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Attachments: 2014 VHHIS Initial Findings Presentation.pdf

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January 5, 2015

Number of Uninsured Vermonters Cut in Half

Governor Says Progress Is Good News But Also Highlights Need for Further Health Care Reform

MONTPELIER – Gov. Peter Shumlin today welcomed news that the Vermont Household Health Insurance Survey shows the number of Vermonters without health insurance has dropped significantly and reiterated the need for aggressive health care reform efforts to increase access and affordability of health care for all Vermonters. The Governor said that he will outline his health care reform agenda in his annual Budget Address next week on January 15.

Initial results from the 2014 Vermont Household Health Insurance Survey indicate that about 19,000 of the 43,000 Vermonters without health insurance in 2012, the date of the last annual survey, are now covered. This reduces by nearly half the number of uninsured Vermonters, dropping the state's uninsured rate from 6.8 percent to 3.7 percent, the second lowest in America. Only 1 percent of Vermont's children (under age 18) are uninsured, the lowest rate in the nation. The drop in the uninsured rate is across all income and age groups as well as geographic and demographic categories. More men (4.9 percent) are uninsured than women (2.5 percent), but both percentages are approximately half of the 2012 numbers. Every county in Vermont has seen a reduction in the number of uninsured individuals. Essex County saw the largest drop from 19.8 percent in 2012 to 9.9 percent in 2014. These initial data findings will be included in the full report released by the survey company in the coming weeks.

The data show that the lower number of uninsured Vermonters is caused by the expansion of Medicaid eligibility and some insurance coverage changes included in the Affordable Care Act. The Governor celebrated the lower uninsured rate, "With all the pains and struggle, it is clear that Medicaid expansion and the Affordable Care Act are benefiting Vermonters."

The survey results make clear that the cost of insurance remains the main reason uninsured Vermonters lack coverage. Over 65 percent of uninsured Vermonters said the high cost of insurance is either the sole or main reason they do not have insurance coverage.

"It is great news that the number of uninsured Vermonters has significantly decreased," the Governor said. "More Vermonters have insurance now than ever before, giving them access to quality care and peace of mind. But that good news comes with its own consequences. First, the higher number of Medicaid recipients exacerbates the so-called 'cost-shift' to private insurance premiums due to the low Medicaid reimbursement rate. Second, the survey results make clear

that the cost of care is still a significant barrier keeping Vermonters from obtaining insurance, and we know it is squeezing the budgets of those who do have insurance.”

The Governor noted that these pressures highlight the importance of continuing robust health care reform in Vermont and said that he would lay out details of his proposal in next week’s budget address. The Governor said that his health care reform efforts this session would focus on:

- Changing the way we pay for health care, shifting to payment based upon quality rather than quantity in order to help drive down costs.
- Supporting our primary care system for the benefit Vermonters by strengthening the Blueprint for Health and building on the preliminary results it has shown in bending the cost curve while ensuring quality health care to Vermonters.
- Bringing under control the cost shift that forces private insurance rates to cover the inadequate reimbursements received for Medicaid care, particularly in light of increased Medicaid participation.
- Enhancing the Green Mountain Care Board’s role in driving down health care cost with the goal of lowering health care spending increases to between 3-4% in the long term.

“When I announced that I could not support a financing package to move our state to a single payer system now, I also stressed how critical it is to continue health care reform for Vermonters,” said the Governor. “We must continue to strive for universal, affordable health care coverage and a better, more unified system of health care delivery for all Vermonters.”

The 2104 Household Health Insurance Survey was conducted by Market Decisions of Portland, Maine. The survey consulting firm spoke to 4,000 Vermont households (covering 10,000 people) by phone between August and December. The full survey and compiled results is attached.

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Vermont Department of Financial Regulation Insurance Division

2014 Vermont Household Health Insurance Survey Initial Findings

Brian Robertson, Ph.D.
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Acknowledgements: *The Department of Financial Regulation, Insurance Division extends thanks to all the Vermonters who so generously gave their personal time to participate in this survey and represent their families, neighbors and communities. The Department would also like to thank the members of the Survey Planning Committee whose input was critical to the design of the survey.*

Presentation Contents

- **Survey Methodology**
- **Health Literacy**
- **Primary Type of Health Insurance Coverage**
- **The Uninsured**
 - **Characteristics of Uninsured Children Aged 0 to 17**
 - **Characteristics of Uninsured Adults Aged 18 to 64**
 - **Interest in State Health Insurance Programs and Vermont Health Connect**
 - **Eligibility for Expanded Medicaid or Coverage through the Exchange**
 - **Access to ESI Among the Working Uninsured Aged 18 to 64**
- **Private Health Insurance Coverage**
- **Trends in Employer-sponsored Insurance**
- **The Underinsured**
- **Medicaid & Dr. Dynasaur**
- **Medicare**
- **Ratings of Health Insurance Coverage**
- **Interruptions in Insurance Coverage**
- **Medical Expenses and Barriers to Care**
- **Doctor Visits**

Some 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 or for coverage through the Health Exchange.**
- **Identify the number of residents who have employers that offer insurance and reasons for non-take-up.**
- **Identify the number of privately insured residents that are underinsured.**

Survey Methodology

Sampling Approach

- **The 2014 Vermont Household Health Insurance Survey is based on telephone interviews conducted between August 13, 2014 and December 4, 2014 among 4,052 randomly selected households in Vermont.**
- **Data was gathered on a total of 8,923 Vermont residents, including 322 uninsured residents.**
- **To provide complete coverage, the sampling methodology also incorporated cell phones.**
- **41% of surveys were completed among residents by cell phone.**
- **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 approximately 1,000 surveys in each of the four regions.**

Survey Response and Sampling Error

Sample Component	Response Rate	Refusal Rate
General Population (Landline)	44.9%	2.2%
General Population (Cell phone)	33.1%	1.2%

The percentages reported for the general population survey are within plus or minus 0.9% 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 0.5% if all uninsured residents participated.

Weighting

- The final data set was 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 2014 population of Vermont, or 626,631 residents.
- The uninsured population in the final data set represents the uninsured population of Vermont, or 23,231 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 15 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 261,380 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 race, ethnicity, and income.
 - For race and ethnicity, 1% of values were imputed.
 - For income, 17% of values were imputed using regression based imputation algorithms.

Results of the 2014 Vermont Household Health Insurance Survey

The results presented in this report are based on self-reported information provided by Vermont residents during telephone interviews.

Health Literacy

In 2014 a section assessing respondents' understanding of important health insurance related terms and concepts was added to the household health insurance survey.

Nearly all residents are confident they understand premiums, deductible, and co-pays while 55% are confident they understand the term “Health Exchange.”

**How confident are you that you understand what the term ‘ ____ ’ means?
(Rates)**

	Very Confident	Somewhat Confident	Not too Confident	Not at All Confident	Unsure
Premium	77.3%	17.7%	3.0%	1.8%	0.2%
Deductible	83.1%	13.2%	2.0%	1.7%	0.1%
Co-payments	85.6%	11.7%	1.6%	1.0%	0.1%
Co-Insurance	49.7%	26.8%	14.1%	8.8%	0.6%
Maximum annual out-of-pocket spending	68.5%	20.7%	5.6%	4.9%	0.4%
Annual Limits on Services	61.8%	24.7%	8.1%	5.1%	0.3%
Health Exchange or Insurance Exchange	30.5%	24.9%	20.7%	22.9%	0.9%
Advanced Premium Tax Credit	13.0%	17.2%	22.6%	45.8%	1.4%

Data Source: 2014 Vermont Household Health Insurance Survey

**How confident are you that you understand the term ‘____’ means?
(Counts)**

	Very Confident	Somewhat Confident	Not too Confident	Not at All Confident	Unsure
Premium	484,107	111,221	18,751	11,367	1,186
Deductible	520,481	82,794	12,347	10,592	417
Co-payments	536,706	73,527	9,789	6,259	350
Co-Insurance	311,630	167,829	88,302	54,885	3,985
Maximum annual out-of-pocket spending	429,031	129,791	34,808	30,672	2,328
Annual Limits on Services	387,205	154,758	50,687	31,831	2,149
Health Exchange or Insurance Exchange	191,296	156,259	129,542	143,775	5,758
Advanced Premium Tax Credit	81,263	108,088	141,377	287,079	8,825

Data Source: 2014 Vermont Household Health Insurance Survey

Those with private health insurance obtained through VT Health Connect are slightly less confident in their understanding of terms than among those with private insurance in general.

**How confident are you that you understand what the term ' ____ ' means?
(% indicating “very confident”)**

	Total	Private	Private through VT Health Connect	Medicaid	Medicare	Military
Premiums	77.3%	79.8%	79.3%	70.3%	78.9%	78.5%
Deductible	83.1%	86.6%	81.7%	75.4%	81.9%	85.1%
Co-payments	85.6%	88.4%	82.1%	81.1%	82.9%	84.1%
Co-insurance	49.7%	51.3%	48.6%	43.7%	56.6%	55.7%
Maximum out-of-pocket spending	68.5%	72.8%	66.7%	59.4%	68.8%	68.2%
Annual limits on services	61.8%	62.8%	57.9%	58.3%	64.8%	67.8%
Health Exchange or Insurance Exchange	30.5%	34.4%	39.8%	24.7%	27.0%	24.9%
Advanced Premium Tax Credit	13.0%	13.2%	18.4%	12.7%	11.8%	10.3%

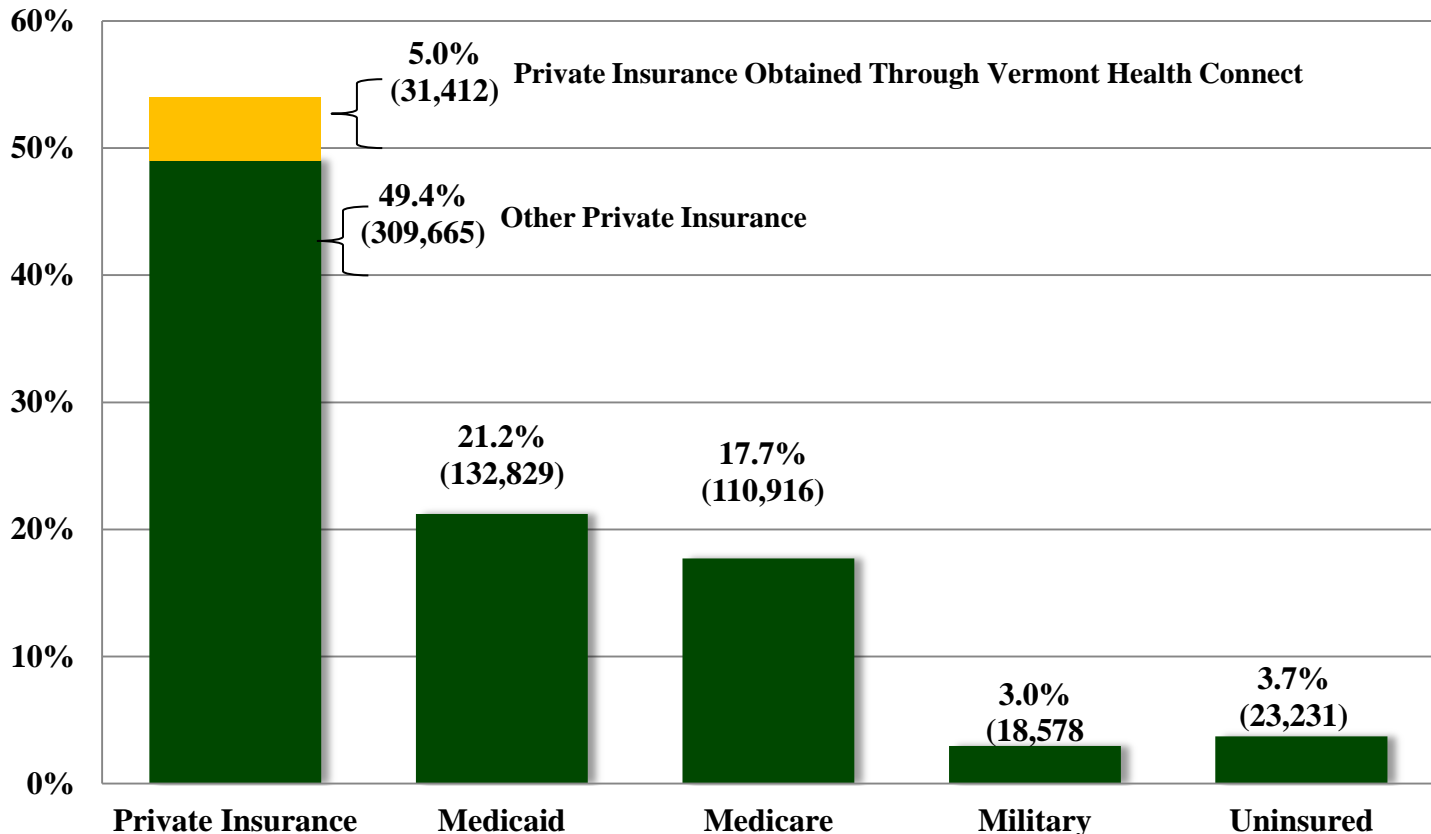
Data Source: 2014 Vermont Household Health Insurance Survey

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.

Over half of Vermonters (54%.4) have private insurance as their primary type of health care insurance.

Types of Insurance Coverage in Vermont



Data Source: 2014 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, 2014 Breakdown by Age Cohort

	Rate			Count		
	0 - 17	18 - 64	65+	0 - 17	18 - 64	65+
Private	52.9%	67.9%	4.2%	66,958	269,856	4,263
Medicaid	44.4%	19.1%	0.8%	56,172	75,803	854
Medicare	0.1%	5.4%	87.4%	97	21,307	89,513
Military	1.6%	2.3%	7.4%	1,995	9,047	7,536
Uninsured	1.0%	5.4%	0.3%	1,298	21,626	308
Total	100.0%	100.0%	100.0%	126,520	397,639	102,474

Data Source: 2014 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.

Trends in Primary Source of Health Insurance Coverage, 2000 - 2014

	Rate						Count					
	2000	2005	2008	2009	2012	2014	2000	2005	2008	2009	2012	2014
Private Insurance	60.1%	59.4%	59.9%	57.2%	56.8%	54.4%	366,213	369,348	370,981	355,358	355,857	341,077
Medicaid	16.1%	14.7%	16.0%	17.6%	17.9%	21.2%	97,664	91,126	99,159	109,353	111,833	132,829
Medicare	14.4%	14.5%	14.3%	15.3%	16.0%	17.7%	87,937	90,110	88,915	95,182	100,506	110,916
Military	0.9%	1.6%	2.4%	2.2%	2.5%	3.0%	5,626	9,754	14,910	13,917	15,478	18,578
Uninsured	8.4%	9.8%	7.6%	7.6%	6.8%	3.7%	51,390	61,057	47,286	47,460	42,760	23,231

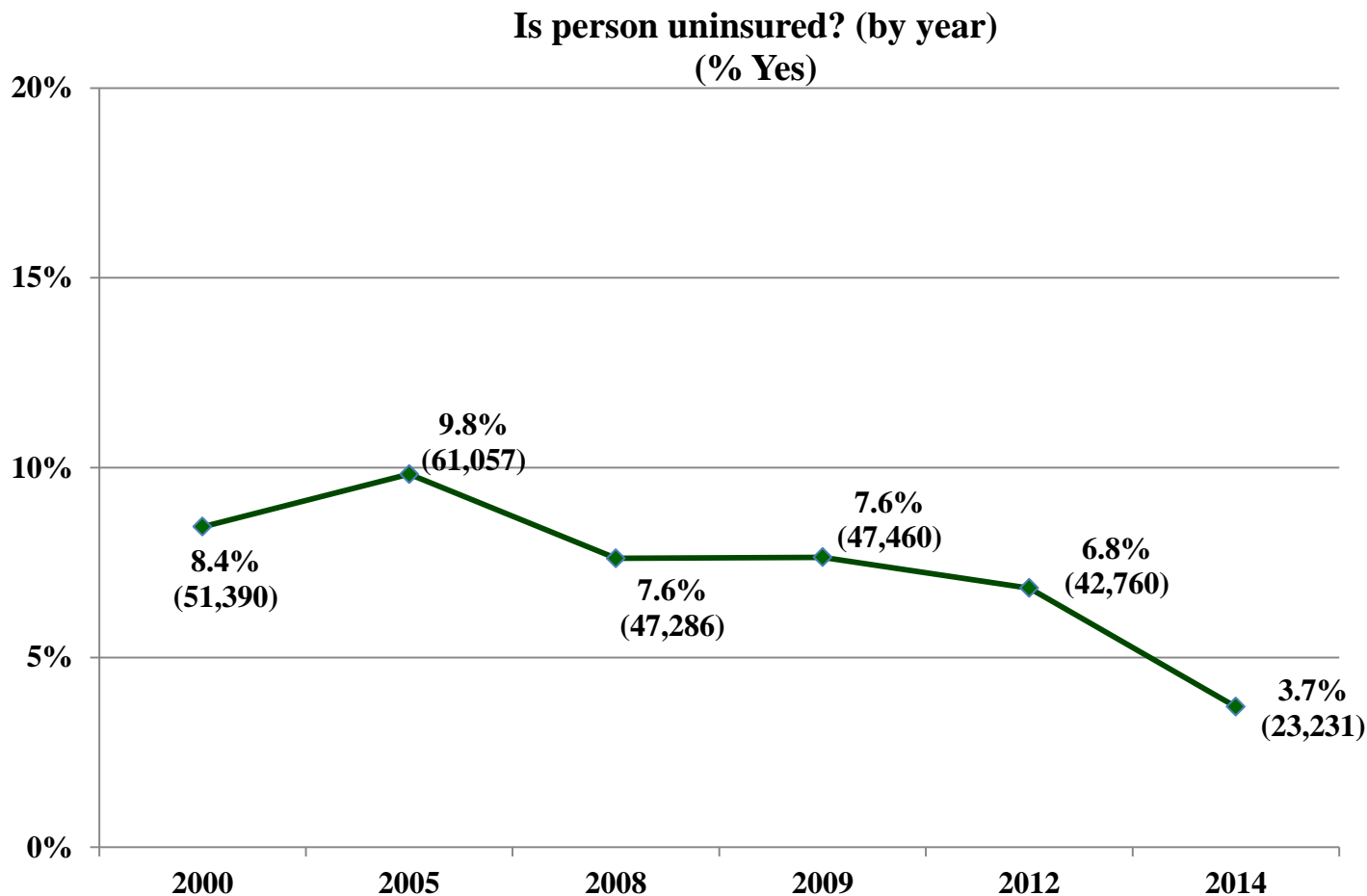
Data Sources: 2000, 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

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The Uninsured

In the 2014 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 Vermont residents in 2014 has decreased compared to 2009 and 2012.



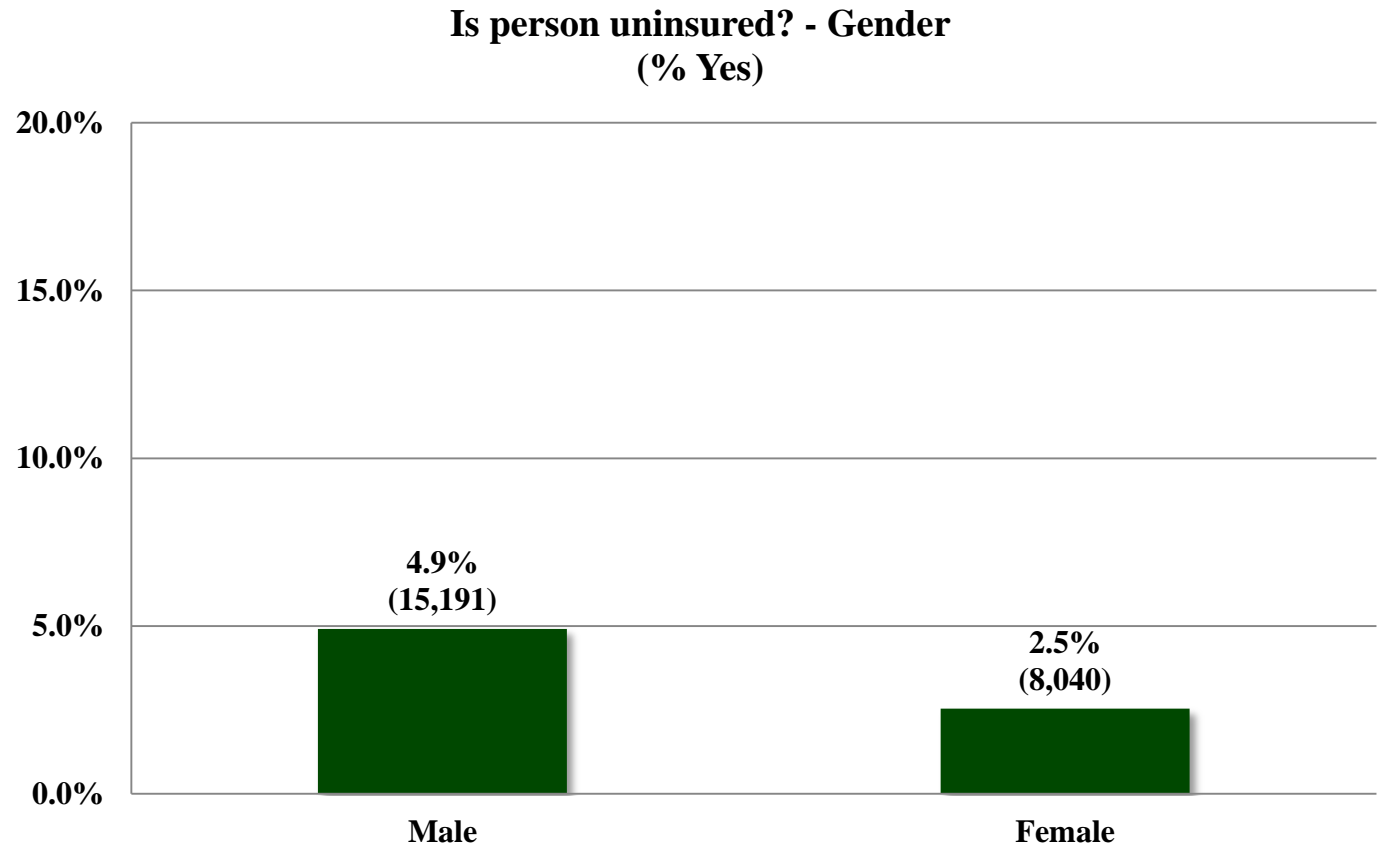
Source: 2014 Vermont Household Health Insurance Survey

Approximately 23,000 Vermont residents currently have no health insurance, a decrease of just under 20,000 since 2012.

- **Uninsured residents under age 18:**
 - 1,298 in 2014
 - 2,770 in 2012
 - 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:**
 - 21,626 in 2014
 - 39,719 in 2012
 - 43,800 in 2009
 - 43,300 in 2008
 - 54,000 in 2005
 - 44,000 in 2000

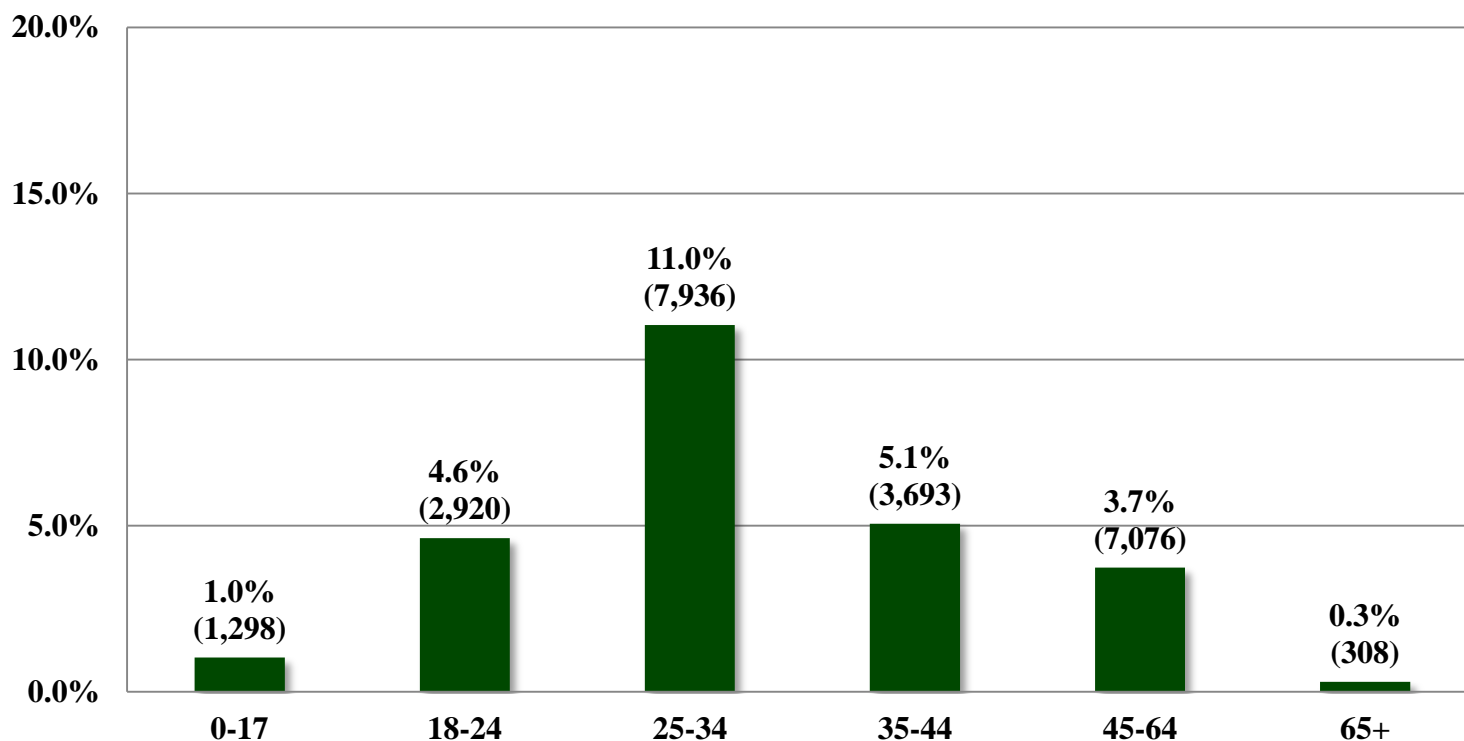
The uninsured rate among men (4.9%) is twice the rate among women (2.5%).



Source: 2014 Vermont Household Health Insurance Survey

More than one in ten (11%) adults aged 25 to 34 is uninsured.

Is person uninsured? - Age
(% Yes)



Source: 2014 Vermont Household Health Insurance Survey

Since 2012, the percentage of uninsured residents has declined among every age cohort.

**Is person uninsured?
(% by Age)**

	Rate					Change	
Age Group	2005	2008	2009	2012	2014	2005 to 2014	2012 to 2014
0-17	4.9%	2.9%	2.8%	2.5%	1.0%	-3.9%	-1.5%
18-24	25.0%	21.5%	17.4%	11.5%	4.6%	-20.4%	-6.9%
25-34	17.9%	13.4%	16.1%	18.2%	11.0%	-6.9%	-7.2%
35-44	12.7%	9.0%	9.9%	7.2%	5.1%	-7.6%	-2.1%
45-64	8.9%	7.2%	7.1%	6.2%	3.7%	-5.2%	-2.5%
65+	.5%	.1%	0.1%	0.3%	0.3%	-0.2%	0.0%
Total	9.8%	7.6%	7.6%	6.8%	3.7%	-6.1%	-3.1%

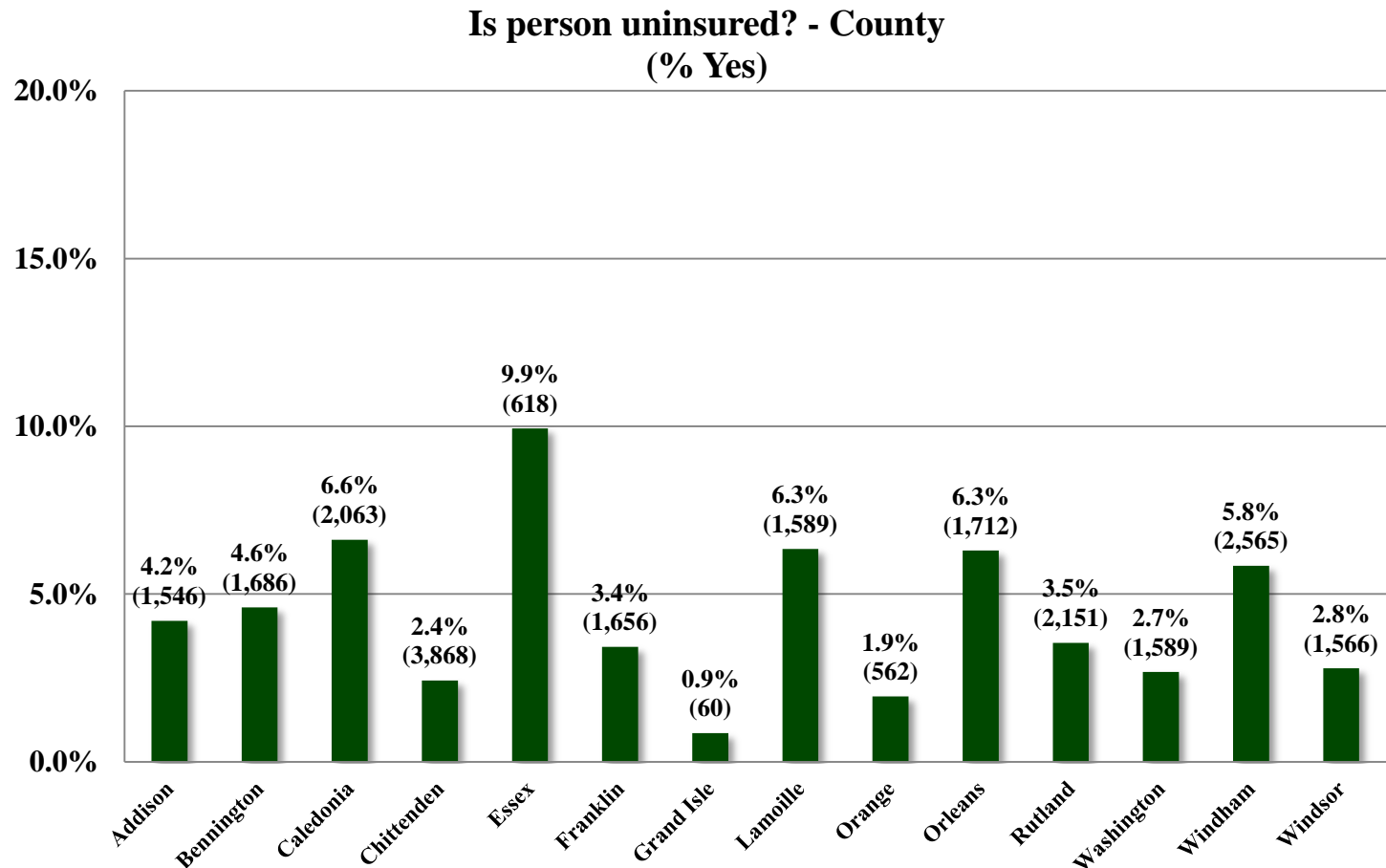
Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

**Is person uninsured?
(Count by Age)**

	Count					Change	
Age Group	2005	2008	2009	2012	2014	2005 to 2014	2012 to 2014
0-17	6,943	3,869	3,626	2,770	1,298	-5,645	-1,472
18-24	11,923	12,096	10,839	9,341	2,920	-9,003	-6,421
25-34	14,044	9,712	11,133	12,848	7,936	-6,108	-4,912
35-44	11,312	7,851	8,364	5,408	3,693	-7,619	-1,715
45-64	16,417	13,636	13,438	12,121	7,076	-9,341	-5,045
65+	408	123	60	272	308	-100	+36
Total	61,047	47,287	47,460	42,760	23,231	-37,816	-19,529

Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

The highest uninsured rates occur in Essex (10%) and Caledonia (6.6%) counties



Source: 2014 Vermont Household Health Insurance Survey

The uninsured rate in 2014 has declined for all FPL levels since 2012.

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

	Rate					Change	
Income (% FPL)	2005	2008	2009	2012	2014	2005 to 2014	2012 to 2014
Less than 100%	18.0%	13.7%	11.9%	9.0%	4.8%	-13.2%	-4.2%
100% to 199%	16.1%	13.1%	13.3%	12.2%	5.3%	-10.8%	-6.9%
200% to 299%	11.5%	9.8%	10.0%	8.8%	4.9%	-6.6%	-3.9%
300%+	4.5%	3.5%	3.9%	3.8%	2.5%	-2.0%	-1.3%
Total	9.8%	7.6%	7.6%	6.8%	3.7%	-6.1%	-3.1%

Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

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

	Count					Change	
Income (% FPL)	2005	2008	2009	2012	2014	2005 to 2014	2012 to 2014
Less than 100%	16,396	12,342	10,601	9,383	4,582	-11,814	-4,801
100% to 199%	18,674	13,426	13,767	11,794	5,918	-12,756	-5,876
200% to 299%	12,676	10,284	10,575	9,627	4,719	-7,957	-4,908
300%+	13,311	11,234	12,516	11,955	8,012	-5,299	-3,943
Total	61,047	47,287	47,460	42,759	23,231	-37,816	-19,528

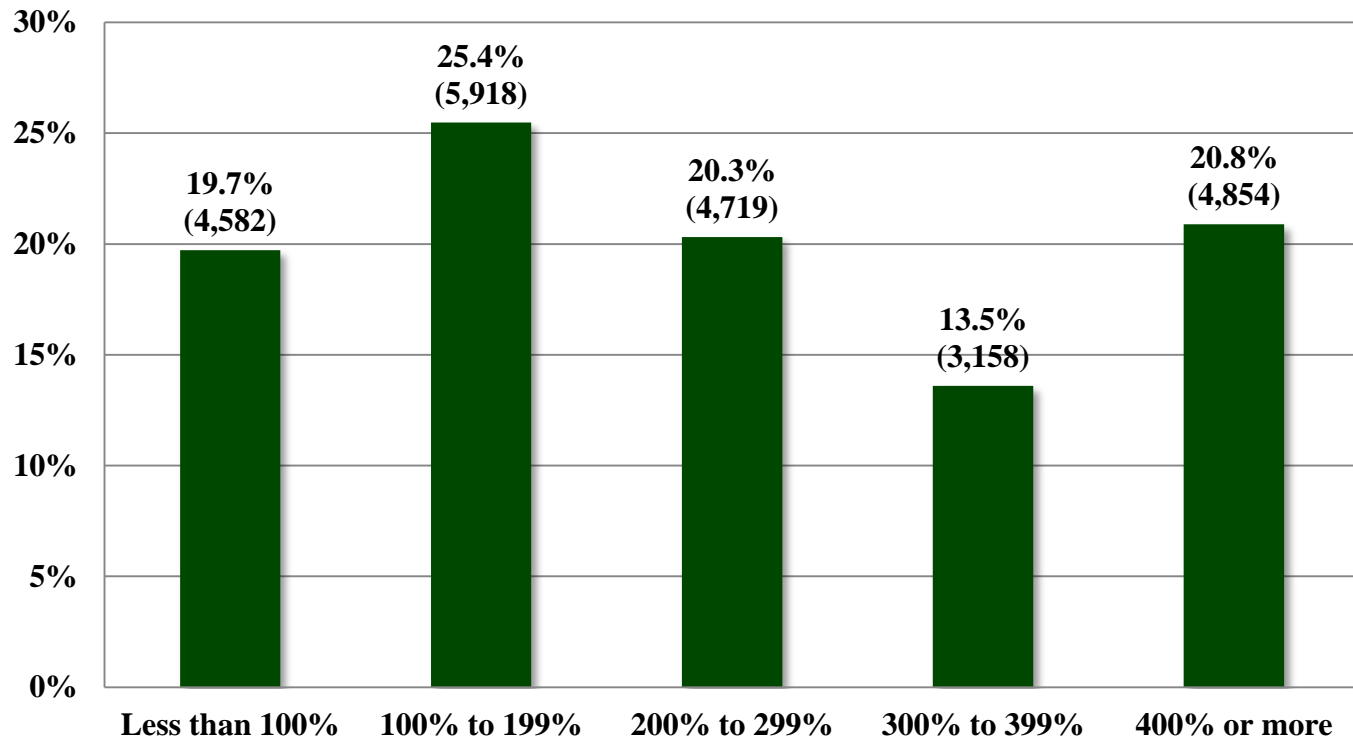
Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

Federal Poverty Level (FPL) is calculated using family size and the Federal Poverty Level Guidelines

Persons in family/household	Poverty guideline
1	\$11,490
2	\$15,510
3	\$19,530
4	\$23,550
5	\$27,570
6	\$31,590
7	\$35,610
8	\$39,630

One quarter (25%) of the uninsured reside in families whose income is between 100% and 199% of federal poverty level.

**Distribution of Uninsured Vermont Residents
by Percent Income of Federal Poverty Level**



Data Source: 2014 Vermont Household Health Insurance Survey

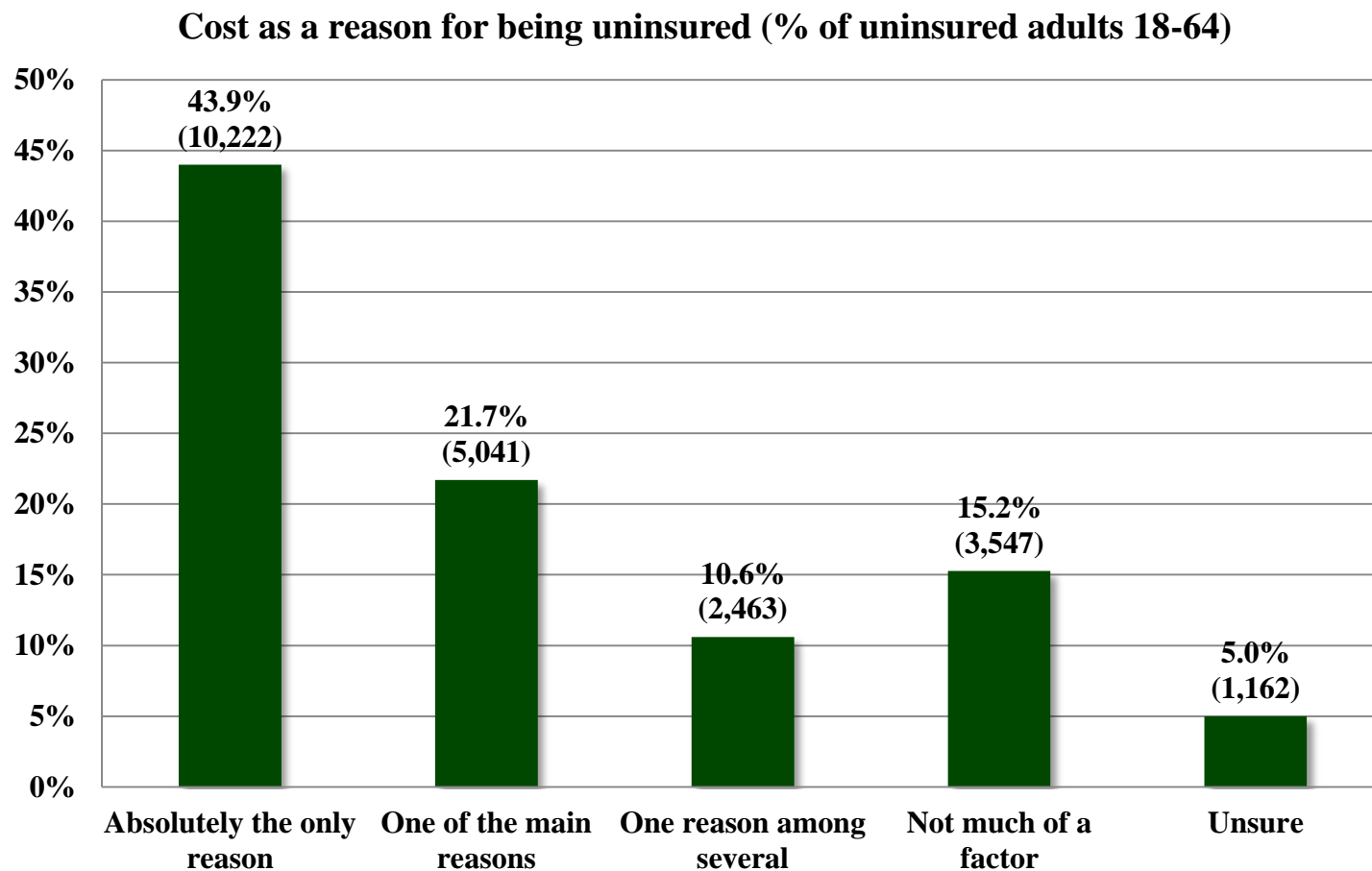
More than half of uninsured children (59%) and 50% of uninsured adults age 18 to 64 have been without health insurance coverage for more than 12 months.

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

	Age 0 to 17					Age 18 to 64				
	2005	2008	2009	2012	2014	2005	2008	2009	2012	2014
	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
12 months or less	41.6%	59.7%	76.1%	53.4%	41.2%	30.5%	48.7%	47.7%	39.5%	44.0%
More than 12 months	55.3%	37.3%	19.6%	39.7%	58.8%	66.0%	48.4%	47.4%	54.7%	49.6%
Don't know	3.1%	3.0%	4.4%	6.9%	0%	3.6%	2.8%	4.9%	5.8%	6.4%

Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

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



Data Source: 2014 Vermont Household Health Insurance Survey

The inability to pay premiums, the loss of a job and the loss of coverage through state health insurance are also factors for the lack of insurance coverage.

**Are any of the following reasons that person is not currently covered by any type of health insurance?
(% among uninsured)**

	Total	Age	Age	Total	Age	Age
	Rate	0 to 17	18 to 64	Count	0 to 17	18 to 64
		Rate	Rate		Count	Count
Could no longer afford the cost of premiums for ESI	25.2%	20.6%	25.4%	5,768	267	5,501
Lost coverage or no longer eligible for Medicaid	21.2%	38.2%	20.2%	4,870	496	4,374
You or another member of the family lost their job	21.0%	0.0%	22.3%	4,821	0	4,821
Previously enrolled in a state program that was ended	19.9%	0.0%	21.1%	4,558	0	4,558
Employer stopped offering health insurance coverage	15.1%	3.4%	15.8%	3,454	44	3,410
No longer eligible for insurance through an employer because of a reduction in the number of hours	10.6%	11.6%	10.6%	2,435	150	2,285

Data Source: 2014 Vermont Household Health Insurance Survey

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

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

	Rate	Count
Private health insurance through an employer or union	51.5%	5,271
Private health insurance bought directly, paid out of pocket	10.2%	1,049
Medicare	1.1%	112
State health insurance (Medicaid, VHAP, Dr. Dynasaur)	22.1%	2,260
Catamount Health	1.7%	176
No Insurance Coverage	6.8%	696
Other	2.7%	276
Unsure	3.9%	399
Total	100.0%	10,240

Data Source: 2014 Vermont Household Health Insurance Survey

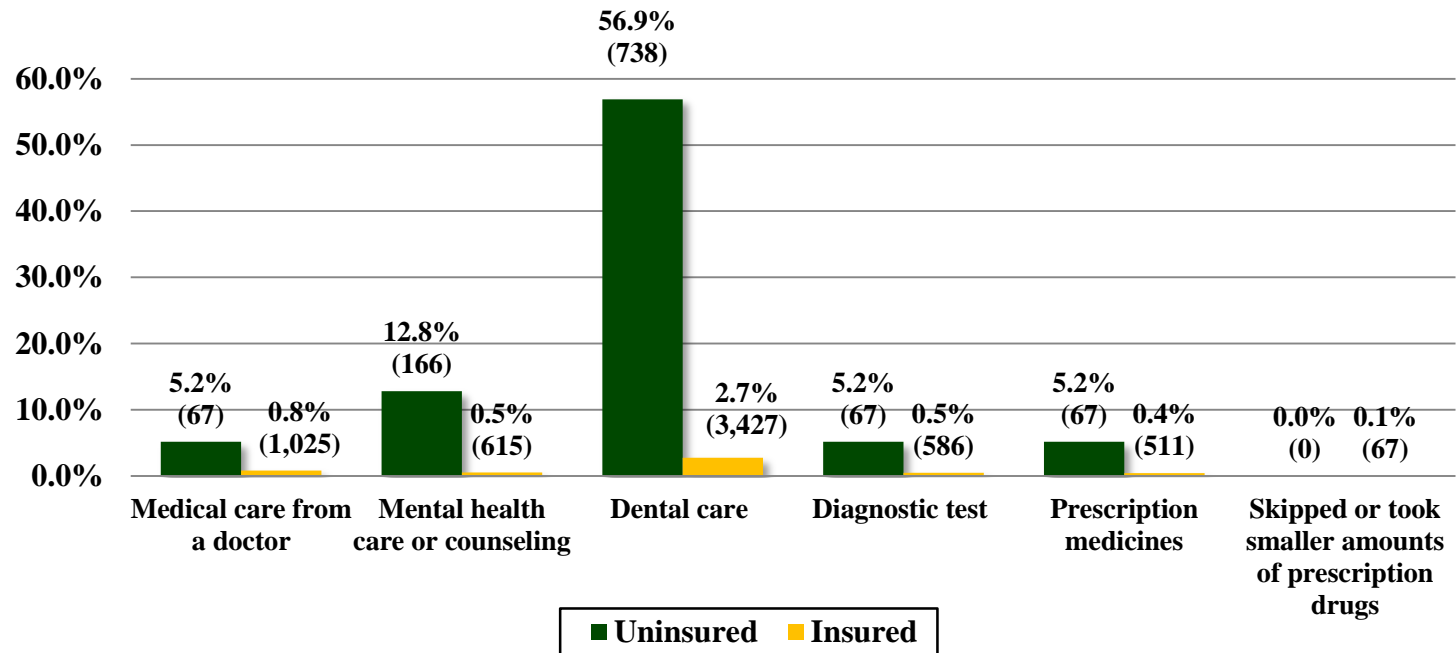
Characteristics of Uninsured Children Aged 0 to 17

Approximately 1,300 Vermont children currently have no health insurance:

- Almost two-thirds (62.8%) are female
- The largest percentages live in Franklin, Caledonia, and Addison counties.
- About a quarter (26.7%) reside in families whose annual incomes are less than 200% of FPL.

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

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



Data Source: 2014 Vermont Household Health Insurance Survey

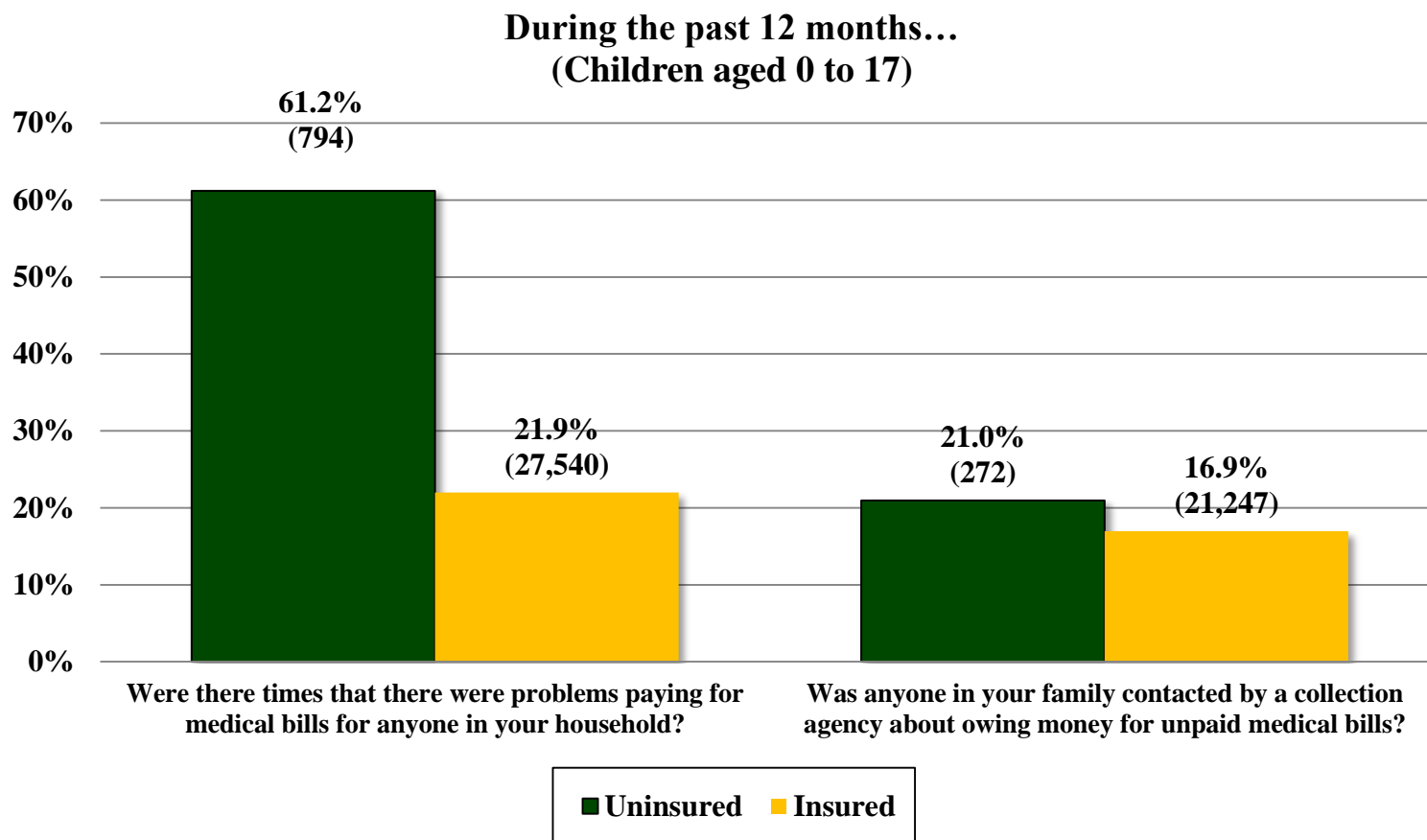
While the rate of uninsured children unable to afford most kinds of care has increased it is largely due to a much smaller number of uninsured children statewide.

**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	2012	2014	2005	2008	2009	2012	2014
Medical care from a doctor	4.0%	1.9%	14.0%	1.1%	5.2%	261	72	506	31	67
Mental health care or counseling	2.6%	2.4%	4.7%	2.5%	12.8%	168	92	170	69	166
Dental care including checkups	24.7%	18.1%	20.2%	18.1%	56.9%	1,626	700	733	501	738
A diagnostic test	1.4%	1.2%	0.0%	0.5%	5.2%	92	48	0	14	67
Prescription medicines	5.5%	3.8%	0.0%	4.6%	5.2%	363	145	0	127	67
Skipped, took smaller amounts of Rx to make them last	2.4%	0.6%	4.4%	0.0%	0.0%	160	24	158	0	0

Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

Six in ten (61%) families with uninsured children had difficulty paying medical bills and two in ten (21%) had been contacted by a collection agency for unpaid medical bills.



Data Source: 2014 Vermont Household Health Insurance Survey

Though the rate of families with uninsured children having difficulty paying medical bills increased to its highest since 2008, the actual number decreased.

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

	Rate					Count				
	2005	2008	2009	2012	2014	2005	2008	2009	2012	2014
Were there times that there were problems paying for medical bills?	58.3%	63.0%	49.2%	40.3%	61.2%	3,835	2,438	1,785	1,116	794
Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?	43.2%	38.5%	31.3%	32.1%	21.0%	2,844	1,491	1,134	890	272

Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

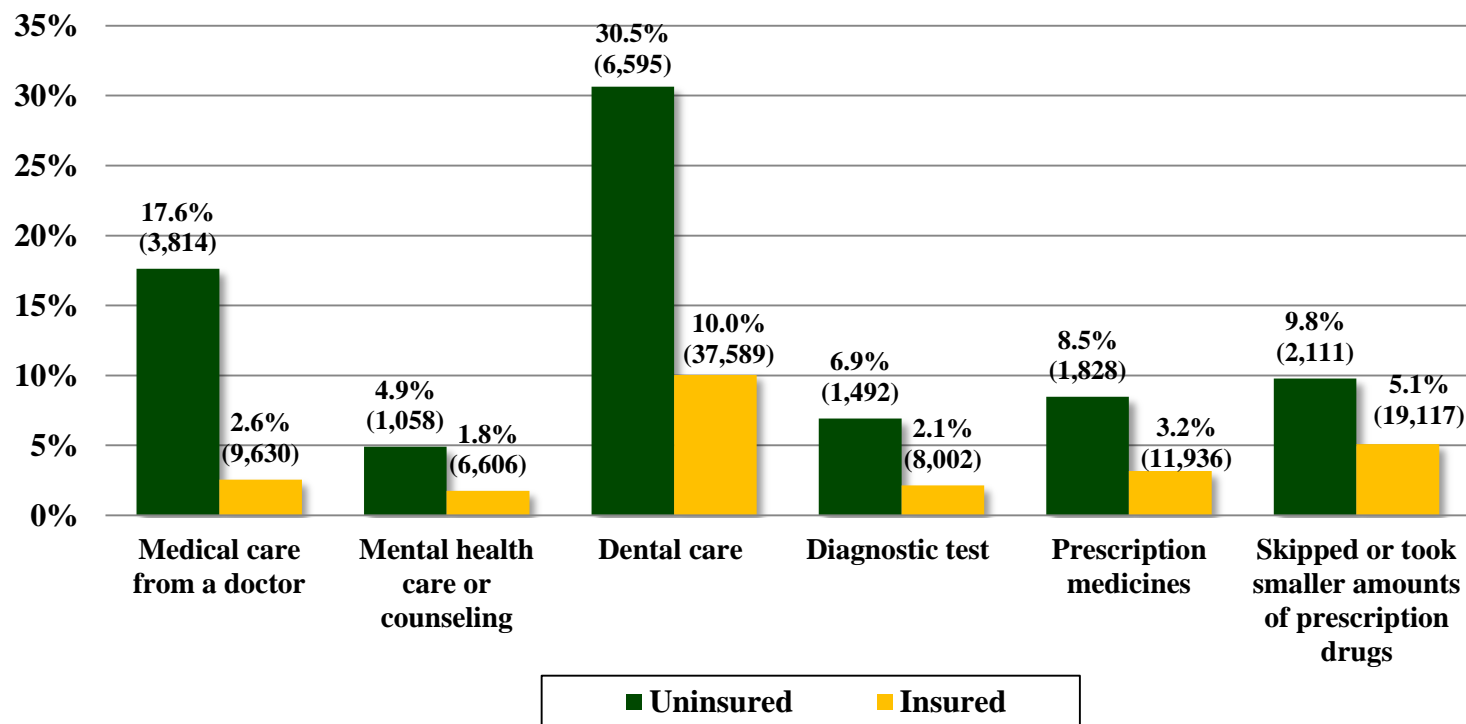
Characteristics of Uninsured Adults Aged 18 to 64

Approximately 21,600 Vermont adults aged 18 to 64 currently have no health insurance:

- Two-thirds (67.0%) are male.
- Half (50.2%) of the uninsured adult population is aged 18 to 34.
- Just under half (45.9%) of uninsured adults reside in families with incomes below 200% of FPL.
- More than three-quarters (79.4%) of uninsured adults are employed and more than seven in ten (76.1%) of those adults work full time.

Uninsured adults are more likely to have not received needed medical care compared to insured adults.

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



Data Source: 2014 Vermont Household Health Insurance Survey

The percentage of uninsured adults who did not get necessary care because it was unaffordable decreased for all types of care from 2012 to 2014.

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

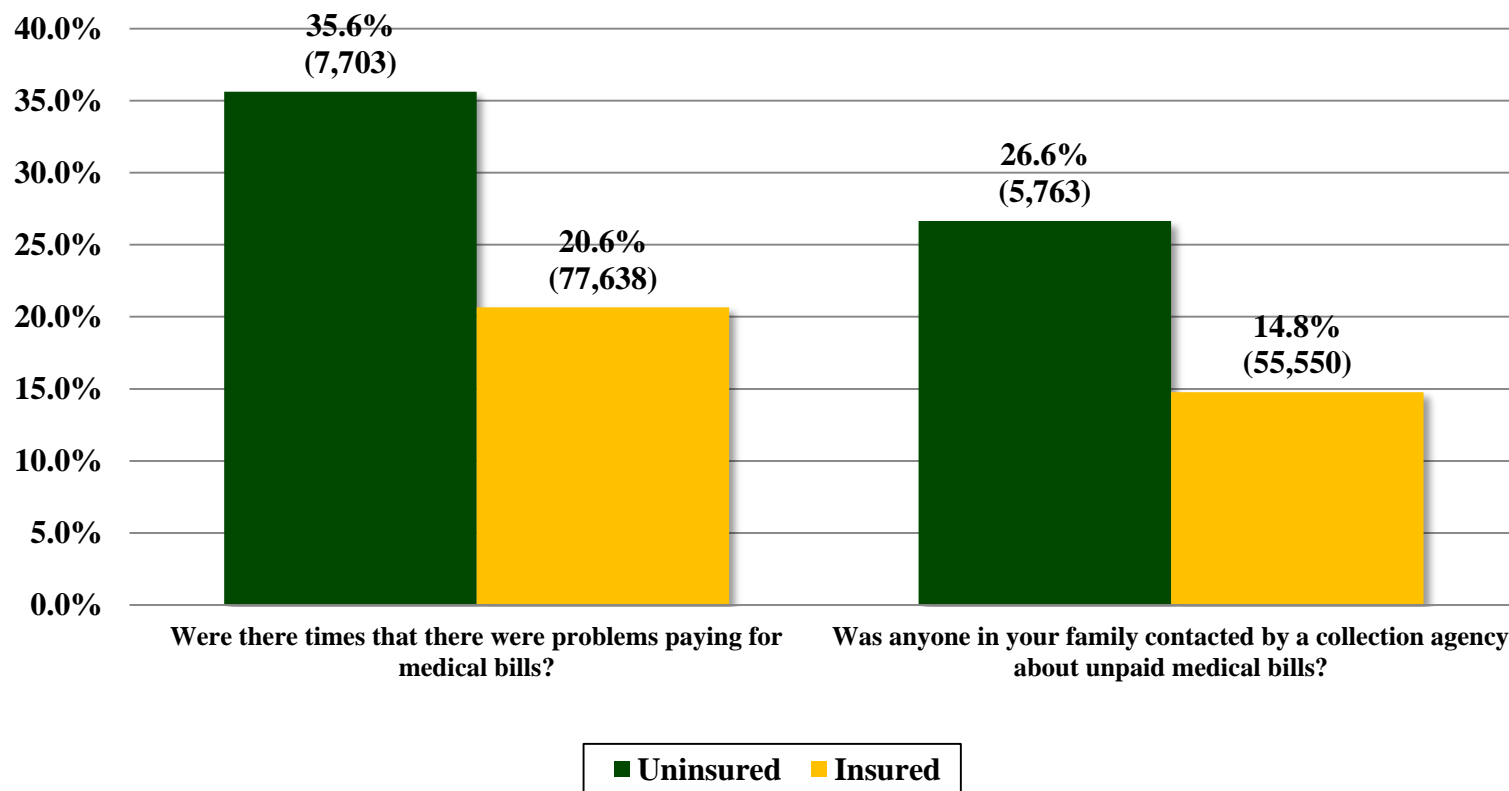
(Uninsured adults aged 18 to 64)

	Rate					Count				
	2005	2008	2009	2012	2014	2005	2008	2009	2012	2014
Medical care from a doctor	25.2%	10.2%	19.4%	18.0%	17.6%	13,574	4,422	8,489	7,142	3,814
Mental health care or counseling	6.7%	2.9%	4.6%	7.5%	4.9%	3,619	1,265	1,993	2,988	1,058
Dental care including checkups	38.6%	19.7%	34.5%	31.9%	30.6%	20,821	8,516	15,123	12,680	6,595
A diagnostic test	9.7%	5.2%	7.0%	8.4%	6.9%	5,231	2,260	3,064	3,327	1,492
Prescription medicines	14.2%	7.6%	13.0%	10.6%	8.5%	7,633	3,303	5,675	4,221	1,828
Skipped, took smaller amounts of Rx to make them last	10.5%	6.0%	9.0%	11.0%	9.8%	5,652	2,595	3,931	4,379	2,111

Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

More than One-third (35.6%) of uninsured adults had difficulty paying medical bills and more than one-quarter (26.6%) had been contacted by a collection agency for unpaid medical bills.

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



Data Source: 2014 Vermont Household Health Insurance Survey

Fewer uninsured adults experienced problems paying for medical bills in 2014 than in previous years.

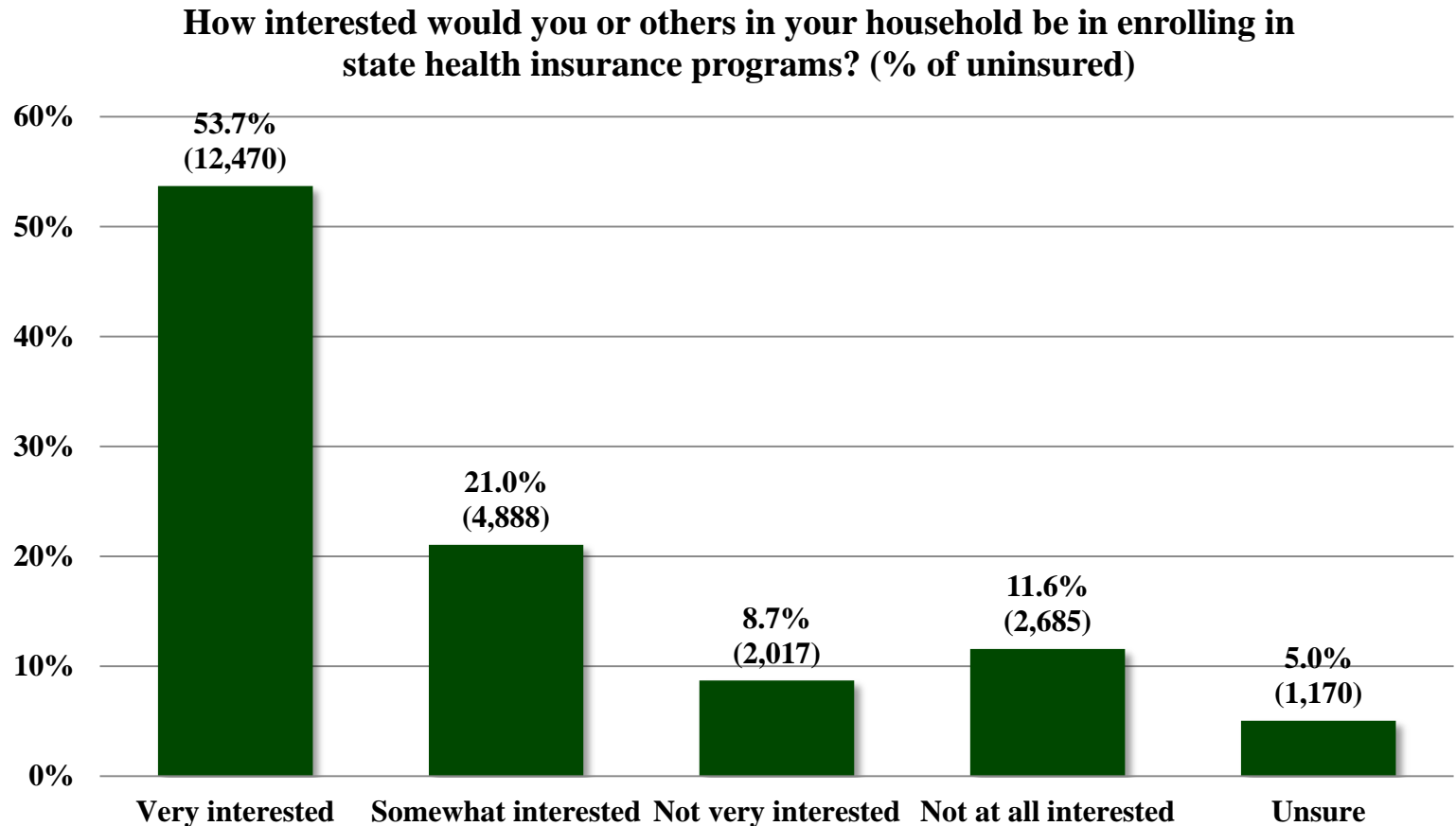
During the past 12 months...
(Uninsured adults aged 18 to 64)

	Rate					Count				
	2005	2008	2009	2012	2014	2005	2008	2009	2012	2014
Were there times that there were problems paying for medical bills?	45.2%	46.1%	43.5%	40.3%	35.6%	24,369	19,974	19,037	16,000	7,703
Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?	31.5%	30.6%	35.1%	28.2%	26.6%	16,978	13,265	15,369	11,185	5,763

Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

Interest in State Health Insurance Programs and Vermont Health Connect (Among the Uninsured)

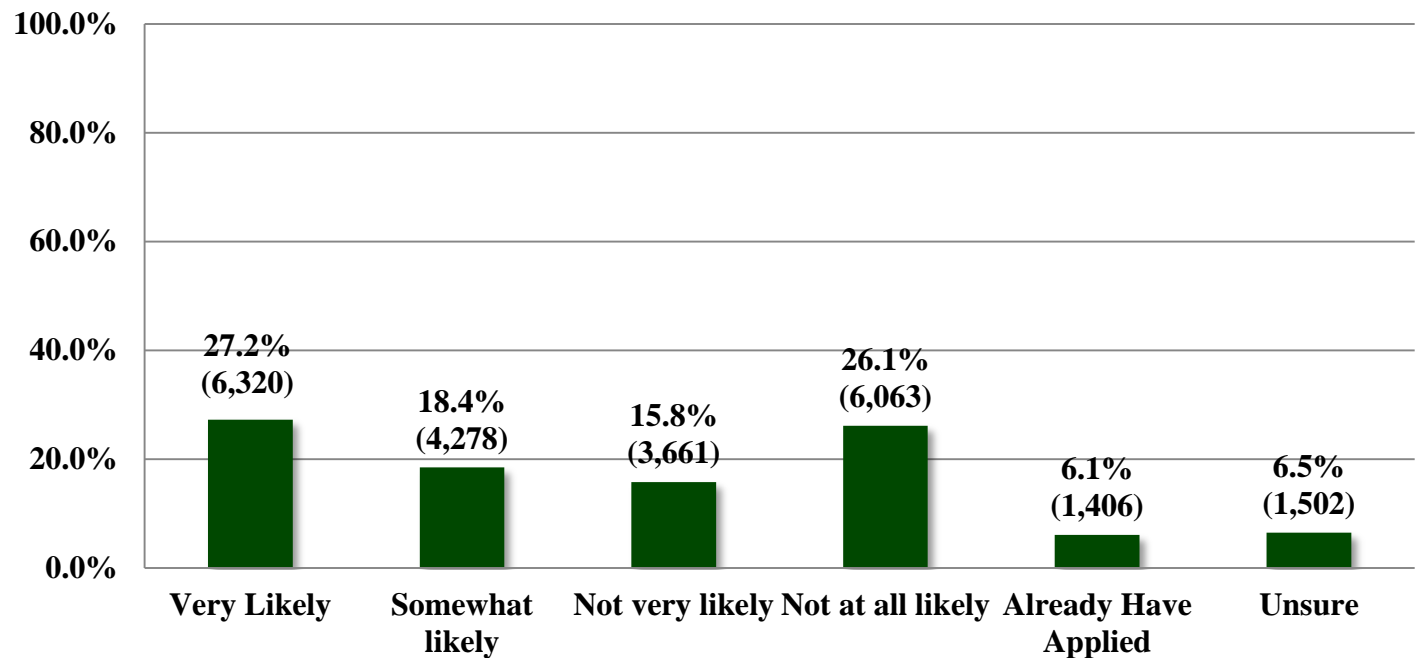
More than half (53.7%) of households with at least one uninsured member would be interested in enrolling in one of the state's health insurance programs.



Data Source: 2014 Vermont Household Health Insurance Survey

Nearly half (45.6) of households with at least one uninsured member are likely to apply for health insurance coverage through VT Health Connect.

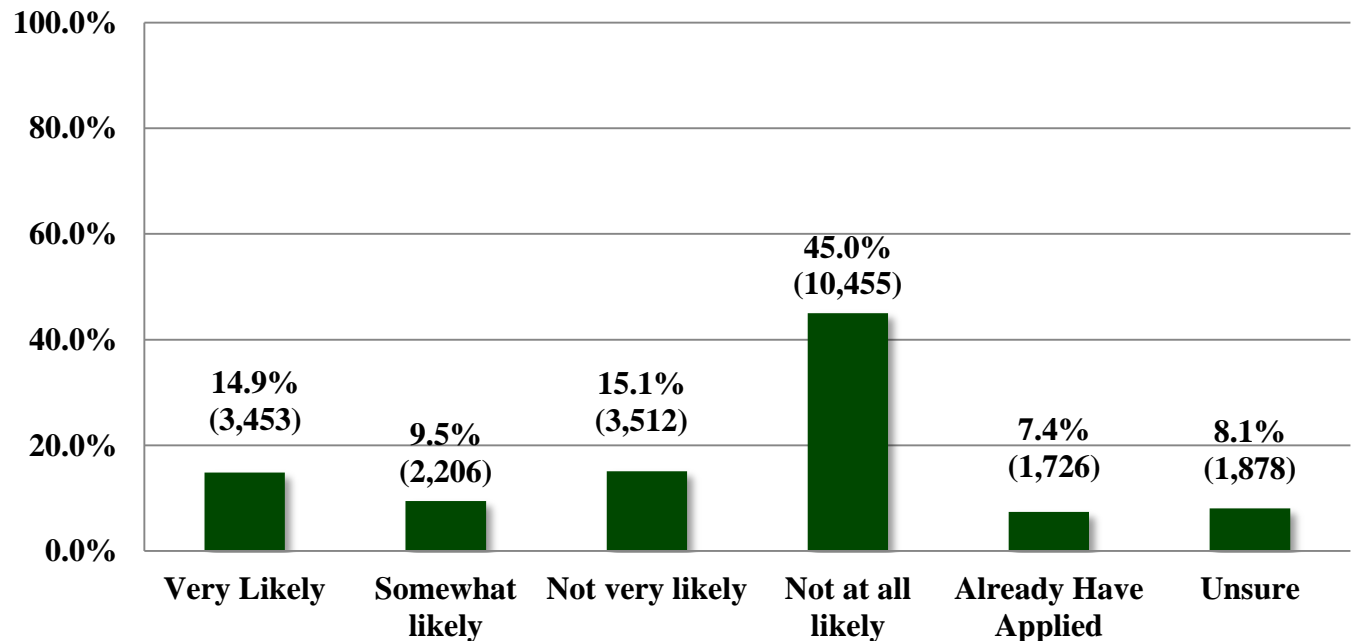
How likely are the members of your household to apply for health insurance coverage through VT Health Connect during the next enrollment period?
(% among uninsured)



Data Source: 2014 Vermont Household Health Insurance Survey

But only about one-quarter (24.4%) of the uninsured are likely to apply for Medicaid.

How likely are the uninsured members of your household to apply for Medicaid or Dr. Dynasaur during the next three months?
(% among uninsured)



Data Source: 2014 Vermont Household Health Insurance Survey

The cost and issues of eligibility due to income are the most common barriers cited to applying for state health insurance.

Please tell me whether each of the following is a major reason, a minor reason, or not a reason at all why the uninsured adults in the household have not applied.
(% among uninsured)

	2012		2014	
	Major Reason	Minor Reason	Major Reason	Minor Reason
Our household would worry that the costs would be too high.	53.8%	17.3%	51.2%	12.1%
I don't think we would be eligible because my household makes too much money.	35.3%	18.6%	30.5%	12.0%
I would be concerned about the quality of care.	11.3%	20.1%	13.2%	18.0%
I don't think we would be eligible for it because our employer offers health insurance.	8.6%	7.5%	10.8%	7.9%
The uninsured members of our household don't really need health insurance coverage.	11.1%	15.9%	10.7%	15.5%
We would be concerned about being able to see the doctors or health care providers I want to.	13.6%	16.6%	9.9%	17.0%
Our household wouldn't want to be receiving government assistance.	9.8%	16.9%	9.3%	15.9%
I would be concerned that health care professionals would treat me or my family differently.	6.4%	16.4%	7.6%	14.9%

Data Source: 2012 and 2014 Vermont Household Health Insurance Survey

Most uninsured (58.5%) have visited the Vermont Health Connect website.

**Have you or others in your household ...
(% among uninsured)**

	Visited Web Site	Contacted by Phone	Visited Web Site	Contacted by Phone
	Rate	Rate	Count	Count
Vermont Health Connect	58.5%	27.9%	13,588	6,486
Green Mountain Care	29.7%	15.6%	6,890	3,614
Neither	36.7%	64.5%	8,526	14,985
Unsure	3.3%	4.4%	761	1,023
Total	100.0%	100.0%	23,231	23,231

These residents were looking for information about insurance plans or benefits (63.5%), eligibility for insurance (48.9%), eligibility for subsidies or cost sharing (33.5%), and information about health care providers accepting insurance (17.7%).

Eligibility for Expanded Medicaid or Coverage through the Exchange

Under the guidelines in the Patient Protection and Affordable Care Act (PPACA), uninsured residents may be eligible for coverage under state health insurance programs or eligible for some level of premium assistance (tax credits) to assist in purchasing health insurance through the Health Exchange.

Eligibility Criteria

- **State Health Insurance Coverage:**
 - PPACA guidelines expand Medicaid coverage for most adults up to an income of 138% of federal poverty level (with income offsets).
 - In Vermont, children (aged 0 to 18) are eligible for Medicaid or Dr. Dynasaur if their family's income is 317% of FPL or less (with income offsets).

Eligibility Criteria

- **Premium Subsidies (Tax Credits) for Insurance Offered through the Exchange:**
 - The PPACA provides tax credits that reduce premium costs.
 - Subsidies are provided for families with incomes up to 400% of FPL.
 - The tax credits are designed such that an individual of a family will not spend more than a specific percentage of their income on health insurance premiums.
 - Plans offered through the Exchange also cap out-of-pocket expenses based on family income.

PPACA Guidelines for Health Insurance Premiums and Maximum Out-of-Pocket Expenses

Maximum Out-of-Pocket Premium Payments Under PPACA

Income (% of Federal Poverty Level)	Maximum Premium under PPACA as a % of Income
Under 139%	Eligible for Medicaid (Adults)
139% - 149%	3%
150% - 199%	4%
200% - 249%	6.3%
250% - 299%	8.05%
300% - 400%	9.5%
401% or more	No Premium Subsidy

2014 Maximum Out-of-Pocket Health Care Expenses Under PPACA

Income (% of Federal Poverty Level)	Maximum Health Care Expenses Allowed Under PPACA	
	<i>Individual Plan</i>	<i>Family Plan</i>
100% - 200%	\$2,096	\$4,191
200% - 300%	\$3,175	\$6,350
300% - 400%	\$4,255	\$8,509
> 400% FPL	\$6,350	\$12,700

Among uninsured children age 0 to 18, half (52%) are eligible for Medicaid/Dr. Dynasaur. One in six (15%) reside in families that would be eligible for subsidies to purchase insurance through the Exchange.

**Eligibility for State Health Insurance or to Purchase Health Insurance through the Exchange
(% among Uninsured Children 0 – 18)**

ACA Income Guidelines	Rate		Count		ACA Guidelines
	2012	2014	2012	2014	
Income Eligible for Medicaid, Dr. Dynasaur (< 317% FPL with income offset)	73%	52%	2,445	695	Eligible for Medicaid, Dr. Dynasaur
Income 318% - 400% FPL	13%	15%	434	205	Family eligible for subsidies to purchase through exchange
Income > 400% FPL	15%	33%	487	442	
Total	100%	100%	3,366	1,342	

Data Source: 2014 Vermont Household Health Insurance Survey

Among uninsured adults aged 19 to 64 three in ten (30%) would be eligible for Medicaid under ACA guidelines. Another 49% would be eligible for subsidies to purchase insurance through VT Health Connect.

**Eligibility for State Health Insurance or to Purchase Health Insurance through the Exchange
(% among Uninsured Adults Aged 19 to 64)**

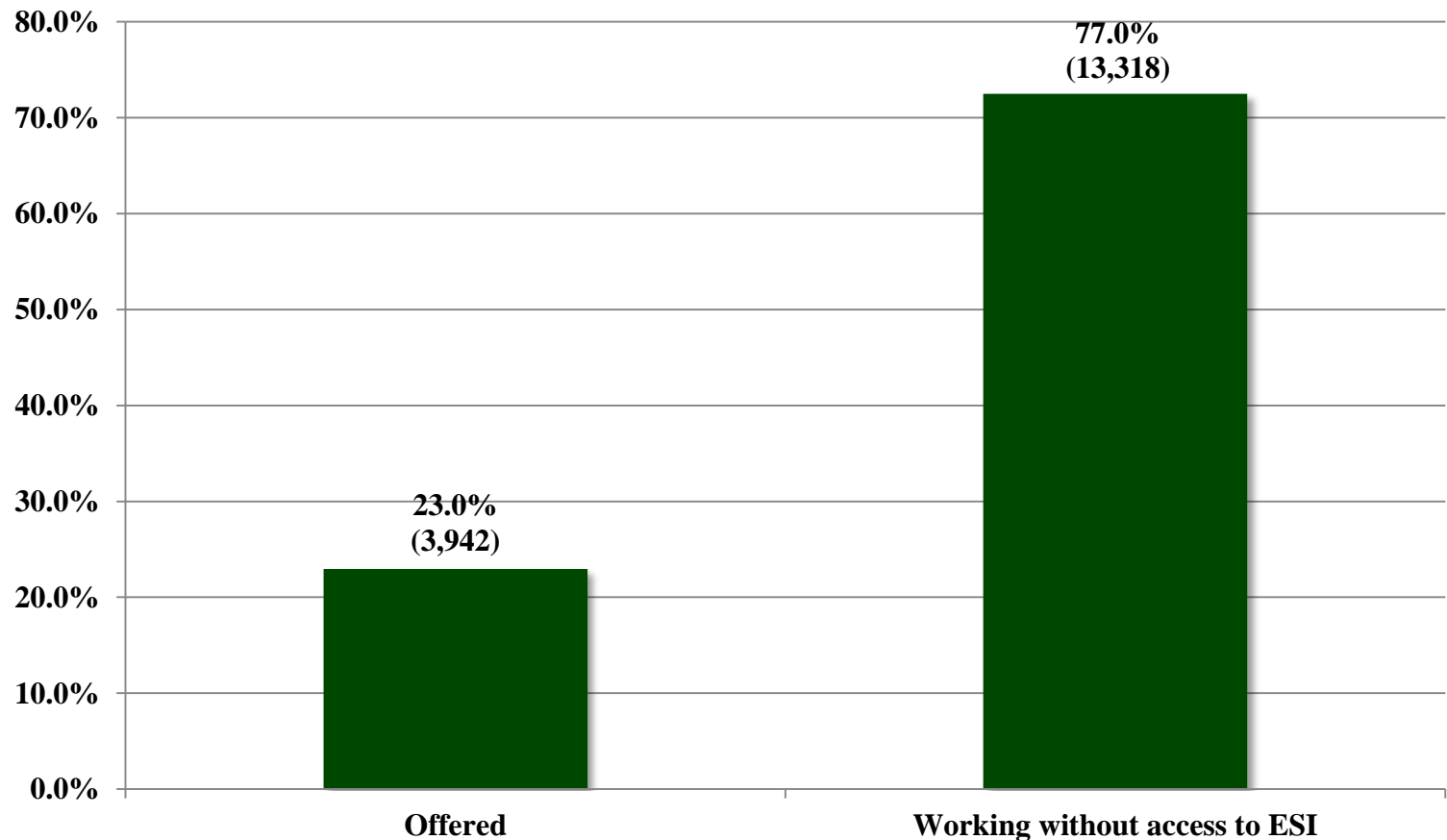
	Rate		Count		
	2012	2014	2012	2014	
ACA Income Guidelines					ACA Guidelines
Income Eligible for Medicaid ($<139\%$ FPL with income offset)	35%	30%	13,628	6,484	Eligible for Medicaid
Income 139% - 150% FPL	3%	2%	1,101	365	Eligible for subsidies to purchase through exchange
Income 151% - 200% FPL	13%	14%	5,131	3,050	Eligible for subsidies to purchase through exchange
Income 201% - 250% FPL	9%	10%	3,518	2,252	Eligible for subsidies to purchase through exchange
Income 251% - 300% FPL	12%	10%	4,798	2,153	Eligible for subsidies to purchase through exchange
Income 301% - 400% FPL	11%	13%	4,275	2,865	Eligible for subsidies to purchase through exchange
Income $> 400\%$ FPL	17%	20%	6,672	4,412	
Total	100%	100%	39,123	21,582	

Data Source: 2014 Vermont Household Health Insurance Survey

Access to ESI Among the Working Uninsured Aged 18 to 64

Less than one-quarter (22.9%) of uninsured adults work for an employer that offers ESI.

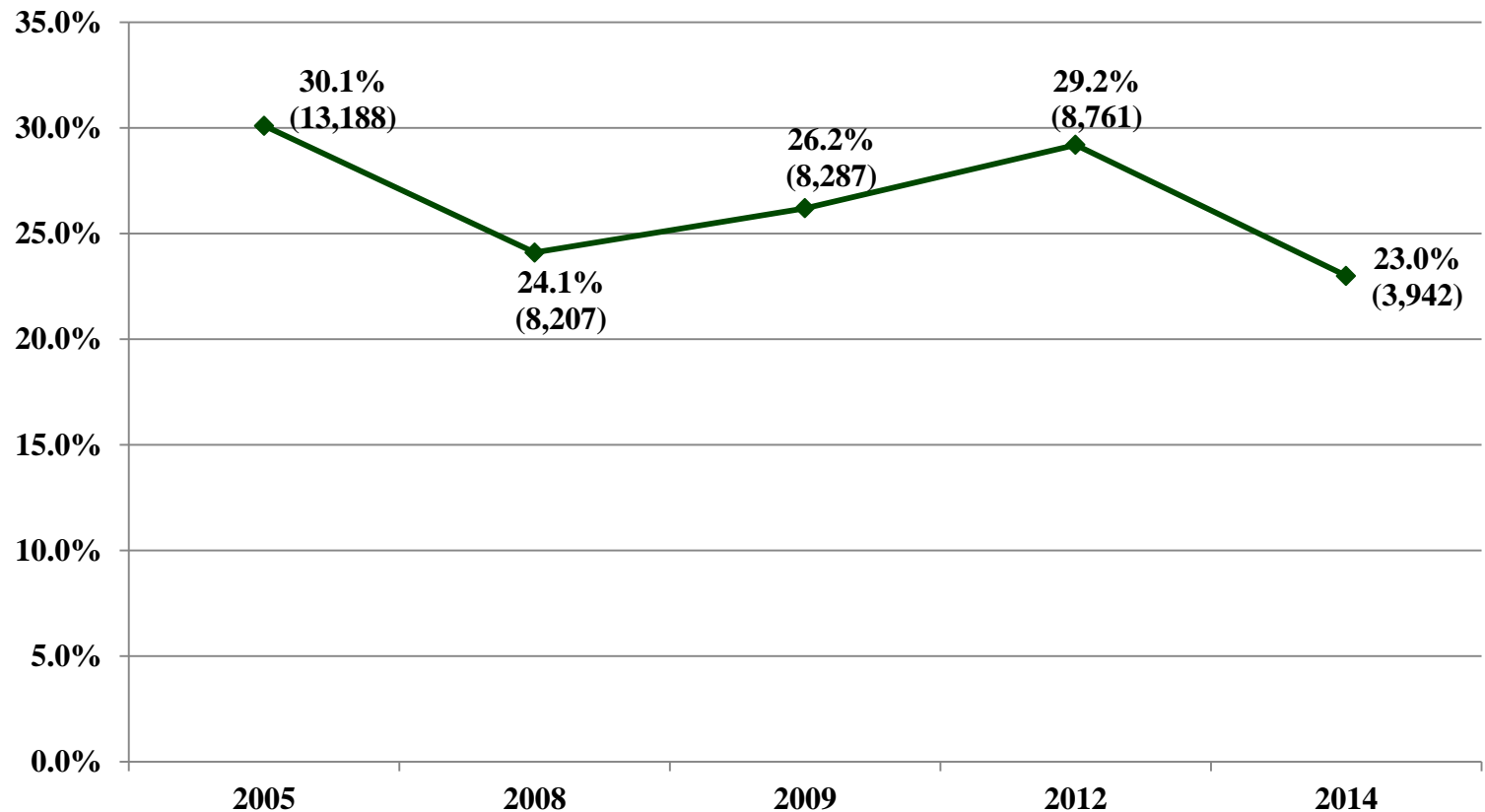
Is person enrolled in ESI or offered ESI?
(Uninsured working residents ages 18 to 64)



Source: 2014 Vermont Household Health Insurance Survey

The percent of uninsured working adults offered ESI has declined since 2012.

Is person enrolled in ESI or Offered ESI?
(Uninsured working residents ages 18 to 64)



Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Survey

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

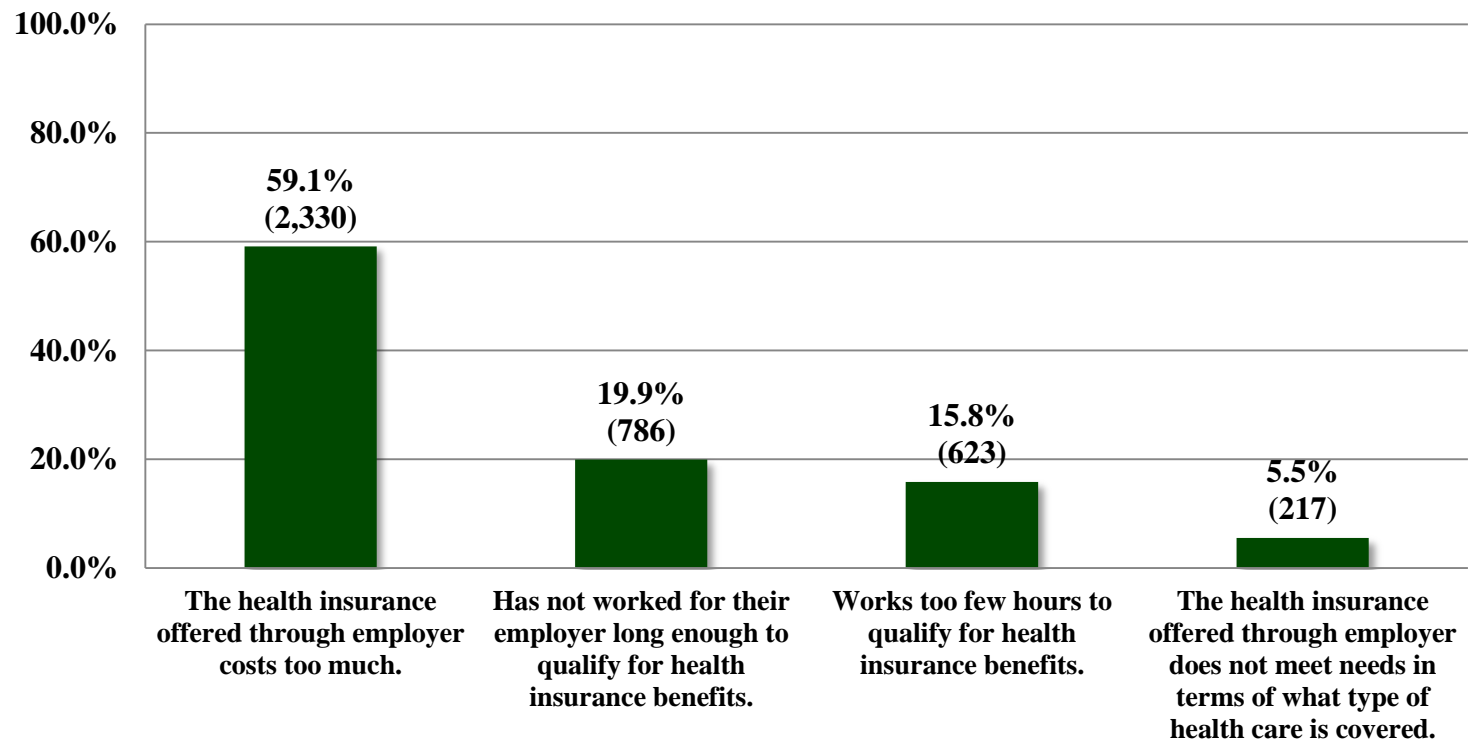
	Rate					Count				
	2005	2008	2009	2012	2014	2005	2008	2009	2012	2014
Yes	30.1%	24.1%	26.2%	29.2%	23.0%	13,188	8,207	8,287	8,761	3,942
No	65.8%	75.9%	67.7%	70.8%	77.0%	28,811	25,839	21,446	21,223	13,219
Total	100.0%	100.0%	100.0%	100.0%	100.0%	43,772	34,046	31,675	29,984	17,161

Data Source: 2005, 2008, 2009, 2012 and 2014 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?

(% among working uninsured aged 18 to 64 with access to ESI)



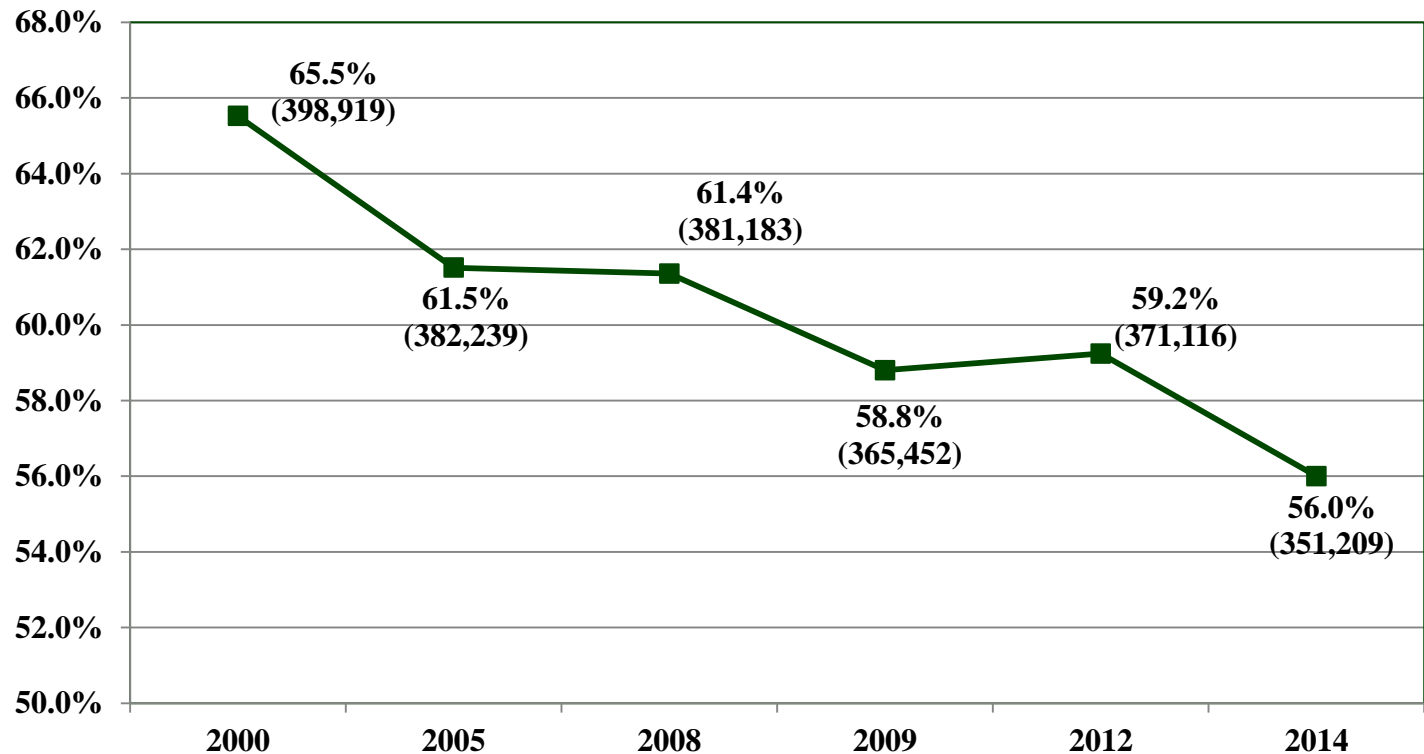
Data Source: 2014 Vermont Household Health Insurance Survey

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.

**More than half (56%) of Vermonters are covered by private insurance, counting those with multiple types of insurance.
This continues the downward trend since 2000.**

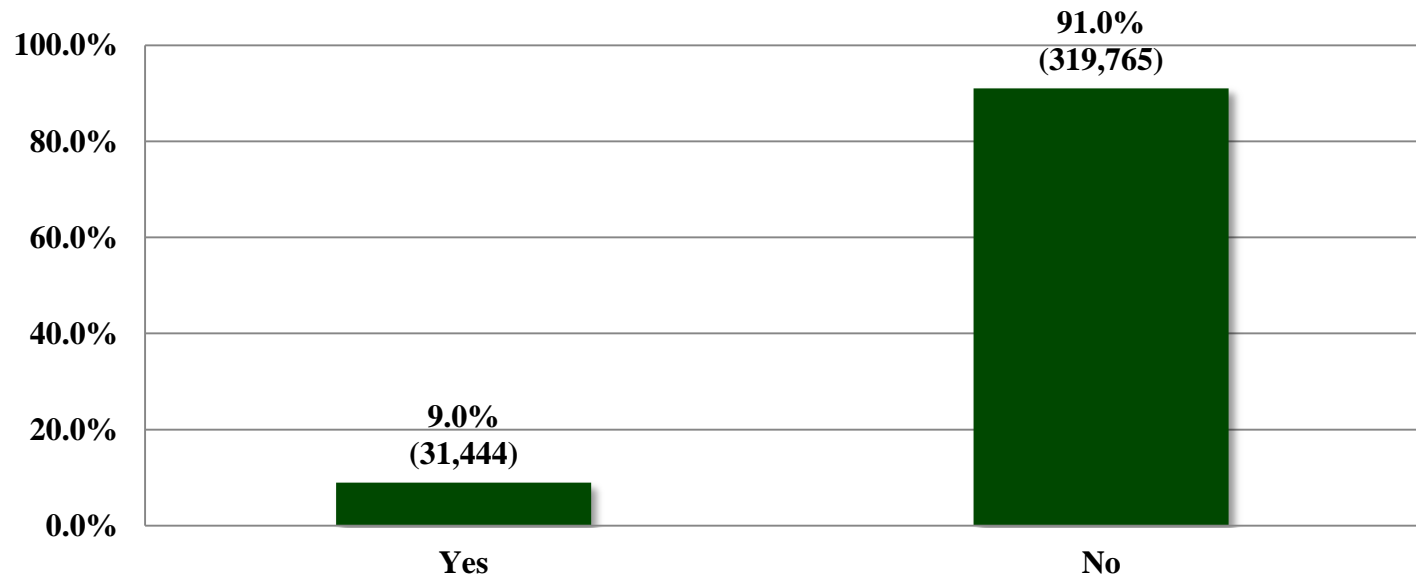
**Is person covered by private insurance?
(2000-2014)**



Source: 2000, 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

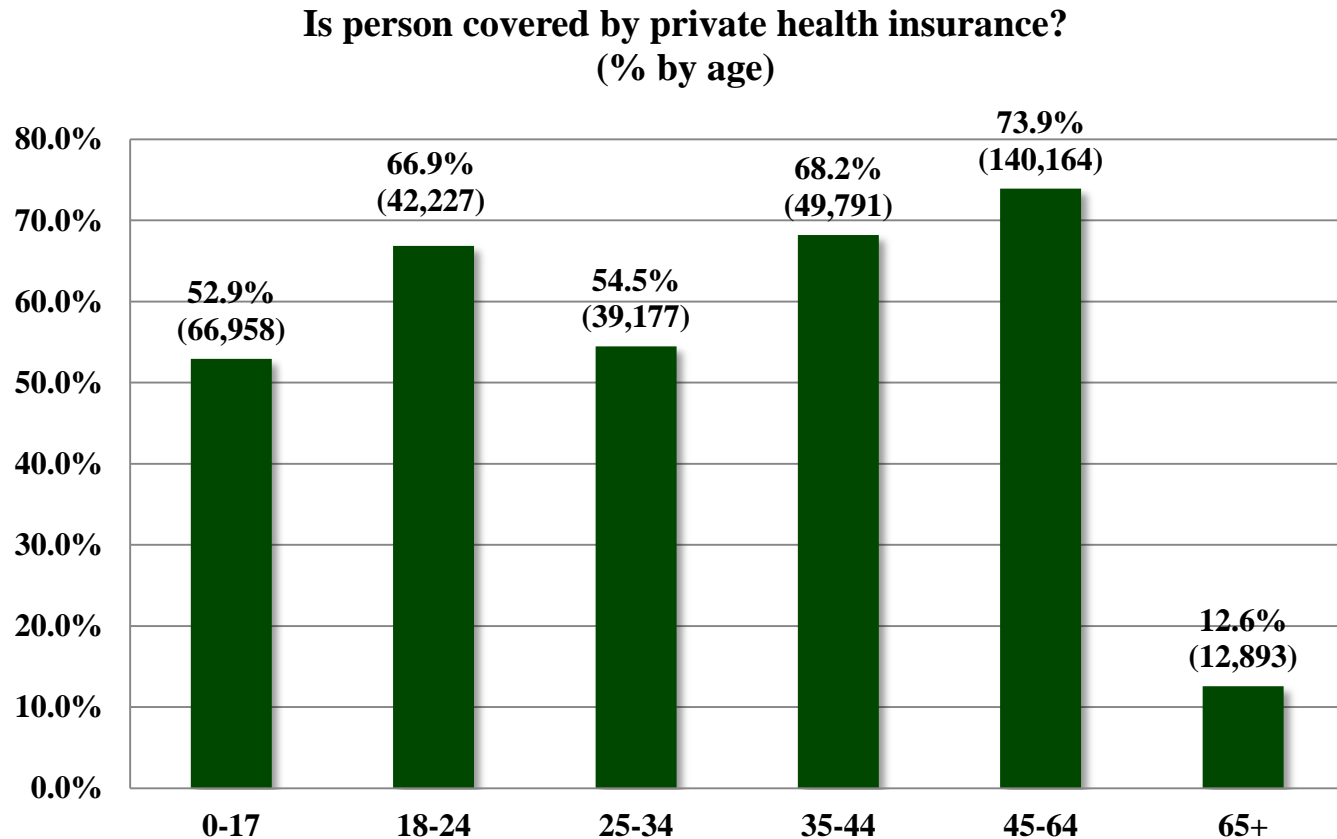
Nearly one in ten (9.0%) privately insured residents obtained health insurance through VT Health Connect.

Is person covered by private health insurance obtained through VT Health Connect?



Data Source: 2014 Vermont Household Health Insurance Survey

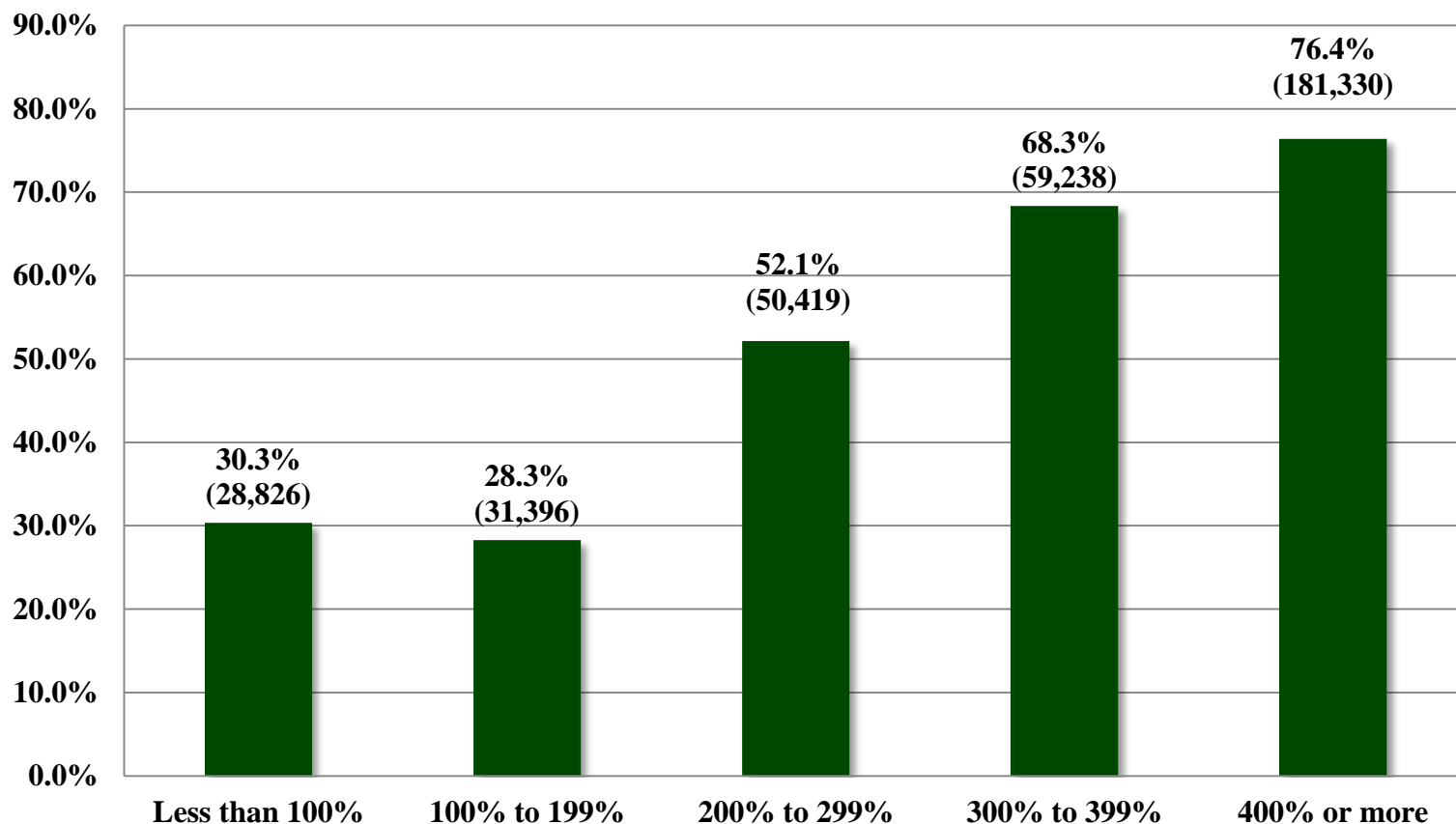
The highest percentage of Vermont residents covered by private health insurance is between the ages of 45 and 64.



Source: 2014 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)**



Source: 2014 Vermont Household Health Insurance Survey

Nearly 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	2012	2014	2005	2008	2009	2012	2014
Employer Related	91.8%	91.3%	91.5%	89.6%	87.5%	351,023	348,129	334,545	332,507	307,200
Direct Purchase	5.7%	5.3%	6.2%	7.0%	10.4%	21,814	20,095	22,728	25,979	36,592
Other	0.1%	2.0%	1.2%	1.2%	0.3%	445	7,467	4,518	4,391	1,212
Unsure	2.3%	1.4%	1.0%	2.2%	1.8%	8,958	5,494	3,697	8,238	6,206
Total	100.0%	100.0%	100.0%	100.0%	100.0%	382,240	381,183	365,489	371,116	351,209

Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

Trends in Employer Sponsored Health Insurance

Among working respondents, 64.9% have employers that offer health insurance with 68.9% of employees enrolling in ESI.

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

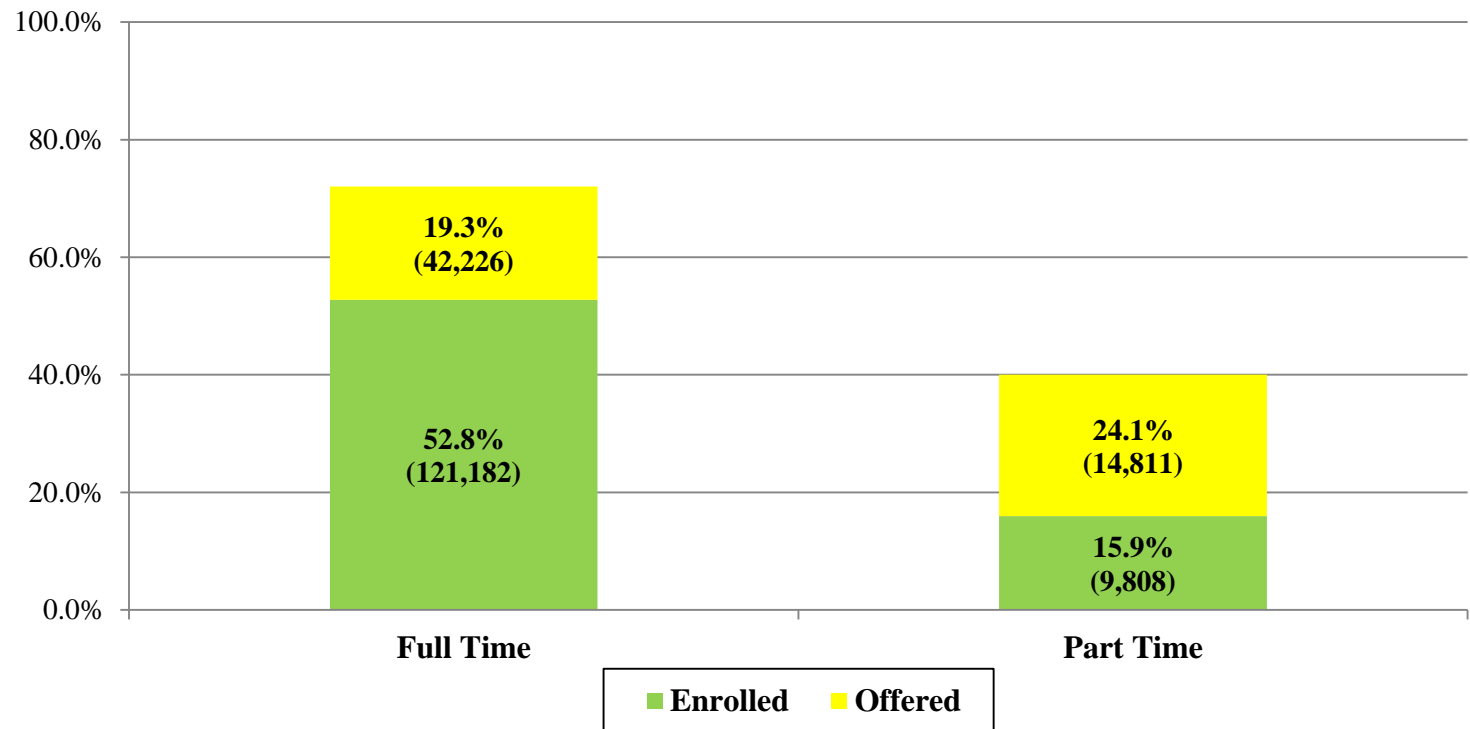
	Rate					Count				
	2005	2008	2009	2012	2014	2005	2008	2009	2012	2014
Total Offered	72.2%	67.8%	68.5%	66.0%	64.9%	238,461	212,650	198,794	206,474	191,766
Enrolled	50.2%	49.0%	46.5%	45.2%	44.7%	165,659	153,729	134,780	141,365	132,054
Offered but Not Enrolled	22.0%	18.8%	22.1%	20.8%	20.2%	72,802	58,921	64,014	65,109	59,712
Not Offered	27.8%	32.2%	31.5%	34.0%	38.0%	91,747	100,912	91,236	106,259	103,696
Total	100.0%	100.0%	100.0%	100.0%	100.0%	330,208	313,562	290,030	312,733	295,462
% of Employees with Access to ESI	72.2%	67.8%	68.5%	66.0%	64.9%	238,461	212,650	198,794	206,474	132,696
Uptake Rate of ESI	69.5%	72.3%	67.8%	68.5%	68.9%	NA	NA	NA	NA	NA

**In 2014, this includes approximately 50,000 self-employed Vermonters, of which 30,110 have no other employees.*

Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

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

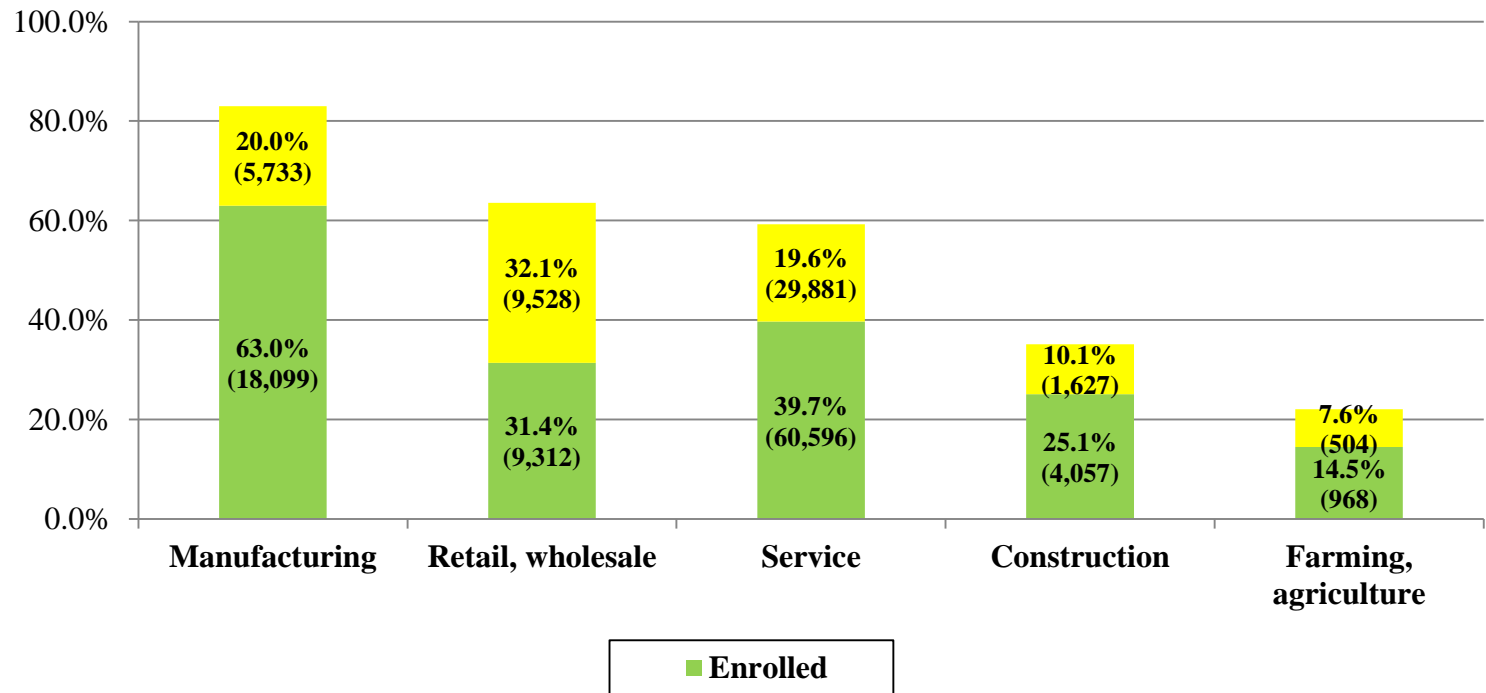
Employer Sponsored Health Insurance Offer and Uptake by Full or Part Time Employee
(% among working Vermonters aged 18 to 64)



Source: 2014 Vermont Household Health Insurance Survey

Those working in manufacturing are most likely to have access to ESI through their employer, followed by those working in retail and service.

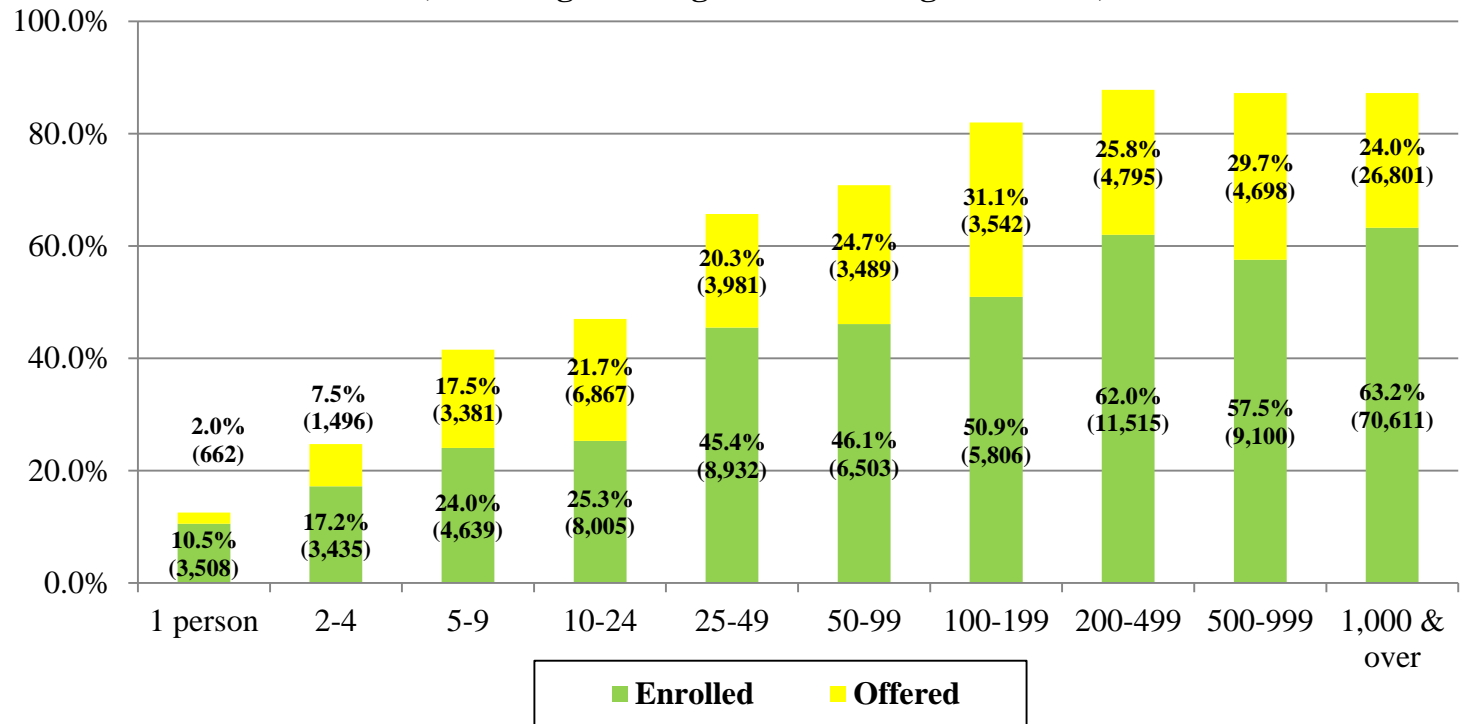
Employer Sponsored Health Insurance Offer and Uptake by Full or Part Time Employee
(% among working Vermonters aged 18 to 64)



Source: 2014 Vermont Household Health Insurance Survey

Both the percentage of employees offering 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 Full or Part Time Employee
 (% among working Vermonters aged 18 to 64)

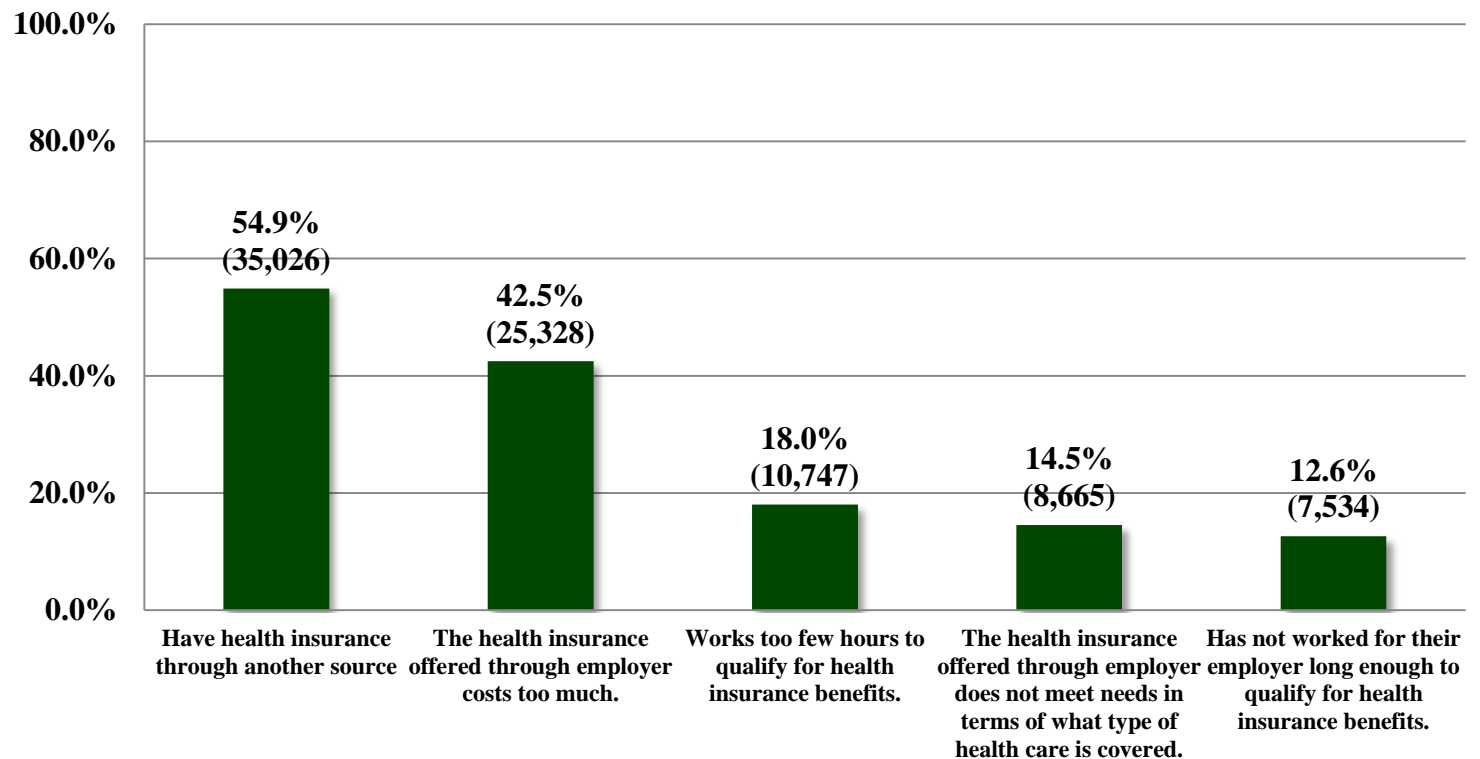


Source: 2014 Vermont Household Health Insurance Survey

The expense of employer plans and having coverage through another source are the most common 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)



Source: 2014 Vermont Household Health Insurance Survey

While the cost of ESI remains one of the most common reasons cited for not taking offered insurance through an employer, it has declined since 2012.

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

	Rate					Count				
	2005	2008	2009	2012	2014	2005	2008	2009	2012	2014
Have health insurance coverage through another source	52.2%	56.9%	50.4%	48.6%	54.9%	39,724	34,923	32,283	31,631	35,026
Health insurance offered costs too much	17.7%	29.6%	45.9%	47.1%	42.5%	13,434	18,173	29,392	30,659	25,328
Works too few hours to qualify for health insurance benefits	17.4%	11.3%	17.1%	18.4%	18.0%	13,239	6,930	10,931	12,000	10,747
Health insurance offered does not meet needs in terms of what type of health care is covered	1.2%	3.0%	18.2%	15.2%	14.5%	911	1,838	11,641	9,876	8,665
Has not worked long enough to qualify for health insurance benefits	7.7%	4.4%	9.4%	11.5%	12.6%	5,853	2,707	6,049	7,509	7,534

Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

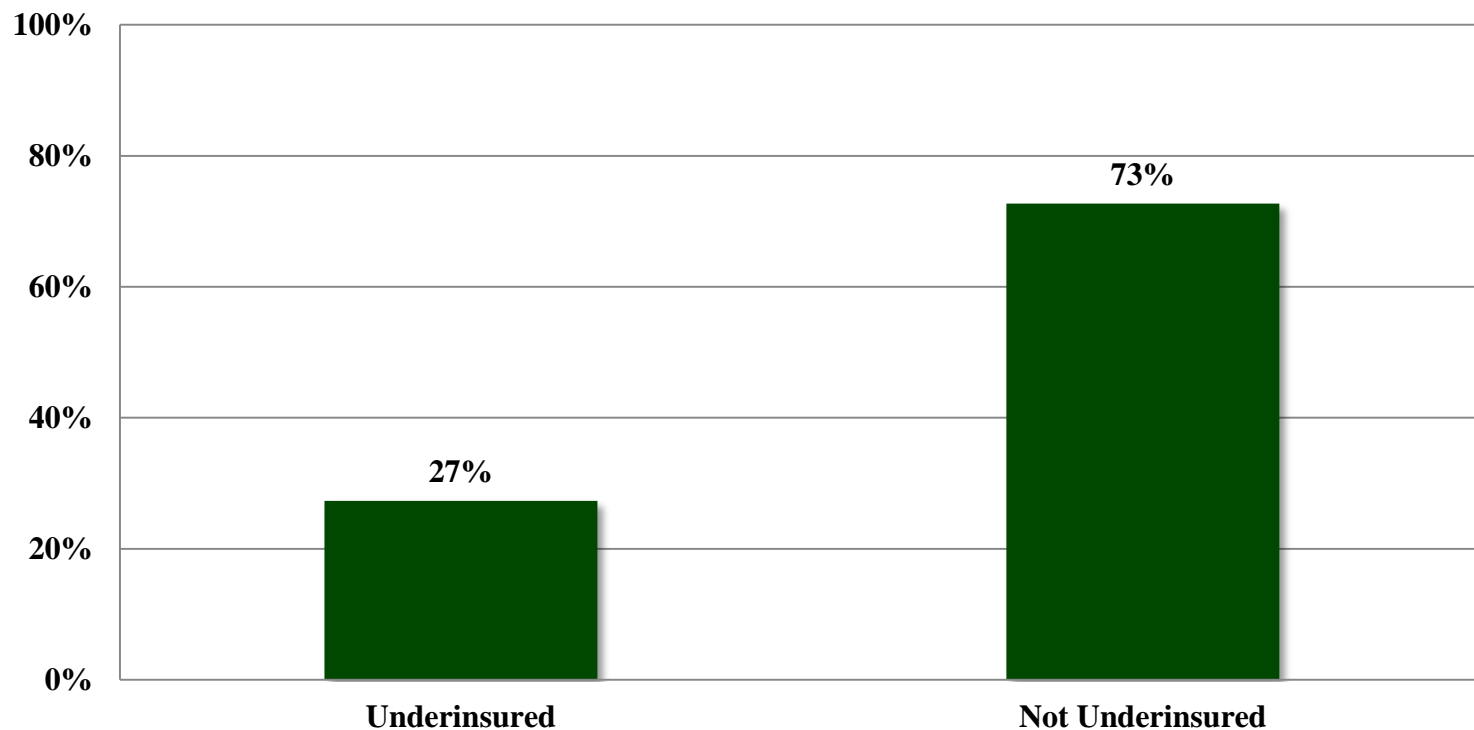
The Underinsured

(Among those under age 65 with private health insurance)

- Residents with private health insurance under age 65 were classified as underinsured based on the formula developed by the Commonwealth Fund.
- **A resident with private health insurance is defined as underinsured if:**
 - The deductible for the private health insurance coverage exceeds 5% of a family's income and/or
 - A family earned 200% or less of federal poverty level and their out of pocket expenses for medical care exceeds 5% of family income.
 - A family more than 200% of federal poverty level and their out of pocket expenses for medical care exceeds 10% of family income.

Nearly three in ten (27%) privately insured residents under age 65 are underinsured.

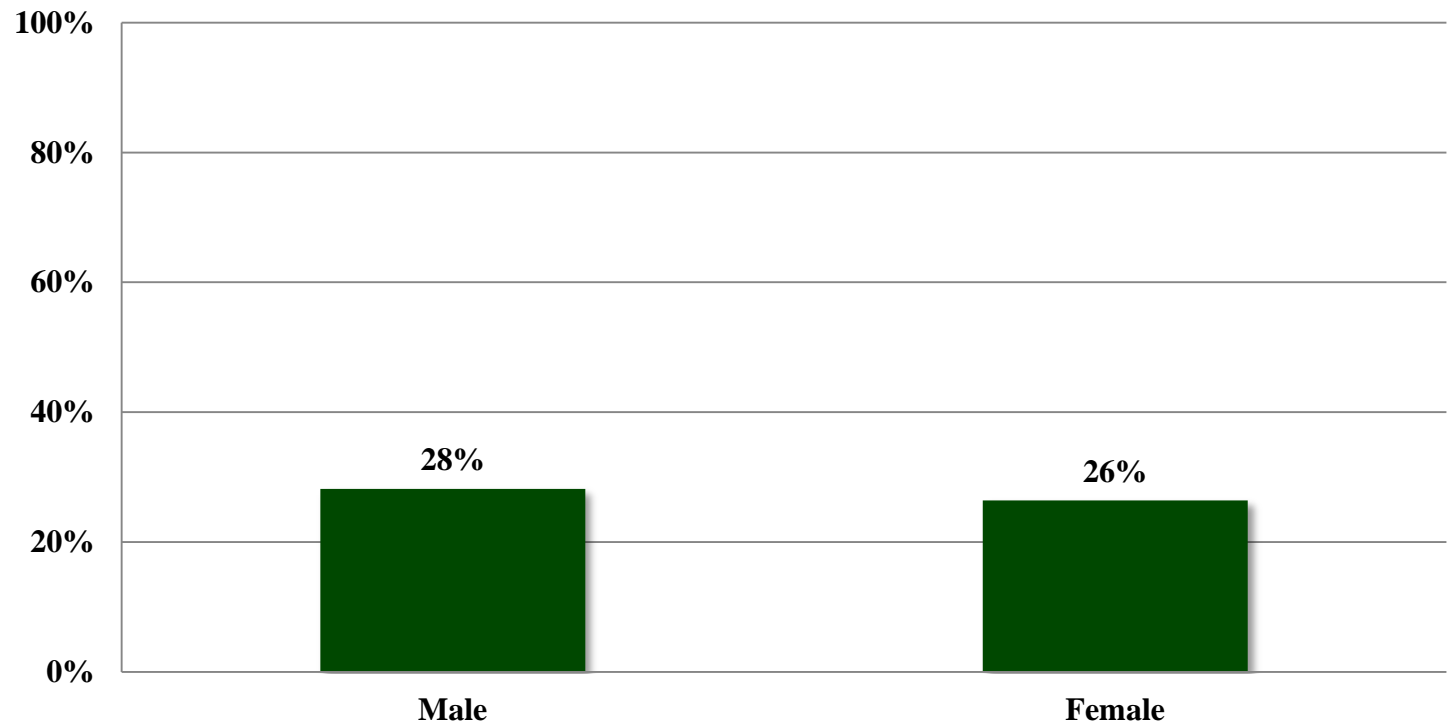
Is person on private health insurance underinsured?
(% yes among those under age 65)



Source: 2014 Vermont Household Health Insurance Survey

Comparable percentages of men and women covered by private health insurance are underinsured.

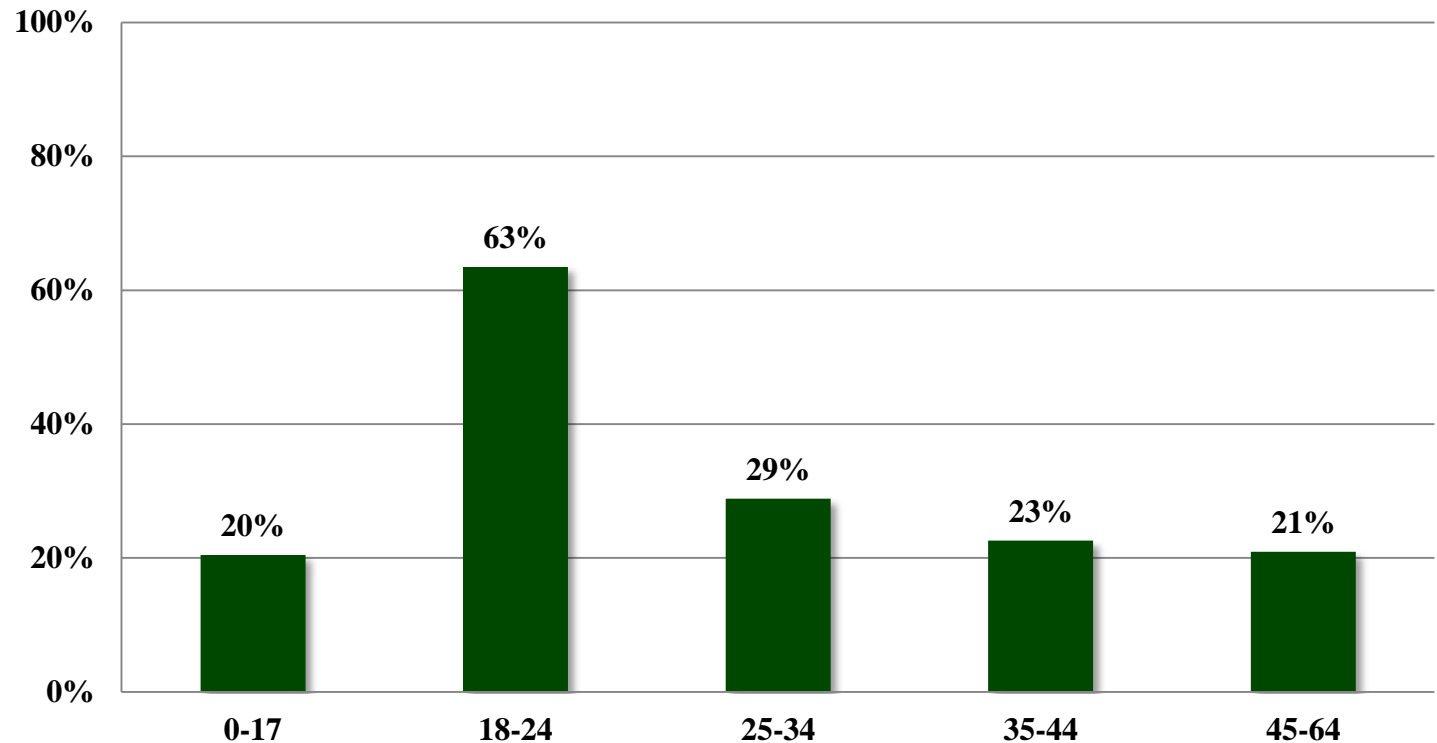
Is person on private health insurance underinsured - by Gender
(% yes among those under age 65)



Source: 2014 Vermont Household Health Insurance Survey

More than six in ten (63%) of those aged 18-24 with private health insurance are underinsured.

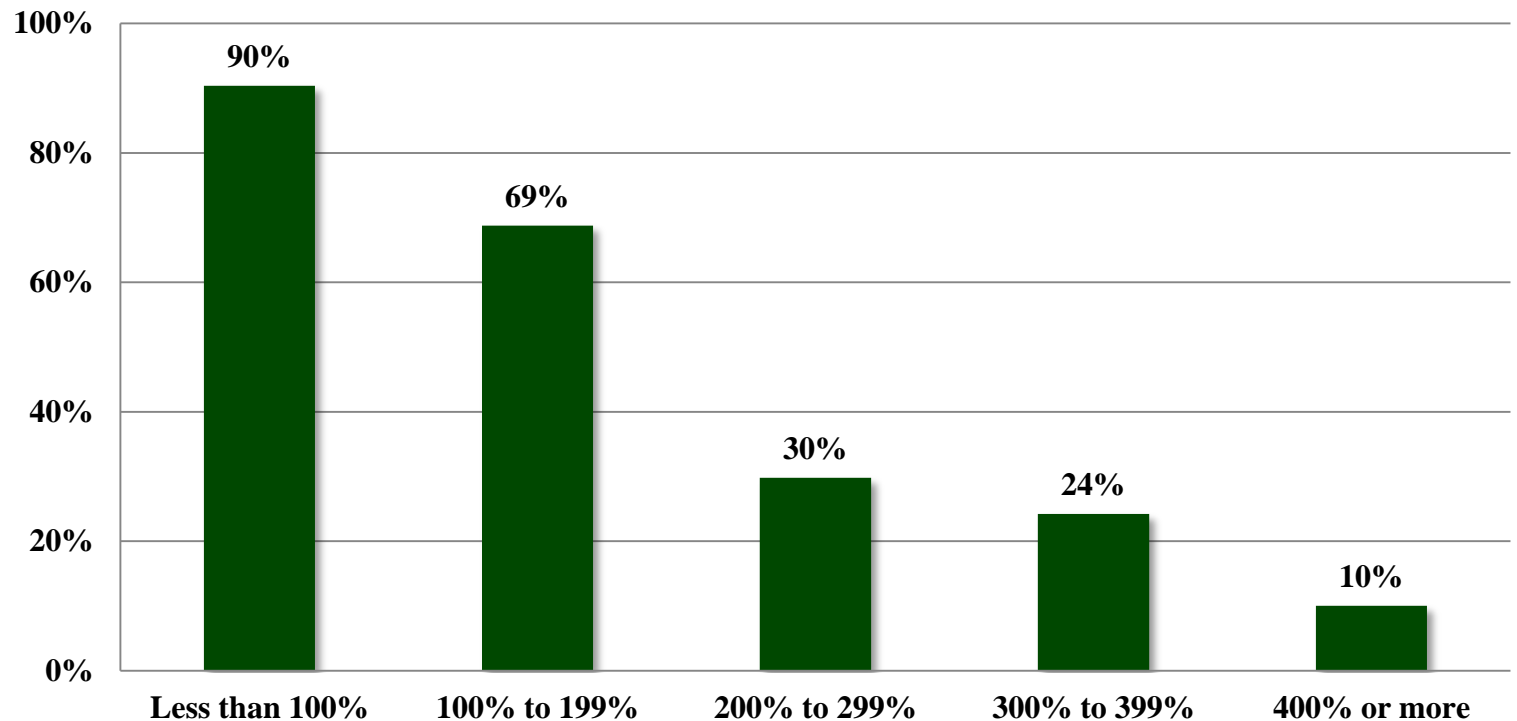
Is person on private health insurance underinsured - by Age
(% yes among those under age 65)



Source: 2014 Vermont Household Health Insurance Survey

The percentage of privately insured residents that are underinsured declines sharply with increasing income.

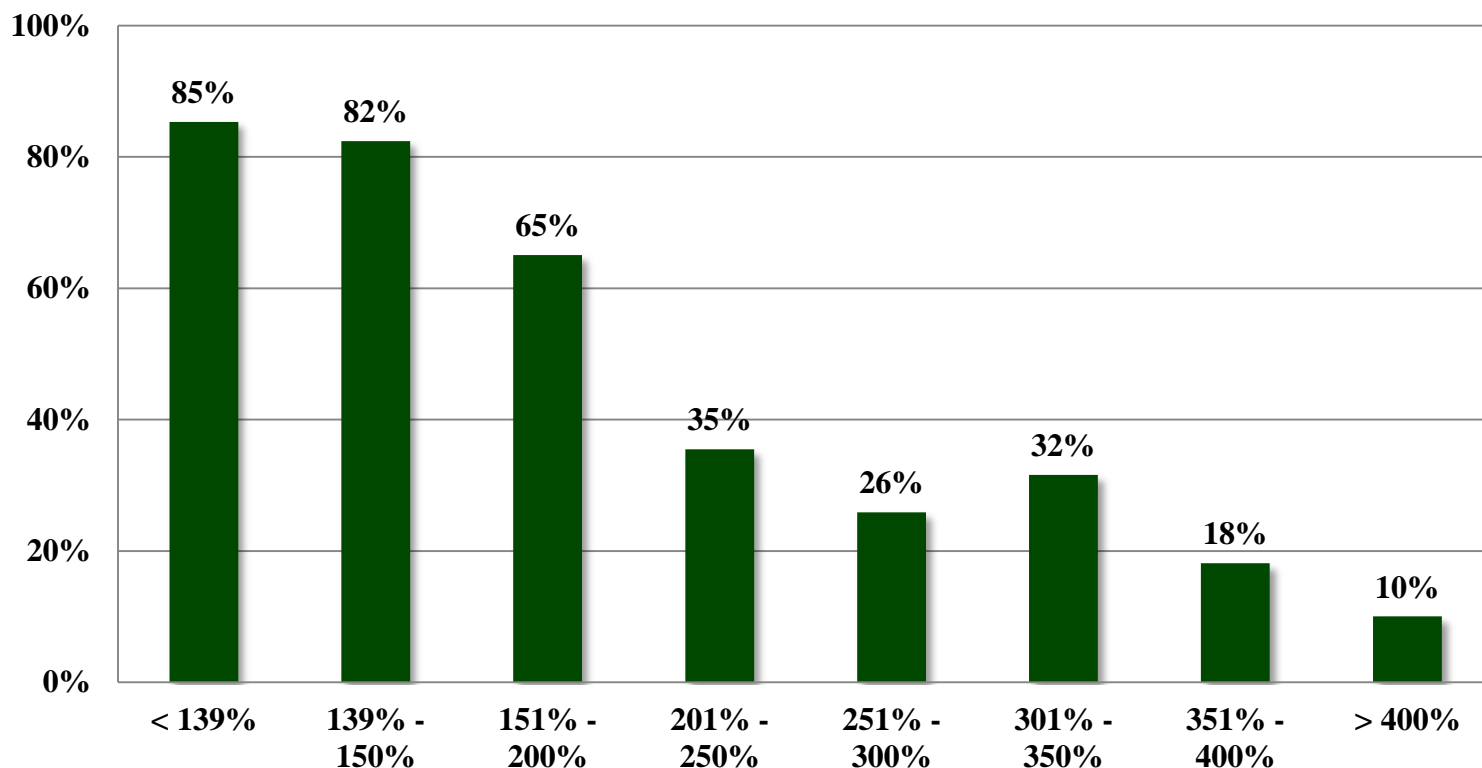
Is person on private health insurance underinsured - by Income (FPL)
(% yes among those under age 65)



Source: 2014 Vermont Household Health Insurance Survey

Among privately insured residents that are income eligible for Medicaid, 85% are underinsured.

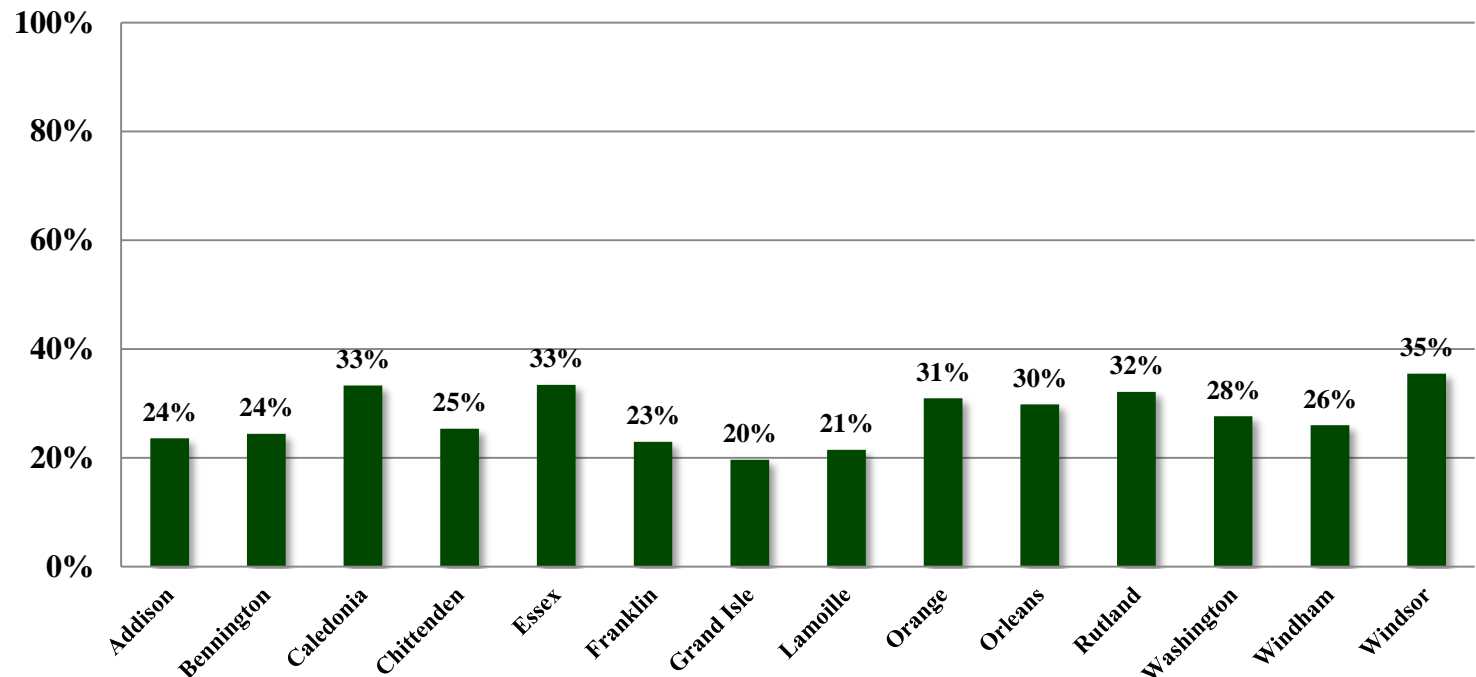
Is person on private health insurance underinsured - by Income (FPL)
(% yes among those under age 65)



Source: 2014 Vermont Household Health Insurance Survey

The highest percentage of underinsured residents occur in Windsor (35%), Caledonia (33%), and Essex (33%) counties.

**Is person on private health insurance underinsured - by County
(% yes among those under age 65)**



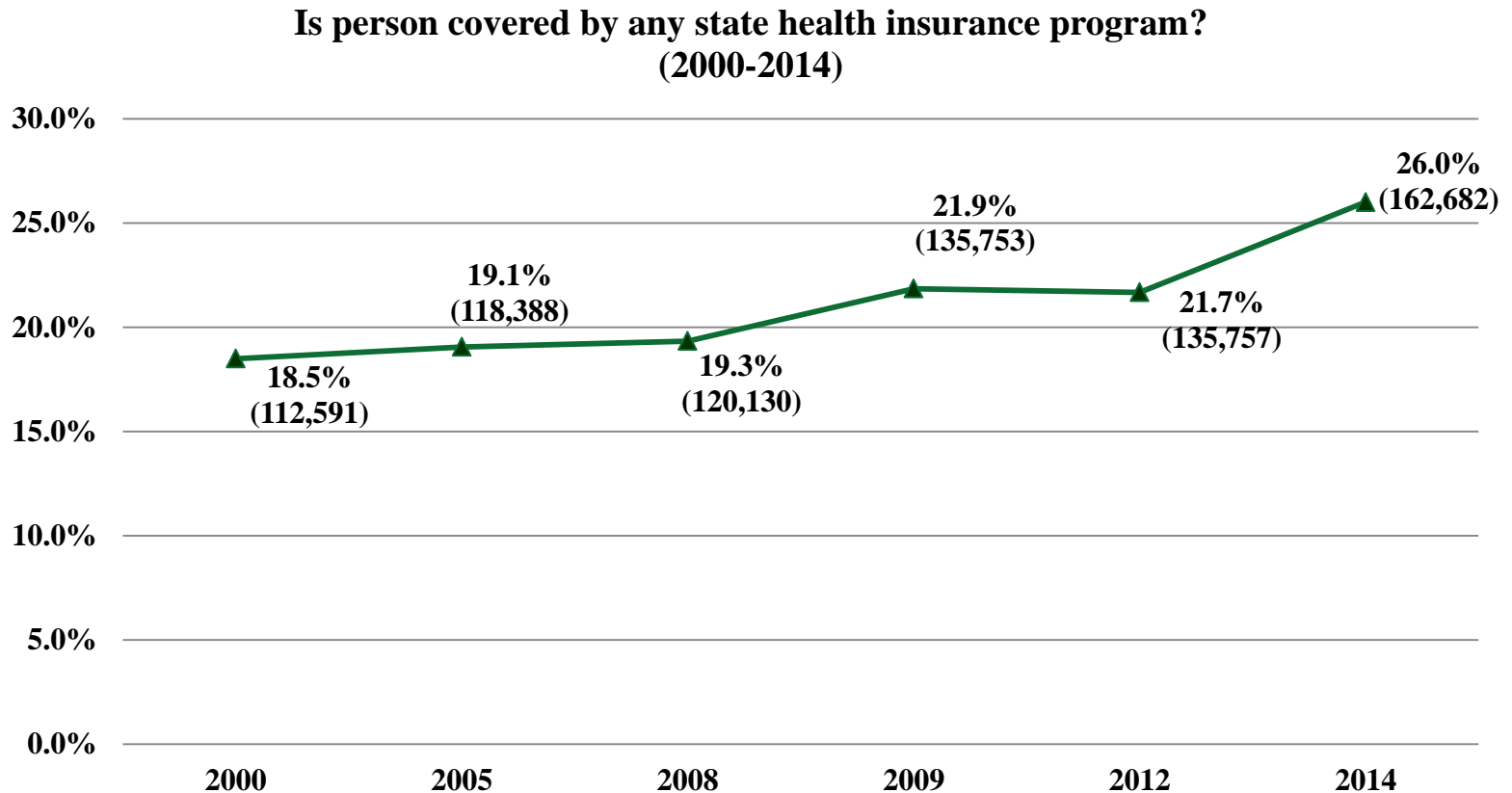
Source: 2014 Vermont Household Health Insurance Survey

Medicaid & Dr. Dynasaur

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, or Dr. Dynasaur.

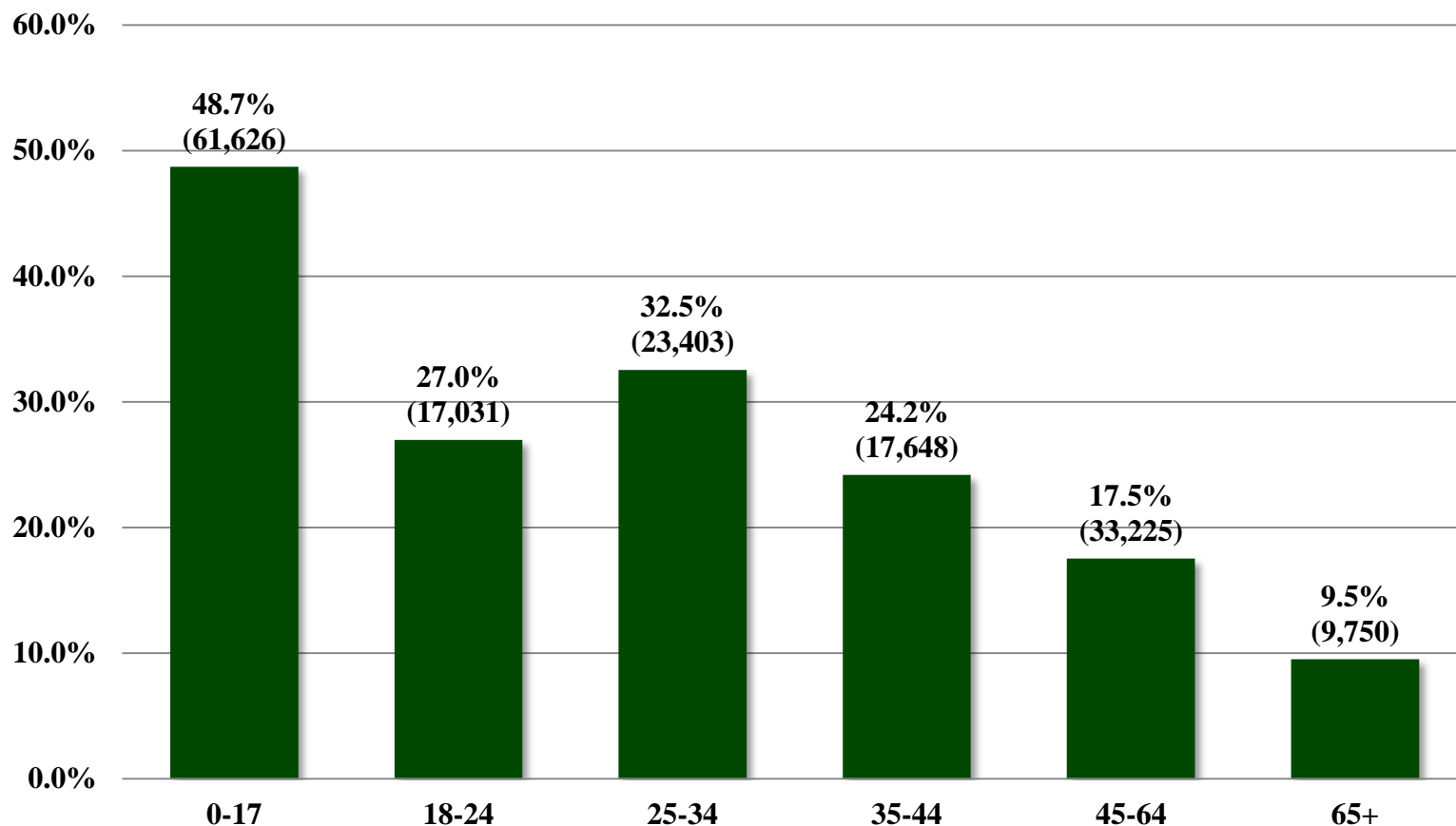
The percentage of residents covered through a state health insurance program such as Medicaid or Dr. Dynasaur in 2014 has increased significantly from 2012.



Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

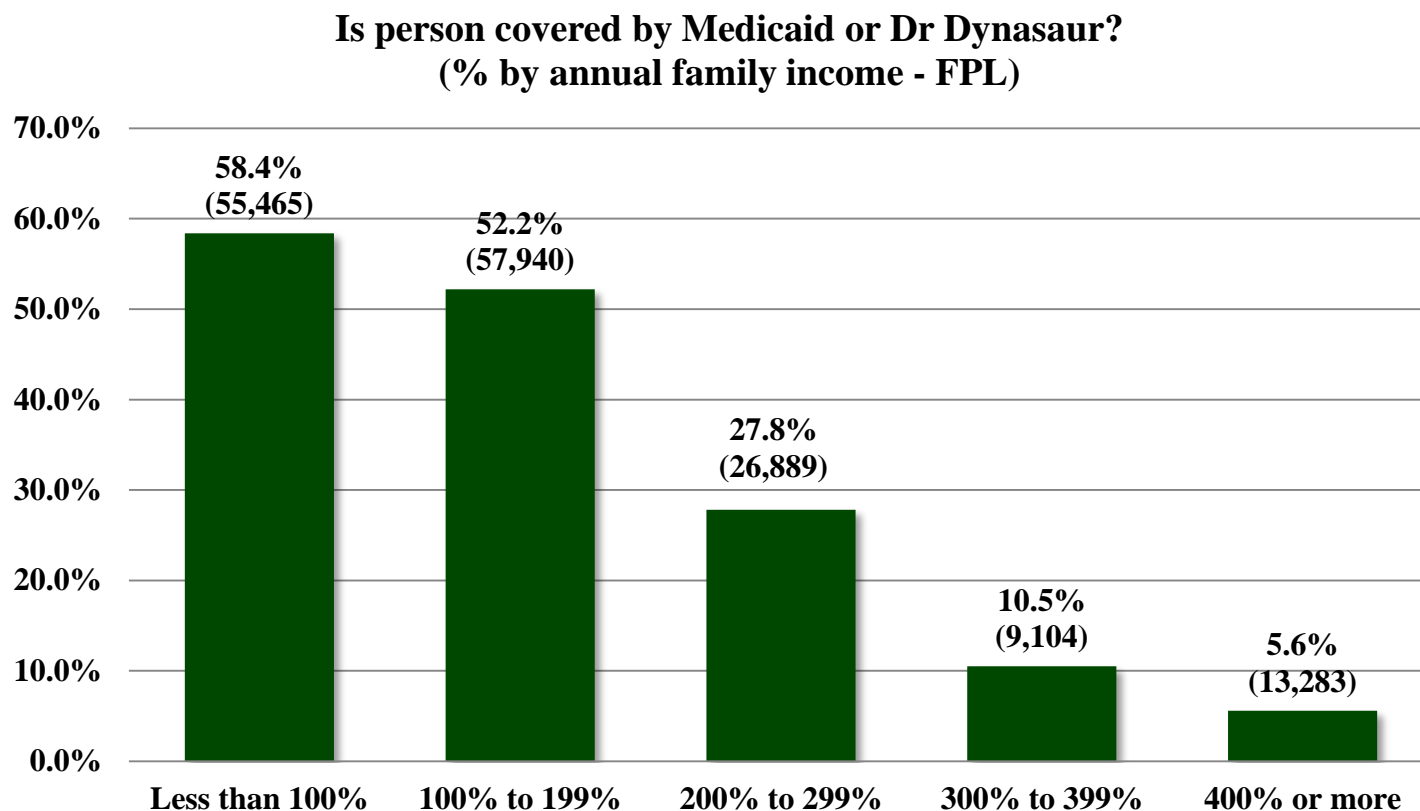
Among Vermont children, nearly half (48.7%) are covered by Medicaid or Dr. Dynasaur.

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



Data Source: 2014 Vermont Household Health Insurance Survey

More than half (58.4%) of Vermont residents with family incomes less than 100% of FPL have health insurance coverage through Medicaid or Dr. Dynasaur.



Data Source: 2014 Vermont Household Health Insurance Survey

Among Vermonters enrolled in state health insurance programs, the proportion of enrollees concerned about losing coverage had dropped slightly since 2012.

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

	Rate					Count				
	2005	2008	2009	2012	2014	2005	2008	2009	2012	2014
Yes	24.6%	15.8%	15.3%	15.6%	13.5%	29,114	18,995	20,832	21,155	21,886
No	74.2%	82.4%	84.0%	82.9%	85.2%	87,681	98,935	114,034	112,492	138,557
Unsure	1.1%	1.8%	0.7%	1.6%	1.3%	1,325	2,200	887	2,110	2,239
Total	100%	100%	100%	100%	100%	118,120	120,130	135,753	137,757	162,682

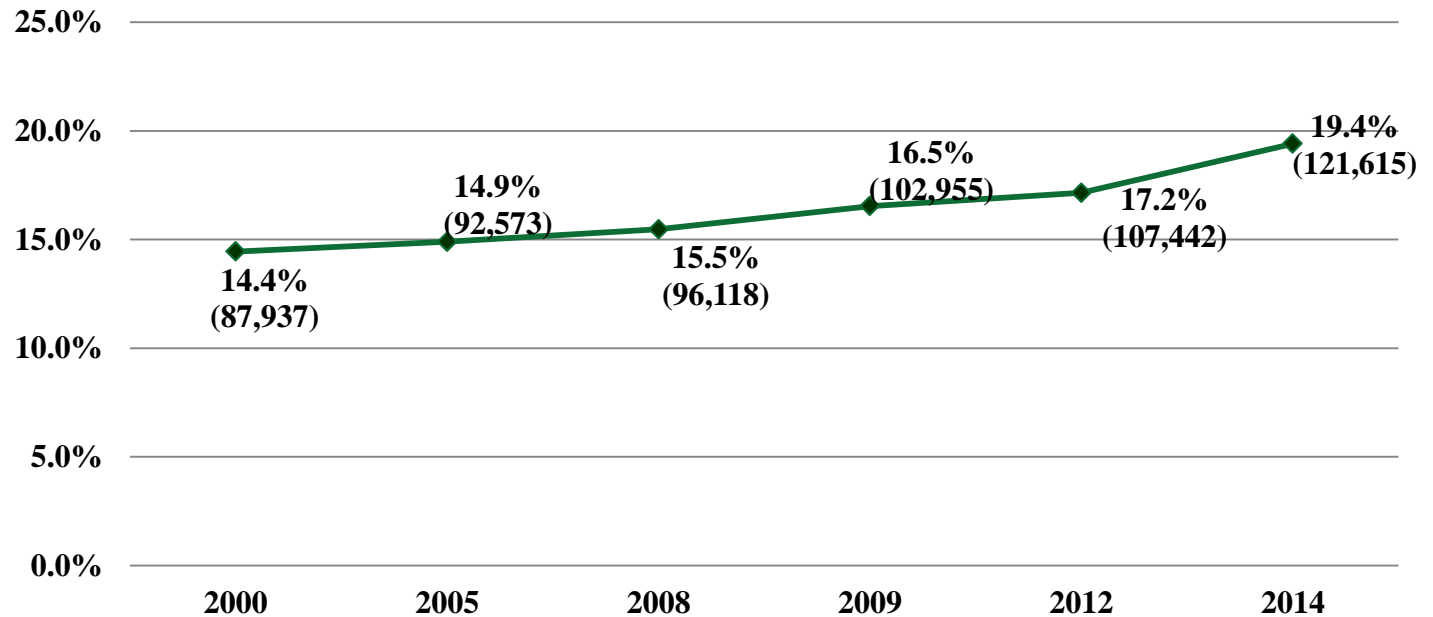
Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

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?
(2000-2014)**



Data Source: 2000, 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

Dual Coverage

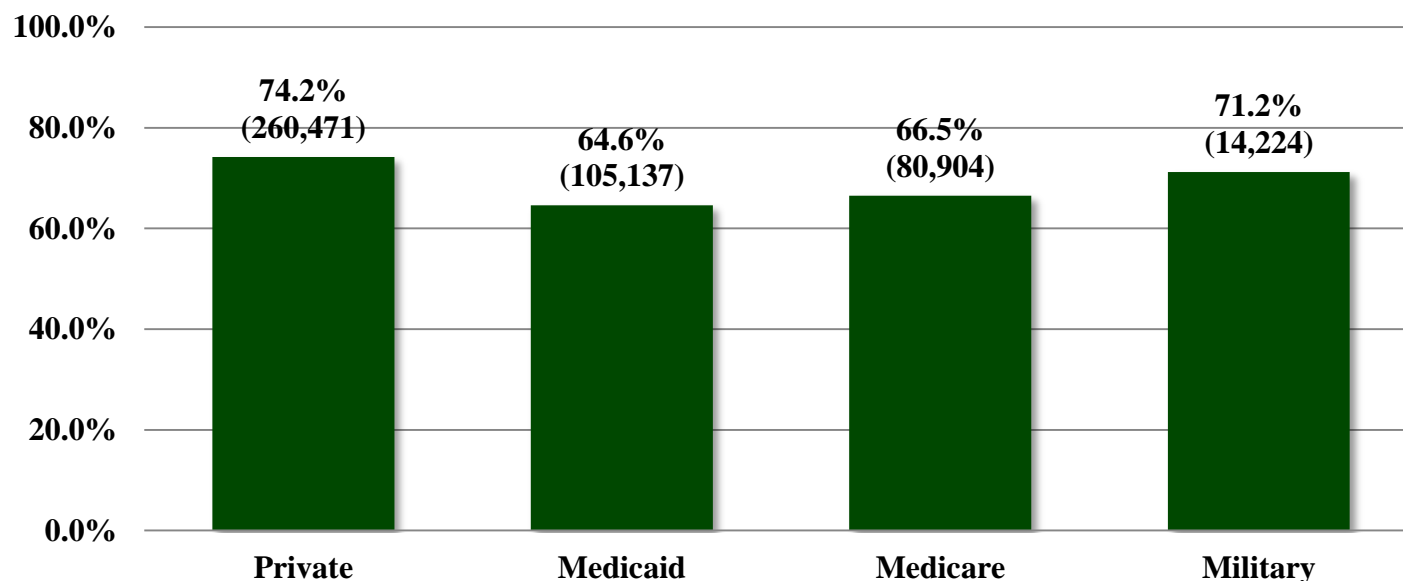
- 17.2% of Medicare recipients, or nearly 21,000, are dually enrolled in Medicaid, an increase from 17,550 in 2012.
- Among those over 65 with Medicare coverage, 63.5% or nearly 63,200 also have Medicare supplemental insurance are enrolled in a Medicare Advantage plan.

Ratings of Health Insurance Coverage

In the 2014 Vermont Household Health Insurance Survey, residents were asked to rate their quality of their health insurance.

Most insured residents are satisfied with their choice of health care providers with the highest level of satisfaction among those with private insurance.

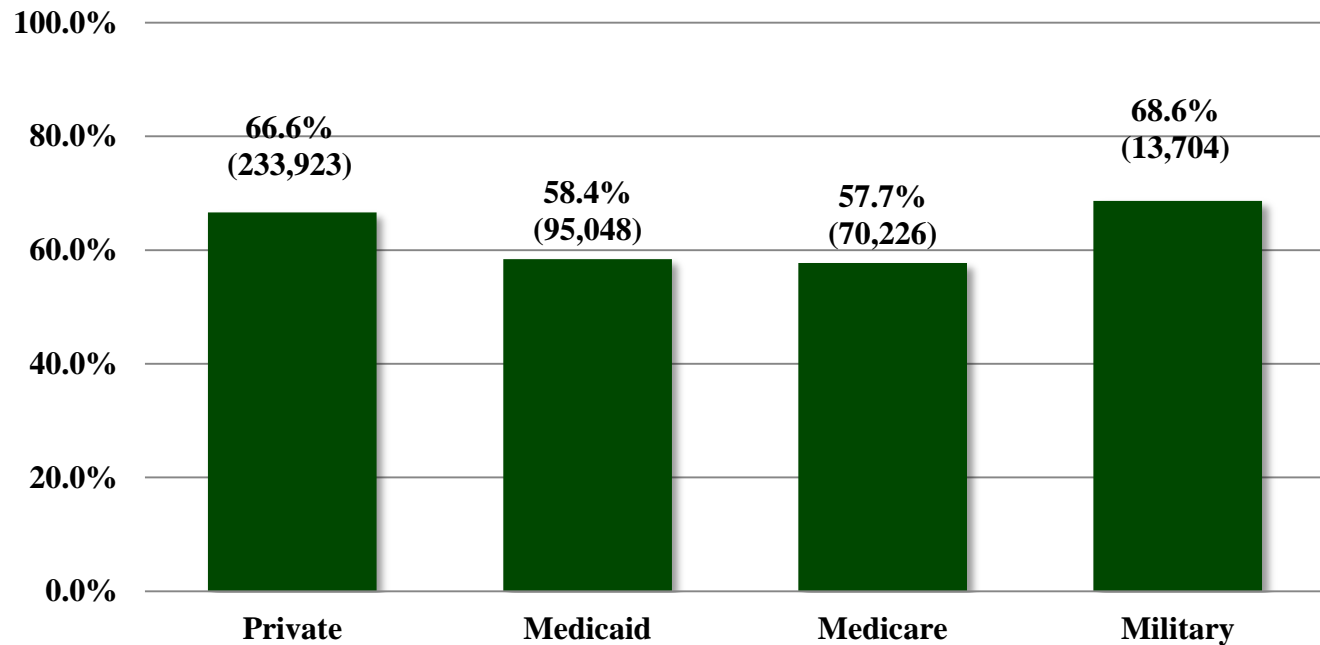
How would you rate the choice of health care providers available under this _____ coverage?
(% excellent or very good by type of health insurance)



Data Source: 2014 Vermont Household Health Insurance Survey

Most insured residents are satisfied with the range of services covered by their insurance, with the highest level of satisfaction among those with military and private insurance.

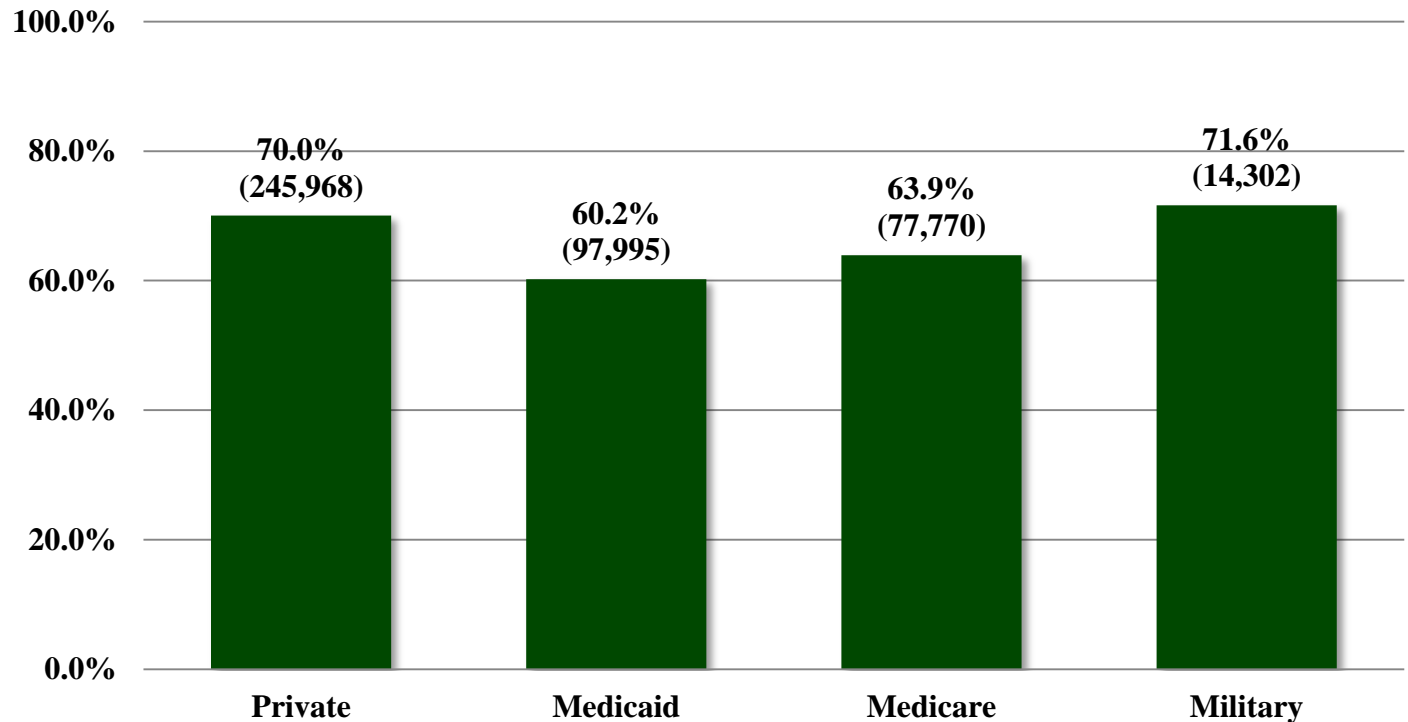
How would you rate the range of services covered under this _____ coverage?
(% excellent or very good by type of health insurance coverage)



Data Source: 2014 Vermont Household Health Insurance Survey

Most insured residents are satisfied with the quality of care available through their insurance, with the highest level of satisfaction among those with military and private insurance.

How would you rate the quality of care available under this _____ coverage?
(% excellent or very good by type of health insurance coverage)



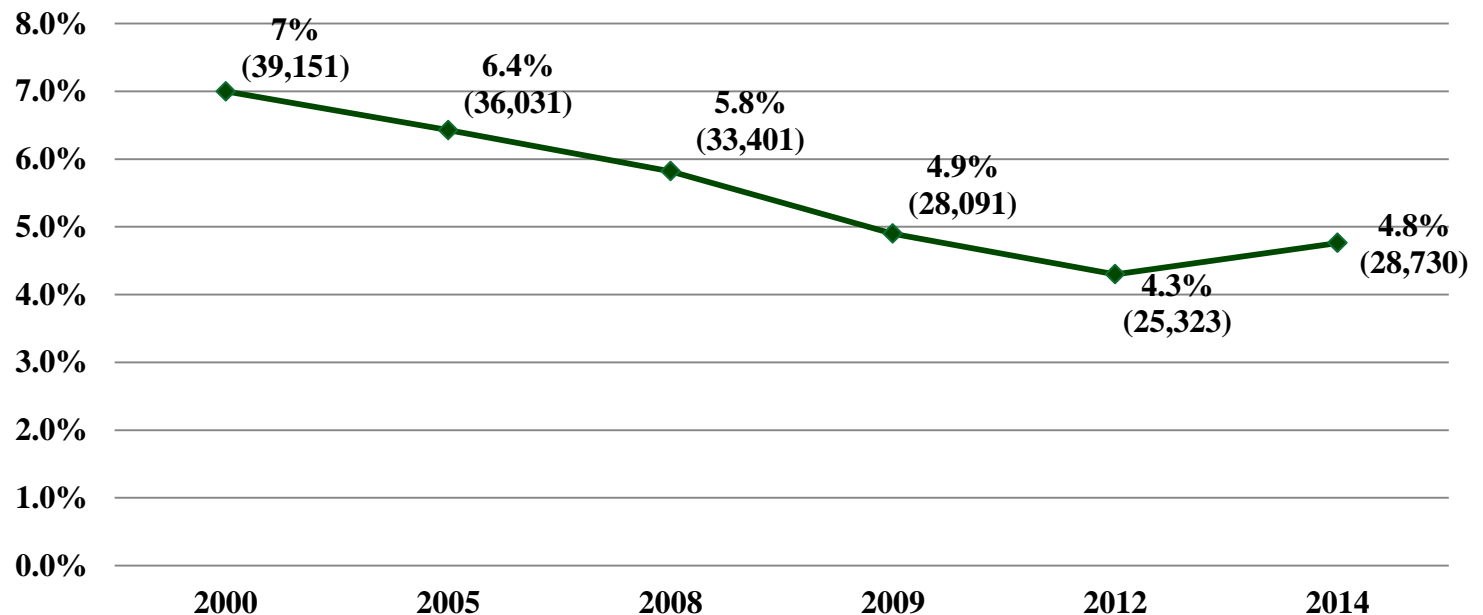
Data Source: 2014 Vermont Household Health Insurance Survey

Interruptions in Insurance Coverage

In the 2014 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.

Approximately 29,000 currently insured Vermont residents (4.8%) had been without health insurance coverage at some time during the previous 12 months. This is a slight increase from 2012.

**Has person been without coverage anytime in the last 12 months?
(% among insured 2000-2014)**



Data Source: 2000, 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Survey

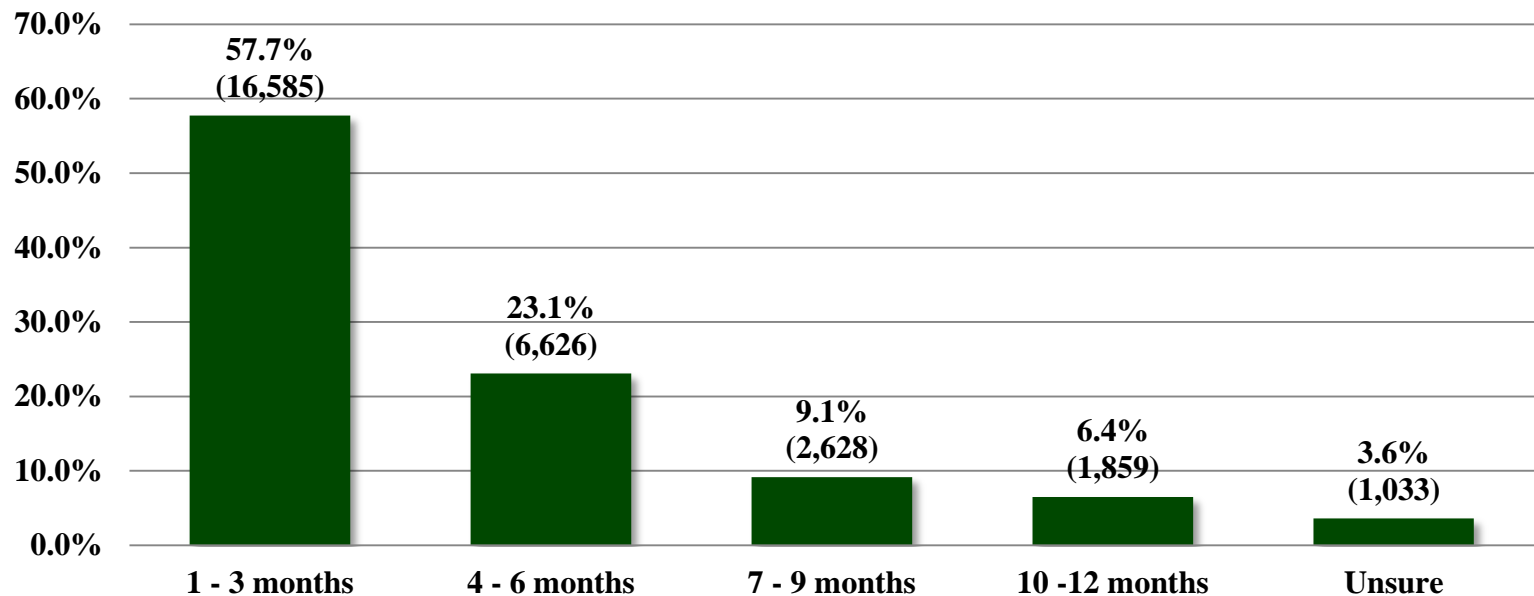
Reasons for loss of coverage:

The main reasons for a loss of coverage include:

- The cost was too high, cost increased, the cost of premium, the person could no longer afford (18.5%).
- Waiting period for coverage, waiting for recertification of coverage (17.1%).
- Problems with renewals, (16.4%).
- Person with health insurance lost their job, was unemployed (12.2%).
- **During their gap in coverage, 25.5% applied for coverage through Medicaid and 11.6% thought about applying.**

More than half (57.7%) 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?

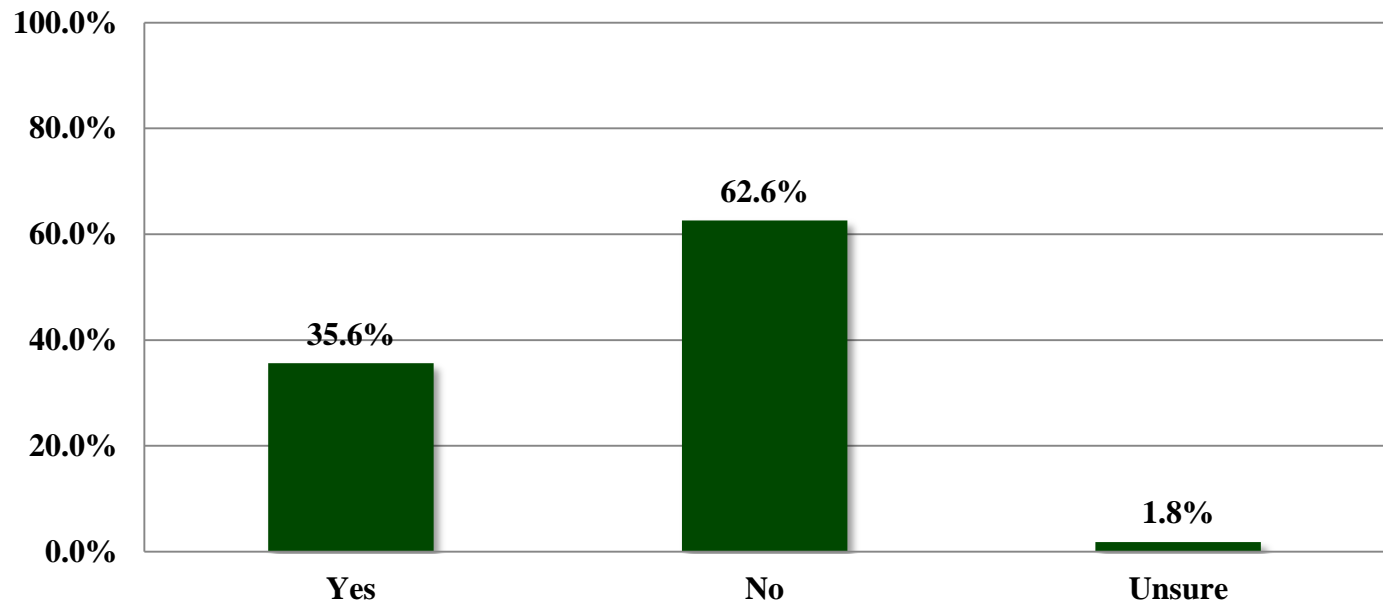


58.2% have been covered under their current health insurance for 6 months or less while 38.8% have been covered for more than 6 months.

Data Source: 2014 Vermont Household Health Insurance Survey

More than six in ten (62.6%) of those who experienced an interruption in coverage did not have the same health insurance plans 12 months ago.

**Was person covered under the SAME health insurance plan 12 months or one year ago?
(% among those with an interruption in health insurance coverage)**



Data Source: 2014 Vermont Household Health Insurance Survey

Among those with different health plans, the largest percentage (42.0%) had a private health insurance plan.

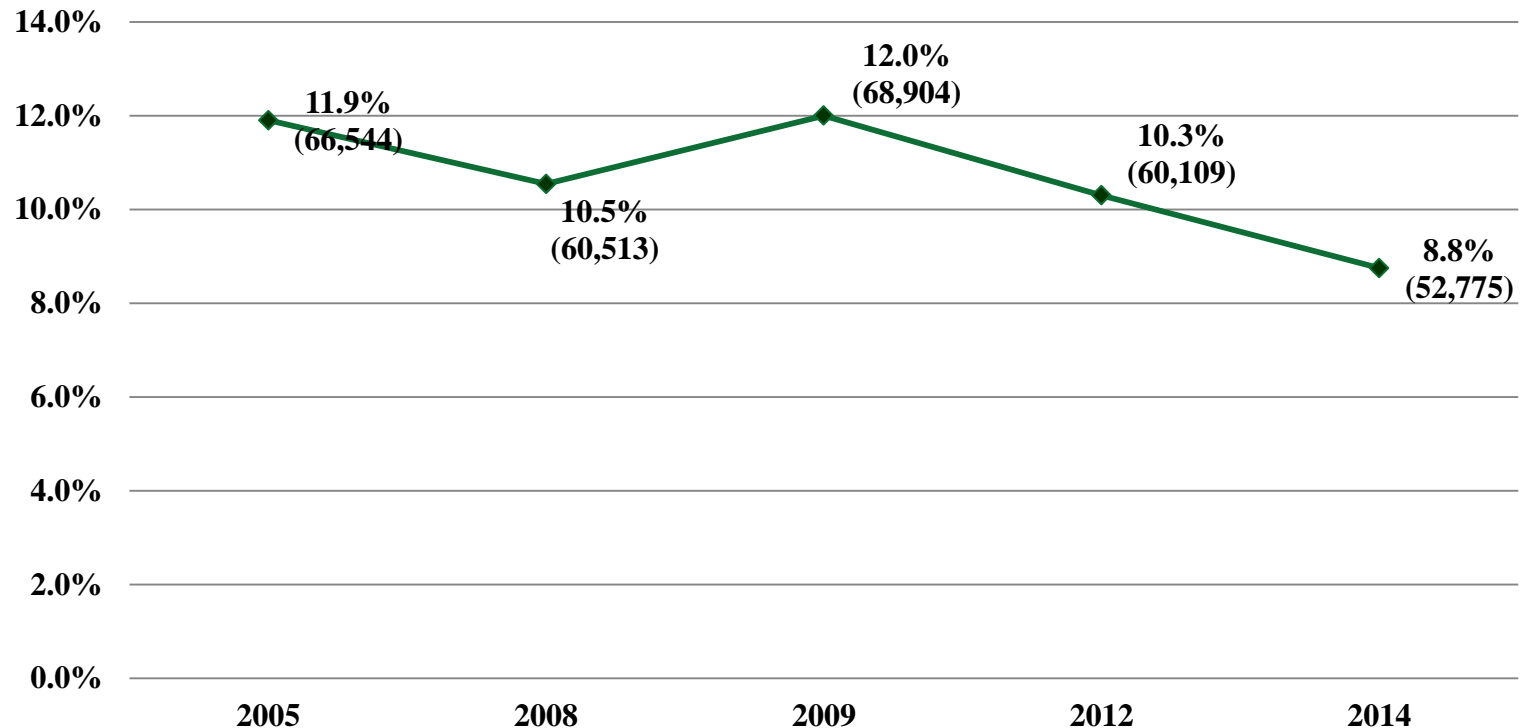
**What type of health insurance did Person have one year ago?
(% among those with an interruption in coverage covered under a
different health plan 12 months ago)**

	Rate	Count
Private health insurance	42.0%	7,764
Medicaid	10.9%	2,015
Dr. Dynasaur	2.9%	534
VHAP	2.3%	434
Military, Veterans, or TRICARE	.9%	171
Medicare	.4%	75
Other	1.8%	329
No Insurance Coverage	36.8%	6,807
Unsure	2.0%	374
Total	100.0%	18,504

Data Source: 2014 Vermont Household Health Insurance Survey

Approximately 52,800, or 8.8% of currently insured Vermont residents are concerned they may lose their health insurance during the next 12 months, trending down since 2009.

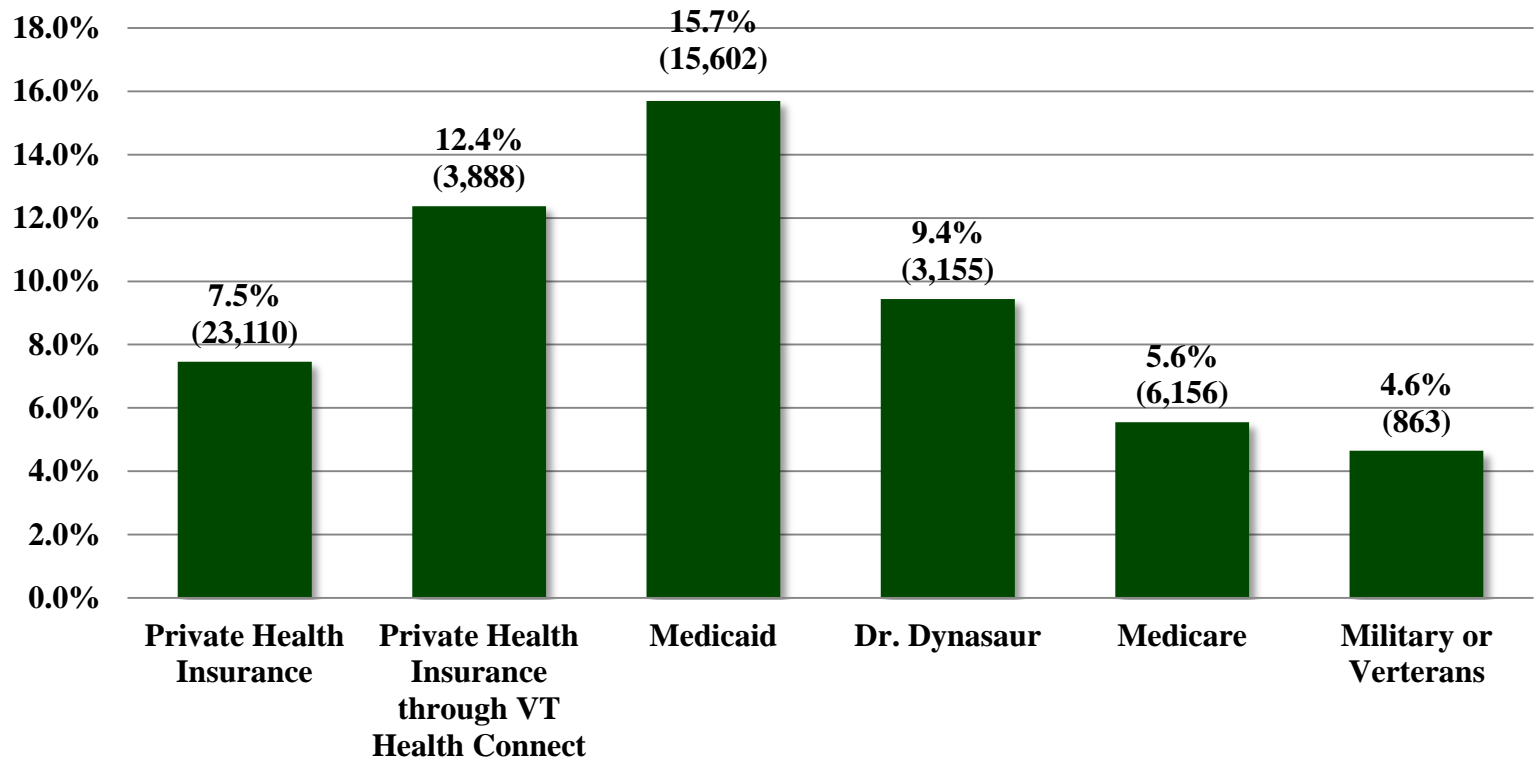
Are you concerned that Person may lose health insurance coverage within the next 12 months?
(% among those with health insurance)



Data Source: 2014 Vermont Household Health Insurance Survey

Those with coverage through Medicaid or VT Health Connect are most likely to be concerned about losing coverage within the next 12 months.

Are you concerned that Person may lose health insurance coverage within the next 12 months?
(% by primary type of insurance)



Data Source: 2014 Vermont Household Health Insurance Survey

Reasons for concern about losing coverage:

The main reasons residents are concerned about losing coverage include:

- Person with health insurance will lose their job (15.5% of those concerned about losing their insurance).
- Concerned that eligibility rules may change (13.5%).
- Premium cost increases (11.1%).
- May lose insurance due to health care reform, federal government (9.8%).
- Will become ineligible because of age, leaving school (7.0%).
- Current employer may stop offering health insurance (6.9%).

Medical Expenses and Barriers to Care

In the 2014 Vermont Household Health Insurance Survey, several questions were asked regarding financial and other barriers to health care usage.

Most Vermonters (52.2%) paid \$1,500 or less out of pocket for medical expenses in 2014.

Over the last 12 months, about how much has your household had to pay ‘out of pocket’ for...

	Prescription Medications	Dental and Vision Care	Mental Health Care	All Other Medical Expenses	All Medical Expenses
\$250 or less	55.2%	42.5%	94.8%	43.2%	14.3%
\$251 to \$500	17.0%	19.1%	2.3%	17.4%	9.5%
\$501 to \$1,000	16.0%	17.5%	1.3%	14.7%	14.2%
\$1,001 to \$1,500	6.7%	8.4%	0.4%	6.7%	14.2%
\$1501 to \$2,000	1.8%	5.3%	0.3%	6.8%	9.7%
\$2,001 to \$3,000	1.2%	3.8%	0.5%	4.7%	14.0%
\$3,001 to \$4,000	0.9%	1.3%	0.1%	1.3%	8.1%
\$4,001 to \$5,000	0.6%	0.9%	0.1%	2.3%	5.3%
\$5,001 or more	0.5%	1.1%	0.2%	2.9%	10.6%

Data Source: 2014 Vermont Household Health Insurance Survey

In 2014, the percentage of residents deferring care due to cost is slightly lower than that observed in 2012.

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	2012	2014	2005	2008	2009	2012	2014
Medical care from a doctor	3.9%	3.4%	3.4%	3.7%	2.5%	24,206	20,951	21,214	23,072	15,923
Mental health care or counseling	1.4%	1.9%	1.6%	1.8%	1.4%	8,989	11,977	10,243	11,270	8,786
Dental care including checkups	10.5%	11.6%	11.5%	10.7%	8.8%	65,525	72,274	71,704	67,217	55,299
A diagnostic test	1.9%	2.3%	1.8%	2.3%	1.8%	11,775	14,578	11,439	14,428	11,466
Prescription medicines	3.0%	3.2%	3.2%	3.2%	2.7%	18,838	19,675	20,159	19,748	16,860
Skipped, took smaller amounts of Rx to make them last	4.9%	5.3%	5.4%	4.6%	4.2%	30,335	32,731	33,444	28,696	26,551

Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

The percentage of residents experiencing financial difficulties has declined slightly since 2009.

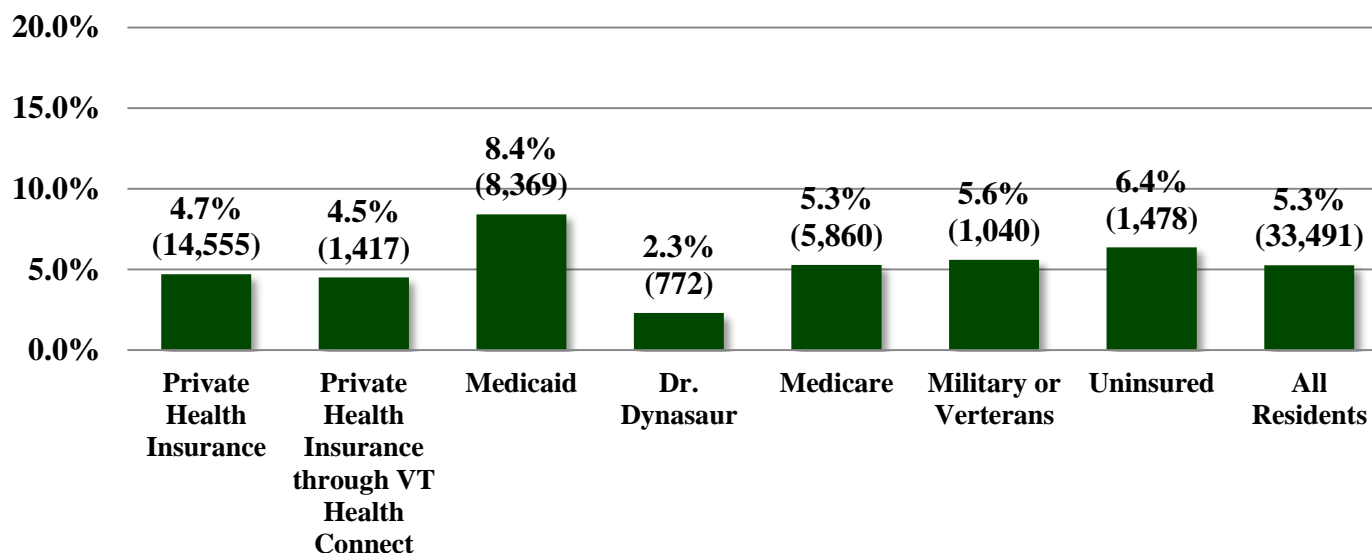
During the past 12 months...

	Rate					Count				
	2005	2008	2009	2012	2014	2005	2008	2009	2012	2014
Were there times that there were problems paying for medical bills for anyone in your household?	21.7%	25.9%	24.8%	22.4%	19.8%	134,836	160,803	154,159	140,050	124,023
Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?	14.0%	16.2%	17.0%	15.1%	14.1%	86,982	100,538	105,415	94,624	88,428
Did anyone in the household receive any medical bill for more than \$500 that had to be paid out-of-pocket?	NA	12.7%	NA	13.7%	11.9%	NA	79,013	NA	85,740	74,348
To what extent are you concerned about being able to afford prescription medicines? (% concerned)	NA	NA	NA	45.4%	35.9%	NA	NA	NA	284,138	224,937

Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

About 5% of residents delayed care because a health care provider was not available when needed.

Was there any time person delayed or did not get care because a health care provider was not available?
(% by primary type of health insurance)



In addition, 5.9% of residents had to travel outside their area to receive physical or mental health care because of a lack of a provider.

The most common types of delayed care are routine or preventive care, mental health care, and care for an illness.

What type of care did you delay or not get?*
(% among those not getting or delaying care)

Type of Care	Rate	Count
Mental health care or counseling	24.7%	8,287
Medical care for an illness, condition - flu, asthma	21.4%	7,178
Routine or preventive medical care, checkup, well baby	20.6%	6,910
Dental care, including checkups	12.3%	4,105
Diagnostic test - CAT scan, MRI, lab work, or X-Ray	7.2%	2,402
Medical care for an injury or poisoning	6.2%	2,073
Emergency room care	3.5%	1,175
Other	29.7%	9,931
Total	100.0%	33,491

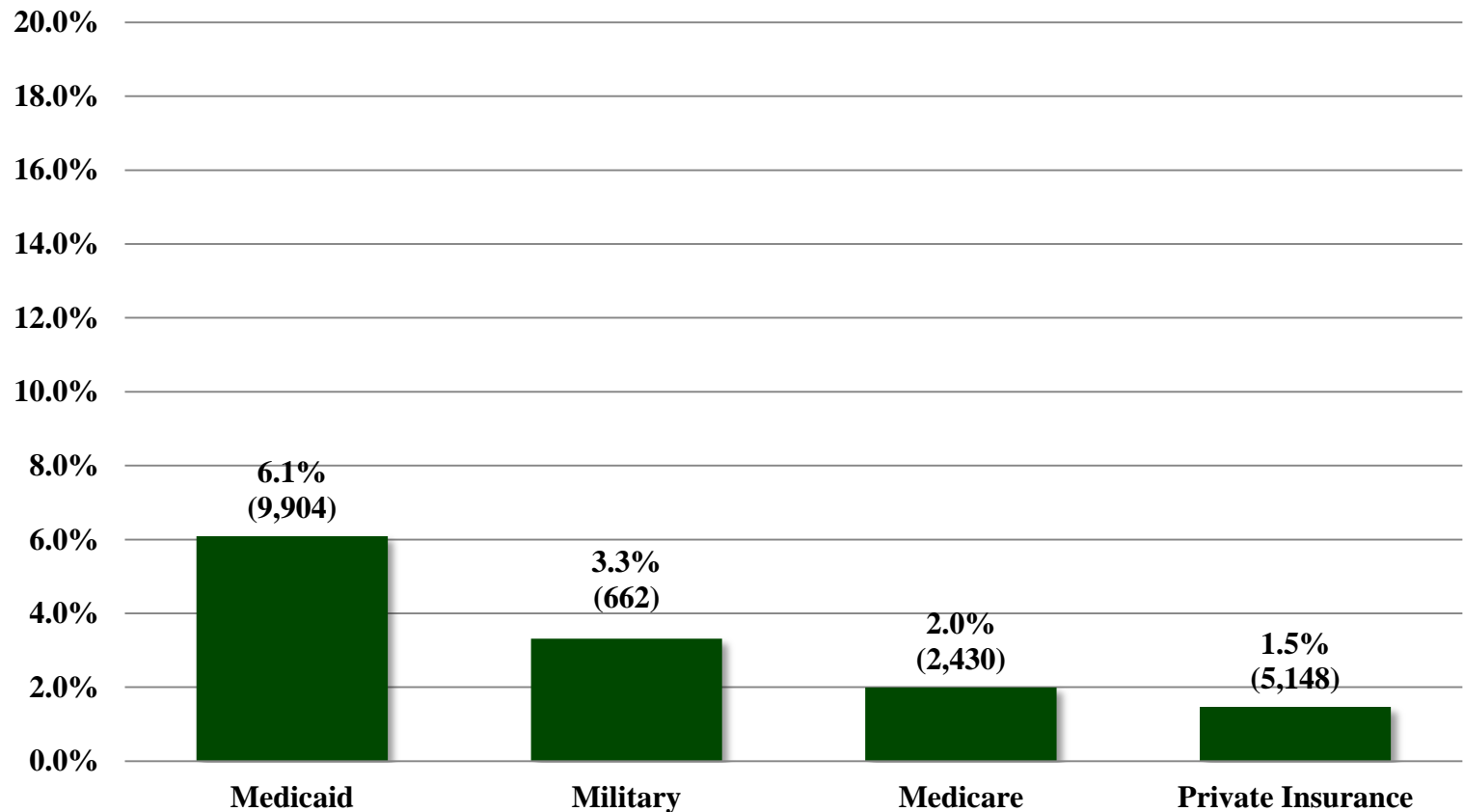
**Respondents could select multiple answers.*

Data Source: 2014 Vermont Household Health Insurance Survey

Medicaid patients were more likely than others to have problems finding a provider who took their insurance.

Was there ever a time when you delayed or did not get care because they could not find a provider that took...

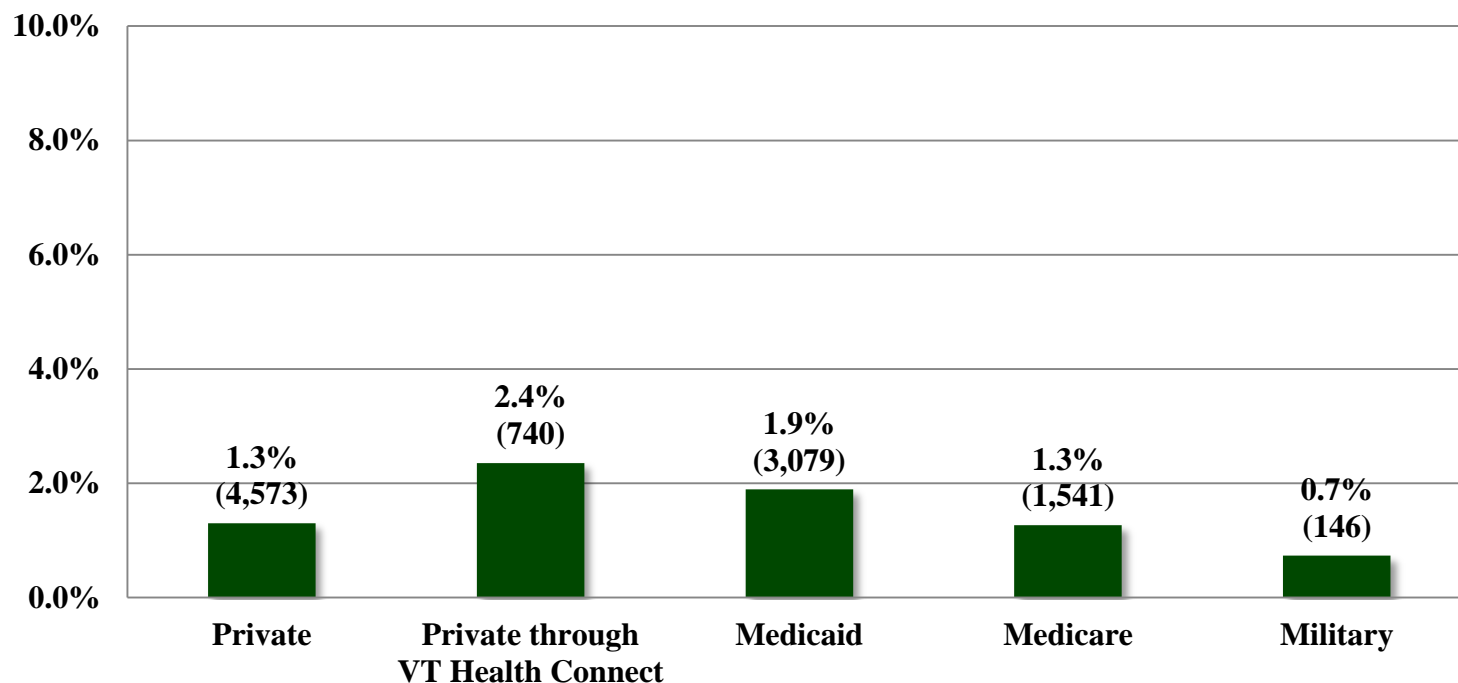
(% by type of insurance)



Data Source: 2014 Vermont Household Health Insurance Survey

Changes in health care plans did not affect the ability of residents to get physical or mental health care.

Did anyone in your household delay or not get physical or mental health care because changes in their health insurance plan resulted in their doctor no longer accepting their health insurance?
(% by type of insurance)



Data Source: 2014 Vermont Household Health Insurance Survey

Doctor Visits

In the 2014 Vermont Household Health Insurance Survey, several questions were asked regarding use of health care services.

Vermonters most frequently went to the doctor once in the previous 12 months. Most (61.6%) did not visit a specialist at all.

Number of Doctors Visits by Vermonters by Type of Visit

	Rate			Count		
	Total Doctor Visits	Routine Care Visits	Specialist Visits	Total Doctor Visits	Routine Care Visits	Specialist Visits
None	12.3%	24.9%	61.6%	77,197	155,790	386,135
1	18.1%	35.3%	11.2%	113,689	221,032	70,429
2	16.6%	17.1%	7.8%	103,855	107,185	48,882
3	11.5%	7.2%	4.1%	71,875	44,852	25,782
4 - 5	14.3%	7.3%	5.3%	89,337	45,765	33,169
6 - 10	13.1%	4.7%	4.7%	82,037	29,229	29,682
11+	11.6%	3.3%	4.7%	72,524	20,497	29,615
Unsure	2.6%	0.4%	0.5%	16,117	2,282	2,935

Data Source: 2014 Vermont Household Health Insurance Survey

Fewer than one-in-five (18.5%) of Vermonters went to the ER in the previous 12 months while 0% received mental health care. Only 1.1% accessed substance abuse treatment.

Residents Receiving Health Care During the Past 12 Months

	Rate	Count
Care from an ER?	18.5%	115,661
Mental Health Care?	10.0%	62,751
Substance Abuse Treatment?	1.1%	6,618

Nearly one in five (17.6) were unable to get an appointment to see a health care provider as soon as one was needed and 17.3% were unable to get an appointment at a convenient time.

During the past 12 months were you...

	Rate	Count
Unable to get an appointment at the doctor's office as soon as one was needed.	17.6%	110,553
Unable to get an appointment at the doctor's office at a convenient time.	17.3%	108,562
Told by a doctor's office or clinic that they weren't accepting new patients	13.3%	83,333
Told by a doctor's office, clinic they weren't accepting patients with your type of insurance.	6.8%	42,481
Had to change to a new doctor's office or clinic because of a change in your insurance plan.	3.6%	22,260



Vermont Department of Financial Regulation Insurance Division

2014 Vermont Household Health Insurance Survey

Thank you for the opportunity to present these findings.

**For any questions about the 2014 survey or past surveys,
please contact:**

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