



# Vermont Department of Financial Regulation Insurance Division

## 2012 Vermont Household Health Insurance Survey Initial Findings

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# Introduction

The Vermont Household Health Insurance Study (VHHIS) is based on phone interviews of Vermonters. It occurs every few years and is designed to represent people living across the state.

The survey measures whether or not Vermonters have health insurance. The survey includes questions to gather details about the reasons people are living without health insurance coverage. For Vermonters who have health insurance, the survey measures the different types of coverage.

The most recent survey occurred between September and December of 2012. Phone interviews included landlines and cell phones. Phone numbers were selected by chance and spread approximately evenly across the state.

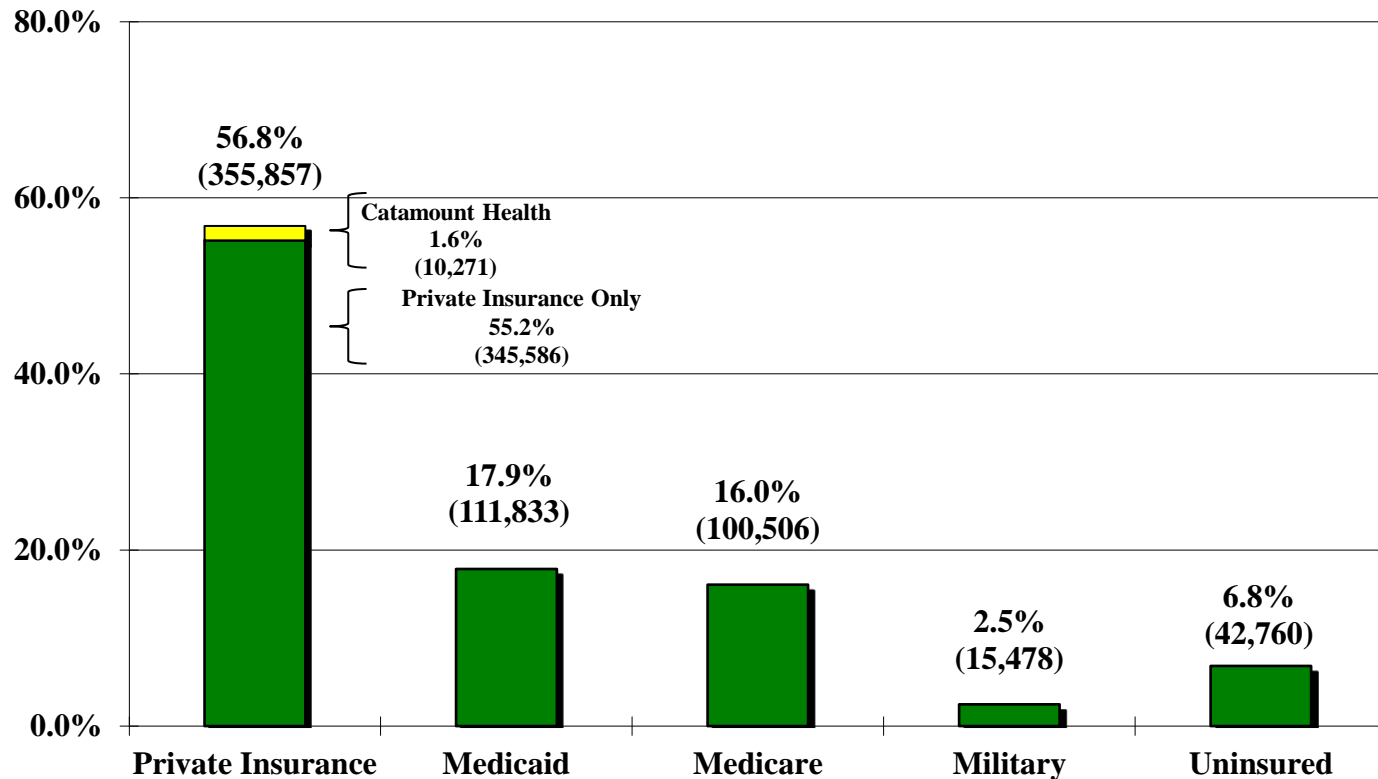
All of the results presented are based on what Vermonters reported to interviewers.

# Primary Type of Health Insurance Coverage

Primary type of health insurance coverage classifies residents with more than one type of insurance into a single category based on which first covers the Vermonter.

# Nearly six in ten Vermont residents have private insurance as their primary type of health insurance.

## Primary Type of Insurance Coverage



Data Source: 2012 Vermont Household Health Insurance Survey

Note: Primary type of health insurance coverage classifies residents with more than one type of insurance into a single category based upon the following hierarchical order; Medicare (except in cases where resident was over 64 and covered by a private insurance policy through an employer with 25 or more employees or person was covered by military insurance), private insurance, military, state health insurance and uninsured. Included in the category of private health insurance coverage are those covered through the Catamount Health Program.

## Primary Source of Health Insurance Coverage, 2012 Breakdown by Age Group

	Rate			Count		
	0 - 17	18 - 64	65+	0 - 17	18 - 64	65+
Private	51.0%	69.7%	6.1%	56,718	293,443	5,696
Medicaid	43.4%	15.0%	0.4%	48,322	63,111	400
Medicare	1.9%	3.9%	87.3%	2,066	16,279	82,160
Military	1.2%	2.0%	5.9%	1,380	8,501	5,596
Uninsured	2.5%	9.4%	0.3%	2,770	39,719	272
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>111,257</b>	<b>421,053</b>	<b>94,124</b>

*Data Source: 2012 Vermont Household Health Insurance Survey*

*Note: Primary type of health insurance coverage classifies residents with more than one type of insurance into a single category based upon the following hierarchical order; Medicare (except in cases where resident was over 64 and covered by a private insurance policy through an employer with 25 or more employees or person was covered by military insurance), private insurance, military, state health insurance and uninsured. Included in the category of private health insurance coverage are those covered through the Catamount Health Program.*

## Trends in Primary Source of Health Insurance Coverage, 2000 - 2012

	Rate					Count				
	2000	2005	2008	2009	2012	2000	2005	2008	2009	2012
Private Insurance (including Catamount Health)*	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	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

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

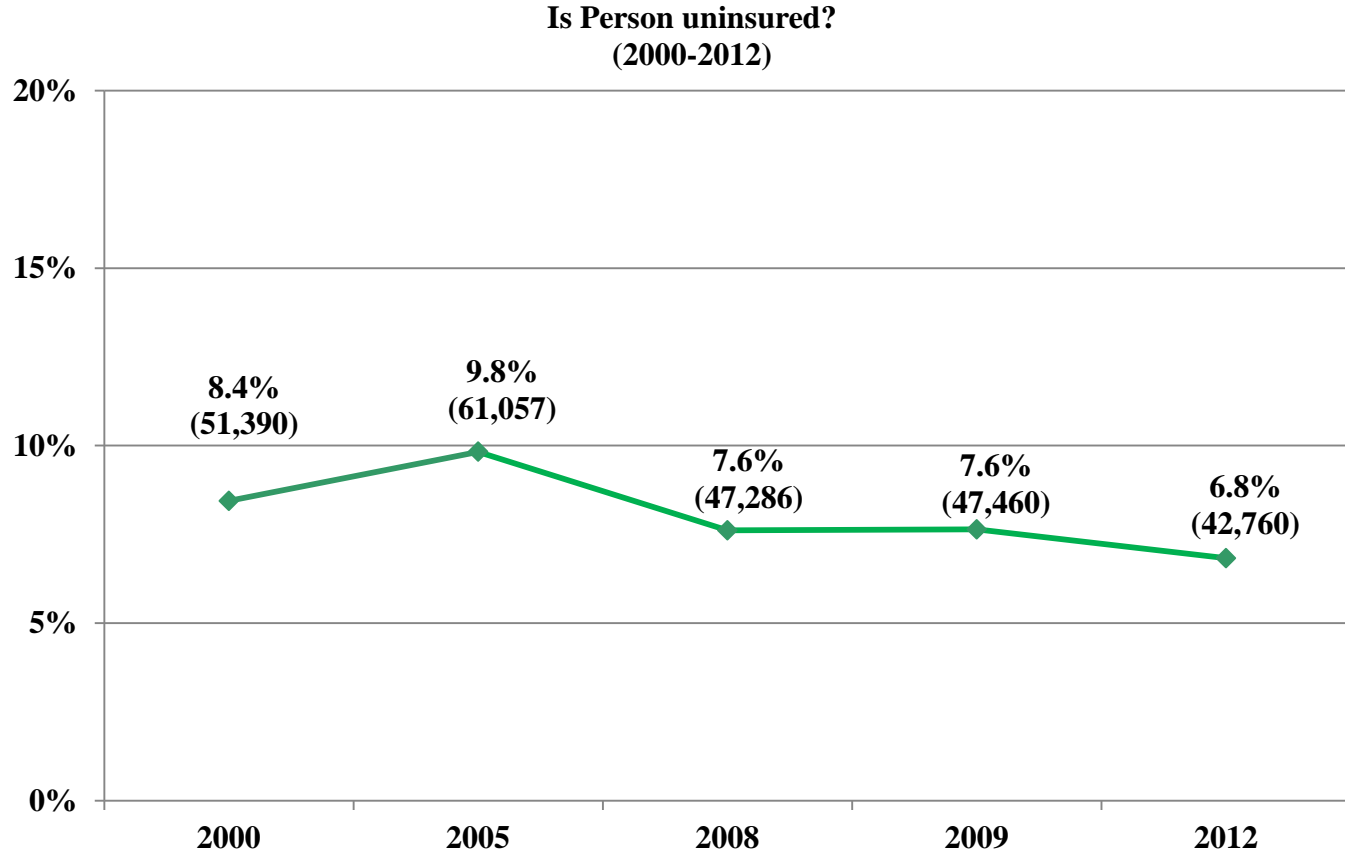
*\*For the remainder of this report, Catamount Health is included with private insurance.*

*Note: Primary type of health insurance coverage classifies residents with more than one type of insurance into a single category based upon the following hierarchical order; Medicare (except in cases where resident was over 64 and covered by a private insurance policy through an employer with 25 or more employees or person was covered by military insurance), private insurance, military, state health insurance and uninsured. Included in the category of private health insurance coverage are those covered through the Catamount Health Program.*

# The Uninsured

In the 2012 Vermont Household Health Insurance Survey, a person with no health insurance coverage at the time the interview was conducted was categorized as uninsured.

## The percentage of uninsured Vermont residents in 2012 has decreased compared to 2009.



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



**Approximately 43,000 Vermont residents currently have no health insurance, a decrease since 2009.**

- **This is a significant drop of more than 18,000 from 2005 when there were 61,000 residents who were uninsured.**
  - **Uninsured residents under age 18:**
    - 2,770 in 2012
    - 3,600 in 2009
    - 3,900 in 2008
    - 6,900 in 2005
    - 6,200 in 2000
  - **Uninsured residents between the ages of 18 and 64:**
    - 39,719 in 2012
    - 43,800 in 2009
    - 43,300 in 2008
    - 54,000 in 2005
    - 44,000 in 2000

**Since 2005, the percentage of residents lacking health insurance has declined or remained relatively unchanged among all age groups.**

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

% Uninsured by Age	Rate				Change	
	2005	2008	2009	2012	2005 to 2012	2009 to 2012
0-17	4.9%	2.9%	2.8%	2.5%	-2.4%	-0.3%
18-24	25.0%	21.5%	17.4%	11.5%	-13.5%	-5.9%
25-34	17.9%	13.4%	16.1%	18.2%	0.3%	2.1%
35-44	12.7%	9.0%	9.9%	7.2%	-5.5%	-2.7%
45-64	8.9%	7.2%	7.1%	6.2%	-2.7%	-0.9%
65+	.5%	.1%	0.1%	0.3%	-0.2%	0.2%
<b>Total</b>	9.8%	7.6%	7.6%	6.8%	-3.0%	-0.8%

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

**Since 2005, the number of residents lacking health insurance has declined among all age groups.**

Count Uninsured	Count				Change	
	2005	2008	2009	2012	2005 to 2012	2009 to 2012
0-17	6,943	3,869	3,626	2,770	-4,173	-856
18-24	11,923	12,096	10,839	9,341	-2,582	-1,498
25-34	14,044	9,712	11,133	12,848	-1,196	1,715
35-44	11,312	7,851	8,364	5,408	-5,904	-2,956
45-64	16,417	13,636	13,438	12,121	-4,296	-1,317
65+	408	123	60	272	-136	212
<b>Total</b>	61,047	47,287	47,460	42,760	-18,287	-4,700

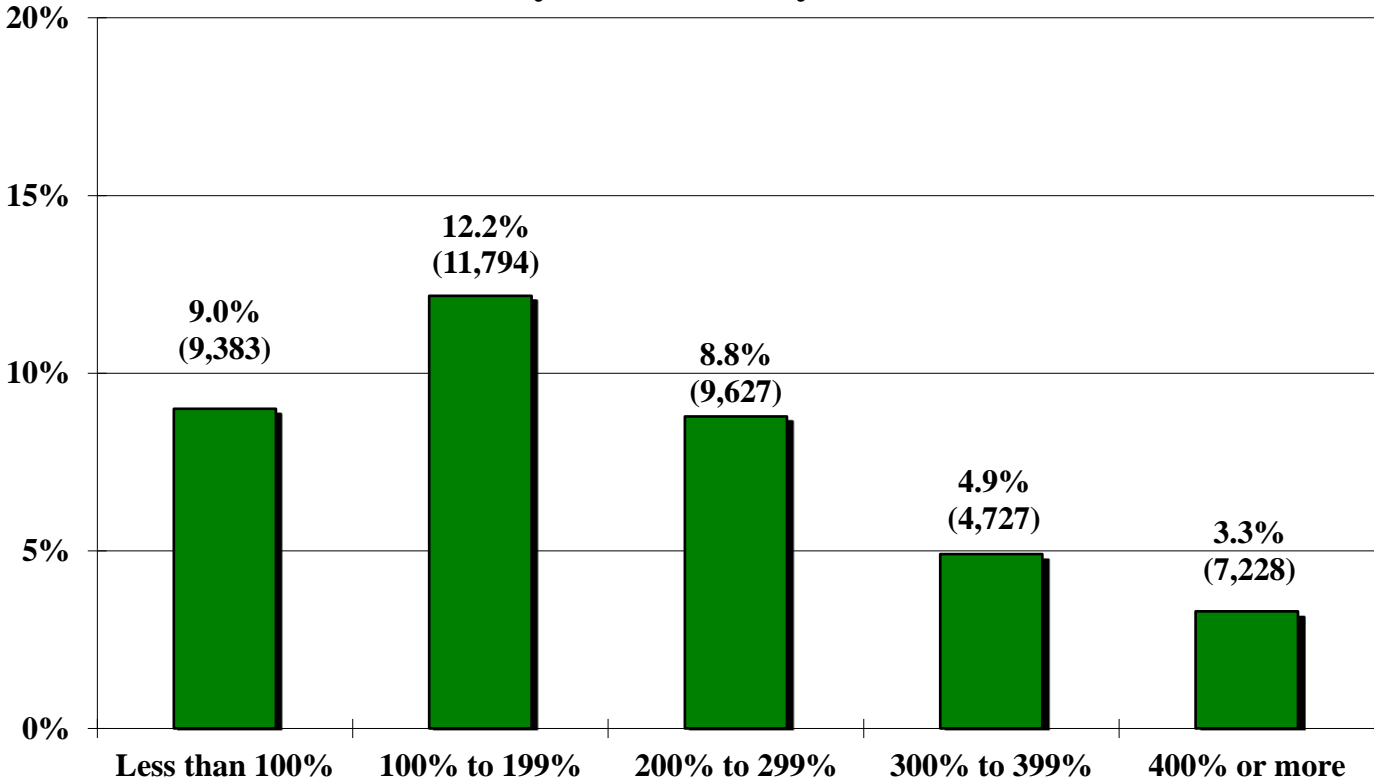
*Data Source: 2005, 2008, 2009, 2012 Vermont Household Health Insurance Surveys*

Federal Poverty Level (FPL) was calculated using family size and the 2012 Federal Poverty Level Guidelines

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

**The percentage of uninsured residents is largest among those whose family incomes are less than 200% of federal poverty level.**

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



*Data Source: 2012 Vermont Household Health Insurance Survey*

**The uninsured rate in 2012 has declined for all FPLs since 2009.**

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

% Uninsured by Income	Rate				Change	
	2005	2008	2009	2012	2005 to 2012	2009 to 2012
Less than 100%	18.0%	13.7%	11.9%	9.0%	-9.0%	-2.9%
100% to 199%	16.1%	13.1%	13.3%	12.2%	-3.9%	-1.1%
200% to 299%	11.5%	9.8%	10.0%	8.8%	-2.7%	-1.2%
300%+	4.5%	3.5%	3.9%	3.8%	-0.7%	-0.1%
<b>Total</b>	9.8%	7.6%	7.6%	6.8%	-3.0%	-0.8%

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

**The number of uninsured has declined for  
all FPLs since 2009.**

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

	Rate				Change	
	2005	2008	2009	2012	2005 to 2012	2009 to 2012
<b>Count Uninsured</b>						
Less than 100%	16,396	12,342	10,601	9,383	-7,013	-1,218
100% to 199%	18,674	13,426	13,767	11,794	-6,880	-1,973
200% to 299%	12,676	10,284	10,575	9,627	-3,049	-948
300%+	13,311	11,234	12,516	11,955	-1,356	-561
<b>Total</b>	61,047	47,287	47,460	42,759	-18,288	-4,701

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

## Half of uninsured children and about 40% of uninsured adults age 18 to 64 have been without health insurance coverage for less than 12 months.

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

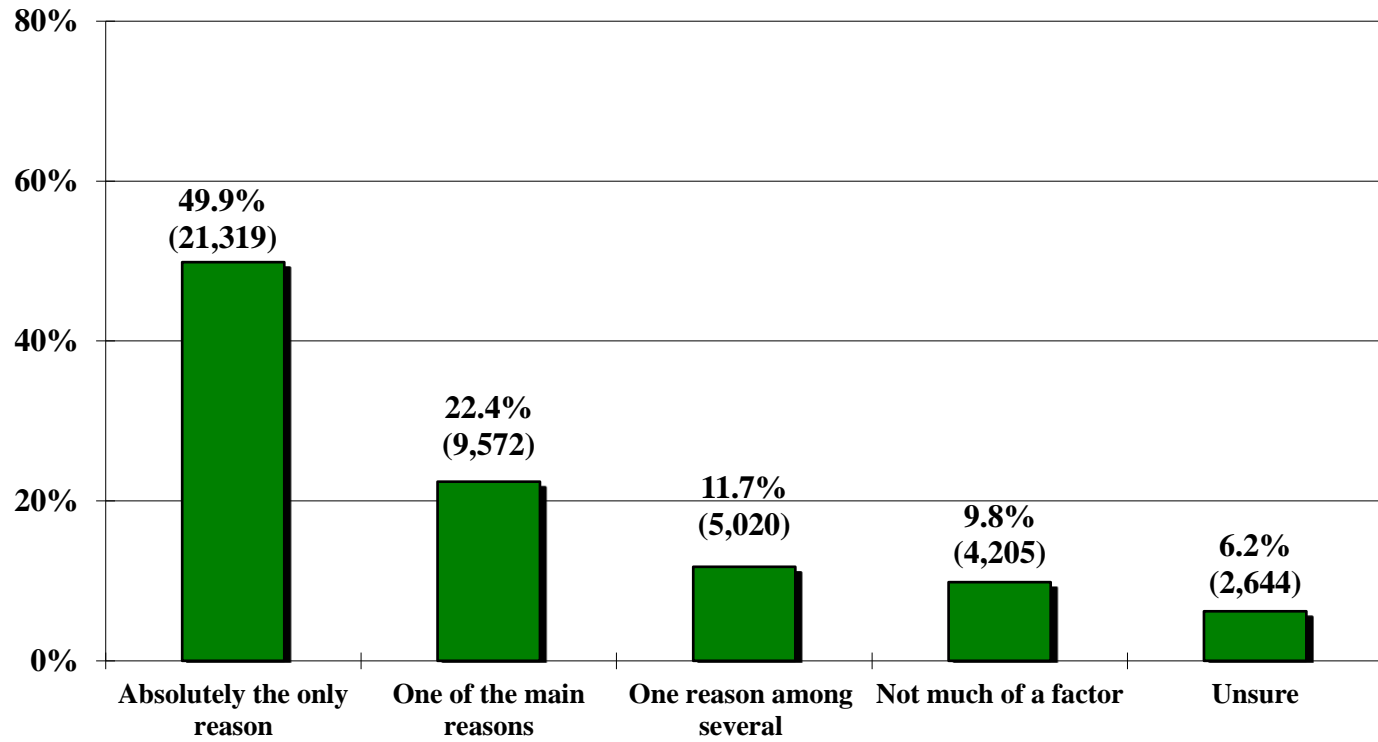
	Age 0 to 17				Age 18 to 64			
	2005	2008	2009	2012	2005	2008	2009	2012
	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
12 months or less	41.6%	59.7%	76.1%	53.4%	30.5%	48.7%	47.7%	39.5%
More than 12 months	55.3%	37.3%	19.6%	39.7%	66.0%	48.4%	47.4%	54.7%
Don't know	3.1%	3.0%	4.4%	6.9%	3.6%	2.8%	4.9%	5.8%

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



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

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



Data Source: 2012 Vermont Household Health Insurance Survey

**Employment related factors, such as the loss of a job,  
also lead to the loss of health insurance coverage.**

**Is this a reason why person no longer has health insurance coverage?  
(% who indicated “yes” among uninsured residents - for which cost was not  
the only factor - by age cohort, 2012)**

	Total Rate	Age 0 to 17 Rate	Age 18 to 64 Rate	Total Count	Age 0 to 17 Count	Age 18 to 64 Count
<b>Could no longer afford the cost of premiums for employer’s insurance.</b>	9.2%	4.4%	9.6%	3,946	123	3,810
<b>A family member lost their job.</b>	10.4%	3.4%	10.8%	4,434	95	4,300
<b>Employer stopped offering health insurance coverage.</b>	3.8%	5.3%	3.7%	1,609	147	1,462
<b>Person no longer eligible through employer because of a reduction in the number of hours for employed family member.</b>	5.1%	4.6%	5.1%	2,187	127	2,039
<b>Person lost their coverage or became ineligible for VHAP, Dr. Dynasaur or Medicaid.</b>	12.7%	10.1%	13.0%	5,429	279	5,150

*Data Source: 2012 Vermont Household Health Insurance Survey*

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

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

	<b>Rate</b>	<b>Count</b>
Private health insurance through an employer or union	48.3%	8,336
Private health insurance bought directly, paid out of pocket	5.5%	958
State health insurance (Medicaid, VHAP, Dr. Dynasaur)	26.9%	4,638
Catamount Health	5.6%	959
Other	8.8%	1,894
Unsure	5.8%	498
<b>Total</b>	<b>100.0%</b>	<b>17,261</b>

*Data Source: 2012 Vermont Household Health Insurance Survey*

*Rates and Counts may not sum to total as respondents could report more than 1 type of previous insurance coverage.*

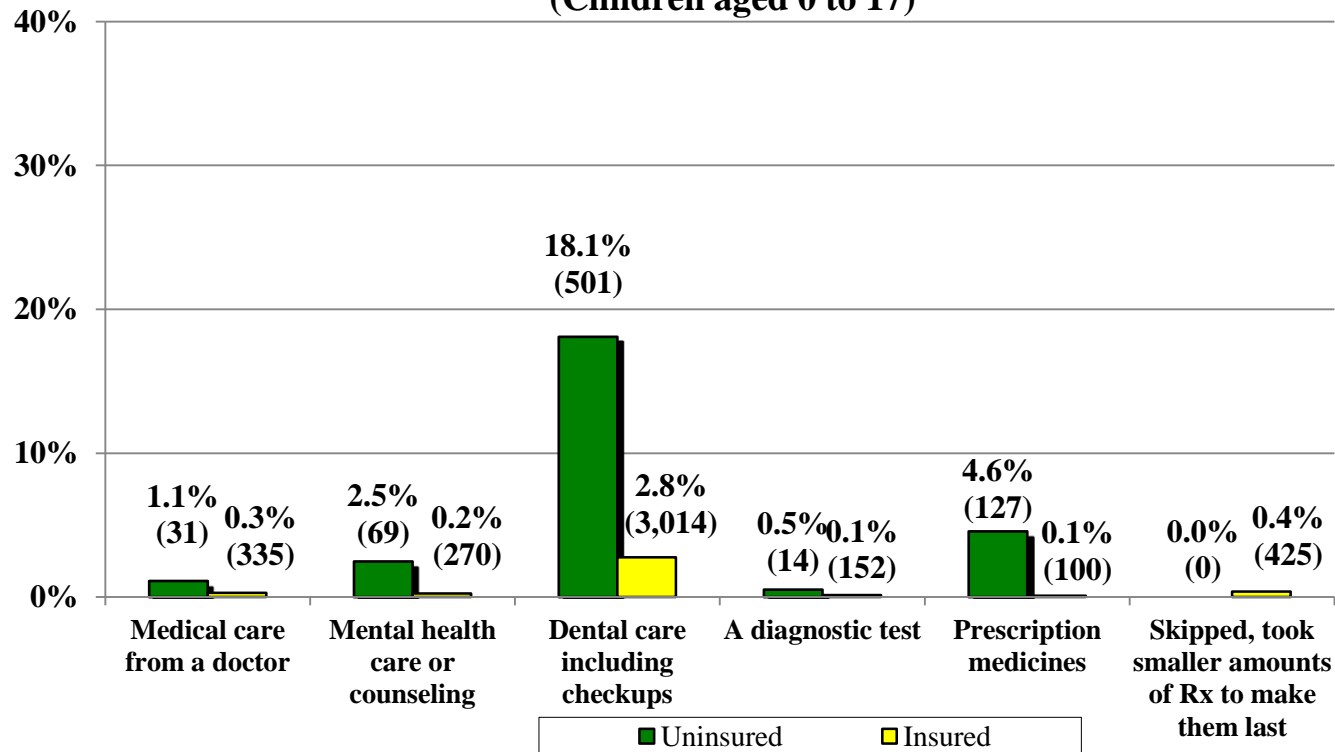
# **Characteristics of Uninsured Children Aged 0 to 17**

## **Approximately 2,800 Vermont children currently have no health insurance:**

- A majority (52.9%) are male.
- The largest percentages live in Windsor, Franklin, and Chittenden counties.
- Less than half (44.8%) reside in families whose annual incomes are less than 200% of FPL.
- Nine in ten (92.0%) uninsured children live in families with one or more employed parents. Eight in ten (81.4%) of the employed adults work full time.

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

Was there any time person needed \_\_\_ but did not get it because they could not afford it?  
(Children aged 0 to 17)



Data Source: 2012 Vermont Household Health Insurance Survey

**In general, the percentage of uninsured children not receiving needed medical care has decreased since 2009.**

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

	Rate				Count			
	2005	2008	2009	2012	2005	2008	2009	2012
Medical care from a doctor	4.0%	1.9%	14.0%	1.1%	261	72	506	31
Mental health care or counseling	2.6%	2.4%	4.7%	2.5%	168	92	170	69
Dental care including checkups	24.7%	18.1%	20.2%	18.1%	1,626	700	733	501
A diagnostic test	1.4%	1.2%	0.0%	0.5%	92	48	0	14
Prescription medicines	5.5%	3.8%	0.0%	4.6%	363	145	0	127
Skipped, took smaller amounts of Rx to make them last	2.4%	.6%	4.4%	0.0%	160	24	158	0

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

# **Characteristics of Uninsured Adults Aged 18 to 64**

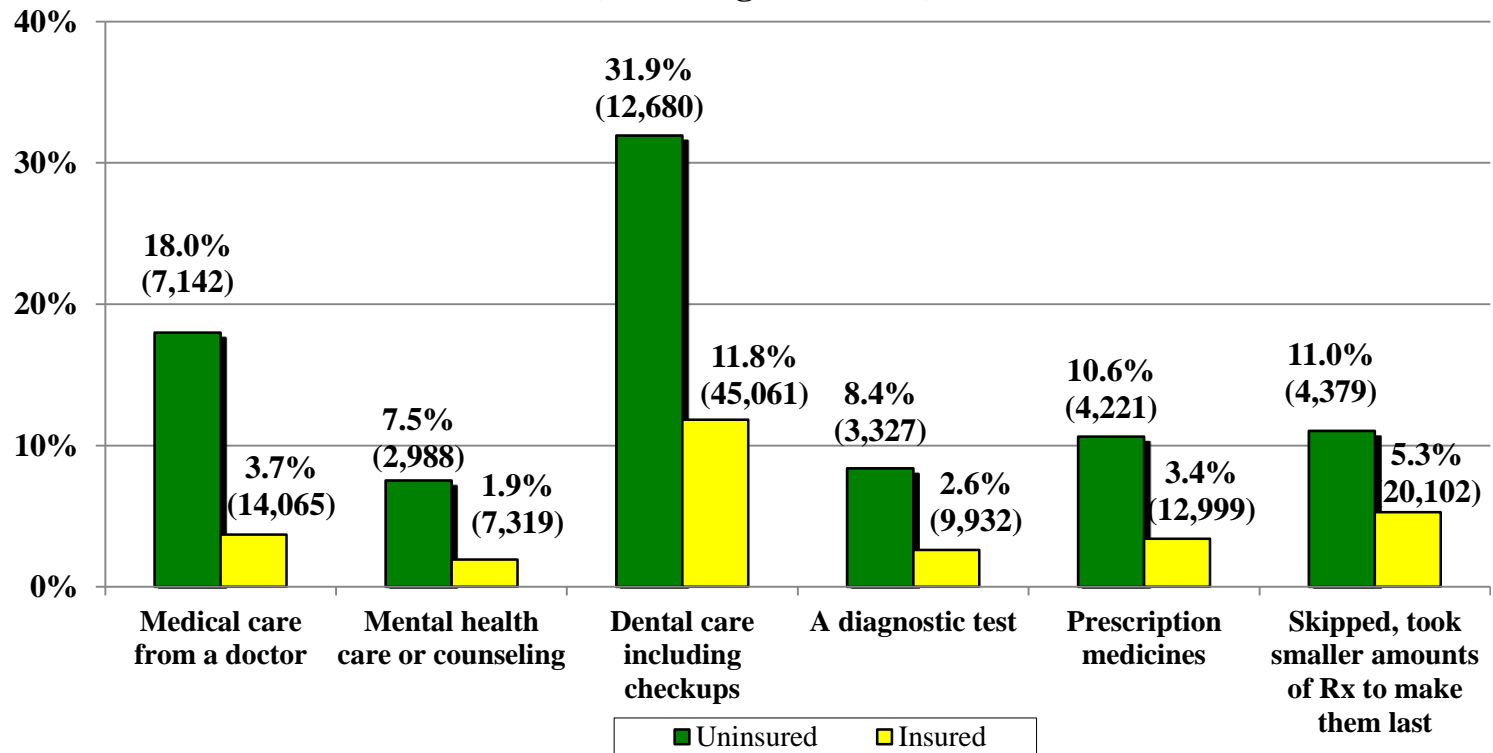


## **Approximately 39,700 Vermont adults aged 18 to 64 currently have no health insurance:**

- A majority (65.4%) are male.
- More than half (55.9%) of the uninsured adult population is aged 18 to 34.
- Half (49.9%) of uninsured adults reside in families with incomes below 200% of FPL.
- Three-quarters (75.5%) of uninsured adults are employed and more than seven in ten (73.2%) of those adults work full time.

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

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



Data Source: 2012 Vermont Household Health Insurance Survey

## The percentage of uninsured adults not receiving needed mental health care has increased slightly since 2009.

Was there any time person needed \_\_ but did not get it because they could not afford it?  
(Uninsured adults aged 18 to 64)

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

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

# Eligibility for Expanded Medicaid or Coverage through the Exchange

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

# Eligibility Criteria

- **State Health Insurance Coverage:**
  - PPACA guidelines expand Medicaid coverage for most adults up to an income of 138% of federal poverty level.
  - In Vermont, children (aged 0 to 18) are eligible for Medicaid or Dr. Dynasaur if their family's income is 300% of FPL or less.
  - In Vermont, adults aged 18 to 64 are eligible for Medicaid or VHAP if their income is 185% (if parent or caretaker) or 150% (if not) of FPL or less AND meets certain other conditions.

# Eligibility Criteria

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

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

## Maximum Out-of-Pocket Premium Payments Under PPACA

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

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

Income (% of Federal Poverty Level)	Maximum Health Care Expenses Allowed Under PPACA	
	<i>Individual Plan</i>	<i>Family Plan</i>
100% - 200%	\$2,017	\$4,167
200% - 300%	\$3,125	\$6,250
300% - 400%	\$4,167	\$8,333
> 400% FPL	\$6,250	\$12,500

**Among uninsured children age 0 to 18, nearly three in ten (29.6%) are eligible for Medicaid while 35% are eligible for Dr. Dynasaur. Two in ten (20.6%) reside in families that would be eligible for subsidies to purchase insurance through the Exchange.**

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

	<b>Count</b>	<b>Rate</b>	<b>ACA Guidelines</b>
Income Eligible for Medicaid < 139% FPL (Minimum ACA Standard)	997	29.6%	<b>Eligible for Medicaid</b>
Eligible for Dr. Dynasaur	1,187	35.3%	
Income 139% - 150% FPL	0	0.0%	<b>Eligible for subsidies to purchase through exchange</b>
Income 151% - 200% FPL	115	3.4%	<b>Eligible for subsidies to purchase through exchange</b>
Income 201% - 250% FPL	35	1.0%	<b>Eligible for subsidies to purchase through exchange</b>
Income 251% - 300% FPL	111	3.3%	<b>Eligible for subsidies to purchase through exchange</b>
Income 301% - 400% FPL	434	12.9%	<b>Eligible for subsidies to purchase through exchange</b>
Income > 400% FPL	487	14.5%	
<b>Total</b>	<b>3,366</b>	<b>100.0%</b>	

*Data Source: 2012 Vermont Household Health Insurance Survey*



**Among uninsured adults aged 19 to 64, one in three (33.1%) would be eligible for Medicaid (under ACA guidelines). Another 48% would be eligible for subsidies to purchase insurance through the Exchange.**

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

<b>ACA Income Guidelines</b>	<b>Count</b>	<b>Rate</b>	<b>ACA Guidelines</b>
Income Eligible for Medicaid < 139% FPL (ACA Guidelines)	12,932	33.1%	<b>Eligible for Medicaid</b>
Eligible for Medicaid ( <u>Current Vermont Guidelines</u> )	696	1.8%	
Income 139% - 150% FPL	1,101	2.8%	<b>Eligible for subsidies to purchase through exchange</b>
Income 151% - 200% FPL	5,131	13.1%	<b>Eligible for subsidies to purchase through exchange</b>
Income 201% - 250% FPL	3,518	9.0%	<b>Eligible for subsidies to purchase through exchange</b>
Income 251% - 300% FPL	4,798	12.3%	<b>Eligible for subsidies to purchase through exchange</b>
Income 301% - 400% FPL	4,275	10.9%	<b>Eligible for subsidies to purchase through exchange</b>
Income > 400% FPL	6,672	17.1%	
<b>Total</b>	<b>39,123</b>	<b>100.0%</b>	

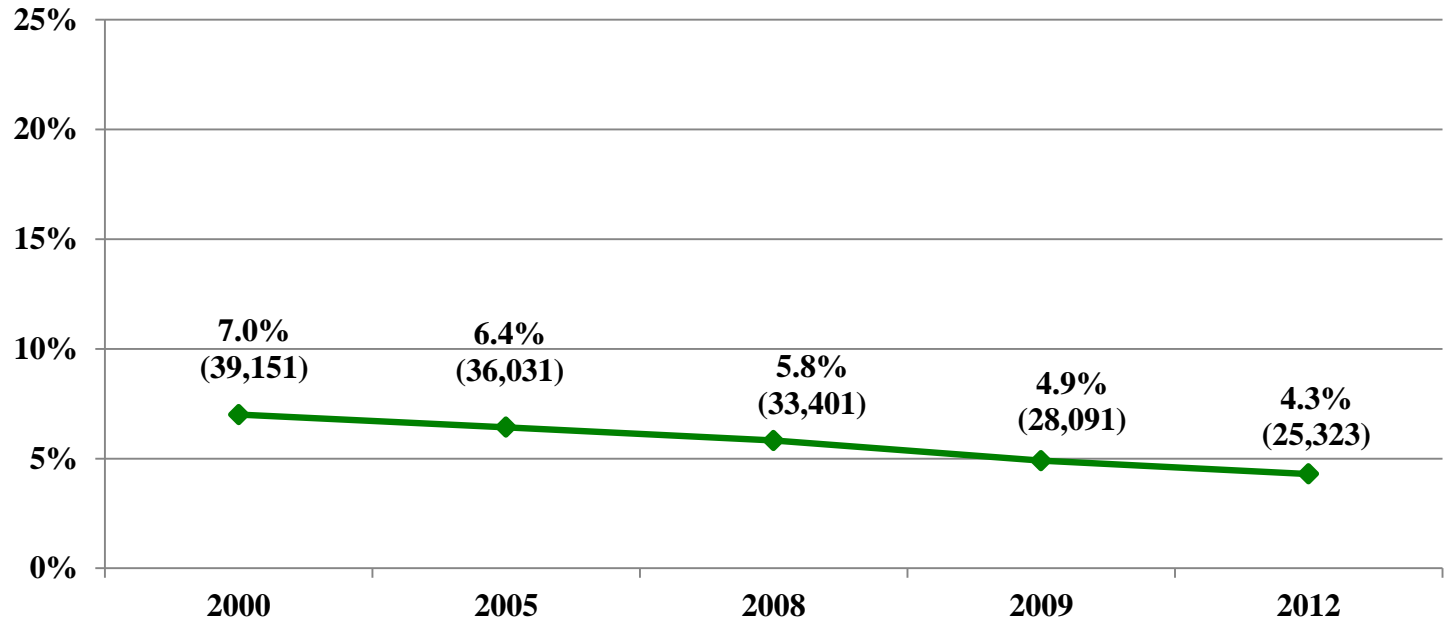
*Data Source: 2012 Vermont Household Health Insurance Survey*

# Interruptions in Insurance Coverage

In the 2012 Vermont Household Health Insurance Survey, insured respondents were asked several questions regarding whether they had an interruption in insurance coverage within the last 12 months and their concern about losing their health insurance in the future.

**About 4%, approximately 25,000, currently insured Vermont residents had been without health insurance coverage some time during the previous 12 months. This has been trending downward since 2000.**

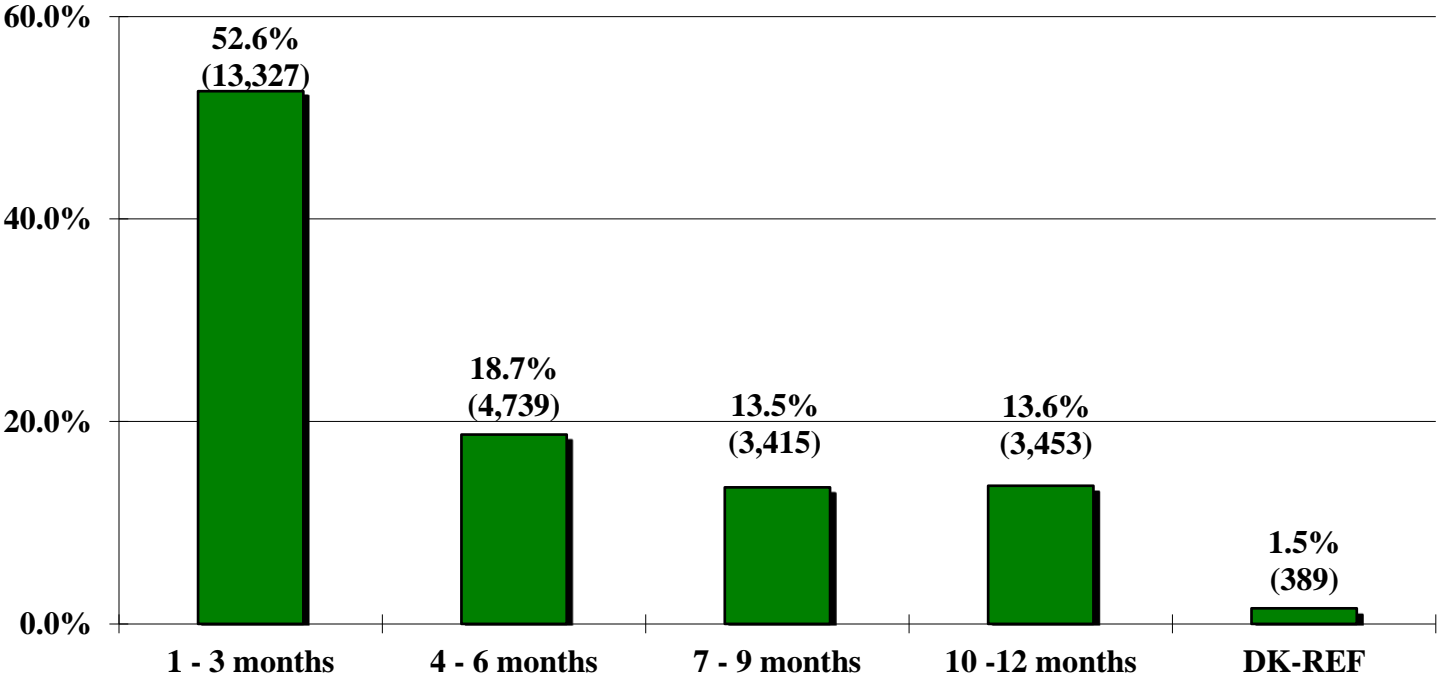
**Has person been without coverage anytime in the last 12 months?  
(% among insured 2000-2012)**



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

**More than half (52.6%) of those who experienced an interruption in coverage were without coverage for 1 to 3 months.**

**Approximately how many of the past 12 months was person WITHOUT health insurance coverage?**



*Data Source: 2012 Vermont Household Health Insurance Survey*

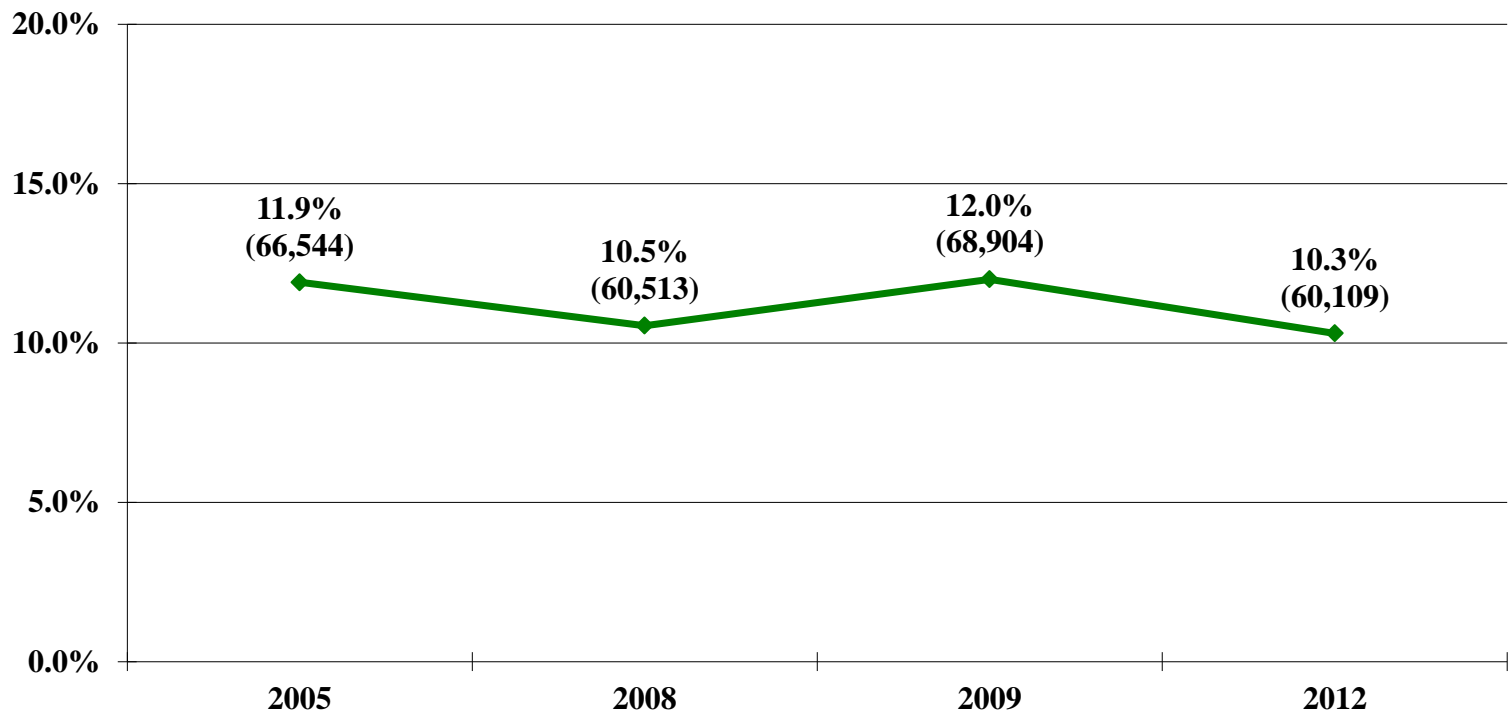
# Reasons for loss of coverage:

## The main reasons for a loss of coverage include:

- Person with health insurance lost their job, was unemployed (20.1% of those with a loss of coverage during the prior 12 months).
- The cost was too high, cost increased, the cost of premium, the person could no longer afford (19.4%).
- Waiting period for coverage, waiting for recertification of coverage (12.5%).
- Not eligible or no longer qualified for Medicaid, VHAP, or Dr. Dynasaur (9.9%).
- Problems with paperwork, late payments (9.7%).
- Person with health insurance quit job or switched jobs (5.7%).
- **During their gap in coverage, 47.2% did apply for coverage through the state.**

# Ten percent or approximately 60,000 currently insured Vermont residents are concerned they may lose their health insurance during the next 12 months, down slightly since 2009.

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



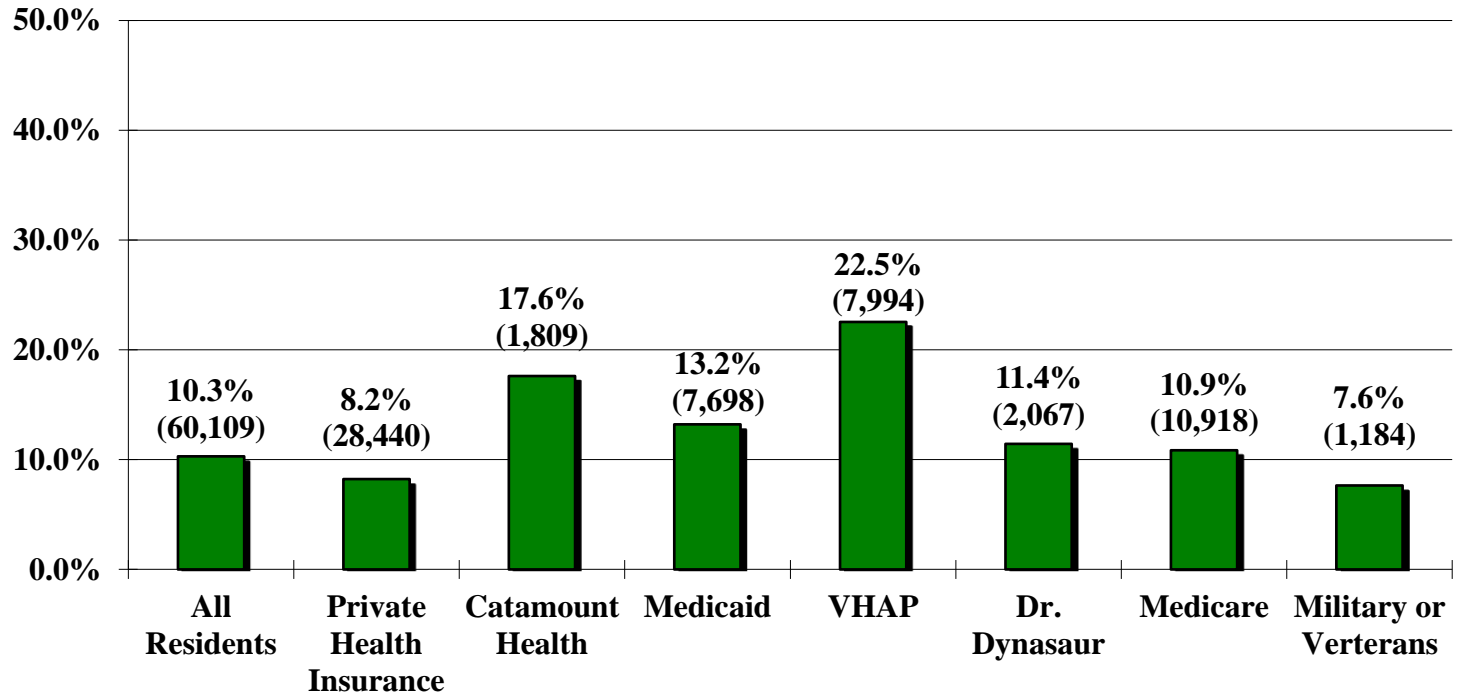
Data Source: 2005, 2008, 2009, 2012 Vermont Household Health Insurance Surveys

## Those with coverage through Catamount Health or state health insurance, specifically VHAP, are the most likely to be concerned about losing their health insurance.

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

% Yes by primary type of insurance

(As a percentage within primary type of insurance coverage)



Data Source: 2012 Vermont Household Health Insurance Survey

# Reasons for concern about losing coverage:

**The main reasons residents are concerned about losing coverage include:**

- Person with health insurance will lose their job (22.9% of those concerned about losing their insurance).
- Person may lose current insurance due to federal healthcare reform changes, government (17.7%).
- Premium cost increases (14.1%).
- Pay increase, will get a job and lose eligibility (6.5%).
- Will become ineligible because of age, leaving school (5.8%).
- Concerned government programs will be cut, reduced benefits (5.0%).



# Barriers to Care

In the 2012 Vermont Household Health Insurance Survey, several questions were asked regarding financial and other barriers to health care usage.

**In 2012, the percentage of residents deferring care due to cost is comparable to that observed from 2005 to 2009.**

**Was there any time person needed any of the following but did not get it because they could not afford it?**

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

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

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

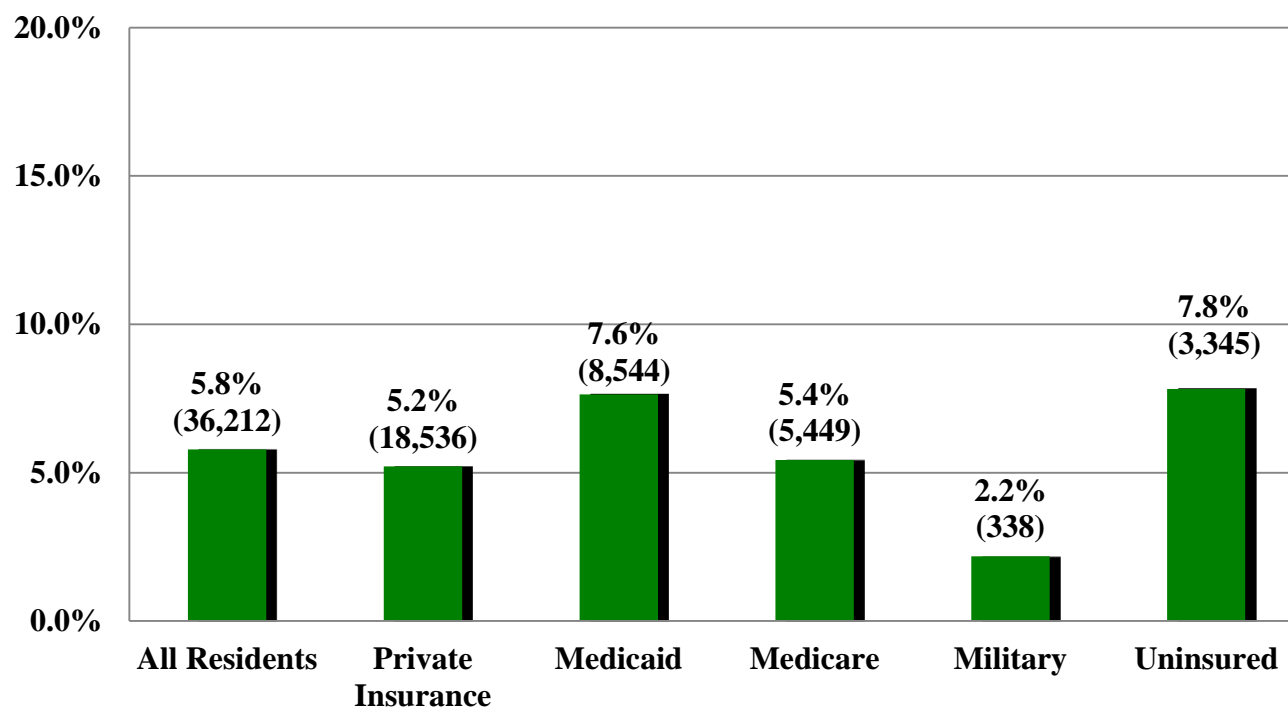
During the past 12 months...

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

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

## Nearly 6% of residents delayed care because a health care provider was not available when needed.

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



Data Source: 2012 Vermont Household Health Insurance Survey

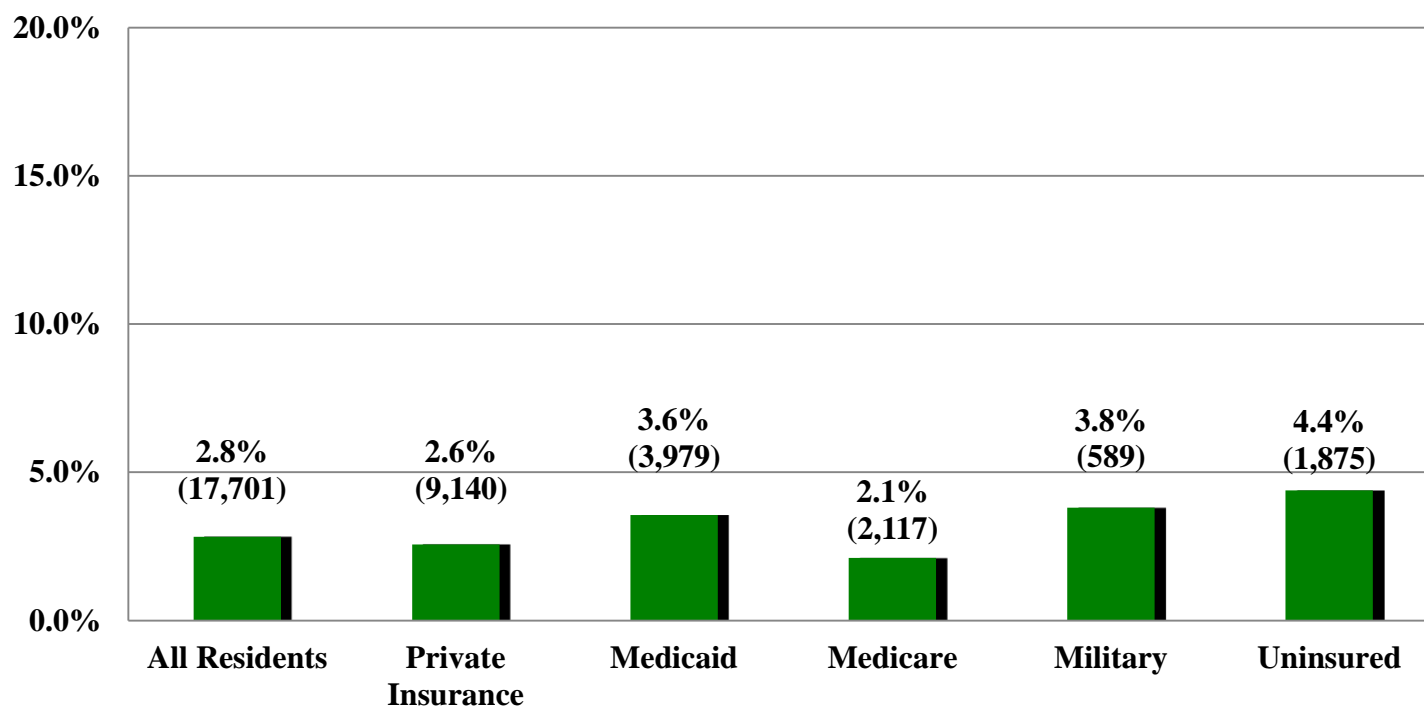
## The most common types of delayed care are routine or preventive care, mental health care, and care for an illness.

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

<b>Type of Care</b>	<b>Count</b>	<b>Rate</b>
Routine or preventive medical care, checkup, well baby	9,130	25.2%
Mental health care or counseling	8,783	24.3%
Medical care for an illness, condition - flu, asthma	6,230	17.2%
Dental care including checkups	4,150	11.5%
Diagnostic test - cat scan, MRI, lab work, or x-ray	2,973	8.2%
Medical care for an injury or poisoning	1,864	5.1%
Prescription medicines	1,321	3.6%
Emergency room care	1,315	3.6%
Outpatient care - day surgery	1,285	3.5%
Surgery	1,037	2.9%
Serious medical condition, pneumonia	953	2.6%
Rehabilitation services	905	2.5%
Dermatology	590	1.6%
Eye care	528	1.5%
Other	2,586	7.1%
<b>Total</b>	<b>36,212</b>	<b>100.0%</b>

## Nearly 3% of residents experienced problems accessing health care.

Was there any time person experienced problems accessing health care?  
(% yes by primary type of health insurance)



Data Source: 2012 Vermont Household Health Insurance Survey

## The most common problems were related to getting an appointment with a health care provider.

What type(s) of problems did you experience when trying to access health care?  
(% among those experiencing problems)

Type of Problem	Count	Rate
Unable to get an appointment at the doctor's office as soon as one was needed.	10,629	60.0%
Unable to get an appointment at the doctor's office at a convenient time.	9,404	53.1%
Told by a doctor's office or clinic that they weren't accepting new patients.	8,655	48.9%
Told by a doctor's office, clinic they weren't accepting patients with your type of insurance.	5,204	29.4%
Had to change to a new doctor's office or clinic because of a change in your insurance plan.	3,523	19.9%
Cost Issues.	513	2.9%
Transportation Issues.	216	1.2%
My doctor left, retired, died.	166	0.9%



# Vermont Department of Financial Regulation Insurance Division

## 2012 Vermont Household Health Insurance Survey

**Please direct questions or requests for more detailed results to Sarah Lindberg, (802) 828-1978 or [sarah.lindberg@state.vt.us](mailto:sarah.lindberg@state.vt.us).**

