



# 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

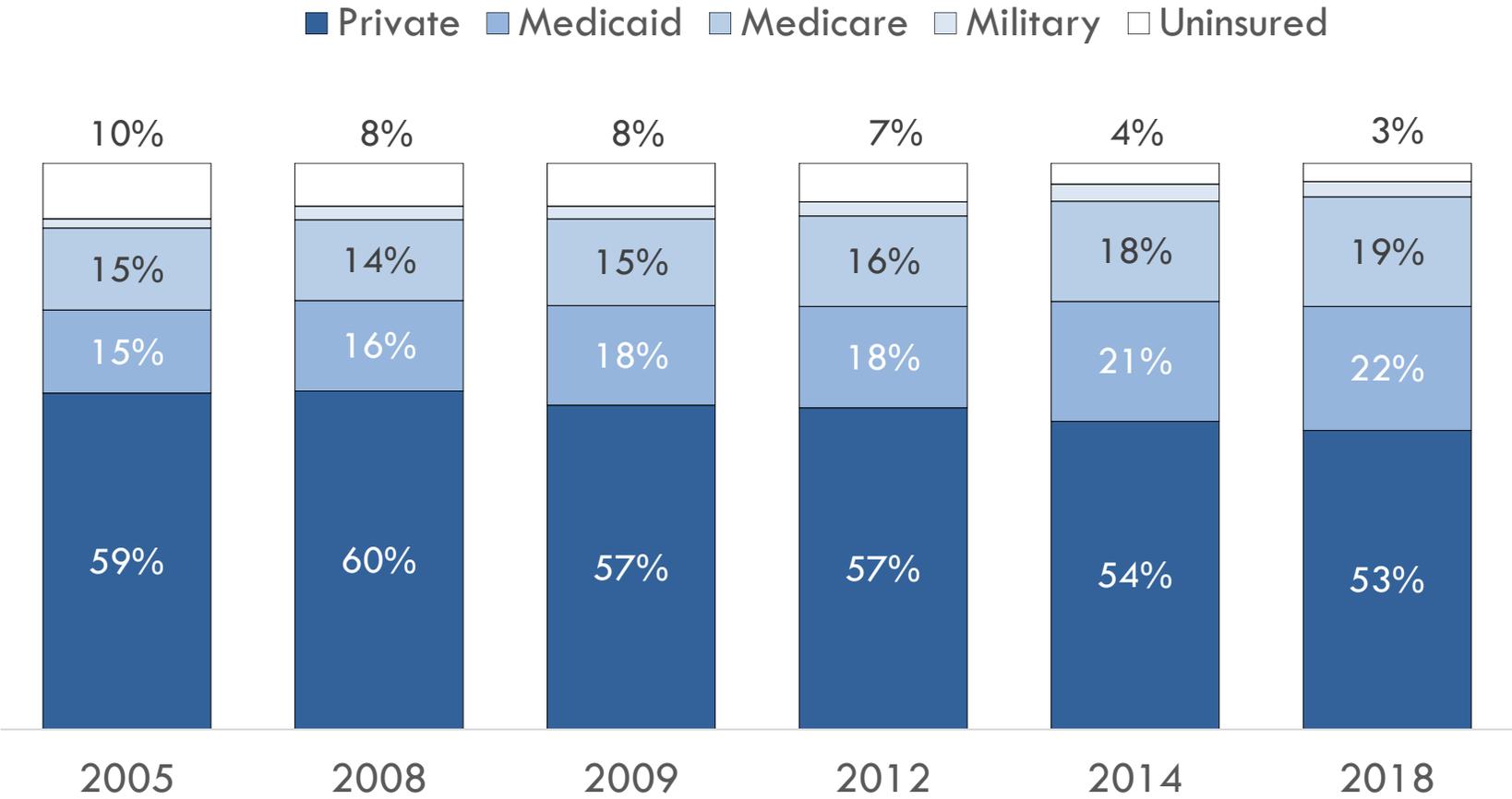


- Vermont continues to have a low uninsured rate.
  - ▣ Among the lowest in the U.S.
- The number of uninsured Vermonters who delay getting needed care or have difficulties paying for medical care has decreased over time.
  - ▣ Disparities in those delaying care still exist between those with and without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

4

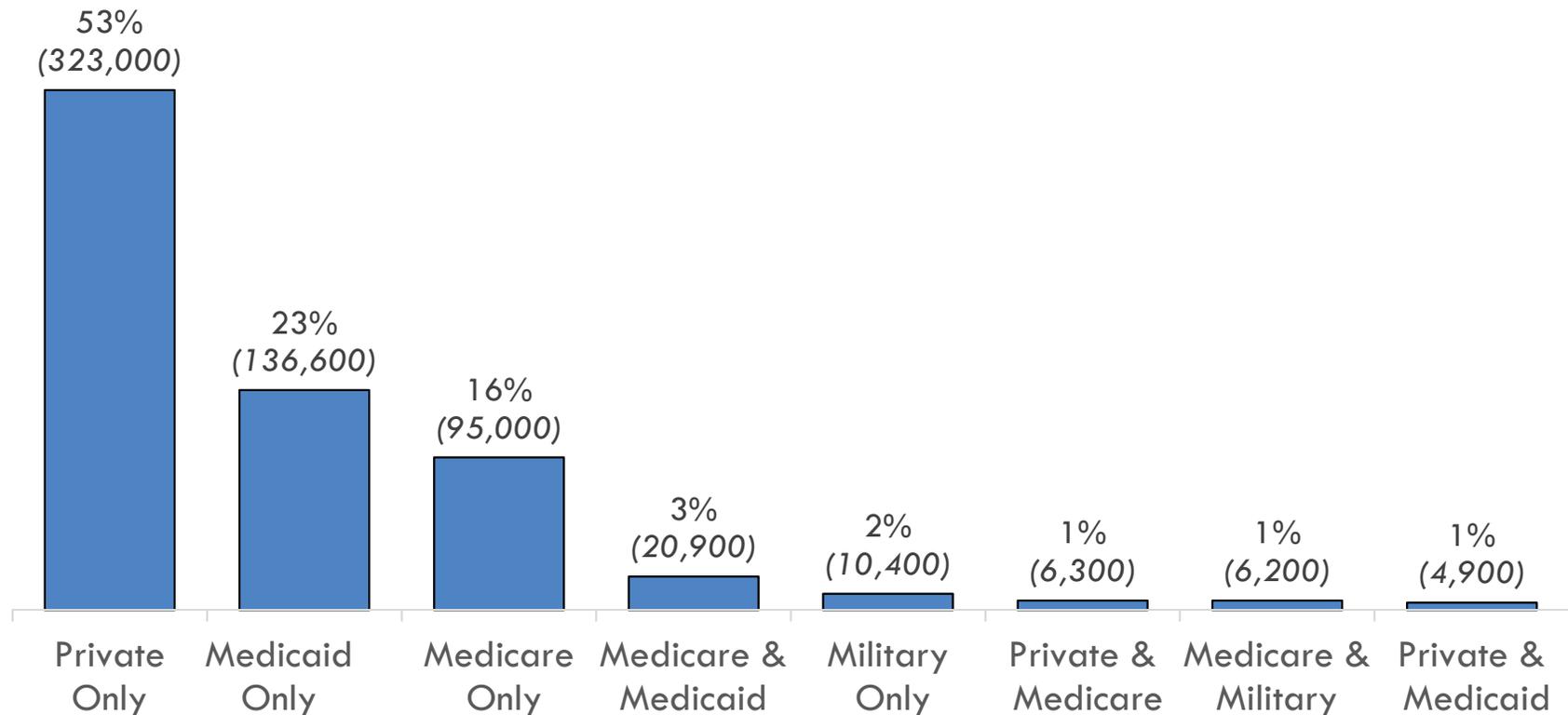
# Overall Insurance Coverage

# Trend in Primary Type of Health Insurance



# Primary Insurance Type, Including Combinations

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



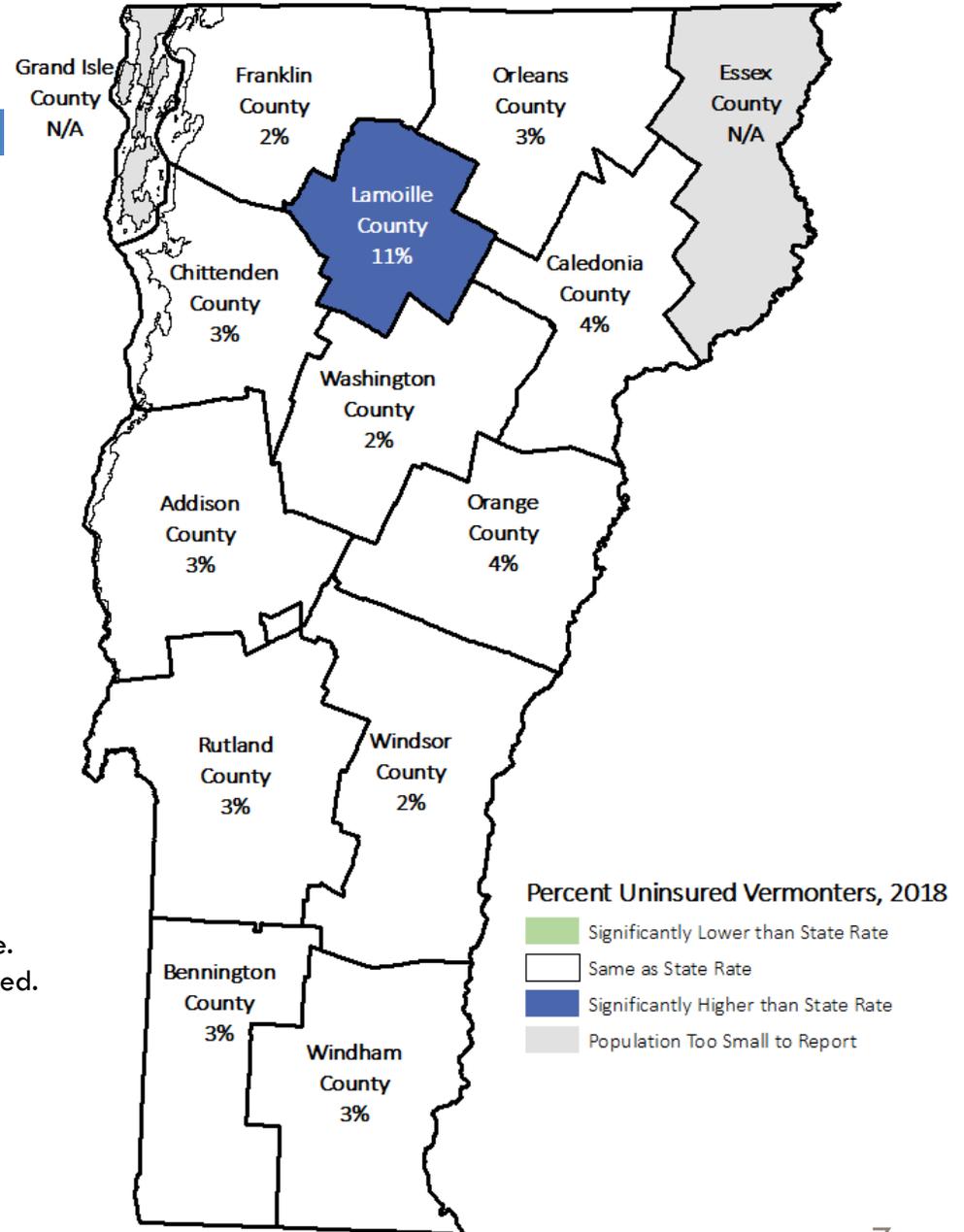
# Insurance Coverage by County

## 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 <sup>^</sup>    |

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

<sup>^</sup>No counties are significantly lower than the state rate for underinsured.



8

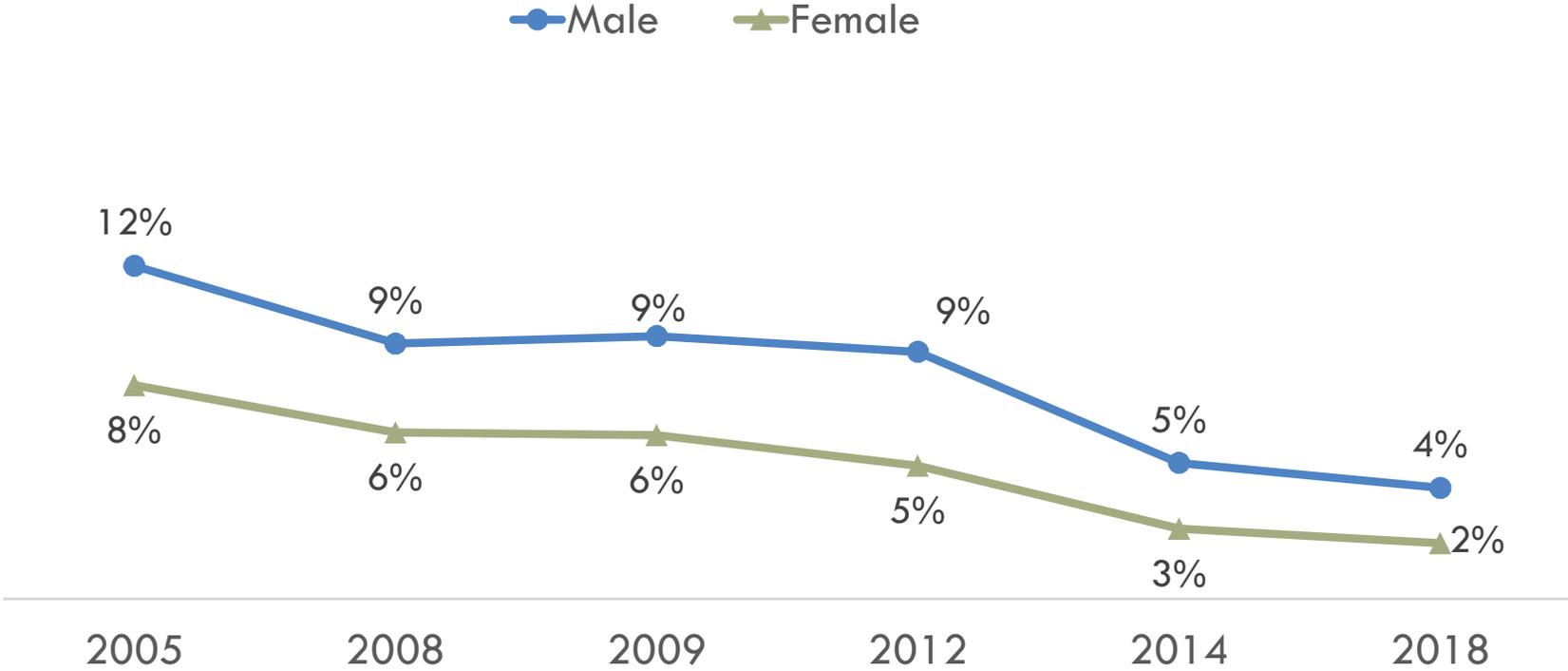
# Uninsured Vermonters

# Uninsured Vermonters Over Time

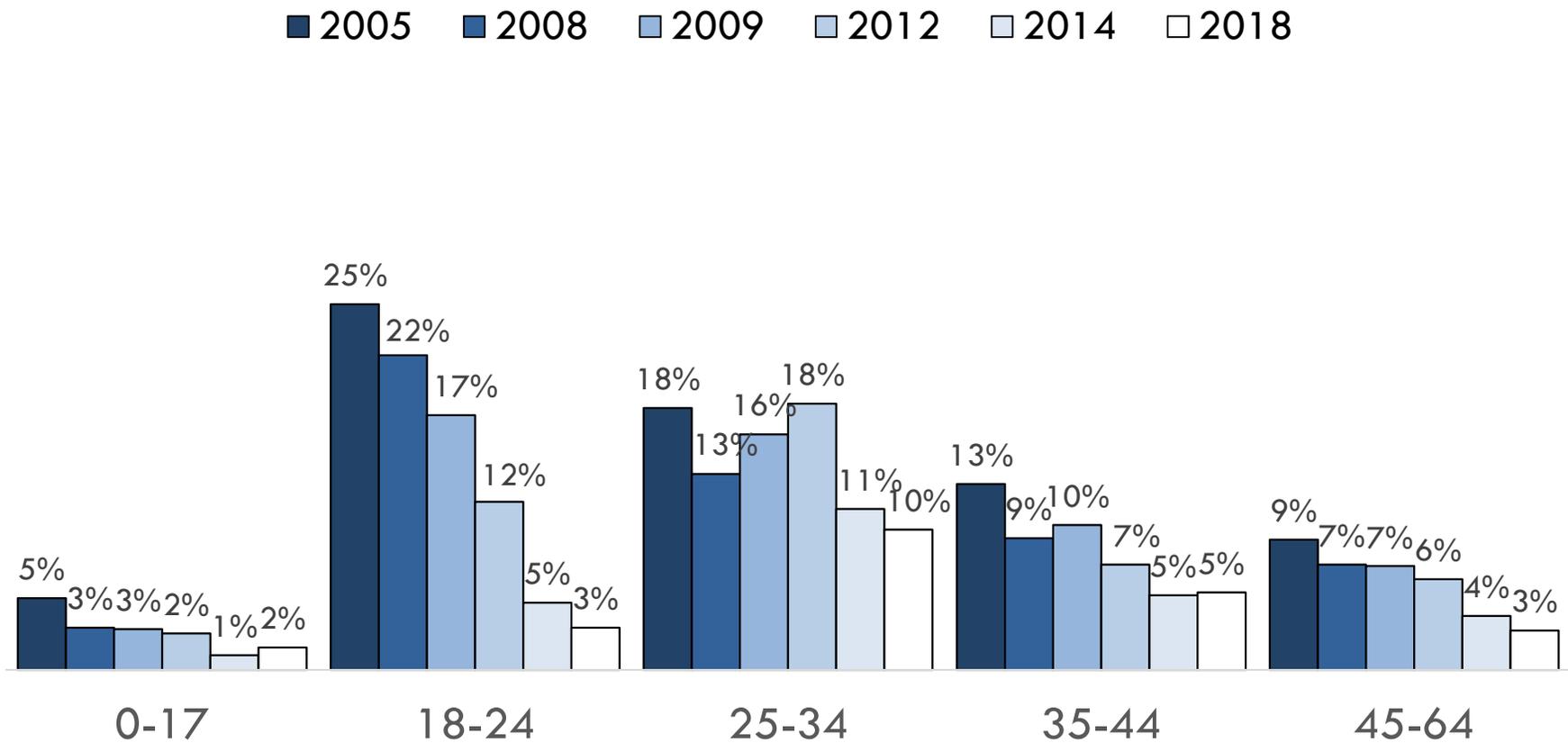


# Uninsured by Demographics

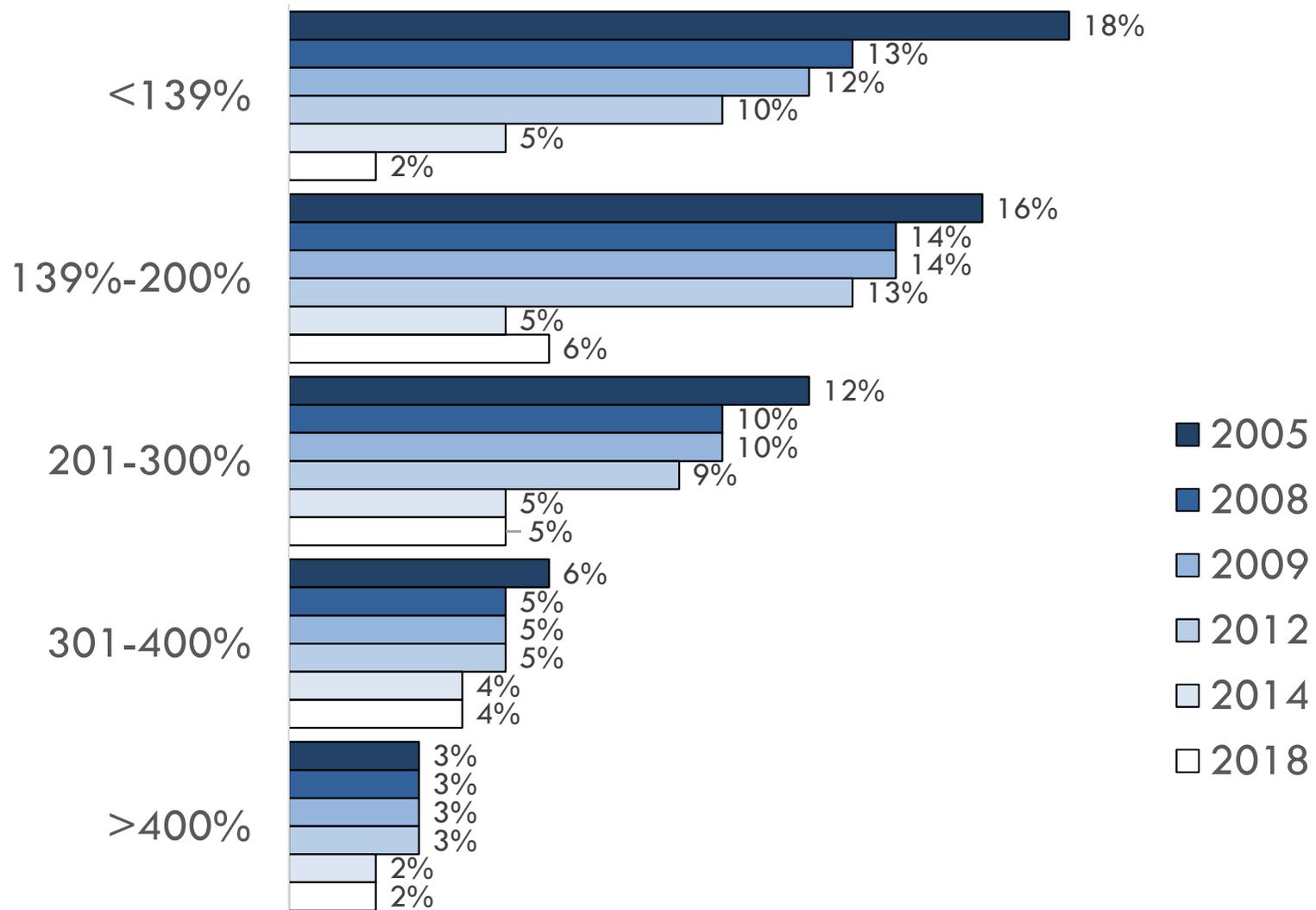
Rate of Uninsured by Sex



# Uninsured by Age (<65)

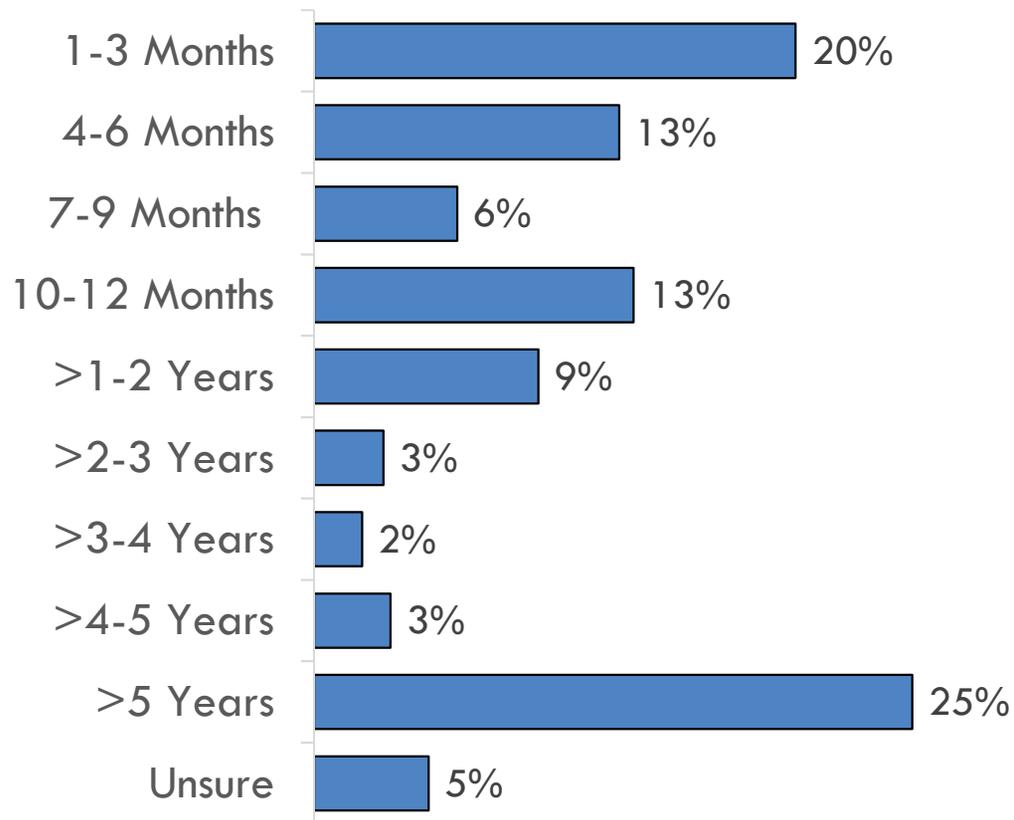


# Uninsured by Federal Poverty Level (FPL)



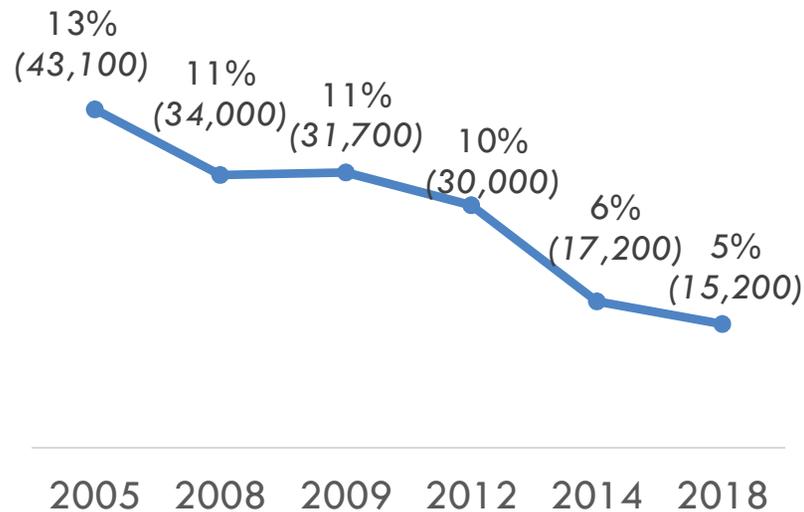
# Length of Time Without Insurance

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

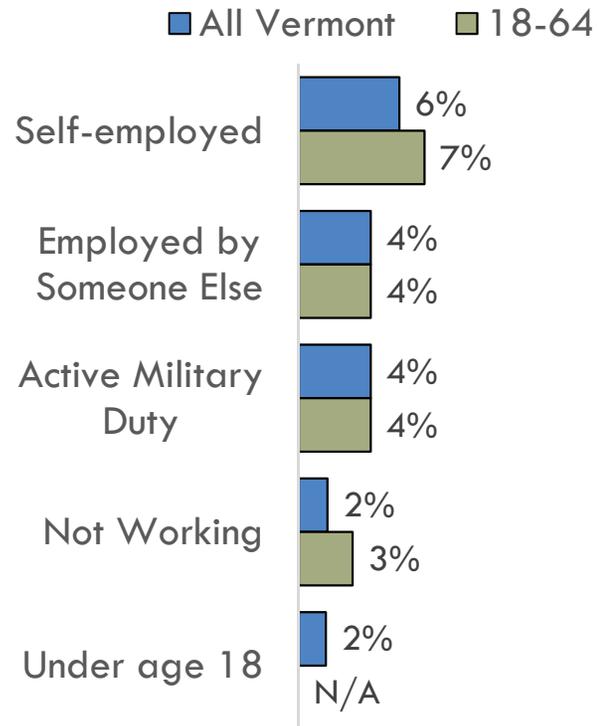


# Uninsured and Employment

## Uninsured Rate Among Employed Adults 18-64

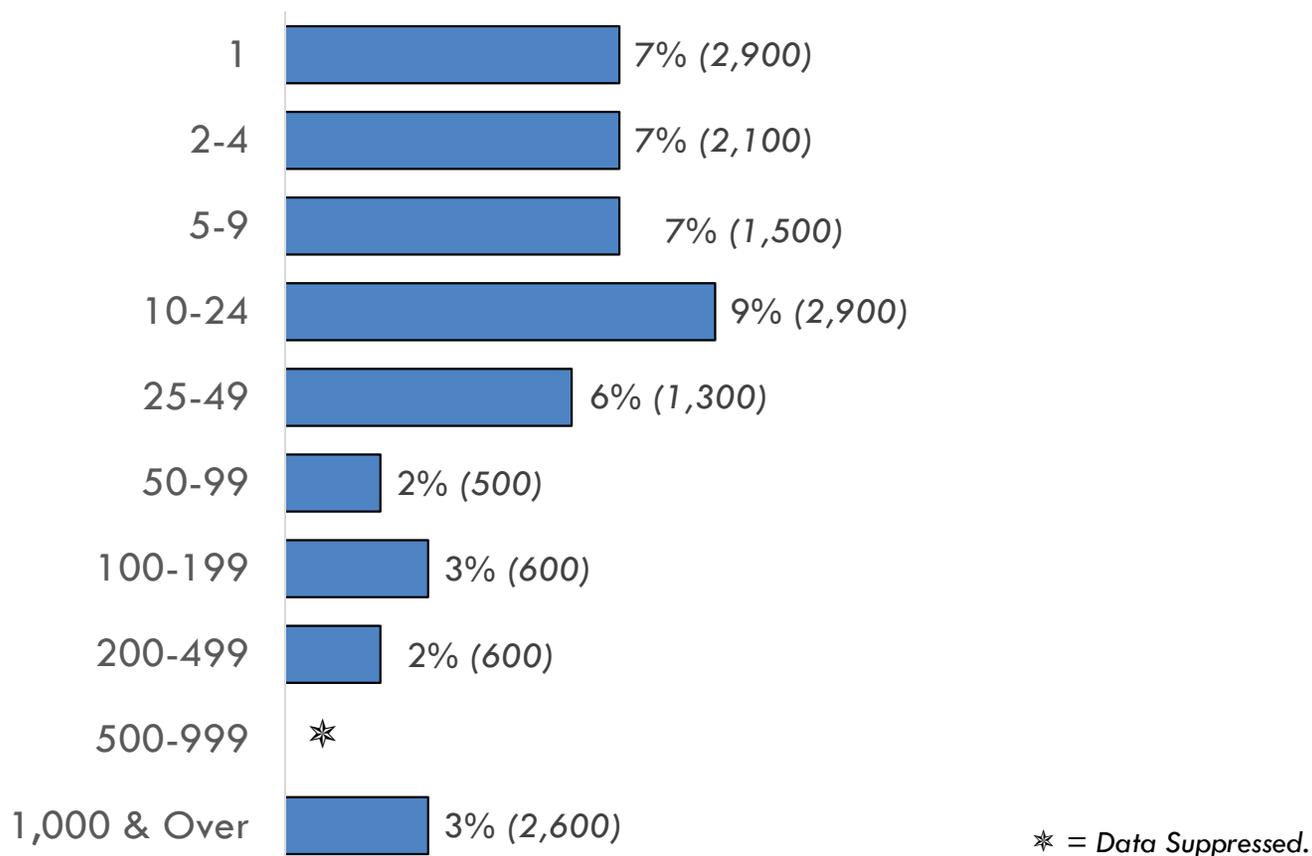


## Uninsured by Employment Status, 2018



# Uninsured by Employer Size

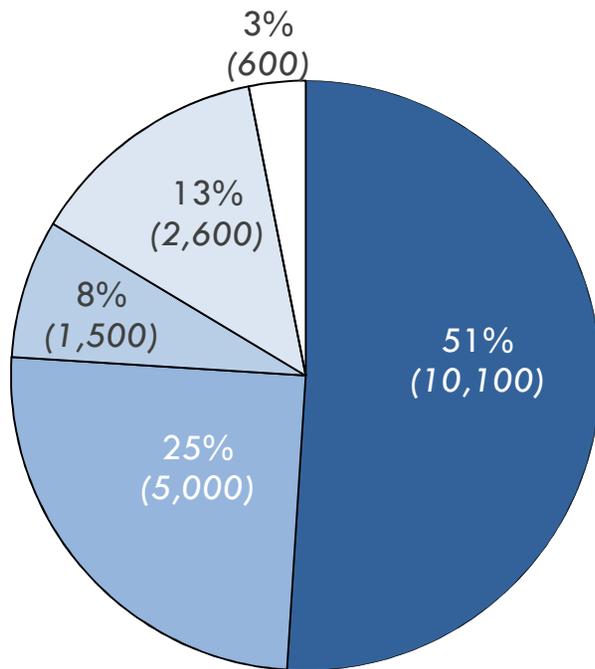
**Percent Uninsured by Size of Employer  
Employed Vermont Residents 18-64, 2018**



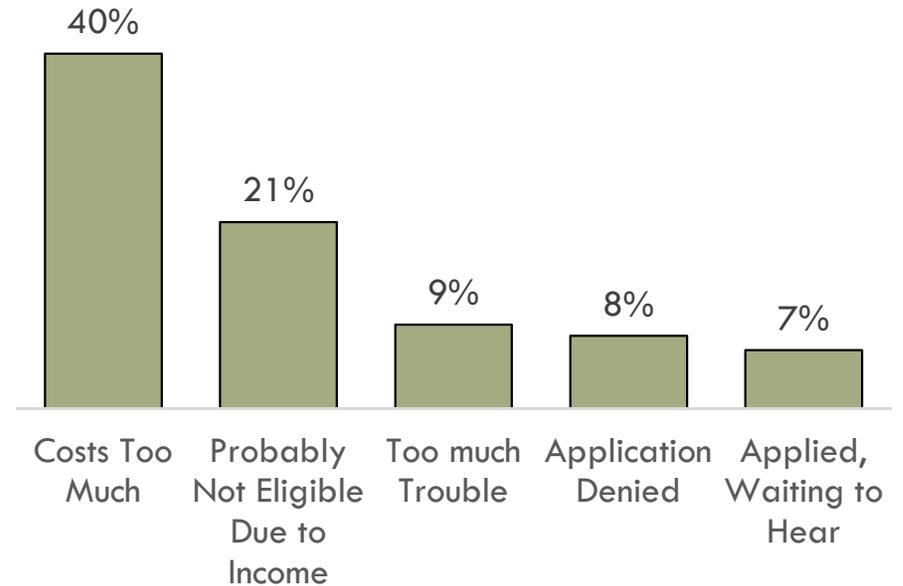
# Uninsured & State Health Insurance Programs

### 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



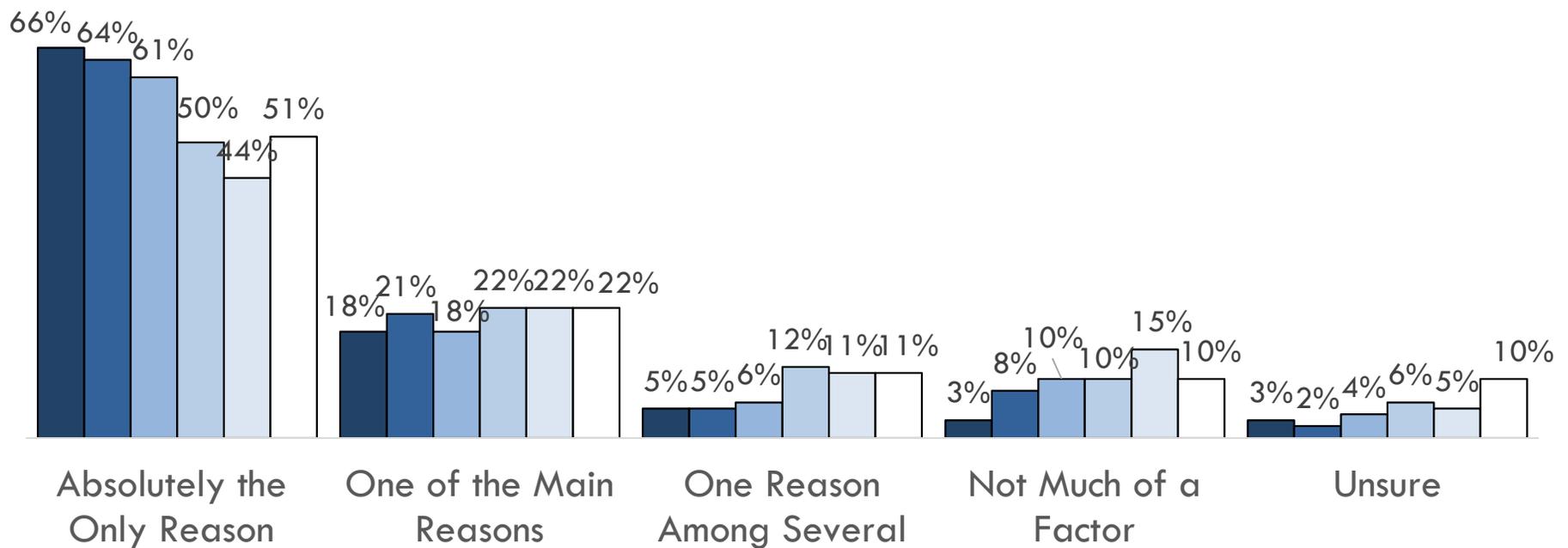
### Main Reasons for Not Enrolling in State Health Insurance Programs Among Uninsured Vermont Residents, 2018



# Reasons for Not Having Health Insurance – Importance of Cost

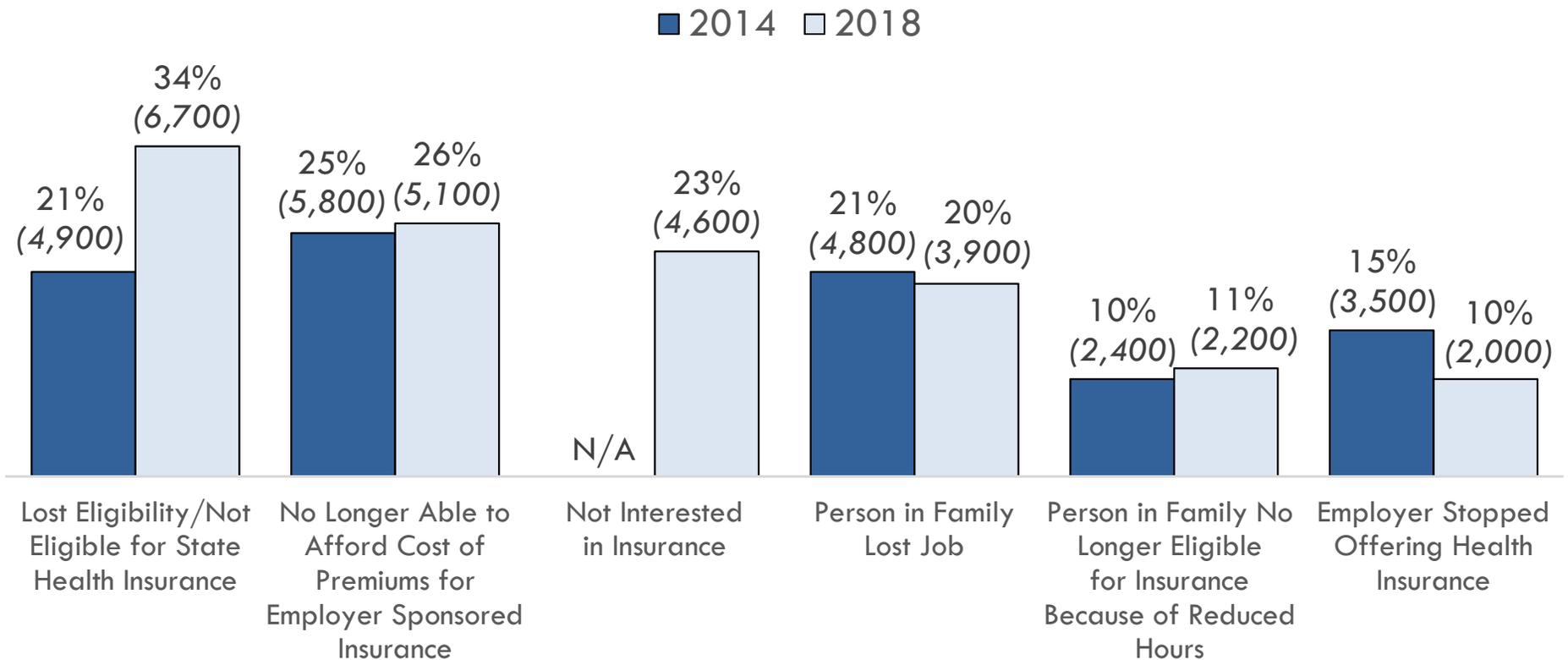
**Importance of Cost in Not Having Health Insurance  
Among Uninsured Vermont Residents**

■ 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.

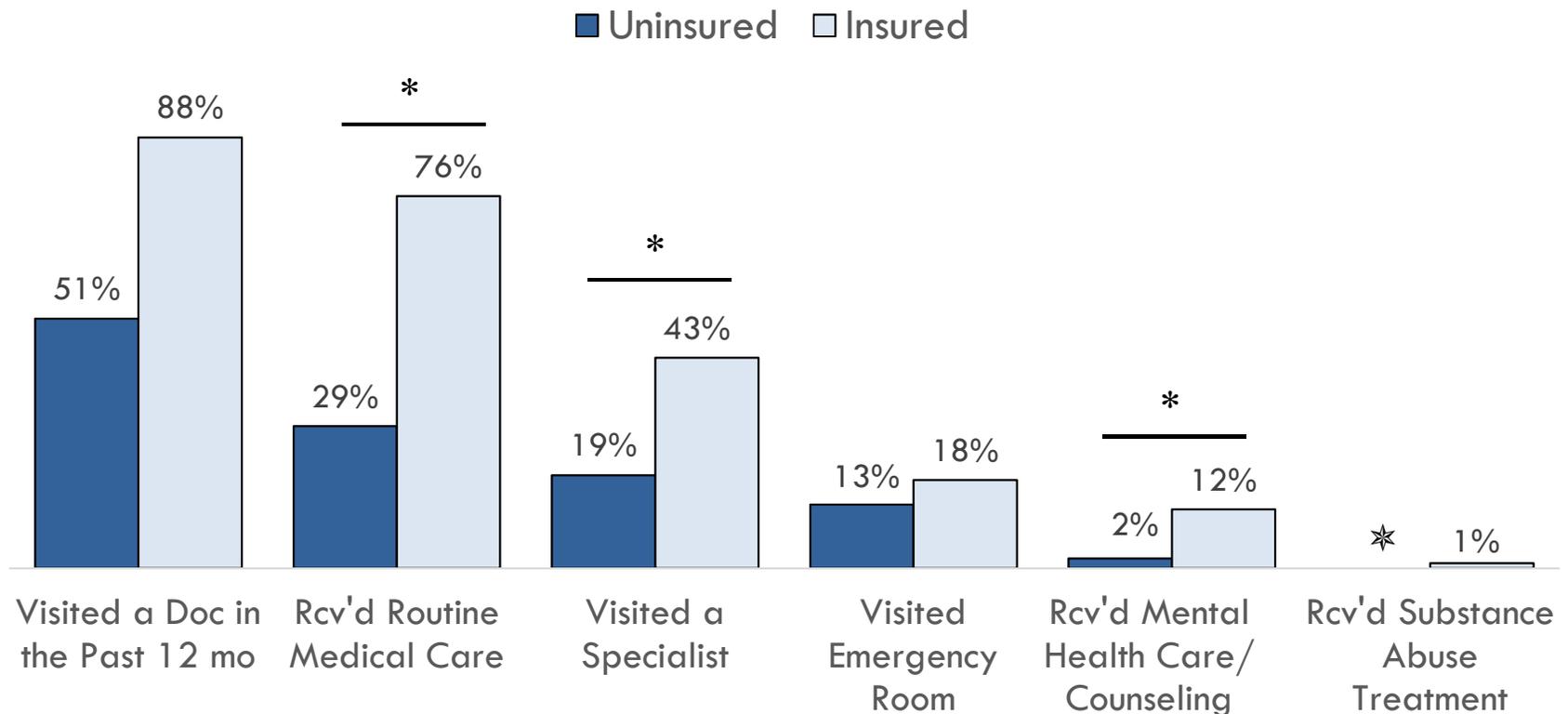
\*Note: percentages do not sum to 100% because respondents were allowed to provide more than one response.

19

# Healthcare Utilization

# Healthcare Services Utilized – Uninsured

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

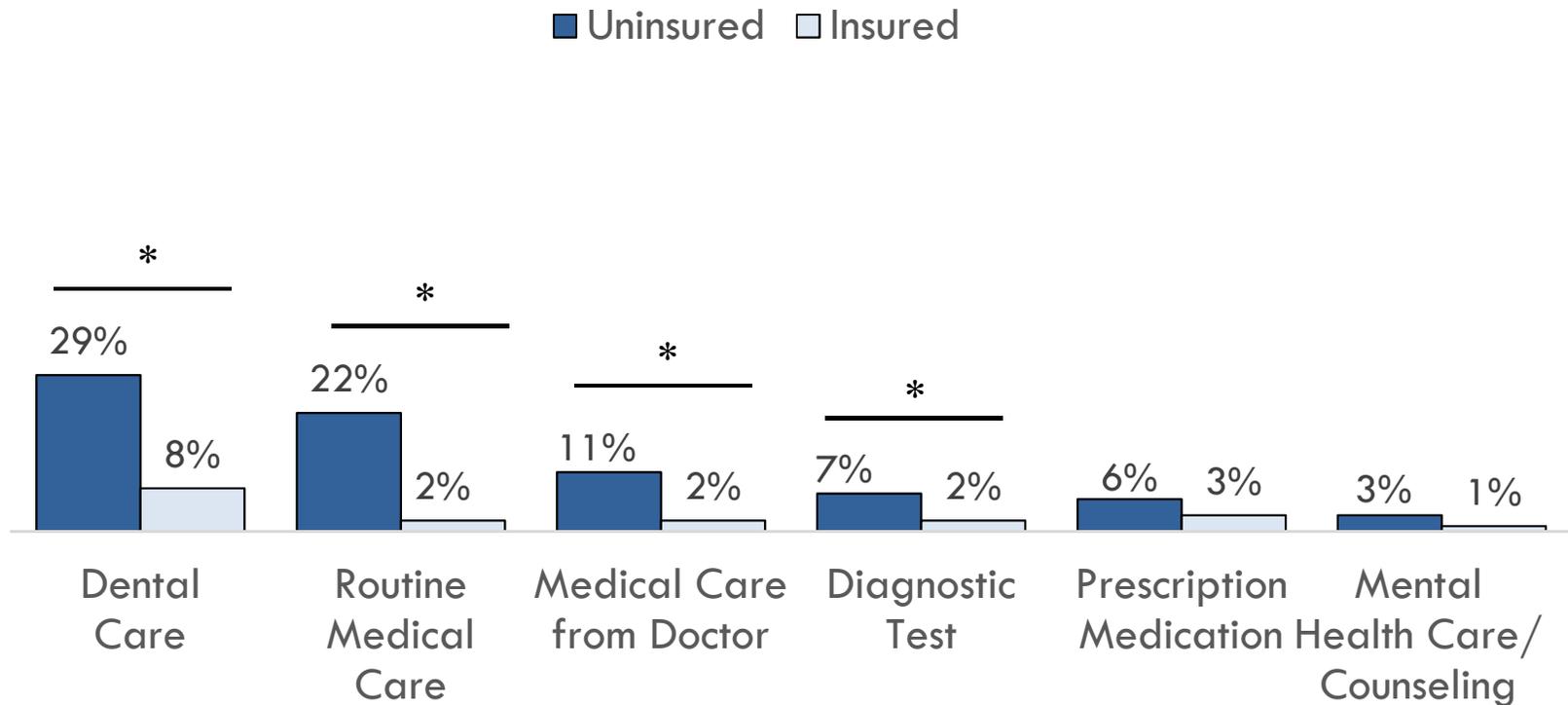


\* = Data Suppressed.

\*Denotes statistically significant difference

# Delayed Care Due to Cost – Uninsured

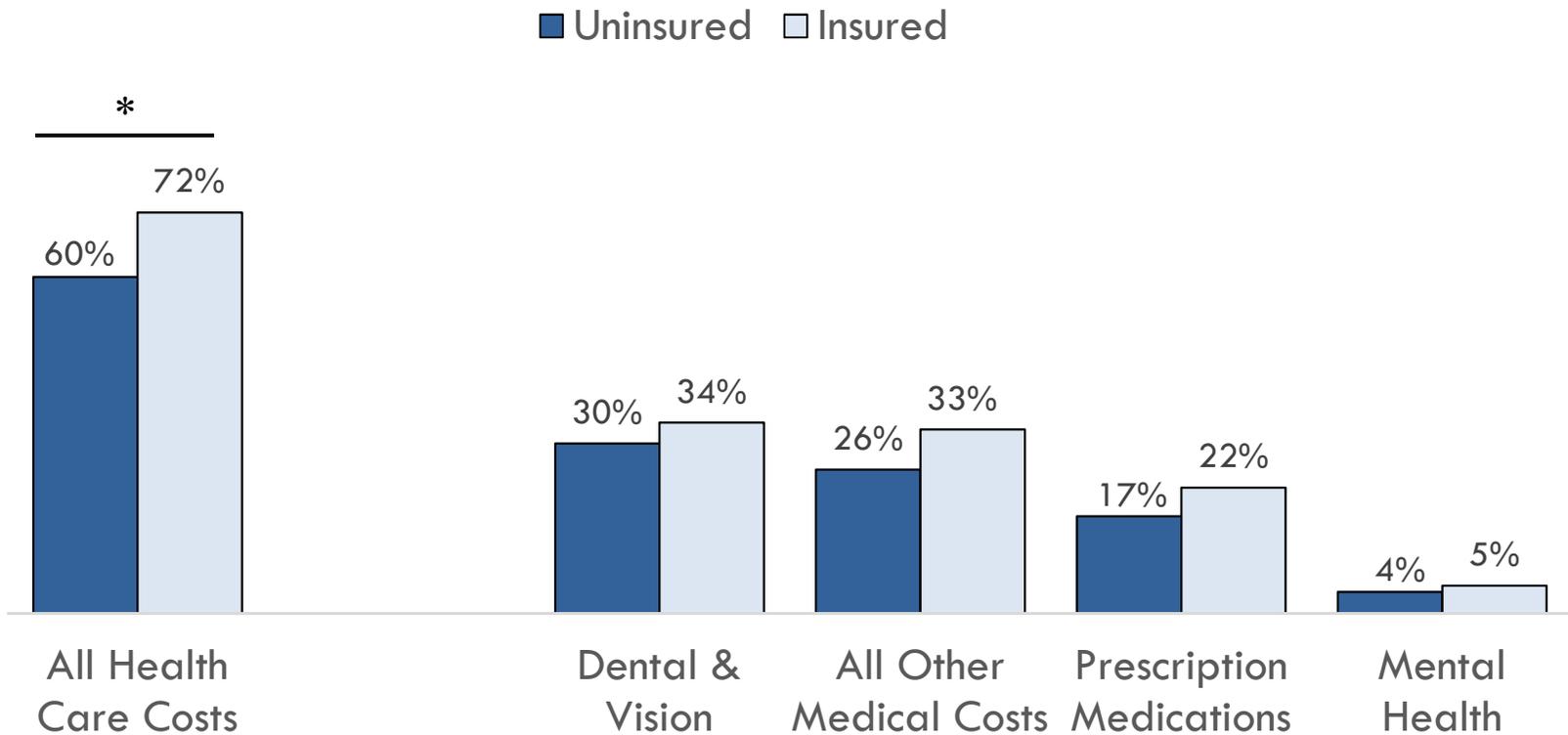
Care Delayed in Last 12 Months Due to Cost  
by Insurance Status, 2018



*\*Denotes statistically significant difference*

# Out of Pocket Medical Expenses >\$500 – Uninsured

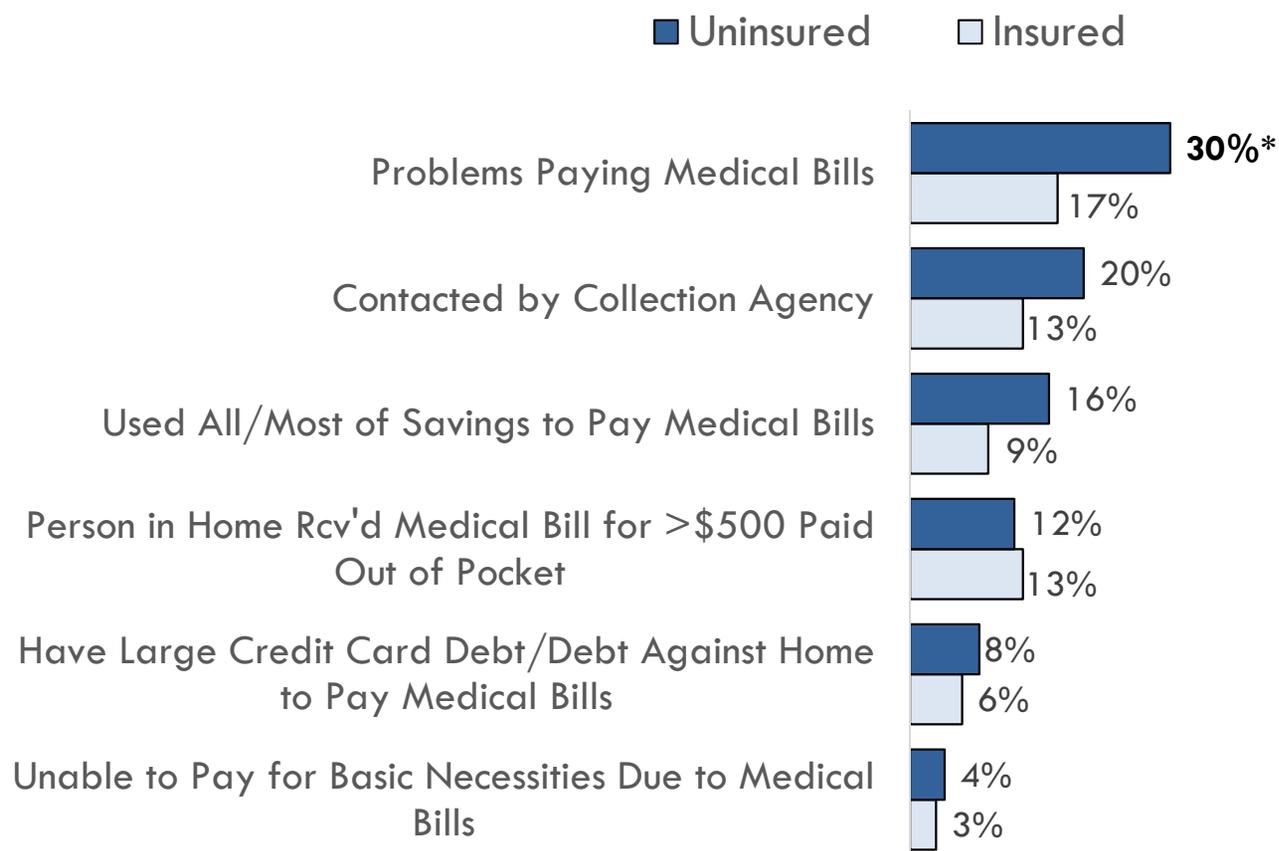
Greater than \$500 in Out of Pocket Costs in Last 12 Months by Insurance Status, 2018



*\*Denotes statistically significant difference*

# Impact of Medical Bills - Uninsured

In Last 12 Months by Insurance Status Vermont Residents, 2018



*\*Denotes statistically significant difference*

24

# The Underinsured

# Definition of Underinsured

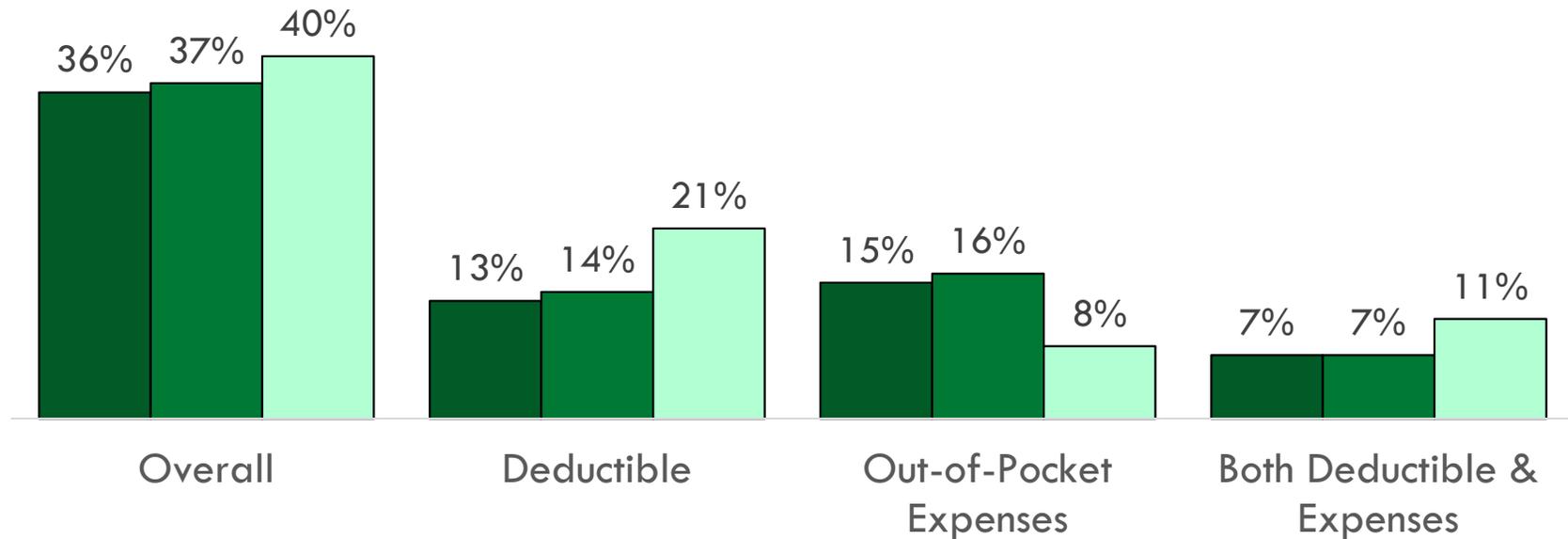
- Persons with insurance whose policy does not sufficiently cover current or potential future medical expenses
- Estimated using Commonwealth Fund methodology<sup>1</sup>
- Underinsured if EITHER of following conditions are met:
  - ▣ Current Medical Expenses, excluding insurance premiums, equal to or greater than:
    - 10% of household income if 200%+ FPL
    - 5% of household income if < 200% FPL
  - ▣ Deductible is  $\geq 5\%$  of household income

<sup>1</sup><https://www.commonwealthfund.org/>

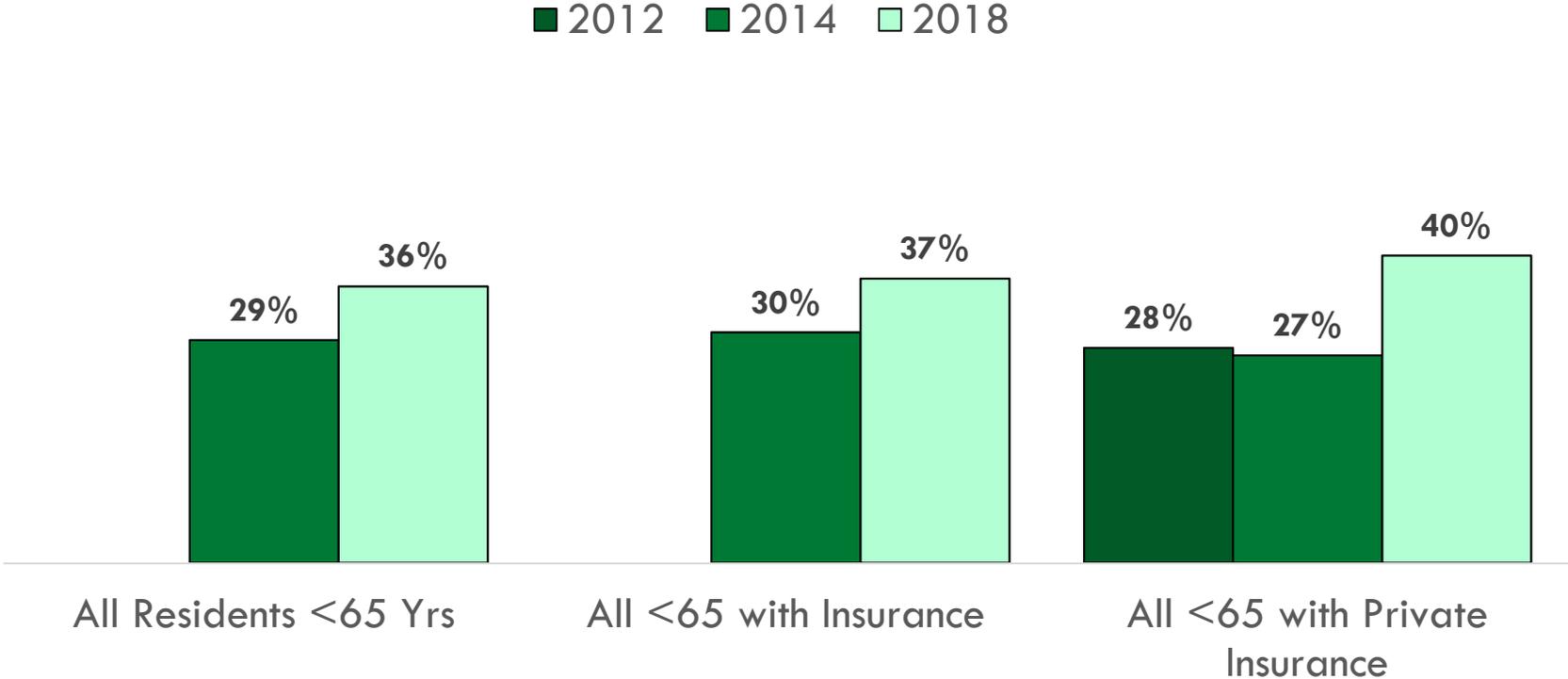
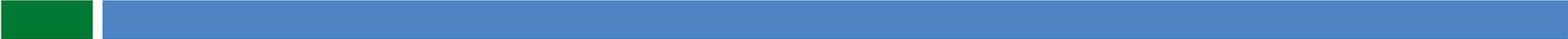
# Reason Underinsured via Commonwealth Fund Criteria

## Underinsured Population Vermont Residents Ages 64 and Under

■ All   ■ All with Insurance   ■ Private Insurance



# Underinsured Vermonters Over Time



# Summary



- 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.

# Questions?



## Thank you!

Report can be found online:

[http://www.healthvermont.gov/sites/default/files/documents/pdf/  
VHHIS\\_Report\\_2018.pdf](http://www.healthvermont.gov/sites/default/files/documents/pdf/VHHIS_Report_2018.pdf)

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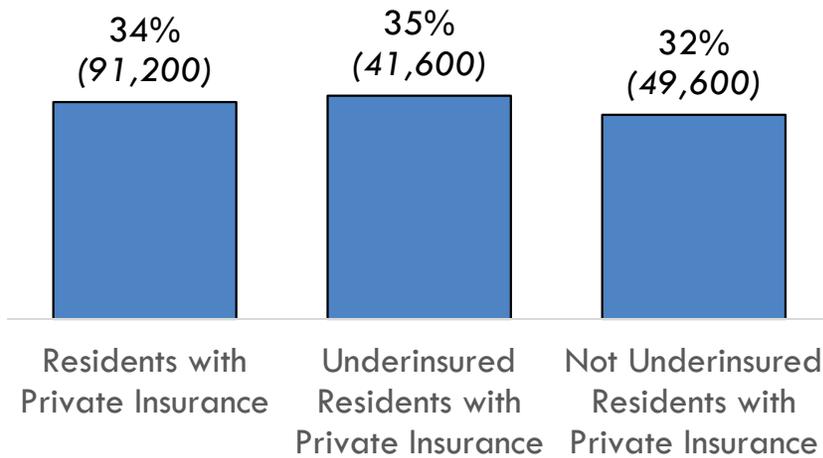
Jennifer Hicks

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# Additional Slides for Reference

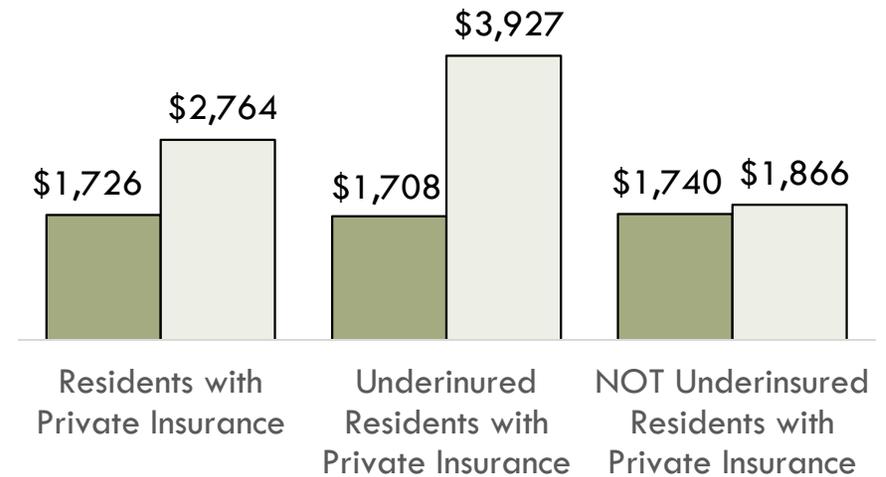
# Health Savings Accounts

**Have a Health Savings Account  
Vermont Residents 18-64, 2018**

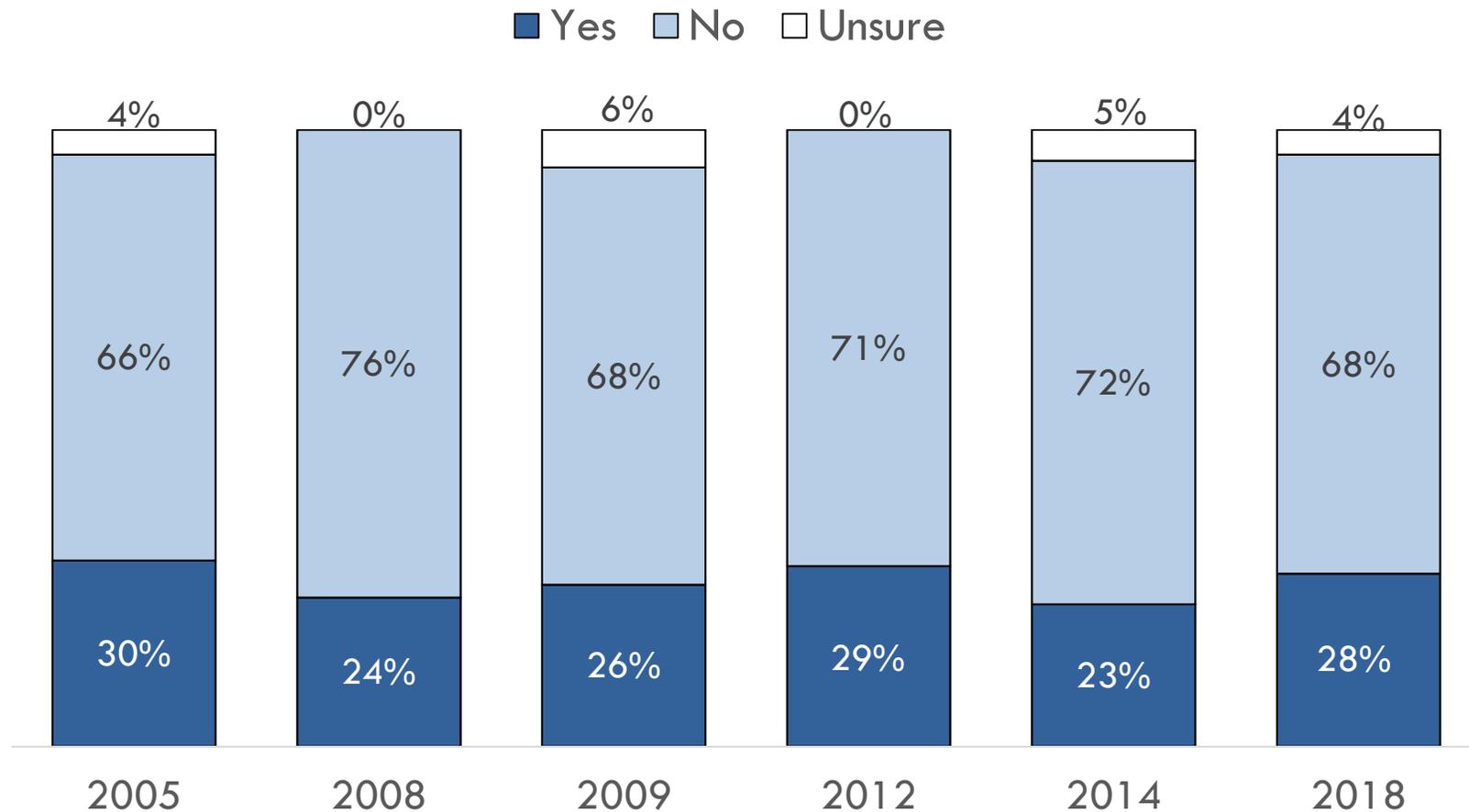


**Amount Contributed to an HSA  
versus Deductible Vermont  
Residents 18-64, 2018**

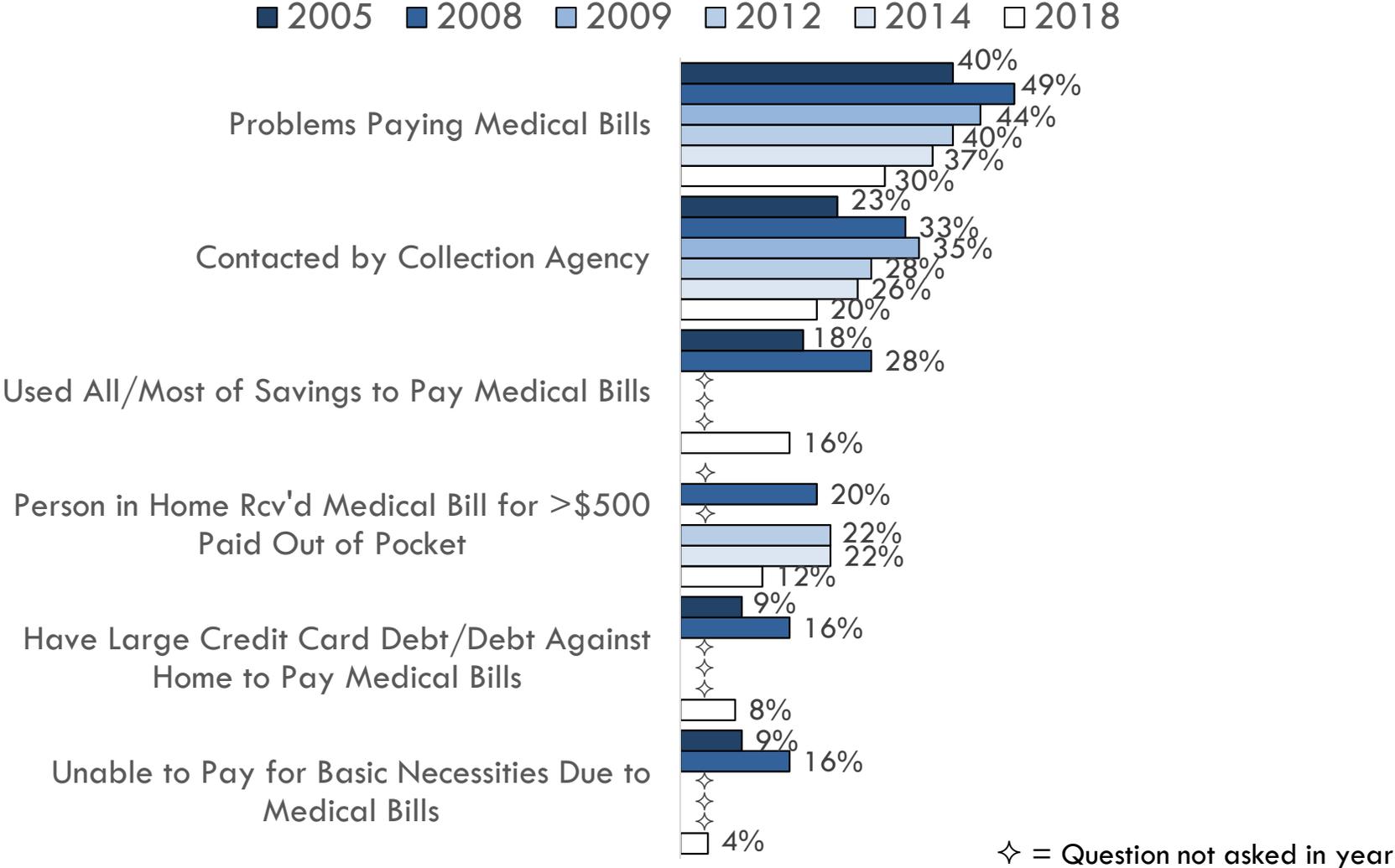
■ Average Contribution □ Average Deductible



# Availability of Employer Sponsored Insurance Among Uninsured Workers

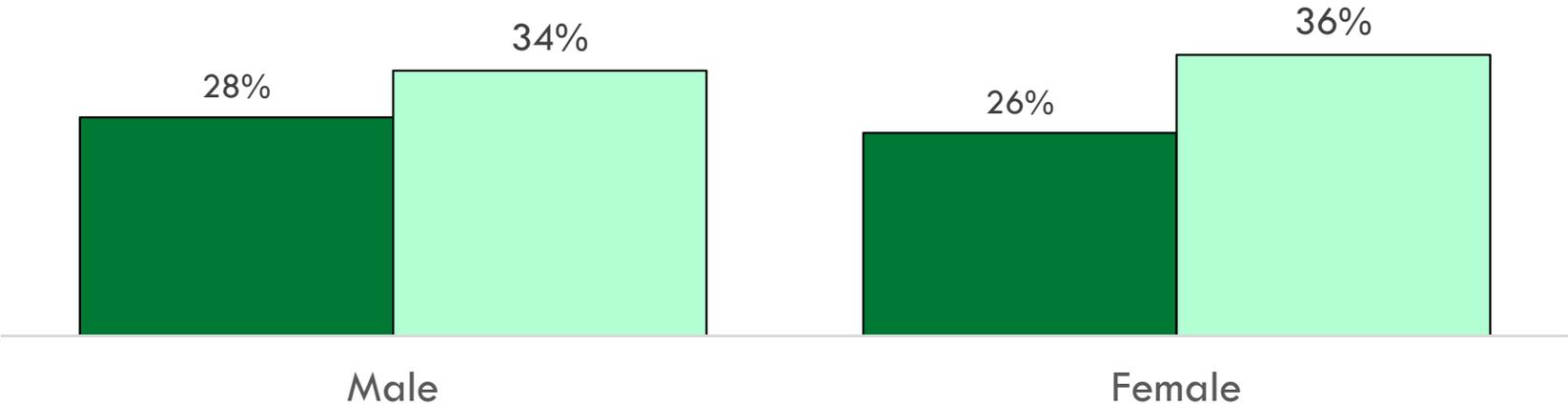


# Trend Impact of Medical Bills – Uninsured

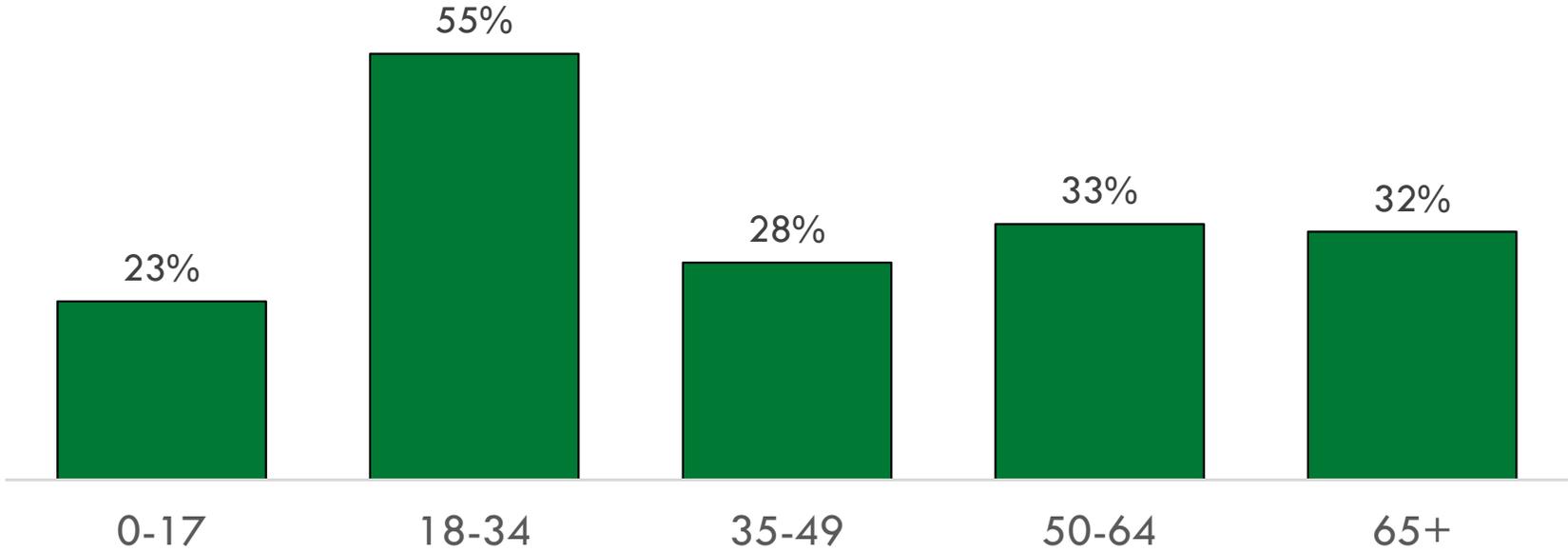


# Underinsured by Sex

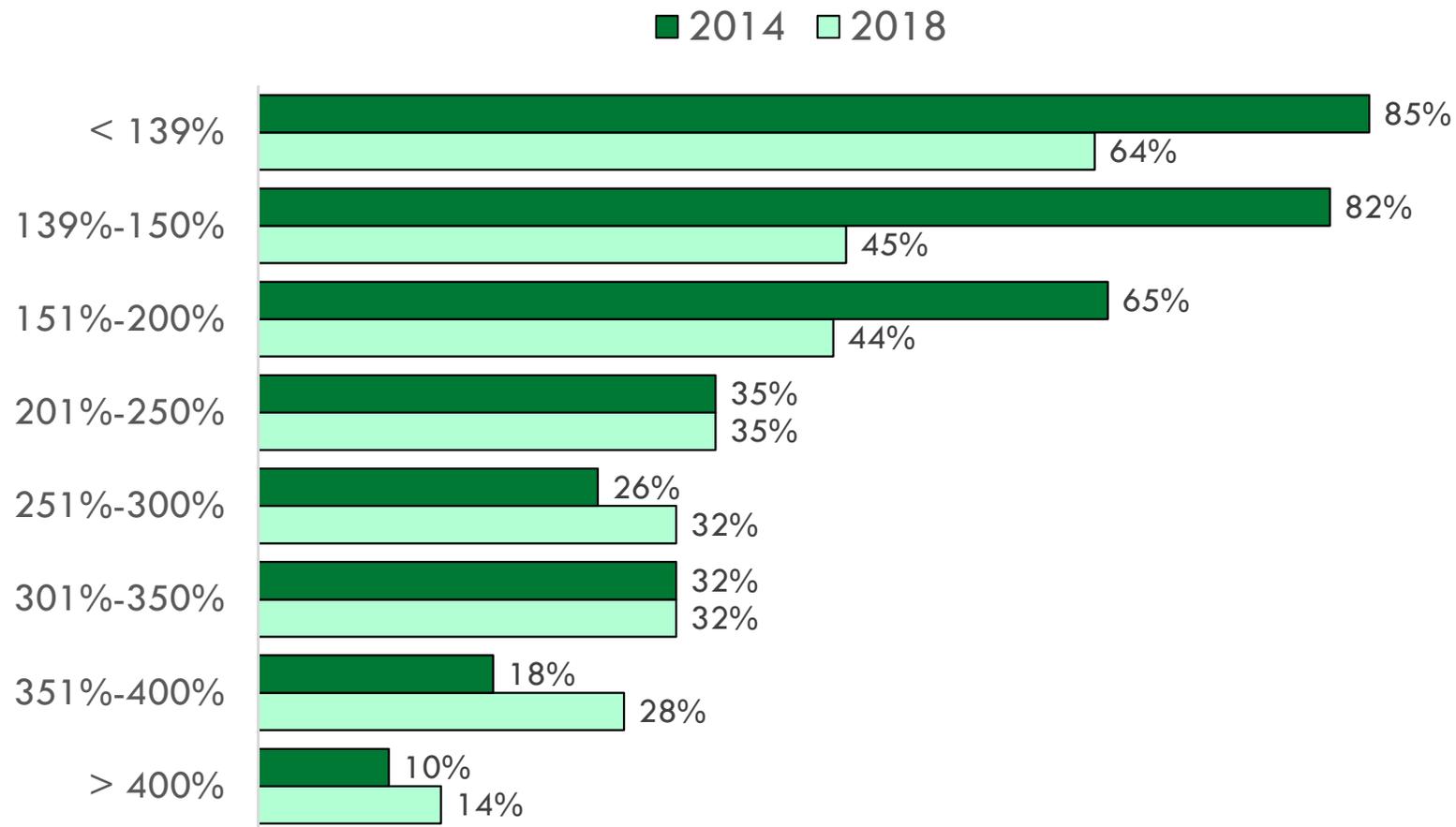
■ 2014 ■ 2018



# Underinsured by Age, 2018



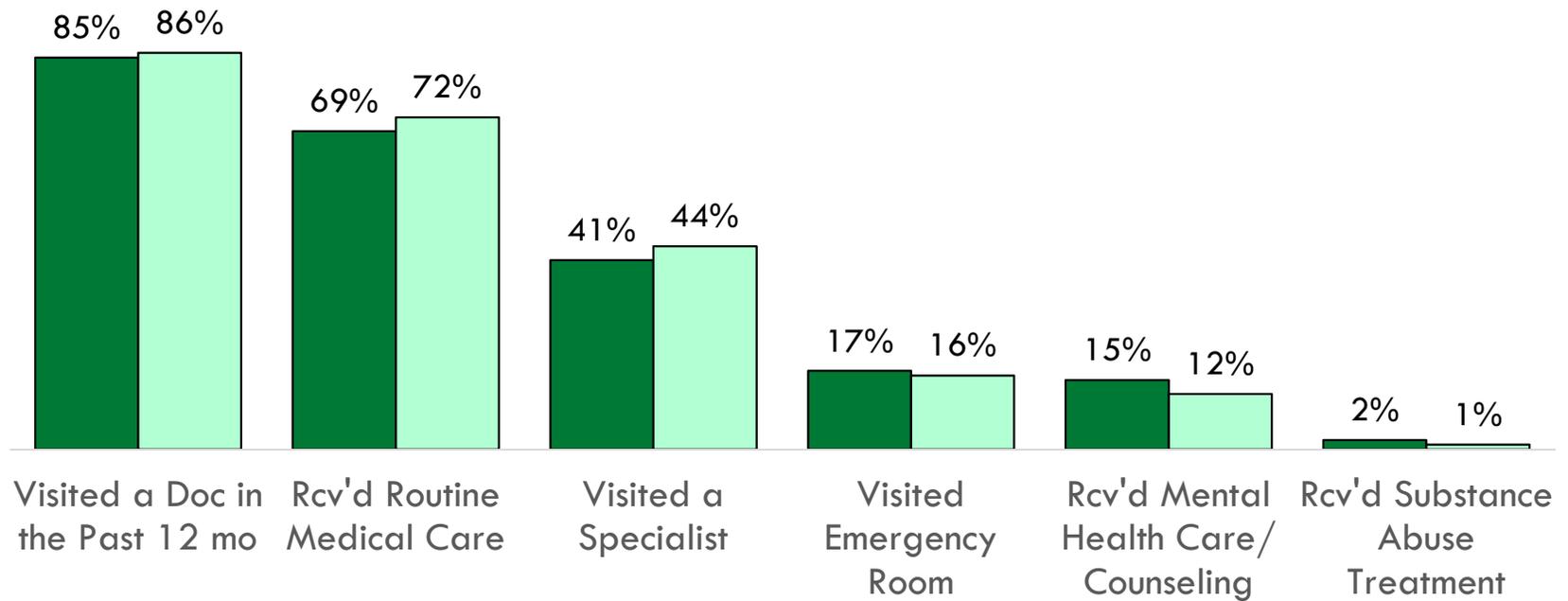
# Underinsured by FPL



# Healthcare Services Utilized – Underinsured

Health Care Utilization in Last 12 Months by Underinsured Status, Vermonters 18-64 with Insurance, 2018

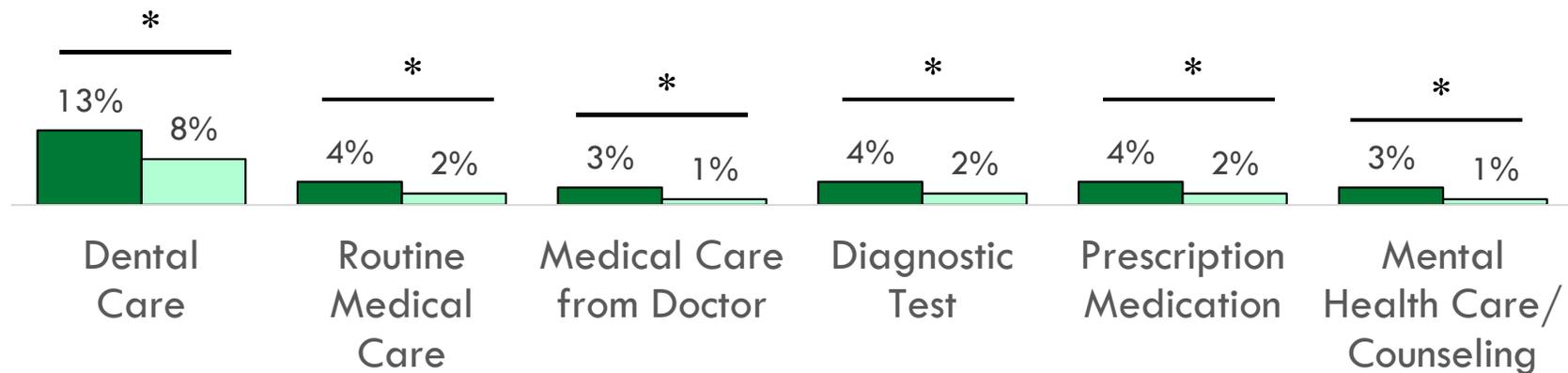
■ Underinsured    □ NOT Underinsured



# Delayed Care Due to Cost – Underinsured

Care Delayed in Last 12 Months Due to Cost by Underinsured Status, Vermonters 18-64 with Insurance, 2018

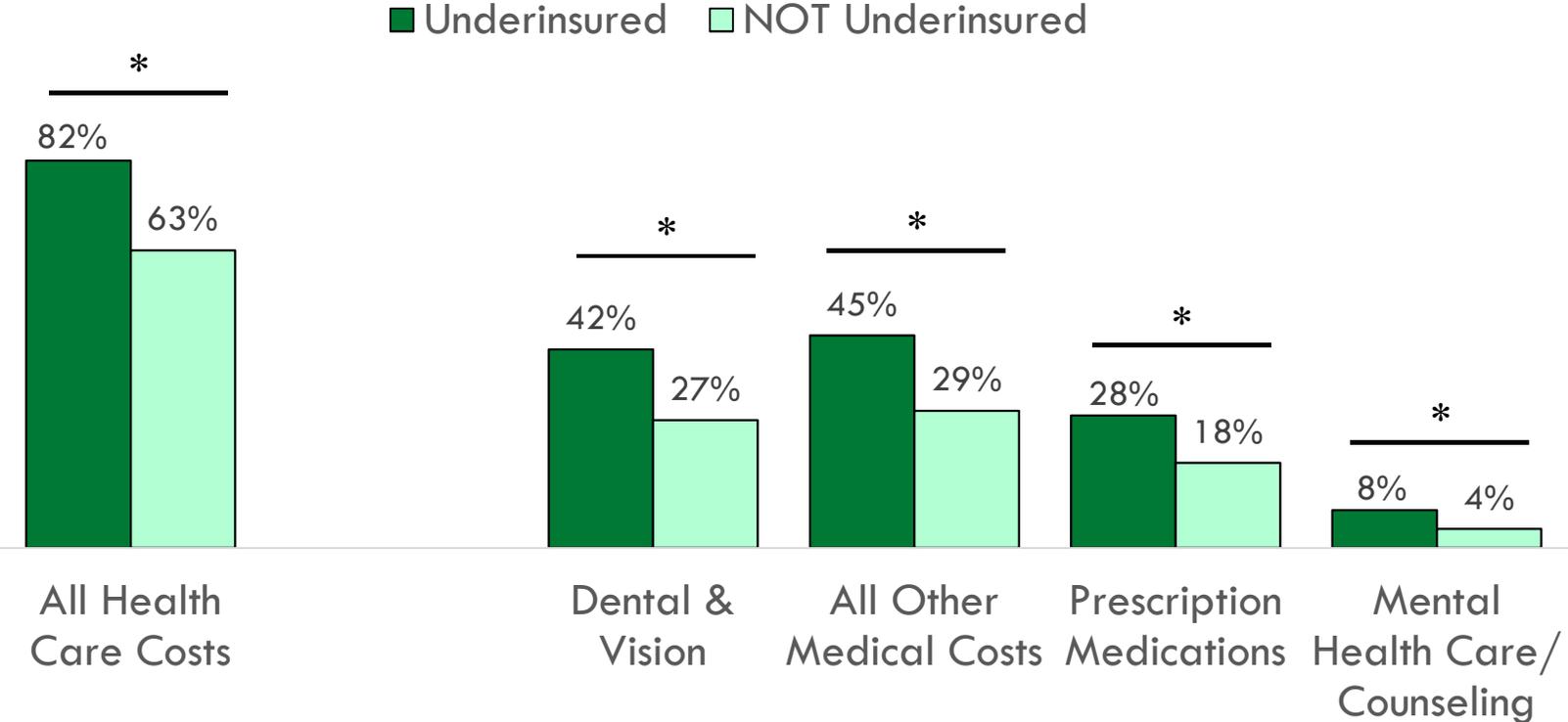
■ Underinsured    ■ NOT Underinsured



*\*Denotes statistically significant difference*

# Out of Pocket Medical Expenses >\$500 – Underinsured

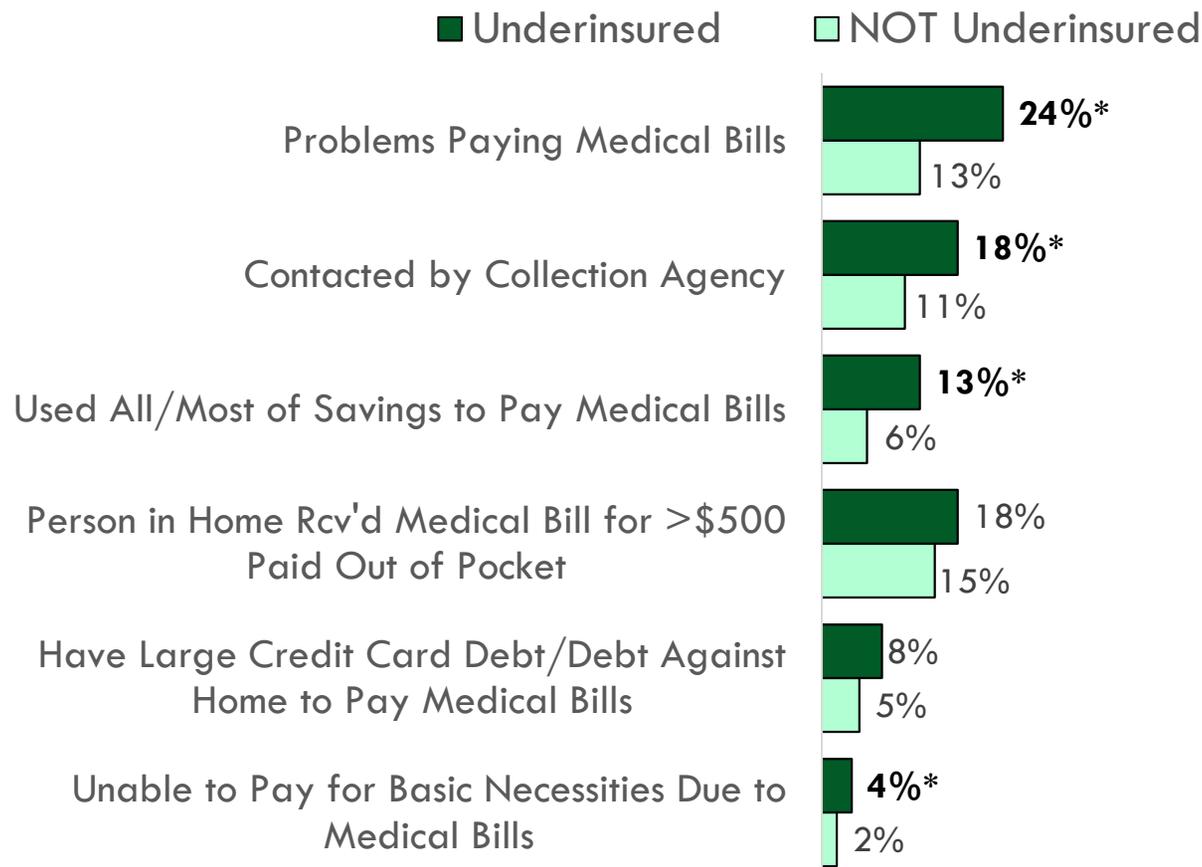
Greater than \$500 in Out of Pocket Costs in Last 12 Months Underinsured Vermonters 18-64 with Insurance, 2018



\*Denotes statistically significant difference

# Impact of Medical Bills - Underinsured

In Last 12 Months by Underinsured Status Vermont Residents 18-64 with Insurance, 2018

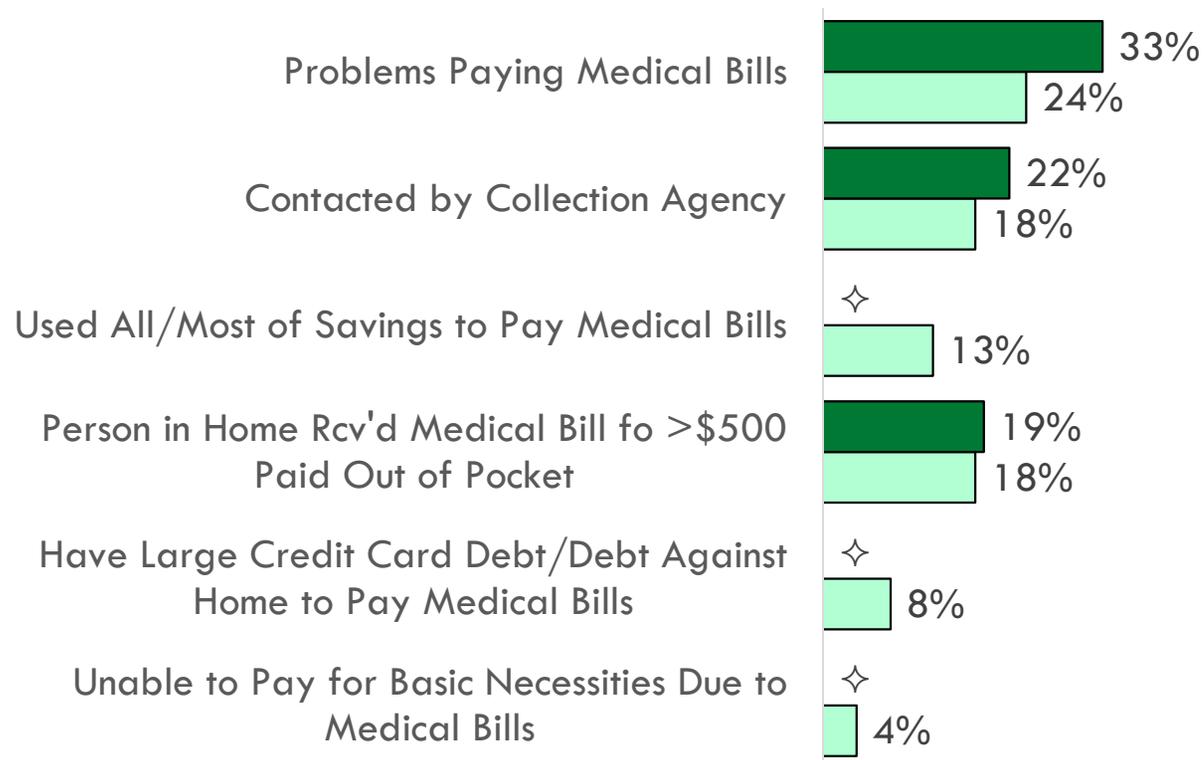


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# Trend Impact of Medical Bills – Underinsured

In Last 12 Months by Underinsured Status Vermont Residents 18-64 with Insurance

■ 2014 ■ 2018



◇ = Question not asked in year