



# Vermont Department of Financial Regulation Insurance Division

## 2014 Vermont Household Health Insurance Survey Research Findings

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**Acknowledgements:** *The Department of Financial Regulation, Insurance Division extends thanks to all the Vermonters who so generously gave their personal time to participate in this survey and represent their families, neighbors and communities. The Department would also like to thank the members of the Survey Planning Committee whose input was critical to the design of the survey.*

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# Survey Methodology

# Sampling Approach

- **The 2014 Vermont Household Health Insurance Survey is based on telephone interviews conducted between August 13, 2014 and December 4, 2014 among 4,052 randomly selected households in Vermont.**
- **Data was gathered on a total of 8,923 Vermont residents, including 322 uninsured residents.**
- **To provide complete coverage, the sampling methodology also incorporated cell phones.**
- **41% of surveys were completed among residents by cell phone.**
- **To obtain better precision in estimates for rural areas, the sample was stratified into four regions based on geographically contiguous counties. The goal was to complete approximately 1,000 surveys in each of the four regions.**

## Survey Response and Sampling Error

<b>Sample Component</b>	<b>Response Rate</b>	<b>Refusal Rate</b>
<b>General Population (Landline)</b>	<b>44.9%</b>	<b>2.2%</b>
<b>General Population (Cell phone)</b>	<b>33.1%</b>	<b>1.2%</b>

The percentages reported for the general population survey are within plus or minus 0.9% of what would be found if all households and residents in Vermont participated.

The percentages reported in the analysis of the uninsured population of Vermont are within plus or minus 0.5% if all uninsured residents participated.

# **Results of the 2014 Vermont Household Health Insurance Survey**

**The results presented in this report are based on self-reported information provided by Vermont residents during telephone interviews.**

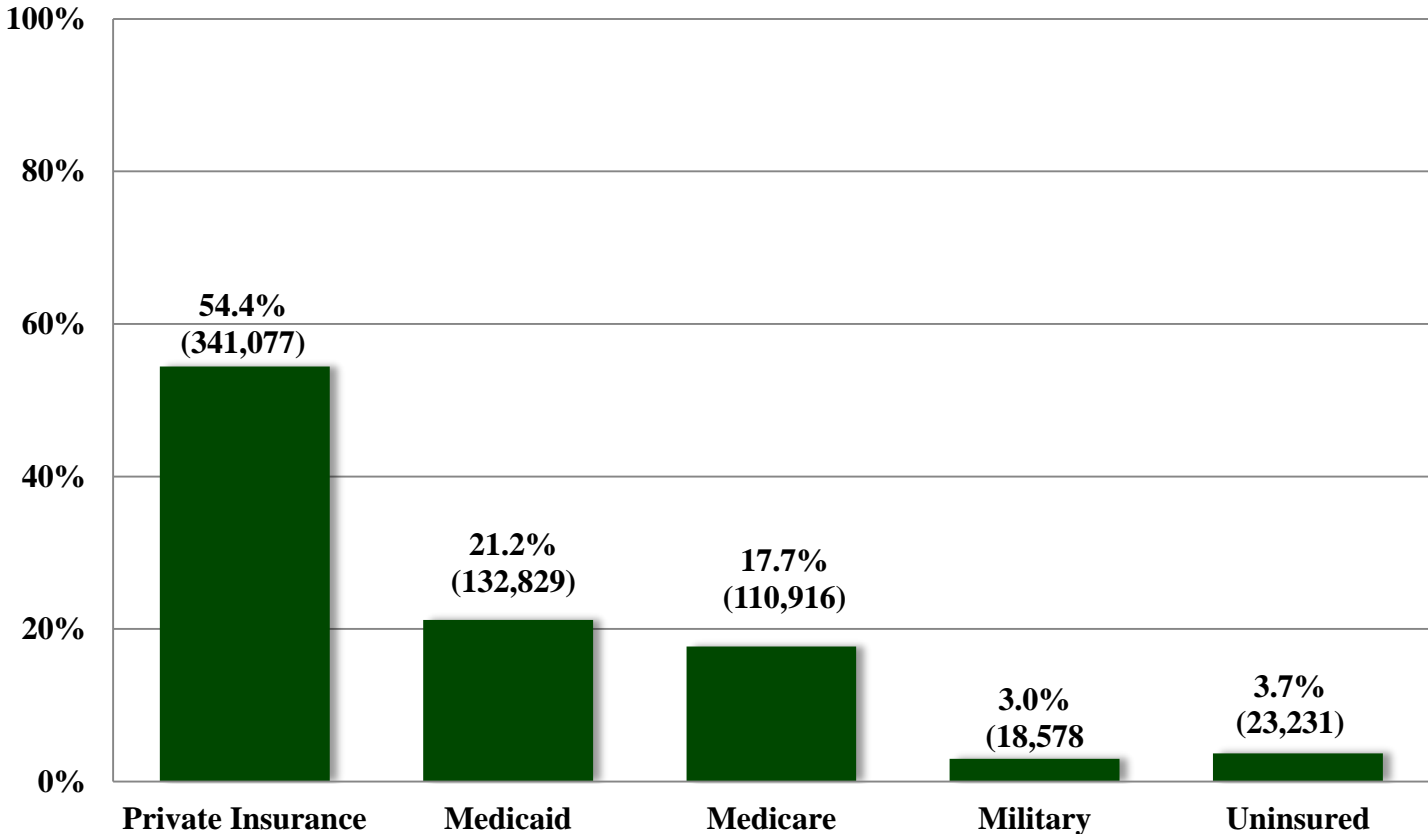
# Primary Type of Health Insurance Coverage

Primary type of health insurance coverage classifies residents with more than one type of insurance into a single category based on a trumping hierarchy.



# Over half of Vermonters (54.4%) have private insurance as their primary type of health care insurance.

Types of Insurance Coverage in Vermont (% of Vermont Residents)



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 who purchased through Vermont Health Connect.

## Trends in Primary Source of Health Insurance Coverage, 2000 - 2014

	Rate						Count					
	2000	2005	2008	2009	2012	2014	2000	2005	2008	2009	2012	2014
<b>Private Insurance</b>	60.1%	59.4%	59.9%	57.2%	56.8%	54.4%	366,213	369,348	370,981	355,358	355,857	341,077
<b>Medicaid</b>	16.1%	14.7%	16.0%	17.6%	17.9%	21.2%	97,664	91,126	99,159	109,353	111,833	132,829
<b>Medicare</b>	14.4%	14.5%	14.3%	15.3%	16.0%	17.7%	87,937	90,110	88,915	95,182	100,506	110,916
<b>Military</b>	0.9%	1.6%	2.4%	2.2%	2.5%	3.0%	5,626	9,754	14,910	13,917	15,478	18,578
<b>Uninsured</b>	8.4%	9.8%	7.6%	7.6%	6.8%	3.7%	51,390	61,057	47,286	47,460	42,760	23,231

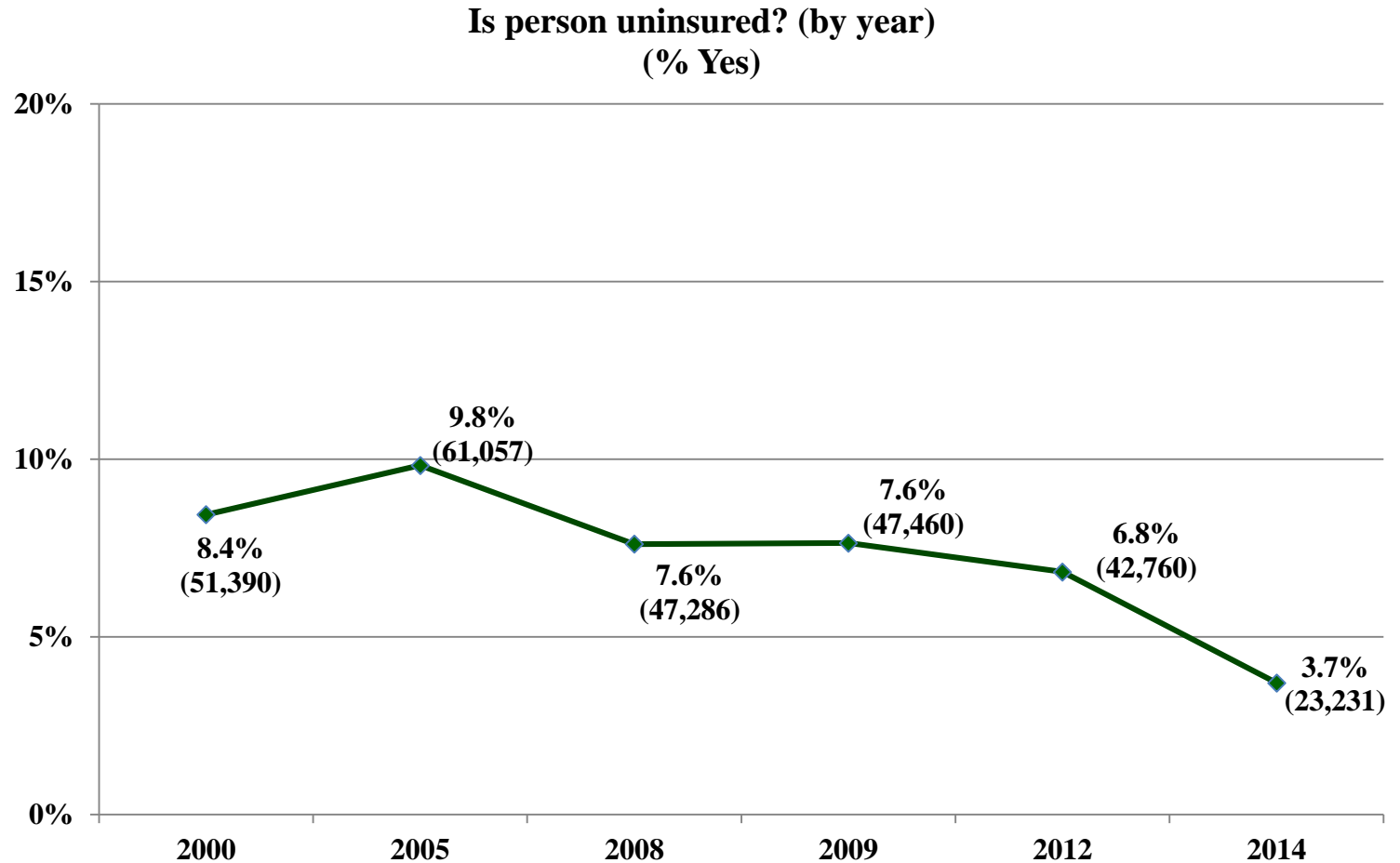
*Data Sources: 2000, 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys*

*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 who purchased through Vermont Health Connect.*

# The Uninsured

In the 2014 Vermont Household Health Insurance Survey, a person with no health insurance coverage at the point-in-time the interview was conducted was categorized as uninsured.

## The percentage of uninsured Vermont residents in 2014 has decreased compared to 2009 and 2012.

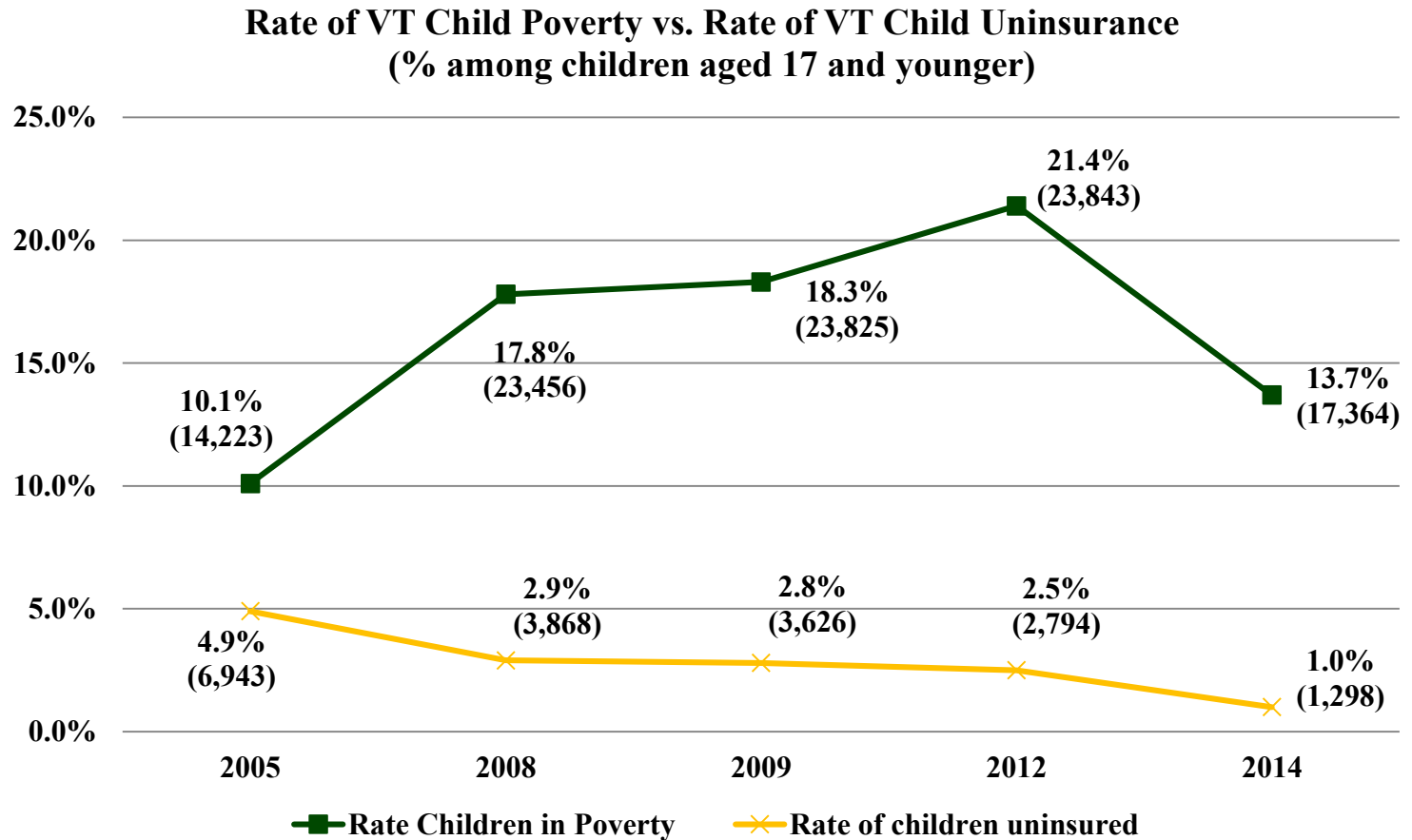


Data Source: 2000, 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance

**Approximately 23,000 Vermont residents currently have no health insurance, a decrease of just under 20,000 since 2012.**

- **Uninsured residents under age 18:**
  - 1,300 in 2014
  - 2,800 in 2012
  - 3,600 in 2009
  - 3,900 in 2008
  - 6,900 in 2005
  - 6,200 in 2000
  
- **Uninsured residents between the ages of 18 and 64:**
  - 21,600 in 2014
  - 39,700 in 2012
  - 43,800 in 2009
  - 43,300 in 2008
  - 54,000 in 2005
  - 44,000 in 2000

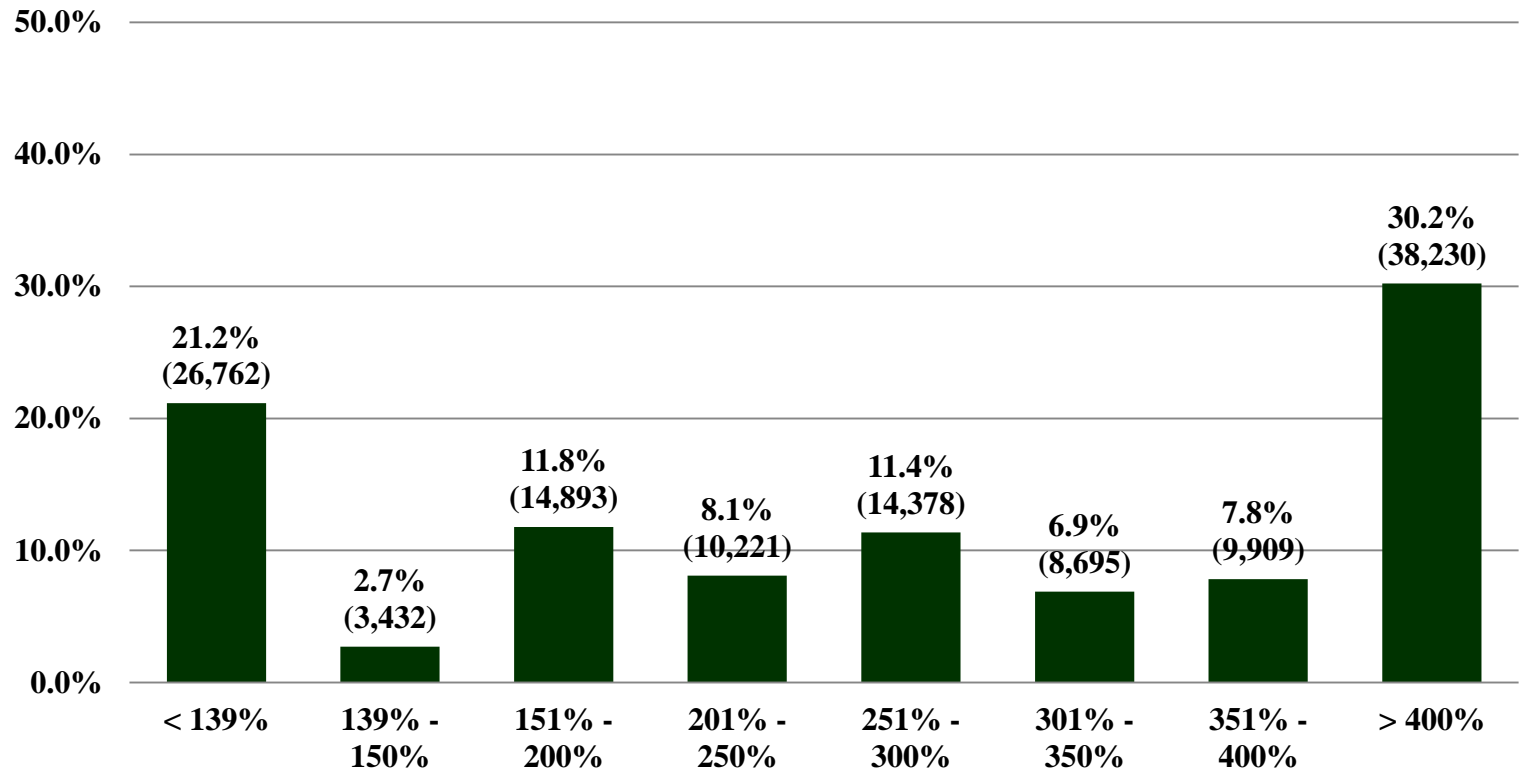
**Though the rate of child poverty in Vermont has varied, the rate of children without insurance has fallen since 2005.**



Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

**A majority (55%) of children in Vermont are part of families earning less than 300% of FPL .**

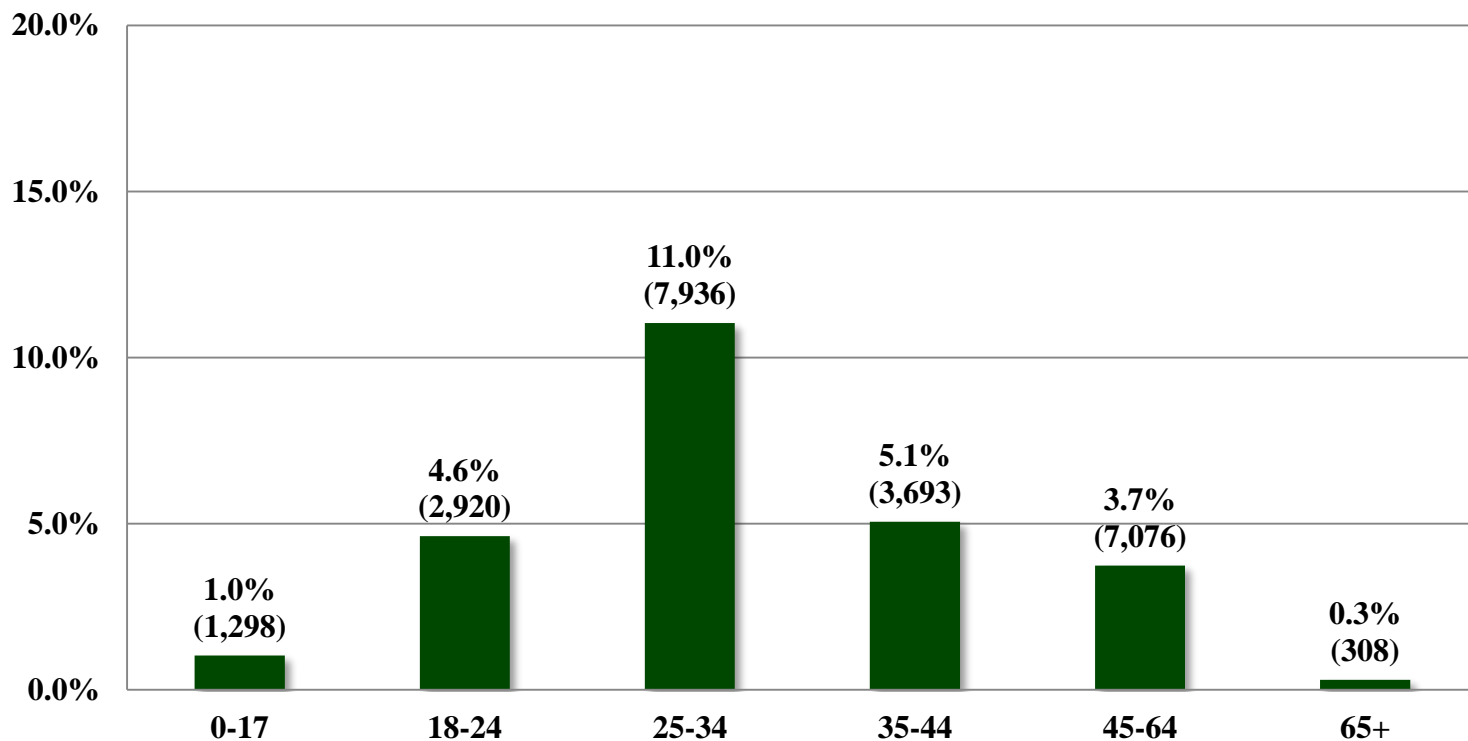
**Distribution of Children in Vermont by Income  
(% of children)**



*Among uninsured children, 46% live in families earning less than 300% of FPL.*

## More than one in ten (11%) adults aged 25 to 34 is uninsured.

Is person uninsured? - Age  
(% Yes)



Source: 2014 Vermont Household Health Insurance Survey



**Since 2012, the percentage of uninsured residents has declined among every age cohort.**

**Is person uninsured?  
(% by Age)**

Age Group	Rate					Change	
	2005	2008	2009	2012	2014	2005 to 2014	2012 to 2014
0-17	4.9%	2.9%	2.8%	2.5%	1.0%	-3.9%	-1.5%
18-24	25.0%	21.5%	17.4%	11.5%	4.6%	-20.4%	-6.9%
25-34	17.9%	13.4%	16.1%	18.2%	11.0%	-6.9%	-7.2%
35-44	12.7%	9.0%	9.9%	7.2%	5.1%	-7.6%	-2.1%
45-64	8.9%	7.2%	7.1%	6.2%	3.7%	-5.2%	-2.5%
65+	.5%	.1%	0.1%	0.3%	0.3%	-0.2%	0.0%
<b>Total</b>	9.8%	7.6%	7.6%	6.8%	3.7%	-6.1%	-3.1%

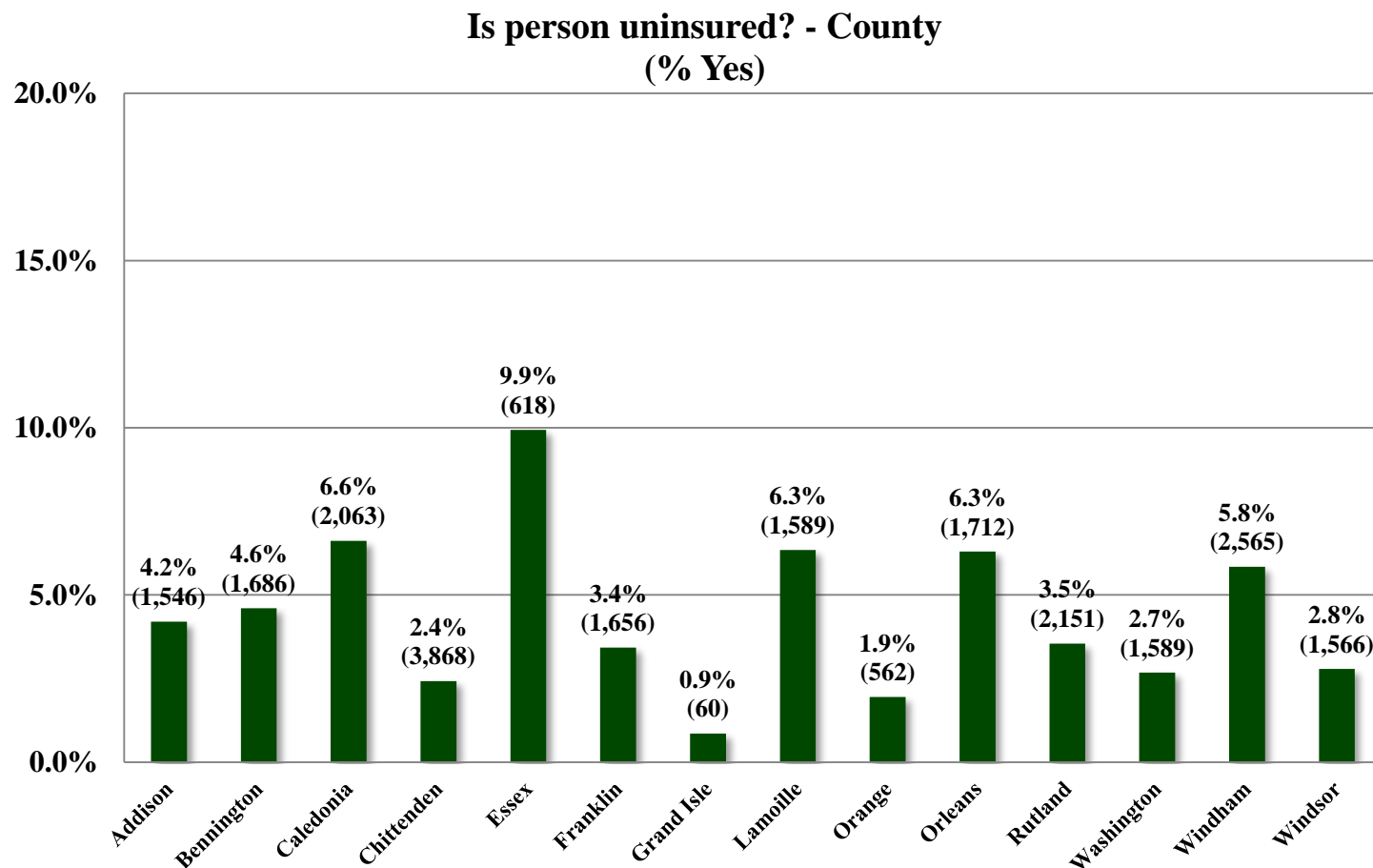
*Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys*

**Is person uninsured?  
(Count by Age)**

Age Group	Count					Change	
	2005	2008	2009	2012	2014	2005 to 2014	2012 to 2014
0-17	6,943	3,869	3,626	2,770	1,298	-5,645	-1,472
18-24	11,923	12,096	10,839	9,341	2,920	-9,003	-6,421
25-34	14,044	9,712	11,133	12,848	7,936	-6,108	-4,912
35-44	11,312	7,851	8,364	5,408	3,693	-7,619	-1,715
45-64	16,417	13,636	13,438	12,121	7,076	-9,341	-5,045
65+	408	123	60	272	308	-100	+36
<b>Total</b>	61,047	47,287	47,460	42,760	23,231	-37,816	-19,529

*Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys*

## The highest uninsured rates occur in Essex (10%) and Caledonia (6.6%) counties



Source: 2014 Vermont Household Health Insurance Survey

## The uninsured rate in 2014 has declined for all FPL levels since 2012.

**Is person uninsured?  
(% by annual family income – FPL)**

Income (% FPL)	Rate					Change	
	2005	2008	2009	2012	2014	2005 to 2014	2012 to 2014
Less than 100%	18.0%	13.7%	11.9%	9.0%	4.8%	-13.2%	-4.2%
100% to 199%	16.1%	13.1%	13.3%	12.2%	5.3%	-10.8%	-6.9%
200% to 299%	11.5%	9.8%	10.0%	8.8%	4.9%	-6.6%	-3.9%
300%+	4.5%	3.5%	3.9%	3.8%	2.5%	-2.0%	-1.3%
<b>Total</b>	9.8%	7.6%	7.6%	6.8%	3.7%	-6.1%	-3.1%

*Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys*

**Is person uninsured?  
(Count by annual family income – FPL)**

Income (% FPL)	Count					Change	
	2005	2008	2009	2012	2014	2005 to 2014	2012 to 2014
Less than 100%	16,396	12,342	10,601	9,383	4,582	-11,814	-4,801
100% to 199%	18,674	13,426	13,767	11,794	5,918	-12,756	-5,876
200% to 299%	12,676	10,284	10,575	9,627	4,719	-7,957	-4,908
300%+	13,311	11,234	12,516	11,955	8,012	-5,299	-3,943
<b>Total</b>	61,047	47,287	47,460	42,759	23,231	-37,816	-19,528

*Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys*

**In addition to cost, the inability to pay premiums, the loss of a job and the loss of coverage through state health insurance are also factors for the lack of insurance coverage.**

**Are any of the following reasons that person is not currently covered by any type of health insurance?  
(% among uninsured)**

	Total Rate	Age 0 to 17 Rate	Age 18 to 64 Rate	Total Count	Age 0 to 17 Count	Age 18 to 64 Count
Cost is a major or only reason	65.6%	63.8%	65.9%	15,263	827	14,259
Could no longer afford the cost of premiums for ESI	25.2%	20.6%	25.4%	5,768	267	5,501
Lost coverage or no longer eligible for Medicaid	21.2%	38.2%	20.2%	4,870	496	4,374
You or another member of the family lost their job	21.0%	0.0%	22.3%	4,821	0	4,821
Previously enrolled in a state program that was ended	19.9%	0.0%	21.1%	4,558	0	4,558
Employer stopped offering health insurance coverage	15.1%	3.4%	15.8%	3,454	44	3,410
No longer eligible for insurance through an employer because of a reduction in the number of hours	10.6%	11.6%	10.6%	2,435	150	2,285

*Data Source: 2014 Vermont Household Health Insurance Survey*

## Cost as the main reason for being uninsured has trended down since 2009.

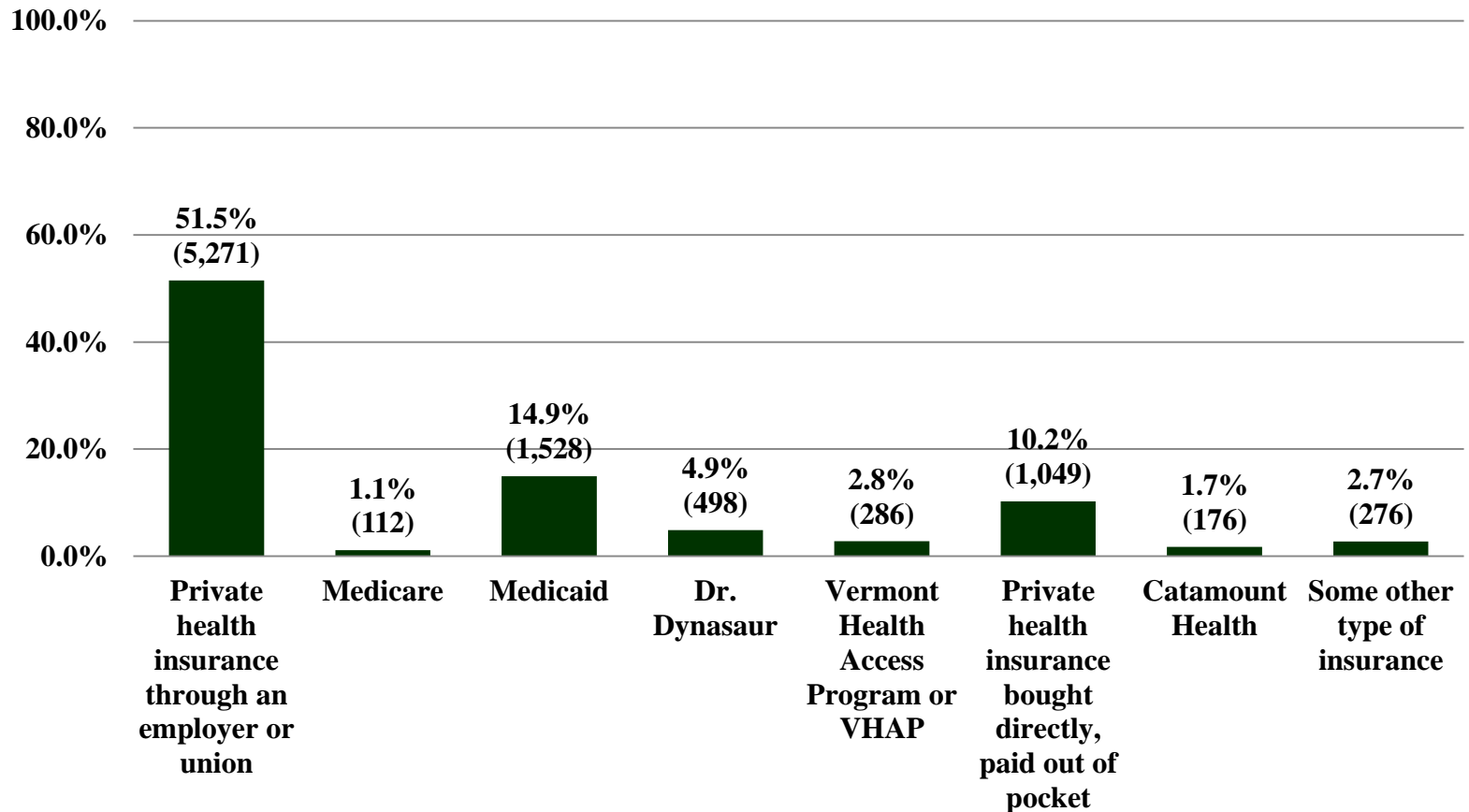
Are any of the following reasons that person is not currently covered by any type of health insurance?  
(% among uninsured by year)

	2009	2012	2014	2009	2012	2014
	Rate	Rate	Rate	Count	Count	Count
<b>Cost is a major or only reason</b>	79.5%	72.3%	65.6%	37,728	30,934	15,263
<b>Could no longer afford the cost of premiums for ESI</b>	28.1%	9.4%	25.2%	13,338	4,012	5,768
<b>Lost coverage or no longer eligible for Medicaid</b>	N/A	12.6%	21.2%	N/A	5,383	4,870
<b>You or another member of the family lost their job</b>	23.4%	10.3%	21.0%	11,089	4,420	4,821
<b>Previously enrolled in a state program that was ended</b>	N/A	N/A	19.9%	N/A	N/A	4,558
<b>Employer stopped offering health insurance coverage</b>	14.8%	3.9%	15.1%	7,027	1,653	3,454
<b>No longer eligible for insurance through an employer because of a reduction in the number of hours</b>	11.0%	4.9%	10.6%	5,206	2,097	2,435

*Data Source: 2009, 2012 and 2014 Vermont Household Health Insurance Surveys. N/A responses were not asked during relevant administrations*

**More than half (51.5%) of insured residents who had insurance within the past 12 months had private insurance through an employer or union**

**Previous insurance within the last 12 months among the uninsured (% of uninsured formerly with type of insurance)**

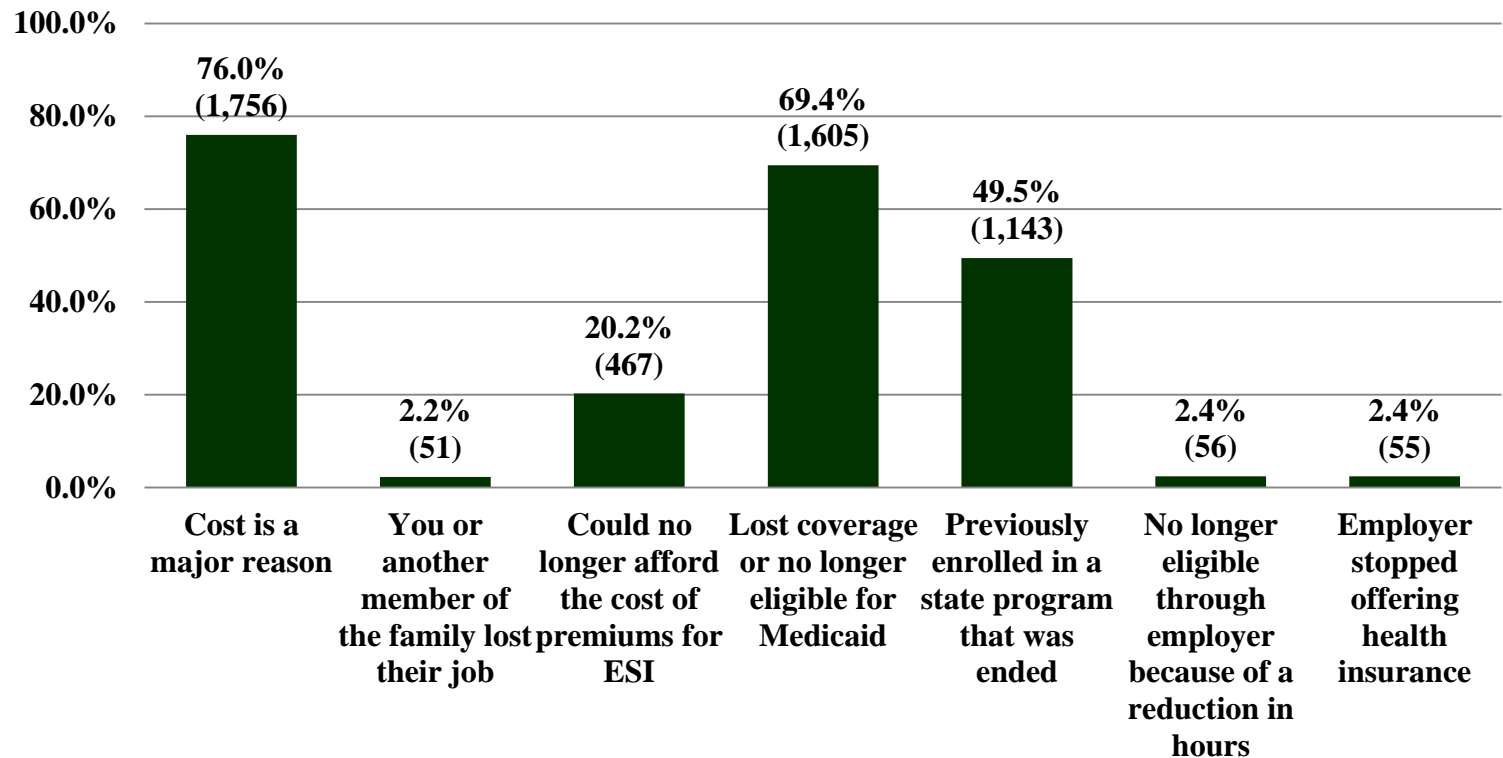


Data Source: 2014 Vermont Household Health Insurance Survey



**Those previously covered by State health insurance\* but now lacking health insurance were most likely to say it was due to cost (76.0%) or because they were no longer eligible for state health insurance programs (69.4%)**

**Reasons those previously on state insurance gave for no longer having health insurance**  
 (% of uninsured with state insurance in previous 12 months)



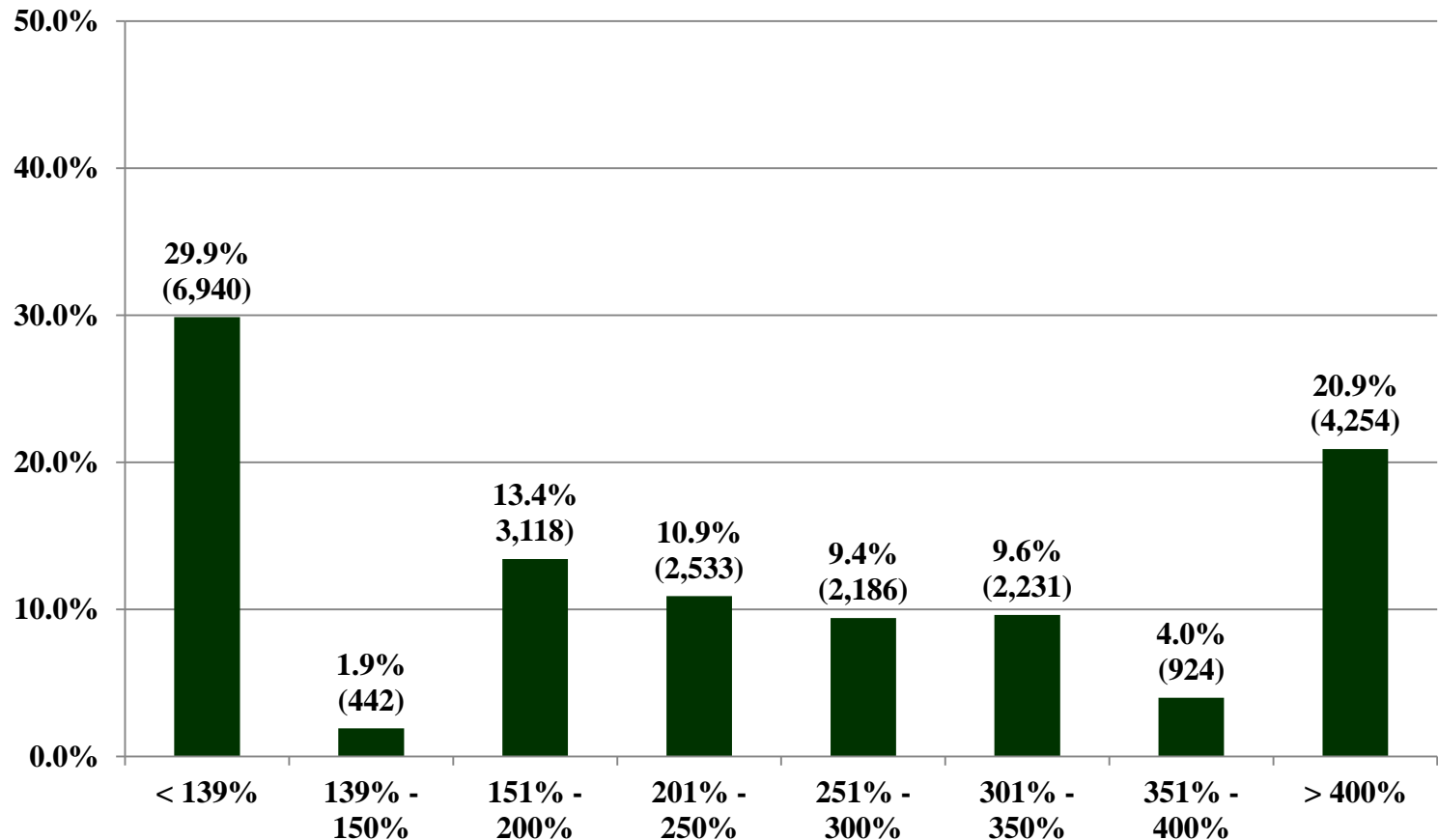
*\*State Insurance includes Medicaid, Dr. Dynasaur and VHAP recipients*

*Data Source: 2014 Vermont Household Health Insurance Survey*

# Characteristics of the Uninsured

# More than one quarter (29.9%) of the uninsured in Vermont reside in families whose income is beneath 139% of the FPL.

Distribution of Uninsured Vermont Residents by FPL (% uninsured)



Data Source: 2014 Vermont Household Health Insurance Survey

## Uninsured Children

**Approximately 1,300 Vermont children currently have no health insurance:**

- Almost two-thirds (62.8%) are female
- The largest percentages live in Franklin, Caledonia, and Addison counties.
- About a quarter (26.7%) reside in families whose annual incomes are between 100% and 138% of FPL.
- Nearly half (45.6%) are part of families making less than 300% of FPL.

## **Uninsured Adults Aged 18-64**

**Approximately 21,600 Vermont adults aged 18 to 64 currently have no health insurance:**

- Two-thirds (67.0%) are male.
- Half (50.2%) of the uninsured adult population is aged 18 to 34.
- Just under half (45.9%) of uninsured adults reside in families with incomes below 200% of FPL and one in three (30.2%) reside in families below 139% of FPL.
- More than three-quarters (79.4%) of uninsured adults are employed and more than seven in ten (76.1%) of those adults work full time.

# Eligibility for Expanded Medicaid or Coverage through the Exchange

Under the guidelines in the Patient Protection and Affordable Care Act (PPACA), uninsured residents may be eligible for coverage under state health insurance programs or eligible for some level of premium assistance (tax credits) to assist in purchasing health insurance through the Health Exchange.

# Eligibility Criteria

- **State Health Insurance Coverage:**
  - PPACA guidelines expand Medicaid coverage for most adults up to an income of 138% of federal poverty level (with income offsets).
  - In Vermont, children (aged 0 to 18) are eligible for Medicaid or Dr. Dynasaur if their family's income is 317% of FPL or less (with income offsets).

# Eligibility Criteria

- **Premium Subsidies (Tax Credits) for Insurance Offered through the Exchange:**
  - The PPACA provides tax credits that reduce premium costs.
  - Subsidies are provided for families with incomes up to 400% of FPL.
  - The tax credits are designed such that an individual of a family will not spend more than a specific percentage of their income on health insurance premiums.
  - Plans offered through the Exchange also cap out-of-pocket expenses based on family income.



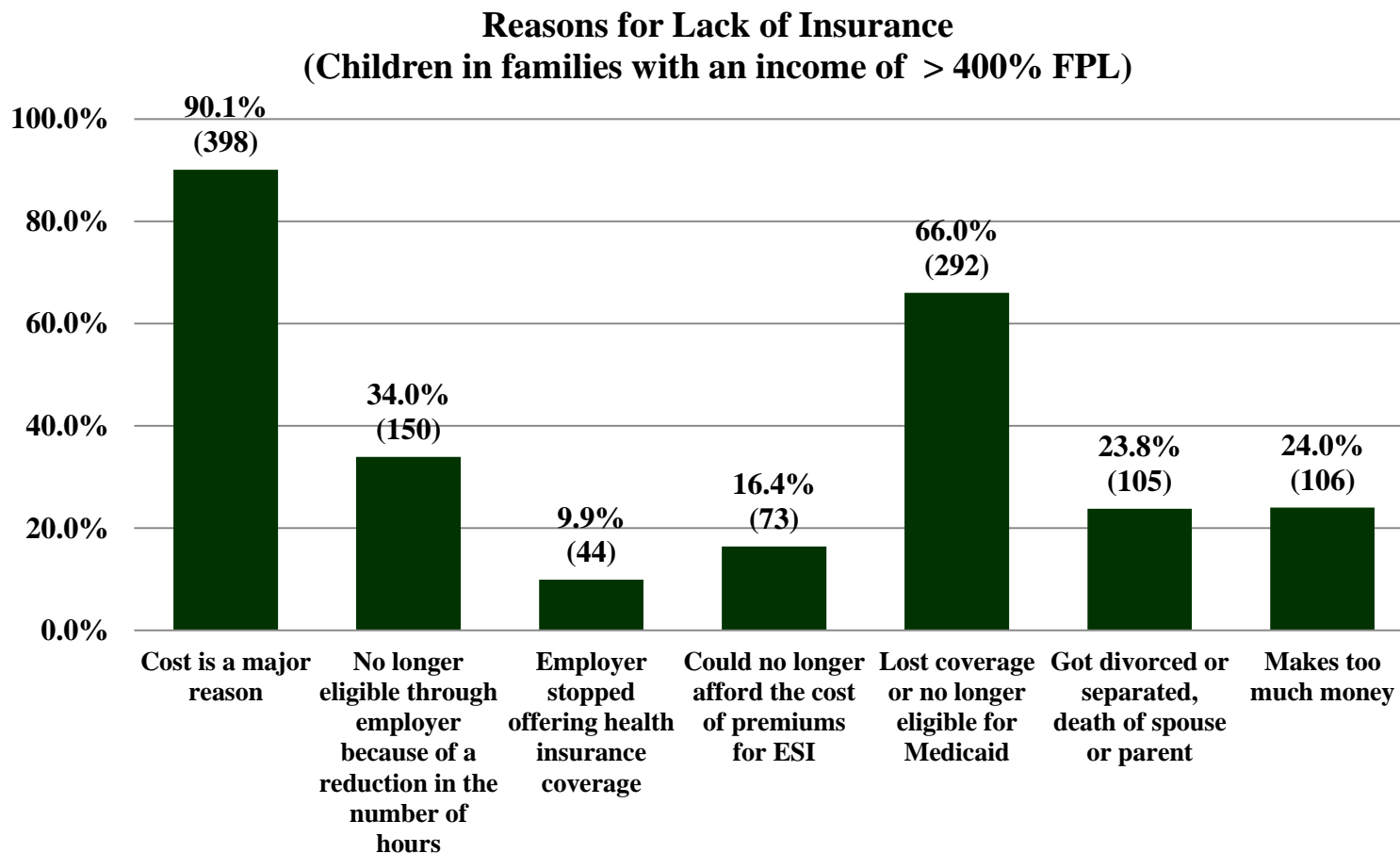
**Among uninsured children age 0 to 18, more than half (52%) are eligible for Medicaid/Dr. Dynasaur. One in six (15%) reside in families that would be eligible for subsidies to purchase insurance through the Exchange.**

**Eligibility for State Health Insurance or to Purchase Health Insurance through the Exchange  
(% among Uninsured Children 0 – 18)**

ACA Income Guidelines	Rate		Count		ACA Guidelines
	2012	2014	2012	2014	
<b>Income Eligible for Medicaid, Dr. Dynasaur (&lt; 317% FPL with income offset)</b>	73%	52%	2,445	695	<b>Eligible for Medicaid, Dr. Dynasaur</b>
<b>Income 318% - 400% FPL</b>	13%	15%	434	205	<b>Family eligible for subsidies to purchase through exchange</b>
<b>Income &gt; 400% FPL</b>	15%	33%	487	442	
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>3,366</b>	<b>1,342</b>	

*Data Source: 2014 Vermont Household Health Insurance Survey*

**Uninsured children in families with incomes greater than 400% FPL lack insurance because of cost (90.1%) and because they lost their eligibility for Medicaid/Dr. Dynasaur (66.0%).**



Data Source: 2014 Vermont Household Health Insurance Survey

**Among uninsured adults aged 19 to 64, three in ten (30%) would be eligible for Medicaid. Another 49% would be eligible for subsidies to purchase insurance through VT Health Connect.**

**Eligibility for State Health Insurance or to Purchase Health Insurance through the Exchange  
(% among Uninsured Adults Aged 19 to 64)**

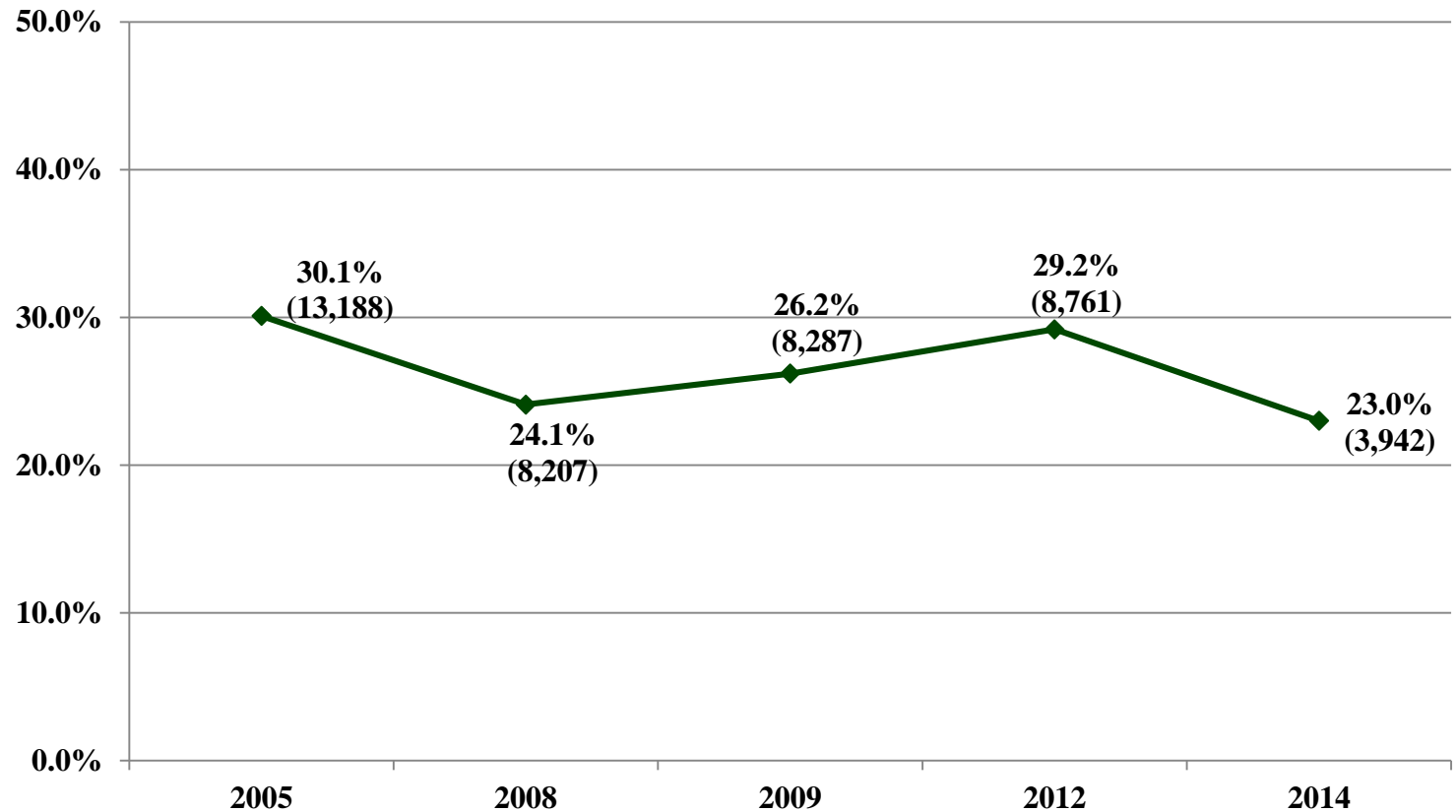
ACA Income Guidelines	Rate		Count		ACA Guidelines
	2012	2014	2012	2014	
<b>Income Eligible for Medicaid (&lt;139% FPL with income offset)</b>	<b>35%</b>	<b>30%</b>	<b>13,628</b>	<b>6,484</b>	<b>Eligible for Medicaid</b>
<b>Income 139% - 150% FPL</b>	<b>3%</b>	<b>2%</b>	<b>1,101</b>	<b>365</b>	<b>Eligible for subsidies to purchase through exchange</b>
<b>Income 151% - 200% FPL</b>	<b>13%</b>	<b>14%</b>	<b>5,131</b>	<b>3,050</b>	<b>Eligible for subsidies to purchase through exchange</b>
<b>Income 201% - 250% FPL</b>	<b>9%</b>	<b>10%</b>	<b>3,518</b>	<b>2,252</b>	<b>Eligible for subsidies to purchase through exchange</b>
<b>Income 251% - 300% FPL</b>	<b>12%</b>	<b>10%</b>	<b>4,798</b>	<b>2,153</b>	<b>Eligible for subsidies to purchase through exchange</b>
<b>Income 301% - 400% FPL</b>	<b>11%</b>	<b>13%</b>	<b>4,275</b>	<b>2,865</b>	<b>Eligible for subsidies to purchase through exchange</b>
<b>Income &gt; 400% FPL</b>	<b>17%</b>	<b>20%</b>	<b>6,672</b>	<b>4,412</b>	
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>39,123</b>	<b>21,582</b>	

*Data Source: 2014 Vermont Household Health Insurance Survey*

# Access to ESI Among the Working Uninsured Aged 18 to 64

## The percent of uninsured working adults offered ESI has declined since 2012.

Is person enrolled in ESI or Offered ESI?  
(Uninsured working residents ages 18 to 64)

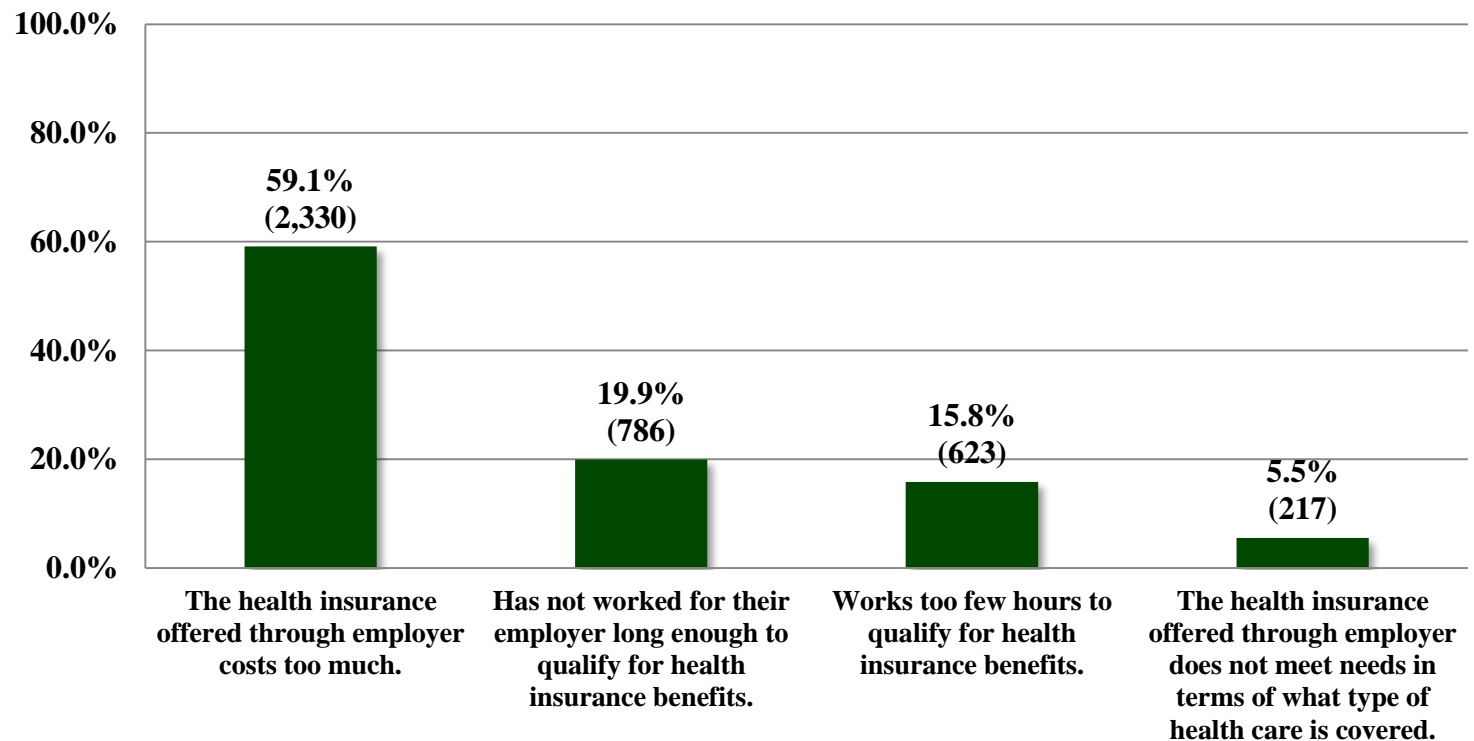


Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Survey

## Cost remains the primary barrier to enrolling in ESI among uninsured working adults.

Is \_\_\_\_ a reason why person did not enroll in their employer's health insurance plan?

(% among working uninsured aged 18 to 64 with access to ESI)

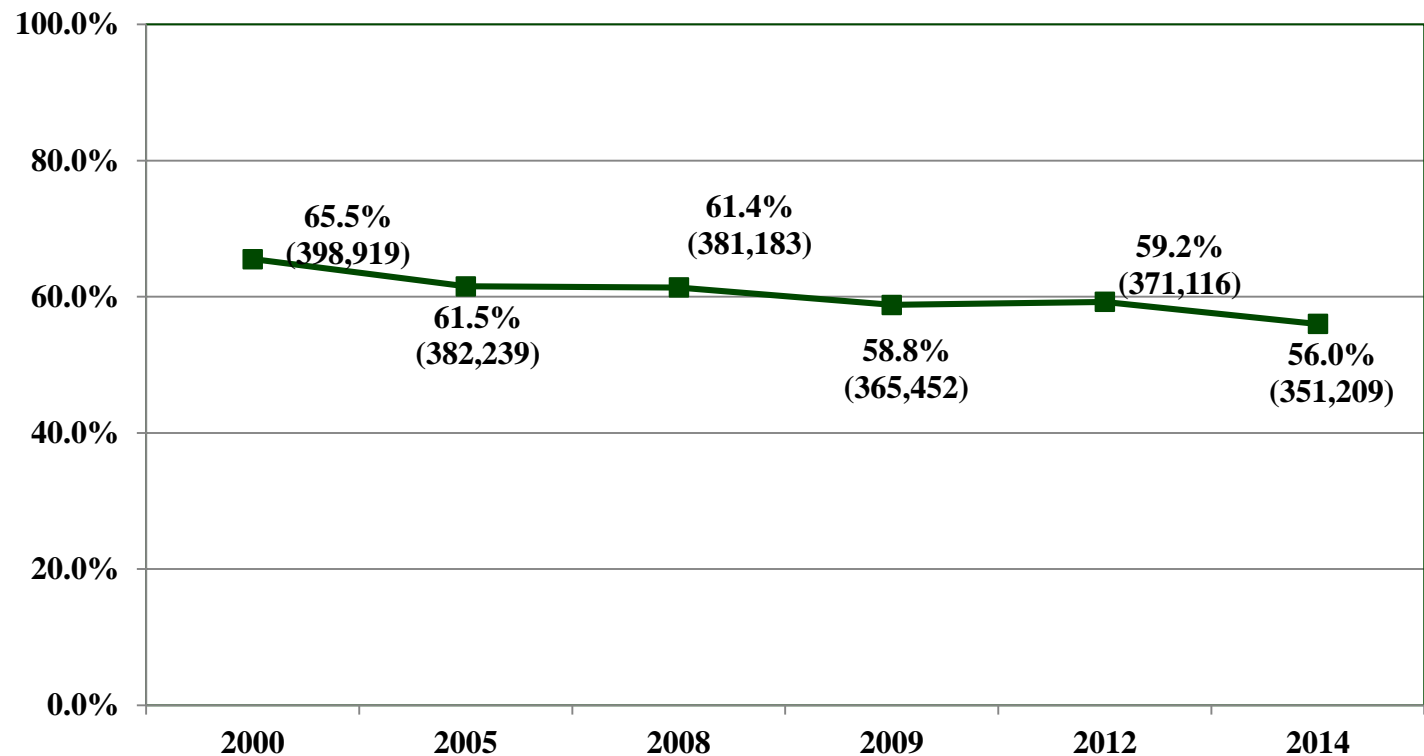


Data Source: 2014 Vermont Household Health Insurance Survey

# Health Insurance Coverage

## More than half (56%) of Vermonters are covered by private insurance, counting those with multiple types of insurance.

Is person covered by private insurance?  
(2000-2014)

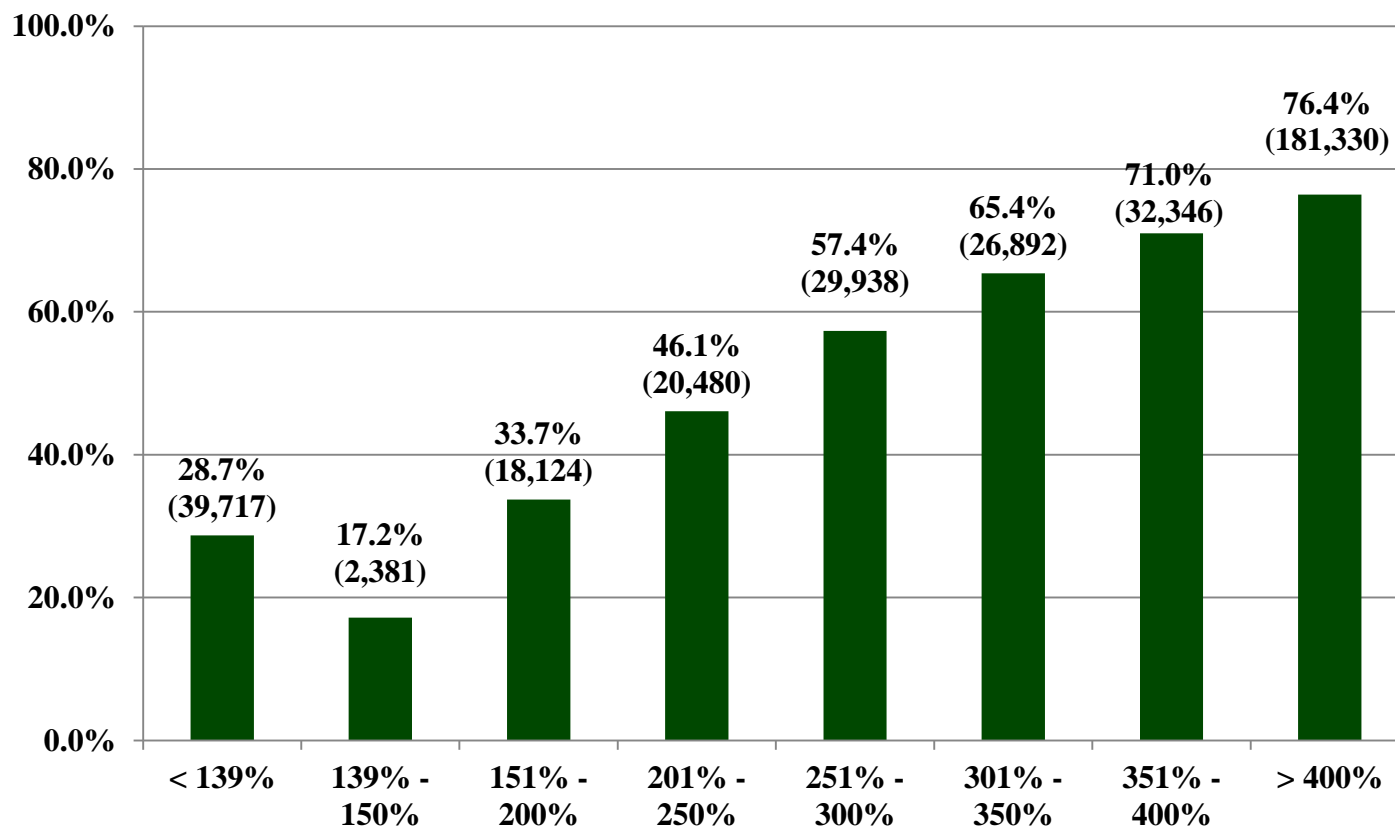


Source: 2000, 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys



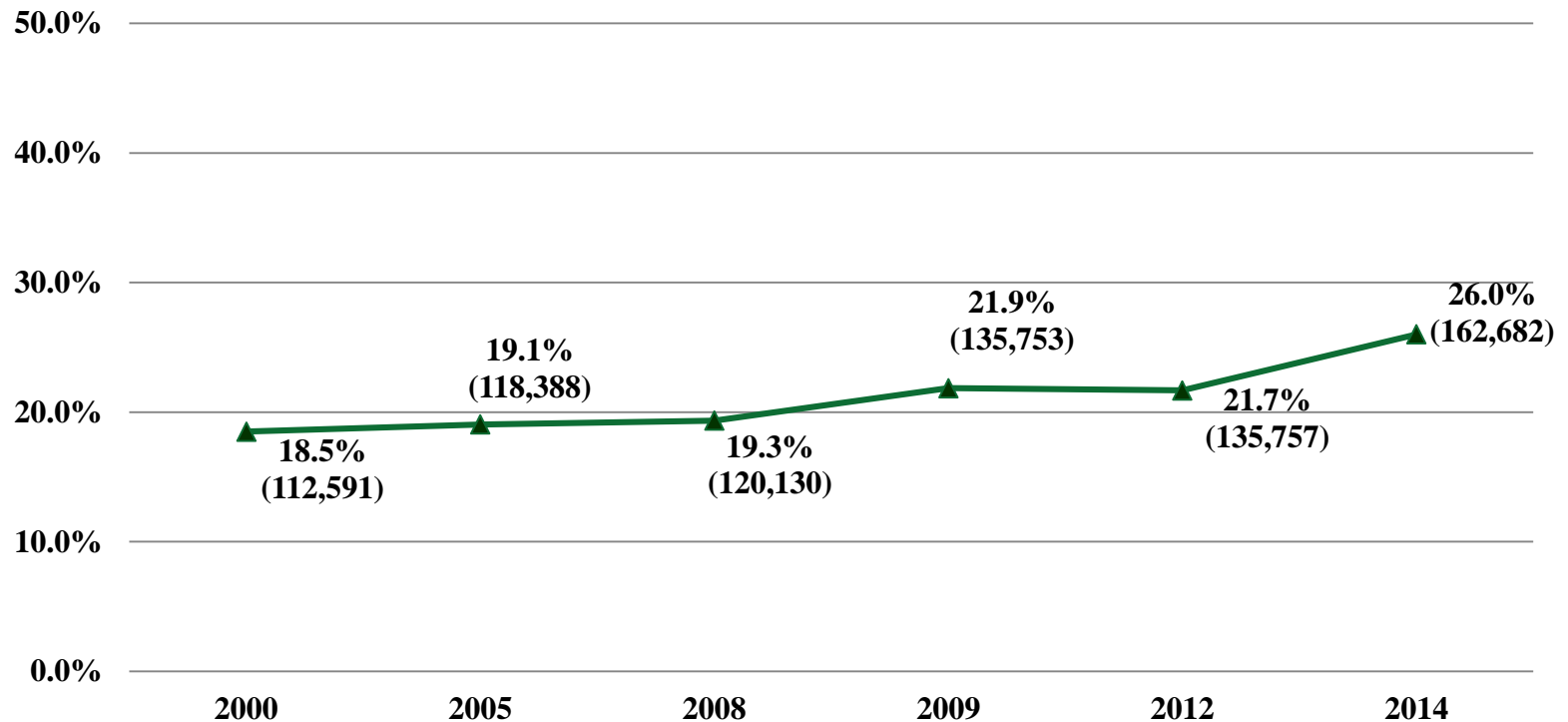
## A majority of those making more than 250% of FPL have private health insurance

Is person covered by private health insurance?  
(% yes by income - FPL)



## The percentage of residents covered through a state health insurance programs such as Medicaid or Dr. Dynasaur in 2014 has increased significantly from 2012.

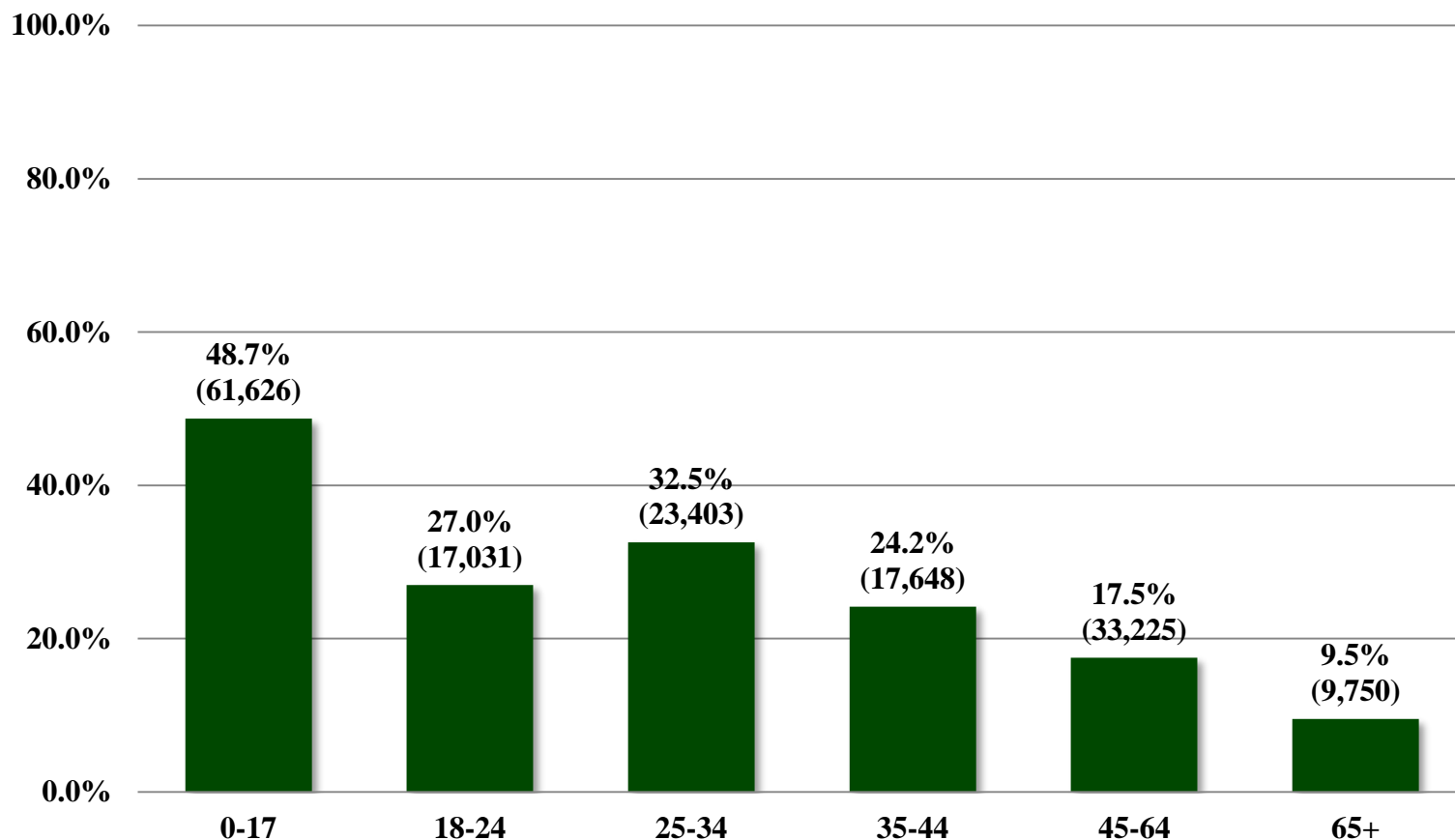
Is person covered by any state health insurance program?  
(2000-2014)



Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys

## Among Vermont children, nearly half (48.7%) are covered by Medicaid or Dr. Dynasaur.

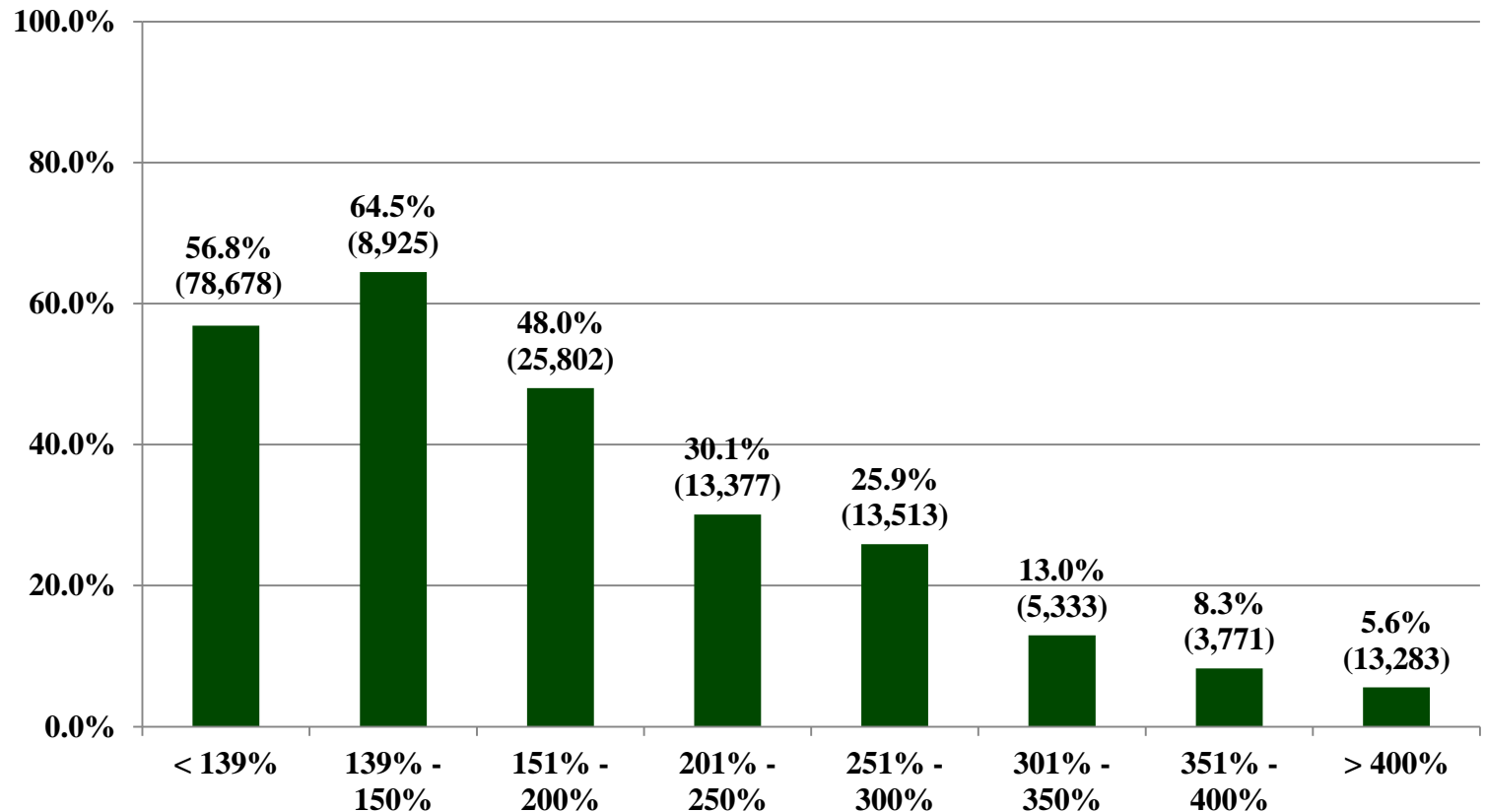
Is person covered by any state health insurance program?  
(% yes by age)



Data Source: 2014 Vermont Household Health Insurance Survey

## More than half of VT residents with incomes less than 150% of FPL are enrolled in a state health insurance program.

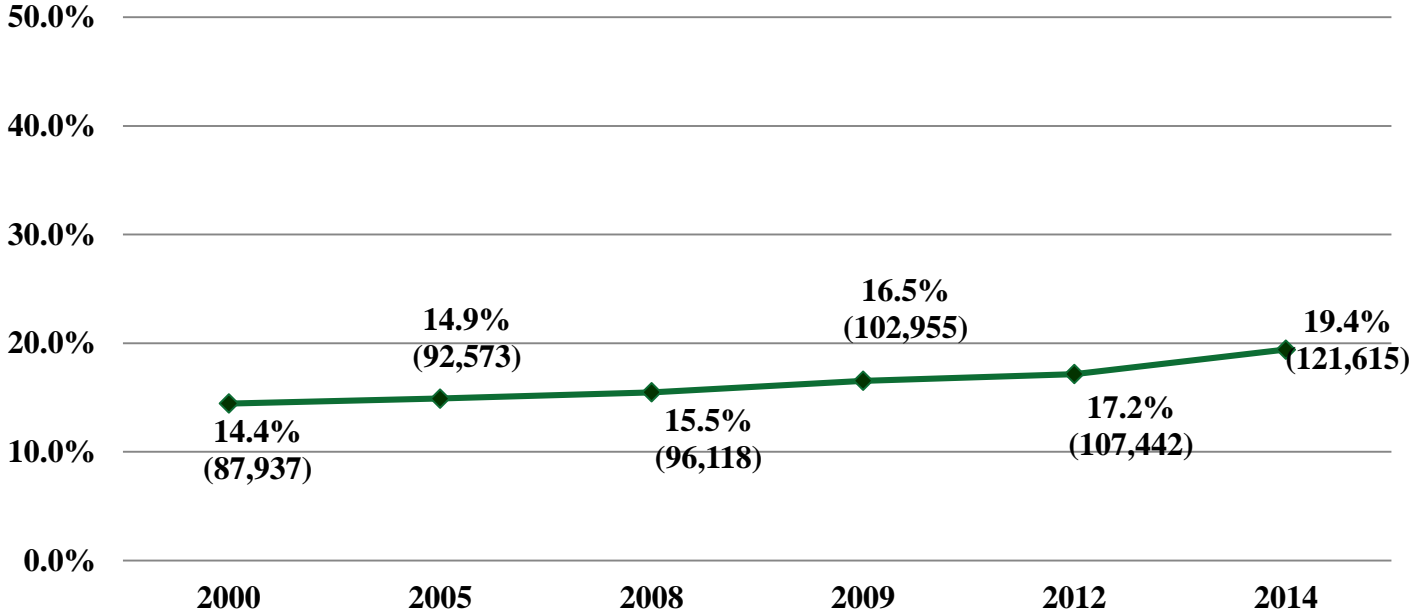
Is person covered by any state health insurance program?  
(% yes by income - FPL)



Data Source: 2014 Vermont Household Health Insurance Survey

**The percentage of Vermont residents covered by Medicare is trending upward. This includes those with multiple sources of coverage.**

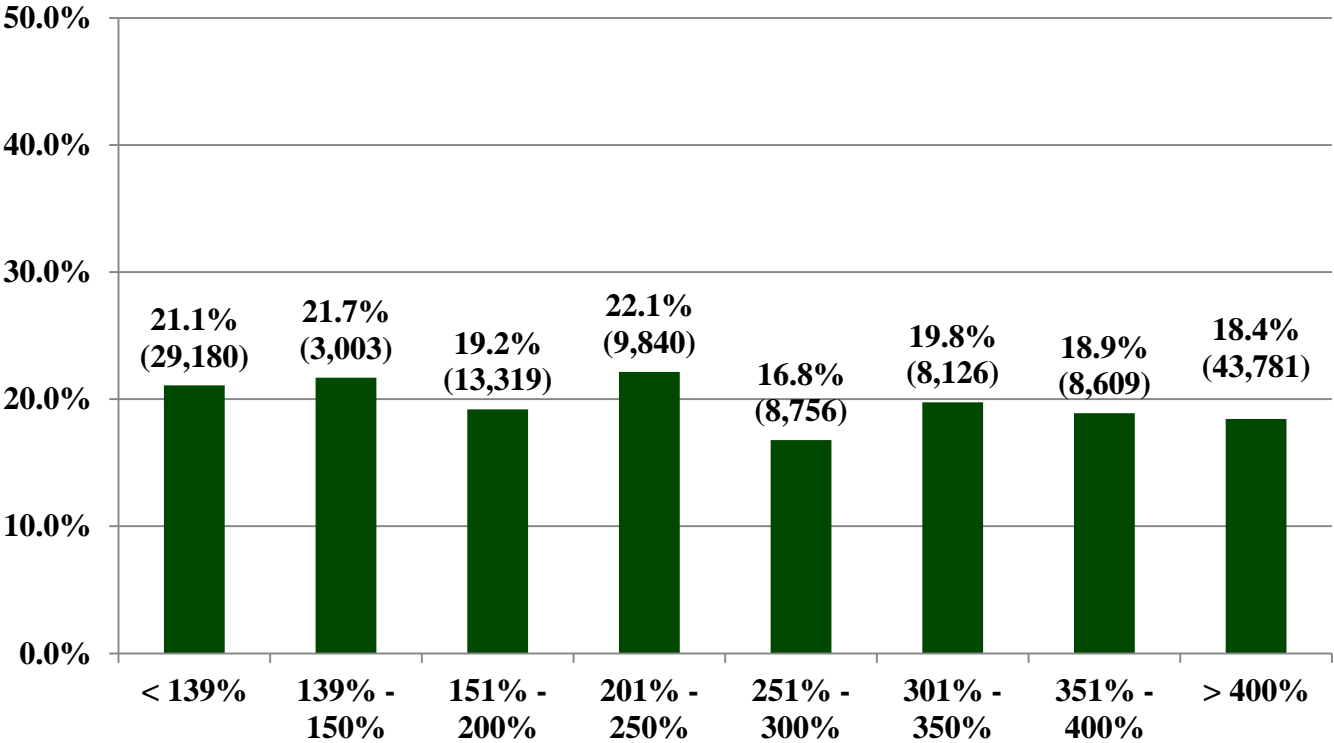
**Is person covered by Medicare?  
(2000-2014)**



*Data Source: 2000, 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys*

# Individuals enrolled in Medicare are distributed evenly across all income ranges.

Is person covered by Medicare?  
(% yes by income - FPL)



# Trends in Employer Sponsored Health Insurance

## Among working residents, 64.9% have employers that offer health insurance with 68.9% of employees enrolling in ESI.

### Employer Sponsored Health Insurance Offer and Uptake (% among working Vermonters age 18 to 64)

	Rate					Count				
	2005	2008	2009	2012	2014	2005	2008	2009	2012	2014
<b>Total Offered</b>	72.2%	67.8%	68.5%	66.0%	64.9%	238,461	212,650	198,794	206,474	191,766
Enrolled	50.2%	49.0%	46.5%	45.2%	44.7%	165,659	153,729	134,780	141,365	132,054
Offered but Not Enrolled	22.0%	18.8%	22.1%	20.8%	20.2%	72,802	58,921	64,014	65,109	59,712
<b>Not Offered</b>	27.8%	32.2%	31.5%	34.0%	35.1%	91,747	100,912	91,236	106,259	103,696
Total	100.0%	100.0%	100.0%	100.0%	100.0%	330,208	313,562	290,030	312,733	295,462
% of Employees with Access to ESI	72.2%	67.8%	68.5%	66.0%	64.9%	238,461	212,650	198,794	206,474	132,696
Uptake Rate of ESI	69.5%	72.3%	67.8%	68.5%	68.9%	NA	NA	NA	NA	NA

*\*In 2014, this includes approximately 50,000 self-employed Vermonters, of which 30,110 have no other employees.*

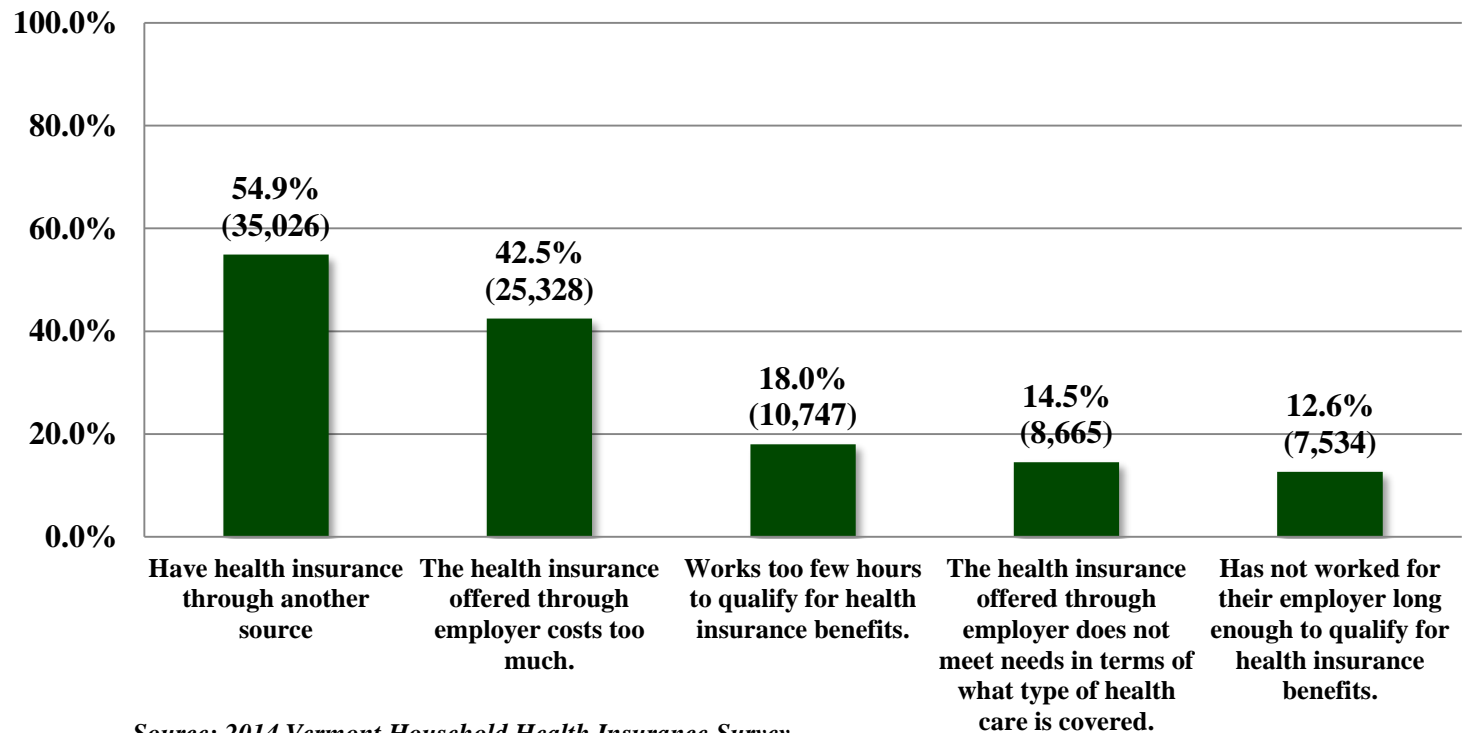
Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys



## The expense of employer plans and having coverage through another source are the most common reason Vermonters do not enroll in their employers' health insurance.

Is \_\_\_\_ a reason why person did not enroll in their employer's health insurance plan?

(Working residents aged 18 to 64 with employers offering ESI)



Source: 2014 Vermont Household Health Insurance Survey

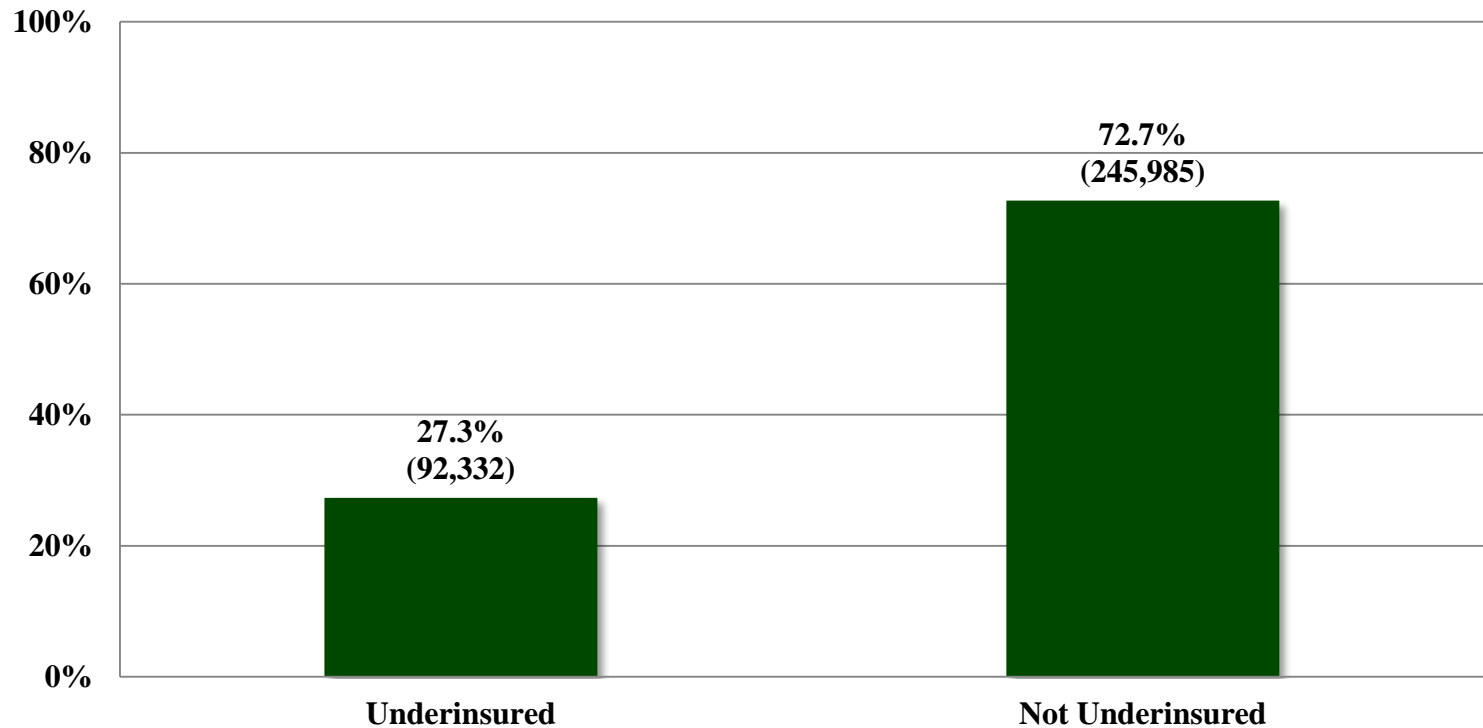
# The Underinsured

- Residents with private health insurance under age 65 were classified as underinsured based on the formula developed by the Commonwealth Fund.
  
- **A resident with is defined as underinsured if:**
  - The deductible for the private health insurance coverage exceeds 5% of a family's income and/or
  
  - A family earned 200% or less of federal poverty level and their out of pocket expenses for medical care exceeds 5% of family income.
  
  - A family more than 200% of federal poverty level and their out of pocket expenses for medical care exceeds 10% of family income.

# The Underinsured Among those Under Age 65 with Private Health Insurance

## Nearly three in ten (27%) privately insured residents under age 65 are underinsured.

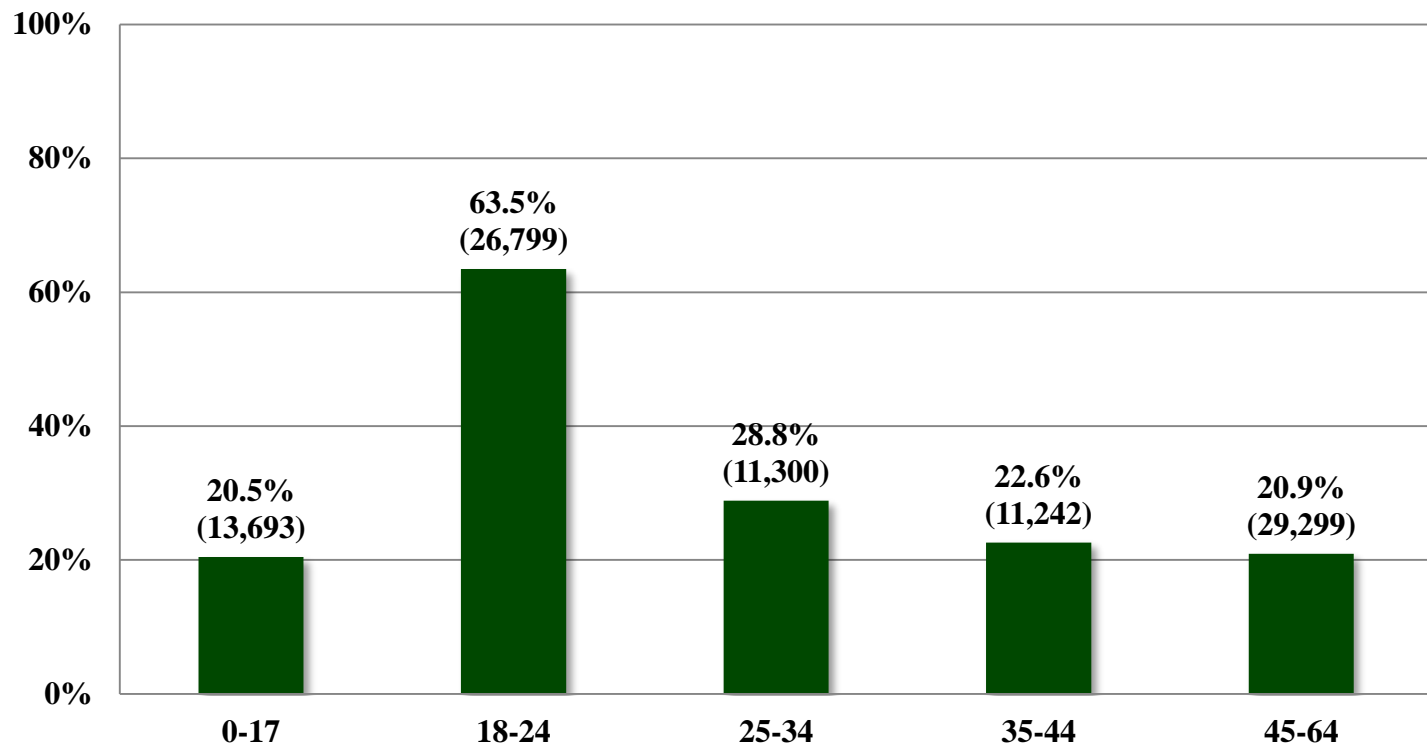
Is person on private health insurance underinsured?  
(% yes among those under age 65)



Source: 2014 Vermont Household Health Insurance Survey

## More than six in ten (63%) of those aged 18-24 with private health insurance are underinsured.

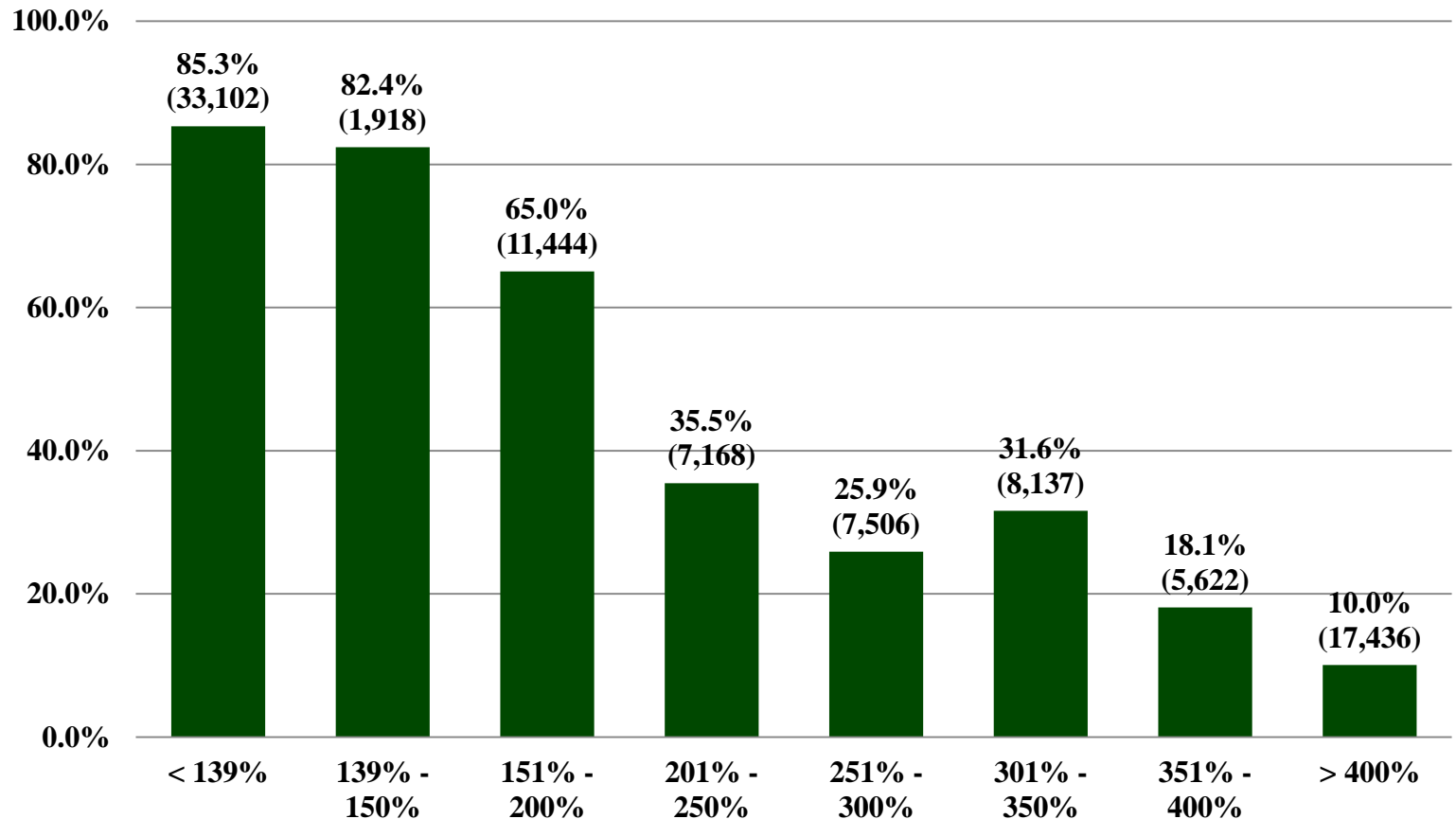
Is person on private health insurance underinsured  
(% yes among those under age 65 by Age)



Source: 2014 Vermont Household Health Insurance Survey

## More than eight out of ten (85.3%) Vermont residents with private health insurance making less than 139% of FPL are underinsured

Is person on private health insurance underinsured  
(% yes among those under age 65 by income - FPL)



Source: 2014 Vermont Household Health Insurance Survey

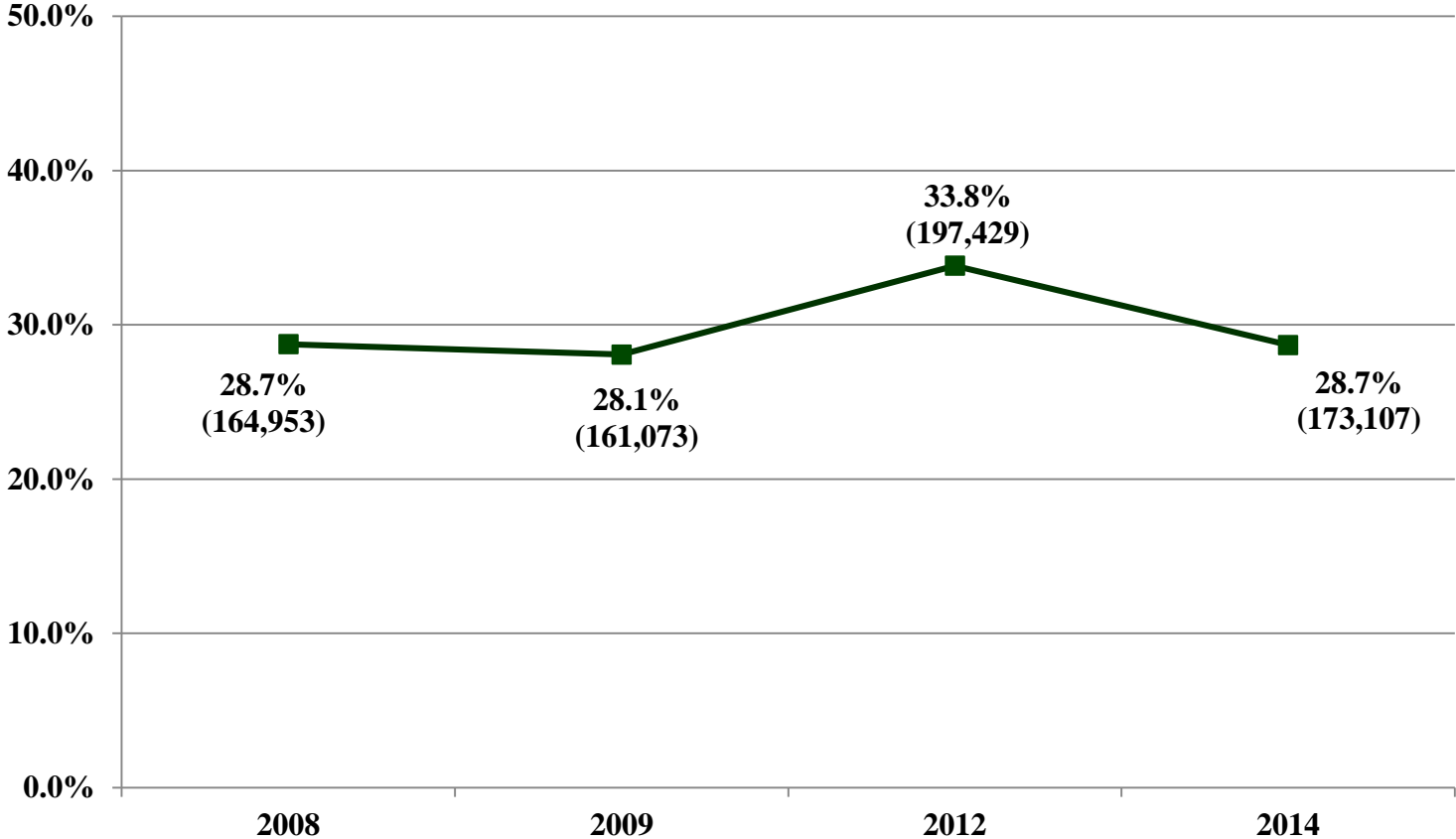
## **Typically Underinsurance is only evaluated for the privately insured.**

- **The following slides look at the rates of underinsurance among all insured residents, including those with:**
  - Private Insurance
  - Medicaid or Dr. Dynasaur
  - Medicare
  - Military Insurance



# The underinsured rate in Vermont is down since 2012.

### Trend in Underinsurance\* (% among those with insurance)

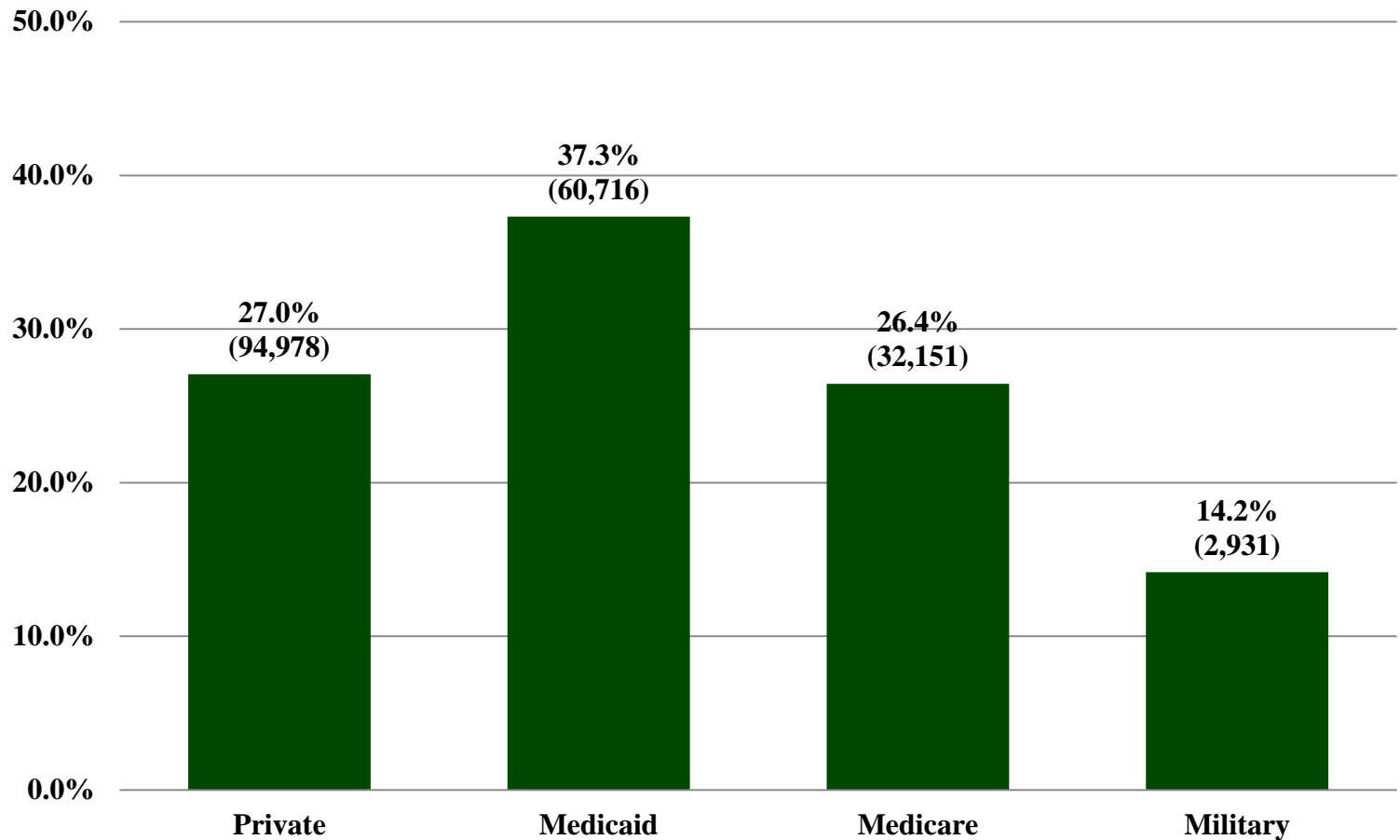


Source: 2008, 2009, 2012, 2014 Vermont Household Health Insurance Survey

\*Imputations on deductibles were not conducted in 2008 or 2009, potentially lowering underinsured rates

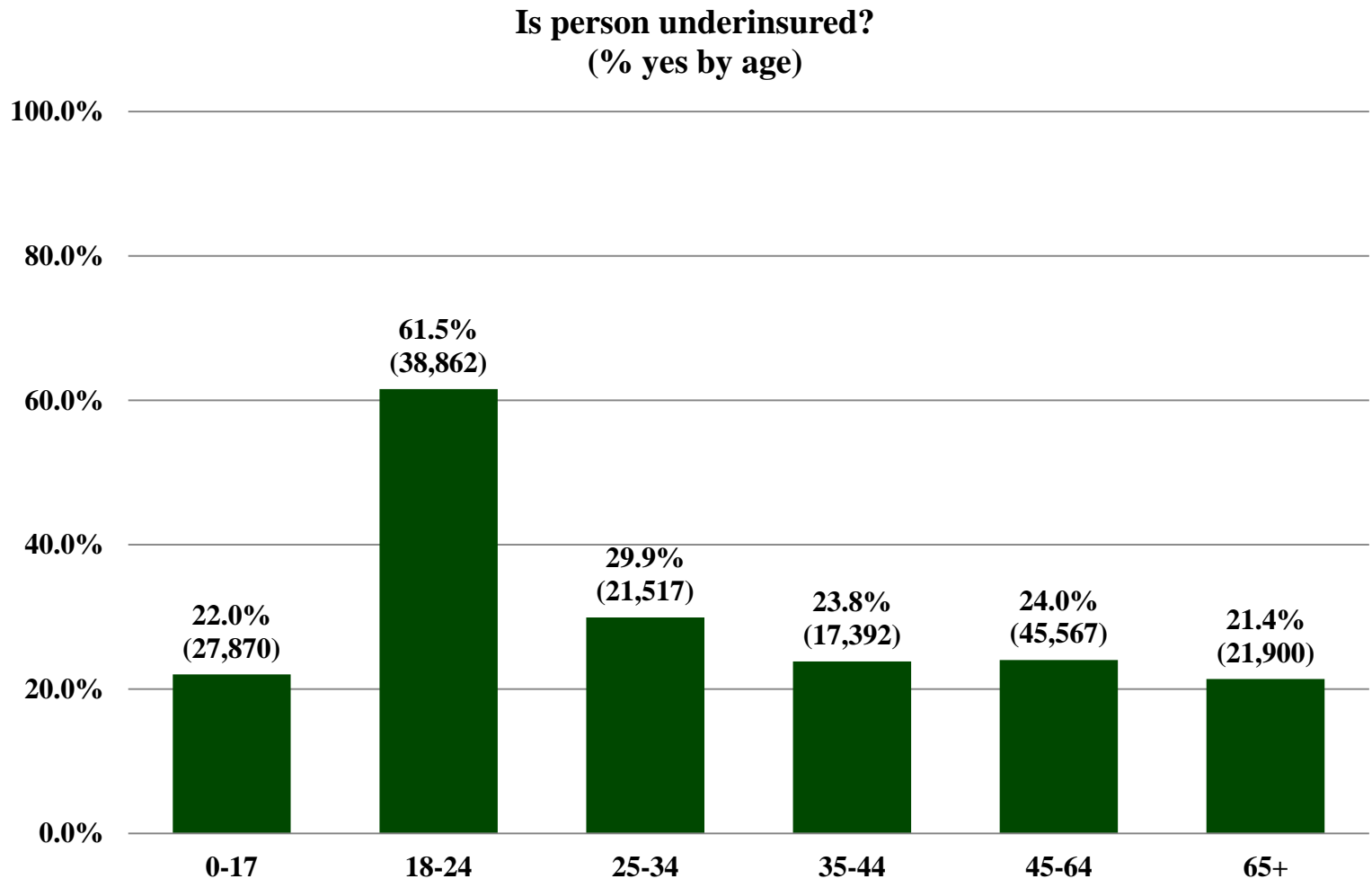
**In 2014, individuals on Medicaid are most likely to be underinsured (37.3%).**

**Underinsurance Rates by Insurance Type  
(% underinsured by type of health insurance)**



Source: 2014 Vermont Household Health Insurance Survey

## In 2014, more than half (61.5%) of Vermont residents aged 18 to 24 are underinsured.



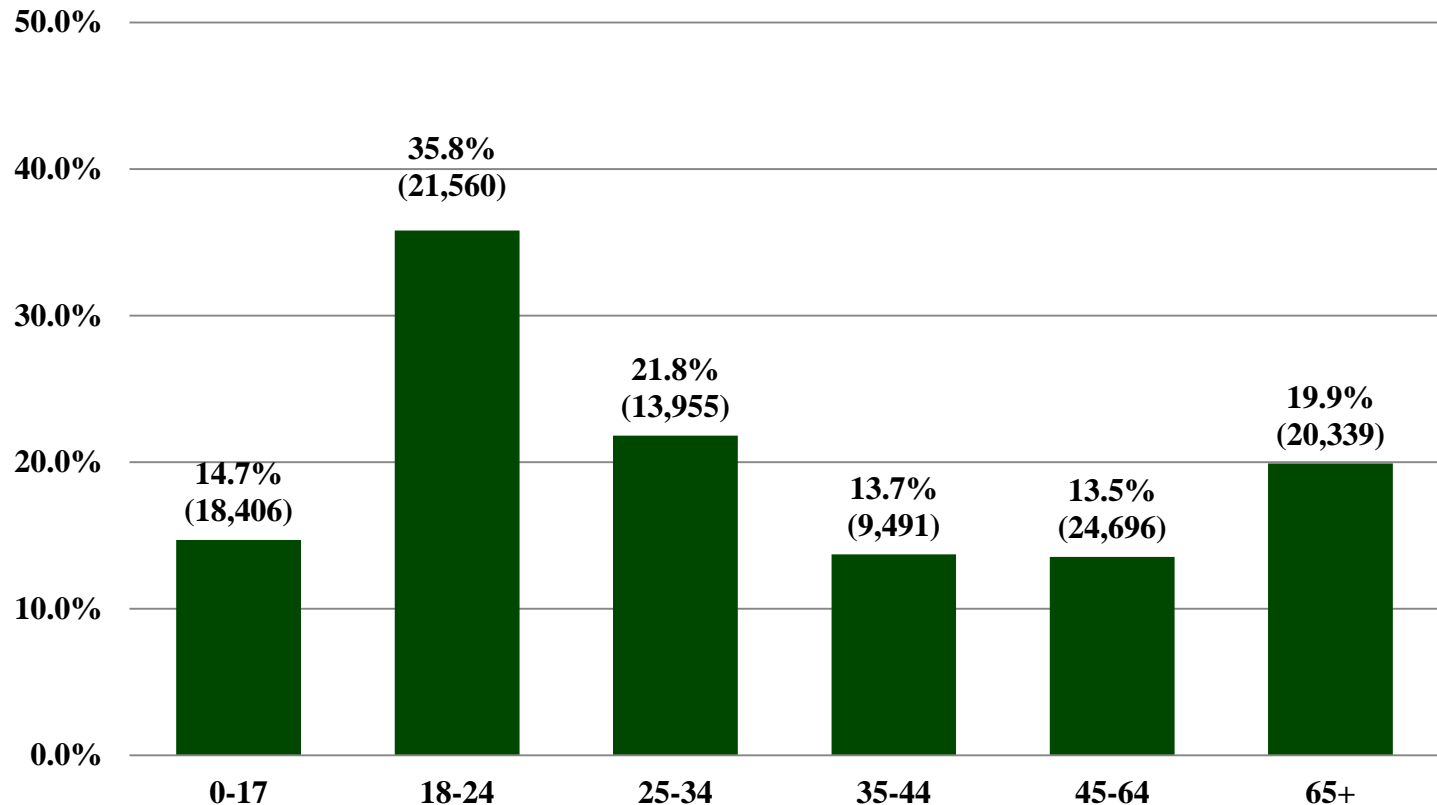
Source: 2014 Vermont Household Health Insurance Survey

## Reasons for Being Underinsured

- **The following slides provide the percentage of residents that are classified as underinsured due to:**
  - Their out of pocket medical expenses (exceeding 10% of their income or 5% of their income if below 200% of FPL)
  - Their private health insurance deductible (greater than 5% of their income)
  - For both of these reasons
- Results are provided by age and income.

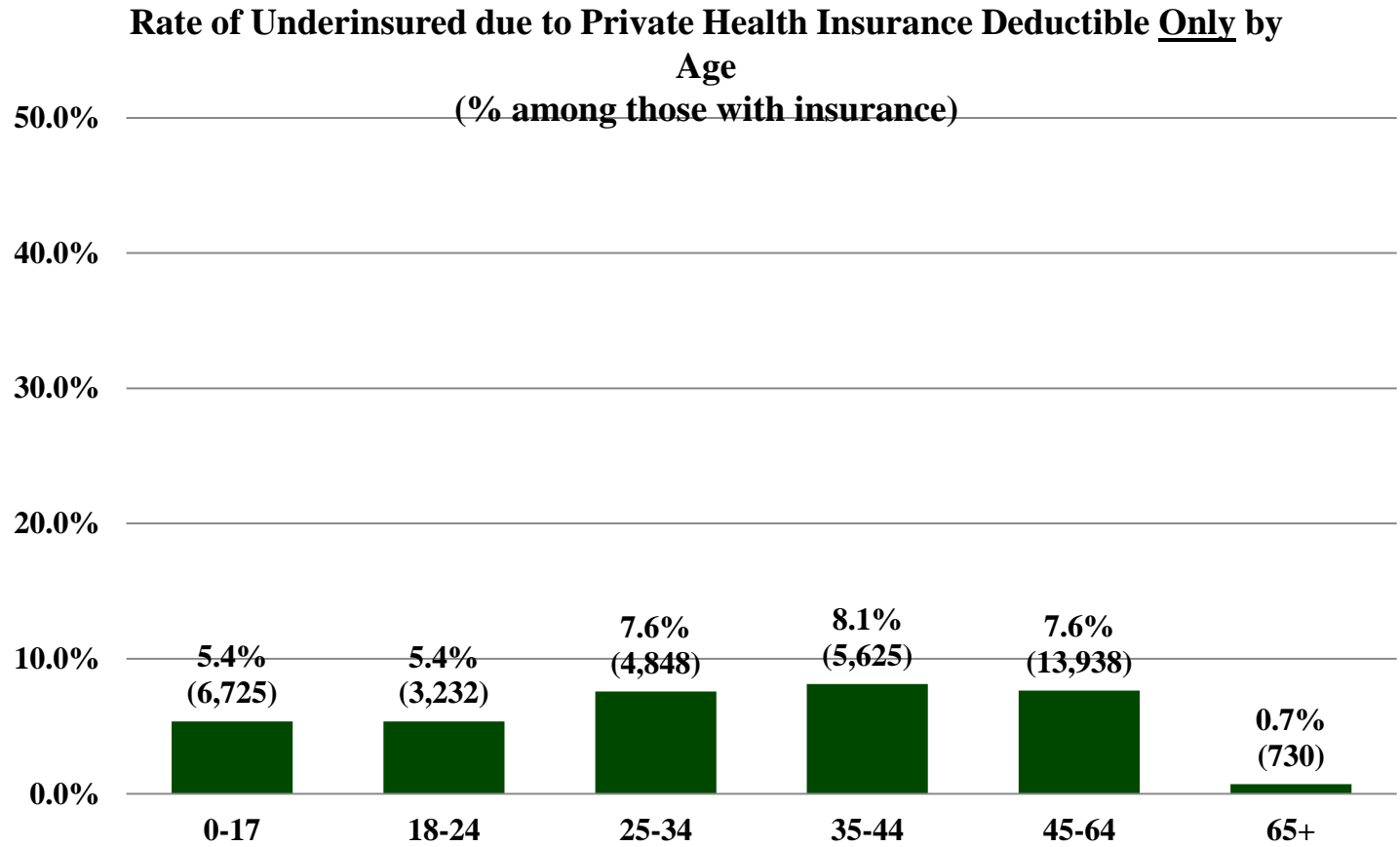
**Individuals of all ages are more likely to be underinsured due to expenses than deductibles. Those aged 18 to 24 are most likely (35.8%) to be underinsured due to expenses.**

**Rate of Underinsured due to Out-of-Pocket Medical Expenses Only by Age**  
(% among those with insurance)



Source: 2014 Vermont Household Health Insurance Survey

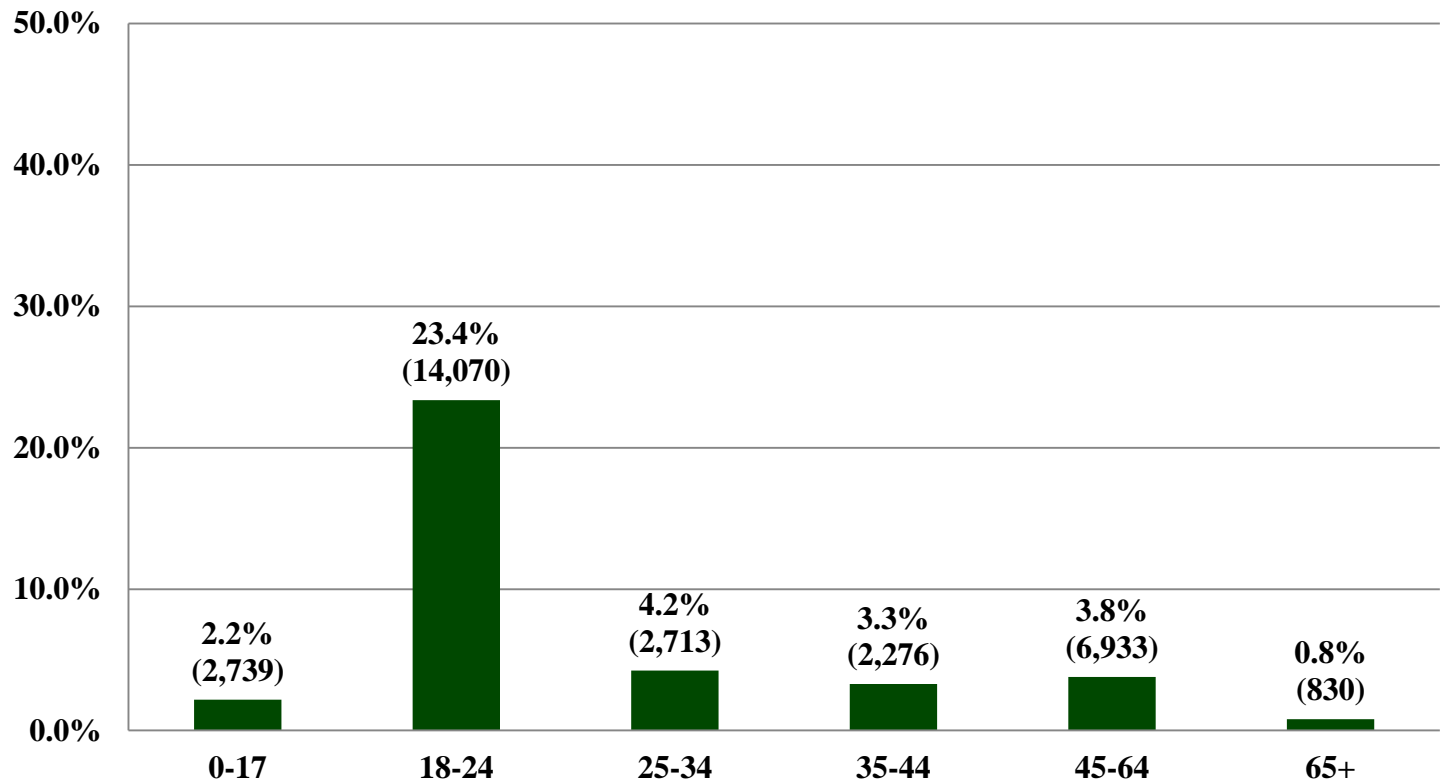
## Those 65 and older are least likely (0.7%) to be underinsured due to deductible costs.



Source: 2014 Vermont Household Health Insurance Survey

**18 to 24 year olds are the most likely (23.4%) to be uninsured due to both expenses and deductibles.**

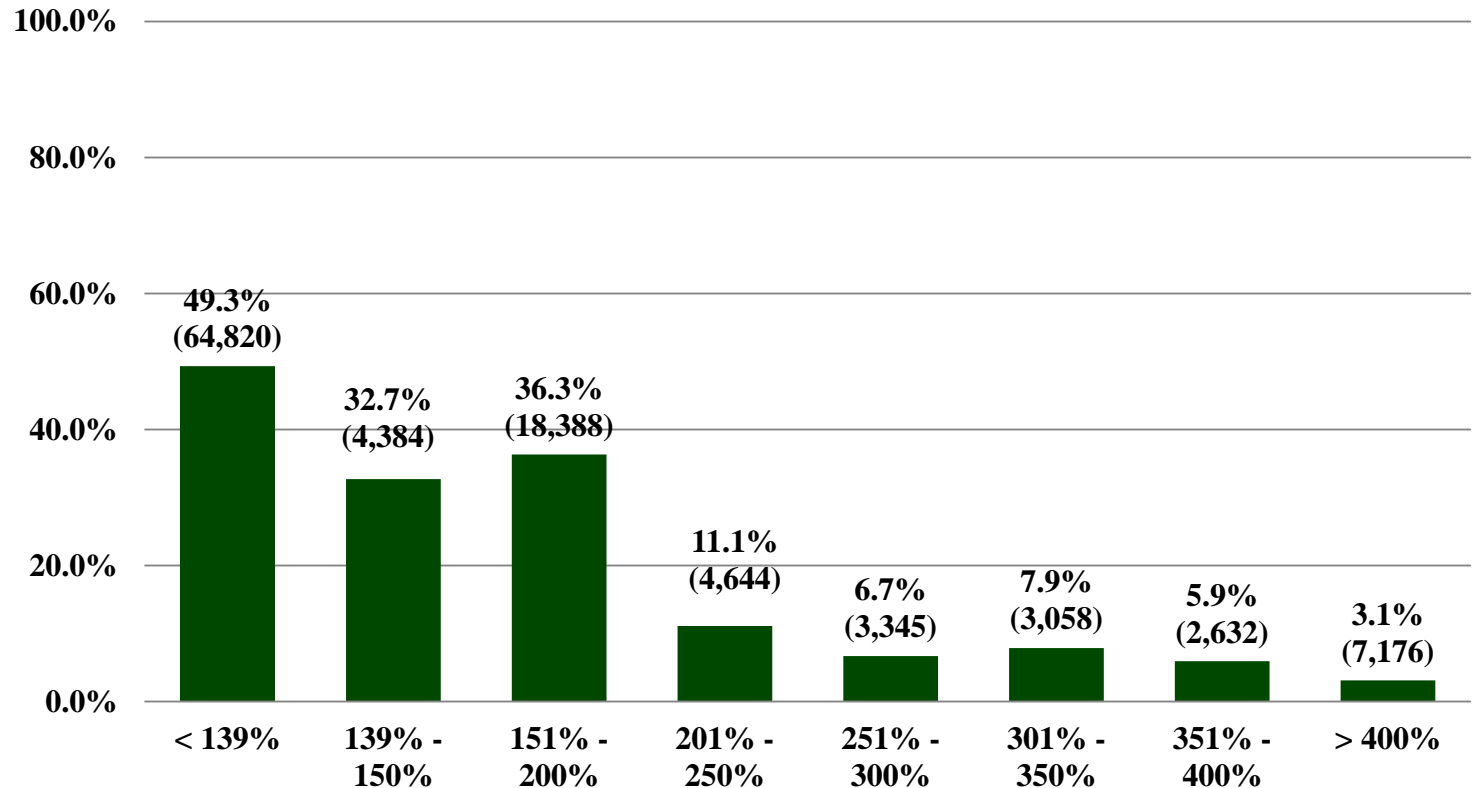
**Rate of Underinsured due to both Private Health Insurance Deductible and Out-of-Pocket Medical Expenses by Age  
(% among those with insurance)**



Source: 2014 Vermont Household Health Insurance Survey

## Those with incomes beneath 200% FPL are more likely to be underinsured due to expenses.

Rate of Underinsured due to Out-of-Pocket Medical Expenses Only  
by Income - FPL  
(% among those with insurance)

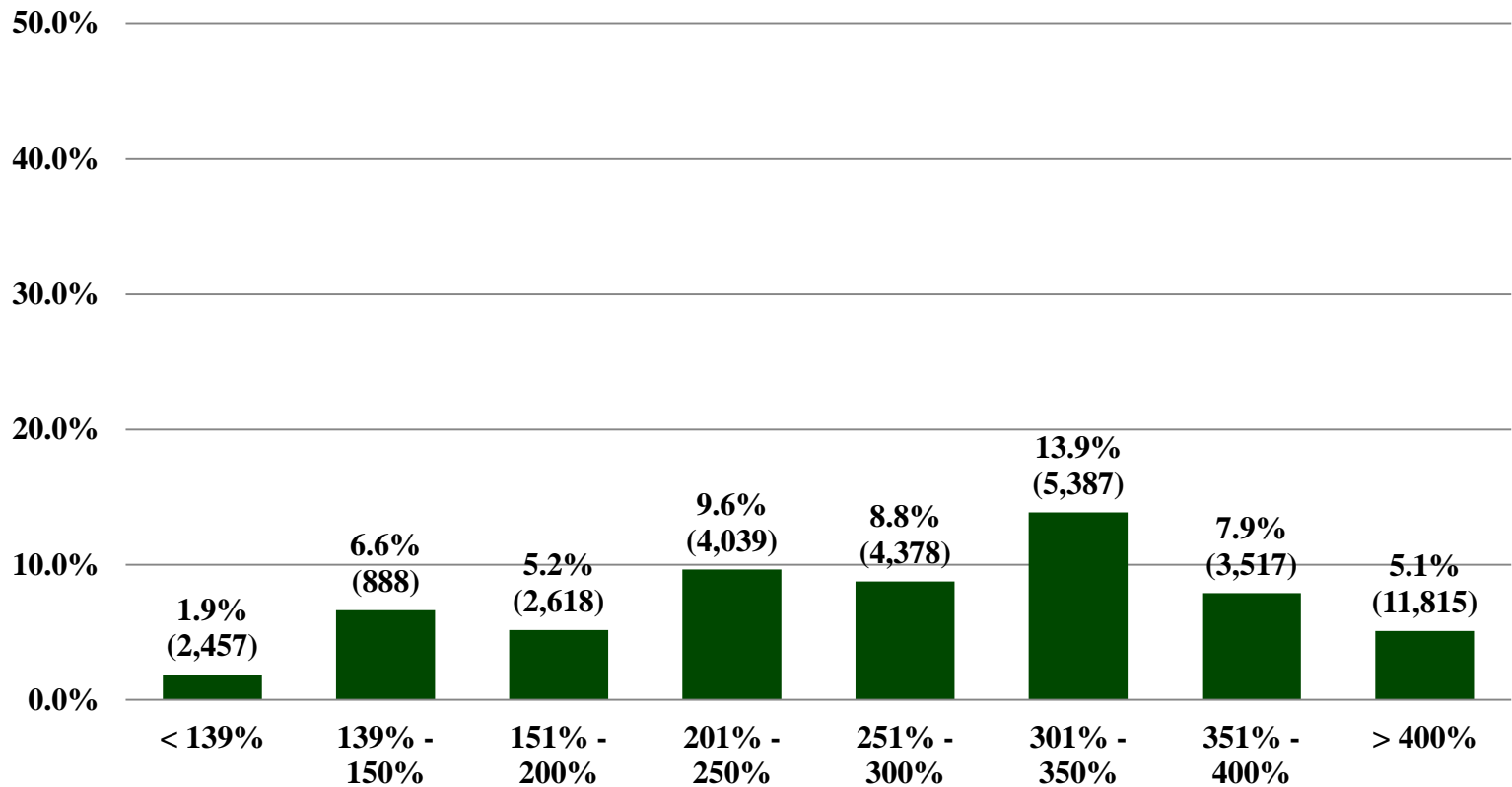


Source: 2014 Vermont Household Health Insurance Survey



**The highest rate of underinsurance due to deductible amounts is among those between 301%-350% FPL (13.9%).**

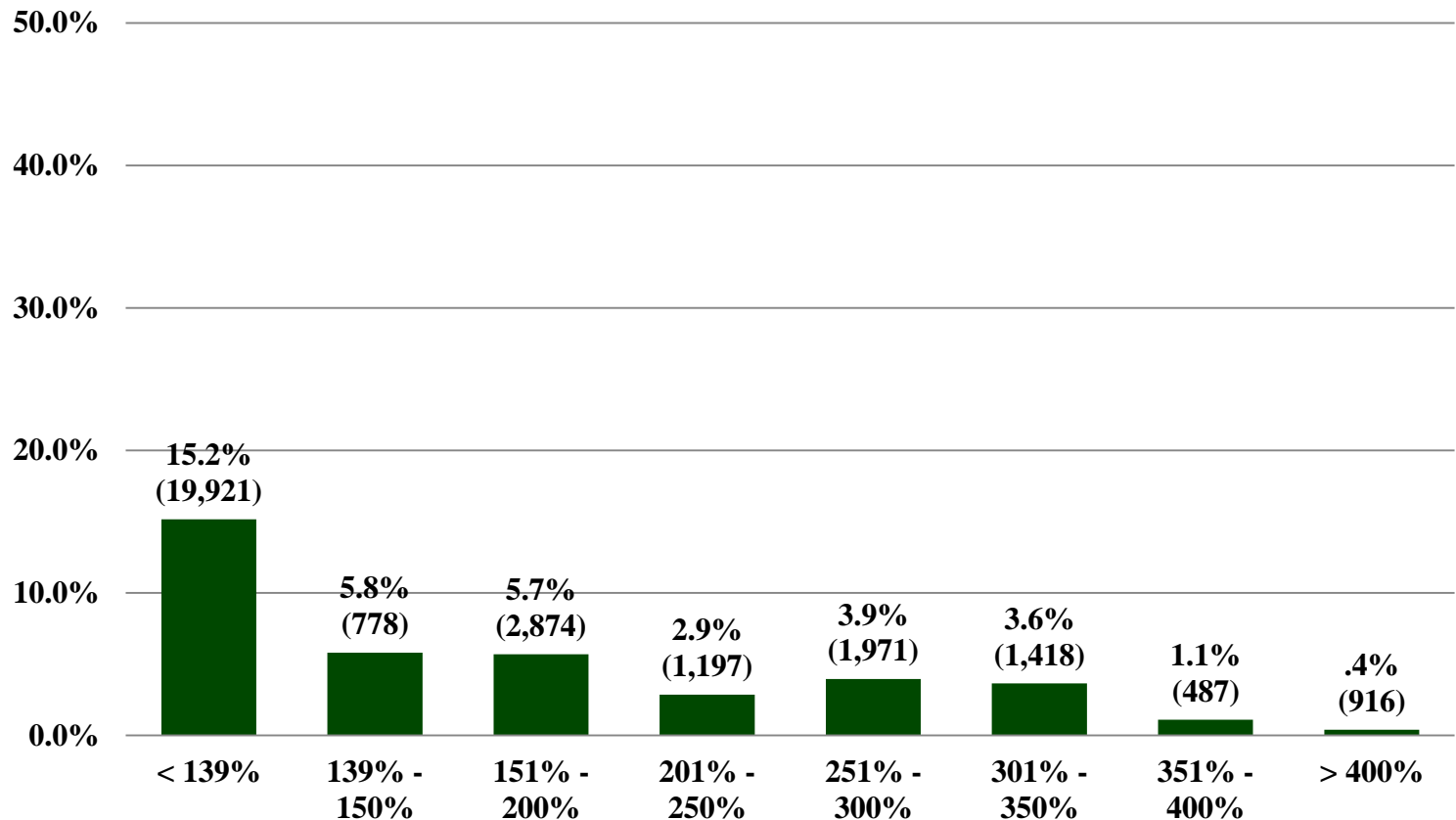
**Underinsured due to Private Health Insurance Deductibles Only by Income - FPL  
(% among those with insurance)**



Source: 2014 Vermont Household Health Insurance Survey

**Those making less than 139% of FPL are most likely to be underinsured due to both expenses and deductible amounts (15.2%).**

**Underinsured due to both Private Health Insurance Deductible and Out-of-Pocket Medical Expenses by FPL  
(% among those with insurance)**



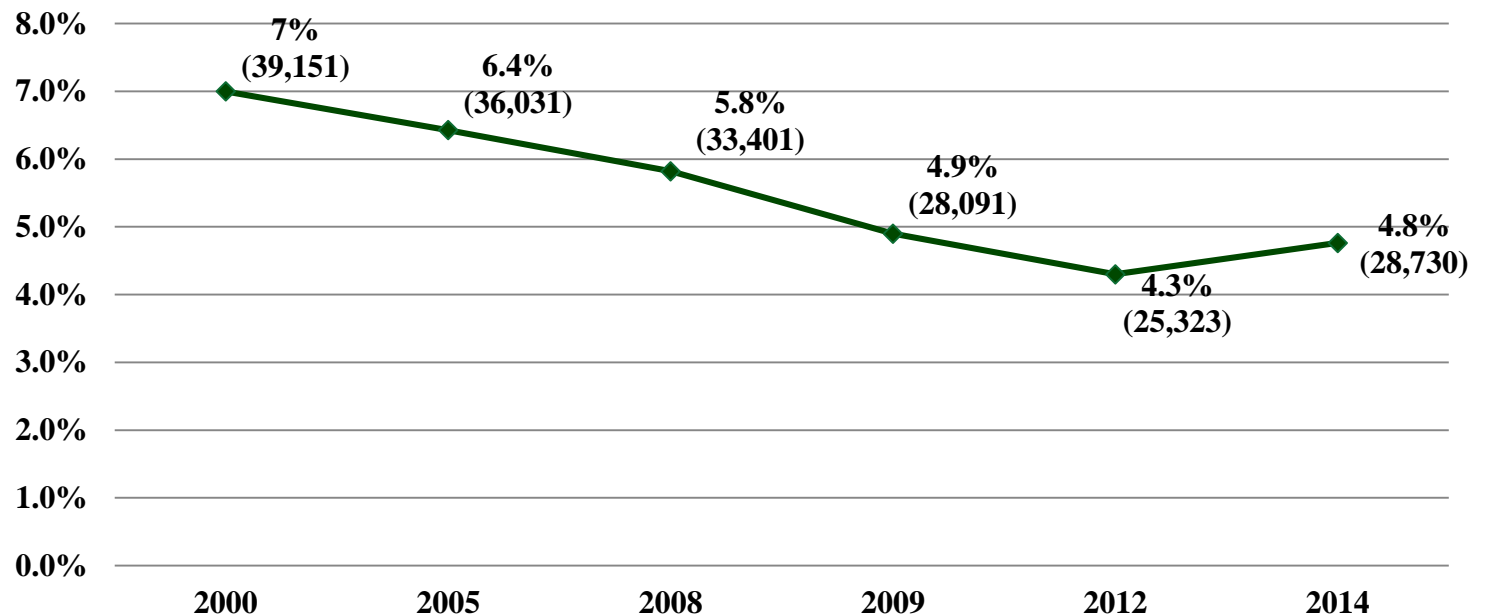
Source: 2014 Vermont Household Health Insurance Survey

# Interruptions in Insurance Coverage

In the 2014 Vermont Household Health Insurance Survey, insured respondents were asked several questions regarding whether they had an interruption in insurance coverage within the last 12 months and their concern about losing their health insurance in the future.

**Approximately 29,000 currently insured Vermont residents (4.8%) had been without health insurance coverage at some time during the previous 12 months. This is a slight increase from 2012.**

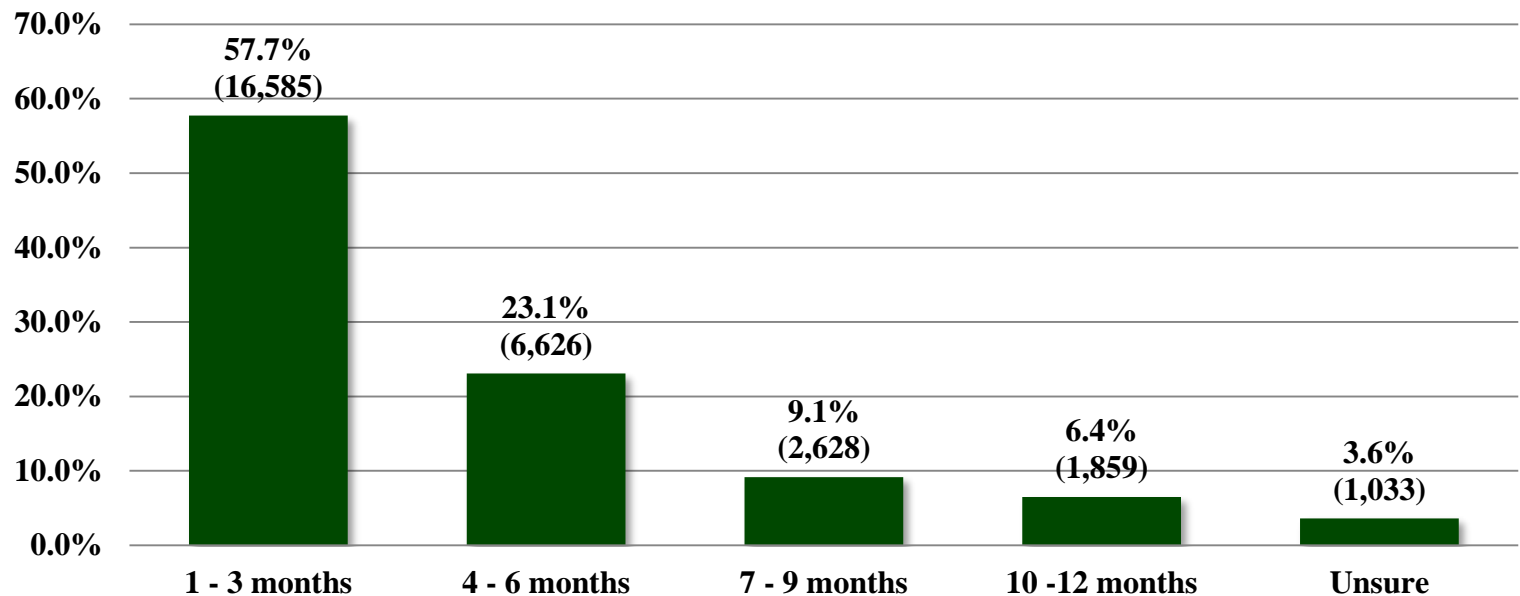
**Has person been without coverage anytime in the last 12 months?  
(% among insured 2000-2014)**



*Data Source: 2000, 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Survey*

**More than half (57.7%) of those who experienced an interruption in coverage were without coverage for 1 to 3 months.**

**Approximately how many of the past 12 months was person WITHOUT health insurance coverage?**

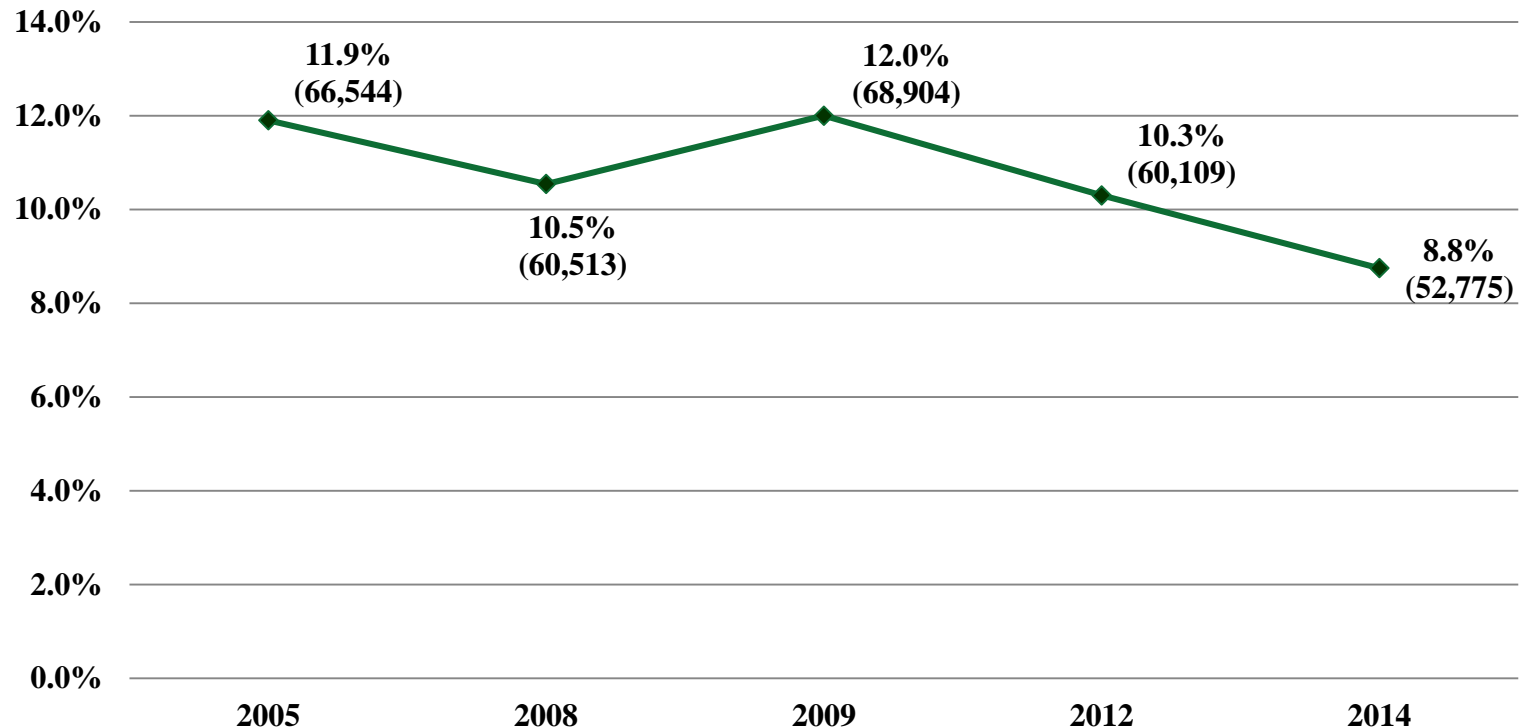


**58.2% have been covered under their current health insurance for 6 months or less while 38.8% have been covered for more than 6 months.**

Data Source: 2014 Vermont Household Health Insurance Survey

**Approximately 52,800, or 8.8% of currently insured Vermont residents are concerned they may lose their health insurance during the next 12 months, trending down since 2009.**

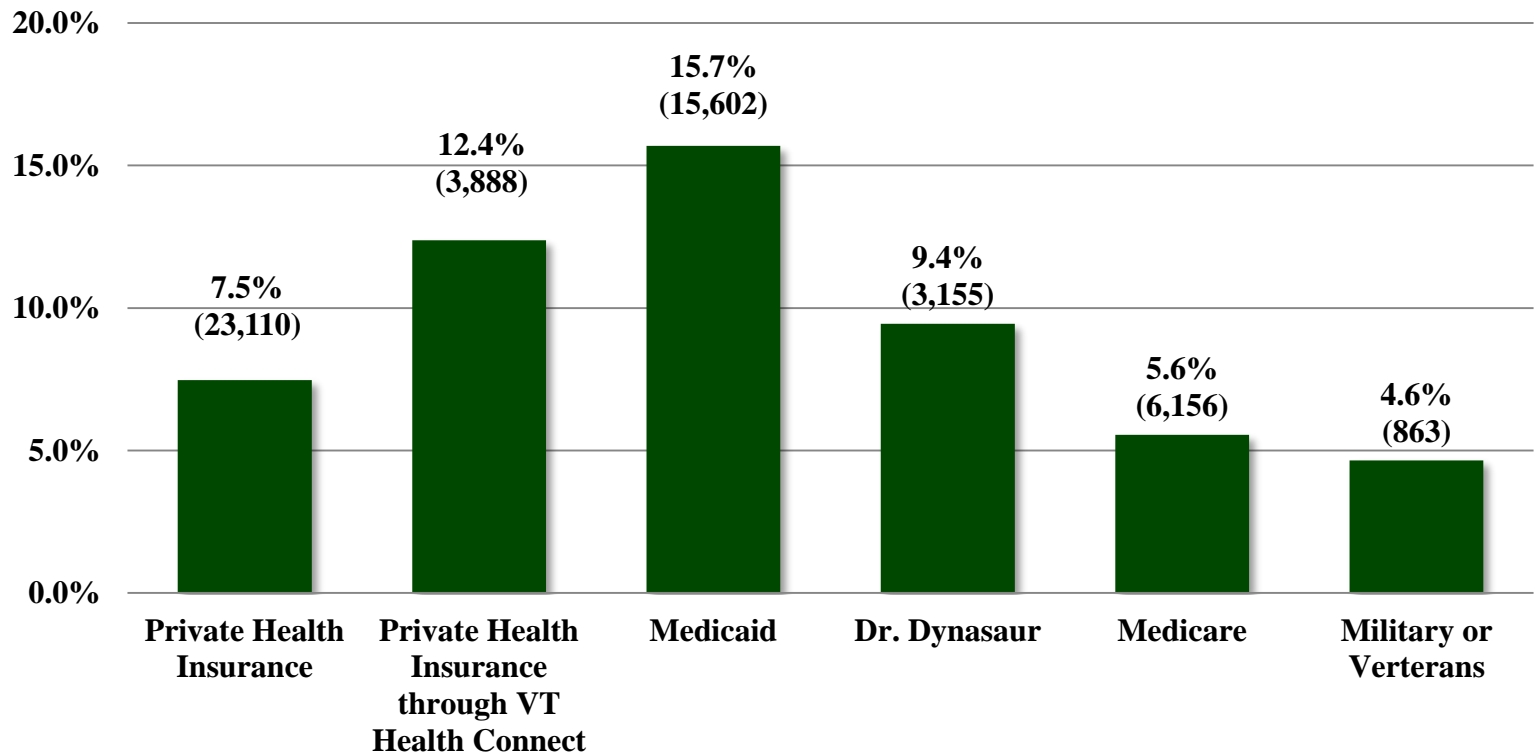
**Are you concerned that Person may lose health insurance coverage within the next 12 months?  
(% among those with health insurance)**



*Data Source: 2014 Vermont Household Health Insurance Survey*

## Those with coverage through Medicaid or VT Health Connect are most likely to be concerned about losing coverage within the next 12 months.

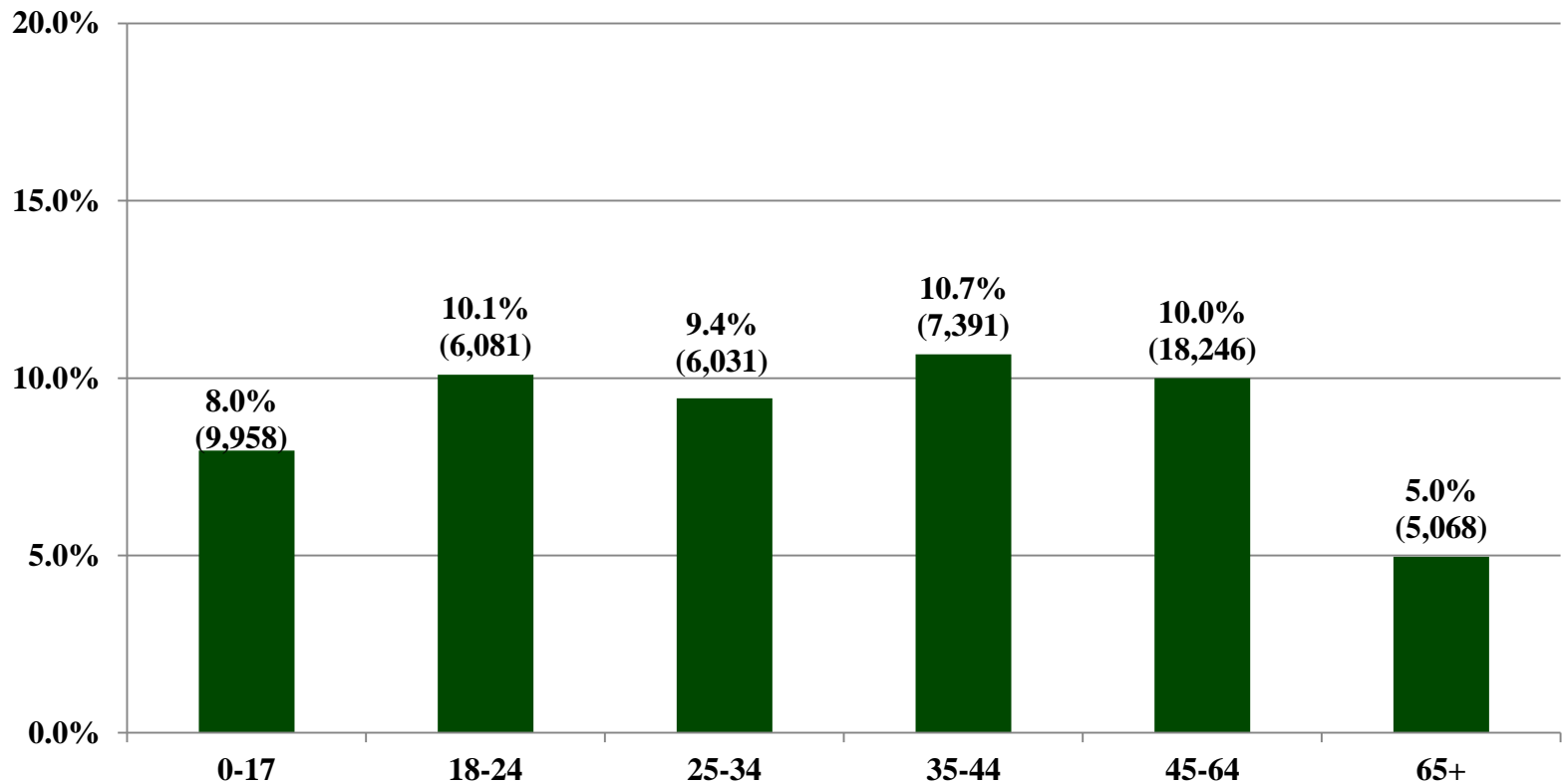
Are you concerned that person may lose health insurance coverage within the next 12 months?  
(% by primary type of insurance)



Data Source: 2014 Vermont Household Health Insurance Survey

**Vermonters age 65 and older are less likely to be concerned about losing their health insurance (5.0%) than other Vermonters.**

**Are you concerned that person may lose health insurance coverage within the next 12 months?  
(% by age category)**



Data Source: 2014 Vermont Household Health Insurance Survey



**Those enrolled in state health insurance (Medicaid or Dr. Dynasaur) are more often concerned about a loss of insurance due to eligibility rules and life status changes.**

**Why is person concerned that he or she may lose their health insurance coverage during the next 12 months?**

**(Reasons among those that are concerned about loss or coverage)**

	Rate		Count	
	Overall	Medicaid, Dr. Dynasaur	Overall	Medicaid, Dr. Dynasaur
Will lose insurance after baby is born	11.3%	23.5%	5,965	4,382
Eligibility rules may change	13.5%	19.0%	7,148	3,552
Premium cost increases	11.1%	11.4%	5,848	2,127
May lose current insurance due to federal healthcare reform changes, government	9.8%	10.8%	5,193	2,012
The economy, you never know	5.8%	6.6%	3,049	1,234
Not eligible, no longer qualify for VHAP, Medicaid, Dr. Dynasaur	2.8%	6.3%	1,485	1,171
Divorce or separation	2.7%	5.7%	1,428	1,056
Will become ineligible because of age, leaving school	7.0%	5.4%	3,680	1,011
Person will change employers and may not be eligible for insurance	3.7%	2.5%	1,976	461

# Medical Expenses and Barriers to Care

In the 2014 Vermont Household Health Insurance Survey, several questions were asked regarding financial and other barriers to health care usage.

## Most Vermonters (52.2%) paid reside in families paying \$1,500 or less out of pocket for medical expenses in 2014.

Over the last 12 months, about how much has your household had to pay ‘out of pocket’ for...

	Prescription Medications	Dental and Vision Care	Mental Health Care	All Other Medical Expenses	All Medical Expenses
<b>\$250 or less</b>	<b>55.2%</b>	<b>42.5%</b>	<b>94.8%</b>	<b>43.2%</b>	<b>14.3%</b>
<b>\$251 to \$500</b>	<b>17.0%</b>	<b>19.1%</b>	<b>2.3%</b>	<b>17.4%</b>	<b>9.5%</b>
<b>\$501 to \$1,000</b>	<b>16.0%</b>	<b>17.5%</b>	<b>1.3%</b>	<b>14.7%</b>	<b>14.2%</b>
<b>\$1,001 to \$1,500</b>	<b>6.7%</b>	<b>8.4%</b>	<b>0.4%</b>	<b>6.7%</b>	<b>14.2%</b>
<b>\$1501 to \$2,000</b>	<b>1.8%</b>	<b>5.3%</b>	<b>0.3%</b>	<b>6.8%</b>	<b>9.7%</b>
<b>\$2,001 to \$3,000</b>	<b>1.2%</b>	<b>3.8%</b>	<b>0.5%</b>	<b>4.7%</b>	<b>14.0%</b>
<b>\$3,001 to \$4,000</b>	<b>0.9%</b>	<b>1.3%</b>	<b>0.1%</b>	<b>1.3%</b>	<b>8.1%</b>
<b>\$4,001 to \$5,000</b>	<b>0.6%</b>	<b>0.9%</b>	<b>0.1%</b>	<b>2.3%</b>	<b>5.3%</b>
<b>\$5,001 or more</b>	<b>0.5%</b>	<b>1.1%</b>	<b>0.2%</b>	<b>2.9%</b>	<b>10.6%</b>

Data Source: 2014 Vermont Household Health Insurance Survey

**In 2014, total out-of-pocket expenses averaged more than \$2,500 per year with a median of \$1,450 per family.**

**Mean and Median Average Responses to Out-of-Pocket Medical Expense Questions (2014 \$)**

	<b>How much has your family paid out of pocket for prescription medications?</b>	<b>How much has your family paid out of pocket for dental and vision care?</b>	<b>How much has your family paid out of pocket for mental health care?</b>	<b>How much has your family paid out of pocket for all other medical expenses?</b>	<b>How much has your family paid out of pocket for all medical expenses?</b>
<b>Average</b>	<b>\$527.44</b>	<b>\$831.80</b>	<b>\$103.75</b>	<b>\$1,066.96</b>	<b>\$2,529.95</b>
<b>Median</b>	<b>\$200.00</b>	<b>\$370.00</b>	<b>-</b>	<b>\$372.00</b>	<b>\$1,450.00</b>

**In 2014, families including 18 to 24 year olds show the highest median average out-of-pocket costs for all types of median expenses.**

**Mean and Median Average Responses to Out-of-Pocket Medical Expense Questions by Age\* (2014 \$)**

Age		How much has your family paid out of pocket for prescription medications?	How much has your family paid out of pocket for dental and vision care?	How much has your family paid out of pocket for mental health care?	How much has your family paid out of pocket for all other medical expenses?	How much has your family paid out of pocket for all medical expenses?
0-17	Average	\$403	\$879	\$154	\$1,103	\$2,539
	Median	\$150	\$300	\$0	\$324	\$1,325
18-24	Average	\$520	\$770	\$139	\$1,107	\$2,536
	Median	\$396	\$500	\$40	\$716	\$2,130
25-34	Average	\$455	\$576	\$71	\$850	\$1,952
	Median	\$150	\$300	\$0	\$320	\$1,300
35-44	Average	\$396	\$945	\$150	\$1,169	\$2,659
	Median	\$120	\$300	\$0	\$400	\$1,260
45-64	Average	\$626	\$804	\$92	\$1,224	\$2,747
	Median	\$200	\$400	\$0	\$375	\$1,500
65+	Average	\$647	\$963	\$31	\$787	\$2,428
	Median	\$304	\$375	\$0	\$200	\$1,300
Total	Average	\$527	\$832	\$104	\$1,067	\$2,530
	Median	\$200	\$370	\$0	\$372	\$1,450

*\*Medical expenses data was collected only at the family level the value reflect family level expenses for families including a person of that age*

*Data Source: 2014 Vermont Household Health Insurance Survey*

## Families at or near poverty in Vermont don't pay higher out-of-pocket costs than other families.

**Mean and Median Average Responses to Out-of-Pocket Medical Expense Questions by Income as % of FPL (2014 \$)**

Income as % of FPL	Statistic	How much has your family paid out of pocket for prescription medications?	How much has your family paid out of pocket for dental and vision care?	How much has your family paid out of pocket for mental health care?	How much has your family paid out of pocket for all other medical expenses?	How much has your family paid out of pocket for all medical expenses?
<139%	Average	\$448	\$602	\$73	\$737	\$1,860
	Median	\$218	\$250	\$0	\$300	\$1,292
139%-150%	Average	\$337	\$669	\$40	\$792	\$1,838
	Median	\$200	\$300	\$0	\$200	\$1,000
151%-200%	Average	\$395	\$666	\$298	\$1,234	\$2,593
	Median	\$160	\$300	\$0	\$300	\$1,240
201%-250%	Average	\$666	\$636	\$52	\$857	\$2,210
	Median	\$200	\$378	\$0	\$300	\$1,300
251%-300%	Average	\$434	\$626	\$59	\$1,206	\$2,325
	Median	\$180	\$300	\$0	\$300	\$1,300
301%-350%	Average	\$526	\$734	\$134	\$1,260	\$2,654
	Median	\$200	\$400	\$0	\$400	\$1,600
351%-400%	Average	\$610	\$842	\$59	\$1,146	\$2,656
	Median	\$300	\$300	\$0	\$350	\$1,450
>400%	Average	\$594	\$1,110	\$105	\$1,198	\$3,006
	Median	\$200	\$500	\$0	\$500	\$1,698

**In 2014, the percentage of residents deferring care due to cost is slightly lower than that observed in 2012.**

**Was there any time person needed any of the following but did not get it because they could not afford it?**

	Rate					Count				
	2005	2008	2009	2012	2014	2005	2008	2009	2012	2014
<b>Medical care from a doctor</b>	3.9%	3.4%	3.4%	3.7%	2.5%	24,206	20,951	21,214	23,072	15,923
<b>Mental health care or counseling</b>	1.4%	1.9%	1.6%	1.8%	1.4%	8,989	11,977	10,243	11,270	8,786
<b>Dental care including checkups</b>	10.5%	11.6%	11.5%	10.7%	8.8%	65,525	72,274	71,704	67,217	55,299
<b>A diagnostic test</b>	1.9%	2.3%	1.8%	2.3%	1.8%	11,775	14,578	11,439	14,428	11,466
<b>Prescription medicines</b>	3.0%	3.2%	3.2%	3.2%	2.7%	18,838	19,675	20,159	19,748	16,860
<b>Skipped, took smaller amounts of Rx to make them last</b>	4.9%	5.3%	5.4%	4.6%	4.2%	30,335	32,731	33,444	28,696	26,551

*Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys*

## The percentage of residents experiencing financial difficulties has declined slightly since 2012.

During the past 12 months...

	Rate					Count				
	2005	2008	2009	2012	2014	2005	2008	2009	2012	2014
<b>Were there times that there were problems paying for medical bills for anyone in your household?</b>	21.7%	25.9%	24.8%	22.4%	19.8%	134,836	160,803	154,159	140,050	124,023
<b>Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?</b>	14.0%	16.2%	17.0%	15.1%	14.1%	86,982	100,538	105,415	94,624	88,428
<b>Did anyone in the household receive any medical bill for more than \$500 that had to be paid out-of-pocket?</b>	NA	12.7%	NA	13.7%	11.9%	NA	79,013	NA	85,740	74,348
<b>To what extent are you concerned about being able to afford prescription medicines? (% concerned)</b>	NA	NA	NA	45.4%	35.9%	NA	NA	NA	284,138	224,937

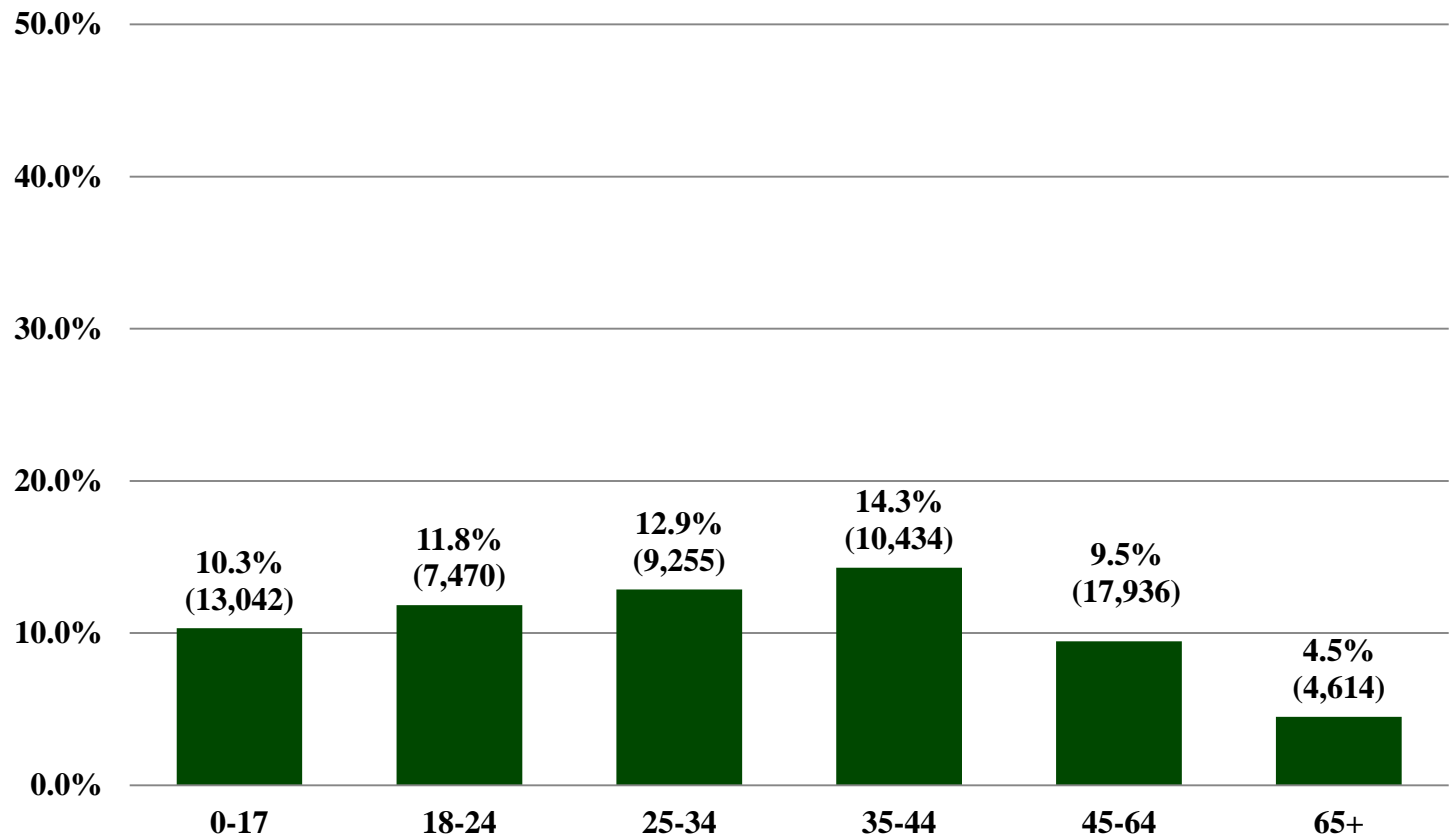
Data Source: 2005, 2008, 2009, 2012 and 2014 Vermont Household Health Insurance Surveys



# Mental Health Care Access

**One in ten (10.0%) residents received mental health care or counseling with the past 12 months with the largest percentage (14.3%) among those aged 35-44.**

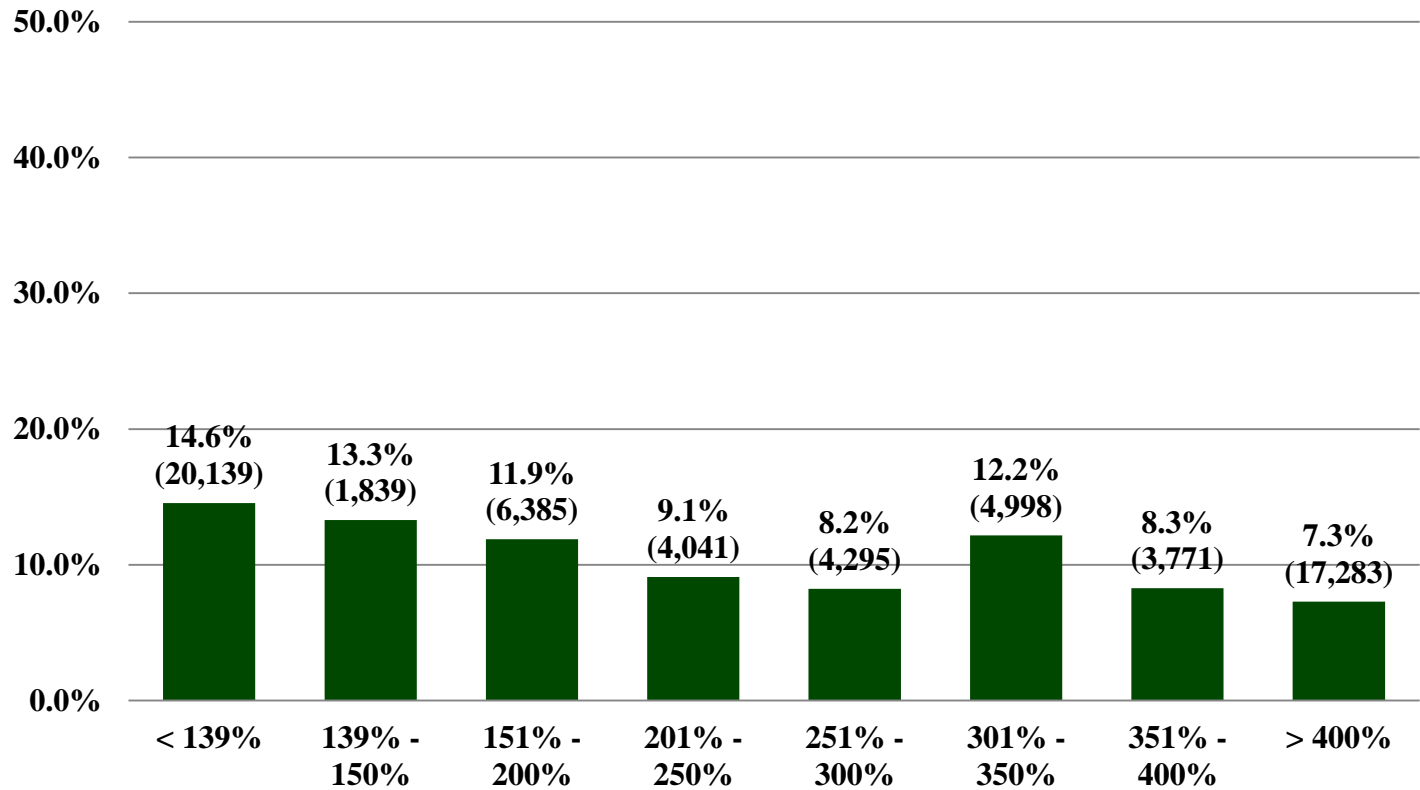
**During the past 12 months did person receive mental health care?  
(% yes)**



*Data Source: 2014 Vermont Household Health Insurance Surveys*

**Those earning less than 139% of FPL are most likely (14.6%) to have received mental health care during the past 12 months.**

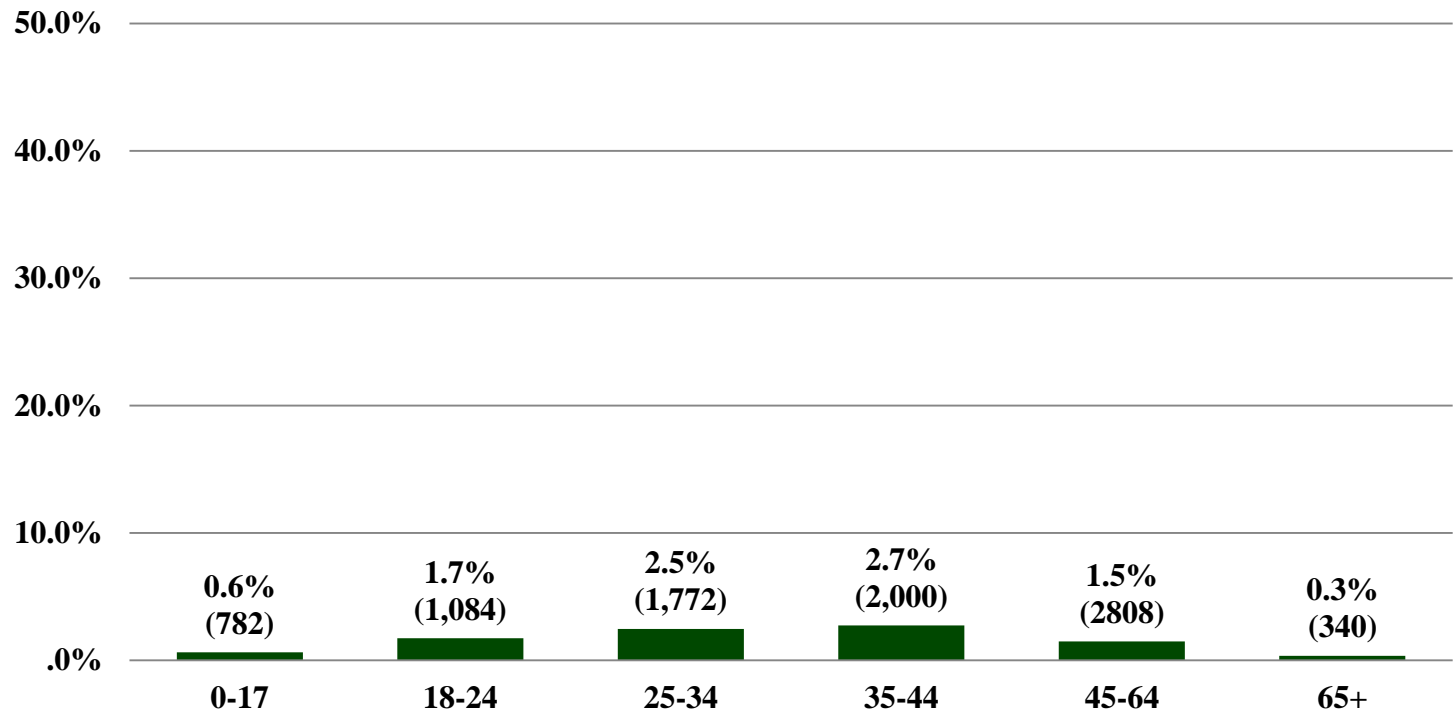
**During the past 12 months did person receive mental health care?  
(% yes)**



*Data Source: 2014 Vermont Household Health Insurance Surveys*

**Across all age groups less than 3% report being unable to receive necessary mental health care due to affordability.**

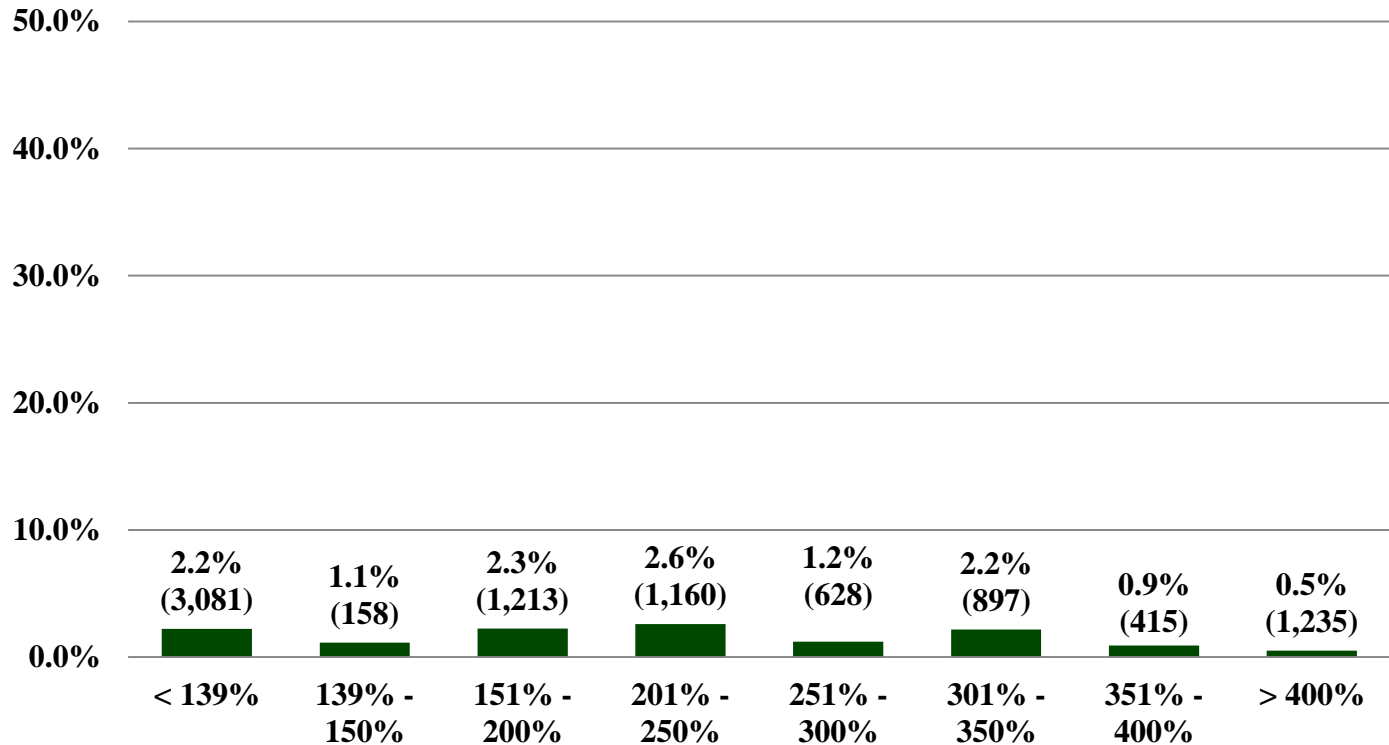
**Was there any time person needed mental health care or counseling but did not get it because they could not afford it?  
(% yes)**



*Data Source: 2014 Vermont Household Health Insurance Survey*

## Fewer than 3% of Vermont residents at any income level find mental health care inaccessible due to affordability.

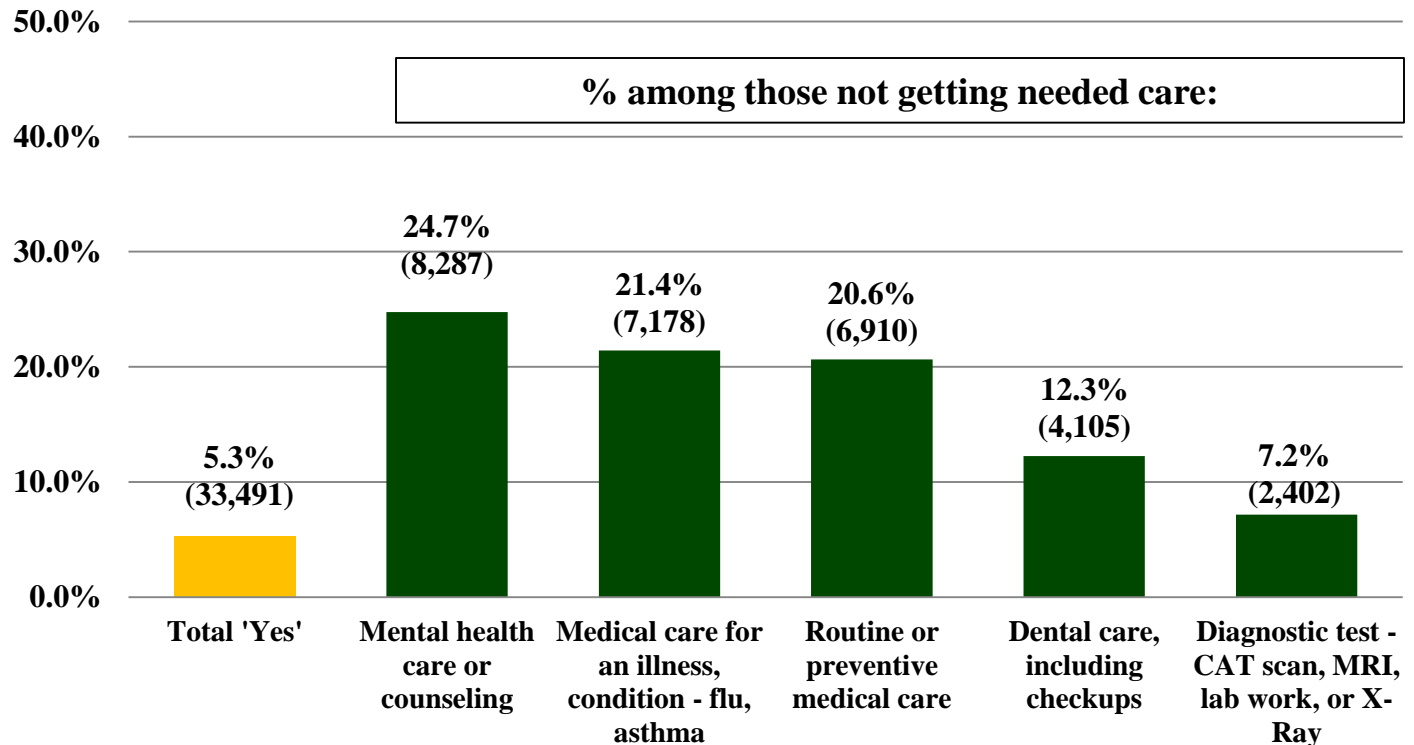
Was there any time person needed mental health care or counseling but did not get it because they could not afford it?  
(% yes by income - FPL)



Data Source: 2014 Vermont Household Health Insurance Survey

**5.3% of residents did not get needed care due to a lack of a provider. Mental health care and counseling is the type of care Vermonters are most likely to delay or not receive because providers are unavailable.**

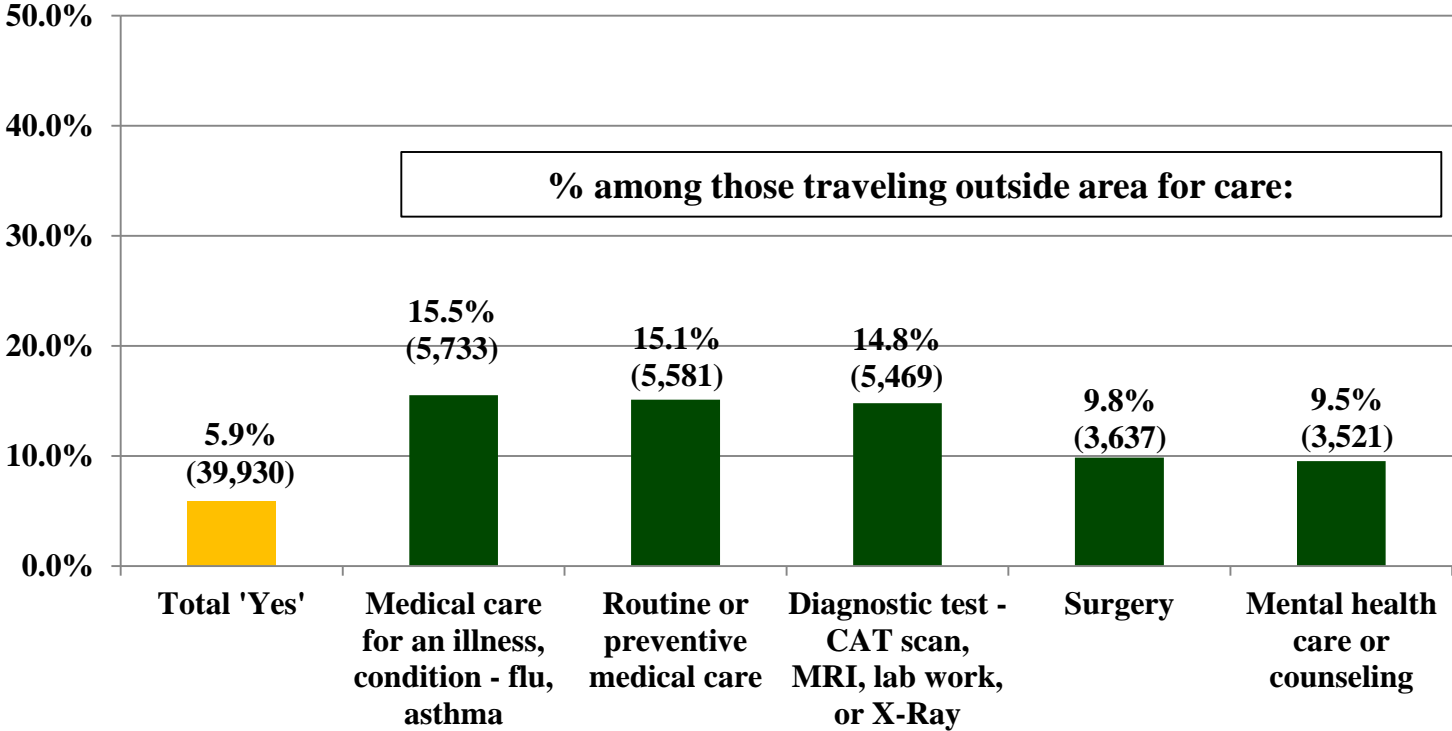
**Was there any time person delayed or did not get care because a health care provider was not available? What type of care?  
(% among those not getting needed care)**



Data Source: 2014 Vermont Household Health Insurance Survey

**Among the 5.9% of Vermonters that travel outside their area to receive care, mental health care was the fifth most common reason.**

**Has person had to travel outside your area to receive PHYSICAL OR MENTAL health care because you could not find a provider? What type of care?**  
 (% among those having to travel outside their area to receive care)



Data Source: 2014 Vermont Household Health Insurance Survey



# Vermont Department of Financial Regulation Insurance Division

## 2014 Vermont Household Health Insurance Survey

**Thank you for the opportunity to present these findings.**

**For any questions about the 2014 survey or past surveys,  
please contact:**

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[Sarah.Lindberg@state.vt.us](mailto:Sarah.Lindberg@state.vt.us)

