



Highlights of the 2018 Vermont Household Health Insurance Survey

Green Mountain Care Board, January Board Meeting
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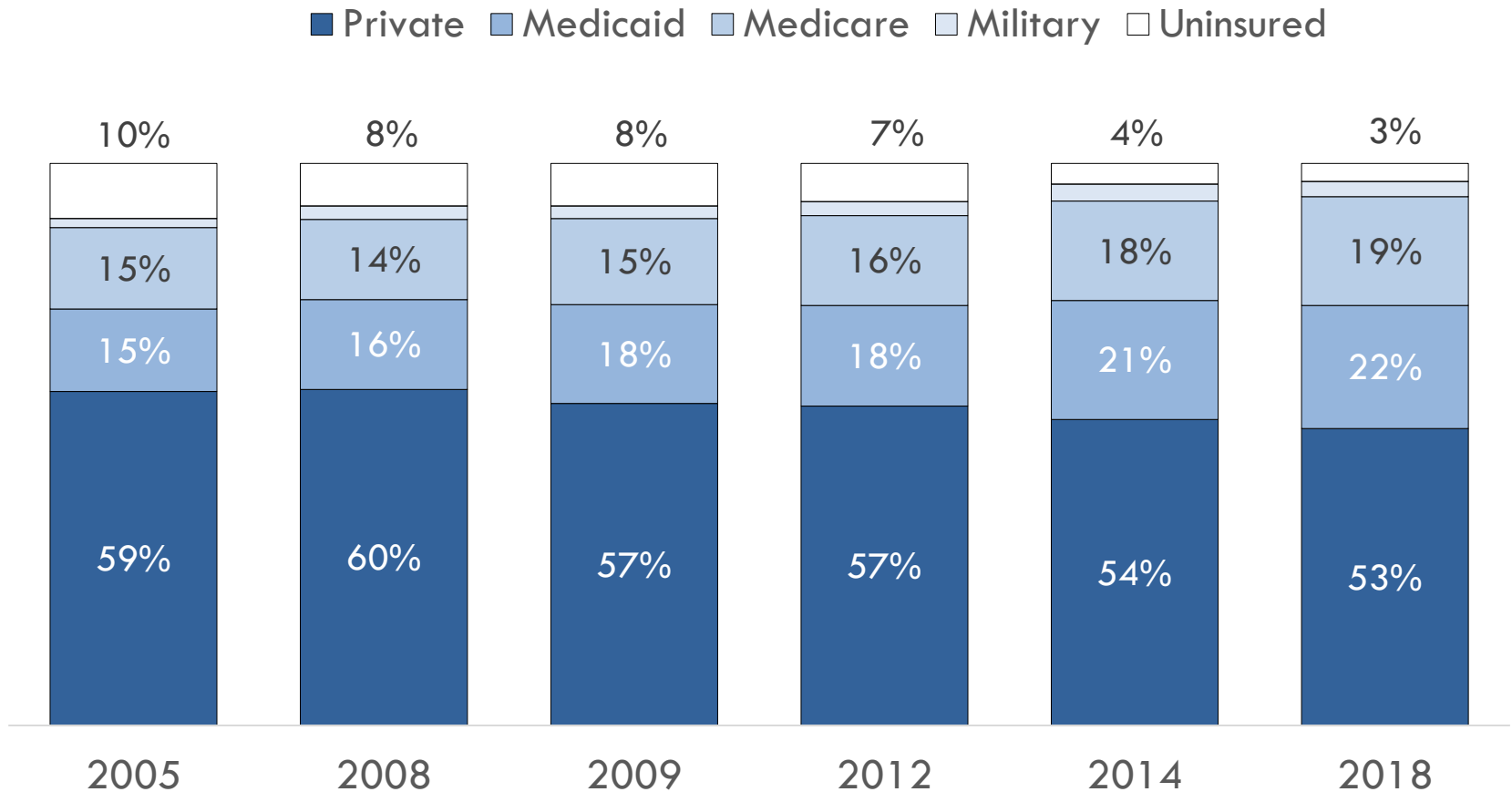
Introduction and Methodology

- Vermont Household Health Insurance Survey (VHHIS) has been conducted intermittently since 2000
- Telephone survey conducted February-June 2018
- In 2018 reached 3,002 Vermont Households accounting for 7,193 people
- Random Digit Dial on cell phones and land lines
- Data were weighted to be representative of all Vermont residents
- Data with numerators <5 and/or denominators <50 were suppressed

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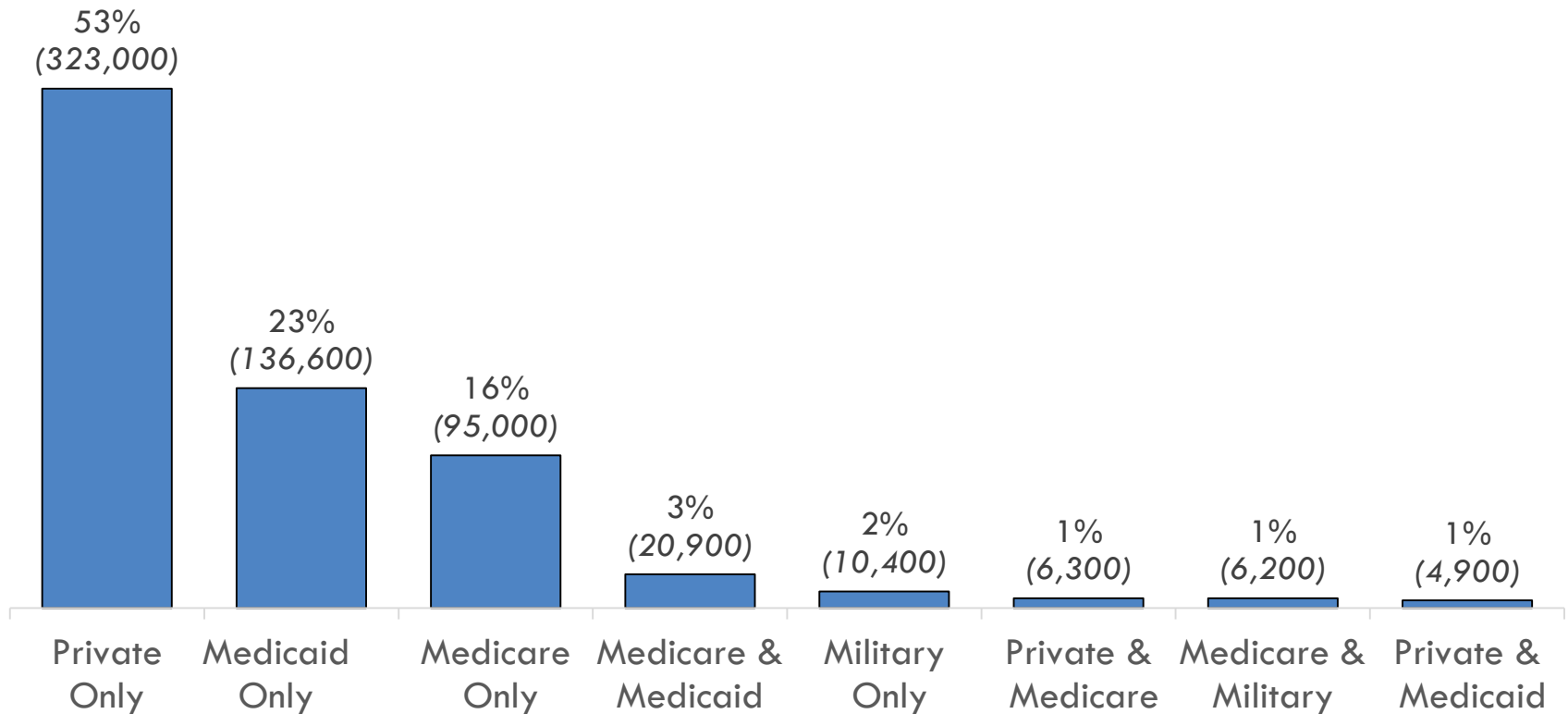
Overall Insurance Coverage

Trend in Primary Type of Health Insurance



Primary Insurance Type, Including Combinations

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



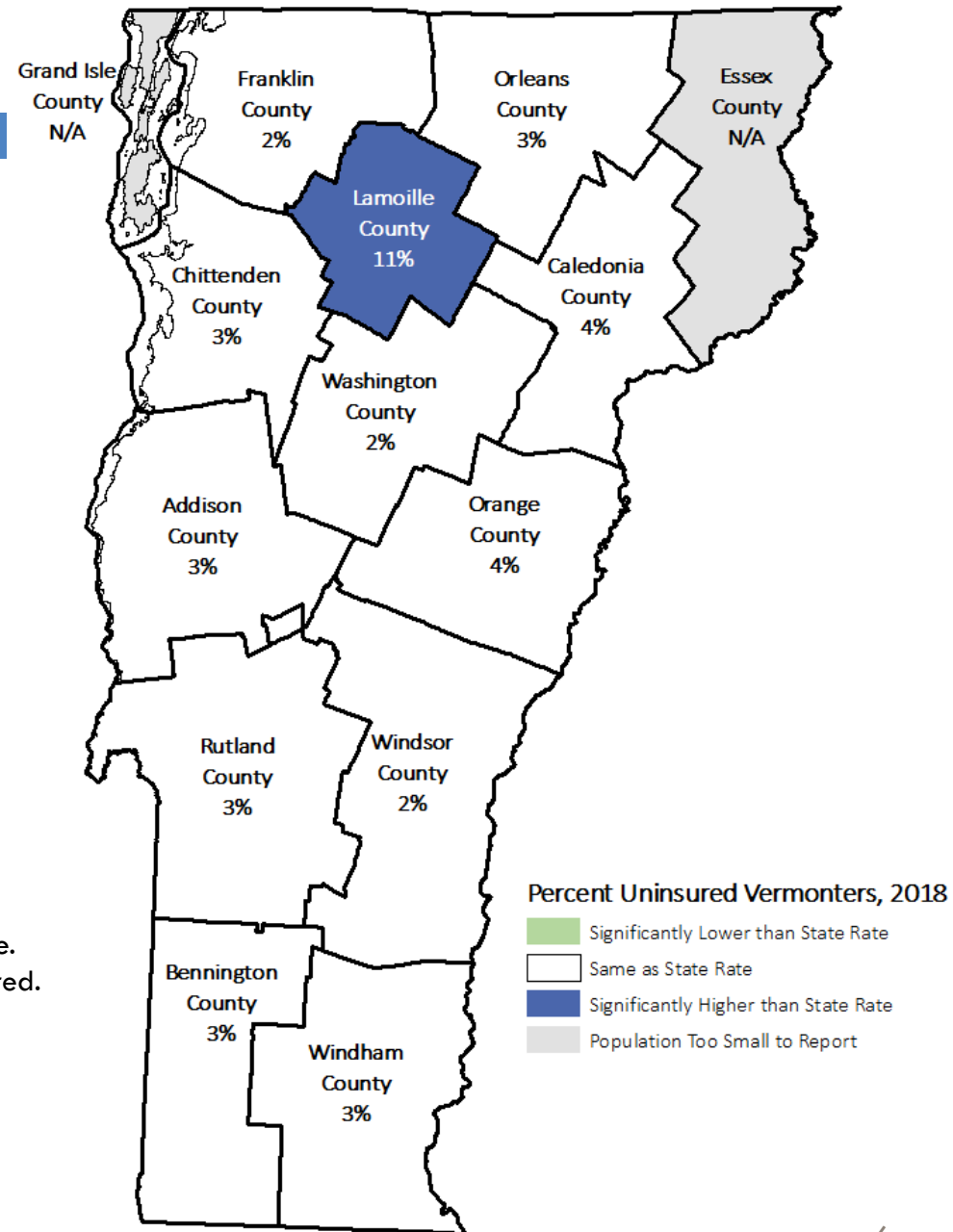
Insurance Coverage by County

Uninsured by County

Insurance Type	County Compared to State	
	Significantly Higher	Significantly Lower
Private	Chittenden	Caledonia, Orleans
Medicaid	Orleans	Chittenden
Medicare*	N/A	N/A
Military	Franklin, Orange	Chittenden
Underinsured	Addison	N/A [^]

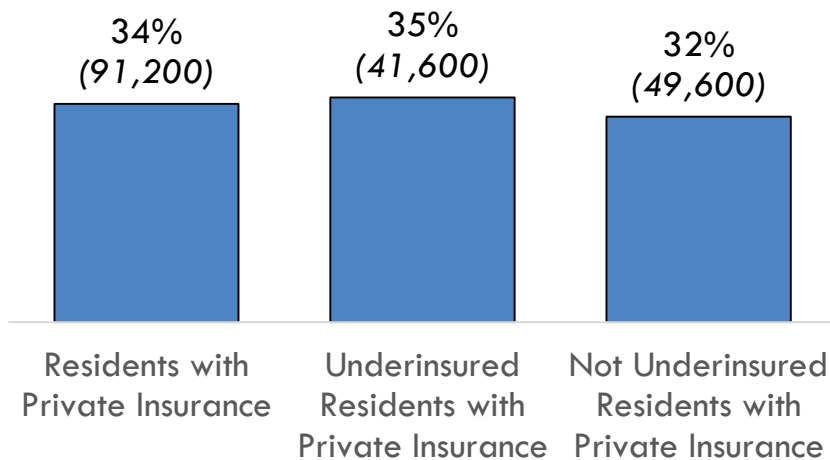
*Medicare rates by county are all statistically similar to the state rate.

[^]No counties are significantly lower than the state rate for underinsured.



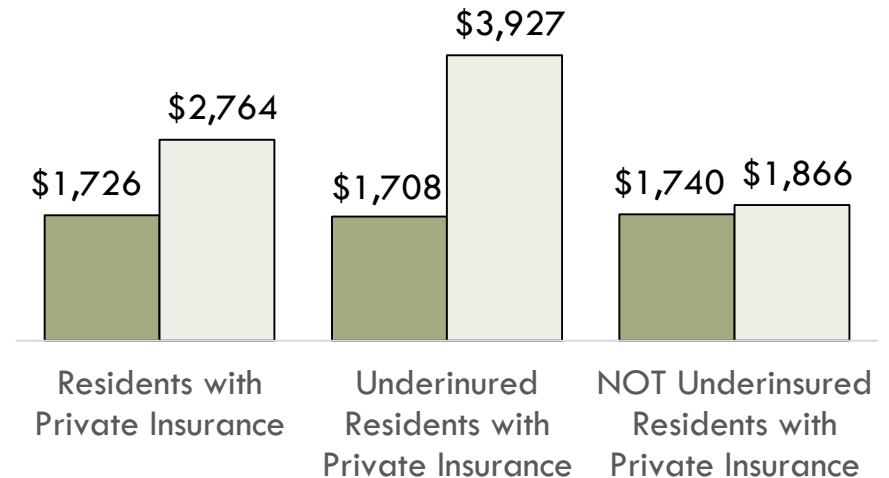
Health Savings Accounts

Have a Health Savings Account Vermont Residents 18-64, 2018



Amount Contributed to an HSA versus Deductible Vermont Residents 18-64, 2018

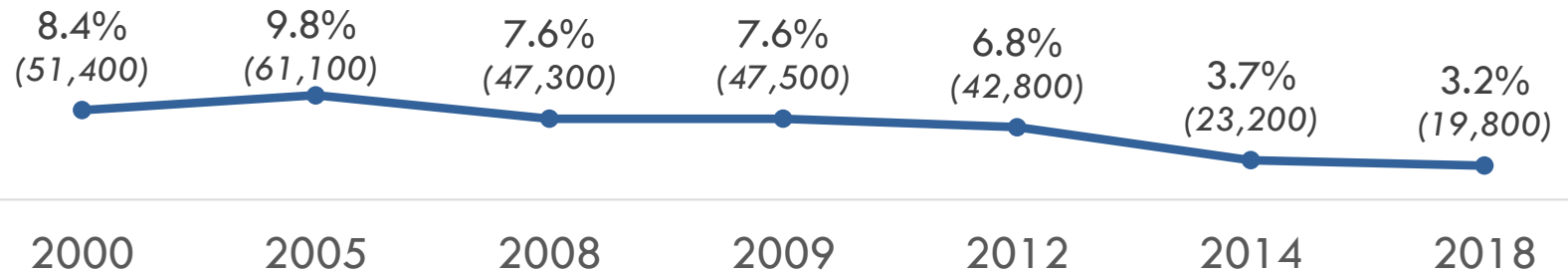
■ Average Contribution □ Average Deductible



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Uninsured Vermonters

Uninsured Vermonters Over Time



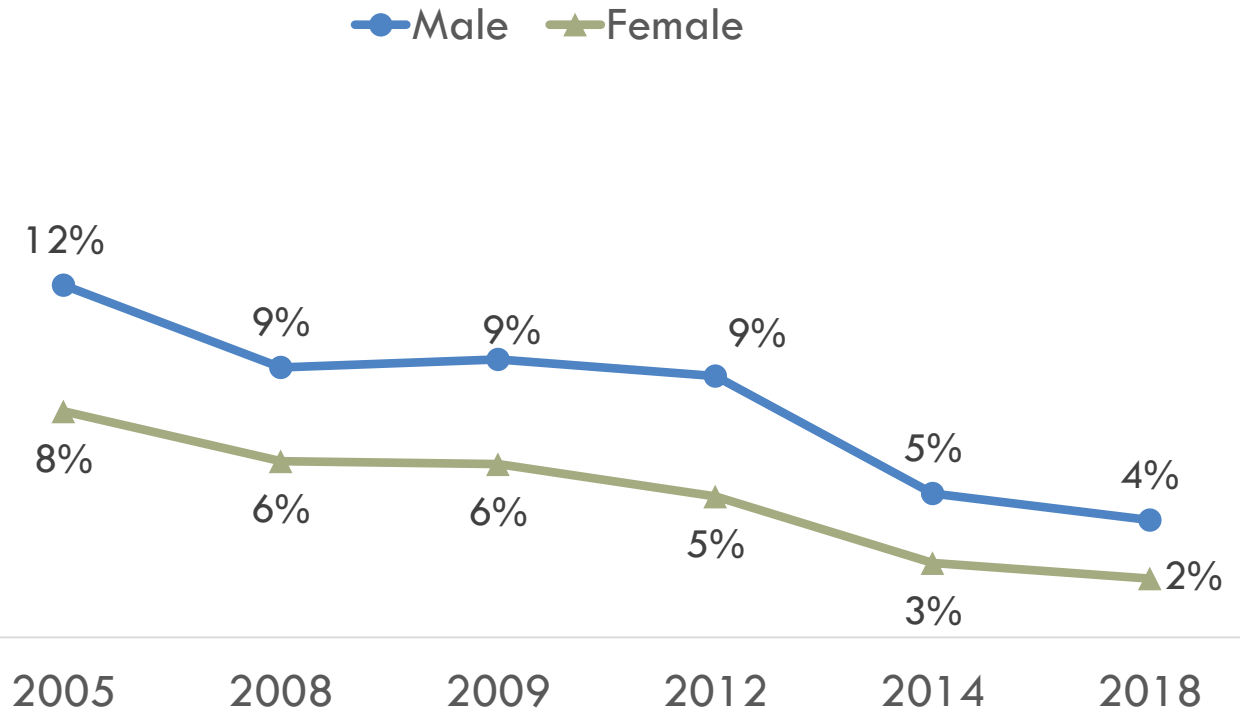
Uninsured by Demographics

Males are significantly more likely to be uninsured than females.

10% of Vermonters 25-34 are uninsured; 5% of those 25-44 are uninsured.

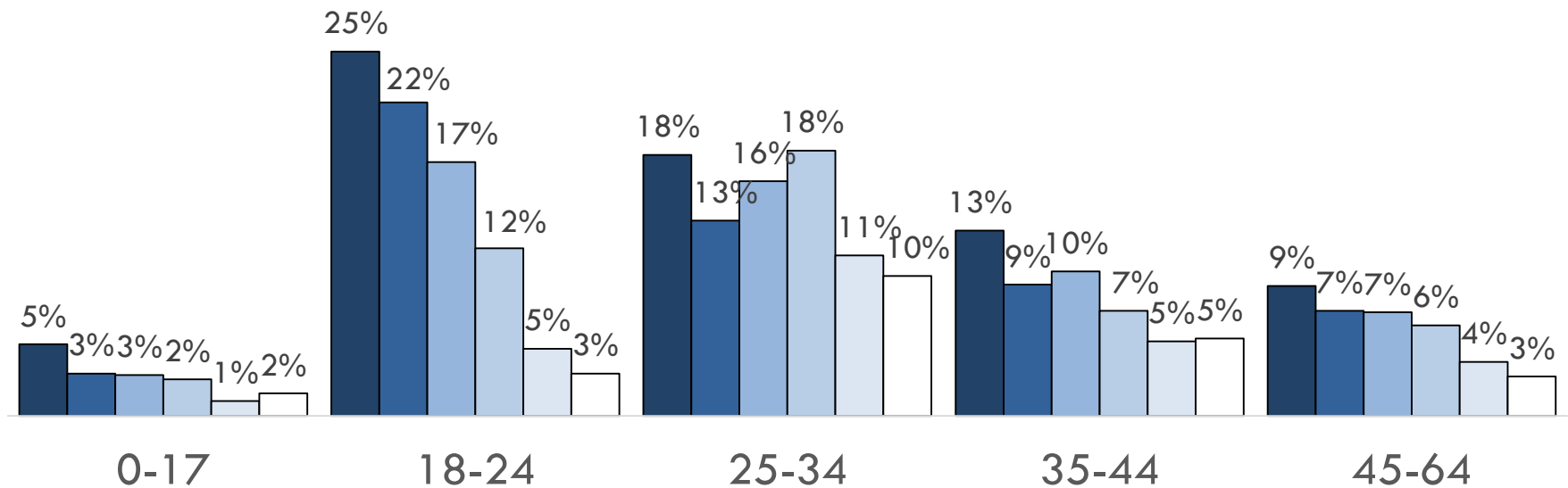
Six percent of those whose income is 151-250% FPL are uninsured.

Rate of Uninsured by Sex

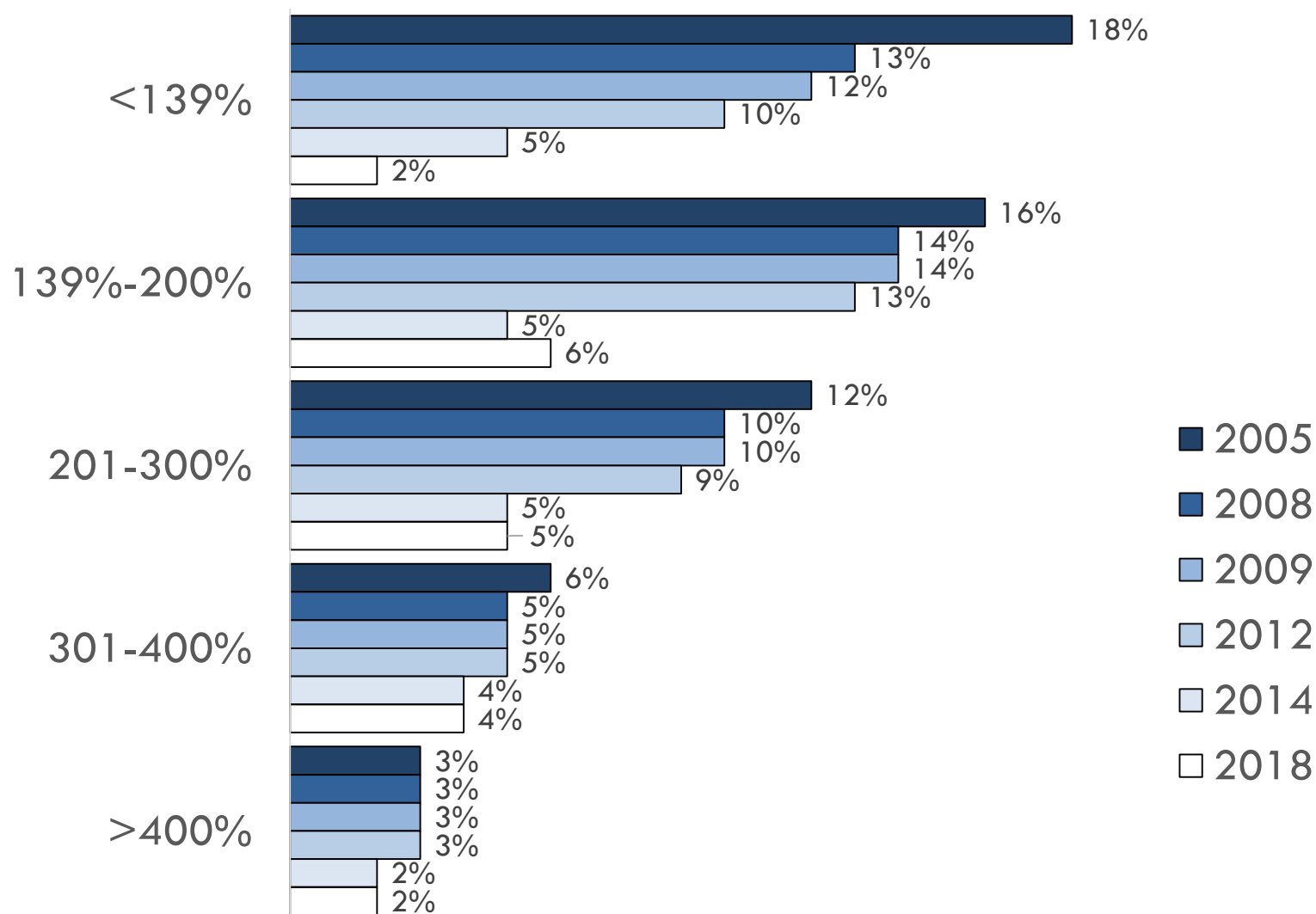


Uninsured by Age (<65)

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

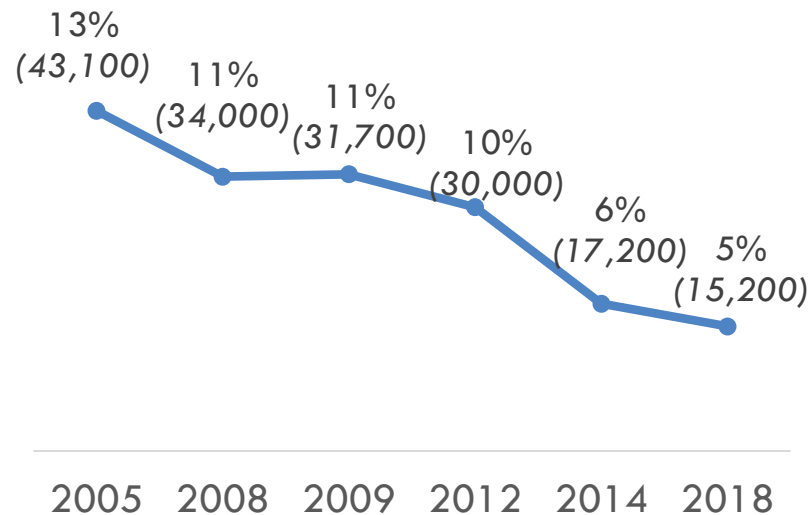


Uninsured by Federal Poverty Level (FPL)

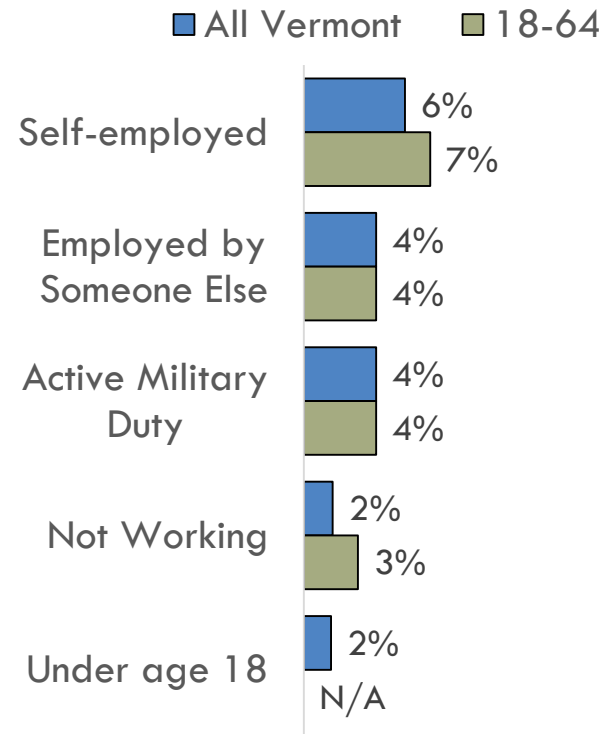


Uninsured and Employment

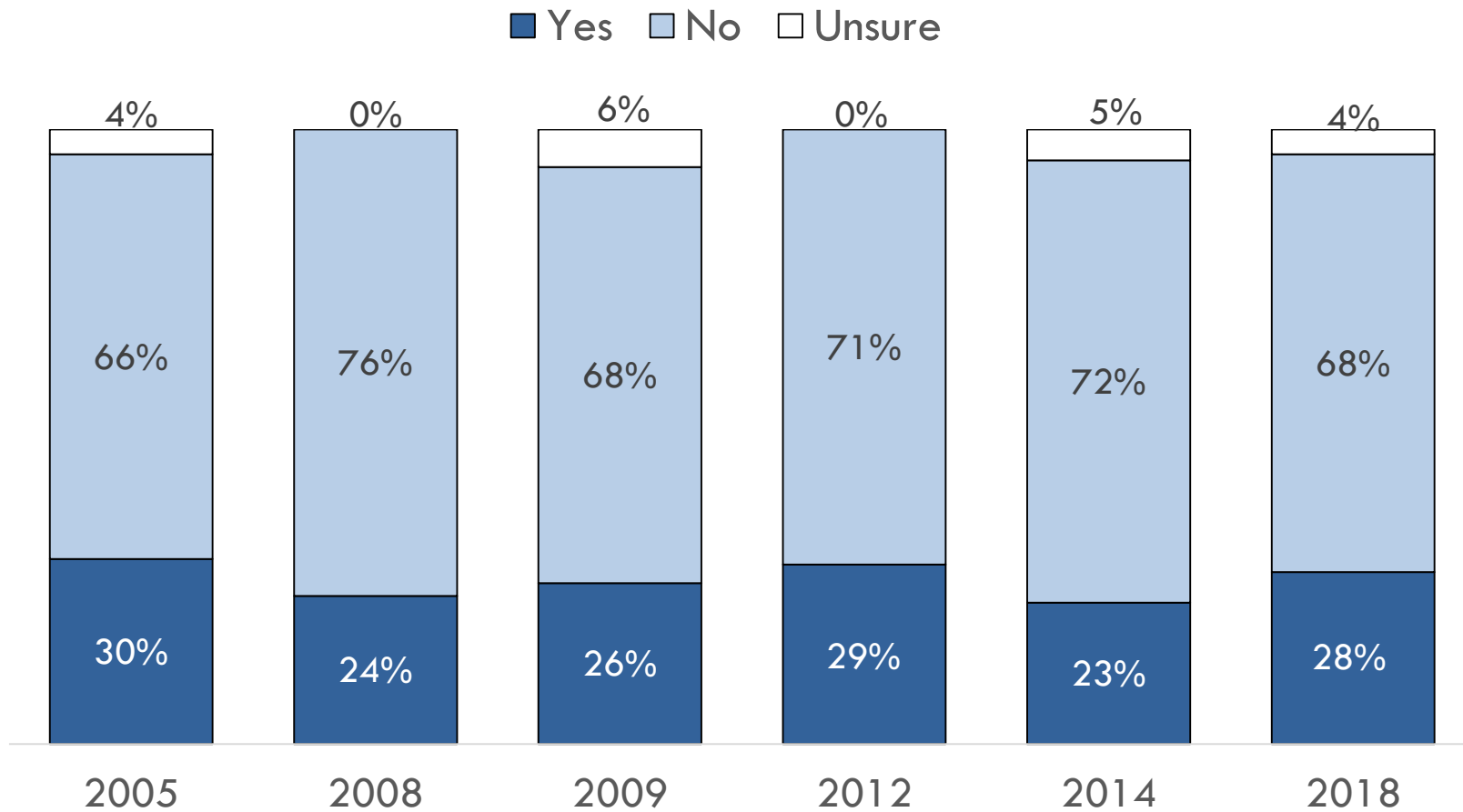
Uninsured Rate Among Employed Adults 18-64



Uninsured by Employment Status, 2018

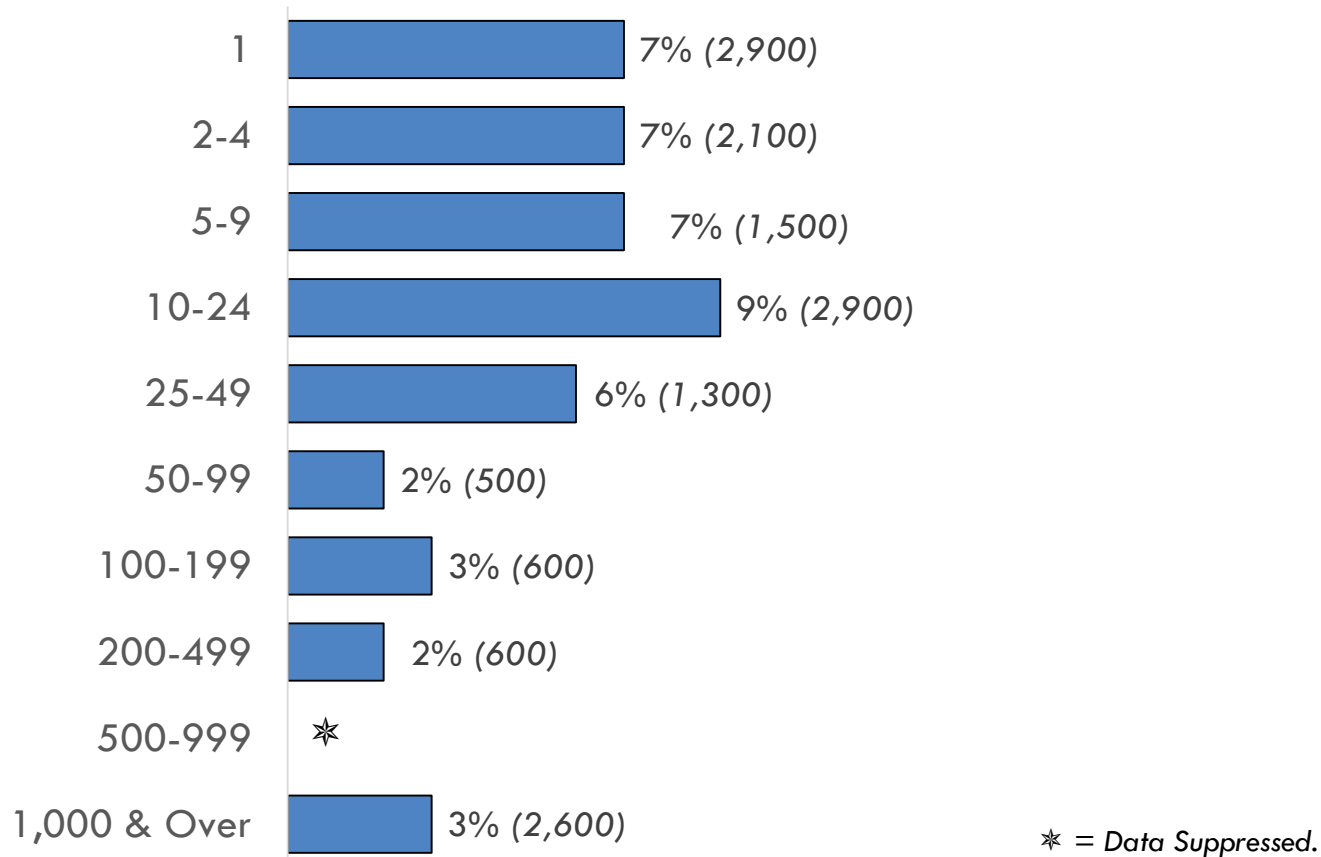


Availability of Employer Sponsored Insurance Among Uninsured Workers



Uninsured by Employer Size

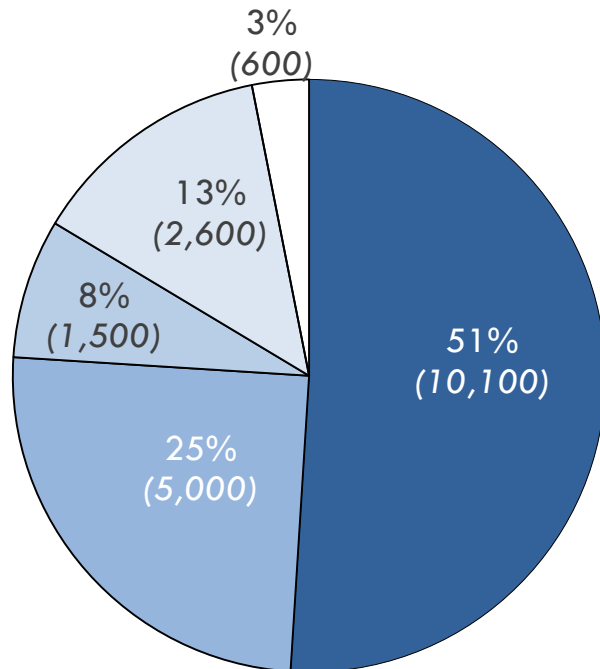
**Percent Uninsured by Size of Employer
Employed Vermont Residents 18-64, 2018**



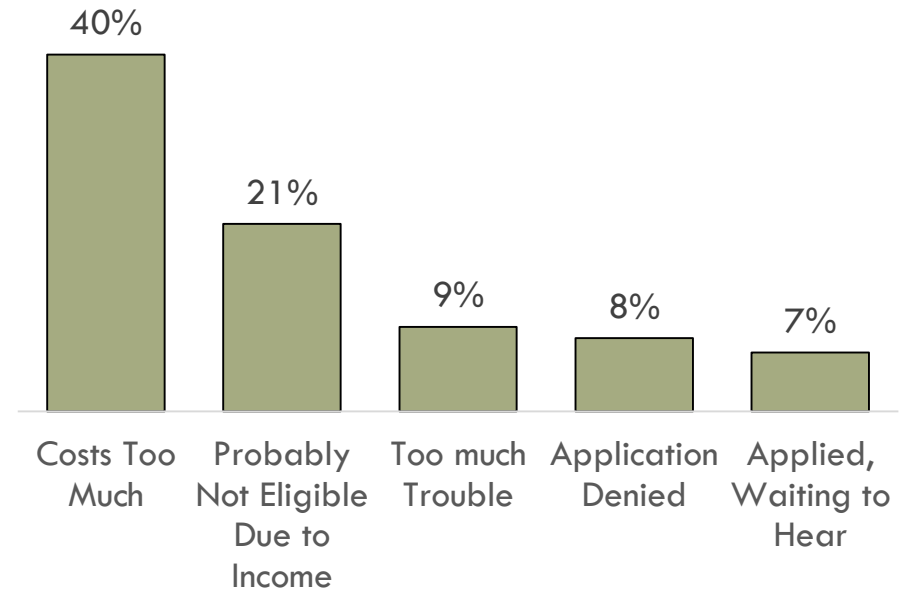
Uninsured & State Health Insurance Programs

Interest in Enrolling in State Health Insurance Programs Among Uninsured Vermont Residents, 2018

- Very interested
- Somewhat interested
- Not very interested
- Not at all interested
- Not sure

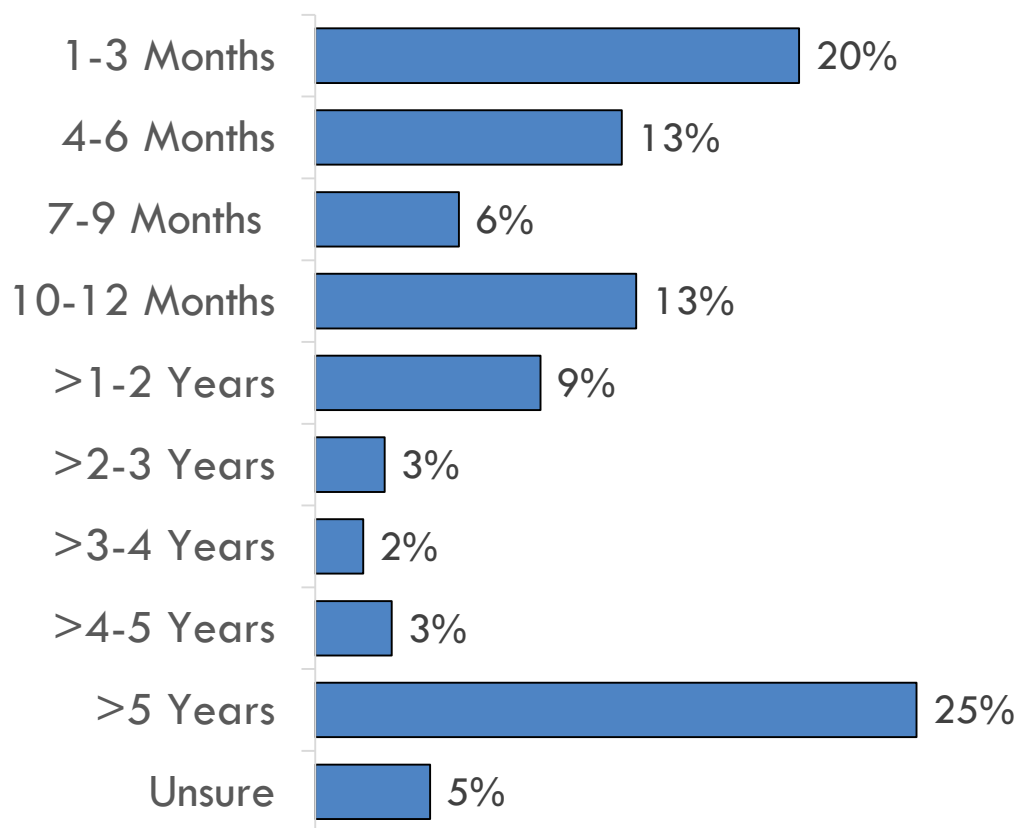


Main Reasons for Not Enrolling in State Health Insurance Programs Among Uninsured Vermont Residents, 2018



Length of Time Without Insurance

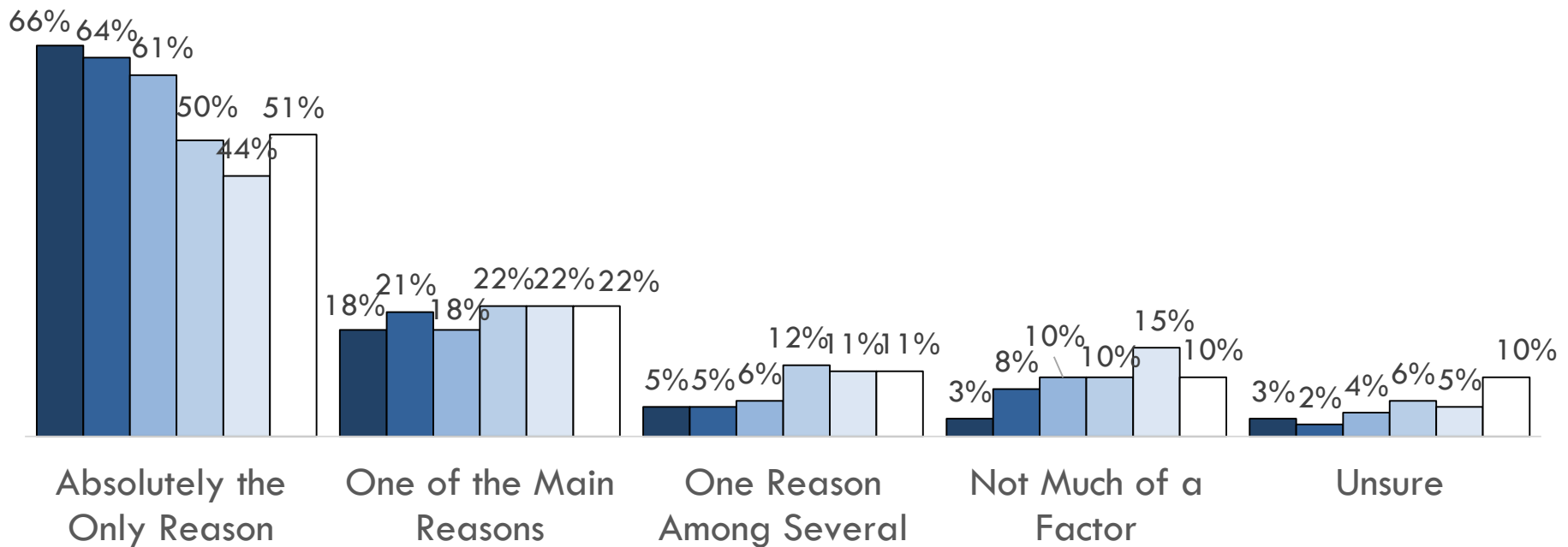
**Duration without Health Insurance,
Uninsured Vermonters, 2018**



Reasons for Not Having Health Insurance – Importance of Cost

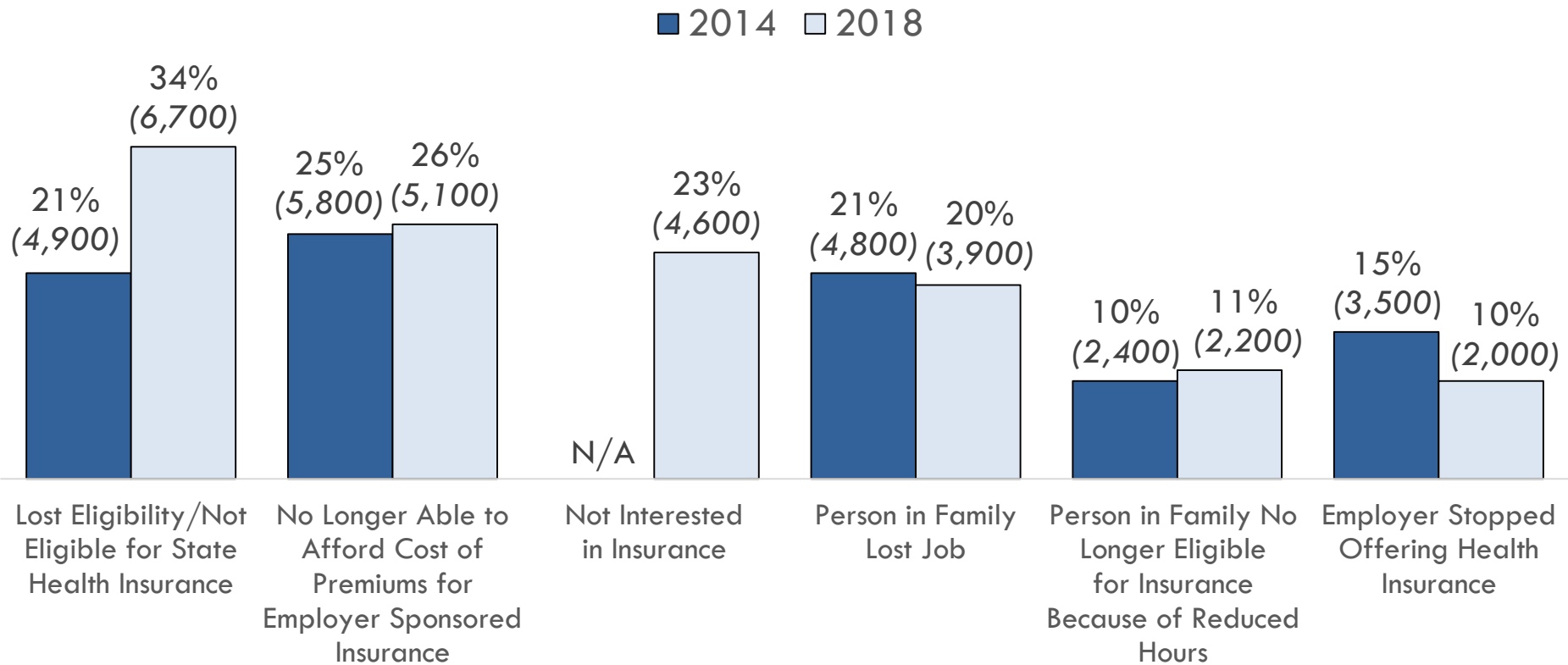
Importance of Cost in Not Having Health Insurance
Among Uninsured Vermont Residents

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



Main Reasons for Not Having Health Insurance

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



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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The Underinsured

Definition of Underinsured

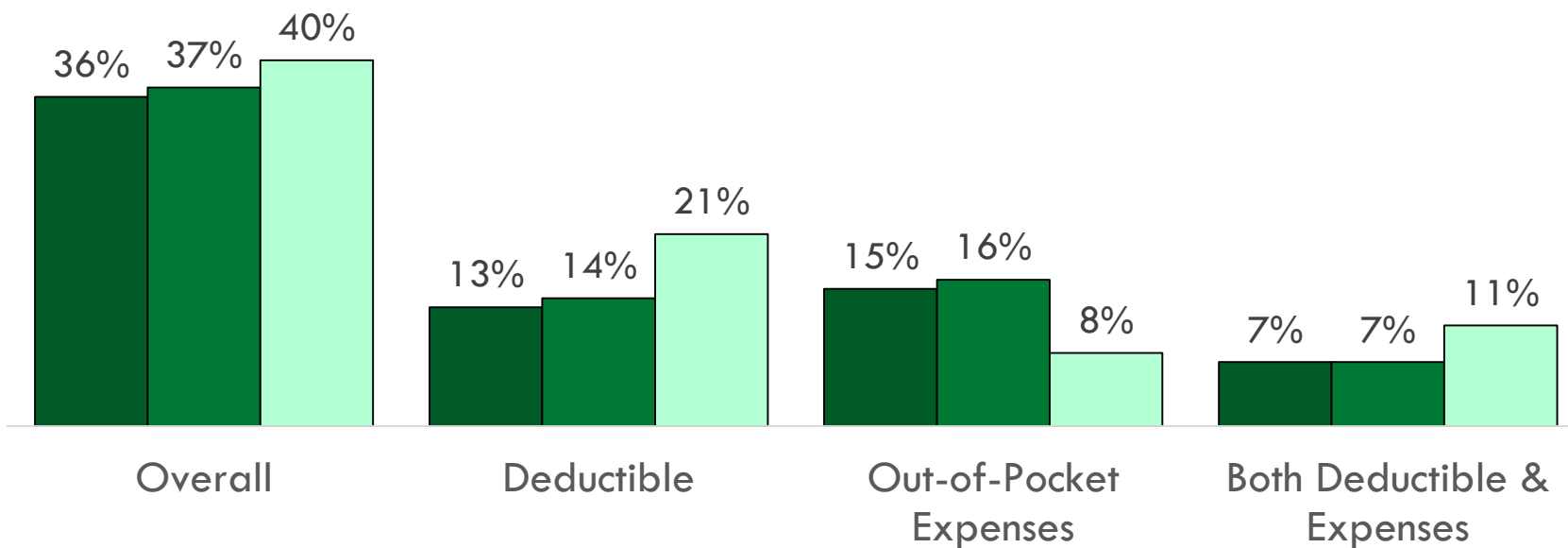
- Persons with insurance whose policy does not sufficiently cover current or potential future medical expenses
- Estimated using Commonwealth Fund methodology¹
- Underinsured if EITHER of following conditions are met:
 - ▣ Current Medical Expenses, excluding insurance premiums, equal to or greater than:
 - 10% of household income if 200%+ FPL
 - 5% of household income if < 200% FPL
 - ▣ Deductible is $\geq 5\%$ of household income

¹<https://www.commonwealthfund.org/>

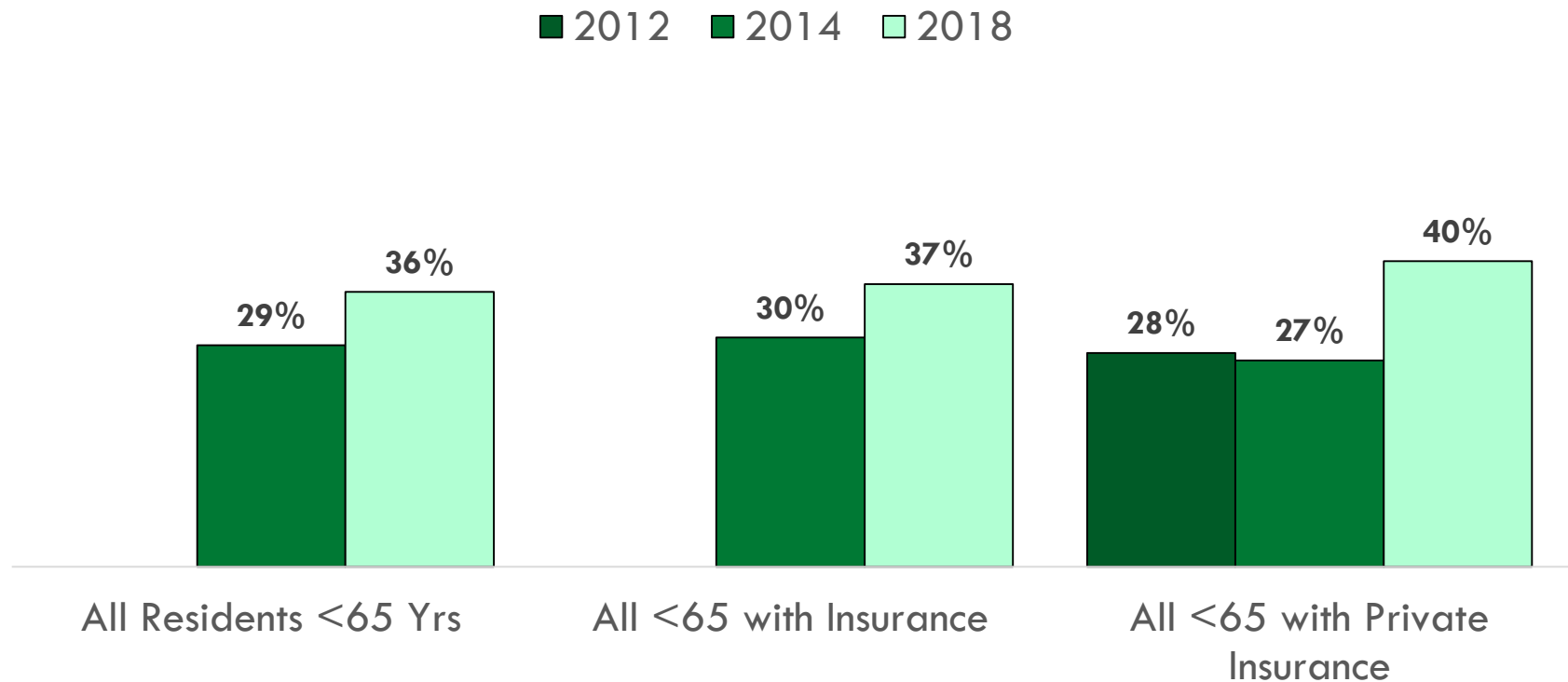
Reason Underinsured via Commonwealth Fund Criteria

Underinsured Population Vermont Residents Ages 64 and Under

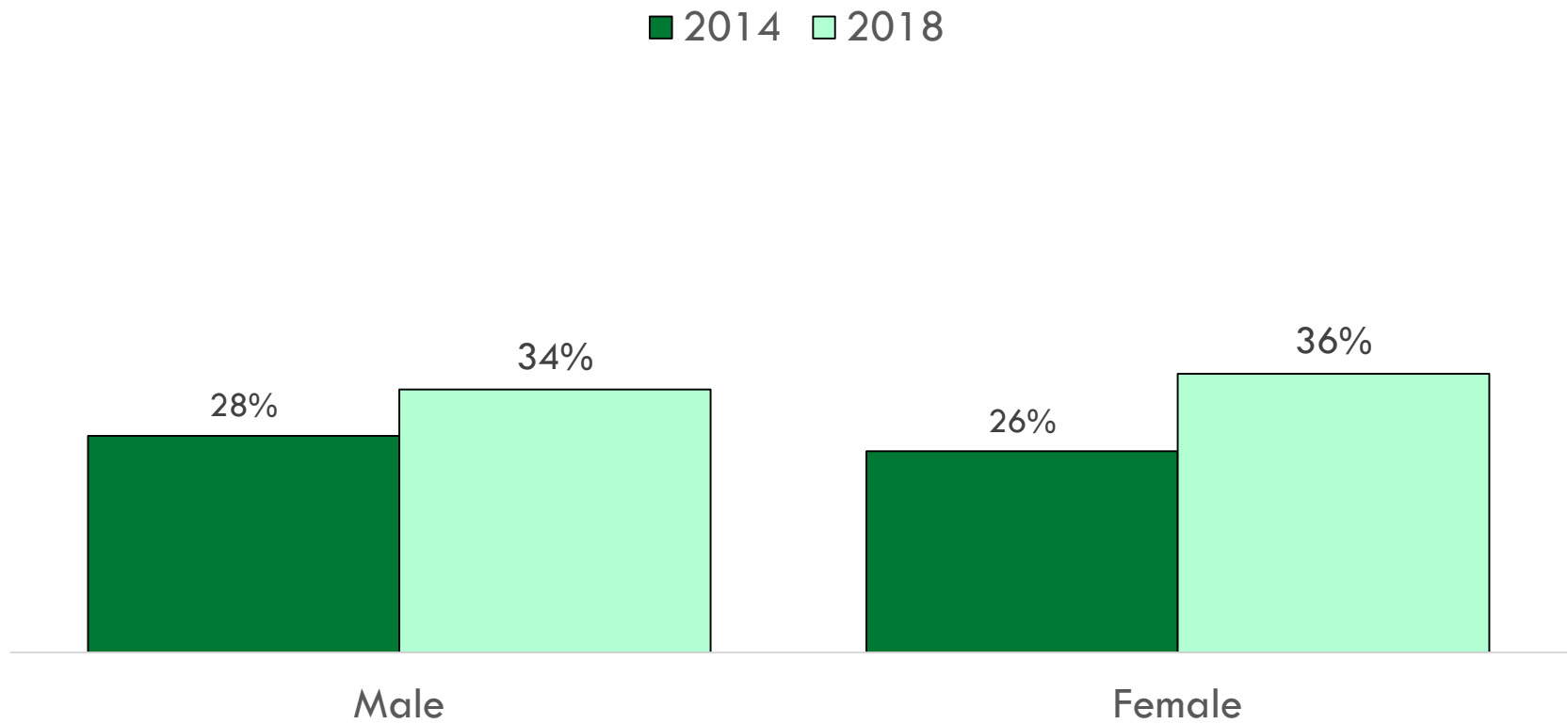
■ All ■ All with Insurance ■ Private Insurance



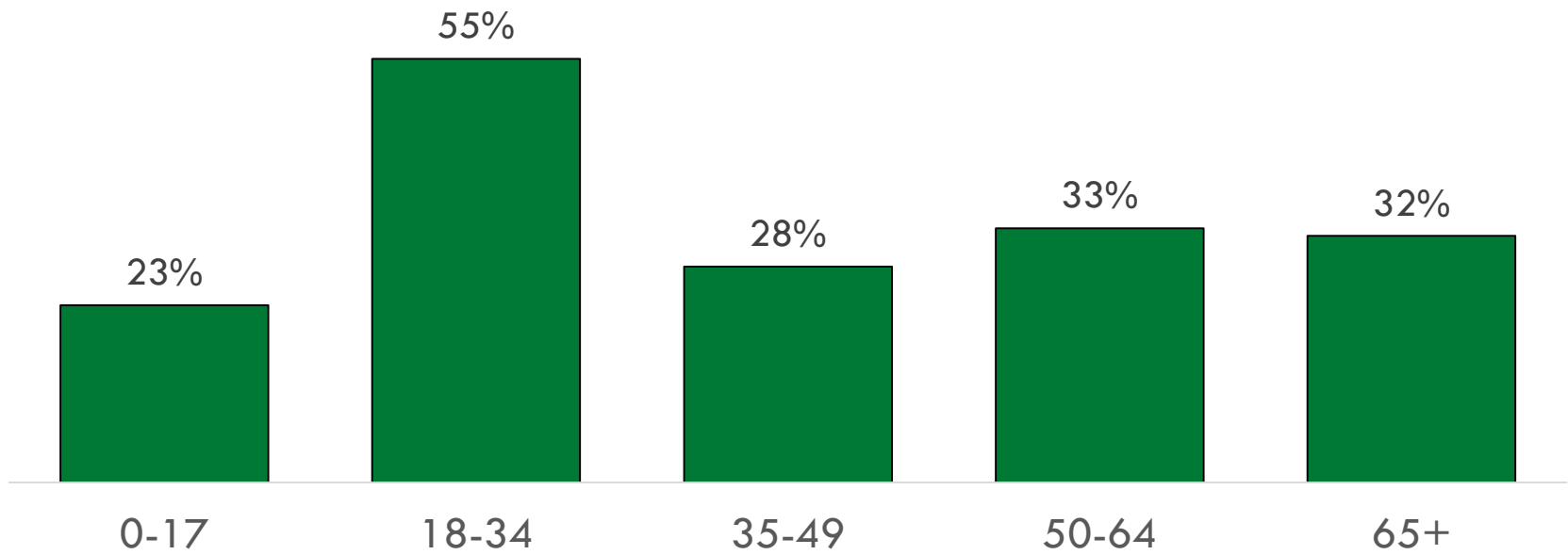
Underinsured Vermonters Over Time



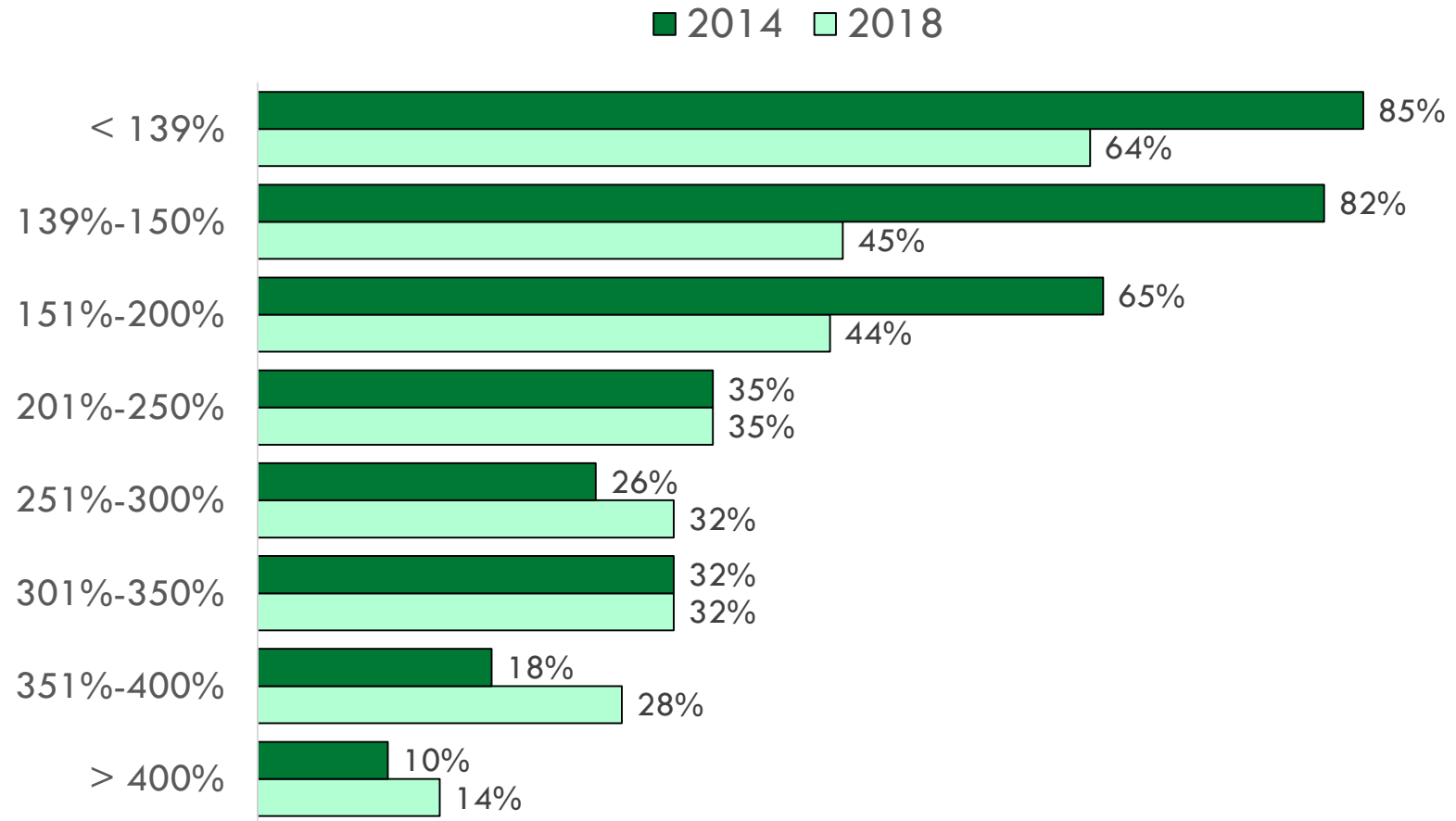
Underinsured by Sex



Underinsured by Age, 2018



Underinsured by FPL

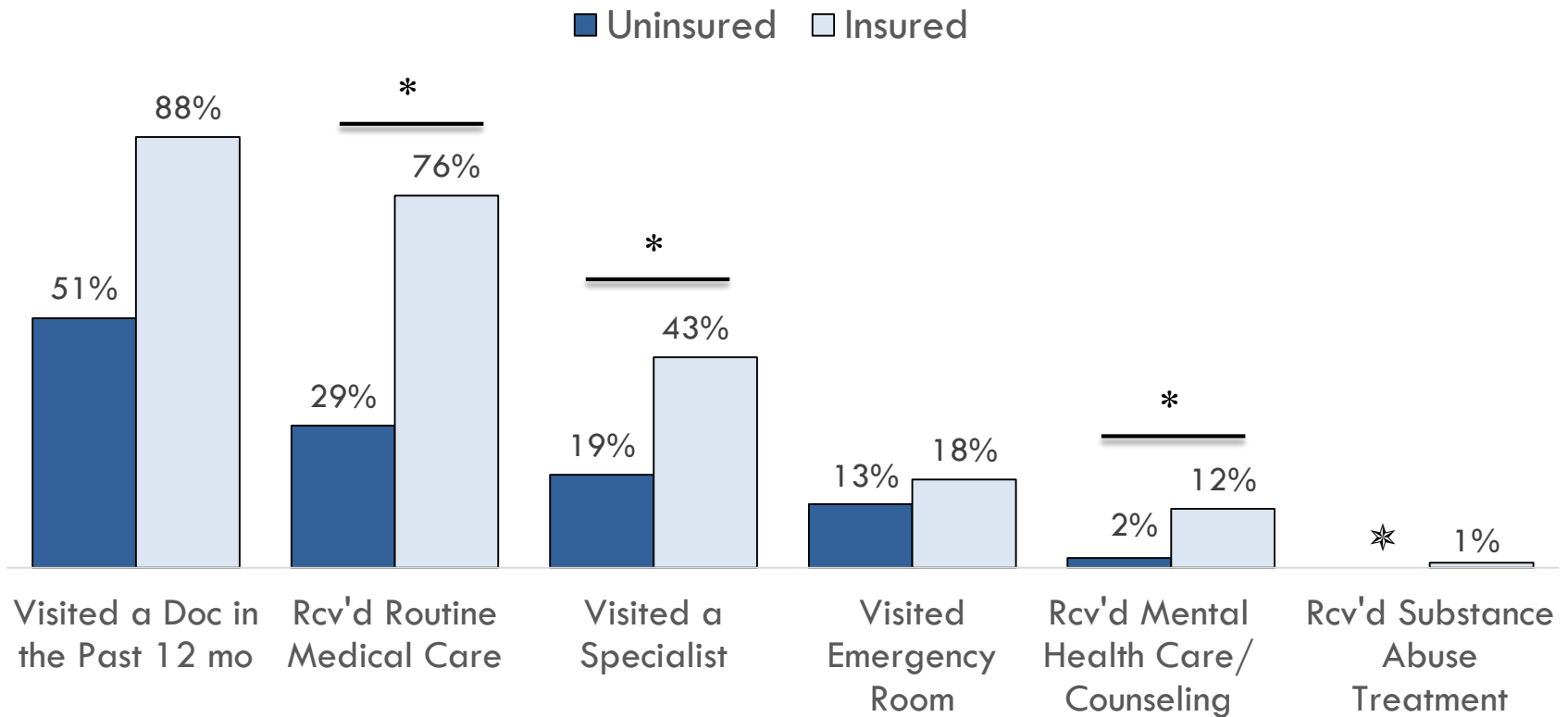


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Healthcare Utilization

Healthcare Services Utilized – Uninsured

Health Care Utilization in Last 12 Months by Insurance Status, 2018

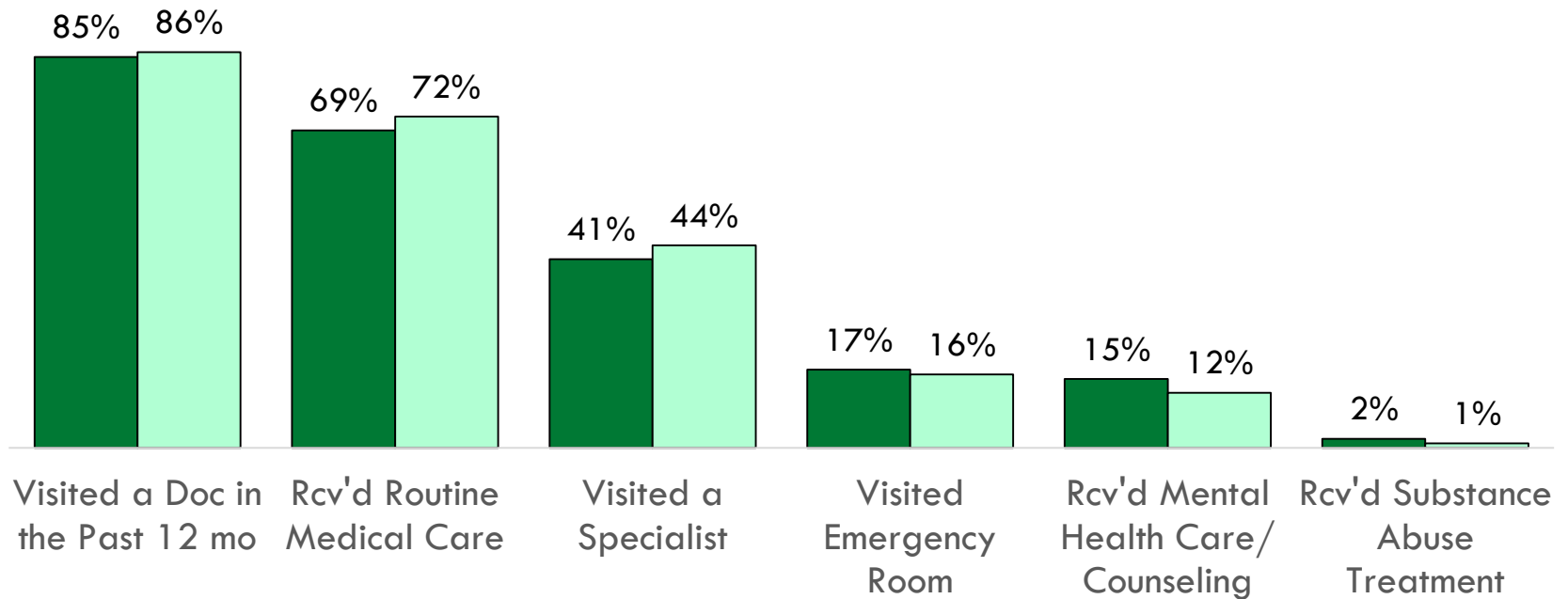


* = Data Suppressed.
 *Denotes statistically significant difference

Healthcare Services Utilized – Underinsured

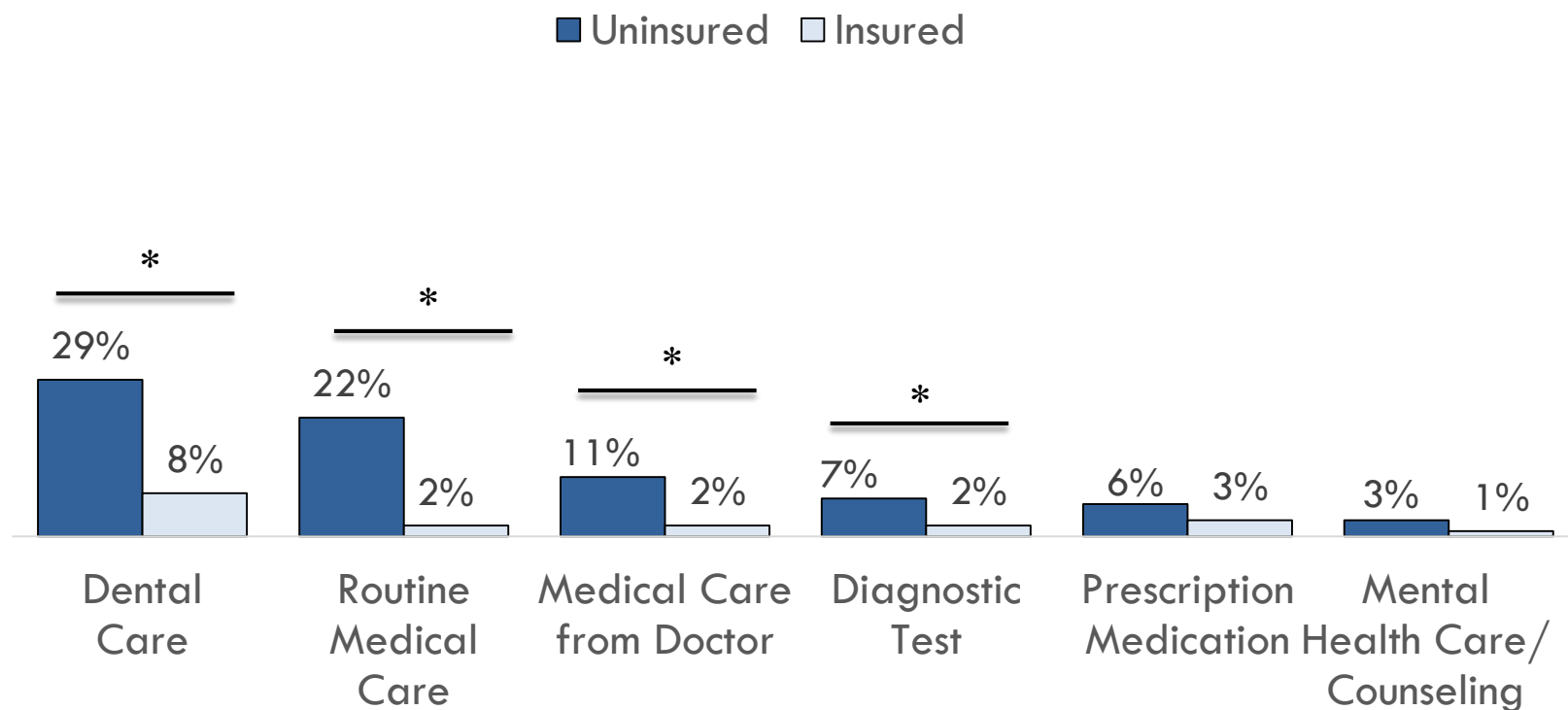
Health Care Utilization in Last 12 Months by Underinsured Status, Vermonters 18-64 with Insurance, 2018

■ Underinsured □ NOT Underinsured



Delayed Care Due to Cost – Uninsured

Care Delayed in Last 12 Months Due to Cost by Insurance Status, 2018

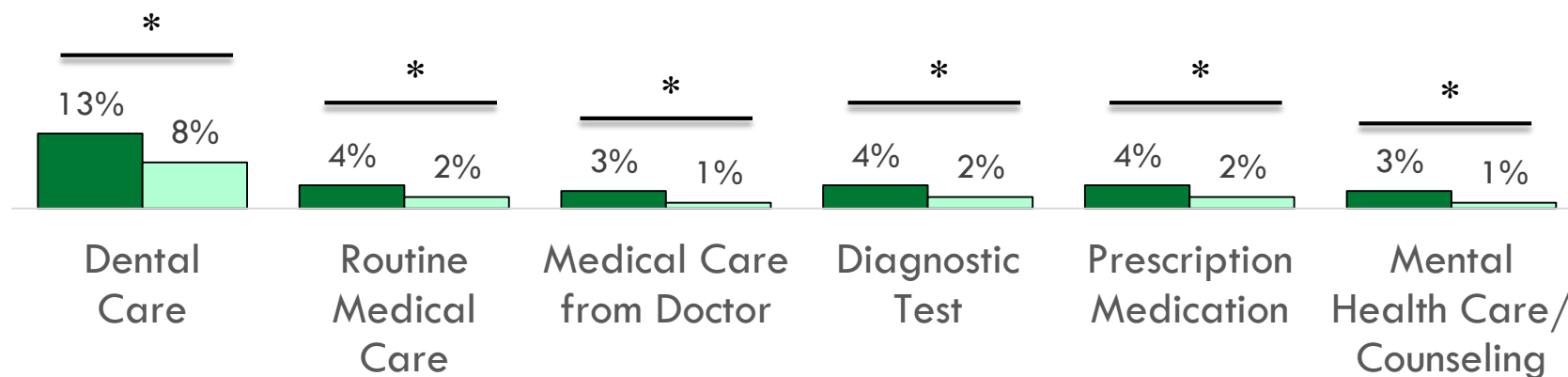


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Delayed Care Due to Cost – Underinsured

Care Delayed in Last 12 Months Due to Cost by Underinsured Status, Vermonters 18-64 with Insurance, 2018

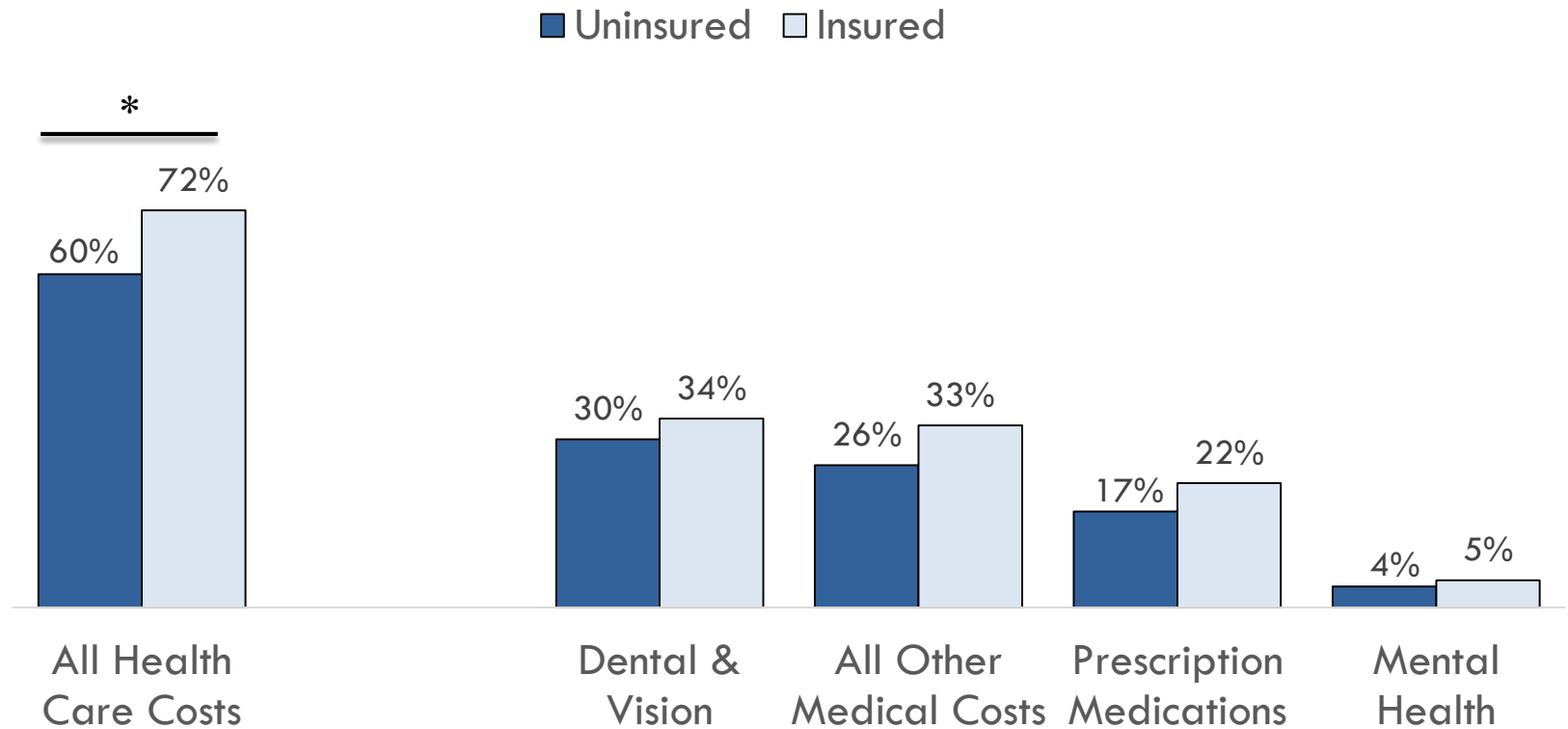
■ Underinsured □ NOT Underinsured



**Denotes statistically significant difference*

Out of Pocket Medical Expenses >\$500 – Uninsured

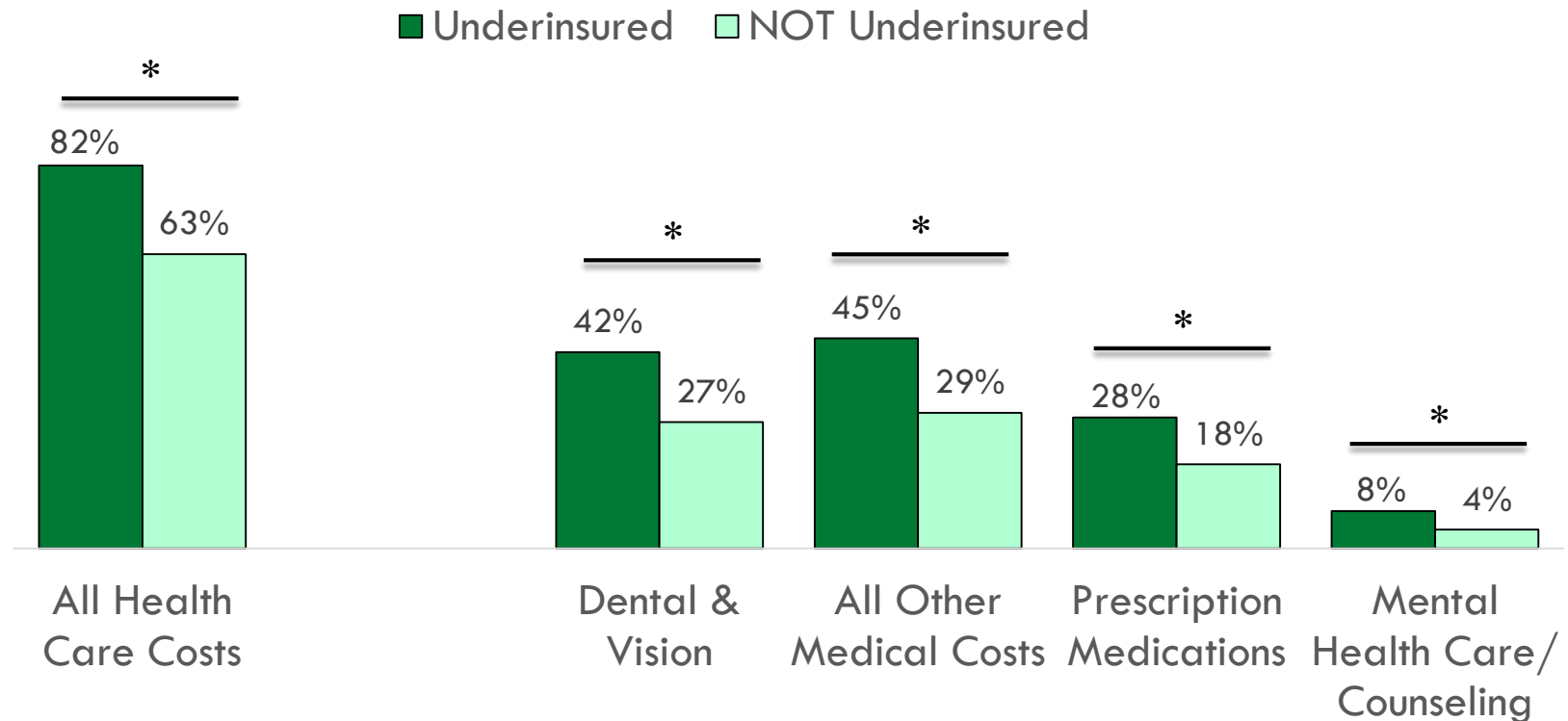
Greater than \$500 in Out of Pocket Costs in Last 12 Months by Insurance Status, 2018



**Denotes statistically significant difference*

Out of Pocket Medical Expenses >\$500 – Underinsured

Greater than \$500 in Out of Pocket Costs in Last 12 Months Underinsured Vermonters 18-64 with Insurance, 2018

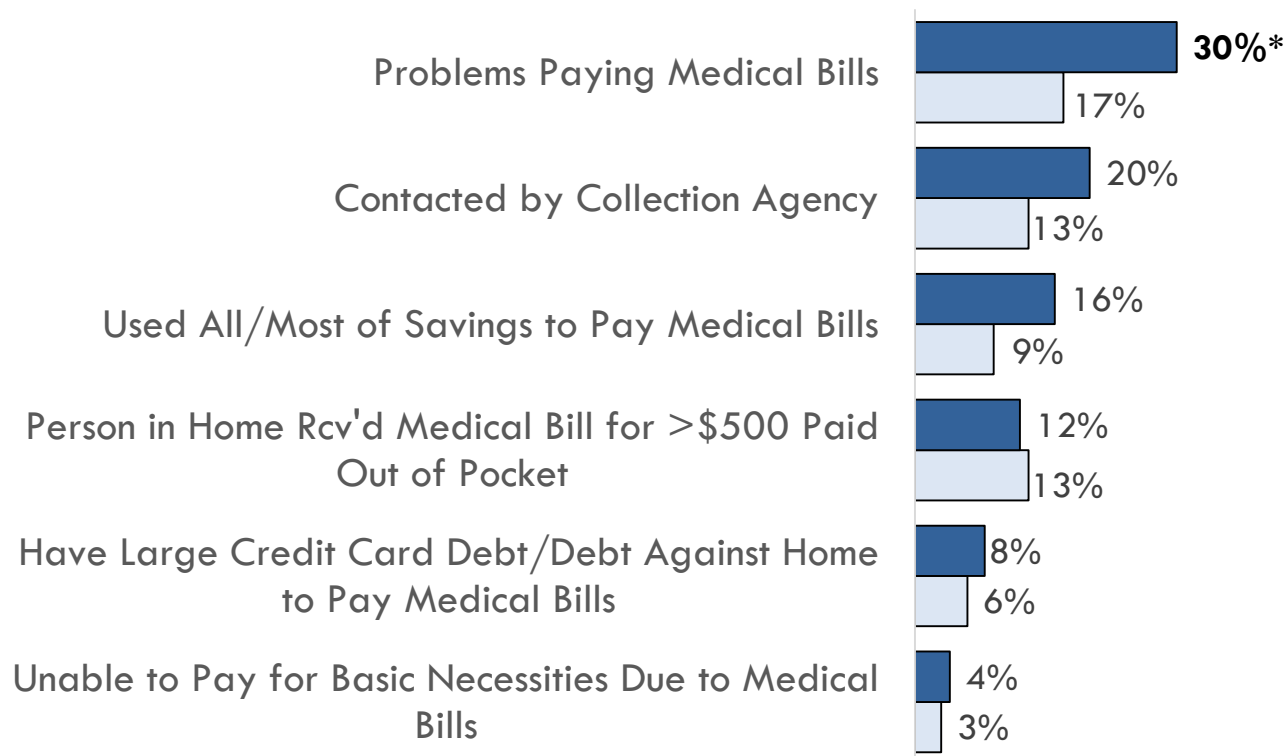


**Denotes statistically significant difference*

Impact of Medical Bills - Uninsured

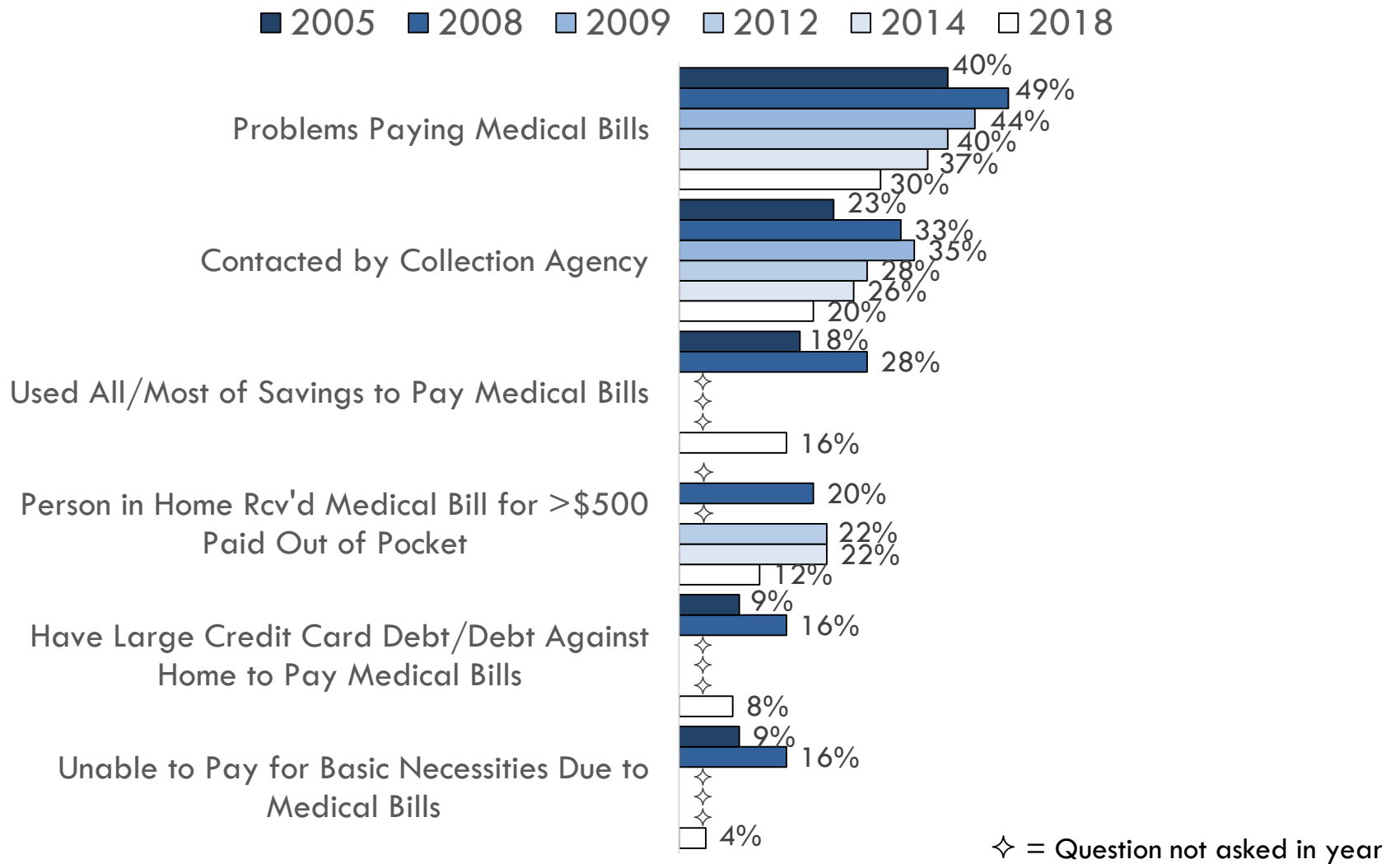
In Last 12 Months by Insurance Status Vermont Residents, 2018

■ Uninsured □ Insured



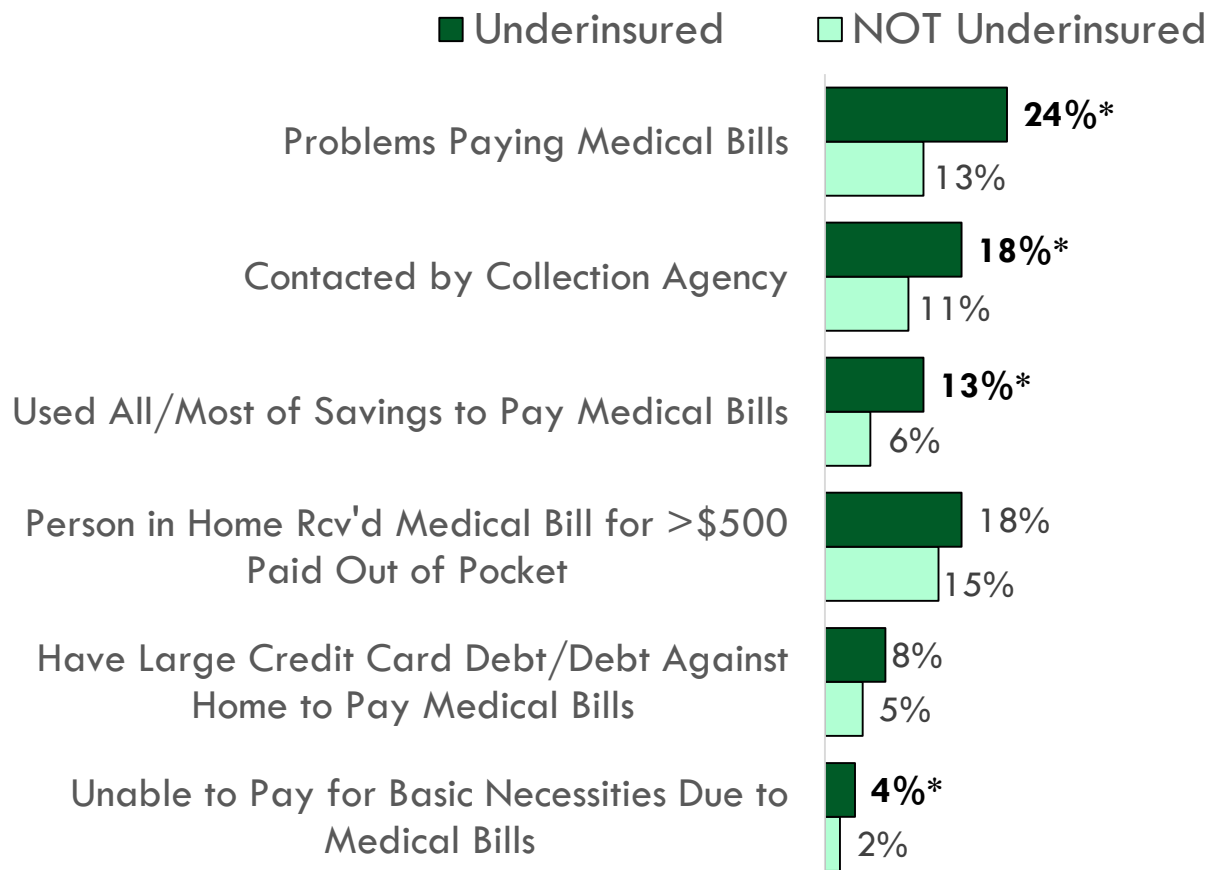
**Denotes statistically significant difference*

Trend Impact of Medical Bills – Uninsured



Impact of Medical Bills - Underinsured

In Last 12 Months by Underinsured Status Vermont Residents 18-64 with Insurance, 2018

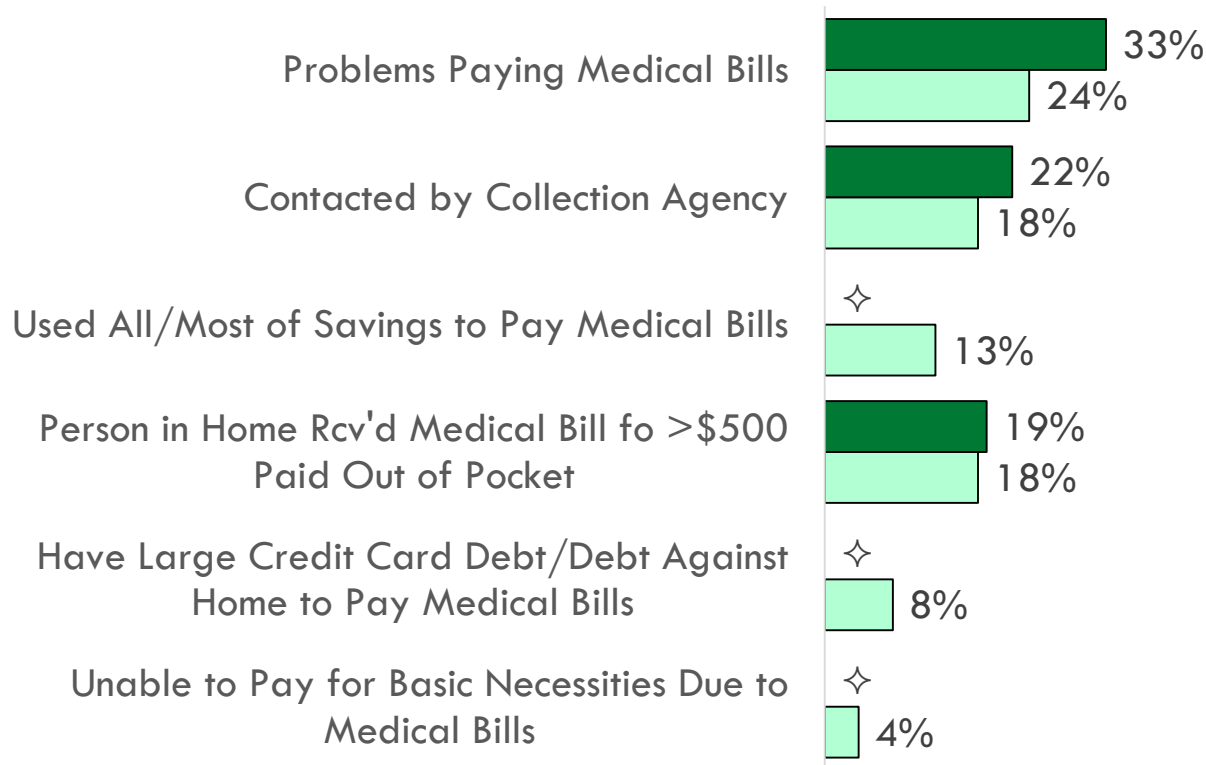


**Denotes statistically significant difference*

Trend Impact of Medical Bills – Underinsured

In Last 12 Months by Underinsured Status Vermont Residents 18-64 with Insurance

■ 2014 ■ 2018



◇ = Question not asked in year

Questions?



Thank you!

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