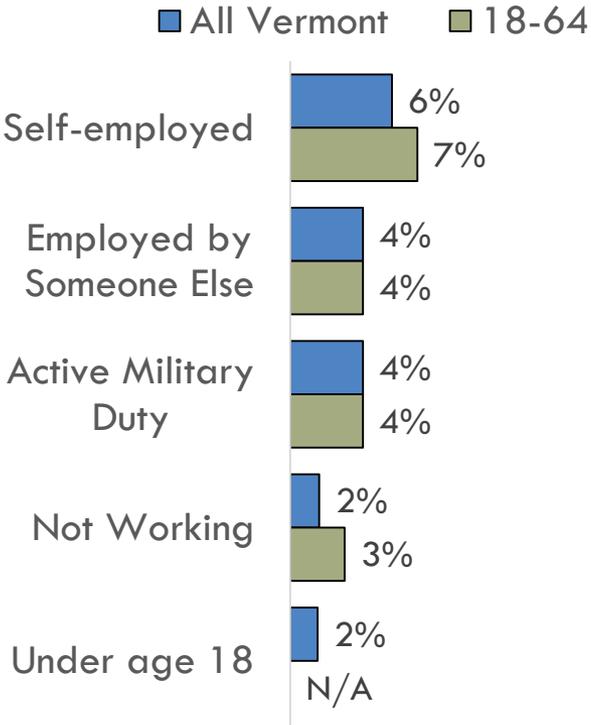


Uninsured and Employment

Uninsured Rate Among Employed Adults 18-64

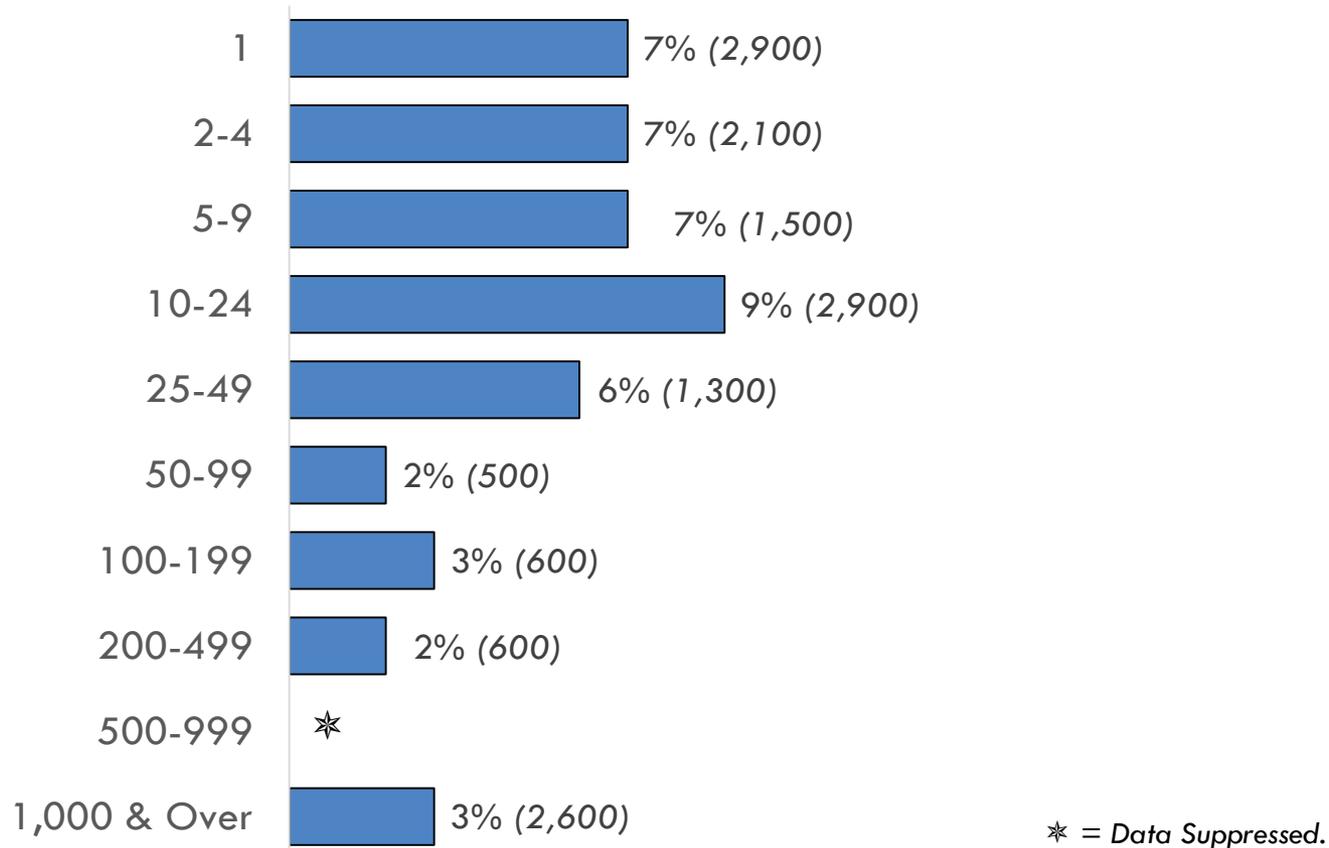


Uninsured by Employment Status, 2018



Uninsured by Employer Size

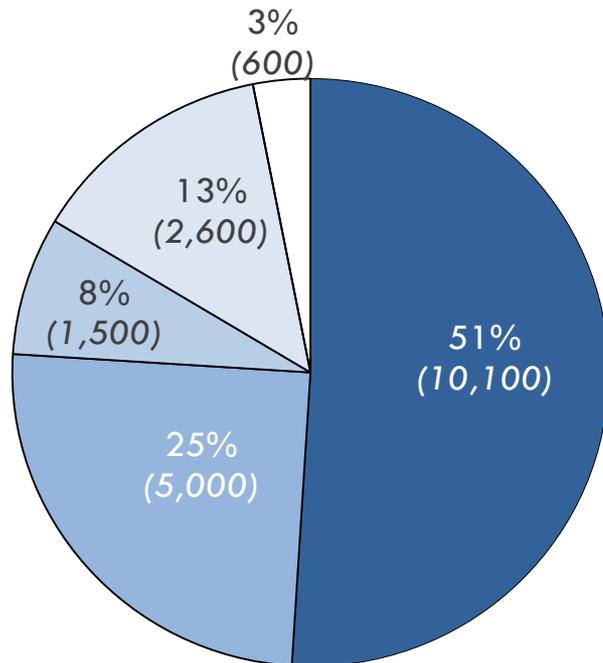
**Percent Uninsured by Size of Employer
Employed Vermont Residents 18-64, 2018**



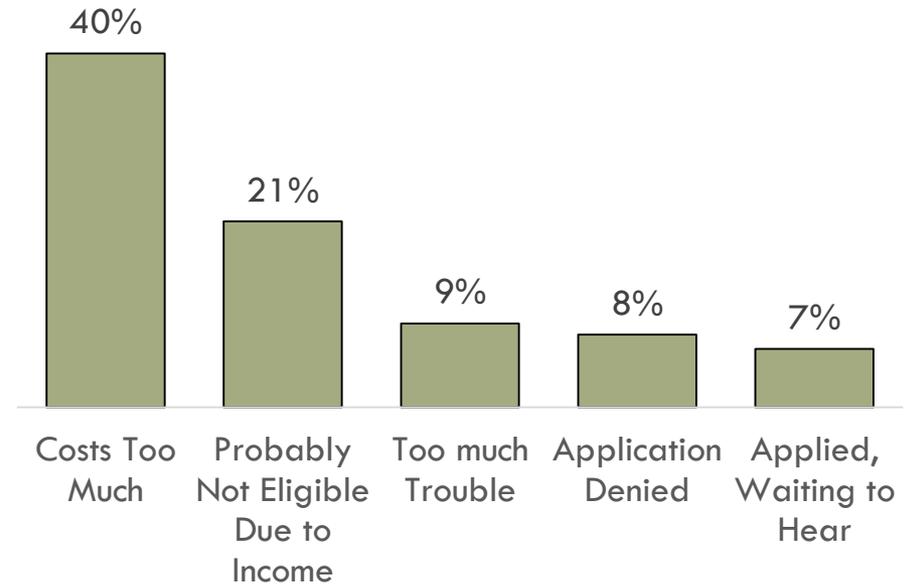
Uninsured & State Health Insurance Programs

Interest in Enrolling in State Health Insurance Programs Among Uninsured Vermont Residents, 2018

- Very interested
- Somewhat interested
- Not very interested
- Not at all interested
- Not sure



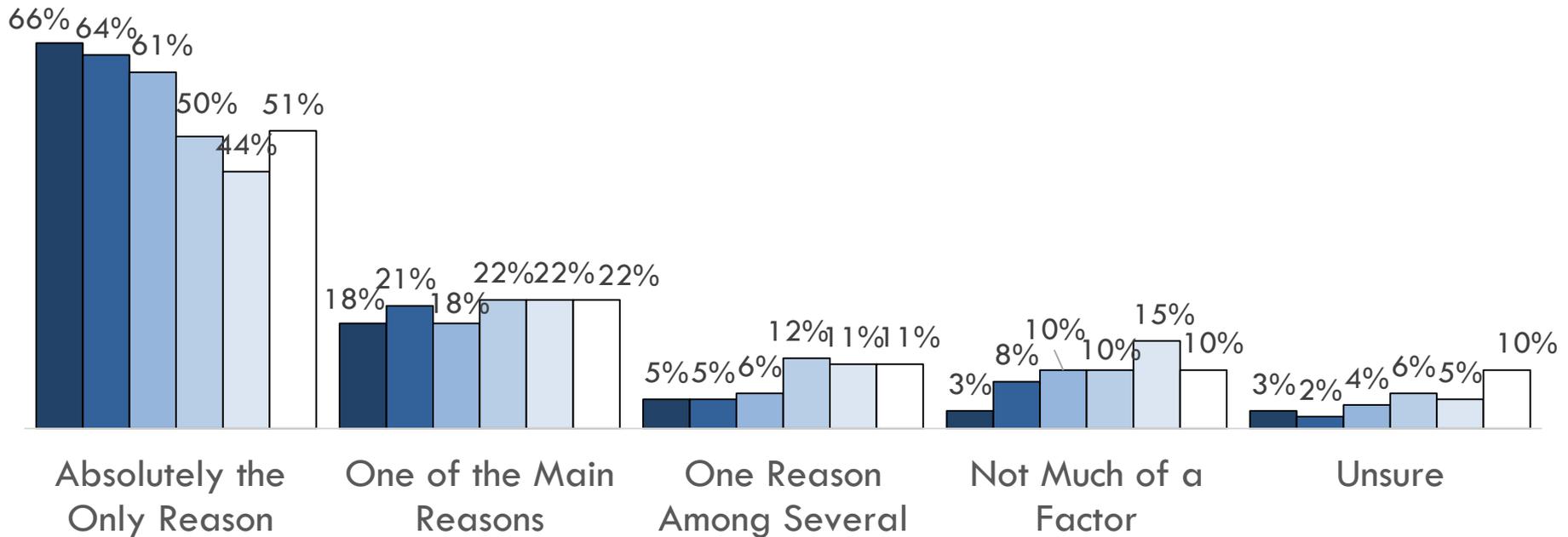
Main Reasons for Not Enrolling in State Health Insurance Programs Among Uninsured Vermont Residents, 2018



Reasons for Not Having Health Insurance – Importance of Cost

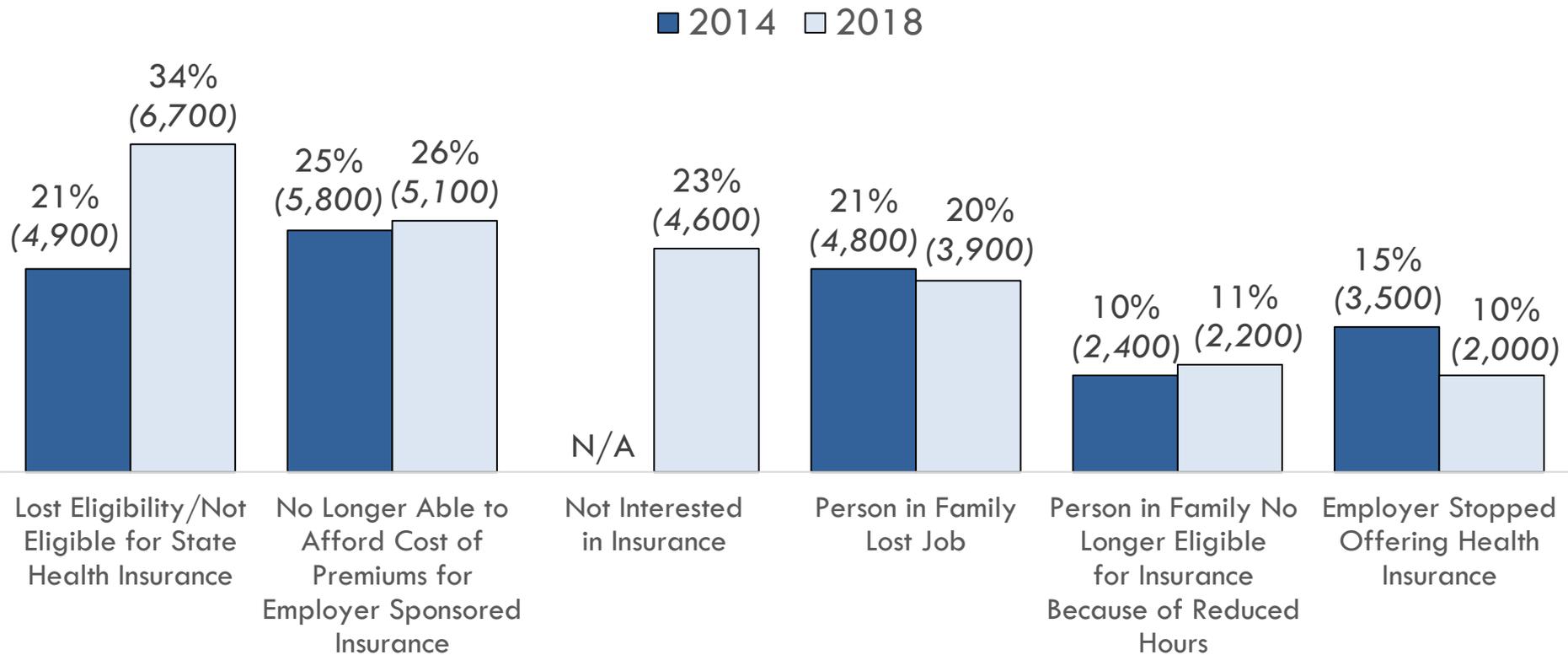
**Importance of Cost in Not Having Health Insurance
Among Uninsured Vermont Residents**

■ 2005 ■ 2008 ■ 2009 ■ 2012 ■ 2014 ■ 2018



Main Reasons for Not Having Health Insurance

Main Reasons* for Not Having Health Insurance Among Uninsured Vermont Residents



N/A = Question not asked in this year's survey.

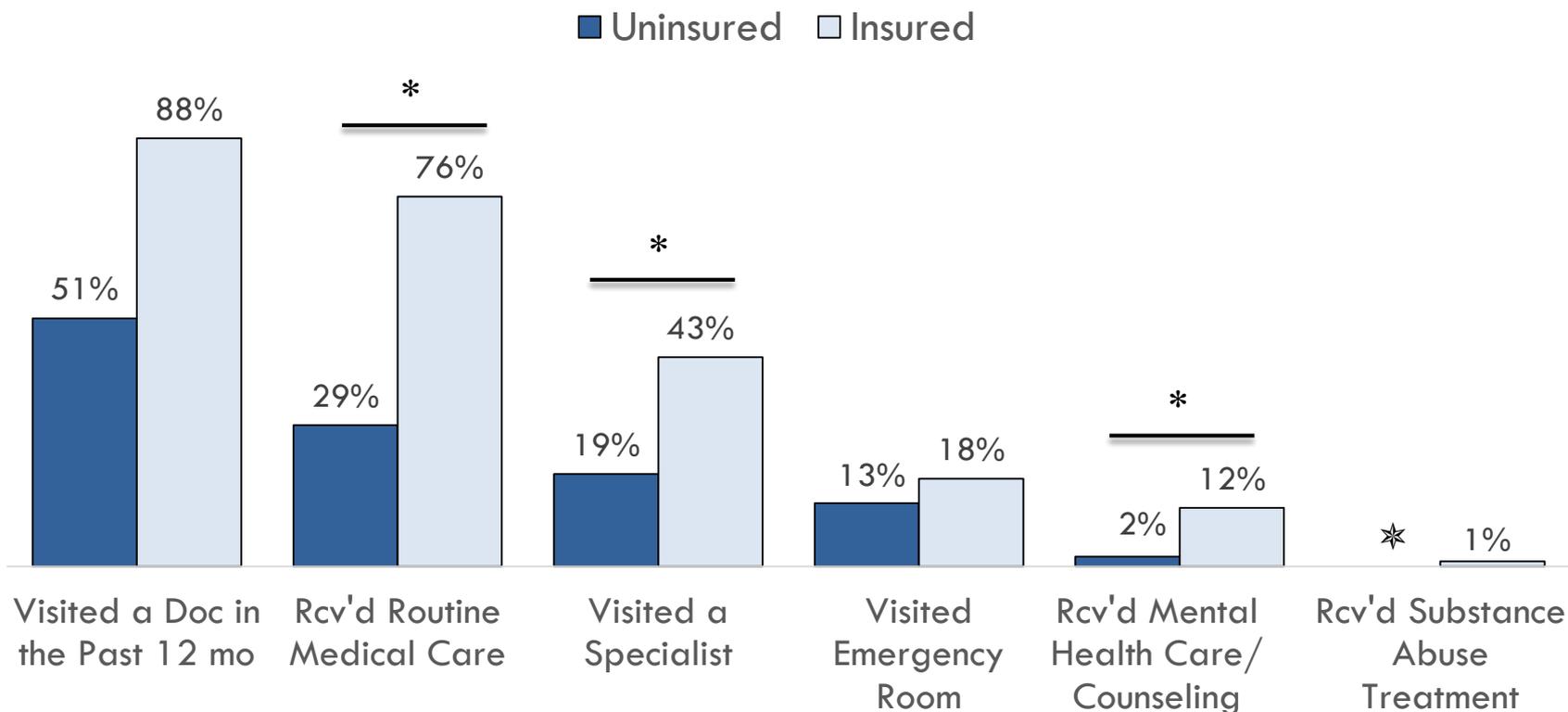
*Note: percentages do not sum to 100% because respondents were allowed to provide more than one response.

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Healthcare Utilization

Healthcare Services Utilized – Uninsured

Health Care Utilization in Last 12 Months by Insurance Status, 2018

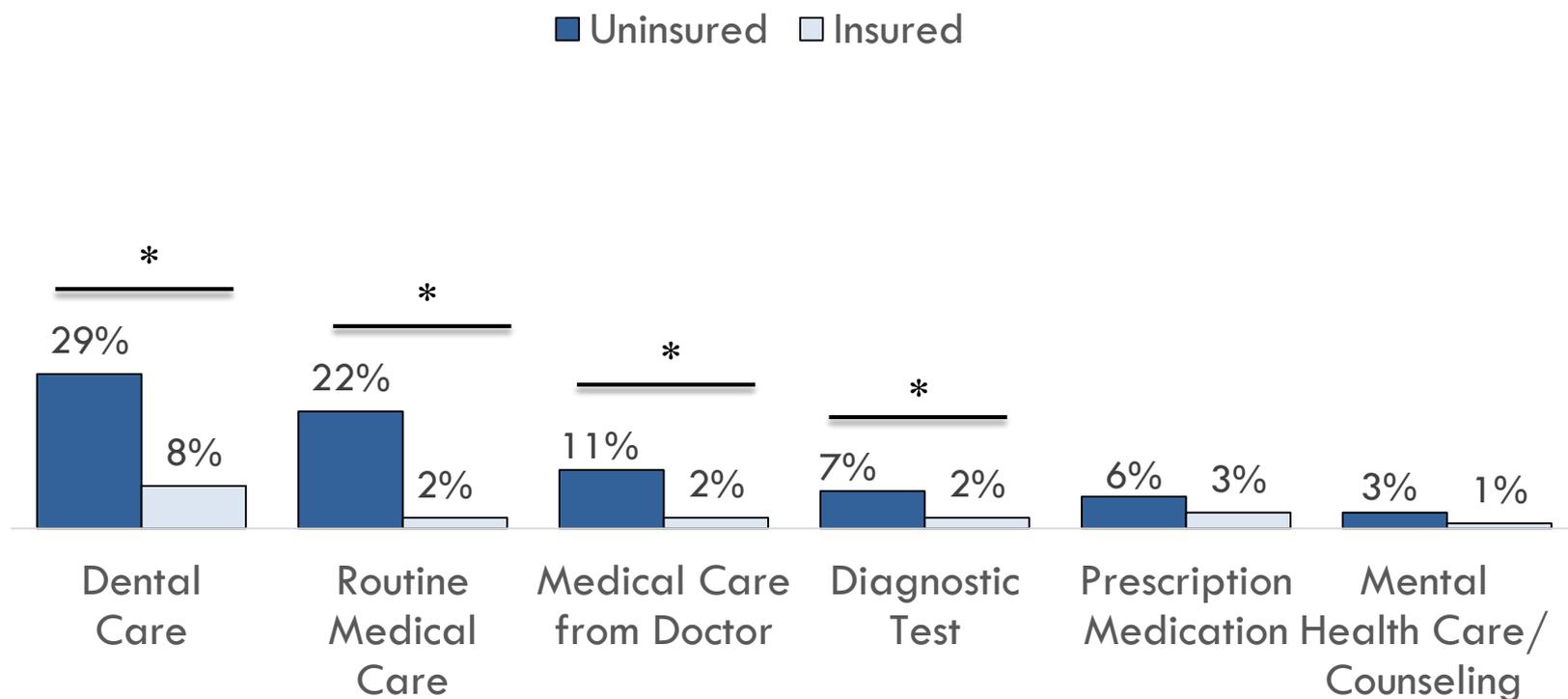


* = Data Suppressed.

*Denotes statistically significant difference

Delayed Care Due to Cost – Uninsured

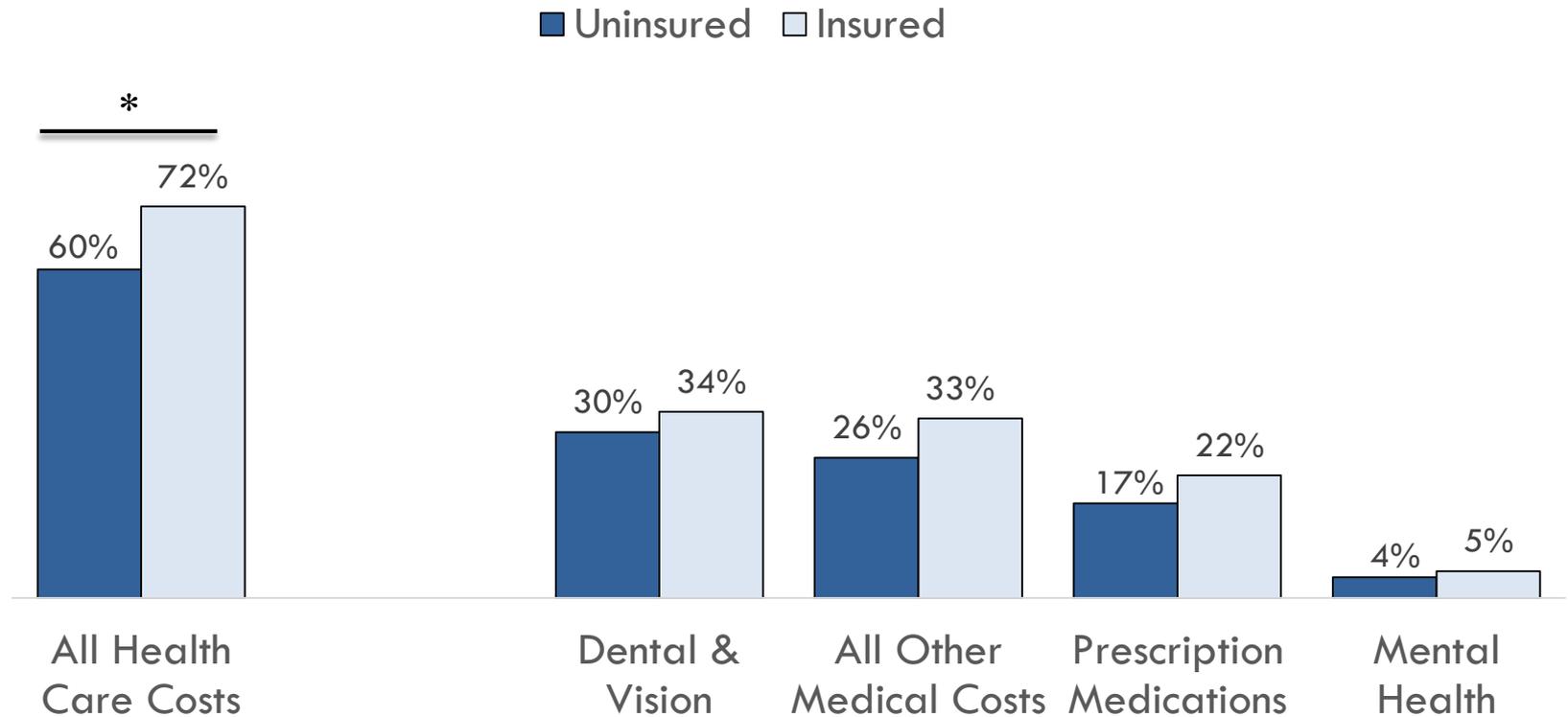
Care Delayed in Last 12 Months Due to Cost by Insurance Status, 2018



**Denotes statistically significant difference*

Out of Pocket Medical Expenses >\$500 – Uninsured

Greater than \$500 in Out of Pocket Costs in Last 12 Months by Insurance Status, 2018

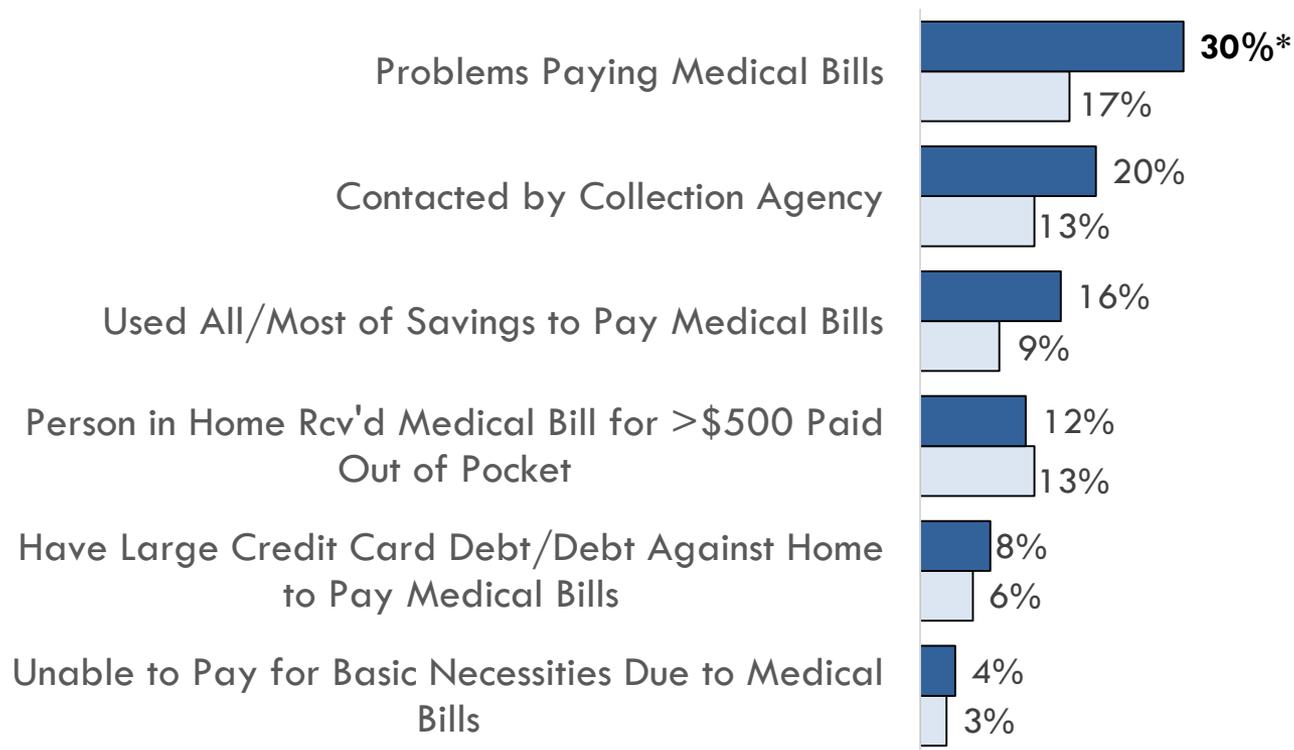


**Denotes statistically significant difference*

Impact of Medical Bills - Uninsured

In Last 12 Months by Insurance Status Vermont Residents, 2018

■ Uninsured □ Insured



**Denotes statistically significant difference*

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The Underinsured

Definition of Underinsured

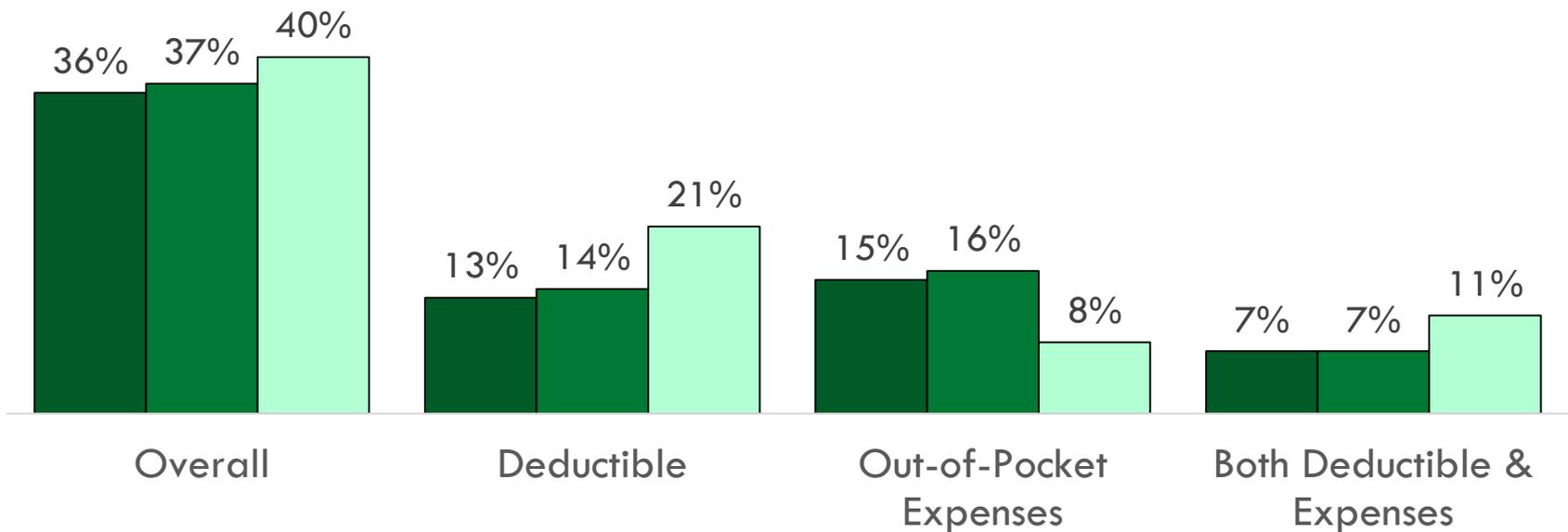
- Persons with insurance whose policy does not sufficiently cover current or potential future medical expenses
- Estimated using Commonwealth Fund methodology¹
- Underinsured if EITHER of following conditions are met:
 - Current Medical Expenses, excluding insurance premiums, equal to or greater than:
 - 10% of household income if 200%+ FPL
 - 5% of household income if < 200% FPL
 - Deductible is $\geq 5\%$ of household income

¹<https://www.commonwealthfund.org/>

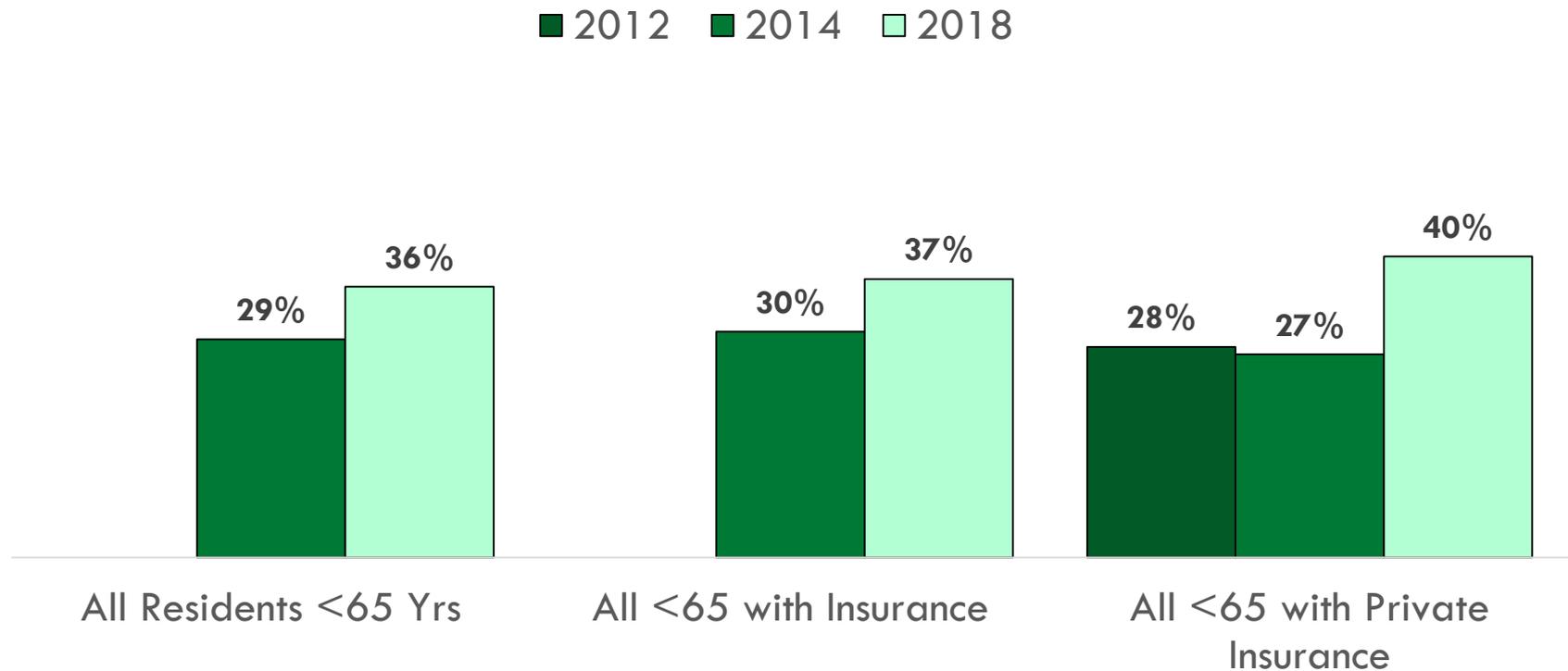
Reason Underinsured via Commonwealth Fund Criteria

Underinsured Population Vermont Residents Ages 64 and Under

■ All ■ All with Insurance ■ Private Insurance



Underinsured Vermonters Over Time



Summary

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Questions?

Thank you!

Report can be found online:

http://www.healthvermont.gov/sites/default/files/documents/pdf/VHHIS_Report_2018.pdf

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