

Profile of the Uninsured

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House Ways & Means
Updated 2/10/15

SLIDES with a  mean data were taken from the 2014 Vermont Household Health Insurance Survey:

- Conducted between August 13 and December 4, 2014
- By *Market Decisions* on behalf of the *Vermont Department of Financial Regulations*.
- Released January 2015
- Some slides have been modified by JFO for presentation purposes.

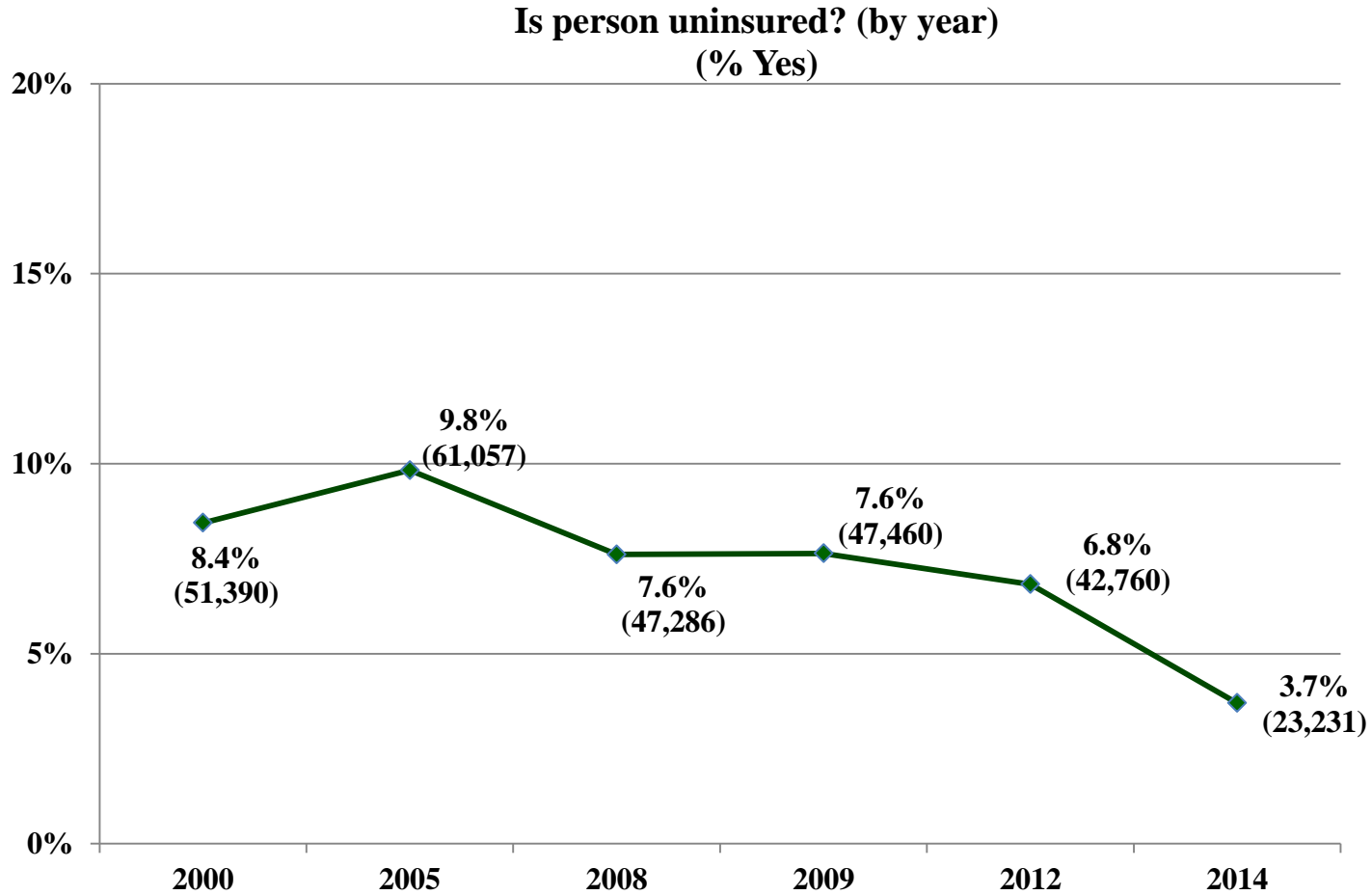


The Uninsured

- * Numbers are based on point-in-time at the time of the interview



Trend of uninsured Vermont residents, 2000-2014.



Source: 2014 Vermont Household Health Insurance Survey



Primary Source of Health Insurance Coverage, 2014 Breakdown by Age Cohort

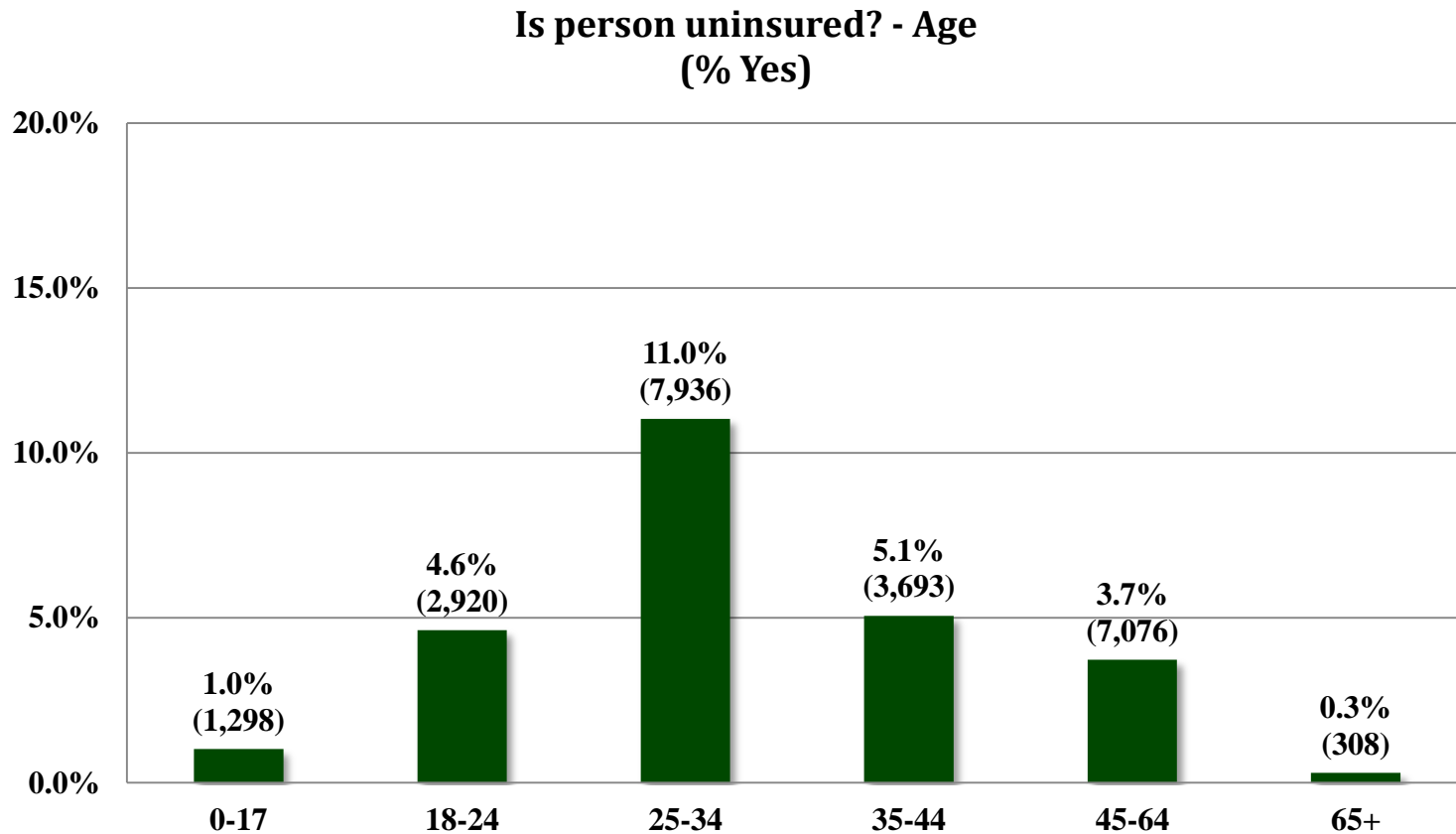
	Rate			Count		
	0 - 17	18 - 64	65+	0 - 17	18 - 64	65+
Private	52.9%	67.9%	4.2%	66,958	269,856	4,263
Medicaid	44.4%	19.1%	0.8%	56,172	75,803	854
Medicare	0.1%	5.4%	87.4%	97	21,307	89,513
Military	1.6%	2.3%	7.4%	1,995	9,047	7,536
Uninsured	1.0%	5.4%	0.3%	1,298	21,626	308
Total	100.0%	100.0%	100.0%	126,520	397,639	102,474

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 covered through the Catamount Health Program.



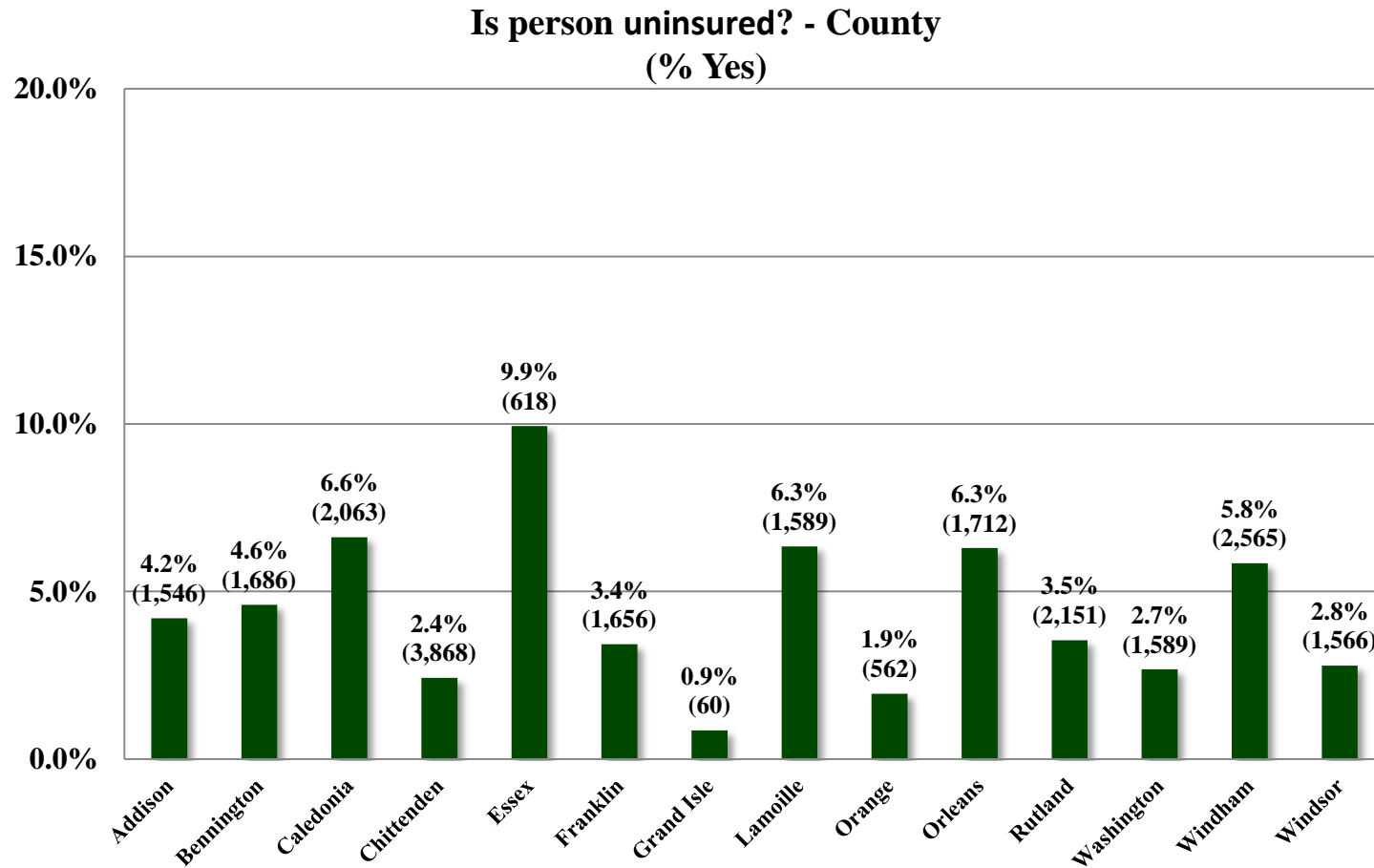
The Uninsured in Vermont by age cohort, 2014



Source: 2014 Vermont Household Health Insurance Survey



Rates of uninsured by Vermont counties

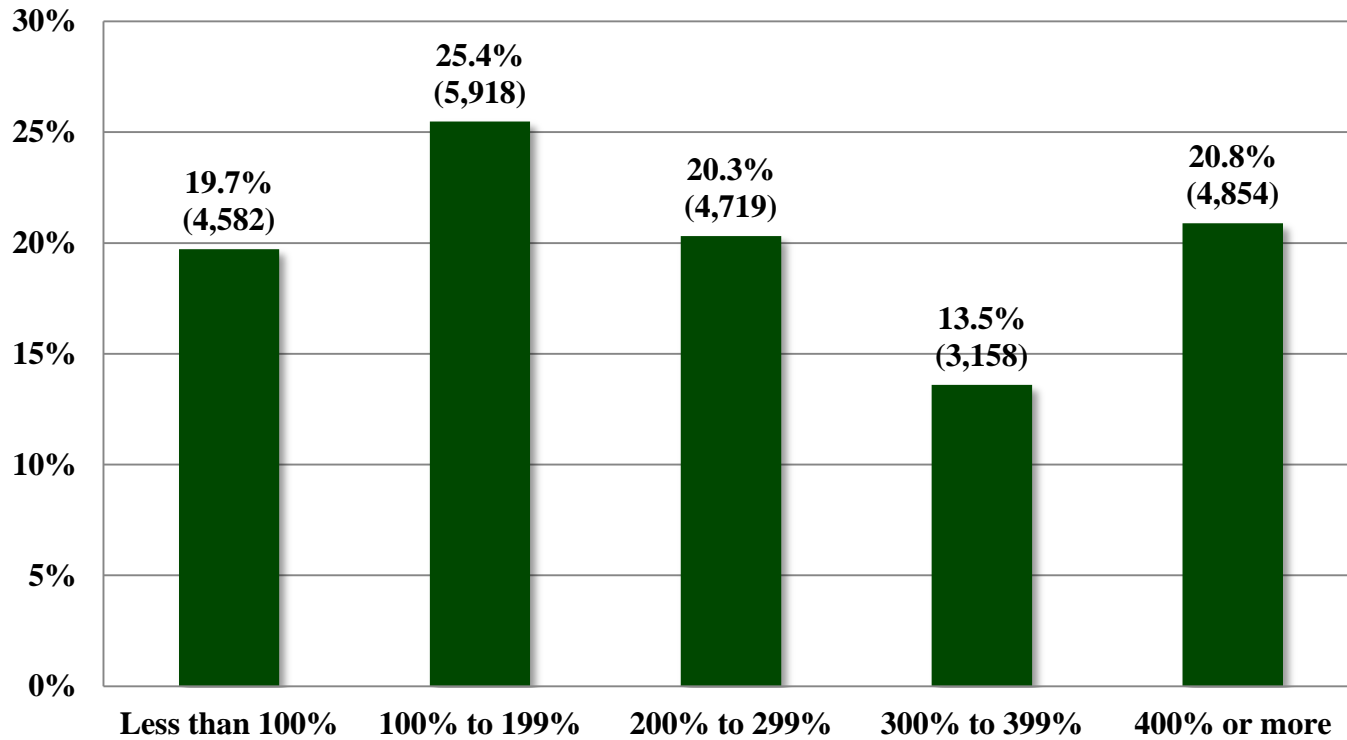


Source: 2014 Vermont Household Health Insurance Survey



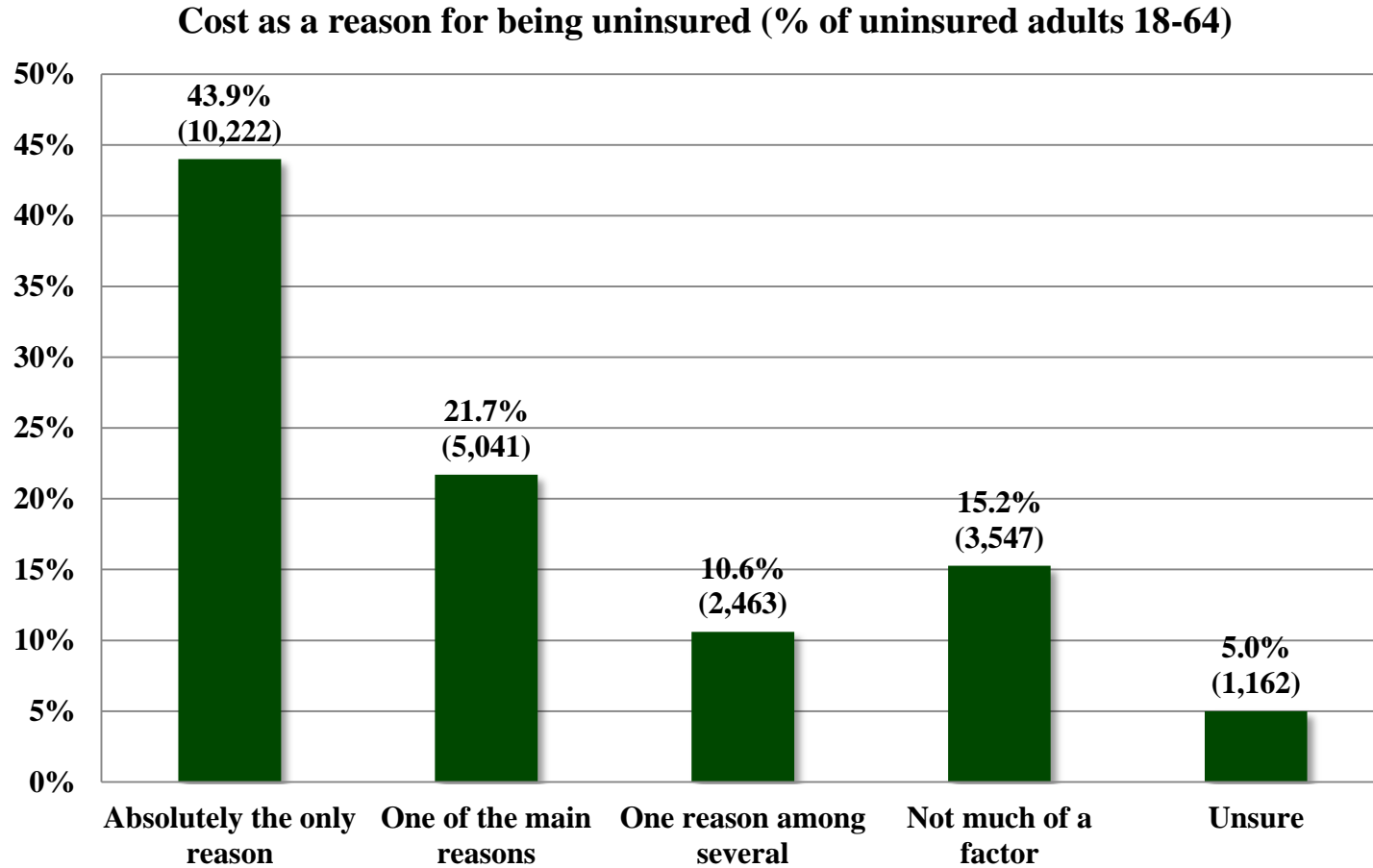
The Uninsured by income distribution, 2014

**Distribution of Uninsured Vermont Residents
by Percent Income of Federal Poverty Level**





Cost as a reason for lack health insurance coverage, 2014.



Data Source: 2014 Vermont Household Health Insurance Survey

The Uninsured: Other Demographics

- Almost two thirds (65%) of the uninsured are male
- Almost two-thirds (62.8%) of uninsured children are female.
- Two-thirds (67%) of uninsured adults are male.
- Most (76%) of uninsured adults have full-time jobs

The Uninsured:

Access to coverage

MEDICAID

- 30% of uninsured adults are eligible for Medicaid
- Half of uninsured children are eligible for Medicaid

EXCHANGE SUBSIDIES

- Almost half of uninsured adults are eligible for some form of exchange subsidy
- 15% of uninsured adults are eligible for a cost-sharing subsidy of 87% AV or higher.

OUTREACH

- 58% of the uninsured have visited the Vermont Health Connect website
- 30% have been to the Green Mountain Care/Medicaid website.

The Uninsured: Access to coverage

EMPLOYER-SPONSORED INSURANCE (ESI)

- 23% of the uninsured work for an employer that offers ESI
 - 60% of which cite cost as the primary barrier to purchasing insurance.
 - 35% are not eligible either because they have not worked for employer long enough or work too few hours to qualify for employers insurance

The Uninsured: Access to Services

The uninsured still utilize services and account for health expenditures in the system:

*** All numbers below are preliminary***

- Hospitals:
 - Free Care: Est. 2015 = \$26 million
 - Bad debt: Est. 2015 = \$4 million (attributed to uninsured)
 - Total bad debt estimate for 2015 = \$41M
- Federally Qualified Health Centers
 - Sliding scale discount = est. \$5.2 million
 - Serve over 15,000 uninsured annually
 - Between 30-70% of clients are below 200%FPL
- Free Clinics: 2013 = \$9.8 million
 - Total expenses = \$5.8 million
 - In kind donations = \$4 million
- Out-of-pocket costs
 - Est. \$12.5 million in OOP costs paid by the uninsured

The Uninsured: Individual Mandate & Penalty

- Under the Affordable Care Act (ACA), there is a “fee” for not “minimal essential coverage”.
- Fee is paid when federal tax returns are filed for the year filing.
- Fee in 2015 – pay the higher of the following amounts:

2015

- 2% of yearly income
- \$325 per adult/year
- \$162.50 per child under 18
- \$975 = Max. penalty per family

2016 *(double 2015)*

- 2.5% of yearly income
- \$695 per adult/year
- \$347.50 per child under 18
- \$2,085 = Max. penalty per family

- Adjusted for inflation each year going forward

Questions?