Health Insurance

Key Findings



- The percentage of Weld County residents reporting they lacked health insurance coverage at the time of the survey in 2016 was 7% compared to 11% in 2013 prior to implementation of the Affordable Care Act. This amounts to a 36% decrease in the percentage of uninsured residents between 2013 and 2016.*
- In the Greeley/Evans region, 49% had employer-sponsored insurance, 25% had some type of public insurance including Medicare, Medicaid, military or other public insurance, 8% had individually purchased insurance, and 8% were uninsured.

- Weld County's 2016 uninsured rate (7.1%) was similar to Colorado's (6.7%) but lower than the US rate (8.6%).
- About 15,000 adults did not have health insurance in Weld County.
- Although most of the uninsured were White, non-Hispanic (7,500), the uninsured rate for 18 to 64-year-old Hispanics and Latinos was high at 14% (see chart to right) compared to the 7% for non-Hispanic and Latino 18 to 64year-olds.
- Between 2010 and 2016, the gap in uninsurance rates between Hispanics and non-Hispanics decreased from 14.8% to 7.9%.*





*Due to changes in weighting methodology, interpret comparisons before 2016 with caution.

Key Findings

- Age is an important factor when looking at who is uninsured. Age is also correlated with access to health insurance due to the fact that working age adults more often get health insurance coverage through an employer whereas older adults are often enrolled in public programs.
- One out of ten 18 to 24-year-olds (10%) did not have health insurance compared to less than one percent of adults 65 years or older (0.2%; see chart to right).





- Insurance status is also correlated with income. In the graph to the left, income is categorized as a percent of the federal poverty level.** This way of considering uninsured status takes into account household size and income.
- About one out of six Weld County adults (15%) who lived in households at or below the poverty line (100% FPL) did not have health insurance.
- Slightly less adults (13%) living in households between 101% and 185% of the federal poverty level reported not having health insurance. The uninsured rate for individuals living in households above 185% of the federal poverty level varied between 3% and 6%.

**100% Federal Poverty Level (100% FPL) in 2015 was \$11,770 for single person, \$4,160 for each additional person, and \$24,250 for a family of four.



Key Findings



- The Connect for Health Colorado health insurance marketplace helps people shop for and enroll in affordable health insurance. Of all Weld County adult residents who had insurance, 9% reported they signed up for their current plan through the marketplace.
- This percentage was greater among those with a lower annual income: nearly 1 out of 6 residents with an annual household income less than \$16,000 per year purchased their current plan through the marketplace (15%), and about 1 out of 8 residents whose annual household income was between \$16,000 and \$24,000 had purchased their current plan through the marketplace (13%; see chart above).
- About 1 out of 3 residents whose annual household income was less than \$16,000 per year (29%), and about 1 out of 4 residents who had less then a high school education (22%), did not know whether their current insurance plan had been purchased through the marketplace.

- Of all insured Weld County adult residents, 7% reported they received financial assistance or a subsidy to help with the cost of their insurance premium.
- A greater proportion of residents living in the Southwest region of the county reported they received financial assistance or a subsidy (11%) than those living in Greeley or Evans (8%), the Southeast region (5%), or the North region (5%).

Questions?

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About the Survey

Description of Responders







The Survey Explained

- In order to periodically assess the health status of county residents, between September 6, 2016 and November 17, 2016, Weld County Department of Public Health & Environment contacted 8,494 households by mail requesting an adult to complete the 55-item survey or complete it online.
- Question topics included health, health care access and insurance, health conditions and lifestyle habits, preventive screenings, environmental issues, community concerns and needs, and demographics.
- Households were selected randomly by first dividing the mailing list into **four regions (see map below)** and two household types (single-family vs. multi-family). The list was certified by the post office but did not contain residents' names.
- After multiple contacts, 2,080 community residents returned usable surveys for a 25 percent response rate. The results are representative of the population within a ±5.0 percent margin of error.
- To see the actual survey go to: <u>www.weldhealth.org</u>



