

*Selected Slides from the*  
**2014 Vermont Household Health  
Insurance Survey**

Presented to Senate Finance

1/25/18

# Background

- The purpose of this presentation is to give legislators a sense of the types of information the 2014 Vermont Household Health Insurance Survey (VHHIS) provided.
- Surveys, reports, findings and presentations from previous VHHIS's (going back to 2005) can be found at:

<http://hcr.vermont.gov/survey>

# Background

The 2014 VHHIS:

- Was conducted by *Market Decisions* on behalf of the **Vermont Department of Financial Regulations (DFR)**.
- Market Decision has conducted all of the previous surveys as far back as 2000.
- The following are *selected slides* from the 2014 VHHIS.
- The following slides were *cut and pasted* from the 2014 VHHIS.
  - JFO does not have access to the original Powerpoint presentation at this time.

# Sampling Approach

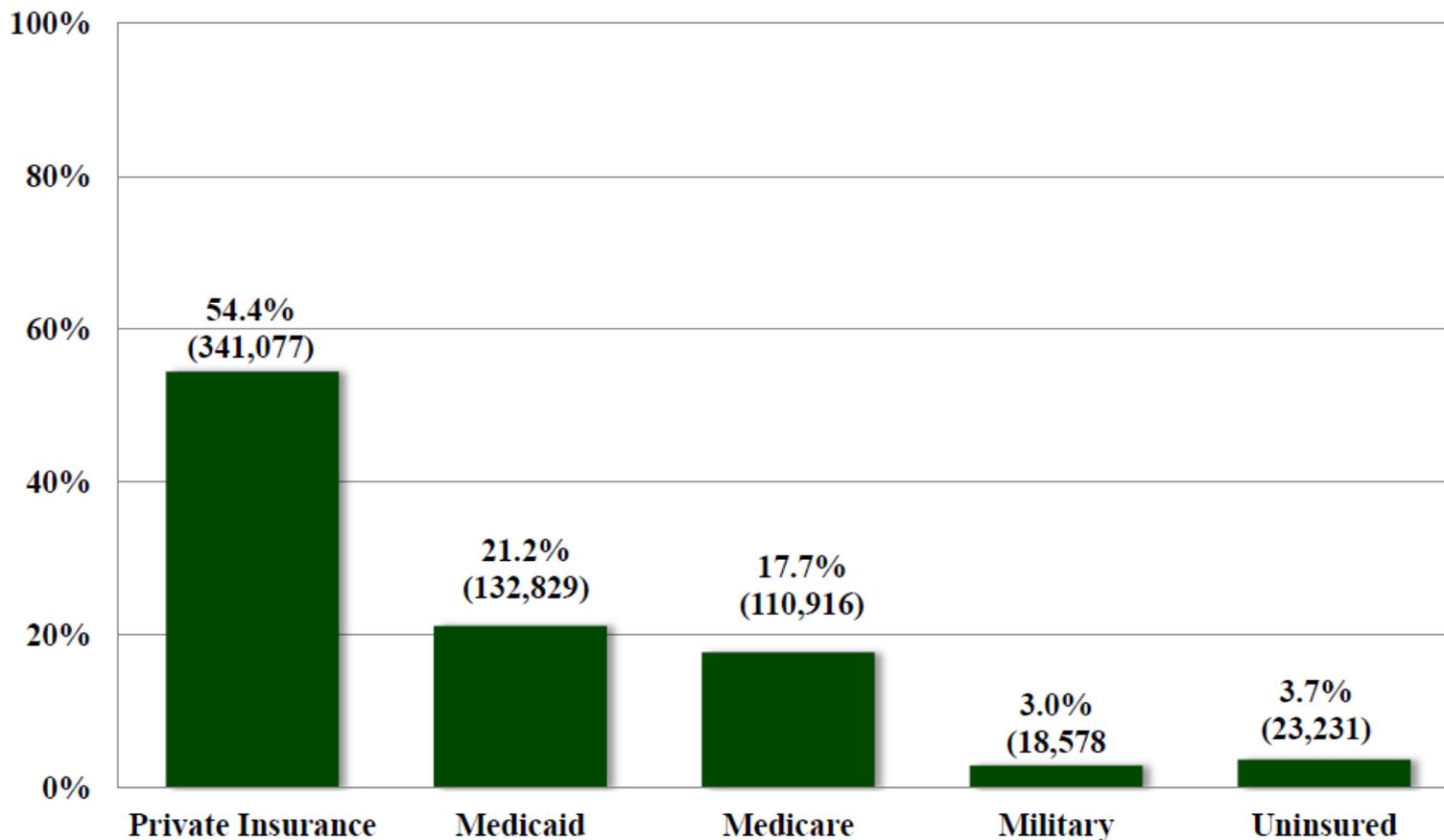
- **The 2014 Vermont Household Health Insurance Survey is based on telephone interviews conducted between August 13, 2014 and December 4, 2014 among 4,052 randomly selected households in Vermont.**
- **Data was gathered on a total of 8,923 Vermont residents, including 322 uninsured residents.**
- **To provide complete coverage, the sampling methodology also incorporated cell phones.**
- **41% of surveys were completed among residents by cell phone.**
- **To obtain better precision in estimates for rural areas, the sample was stratified into four regions based on geographically contiguous counties. The goal was to complete approximately 1,000 surveys in each of the four regions.**

# Findings, Themes & Sections

- Primary Health Insurance Coverage
- The Uninsured
- Characteristics of the Uninsured
- Eligibility for Medicaid and the Exchange
- The Underinsured
- Access to and Trends in Employer-Sponsored Insurance.
- Health Literacy
- Private Health Insurance
- Medicaid
- Medicare
- Interruption in Insurance Coverage
- Concerns about Loss of Health Insurance
- Medical Expenses and Barriers to Care
- Dental and Vision
- Mental Health Care Access

# Over half of Vermonters (54.4%) have private insurance as their primary type of health care insurance.

Types of Insurance Coverage in Vermont (% of Vermont Residents)



Data Source: 2014 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 who purchased through Vermont Health Connect.

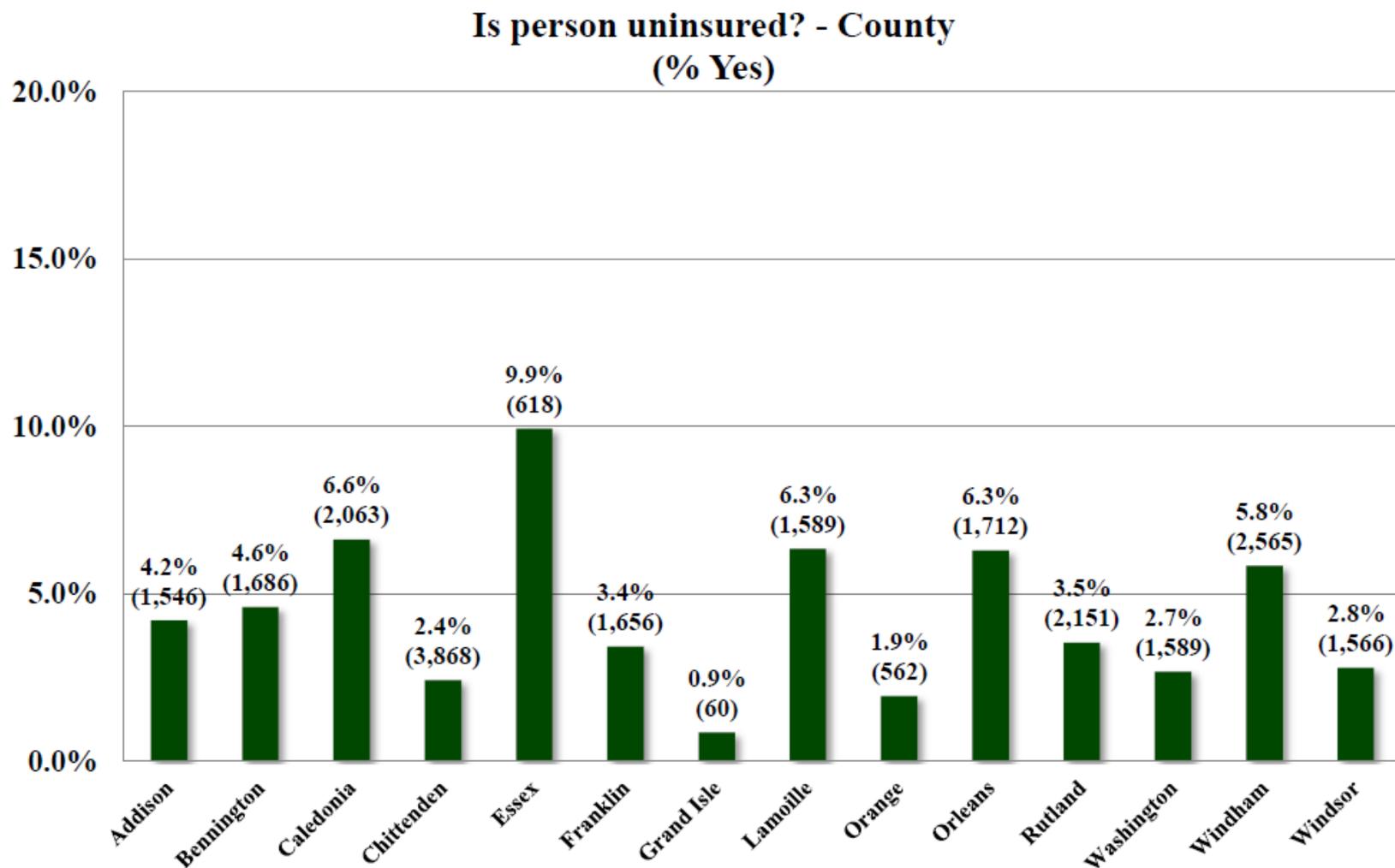
## Trends in Primary Source of Health Insurance Coverage, 2000 - 2014

	Rate						Count					
	2000	2005	2008	2009	2012	2014	2000	2005	2008	2009	2012	2014
<b>Private Insurance</b>	60.1%	59.4%	59.9%	57.2%	56.8%	54.4%	366,213	369,348	370,981	355,358	355,857	341,077
<b>Medicaid</b>	16.1%	14.7%	16.0%	17.6%	17.9%	21.2%	97,664	91,126	99,159	109,353	111,833	132,829
<b>Medicare</b>	14.4%	14.5%	14.3%	15.3%	16.0%	17.7%	87,937	90,110	88,915	95,182	100,506	110,916
<b>Military</b>	0.9%	1.6%	2.4%	2.2%	2.5%	3.0%	5,626	9,754	14,910	13,917	15,478	18,578
<b>Uninsured</b>	8.4%	9.8%	7.6%	7.6%	6.8%	3.7%	51,390	61,057	47,286	47,460	42,760	23,231

*Data Sources: 2000, 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys*

*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 who purchased through Vermont Health Connect.*

## The highest uninsured rates occur in Essex (10%) and Caledonia (6.6%) counties



Source: 2014 Vermont Household Health Insurance Survey

## Cost as the main reason for being uninsured has trended down since 2009.

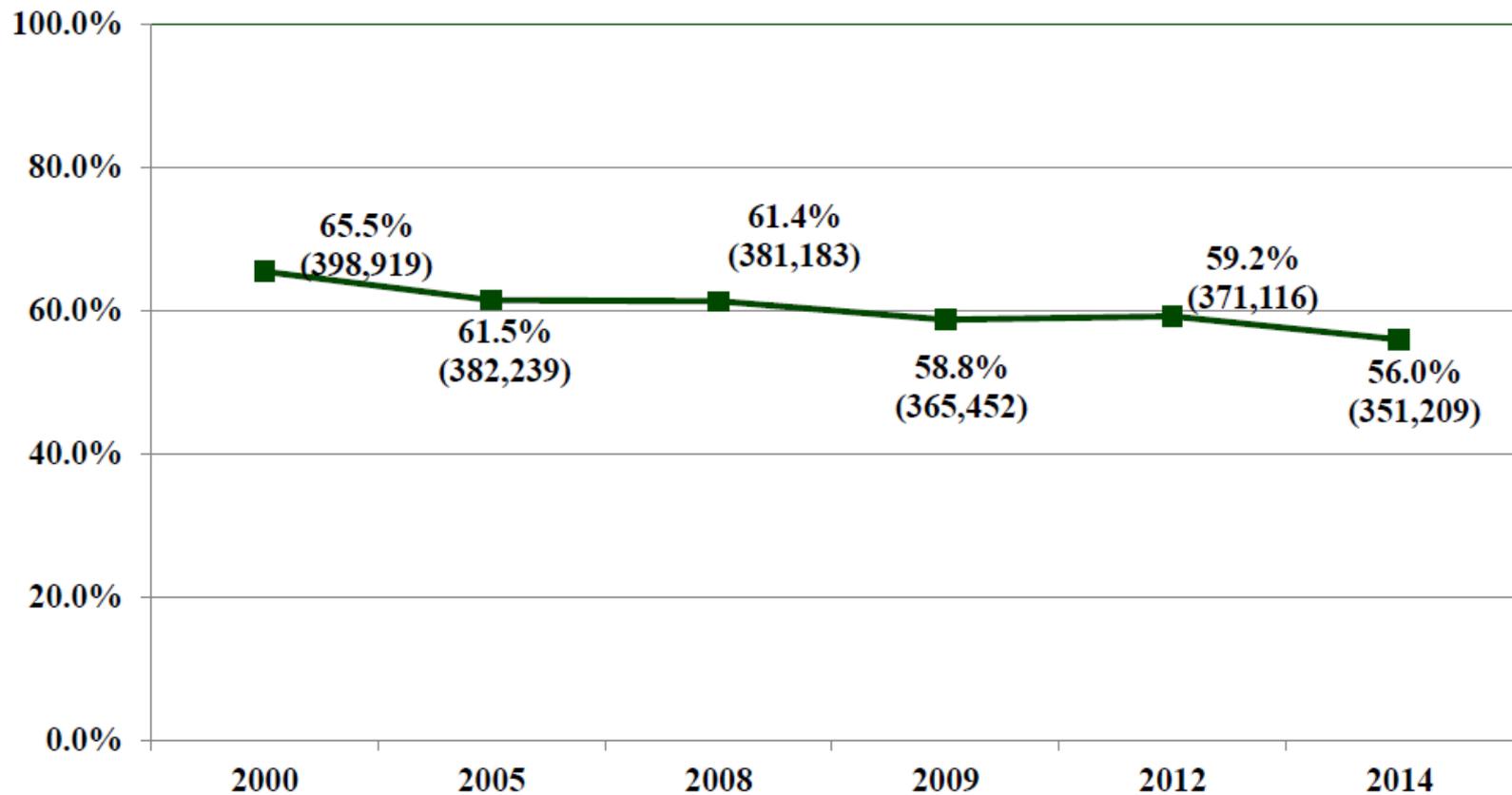
Are any of the following reasons that person is not currently covered by any type of health insurance?  
(% among uninsured by year)

	2009	2012	2014	2009	2012	2014
	Rate	Rate	Rate	Count	Count	Count
Cost is a major or only reason	79.5%	72.3%	65.6%	37,728	30,934	15,263
Could no longer afford the cost of premiums for ESI	28.1%	9.4%	25.2%	13,338	4,012	5,768
Lost coverage or no longer eligible for Medicaid	N/A	12.6%	21.2%	N/A	5,383	4,870
You or another member of the family lost their job	23.4%	10.3%	21.0%	11,089	4,420	4,821
Previously enrolled in a state program that was ended	N/A	N/A	19.9%	N/A	N/A	4,558
Employer stopped offering health insurance coverage	14.8%	3.9%	15.1%	7,027	1,653	3,454
No longer eligible for insurance through an employer because of a reduction in the number of hours	11.0%	4.9%	10.6%	5,206	2,097	2,435

*Data Source: 2009, 2012 and 2014 Vermont Household Health Insurance Surveys. N/A responses were not asked during relevant administrations*

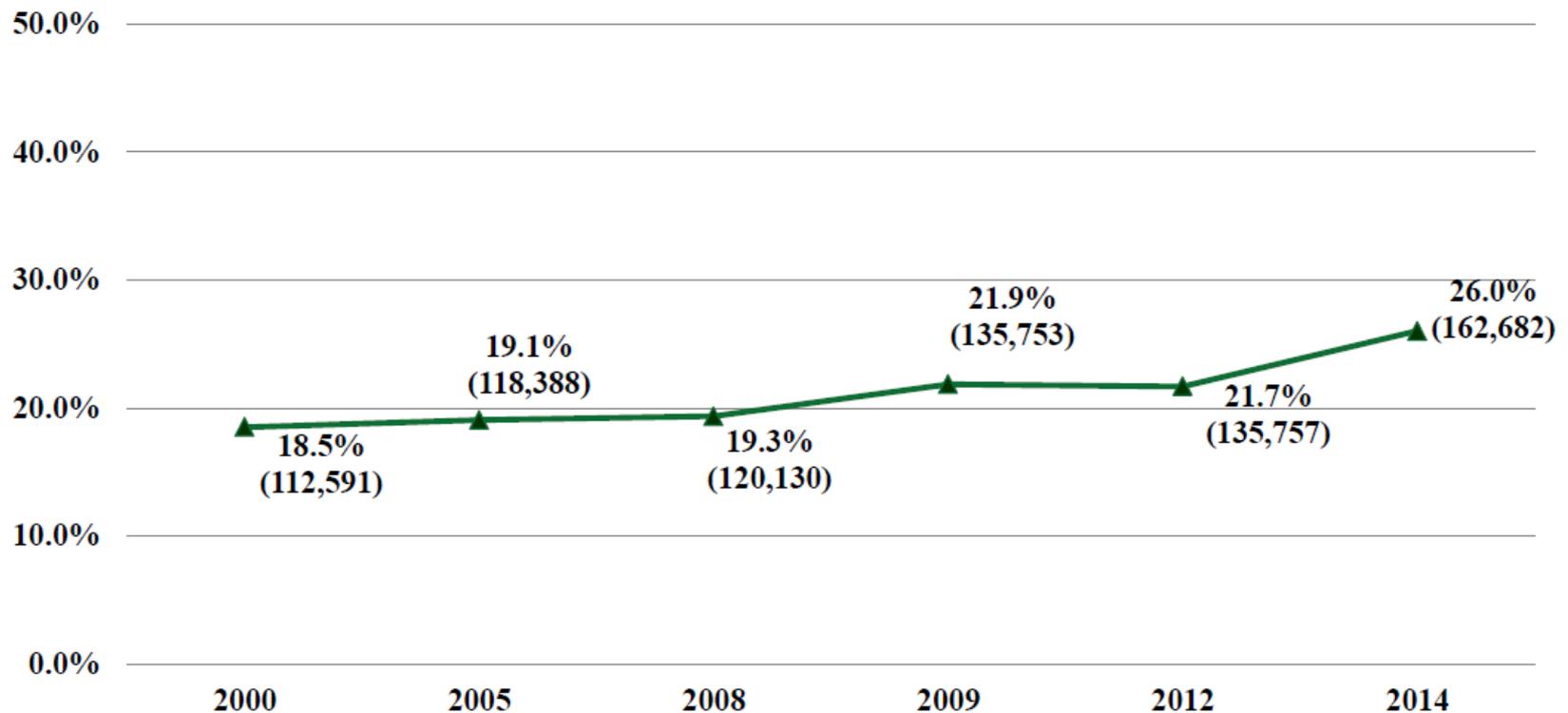
## More than half (56%) of Vermonters are covered by private insurance, counting those with multiple types of insurance.

Is person covered by private insurance?  
(2000-2014)



**The percentage of residents covered through a state health insurance programs such as Medicaid or Dr. Dynasaur in 2014 has increased significantly from 2012.**

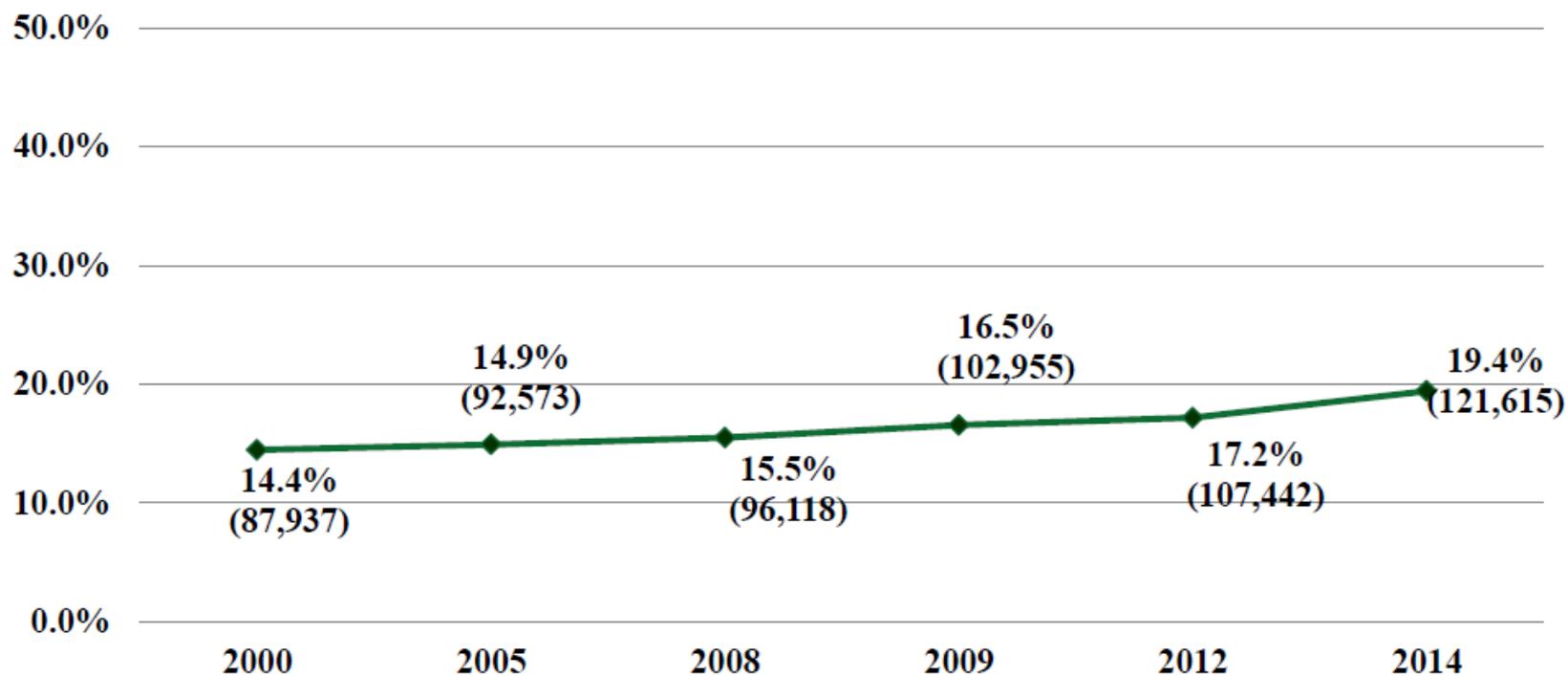
**Is person covered by any state health insurance program?  
(2000-2014)**



*Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys*

**The percentage of Vermont residents covered by Medicare is trending upward. This includes those with multiple sources of coverage.**

**Is person covered by Medicare?  
(2000-2014)**



*Data Source: 2000, 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys*

# Among working residents, 64.9% have employers that offer health insurance with 68.9% of employees enrolling in ESI.

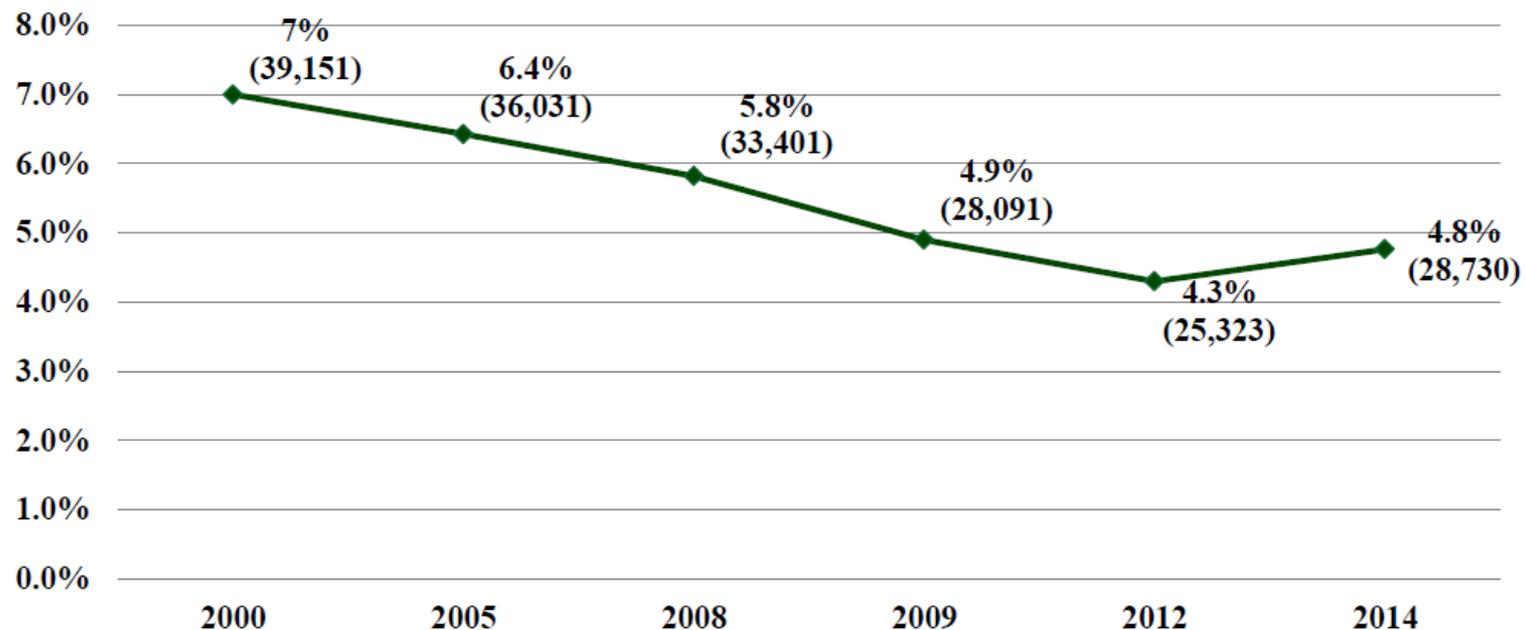
## Employer Sponsored Health Insurance Offer and Uptake (% among working Vermonters age 18 to 64)

	Rate					Count				
	2005	2008	2009	2012	2014	2005	2008	2009	2012	2014
<b>Total Offered</b>	72.2%	67.8%	68.5%	66.0%	64.9%	238,461	212,650	198,794	206,474	191,766
Enrolled	50.2%	49.0%	46.5%	45.2%	44.7%	165,659	153,729	134,780	141,365	132,054
Offered but Not Enrolled	22.0%	18.8%	22.1%	20.8%	20.2%	72,802	58,921	64,014	65,109	59,712
<b>Not Offered</b>	27.8%	32.2%	31.5%	34.0%	38.0%	91,747	100,912	91,236	106,259	103,696
<b>Total</b>	100.0%	100.0%	100.0%	100.0%	100.0%	330,208	313,562	290,030	312,733	295,462
% of Employees with Access to ESI	72.2%	67.8%	68.5%	66.0%	64.9%	238,461	212,650	198,794	206,474	132,696
Uptake Rate of ESI	69.5%	72.3%	67.8%	68.5%	68.9%	NA	NA	NA	NA	NA

*\*In 2014, this includes approximately 50,000 self-employed Vermonters, of which 30,110 have no other employees.*

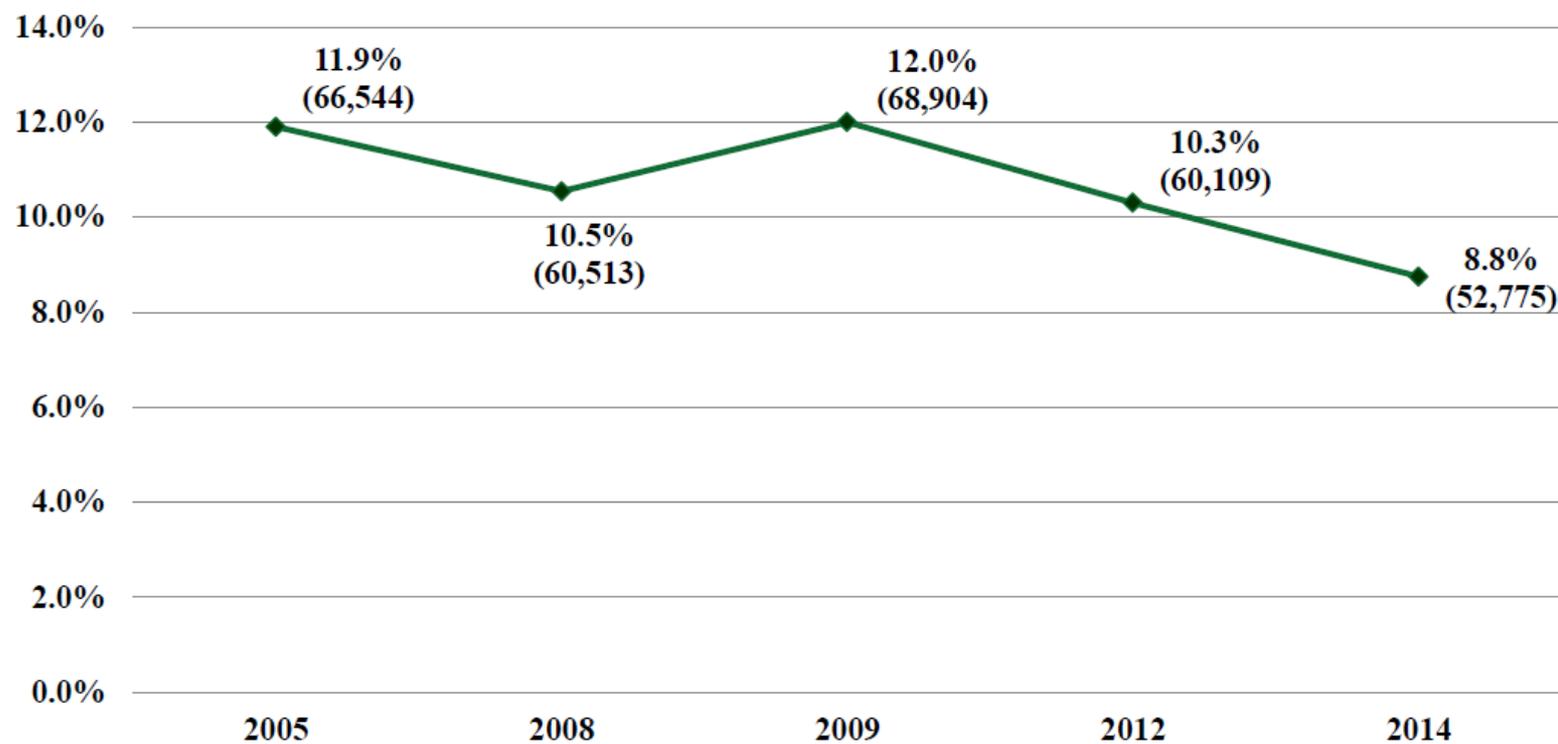
**Approximately 29,000 currently insured Vermont residents (4.8%) had been without health insurance coverage at some time during the previous 12 months. This is a slight increase from 2012.**

**Has person been without coverage anytime in the last 12 months?  
(% among insured 2000-2014)**



**Approximately 52,800, or 8.8% of currently insured Vermont residents are concerned they may lose their health insurance during the next 12 months, trending down since 2009.**

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



**In 2014, total out-of-pocket expenses averaged more than \$2,500 per year with a median of \$1,450 per family.**

**Mean and Median Average Responses to Out-of-Pocket Medical Expense Questions (2014 \$)**

	<b>How much has your family paid out of pocket for prescription medications?</b>	<b>How much has your family paid out of pocket for dental and vision care?</b>	<b>How much has your family paid out of pocket for mental health care?</b>	<b>How much has your family paid out of pocket for all other medical expenses?</b>	<b>How much has your family paid out of pocket for all medical expenses?</b>
<b>Average</b>	<b>\$527.44</b>	<b>\$831.80</b>	<b>\$103.75</b>	<b>\$1,066.96</b>	<b>\$2,529.95</b>
<b>Median</b>	<b>\$200.00</b>	<b>\$370.00</b>	<b>-</b>	<b>\$372.00</b>	<b>\$1,450.00</b>