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Task 7: Study of the Uninsured and Underinsured

Vermont Office of Health Access Planning for Vermont's Health Benefits Exchange

Task 7 Study Report

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I. Executive Summary

In late 2009, 7.6% of all Vermont residents were uninsured. This represents a total of 47,460 residents.

In late 2009, 27.9% of all Vermont residents under the age of 65 were underinsured. This represents a total of 160,406 residents.

Uninsured Adults Aged 18 to 64

Among adults aged 18 to 64, 10.8% or 43,774 Vermont residents aged 18 to 64 lacked health insurance coverage.

More than half (52%) of these adults have lacked coverage for more than a year. Of those with coverage during the prior 12 months, 66% lost health insurance coverage that was offered by an employer or union.

The percentage of adults lacking health insurance coverage was highest among those aged 18 to 24 (17%) and those aged 25 to 34 (16%). Lacking health insurance coverage is strongly correlated with family income; with 18% of adults with family incomes less than 134% of Federal Poverty Level (FPL) lacking health insurance coverage while 22% of adults with family incomes between 134% and 200% of FPL were uninsured. While most uninsured adults (72%) were employed, only 26% worked for an employer that offered health insurance.

Uninsured adults aged 18 to 64 were significantly less likely than insured adults to have a usual source of care, and less likely to have visited a doctor or other health care professional. In late 2008, 42% of uninsured adults aged 18-64 had no usual place they went when sick or in need of medical attention. Forty percent had not seen a doctor or other health care professional during the prior 12 months and 52% had not received routine or preventive care from a doctor or other health care professional during the prior 12 months.

A sizeable percentage of uninsured adults deferred getting needed medical care due to the cost of care. This includes 19% that did not get needed medical care from a doctor, 35% that did not get needed dental care, and 13% that did not get needed prescription medication. The cost of care also puts a financial burden on their families. Forty-three percent of uninsured adults indicated that there were times that they had problems paying the medical bills for their family during the past 12 months and 35% were contacted by a collection agency about unpaid medical bills during the past 12 months.

Under current state health insurance programs, more than half (53%) of the uninsured adults aged 18 to 64 were eligible for coverage through a state health insurance program or to receive premium assistance to buy insurance through the Catamount Health

program. One-third of uninsured adults are eligible for coverage either through Medicaid (9%) or through VHAP (24%).

Under the guidelines in the Patient Protection and Affordable Care Act (PPACA), 85% (37,295) of uninsured adults ages 18-64 would be eligible for coverage under the expanded Medicaid program or eligible for some level of premium assistance (tax credits) to assist in purchasing health insurance through the health exchange. Thirty-one percent of uninsured adults would be eligible for Medicaid while the remaining 54% would be eligible for tax credits.

Uninsured Children Under Age 18

In late 2009, 2.8% or 3,627 Vermont children under age 18 lacked health insurance coverage.

More than half (58%) of these children lacked coverage for one to six months. Of those with coverage during the prior 12 months, 65% lost health insurance coverage that was offered by an employer or union.

By income, the highest percentage of children that lack health insurance occurred among families with incomes between 151% and 200% of FPL among which 7% of children were uninsured.

In late 2008, 26% of uninsured children under age 18 did not have a usual source of care. Twenty-three percent had not seen a doctor or other health care professional during the prior 12 months and 43% had not received routine or preventive care from a doctor or other health care professional.

A percentage of uninsured children deferred getting needed medical care due to the cost of care, specifically: 14% that did not get needed medical care from a doctor and 20% that did not get needed dental care. Nearly half (49%) reside in families that had problems paying the medical bills for their family during the past 12 months and 31% reside in families that were contacted by a collection agency about unpaid medical bills during the past 12 months.

Under current state health insurance programs, 77% of the uninsured children under age 18 were eligible for coverage through state health insurance programs.

Under the guidelines in the PPACA, 81% (2,941) of uninsured children would be eligible for coverage under the expanded Medicaid program or their family would be eligible for some level of premium assistance (tax credits) to assist in purchasing health insurance through the health exchange; 19% would be eligible for Medicaid and 62% reside in families that would be eligible for tax credits.

Underinsured Adults Aged 18 to 64

In 2009, 28.6% or 80,458 Vermonters aged 18 to 64 with private insurance were considered underinsured.

Among these uninsured adults, 40% were underinsured because their deductibles exceeded 5% of their family's income in 2009 while 32% had health care expenses which exceeded 10% of their family income (5% if they made less than 200% of FPL) and 29% were underinsured due to both high deductibles and excessive health care expenses.

The percentage of adults who are underinsured is highest among those who purchased their private health insurance directly in contrast to those who purchased health insurance through an employer. Among those who directly purchased their insurance, 51% were underinsured while 27% of those with employer related insurance were underinsured.

A quarter (26%) of working adults in Vermont was underinsured while 38% of non-working adults was underinsured. In general, underinsurance is related to employer size with about a third of those working for employers with fewer than 100 employees underinsured while less than a third are underinsured among those working for companies with 100 or more employees.

Underinsured adults were slightly less likely to seek medical care at a private doctors office compared to those who are not underinsured in 2008 (64% vs. 73%, respectively). Instead some of the underinsured sought care at community clinics (14%), hospital outpatient clinics (5%), and emergency rooms (1%).

Underinsured adults were less healthy than their non-underinsured counterparts. In late 2008, a larger percentage of underinsured adults (28%) had seen a health care professional 6 or more times compared to 22% among those not underinsured. Underinsured were more likely to have at least 1 chronic condition (38%) such as asthma, diabetes, high cholesterol among others compared to those who are not underinsured (32%).

The underinsured spend approximately twice the amount of money on healthcare as those who are not underinsured. In 2009, the underinsured spent an average of \$4,449 on health care expenses compared to the \$2,185 spent by those who are not underinsured. Additionally, 33% of the underinsured had problems paying for medical bills in 2009 compared to 16% of those not underinsured.

Under the guidelines in the Patient Protection and Affordable Care Act (PPACA), 81% (64,818) of underinsured adults aged 18 to 64 would be eligible for some level of premium assistance (tax credits) to assist in purchasing health insurance through the health exchange.

Underinsured Children Aged 0 to 17

Among children under age 18, 23.0% (16,813) of those covered by private health insurance were considered underinsured in 2009.

Over half of privately insured children under the age of 18 classified as underinsured were underinsured due to high deductibles (53%) while 27% were underinsured due to excessive health care expenses and 20% were underinsured due to both expenses and deductibles.

The percentage of children who were underinsured in 2009 was highest among those whose parents purchased their private health insurance directly in contrast to those whose parents purchased health insurance through an employer. Among those with direct purchase health insurance, 48% were underinsured while 22% of those with employer related insurance were underinsured.

Underinsured children were no less likely to visit a health care provider than non-underinsured children in late 2008 (7% of both underinsured and non-underinsured did not visit a health care provider).

Parents with underinsured children did experience greater health care costs and financial hardships due to health care expenses. On average, in 2009 health care expenses for underinsured children were \$3,871 compared to \$2,323 for non-underinsured children. Further, 40% of families with underinsured children said they experienced problems paying for medical bills compared to 17% among those with children who are not underinsured.

Under the guidelines in the Patient Protection and Affordable Care Act (PPACA), 88% (14,766) of underinsured children under age 18 would be eligible for some level of premiums assistance (tax credits) to assist their families in purchasing health insurance through the health exchange.

II. Analysis of the Uninsured

Reading the Charts and Tables

The charts provided in this report present either the rate or distribution of the uninsured. The tables provided in this section present the rates, distribution, or both the rates and distribution of the uninsured. These are defined as:

RATE: The percentage of a group that is uninsured. In the sample table the rate of the uninsured among males in 2009 is 14%. That is, 14% of all males in the population lacked health insurance coverage.

DISTRIBUTION: The percentage of the uninsured that belong to a group. In the sample table, 62% of the uninsured in 2009 were male.

TABLE XX
SAMPLE TABLE

	Count			Rate			Distribution		
	2005	2008	2009	2005	2008	2009	2005	2008	2009
Male	32,252	26,051	27,324	16%	13%	14%	60%	60%	62%
Female	21,456	17,243	16,451	11%	8%	8%	40%	40%	38%
Total	53,708	43,294	43,774	13%	11%	11%	100%	100%	100%

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

A. Summary

In late 2009, 7.6% of all Vermont residents were uninsured. This represents a total of 47,460 residents.

Among residents under the age of 65, 8.9% or 47,400 Vermonters (Figure 1 and Table 1) lacked health insurance coverage. This is comparable to the percentage lacking health insurance coverage in 2008 and down significantly from the 11.2% (60,650) of Vermonters under age 65 that were uninsured in 2005. Among children under age 18, 2.8% (3,626) lacked health insurance coverage in 2009. Among adults aged 18-64, 10.8% (43,774) were uninsured in 2009.

Figure 1.
Percent of Vermont Residents Lacking Health Insurance Coverage
(% by Age Cohort)

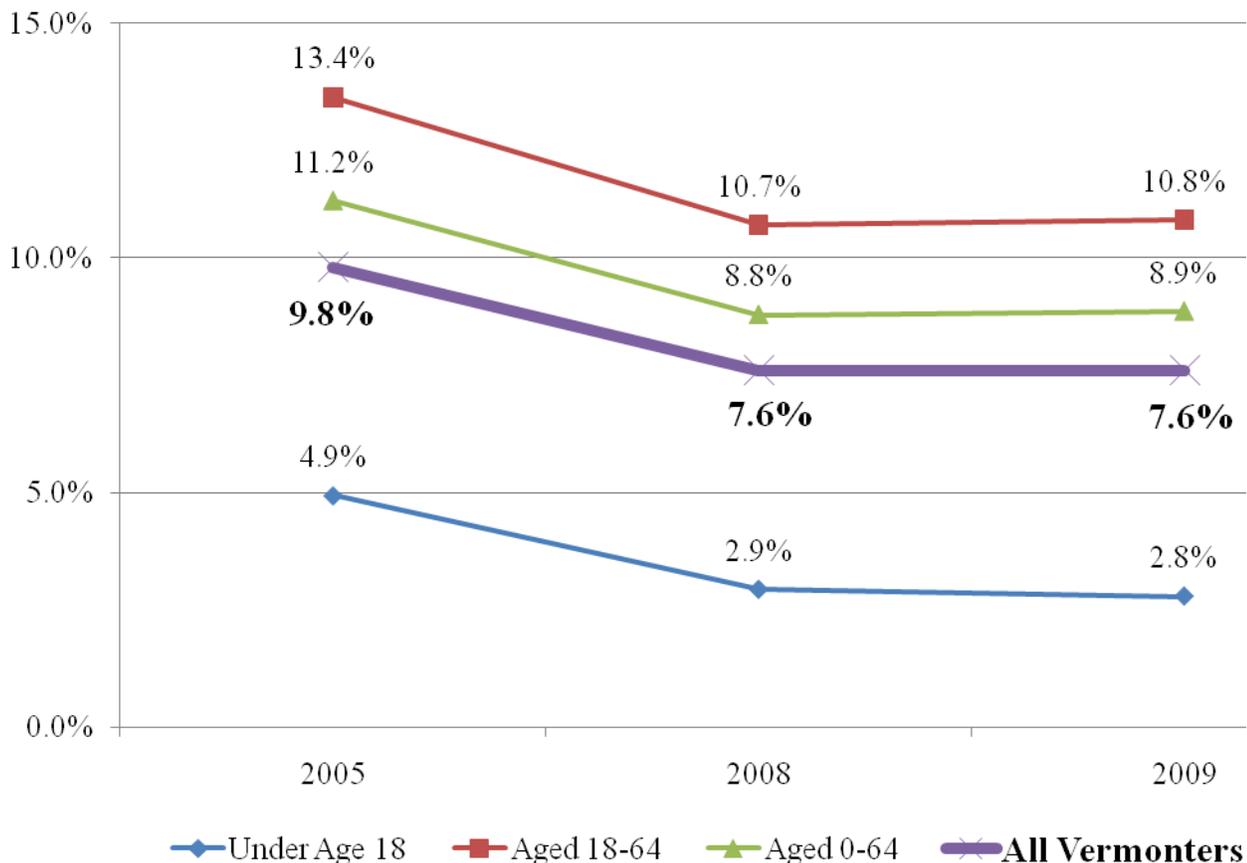


Table 1
Percent Uninsured by Age Cohort and Year
(Vermont residents under age 65)

	Count			Rate		
	2005	2008	2009	2005	2008	2009
< 18						
Uninsured	6,942	3,869	3,626	4.9%	2.9%	2.8%
Insured	133,680	128,246	126,539	95.1%	97.1%	97.2%
Total	140,622	132,115	130,165	100.0%	100.0%	100.0%
18-64						
Uninsured	53,708	43,294	43,774	13.4%	10.7%	10.8%
Insured	346,301	361,419	361,118	86.6%	89.3%	89.2%
Total	400,009	404,713	404,892	100.0%	100.0%	100.0%
0-64						
Uninsured	60,650	47,163	47,400	11.2%	8.8%	8.9%
Insured	479,981	489,665	487,657	88.8%	91.2%	91.1%
Total	540,631	536,828	535,057	100.0%	100.0%	100.0%

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

B. Uninsured Adults Aged 18 to 64

This section provides a summary of the population of Vermont residents aged 18 to 64. In 2009, the total population of Vermont residents aged 18-64 was 404,892. The percentages reported in this section are based on this population and reflect the percentage among adults under the age of 65 and not the entire Vermont population.

In late 2009, 10.8% or 43,774 Vermont residents aged 18 to 64 lacked health insurance coverage. This is comparable to the percentage of residents lacking health insurance coverage in 2008 but a significant decline from the 13.4% (53,708) that were uninsured in 2005.

1. Demographic Variables

2009 Rate of Uninsured Adults Aged 18 to 64 by Demographic Characteristics

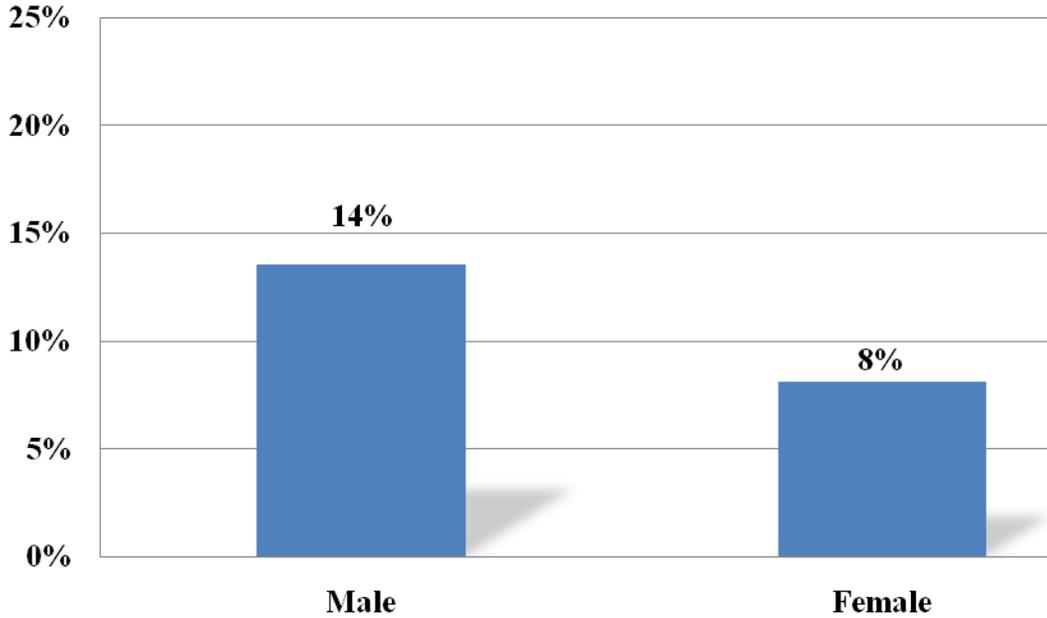
Among adults aged 18 to 64, male residents were more likely than female residents to lack current health insurance coverage (14% among male residents compared to only 8% among female residents), as shown in Figure 2 and Table 2.

The highest uninsured rates occurred among the youngest age cohorts (Figure 3 and Table 3). Vermonters aged 18 to 24 had the highest uninsured rate of 17% compared to only 5% for those aged 55 to 64. While they experienced the highest rates of uninsurance, the general decline observed among all adults in the percentage lacking health insurance coverage is most pronounced among those aged 18 to 24. Among this age cohort, the rate has declined from 25% in 2005 and 22% in 2008. Among younger age cohorts, the rates of underinsurance in 2009 were:

- 13% among adults aged 18 to 20
- 14% among adults aged 18 to 22
- 18% among adults aged 18 to 27
- 19% among adults aged 18 to 30

There were significant differences in the percentage of these adults lacking health insurance when examined by county (Figure 4). The highest percentage lacking health insurance rates occurred among adults in Essex County (17%) in 2009, followed by Lamoille County (16%), and Addison County (15%). The counties with the lowest percentage of uninsured were Chittenden County where only 7% lacked health insurance, Franklin County (9%), and Orange County (9%). Regionally, the percentage of adults aged 18 to 64 without health insurance has remained relatively constant since 2005 with the exception of the Northeast region (Caledonia, Essex, Lamoille, and Orleans counties) as shown in Table 4. In the Northeast region, the percentage of adults lacking health insurance coverage declined from 22% in 2005 to 14% in 2009.

Figure 2
Is resident uninsured?
 (% by gender among residents aged 18 to 64)



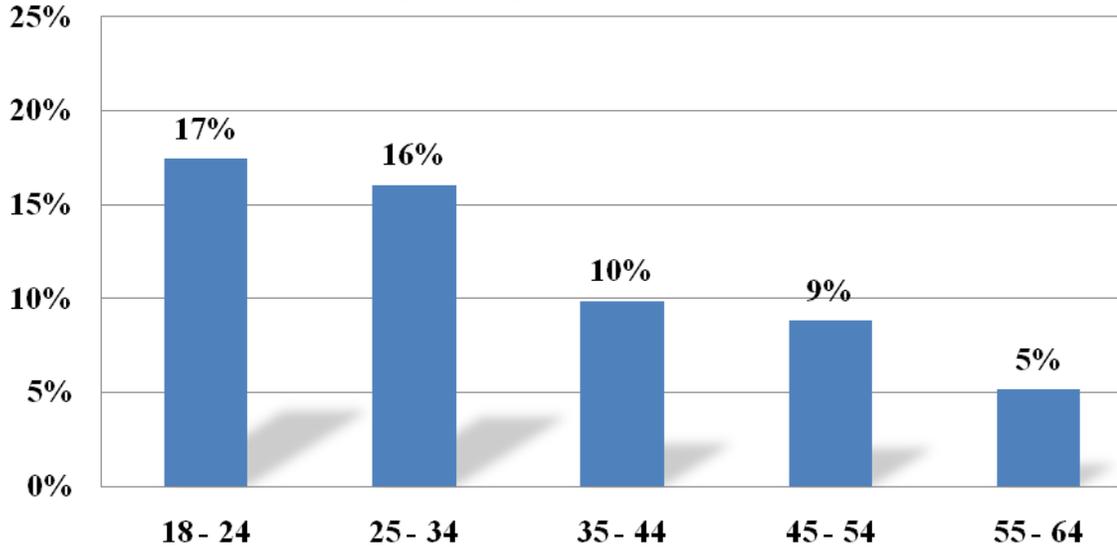
Data Source: 2009 Vermont Household Health Insurance Survey

Table 2
Percent Uninsured by Gender
Rates and Distribution
 (% among residents aged 18 to 64)

	Count			Rate			Distribution		
	2005	2008	2009	2005	2008	2009	2005	2008	2009
Male	32,252	26,051	27,324	16%	13%	14%	60%	60%	62%
Female	21,456	17,243	16,451	11%	8%	8%	40%	40%	38%
Total	53,708	43,294	43,774	13%	11%	11%	100%	100%	100%

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

Figure 3
Is resident uninsured?
 (% by age among residents aged 18 to 64)



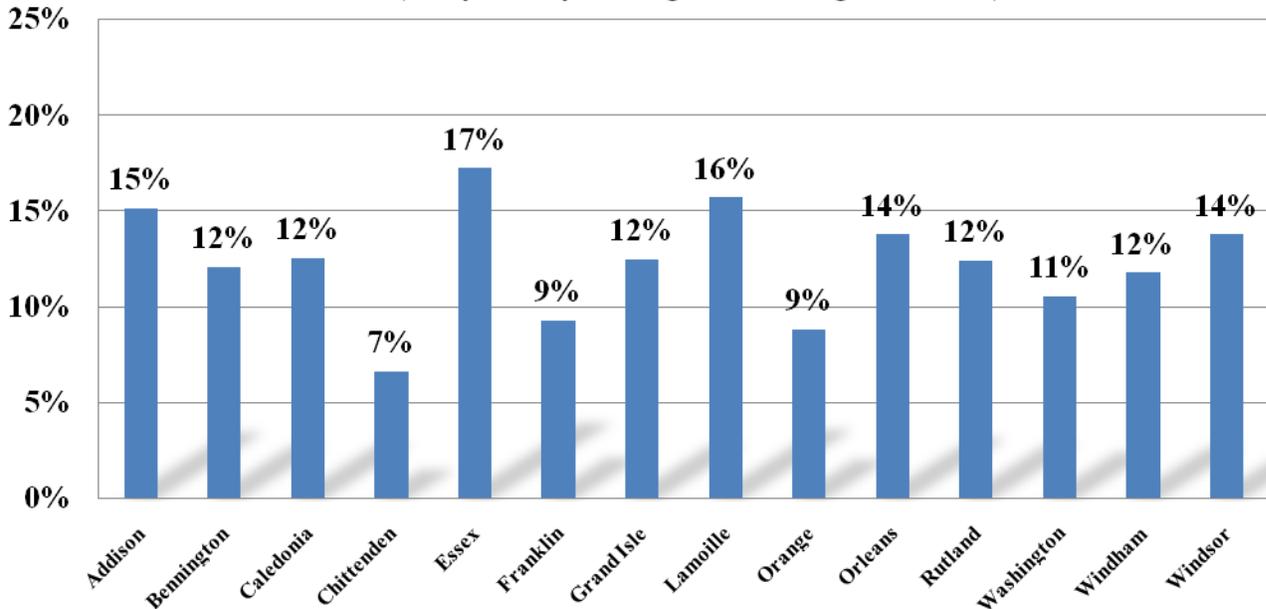
Data Source: 2009 Vermont Household Health Insurance Survey

Table 3
Percent Uninsured by Age
Rates and Distribution
 (% among residents aged 18 to 64)

	Count			Rate			Distribution		
	2005	2008	2009	2005	2008	2009	2005	2008	2009
18 - 24	11,873	12,096	10,839	25%	22%	17%	22%	28%	25%
25 - 34	13,921	9,712	11,133	18%	13%	16%	26%	22%	25%
35 - 44	11,429	7,851	8,364	13%	9%	10%	21%	18%	19%
45 - 54	11,513	9,689	8,897	10%	9%	9%	21%	22%	20%
55 - 64	4,971	3,947	4,540	7%	5%	5%	9%	9%	10%
Total (18-64)	53,708	43,294	43,774	13%	11%	11%	100%	100%	100%
18-20	2,351	3,143	3,276	19%	14%	13%	4%	7%	7%
18-22	6,144	6,920	5,734	23%	19%	14%	11%	16%	13%
18-27	14,650	14,462	13,425	23%	20%	18%	27%	33%	31%
18-30	20,072	18,200	18,553	23%	19%	19%	37%	42%	42%

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

Figure 4
Is resident uninsured?
 (% by county among residents aged 18 to 64)



Data Source: 2009 Vermont Household Health Insurance Survey

Table 4
Percent Uninsured by Region of the State
Rates and Distribution
 (% among residents aged 18 to 64)

Region	Count			Rate			Distribution		
	2005	2008	2009	2005	2008	2009	2005	2008	2009
Burlington Area	14,082	11,802	10,309	10%	9%	7%	26%	27%	24%
Northeast VT	12,313	7,938	8,037	22%	14%	14%	23%	18%	18%
Southwest VT	10,352	10,342	11,385	12%	12%	13%	19%	24%	26%
Southeast VT	16,960	13,212	14,043	14%	11%	11%	32%	31%	32%
Total	53,708	43,294	43,774	13%	11%	11%	100%	100%	100%

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

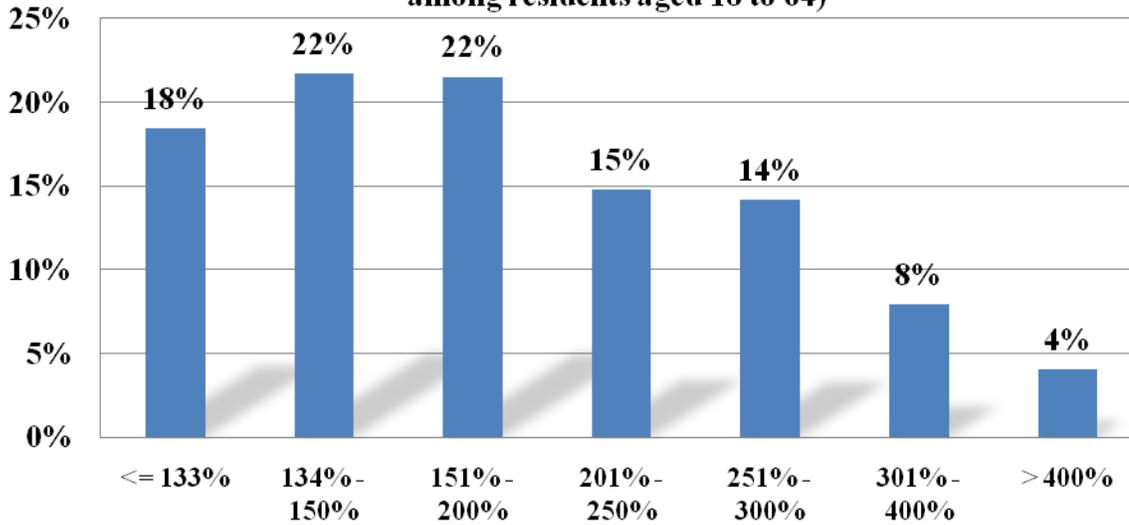
Lacking health insurance coverage is strongly correlated with family income (Figure 5 and Table 5). In late 2009, the uninsured rate for those with family incomes under 134% of the Federal Poverty Level (FPL) was 18%, 22% for those with family incomes between 134% and 150% of FPL, and 22% for those with family incomes between 151% and 200% of FPL.

The percentage of adults lacking health insurance is significantly smaller among those with family incomes above 200% FPL; 15% among those with family incomes between 201% and 250% of FPL, 14% among those with family incomes between 251% and 300% of FPL, 8% among those with family incomes between 301% and 400% of FPL, and only 4% with family incomes between greater than 400% of FPL lacked health insurance coverage. In general, the percentage lacking health insurance has declined among those with family incomes of 250% of FPL or less since 2005 and has remained steady among those with family incomes above 250% of FPL. The most notable decline occurred among adults with family incomes of less than 134% of FPL. Among these adults, the percentage lacking health insurance has declined from 27% in 2005 to 18% in 2009. Among other income groups, the rates of uninsurance in 2009 were:

- 22% among those with a family income between 134% and 200% of FPL
- 20% among those with a family income of 200% of FPL or less

Only 6% of married Vermonters aged 18 to 64 lacked health insurance coverage compared to 24% of those that were not currently married. The highest rates of uninsurance occurred among single adult households (Figure 6 and Table 6). In late 2009, 24% of adults residing in single adult families (without children) lacked health insurance coverage while 6% in families with two or more adults and no children were uninsured. Among families with children, 10% of single parents were uninsured compared to 7% of adults in families with two or adults.

Figure 5
Is resident uninsured?
 (% by family income as a percent of Federal Poverty Level
 among residents aged 18 to 64)



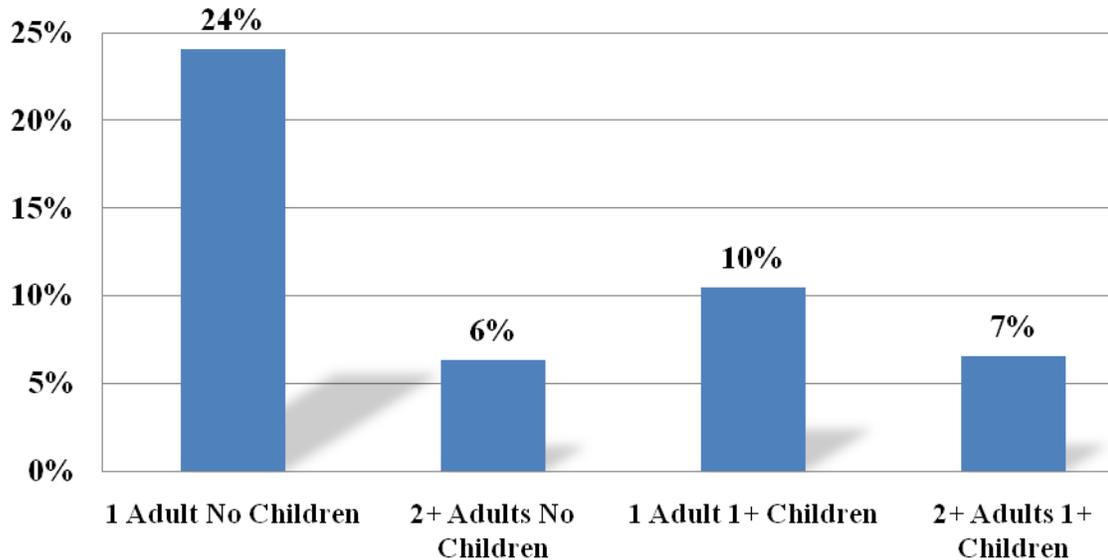
Data Source: 2009 Vermont Household Health Insurance Survey

Table 5
Percent Uninsured by Annual Family Income (% FPL)
Rates and Distribution
 (% among residents aged 18 to 64)

	Count			Rate			Distribution		
	2005	2008	2009	2005	2008	2009	2005	2008	2009
<= 133%	19,707	14,204	13,399	27%	19%	18%	37%	33%	31%
134% - 150%	2,107	4,082	2,558	24%	35%	22%	4%	9%	6%
151% - 200%	8,490	5,176	6,684	24%	18%	22%	16%	12%	15%
201% - 250%	6,821	5,702	5,357	19%	17%	15%	13%	13%	12%
251% - 300%	4,731	3,732	4,099	14%	11%	14%	9%	9%	9%
301% - 400%	5,759	4,519	5,198	8%	7%	8%	11%	10%	12%
> 400%	6,093	5,880	6,480	4%	4%	4%	11%	14%	15%
Total	53,708	43,294	43,774	13%	11%	11%	100%	100%	100%
134% - 200%	10,597	9,258	9,242	24%	23%	22%	20%	21%	21%
<= 200%	30,304	23,462	22,641	26%	21%	20%	56%	54%	52%
> 200% +	23,404	19,833	21,134	8%	7%	7%	44%	46%	48%

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

Figure 6
Is resident uninsured?
 (% by family composition among residents aged 18 to 64)



Data Source: 2009 Vermont Household Health Insurance Survey

Table 6
Percent Uninsured by Family Composition
Rates and Distribution
 (% among residents aged 18 to 64)

	Count			Rate			Distribution		
	2005	2008	2009	2005	2008	2009	2005	2008	2009
1 Adult No Children	7,045	22,356	22,933	18%	24%	24%	13%	52%	52%
2+ Adults No Children	29,840	10,729	8,012	16%	7%	6%	56%	25%	18%
1 Adult 1+ Children	1,448	2,318	2,481	10%	14%	10%	3%	5%	6%
2+ Adults 1+ Children	15,376	7,890	10,349	9%	5%	7%	29%	18%	24%
Total	53,708	43,294	43,774	13%	11%	11%	100%	100%	100%

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

2009 Distribution of Uninsured Adults Aged 18 to 64 by Demographic Characteristic

In late 2009, the large majority of the uninsured adults aged 18 to 64 were male (62%) while 38% were female (Table 2). Half of those lacking health insurance were aged 18 to 34 (Table 3) with 25% of uninsured adults between the ages of 18 and 24 and 25% between the ages of 25 and 34. Forty-two percent of Vermont adults lacking health insurance were aged 30 or younger.

Geographically, the largest number of uninsured adults resided in the southern part of the state (Table 4), with 32% uninsured in Southeast VT (Orange, Washington, Windham and Windsor counties). Twenty-six percent of uninsured adults in 2009 lived in Southwest VT (Addison, Bennington and Rutland counties).

Thirty-one percent of uninsured adults in Vermont lived in families with incomes below 134% of FPL (Table 5). The dividing point for uninsured adults aged 18 to 64 is approximately 200% of FPL; 52% of uninsured Vermonters resided in families with incomes of 200% of FPL or less while 48% resided in families with incomes greater than 200% of FPL.

Sixty-nine percent of the uninsured are not currently married and 52% live in single adult families without children. The uninsured tend to concentrate among those with lower educational attainment with 58% having a high school education or less.

2. Employment Characteristics

To provide a benchmark, in late 2009 72% of Vermont residents aged 18 to 64 were employed. Among adults aged 18-64 without health insurance coverage, 72% (31,675) were employed while 28% (12,099) were not working for pay.

2009 Rate of Uninsured Adults Aged 18 to 64 by Employment Characteristic

Among employed Vermonters aged 18 to 64, 11% lacked health insurance coverage in 2009 (Table 7). This is comparable to the rate in 2008 and a decline from 13% in 2005. Among full time employees, 10% lacked health insurance coverage in 2009 while 12% of part time employees lacked health insurance coverage (Figure 7 and Table 8). The percentage of both full and part time employees lacking health insurance has declined three percentage points since 2005.

Table 7
Percent Uninsured by Employment Status
Rates and Distribution
(% among residents aged 18 to 64)

	Count			Rate			Distribution		
	2005	2008	2009	2005	2008	2009	2005	2008	2009
Yes	43,142	34,003	31,675	13%	11%	11%	80%	79%	72%
No	10,566	9,291	12,099	13%	10%	11%	20%	21%	28%
Total	53,708	43,294	43,774	13%	11%	11%	100%	100%	100%

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

The rates of uninsurance are significantly higher among employees at the lower end of the pay scale (Figure 8 and Table 9). Among workers earning less than \$9.00 per hour in 2009, 16% lacked health insurance coverage. The rates of uninsurance were 22% among those earning between \$9.00 and \$12.00 and 19% among employees earning between \$12.00 and \$15.00 per hour.

In late 2009, 12% of employees working for private companies lacked health insurance company while 16% employed by a family business or farm were uninsured. Eighteen percent of the self-employed lacked health insurance coverage in 2009. Only 5% of those in the manufacturing sector lacked health insurance coverage in 2009, 12% of those in the service sector lacked health insurance coverage, and 13% in retail or wholesale were uninsured. The highest rates of uninsurance occurred in the farming and agricultural sector (22%) and in the construction sector (31%).

The rate of uninsurance is highest among the smallest companies as measured by the number of employees (Figure 9 and Table 10). Twenty-two percent of employees

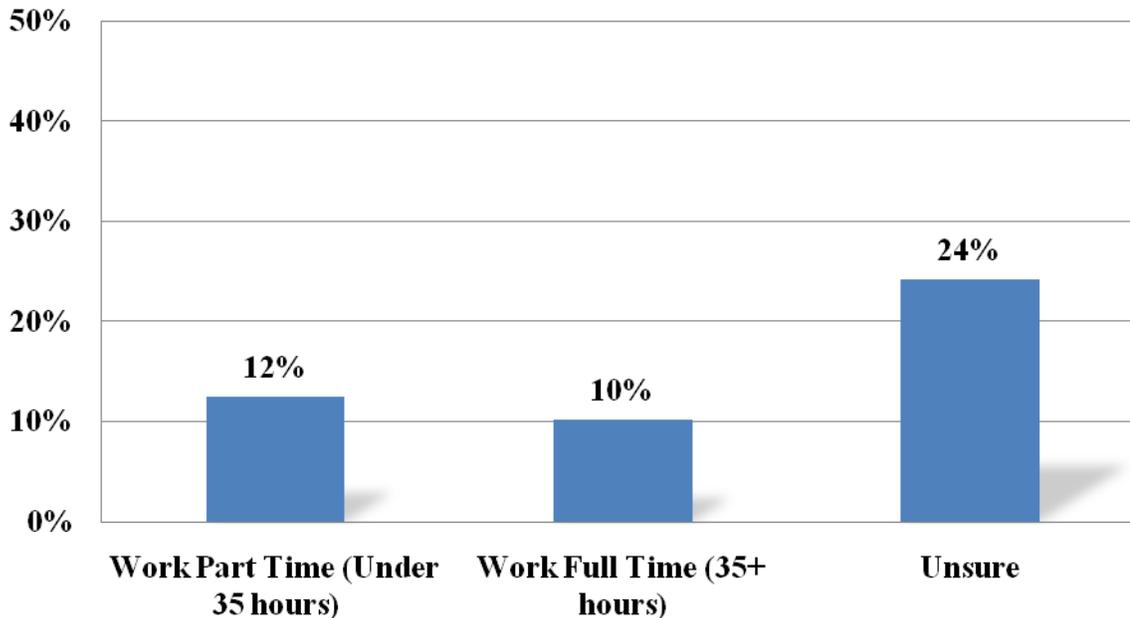
working for firms with only one employee lacked health insurance coverage in 2009 as did 23% of employees in firms of 2 to 4 employees, 20% of employees in firms of 5 to 9 employees, and 17% of employees in firms of 10 to 24 employees.

In late 2009, 19% of employees in firms of fewer than 50 employees lacked health insurance. This compares to 13% of employees working for firms with between 50 and 99 employees and 5% of employees working for firms with 100 or more employees. However, the percentage of employees lacking health insurance has not changed significantly since 2005 for these three employer size categories.

2009 Distribution of Uninsured Adults Aged 18 to 64 by Employment Characteristic

By hours worked, 71% of uninsured employees work full time while 25% work part time (Table 8). Sixty-two percent earn less than \$15.00 per hour (Table 9). Sixty-three percent worked for private companies while 27% were self-employed. Among those working for private sector firms, 55% were in the service sector, 19% in the construction sector, and 13% in retail or wholesale. In 2009, 70% of uninsured adults worked for firms with fewer than 50 employees while 50% worked for firms with fewer than 10 employees.

Figure 7
Is resident uninsured?
(Rate: % by full or part time employee)



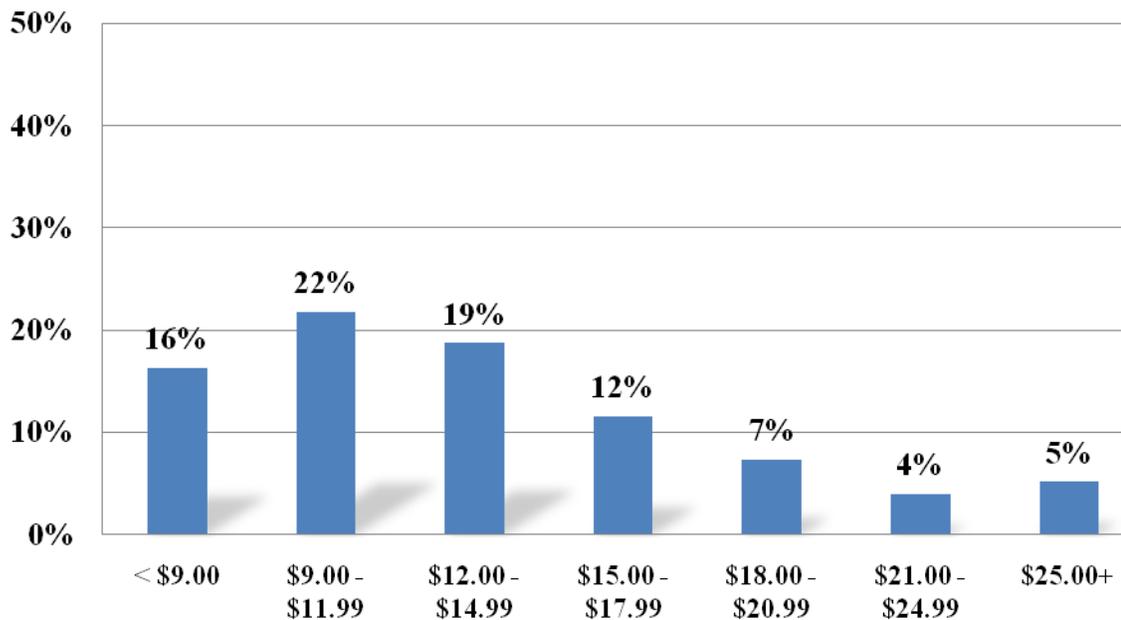
Data Source: 2009 Vermont Household Health Insurance Survey

Table 8
Percent Uninsured by Full or Part Time Status
Rates and Distribution
 (% among uninsured employed Vermonters aged 18 to 64)

	Count			Rate			Distribution		
	2005	2008	2009	2005	2008	2009	2005	2008	2009
Work Part Time (Under 35 hours)	5,896	10,024	7,964	15%	15%	12%	14%	29%	25%
Work Full Time (35+ hours)	36,222	23,079	22,541	13%	9%	10%	84%	68%	71%
Unsure	1,024	900	1,170	19%	15%	24%	2%	3%	4%
Total	43,142	34,003	31,675	13%	11%	11%	100%	100%	100%

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

Figure 8
Is resident uninsured?
 (% by hourly wage)



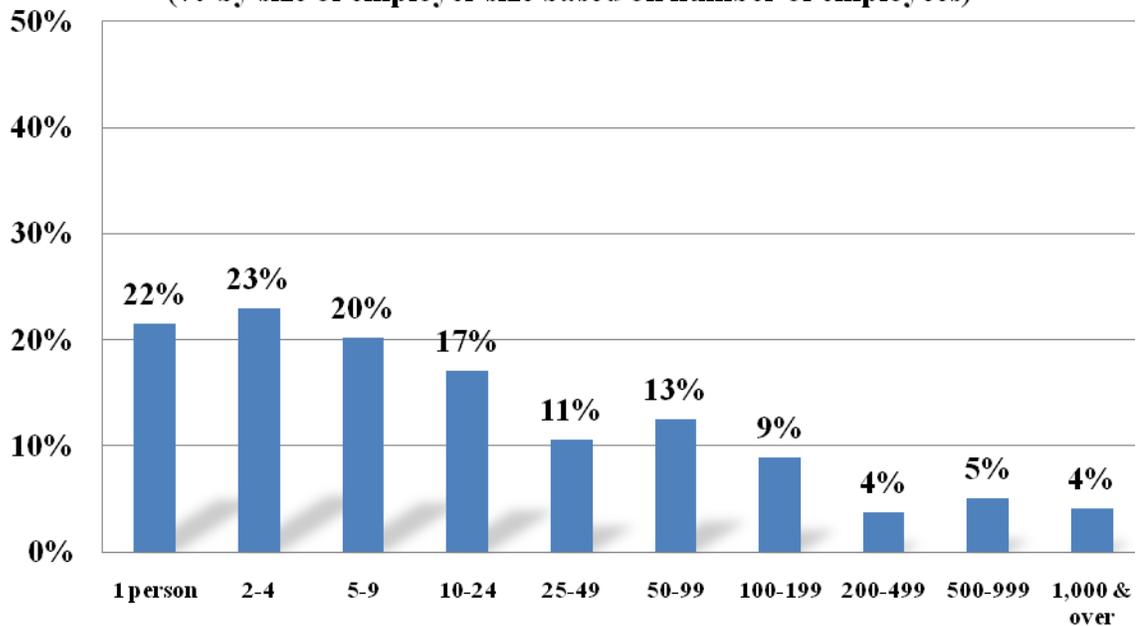
Data Source: 2009 Vermont Household Health Insurance Survey

Table 9
Percent Uninsured by Hourly Wage
Rates and Distribution
 (% among uninsured employed Vermonters aged 18 to 64)

	Count	Rate	Distribution
< \$9.00	4,400	16%	14%
\$9.00 - \$11.99	5,999	22%	19%
\$12.00 - \$14.99	9,200	19%	29%
\$15.00 - \$17.99	4,062	12%	13%
\$18.00 - \$20.99	2,127	7%	7%
\$21.00 - \$24.99	1,194	4%	4%
\$25.00+	4,694	5%	15%
Total	31,675	11%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Figure 9
Is resident uninsured?
 (% by size of employer size based on number of employees)



Data Source: 2009 Vermont Household Health Insurance Survey

Table 10
Percent Uninsured by Size of Employer
Rates and Distribution
(% among uninsured employed Vermonters aged 18 to 64)

	Count			Rate			Distribution		
	2005	2008	2009	2005	2008	2009	2005	2008	2009
< 50	29,420	23,416	22,196	21%	17%	19%	68%	69%	70%
50 - 99	2,423	1,243	2,197	11%	8%	13%	6%	4%	7%
100+	6,567	9,344	7,282	6%	6%	5%	15%	27%	23%
Unsure	4,733	0	0	14%	0%	0%	11%	0%	0%
Total	53,708	34,003	31,675	13%	11%	11%	100%	100%	100%

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

3. Health Care Utilization

Uninsured adults aged 18 to 64 are significantly less likely than insured adults to have a usual source of care, and less likely to have visited a doctor or other health care professional. In late 2008, 42% (18,343) of uninsured adults aged 18-64 had no usual place they went when sick or in need of medical attention, compared to only 14% of insured Vermont adults (Table 11). The most common sources of care among uninsured adults are a private doctor's office or group practice (34%) and a public health, community, or free clinic (14%). By comparison, 68% of insured adults aged 18-64 visited a doctor's office or group practice as their usual source of care when in need of medical attention.

In late 2008, 40% (17,145) of the uninsured adults aged 18 to 64 had not seen a doctor or other health care professional during the prior 12 months and 52% (22,666) had not received routine or preventive care from a doctor or other health care professional (Figures 10 and 11). This compares to 12% and 30%, respectively, of insured adults that had not visited a doctor or other health care professional or received routine or preventive care. In late 2008, 18% of the uninsured adults visited a doctor or other health care professional once during the prior 12 months, 11% twice, 18% three to five times, and 10% visited a doctor or other health care professional six or more times. Only 28% of uninsured adults visited a doctor or other health care provider for routine or preventive care during the prior 12 months.

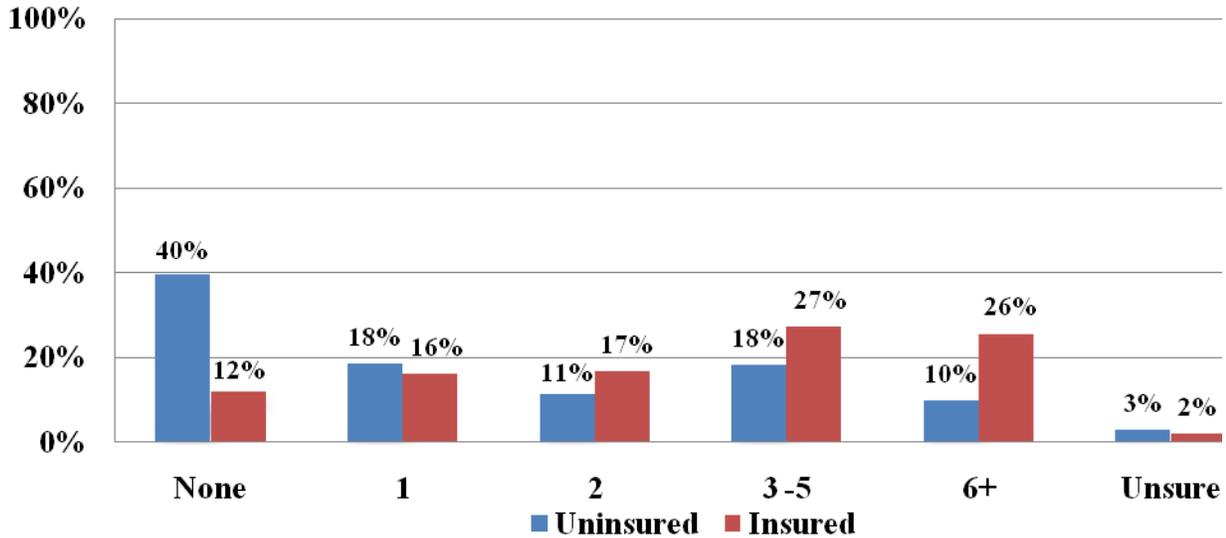
In late 2009, only 4% of uninsured adults aged 18 to 64 stayed overnight in a hospital, compared to 8% of insured adults (Table 12). Fourteen percent sought care in a hospital emergency room during the prior 12 months compared to 18% of insured adults.

Table 11
What kind of place do you usually go when you are sick or need medical attention?
(Distribution for uninsured and insured among adults aged 18 to 64)

	Count		Distribution	
	Uninsured	Insured	Uninsured	Insured
No usual Source of care	18,343	50,967	42%	14%
A private doctor's office, or group practice	14,691	244,896	34%	68%
Public health, community, or free clinic	5,852	42,297	14%	12%
Hospital outpatient clinic	1,403	13,573	3%	4%
Emergency room	1,142	2,240	3%	1%
Walk-in or urgent care	554	1,790	1%	0%
Some other place	0	123	0%	0%
VA clinic, military base clinic or hospital	355	3,231	1%	1%
do not go one place most often	211	226	0%	0%
Unsure	743	2,075	2%	1%
Total	43,294	361,419	100%	100%

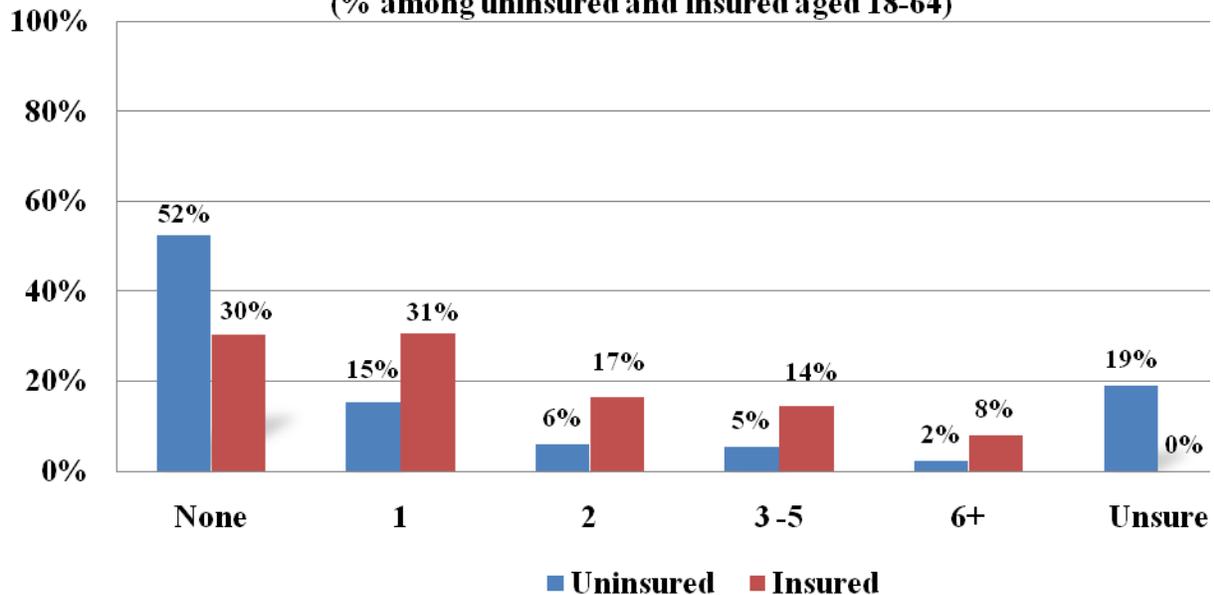
Data Source: 2008 Vermont Household Health Insurance Survey

Figure 10
How many times have you seen a doctor or other health care professional during the past 12 months?
 (% among the uninsured and insured aged 18 to 64)



Data Source: 2008 Vermont Household Health Insurance Survey

Figure 11
How many times have you visited a doctor or other health care professional during the past 12 months for routine or preventive care?
 (% among uninsured and insured aged 18-64)



Data Source: 2008 Vermont Household Health Insurance Survey

Table 12
Within the past 12 months, did you stay overnight in a hospital?
(Distribution for uninsured and insured)

	Count		Distribution	
	Uninsured	Insured	Uninsured	Insured
Yes	1,539	29,538	4%	8%
No	42,067	330,854	96%	92%
Unsure	168	727	0%	0%
Total	43,774	361,118	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 13
Within the past 12 months, did you household seek medical care in a hospital emergency room for any reason?
(Distribution for uninsured and insured)

	Count		Distribution	
	Uninsured	Insured	Uninsured	Insured
Yes	5,932	63,482	14%	18%
No	37,780	296,660	86%	82%
Unsure	62	977	0%	0%
Total	43,774	361,118	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

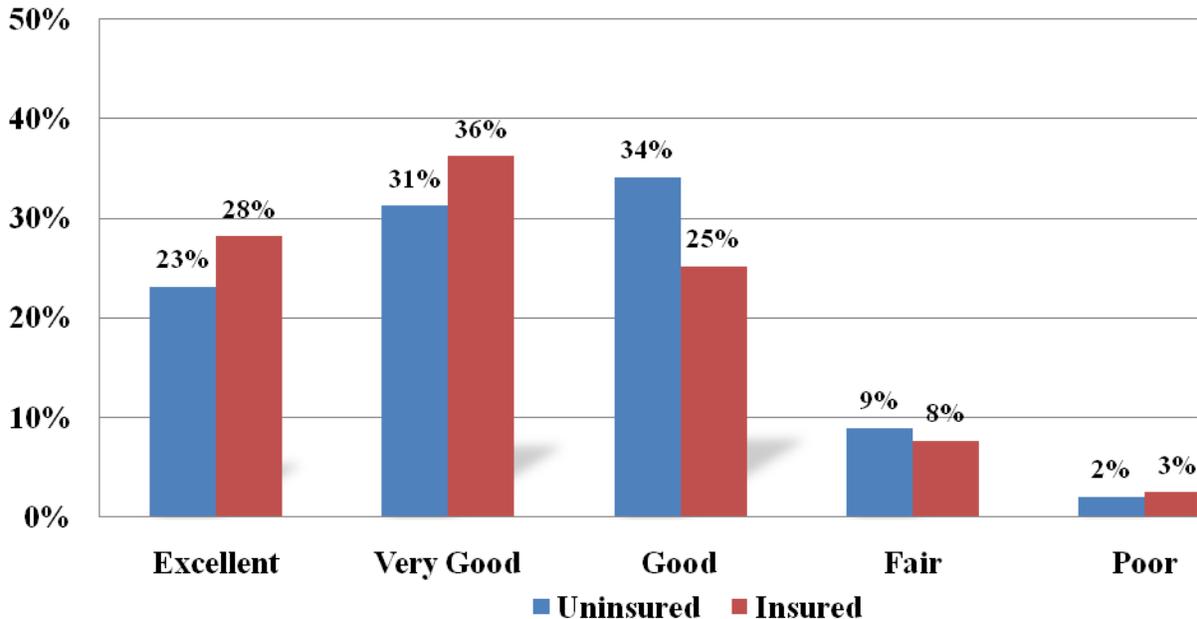
4. Health Status

In late 2008, 11% (4,815) of uninsured adults age 18 to 64 reported that their health status was fair or poor, comparable to the percentage of insured adults (Figure 12).

Table 14 summarizes the prevalence of chronic conditions for uninsured and insured adults aged 18 to 64 in late 2008. Given the correlation of the occurrence of chronic conditions and age, the table provides breakdowns by age cohort. The rates provided reflect diagnosed conditions and likely under-report the actual incidence of these conditions among the uninsured.

Among uninsured adults, 32% (13,831) report they have one or more chronic conditions compared to 43% of insured adults. The most commonly reported chronic conditions among uninsured adults aged 18 to 64 are depression (12%), asthma (11%), and high cholesterol (9%). By age cohort, the highest percentage of uninsured reporting depression were among those aged 55 to 64 (21%) and those aged 45 to 54 (15%). The highest percentage with asthma occurred among the uninsured aged 18 to 25 (15%) and aged 25 to 34 (11%). High cholesterol was reported by 27% of uninsured adults aged 55 to 64 and 16% of those aged 45 to 54.

Figure 12
Health Status
(% among uninsured and insured aged 18 to 64)



Data Source: 2008 Vermont Household Health Insurance Survey

Table 14
Prevalence of Chronic Conditions
(Counts for uninsured and insured among residents aged 18 to 64)

	Count											
	Uninsured						Insured					
	Age of Resident					Total	Age of Resident					Total
18 - 24	25 - 34	35 - 44	45 - 54	55 - 64	18 - 24		25 - 34	35 - 44	45 - 54	55 - 64		
Asthma	1,861	1,028	467	810	382	4,548	5,682	5,944	6,585	9,003	6,478	33,691
Diabetes or high blood sugar	47	176	68	284	514	1,089	112	1,392	3,860	7,486	9,365	22,215
High cholesterol	181	187	916	1,356	1,337	3,977	263	3,379	11,192	21,583	27,596	64,011
Heart disease	104	20	105	459	433	1,121	811	679	2,020	3,962	7,672	15,145
Depression	961	1,373	576	1,316	1,018	5,244	4,880	10,810	10,823	14,272	13,674	54,458
Lung disease/COPD	37	13	95	239	301	686	112	975	1,436	2,777	4,036	9,336
Cancer	33	52	53	231	186	555	84	1,031	1,441	3,537	7,075	13,168
Ever had a stroke?	78	13	70	18	205	384	0	66	373	1,110	1,588	3,137
1 or more chronic conditions	3,052	2,544	2,223	3,346	2,666	13,831	9,601	19,353	28,717	47,315	50,026	155,013
3 or more chronic conditions	104	302	247	628	653	1,934	561	2,355	3,687	8,568	12,135	27,305

Data Source: 2008 Vermont Household Health Insurance Survey

Table 14 (continued)
Prevalence of Chronic Conditions
(Rates for uninsured and insured among residents aged 18 to 64)

	Rate											
	Uninsured						Insured					
	Age of Resident					Total	Age of Resident					Total
	18 - 24	25 - 34	35 - 44	45 - 54	55 - 64		18 - 24	25 - 34	35 - 44	45 - 54	55 - 64	
Asthma	15%	11%	6%	9%	8%	11%	13%	9%	8%	9%	8%	9%
Diabetes or high blood sugar	0%	2%	1%	3%	10%	3%	0%	2%	5%	8%	12%	6%
High cholesterol	1%	2%	12%	16%	27%	9%	1%	5%	14%	23%	35%	18%
Heart disease	1%	0%	1%	5%	9%	3%	2%	1%	3%	4%	10%	4%
Depression	8%	14%	7%	15%	21%	12%	11%	17%	14%	15%	17%	15%
Lung disease/COPD	0%	0%	1%	3%	6%	2%	0%	2%	2%	3%	5%	3%
Cancer	0%	1%	1%	3%	4%	1%	0%	2%	2%	4%	9%	4%
Ever had a stroke?	1%	0%	1%	0%	4%	1%	0%	0%	0%	1%	2%	1%
1 or more chronic conditions	25%	26%	28%	38%	54%	32%	22%	31%	36%	50%	63%	43%
3 or more chronic conditions	1%	3%	3%	7%	13%	4%	1%	4%	5%	9%	15%	8%

Data Source: 2008 Vermont Household Health Insurance Survey

5. Out of Pocket Health Care Expenses and Cost and Financial Barriers to Care

On average, families with one or more adults aged 18 to 64 spent an average of \$2,854 out of pocket for medical expenses in the 12 months prior to the 2009 survey¹. This represented, on average, 12% of income. Families with one or more uninsured adult aged 18 to 64 spent an average of \$3,575 out of pocket on medical expenses (Table 15). This compared to an average of \$2,766 spent by families with one or more insured adults.

Among families with uninsured adults, the average out of pocket expenses included \$785 for prescription medications, \$1,041 for dental and vision care, and \$1,749 for all other medical expenses. Families consisting of a single uninsured adult had the highest out of pocket expenses (\$4,016), while households with 2 or more adults (with one or more lacking health insurance) and no children had the lowest average out of pocket expenses in 2009 (\$2,611). Single uninsured parent households reported average family expenses of \$3,361 while two parent families with children (and one or more adult lacking health insurance) reported average out of pocket medical expenses of \$3,196 in 2009.

When look at the distribution of families with one or more uninsured adults (Table 16), 52% of these families had out of pocket medical expenses of \$3,000 or more in 2009 and 31% had out of pocket expenses of \$5000 or more. This compares to 34% and 19% respectively among families with insured adults. In 2009, 26% of families with one or more uninsured adults incurred out of pocket expenses of \$1,000 or less.

Among all families with an adult aged 18 to 64, out of pocket medical expenses accounted for 11% of family income in 2009. Families with an uninsured adult spent an average of 25% of their family income on out of pocket medical expenses compared to an average of only 11% among families with an insured adult. More than half of the families with one or more uninsured adults (51%) spent more than 10% of their family income on out of pocket medical expenses in 2009 (Table 17), compared to only 21% of families with one or more insured adults.

¹ The values for expenses reported in this section are medical expenses for the family. They are not per capita medical expenses.

Table 15
Over the last 12 months, about how much has your family had to pay "out of pocket" for prescription medications, dental and vision care, all other medical expenses, including for doctors, hospitals, and tests.
(Averages for type of expense by type of health insurance coverage)
(Among families including residents aged 18 to 64)

			Primary Type of Insurance			
	Uninsured	Insured	Private	Medicaid	Medicare	Military
Prescription						
1 Adult No Children	\$934	\$803	\$835	\$779	\$747	\$627
2+ Adults No Children	\$513	\$685	\$672	\$574	\$1,227	\$434
1 Adult 1+ Children	\$907	\$488	\$472	\$445	\$899	\$672
2+ Adults 1+ Children	\$638	\$558	\$580	\$394	\$651	\$600
Total Adults	\$785	\$646	\$648	\$574	\$890	\$538
Dental and Vision						
1 Adult No Children	\$1,281	\$993	\$975	\$1,051	\$964	\$867
2+ Adults No Children	\$580	\$743	\$777	\$488	\$619	\$529
1 Adult 1+ Children	\$799	\$644	\$717	\$569	\$398	\$1,173
2+ Adults 1+ Children	\$925	\$862	\$910	\$653	\$349	\$474
Total Adults	\$1,041	\$837	\$864	\$767	\$722	\$623
All Other Medical Expenses						
1 Adult No Children	\$1,891	\$1,680	\$1,728	\$1,767	\$1,194	\$1,799
2+ Adults No Children	\$1,518	\$1,164	\$1,177	\$849	\$1,508	\$940
1 Adult 1+ Children	\$1,655	\$1,044	\$1,053	\$1,007	\$1,306	\$641
2+ Adults 1+ Children	\$1,633	\$1,213	\$1,304	\$683	\$964	\$875
Total Adults	\$1,749	\$1,284	\$1,314	\$1,167	\$1,255	\$1,129
Total Medical Expenses						
1 Adult No Children	\$4,106	\$3,476	\$3,537	\$3,597	\$2,905	\$3,293
2+ Adults No Children	\$2,611	\$2,592	\$2,627	\$1,911	\$3,354	\$1,903
1 Adult 1+ Children	\$3,361	\$2,176	\$2,243	\$2,021	\$2,603	\$2,486
2+ Adults 1+ Children	\$3,196	\$2,633	\$2,794	\$1,729	\$1,964	\$1,948
Total Adults	\$3,575	\$2,766	\$2,825	\$2,508	\$2,867	\$2,290

Data Source: 2009 Vermont Household Health Insurance Survey

Table 16
Over the last 12 months, about how much has your family had to pay "out of pocket" for prescription medications, dental and vision care, all other medical expenses, including for doctors, hospitals, and tests.
(Distribution for uninsured and insured among families including residents aged 18 to 64)

	Count		Distribution	
	Uninsured	Insured	Uninsured	Insured
\$250 or less	5,682	38,083	13%	11%
\$251 to \$500	2,744	29,189	6%	8%
\$501 to \$1,000	2,922	53,635	7%	15%
\$1,001 to \$1,500	1,795	40,294	4%	11%
\$1501 to \$2,000	2,276	29,720	5%	8%
\$2,001 to \$3,000	5,576	47,615	13%	13%
\$3,001 to \$4,000	4,648	29,501	11%	8%
\$4,001 to \$5,000	4,716	23,743	11%	7%
\$5,001 or more	13,416	69,338	31%	19%
Total	43,774	361,118	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 17
Medical Expenses as a Percentage of Family Income
(Distribution for uninsured and insured among families including residents aged 18 to 64)

	Count		Distribution	
	Uninsured	Insured	Uninsured	Insured
0%	2,440	7,324	6%	2%
up to 1%	4,127	72,645	9%	20%
1.1% - 2%	3,305	61,438	8%	17%
2.1% - 3%	2,658	37,945	6%	11%
3.1% - 4%	2,063	32,705	5%	9%
4.1% - 5%	1,414	19,753	3%	5%
5.1% - 6%	1,583	17,114	4%	5%
6.1% - 7%	1,354	12,535	3%	3%
7.1% - 8%	613	9,485	1%	3%
8.1% - 9%	727	9,482	2%	3%
9.1% - 10%	1,194	5,109	3%	1%
10.1% - 15%	4,208	21,541	10%	6%
15.1% - 20%	3,739	10,979	9%	3%
20.1% - 30%	3,790	12,417	9%	3%
30.1% - 50%	2,682	9,213	6%	3%
> 50%	7,878	21,431	18%	6%
Total	43,774	361,118	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Uninsured adults are significantly more likely to forgo care due to cost than their insured counterparts (Table 18). In late 2009, 19% (8,489) of uninsured adults aged 18 to 64 did not get needed medical care from a doctor due to the cost of that care compared to only 3% of insured adults. There was a slight decline in percentage of uninsured adults not getting needed medical care since 2005 when 25% did not get needed medical care from a doctor due to its cost (Table 19). Thirty-five percent (15,123) of uninsured adults did not get needed dental care in 2009 compared to only 13% of adults with health insurance. Uninsured adults were also less likely to get needed prescription medications (13% compared to only 3% of insured adults). Smaller percentages of uninsured adults skipped doses or took smaller amounts of prescription drugs (9%), did not get a needed diagnostic test (7%), or did not get needed mental health care (5%) in 2009.

Table 18
During the past 12 months was there ever a time you needed ___ but could not get it
because of the cost?
(2009 rates for uninsured and insured among residents aged 18 to 64)

	Count		Rate	
	Uninsured	Insured	Uninsured	Insured
Medical care from a doctor	8,489	10,835	19%	3%
Mental health care or counseling	1,993	7,022	5%	2%
Dental care including checkups	15,123	47,269	35%	13%
A diagnostic test	3,064	7,114	7%	2%
Prescription medicines	5,675	11,774	13%	3%
Skipped doses, or took smaller amounts of their prescription to make them last longer	3,931	23,843	9%	7%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 19
During the past 12 months was there ever a time you needed ___ but could not get it
because of the cost?
(Rates for uninsured by year among uninsured residents aged 18 to 64)

	Count			Rate		
	2005	2008	2009	2005	2008	2009
Medical care from a doctor	13,574	4,422	8,489	25%	10%	19%
Mental health care or counseling	3,619	1,265	1,993	7%	3%	5%
Dental care including checkups	20,821	8,516	15,123	39%	20%	35%
A diagnostic test	--	2,260	3,064	--	5%	7%
Prescription medicines	7,633	3,303	5,675	14%	8%	13%
Skipped doses, or took smaller amounts of their prescription to make them last longer	5,652	2,595	3,931	10%	6%	9%

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

The uninsured also experienced greater financial hardships due to medical expenses (Table 20). In late 2009, 43% (19,037) of uninsured adults aged 18 to 64 had problems paying medical bills for their family during the prior 12 months compared to only 24% of insured adults. Thirty-five percent (15,639) of uninsured adults were contacted at some time during the prior 12 months by a collection agency about owing money for unpaid medical bills. However, the percentage of uninsured adults that experienced these financial hardships has remained relatively stable since 2005 (Table 21).

Table 20
During the past 12 months...
(2009 rates for uninsured and insured among residents aged 18 to 64)

	Count		Rate	
	Uninsured	Insured	Uninsured	Insured
Were there times that there were problems paying for medical bills for anyone in your household?	19,037	86,046	43%	24%
Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?	15,369	57,622	35%	16%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 21
During the past 12 months...
(Rates for uninsured by year among residents aged 18 to 64)

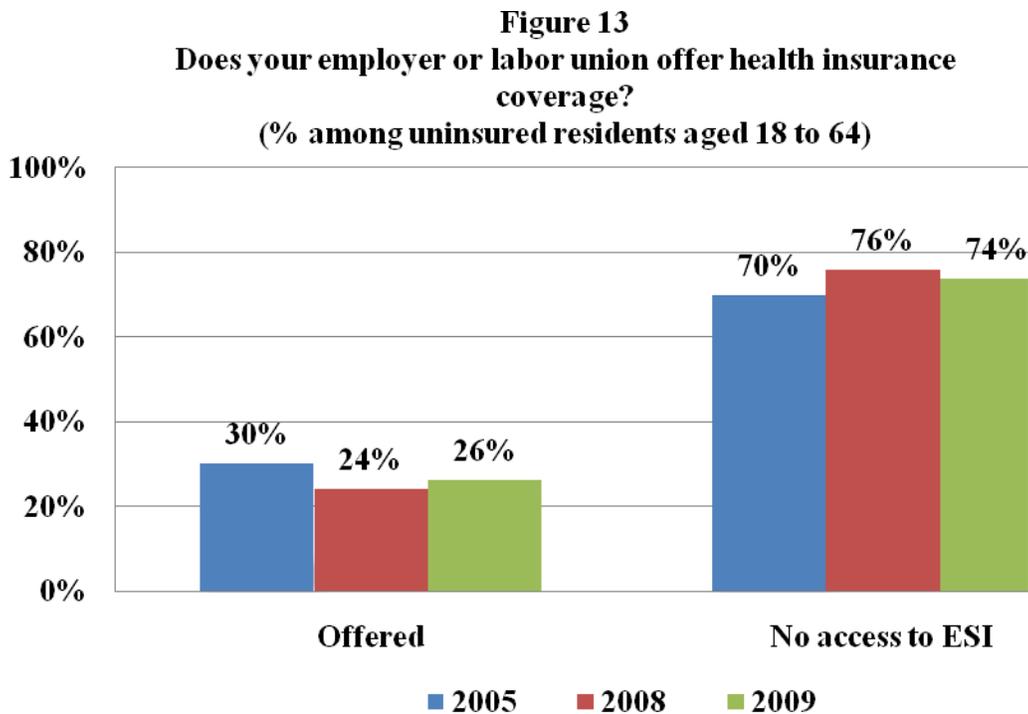
	Count			Rate		
	2005	2008	2009	2005	2008	2009
Were there times that there were problems paying for medical bills for anyone in your household?	24,369	19,974	19,037	45%	46%	43%
Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?	16,978	13,265	15,369	31%	31%	35%

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

6. Access to Employer Sponsored Insurance

In late 2009, 26% (8,287) of uninsured adults aged 18 to 64 worked for an employer that offered Employer Sponsored Health Insurance (ESI) coverage (Figure 13 and Table 22). This is comparable to the percentage in 2008 and a decline from the 30% of uninsured adults with access to ESI in 2005. Among those with access to ESI in 2009, 65% indicate they have not enrolled due to the cost of the health insurance (Figure 14 and Table 23), 22% percent were not eligible because they worked too few hours to qualify while 21% had not worked for their employer long enough to qualify for benefits.

In 2008, 22% of the uninsured adults aged 18 to 64 indicated they would definitely enroll in their employer's health insurance if they had the option (Figure 15) and 11% indicate they were very likely to enroll given the option. Thirty percent of these uninsured adults were not at all likely to enroll in their employer's health insurance if given the option.



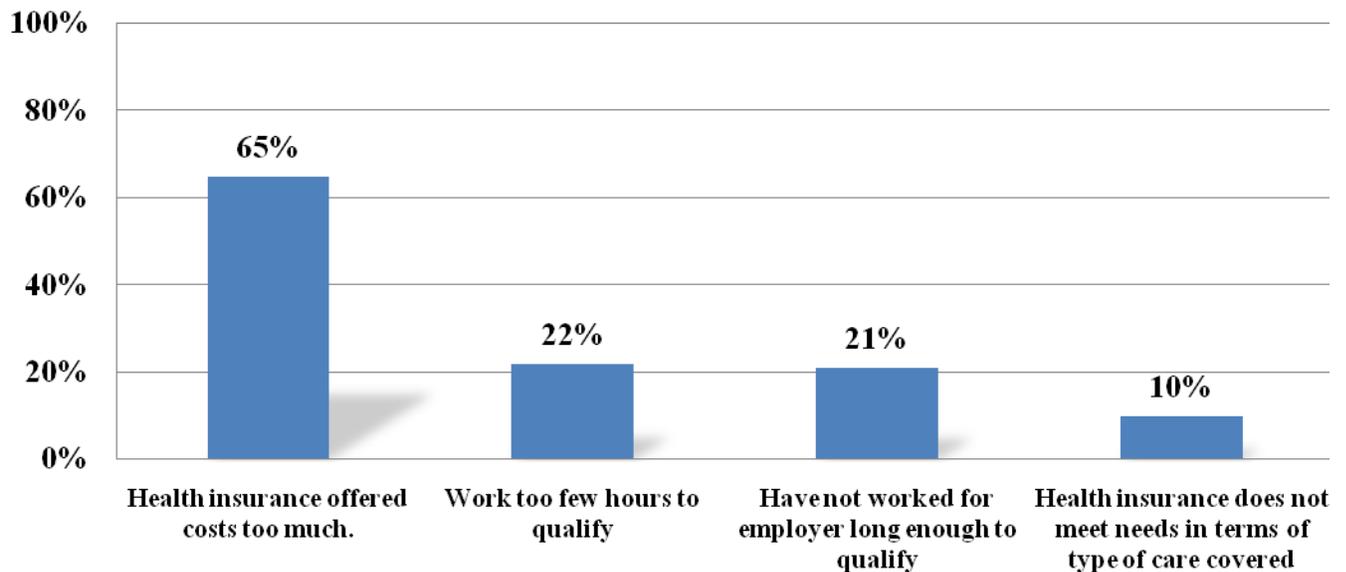
Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

Table 22
Does your employer or labor union offer health insurance coverage?
(Distribution by year among working uninsured residents aged 18 to 64)

	Count			Distribution		
	2005	2008	2009	2005	2008	2009
Offered	13,102	8,202	8,287	30%	24%	26%
No access to ESI	30,428	25,801	23,388	70%	76%	74%
Total	43,530	34,003	31,675	100%	100%	100%

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

Figure 14
Why haven't you enrolled in your employer's health insurance plan?
(% among uninsured aged 18-64 with access to ESI)



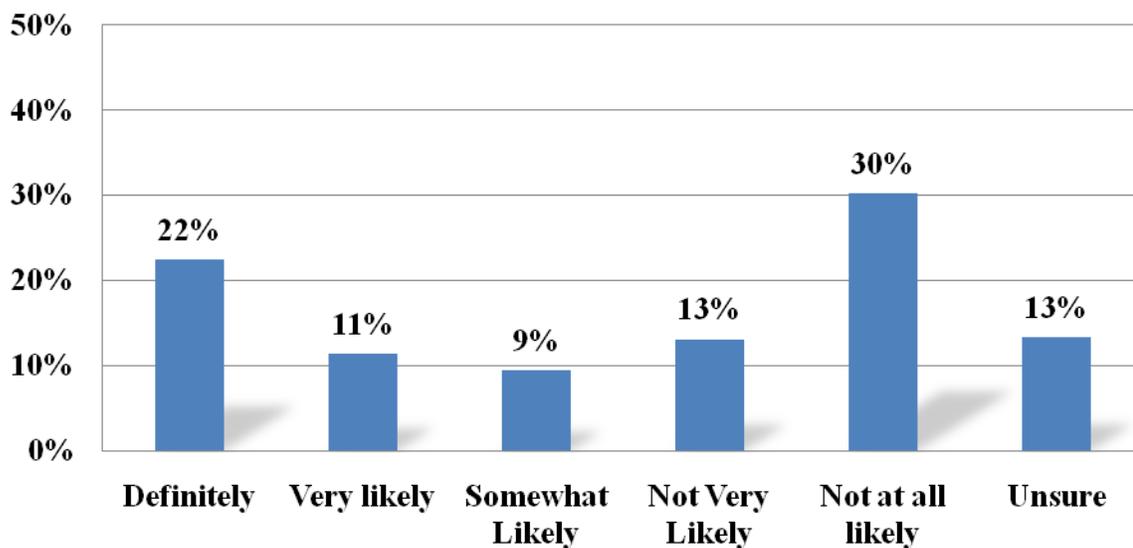
Data Source: 2009 Vermont Household Health Insurance Survey

Table 23
Why haven't you enrolled in your employer's health insurance plan?
(Rates among uninsured aged 18 to 64 with access to ESI)

	Count		Rate	
	2008	2009	2008	2009
Health insurance offered costs too much.	5,270	5,369	64%	65%
Work too few hours to qualify	1,792	1,804	22%	22%
Have not worked for employer long enough to qualify	1,811	1,731	22%	21%
Health insurance does not meet needs in terms of type of care covered	1,056	818	13%	10%

Data Source: 2008, 2009 Vermont Household Health Insurance Surveys

Figure 15
If person had the option, how likely would person be to enroll in their employer's health insurance plan?
(% among uninsured aged 18 to 64 with access to ESI)



Data Source: 2008 Vermont Household Health Insurance Survey

7. Characteristics of the Uninsurance

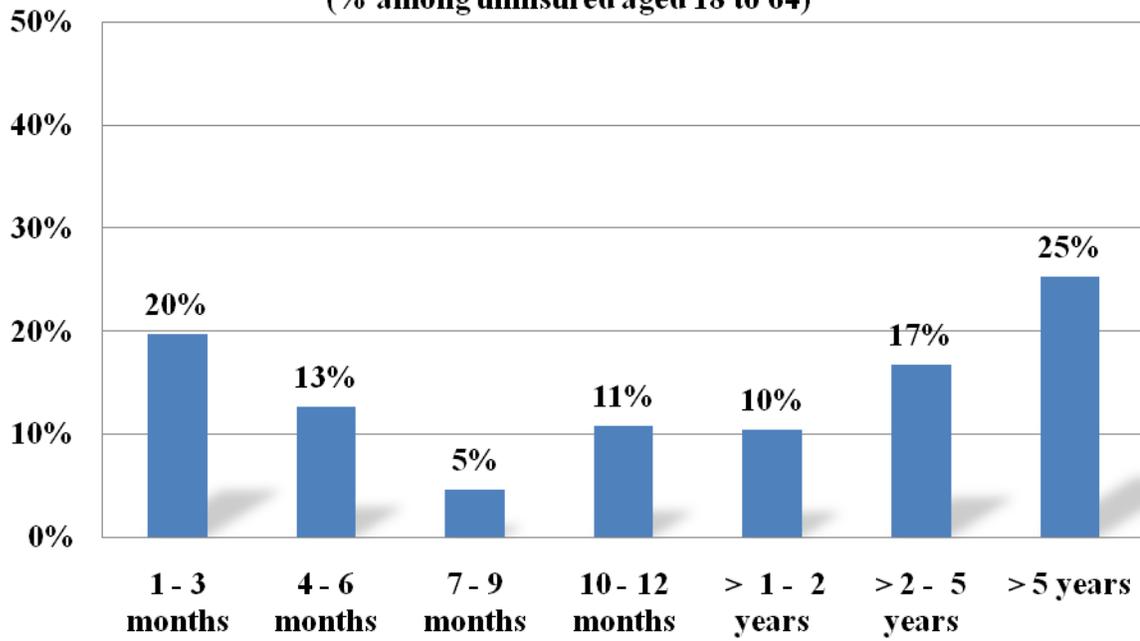
In late 2009, 52% (22,909) of uninsured adults aged 18 to 64 had been without health insurance coverage for more than a year (Figure 16 and Table 24). This is significantly less than the 66% without coverage for more than a year in 2005 but a slight increase from 48% in 2008. Twenty percent of uninsured adults in 2009 were without coverage for one to three months, 13% for four to six months, 5% for seven to nine months and 11% were without coverage for 10 to 12 months.

The cost of health insurance remained the primary barrier to obtaining coverage (Figure 17 and Table 25). In 2009, 67% (29,304) of uninsured indicated a reason they lacked health insurance coverage was the cost of health insurance and 28% (12,091) specifically indicated they could no longer afford the cost of the employer sponsored health insurance. Fifteen percent of uninsured adults indicated that their employer stopped offering health insurance. Other factors that led to a lack of health insurance coverage were that the loss of employment (23%), or becoming ineligible for ESI due to a reduction in hours (11%).

Among those with some type of coverage during the prior 12 months, 66% (13,792) had health insurance through an employer (Figure 18 and Table 26). This was a significant increase from 2008 when 57% had prior coverage through ESI. In late 2009, 23% (4,896) of uninsured adults with prior health insurance had coverage through state health insurance: 13% VHAP, 5% Medicaid, 1% Dr. Dynasaur and 4% with coverage through Catamount Health.

Many uninsured adults see barriers to enrolling in a state health insurance program (Table 27). In 2009, 52% were concerned the cost would be too high, though this is down from 72% in 2008. Thirty-three percent thought they were ineligible because their household made too much money, 8% were concerned they would not be able to see their choice of doctor, and 5% thought they were ineligible because their employer offered health insurance. Among uninsured adults aged 18 to 64, 9% indicated they did not want to be on public assistance and 7% did not see the need for health insurance.

Figure 16
How long have you been without health insurance?
 (% among uninsured aged 18 to 64)



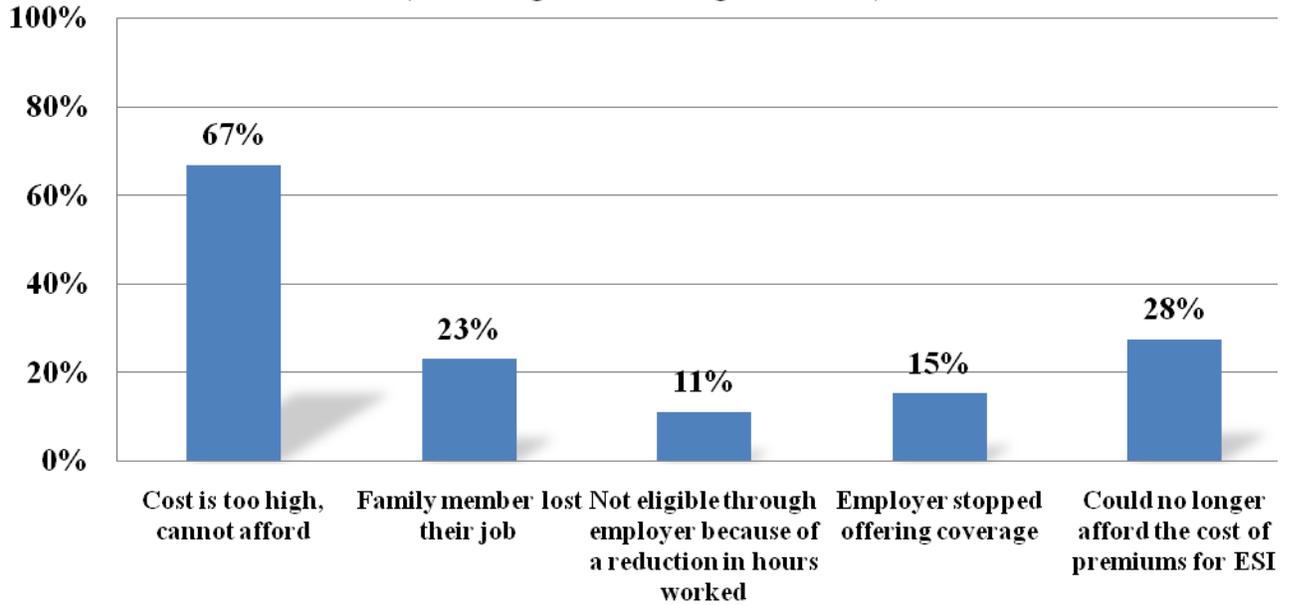
Data Source: 2009 Vermont Household Health Insurance Survey

Table 24
How long have you been without health insurance?
 (Distribution by year among uninsured aged 18 to 64)

	Count			Distribution		
	2005	2008	2009	2005	2008	2009
1 to 6 months	9,787	14,990	14,155	18%	35%	32%
7 to 12 months	6,628	6,101	6,711	12%	14%	15%
More than one year	35,569	20,970	22,909	66%	48%	52%
Unsure	1,930	1,232	0	4%	3%	0%
Total	53,914	43,294	43,774	100%	100%	100%

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

Figure 17
What is the reason for lack of coverage?
 (% among uninsured aged 18 to 64)



Data Source: 2009 Vermont Household Health Insurance Survey

Table 25
Is this a reason why person no longer has health insurance coverage?
 (Rates by year among uninsured aged 18 to 64)

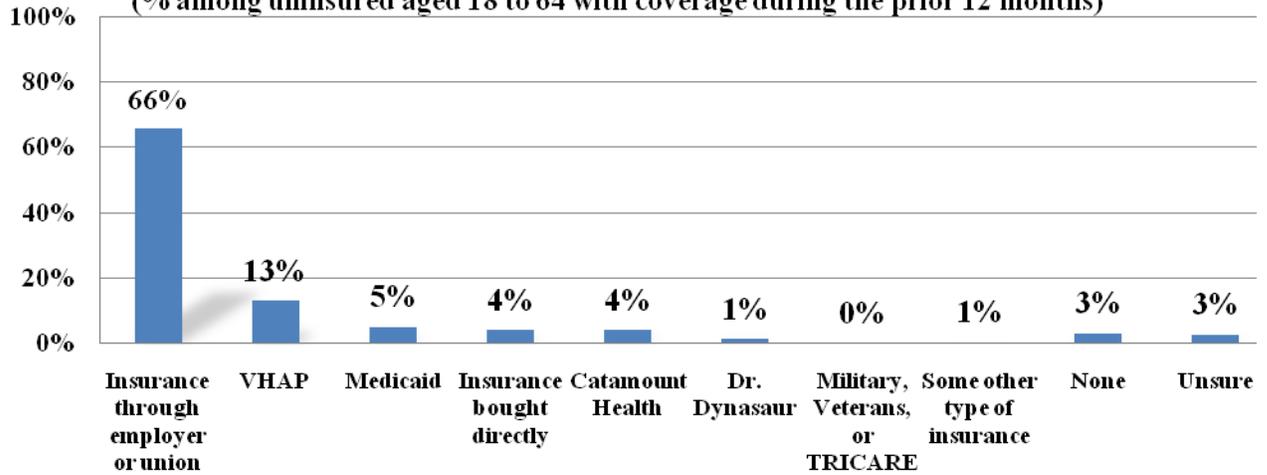
	Count	Rate
Cost is too high, cannot afford	29,304	67%
Family member lost their job	10,149	23%
Not eligible through employer because of a reduction in hours worked	4,896	11%
Employer stopped offering coverage	6,764	15%
Could no longer afford the cost of premiums for ESI	12,091	28%

Data Source: 2009 Vermont Household Health Insurance Survey

Figure 18

What type of health insurance coverage did resident have during the past 12 months?

(% among uninsured aged 18 to 64 with coverage during the prior 12 months)



Data Source: 2009 Vermont Household Health Insurance Survey

Table 26

What type of health insurance coverage did resident have during the past 12 months?
(Distribution by year among uninsured adults aged 18 to 64 with health insurance coverage during the prior 12 months)

	Count		Distribution	
	2008	2009	2008	2009
Private health insurance through an employer or union	12,221	13,792	57%	66%
Medicaid	2,326	1,047	11%	5%
Dr. Dynasaur	702	287	3%	1%
Vermont Health Access Program or VHAP	2,942	2,729	14%	13%
Private health insurance bought directly, paid out of pocket	1,282	859	6%	4%
Military, Veterans, or TRICARE	533	0	2%	0%
Catamount Health	261	833	1%	4%
Some other type of insurance	856	113	4%	1%
None	246	642	1%	3%
Unsure	256	562	1%	3%
Total	21,624	20,865	100%	100%

Data Source: 2008, 2009 Vermont Household Health Insurance Surveys

Table 27

Next I would like to ask you about possible reasons why the uninsured adults in the household have chosen not to enroll in a state health insurance program. Please tell me whether each of the following is a major reason, a minor reason, or not a reason at all.
(% of uninsured adults aged 18 to 64 indicating is a major reason)

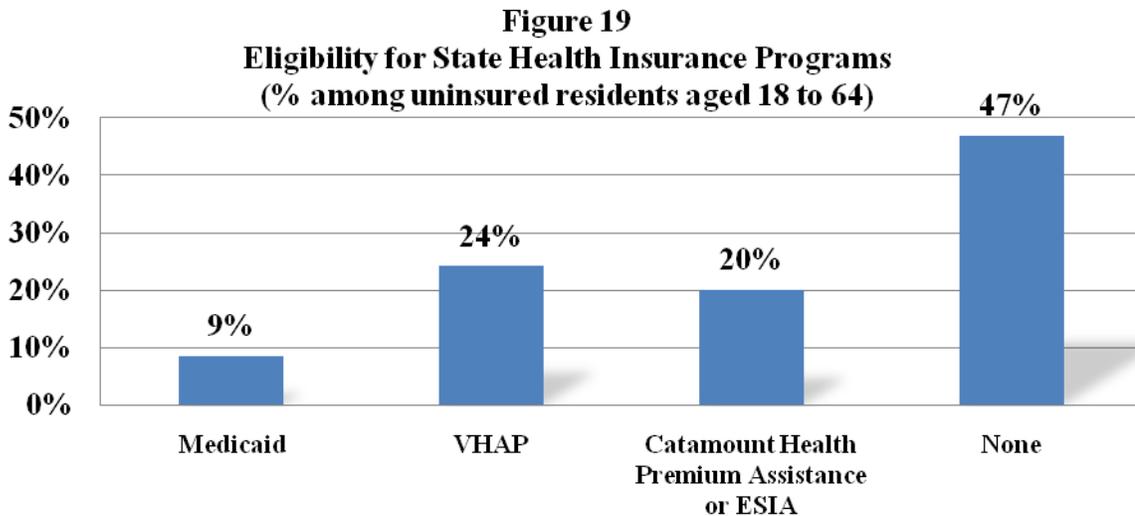
	Count		Rate	
	2008	2009	2008	2009
Worried costs would be too high	31,323	22,785	72%	52%
Not eligible because household makes too much money	16,526	14,370	38%	33%
Don't want to be on public assistance	4,146	3,970	10%	9%
Concerned you would not be able to go to the Dr you want.	8,796	3,621	20%	8%
Don't need insurance	2,975	3,018	7%	7%
Not eligible because employer offers insurance	4,244	2,165	10%	5%

Data Source: 2008, 2009 Vermont Household Health Insurance Surveys

8. Eligibility to Enroll in State Sponsored Health Insurance and Potential Enrollment in the Health Exchange

Eligibility for Current State Health Insurance Programs

In late 2009, 53% (23,206) of uninsured adults age 18 to 64 were eligible for coverage through current state health insurance programs or eligible for premium assistance through the Catamount Health Program/ESIA (Figure 19 and Table 28)². Nine percent (3,758) were eligible for coverage through Medicaid while 24% (10,642) were eligible for VHAP. Forty-seven percent (20,567) of uninsured adults aged 18 to 64 did not meet the eligibility requirements for current state health insurance programs or premium assistance through the Catamount Health Program/ESIA.



Data Source: 2009 Vermont Household Health Insurance Survey

Table 28
Eligibility for State Health Insurance Programs

	Count	Rate
Medicaid	3,758	9%
VHAP	10,642	24%
Catamount Health Premium Assistance or ESIA	8,806	20%
None	20,567	47%
Total	43,773	100%

Data Source: 2009 Vermont Household Health Insurance Survey

² A description of the eligibility criteria for state health insurance programs and Catamount Health premium assistance or ESIA is provided in Appendix 2.

- There are a total of 2,776 uninsured residents aged 18 to 64 in families with incomes of 200% of FPL or less. Seventy-five percent of these uninsured adults (2,071) are eligible for coverage through current programs (Medicaid or VHAP) while 25% (705) are not eligible for coverage through current state health insurance programs.
- There are a total of 4,625 uninsured residents aged 18 to 21 in families with incomes of 200% of FPL or less. Sixty-six percent of these uninsured adult (3,072) are eligible for coverage through current programs (Medicaid or VHAP) while 33% (1,553) are not eligible for coverage through current state health insurance programs.
- There are a total of 19,334 uninsured residents aged 18 to 30. Forty-one percent of these uninsured adult (8,022) are eligible for coverage through current programs (Medicaid or VHAP) while 59% (11,312) are not eligible for coverage through current state health insurance programs.

Potential Enrollment in the Health Exchange

Under the guidelines in the Patient Protection and Affordable Care Act (PPACA), 85% (37,295) of uninsured adults ages 18-64 would be eligible for coverage under the expanded Medicaid program or eligible for some level of premium assistance (tax credits) to assist in purchasing health insurance through the health exchange (Table 29). Thirty-one percent (13,339) of uninsured adults would be eligible for Medicaid. Fifty-five percent of these uninsured adults (23,896) would be eligible for tax credits to assist in the purchase of health insurance through the exchange; 6% with incomes between 133% and 150% of FPL, 15% with incomes between 150% and 200% of FPL, 12% with incomes between 200% and 250% of FPL, 9% with incomes between 250% and 300% of FPL, and 12% with incomes between 300% and 400% of FPL. Among those meeting the income requirements for tax credits 59% (14,002) currently do not have access to insurance through their employer while 41% (9,894) have an employer that offers health insurance coverage to at least some of its employees.

Fifteen percent (6,481) of uninsured adults aged 18-64 live in families with incomes of greater than 400% of FPL and would not qualify for tax credits.

Table 30 summarizes uninsured residents aged 18 to 64 by eligibility for current state health insurance in conjunction with the new PPACA guidelines. Overall, 33% (14,401) meet the eligibility for current state health insurance programs (Medicaid and VHAP) and an additional 3% (1,524) would be eligible for Medicaid under the expanded PPACA income guidelines. Nearly half (49% or 21,370) would meet the income requirements for tax credits to assist in the purchase of health insurance through the exchange.

Table 29
New PPACA Guidelines for Medicaid Eligibility and Premium Subsidy Levels
through the Health Exchange
(Rates among uninsured aged 18 to 64)

	Count	Rate	Count	Count	Rate	Rate
	Total	Total	No Access to ESI	Access to ESI	No Access to ESI	Access to ESI
Eligible for Medicaid	13,399	31%				
Income 133% - 150% FPL	2,558	6%	1,563	995	4%	2%
Income 150% - 200% FPL	6,684	15%	4,255	2,429	10%	6%
Income 200% - 250% FPL	5,357	12%	2,740	2,617	6%	6%
Income 250% - 300% FPL	4,099	9%	2,259	1,840	5%	4%
Income 300% - 400% FPL	5,198	12%	3,185	2,013	7%	5%
Income > 400% FPL	6,481	15%	4,028	2,453	9%	6%
Total	43,776	100%	18,030	12,347	41%	28%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 30
Distribution of Uninsured Adults Aged 18 to 64 by Eligibility for Current State
Health Insurance Programs and New PPACA Guidelines
(Rates among uninsured aged 18 to 64)

	Count	Rate	Count	Rate	Count	Rate
Current State Programs						
Eligible for Medicaid	3,758	9%				
Eligible for VHAP	10,643	24%				
New PPACA Guidelines for Medicaid Eligibility and Premium Subsidy Levels through Health Exchange			No Access to ESI	Access to ESI	No Access to ESI	Access to ESI
Eligible for Medicaid (< 133% FPL)	1,524	3%				
Income 133% - 150% FPL	1,113	3%	857	256	2%	1%
Income 150% - 200% FPL	5,603	13%	3,742	1,861	9%	4%
Income 200% - 250% FPL	5,357	12%	2,740	2,617	6%	6%
Income 250% - 300% FPL	4,099	9%	2,259	1,840	5%	4%
Income 300% - 400% FPL	5,198	12%	3,185	2,013	7%	5%
Income > 400% FPL	6,481	15%	4,028	2,453	9%	6%
Total	43,776	100%	16,811	11,040	38%	25%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 31 provides a summary for the entire Vermont adult population aged 18 to 64 and shows the distribution by currently insured and the uninsured based on the income guidelines established in PPACA. Table 32 provides a summary that also incorporates current state health insurance programs.

Among all adults aged 18 to 64, 89.2% have current coverage and 3% (13,399) would be eligible for Medicaid coverage under the new PPACA guidelines. Another 6% (23,896) would meet the income requirements for tax credits to assist in the purchase of health insurance through the exchange. Only 2% (6,481) of adults aged 18 to 64 would not be eligible for Medicaid, meet the income requirements for tax credits, or have current health insurance coverage.

Table 31
Coverage Summary of all Vermont adults aged 18 to 64
(Currently insured and PPACA income categories for the uninsured)

	Count	Rate	Count	Rate	Count	Rate
Currently Insured	361,120	89.2%				
New PPACA Guidelines for Medicaid Eligibility and Premium Subsidy Levels through Health Exchange			No Access to ESI	Access to ESI	No Access to ESI	Access to ESI
Eligible for Medicaid (< 133% FPL)	13,399	3.3%	Count	Count	Rate	Rate
Income 133% - 150% FPL	2,558	0.6%	1,563	995	0.4%	0.2%
Income 150% - 200% FPL	6,684	1.7%	4,255	2,429	1.1%	0.6%
Income 200% - 250% FPL	5,357	1.3%	2,740	2,617	0.7%	0.6%
Income 250% - 300% FPL	4,099	1.0%	2,259	1,840	0.6%	0.5%
Income 300% - 400% FPL	5,198	1.3%	3,185	2,013	0.8%	0.5%
Income > 400% FPL	6,481	1.6%	4,028	2,453	1.0%	0.6%
Total	404,896	100.0%	18,030	12,347	4.5%	3.0%

Data Source: 2009 Vermont Household Health Insurance Survey

When factoring in current state health insurance programs, there are still 2% (6,481) of adults aged 18 to 64 that would not be eligible for current state health programs, Medicaid under the expanded income guidelines, meet the income requirements for tax credits, or have current health insurance coverage. A slightly higher percentage (4% or 15,925) would qualify for a current state health insurance program or Medicaid under the new PPACA guidelines. A slightly smaller percent (5% or 21,370) would meet the income requirements for tax credits to assist in the purchase of health insurance through the exchange.

Table 32
Coverage Summary of all Vermont adults aged 18 to 64
(Currently insured, uninsured eligible for state health insurance coverage, and
PPACA income categories for the uninsured)

	Count	Rate	Count	Rate	Count	Rate
Currently Insured	361,120	89.2%				
Uninsured						
Eligible for Medicaid	3,758	0.9%				
Eligible for VHAP	10,643	2.6%				
New PPACA Guidelines for Medicaid Eligibility and Premium Subsidy Levels through Health Exchange			No Access to ESI	Access to ESI	No Access to ESI	Access to ESI
Eligible for Medicaid (< 133% FPL)	1,524	0.4%	Count	Count	Rate	Rate
Income 133% - 150% FPL	1,113	0.3%	857	256	0.2%	0.1%
Income 150% - 200% FPL	5,603	1.4%	3,742	1,861	0.9%	0.5%
Income 200% - 250% FPL	5,357	1.3%	2,740	2,617	0.7%	0.6%
Income 250% - 300% FPL	4,099	1.0%	2,259	1,840	0.6%	0.5%
Income 300% - 400% FPL	5,198	1.3%	3,185	2,013	0.8%	0.5%
Income > 400% FPL	6,481	1.6%	4,028	2,453	1.0%	0.6%
Total	404,896	100.0%	16,811	11,040	4.2%	2.7%

Data Source: 2009 Vermont Household Health Insurance Survey

C. Uninsured Children Aged 0 to 17

This section provides a summary of the population of Vermont residents under age 18. In 2009, the total population of Vermont residents under age 18 was 130,166. The percentages reported in this section are based on this population and reflect the percentage among children under the age of 18 and not the entire Vermont population.

In late 2009, 2.8% or 3,627 Vermont children under age 18 lacked health insurance coverage. This is comparable to the percentage of residents lacking health insurance coverage in 2008 but a significant decline from the 4.9% (6,942) that were uninsured in 2005.

1. Demographic Variables

Two percent of male children under age 18 lack current health insurance coverage while 3% of female children were uninsured in 2009, as shown in Figure 20 and Table 33.

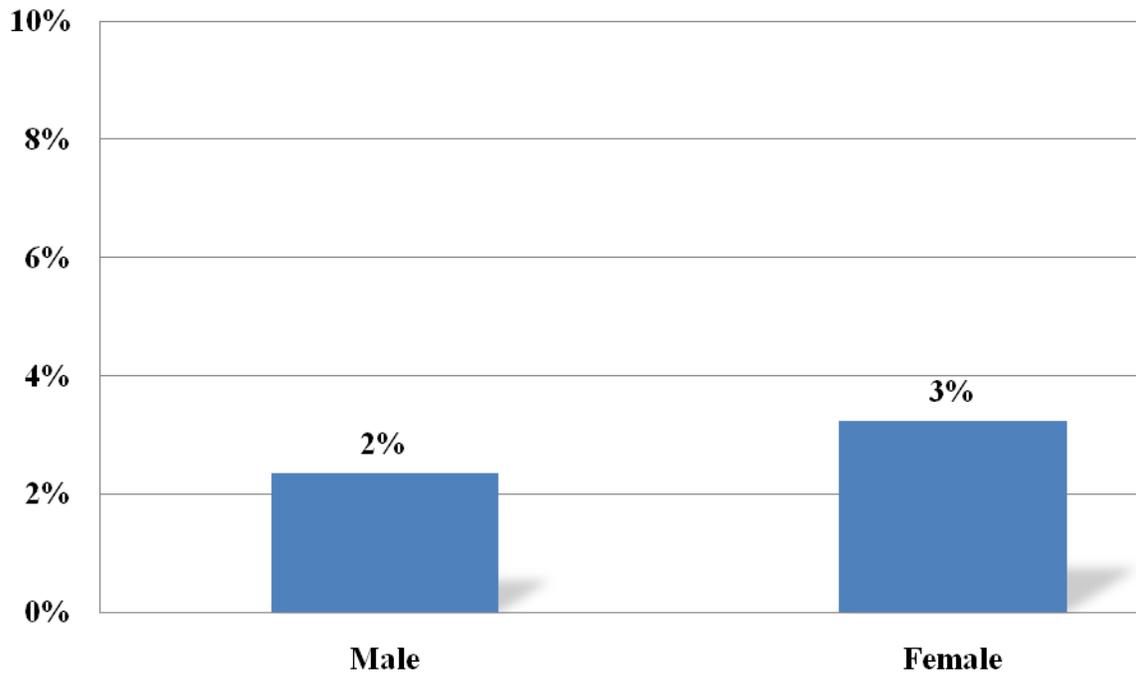
The rates of uninsurance were comparable across age cohorts (Figure 21 and Table 34). Two percent of children under age 6 lacked health insurance coverage in 2009 compared to 4% of children aged 6 to 10 and 2% of children aged 11 to 17.

The percentage of children lacking health insurance coverage were also comparable by region of the state (Figure 22 and Table 35); 2% in the Burlington area (Chittenden, Franklin, Grand Isle counties), 4% in the Northeast region (Caledonia, Essex, Lamoille, and Orleans counties), 2% in the Southwest region (Addison, Bennington, and Rutland counties), and 4% in the Southeast region (Orange, Washington, Windham, and Windsor counties)

Children in the middle income brackets were the most likely to lack health insurance coverage (Figure 23 and Table 36). Among those in families with incomes of less than 134% of FPL, 2% lacked health insurance coverage in 2009. The rates of uninsurance were 1% and 2% respectively among children in families with incomes between 300% of 400% of FPL and over 400% of FPL. In comparison, 5% of children in families with incomes between 134% and 150% lacked health insurance coverage. However, the rate of uninsurance dropped significantly among this income cohort; 15% of children under age 18 in families with incomes between 134% and 150% were uninsured in both 2005 and 2008. Seven percent of children in families with incomes between 151% and 200% of FPL lacked health insurance coverage in 2009 while 5% of children in families with incomes between 201% and 300% of FPL were uninsured in 2009.

The rate of uninsurance was significantly higher among children in one adult families (6%) than in families with two or more adults (2%).

Figure 20
Is child uninsured?
 (% by gender among children aged 0 to 17)



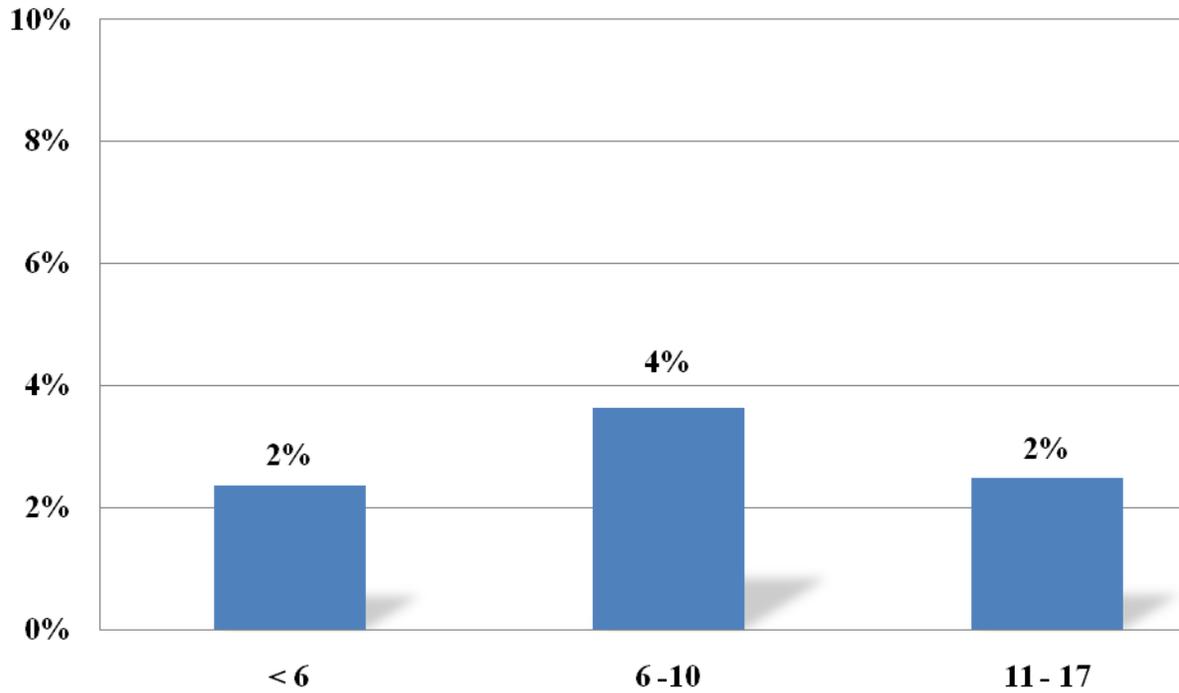
Data Source: 2009 Vermont Household Health Insurance Survey

Table 33
Percent Uninsured by Gender
Rates and Distribution
 (% among children aged 0 to 17)

	Count			Rate			Distribution		
	2005	2008	2009	2005	2008	2009	2005	2008	2009
Male	4,204	2,145	1,568	6%	3%	2%	61%	55%	43%
Female	2,737	1,724	2,058	4%	3%	3%	39%	45%	57%
Total	6,942	3,869	3,626	5%	3%	3%	100%	100%	100%

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

Figure 21
Is child uninsured?
 (% by age among children aged 0 to 17)



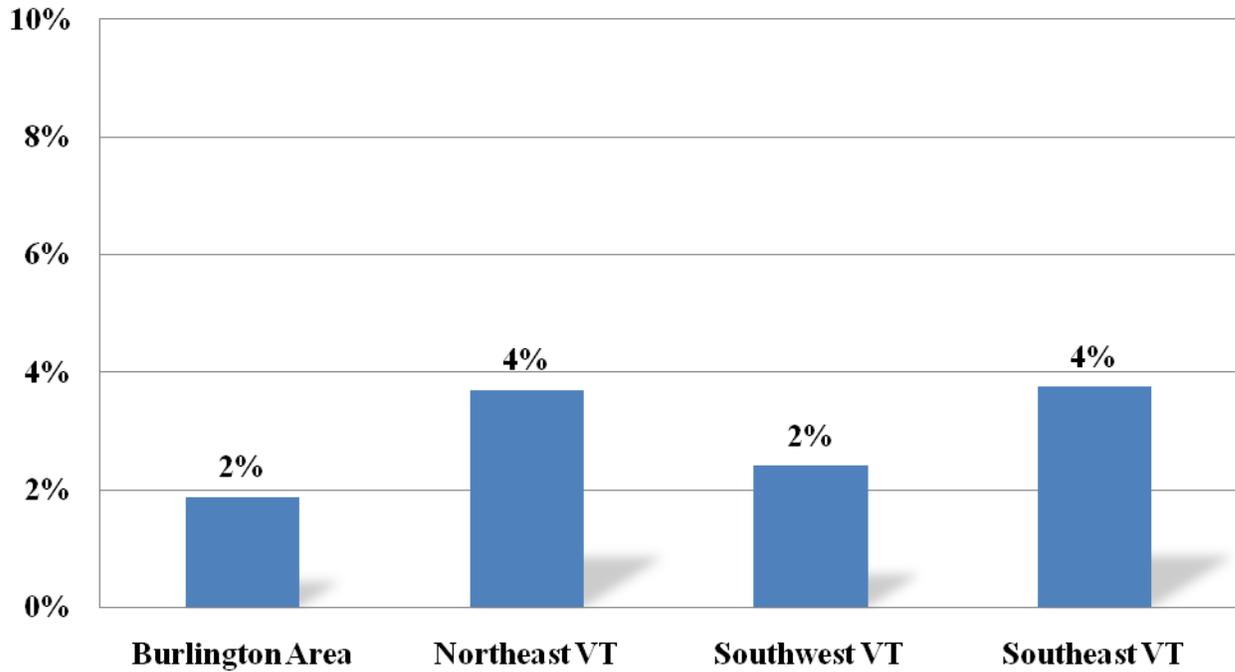
Data Source: 2009 Vermont Household Health Insurance Survey

Table 34
Percent Uninsured by Age
Rates and Distribution
 (% among children aged 0 to 17)

	Count			Rate			Distribution		
	2005	2008	2009	2005	2008	2009	2005	2008	2009
< 6	1,333	569	834	4%	2%	2%	19%	15%	23%
6 - 10	1,347	868	1,345	4%	2%	4%	19%	22%	37%
11 - 17	4,262	2,432	1,448	6%	4%	2%	61%	63%	40%
Total	6,942	3,869	3,627	5%	3%	3%	100%	100%	100%

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

Figure 22
Is child uninsured?
 (% by region among children aged 0 to 17)



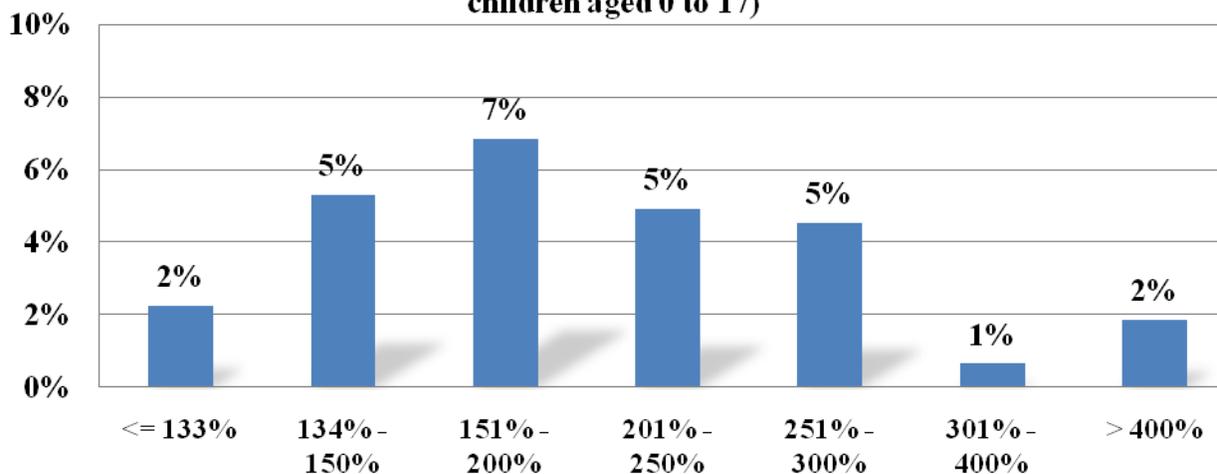
Data Source: 2009 Vermont Household Health Insurance Survey

Table 35
Percent Uninsured by Region of the State
Rates and Distribution
 (% among children aged 0 to 17)

Region	Count			Rate			Distribution		
	2005	2008	2009	2005	2008	2009	2005	2008	2009
Burlington Area	1,950	578	884	4%	1%	2%	28%	15%	24%
Northeast VT	1,887	1,002	686	9%	5%	4%	27%	26%	19%
Southwest VT	771	1,122	664	3%	4%	2%	11%	29%	18%
Southeast VT	2,334	1,167	1,392	6%	3%	4%	34%	30%	38%
Total	6,942	3,869	3,626	5%	3%	3%	100%	100%	100%

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

Figure 23
Is child uninsured?
 (% by family income as a percent of Federal Poverty Level among children aged 0 to 17)



Data Source: 2009 Vermont Household Health Insurance Survey

Table 36
Percent Uninsured by Annual Family Income (% FPL)
Rates and Distribution
 (% among children aged 0 to 17)

	Count			Rate			Distribution		
	2005	2008	2009	2005	2008	2009	2005	2008	2009
<= 133%	1,919	1,448	675	7%	4%	2%	28%	37%	19%
134% - 150%	960	382	158	15%	15%	5%	14%	10%	4%
151% - 200%	917	476	834	5%	3%	7%	13%	12%	23%
201% - 250%	596	490	655	4%	6%	5%	9%	13%	18%
251% - 300%	1,017	405	465	7%	3%	5%	15%	10%	13%
301% - 400%	942	305	154	4%	1%	1%	14%	8%	4%
> 400%	590	363	685	2%	1%	2%	8%	9%	19%
Total	6,942	3,869	3,626	5%	3%	3%	100%	100%	100%
134% - 200%	1,877	858	992	8%	5%	7%	27%	22%	27%
<= 200%	3,796	2,306	1,668	7%	5%	4%	55%	60%	46%
<=300%	5,409	3,202	2,787	7%	5%	4%	78%	83%	77%
> 200%	3,145	1,563	1,958	4%	2%	2%	45%	40%	54%
> 300%	1,532	667	839	3%	1%	1%	22%	17%	23%

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

2009 Distribution of Uninsured Children Under Age 18 by Demographic Characteristic

The distribution of the uninsured provides a summary of the percentage of uninsured children under age 18 in a specific demographic group. In late 2009, a large majority of the uninsured children under age 18 were female (57%) while 43% were male (Table 33). Most uninsured children were over age 5 with 37% of the uninsured children aged 6 to 10 and 40% aged 11 to 17 (Table 34).

Regionally (See Table 35), the largest number of uninsured children resided in the Southeast region (38%), and the Burlington area (24%).

Approximately half of the uninsured children under age 18 lived in families with incomes of 200% of FPL or less (46%), while 54% lived in families with incomes greater than 200% of FPL (Table 36). In late 2009, 77% of children under age 18 lacking health insurance coverage lived in families with incomes of 300% of FPL or less.

2. Health Care Utilization

In late 2008, 26% (1,018) of uninsured children under age 18 did not have a usual source of care, compared to only 8% of insured children (Table 37). The most common sources of care among uninsured children were a private doctor's office or group practice (47%) and a public health, community, or free clinic (14%). By comparison, 82% of insured children under the age of 18 visited a doctor's office or group practice as their usual source of care when in need of medical attention.

In late 2008, 23% (904) of uninsured children under age 18 had not seen a doctor or other health care professional during the prior 12 months and 43% (1,666) had not received routine or preventive care from a doctor or other health care professional (Figures 24 and 25). Only 7% of insured children under age 18 had not seen a doctor or other health care provider during the past 12 months and 86% of insured children received routine or preventive care.

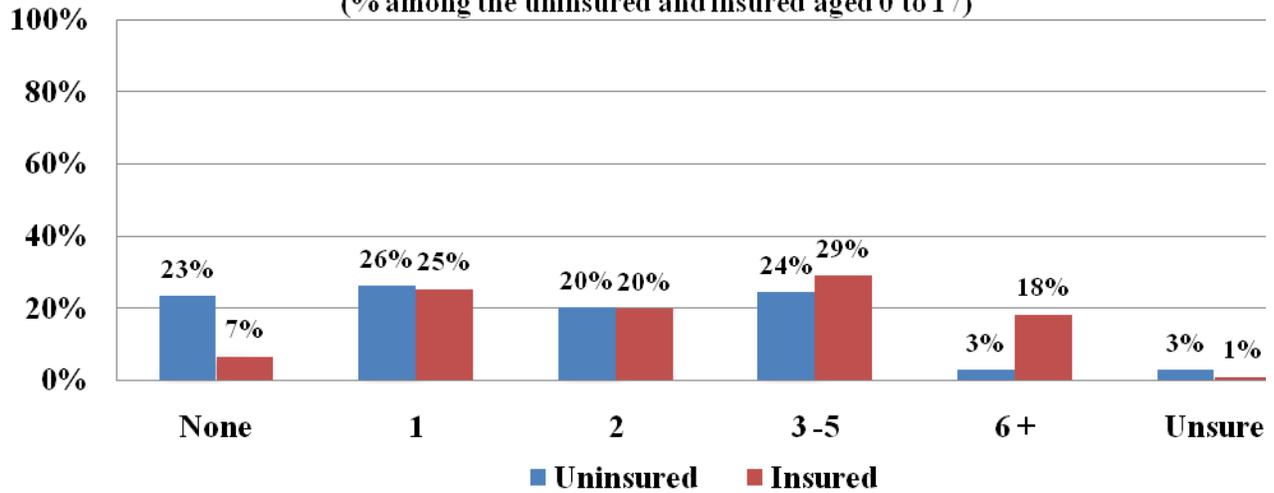
In late 2009, only 3% of uninsured children under age 18 stayed overnight in a hospital (Table 38). Eleven percent of uninsured children sought care in a hospital emergency room during the prior 12 months compared to 16% of insured children under age 18 (Table 39).

Table 37
What kind of place do you usually go when they need routine or preventive care,
such as a regular check-up?
(Distribution for uninsured and insured among children aged 0 to 17)

	Count		Distribution	
	Uninsured	Insured	Uninsured	Insured
No usual Source of care	1,018	9,719	26%	8%
A private doctor's office, or group practice	1,832	104,611	47%	82%
Public health, community, or free clinic	541	9,826	14%	8%
Hospital outpatient clinic	83	3,331	2%	3%
Emergency room	268	110	7%	0%
Walk-in or urgent care	46	559	1%	0%
Unsure	81	89	2%	0%
Total	3,869	128,246	100%	100%

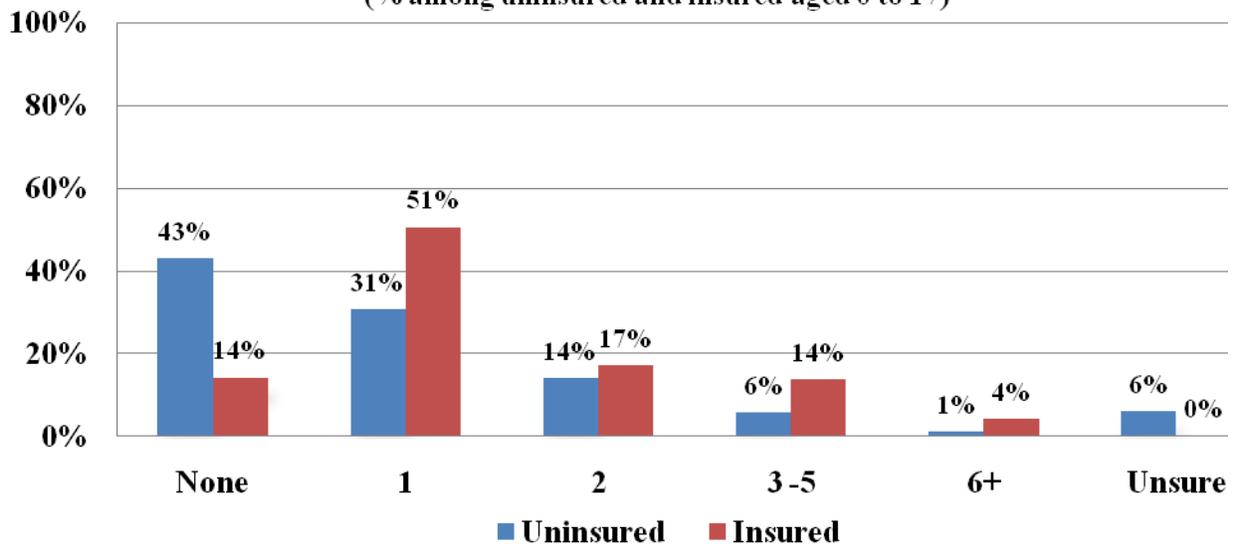
Data Source: 2008 Vermont Household Health Insurance Survey

Figure 24
 How many times have you seen a doctor or other health care professional during the past 12 months?
 (% among the uninsured and insured aged 0 to 17)



Data Source: 2008 Vermont Household Health Insurance Survey

Figure 25
 How many times have you visited a doctor or other health care professional during the past 12 months for routine or preventive care?
 (% among uninsured and insured aged 0 to 17)



Data Source: 2008 Vermont Household Health Insurance Survey

Table 38
Within the past 12 months, did you stay overnight in a hospital?
(Distribution for uninsured and insured among uninsured and insured children aged
0 to 17)

	Count		Distribution	
	Uninsured	Insured	Uninsured	Insured
Yes	133	5215	3%	4%
No	3493	121250	90%	95%
Unsure	0	74	0%	0%
Total	3626	126539	94%	99%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 39
Within the past 12 months, did you household seek medical care in a hospital
emergency room for any reason?
(Distribution for uninsured and insured among uninsured and insured children aged
0 to 17)

	Count		Distribution	
	Uninsured	Insured	Uninsured	Insured
Yes	437	20651	11%	16%
No	3189	105811	82%	83%
Unsure	0	77	0%	0%
Total	3626	126539	94%	99%

Data Source: 2009 Vermont Household Health Insurance Survey

3. Out of Pocket Health Care Expenses Cost and Financial Barriers to Care

On average, families with children under age 18 spent an average of \$2,566 out of pocket for medical expenses in the 12 months prior to the 2009 survey³. This represented, on average, 9% of the families' income. Families with one or more uninsured children under age 18 spent an average of \$4,842 out of pocket on medical expenses (Table 40). This compared to an average of \$2,501 spent by families with one or more insured children. Among these families with uninsured children average out of pocket expenses included \$802 for prescription medications, \$1,225 for dental and vision care, and \$2,814 for all other medical expenses.

When look at the distribution of families with one or more uninsured children under age 18 (Table 41), 60% of these families had out of pocket medical expenses of \$3,000 or more in 2009 and 37% had out of pocket expenses of \$5000 or more. This compares to 29% and 14% respectively among families with insured children. In 2009, only 12% of families with one or more uninsured children incurred out of pocket expenses of \$1,000 or less.

Families with an uninsured child or children spent an average of 19% of their family income on out of pocket medical expenses compared to an average of only 9% among families with an insured child or children. Nearly than half of the families with one or more uninsured children (48%) spent more than 10% of their family income on out of pocket medical expenses in 2009 (Table 42), compared to only 17% of families with one or more an insured child or children.

³ The values for expenses reported in this section are medical expenses for the family. They are not per capita medical expenses per child.

Table 40

Over the last 12 months, about how much has your family had to pay "out of pocket" for prescription medications, dental and vision care, all other medical expenses, including for doctors, hospitals, and tests.
(Averages for type of expense by type of health insurance coverage among families with children aged 0 to 17)

			Primary Type of Insurance			
	Uninsured	Insured	Private	Medicaid	Medicare	Military
Prescription	\$802	\$528	\$514	\$551	\$520	\$351
Dental and Vision	\$1,225	\$793	\$887	\$672	\$679	\$310
All Other Medical Expenses	\$2,814	\$1,181	\$1,280	\$1,064	\$616	\$492
Total Medical Expenses	\$4,842	\$2,501	\$2,681	\$2,287	\$1,816	\$1,152

Data Source: 2009 Vermont Household Health Insurance Survey

Table 41

Over the last 12 months, about how much has your family had to pay "out of pocket" for prescription medications, dental and vision care, all other medical expenses, including for doctors, hospitals, and tests.
(Distribution for uninsured and insured among families with children aged 0 to 17)

	Count		Distribution	
	Uninsured	Insured	Uninsured	Insured
\$250 or less	96	13,990	3%	11%
\$251 to \$500	215	12,167	6%	10%
\$501 to \$1,000	120	16,745	3%	13%
\$1,001 to \$1,500	155	16,891	4%	13%
\$1501 to \$2,000	206	11,830	6%	9%
\$2,001 to \$3,000	673	17,898	19%	14%
\$3,001 to \$4,000	451	9,299	12%	7%
\$4,001 to \$5,000	366	9,480	10%	7%
\$5,001 or more	1,343	18,239	37%	14%
Total	3,626	126,539	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 42
Medical Expenses as a Percentage of Family Income
(Distribution for uninsured and insured among families with children aged 0 to 17)

	Count		Distribution	
	Uninsured	Insured	Uninsured	Insured
0%	0	3,135	0%	2%
up to 1%	311	27,831	9%	22%
1.1% - 2%	120	22,096	3%	17%
2.1% - 3%	560	13,467	15%	11%
3.1% - 4%	273	12,163	8%	10%
4.1% - 5%	0	6,748	0%	5%
5.1% - 6%	258	5,718	7%	5%
6.1% - 7%	32	5,384	1%	4%
7.1% - 8%	253	4,086	7%	3%
8.1% - 9%	73	2,649	2%	2%
9.1% - 10%	0	2,166	0%	2%
10.1% - 15%	656	7,474	18%	6%
15.1% - 20%	188	2,762	5%	2%
20.1% - 30%	300	2,623	8%	2%
30.1% - 50%	273	2,625	8%	2%
> 50%	328	5,612	9%	4%
Total	3,626	126,539	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Uninsured children were significantly more likely to forgo care due to cost than their insured counterparts (Table 43). In late 2009, 14% (506) of uninsured children under age 18 did not get needed medical care from a doctor due to the cost of that care compared to less than 1% of insured children. There had been a significant increase in the percentage of uninsured children not getting needed medical care since 2005, when only 4% did not get needed medical care from a doctor due to its cost (Table 44). Twenty percent (733) of uninsured children under age 18 did not get needed dental care in 2009 compared to only 3% of children with health insurance. However, the percentage of uninsured children not getting needed dental care declined from 25% in 2005. Five percent of uninsured children under age 18 did not get needed mental health counseling.

The families of uninsured children experienced greater financial hardships due to medical expenses (Table 45). In late 2009, 49% (1,785) of families with and uninsured child or children under age 18 had problems paying medical bills for their family during the prior 12 months compared to 30% of families with an insured child or children. Thirty-one percent (1,134) of families with uninsured children were contacted at some time during the prior 12 months by a collection agency about owing money for unpaid medical bills.

However, the percentage of families with an uninsured child experiencing financial hardships has declined since 2005 (Table 46).

Table 43
During the past 12 months was there ever a time you needed ___ but could not get it because of the cost?
Rates for uninsured and insured
(% among uninsured and insured children aged 0 to 17)

	Count		Rate	
	Uninsured	Insured	Uninsured	Insured
Medical care from a doctor	506	582	14%	0%
Mental health care or counseling	170	569	5%	0%
Dental care including checkups	733	3,714	20%	3%
A diagnostic test	0	368	0%	0%
Prescription medicines	0	396	0%	0%
Skipped doses, or took smaller amounts of their prescription to make them last longer	158	573	4%	0%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 44
During the past 12 months was there ever a time you needed ___ but could not get it because of the cost?
Rates for uninsured by year
(% among uninsured children aged 0 to 17)

	Count			Rate		
	2005	2008	2009	2005	2008	2009
Medical care from a doctor	261	72	506	4%	2%	14%
Mental health care or counseling	168	92	170	3%	2%	5%
Dental care including checkups	1,626	700	733	25%	18%	20%
A diagnostic test	--	48	0	--	1%	0%
Prescription medicines	363	145	0	6%	4%	0%
Skipped doses, or took smaller amounts of their prescription to make them last longer	160	24	158	2%	1%	4%

Data Source: 2005, 2008 & 2009 Vermont Household Health Insurance Survey

Table 45
During the past 12 months...
Rates for uninsured and insured
(% among uninsured and insured children aged 0 to 17)

	Count		Rate	
	Uninsured	Insured	Uninsured	Insured
Were there times that there were problems paying for medical bills for anyone in your household?	1,785	37,465	49%	30%
Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?	1,134	27,145	31%	21%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 46
During the past 12 months...
Rates for uninsured by year
(% among uninsured children aged 0 to 17)

	Count			Rate		
	2005	2008	2009	2005	2008	2009
Were there times that there were problems paying for medical bills for anyone in your household?	3,835	2,438	1,785	58%	63%	49%
Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?	2,844	1,491	1,134	43%	39%	31%

Data Source: 2005, 2008 & 2009 Vermont Household Health Insurance Survey

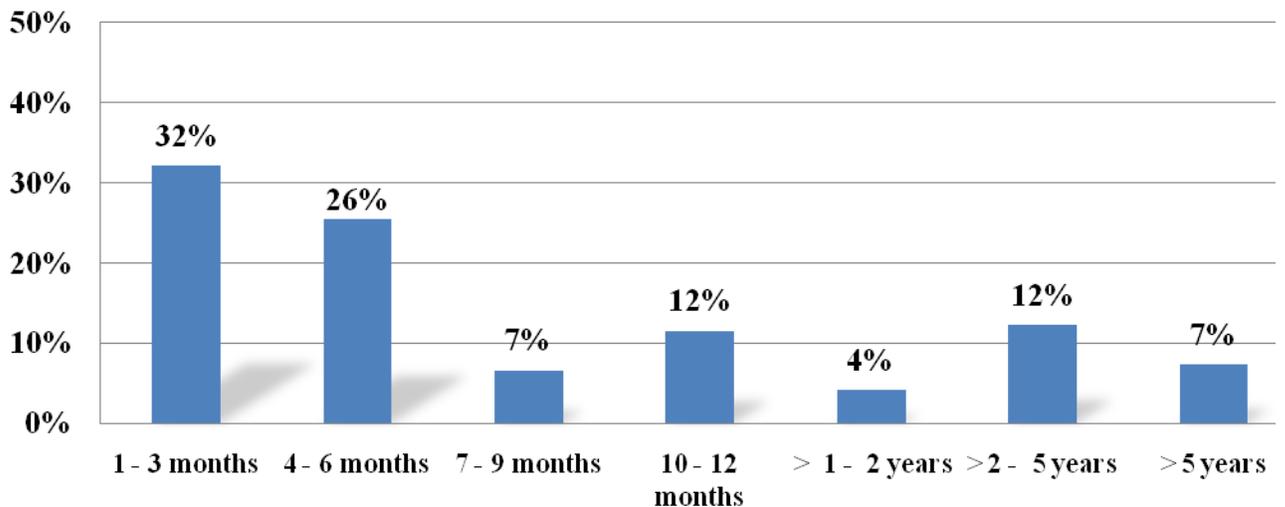
4. Characteristics of Uninsurance

In late 2009, 24% (868) of uninsured children aged 0 to 17 had been without health insurance coverage for more than a year (Figure 26 and Table 47). This is significantly less than the 55% without coverage for more than a year in 2005. Fifty-eight percent of uninsured children in 2009 were without coverage for one to six months and 18% of uninsured children were without coverage for 7 to 12 months.

The cost of health insurance remained the primary barrier to obtaining coverage (Figure 27 and Table 48). In 2009, 69% of uninsured children lacked health insurance coverage was the cost of health insurance and 34% lacked coverage because a parent could no longer afford the premiums for their employer sponsored health insurance. Twenty-six percent of uninsured children lost coverage when a parent lost employment.

Among uninsured children under age 18 with some type of coverage during the prior 12 months, 65% (1,792) had health insurance through an employer (Figure 28 and Table 49). This was a significant increase from 2008 when 42% had prior coverage through ESI. In late 2009, 23% (4,896) of uninsured adults with prior health insurance had coverage through state health insurance: 15% Dr. Dynasaur, 6% Medicaid, 4%, and 1% with coverage through Catamount Health.

Figure 26
How long have you been without health insurance?
(% among uninsured aged 0 to 17)



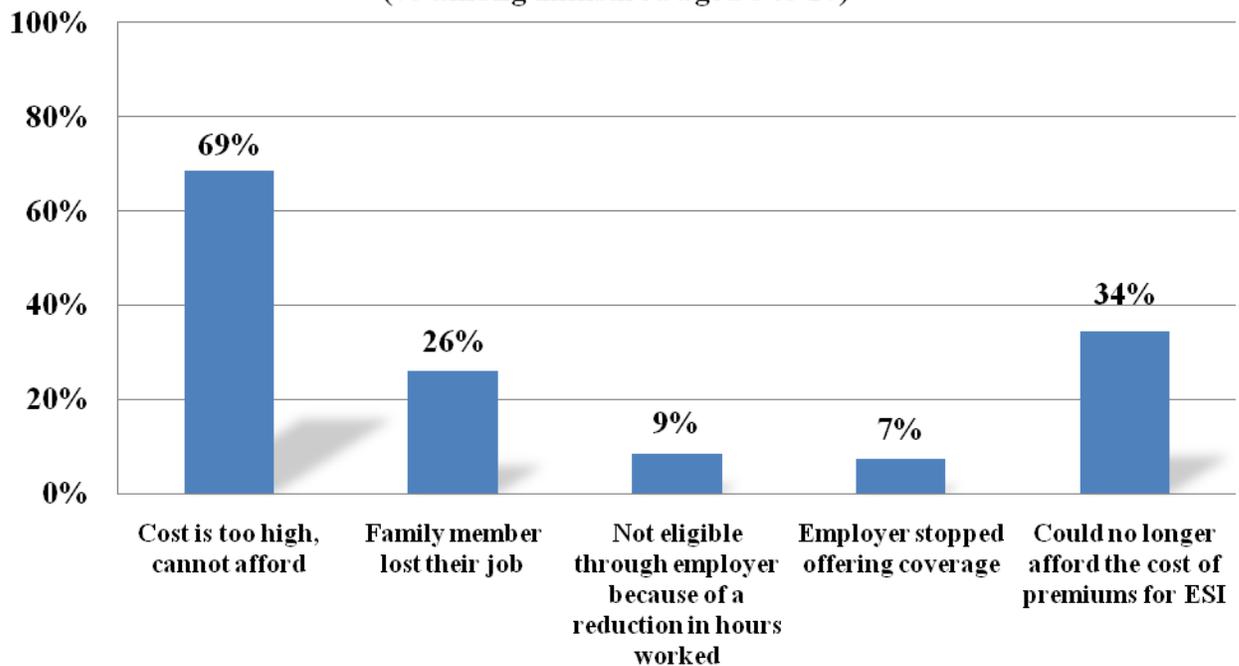
Data Source: 2009 Vermont Household Health Insurance Survey

Table 47
How long have you been without health insurance?
(Distribution by year among uninsured children aged 0 to 17)

	Count			Rate		
	2005	2008	2009	2005	2008	2009
1 to 6 months	2,131	1,649	2,095	32%	43%	58%
7 to 12 months	607	660	663	9%	17%	18%
More than one year	3,635	1,443	868	55%	37%	24%
Unsure	207	116	0	3%	3%	0%
Total	6,580	3,869	3,626	100%	100%	100%

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

Figure 27
What is the reason for lack of coverage?
(% among uninsured aged 0 to 17)



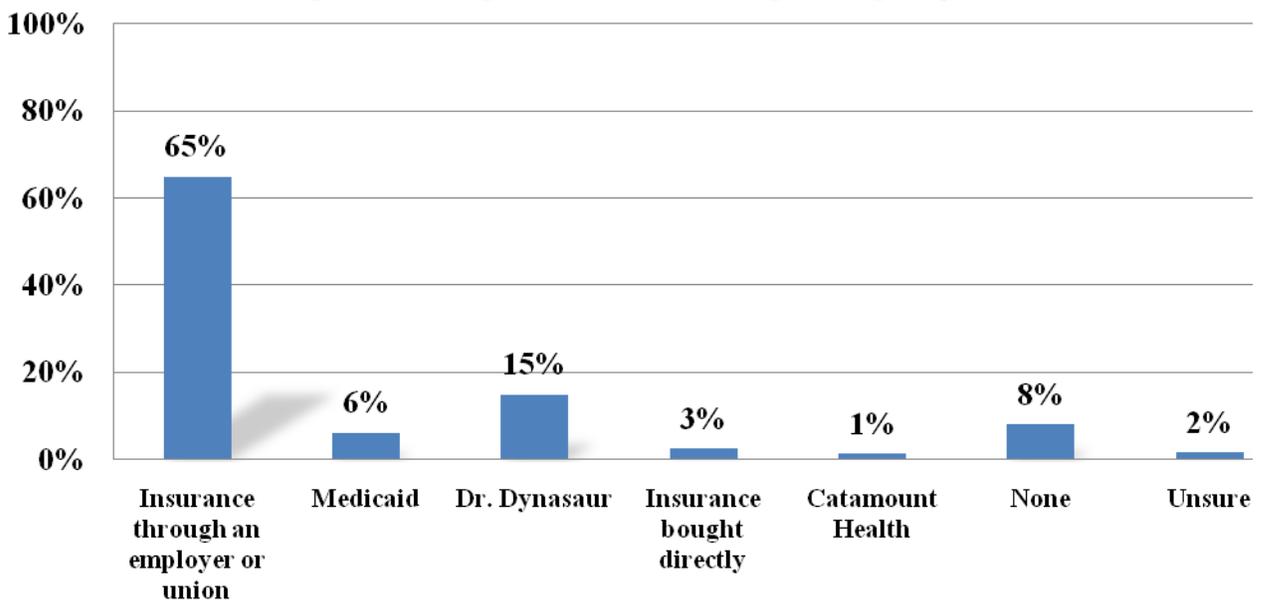
Data Source: 2009 Vermont Household Health Insurance Survey

Table 48
Is this a reason why person no longer has health insurance coverage?
(2009 rates among uninsured children aged 0 to 17)

	Count	Rate
Cost is too high, cannot afford	2,491	69%
Could no longer afford the cost of premiums for ESI	1,247	34%
Family member lost their job	941	26%
Not eligible through employer because of a reduction in hours worked	310	9%
Employer stopped offering coverage	263	7%

Data Source: 2009 Vermont Household Health Insurance Survey

Figure 28
What type of health insurance coverage did resident have during the past 12 months?
(% among uninsured aged 0 to 17 with coverage during the prior 12 months)



Data Source: 2009 Vermont Household Health Insurance Survey

Table 49
What type of health insurance coverage did resident have during the past 12 months?
(Distribution by year among uninsured children aged 0 to 17 with health insurance
coverage during the prior 12 months)

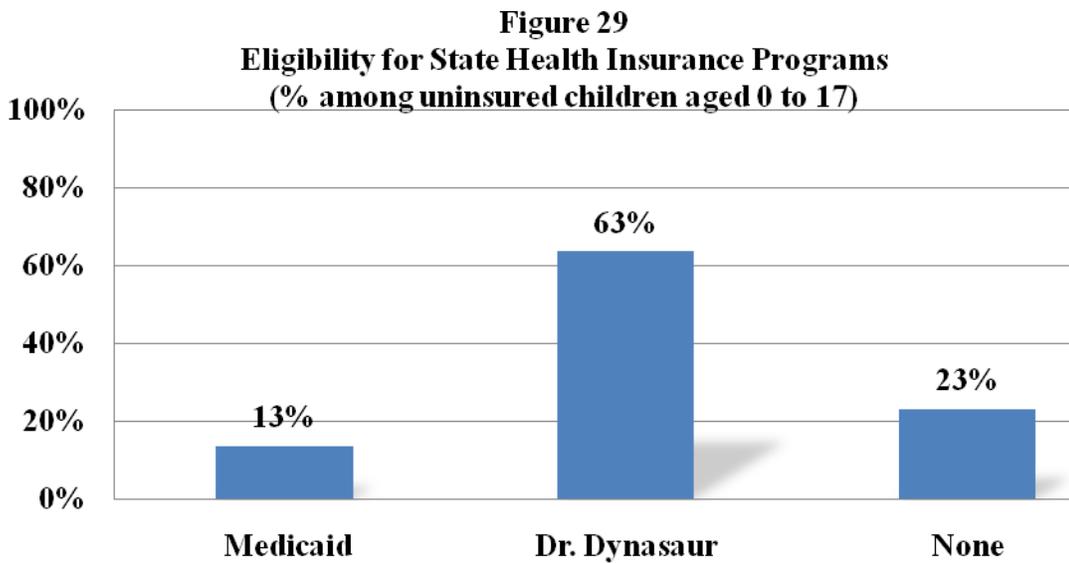
	Count		Distribution	
	2008	2009	2008	2009
Private health insurance through an employer or union	976	1,792	42%	65%
Medicaid	104	172	4%	6%
Dr. Dynasaur	872	414	38%	15%
Private health insurance bought directly, paid out of pocket	36	69	2%	3%
Catamount Health	21	40	1%	1%
Some other type of insurance	117	0	5%	0%
None	184	223	8%	8%
Unsure	0	48	0%	2%
Total	2,309	2,758	100%	100%

Data Source: 2008, 2009 Vermont Household Health Insurance Surveys

5. Eligibility to Enroll in State Sponsored Health Insurance and Potential Enrollment in the Health Exchange

Eligibility for Current State Health Insurance Programs

In late 2009, 77% (2,787) of uninsured children aged 0 to 17 were eligible for coverage through current state health insurance programs (Figure 29 and Table 50)⁴. Thirteen percent (486) were eligible for coverage through Medicaid while 63% (2,301) were eligible for Dr. Dynasaur. Twenty-three percent (839) of uninsured children under age 18 did not meet the eligibility requirements for current state health insurance programs.



Data Source: 2009 Vermont Household Health Insurance Survey

Table 50
Eligibility for State Health Insurance Programs
(% among uninsured children aged 0 to 17)

	Count	Rate
Medicaid	486	13%
Dr. Dynasaur	2,301	63%
None	839	23%
Total	3,626	100%

Data Source: 2009 Vermont Household Health Insurance Survey

⁴ A description of the eligibility criteria for state health insurance programs is provided in Appendix 2.

Potential Enrollment in the Health Exchange

Under the guidelines in the Patient Protection and Affordable Care Act (PPACA), 81% (2,941) of uninsured children under age 18 would be eligible for coverage under the expanded Medicaid program or their family would be eligible for some level of premiums assistance (tax credits) to assist in purchasing health insurance through the health exchange (Table 51). Nineteen percent of uninsured children would be eligible for Medicaid and 62% reside in families that would be eligible for tax credits to assist in the purchase of health insurance through the exchange; 4% with incomes between 133% and 150% of FPL, 23% with incomes between 150% and 200% of FPL, 18% with incomes between 200% and 250% of FPL, 13% with incomes between 250% and 300% of FPL, and 4% with incomes between 300% and 400% of FPL.

Nineteen percent (685) of uninsured children under age 18 live in families with incomes of greater than 400% of FPL and would not qualify for tax credits.

Table 52 summarizes uninsured residents under age 18 by eligibility for current state health insurance in conjunction with the new PPACA guidelines. Overall, 77% (2,787) meet the eligibility for current state health insurance programs and an additional 4% reside in families that would meet the income requirements for tax credits to assist in the purchase of health insurance through the exchange.

Table 51
New PPACA Guidelines for Medicaid Eligibility and Premium Subsidy Levels
through the Health Exchange
(% among uninsured children aged 0 to 17)

	Count	Rate
Eligible for Medicaid	675	19%
Income 133% - 150% FPL	158	4%
Income 150% - 200% FPL	834	23%
Income 200% - 250% FPL	655	18%
Income 250% - 300% FPL	465	13%
Income 300% - 400% FPL	154	4%
Income > 400% FPL	685	19%
Total	3,626	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 52
Distribution of Uninsured Adults Children aged 0 to 17 by Eligibility for Current State Health Insurance Programs and New PPACA Guidelines

	Count	Rate
Current State Programs		
Medicaid	486	13%
Dr. Dynasaur	2,301	63%
New PPACA Guidelines for Medicaid Eligibility and Premium Subsidy Levels through Health Exchange		
Income 300% - 400% FPL	154	4%
Income > 400% FPL	685	19%
Total	3,626	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 53 provides a summary for the entire Vermont population under age 18 and shows the distribution by currently insured and the uninsured based on the income guidelines established in PPACA. Table 54 provides a summary that also incorporates current state health insurance programs.

Among children under age 18, 97.2% have current coverage and another 0.5% would be eligible for Medicaid coverage under the new PPACA guidelines. Another 6% live in families that would meet the income guidelines for tax credits to assist in the purchase of health insurance through the exchange. Less than 1% (685) of children under age 18 would not be eligible for Medicaid, live in a family meeting the income guidelines for tax credits, or have current health insurance coverage.

When factoring in current state health insurance programs, there are still less than 1% of children under age 18 that would not be eligible for current state health programs, Medicaid under the expanded income guideline, live in a family meeting the income guidelines for tax credits, or have current health insurance coverage.

Table 53
Coverage Summary of all Vermont Children aged 0 to 17
(Currently insured and PPACA income categories for the uninsured)

	Count	Rate
Currently Insured	126,540	97.2%
New PPACA Guidelines for Medicaid Eligibility and Premium Subsidy Levels through Health Exchange		
Eligible for Medicaid	675	0.5%
Income 133% - 150% FPL	158	0.1%
Income 150% - 200% FPL	834	0.6%
Income 200% - 250% FPL	655	0.5%
Income 250% - 300% FPL	465	0.4%
Income 300% - 400% FPL	154	0.1%
Income > 400% FPL	685	0.5%
Total	130,166	100.0%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 54
Coverage Summary of all Vermont Children aged 0 to 17
(Currently insured, uninsured eligible for state health insurance coverage, and PPACA income categories for the uninsured)

	Count	Rate
Currently Insured	126,540	97.2%
Uninsured		
Eligible for Medicaid	486	0.4%
Eligible for Dr. Dynasaur	2,301	1.8%
New PPACA Guidelines for Medicaid Eligibility and Premium Subsidy Levels through Health Exchange		
Income 300% - 400% FPL	154	0.1%
Income > 400% FPL	685	0.5%
Total	130,166	100.0%

Data Source: 2009 Vermont Household Health Insurance Survey

III. Analysis of the Underinsured

To adequately measure underinsurance, it is important to first define what it means. In simplest terms, underinsurance is the absence of adequate health insurance coverage. It is often linked to the amount of out-of-pocket costs relative to income, the level of covered health benefits, and the ability to access medical care.

Beyond this general description there is currently no consensus on the definition of underinsurance or how to measure it. Researchers seem to agree, however, on a conceptual framework of underinsurance. This framework focuses on three aspects of adequate health care coverage including:

Economic: Does an insured person have the ability to pay for health care needs and out of pocket costs (premiums, co-pays, deductibles). For example, did out of pocket costs or insurance deductibles exceed a certain percentage of a family's income.

Structural: Does an insured person's coverage provide a set of benefits that sufficiently meets their health care needs? For example, did a person delay, not get care, or suffer undue hardships because insurance did not sufficiently cover the cost of care or does the person's coverage even pay for needed prescription drugs or behavioral health needs.

Attitudinal: Is an insured person satisfied with their health care coverage or their perception of unmet health care needs. For example, self-ratings of one's insurance or concerns about a loss of insurance coverage.

Defining the Underinsured

Underinsurance is generally only ascribed to residents who are covered by private insurance and under the age of 65.

The prevailing model of underinsurance focuses on an economic model. This model of underinsurance is based on a framework of adequate health care coverage that has been used in the underinsurance literature.⁵ This model, developed by the Commonwealth Fund, has been used in several published articles. Using this model, Cathy Schoen of the Commonwealth Fund has presented a summary of underinsurance in the United States to the US Senate.⁶

Based on the prevailing definition of underinsurance which focuses on economic factors, the current report also used economic factors only to assess underinsurance. Several

⁵Schoen, C., Collins, S.R., Kriss, J.L., & Doty, M.M. (2008). How many are underinsured? Trends among U.S. adults, 2003 and 2007. *Health Affairs*, 27, w298-w309.

⁶Schoen, Cathy (2009), Insurance Design Matters: Underinsured Trends, Health And Financial Risks, and Principles for Reform, Invited Testimony Hearing on "Addressing the Underinsured in National Health Reform," U.S. Senate Health, Education, Labor and Pensions Committee, February 24, 2009

questions were included in the 2008 and 2009 Vermont Household Health Insurance Surveys which address these factors. Provided below are survey questions which were factored into modeling of the underinsured.

Economic

- How much does family pay per year in Rx expenses? (2008, 2009)
- How much does family pay per year on dental and vision care? (2008, 2009)
- How much does family pay per year on all other health care? (2008, 2009)
- What is the annual deductible for person's health insurance? (2008, 2009)
- Annual Family Income (2008, 2009)

A person is (economically) underinsured if they reside in a family with...

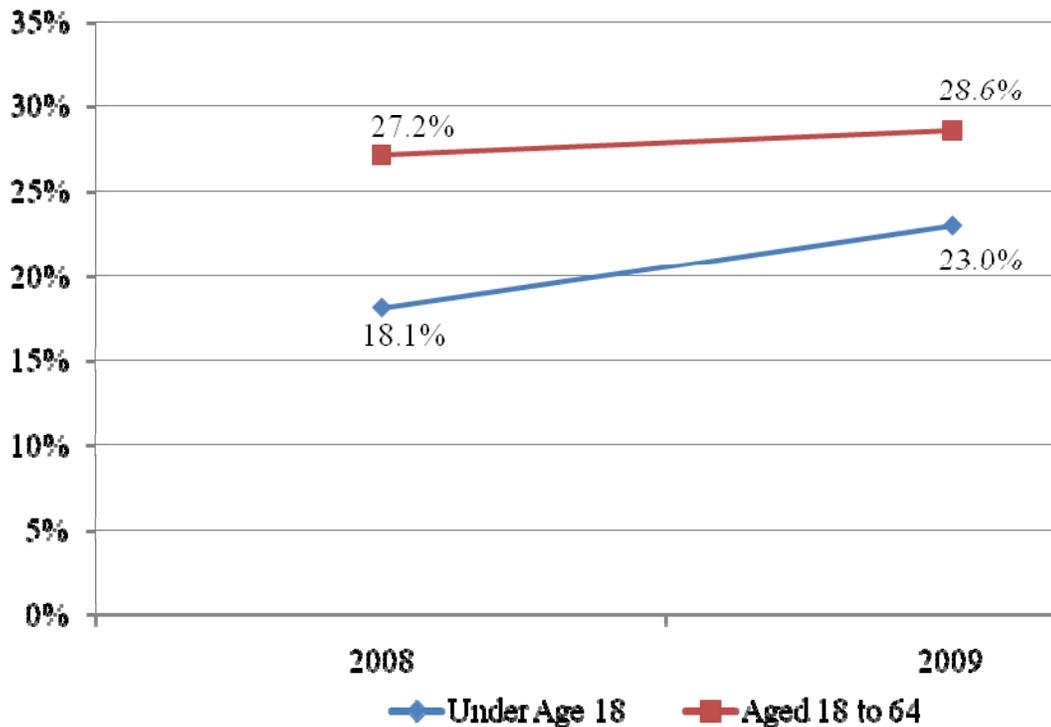
1. Actual out of pocket expenses excluding monthly insurance premiums that exceed 10% of a family's annual income among those whose income is 200% of federal poverty level or greater, or
2. Actual out of pocket expenses excluding monthly insurance premiums that exceed 5% of a family's annual income among those whose income is less than 200% of federal poverty level, or
3. A deductible for a health insurance plan that exceeds 5% of a family's annual income.

In this section, analyses are conducted using the most recent available data for the specific outcome variable. While most outcome variables of interest were included in the 2009 administration of the Vermont Household Health Insurance Survey, occasionally data are analyzed using the 2008 administration when 2009 data are unavailable.

A. Summary

In late 2009, 27.9% of all Vermont residents under the age of 65 were underinsured. This represents a total of 160,406 residents.

Figure 30
Percent Underinsured Among Residents Under Age 65
(% by age cohort among residents with private health insurance)



Data Source: 2008, 2009 Vermont Household Health Insurance Surveys

Among adults aged 18 to 64 with private insurance, 28.6% or 80,458 Vermonters were considered underinsured in 2009. This is a slight increase in the percentage of underinsured residents under age 65 in 2008 (27.2% or 79,948). Among children under age 18, 23.0% (16,813) of those covered by private health insurance were considered underinsured in 2009. Compared to 2008, this is an increase of 4.9 percentage points among children (18.1% or 13,812) who were underinsured (Figure 30 and Table 55).

Table 55
Percent Underinsured by Age Cohort and Year
(Residents under age 65)

	Count		Rate	
	2008	2009	2008	2009
<18				
Not Underinsured	62,428	56,398	81.9%	77.0 %
Total Underinsured	13,812	16,813	18.1%	23.0 %
Total	76,240	73,211	100.0%	100.0%
18-64				
Not Underinsured	214,015	200,903	72.8%	71.4%
Total Underinsured	79,948	80,458	27.2%	28.6%
Total	293,963	281,361	100.0%	100.0%

Data Source: 2008, 2009 Vermont Household Health Insurance Surveys

Among uninsured adults, 40% were underinsured due to high deductibles in 2009 while 32% had health care expenses which exceeded 10% of their family income and 29% were underinsured due to both high deductibles and excessive health care expenses. Compared to 2008, a smaller percentage was underinsured due to health care expenses only while the percentage of privately insured adults underinsured due to both health care expenses and high deductibles increased (Table 56).

Over half of privately insured children under the age of 18 classified as underinsured were underinsured due to high deductibles (53%) while 27% were underinsured due to excessive health care expenses and 20% were underinsured due to both expenses and deductibles. Compared to 2008, the percentage of underinsured children due to deductibles increased while those classified as underinsured due to both expenses and deductibles decreased.

Table 56
Reason for Being Underinsured by Age Cohort and Year
(Residents under age 65)

	Count		Rate	
	2008	2009	2008	2009
<18				
Underinsured due to deductible	7,039	8,864	51%	53%
Underinsured due to health care expenses	3,706	4,511	27%	27%
Underinsured due to both deductible and expenses	3,067	3,437	22%	20%
Total	13,812	16,813	100%	100%
18-64				
Underinsured due to deductible	33,149	31,855	41%	40%
Underinsured due to health care expenses	27,878	25,590	35%	32%
Underinsured due to both deductible and expenses	18,921	23,012	24%	29%
Total	79,948	80,458	100%	100%

Data Source: 2008, 2009 Vermont Household Health Insurance Surveys

B. Underinsured Adults Aged 18 to 64

This section provides a summary of the population of privately insured Vermont residents aged 18 to 64. In 2009, the total population of privately insured Vermont residents aged 18 to 64 was 281,361. The percentages reported in this section are based on this population and reflect the percentage among adults under the age of 65 and not the entire Vermont population.

In 2009, 28.6% or 80,458 Vermonters aged 18 to 64 with private insurance were considered underinsured.

1. Demographic Variables

This section examines demographic characteristics of the 80,458 underinsured adults in 2009.

2009 Rate of Underinsured Adults Aged 18 to 64 by Demographic Characteristics

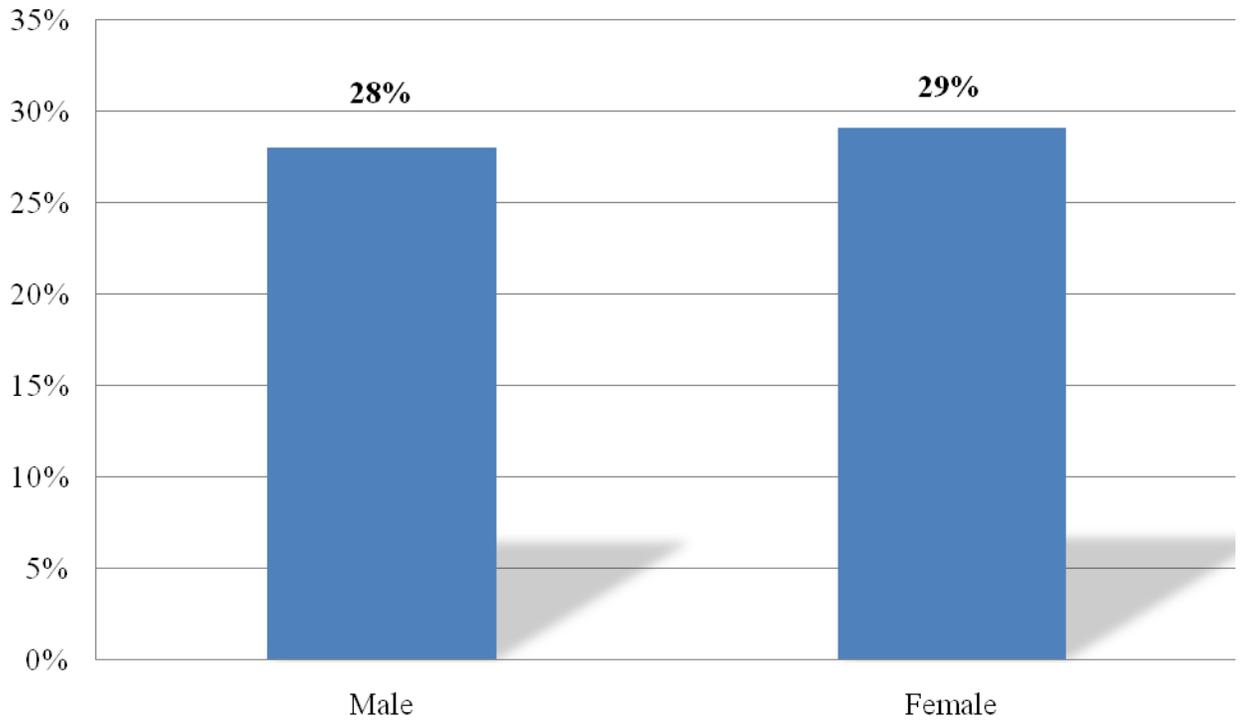
There were no major differences between the proportion of male residents who were underinsured compared to female residents considered underinsured (28% among male residents compared to 29% among female residents), as shown in Figure 31 and Table 57.

The highest underinsured rates occurred among the youngest age cohort (Figure 32 and Table 58). Privately insured Vermonters aged 18 to 24 had the highest underinsured rate of 39% compared to 31% or less for those in other age cohorts. The lowest rate of underinsurance occurred among 45 to 54 year olds, where only 23% of those privately insured were underinsured. Among adults 30 and younger, the rates of underinsurance in 2009 were:

- 30% among adults aged 18 to 20
- 32% among adults aged 18 to 22
- 39% among adults aged 18 to 27
- 37% among adults aged 18 to 30

There were significant differences in the percentage of privately insured adults aged 18 to 64 who were underinsured by county (Figure 33 and Table 59). The highest rate occurred among adults in Bennington County (41%) in 2009. The counties with the lowest percentage of underinsured residents were Grand Isle where only 16% of privately insured adults aged 18 to 64 were underinsured and Franklin County (20%).

Figure 31
Is resident underinsured?
(% by gender among residents aged 18 to 64)



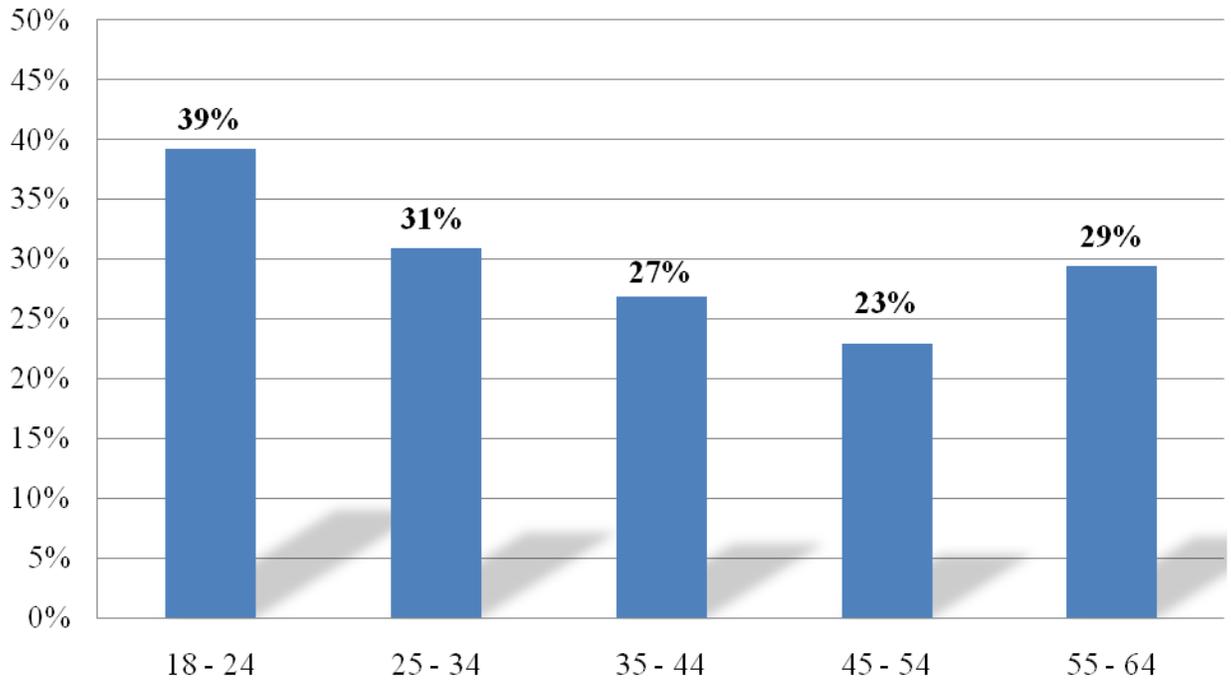
Data Source: 2009 Vermont Household Health Insurance Surveys

Table 57
Percent Underinsured by Gender
Rates and Distribution

	Count	Rate	Distribution
Male	38,884	28%	48%
Female	41,574	29%	52%
Total	80,458	29%	100%

Data Source: 2009 Vermont Household Health Insurance Surveys

Figure 32
Is resident underinsured?
 (% by age among residents aged 18 to 64)



Data Source: 2009 Vermont Household Health Insurance Surveys

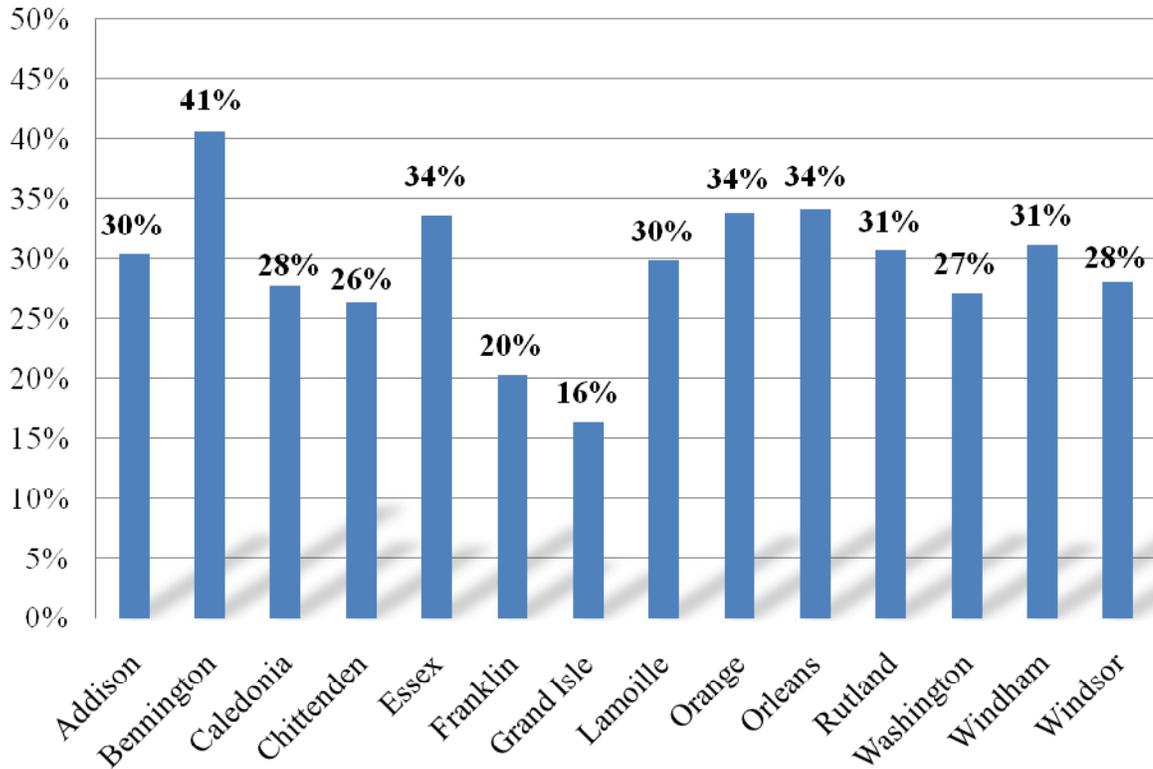
Table 58
Percent Underinsured by Age
Rates and Distribution

	Count	Rate	Distribution
18 - 24	14,004	39%	17%
25 - 34	12,607	31%	16%
35 - 44	16,191	27%	20%
45 - 54	17,566	23%	22%
55 - 64	20,090	29%	25%
Total (18-64)	80,458	29%	100%

18-20	5,145	30%	6%
18-22	8,450	32%	11%
18-27	15,982	39%	20%
18-30	19,516	37%	24%

Data Source: 2009 Vermont Household Health Insurance Surveys

Figure 33.
Is resident underinsured?
(% by county among residents aged 18 to 64)



Data Source: 2009 Vermont Household Health Insurance Surveys

Table 59
Percent Underinsured by County
Rates and Distribution

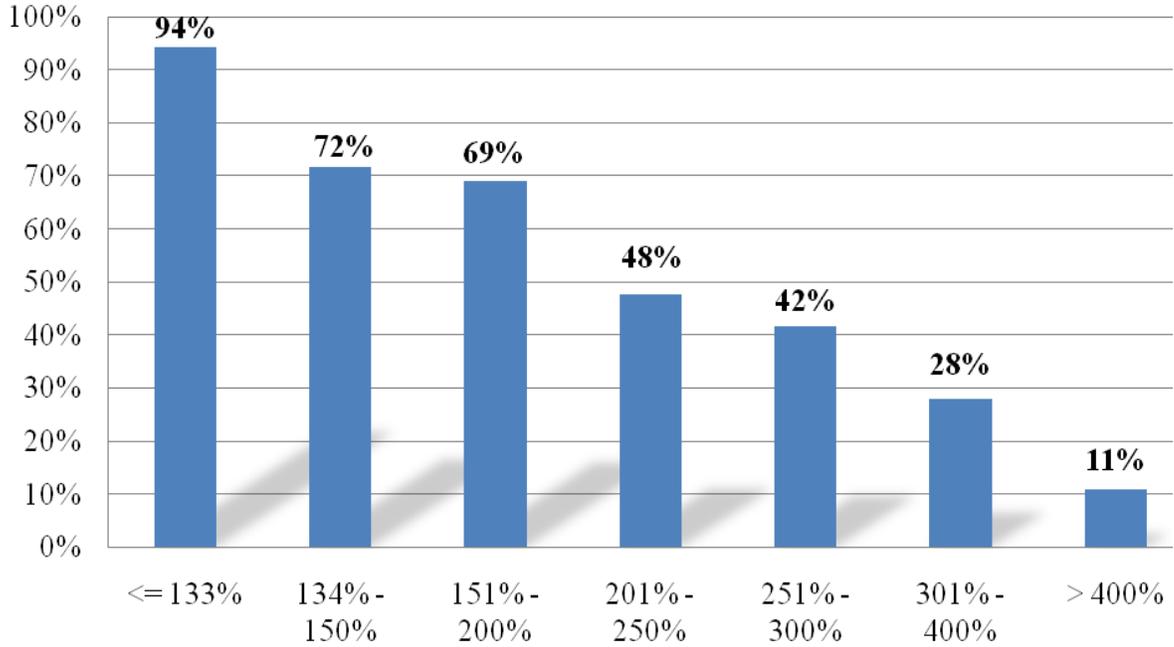
	Count	Rate	Distribution
Addison	4,820	30%	6%
Bennington	6,055	41%	8%
Caledonia	3,409	28%	4%
Chittenden	21,371	26%	27%
Essex	668	34%	1%
Franklin	4,259	20%	5%
Grand Isle	576	16%	1%
Lamoille	3,147	30%	4%
Orange	4,645	34%	6%
Orleans	3,273	34%	4%
Rutland	8,377	31%	10%
Washington	7,197	27%	9%
Windham	5,643	31%	7%
Windsor	7,017	28%	9%
Total	80,458	29%	100%

Data Source: 2009 Vermont Household Health Insurance Surveys

The percentage of privately insured adults considered underinsured declines with increasing income, not surprisingly. For all family incomes below 200% FPL, the majority of adults were classified as underinsured in late 2009. Almost all (94%) with family incomes less than 134% were underinsured (Figure 34 and Table 60). Among those with family incomes between 134% and 150%, 72% of insured adults were underinsured and 69% were underinsured among those with family incomes between 151% and 200%. For privately insured adults with family incomes above 200% FPL; 48% were underinsured among those with family incomes between 201% and 250% of FPL, 42% were underinsured among those with family incomes between 251% and 300% of FPL; 28% were underinsured among those with family incomes between 301% and 400% of FPL, and 11% were underinsured among those with family incomes greater than 400% of FPL. Among other income groups, the rate of underinsurance in 2009 was:

- 70% among those with a family income between 134% and 200% of FPL
- 81% among those with a family income of 200% of FPL or less

Figure 34
Is resident underinsured?
(% by family income as a percent of Federal Poverty Level among
residents aged 18 to 64)



Data Source: 2009 Vermont Household Health Insurance Surveys

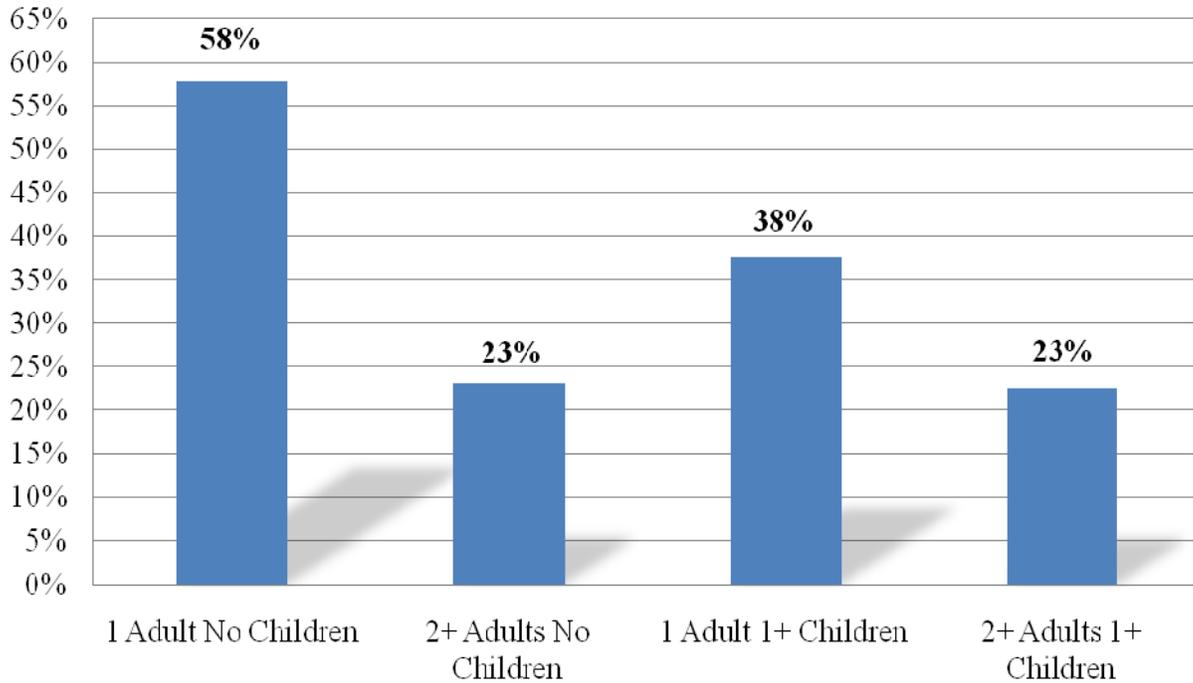
Table 60
Percent Underinsured by Annual Family Income (% FPL)
Rates and Distribution

	Count	Rate	Distribution
<= 133%	15,260	94%	19%
134% - 150%	3,205	72%	4%
151% - 200%	10,692	69%	13%
201% - 250%	11,426	48%	14%
251% - 300%	8,469	42%	11%
301% - 400%	15,765	28%	20%
> 400%	15,641	11%	19%
Total	80,458	29%	100%
134% - 200%	13,898	70%	17%
<= 200%	29,157	81%	36%
> 200%+	51,301	21%	64%

Data Source: 2009 Vermont Household Health Insurance Surveys

Twenty-three percent of married Vermonters aged 18 to 64 and privately insured were considered underinsured compared to 41% of those that were not currently married. The highest rates of underinsurance occurred among single adult households (Figure 35 and Table 61). In late 2009, 58% of adults residing in single adult families (without children) were underinsured. Only 23% of families with two or more adults and no children were underinsured. Among families with children, 38% of single parents were underinsured compared to 23% of adults in families with two parents.

Figure 35
Is resident underinsured?
(% by family composition among residents aged 18 to 64)



Data Source: 2009 Vermont Household Health Insurance Surveys

Table 61
Percent Underinsured by Family Composition
Rates and Distribution

	Count	Rate	Distribution
1 Adult No Children	24,222	58%	30%
2+ Adults No Children	23,700	23%	29%
1 Adult 1+ Children	4,182	38%	5%
2+ Adults 1+ Children	28,129	23%	35%
Unsure	225	45%	0%
Total	80,458	29%	100%

Data Source: 2009 Vermont Household Health Insurance Surveys

2009 Distribution of Underinsured Adults Aged 18 to 64 by Demographic Characteristic

The distribution of the underinsured provides a summary of the percentage of uninsured adults aged 18 to 64 in a specific demographic group. In late 2009, the distribution of underinsured adults aged 18 to 64 was evenly split among male (48%) and female (52%) residents (Table 57). Similarly, underinsurance was roughly evenly split across age groups (Table 58).

Geographically, the largest number of uninsured adults resided in Chittenden County. Twenty-seven percent of underinsured adults in 2009 lived in Chittenden County. Another 10% of underinsured adults resided in Rutland County (Table 59).

Nineteen percent of underinsured adults in Vermont lived in families with incomes below 134% of FPL (Table 60). Sizeable proportions of privately insured adults classified as underinsured can also be found in higher income groups. Among those with family incomes between 301% and 400% FPL, 20% are underinsured and another 19% of adults are underinsured among those with family incomes over 400% FPL.

Fifty-eight percent of the underinsured are currently married. Thirty percent of the underinsured live in single adult families without children while 35% live in two adult households with children.

2. Employment Characteristics

As a benchmark, in late 2009 80% of privately insured Vermont residents aged 18 to 64 were employed. Among adults aged 18-64 classified as underinsured, 74% (59,371) were employed while 26% (21,087) were not working for pay (Table 62).

2009 Rate of Underinsured Adults Aged 18 to 64 by Employment Characteristic

Among employed Vermonters aged 18 to 64 and privately insured, 26% were underinsured in 2009 (Figure 36). Among full time employees, 25% were underinsured in 2009 while 33% of part time employees were underinsured (Figure 37 and Table 63).

The rates of underinsurance are highest among employees making between \$9.00 and \$15 per hour (Figure 38 and Table 64). Among workers earning less than \$9.00 per hour in 2009, 34% were underinsured. The rates of underinsurance were 44% among those earning between \$9.00 and \$12.00 and 43% among employees earning between \$12.00 and \$15.00 per hour. Thirty percent or less of privately insured workers making over \$15 were underinsured.

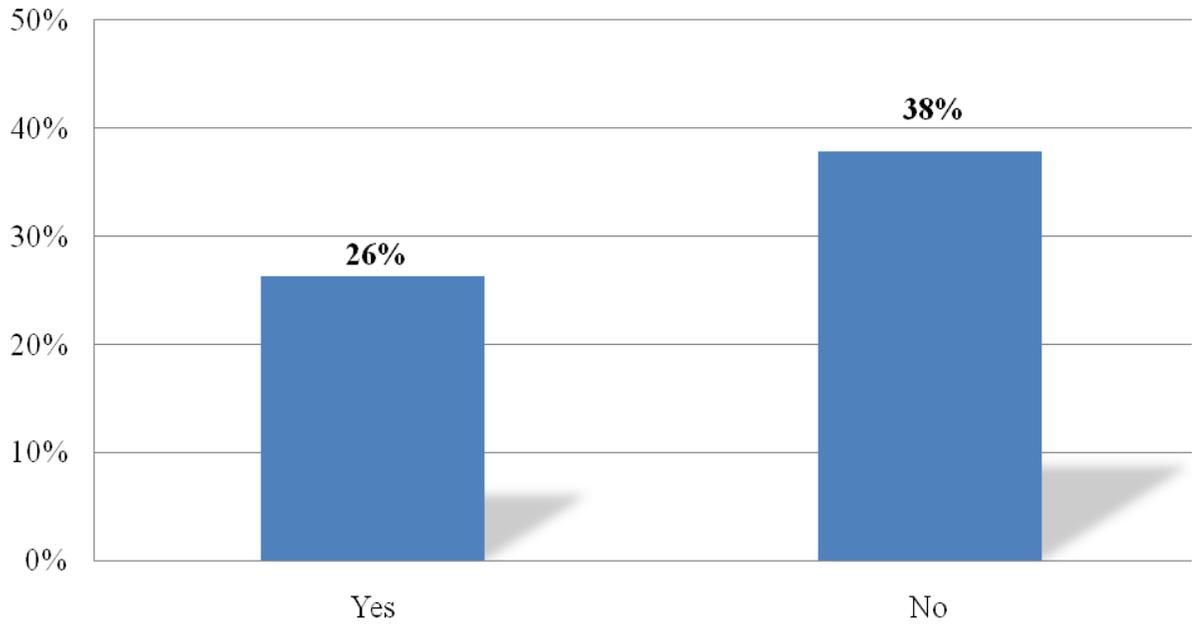
In late 2009, 29% of employees working for private companies were underinsured, however underinsurance was highest among those working in a family business or farm (41% were underinsured). Among those who are self-employed 35% were underinsured. Underinsurance was highest in the food preparation and service sector (41% were underinsured), grounds cleaning and maintenance (38% were underinsured), personal care services (38% were underinsured), and social service sector (37% were underinsured).

The rate of underinsurance is highest among the small and medium sized companies as measured by the number of employees (Figure 39 and Table 65). The highest rate of underinsurance occurred among firms with 2 to 9 employees where 39% of privately insured employees were underinsured in 2009. The rate of underinsurance did not go below 25% until firms had 200 or more employees.

2009 Distribution of Underinsured Adults Aged 18 to 64 by Employment Characteristic

By hours worked, 76% of underinsured employees work full time while 23% work part time (Table 63). Thirty-two percent earn less than \$15.00 per hour (Table 64). Sixty-four percent of underinsured employed adults aged 18 to 64 worked for private companies while 17% were self-employed. In 2009, 34% of underinsured adults worked for firms with fewer than 50 employees while 35% worked for firms with more than 100 employees.

Figure 36
Is resident underinsured?
(Rate: % by whether person is working among residents aged 18 to 64)



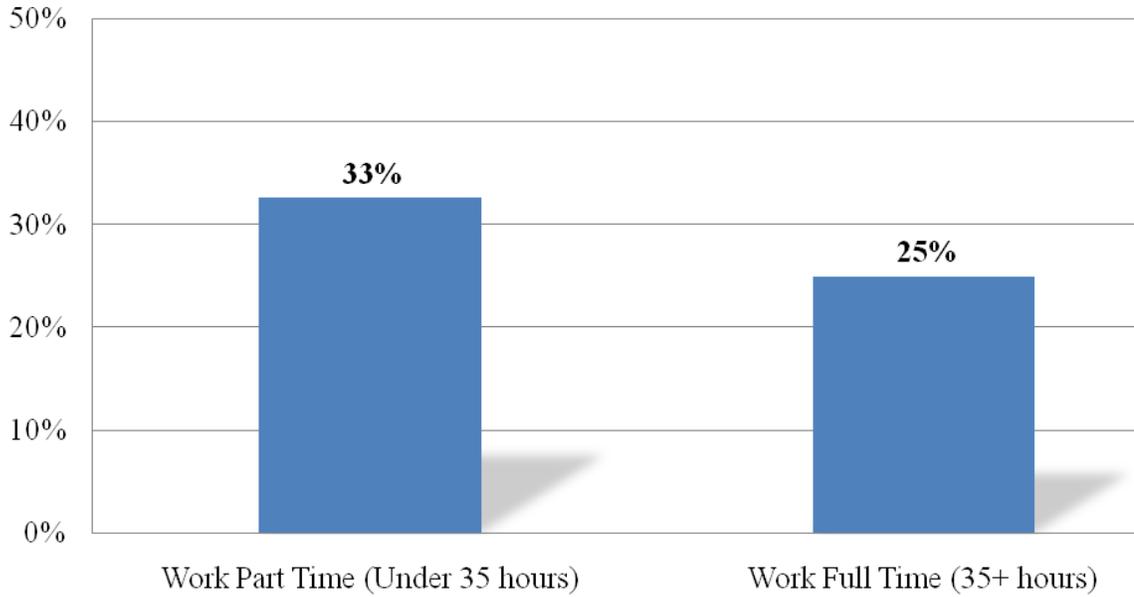
Data Source: 2009 Vermont Household Health Insurance Surveys

Table 62
Percent Underinsured by Whether Person is Working
Rates and Distribution

	Count	Rate	Distribution
Yes	59,371	26%	74%
No	21,087	38%	26%
Total	80,458	29%	100%

Data Source: 2009 Vermont Household Health Insurance Surveys

Figure 37
Is resident underinsured?
 (% by whether person works full or part time among residents aged 18 to 64)



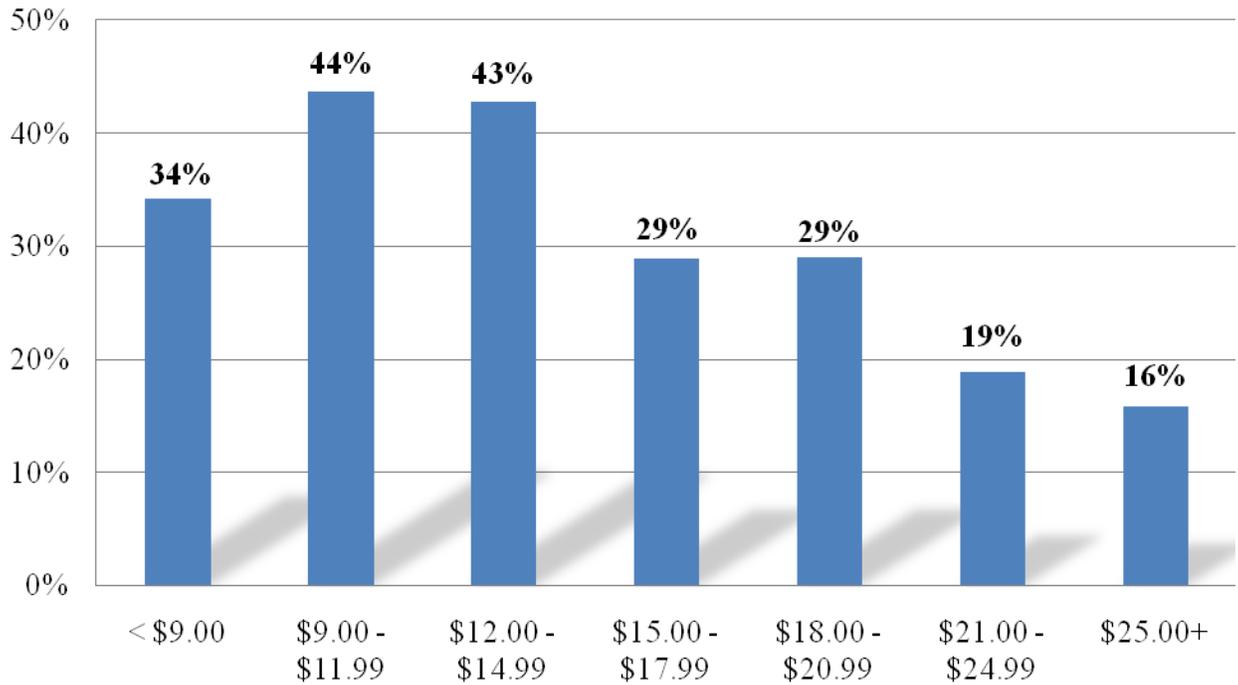
Data Source: 2009 Vermont Household Health Insurance Surveys

Table 63
Percent Underinsured by Whether Person is Working Full or Part Time
Rates and Distribution

	Count	Rate	Distribution
Work Part Time (Under 35 hours)	13,403	33%	23%
Work Full Time (35+ hours)	45,240	25%	76%
Unsure	728	26%	1%
Total	59,371	26%	100%

Data Source: 2009 Vermont Household Health Insurance Surveys

Figure 38
Is resident underinsured?
 (% by hourly wage among residents aged 18 to 64)



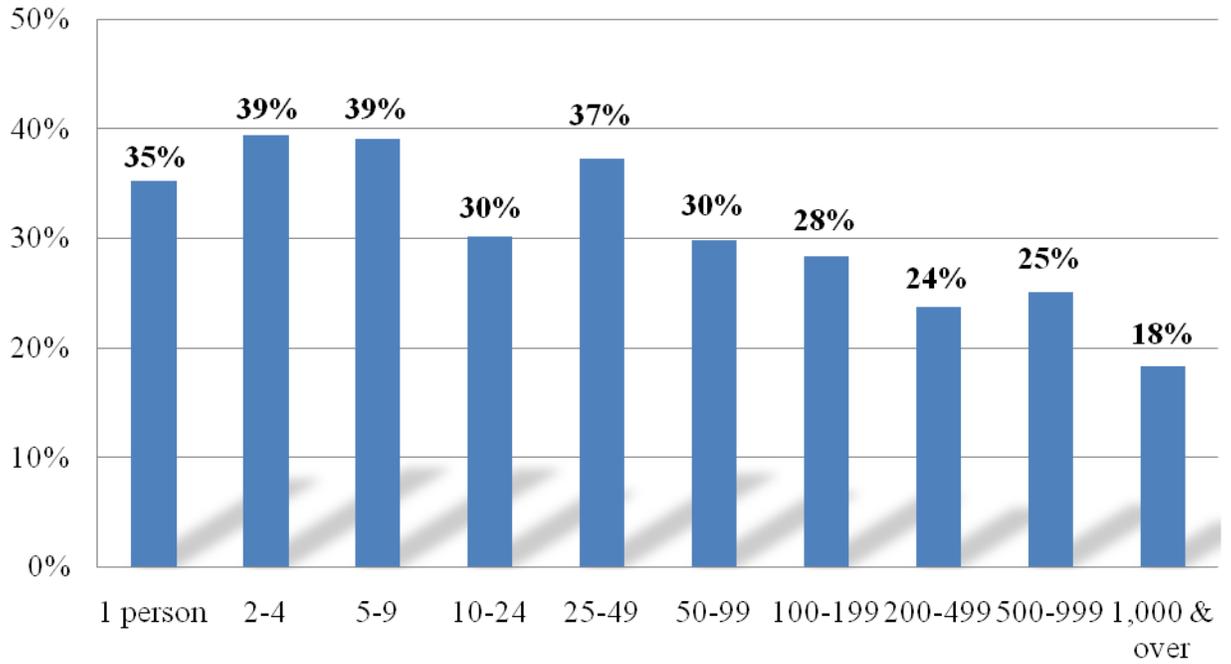
Data Source: 2009 Vermont Household Health Insurance Surveys

Table 64
Percent Underinsured by Hourly Wage Rates and Distribution

	Count	Rate	Distribution
< \$9.00	5,632	34%	7%
\$9.00 - \$11.99	6,510	44%	8%
\$12.00 - \$14.99	13,768	43%	17%
\$15.00 - \$17.99	8,009	29%	10%
\$18.00 - \$20.99	7,213	29%	9%
\$21.00 - \$24.99	5,264	19%	7%
\$25.00+	12,975	16%	16%
Total	59,371	26%	100%

Data Source: 2009 Vermont Household Health Insurance Surveys

Figure 39
Is resident underinsured?
(% by employer size among residents aged 18 to 64)



Data Source: 2009 Vermont Household Health Insurance Survey

Table 65
Percent Underinsured by Employer Size
Rates and Distribution

	Count	Rate	Distribution
1 person	6,081	35%	8%
2-4	5,759	39%	7%
5-9	4,802	39%	6%
10-24	5,538	30%	7%
25-49	4,844	37%	6%
50-99	4,176	30%	5%
100-199	4,076	28%	5%
200-499	4,500	24%	6%
500-999	2,721	25%	3%
1,000 & over	16,874	18%	21%
Total	59,371	26%	100%
< 50	27,023	36%	34%
50 - 99	4,176	30%	5%
100+	28,172	21%	35%

Data Source: 2009 Vermont Household Health Insurance Survey

3. Health Care Utilization

Underinsured adults aged 18 to 64 with private insurance were slightly less likely than those not underinsured to go to a private doctors' office or group practice for their usual source of care; however they are slightly more likely to go to other places such as a community clinic or a hospital outpatient clinic. In late 2008, 64% of underinsured adults aged 18-64 with private insurance sought medical care at a private doctors office or group practice compared to only 73% of Vermont adults who are not underinsured (Table 66). Another 14% of the underinsured went to a public health, community, or free clinic and 5% went to a hospital outpatient clinic compared to 10% of those not underinsured going to a community clinic and 3% seeking medical care in a hospital outpatient clinic.

In late 2008, 12% of both the underinsured and not underinsured adults aged 18 to 64 had not seen a doctor or other health care professional during the prior 12 months (Figure 40 and Table 67). The underinsured were slightly less likely to go for routine or preventative care. Among those who had gone to see a health care provider, the underinsured were more likely than those not underinsured to make frequent visits to a health care professional. Twenty-eight percent of the underinsured went to see a health care provider 6 or more times compared to 22% of those who were not underinsured. Thirty-two percent of underinsured adults aged 18 to 64 had not visited a health care provider for routine or preventative care compared to 28% of those who were not underinsured (Figure 41 and Table 68).

Not only are the underinsured more likely to make a greater number of visits to a health care professional, they are also slightly more likely to take a greater number of prescription medicines than those who are not underinsured. Among underinsured adults, 49% did not take any prescription medications on a regular basis compared to 52% of those not underinsured while 7% of the underinsured used 6 or more prescription medicines on a regular basis compared to only 3% of those who were not underinsured (Table 69).

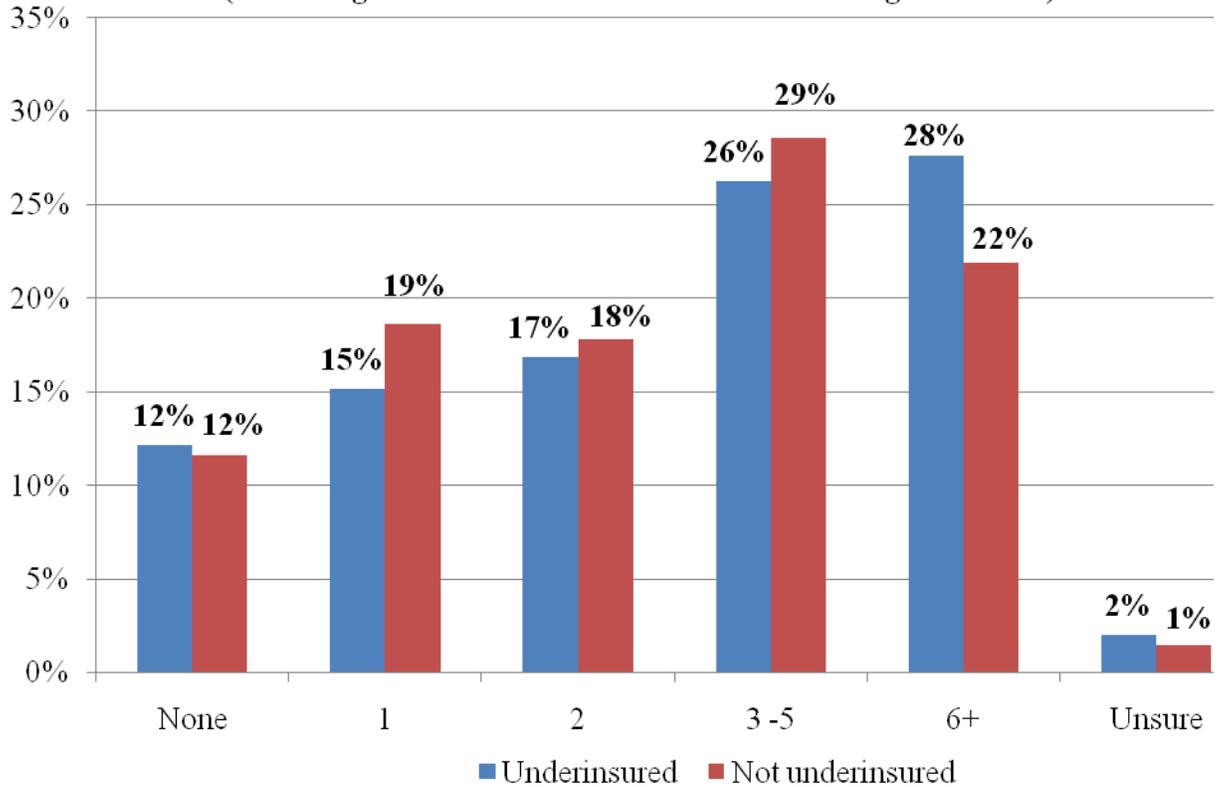
In late 2009, only 7% of underinsured adults aged 18 to 64 and privately insured stayed overnight in a hospital, compared to 6% of those adults not underinsured (Table 70). Sixteen percent of underinsured adults sought care in a hospital emergency room during the prior 12 months compared to 14% of those adults aged 18 to 64 and not underinsured (Table 71).

Table 66
What kind of place do you usually go when you are sick or need medical attention?
(Distribution for underinsured and not underinsured)

	Underinsured	Not underinsured	Underinsured	Not underinsured
No usual Source of care	11,301	28,061	14%	13%
A private doctor's office, group practice	51,474	155,551	64%	73%
Public health, community, or free clinic	11,249	20,576	14%	10%
Hospital outpatient clinic	4,007	6,136	5%	3%
Emergency room	432	938	1%	0%
Walk-in or urgent care	155	1,056	0%	0%
Some other place	25	98	0%	0%
VA Clinic, Military Clinic Or Hospital	535	654	1%	0%
Do Not Go One Place Most Often	75	74	0%	0%
Unsure	694	871	1%	0%
Total	79,947	214,015	100%	100%

Data Source: 2008 Vermont Household Health Insurance Survey

Figure 40
How many times have you seen a doctor or other health care professional
during the past 12 months?
 (% among underinsured and not underinsured aged 18 to 64)



Data Source: 2008 Vermont Household Health Insurance Survey

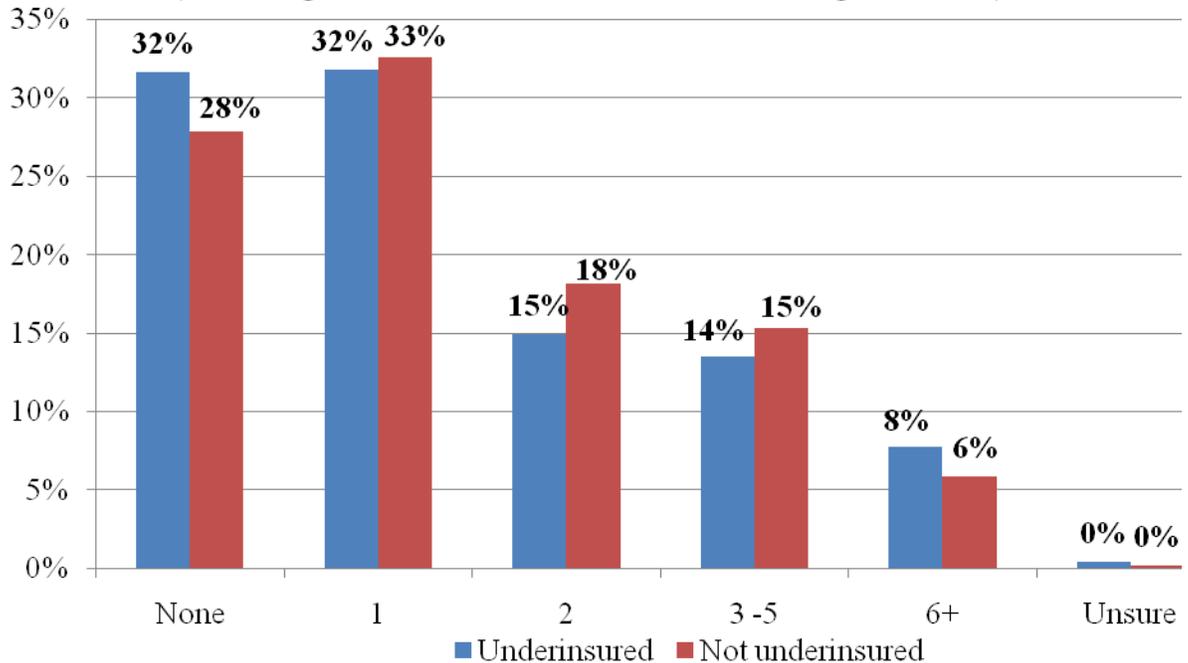
Table 67
How many times have you seen a doctor or other health care professional during the past
12 months?
 (Distribution for underinsured and not underinsured)

	Count		Distribution	
	Underinsured	Not underinsured	Underinsured	Not underinsured
None	9,722	24,911	12%	12%
1	12,101	39,896	15%	19%
2	13,477	38,105	17%	18%
3 -5	20,996	61,070	26%	29%
6+	22,074	46,883	28%	22%
Unsure	1,579	3,149	2%	1%

Total	79,949	214,014	100%	100%
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Data Source: 2008 Vermont Household Health Insurance Survey

Figure 41
How many times have you seen a doctor or other health care professional during the past 12 months for routine or preventative care?
 (% among underinsured and not underinsured aged 18 to 64)



Data Source: 2008 Vermont Household Health Insurance Survey

Table 68
How many times have you seen a doctor or other health care professional during the past 12 months for routine or preventative care?
 (Distribution for underinsured and not underinsured)

	Count		Distribution	
	Underinsured	Not underinsured	Underinsured	Not underinsured
None	25,257	59,541	32%	28%
1	25,422	69,704	32%	33%
2	11,921	38,941	15%	18%
3 -5	10,814	32,807	14%	15%
6+	6,182	12,608	8%	6%
Unsure	351	414	0%	0%
Total	79,947	214,015	100%	100%

Table 69
How many different types of prescription drugs does person take on a regular basis?
(Distribution for underinsured and not underinsured)

	Count		Distribution	
	Underinsured	Not underinsured	Underinsured	Not underinsured
None	38,890	112,180	49%	52%
1	13,667	39,542	17%	18%
2	8,827	26,060	11%	12%
3 - 5	11,563	27,470	14%	13%
6+	5,858	6,080	7%	3%
Unsure	1,143	2,683	1%	1%
Total	79,948	214,015	100%	100%

Data Source: 2008 Vermont Household Health Insurance Survey

Table 70
Within the past 12 months, did you stay overnight in a hospital?
(Distribution for underinsured and not underinsured)

	Count		Distribution	
	Underinsured	Not underinsured	Underinsured	Not underinsured
Yes	5,704	12,045	7%	6%
No	74,536	188,858	93%	94%
Unsure	218	0	0%	0%
Total	80,458	200,903	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 71
Within the past 12 months, did you seek medical care in a hospital emergency room for any reason?
(Distribution for underinsured and not underinsured)

	Count		Distribution	
	Underinsured	Not underinsured	Underinsured	Not underinsured
Yes	12,648	27,919	16%	14%
No	67,505	172,940	84%	86%
Unsure	305	44	0%	0%
Total	80,458	200,903	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

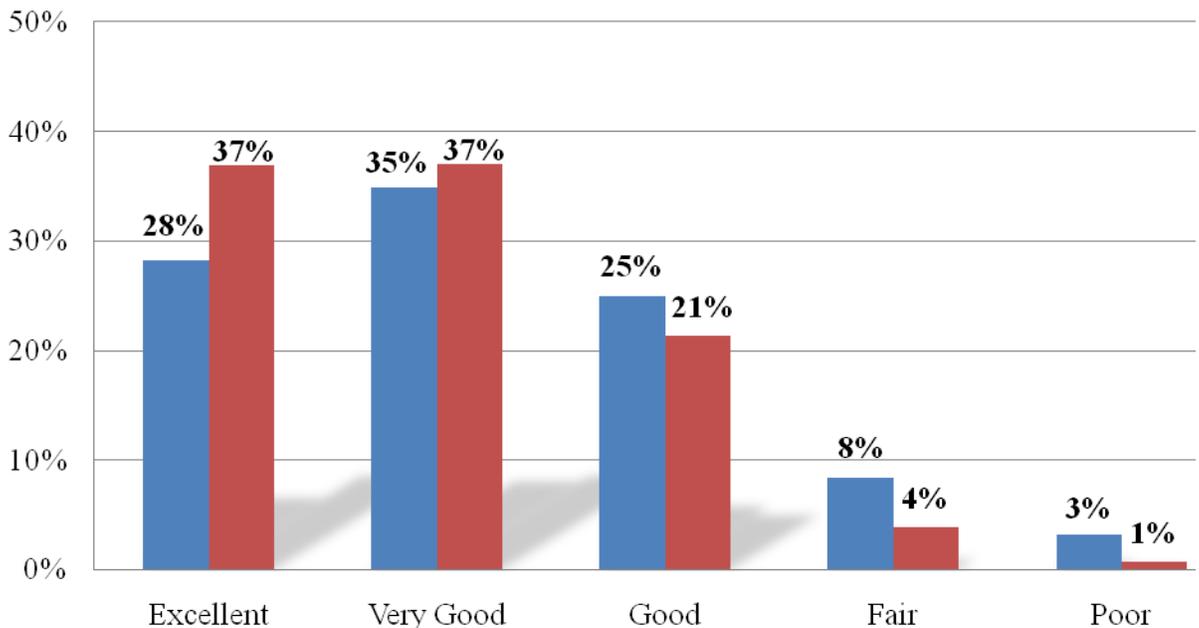
4. Health Status

In late 2008, 11% of underinsured adults age 18 to 64 reported that their health status was fair or poor compared to 5% of not underinsured adults (Figure 42 and Table 72).

Table 73 summarizes the prevalence of chronic conditions for underinsured and not underinsured adults aged 18 to 64 in late 2008. Given the correlation of the occurrence of chronic conditions and age, the table provides breakdowns by age cohort.

Among underinsured adults aged 18 to 64 with private insurance, 38% report they have one or more chronic conditions compared to 32% of not underinsured adults. The most commonly reported chronic conditions among underinsured adults were high cholesterol (15%), depression (13%) and Asthma (10%). By age cohort, the highest percentage of underinsured adults reporting high cholesterol was among those aged 55 to 64 (37%). The highest percentage within age cohorts reporting depression were those aged 55 to 64 (19%) and 25 to 34 (17%). The percentage of underinsured adults with Asthma was highest among those aged 18 to 24 (13%).

Figure 42
Health Status?
(% among underinsured and not underinsured aged 18 to 64)



Data Source: 2009 Vermont Household Health Insurance Survey

Table 72
Health Status
(Distribution for underinsured and not underinsured)

	Count		Distribution	
	Underinsured	Not underinsured	Underinsured	Not underinsured
Excellent	22,764	74,202	28%	37%
Very Good	28,039	74,424	35%	37%
Good	20,131	42,966	25%	21%
Fair	6,789	7,715	8%	4%
Poor	2,622	1,368	3%	1%
Unsure	113	228	0%	0%
Total	80,458	200,903	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 73
Prevalence of Chronic Conditions
(Rates for underinsured and not underinsured)

	Count											
	Underinsured						Not Underinsured					
	Age of Resident					Total	Age of Resident					Total
	18 - 24	25 - 34	35 - 44	45 - 54	55 - 64		18 - 24	25 - 34	35 - 44	45 - 54	55 - 64	
Asthma	1,931	1,477	821	1,815	1,538	8,953	2,382	1,730	3,374	4,847	2,949	20,004
Diabetes or high blood sugar	112	48	565	1,194	2,264	4,183	0	352	2,036	4,282	5,101	11,967
High cholesterol	0	352	2,872	4,054	6,961	14,298	136	1,922	6,023	12,472	16,019	36,572
Heart disease	691	0	542	695	1,853	3,781	0	329	662	1,585	3,634	6,263
Depression	2,013	2,432	1,722	2,090	3,662	11,966	1,283	3,082	4,138	6,620	5,525	21,366
Lung disease/COPD	112	189	369	372	977	2,019	0	62	174	806	864	2,081
Cancer	84	466	337	884	2,280	4,051	0	241	677	1,903	3,605	6,458
Ever had a stroke?	0	0	0	138	637	775	0	0	0	321	238	559
1 or more chronic conditions	3,534	3,917	5,912	8,911	12,368	36,040	3,030	8,332	15,142	27,314	29,110	88,605
3 or more chronic conditions	485	412	696	1,125	3,143	5,861	0	336	1,115	3,848	5,051	10,422

Data Source: 2008 Vermont Household Health Insurance Survey

Table 73 (continued)
Prevalence of Chronic Conditions
(Rates for underinsured and not underinsured)

	Rate											
	Underinsured						Not Underinsured					
	Age of Resident					Total	Age of Resident					Total
	18 - 24	25 - 34	35 - 44	45 - 54	55 - 64		18 - 24	25 - 34	35 - 44	45 - 54	55 - 64	
Asthma	13%	10%	5%	11%	8%	10%	13%	5%	7%	8%	6%	7%
Diabetes or high blood sugar	1%	0%	4%	7%	12%	4%	0%	1%	4%	7%	10%	4%
High cholesterol	0%	2%	19%	24%	37%	15%	1%	6%	12%	20%	33%	13%
Heart disease	5%	0%	4%	4%	10%	4%	0%	1%	1%	3%	7%	2%
Depression	13%	17%	12%	13%	19%	13%	7%	9%	8%	11%	11%	8%
Lung disease/COPD	1%	1%	2%	2%	5%	2%	0%	0%	0%	1%	2%	1%
Cancer	1%	3%	2%	5%	12%	4%	0%	1%	1%	3%	7%	2%
Ever had a stroke?	0%	0%	0%	1%	3%	1%	0%	0%	0%	1%	0%	0%
1 or more chronic conditions	23%	27%	40%	53%	66%	38%	16%	25%	30%	44%	59%	32%
3 or more chronic conditions	3%	3%	5%	7%	17%	6%	0%	1%	2%	6%	10%	4%

Data Source: 2008 Vermont Household Health Insurance Survey

5. Out of Pocket Health Care Expenses Cost and Financial Barriers to Care

On average, families with one or more underinsured adults aged 18 to 64 spent an average of \$4,449.19 out of pocket for medical expenses in the 12 months prior to the 2009 survey⁷ compared to \$2,185.47 spent by families without an underinsured member (Table 74). Among families with underinsured members, average out of pocket expenses included \$990.41 for prescription medications, \$1,181.84 for dental and vision care, and \$2,276.94 for all other medical expenses. Among the underinsured aged 18 to 64, families consisting of a single uninsured adult had the highest out of pocket expenses (\$5,050.83) while households with 1 underinsured adult and children had the lowest average out of pocket expenses in 2009 (\$3,698.36).

When looking at the distribution of families with one or more underinsured adults aged 18 to 64 (Table 75), 59% of these families had out of pocket medical expenses of \$3,000 or more in 2009 and 42% had out of pocket expenses of \$5000 or more. This compares to 25% and 11% respectively among families without underinsured members. In 2009, 18% of families with one or more underinsured adults incurred out of pocket expenses of \$1,000 or less.

Underinsured adults were more likely to forgo care due to cost than those who were not underinsured (Table 76). In late 2009, 4% of underinsured adults aged 18 to 64 did not get needed medical care from a doctor due to the cost of that care compared to only 2% of those adults not underinsured. Underinsured adults were also more likely to forgo mental health care (2%), dental care (14%), necessary diagnostic tests (4%), and prescription medications (4%) compared to those not underinsured (1%, 7%, 1% and 2%, respectively).

The underinsured also experienced greater financial hardships due to medical expenses (Table 77). In late 2009, 33% of underinsured adults aged 18 to 64 had problems paying medical bills for their family during the prior 12 months compared to only 16% of adults who are not underinsured. Nineteen percent of underinsured adults were contacted at some time during the prior 12 months by a collection agency about owing money for unpaid medical bills compared to 10% among those who are not underinsured.

⁷ The values for expenses reported in this section are medical expenses for the family. They are not per capita medical expenses.

Table 74

**Over the last 12 months, about how much has your family had to pay "out of pocket" for prescription medications, dental and vision care, all other medical expenses, including for doctors, hospitals, and tests.
(Averages for type of expense by underinsured and not underinsured)**

	Underinsured	Not Underinsured
Prescription		
1 Adult No Children	\$1,152.99	\$390.70
2+ Adults No Children	\$1,082.70	\$568.46
1 Adult 1+ Children	\$689.26	\$341.63
2+ Adults 1+ Children	\$819.86	\$512.58
Total Adults	\$990.41	\$519.01
Dental and Vision		
1 Adult No Children	\$1,354.20	\$471.82
2+ Adults No Children	\$1,052.73	\$691.52
1 Adult 1+ Children	\$1,092.43	\$491.70
2+ Adults 1+ Children	\$1,159.03	\$835.69
Total Adults	\$1,181.84	\$735.93
All Other Medical Expenses		
1 Adult No Children	\$2,543.64	\$589.49
2+ Adults No Children	\$2,257.06	\$864.04
1 Adult 1+ Children	\$1,916.68	\$533.41
2+ Adults 1+ Children	\$2,126.13	\$1,065.45
Total Adults	\$2,276.94	\$946.72
Total Medical Expenses		
1 Adult No Children	\$5,050.83	\$1,452.01
2+ Adults No Children	\$4,392.50	\$2,124.03
1 Adult 1+ Children	\$3,698.36	\$1,366.74
2+ Adults 1+ Children	\$4,105.02	\$2,413.72
Total Adults	\$4,449.19	\$2,185.47

Data Source: 2009 Vermont Household Health Insurance Survey

Table 75

**Over the last 12 months, about how much has your family had to pay "out of pocket" for prescription medications, dental and vision care, all other medical expenses, including for doctors, hospitals, and tests.
(Distribution for underinsured and not underinsured)**

	Count		Distribution	
	Underinsured	Not Underinsured	Underinsured	Not Underinsured
\$250 or less	3,404	19,624	4%	10%
\$251 to \$500	3,633	18,300	5%	9%
\$501 to \$1,000	6,967	35,811	9%	18%
\$1,001 to \$1,500	6,030	28,230	7%	14%
\$1501 to \$2,000	4,739	20,570	6%	10%
\$2,001 to \$3,000	8,418	30,203	10%	15%
\$3,001 to \$4,000	6,242	17,327	8%	9%
\$4,001 to \$5,000	6,847	9,554	9%	5%
\$5,001 or more	34,177	21,284	42%	11%
Total	80,458	200,903	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 76
During the past 12 months was there ever a time you needed ___ but could not get it because of the cost?
(Rates for Underinsured and Not Underinsured)

	Count		Rate	
	Underinsured	Not Underinsured	Underinsured	Not Underinsured
Medical care from a doctor	3,378	3,748	4%	2%
Mental health care or counseling	1,704	1,981	2%	1%
Dental care including checkups	10,912	14,172	14%	7%
A diagnostic test	2,919	2,389	4%	1%
Prescription medicines	3,335	3,621	4%	2%
Skipped doses, or took smaller amounts of their prescription to make them last longer	6,018	8,302	7%	4%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 77
During the past 12 months...
(Rates for underinsured and not underinsured)

	Count		Rate	
	Underinsured	Not Underinsured	Underinsured	Not Underinsured
Were there times that there were problems paying for medical bills for anyone in your household?	26,581	33,043	33%	16%
Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?	15,209	19,193	19%	10%

Data Source: 2009 Vermont Household Health Insurance Survey

6. Interruptions in Coverage and Concerns about Loss of Coverage

In late 2009, 7% of underinsured adults aged 18 to 64 were without health insurance at some point in the previous 12 months compared to only 3% among those not currently underinsured (Table 78). Among those underinsured adults, 18% are concerned that they may lose health insurance coverage within the next 12 months compared to 11% among those who are not underinsured (Table 79).

Table 78
Has person been without health insurance coverage anytime in the last 12 months?
(Distribution for underinsured and not underinsured)

	Count		Distribution	
	Underinsured	Not underinsured	Underinsured	Not underinsured
Yes	5,318	5,027	7%	3%
No	74,884	195,669	93%	97%
Unsure	256	207	0%	0%
Total	80,458	200,903	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 79
Are you concerned that person may lose health insurance coverage within the next 12 months?
(Distribution for underinsured and not underinsured)

	Count		Distribution	
	Underinsured	Not underinsured	Underinsured	Not underinsured
Yes	14,529	22,124	18%	11%
No	65,149	177,975	81%	89%
Unsure	780	804	1%	0%
Total	80,458	200,903	100%	100%

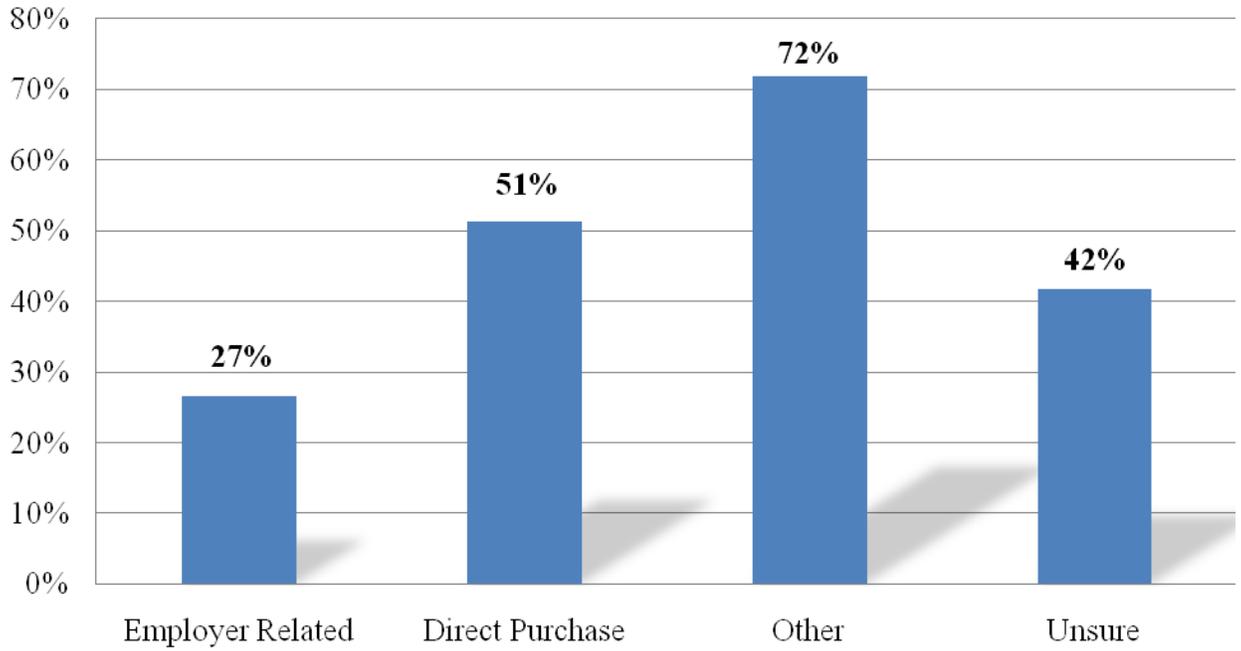
Data Source: 2009 Vermont Household Health Insurance Survey

7. Health Plan Characteristics of Underinsured

During the 2009 survey the vast majority of underinsured adults aged 18 to 64 were covered by employer related private insurance while 12% purchased their insurance directly and another 1% received their private insurance through another source. While most of the underinsured had private insurance through an employer only 27% of adults with employer related insurance were underinsured compared to 51% of adults who directly purchased their health insurance (Figure 43 and Table 80).

In late 2009, almost a quarter (24%) of underinsured residents aged 18 to 64 had a Health Savings Account (HSA). The rate of underinsurance among those who had a HSA and those who did not have a HSA were similar (Table 81). Specifically, 31% of adults aged 18 to 64 with an HSA were underinsured compared to 28% of adults who did not have an HAS (Figure 44). Underinsured adults contributed slightly less money to their HSA's compared to those who are not underinsured (Table 82). Among underinsured adults 12% did not make any contributions to their HSA in the previous 12 months compared to 9% of adults who were not underinsured. Forty-six percent of underinsured adults made contributions of \$1 to \$2,000 compared to 56% of those adults not underinsured.

Figure 43
Is resident underinsured?
 (% by source of insurance among residents aged 18 to 64)



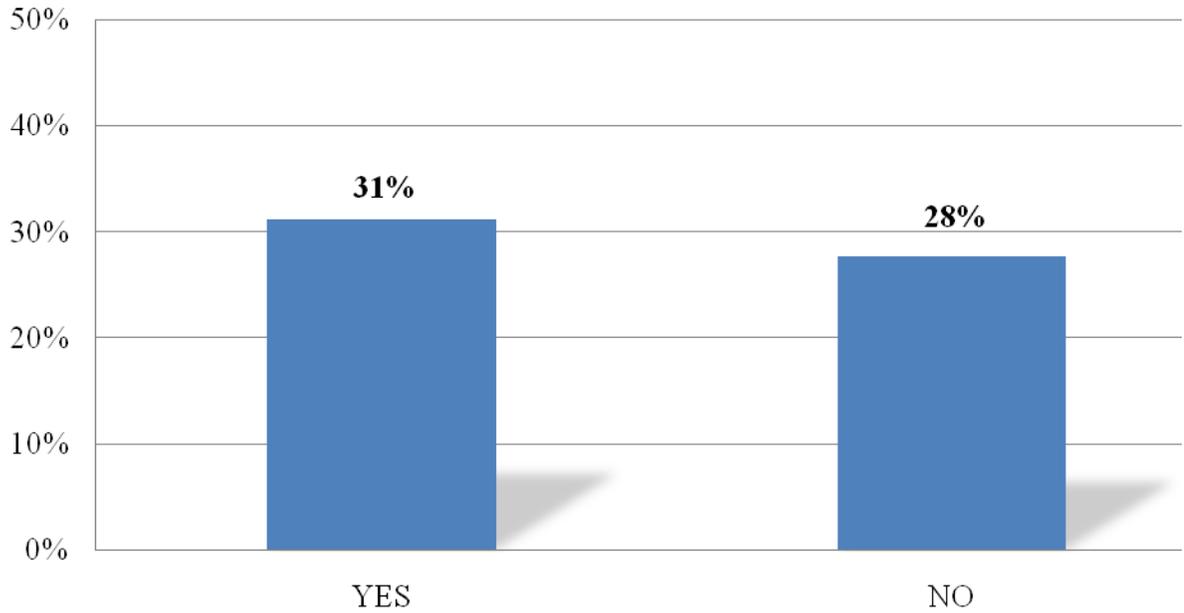
Data Source: 2009 Vermont Household Health Insurance Survey

Table 80
Percent Underinsured by Source of Health Insurance
Rates and Distribution

	Count	Rate	Distribution
Employer Related	68,424	27%	85%
Direct Purchase	9,912	51%	12%
Other	857	72%	1%
Unsure/Refused	1,265	42%	2%
Total	80,458	29%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Figure 44
Is resident underinsured?
(% by whether person has a Health Savings Account among residents aged 18 to 64)



Data Source: 2009 Vermont Household Health Insurance Survey

Table 81
Percent Underinsured by Whether Person has a Health Savings Account
Rates and Distribution

	Count	Rate	Distribution
YES	19,689	31%	24%
NO	59,385	28%	74%
Unsure	1,384	64%	2%
Total	80,458	29%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 82
Percent Underinsured by Amount Contributed to a Health Savings Account
Rates and Distribution

	Count		Distribution	
	Underinsured	Not underinsured	Underinsured	Not underinsured
None	2,352	3,758	12%	9%
\$1 to \$500	2,469	7,087	13%	16%
\$501 to \$1,000	2,790	8,051	14%	18%
\$1,001 to \$2,000	3,716	9,767	19%	22%
\$2,001 to \$3,000	2,734	5,135	14%	12%
More than \$3,000	3,408	4,274	17%	10%
Unsure	2,220	5,570	11%	13%
Total	19,689	43,642	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

8. Potential Enrollment in the Health Exchange

Under the guidelines in the Patient Protection and Affordable Care Act (PPACA), 81% (64,818) of underinsured adults ages 18-64 would be eligible for some level of premium assistance (tax credits) to assist in purchasing health insurance through the health exchange (Table 83). Among the underinsured, those eligible for premium assistance include 19% (15,260) with incomes below 133% FPL; 4% (3,205) with incomes between 133% and 150% of FPL, 13% (10,692) with incomes between 150% and 200% of FPL, 14% (11,426) with incomes between 200% and 250% of FPL, 11% (8,470) with incomes between 250% and 300% of FPL, and 20% (15,765) with incomes between 300% and 400% of FPL. Among those meeting the income requirements for tax credits 16% (10,292) currently are insured by private insurance that was not purchased through an employer while 84% (54,526) have private insurance coverage through an employer.

Nineteen percent (15,641) of underinsured adults aged 18-64 live in families with incomes of greater than 400% of FPL and would not qualify for tax credits.

Table 83
New PPACA Guidelines for Premium Subsidy Levels through the Health Exchange
(Rates among underinsured aged 18 to 64)

	Count	Rate	Count		Rate	
	Total	Total	Not Covered by ESI	Covered by ESI	Not Covered by ESI	Covered by ESI
Income <=133% FPL	15,260	19%	4,563	10,697	7%	17%
Income 133% - 150% FPL	3,205	4%	753	2,452	1%	4%
Income 150% - 200% FPL	10,692	13%	1,773	8,919	3%	14%
Income 200% - 250% FPL	11,426	14%	1,159	10,266	2%	16%
Income 250% - 300% FPL	8,470	11%	524	7,946	1%	12%
Income 300% - 400% FPL	15,765	20%	1,519	14,246	2%	22%
Income > 400% FPL	15,641	19%	1,743	13,898	NA	NA
Total	80,458	100%	12,035	68,424	16%	84%

Data Source: 2009 Vermont Household Health Insurance Survey

C. Underinsured Children Aged 0 to 17

This section provides a summary of the population of privately insured Vermont residents under age 18. In 2009, the total population of privately insured Vermont residents under age 18 was 73,211. The percentages reported in this section are based on this population and reflect the percentage among children under the age of 18 and not the entire Vermont population.

Among children under age 18, 23.0% (16,813) of those covered by private health insurance were considered underinsured in 2009.

1. Demographic Variables

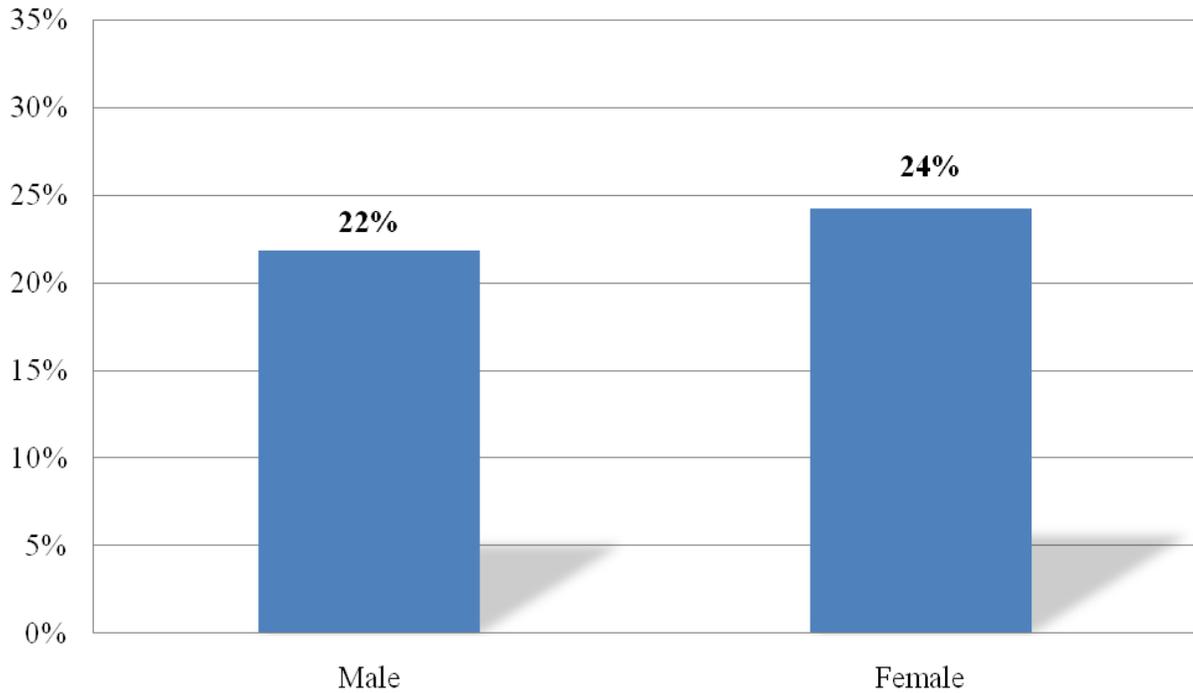
This section examines demographic characteristics of the 16,813 underinsured children in 2009.

There were no major differences between the proportion of boys who were underinsured compared to girls considered underinsured (22% among boys compared to 24% among girls), as shown in Figure 45 and Table 84.

There were no major differences between age cohorts (Figure 46 and Table 85). Among children under the age of 6, 23% were underinsured. Among children aged 7 to 10, 24% were underinsured. Similarly, 22% of children aged 11 to 17 were underinsured.

There were significant differences in the percentage of privately insured children under the age of 18 who were underinsured by county (Figure 47 and Table 86). The highest rates occurred among children in Bennington County (34%) and Orleans (30%) in 2009. The counties with the lowest percentage of underinsured children were Grand Isle where no privately insured children were underinsured and Essex County where only 8% were underinsured.

Figure 45
Is resident underinsured?
 (% by gender among children aged 0 to 17)



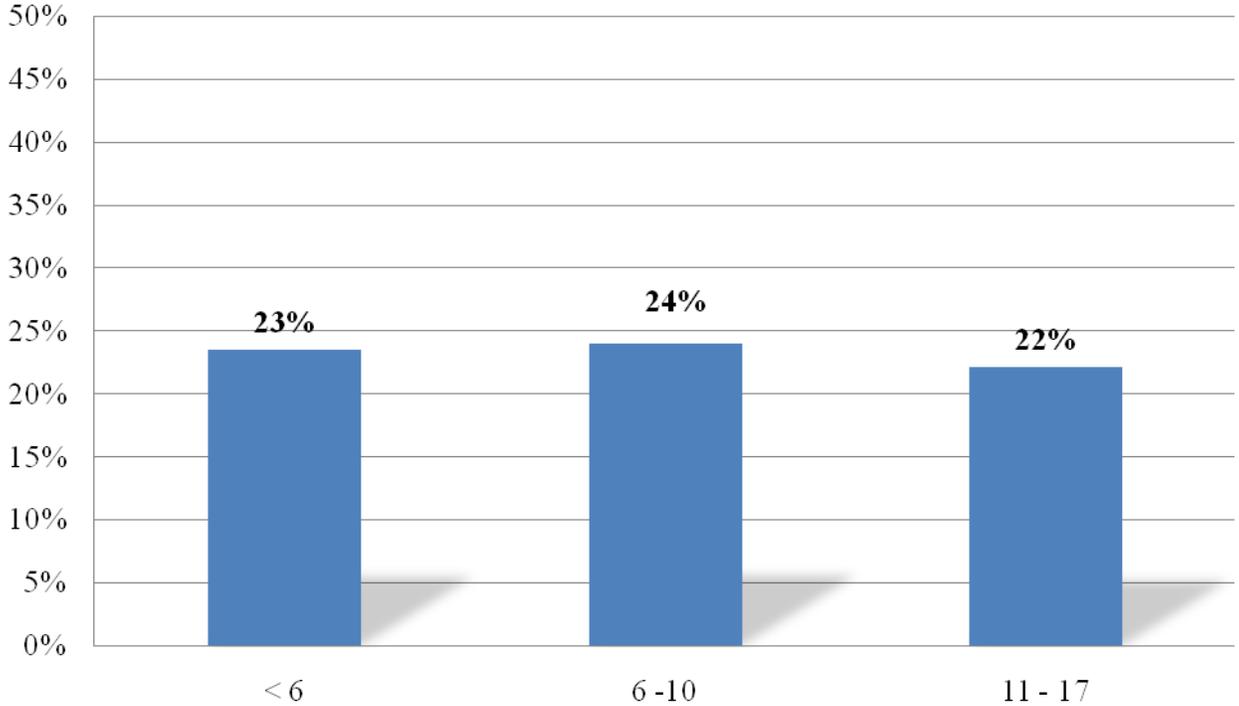
Data Source: 2009 Vermont Household Health Insurance Survey

Table 84
Percent Underinsured by Gender
Rates and Distribution

	Count	Rate	Distribution
Male	8,400	22%	50%
Female	8,413	24%	50%
Total	16,813	23%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Figure 46
Is resident underinsured?
 (% by gender among children aged 0 to 17)



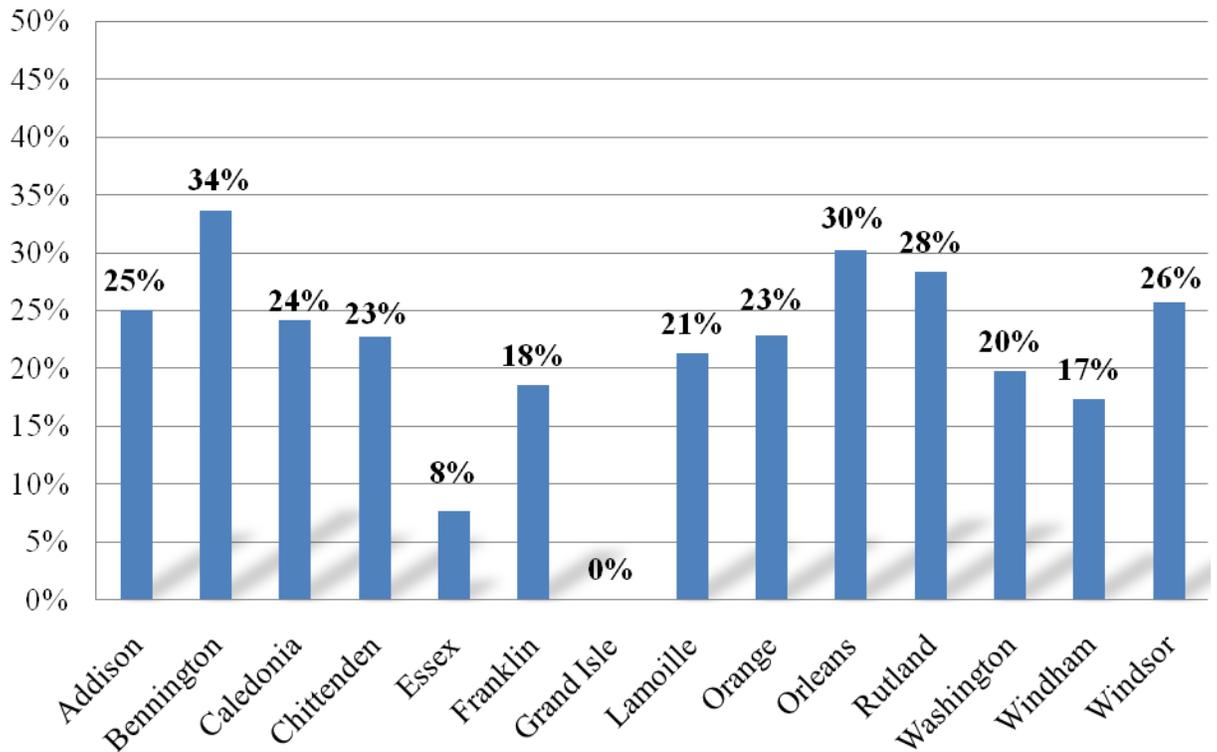
Data Source: 2009 Vermont Household Health Insurance Survey

Table 85
Percent Underinsured by Age
Rates and Distribution

	Count	Rate	Distribution
< 6	4,224	23%	25%
6 - 10	5,145	24%	31%
11 - 17	7,444	22%	44%
Total (0-17)	16,813	23%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Figure 47
Is resident underinsured?
(% by county among children aged 0 to 17)



Data Source: 2009 Vermont Household Health Insurance Survey

Table 86
Percent Underinsured by County
Rates and Distribution

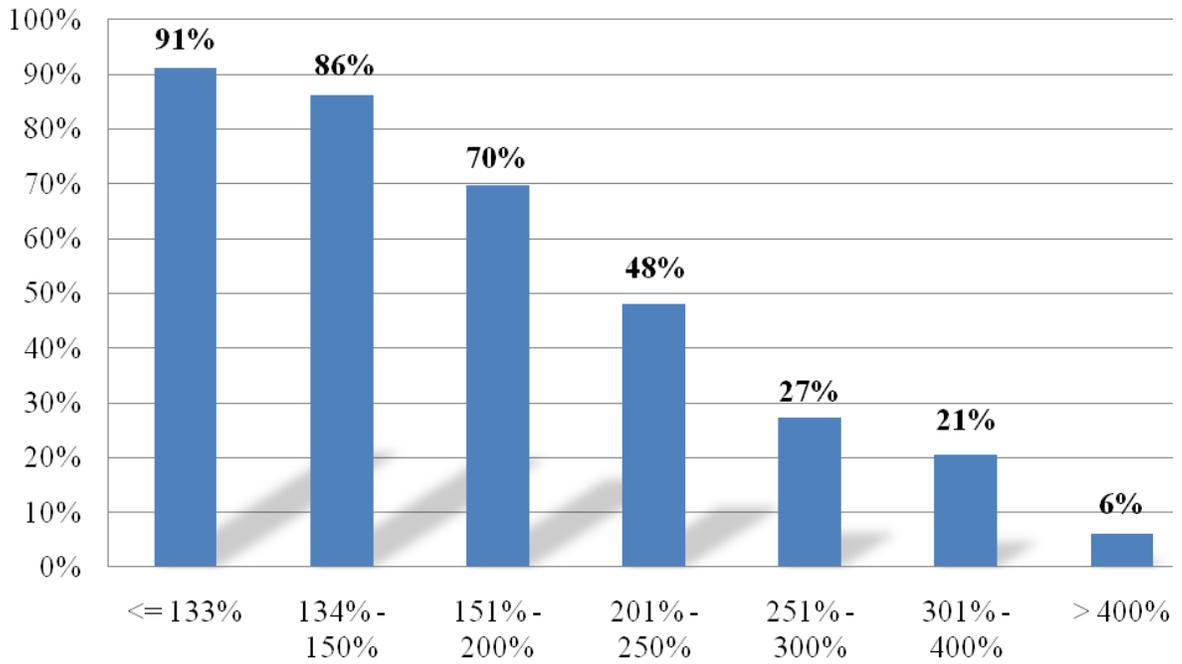
	Count	Rate	Distribution
Addison	943	25%	6%
Bennington	984	34%	6%
Caledonia	652	24%	4%
Chittenden	5,493	23%	33%
Essex	17	8%	0%
Franklin	1,319	18%	8%
Grand Isle	0	0%	0%
Lamoille	550	21%	3%
Orange	711	23%	4%
Orleans	511	30%	3%
Rutland	2,057	28%	12%
Washington	1,333	20%	8%
Windham	715	17%	4%
Windsor	1,528	26%	9%
Total	16,813	23%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

The percentage of privately insured children considered underinsured declines with increasing income (Figure 48 and Table 87). For all family incomes below 200% FPL, the majority of children were classified as underinsured in late 2009. Almost all (91%) with family incomes less than 134% were underinsured. Among those with family incomes between 134% and 150%, 86% of insured children were underinsured and 70% were underinsured among those with family incomes between 151% and 200%. For privately insured children with family incomes above 200% FPL; 48% were underinsured among those with family incomes between 201% and 250% of FPL, 27% were underinsured among those with family incomes between 251% and 300% of FPL, 21% were underinsured among those with family incomes between 301% and 400% of FPL, and 6% were underinsured among those with family incomes greater than 400% of FPL.

The rate of underinsurance among privately insured children was highest in 1 adult households (34%) compared to 2 adult households (22%) in 2009.

Figure 48
Is resident underinsured?
 (% by family income as a percent of Federal Poverty Level among children aged 0 to 17)



Data Source: 2009 Vermont Household Health Insurance Survey

Table 87
Percent Underinsured by Annual Family Income (% FPL)
Rates and Distribution

	Count	Rate	Distribution
<= 133%	2,628	91%	16%
134% - 150%	302	86%	2%
151% - 200%	2,655	70%	16%
201% - 250%	3,471	48%	21%
251% - 300%	1,473	27%	9%
301% - 400%	4,237	21%	25%
> 400%	2,047	6%	12%
Total	16,813	23%	100%
134% - 200%	2,957	71%	18%
<= 200%	5,585	79%	33%
> 200%+	11,228	17%	67%

Data Source: 2009 Vermont Household Health Insurance Survey

2009 Distribution of Underinsured Children Aged 0 to 17 by Demographic Characteristic

The distribution of the underinsured provides a summary of the percentage of uninsured children aged 0 to 17 in a specific demographic group. In late 2009, the distribution of underinsured children was evenly split among boys (50%) and girls (50%) (see Table 84). Underinsurance among privately insured children increased with age (Table 85). Underinsurance was highest among those aged 10 to 17 (44%) followed by 6 to 9 (31%) and finally 25% of children under the age of 6 were underinsured.

Geographically, the largest number of uninsured children resided in Chittenden County. Thirty-three percent of underinsured children in 2009 lived in Chittenden County. Another 12% of underinsured children resided in Rutland County (Table 86).

Sixteen percent of underinsured children in Vermont lived in families with incomes below 134% of FPL (Table 87). Sizeable proportions of privately insured children classified as underinsured can also be found in higher income groups. Among those with family incomes between 201% and 250% FPL, 21% are underinsured and 25% of children in families making between 301% and 400% FPL are also underinsured.

2. Health Care Utilization

In late 2008, Underinsured children with private insurance were no more likely than those not underinsured to have no usual source of care. Most children, both underinsured and not underinsured go to a private doctors' office or group practice for their usual source of care (Table 88).

Only 7% of both the underinsured and not underinsured children under the age of 18 had not seen a doctor or other health care professional during the prior 12 months (Figures 48 and Table 89). The underinsured were about as likely to go for routine or preventative care. Among those who had gone to see a health care provider, 18% of the underinsured had not gone for routine or preventative care compared to 14% of those not underinsured (Figure 49 and Table 90).

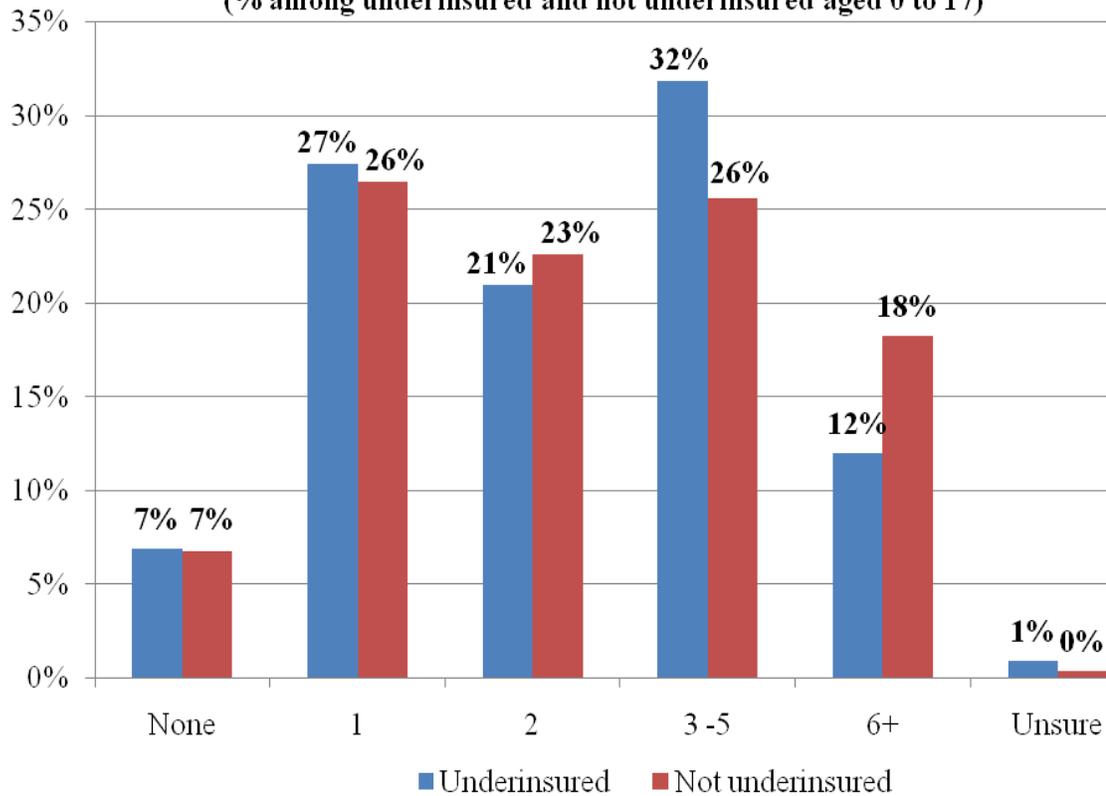
In late 2009, only 3% of underinsured children under the age of 18 and privately insured stayed overnight in a hospital, compared to 5% of those children not underinsured (Table 91). Nineteen percent of underinsured children sought care in a hospital emergency room during the prior 12 months compared to 16% of those children who were not underinsured (Table 92).

Table 88
What kind of place do you usually go when you are sick or need medical attention?
(Distribution for underinsured and not underinsured)

	Underinsured	Not underinsured	Underinsured	Not underinsured
No usual Source of care	1,079	4,449	8%	7%
A private doctor's office, group practice	11,553	52,161	84%	84%
Public health, community, or free clinic	813	4,323	6%	7%
Hospital outpatient clinic	333	1,313	2%	2%
Emergency room	0	110	0%	0%
Walk-in or urgent care	34	72	0%	0%
Total	13,812	62,428	100%	100%

Data Source: 2008 Vermont Household Health Insurance Survey

Figure 48
How many times have you seen a doctor or other health care professional
during the past 12 months?
 (% among underinsured and not underinsured aged 0 to 17)



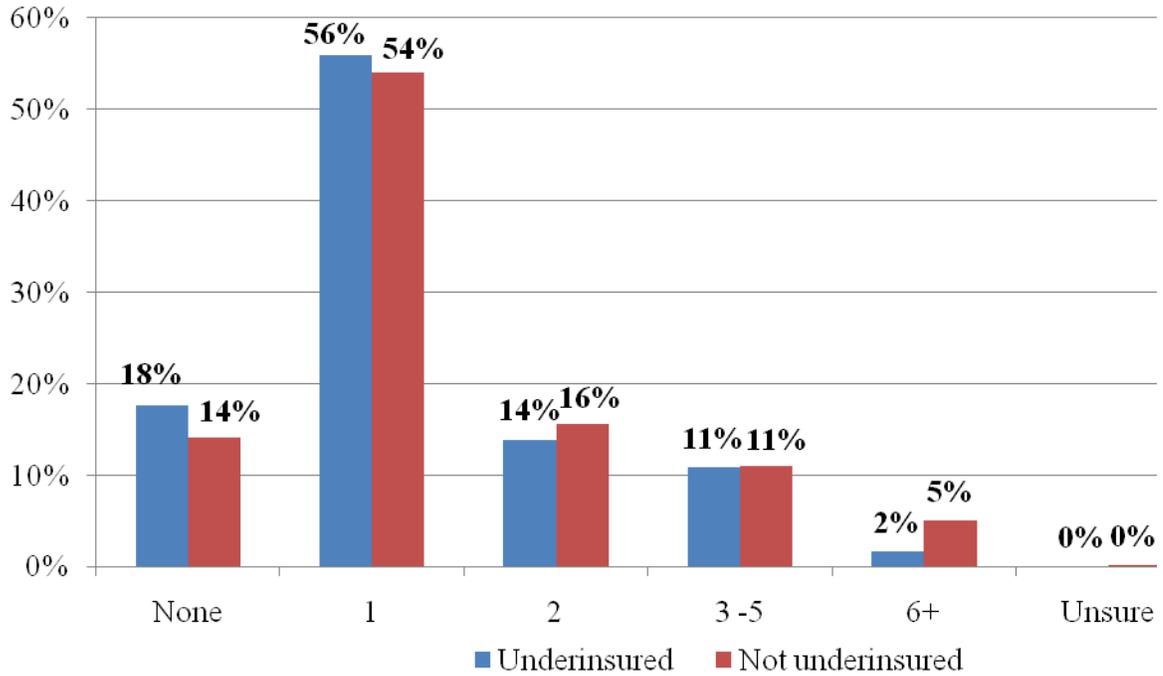
Data Source: 2008 Vermont Household Health Insurance Survey

Table 89
How many times have you seen a doctor or other health care professional during the past
12 months?
(Distribution for underinsured and not underinsured)

	Count		Distribution	
	Underinsured	Not underinsured	Underinsured	Not underinsured
None	950	4,207	7%	7%
1	3,791	16,521	27%	26%
2	2,894	14,101	21%	23%
3 -5	4,395	15,959	32%	26%
6+	1,654	11,397	12%	18%
Unsure	128	243	1%	0%
Total	13,812	62,428	100%	100%

Figure 49

How many times have you seen a doctor or other health care professional during the past 12 months for routine or preventative care? (% among underinsured and not underinsured aged 0 to 17)



Data Source: 2008 Vermont Household Health Insurance Survey

Table 90

How many times have you seen a doctor or other health care professional during the past 12 months for routine or preventative care? (Distribution for underinsured and not underinsured)

	Count		Distribution	
	Underinsured	Not underinsured	Underinsured	Not underinsured
None	2,440	8,854	18%	14%
1	7,719	33,689	56%	54%
2	1,922	9,741	14%	16%
3 -5	1,496	6,904	11%	11%
6+	235	3,138	2%	5%
Unsure	0	102	0%	0%
Total	13,812	62,428	100%	100%

Data Source: 2008 Vermont Household Health Insurance Survey

Table 91
Within the past 12 months, did you stay overnight in a hospital?
(Distribution for underinsured and not underinsured)

	Count		Distribution	
	Underinsured	Not underinsured	Underinsured	Not underinsured
Yes	523	2,606	3%	5%
No	16,290	53,792	97%	95%
Unsure	0	0	0%	0%
Total	16,813	56,398	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 92
Within the past 12 months, did you seek medical care in a hospital emergency room for any reason?
(Distribution for underinsured and not underinsured)

	Count		Distribution	
	Underinsured	Not underinsured	Underinsured	Not underinsured
Yes	3,206	9,241	19%	16%
No	13,573	47,157	81%	84%
Unsure	34	0	0%	0%
Total	16,813	56,398	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

3. Out of Pocket Health Care Expenses Cost and Financial Barriers to Care

On average, families with one or more underinsured children under the age of 18 spent an average of \$3,870.58 out of pocket for medical expenses in the 12 months prior to the 2009 survey⁸ compared to \$2,323.34 spent by families without an underinsured member (Table 93). Among families with underinsured children, average out of pocket expenses included \$562.42 for prescription medications, \$1,106.46 for dental and vision care, and \$2,201.70 for all other medical expenses.

When looking at the distribution of families with one or more underinsured children (Table 94), 47% of these families had out of pocket medical expenses of \$3,000 or more in 2009 and 32% had out of pocket expenses of \$5000 or more. This compares to 27% and 11% respectively among families without underinsured members. In 2009, 27% of families with one or more underinsured children incurred out of pocket expenses of \$1,000 or less.

Parents of underinsured children were more likely to forgo care for their children due to cost compared to parents of children who were not underinsured (Table 95). In late 2009, 2% of underinsured children under the age of 18 did not get needed medical care from a doctor due to the cost of that care compared to less than 1% of those children not underinsured. Underinsured children were also more likely to not get mental health care (1%), dental care (5%), necessary diagnostic tests (1%), and prescription medications (1%) due to cost compared to those not underinsured (0%, 2%, 0% and 0%, respectively).

The underinsured also experienced greater financial hardships due to medical expenses (Table 96). In late 2009, 40% of underinsured children lived in household where there were problems paying medical bills for the family during the prior 12 months compared to only 17% of children who are not underinsured. Twenty-two percent of households with an underinsured child were contacted at some time during the prior 12 months by a collection agency about owing money for unpaid medical bills compared to 9% among those who are not underinsured.

⁸ The values for expenses reported in this section are medical expenses for the family. They are not per capita medical expenses.

Table 93

**Over the last 12 months, about how much has your family had to pay "out of pocket" for prescription medications, dental and vision care, all other medical expenses, including for doctors, hospitals, and tests.
(Averages for type of expense by underinsured and not underinsured)**

	Underinsured	Not Underinsured
Prescription	\$562.42	\$498.69
Dental and Vision	\$1,106.46	\$820.25
All Other Medical Expenses	\$2,201.70	\$1,004.41
Total Medical Expenses	\$3,870.58	\$2,323.34

Data Source: 2009 Vermont Household Health Insurance Survey

Table 94

**Over the last 12 months, about how much has your family had to pay "out of pocket" for prescription medications, dental and vision care, all other medical expenses, including for doctors, hospitals, and tests.
(Distribution for underinsured and not underinsured)**

	Count		Distribution	
	Underinsured	Not Underinsured	Underinsured	Not Underinsured
\$250 or less	1,170	2,805	7%	5%
\$251 to \$500	973	5,442	6%	10%
\$501 to \$1,000	2,337	8,693	14%	15%
\$1,001 to \$1,500	1,631	8,743	10%	16%
\$1501 to \$2,000	583	6,368	3%	11%
\$2,001 to \$3,000	2,245	9,356	13%	17%
\$3,001 to \$4,000	1,449	5,172	9%	9%
\$4,001 to \$5,000	1,059	3,677	6%	7%
\$5,001 or more	5,367	6,141	32%	11%
Total	16,813	56,398	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 95
During the past 12 months was there ever a time you needed ___ but could not get it because of the cost?
(Rates for underinsured and not underinsured)

	Count		Rate	
	Underinsured	Not Underinsured	Underinsured	Not Underinsured
Medical care from a doctor	288	50	2%	0%
Mental health care or counseling	153	80	1%	0%
Dental care including checkups	814	1,189	5%	2%
A diagnostic test	93	250	1%	0%
Prescription medicines	118	55	1%	0%
Skipped doses, or took smaller amounts of their prescription to make them last longer	128	188	1%	0%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 96
During the past 12 months...
(Rates for underinsured and not underinsured)

	Count		Rate	
	Underinsured	Not Underinsured	Underinsured	Not Underinsured
Were there times that there were problems paying for medical bills for anyone in your household?	6,718	9,570	40%	17%
Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?	3,679	4,905	22%	9%

Data Source: 2009 Vermont Household Health Insurance Survey

4. Interruptions in Coverage and Concerns about Loss of Coverage

In late 2009, 2% of underinsured children under the age of 18 were without health insurance at some point in the previous 12 months compared to 1% among those not currently underinsured (Table 97). Among households with an underinsured child, 11% were concerned that the child may lose health insurance coverage within the next 12 months compared to 7% among those who are not underinsured (Table 98).

Table 97
Has person been without health insurance coverage anytime in the last 12 months?
(Distribution for underinsured and not underinsured)

	Count		Distribution	
	Underinsured	Not underinsured	Underinsured	Not underinsured
Yes	296	669	2%	1%
No	16,399	55,729	98%	99%
Unsure	118	0	1%	0%
Total	16,813	56,398	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 98
Are you concerned that person may lose health insurance coverage within the next 12 months?
(Distribution for underinsured and not underinsured)

	Count		Distribution	
	Underinsured	Not underinsured	Underinsured	Not underinsured
Yes	1,888	4,054	11%	7%
No	14,843	52,135	88%	92%
Unsure	82	209	0%	0%
Total	16,813	56,398	100%	100%

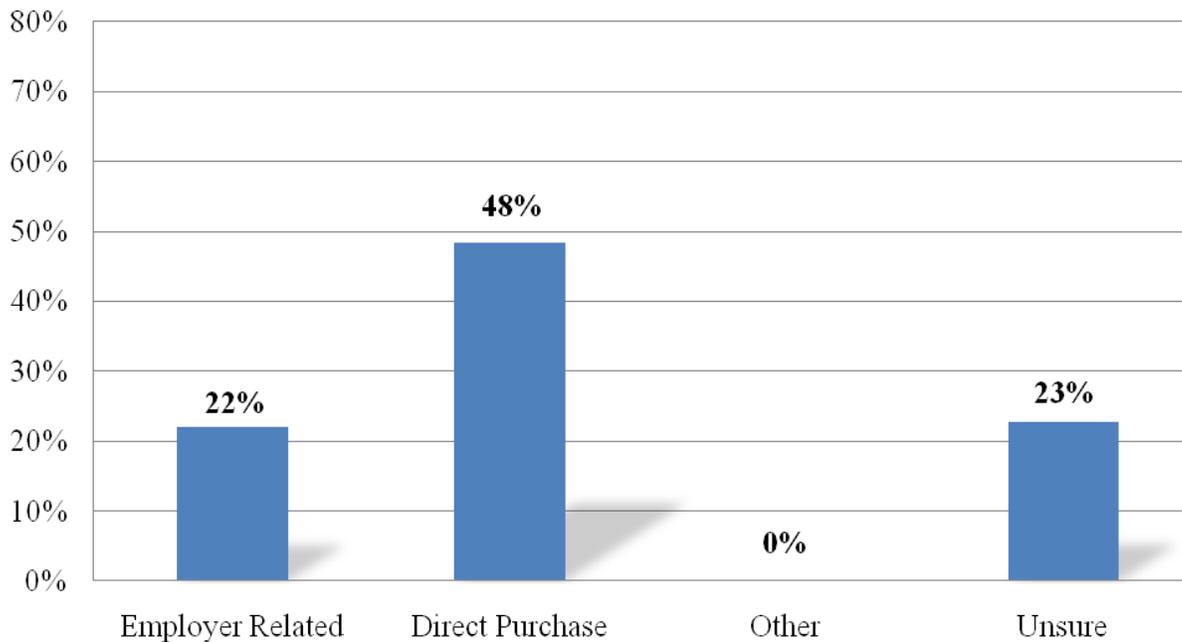
Data Source: 2009 Vermont Household Health Insurance Survey

5. Health Plan Characteristics of Underinsured

During the 2009 survey the vast majority of underinsured children under the age of 18 were covered by employer related private insurance (92%), while 7% were insured by insurance purchased directly. While most of the underinsured had private insurance through an employer only 22% of children with employer related insurance were underinsured compared to 48% of children with directly purchased health insurance (Figure 50 and Table 99).

In late 2009, 37% of underinsured children under the age of 18 had a Health Savings Account (HSA). The rate of underinsurance among those who had a HSA was greater than those who did not have a HSA (Table 100). Specifically, 28% of children with an HSA were underinsured compared to 21% of children who did not have an HSA (Figure 51). Among children with an HSA, 16% did not have any contributions made to their HSA in the previous 12 months compared to only 5% of children who were not underinsured (Table 101).

Figure 50
Is resident underinsured?
(% by source of insurance among children aged 0 to 17)



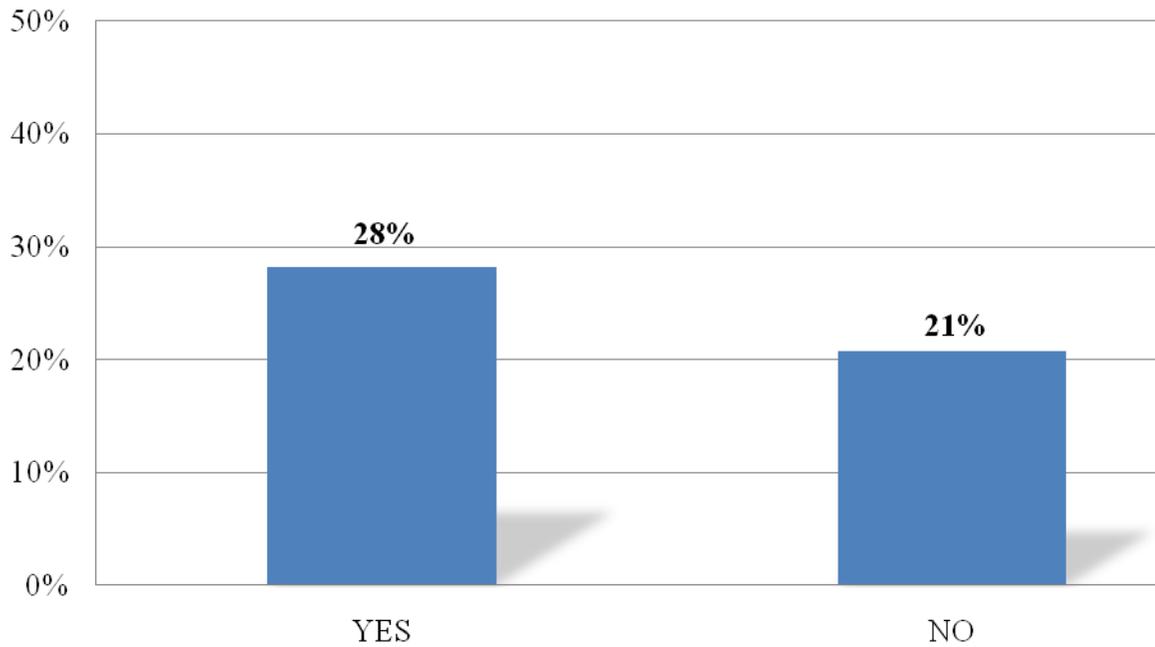
Data Source: 2009 Vermont Household Health Insurance Survey

Table 99
Percent Underinsured by Source of Health Insurance
Rates and Distribution

	Count	Rate	Distribution
Employer Related	15,463	22%	92%
Direct Purchase	1,203	48%	7%
Other	0	0%	0%
Unsure/Refused	147	23%	1%
Total	16,813	23%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Figure 51
Is resident underinsured?
(% by whether person has a Health Savings Account among children aged 0 to 17)



Data Source: 2009 Vermont Household Health Insurance Survey

Table 100
Percent Underinsured by Whether Person has a Health Savings Account
Rates and Distribution

	Count	Rate	Distribution
YES	6,163	28%	37%
NO	10,631	21%	63%
Unsure	19	11%	0%
Total	16,813	23%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Table 101
Percent Underinsured by Amount Contributed to a Health Savings Account
Rates and Distribution

	Count		Distribution	
	Underinsured	Not underinsured	Underinsured	Not underinsured
None	966	827	16%	5%
\$1 to \$500	915	1,958	15%	13%
\$501 to \$1,000	799	3,336	13%	21%
\$1,001 to \$2,000	1,203	4,146	20%	27%
\$2,001 to \$3,000	698	1,972	11%	13%
More than \$3,000	1,044	1,968	17%	13%
Unsure	538	1,436	9%	9%
Total	6,163	15,643	100%	100%

Data Source: 2009 Vermont Household Health Insurance Survey

6. Potential Enrollment in the Health Exchange

Under the guidelines in the Patient Protection and Affordable Care Act (PPACA), 88% (14,766) of underinsured children under age 18 would be eligible for some level of premium assistance (tax credits) to assist their families in purchasing health insurance through the health exchange (Table 102). Among underinsured children, those eligible for premium assistance include 16% (2,628) with family incomes below 133% of FPL; 2% (302) with incomes between 133% and 150% of FPL, 16% (2,655) with incomes between 150% and 200% of FPL, 21% (3,470) with incomes between 200% and 250% of FPL, 9% (1,473) with incomes between 250% and 300% of FPL, and 25% (4,237) with incomes between 300% and 400% of FPL.

Twelve percent (2,047) of underinsured children under age 18 live in families with incomes of greater than 400% of FPL and would not qualify for tax credits.

Table 102
New PPACA Guidelines for Premium Subsidy Levels through the
Health Exchange
(% among underinsured children aged 0 to 17)

	Count	Rate
Income <=133% FPL	2,628	16%
Income 133% - 150% FPL	302	2%
Income 150% - 200% FPL	2,655	16%
Income 200% - 250% FPL	3,470	21%
Income 250% - 300% FPL	1,473	9%
Income 300% - 400% FPL	4,237	25%
Income > 400% FPL	2,047	12%
Total	16,813	100%

Data Source: 2009 Vermont Household Health Insurance Survey

Appendices

Appendix 1. Sources of Data and Analytical Approach

The results presented in this report are derived from the three Vermont Household Health Insurance Surveys which were administered in 2005, 2008, and 2009. The three surveys used somewhat different sampling designs based the goals for the survey for the specific year. The goal of the sampling approach for each study was to obtain statewide population information on health insurance status, as well as gathering data on a number of demographic and health variables. In 2005 and 2008, the sampling methodology was also designed to obtain a larger sample of uninsured respondents than would be obtained through simply randomly sampling all Vermont households. This was done to allow more detailed analysis of the characteristics of the uninsured population. A description of the general sampling methodology for each survey is presented below along with the total number of uninsured respondents within the data set.

2005 Vermont Household Health Insurance Survey

The 2005 survey relied on a two stage sampling methodology:

- A statewide general population survey where households were geographically selected in proportion to the population. That is, a larger number of households were selected in counties with a greater population.
- A statewide uninsured oversample. Households were screened and included only if one or more members of the households were uninsured. The goal was to obtain data on 1,500 uninsured residents.

Total number of residents and uninsured residents included in the 2005 data set and corresponding precision

Group	Count in Data Set	Precision (plus or minus)
Total Number of Respondents	10,976	1.2%
Uninsured Residents	1,550	1.3%

2008 Vermont Household Health Insurance Survey

The 2008 survey relied on a two stage sampling methodology:

- A stratified general population survey of households. The state was stratified into four geographic regions and households were sampled independently within each of the four regions. This was done to obtain a larger sample of respondents from the rural areas of the state. The goal was to complete surveys among 1,000 households in each of the four regions. The geographic regions were defined by blocks of counties:

Geographic Sampling Strata Used During 2008 VT HHIS

Stratum 1 Burlington Area	Stratum 2 Northeast VT	Stratum 3 Southwest VT	Stratum 4 Southeast VT
ChittendenCounty	CaledoniaCounty	AddisonCounty	OrangeCounty
FranklinCounty	EssexCounty	BenningtonCounty	WashingtonCounty
GrandIsleCounty	LamoilleCounty	RutlandCounty	WindhamCounty
	OrleansCounty		WindsorCounty

- A statewide uninsured oversample. Households were screened and included only if one or more members of the households were uninsured. The goal was to obtain data on 1,500 uninsured residents.

Total number of residents and uninsured residents included in the 2008 data set and corresponding precision

Group	Count in Data Set	Precision (plus or minus)
Total Number of Respondents	10,792	0.8%
Uninsured Residents	1,508	2.4%

2009 Vermont Household Health Insurance Survey

The goal for the 2009 survey was simply to look at rates (i.e. the percent of the population that was uninsured) rather than conducting detailed analysis of the uninsured population. Thus, the 2009 survey relied on a one stage sampling methodology:

- A stratified general population survey of households. The state was stratified into four geographic regions and households were sampled independently within each of the four regions. This was done to obtain a larger sample of respondents from the rural areas of the state. The goal was to complete surveys among 1,250 households in each of the four regions. The geographic regions were defined by blocks of counties:

Geographic Sampling Strata Used During 2009 VT HHIS

Stratum 1 Burlington Area	Stratum 2 Northeast VT	Stratum 3 Southwest VT	Stratum 4 Southeast VT
ChittendenCounty	CaledoniaCounty	AddisonCounty	OrangeCounty
FranklinCounty	EssexCounty	BenningtonCounty	WashingtonCounty
GrandIsleCounty	LamoilleCounty	RutlandCounty	WindhamCounty
	OrleansCounty		WindsorCounty

Total number of residents and uninsured residents included in the 2008 data set and corresponding precision

Group	Count in Data Set	Precision (plus or minus)
Total Number of Respondents	11,787	0.8%
Uninsured Residents	745	3.7%

Questions Asked of Residents

The survey instrument used in this research has been modified over the years, based on specific needs for information. The 2008 survey is the most comprehensive, including expanded sections that obtain additional information on knowledge and awareness of programs as well as barriers to care (compared to the 2005 instrument). Since the goal of the 2009 survey was focused on examining rates rather than an in-depth analysis of the uninsured, many of these items were not asked in 2009.

Where possible, our analysis presents results based 2009 data (and also prior years for trending). When a relevant question was not asked, the analysis used 2008 data set.

Population for Analysis:

This report examines the population of Vermonters under age 65. Analysis was conducted separately for children under age 18 and for adults aged 18 to 64.

Appendix 2. Criteria for Determination of Eligibility for State Health Insurance Programs

An analysis was conducted to evaluate the characteristics of the uninsured population that might meet current eligibility requirements for enrollment in Medicaid, Dr. Dynasaur, or VHAP. The analysis first determined the percentage of uninsured residents that might meet requirements based upon their age, their family income, family assets, receipt of SSI, whether they had a disability, and prior insurance coverage. The criteria for defining a resident as eligible were provided to Market Decisions by the Green Mountain Care Program. Eligibility was determined for Medicaid, Dr. Dynasaur, VHAP, Catamount Health Premium Assistance (CHAP) or ESIA. The eligibility criteria for each of these specific programs are outlined below.

Eligibility Criteria for Medicaid, Dr. Dynasaur, VHAP, and CHAP/ESIA

Medicaid

Requirements:

Requirements are based on the age of the resident, their income, and whether the person is the caretaker with a child under age 18. A person is eligible if:

- Under age 6 and in a family earning 133% of FPL or less
- Under age 18 and in a family earning 100% of FPL or less
- Age 18 to 20 and income is below protected income level
- Age 21 to 64 and income is below protected income level and the caretaker of a child

Protected Income Levels for Medicaid

	HH Size							
	1	2	3	4	5	6	7	8
Not in Chittenden County	\$10,992	\$10,992	\$13,200	\$15,000	\$16,896	\$18,096	\$20,196	\$21,996
Chittenden County	\$11,892	\$11,892	\$14,100	\$15,792	\$17,796	\$18,996	\$21,096	\$22,896

Coverage Groups	Rule	% FPL	Household Size							
			1	2	3	4	5	6	7	8
PIL outside Chittenden County	M243 M350	N/A	916	916	1,100	1,250	1,408	1,508	1,683	1,833
PIL inside Chittenden County	M243 M350	N/A	991	991	1,175	1,316	1,483	1,583	1,758	1,908

Dr. Dynasaur

Requirements:

- Under age 18
- Household income under 300% FPL
- No asset test

VHAP

Requirements:

- Age greater than 17 and less than 65
- Household income \leq 185% of FPL if a parent or caretaker-relative; otherwise \leq 150%
- No asset test
- Does not qualify for Medicare and currently has no health insurance that includes both hospital and physician services, and did not have such insurance within the 12 months prior to the month of application unless they meet one of the exceptions listed below*

If household income is at or below 75 percent of FPL and within the age ranges, the person is eligible without regard to current or former health insurance status.

Otherwise, assuming that the person is within the age ranges, health insurance status needs to be clarified:

Did person lose insurance providing hospital and physician services at some time within the past 12 months?

If no, the person is eligible and we do not need to go further. If yes

Was the insurance providing hospital and physician services lost in the past 12 months ...

1. Purchased by an individual directly from an insurance company
2. Purchased through an association
3. Provided at least in part by an employer
4. Provided at least in part by a college or university

[If 1 or 2, the individual is not eligible]

If 4 the person is eligible if the insurance is no longer available to them because they graduated, took a leave of absence or otherwise terminated their studies. However, students under the age of 23 enrolled in a program in an institution of higher education are not eligible for coverage if they:

1. have elected not to purchase health insurance covering both hospital and physician services offered by their educational institution (Note: Only CCV and Union College do not offer this type of coverage.)
2. are eligible for coverage through the policy held by their parents, but their parents have elected not to purchase this coverage

If 3: then:

If it was employer-sponsored insurance coverage, they are not eligible unless they meet one of the following exceptions:

1. loss of employment
2. death of the principal insurance policyholder
3. divorce or dissolution of a civil union
4. no longer qualifying as a dependent under the plan of a parent or caretaker relative
5. no longer enrolled in COBRA, VIPER or other state continuation coverage
6. loss of coverage due to a reduction in work hours

Definition of Eligibility for ESIA and Catamount Health:

An individual who does not qualify for Medicare, Medicaid, VHAP, Dr. Dynasaur and had no private insurance or employer –sponsored insurance (ESI) that includes both hospital and physician services within 12 months prior to the month of application, or lost private insurance or ESI during the prior 12 months for any of the following reasons:

1. The individual's private insurance or ESI coverage ended because of:
 - a. loss of employment, unless the employer has terminated its employees for the primary purpose of discontinuing ESI and establishing their eligibility for Catamount Health;
 - b. death of the principal insurance policy holder;
 - c. divorce of dissolution of a civil union;
 - d. no longer qualifying as a dependent under the plan of a parent or caretaker relative;
 - e. no longer receiving COBRA, VIPER or other state continuation coverage, or

2. College or university-sponsored health insurance became unavailable to the individual because the individual graduated, took a leave of absence, or otherwise terminated studies.
 - ESI premium assistance
 - 300% FPL or less
 - Uninsured
 - 18 or older and not claimed as a dependent
 - Meets all other eligibility requirements in Medicaid rules (i.e.: citizenship)
 - Has access to an approved employer sponsored insurance (cost effective)
 - Catamount Health Premium assistance
 - 300% FPL or less
 - Uninsured
 - 18 or older and not claimed as a dependent
 - Meets all other eligibility requirements in Medicaid rules (i.e.: citizenship)
 - Does not have access to an approved, cost-effective ESI plan

Within this general framework, eligible residents were then grouped into specific programs based on these eligibility requirements.