



# Highlights of the 2021 Vermont Household Health Insurance Survey

Presentation to House Health Care Committee

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# Introduction and Methodology

- Vermont Household Health Insurance Survey (VHHIS) conducted since 2000
- Telephone survey
  - Included cell and land line telephones
- Calls made August-December in 2021
  - Reached 3,037 Vermont Households accounting for 7,040 people
  - Data weighted to be representative of all Vermont residents

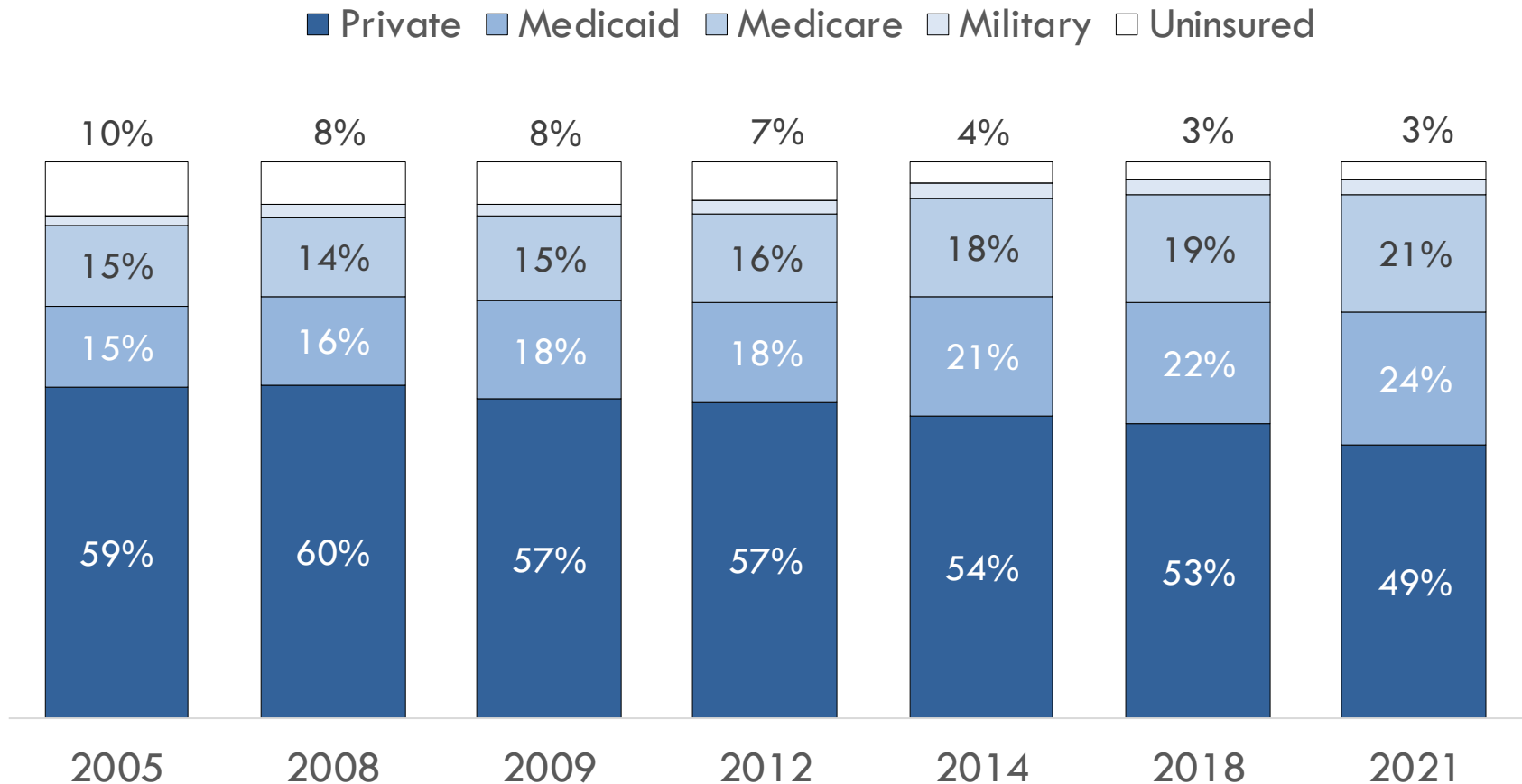
# 2021 VHHIS Results

- Vermont continues to have a low uninsured rate.
  - Of the 1 in 3 uninsured Vermonters who have access to Employer Sponsored Insurance, three out of four cite cost as the reason for declining coverage.
- Disparities in delaying care still exist between those with and without insurance.
- There are more Vermonters considered underinsured in 2021 than in 2018.
- Of the nearly 70,000 Vermonters who were furloughed or laid off during COVID, most maintained health care coverage.

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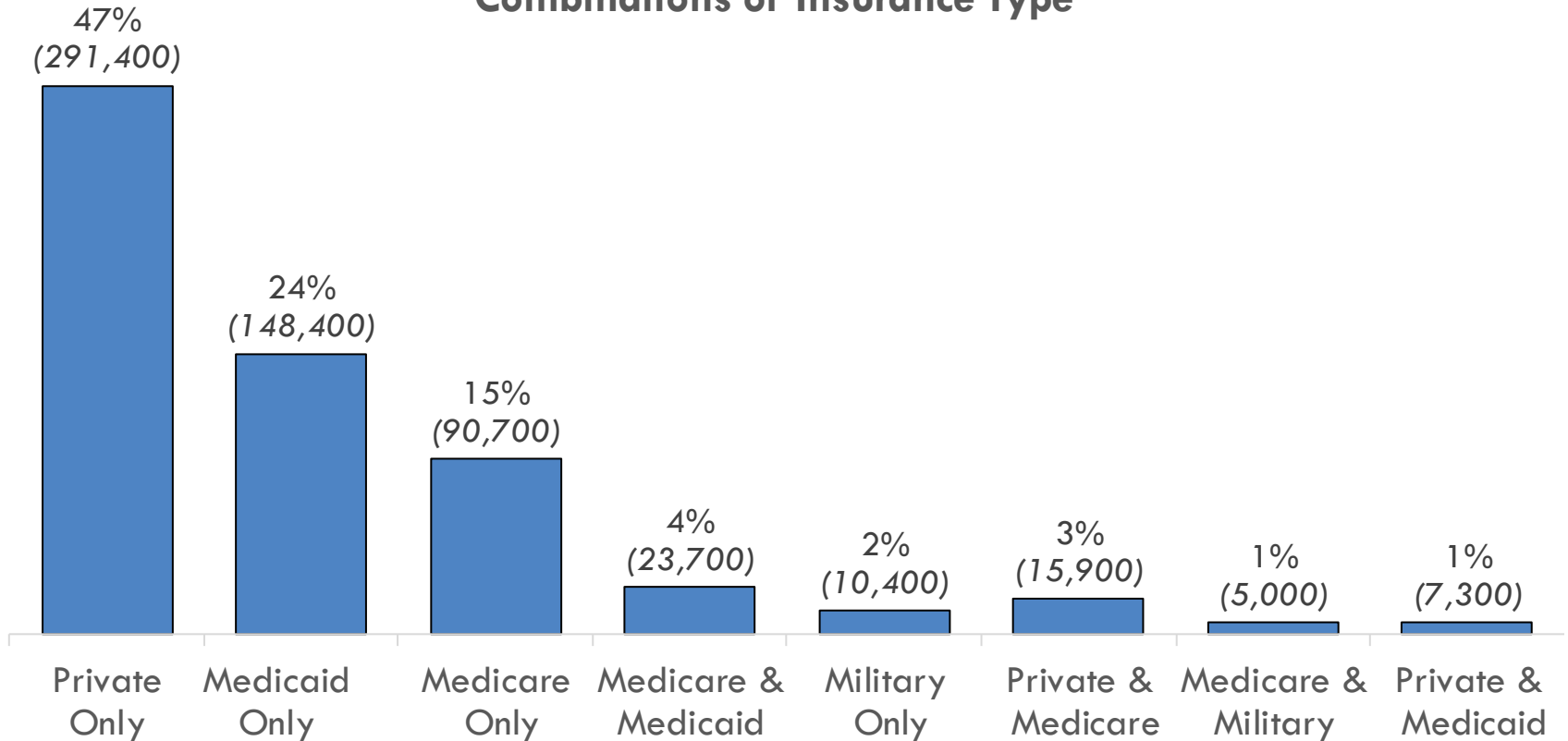
# Overall Insurance Coverage

# Trend in Primary Type of Health Insurance



# Primary Insurance Type, Including Combinations

**Percent of Vermonters With Each Insurance Type, Including Combinations of Insurance Type**



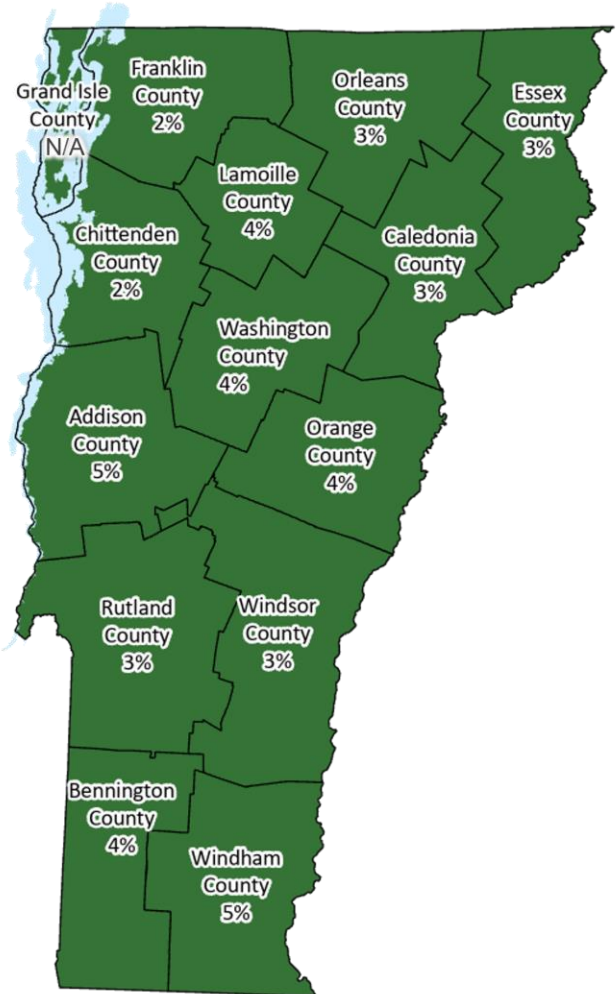
# Insurance Coverage by County

Insurance Type	County Compared to State	
	Significantly Higher	Significantly Lower
Private	Chittenden	Caledonia, Orleans, Rutland, Windham
Medicaid	Caledonia	Chittenden
Medicare	N/A <sup>^</sup>	Chittenden
Military*	N/A	N/A
Underinsured*	N/A	N/A
Uninsured*	N/A	N/A

\*Rates for Military coverage, Underinsured and Uninsured by county are all statistically similar to the state rate.

<sup>^</sup>No counties are significantly higher than the state rate for Medicare.

## Uninsured by County

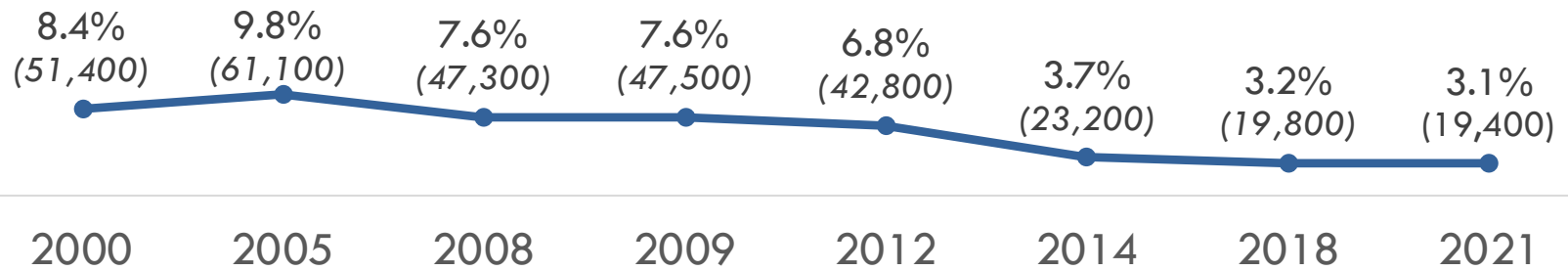


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# Uninsured Vermonters

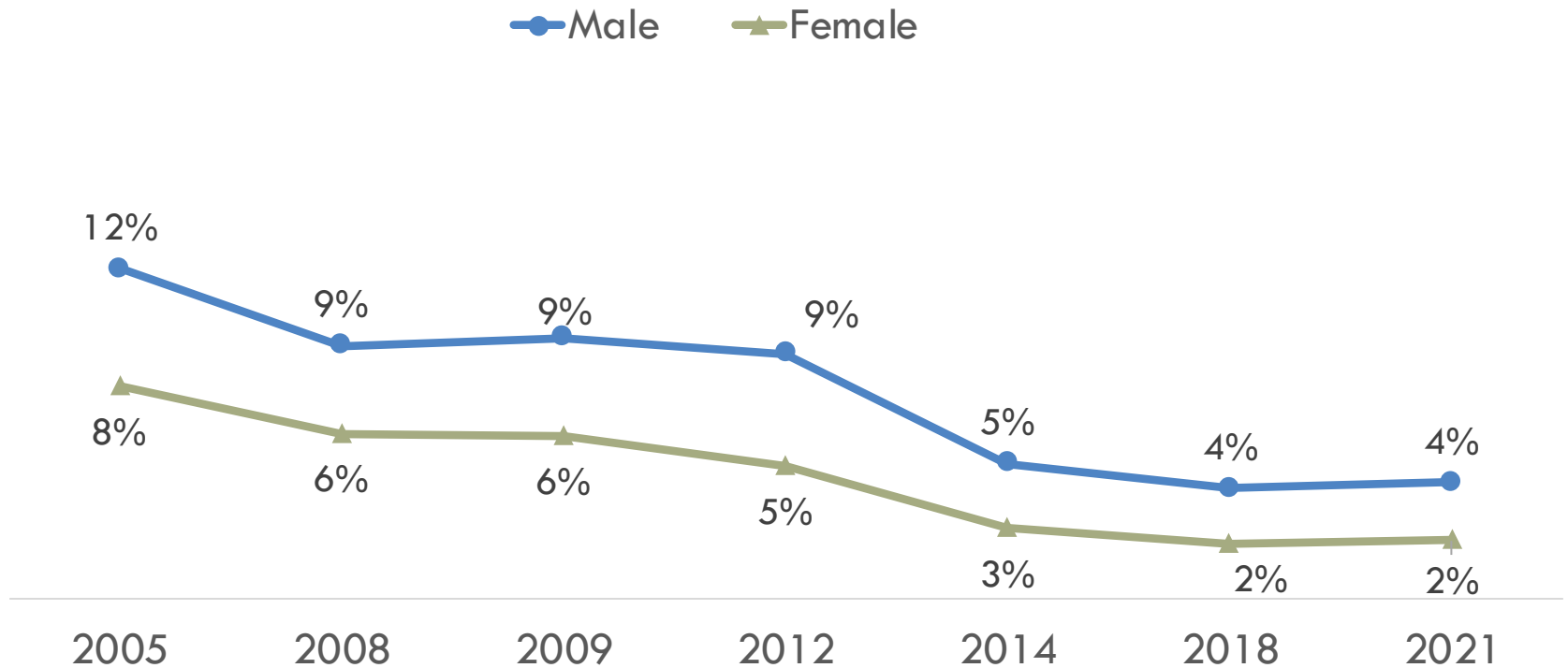


# Uninsured Vermonters Over Time



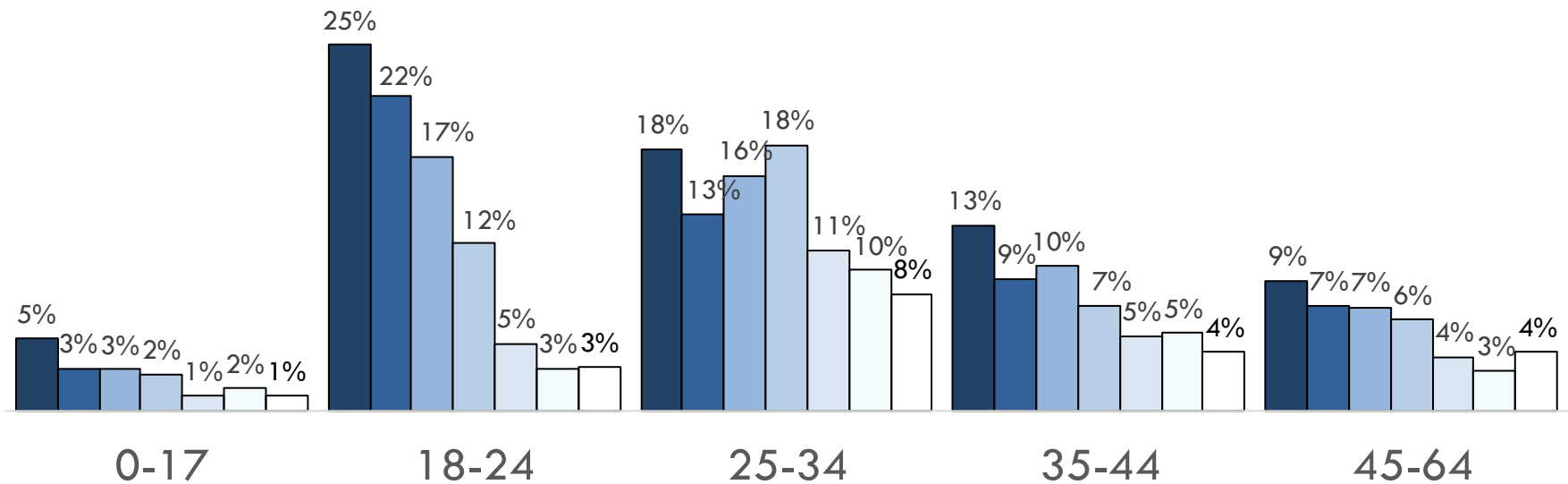
# Uninsured by Demographics

## Rate of Uninsured by Sex



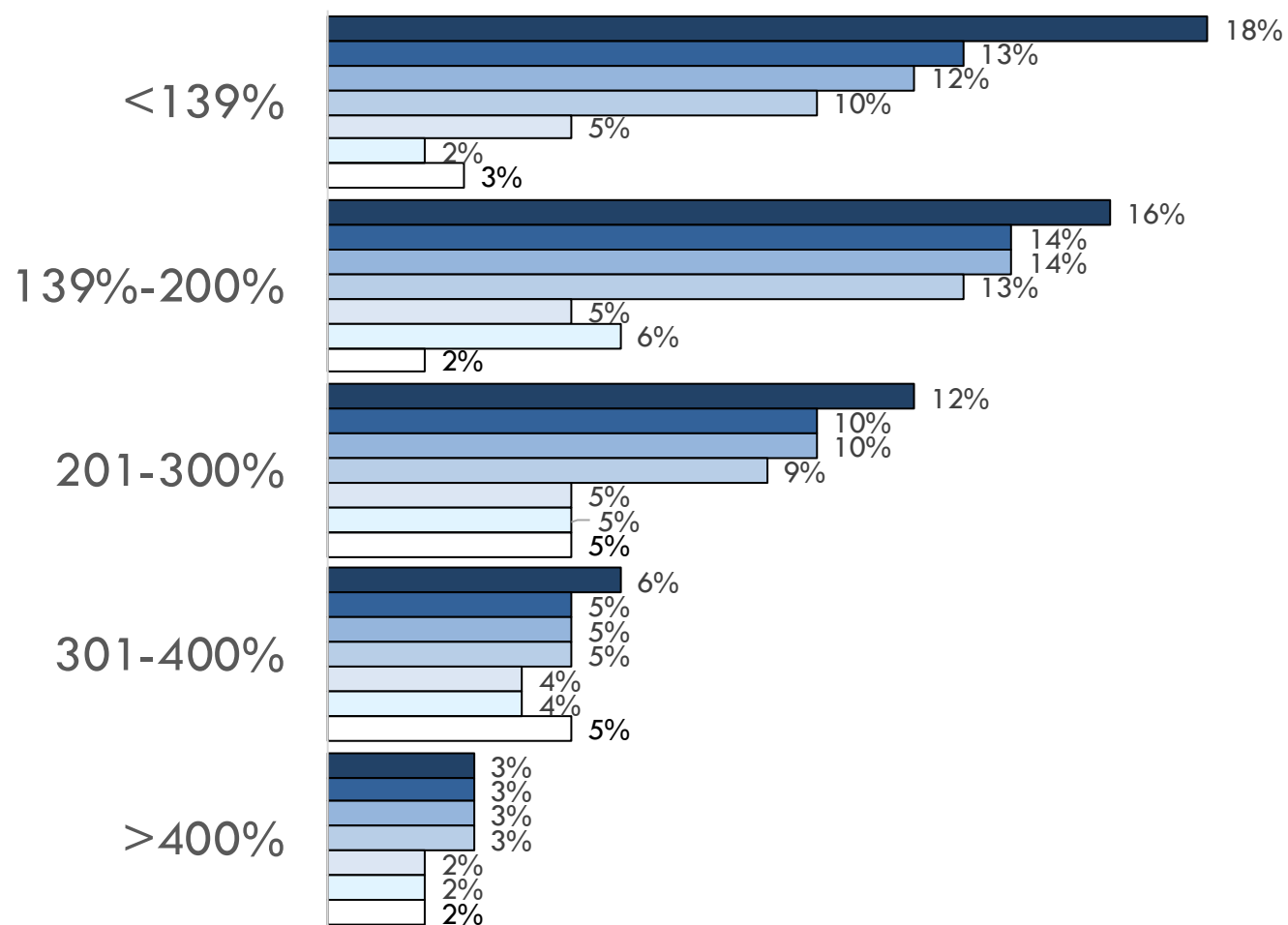
# Uninsured by Age (<65)

■ 2005 ■ 2008 ■ 2009 ■ 2012 ■ 2014 ■ 2018 ■ 2021



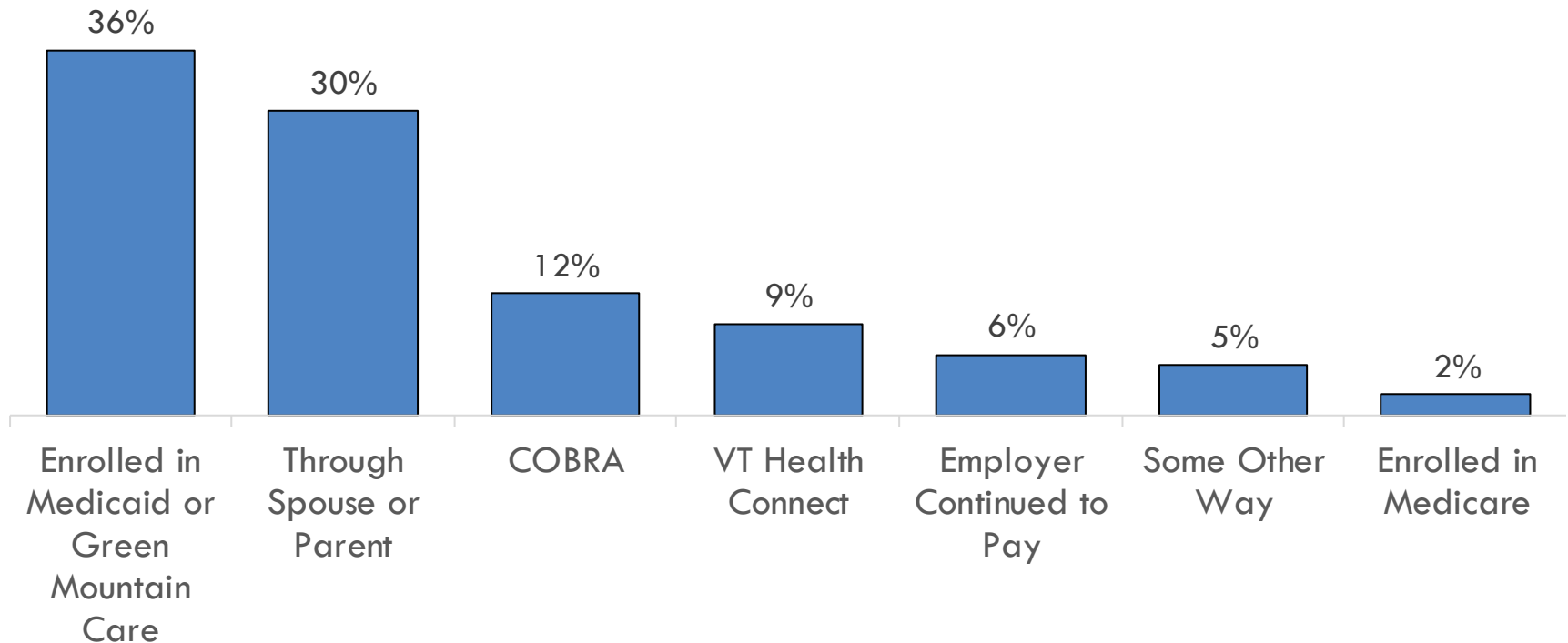
# Uninsured by Federal Poverty Level (FPL)

■ 2005 ■ 2008 ■ 2009 ■ 2012 ■ 2014 ■ 2018 ■ 2021



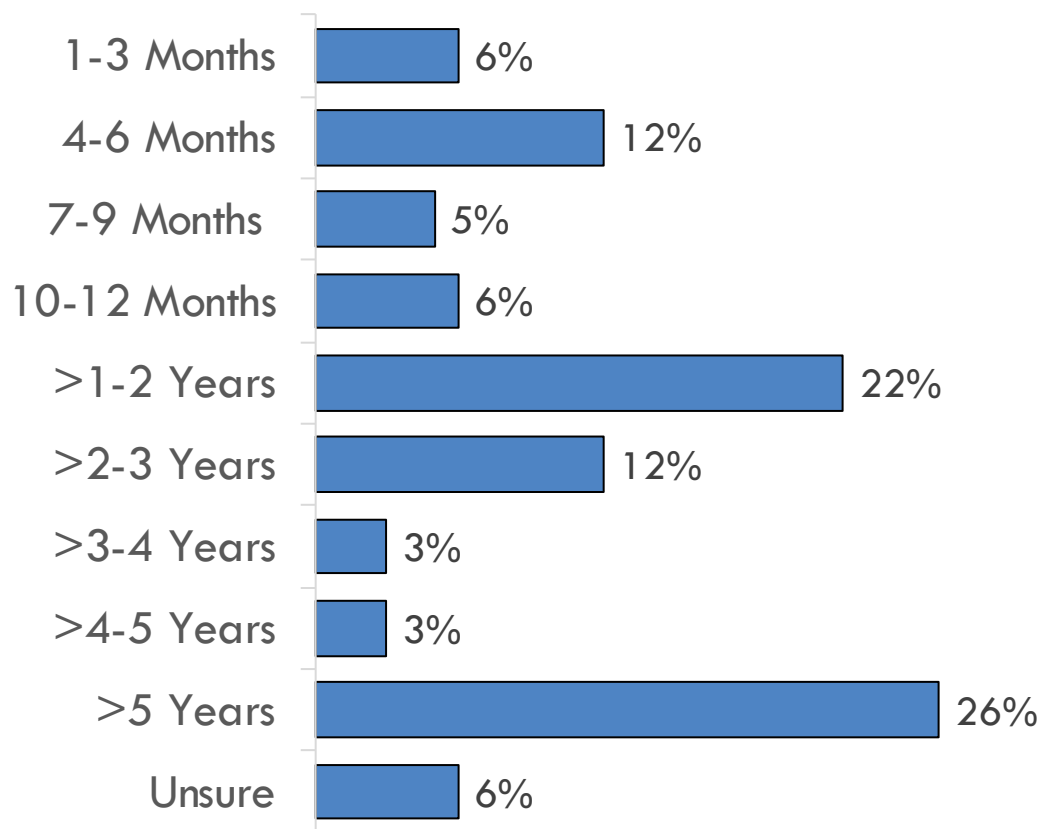
# Insurance Coverage During COVID

Percent of Vermonters Who Maintained Coverage by Each Method



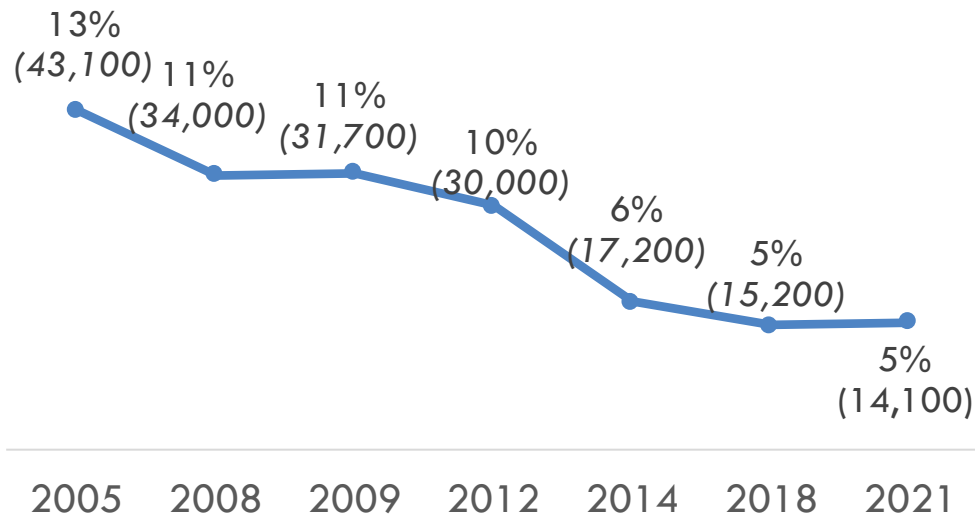
# Length of Time Without Insurance

**Duration without Health Insurance,  
Uninsured Vermonters, 2021**

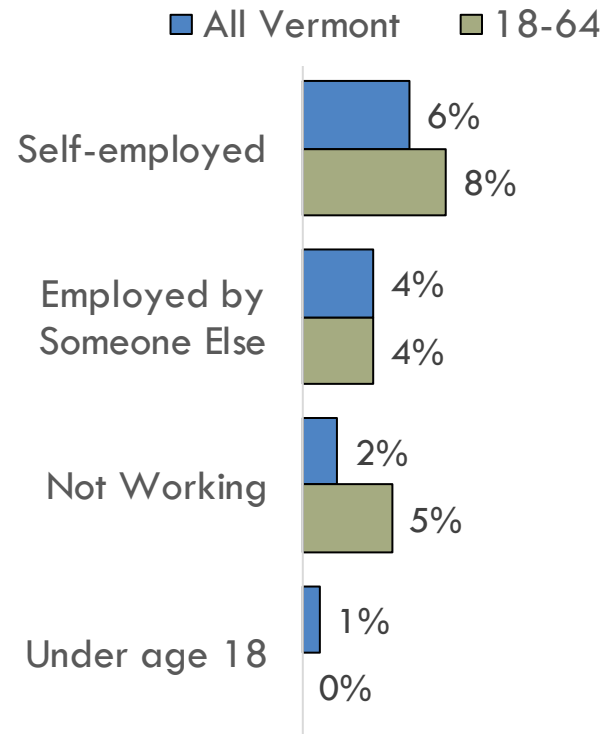


# Uninsured and Employment

## Uninsured Rate Among Employed Adults 18-64

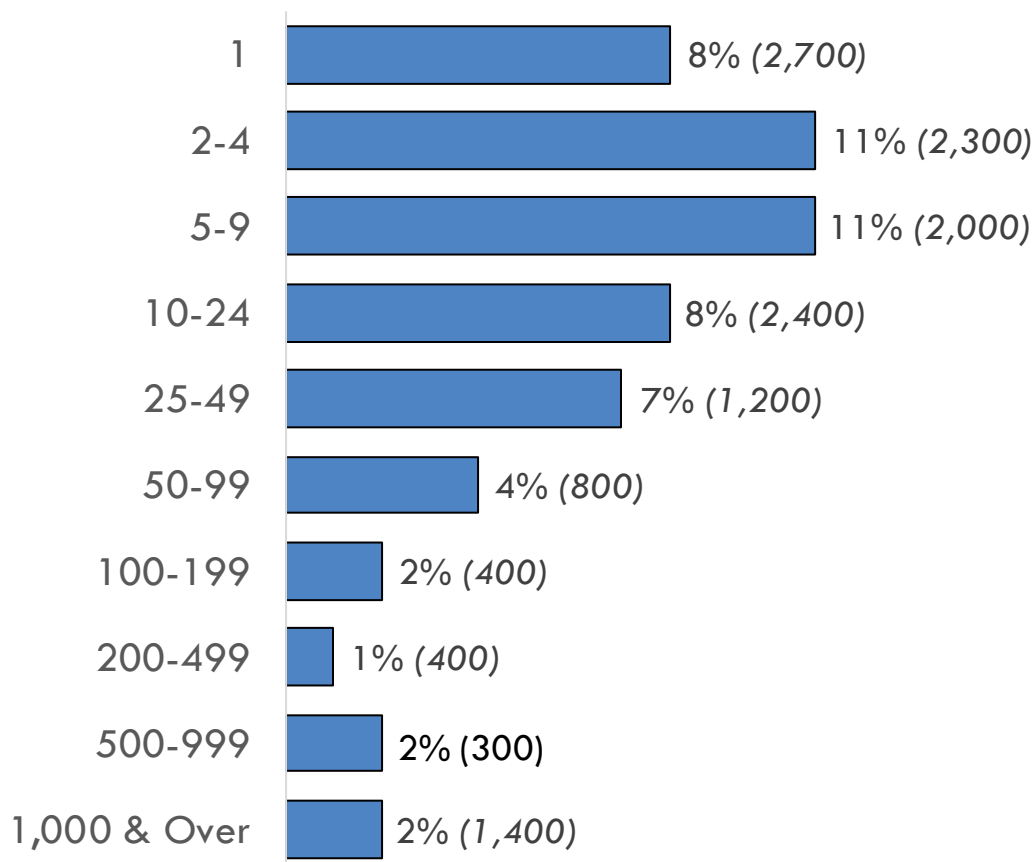


## Uninsured by Employment Status, 2021



# Uninsured by Employer Size

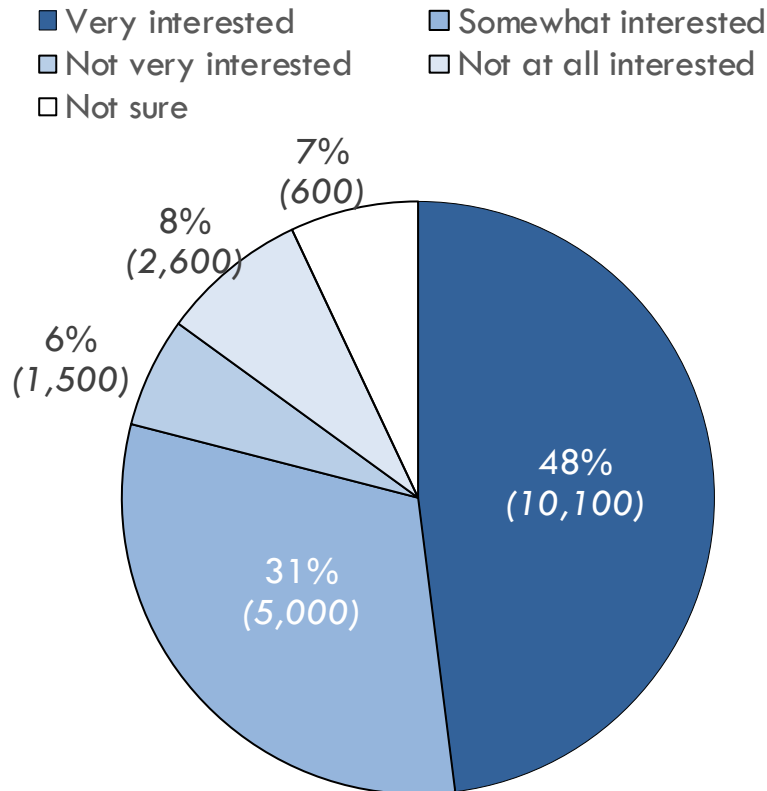
**Percent Uninsured by Size of Employer  
Employed Vermont Residents 18-64, 2021**



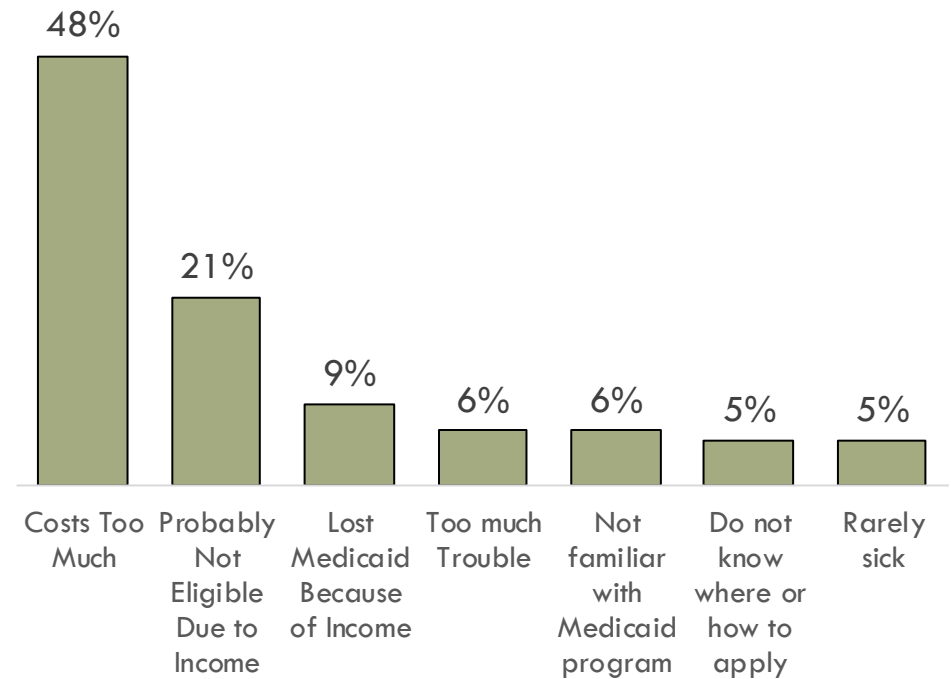


# Uninsured & State Health Insurance Programs

**Interest in Enrolling in State Health Insurance Programs Among Uninsured Vermont Residents, 2021**



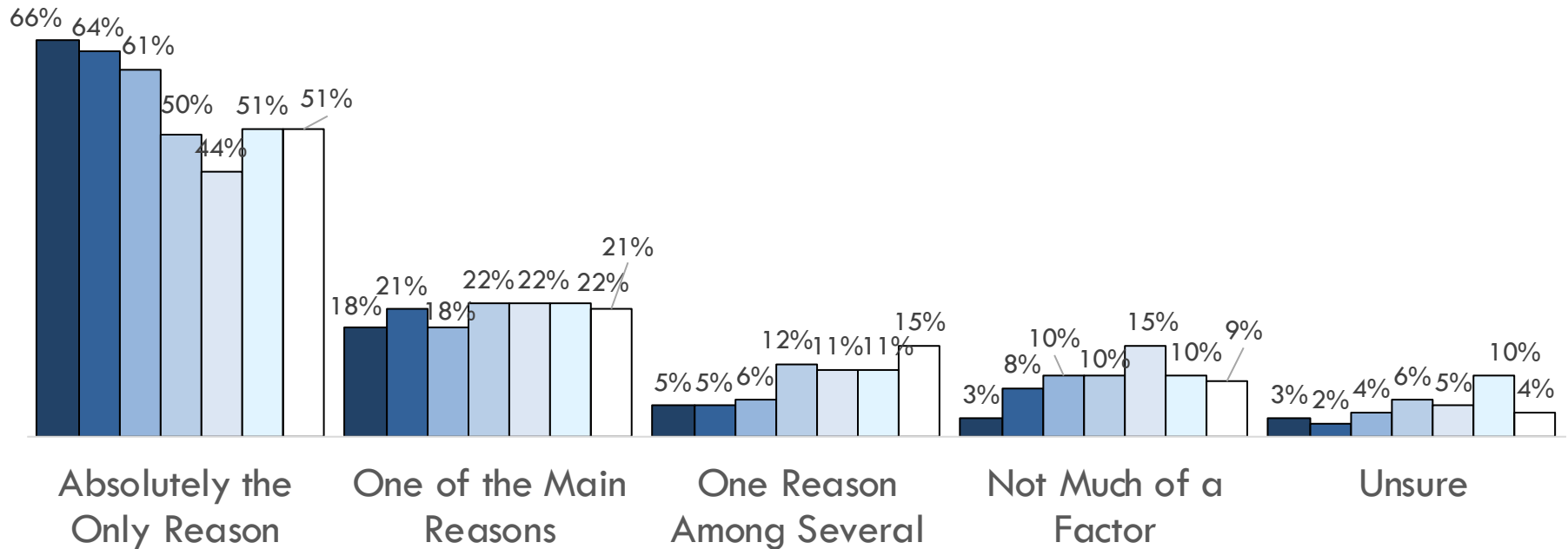
**Main Reasons for Not Enrolling in State Health Insurance Programs Among Uninsured Vermont Residents, 2021**



# Reasons for Not Having Health Insurance – Importance of Cost

**Importance of Cost in Not Having Health Insurance  
Among Uninsured Vermont Residents**

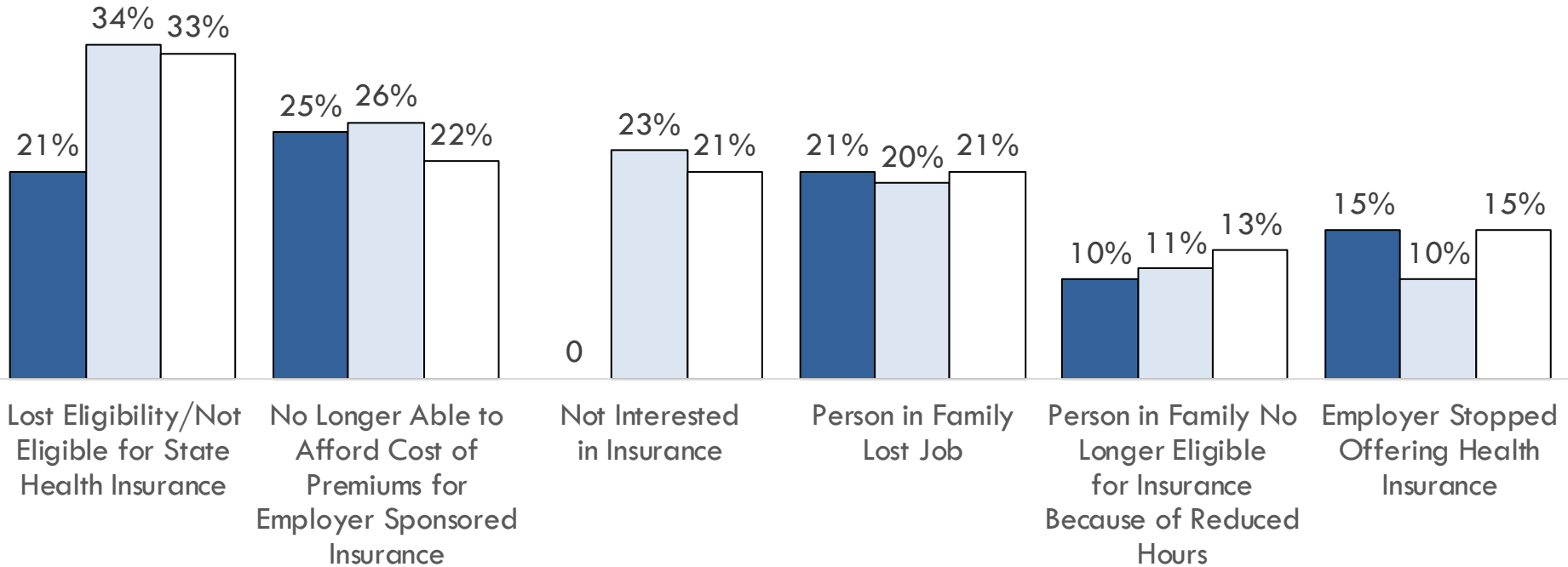
■ 2005 ■ 2008 ■ 2009 ■ 2012 ■ 2014 ■ 2018 ■ 2021



# Main Reasons for Not Having Health Insurance

**Main Reasons\* for Not Having Health Insurance Among Uninsured Vermont Residents**

■ 2014 ■ 2018 ■ 2021



N/A = Question not asked in this year's survey.

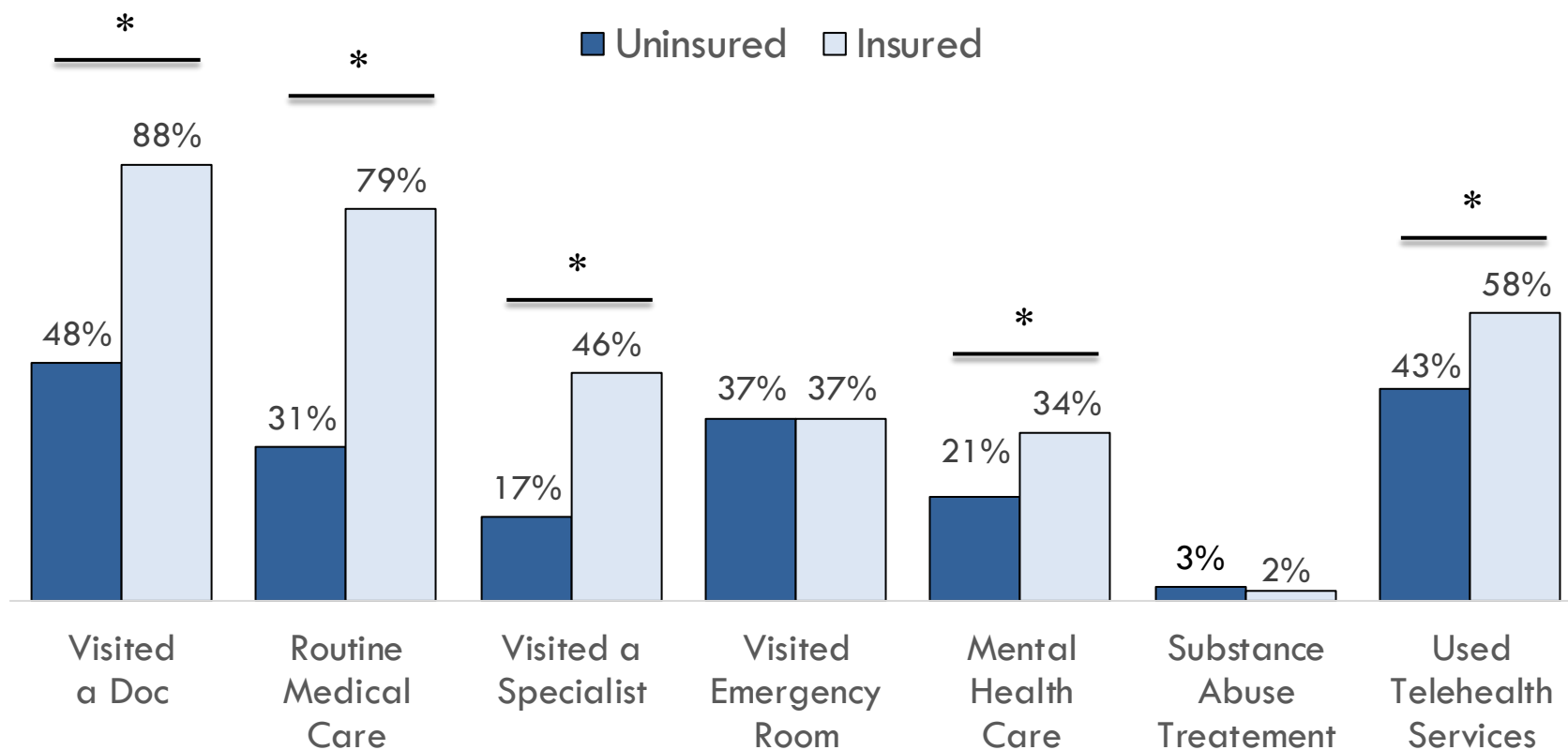
\*Note: percentages do not sum to 100% because respondents were allowed to provide more than one response.

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# Healthcare Utilization

# Healthcare Services Utilized – Uninsured

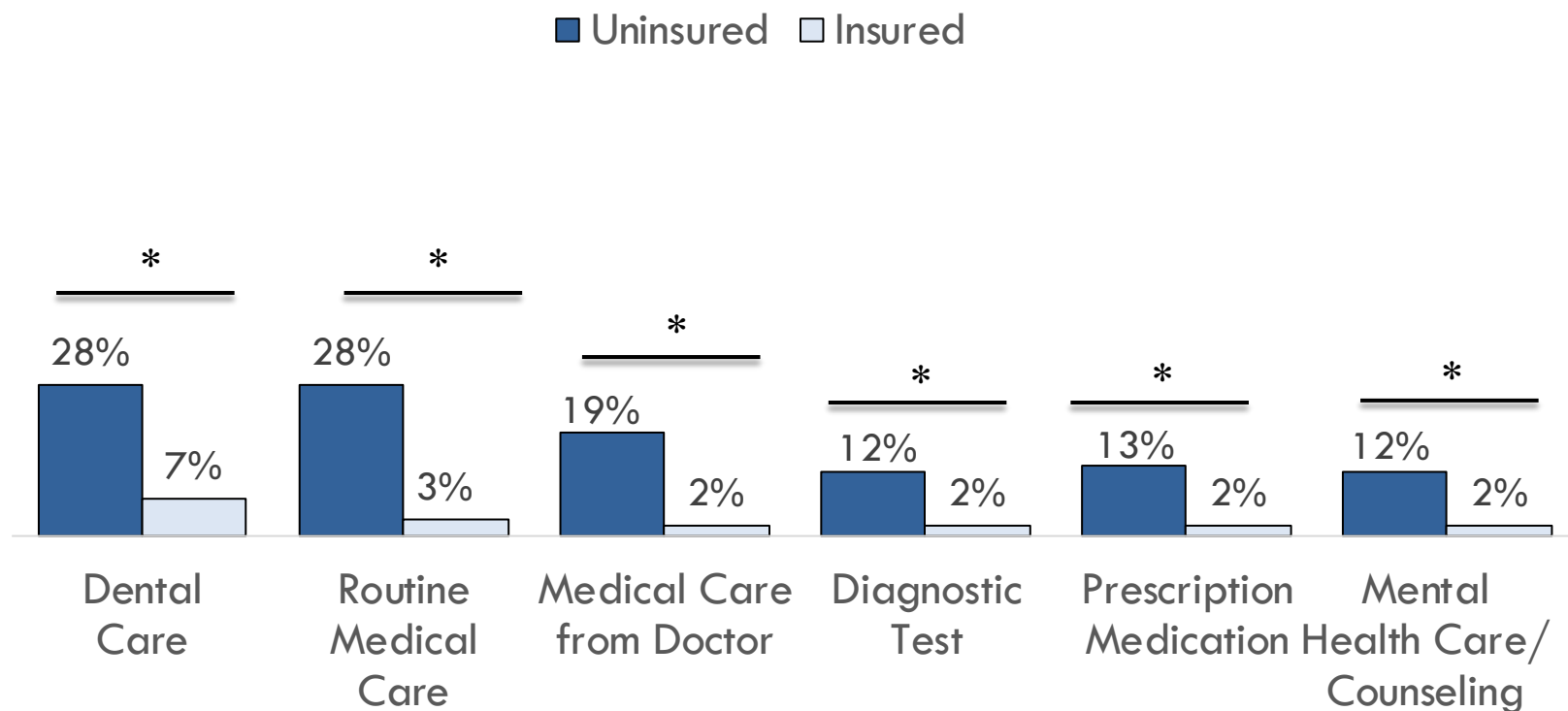
## Health Care Utilization in Last 12 Months by Insurance Status, 2021



*\*Denotes statistically significant difference*

# Delayed Care Due to Cost – Uninsured

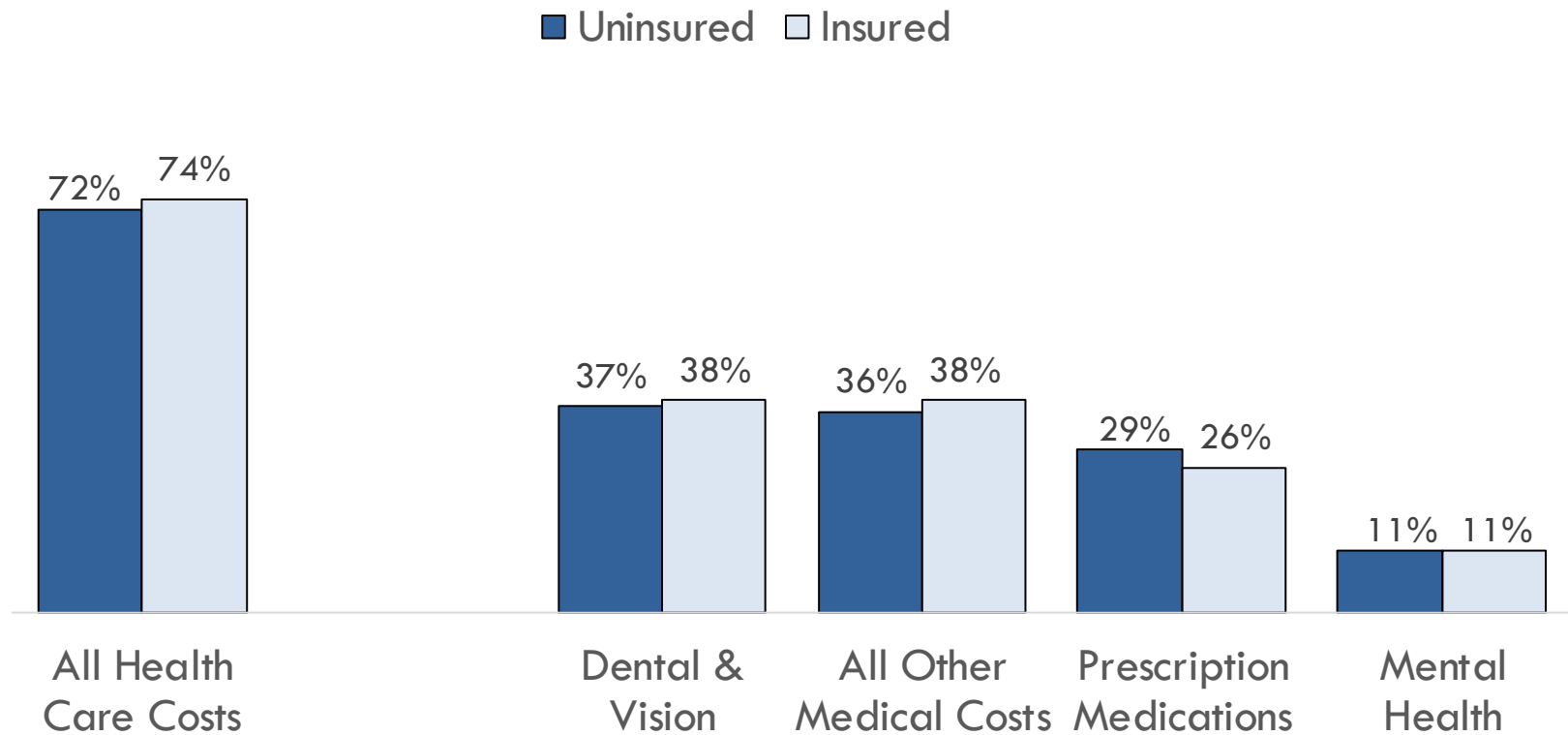
## Care Delayed in Last 12 Months Due to Cost by Insurance Status, 2021



*\*Denotes statistically significant difference*

# Out of Pocket Medical Expenses >\$500 – Uninsured

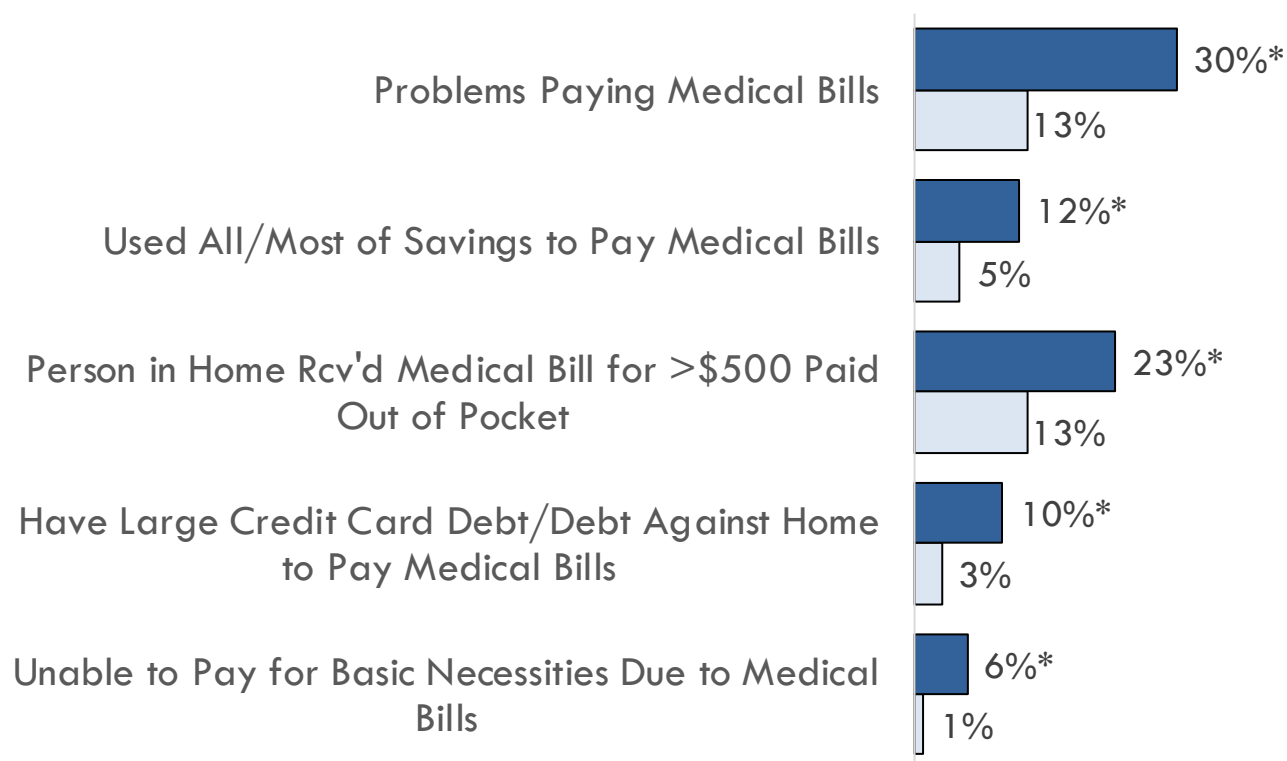
**Greater than \$500 in Out of Pocket Costs in Last 12 Months by Insurance Status, 2021**



# Impact of Medical Bills - Uninsured

## In Last 12 Months by Insurance Status Vermont Residents, 2021

■ Uninsured    □ Insured



*\*Denotes statistically significant difference*



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# The Underinsured

# Definition of Underinsured

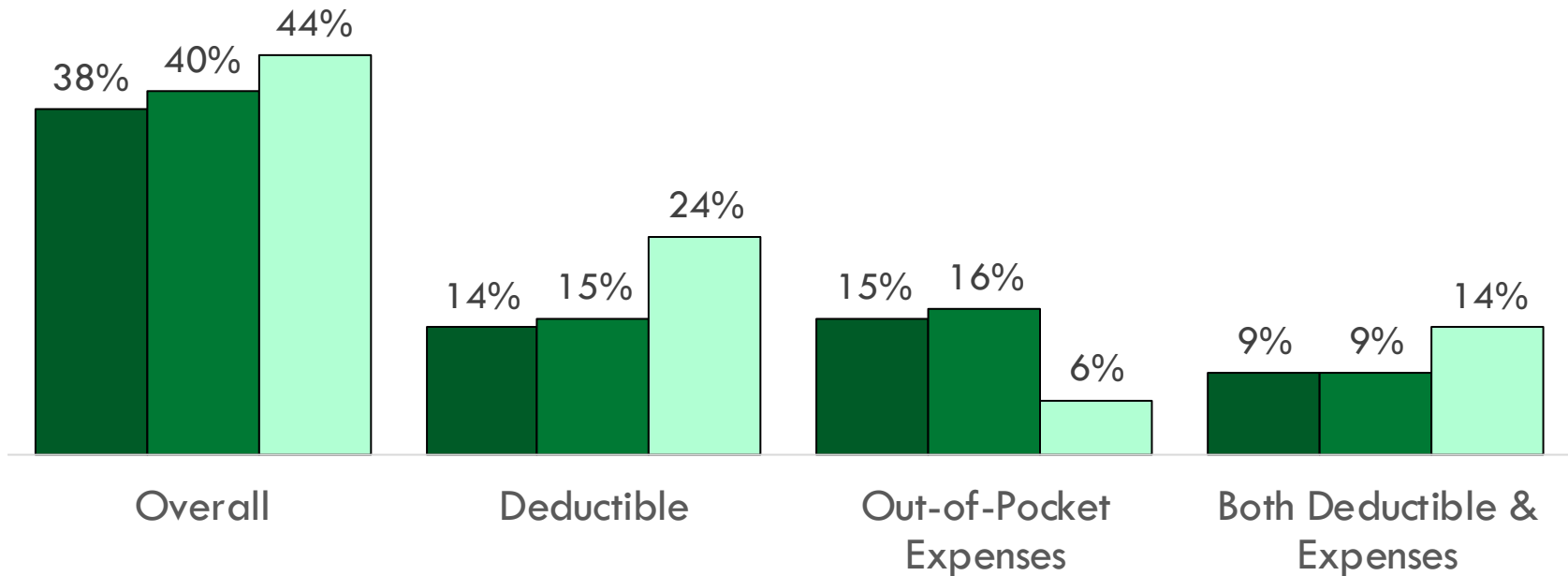
- Persons with insurance whose policy does not sufficiently cover current or potential future medical expenses
- Estimated using Commonwealth Fund methodology<sup>1</sup>
- Underinsured if EITHER of following conditions are met:
  - Current Medical Expenses, excluding insurance premiums, equal to or greater than:
    - 10% of household income if 200%+ FPL
    - 5% of household income if < 200% FPL
  - Deductible is  $\geq 5\%$  of household income

<sup>1</sup><https://www.commonwealthfund.org/>

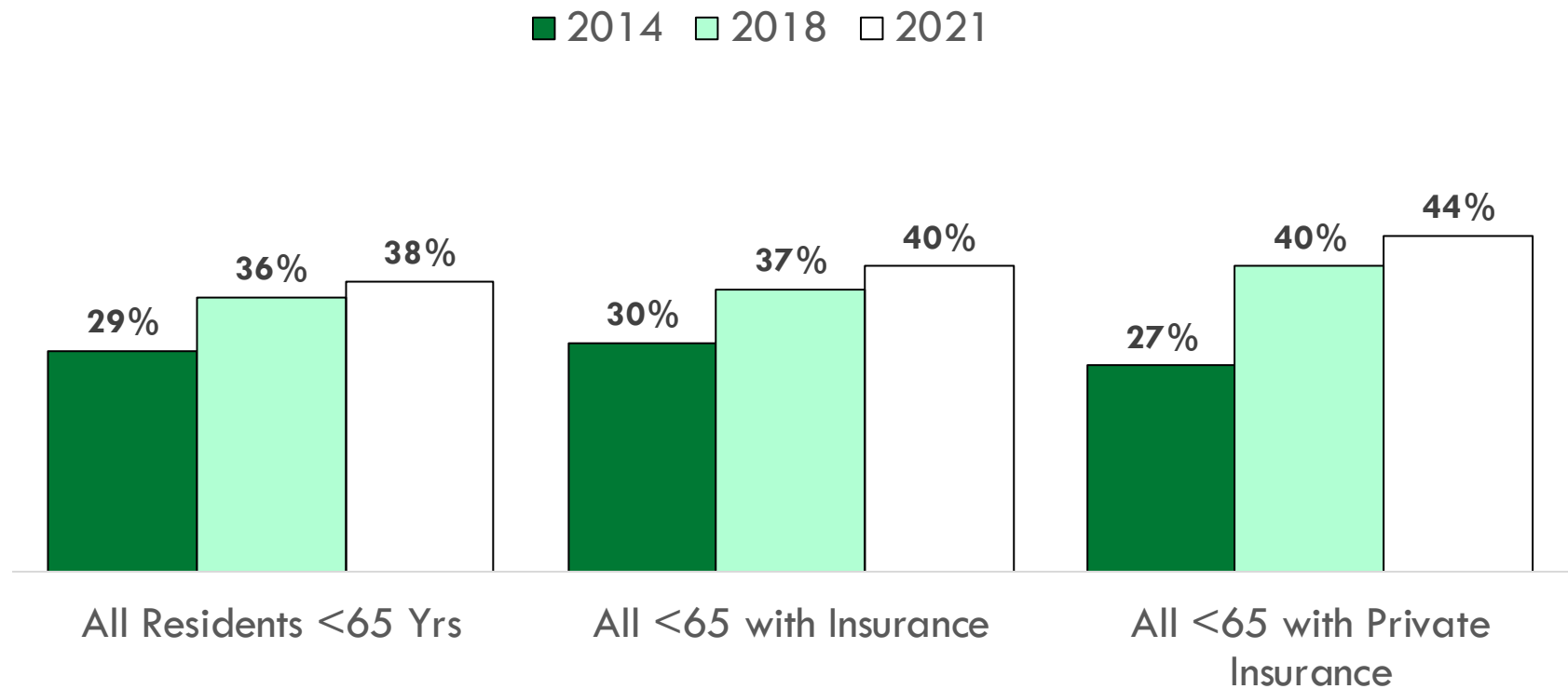
# Reason Underinsured via Commonwealth Fund Criteria

## Underinsured Population Vermont Residents Ages 64 and Under

■ All   ■ All with Insurance   ■ Private Insurance



# Underinsured Vermonters Over Time



# Summary

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- There are more Vermonters considered underinsured in 2021 than in 2018.
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# Questions?

Thank you!

Report can be found online:

[https://www.healthvermont.gov/stats/surveys/  
household-health-insurance-survey](https://www.healthvermont.gov/stats/surveys/household-health-insurance-survey)

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