

2014 VHHIS

2014 VHHIS can be found here: <http://hcr.vermont.gov/sites/hcr/files/pdfs/survey/2014-VHHIS-Comprehensive-Report.pdf>

Data on the uninsured can be found from page 13 to 36. Here are a few excerpts (regular font) and observations (*italics*):

Income

- *In 2014, at least eight out of ten uninsured adults had incomes under 400% FPL and would likely qualify for insurance subsidies or Medicaid*
 - *This aligns with what was shown in 2015 IRS data on shared responsibility provision payments*
- *The number of uninsured Vermonters over 400% FPL dropped by more than a third from 2012 to 2014, but their share of the uninsured population increased from 17% to 20%*
- *From 2012 to 2014, the number of uninsured dropped most significantly among three income groups: 1) 139-150% FPL (down 67%), 2) 251-300% FPL (down 55%), 3) <139% FPL (down 52%)*
 - *Note: Due to MAGI being lower than gross income, many people in 139-150% FPL group may qualify for Medicaid*

Age

- More than one-third (36.7%, 7,693) of uninsured adults were age 25 to 34.
- More than two in five (45.9%) uninsured adults resided in families with incomes below 200% of FPL.

Employment

- More than three-quarters of uninsured adults were employed. More than seven in ten uninsured working adults worked 35 or more hours per week.
- More than half (58.6%) of uninsured working adults worked for an employer with fewer than 25 employees.
- More than three in five (64.4%) worked for a private company while 23.2% were self-employed or worked for a family business.
- More than three in five (62.1%) worked in the service sector, 12.9% in retail and 14.2% worked in construction.
- Only 23.0% (3,942) of uninsured employed adults worked for employers offering health insurance (Figure 14), a slight decrease from 2012 (29.2%).

Gender

- Two-thirds (67.0%, 14,490) of uninsured adults aged 18 to 64 were male.

Use of Medical Services and Cost

- Uninsured adults were more likely than insured adults to have not received needed medical care, dental care, mental health care, or diagnostics tests. About one in five (17.6%) uninsured

adults aged 18 to 64, or 3,814 Vermonters, delayed getting needed medical care due to cost, 4.9% did not get needed mental health care, 6.9% did not get a needed diagnostic test, while 30.5% did not get needed dental care.

- Uninsured adults were more likely than insured adults to have not received needed prescription medication or to have skipped doses or taken a smaller amount than prescribed. About one in ten uninsured adults aged 18 to 64 did not get a needed prescription (8.5%) or skipped doses or took a smaller amount than prescribed (9.8%).
- More than one-third (35.6%) of uninsured adults lived in families that experienced problems paying medical bills.
- More than one in four (26.6%) uninsured adults lived in families that had been contacted by a collection agency about unpaid medical bills.
- More than one in five (20.9%) uninsured adults received a medical bill for more than \$500 that had to be paid out-of-pocket.

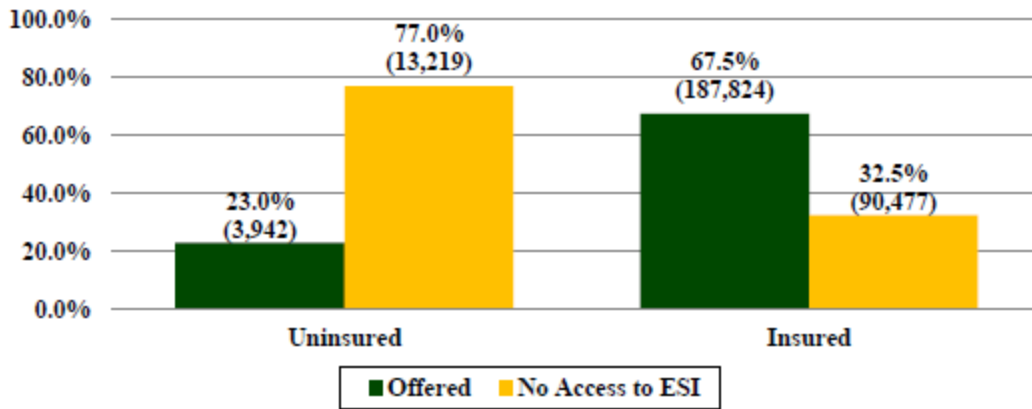
Table 7
Percent Uninsured by Annual Family Income as % of FPL, 2005 to 2014
Rates and Changes

Income (% FPL)	Rate					Change	
	2005	2008	2009	2012	2014	2005 to 2014	2012 to 2014
<139%	17.6%	13.1%	13.9%	9.6%	5.0%	-12.6%	-4.6%
139-150%	19.8%	22.8%	12.4%	14.6%	3.2%	-16.6%	-11.4%
151-200%	14.7%	11.0%	13.5%	13.2%	5.8%	-8.9%	-7.4%
201-250%	12.9%	11.9%	10.2%	8.0%	5.7%	-7.2%	-2.3%
251-300%	9.9%	7.8%	9.9%	9.6%	4.2%	-5.8%	-5.4%
301-350%	6.3%	5.4%	6.4%	6.5%	5.4%	-0.8%	-1.1%
351-400%	6.2%	4.5%	2.6%	3.7%	2.0%	-4.2%	-1.7%
>400%	3.5%	2.8%	3.2%	3.3%	2.0%	-1.5%	-1.3%
Total	9.8%	7.6%	7.6%	6.8%	3.7%	-6.1%	-3.1%

Income (% FPL)	Count					Change	
	2005	2008	2009	2012	2014	2005 to 2014	2012 to 2014
<139%	22,988	16,449	17,476	14,123	6,940	-16,048	-7,183
139-150%	2,960	3,894	762	1,166	442	-2,518	-724
151-200%	9,659	5,424	6,689	5,915	3,118	-6,541	-2,797
201-250%	7,482	6,192	6,011	4,036	2,533	-4,949	-1,503
251-300%	5,560	4,192	4,564	5,565	2,186	-3,374	-3,379
301-350%	3,041	2,916	3,747	2,807	2,234	-807	-573
351-400%	2,733	1,943	1,045	1,919	924	-1,809	-995
>400%	6,738	6,276	7,165	7,228	4,854	-1,884	-2,374
Total	61,161	47,286	47,459	42,759	23,231	-37,930	-19,528

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

Figure 14
Does person's employer offer health insurance?
 (% Working Adults 18-64)



Data Source: 2014 Vermont Household Health Insurance Surveys

Table 17
Eligibility for State Health Insurance or to Purchase Health Insurance through Vermont Health Connect
 (% among Uninsured Adults Aged 19 to 64)

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

Data Source: 2012 and 2014 Vermont Household Health Insurance Survey