

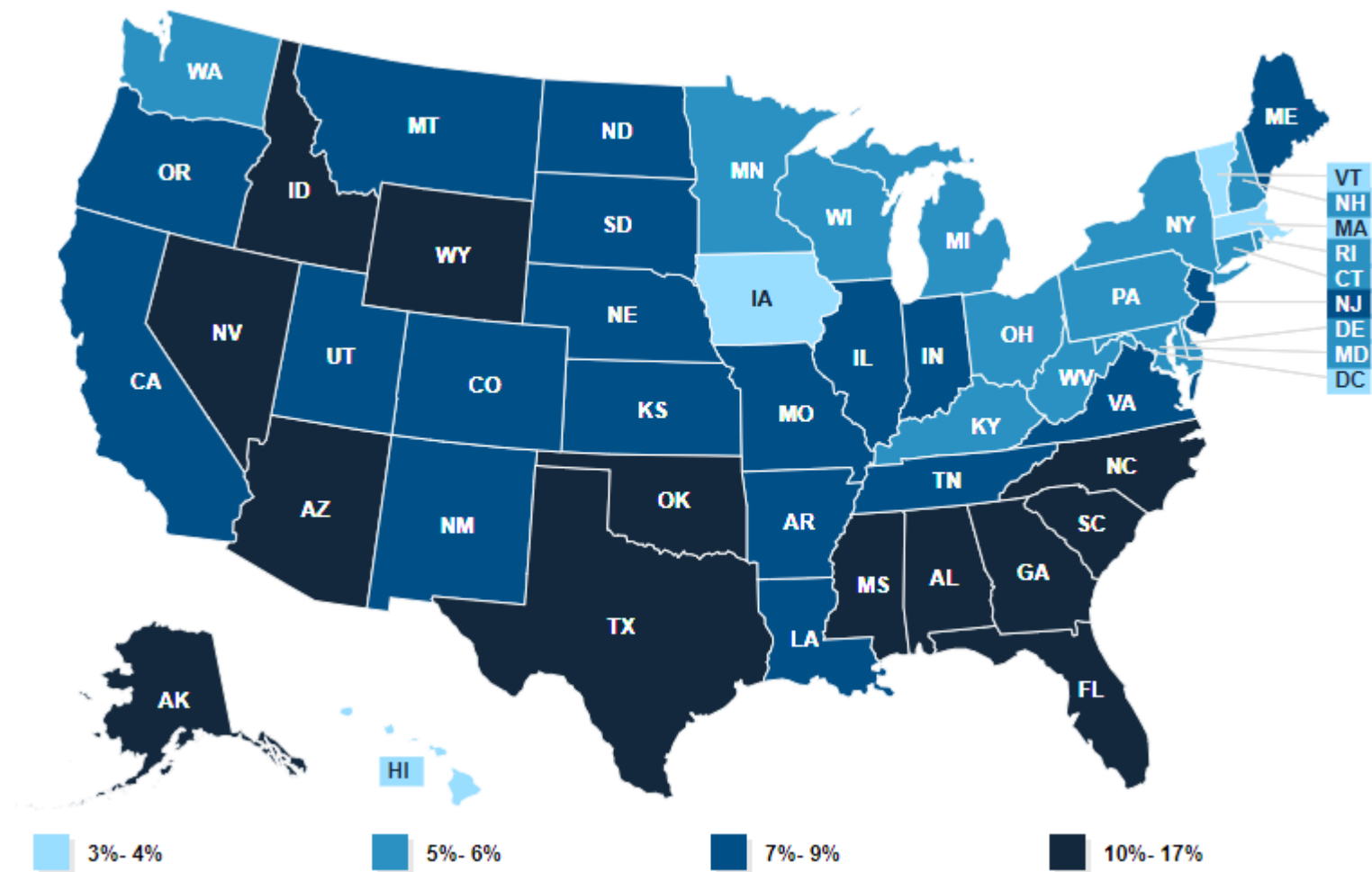
Health Coverage in VT and the U.S.

1/31/2019

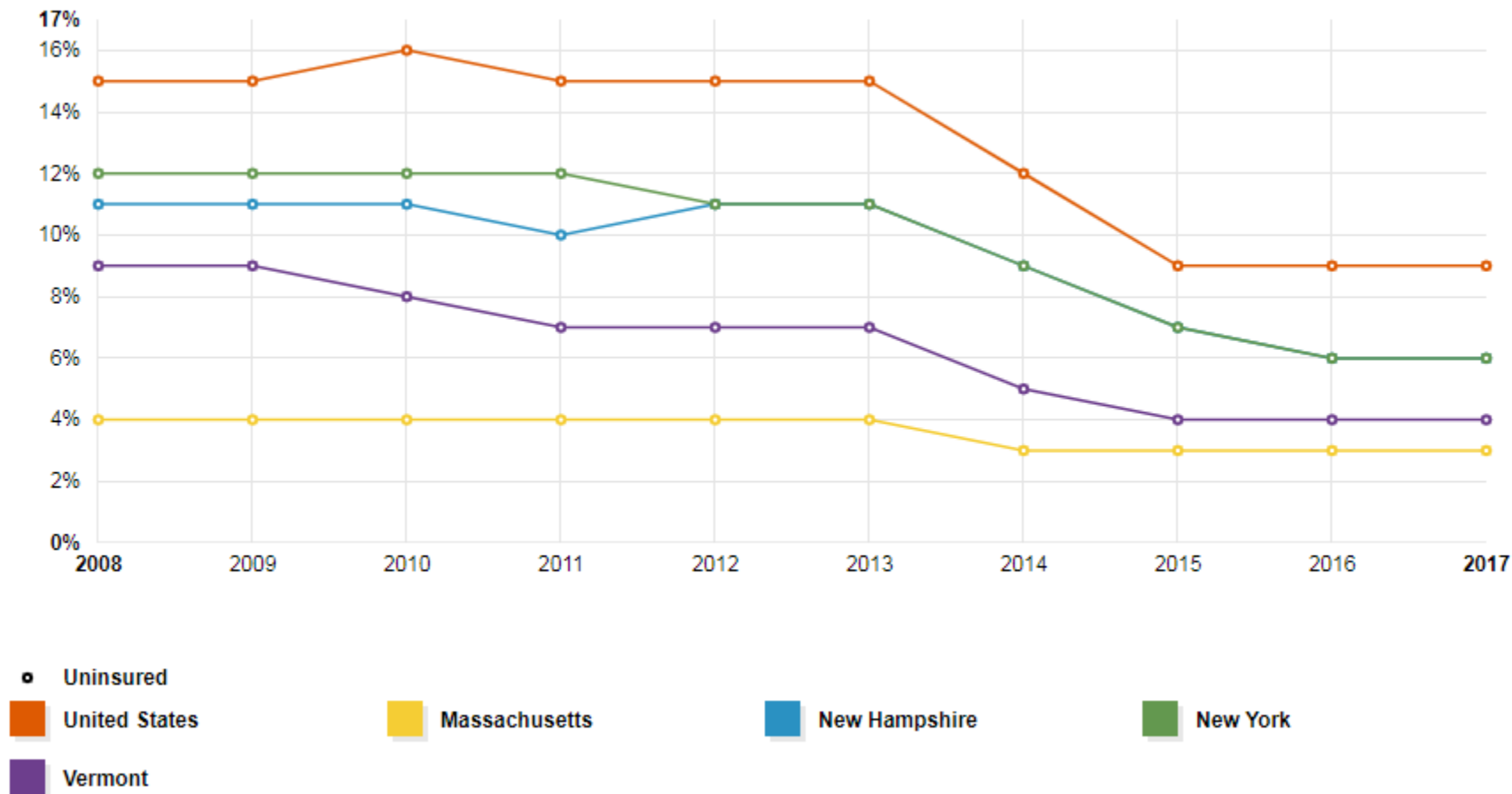
Uninsured Rates

Nationally and Over Time

In 2017, the national uninsured rate was 9%. Vermont was one of only four states (plus DC) with an uninsured rate lower than 5%.



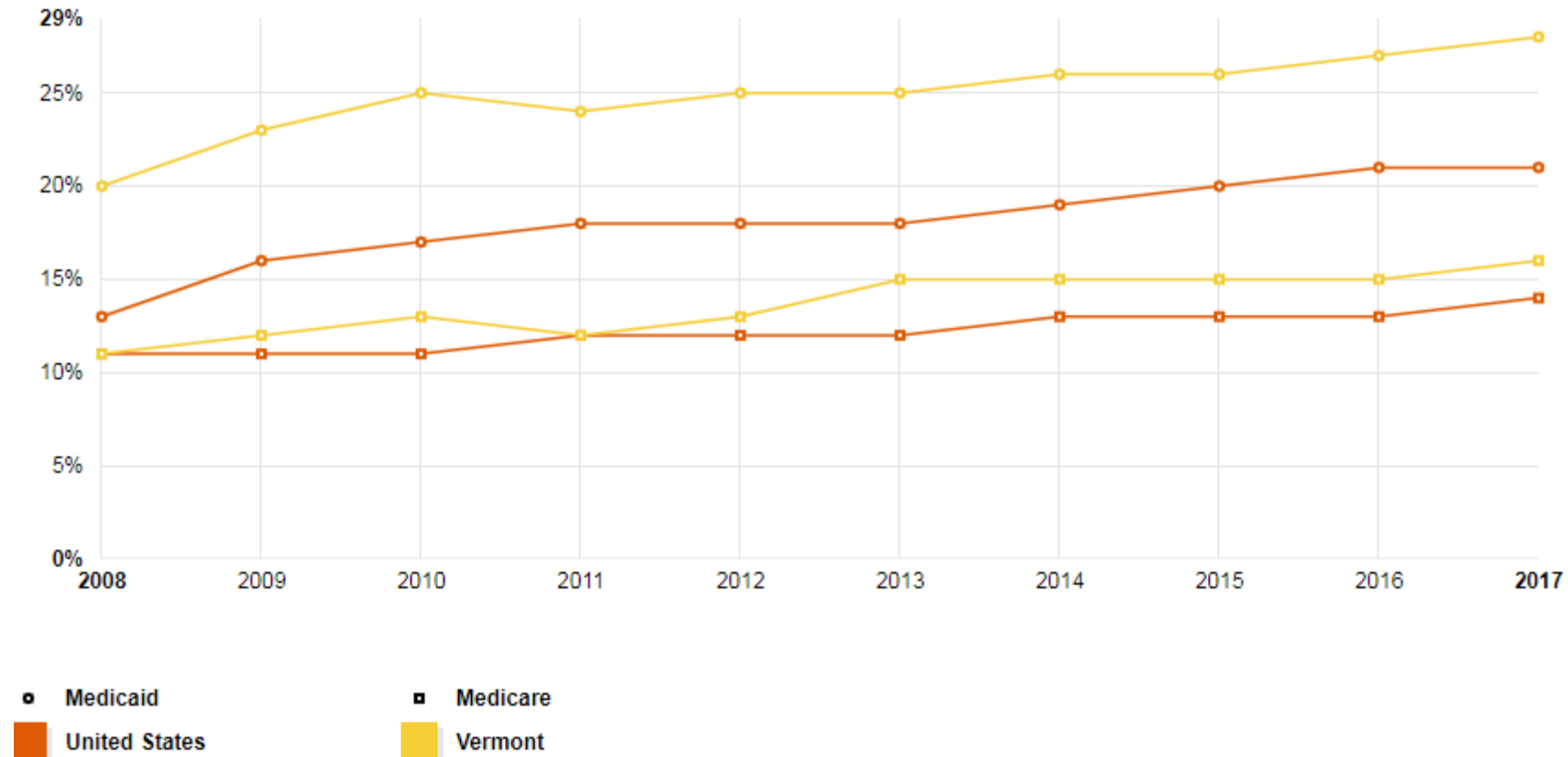
Vermont's uninsured rate has fallen more steeply than neighboring states over the last decade. Vermont's rate was more than twice as high as Massachusetts's rate in 2008 and is now nearly as low. (as of 2017, national data showed Massachusetts to be the only state in the nation with a 3% uninsured rate)



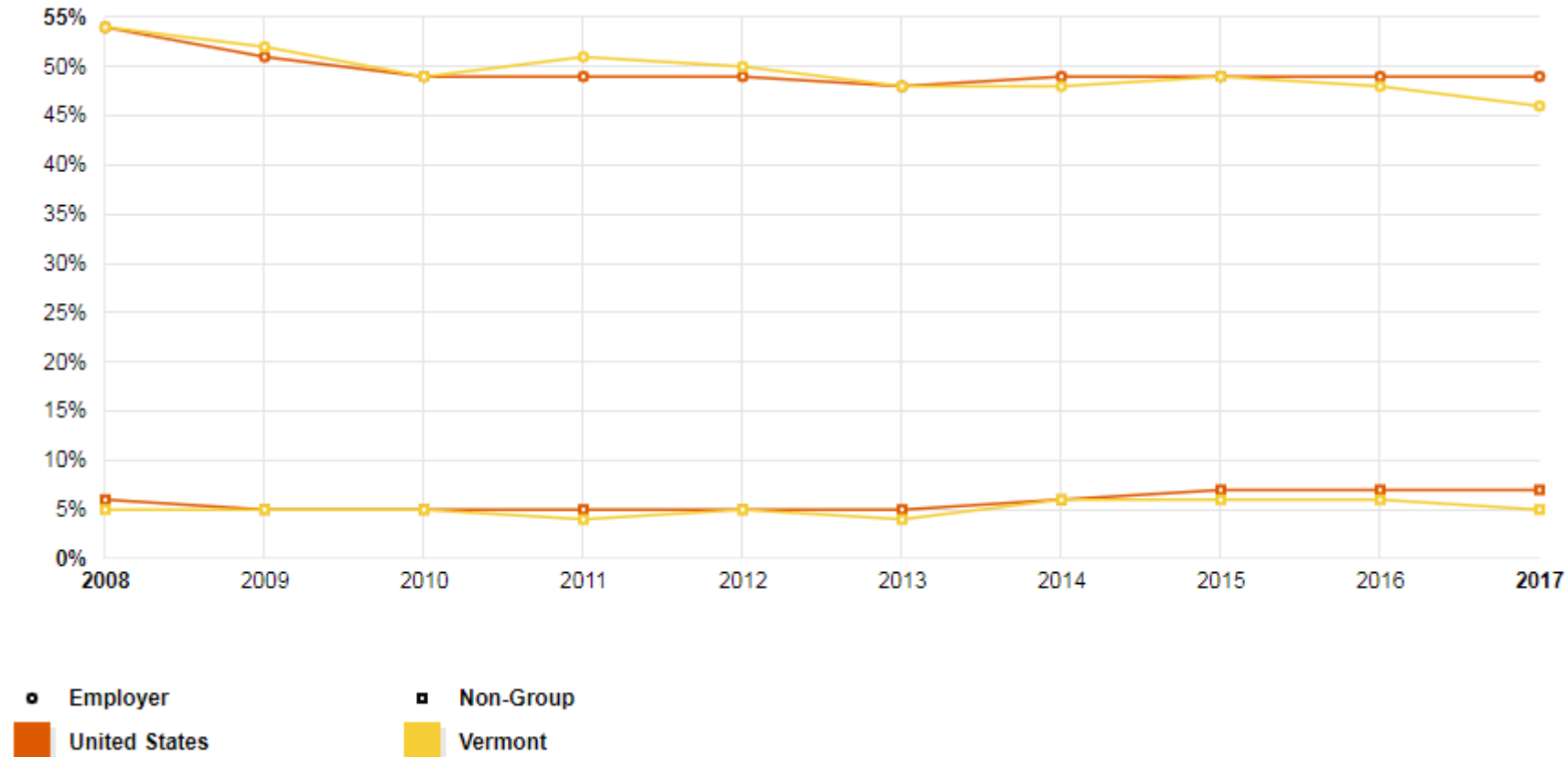
Types of Coverage

Nationally and Over Time

Public coverage: More than one in four Vermonters are covered by Medicaid (and Dr. Dynasaur), compared to just over one in five nationally. As Vermont ages, more Vermonters are covered by Medicare.



Private coverage: A decreasing proportion of Vermonters are covered by employer sponsored insurance. Enrollment in individual plans has stayed fairly level in Vermont while ticking up slightly nationally.



Small Businesses

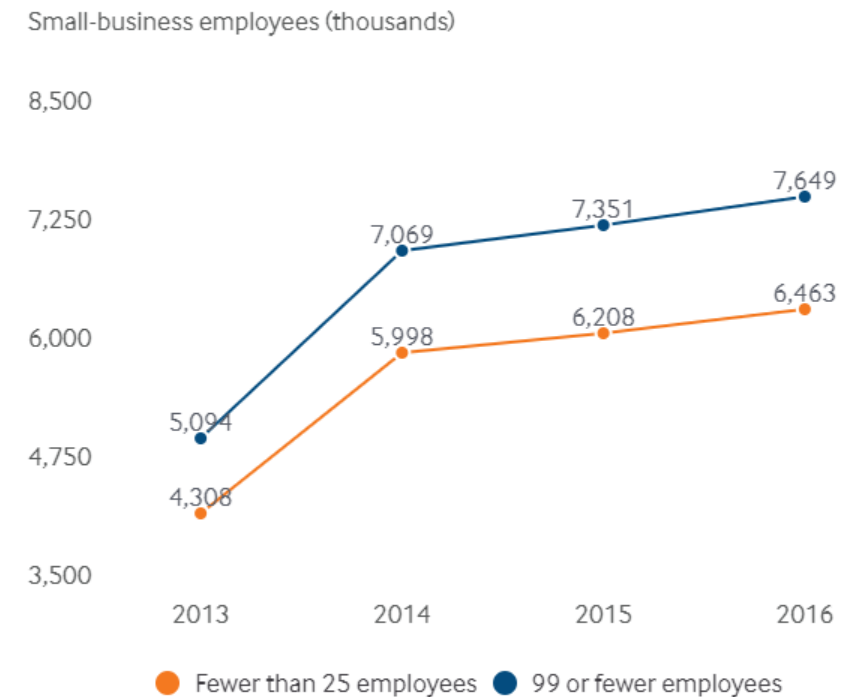
Offers of Coverage and Uninsured Rates

Vermont's overall low uninsured rate stands out given Vermont's economy is heavily rooted in small businesses. Nationally this is a sector that tends to have higher-than-average uninsured rates, though much improved since the Affordable Care Act.

Uninsured rate among small business employees and self-employed workers

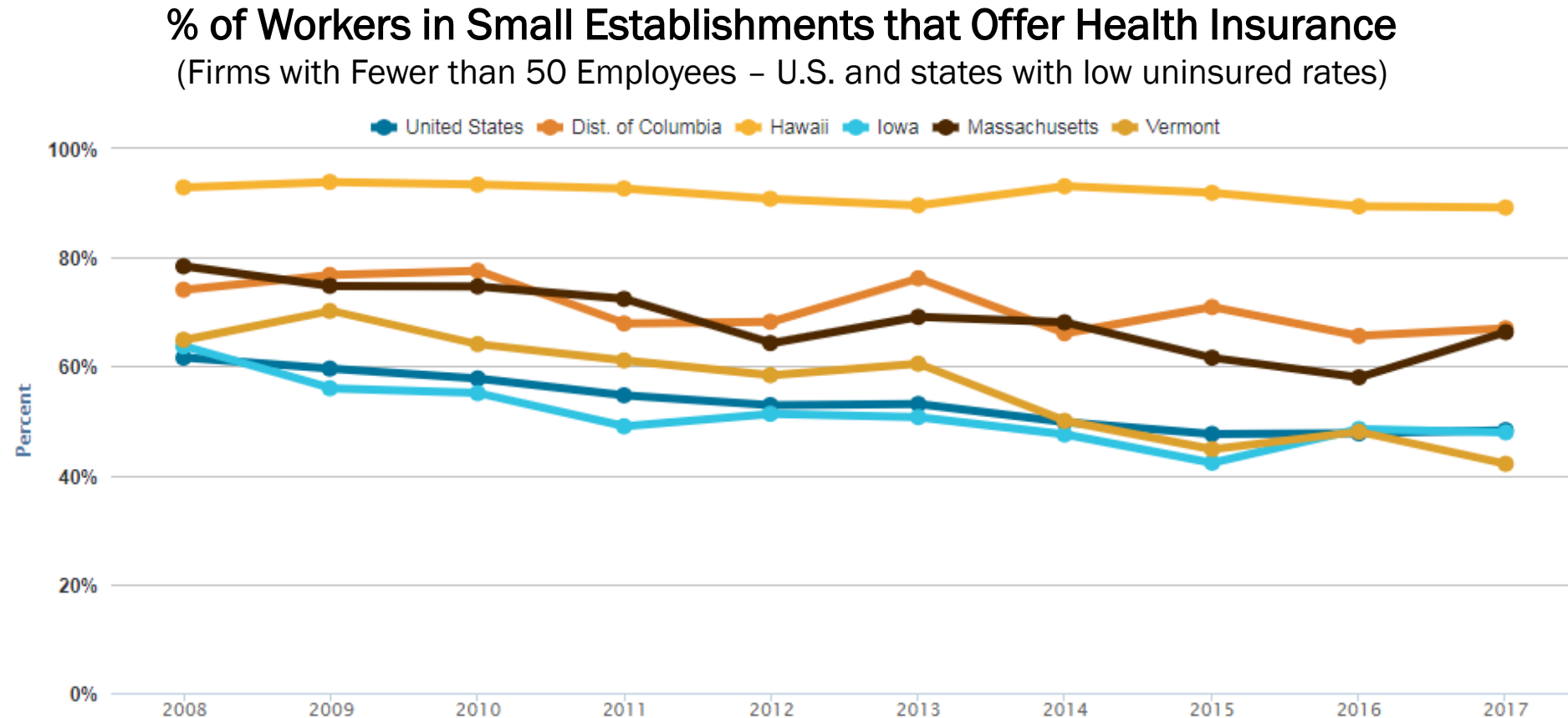
	U.S. 2013	U.S. 2016	VT 2018
<50 employees	28%	19%	8%
Self-employed	29%	19%	6%

Nationally, more small business employees are getting health coverage through Medicaid



Source: Census data as analyzed by Commonwealth Fund, <https://www.commonwealthfund.org/publications/issue-briefs/2018/oct/affordable-care-act-impact-small-business>, Accessed 1/23/2018

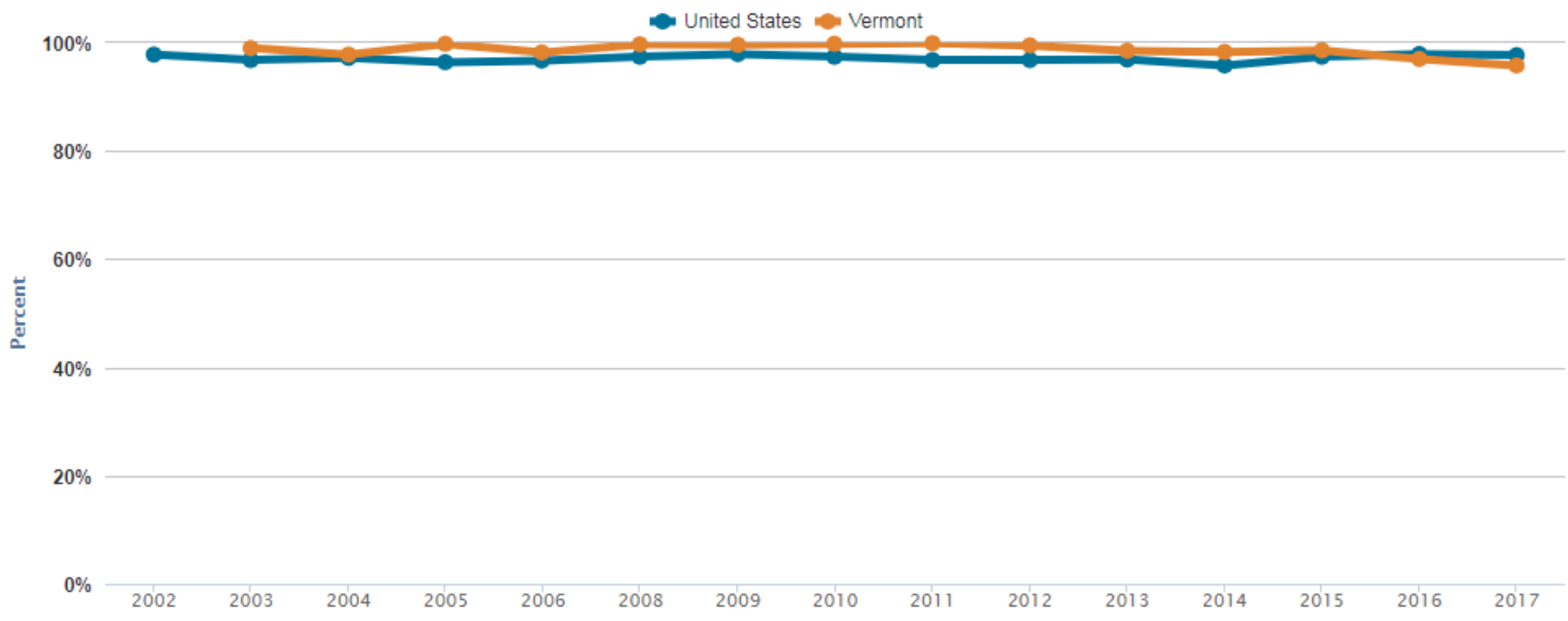
Vermont's small businesses are less likely to offer health insurance than the national average. Most low-uninsured states have significantly higher rates.



Source: State Health Compare, SHADAC, University of Minnesota, statehealthcompare.shadac.org, Accessed 1/30/2018

By comparison, nearly all large businesses offer health insurance, both in Vermont and nationally.

% of Workers in Large Establishments that Offer Health Insurance (Firms with at Least 50 Employees - U.S. and VT)



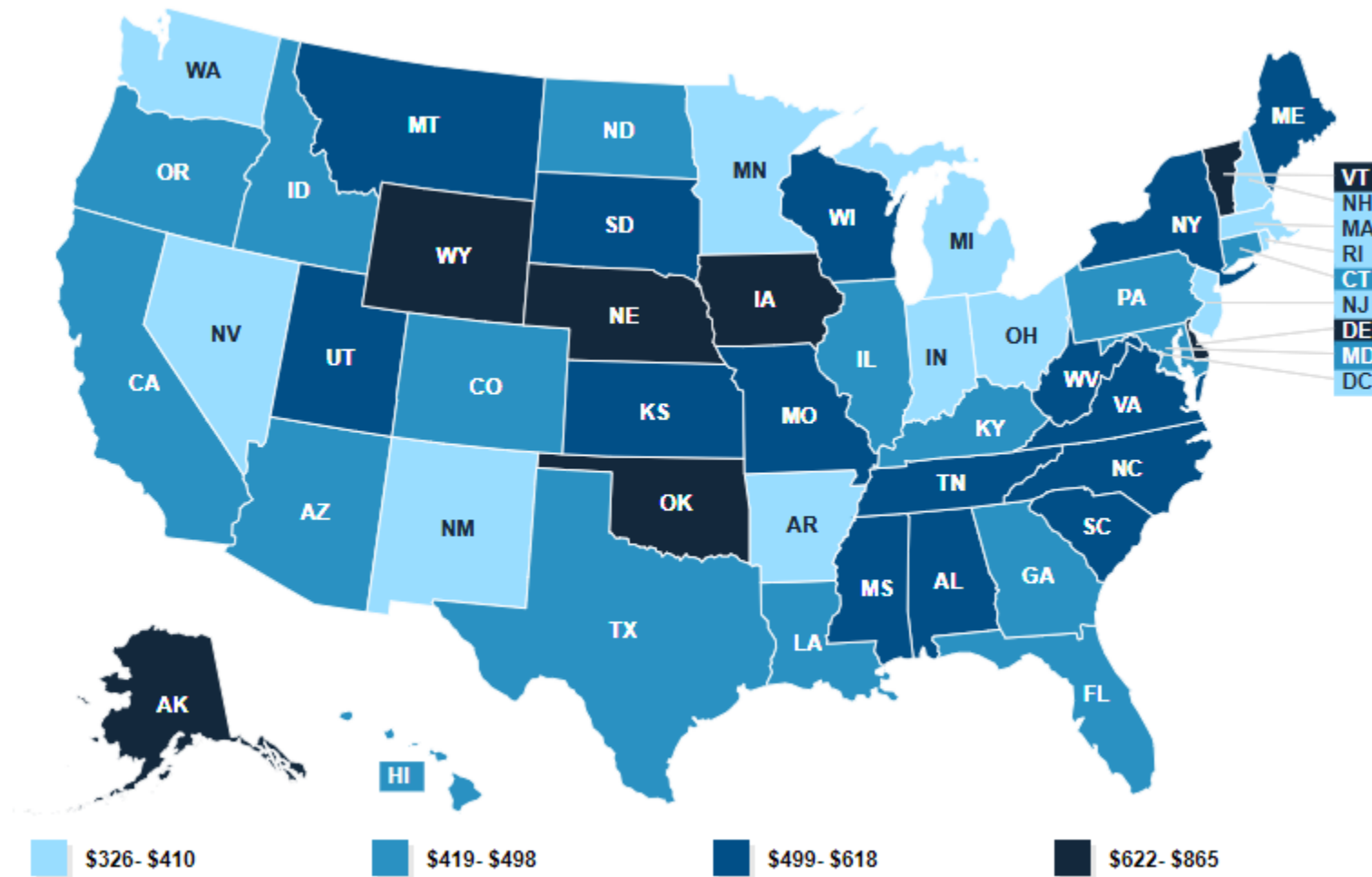
Source: State Health Compare, SHADAC, University of Minnesota, statehealthcompare.shadac.org, Accessed 1/30/2018



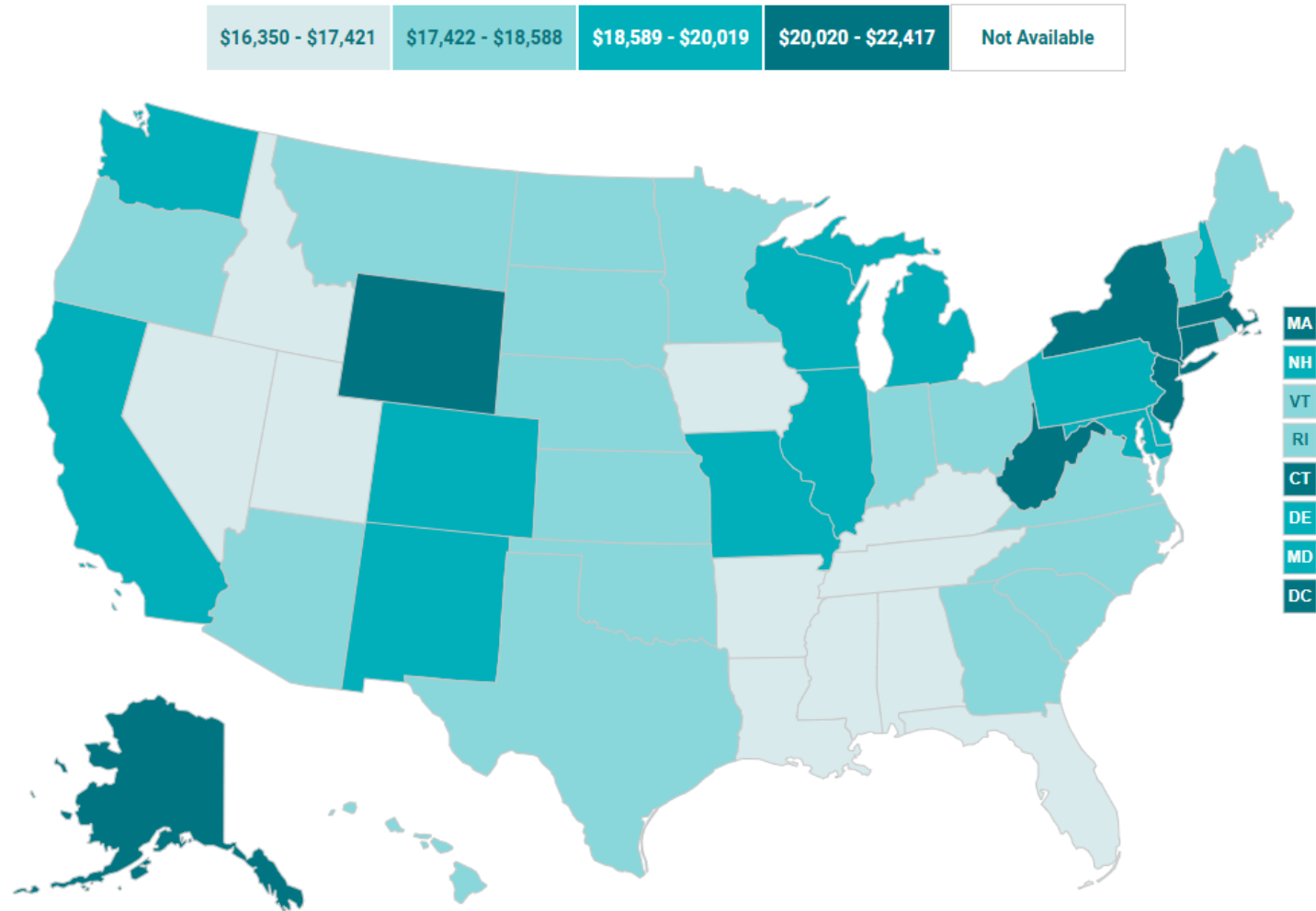
Health Insurance Premiums

A Complex and Changing Story

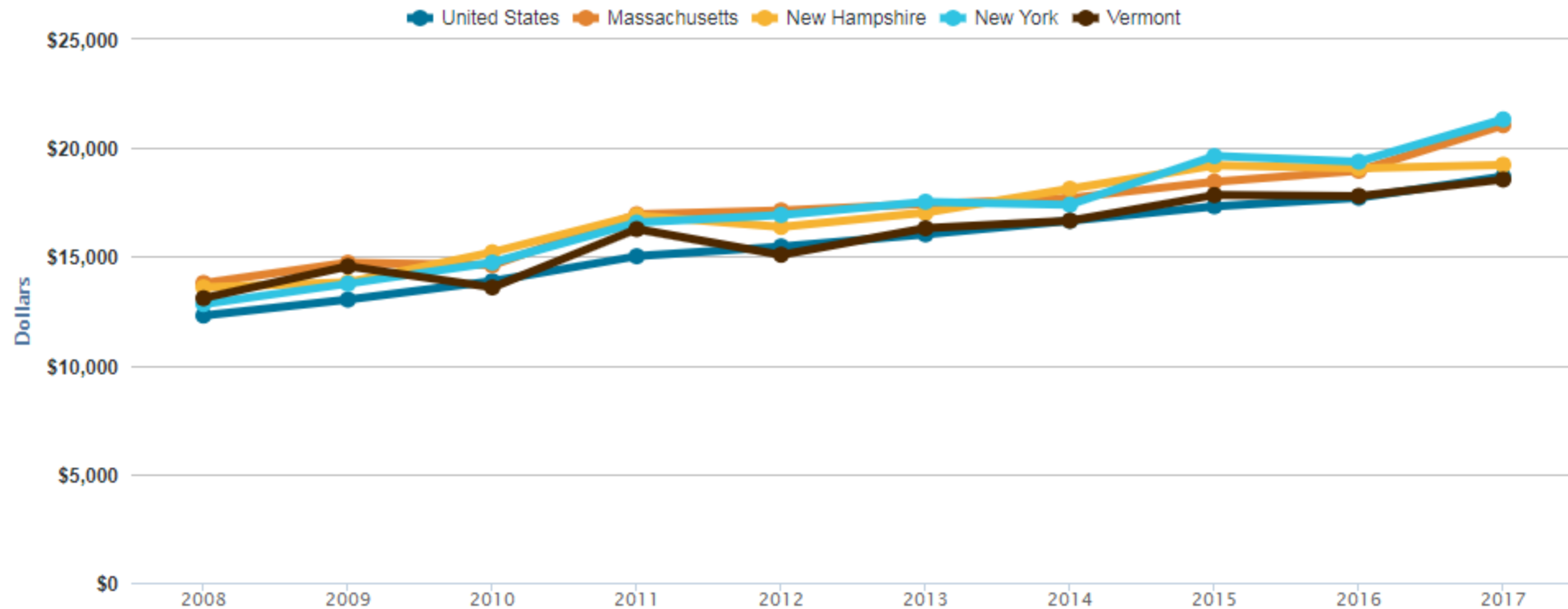
On the exchange, the 2019 premium for Vermont's unsubsidized benchmark qualified health plan for 40-year-olds is the 7th highest in the nation. Because most states use age rating while Vermont uses community rating, this ranking would be worse for younger Vermonters' premiums and better for older Vermonters' premiums.



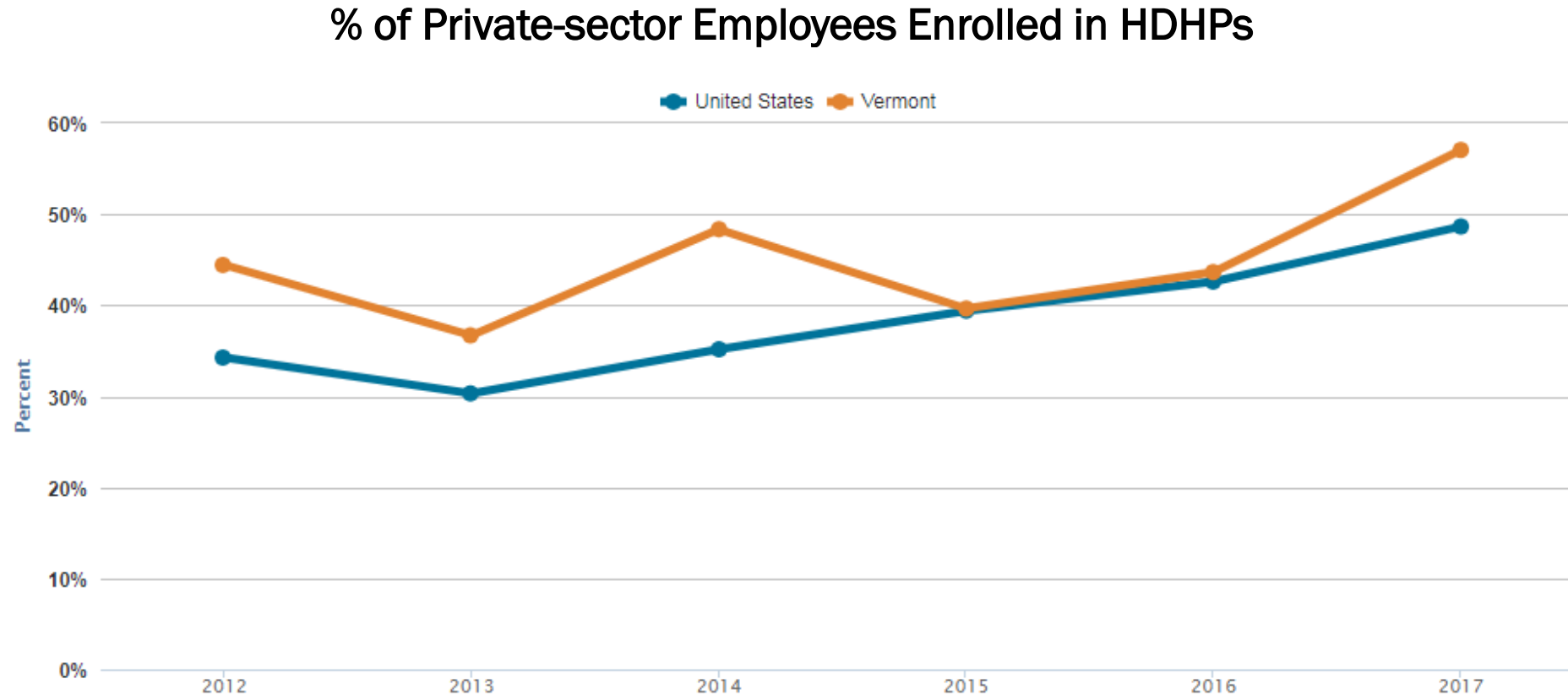
As for employer sponsored insurance, the average family plan in Vermont costs less than the average plan in neighboring states and slightly less than the national average.



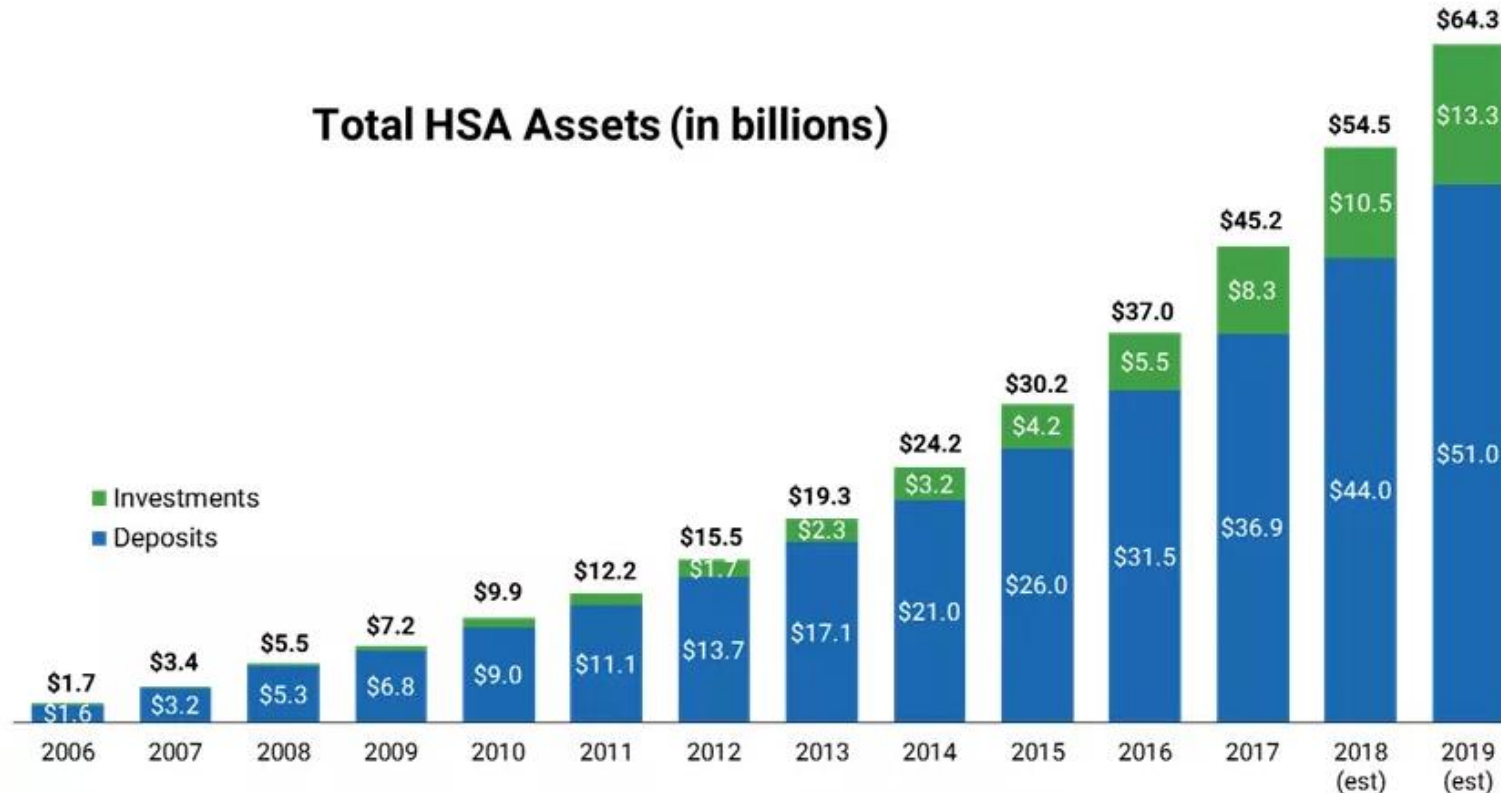
Average employer sponsored insurance premiums have increased nationally. The average family plan in Vermont costs slightly less than the national average. New York, Massachusetts, and New Hampshire all cost more.



High Deductible Health Plans (HDHPs), which can be paired with Health Savings Accounts, are on the rise nationally and are even more prevalent in Vermont.



The total value of Health Savings Accounts (HSA) in the U.S have grown ten-fold over the last decade.



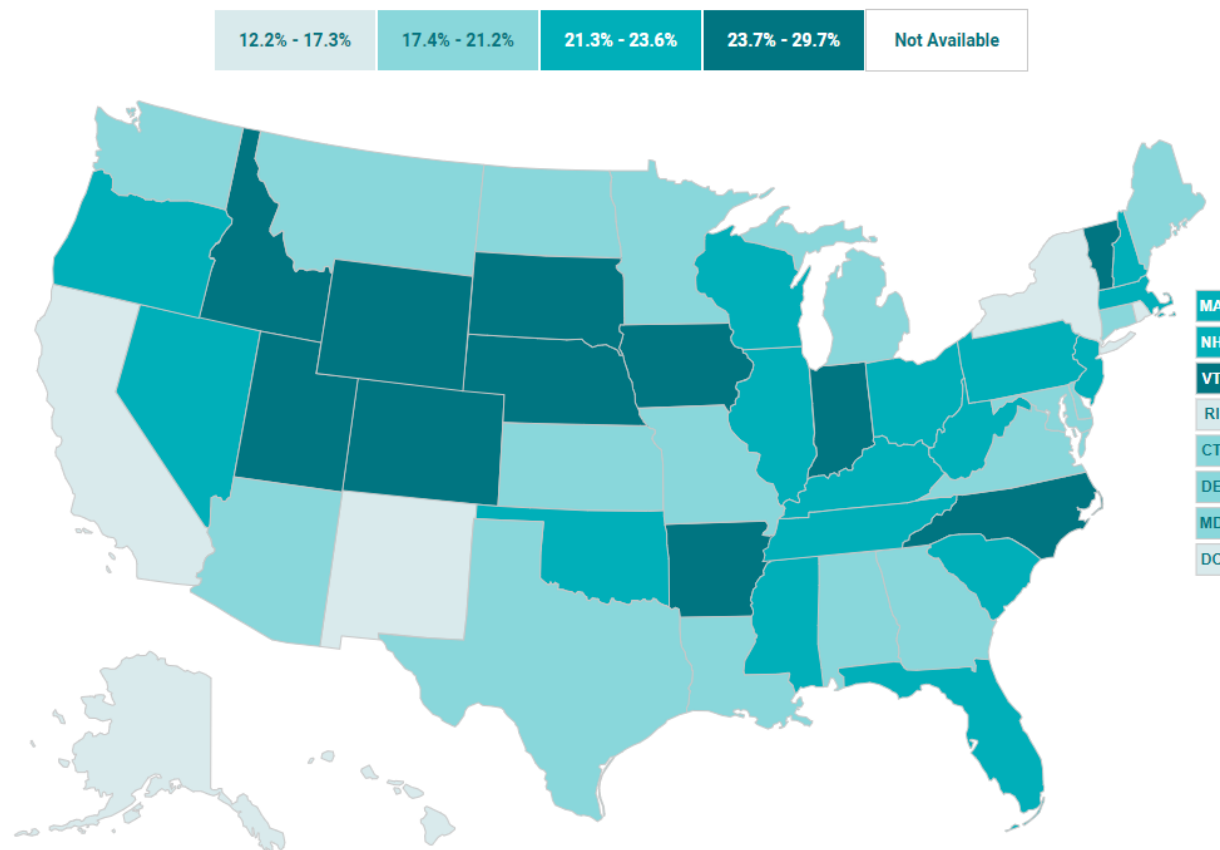
Source: Devenir Research, <http://www.devenir.com/health-savings-account-assets-22-2017/>, Accessed 12/27/2018

Affording Care

Cost and Ability to Pay

Compared to neighboring states, more Vermonters spend at least 10% of their income on medical costs. Nationally, only ten states have a higher proportion.

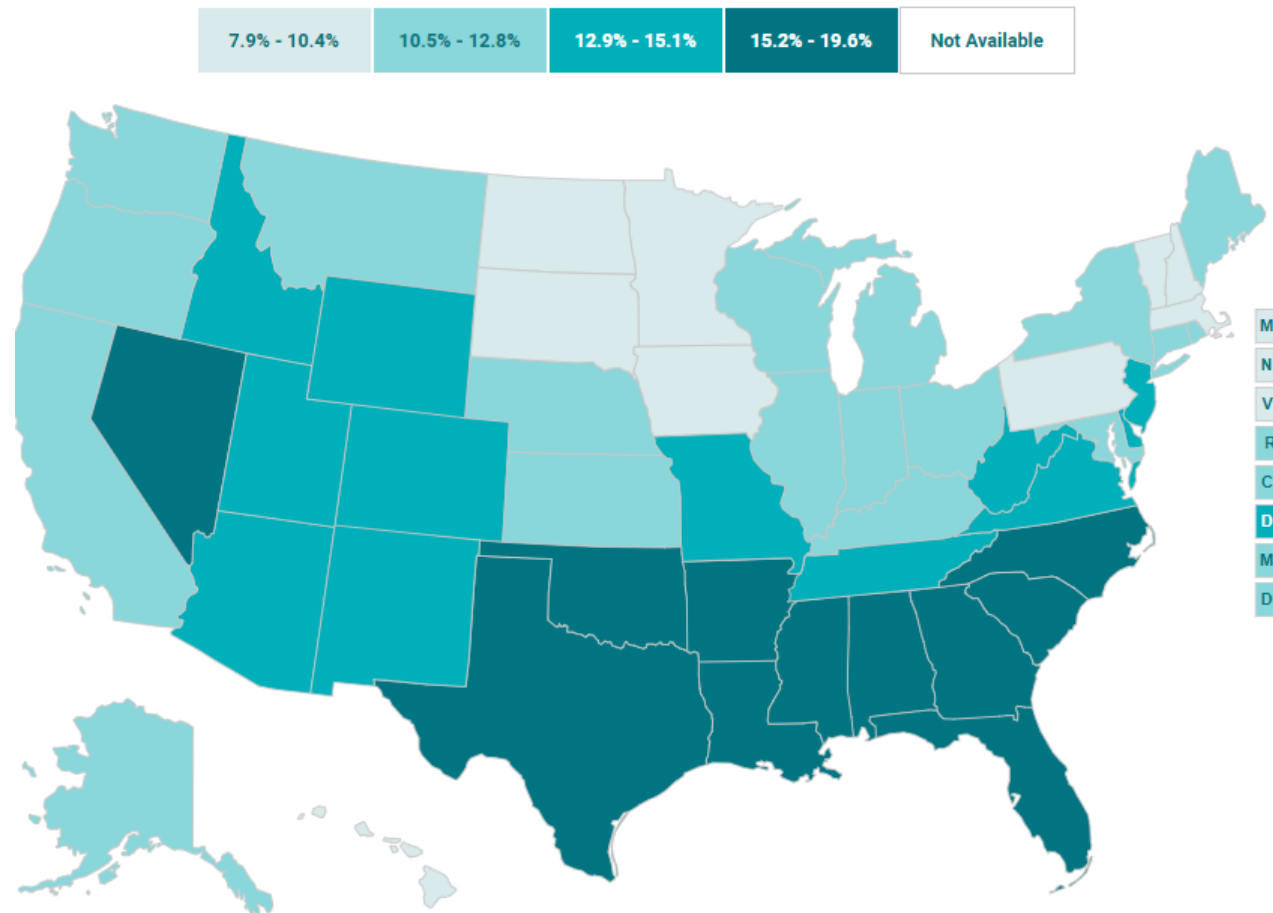
% of People with a High Medical Cost Burden (2017)



Definition: Share of individuals who are in families where total household spending on health care, including premiums, accounted for more than 10 percent of annual income for the civilian non-institutionalized population.

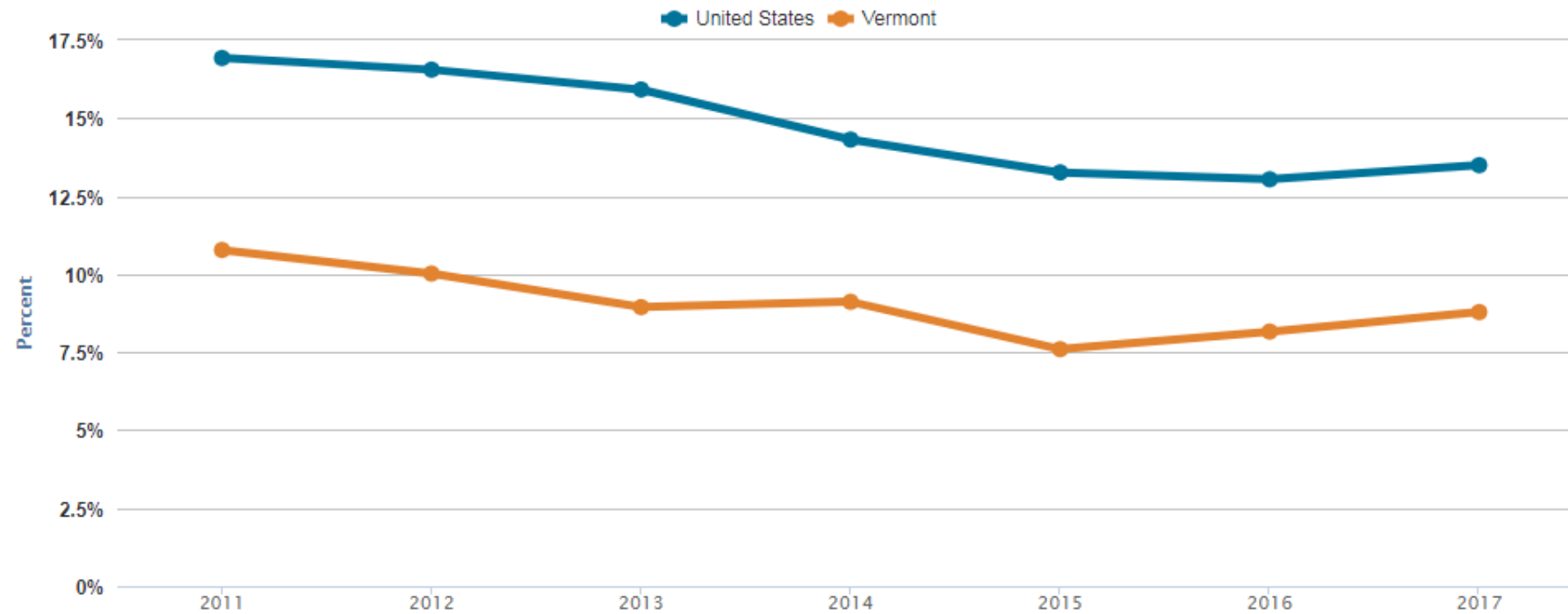
Yet fewer Vermonters are forced to go without care because of cost than residents of nearly every other state. In 2017, national rates ranged from 7.9% (Iowa) to 19.6% (Texas). At 8.8%, Vermont had the best rate in the northeast and fourth best in the nation.

% of Adults who Forgo Care Because of Cost (2017)



Nationally and in Vermont, fewer residents are forced to go without care because of cost than earlier in the decade.

% of Adults who Forgo Care Because of Cost (2017)



And fewer Vermonters had trouble paying medical bills than residents of most other states. At 22.5%, Vermont had the 5th best rate in the nation in 2015 (most recent available). Two of Vermont's neighbors (MA and NY) had better rates.

% of Age 0-64 who had trouble paying off medical bills in the past year or were currently paying off medical bills

