

Vermont Legislative Joint Fiscal Office

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ISSUE BRIEF

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The 2014 Uninsured Rate in Vermont

Matches That of Massachusetts at 3.7 Percent, Surveys Show

Survey results released earlier this year indicate that the uninsured rate in Vermont matched the uninsured rate in Massachusetts in 2014: just 3.7 percent of the population in each state had no health insurance coverage in 2014. The two state surveys used somewhat different methodologies, however. The Massachusetts survey in 2014 oversampled prepaid cell phone numbers as well as low-income groups, but the 2014 Vermont survey did not. The methodological differences may mean that actual uninsured rates are not identical when comparing the two states.

An uninsured rate of 3.7 percent represents a significant decline for Vermont relative to 2012 when its uninsured rate was 6.8 percent. The results for Massachusetts should not be compared to its previous surveys following a significant change in methodology. Both states have significantly lower uninsured rates than the national average, which was 12.2 percent in 2014.

Results from the Vermont and Massachusetts Surveys

In early 2015, Vermont and Massachusetts released survey results showing the uninsured rate in each state. In March, the 2014 Vermont Household Health Insurance Survey showed that 3.7 percent of Vermont residents were uninsured.¹ That level is a significant decrease from the percentage of residents without coverage observed in 2012, when 6.8 percent of residents were uninsured. In early May, the State of Massachusetts released findings from the 2014 Massachusetts Health Insurance Survey also reporting a 3.7 percent uninsured rate.² The report

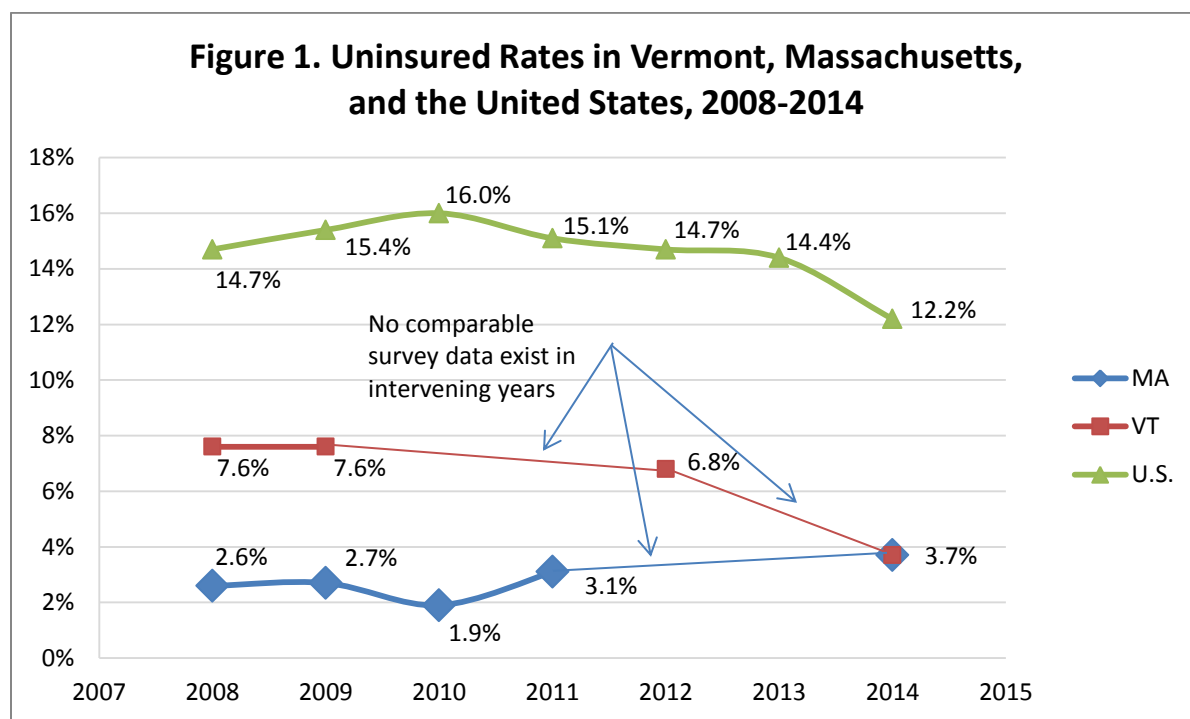
¹ *Comprehensive Report: 2014 Vermont Household Health Insurance Survey*, Vermont Department of Regulation, Insurance Division, March 2015.

<http://hcr.vermont.gov/sites/hcr/files/2015/2014%20VHHIS%20Comprehensive%20Report%20.pdf>

² *Findings from the 2014 Massachusetts Health Insurance Survey*, Center for Health Information and Analysis, May 2015. <http://www.chiamass.gov/assets/docs/r/pubs/15/MHIS-Report.pdf>

provides key information on health insurance coverage, health care access and use, and perceived health care affordability for Massachusetts residents. At first blush, the two states appear to have equivalent rates of residents without health insurance.

Both Vermont and Massachusetts have low rates of uninsured people relative to the national rate (see Figure 1). In 2014, nationwide results from the National Health Interview Survey showed that 12.2 percent of Americans were uninsured. The pattern of uninsured rates in Vermont is closer to that for the country than to the pattern for Massachusetts.³ Both Vermont and the U.S. experienced declines in the uninsured rate over the last 6 years, whereas the rate in Massachusetts varied between 1.9 percent and 3.1 percent over that period, when a different survey methodology was used.



Little comparative information exists for all New England states. A Gallup poll conducted from January through December 2014 reports rather different uninsured rates for Vermont (7.4 percent) and Massachusetts (4.6 percent), suggesting a sampling method not comparable to those discussed here.⁴ The other New England states show uninsured rates in that poll as follows: Connecticut, 6.0 percent; Maine, 11.6 percent; New Hampshire, 12.8 percent; and Rhode Island, 9.4 percent.

³ Changes over time cannot be isolated to change in coverage or change in survey methodology. Therefore, the 2014 Massachusetts estimate should be thought of as a new baseline. <http://chiamass.gov/assets/docs/r/pubs/15/MHIS-Report.pdf>

⁴ Gallup-Healthways Well-Being Index, 2014. Accessed at <http://www.pressherald.com/2015/02/24/number-of-mainers-without-health-insurance-plummets-poll-finds/>

The Survey Method in Vermont

Results from the 2012 and 2014 Vermont surveys suggest that the uninsured rate dropped from 6.8 percent to 3.7 percent. The methods for the general population survey were similar for both years, each consisting of randomly selected landline and cell phone numbers. More cell phones were sampled in 2014 (50 percent of the sample) than in 2012 (30 percent of the sample) to reflect the increase in cell-phone-only households. Both surveys also divided the sample into four geographic regions to ensure people from all over the state were represented.

One significant difference between the surveys was that uninsured residents were oversampled in 2012, but not in 2014. It is difficult to know if the omission of oversampling of the uninsured population affected the results of the survey.

The Survey Method in Massachusetts

The results of the 2014 Massachusetts Health Insurance Survey (MHIS) provided a new baseline for measuring the uninsured rate in Massachusetts. From 2008 to 2011 the survey primarily used an address-based sampling frame. The survey reverted to using random digit dialing in 2014 for two reasons: an increase in the number of cell-phone-only households and bias toward wealthier respondents in address-based frames.

The 2014 MHIS also oversampled prepaid cell phone numbers, recognizing that owners of prepaid cell phones are more likely to be uninsured, have lower incomes, and be non-white. The survey also divided the landline sample into equal-sized lower-income, middle-income, and higher-income groups, and the lower-income group was oversampled and the higher-income group was undersampled. Interviews were conducted in either English or Spanish.

Comparing Survey Results Across States and Across Years

Survey methods have changed and will continue to change as characteristics of the population and ways of communicating evolve. Nevertheless, the surveys give policymakers insight into trends in health insurance coverage before and after the implementation of the Affordable Care Act and other policy initiatives.