

# Vermont Legislative Joint Fiscal Office

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## *Issue Brief*

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### **Status Update: Uninsured Vermonters**

As of October 2014, we do not yet have current estimates of the rate of uninsured Vermonters. The Department of Financial Regulation (DFR) has hired Market Decisions, who is in the process of conducting the 2014 Vermont Household Health Insurance Survey (VHHIS). Survey results will be released in December 2014. Market Decisions started collecting data in August and has completed over 950 household interviews to date. The survey will ultimately include approximately 4,000 household interviews representing approximately 10,000 Vermonters. Preliminary results suggest that the rate of uninsured Vermonters has dropped since 2012, but it's too early to know to what extent.

The UMASS/Wakely report (released 2013) estimated that the uninsured rate would drop to 4% in 2014, which is consistent with Massachusetts experience after instituting an individual mandate. However, given the problems with the Vermont Health Connect, it is doubtful the uninsured rate will realize those initial expectations.

The following table highlights historical data concerning the uninsured based on previous VHHIS reports:

#### **Uninsured in Vermont**

	<b>2000</b>	<b>2005</b>	<b>2008</b>	<b>2009</b>	<b>2012</b>	<b>2014</b>
Count	51,390	61,057	47,286	47,460	42,760	<i>Coming</i>
Rate %	8.4%	9.8%	7.6%	7.6%	6.8%	<i>Dec. 2014</i>

*Data Source: Vermont Household Health Insurance Survey*

(OVER)

**Uninsured Vermonters, 2012**

FPL	Age groups			TOTAL
	0-17	18-64	65+	
0-100%	443	8,873	67	9,383
100-149%	525	5,305	49	5,880
150-199%	272	5,642		5,915
200-249%	190	3,852	10	4,052
250-299%	609	4,909	58	5,575
300-399%	289	4,421	17	4,727
400% and over	442	6,716	70	7,228
<b>TOTAL Uninsured</b>	<b>2,770</b>	<b>39,719</b>	<b>271</b>	<b>42,759 (6.8% of Vermonters)</b>
<i>% of the uninsured</i>	<i>0.4%</i>	<i>6.3%</i>	<i>0.04%</i>	

*Source: 2012 Vermont Household Health Insurance Survey*

Of the 42,759 uninsured Vermonters in 2012, approximately 54% were estimated to be eligible for Medicaid, VHAP, or Catamount based on their reported household income, including 2,040 (or 74%) of the 2,770 uninsured children who were eligible for Dr. Dynasaur. It is expected that many of the Vermonters who were uninsured in 2012, despite being eligible for a state health care program, have enrolled since January 2014.

Many national surveys have reported a decrease in the numbers of uninsured Americans. A survey conducted by Gallup reported that the uninsured rate dropped 3.7 percentage points between the fourth quarter of 2013 (17.1%) and the second quarter of 2014 (13.4%) across *all age groups*. Another survey by the Commonwealth Fund reported that among *adults*, the rate of uninsured dropped from 20% in July-September 2013 to 15% in April-June 2014. Since Vermont already had one of the lowest uninsured rates in the nation prior to the implementation of the Affordable Care Act, it is unlikely that it will see such dramatic decreases in its uninsured rate, though some decrease is expected.

*For more robust and detailed information on the uninsured as of 2012, see slides 7 - 27 at the link below:*

[http://www.dfr.vermont.gov/sites/default/files/VHHIS\\_2012\\_Public\\_Presentation.pdf](http://www.dfr.vermont.gov/sites/default/files/VHHIS_2012_Public_Presentation.pdf)