

Initial Findings: 2012 Vermont Household Health Insurance Survey

Presentation for the Vermont House Committee on Health Care
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January 31, 2013

Vermont Household Health Insurance Survey (VHHIS)

- The survey has been conducted in its current form in 2000, 2005, 2008, 2009, and 2012.
- The survey's objectives include:
 - Measuring the health insurance status of Vermonters
 - Detailed descriptions of uninsured Vermonters including the duration and reasons for being uninsured
 - Assessing barriers to care
- It is designed to gather high-level information on a wide variety of topics related to comprehensive major medical health insurance.
 - Respondents may agree to be contacted later on for more detailed questions (e.g. focus groups).

Topics Include:

- Demographics
- Health Insurance Coverage
 - Reasons for lack of coverage
 - Satisfaction with provider selection
 - Quality
 - Lapses in coverage
- Health Expenses
 - Out of pocket
 - Premiums
 - Deductibles
- Health Care Barriers
 - Cost
 - Availability of providers

Today's Focus:

An Overview of Initial Results

- Introduction to the survey
- Primary coverage sources
- Vermonters who lack health insurance
- Eligibility for Medicaid and Exchange Subsidies in 2014

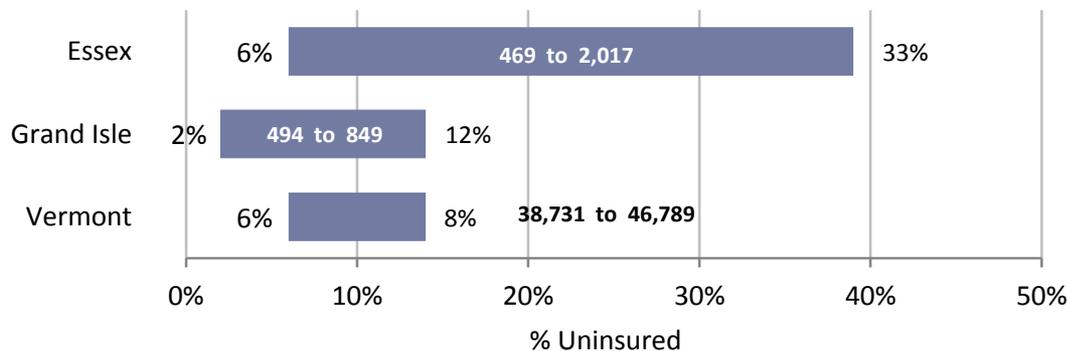
Surveys Use Samples to Understand Populations



A random sample of Vermont households allows us to make estimates about all Vermont residents.

Estimates are never perfect

- To account for uncertainty, estimates include a range of values.
- The size of the range depends in part on how many people are included in the survey. More people tend to give smaller ranges.
- For example:



VHHIS Estimates

- The percentages reported for the general population survey are within plus or minus 1.2% of what would be found if all households and residents in Vermont participated.
- The percentages reported in the analysis of the uninsured population of Vermont are within plus or minus 0.6% for the uninsured subpopulation.

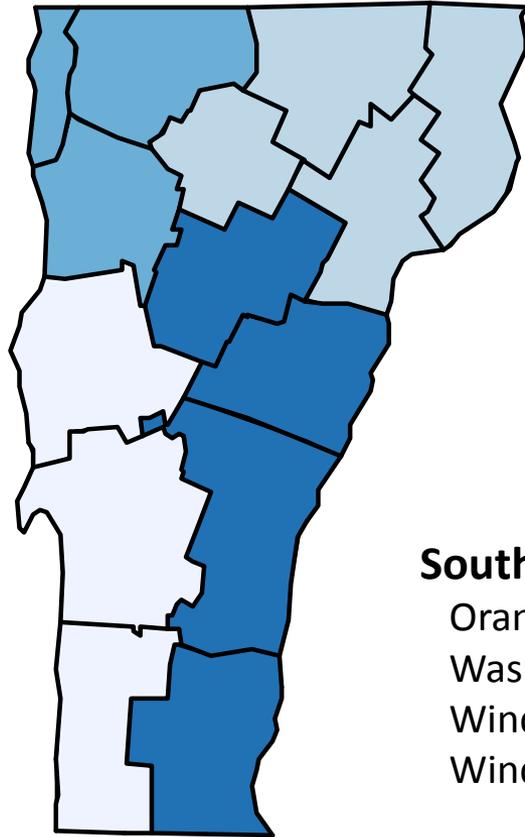
Data collection

- Telephone interviews were conducted from September 5th through December 4th of 2012.
 - Respondents were selected through random digit dialing (RDD) of landline and cell phone numbers.
 - Data were collected for 10,982 Vermont residents.
- The survey included an over sample of households with at least one uninsured resident.
 - Over sampling means that you interview more individuals in a subpopulation than you would if it were just based on their numbers in the population.
 - Data were collected for 1,365 uninsured residents.

Burlington Area

Chittenden
Franklin
Grand Isle

n = 2,676



Northeast

Caledonia
Essex
Lamoille
Orleans

n = 2,733

Southwest

Addison
Bennington
Rutland

n = 2,705

Southeast

Orange
Washington
Windham
Windsor

n = 2,868

Data Collection

Calls were balanced between four regions.

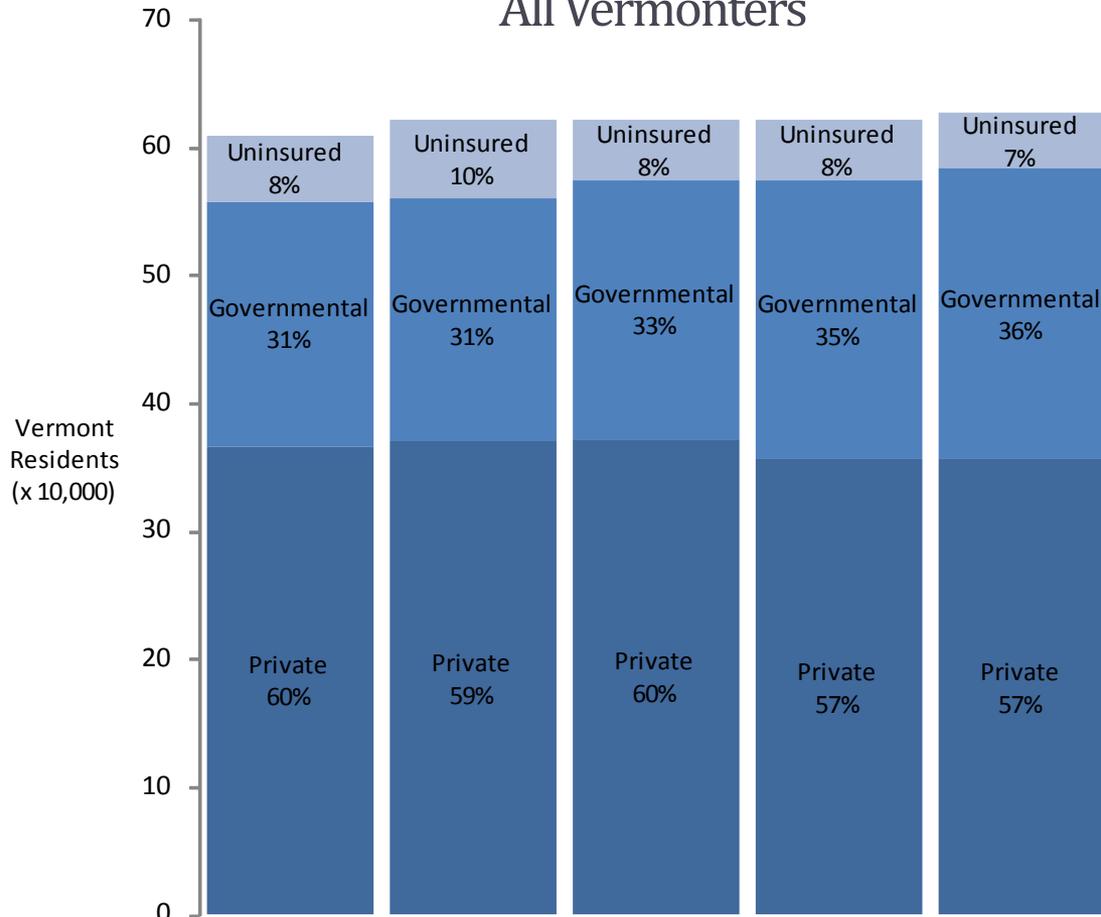
2012 VHHIS Initial Findings:

PRIMARY SOURCES OF HEALTH INSURANCE COVERAGE

Primary Health Insurance

- When more than one type of health insurance coverage is reported, primary health insurance is categorized as follows:
 1. Medicare
 - Unless individual was 65+ and covered by private insurance through an employer with 25 or more employees or
 - Unless covered by military insurance
 - Includes individuals dually eligible for Medicaid
 2. Private Insurance
 - Includes Catamount Health Program
 3. Military Insurance
 4. State Health Insurance

Primary Source of Health Insurance All Vermonters



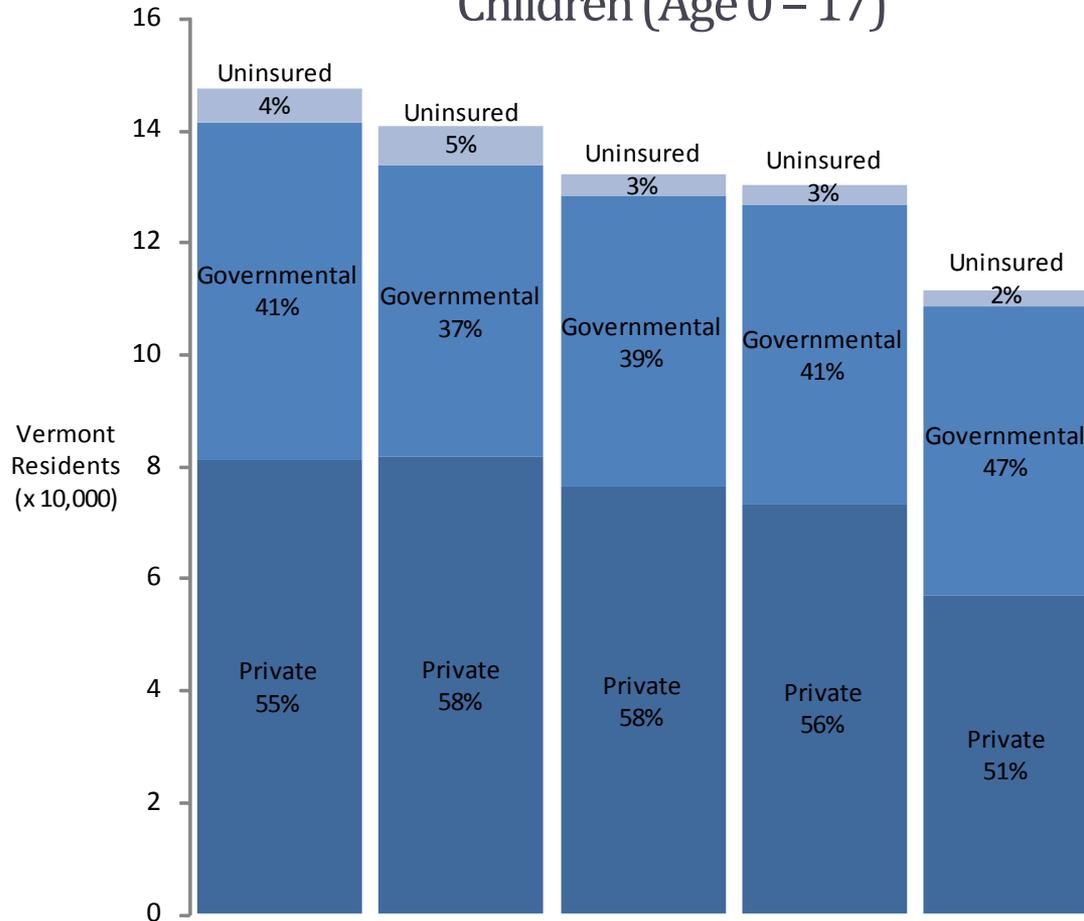
	2000	2005	2008	2009	2012
Uninsured	51,390	61,057	47,286	47,460	42,760
Governmental ¹	191,227	190,989	202,096	218,452	227,817
Private ²	366,213	369,348	371,870	355,358	355,857
Total	608,830	621,394	621,252	621,270	626,434

¹ Medicaid, Medicare, or Military

² Includes Catamount Health

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

Primary Source of Health Insurance Children (Age 0 – 17)

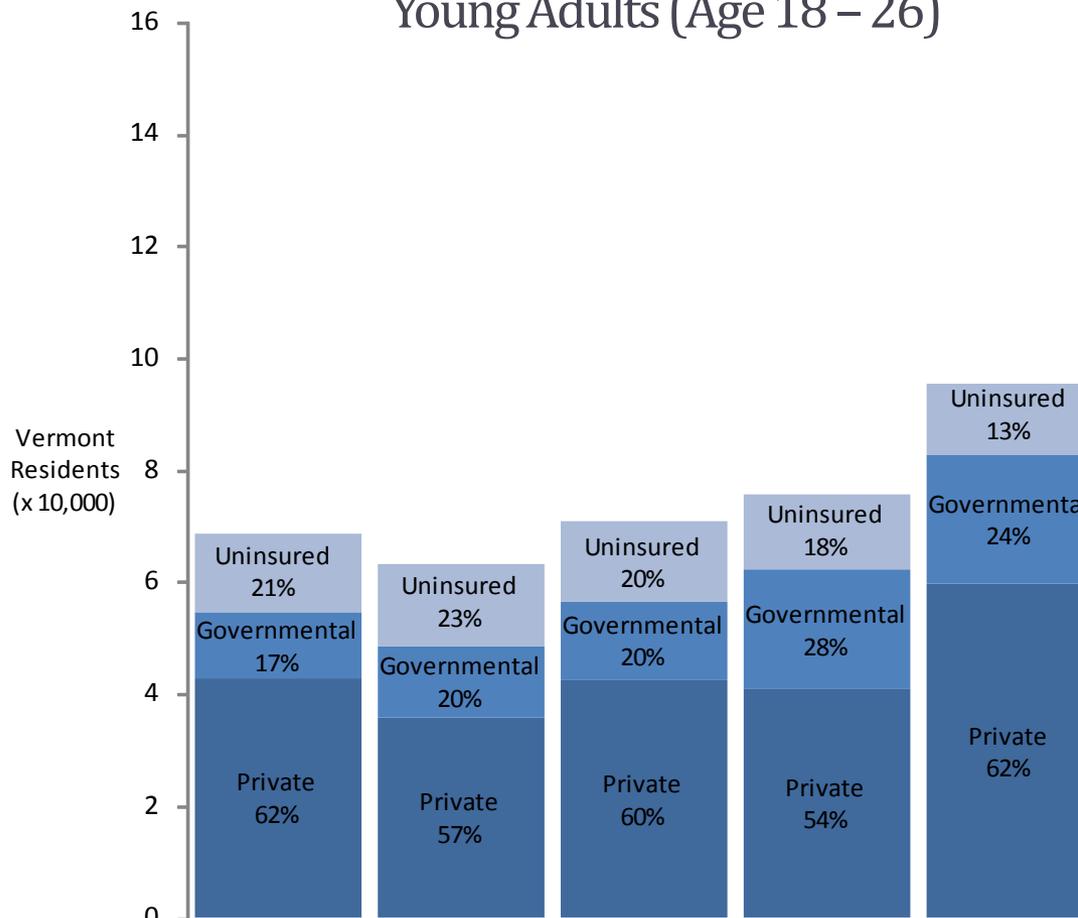


	2000	2005	2008	2009	2012
Uninsured	6,191	6,943	3,869	3,626	2,770
Governmental ¹	60,209	52,034	52,114	53,387	51,768
Private ²	81,124	81,646	76,132	73,211	56,718
Total	147,524	140,623	132,115	130,224	111,256

¹ Medicaid, Medicare, or Military

² Includes Catamount Health

Primary Source of Health Insurance Young Adults (Age 18 – 26)

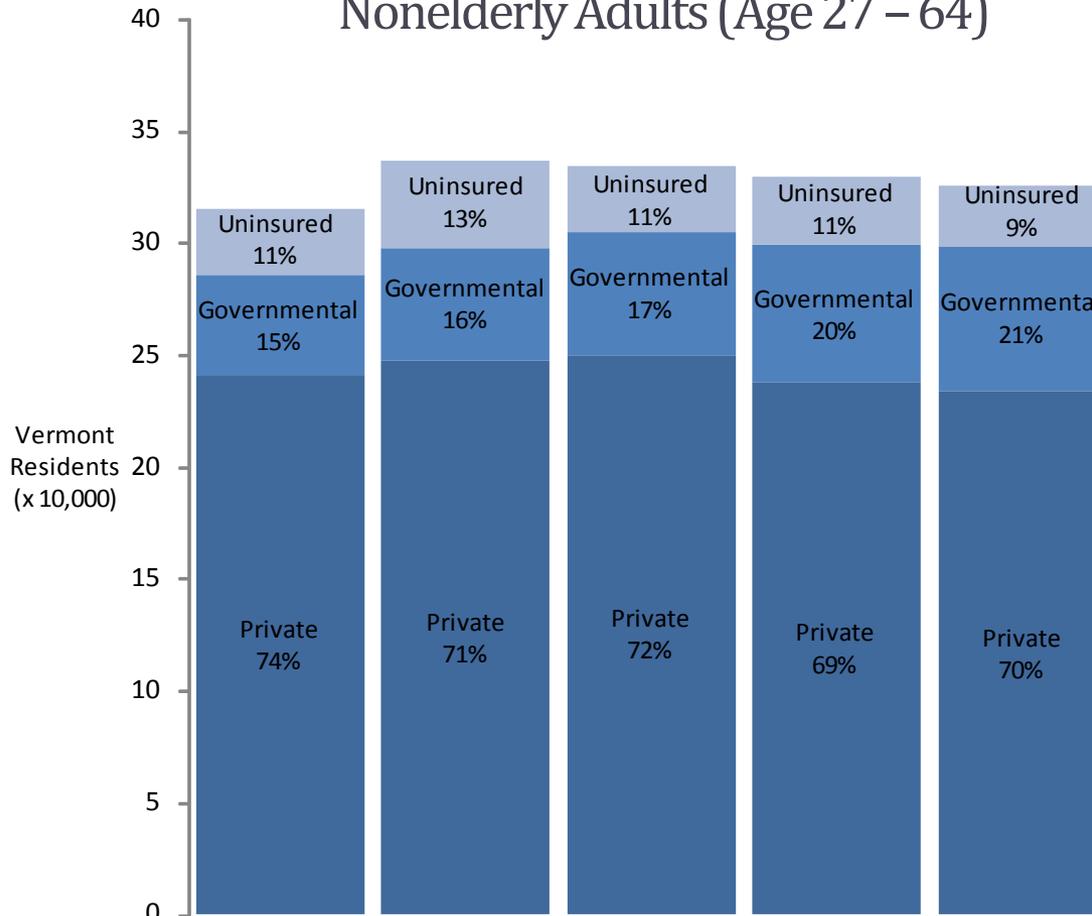


	2000	2005	2008	2009	2012
Uninsured	14,227	14,650	14,462	13,425	12,633
Governmental ¹	11,775	12,728	13,906	21,495	23,251
Private ²	42,652	35,905	42,487	40,750	59,525
Total	68,654	63,283	70,855	75,670	95,409

¹ Medicaid, Medicare, or Military

² Includes Catamount Health

Primary Source of Health Insurance Nonelderly Adults (Age 27 – 64)



	2000	2005	2008	2009	2012
Uninsured	29,515	39,046	28,833	30,349	27,086
Governmental ¹	44,973	50,117	55,018	60,995	64,640
Private ²	240,652	247,551	250,009	237,877	233,918
Total	315,140	336,714	333,860	329,221	325,644

¹ Medicaid, Medicare, or Military

² Includes Catamount Health

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

Coverage Sources: 2000 - 2012

	Rate					Count				
	2000	2005	2008	2009	2012	2000	2005	2008	2009	2012
Private Insurance ¹	60.1%	59.4%	59.9%	57.2%	56.8%	366,213	369,348	370,981	355,358	355,857
Private Insurance (alone)	60.1%	59.4%	58.4%	55.8%	55.2%	366,213	369,348	362,544	346,953	345,586
Catamount Health	NA	NA	1.5%	1.4%	1.6%	NA	NA	8,437	8,405	10,271
Medicaid	16.1%	14.7%	16.0%	17.6%	17.9%	97,664	91,126	99,159	109,353	111,833
Medicare ²	14.4%	14.5%	14.3%	15.3%	16.0%	87,937	90,110	88,915	95,182	100,506
Military	0.9%	1.6%	2.4%	2.2%	2.5%	5,626	9,754	14,910	13,917	15,478
Uninsured	8.4%	9.8%	7.6%	7.6%	6.8%	51,390	61,057	47,286	47,460	42,760

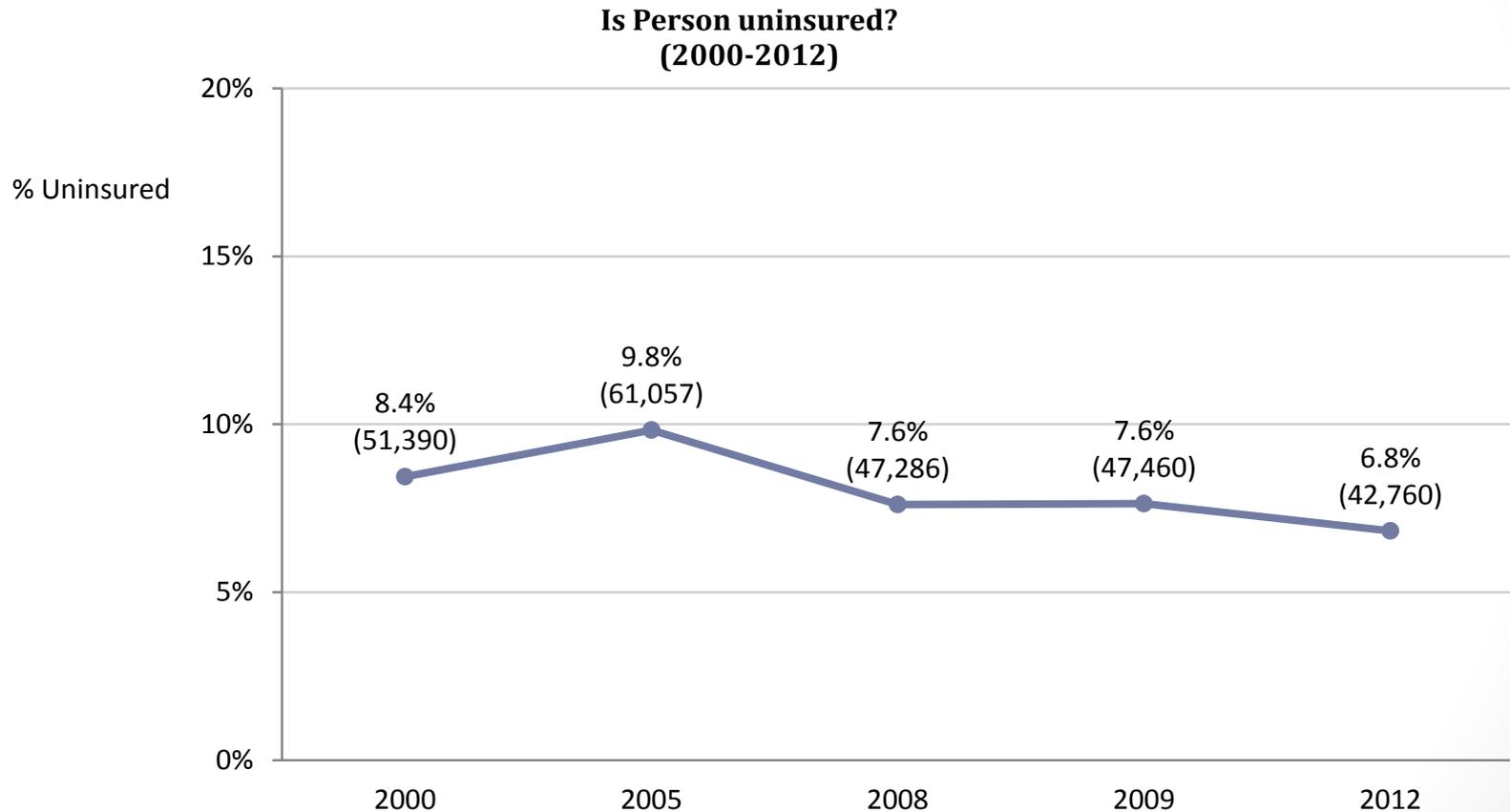
¹Includes Catamount Health

²Includes individuals eligible for Medicaid and Medicare

2012 VHHIS Initial Findings:

VERMONTERS WITHOUT HEALTH INSURANCE

Vermont's Uninsured Rate Over Time

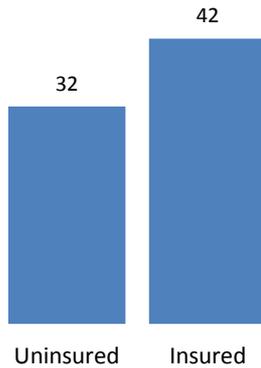


Source: 2000, 2005, 2008, 2009, and 2012 Vermont Household Health Insurance Surveys

Vermonters who lack health insurance are more likely to be:

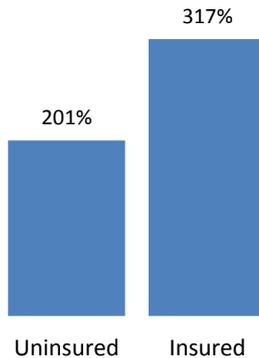
Younger

median age



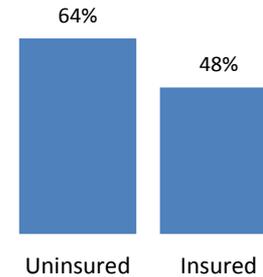
Poorer

median FPL



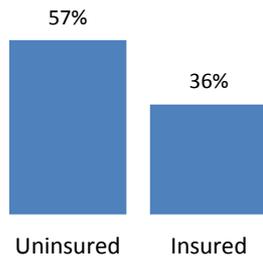
Male

% male



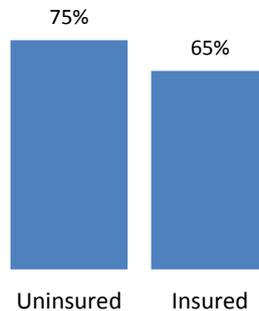
HS or Less

% HS or less



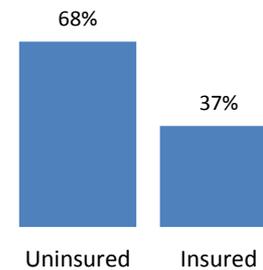
Working

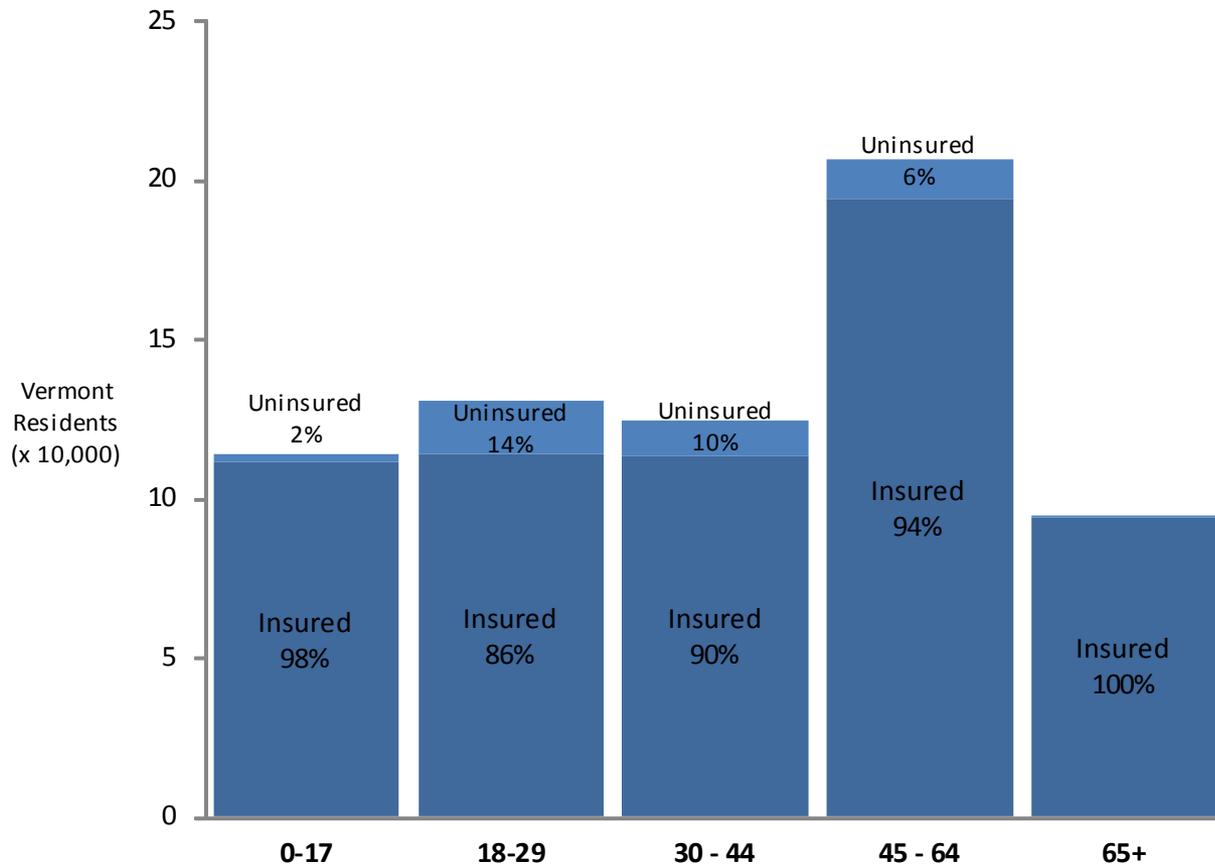
% working



Unmarried

% not currently married





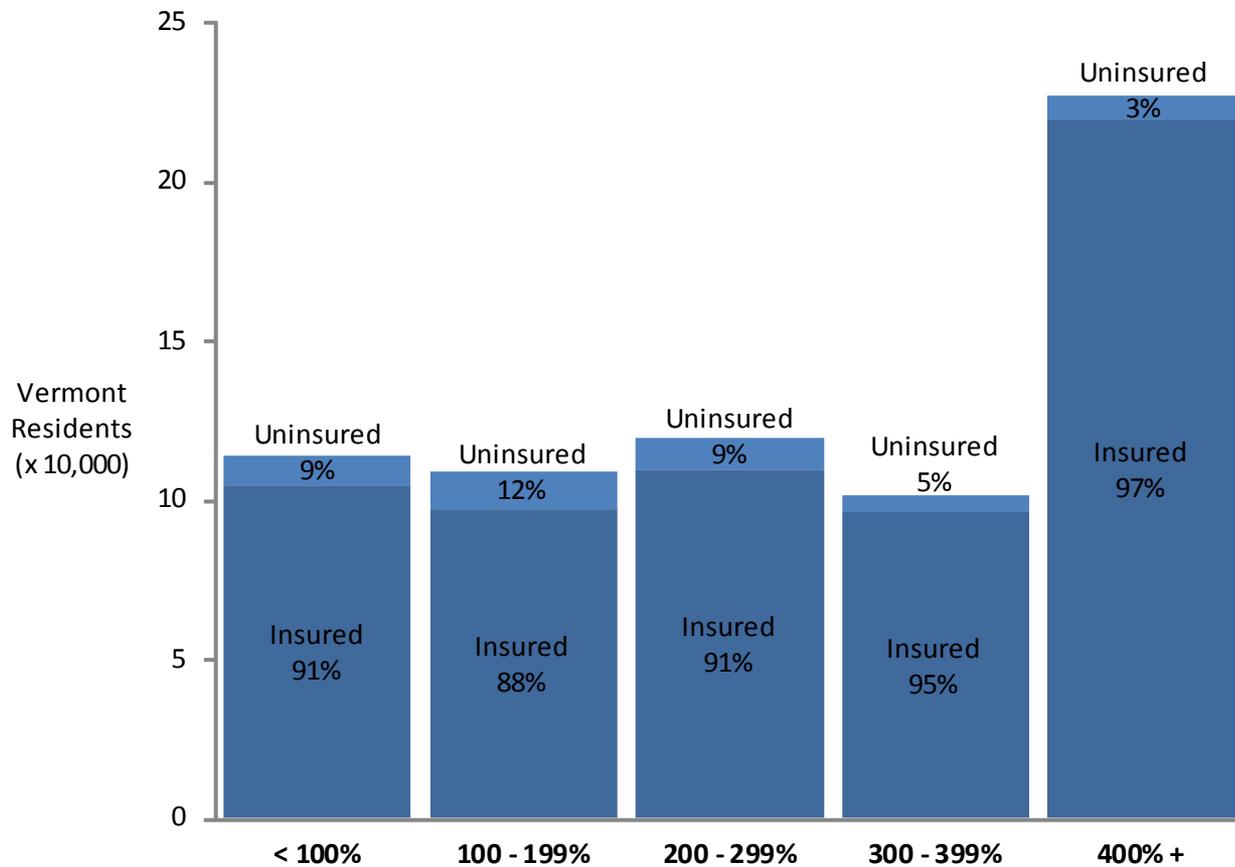
Uninsured	2,770	16,403	11,194	12,121	272
Insured	108,486	97,471	101,821	182,042	93,852
Total	111,256	113,874	113,015	194,163	94,124

Insurance Status by Age Group

Family / Household Size	Poverty guideline (100%)	138%	150%	200%	250%	300%	400%
1	\$11,170	\$15,415	\$16,755	\$22,340	\$27,925	\$33,510	\$44,680
2	\$15,130	\$20,879	\$22,695	\$30,260	\$37,825	\$45,390	\$60,520
3	\$19,090	\$26,344	\$28,635	\$38,180	\$47,725	\$57,270	\$76,360
4	\$23,050	\$31,809	\$34,575	\$46,100	\$57,625	\$69,150	\$92,200
5	\$27,010	\$37,274	\$40,515	\$54,020	\$67,525	\$81,030	\$108,040
6	\$30,970	\$42,739	\$46,455	\$61,940	\$77,425	\$92,910	\$123,880
7	\$34,930	\$48,203	\$52,395	\$69,860	\$87,325	\$104,790	\$139,720
8	\$38,890	\$53,668	\$58,335	\$77,780	\$97,225	\$116,670	\$155,560

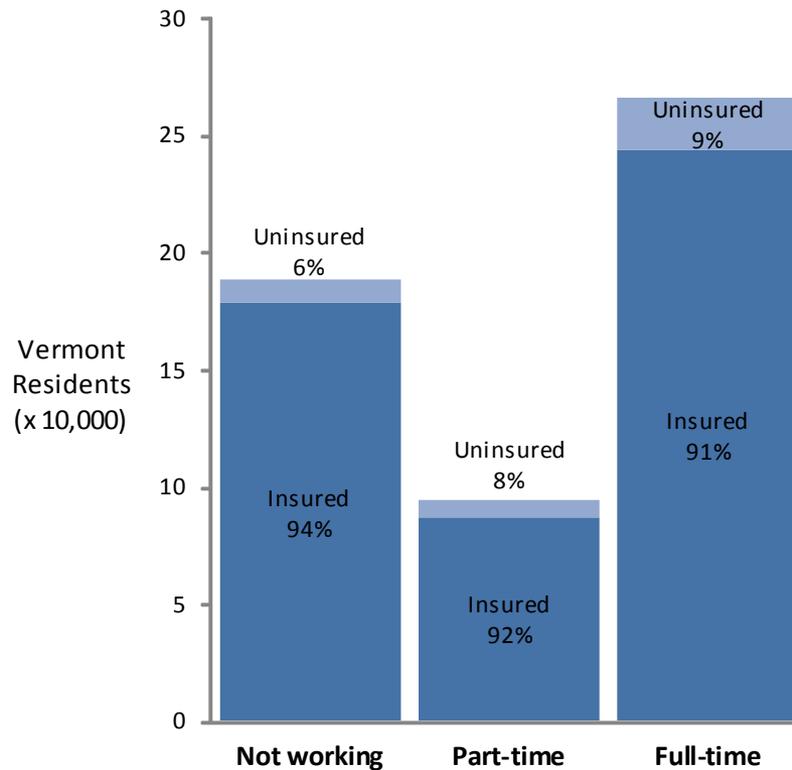
Federal Poverty Levels (FPLs)

Based on 2012 Guidelines



Uninsured	9,383	11,794	9,627	4,727	7,228
Insured	94,924	85,072	99,953	91,658	212,068
Total	104,308	96,866	109,580	96,384	219,297

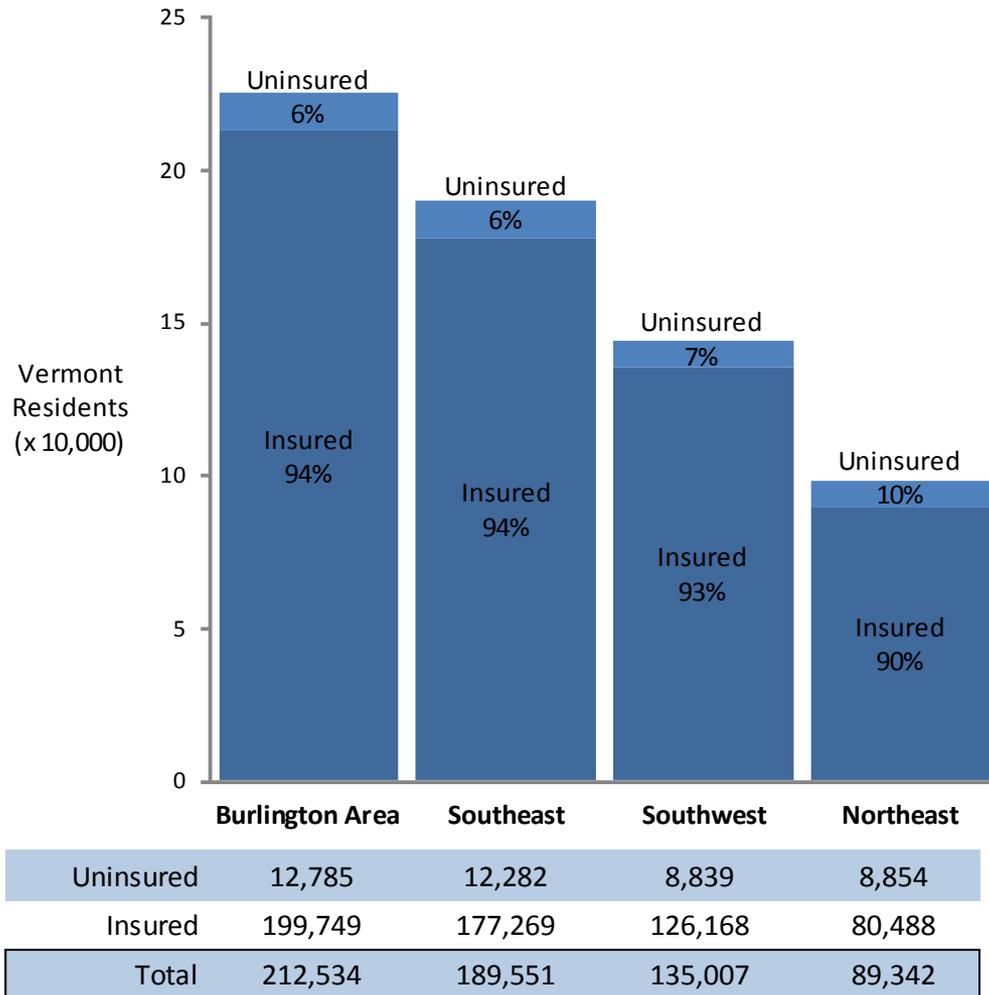
Insurance Status by FPL



Uninsured	9,872	7,177	21,993
Insured	168,308	79,920	221,977
Total	178,180	87,097	243,969

Insurance Status by Working Outside of the Home Status

For Vermont Residents Age 18 to 64

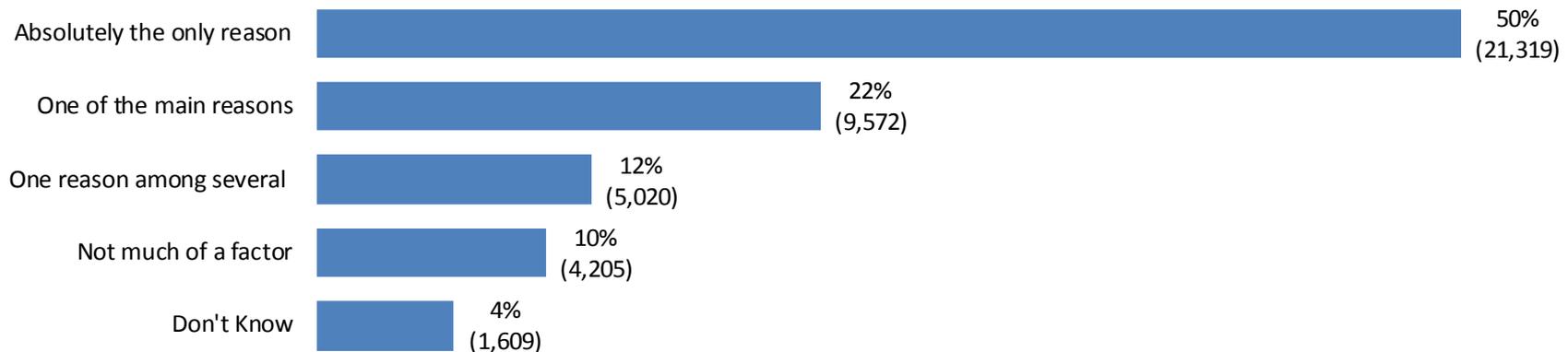


Insurance Status by Region

Reasons for Lack of Health Insurance

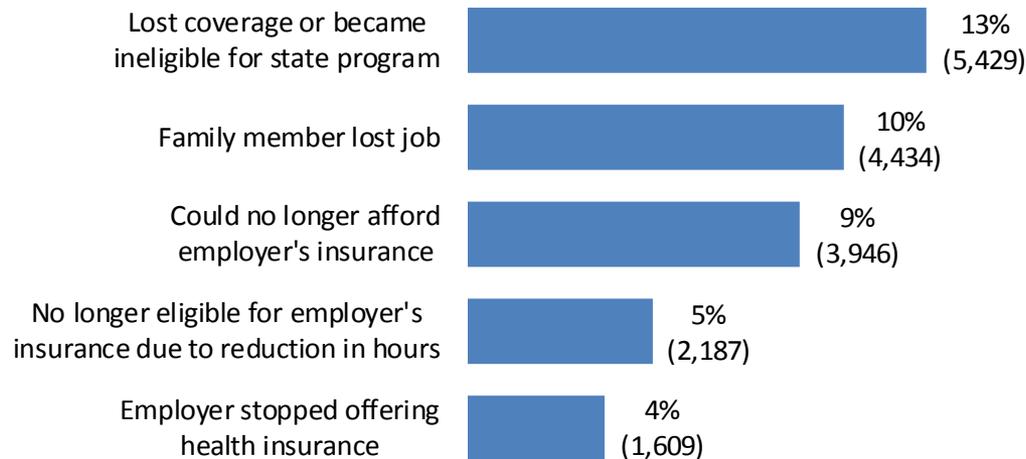
- Over 80% of Vermonters without health insurance cite cost as one of the reasons why they are not currently covered by health insurance.
 - Half report that it is the only reason.

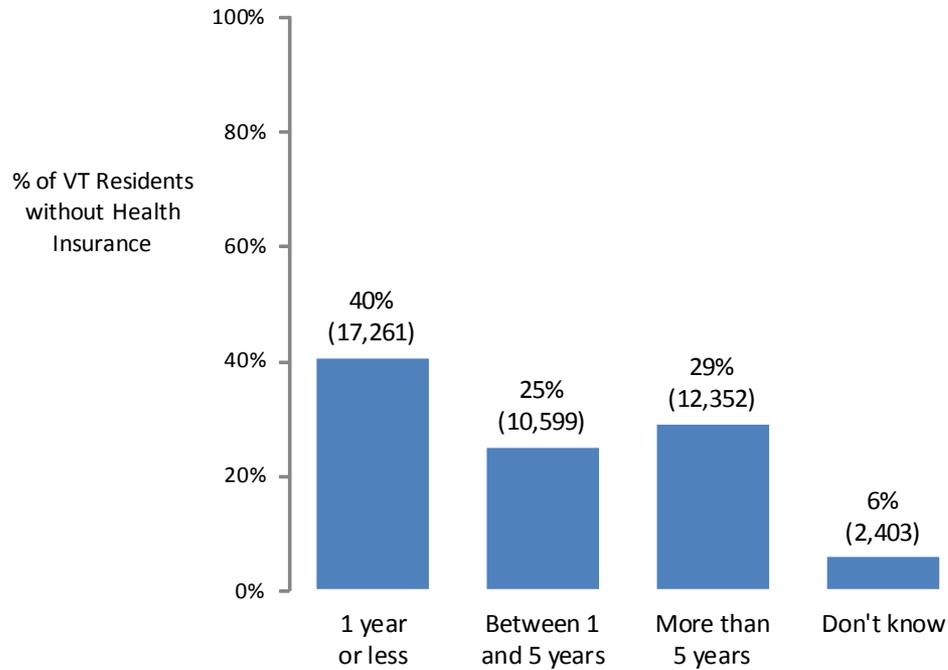
How does cost rate as the reason why person is not currently covered by insurance?



Reasons for Lack of Health Insurance

- Other common reasons include those related to employment:





	Age Range			Total
	0-17	18-34	35+	
1 year or less	1,479	10,220	5,562	17,261
Between 1 and 5 years	437	5,341	4,821	10,599
More than 5 years	663	4,928	6,761	12,352
Don't know	177	1,648	578	2,403
Refused	14	51	80	145
Total	2,770	22,188	17,802	42,760

Duration without Health Insurance

Initial Findings:

ELIGIBILITY FOR MEDICAID AND EXCHANGE SUBSIDIES IN 2014

ACA Eligibility

FPL	Children (0 – 17)	Adults (18 to 64)
Under 139%	Medicaid	
139 – 300%	Dr. Dynasaur	Premium Subsidies
301 – 400%	Premium Subsidies	

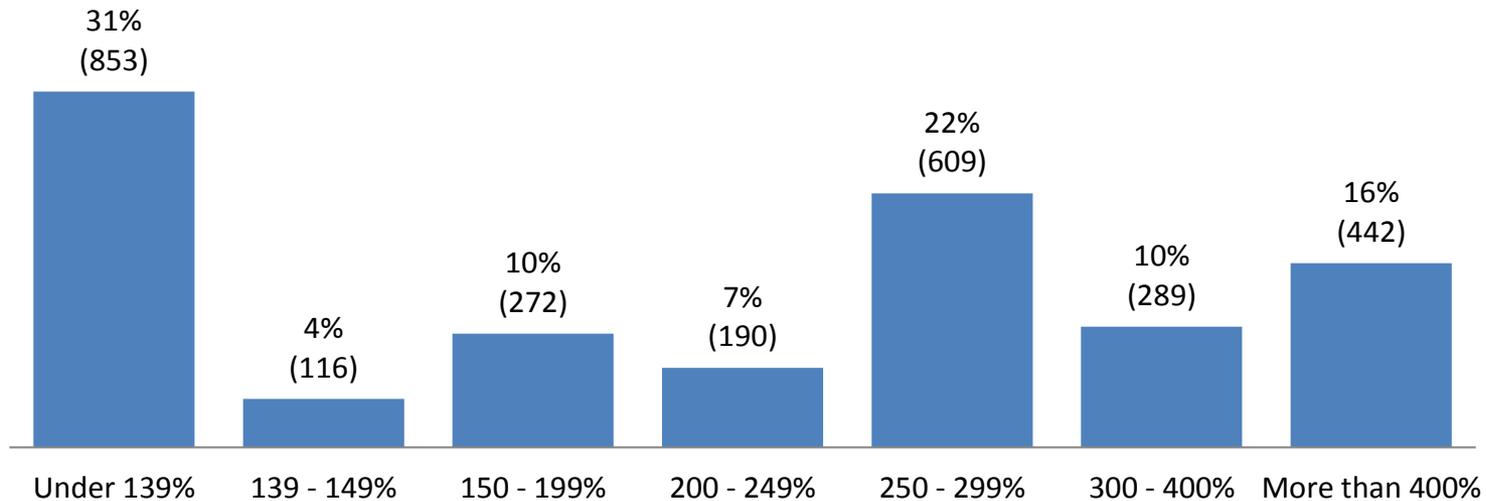
- Vermont may offer additional subsidies to those stipulated by the ACA.

ACA Guidelines

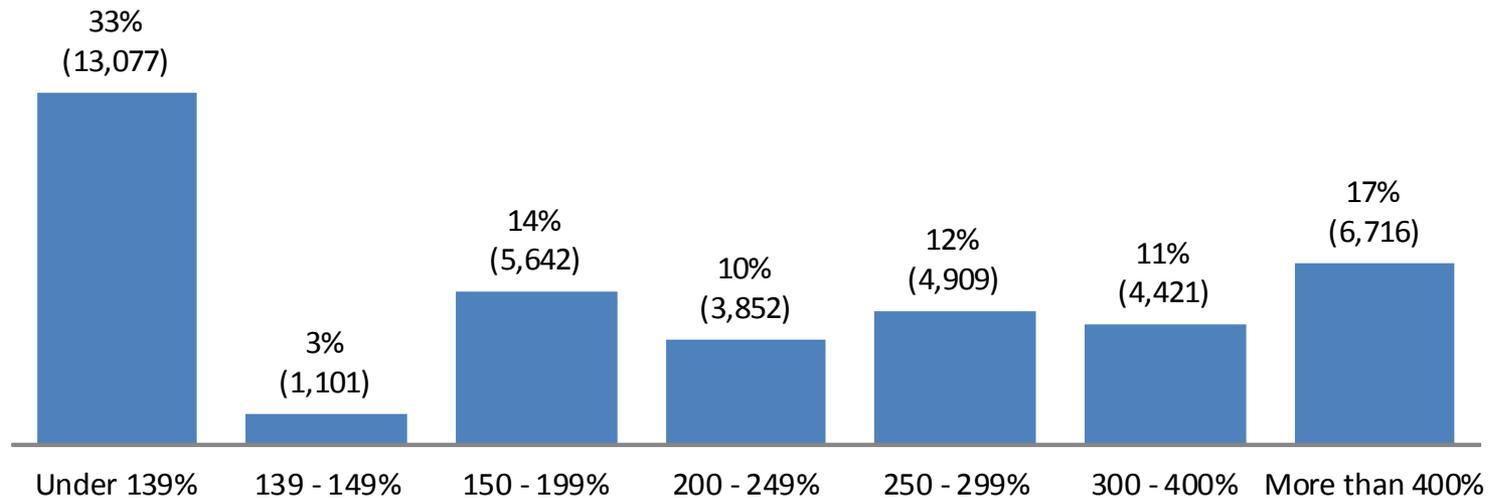
FPL	Maximum Out-of-pocket Premium Payment (as % of income)
Under 139%	Eligible for Medicaid
139 – 149%	3%
150 – 199%	4%
200 – 249%	6.3%
250 – 299%	8.05%
300 – 400%	9.5%
401% or more	No Premium Subsidy

FPL	Maximum Health Care Expenses Allowed	
	<i>Individual Plan</i>	<i>Family Plan</i>
100 – 200%	\$2,017	\$4,167
200 – 300%	\$3,125	\$6,250
300 – 400%	\$4,167	\$8,333
> 400%	\$6,250	\$12,500

Eligibility in 2014: Children without Health Insurance (0 to 17)



Eligibility in 2014: Adults without Health Insurance (18 to 64)



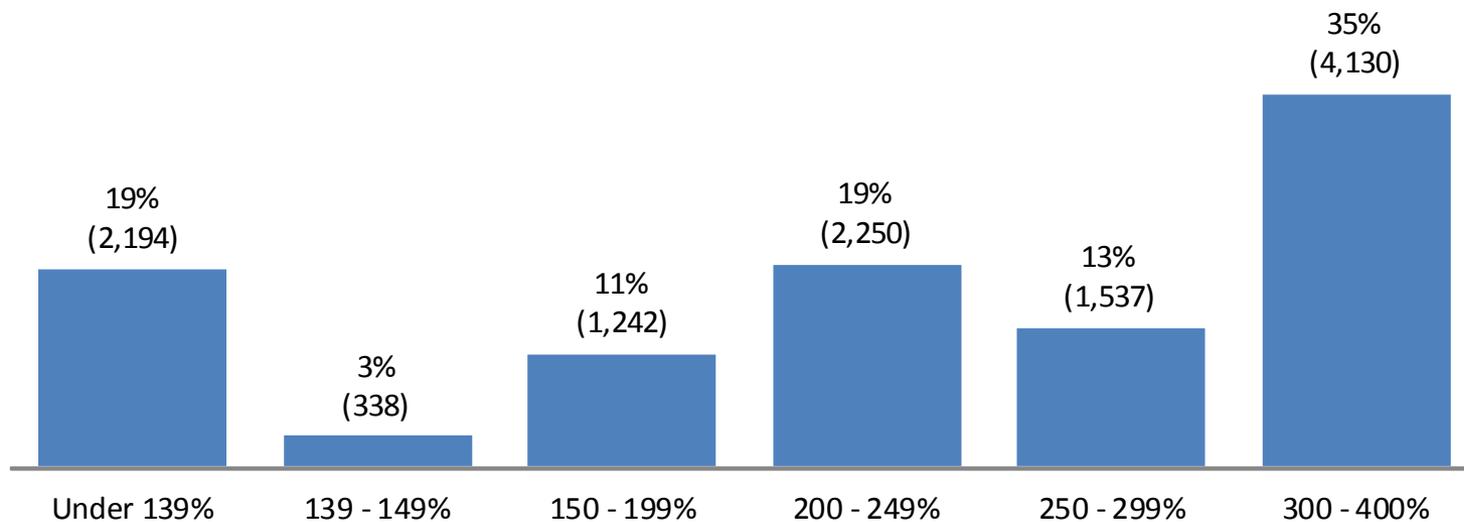
Potential Eligibility among Residents with Private Health Insurance

- For some Vermont residents currently covered by private health insurance, purchasing through Vermont Health Connect may improve their coverage:
 - Reduced premium payments due to subsidies
 - Cost-sharing limits for out-of-pocket expenditures for essential benefits
- The initial analysis is restricted to residents covered by private insurance only and does not take into account factors other than income, which may affect eligibility.

Eligibility in 2014:

Children with Private Health Insurance (0 to 17)

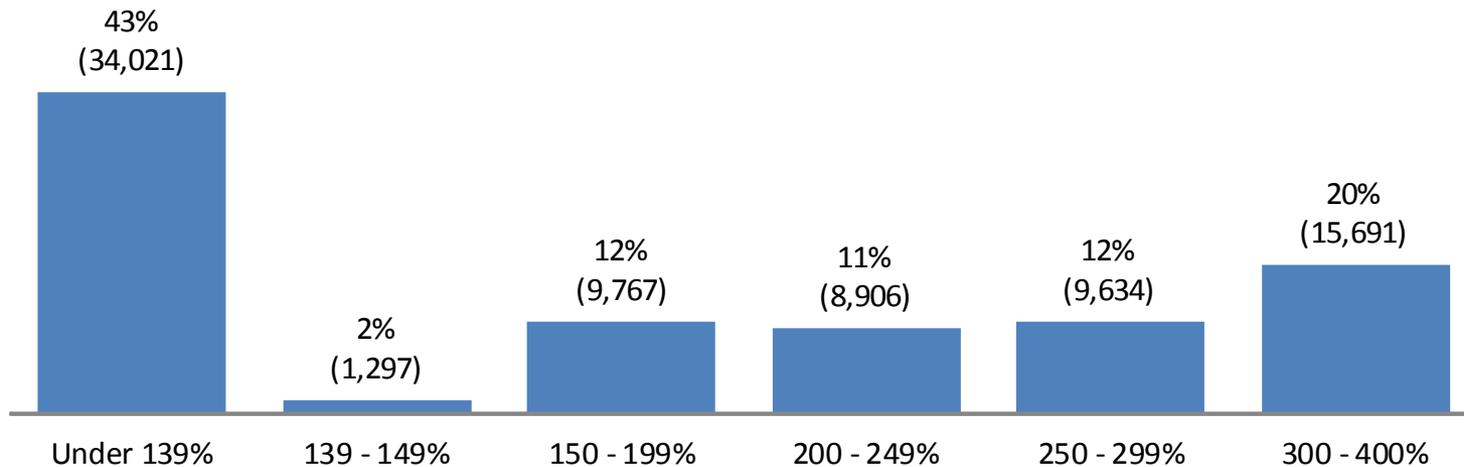
- Approximately 23% of children with private insurance only (11,691) could potentially benefit from enrolling through Vermont Health Connect.



Eligibility in 2014:

Adults with Private Health Insurance (18 to 64)

- Approximately 28% of adults with private insurance only (79,316) could potentially benefit from enrolling through Vermont Health Connect.



For more information:

- A more detailed report of initial findings is available online:

<http://www.dfr.vermont.gov/insurance/health-insurance/vermont-household-health-insurance-survey-vhhis>

- A comprehensive report of findings will be released in late March. Once released, it will be posted on the same website.
- If you have any further questions or specific interests, please contact me:

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