



COLORADO FISCAL
POLICY INSTITUTE

FACT SHEET: Colorado Health Insurance **October 2009**

Overall Healthcare Coverage

The trend in overall health insurance coverage among Coloradans is one away from private insurance and toward public coverage or none at all. Since 2000, the proportion of Coloradans with private insurance has declined 5.6 percentage points, and the proportions with government insurance or no insurance have increased by 2.2 and 2.1 points respectively. Changes in these coverage levels since 2007 are small, and likely do not capture the effect of the recent economic recession because of data collection timing.

Overall Healthcare Coverage in Colorado (2008)

		<i>Percentage point change</i>	
	2008	Change from 2007	Change from 2000
Percent with private insurance	69.6%	-1.9	-5.6
Percent with government insurance	23.4%	3.1	2.2
Percent without insurance	15.9%	-0.5	2.1

Source: US Census American Community Survey, 2008

Healthcare Coverage for Children

Healthcare coverage for children is of particular concern to citizens and policymakers. Here we see a similar move away from private and toward public coverage over the long run. The nominal decrease in the under-18 uninsured rate from 2000 to 2008 is not statistically significant, so the 2000 and 2008 rates should be regarded as equivalent. This means in 2000 and 2008 more than one in ten children in Colorado were without health insurance of any kind. Furthermore, a whopping 26% of children living below 200% of the poverty line were without insurance at one time in 2008.

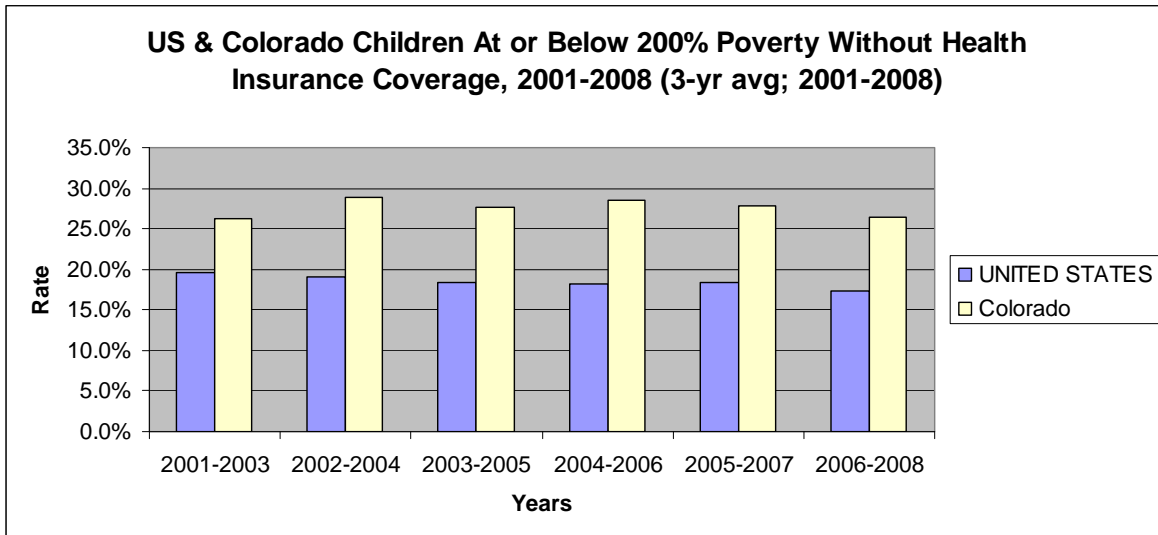
Health Insurance for Children in Colorado (2008)

		<i>Percentage point change</i>	
	2008	Change from 2007	Change from 2000
Percent with private insurance	68.4%	-2.9	-3.5
Percent with government insurance	22.6%	3.5	2.2
Percent without insurance	12.3%	-0.7	-1.9
Percent below 200% of poverty without health coverage	26.4%	-1.5	-1.8

Source: US Census American Community Survey, 2008

Health Insurance for Low-Income Children

Colorado does remarkably poorly in its health coverage of low-income children. **In 2006-2008, 26.8% of children living below 200% of the poverty line were without health insurance.** While in many other areas Colorado has performed above the national average, here the state does much worse than the nation as a whole.



Source: US Census Current Population Survey, 2008

Benefit Coverage

A look at benefit coverage in Colorado reveals the same trends apparent in overall health insurance coverage¹. Today more and more Colorado citizens are unable to rely on private sector benefits to get by. Where once they counted on employers for insurance and pensions, today Colorado citizens increasingly must purchase health insurance on their own, enroll in government plans, or go without. **Employer-sponsored healthcare coverage has declined nearly seven percent since 2001 for workers in Colorado, and nearly six percent for children (as dependents).** Pensions also come less and less from employers, and Coloradans here make similar transitions to public alternatives and non-coverage.

Benefit Coverage in Colorado: Employer Sponsored Health Insurance (2008)

Demographic	Employer-Sponsored Health Insurance Coverage (%)		Percentage-Point Change
	2000-2001	2007-2008	
All Workers	75.0%	68.3%	-6.7
Population Under 65 Years Old	70.1%	63.7%	-6.5
Children Under 18	68.5%	62.8%	-5.8

*Changes in bold are statistically Significant at the 10% level

Source: US Census Current Population Survey, 2008

¹ The numbers of Coloradans with benefit coverage differs from the numbers of Coloradans with private insurance because benefit coverage is a subset of private insurance that shows the number of people receiving benefits through their employers. Private insurance might come through employers but could also be purchased individually

Benefit Coverage in Colorado: Pensions (2008)

Percentage point change

	2008	Change from 2007	Change from 2000
Private sector pension benefits three-year average	41.9%	1.7	-2.6

Source: US Census American Community Survey, 2008

Geographical Coverage

Across the state we see a wide spectrum of coverage rates. In counties where data are available, overall uninsured rates range from a low of 9% in Douglas County to 26% in Adams County. Rates of non-coverage for those under the age of 18 range from 4% in Douglas County to 24% in Denver county, where over 34,000 children went without insurance for some period in 2008. The percent of uninsured under the age of 18 is lower in every geographical region than the percent of uninsured ages 18-64, as is the percent of children under the age of 18 with private insurance. The converse is true, however, for public insurance. Rates of children under the age of 18 with public insurance are frequently at least twice as high as that of adults ages 18-64. This indicates that, while we still have a way to go, our public safety net for children is performing as it should.

Colorado Health Insurance Coverage by Geography, Coverage Type, & Age (2008)

	Uninsured				Private Insurance				Public Insurance			
	Uninsured Under 18	Percent	Uninsured 18-64	Percent	Private Insurance Under 18	Percent	Private Insurance 18-64	Percent	Public Insurance Under 18	Percent	Public Insurance 18-64	Percent
State	172,954	14%	653,329	21%	818,188	68%	2,336,448	74%	228,428	19%	233,272	7%
Adams County	19,718	16%	69,614	26%	75,392	61%	187,875	69%	29,222	24%	18,964	7%
Arapahoe County	19,797	14%	70,241	20%	99,504	71%	268,107	76%	22,382	16%	22,439	6%
Boulder County	6,088	10%	33,448	16%	48,786	79%	166,322	81%	7,355	12%	8,061	4%
Denver County	34,876	24%	96,490	25%	75,140	51%	260,460	68%	39,397	27%	34,404	9%
Douglas County	3,035	4%	16,374	9%	74,579	93%	163,804	90%	3,123	4%	4,594	3%
El Paso County	14,649	10%	71,381	20%	114,697	75%	267,383	74%	25,975	17%	32,555	9%
Jefferson County	13,841	12%	54,925	16%	94,097	79%	284,329	81%	12,578	11%	17,555	5%
Larimer County	4,184	7%	29,141	15%	47,213	75%	156,605	80%	11,912	19%	12,974	7%
Mesa County	5,480	17%	20,956	24%	20,833	63%	60,667	69%	7,453	23%	10,222	12%
Pueblo County	4,654	13%	22,519	24%	16,886	45%	56,236	60%	16,197	44%	17,614	19%
Weld County	10,761	16%	35,713	22%	44,458	65%	116,367	73%	14,193	21%	10,877	7%
Denver-Aurora, CO Metro Area	92,410	15%	320,983	20%	437,977	69%	1,221,472	76%	110,086	17%	102,534	6%
Fort Collins, CO Urbanized Area	2,581	5%	22,451	15%	34,497	73%	116,261	79%	10,568	22%	11,314	8%
Grand Junction, CO Urbanized Area	4,476	17%	16,899	25%	15,400	59%	45,040	67%	6,847	26%	7,548	11%
Greeley, CO Urbanized Area	5,310	20%	19,741	27%	14,117	53%	48,962	66%	7,507	28%	6,228	8%
Longmont, CO Urbanized Area	3,059	15%	13,966	25%	14,619	71%	39,213	71%	3,006	15%	2,673	5%
Pueblo, CO Urbanized Area	3,525	11%	19,917	26%	12,895	42%	44,526	57%	14,692	48%	15,836	20%

Source: US Census American Community Survey, 2008

Note: All data presented come from the 2009 US Census American Community Survey and Current Population Survey.