




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## MEMORANDUM

**TO:** Representative Steven B. Maier, Chair, House Health Care Committee  
Senator Douglas A. Racine, Chair, Senate Health and Welfare Committee

**FROM:** Paulette Thabault, Commissioner, Department of Banking, Insurance, Securities  
and Health Care Administration (BISHCA) 

**DATE:** January 15, 2010

**RE:** Section 47 of Act 191 of 2005-2006: 2009 update on uninsured rate and health  
insurance coverage of Vermonters

Under Section 47 of Act 191 enacted during the 2005-2006 legislative session, the Department of Banking, Insurance, Securities, and Health Care Administration (BISHCA) was charged to conduct surveys in 2008 and 2009 to determine the number and percentage of uninsured Vermonters and the number of insured Vermonters by coverage type. This state-specific survey that the Department has been managing on a periodic basis for over a decade yields more precise and detailed information than other national surveys with smaller state samples and less detailed questions. Surveys such as the Current Population Survey (CPS) regularly overestimate Vermont's uninsured rate. Enclosed is a copy of the comprehensive report on the findings of the 2009 Vermont Household Health Insurance Survey.

According to the survey, from 2008 to 2009, the uninsured rate remained unchanged at 7.6%. There was a slight decline in enrollment in private insurance offset by increased enrollment in Medicare and Medicaid. Enrollment in Catamount Health remained relatively constant. As of late 2009, 47,460 Vermonters were uninsured compared to 47,286 in 2008.

Among working Vermonters aged 18 to 64, 68.5% (198,794) had access in late 2009 to ESI through their current employer. This is comparable to the 67.8% observed in 2008 but showing a downward trend when compared to the rate of 72.2% observed in 2005.

In late 2009, more than 23,200 or 53.0% of uninsured adults between 18 and 64 met the eligibility requirements for coverage through Medicaid, VHAP, or premium assistance programs (Catamount Health Premium Assistance or ESIA). This has remained virtually unchanged since 2008 when 53.6% or 23,000 uninsured adults under the age of 64 were eligible for state health insurance programs.

Please contact us if you have any questions about these reports, or if you would like additional information.



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**Vermont Department of Banking, Insurance, Securities  
and Health Care Administration**

**2009 Vermont Household Health  
Insurance Survey:  
Comprehensive Report**



**Brian Robertson, Ph.D.**  
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**Acknowledgement:** *The Department of Banking, Insurance, Securities and Health Care Administration extends thanks to all the Vermonters who so generously gave of their personal time to participate in this survey and represent their families, neighbors and communities.*

# **I. Executive Summary**

Under Section 47 of Act 191 enacted during the 2005-2006 legislative session, the Department of Banking, Insurance, Securities, and Health Care Administration (BISHCA) was charged to conduct surveys in 2008 and 2009 to determine the number and percentage of uninsured Vermonters and the number of insured Vermonters by coverage type. As part of a broader approach to health care reform, Vermont has implemented several strategies and programs to expand coverage to uninsured Vermonters. The uninsured rate for the general population and by specified demographic, income and employment groups is a key measure for monitoring the impact of programs and changing economic conditions on the health insurance coverage of Vermonters.

The 2009 Vermont Household Health Insurance Survey (VHHIS) was based on telephone interviews conducted between August 28 and November 24, 2009 among 5,027 randomly selected households in Vermont representing nearly 11,800 Vermonters with a margin of error of plus or minus 0.8%. The sampling approach included cell phones. Households with similar characteristics to those without phone service were given extra weight to represent households without phone service.

## **The Uninsured**

In late 2009, 7.6% of Vermont residents were uninsured. This is comparable to the percentage without coverage observed in 2008 though it represents a significant decrease from the percentage of residents without coverage observed in 2005 when 9.8% of residents were uninsured. As of late 2009, 47,460 Vermont residents lacked health insurance coverage compared to 47,286 in 2008.

Vermont residents aged 18 to 24 had the highest uninsured rate at 17.4% (10,839), a significant decline from the 21.5% observed in 2008. The next highest uninsured rate occurred among those aged 25 to 34 at 16.1% (11,133). Among this group, the uninsured rate has increased since 2008, when 13.4% residents in this age cohort were uninsured. Only 2.8% (3,626) of children aged 0 to 17 lacked health insurance coverage in 2009 compared to 2.9% in 2008.

Nearly half (49.8%) of the uninsured residents of Vermont had been without health insurance coverage for a year or less, while 23.8% have lacked coverage for five or more years.

## **Uninsured Eligible for State Health Insurance Programs**

At the end of 2009, 76.9% or 2,787 uninsured children aged 0 to 17 met eligibility requirements for Medicaid or Dr. Dynasaur. This is comparable to the percentage observed in late 2008. About 839 or 23.1% uninsured children were not eligible for any state health insurance program.

Of uninsured adults aged 18 to 64, 53.0% or more than 23,200 met eligibility requirements for coverage through Green Mountain Care programs including Medicaid, the Vermont Health Access Plan (VHAP), and the Catamount Health program. This is comparable to the percentage observed in late 2008. About 20,600 or 47.0% of uninsured adults aged 18 to 64 were not currently eligible for any state health insurance program or premium assistance.

### **Access to Employer-Sponsored Health Insurance Among the Working Uninsured**

In late 2009, approximately 8,300 (26.2%) of working uninsured Vermonters aged 18 to 64 potentially had access to employer-sponsored insurance (ESI). The percentage of the working uninsured with access to ESI is comparable to that observed in late 2008, with 24.1% reporting potential access.

The uninsured working for larger employers were more likely to have access to ESI than those working for smaller employers. The employer offer rate for the uninsured working for companies with 50 or more employees was 53.4%, compared to an employer offer rate of 25.0% for companies with 10 to 24 employees, 19.2% for 5 to 9 employees, and only 6.5% in companies with 2 to 4 employees.

Among those with access to ESI, cost represented the most significant barrier to obtaining insurance with 67.8% indicating that their employer's health insurance plan was too expensive.

### **Primary Type of Insurance Coverage**

As of late 2009, 57.2% (355,358) of Vermont residents had private insurance as their *primary type* of health insurance coverage (excluding 8,405 enrollees in Catamount Health, a state-sponsored health insurance program offered in cooperation with Blue Cross Blue Shield of Vermont and MVP Health Care).<sup>1</sup> This represents a slight decline since 2008 when 59.9% had private insurance as the primary type. In 2007, as part of its health care reform program, the State of Vermont started offering Catamount Health and as of October 2009, 85% of enrollees were receiving premium assistance based on income eligibility.<sup>2</sup>

Another 17.6% (109,353) of Vermont residents had *primary health insurance coverage* through the state Medicaid program, a slight increase from the 16.0% observed in late 2008. The percentage has also increased by 2.9 percentage points since 2005.

In 2009, 15.3% (95,182) of Vermont residents were covered by Medicare as the *primary type* of health insurance compared to 14.2% in 2008.

In 2009, 2.2% (13,917) of Vermonters were covered *primarily* by military insurance<sup>3</sup> compared to 2.4% in 2008.

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<sup>1</sup> Primary type of health insurance coverage classifies residents with more than one type of insurance into a single category based on a trumping hierarchy wherein one type of coverage is given precedence over another.

<sup>2</sup> Green Mountain Care Programs Enrollment Report, <http://ovha.vermont.gov/budget-legislative>.

<sup>3</sup> The definition used in defining primary type of health insurance coverage in regards to military insurance differed between the 2005 and others surveys. For the 2008 and 2009 surveys, military insurance was classified as the

## **Private Health Insurance Coverage**

At the end of 2009, 58.8% of Vermont residents (365,452<sup>4</sup>) were covered by private insurance (including Catamount Health), including those who have private insurance in addition to other sources of comprehensive health coverage. This represents a slight decline since late 2008, when 61.4% of Vermont residents were covered by private insurance.

Nearly all (91.5%) Vermont residents with private health insurance had coverage provided through employer related sources. Most private health insurance coverage (90.7%) included a prescription drug benefit.

Over half of those with private health insurance coverage (51.8%) had seen premiums increase during the past year.

More than two-thirds of the privately insured respondents (69.8%) reported that out-of-pocket medical costs for their families exceeded \$1,000 over the previous twelve months, an increase from 56.0% observed in 2008. More than one-fifth (21.0%) of the privately insured respondents lived in families where someone experienced problems paying medical bills, comparable to 2008 (23.5%).

## **Access to Employer-sponsored Insurance**

In late 2009, 68.5% (198,794) of working adults aged 18 to 64 had access to Employer-sponsored insurance (ESI) through their employers while 31.5% lacked access. This is similar to the 67.8% with access to ESI in 2008 but showing a downward trend when compared to the 72.2% with access in 2005. Nearly half (46.5% or 134,780) of the working population aged 18 to 64 were enrolled in their employer's health insurance, a slight decrease from 49.0% in 2008 and 50.2% in 2005. Among those with access to ESI, the uptake rate<sup>5</sup> in 2009 was 67.8% a decline from the uptake rate of 72.3% in 2008.

## **State Health Insurance Programs**

At the end of 2009, 21.9% (135,753) of Vermont residents had coverage through health insurance programs such as Medicaid, VHAP, or Dr. Dynasaur including those with multiple sources of coverage with 19,000 dually eligible for Medicaid and Medicare. This increased from 19.3% (120,130) in 2008 and continues an upward trend observed since 2000.

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primary type of insurance in cases when Medicare and military insurance dually covered a person. For 2005, Medicare was considered the primary type of insurance. The change in definition is based on information contained in the *CRS Report for Congress, Medicare as Secondary Payer: Coordination of Benefits*, which was updated in March 2008.

<sup>4</sup> Included in this total are 8,405 residents with current coverage through the Catamount Health Program.

<sup>5</sup> The uptake rate represents the percentage of employees enrolling in their employer's health insurance of the total offered (those enrolling and those who are offered ESI but do not enroll).

Among children aged 0 to 17, 42.7% had health insurance coverage through Medicaid or Dr. Dynasaur in late 2009, comparable to the 41.1% in late 2008. Among adults, 17.5% of those aged 18 to 64 had coverage through Medicaid or VHAP an increase from 14.2% observed in late 2008. Another 10.9% of adults aged 65 and older had Medicaid coverage in addition to Medicare due to chronic disabling conditions and/or poverty.

### **Medicare Coverage**

As of late 2009, Medicare covered 16.5% (102,955) of Vermont residents, including those with additional sources of comprehensive major medical coverage.

There were approximately 19,000 Medicare enrollees dually enrolled in Medicaid, an increase of approximately 3,000 since 2008. Among those over 65 with Medicare coverage, 8.7% or approximately 7,300 had Medicare as a secondary payer due to having private coverage available through ESI or through military insurance.

### **Interruptions in Insurance Coverage**

Some 4.9% (28,091) of insured Vermont residents were without coverage at some time during the 12 months prior to the survey, which is a slight decline in the percentage observed in late 2008. The most frequently cited reasons for these past interruptions in coverage were job loss and affordability.

Among those who had experienced an interruption in health insurance coverage at some time during the past 12 months, about half (53.4%) were without coverage for 1 to 3 months while 24.5% were without coverage for 4 to 6 months.

### **Concerns about Loss of Insurance Coverage**

In late 2009, 68,904 or 12.0% of insured Vermont residents were concerned that they might lose health insurance coverage during the next 12 months or during 2010. This includes all types of insurance including private and government-sponsored. This represents a slight increase from the 10.5% who were concerned they might lose coverage in 2008 and the 11.9% that expressed such a concern in 2005.

The insured group with the greatest concern about potential loss of coverage over the next 12 months was those currently covered by Catamount Health (33.0%) compared to 11.5% of those with private health insurance.

The most commonly cited reasons for concern about a future loss of insurance coverage was that the health insurance policy holder could lose his or her job (26.4%), that the premium could become unaffordable (13.8%), and that they were concerned about changes due to federal health care reform (9.4%).

## **Health Care Barriers**

In late 2009, about one in every five residents (18.5% or 115,135 individuals) lived in families that paid more than \$5,000 out of pocket for health care. In 2009, about a quarter (24.8%) of residents lived in families with someone who had problems paying medical bills and 17.0% of families reported being contacted by a collection agency about unpaid medical bills. These percentages have remained relatively constant since 2008.

The percentage of residents forgoing needed medical care due to cost was unchanged between 2008 and 2009. The most common care not received due to cost was dental care which was not sought by 11.5% of Vermonters due to cost while less than five percent did not seek needed medical care, recommended diagnostic tests, and mental health care due to cost.

## II. Comprehensive Findings

### A. Primary Health Insurance Coverage

#### Vermont Residents, 2009

**Private Insurance 57.2% or 355,358**

(Including 8,405 enrolled in Catamount Health through Blue Cross Blue Shield of Vermont and MVP Health Care)

**Medicaid – 17.6% or 109,353**

(Excluding 18,895 Vermonters dually covered by Medicare and Medicaid who are counted under Medicare as the primary insurer)

**Medicare – 15.3% or 95,182**

(Including 18,895 Vermonters dually covered by Medicare and Medicaid)

**Uninsured – 7.6% or 47,460**

**Military – 2.2% or 13,917**

- In late 2009, the majority (57.2%) of Vermont residents were covered *primarily* by private insurance<sup>6</sup>. This is a slight decrease compared to the 59.9% in 2008 and 59.4% in 2005.
- In late 2009, 17.6% of Vermont residents were covered *primarily* by Medicaid. This is a slight increase compared to the rate of 16.0% observed in 2008 and an increase from the 14.7% covered *primarily* by Medicaid in 2005.
- In late 2009, 7.6% of Vermont residents were uninsured. This is the same rate found in 2008. Compared to the uninsured rates found in the 2000 and 2005 surveys, there has been a decrease in the proportion of uninsured Vermonters from 8.4% in 2000 and 9.8% in 2005.
- Medicare covered 15.3% of Vermont residents in 2009 as their primary type of insurance.
- A small percentage (2.2%) of Vermont residents reported military insurance as their *primary* type of insurance, comparable to the 2.4% found in 2008 but a slight increase over 2005 when 1.6% of residents were primarily covered by military insurance.

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<sup>6</sup> Included in the category of private health insurance coverage are 8,405 Vermonters covered through the Catamount Health Program. Actual enrollment counts for all Green Mountain Care programs can be found on the Office of Vermont Health Access website at <http://ovha.vermont.gov/budget-legislative>.

**Table 1.  
Primary Type of Insurance Coverage**

	Rate				Count			
	2000	2005	2008	2009	2000	2005	2008	2009
Private Insurance (including Catamount Health)*	60.1%	59.4%	59.9%	57.2%	366,213	369,348	370,981	355,358
Private Insurance (alone)	60.1%	59.4%	58.4%	55.8%	366,213	369,348	362,544	346,953
Catamount Health	NA	NA	1.5%	1.4%	NA	NA	8,437	8,405
Medicaid	16.1%	14.7%	16.0%	17.6%	97,664	91,126	99,159	109,353
Medicare	14.4%	14.5%	14.3%	15.3%	87,937	90,110	88,915	95,182
Military	0.9%	1.6%	2.4%	2.2%	5,626	9,754	14,910	13,917
Uninsured	8.4%	9.8%	7.6%	7.6%	51,390	61,057	47,286	47,460

*Data Sources: 2000, 2005, 2008, 2009 Vermont Household Health Insurance Surveys  
\*For the remainder of this report Catamount Health is included with private insurance.*

To assess the relative proportion of Vermont residents who are covered under mutually exclusive categories of insurance, *primary* type of insurance coverage was assigned. Since many residents were covered by more than one type of insurance, each respondent’s primary type of insurance was determined using a hierarchical analysis. For example, for those reporting Medicaid and Private, Private took precedence as the primary type of insurance. Medicare took precedence over other types of insurance coverage with the exception of residents over age 64 covered by a private policy through an employer with 25 or more employees. Private insurance took precedence over Medicaid. Military insurance took precedence over Medicare. In sections of this report addressing specific types of coverage, the percentages and numbers may not match those reported as the primary type. For example, an individual who reports having both Medicare and Medicaid will be counted under each type in those sections as opposed to being counted only once under Medicare in this section on primary type of insurance.

In late 2009, 57.2% of residents were primarily covered by private health insurance. This is not a statistically significant decrease in the proportion primarily covered by private insurance compared to 2005 (59.4%) and 2008 (59.9%).

In 2009, 17.6% of Vermonters had Medicaid as primary coverage compared to 16.0% observed in 2008 and 14.7% in 2005. There has been an increase in the number of residents primarily covered by Medicare since 2000 with 15.3% covered by Medicare in late 2009. The percentage of residents covered primarily by Military insurance has remained relatively steady since 2008 from 2.4% to 2.2% in 2009.

Tables 2-5 differentiate between Primary Type of insurance and multiple coverage sources for Vermont residents. The total columns in each table provide a cumulative count for each type of insurance that includes persons with multiple coverage sources. The primary type columns in each table provide a count for each mutually exclusive coverage source. The grand total of primary type across all coverage sources provides an unduplicated count of the insured population in Vermont.

**Table 2  
Medicare Included as Coverage Source**

Age	Medicare Only	Medicare Plus Medicaid	Medicare Plus Private	Medicare Plus Military	Medicare Plus Medicaid Plus Private	Medicare Plus Medicaid Plus Military	Medicare Plus Private Plus Military	Medicare Plus Medicaid Plus Private Plus Military	Total Medicare Enrollees	Total Medicare as Primary Type
0-17	15	697	59	0	0	0	0	0	770	770
18-64	5,001	10,118	1,981	277	752	58	0	0	18,188	17,852
65 & older	60,701	8,652	8,798	5,084	0	517	95	0	83,848	76,560
Grand Total	65,717	19,467	10,838	5,361	752	575	95	0	102,806	95,182

*Data Source: 2009 Vermont Household Health Insurance Survey*

**Table 3  
Private Insurance Included as Coverage Source**

Age	Private Only	Private Plus Medicaid	Private Plus Medicare	Private Plus Military	Private Plus Medicare Plus Medicaid	Private Plus Medicare Plus Medicaid Plus Military	Private Plus Medicare Plus Military	Private Plus Medicare Plus Medicaid Plus Military	Total Private Enrollees	Total Private as Primary Type
0-17	69,739	3,413	59	0	0	0	0	0	73,211	73,152
18-64	274,985	2,192	1,981	1,451	752	0	0	0	281,361	278,627
65 & older	1,949	0	8,798	39	0	0	95	0	10,880	3,579
Grand Total	346,673	5,605	10,838	1,490	752	0	95	0	365,452	355,358

*Data Source: 2009 Vermont Household Health Insurance Survey*

**Table 4**  
**Medicaid Included as Coverage Source**

Age	Medicaid Only	Medicaid Plus Medicare	Medicaid Plus Private	Medicaid Plus Military	Medicaid Plus Medicare Plus Private	Medicaid Plus Medicare Plus Military	Medicaid Plus Private Plus Military	Medicaid Plus Medicare Plus Private Plus Military	Total Medicaid Enrollees	Total Medicaid as Primary Type
0-17	51,386	697	3,413	65	0	0	0	0	35,433	51,451
18-64	57,467	10,118	2,192	166	752	58	0	0	39,878	57,633
65 & older	269	8,652	0	0	0	517	0	0	8,128	269
Grand Total	109,122	19,467	5,605	231	752	575	0	0	83,439	109,353

*Data Source: 2009 Vermont Household Health Insurance Survey*

**Table 5**  
**Military Insurance Included as Coverage Source**

Age	Military Only	Military Plus Medicaid	Military Plus Medicare	Military Plus Private	Military Plus Medicare Plus Medicaid	Military Plus Medicare Plus Private	Military Plus Medicare Plus Private	Military Plus Medicaid Plus Private Plus Medicare	Total Military Enrollees	Total Military as Primary Type
0-17	1,166	65	0	0	0	0	0	0	1,230	1,166
18-64	6,670	166	277	1,451	58	0	0	0	8,622	7,005
65 & older	49	0	5,084	39	517	0	95	0	5,784	5,745
Grand Total	7,885	231	5,361	1,490	575	0	95	0	15,636	13,916

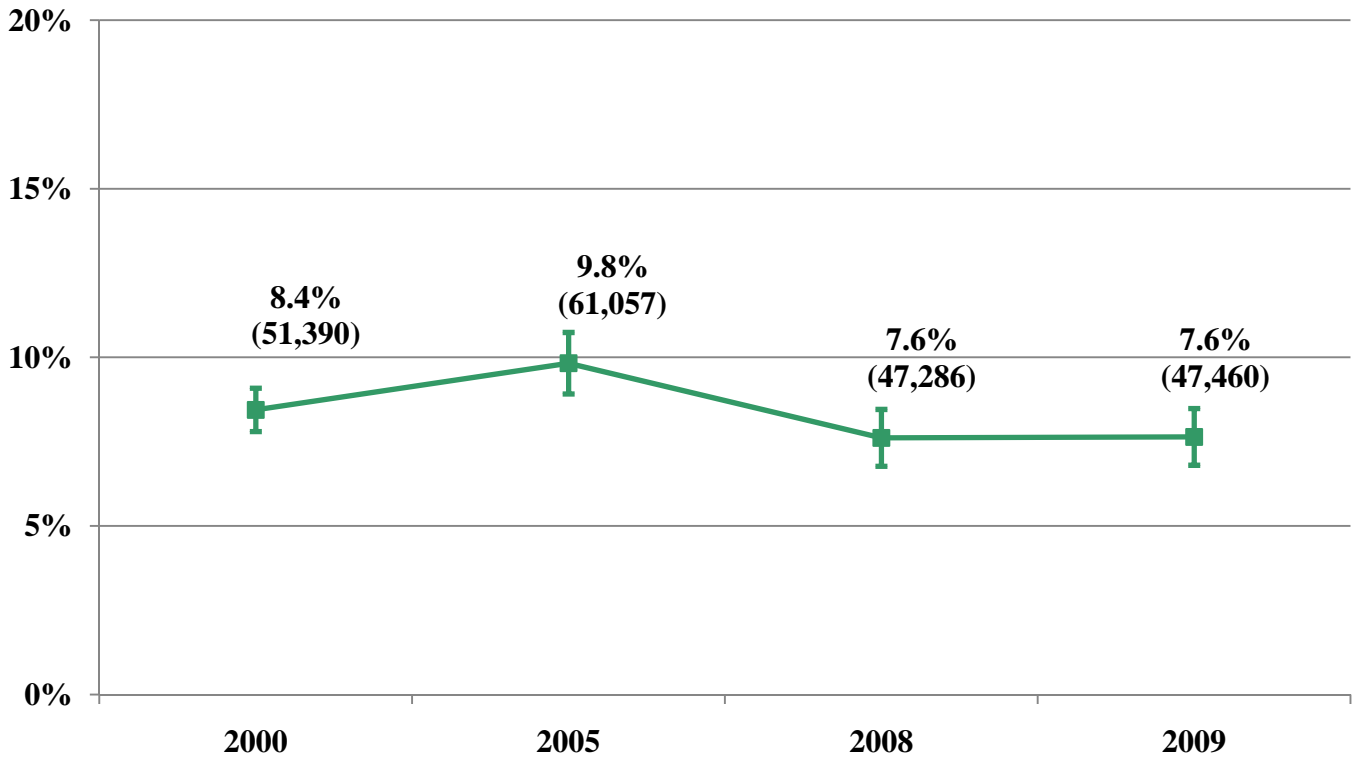
*Data Source: 2009 Vermont Household Health Insurance Survey*

## B. The Uninsured

### Key Findings

- In late 2009, 7.6% of Vermont residents (47,460) were uninsured. This is comparable to the percentage of uninsured residents in 2008 but does represent a significant decline from the rate observed in 2005 when 9.8% (61,057) were uninsured.
- Among Vermonters under the age of 65, those aged 18 to 24 had the highest percentage (17.4%) of uninsured while the lowest percentage (2.8%) occurred among children under the age of 18.
- The percentage of residents without health insurance has decreased significantly among most age cohorts since 2005. Among those aged 18 to 24, the percentage has declined at a statistically significant rate since 2008, but the percentage among those aged 25 to 34 has increased slightly since late 2008.
- Nearly 13% of residents in families whose income was less than 200% of Federal Poverty Level (FPL) are uninsured. Only 3.2% of residents in families earning 400% of FPL or greater were uninsured.
- More than one in ten (10.9%) working Vermonters lacked health insurance coverage in late 2009. Among all residents aged 18 to 64, 10.8% lacked health insurance.
- More than one-quarter (26.2%) of uninsured adults worked for employers that offer health insurance. This is a significant decrease in employer offer rate from 30.1% in 2005 but comparable to the percentage of 24.1% observed in 2008.
- Since 2005, the percentage of the uninsured lacking coverage for more than one year has been trending downward for children aged 0 to 17 (dropping from 55.3% to 19.6% in 2009). The percentage of adults aged 18 to 64 lacking coverage for more than a year is significantly lower than observed in 2005 (dropping from 66.0% to 47.4% in 2009), but comparable to the percentage observed in 2008 (48.4%).
- Among uninsured residents who had some type of health insurance coverage during the prior 12 months (23,624), the majority (66.0% or 15,584) had been covered by private health insurance through employment.
- When residents were asked about main reasons for being uninsured, 61.1% indicated that cost was the only reason they lacked coverage. In addition, 28.1% indicated their family could no longer afford the premiums charged for an employer-sponsored insurance plan, 23.4% indicated a family member lost a job, and 14.8% indicated that an employer stopped offering health insurance.

**Figure 1**  
**Is person uninsured?**  
**(2000-2009)**



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

In late 2009, 7.6% or 47,460 Vermont residents lacked health insurance coverage. This is comparable to the percentage of residents lacking health insurance coverage in 2008. However, this was a significant decline from the percentage of Vermont residents who reported they were uninsured in 2005. Male residents were more likely than female residents to lack current health insurance coverage (9.5% among male residents compared to only 5.9% among female residents).

## Demographic Characteristics

The lowest uninsured rates occurred among the youngest and oldest age groups. Among those under 18, only 2.8% lacked health insurance coverage in late 2009. Among adults, the uninsured rate decreased with age (See Figure 2). Vermonters aged 18 to 24 had the highest uninsured rate of 17.4% compared to 7.1% for those aged 45 to 64.

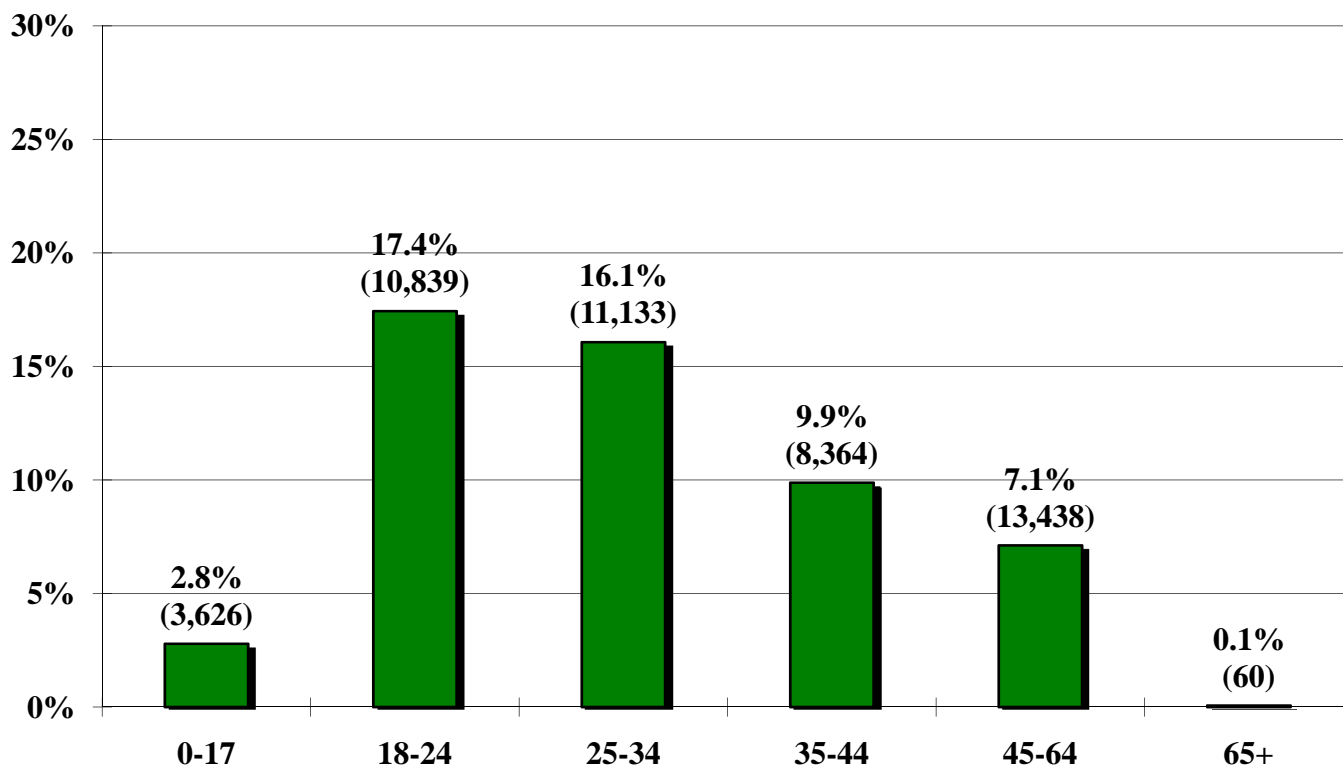
Since 2005, there has been a significant decrease in the percentage of uninsured residents among almost all age cohorts. The most significant decrease was among residents aged 18 to 24 (a 7.6 percentage point decrease since 2005). Other declines by age group include residents aged 25 to 34 (1.8 percentage point decrease); residents aged 35 to 44 (a 2.8 percentage point decrease); and residents aged 45 to 64 (a 1.8 percentage point decrease since 2005).

Compared to 2008, there was a statistically significant decrease in the percentage of uninsured residents among the 18 to 24 age cohort (a decline of 4.7 percentage points since 2008). However, the percentage of uninsured residents aged 25 to 34 increased by 2.7 percentage points since 2008.

There were only three counties in which more than one in ten residents was uninsured. The highest uninsured rates occurred among residents of Essex county (12.4%), followed by Lamoille county (11.4%), and Addison county (10.7%). The counties with the lowest percentage of uninsured residents were Chittenden County where 4.8% of residents lacked health insurance and Orange County where 6.7% of residents reported being uninsured.

Being uninsured is strongly correlated with family income (See Figure 3). In late 2009, the uninsured rate for those with family incomes under 100% of the Federal Poverty Level (FPL) was 11.9% and 13.3% for those with family incomes between 100% and 199% of FPL, compared to 3.2% for those with family incomes over 400% of FPL. However, the percentage of residents without health insurance decreased since 2008 among those with family incomes under 100% of FPL, dropping 1.8 percentage points. The uninsured rate for residents with family incomes over 100% of FPL is comparable to that observed in 2008.

**Figure 2**  
**Is person uninsured?**  
 (% by age)



Data Source: 2009 Vermont Household Health Insurance Survey

**Table 6**  
**Percent Uninsured by Age Cohort, 2005, 2008, and 2009**  
**Rates and Changes**

% Uninsured	Rate			Change	
	2005	2008	2009	2005 to 2009	2008 to 2009
0-17	4.9%	2.9%	2.8%	-2.1%*	-0.1%
18-24	25.0%	21.5%	17.4%	-7.6%*	-4.1%*
25-34	17.9%	13.4%	16.1%	-1.8%*	2.7%*
35-44	12.7%	9.0%	9.9%	-2.8%*	0.9%
45-64	8.9%	7.2%	7.1%	-1.8%*	-0.1%
65+	.5%	.1%	0.1%	-0.4%	0.0%
<b>Total</b>	9.8%	7.6%	7.6%	-2.2%*	0.0%

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

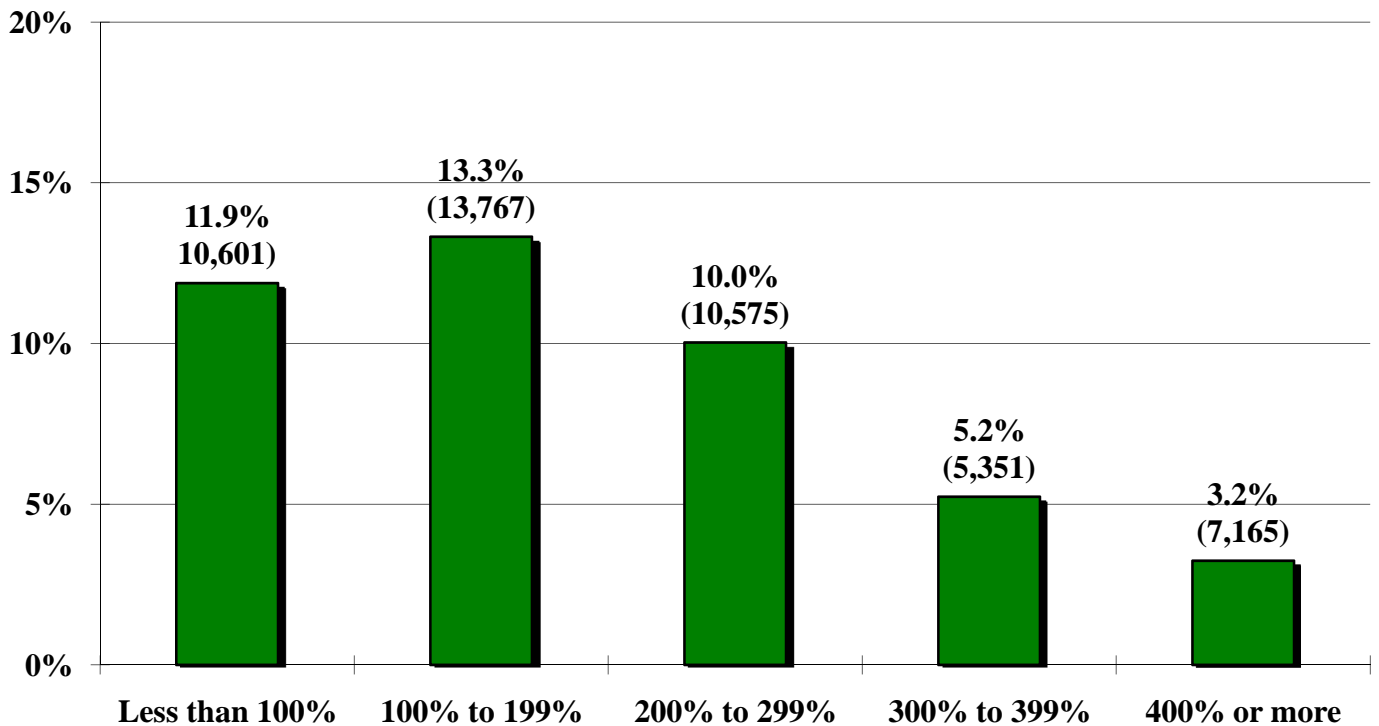
\*=Statistically significant change

**Table 6**  
**Percent Uninsured by Age Cohort, 2005, 2008, and 2009**  
**Rates and Changes (continued)**

Count Uninsured	Count			Change	
	2005	2008	2009	2005 to 2009	2008 to 2009
0-17	6,943	3,869	3,626	-3,317	-243
18-24	11,923	12,096	10,839	-1,084	-1,257
25-34	14,044	9,712	11,133	-2,911	1,421
35-44	11,312	7,851	8,364	-2,948	513
45-64	16,417	13,636	13,438	-2,979	-198
65+	408	123	60	-348	-63
<b>Total</b>	<b>61,047</b>	<b>47,287</b>	<b>47,460</b>	<b>-13,587</b>	<b>173</b>

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

**Figure 3**  
**Is person uninsured?**  
**(% by annual family income - FPL)**



*Data Source: 2009 Vermont Household Health Insurance Survey*

**Table 7**  
**Percent Uninsured by Annual Family Income – FPL, 2005, 2008, and 2009**  
**Rates and Changes**

% Uninsured	Rate			Change	
	2005	2008	2009	2005 to 2009	2008 to 2009
Less than 100%	18.0%	13.7%	11.9%	-6.1%*	-1.8%*
100% to 199%	16.1%	13.1%	13.3%	-2.8%*	0.2%
200% to 299%	11.5%	9.8%	10.0%	-1.5%*	0.2%
300%+	4.5%	3.5%	3.9%	-0.6%	0.4%
<b>Total</b>	<b>9.8%</b>	<b>7.6%</b>	<b>7.6%</b>	<b>-2.2%*</b>	<b>0.0%</b>

\*=Statistically significant change

Count Uninsured	Count			Change	
	2005	2008	2009	2005 to 2009	2008 to 2009
Less than 100%	16,396	12,342	10,601	-5,795	-1,741
100% to 199%	18,674	13,426	13,767	-4,907	341
200% to 299%	12,676	10,284	10,575	-2,101	291
300%+	13,311	11,234	12,516	-795	1,282
<b>Total</b>	<b>61,047</b>	<b>47,287</b>	<b>47,460</b>	<b>-13,587</b>	<b>173</b>

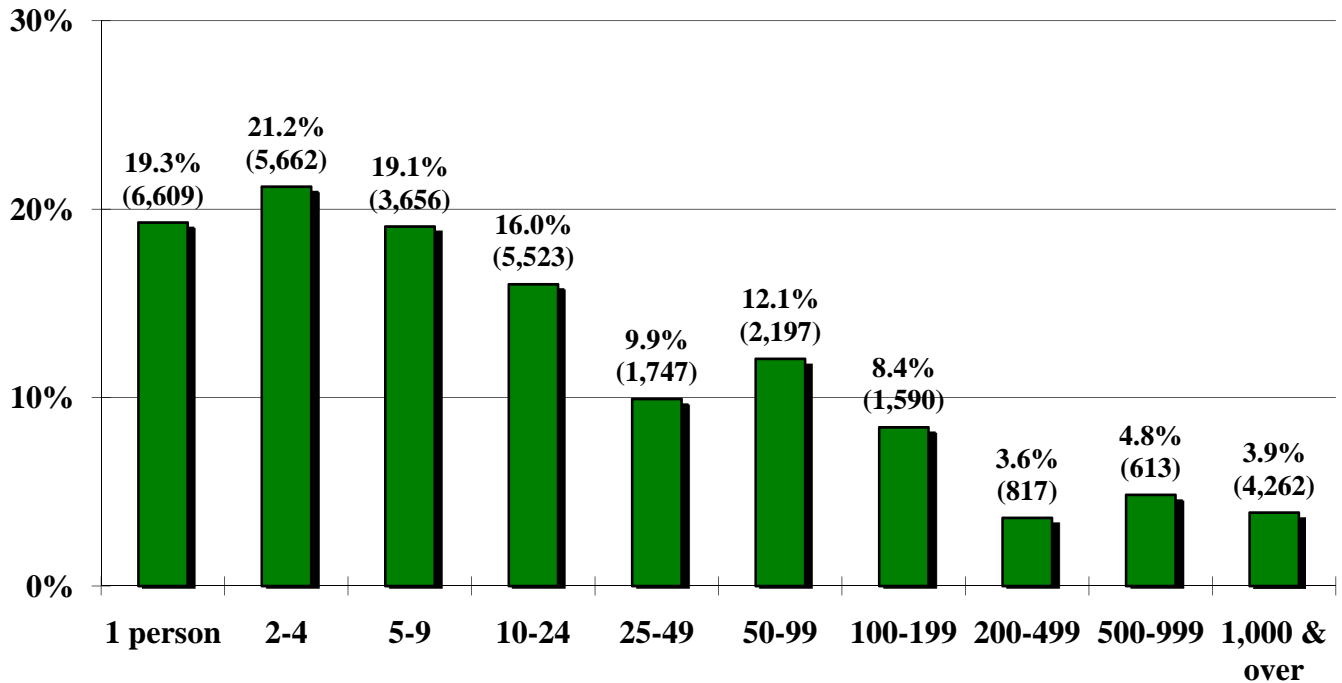
Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys

### Employment Characteristics

Among employed Vermonters aged 18 to 64, 10.9% lacked health insurance coverage at the end of 2009, comparable to the 10.8% reported in 2008. Among uninsured workers aged 18 to 64, 10.8% of part time workers were uninsured compared to 9.9% of full time workers. Among self-employed Vermonters, 19.3% lacked health insurance coverage.

Those working in smaller companies were more likely to lack health insurance coverage. More than two in ten employees (21.2%) working in firms with 2 to 4 employees were uninsured compared to 3.9% of employees in companies with 1000 or more workers. For those working for companies with 5 to 9 employees, the uninsured rate was 19.1%, similar to the rate of 16.0% for workers in companies with 10 to 24 employees. The uninsured rate declines significantly for those employed by companies with 25 or more employees. The uninsured rate dropped to 9.9% for workers employed by companies with 25 to 49 employees; 12.1% for 50-99 employees; 8.4% for 100-199 employees, 3.6% for 200-499 employees; and 4.8% for 500-999 employees.

**Figure 4**  
**Is person uninsured?**  
 (% by employer size based on number of employees  
 among residents aged 18 to 64)



*Data Source: 2009 Vermont Household Health Insurance Survey*

Employees with hourly wages under \$15.00 were much more likely to be uninsured than employees with hourly wages over \$15.00. Among those with hourly wages of \$8.06 or less, 13.3% were uninsured while 21.5% of those with hourly wages between \$8.07 and \$9.00 per hour were uninsured. More than two in ten employees (21.1%) with hourly wages between \$9.01 and \$12.00 were uninsured. The uninsured rate dropped to 15.5% at an hourly wage range of \$12.01 to \$15.00. At \$15.01 to \$18.00 per hour, 9.8% of workers were uninsured and less than 5% of those with hourly wages over \$18.00.

The percentage of uninsured working adults with access to employer-sponsored insurance decreased significantly since 2005 but is comparable to 2008. At the end of 2009, 26.2% of uninsured working adults were offered health insurance by their employers compared to 30.1% in 2005 and 24.1% in 2008.

**Table 8**  
**Does your employer offer health insurance?**  
 (% among uninsured working Vermont residents aged 18 and older, 2005 and 2008)

	Rate			Count		
	2005	2008	2009	2005	2008	2009
Yes	30.1%	24.1%	26.2%	13,188	8,207	8,287
No	65.8%	75.9%	67.7%	28,811	25,839	21,446
Unsure	3.9%	0.0%	6.0%	1,727	0	3,812
Refused	0.1%	0.0%	0.1%	46	0	417
Total	100.0%	100.0%	100.0%	43,772	34,046	31,675

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

### Duration

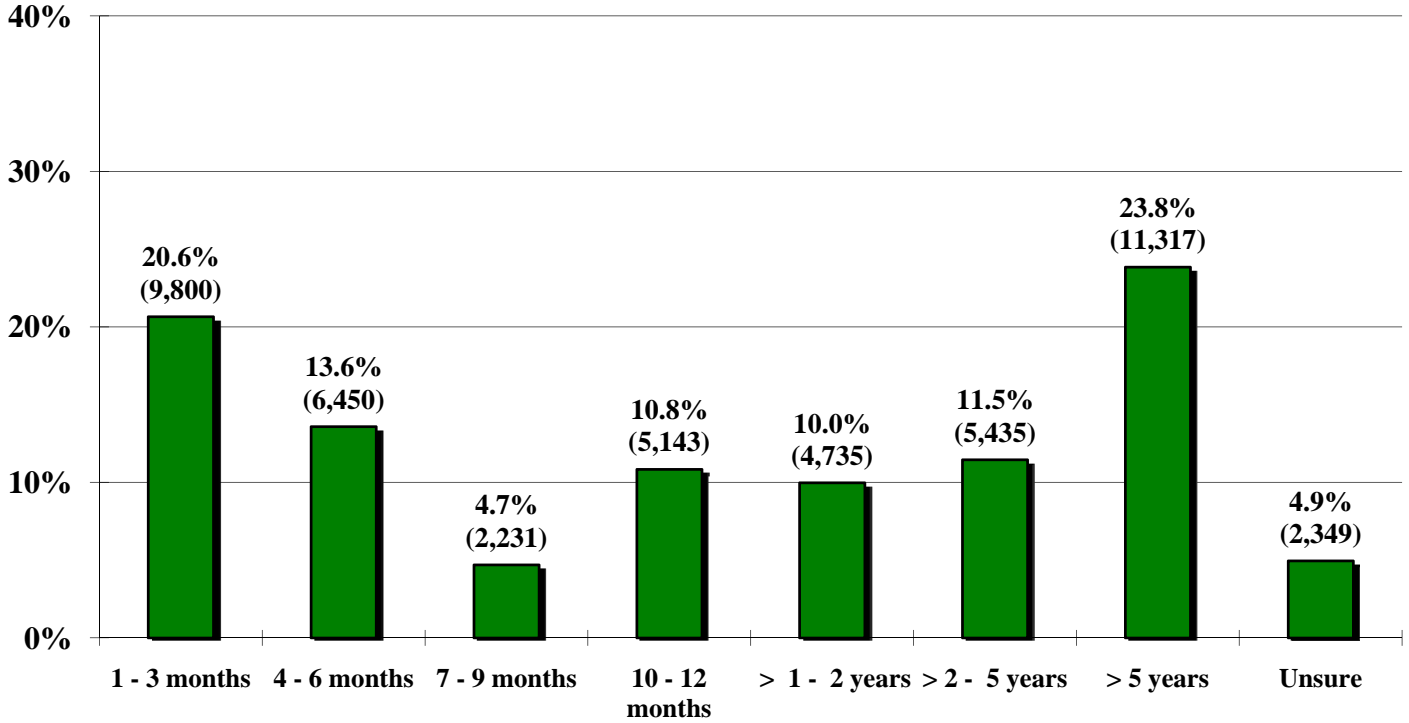
Nearly half of the uninsured (45.3% or 21,487) lacked health insurance for more than one year with over half of these (11,317 or 23.8% of total uninsured) indicating they had lacked coverage for more than five years (See Figure 5). One-fifth of the uninsured (20.6%) reported that they had been without insurance coverage for one to three months followed by another 13.6% who lacked coverage for four to six months.

The percentage of those uninsured for more than a year increased with age. Among children, 19.6% had been without insurance for more than one year. The percentage increased to 30.1% for the uninsured aged 18 to 24, 54.0% for the uninsured aged 25 to 34, 50.3% for the uninsured aged 35 to 44, and 54.0% for the uninsured aged 45 to 64.

The percentage of long term uninsured has decreased since 2008 among residents aged 0 to 17. The percentage of children without health insurance coverage for more than 12 months decreased from 37.3% in 2008 to 19.6% in 2009.

Among the 49.8% (23,624) of the uninsured with some type of coverage during the past year, most had prior coverage through employer-sponsored private health insurance (66.0%).

**Figure 5**  
**How long has person been without health insurance coverage?**  
 (% among uninsured Vermont residents)



*Data Source: 2009 Vermont Household Health Insurance Survey*

**Table 9**  
**How long has person been without health insurance coverage?**  
 (Uninsured Residents, 2005, 2008, and 2009)

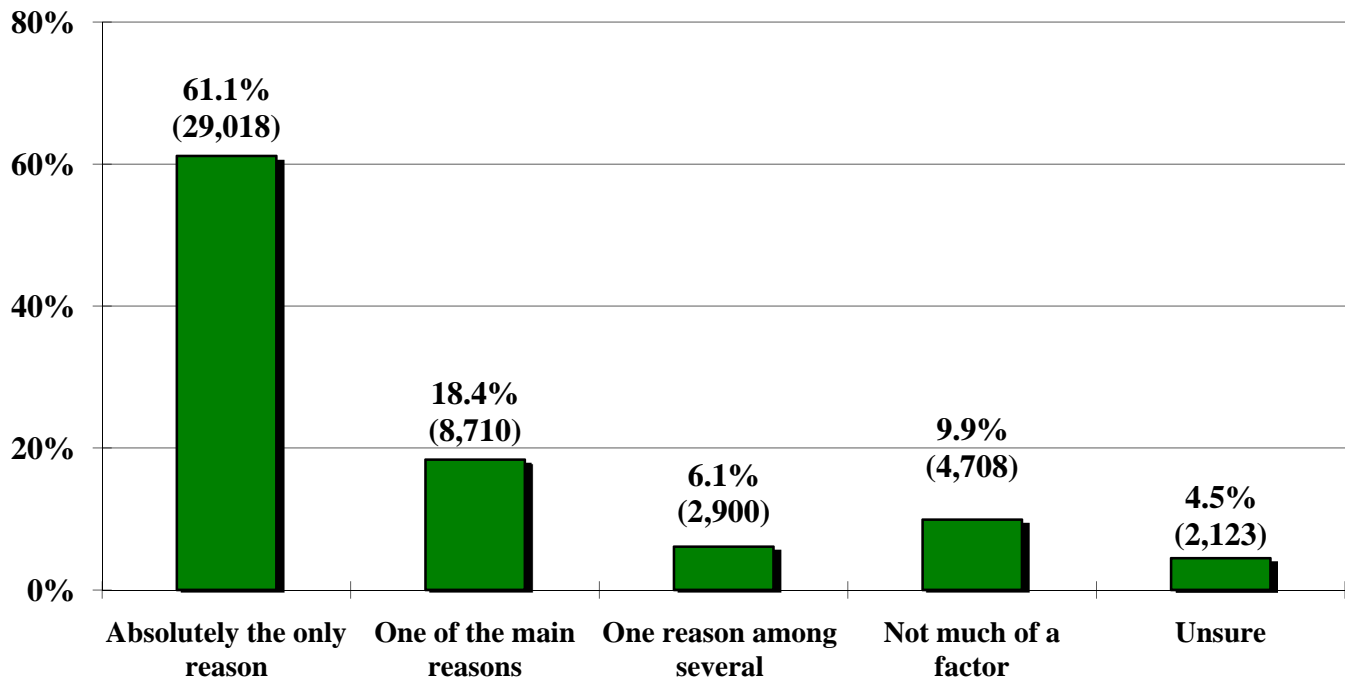
Length of Time Without Coverage	Age 0 to 17			Age 18 to 64		
	2005	2008	2009	2005	2008	2009
	Rate	Rate	Rate	Rate	Rate	Rate
12 months or less	41.6%	59.7%	76.1%	30.5%	48.7%	47.7%
More than 12 months	55.3%	37.3%	19.6%	66.0%	48.4%	47.4%
Don't know	3.1%	3.0%	4.4%	3.6%	2.8%	4.9%

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

## Reason for Lack of Health Insurance

Cost remains the primary barrier to health insurance coverage among the uninsured. Nearly two-thirds (61.1%) indicated that the cost of health insurance was the **only** reason they currently lack coverage. Another 18.4% indicated cost was one of the main reasons. There were a number of employment-related factors that led to the loss of health insurance coverage. Among the uninsured, 28.1% lost coverage because the premiums for employer-sponsored insurance became too expensive. In addition to cost, 23.4% of the uninsured lost health insurance because they or another family member lost their job, 14.8% lost coverage because an employer stopped offering coverage, and 11.0% were uninsured because they lost coverage due to a reduction in the number of hours a family member worked.

**Figure 6**  
How does cost rate as the reason why person is not currently covered by insurance?



Data Source: 2009 Vermont Household Health Insurance Survey

**Table 10**  
**Is this a reason why person no longer has health insurance coverage?**  
**(% who indicated “yes” among uninsured residents by age cohort, 2009)**

	<b>Total</b>	<b>Age 0 to 17</b>	<b>Age 18 to 64</b>	<b>Total</b>	<b>Age 0 to 17</b>	<b>Age 18 to 64</b>
	<b>Rate</b>	<b>Rate</b>	<b>Rate</b>	<b>Count</b>	<b>Count</b>	<b>Count</b>
A family member lost their job.	23.4%	26.0%	23.2%	11,089	941	10,149
Person no longer eligible through employer because of a reduction in the number of hours for employed family member.	11.0%	8.5%	11.2%	5,206	310	4,896
Employer stopped offering health insurance coverage.	14.8%	7.3%	15.5%	7,027	263	6,764
Could no longer afford the cost of premiums for employer’s insurance.	28.1%	34.4%	27.6%	13,338	1,247	12,091

*Data Source: 2009 Vermont Household Health Insurance Surveys*

## **C. Segment Analysis: The Uninsured Population**

### **Key Findings**

#### **Uninsured Children Ages 0 to 17**

##### **Demographic Characteristics**

- Over half (56.8%) of total uninsured children (3,626) aged 0 to 17 were female.
- Forty percent of uninsured children were between the ages of 11 and 17.
- Less than one-half (46.0%) of uninsured Vermont children reside in families whose annual incomes were less than 200% of FPL.

##### **Employment Characteristics of Parents**

- Nearly nine in ten (86.0%) uninsured children lived in families with one or more employed parents. Eight in ten (80.2%) employed adults worked full time.
- Nearly two-thirds (62.8%) of working adults in families with uninsured children worked for companies with fewer than 25 employees.
- A large percentage (38.9%) of employed parents with uninsured children earned \$12.00 or less per hour.
- Nearly one-third (32.0%) of families with uninsured children have at least one parent whose employer offered some type of health insurance coverage.

##### **Use of Medical Services and Cost**

- Uninsured children were more likely than insured children to have not received needed medical care, mental health care, or dental care due to cost.
- Forty-nine percent of families with uninsured children had difficulty paying medical bills during the prior 12 months.
- Nearly one-third (31.3%) of families with uninsured children had been contacted by a collection agency for unpaid medical bills.

## **Uninsured Adults Ages 18-64**

### **Demographic Characteristics**

- Sixty-two percent of total uninsured adults aged 18 to 64 (43,776) were male.
- One-half (50.2%) of the uninsured adult population was between the ages of 18 and 34.
- More than half (51.7%) of uninsured adults resided in families with incomes below 200% of FPL.

### **Employment Characteristics**

- About three-quarters (72.4%) of uninsured adults were employed. More than seven in ten (71.2%) uninsured working adults worked 35 or more hours per week.
- Nearly two-thirds (64.6%) of uninsured working adults worked for an employer with fewer than 25 employees.
- More than one-quarter (26.2%) worked for employers that offered some type of health insurance.

### **Use of Medical Services and Cost**

- Uninsured adults were more likely than insured adults to have not received needed medical care, dental care, or prescription drugs due to cost at rates that almost doubled since 2008. About two in ten (19.4%) uninsured adults aged 18 to 64 or 8,489 Vermonters delayed getting needed medical care due to cost compared to 10.2% in 2008. Another 13.0% or 5,675 did not get prescription drugs compared to 7.6% in 2008. Although not covered by most health insurance benefit plans, dental care was foregone by 15,123 or 34.5% of uninsured adults under 65.
- Forty-four percent of uninsured adults lived in families that experienced problems paying medical bills.
- More than one-third of uninsured adults (35.1%) lived in families that had been contacted by a collection agency about unpaid medical bills.

# **1. Uninsured Children Ages 0 to 17**

## **Demographic Characteristics**

A higher percentage of uninsured children were female (56.8%) and resided in Chittenden, Windsor, Windham, and Franklin counties. Nearly half of uninsured children in Vermont resided in families with annual incomes less than 200% of FPL.

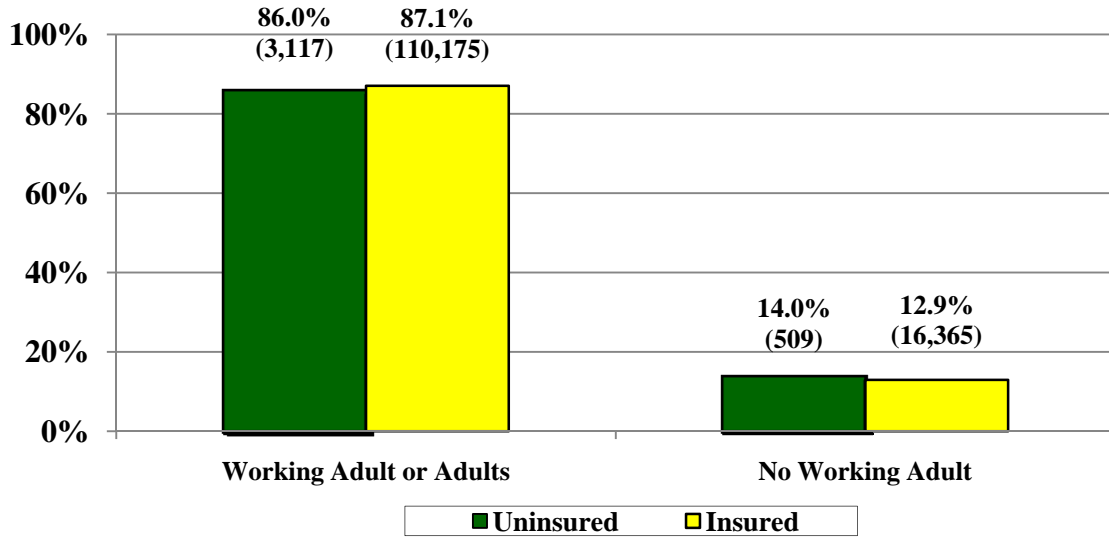
Uninsured children tended to live in families where most members lacked health insurance and 73.8% of the adults were also uninsured.

## **Employment Characteristics of Parents of Uninsured Children**

Nearly nine in ten (86.0%) uninsured children lived in families with one or more employed parent or guardians, 80.2% of whom were employed full time. While 63.4% of these adults worked for private companies, 21.8% were self-employed or worked for a family business. 62.8% of employed adults worked for companies that employ fewer than 25 employees and a large percentage (38.9%) earned \$12.00 or less per hour.

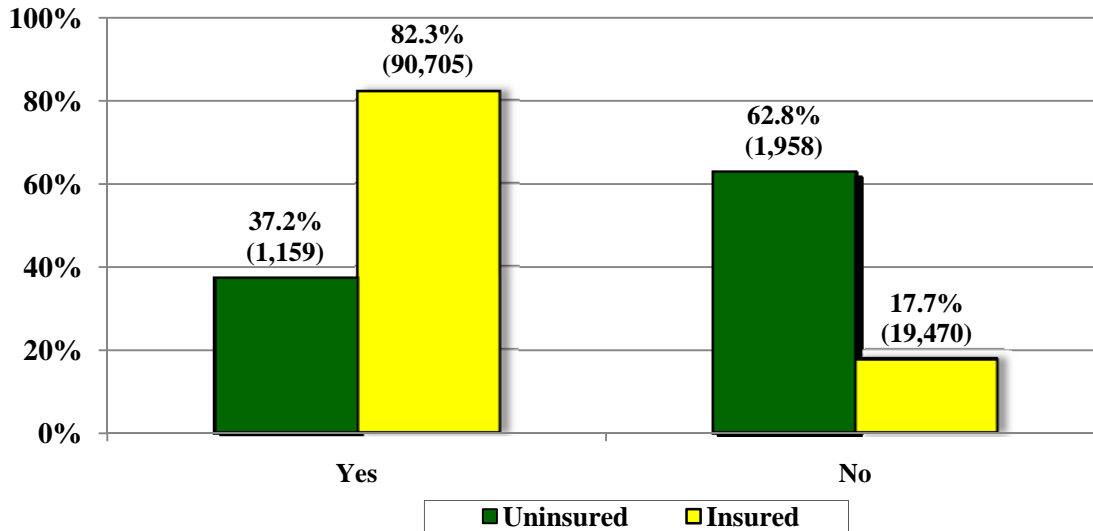
Most uninsured children in Vermont did not have access to employer-based health insurance coverage through their parents. Among employed parents with uninsured children in their families, only 37.2% indicated that their employers offered health insurance coverage, significantly less than the 82.3% among employed parents of insured children. Only 32.0% of all families with an uninsured child have a parent with access to employer-based insurance coverage.

**Figure 7**  
**Is there an employed adult in the household by insurance status of child**



Data Source: 2009 Vermont Household Health Insurance Survey

**Figure 8**  
**Does the employer of child's parent offer health insurance coverage to employees?**  
**(Among employed parents of children aged 0 to 17)**

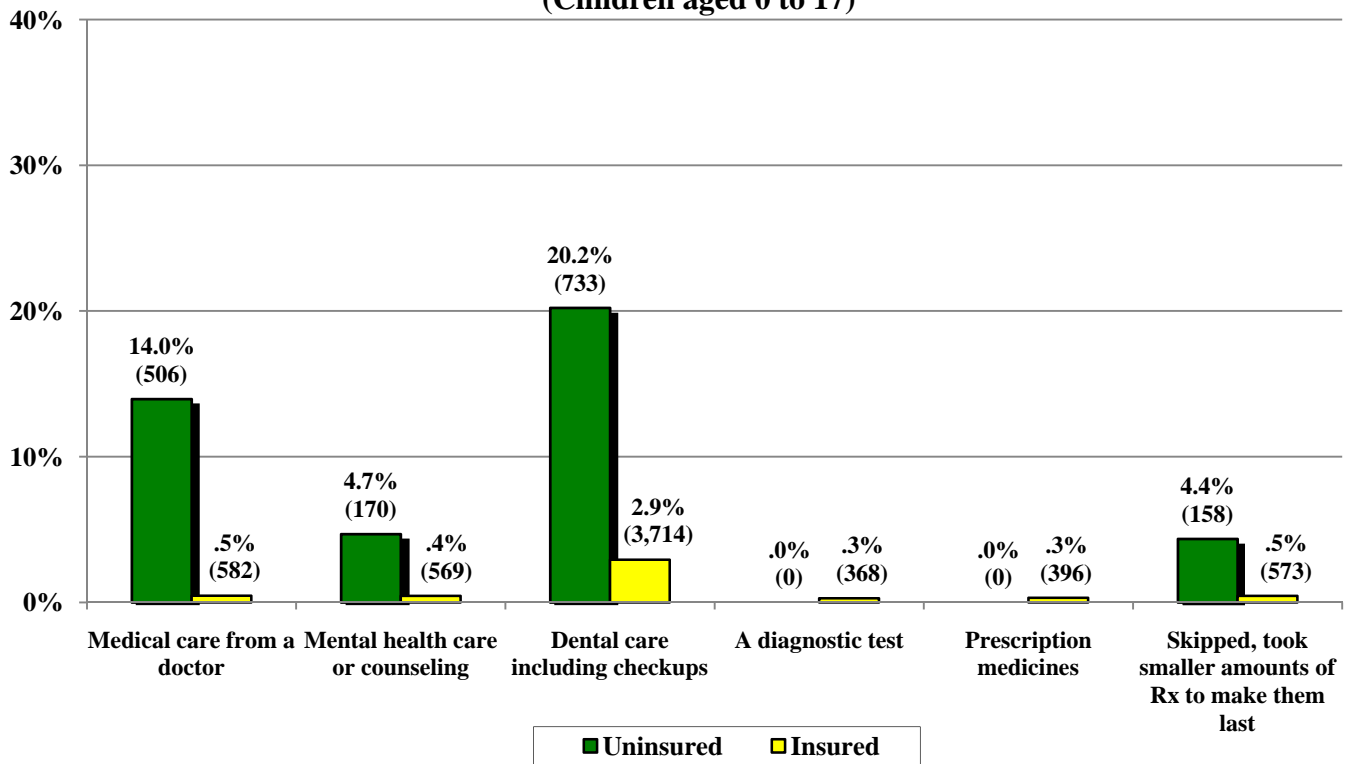


Data Source: 2009 Vermont Household Health Insurance Survey

## Use of Medical Services and Cost

Without health insurance to cover the cost of care, uninsured children were more likely than insured children to have not received needed medical care (14.0%), mental health care or counseling (4.7%), dental care (20.2%), and were more likely to skip doses of prescription medications (4.4%). The percentage of uninsured children that did not receive needed medical care increased from 1.9% to 14.0% between 2008 and 2009.

**Figure 9**  
**Was there any time person needed \_\_ but did not get it because they could not afford it?**  
**(Children aged 0 to 17)**



Data Source: 2009 Vermont Household Health Insurance Survey

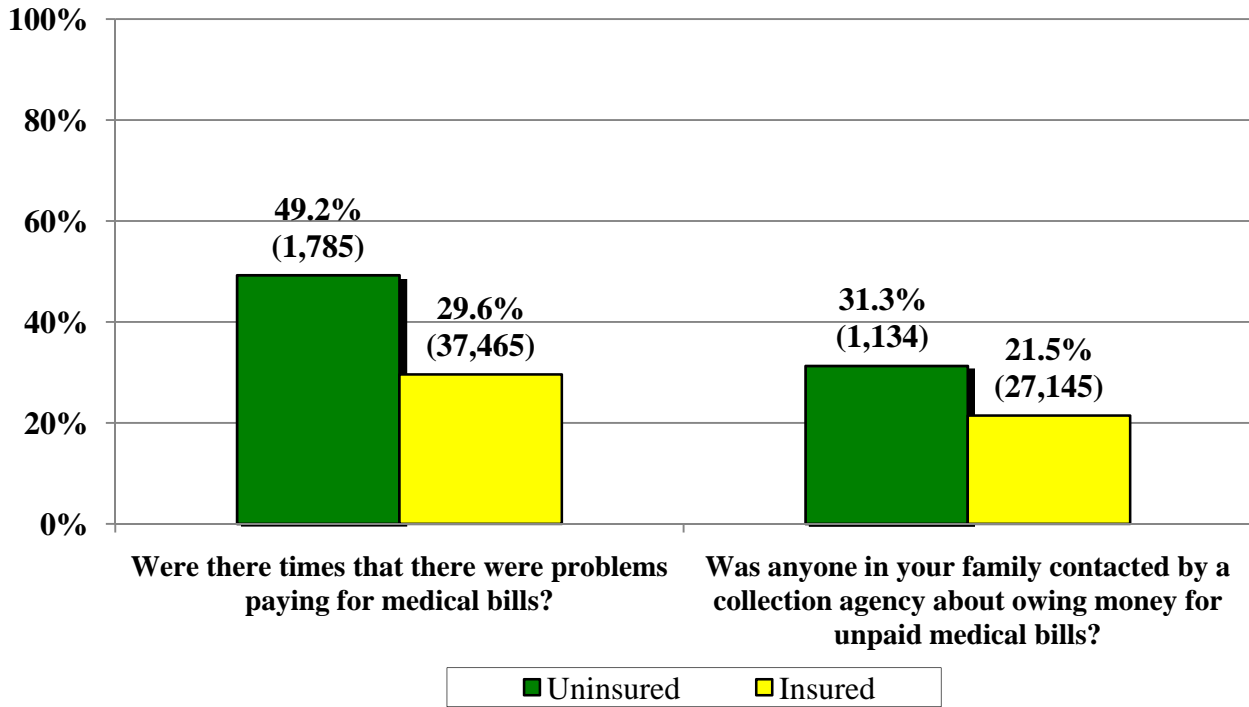
**Table 11**  
**Was there any time person needed \_\_ but did not get it because they could not afford it?**  
**(Uninsured children aged 0 to 17, 2005, 2008, and 2009)**

	Rate			Count		
	2005	2008	2009	2005	2008	2009
Medical care from a doctor	4.0%	1.9%	14.0%	261	72	506
Mental health care or counseling	2.6%	2.4%	4.7%	168	92	170
Dental care including checkups	24.7%	18.1%	20.2%	1,626	700	733
A diagnostic test	1.4%	1.2%	.0%	92	48	0
Prescription medicines	5.5%	3.8%	.0%	363	145	0
Skipped, took smaller amounts of Rx to make them last	2.4%	.6%	4.4%	160	24	158

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

Families with uninsured children were also more likely than families with insured children to have had problems paying medical bills or to have been contacted by a collection agency about unpaid medical bills. Forty-nine percent (49.2%) indicated there were times that there were problems paying for medical bills and 31.3% indicated someone in the family was contacted by a collection agency about owing money for unpaid medical bills. While the percentage of uninsured children not getting needed medical care increased since 2008, the percentage of families reporting financial hardships declined.

**Figure 10**  
**During the past 12 months...**  
**(Children aged 0 to 17)**



Data Source: 2009 Vermont Household Health Insurance Survey

**Table 12**  
**During the past 12 months...**  
**(Uninsured children aged 0 to 17, 2005, 2008, and 2009)**

	Rate			Count		
	2005	2008	2009	2005	2008	2009
Were there times that there were problems paying for medical bills?	58.3%	63.0%	49.2%	3,835	2,438	1,785
Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?	43.2%	38.5%	31.3%	2,844	1,491	1,134

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

## 2. Uninsured Adults Age 18-64

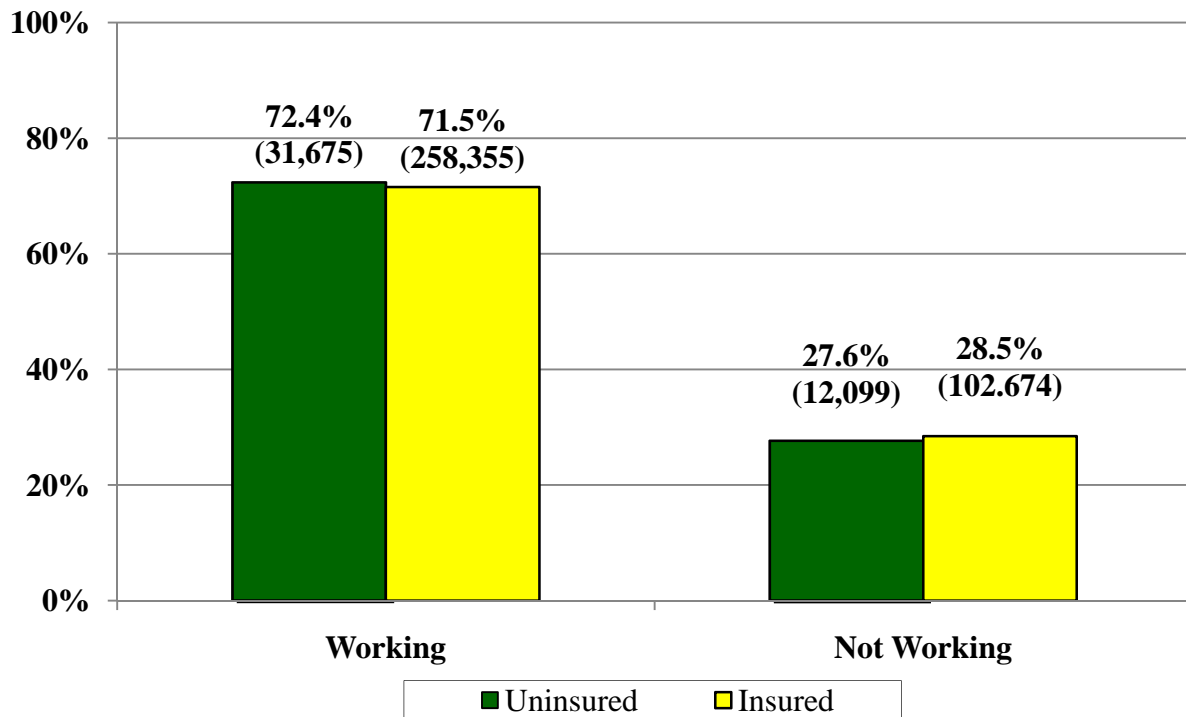
### Demographic Characteristics

The majority of the 43,774 uninsured adults under the age of 65 (62.4%) were male. While adults aged 18 to 24 are 24.8% of the adult population under 65, the uninsured rate for this age group was 17.4%. Among uninsured adults under 65, 51.7% resided in families with annual incomes less than 200% of FPL.

### Employment Characteristics

Most uninsured adults (72.4% or 31,675) were employed and 71.2% of these working adults were employed full-time (35+ hours per week). More than six in ten (63.0%) worked for a private company while 28.9% were self-employed or worked for a family business. More than half (55.3%) worked in the service sector, 18.9% worked in construction, and 13.4% worked in retail and over half (54.2%) earned more than \$12.00 an hour. Nearly two-thirds (64.6%) worked for an employer with fewer than 25 employees.

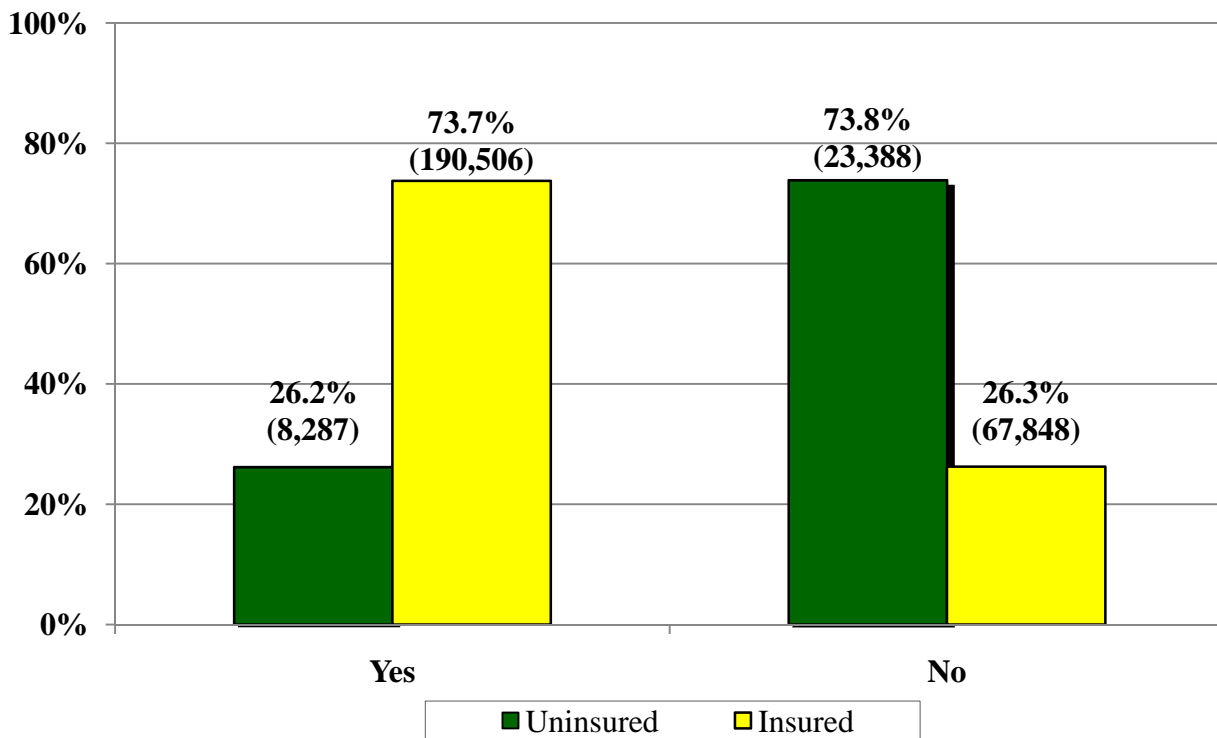
**Figure 11**  
**Employment Status**  
**(Adults aged 18 to 64)**



*Data Source: 2009 Vermont Household Health Insurance Survey*

Only 26.2% (8,287) of uninsured employed adults worked for employers offering health insurance, comparable to the percentage observed in 2008. Among the 8,287 adults who reported that their employers offered coverage, 20.9% had not worked for their employer long enough to qualify for benefits and 21.8% worked too few hours to qualify. Nearly two-thirds (64.8% or 5,369) indicated that the health insurance offered by their employer cost too much.

**Figure 12**  
**Does employer offer health insurance coverage to employees?**  
**(Adults aged 18 to 64)**



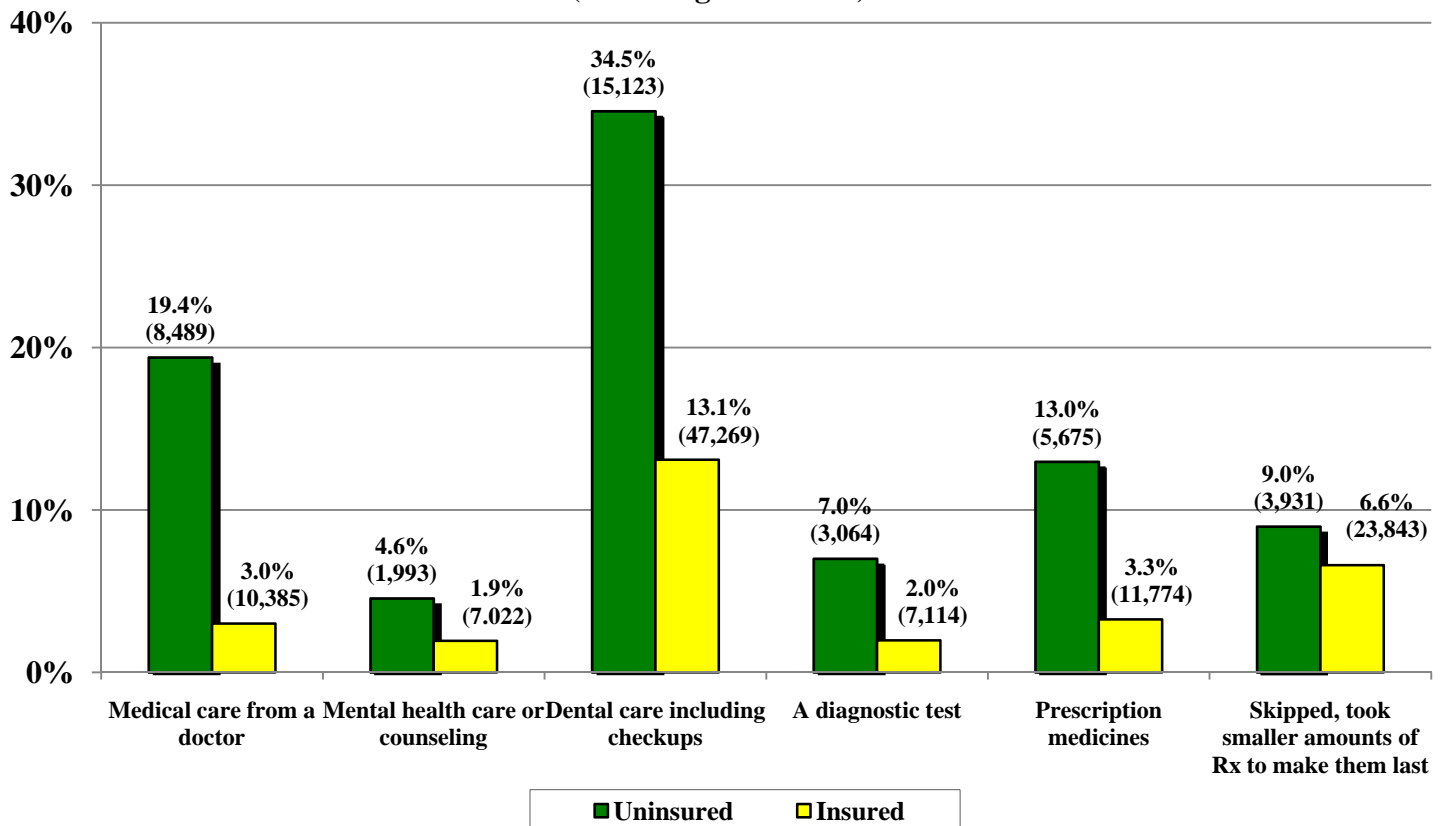
*Data Source: 2009 Vermont Household Health Insurance Survey*

## Use of Medical Services and Cost

Uninsured adults were more likely than insured adults to not have sought needed medical care (19.4%), mental health care or counseling (4.6%), dental care (34.5%), a diagnostic test (7.0%), or prescription drugs (13.0%) due to cost. In addition, 9.0% skipped doses or took smaller amounts of prescribed medications to make them last longer. The percentage of uninsured adults not getting needed medical care has increased since 2008 for all of these indicators.

Uninsured adults were more likely than insured adults to have problems paying medical bills or to have been contacted by a collection agency about unpaid medical bills. Forty-four percent (43.5%) indicated that they experienced problems paying medical bills and 35.1% indicated that someone in the family was contacted by a collection agency about unpaid medical bills.

**Figure 13**  
**Was there any time person needed \_\_\_ but did not get it because they could not afford it?**  
**(Adults aged 18 to 64)**



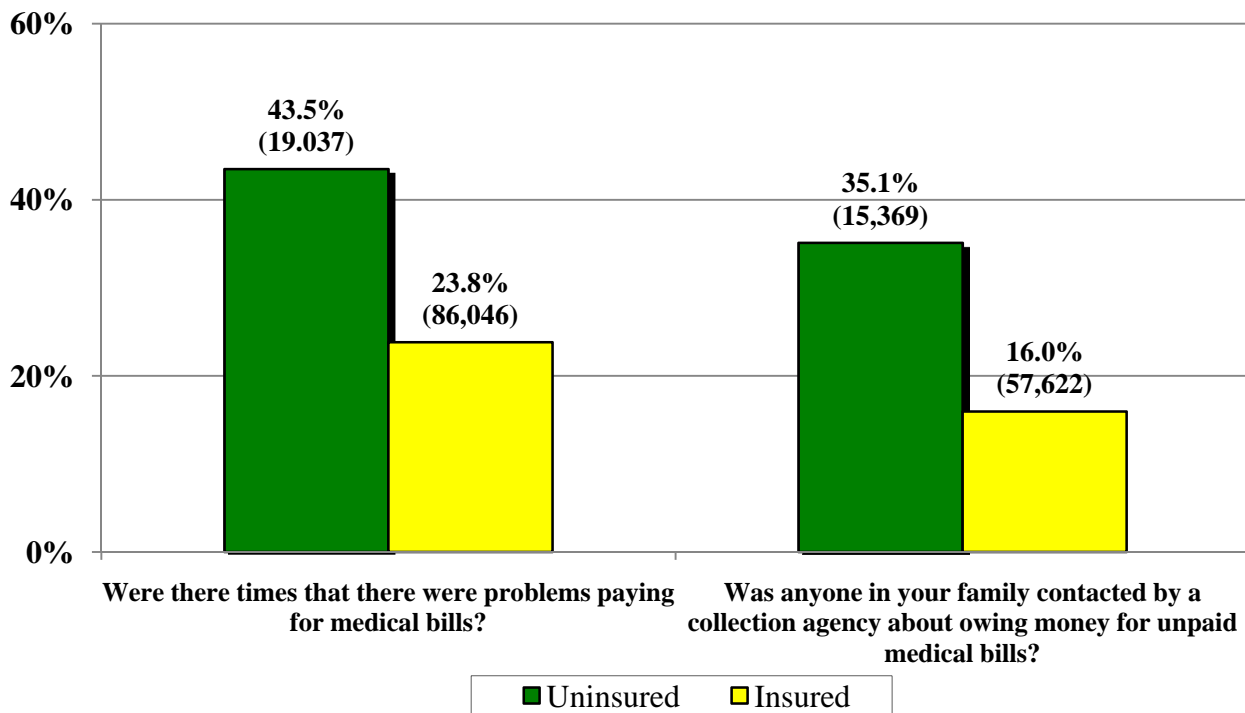
Data Source: 2009 Vermont Household Health Insurance Survey

**Table 13**  
**Was there any time person needed \_\_ but did not get it because they could not afford it?**  
**(Uninsured adults aged 18 to 64, 2005, 2008, and 2009)**

	Rate			Count		
	2005	2008	2009	2005	2008	2009
Medical care from a doctor	25.2%	10.2%	19.4%	13,574	4,422	8,489
Mental health care or counseling	6.7%	2.9%	4.6%	3,619	1,265	1,993
Dental care including checkups	38.6%	19.7%	34.5%	20,821	8,516	15,123
A diagnostic test	9.7%	5.2%	7.0%	5,231	2,260	3,064
Prescription medicines	14.2%	7.6%	13.0%	7,633	3,303	5,675
Skipped, took smaller amounts of Rx to make them last	10.5%	6.0%	9.0%	5,652	2,595	3,931

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

**Figure 14**  
**During the past 12 months...**  
**(Adults aged 18 to 64)**



*Data Source: 2009 Vermont Household Health Insurance Survey*

**Table 14**  
**During the past 12 months...**  
**(Uninsured adults aged 18 to 64, 2005, 2008, and 2009)**

	Rate			Count		
	2005	2008	2009	2005	2008	2009
Were there times that there were problems paying for medical bills?	45.2%	46.1%	43.5%	24,369	19,974	19,037
Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?	31.5%	30.6%	35.1%	16,978	13,265	15,369

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

## **D. Segment Analysis: The Uninsured Population Eligible for State Health Insurance**

An analysis was conducted to simulate eligibility of uninsured individuals (as of late 2009) for enrollment in state health insurance programs such as Medicaid, Dr. Dynasaur, VHAP, or premium assistance for Catamount Health or ESIA. A stepped approach was used to determine whether uninsured residents met eligibility requirements based upon age, family income, disability status, and prior insurance coverage. The Green Mountain Care Program at the Agency of Human Services provided the eligibility criteria for the various state programs.

### **Key Findings**

#### **1. Eligible Children Ages 0 to 17**

- In late 2009, nearly 2,800 or 76.9% of uninsured children under the age of 18 met eligibility requirements for coverage through Medicaid or Dr. Dynasaur.

#### **Demographic Characteristics**

- Over half (55.3%) of uninsured children eligible for state health insurance were female.
- Thirty-nine percent of uninsured children eligible for state health insurance were aged 11 to 17 while 36.9% were aged 6 to 10.
- Sixty percent of uninsured Vermont children eligible for state health insurance resided in families with annual incomes less than 200% of FPL.

#### **Employment Characteristics of Parents**

- Nine in ten (89.8%) uninsured children eligible for state health insurance live with one or more employed parents. More than eight in ten (82.1%) of these employed adults worked full time.
- Two-thirds (66.4%) of the working adults in families with uninsured children eligible for state health insurance worked for companies with fewer than 25 employees.
- More than three in ten (31.9%) working adults in families with uninsured children eligible for state health insurance indicated their employer offered health insurance coverage.

## **Use of Medical Services and Cost**

- A sizeable percentage of uninsured children eligible for state health insurance deferred or did not get needed medical or dental care.
- More than half (50.8%) of families with uninsured children eligible for state health insurance had difficulty paying medical bills during the prior 12 months.
- More than one-third (35.9%) of families with uninsured children eligible for state health insurance had been contacted by a collection agency about unpaid medical bills.

## **2. Eligible Adults Ages 18 to 64**

- In late 2009, more than 23,200 or 53.0% of uninsured adults aged 18 to 64 met eligibility requirements for coverage through Medicaid, VHAP, or premium assistance (Catamount Health Premium Assistance or ESIA).

## **Demographic Characteristics**

- Nearly two-thirds (66.0% or 15,319) of uninsured adults aged 18 to 64 eligible for state health insurance were male.
- Nearly three in ten (29.3%) of the uninsured adult population eligible for state health insurance was aged 18 to 24 while 28.6% was aged 25 to 34. Overall, 57.9% of adults eligible for state insurance programs were under the age of 35.
- Nearly three quarters (74.1%) of the uninsured adults eligible for state health insurance lived in households that are below 200% of FPL.

## **Employment Characteristics**

- Nearly two-thirds (63.7% or 14,780) of uninsured adults eligible for state health insurance were employed and nearly two-thirds (62.1%) worked full time.
- Nearly two-thirds (65.9%) of uninsured working adults eligible for state health insurance worked for an employer with fewer than 25 employees.
- Only a quarter (25.2%) of uninsured working adults eligible for state health insurance worked for employers that offered health insurance.

## **Use of Medical Services and Cost**

- More than one in five (21.1%) uninsured adults eligible for state health insurance delayed getting needed medical care due to cost while 36.6% did not get needed dental care, and 16.0% did not get needed prescription drugs.
- One-half (50.1%) of uninsured adults eligible for state health insurance resided in families with problems paying medical bills.
- Four in ten (40.4%) uninsured adults eligible for state health insurance resided in a family that had been contacted by a collection agency about unpaid medical bills.

## **1. Uninsured Children Under 18**

In late 2009, nearly 2,800 or 76.9% of uninsured children aged 0 to 17 met eligibility requirements for coverage through Medicaid or Dr Dynasaur; 13.4% were eligible for Medicaid while 63.5% were eligible for Dr. Dynasaur. About 840 (23.1%) uninsured children were not eligible for any state health insurance program primarily based on family income being over 300% of FPL. The rate is comparable to that observed in 2008.

### **Demographic Characteristics**

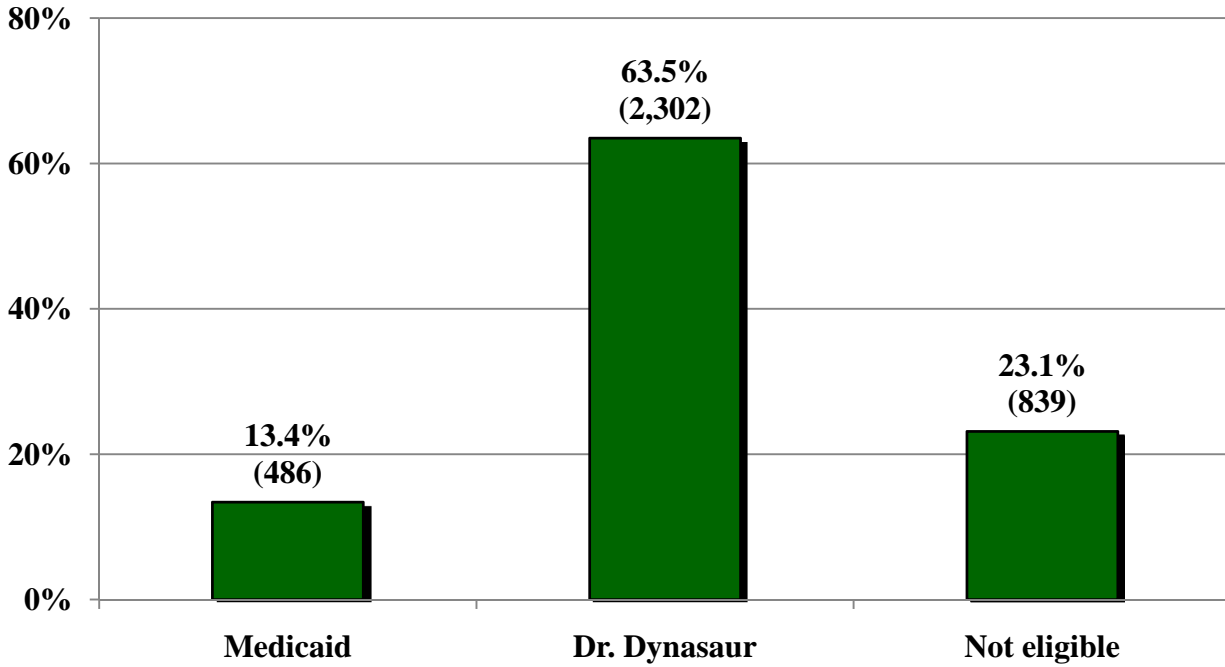
Most uninsured children eligible for state health insurance were female (55.3%) and 38.7% were aged 11 to 17. The highest percentages of uninsured eligible children were found in Franklin (13.2%), Chittenden (12.6%), Windsor (12.2%), and Windham (10.4%) counties. About one in six (16.6%) lived in families with incomes below 100% of FPL. Another 43.5% of uninsured children eligible for state health insurance resided in families with incomes between 100% and 199% of FPL.

### **Employment Characteristics of Parents of Uninsured Children**

Nine in ten (89.8%) of Vermont's uninsured children eligible for state health insurance lived in a household with at least one working adult with 82.1% of these adults working full time. Nearly two-thirds (65.1%) were employed by private companies while 22.0% were self-employed. Two-thirds (66.4%) of these working adults were employed by companies with 25 or fewer employees. Another 25.4% were employed by companies with 100 or more employees.

Most of the uninsured children eligible for state health insurance did not have access to employer-based health insurance coverage through their parents. Among the working adults in families with uninsured children eligible for state health insurance, only 31.9% indicated that their employer offered any type of health insurance coverage.

**Figure 15**  
**Is uninsured person eligible for state health insurance?**  
**(Uninsured children aged 0 to 17)**



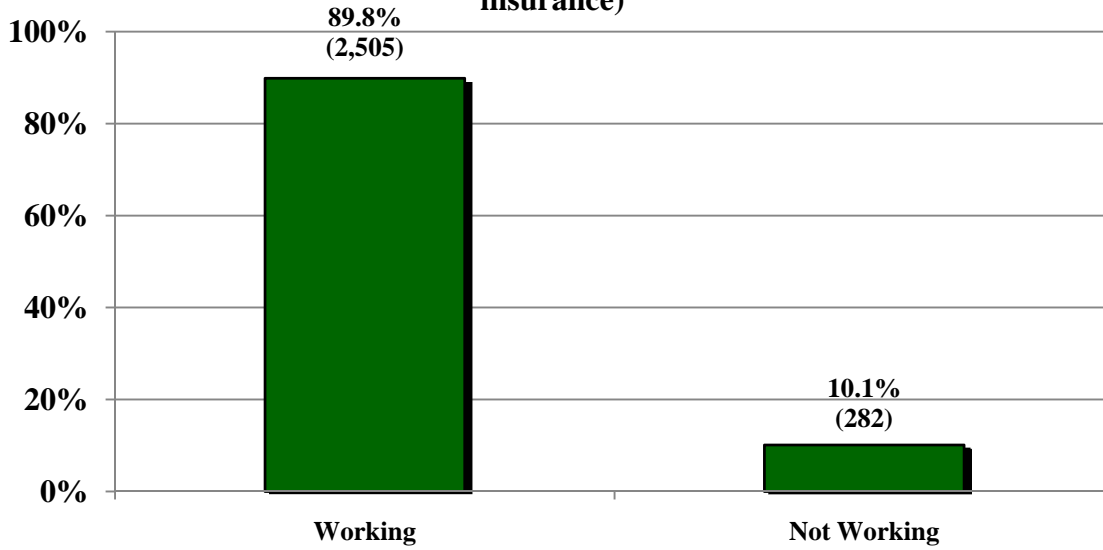
*Data Source: 2009 Vermont Household Health Insurance Survey*

**Table 15**  
**Is uninsured person eligible for state health insurance?**  
**(Uninsured children under age 18, 2005, 2008, and 2009)**

	Rate			Count		
	2005	2008	2009	2005	2008	2009
Medicaid	13.2%	15.6%	13.4%	869	602	486
Dr. Dynasaur	65.9%	62.4%	63.5%	4,333	2,415	2,302
Not eligible	20.9%	22.0%	23.1%	1,378	851	839
Total	100.0%	100.0%	100.0%	6,580	3,868	3,627

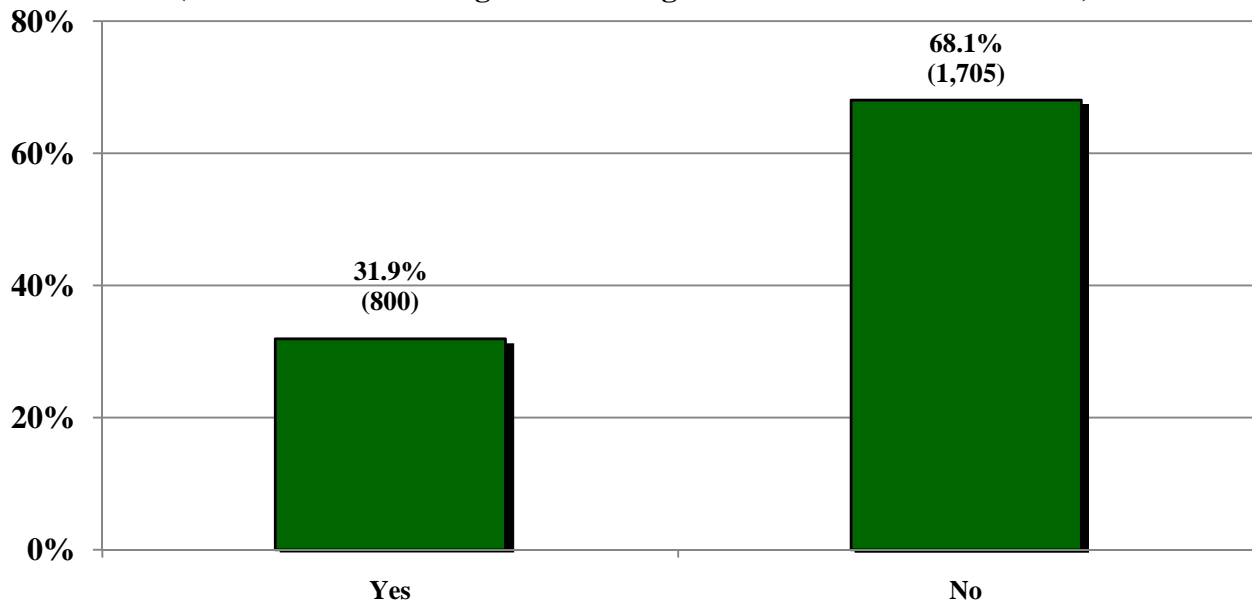
*Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys*

**Figure 16**  
**Is there an employed adult in the household?**  
**(Uninsured children aged 0 to 17 eligible for state health insurance)**



*Data Source: 2009 Vermont Household Health Insurance Survey*

**Figure 17**  
**Does the employer of child's parent offer health insurance coverage to employees?**  
**(Uninsured children aged 0 to 17 eligible for state health insurance)**



*Data Source: 2009 Vermont Household Health Insurance Survey*

## Use of Medical Services and Cost

As with uninsured children in general, the cost of medical care deterred families from seeking medical care for uninsured children who were potentially eligible for state health insurance. A sizeable percentage did not get needed medical care (14.8%), dental care (23.8%), or mental health care or counseling (4.9%). The percentage deferring care increased in all three of these measures since 2008.

One-half (50.8%) of families with uninsured children eligible for state health insurance reported problems paying medical bills, declining from 71.6% in 2008. More than one-third (35.8%) reported that the family had been contacted by a collection agency about unpaid medical bills.

**Table 16**  
**Was there any time person needed \_\_\_ but did not get it because they could not afford it?**  
**(Uninsured children aged 0 to 17 eligible for state health insurance, 2005, 2008, and 2009)**

	Rate			Count		
	2005	2008	2009	2005	2008	2009
Medical care from a doctor	3.5%	2.4%	14.8%	185	72	412
Mental health care or counseling	3.2%	2.4%	4.9%	168	71	138
Dental care including checkups	26.7%	22.4%	23.8%	1,390	676	664
A diagnostic test	1.8%	1.6%	0.0%	92	48	0
Prescription medicines	7.0%	4.8%	0.0%	363	145	0
Skipped, took smaller amounts of Rx to make them last	3.1%	.8%	5.7%	160	24	158

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

**Table 17**  
**During the past 12 months...**  
**(Uninsured children aged 0 to 17 eligible for state health insurance, 2005, 2008, and 2009)**

	Rate			Count		
	2005	2008	2009	2005	2008	2009
Were there times that there were problems paying for medical bills?	58.0%	71.6%	50.8%	3,020	2,159	1,417
Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?	46.1%	40.8%	35.9%	2,396	1,232	1,000

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

## **2. Uninsured Adults Aged 18 to 64**

In late 2009, more than 23,200 or 53.0% of uninsured adults aged 18 to 64 met eligibility requirements for coverage through Medicaid, VHAP, or to receive premium assistance through Catamount Health Premium Assistance or ESIA. Out of these 43,773 uninsured adults under the age of 65, 24.3% (10,637) were eligible for VHAP, 20.1% (8,798) were eligible for Catamount Health Premium Assistance or potentially ESIA, and 8.6% (3,765) were eligible for Medicaid. About 20,600 (47.0%) of uninsured adults aged 18 to 64 were not eligible for any state health insurance program or premium assistance.

Among the 20,600 uninsured adults aged 18 to 64 that were not eligible, nearly two in ten were aged 18 to 24 (19.6%), 21.8% were aged 25 to 34 and 20.0% were aged 35 to 44. Nearly four in ten (38.6%) were aged 45 or older. More than one in four (26.4%) had an annual income of less than 200% of FPL and 16.4% had an annual income between 200% and 299% of FPL. Most of those not eligible for state health insurance had an annual income of 300% of FPL or greater. This includes 19.3% with an annual income between 300% and 349% of FPL, 6.0% between 350% to 399% of FPL, 14.5% between 400% to 499% of FPL and 17.0% with an annual income of 500% of FPL or greater. More than eight in ten (82.1%) were working and among those that were employed, only 27.0% worked for an employer that offered ESI.

### **Demographic Characteristics**

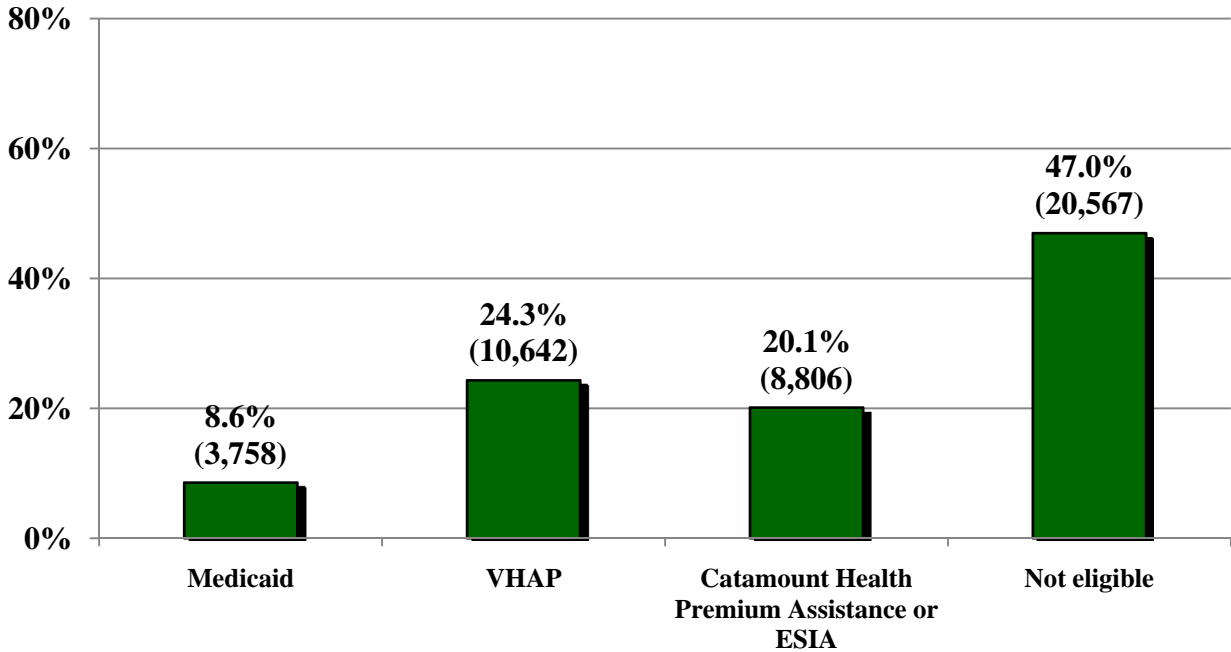
Nearly two-thirds (66.0%) of uninsured adults eligible for state health insurance were male. The highest proportion of potentially eligible uninsured adults was aged 18 to 24 (29.3%) while 28.6% were aged 25 to 34. Overall, 57.9% of uninsured adults eligible for state health insurance programs were under the age of 35. Nearly three-quarters (74.1%) resided in a family with an annual income of less than 200% of FPL. Uninsured adults eligible for state health insurance lived in all 14 Vermont counties, but the highest percentages occurred in Chittenden (15.4%) and Windsor (12.4%) counties.

### **Employment Characteristics**

Nearly two-thirds (63.7%) of Vermont's uninsured adults eligible for state health insurance worked for pay and 62.1% worked full time. Two-thirds (66.2%) worked for a private company while 26.4% were self-employed or worked for a family business. Nearly six in ten (56.6%) earned \$12.00 or less an hour and 65.9% worked for an employer with fewer than 25 employees.

In most cases, uninsured working adults eligible for state health insurance did not have access to health insurance through their employer. Only 25.2% or 3729 worked for employers that offered health insurance benefits. However, 14.8% had not worked for their employer long enough to qualify for benefits and 26.6% worked too few hours to qualify. More than two-thirds (68.8%) indicated the health insurance offered by their employer cost too much.

**Figure 18**  
**Is person eligible for state health insurance?**  
**(Uninsured adults aged 18 to 64)**



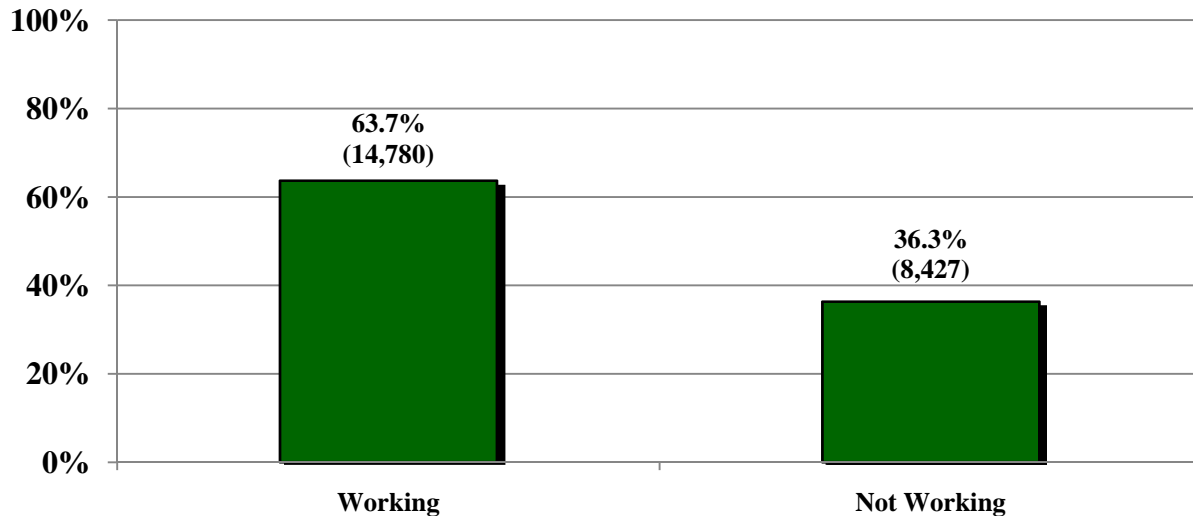
*Data Source: 2009 Vermont Household Health Insurance Survey*

**Table 18**  
**Is person eligible for state health insurance?**  
**(Uninsured adults ages 18 to 64, 2005, 2008, and 2009)**

	Rate			Count		
	2005	2008	2009	2005	2008	2009
Medicaid	8.0%	8.9%	8.6%	4,255	3,833	3,758
VHAP	39.6%	28.4%	24.3%	21,368	12,291	10,642
Catamount Health Premium Assistance or ESIA	N/A	16.3%	20.1%	N/A	7,072	8,806
Not eligible	52.5%	46.4%	47.0%	28,291	20,098	20,567
Total	100.0%	100.0%	100.0%	53,914	43,294	43,773

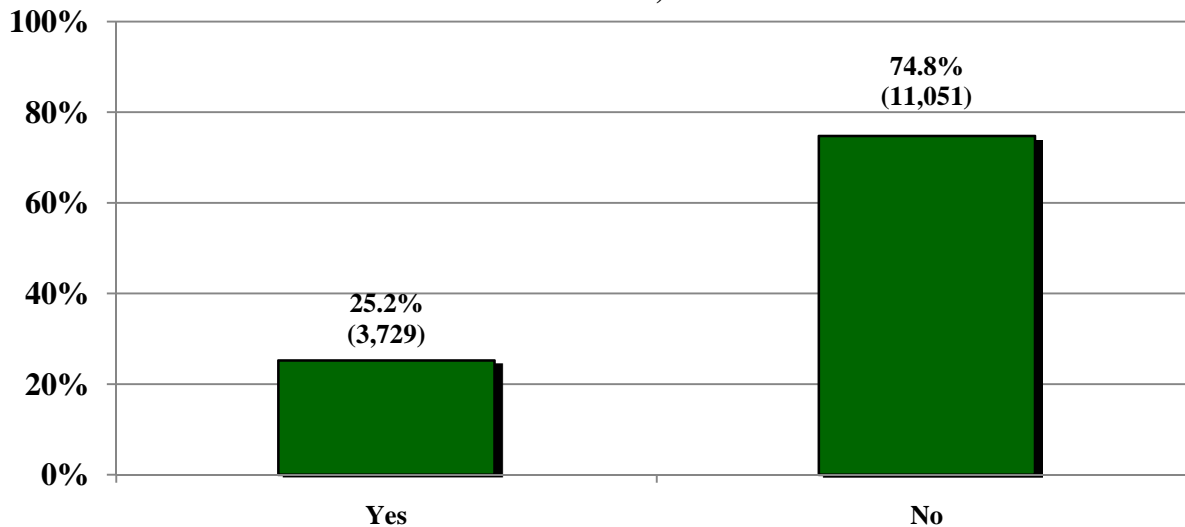
*Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys*

**Figure 19**  
**Employment Status**  
(Uninsured adults aged 18 to 64 eligible for state health insurance)



*Data Source: 2009 Vermont Household Health Insurance Survey*

**Figure 20**  
**Does employer offer health insurance coverage to employees?**  
(Uninsured working adults aged 18 to 64 eligible for state health insurance)



*Data Source: 2009 Vermont Household Health Insurance Survey*

## Use of Medical Services and Cost

As with the broader population of uninsured, the cost of medical care deterred uninsured adults eligible for state health insurance from seeking medical care. Without health insurance to cover the cost of care, many did not get needed medical care (21.1%), mental health care or counseling (4.9%), dental care (36.6%), a diagnostic test (7.1%), or prescription drugs (16.0%). The percentage of uninsured adults eligible for state health insurance not getting needed care has increased since 2008 for all of these indicators.

Half (50.1%) reported difficulties paying medical bills during the past 12 months and 40.4% reported having been contacted by a collection agency. The percentage contacted by a collection agency has increased since 2008.

**Table 19**  
**Was there any time person needed \_\_ but did not get it because they could not afford it?**  
**(Uninsured adults ages 18 to 64 eligible for state health insurance, 2005, 2008 and 2009)**

	Rate			Count		
	2005	2008	2009	2005	2008	2009
Medical care from a doctor	26.9%	9.5%	21.1%	6,882	2,204	4,893
Mental health care or counseling	6.4%	3.0%	4.9%	1,648	686	1,133
Dental care including checkups	40.9%	19.3%	36.6%	10,484	4,484	8,487
A diagnostic test	9.0%	5.2%	7.1%	2,302	1,215	1,657
Prescription medicines	17.0%	6.8%	16.0%	4,361	1,573	3,712
Skipped, took smaller amounts of Rx to make them last	9.8%	4.1%	9.0%	2,509	952	2,096

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

**Table 20**  
**During the past 12 months...**  
**(Uninsured adults ages 18 to 64 eligible for state health insurance, 2005, 2008 and 2009)**

	Rate			Count		
	2005	2008	2009	2005	2008	2009
Were there times that there were problems paying for medical bills?	49.7%	47.2%	50.1%	12,739	10,951	11,626
Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?	36.2%	30.8%	40.4%	9,270	7,133	9,378

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

## **E. Access to Employer Sponsored Health Insurance Among the Working Uninsured Under Age 65**

- In late 2009, approximately 8,300 (26.2%) of working uninsured residents aged 18 to 64 had access to ESI through their employer.
- 64.8% of working uninsured residents indicated they did not enroll in their employer's health plan because it is too expensive.
- 20.9% of working uninsured residents indicated they were ineligible because they had not worked long enough for their current employer.
- 21.8% of working uninsured residents indicated they were ineligible because they did not work enough hours per week.

**Figure 21**  
**Is person offered ESI?**  
**(Uninsured working residents ages 18 to 64)**



*Data Source: 2009 Vermont Household Health Insurance Survey*

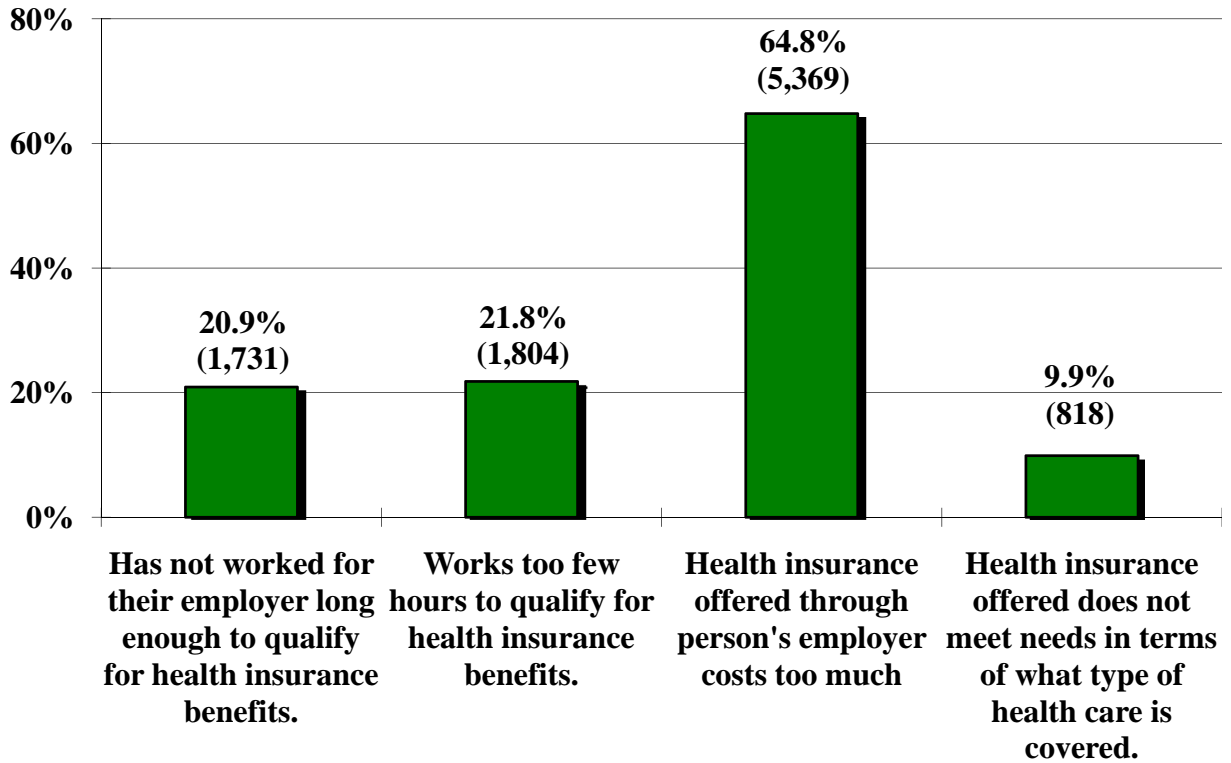
In late 2009, 26.2% (8,300) of working uninsured adults aged 18 to 64 had access to ESI through their employer and the remaining 73.8% lacked access to ESI. This is similar to the 23.5% with access to ESI in 2008. Among uninsured employees aged 18 to 64, 28.5% of those working full time and 22.4% of those working part time worked for employers offering employer sponsored insurance in 2009.

Among those who worked for companies with 50 or more employees, 53.4% indicated their employer offered ESI, compared to an employer offer rate of 25.0% for companies with 10 to 24 employees, 19.2% for 5 to 9 employees, and only 6.5% in companies with 2 to 4 employees. The self-employed were significantly less likely to have access to ESI, with only 1.1% having access to ESI.

Only 24.2% of uninsured workers with hourly wages of \$8.06 or less worked for employers offering ESI, compared to 34.0% for hourly wages between \$8.07 and \$12.00, 23.2% for hourly wages between \$12.01 to \$15.00, and 20.2% among those whose hourly wages are over \$15.00.

When asked why they chose not to enroll in the health insurance offered by their employer, 64.8% of working uninsured adults indicated that their employer's health insurance plan was too expensive, 20.9% indicated they were ineligible because they had not worked for that employer long enough, 21.8% indicated they were ineligible because they worked too few hours and 9.9% indicated the plan benefits do not meet their health care needs.

**Figure 22**  
**Is \_\_\_\_ a reason why person did not enroll in their employer's health insurance plan?**  
**(Working uninsured aged 18 to 64 with employers offering ESI)**



*Data Source: 2009 Vermont Household Health Insurance Survey*

## F. Private Health Insurance

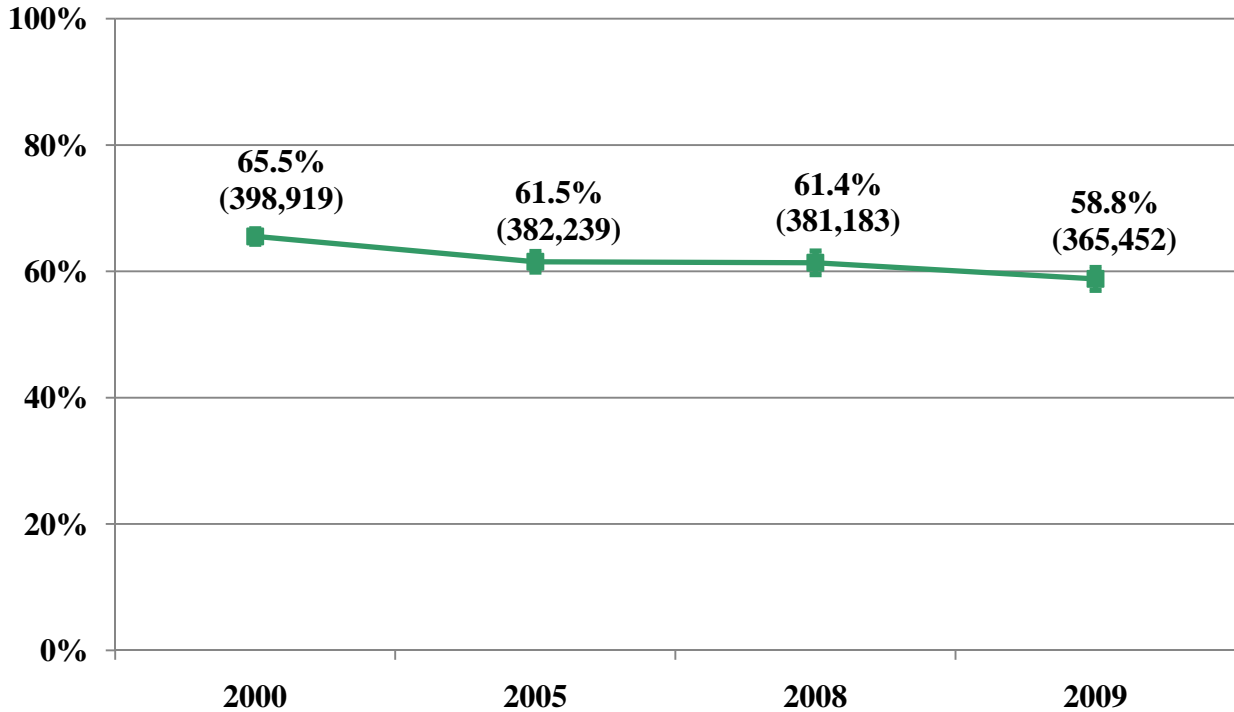
### Key Findings

- In 2009, nearly six in ten (58.8%) Vermont residents were covered by private health insurance<sup>7</sup>, including those with other insurance sources in addition to private coverage. This represents 365,452 Vermont residents.
- The percentage of Vermont residents with private health insurance has decreased slightly since 2008 when 61.4% were covered by private health insurance.
- For adult Vermont residents, those aged 45 to 64 were the most likely to be covered by private insurance (76.7%) while those aged 18 to 34 were the least likely (58.1%). Among Vermont's children, 56.2% are covered by private health insurance.
- Income is a strong indicator of private health insurance coverage. Among those whose annual income is 400% of FPL or greater, 82.7% had private health insurance coverage. Conversely, only 16.3% of those living in families whose annual incomes are less than 100% of FPL had private health insurance coverage.
- More than nine in ten (91.5%) privately insured residents obtained private health insurance coverage through an employer-related source.
- Among residents with private insurance coverage, more than two-thirds (69.2%) reported out-of-pocket medical costs of \$1,000 or more in 2009.
- More than one in five (21.0%) privately insured residents lived in families where someone experienced problems paying for medical bills, compared to 23.5% in 2008 and only 18.1% in 2005.
- The percentage of privately insured forgoing medical care due to cost (2.1%) in 2009 is comparable to the percentage observed in 2008.

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<sup>7</sup> Included in the category of private health insurance coverage are 8,405 Vermonters enrolled in the Catamount Health Program. Actual enrollment counts for all Green Mountain Care programs can be found on the Office of Vermont Health Access website at <http://ovha.vermont.gov/budget-legislative>.

**Figure 23**  
**Is person covered by private insurance?**  
**(2000-2009)**



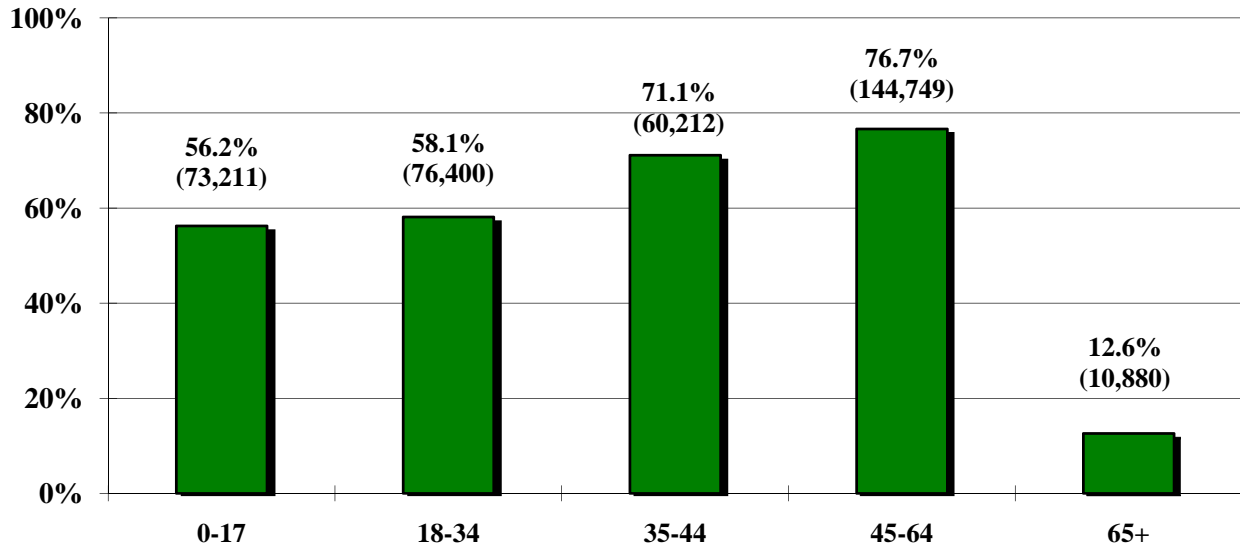
*Data Source: 2000, 2005, 2008, and 20089 Vermont Household Health Insurance*

In 2009, 58.8%, or 365,452 of Vermont’s population of 621,270 residents, had private health insurance coverage. The percentage of residents covered by private health insurance coverage in 2009 declined slightly from 2008 and has been trending downward since 2000.

Adults aged 18 to 64 were more likely to be covered by private health insurance as they age. While only 58.1% of the adult population aged 18 to 34 in Vermont had private health insurance in 2009, this increased to 71.1% for those aged 35 to 44 and 76.7% for those aged 45 to 64.

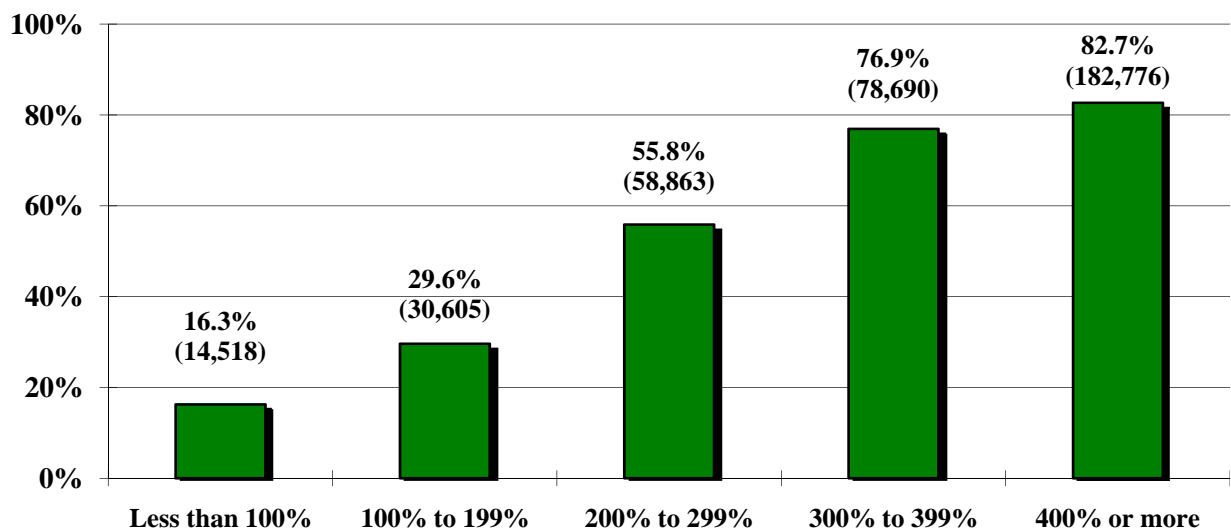
As observed in prior surveys, there is a clear correlation between private health insurance coverage and family income. Nearly six in ten (55.8%) Vermont residents with family incomes between 200% and 299% of FPL reported coverage by private health insurance in 2009. This increased to 76.9% for residents with family incomes between 300% and 399% of FPL and 82.7% with family incomes more than 400% of FPL. In contrast, less than one in five (16.3%) with family incomes less than 100% of FPL had private health insurance coverage and 29.6% of those whose family income ranges between 100% and 199% of FPL reported private health insurance coverage.

**Figure 24**  
**Is person covered by private health insurance?**  
 (% by age)



*Data Source: 2009 Vermont Household Health Insurance Survey*

**Figure 25**  
**Is person covered by private health insurance?**  
 (% by annual family income - FPL)



*Data Source: 2009 Vermont Household Health Insurance Survey*

## Private Insurance Coverage through an Employer

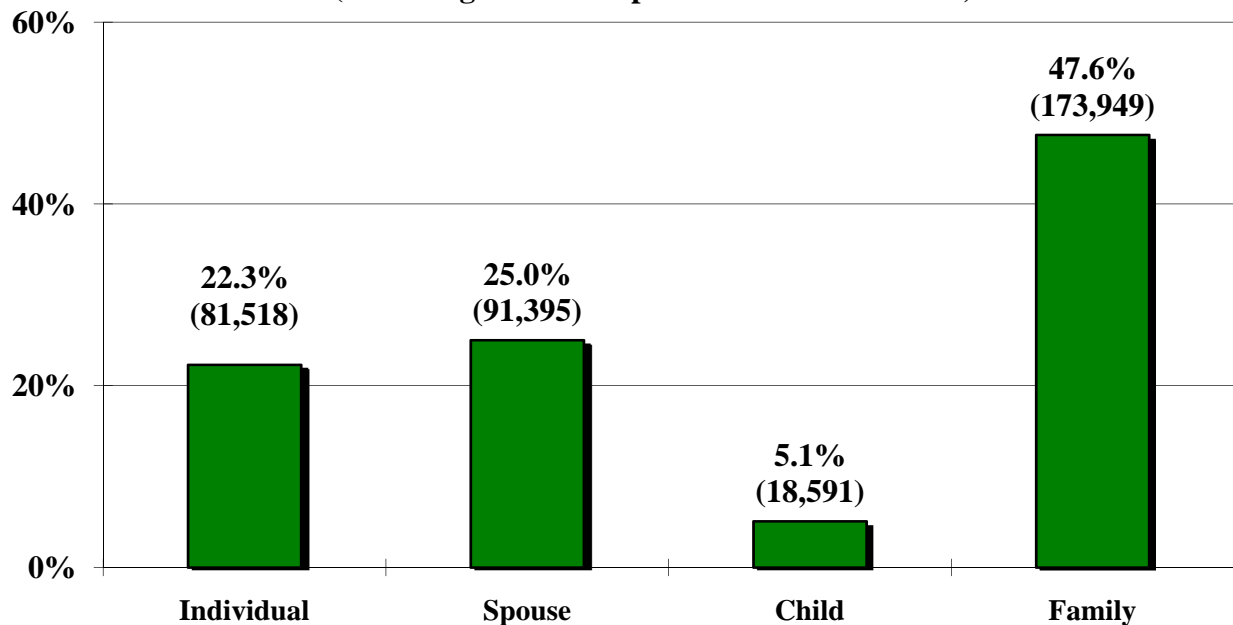
Among the privately insured Vermont residents, 91.5% had coverage through employer-related sources compared to 93.1% in 2008 and 91.8% in 2005. Only 6.2% directly paid for health insurance representing those who may be purchasing insurance through the non-group market or the self-employed purchasing insurance through the small group market.

Among those who worked for small companies with 2 to 4 employees, 77.0% had coverage through employment-related sources while 21.5% reported they purchased their health insurance directly. Among those who worked for companies with 5 to 24 employees, 88.3% purchased insurance through employer-related sources, and more than 95% of those working for employers with 25 or more employees reported that their health insurance was obtained through employment-related sources.

## Private Insurance Plan Tiers

Almost half (47.6%) of residents with private health insurance were covered under a family plan. Nearly one-quarter of the privately insured (22.3%) were covered under single plans and another quarter had a one-plus-one health insurance plan including the policyholder and a spouse, civil union or domestic partner. Another 5.1% of the privately insured were covered under plans that included policyholders and child dependents.

**Figure 26**  
**Type of Private Health Insurance Policy**  
(% among those with private health insurance)



Data Source: 2009 Vermont Household Health Insurance Survey

## Private Insurance Policy Characteristics

Among those covered by private health insurance, the premium amounts paid per month varied considerably. Monthly premium amounts are significantly higher for those purchasing insurance directly without employer contributions towards the monthly premium in contrast to those with employer-sponsored insurance who may only pay a percentage of the monthly premium. Approximately two in ten of the privately insured (21.1%) reported a premium cost of \$100 or less per month and another quarter (24.5%) reported a premium cost of more than \$500 per month. Among all the privately insured, 51.8% reported premium increases during the prior year.

Nearly one-quarter (23.4%) or 85,477 residents with private insurance reported having a health savings account (HSA). The majority of residents with HSAs contributed less than \$1,500 into their account during the previous 12 months. About one in ten (9.3%) contributed nothing to their account while 8.2% contributed more than \$4,000.

**Table 21**  
**Monthly Insurance Premium Amounts by Type of Policy**  
 (% of those with private health insurance)

	Type of Policy				
	Individual	Spouse	Child	Family	Total
<b>\$50 or less</b>	16.6%	9.2%	20.9%	7.8%	10.8%
<b>\$51 to \$100</b>	22.8%	8.9%	11.1%	5.2%	10.3%
<b>\$101 to \$250</b>	20.6%	33.3%	33.9%	28.4%	28.2%
<b>\$251 to \$500</b>	19.9%	23.7%	23.3%	30.7%	26.2%
<b>\$501 to \$750</b>	10.9%	11.5%	3.6%	10.7%	10.6%
<b>\$751 or more</b>	9.2%	13.5%	7.1%	17.2%	13.9%
<b>Counts</b>	81,517	91,394	18,592	173,949	365,452

*Data Source: 2009 Vermont Household Health Insurance Survey*

## Medical Expenses of the Privately Insured and Barriers to Care

Compared to 2008, the financial burden of out-of-pocket medical expenses among the privately insured decreased slightly in 2009. More than one in five of the privately insured (21.0%) indicated their families had problems paying medical bills in the last 12 months compared to 23.5% in 2008. In 2009, 11.9% of families were contacted by collection agencies about unpaid medical bills, down slightly from 13.3% in 2008.

Despite having private health insurance coverage, a small percentage of privately insured residents did not get needed medical care in 2009 due to cost. About one in twelve privately insured Vermonters (7.5%) had forgone dental care due to cost and another 4.1% had skipped doses or taken smaller amounts of prescription medicines to make them last longer. Additionally, 2.1% had forgone medical care from a doctor, 2.0% did not get needed prescription medications, 1.5% skipped a needed diagnostic test, and 1.1% did not seek needed mental health care.

In 2009, more than one in ten (11.9% or 43,442) privately insured individuals were concerned that they may lose health insurance coverage within the next 12 months, a slight increase over 2008 when 10.0% were concerned. Among those who were concerned about losing health insurance within the next 12 months, four in ten (39.6%) were worried that the policyholder would lose his or her job, 16.4% were worried about premium increases, and 11.6% reported they would become ineligible due to age.

**Table 22**  
**During the last 12 months, someone in the family experienced the following...**  
**(%of those with private health insurance)**

	Rate			Count		
	2005	2008	2009	2005	2008	2009
Problems paying for medical bills	18.1%	23.5%	21.0%	67,197	89,670	76,736
Contacted by a collection agency about owing money for unpaid medical bills	11.4%	13.3%	11.9%	42,432	50,674	43,417

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

**Table 23**  
**During the last 12 months was there any time person needed the following care but did not**  
**get it due to cost?**  
**(%of those with private health insurance)**

	Rate			Count		
	2005	2008	2009	2005	2008	2009
Dental care	6.3%	8.5%	7.5%	23,414	32,522	27,544
Skipped doses, took smaller amounts of their prescription to make them last longer	3.2%	4.3%	4.1%	11,834	16,252	14,969
Medical care from a doctor	1.6%	2.0%	2.1%	6,043	7,783	7,593
Prescription medicines	1.4%	1.9%	2.0%	5,208	7,275	7,225
Diagnostic test	1.0%	1.7%	1.5%	3,809	6,544	5,651
Mental health care or counseling	0.8%	1.5%	1.1%	2,804	5,875	3,918

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

## **G. Segment Analysis: Trend in Employer-sponsored Health Insurance**

### **Key Findings**

- Among working Vermonters aged 18 to 64, 68.5% (198,794) have access to ESI through their current employer. This is comparable to the 67.8% observed in 2008 but showing a downward trend when compared to the 72.2% observed in 2005.
- Nearly half (46.5% or 134,780) of working Vermonters aged 18 to 64 were enrolled in their employer's insurance, slightly less than the 49.0% observed in 2008.
- Among those with access to ESI, the uptake rate was 67.8% compared to 72.3% observed in 2008.
- 50.4% (32,283) of working residents that did not enroll in their employer's health plan indicated that they had coverage through a spouse's health insurance plan which either offered better benefits or was less expensive.
- 45.9% (29,392) of working residents not enrolled in their employer's health plan indicated that it was too expensive.
- 18.2% (11,641) of working residents not enrolled in insurance offered by their employers indicated that the insurance did not meet their needs in terms of the health care services covered.
- 17.4% (10,931) of working residents not enrolled in insurance offered by their employer indicated they were ineligible because they did not work enough hours per week.
- 9.4% (6,049) of working residents not enrolled in insurance offered by their employer indicated they were ineligible because they had not worked long enough for their current employer.

**Table 24**  
**Employer-Sponsored Health Insurance Offer and Uptake**  
**(% among working Vermonters age 18 to 64)**

	Rate			Count		
	2005	2008	2009	2005	2008	2009
<b>Total Offered</b>	72.2%	67.8%	68.5%	238,461	212,650	198,794
Enrolled	50.2%	49.0%	46.5%	165,659	153,729	134,780
Offered but Not Enrolled	22.0%	18.8%	22.1%	72,802	58,921	64,014
<b>Not Offered</b>	27.8%	32.2%	31.5%	91,747	100,912	91,236
Total	100.0%	100.0%	100.0%	330,208	313,562	290,030
% of Employees with Access to ESI	72.2%	67.8%	68.5%	238,461	212,650	198,794
Uptake Rate of ESI	69.5%	72.3%	67.8%			

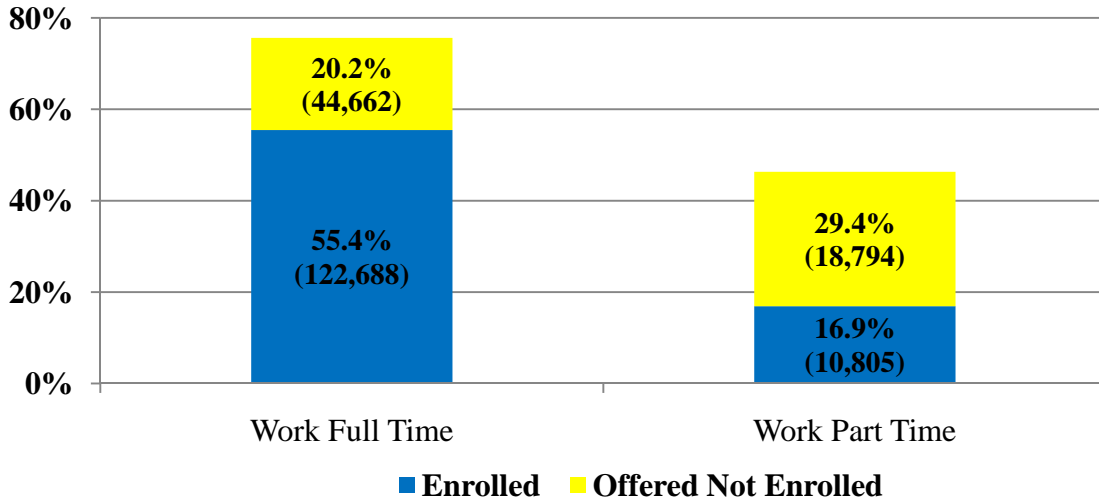
*Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys*

In late 2009, 68.5% (198,794) of working adults aged 18 to 64 had access to ESI through their employers while 31.5% lacked access. This is similar to the 67.8% with access to ESI in 2008 but showing a downward trend when compared to the 72.2% with employer offer in 2005. Nearly half (46.5% or 134,780) of the working population aged 18 to 64 were enrolled in their employer's health insurance, a slight decrease from 49.0% in 2008 and 50.2% in 2005. Among those with access to ESI, the uptake rate<sup>8</sup> in 2009 was 67.8% indicating a decline from the uptake rate of 72.3% in 2008.

Among employees aged 18 to 64, 75.6% of those working full time and 46.3% of those working part time were employed by companies offering ESI. More than half (54.4% or 122,688) of full time employees were enrolled in their employer's health insurance compared to only 16.9% (10,805) of part time employees. The uptake rates for full time and part time employees in 2009 were 75.6% and 46.3% respectively.

<sup>8</sup> The uptake rate represents the percentage of employees enrolling in their employer's health insurance of the total offered (those enrolling and those who are offered ESI but do not enroll).

**Figure 27**  
**Employer Sponsored Health Insurance Offer and Uptake by Full or Part Time Employee**  
 (% among working Vermonters aged 18 to 64)

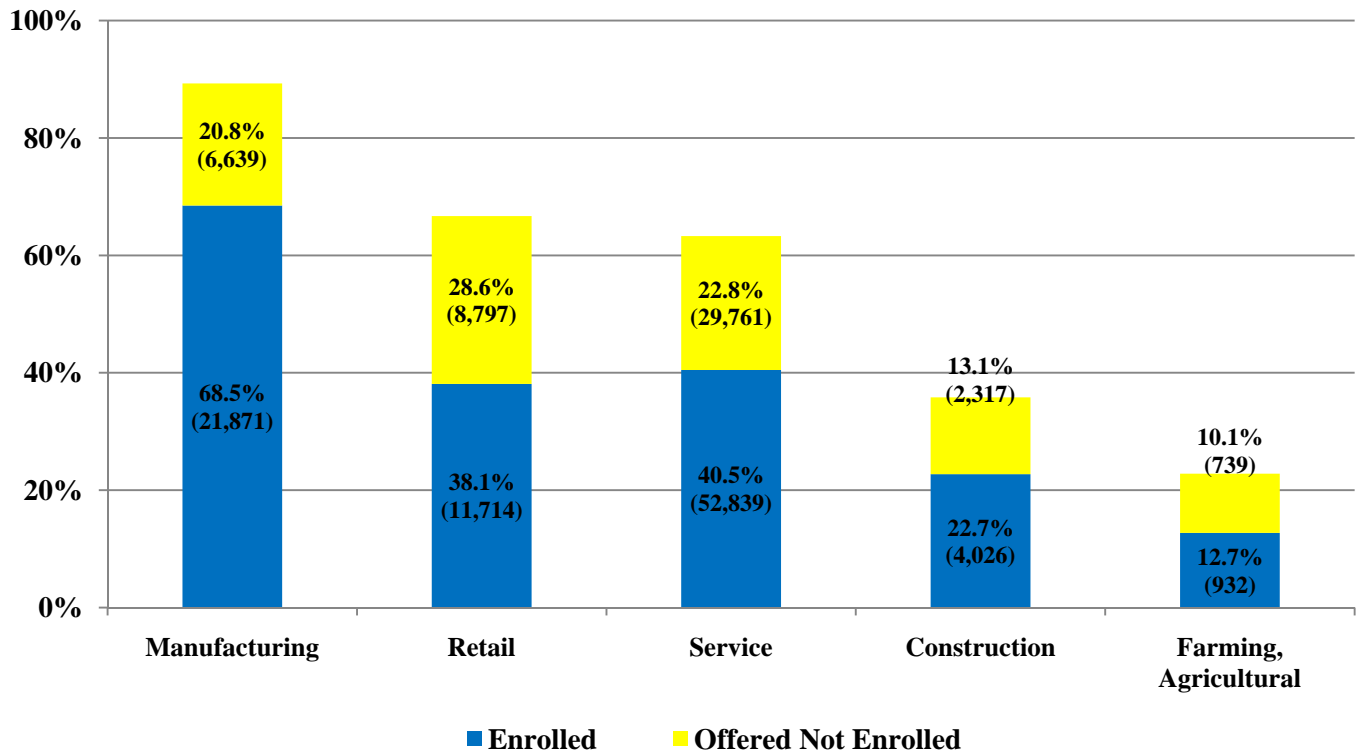


*Data Source: 2009 Vermont Household Health Insurance Survey*

As wages increased, access to ESI and the rate of uptake increased. Among those earning \$12.00 or less per hour, 52.6% had access to ESI and 24.4% were enrolled (an uptake rate of 46.2%). Nearly six in ten (58.5%) of those earning between \$12.01 and \$15.00 per hour had access to ESI with more than one in three (37.4%) enrolled in their employer’s health insurance (an uptake rate of 63.9%). Among those earning more than \$15.00 per hour, 77.2% had access and 57.4% were enrolled (an uptake rate of 74.3%).

Those working in the manufacturing sector were most likely to have access to ESI through their employer. Nearly nine in ten (89.3%) had access to ESI and 68.5% were enrolled in their employer’s health insurance (an uptake rate of 76.6%). Two-thirds (66.7%) of those in retail worked for an employer that offered ESI and 38.1% had insurance provided through their employer (an uptake rate of 57.1%). Less than two-thirds (63.3%) of those working in the service sector had access to ESI with 40.5% with coverage through their employer (an uptake rate of 64.0%). Only 35.8% of employees in construction and only 22.8% of those in farming or agriculture had access to ESI.

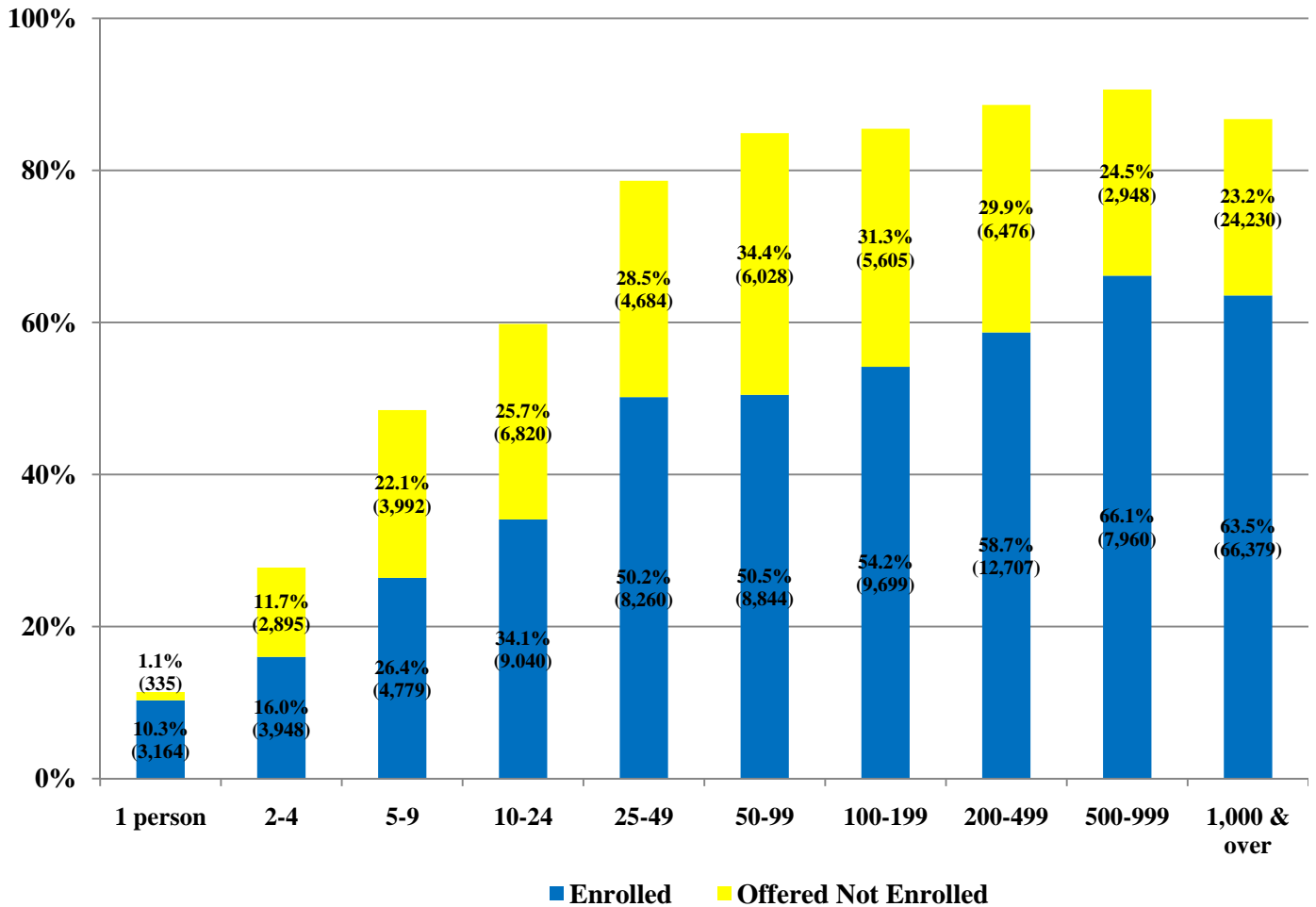
**Figure 28**  
**Employer Sponsored Health Insurance Offer and Uptake by Type of Employer**  
 (% among working Vermonters aged 18 to 64)



*Data Source: 2009 Vermont Household Health Insurance Survey*

Both the percentage of employees offered ESI as well as the percentage of employees enrolling in their employer's health insurance increased with company size. Only 11.4% of employees working for companies with one employee and 27.8% of employees working for companies with two to four employees were offered ESI. Nearly half (48.5%) of employed Vermonters working for companies with five to nine employees were offered ESI with 26.4% of those enrolled in their employers' health insurance (an uptake rate of 54.5%). Nearly six in ten (59.8%) employees working for companies employing 10 to 24 and nearly eight in ten (78.6%) working for companies employing 25 to 49 were offered ESI. More than half of the employees (50.2%) working for companies with 25 to 49 employees had coverage through their employer (an uptake rate of 63.8%). Among workers employed by companies with 50 more employees, nearly nine in ten (86.9%) were offered ESI and 60.8% of those were enrolled (an uptake rate of 70.0%).

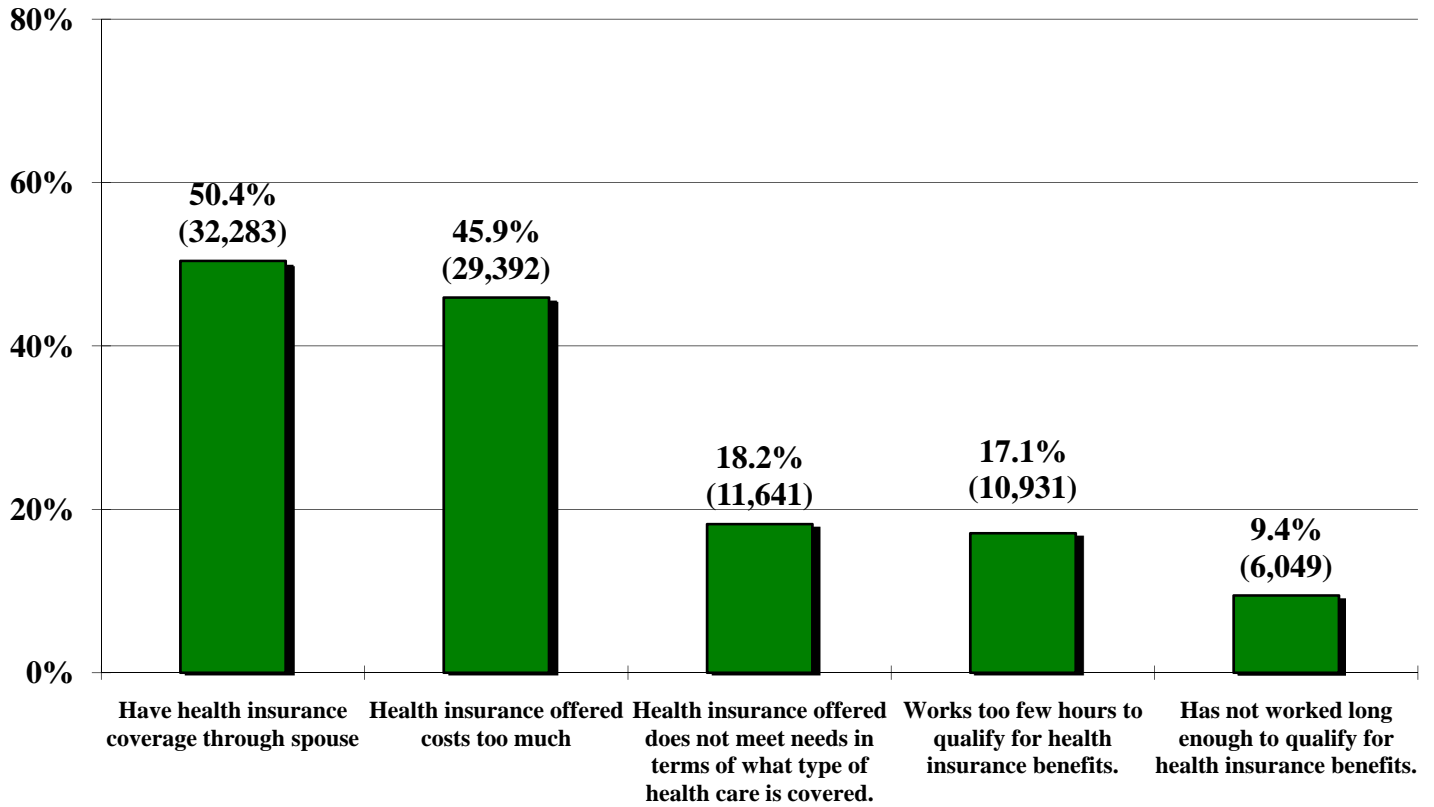
**Figure 29**  
**Employer Sponsored Health Insurance Offer and Uptake by Size of Employer**  
 (% among working Vermonters aged 18 to 64)



Data Source: 2009 Vermont Household Health Insurance Survey

Over half or 50.4% of working residents aged 18 to 64 who were offered ESI indicated they did not enroll because they had coverage through a spouse’s health insurance plan which either offered better benefits or was less expensive. Nearly half (45.9%) indicated that their employers’ health insurance plan was too expensive, 18.2% indicated the insurance offered by their employer did not meet their needs in terms of the health care services covered, 17.4% were ineligible because they did not work enough hours per week, and 9.4% indicated they were ineligible because they had not worked long enough for their current employer.

**Figure 30**  
**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)**



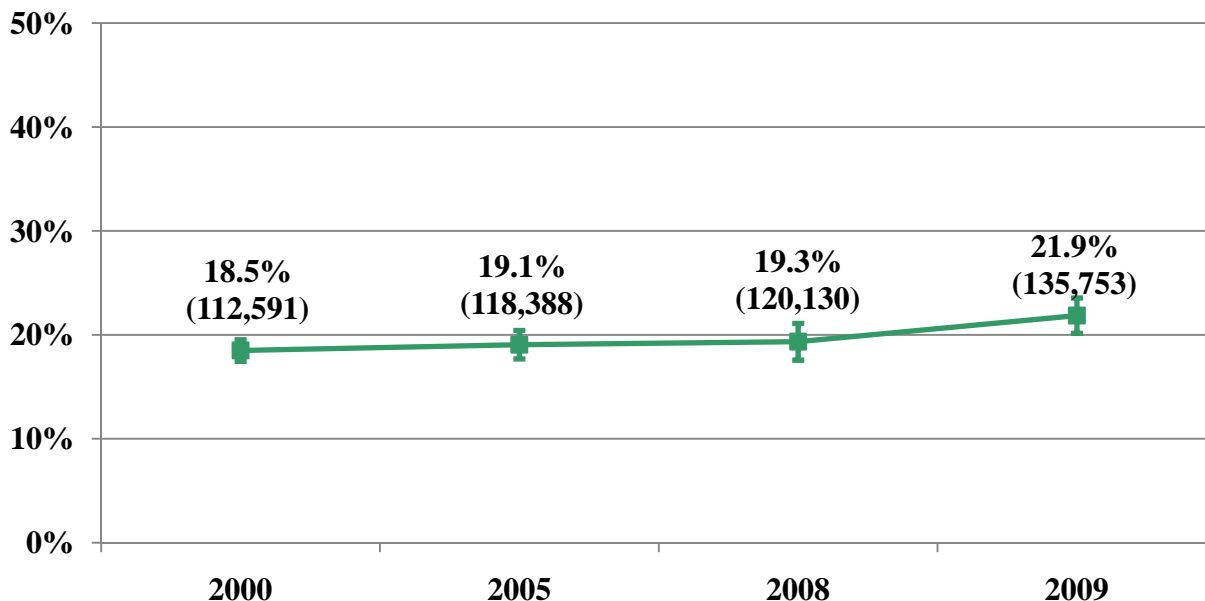
*Data Source: 2009 Vermont Household Health Insurance Survey*

## H. State Health Insurance

### Key Findings

- In late 2009, 21.9% of Vermont residents had health insurance provided by the state through Dr. Dynasaur, VHAP, and traditional Medicaid. This includes 26,399 persons who were also covered by the federal Medicare program and others who had private coverage in addition to state health insurance.
- About 17.6% or 109,353 of Vermont residents had health insurance provided exclusively by the state Medicaid program without any other source of health insurance.
- The percentage of Vermont residents with health insurance coverage through Medicaid, Dr. Dynasaur, or VHAP has increased from 18.5% in 2000 to 21.9% in 2009. The percentage has increased slightly from 2008 when 19.3% reported coverage through state health insurance.
- The percentage of residents aged 18 to 24 with coverage through a state health insurance program increased from 16.9% in 2008 to 24.2% in 2009.
- The percentage of residents with an annual family income between 200% and 299% of FPL with coverage through a state health insurance program increased from 12.3% in 2008 to 18.3% in 2009.
- In late 2009, two in five (42.7%) children under the age of 18 had health insurance coverage through a state health insurance program, comparable to 2008. There has been a statistically significant increase in adults aged 18 to 64 who obtained health insurance coverage through Medicaid or VHAP with 17.5% receiving coverage through a state health insurance program compared to 14.2% in 2008.
- In late 2009, six in ten (63.8%) Vermont residents with family incomes less than 100% of FPL had health insurance coverage through the Medicaid program. State-sponsored health insurance also covered 39.9% of Vermonters with family incomes between 100% and 199% of FPL.

**Figure 31**  
**Is person covered by state health insurance program?**  
**(2000-2009)**



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

In late 2009, about 1 in 5 Vermont residents (21.9%) were covered through state health insurance programs<sup>9</sup>. This compares to 19.3% in 2008, 19.1% in 2005 and 18.5% in 2000, indicating a slight year-to-year increase in the percentage enrolled. While changes across consecutive years have not been statistically significant the change since 2005 is significant.

Out of approximately 135,753 total enrollees in state-sponsored programs (excluding Catamount Health included under private insurance), 83,439 relied on the traditional Medicaid program for coverage and another 32,186 were covered by VHAP. More than 20,000 children were enrolled in Dr. Dynasaur.

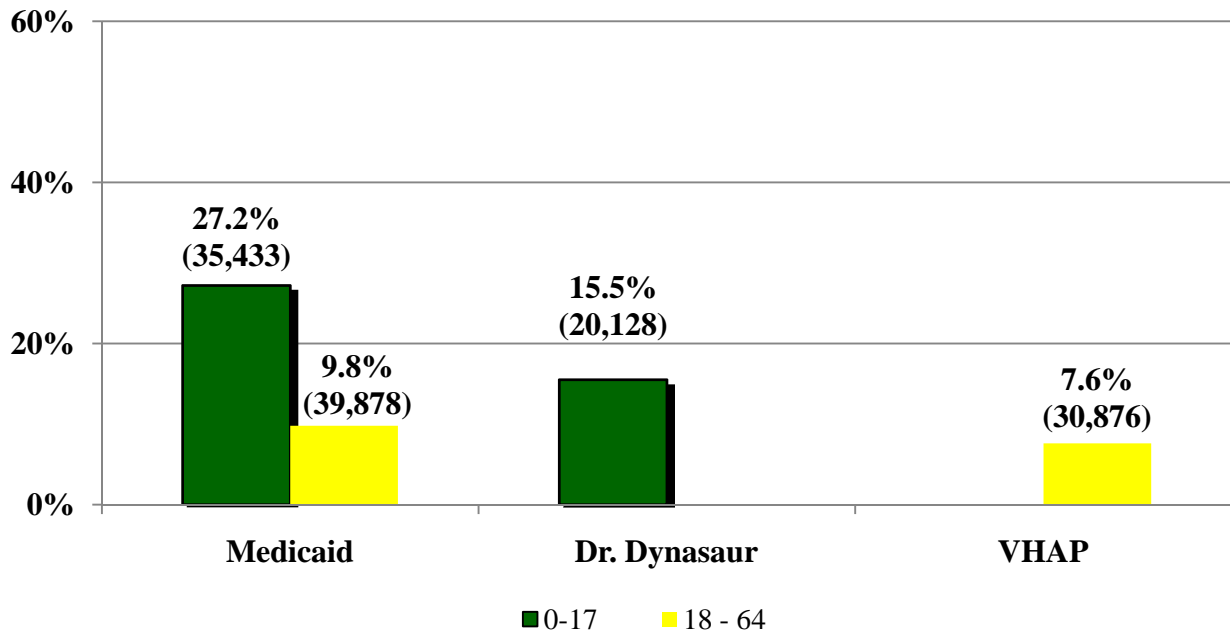
The majority of the growth in state health insurance occurred within Medicaid with an increase to 13.4% (83,439) of Vermont residents in 2009 from 11.9% (73,855) in 2008. There were an additional 5,071 enrollees in VHAP and 968 enrollees in Dr. Dynasaur in 2009 compared to 2008.

<sup>9</sup> In this report Catamount Health is counted under private health insurance. However, the program is sponsored by the state in cooperation with BCBS VT and MVP. Approximately 85% of enrollees receive state premium subsidies. As with Medicaid, VHAP, and Dr. Dynasaur there has been an increase in enrollment in the Catamount Health Program since 2008.

Overall, there has been a 3.3 percentage point increase in adults aged 18 to 64 covered by state health insurance since 2008. Among those aged 18 to 24, the percentage with coverage through state health insurance increased to 24.2% (15,025) in 2009 from 16.9% (9,519) in 2008. The percentage with state health insurance coverage among residents aged 25 to 34 increased to 24.2% (16,734) from 20.1% (14,586) in 2008.

Within income categories the percentage of residents with coverage through state health insurance increased with the largest increase among those with an annual income between 200% and 299% of FPL. The percentage of residents in this income group with state health insurance increased from 12.3% (12,963) in 2008 to 18.3% (19,262) in 2009.

**Figure 32**  
**Is person covered by state health insurance?**  
 (% covered by program by age)



*Data Source: 2009 Vermont Household Health Insurance Survey*

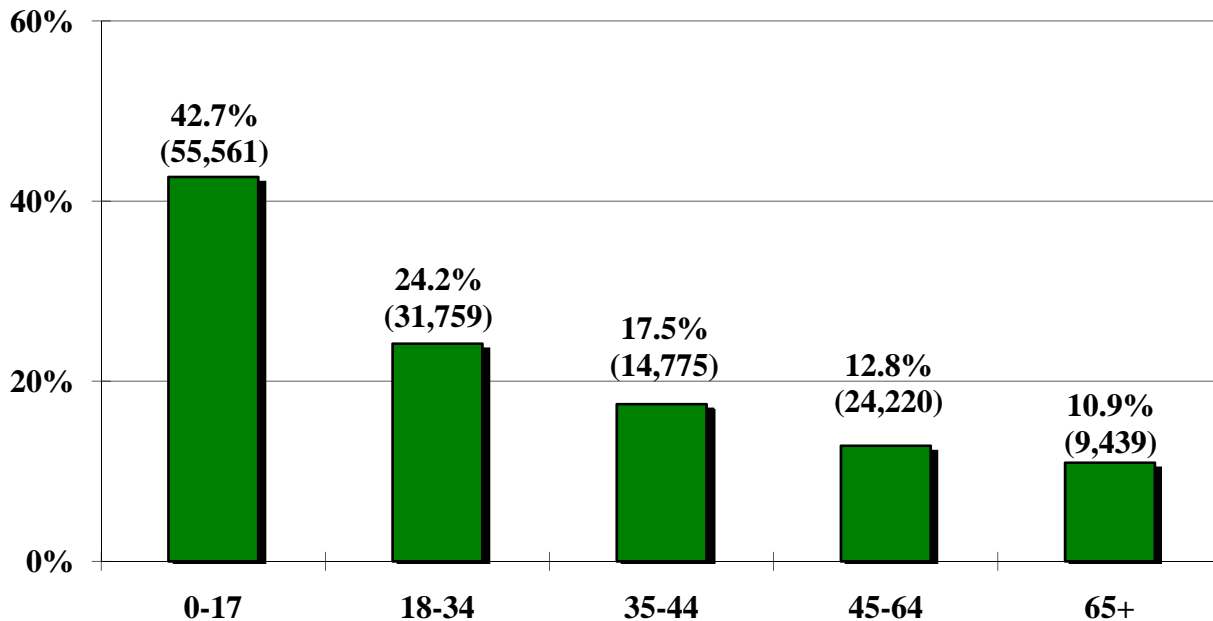
Vermont has a relatively high eligibility threshold (up to 300% of FPL, \$66,150 for a family of 4 in 2009) for providing children access to state sponsored insurance through the Dr. Dynasaur program. In 2009, more than two out of every five children (42.7%) under the age of 18 were enrolled in a state health insurance program.

About six in ten (63.8%) Vermont residents whose reported annual family income was less than 100% of FPL reported state health insurance coverage. This is an increase of about four percentage points compared to 2008 when 60.4% of residents with incomes less than 100% of FPL reported state health insurance coverage. In 2009, the percentage with state health insurance was 39.9% for a family income between 100% and 199% of FPL compared to 18.3% for 200% to 299% of FPL.

The highest percentage of residents with state health insurance coverage resided in Orleans (33.9%), Caledonia/Essex (27.6%), and Bennington (26.0%) counties. The counties with the lowest enrollment included Chittenden/Grand Isle (13.2%) and Washington (19.9%) counties. Compared to 2008, state health insurance enrollment within counties remained relatively constant with the exceptions of Orleans and Addison counties where enrollment increased 7.5 and 7.9 percentage points, respectively.

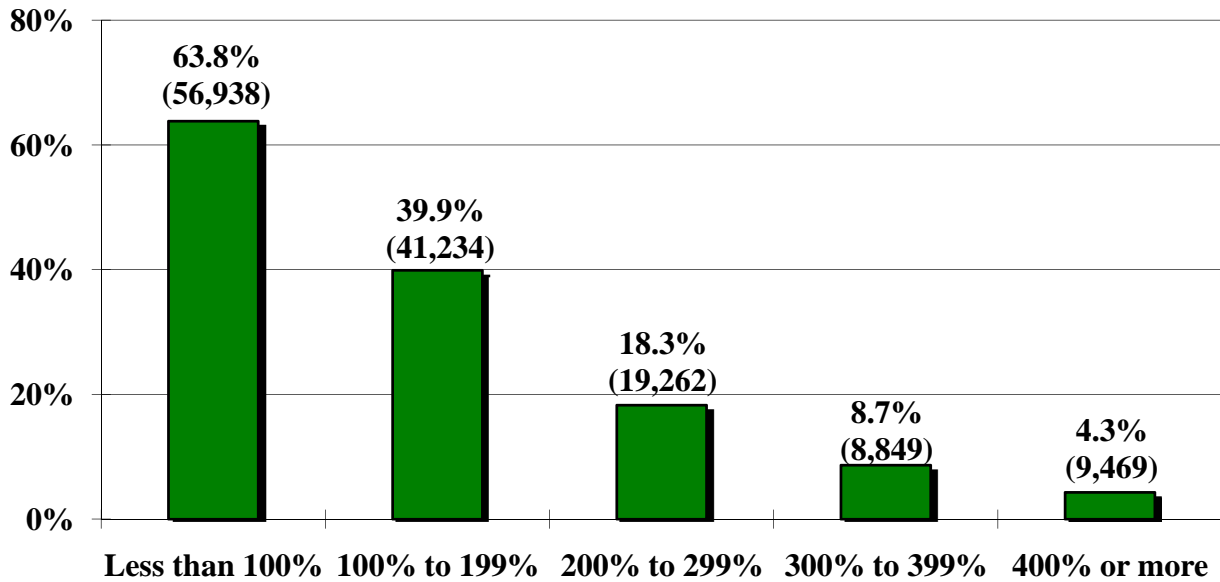
About 9.4% of working adults (29,052 of the estimated 307,789 adults in the labor force) were covered by state-sponsored health insurance compared to 34.0% of non-working adults. Both of these percentages increased over those observed in 2008 when 7.9% of working adults were covered by state health insurance and 25.1% of non-working adults covered. The increase among non-working adults is statistically significant.

**Figure 33**  
**Is person covered by state health insurance program?**  
 (% by age)



*Data Source: 2009 Vermont Household Health Insurance Survey*

**Figure 34**  
**Is person covered by state health insurance program?**  
 (% by annual family income - FPL)



*Data Source: 2009 Vermont Household Health Insurance Survey*

**Concerns about Loss of Coverage and Barriers to Care**

Nearly one in six (15.3%) residents with coverage through state health insurance were concerned about losing their health insurance during the next 12 months. The percentage concerned about potentially losing state health insurance coverage is comparable to that observed in 2008 when 15.8% expressed concerns about losing coverage. The main reasons for concern about loss of coverage included that they may no longer qualify for state health insurance (37.3%) and general concerns about the government cutting the program (10.6%).

About one in ten (9.2%) indicated they did not get needed medical care because they could not find a doctor that accepted state health insurance. Among those who could not find a doctor who accepted state health insurance, 53.1% did not get needed dental care while another 17.9% did not receive needed preventative or routine medical care.

**Table 25**  
**Are you concerned that person may lose state health insurance coverage**  
**within the next 12 months?**  
**(% among those enrolled in a state health insurance program, 2005, 2008, and 2009)**

	Rate			Count		
	2005	2008	2009	2005	2008	2009
Yes	24.6%	15.8%	15.3%	29,114	18,995	20,832
No	74.2%	82.4%	84.0%	87,681	98,935	114,034
Unsure	1.1%	1.8%	0.7%	1,325	2,200	887
Total	100.0%	100.0%	100%	118,120	120,130	135,753

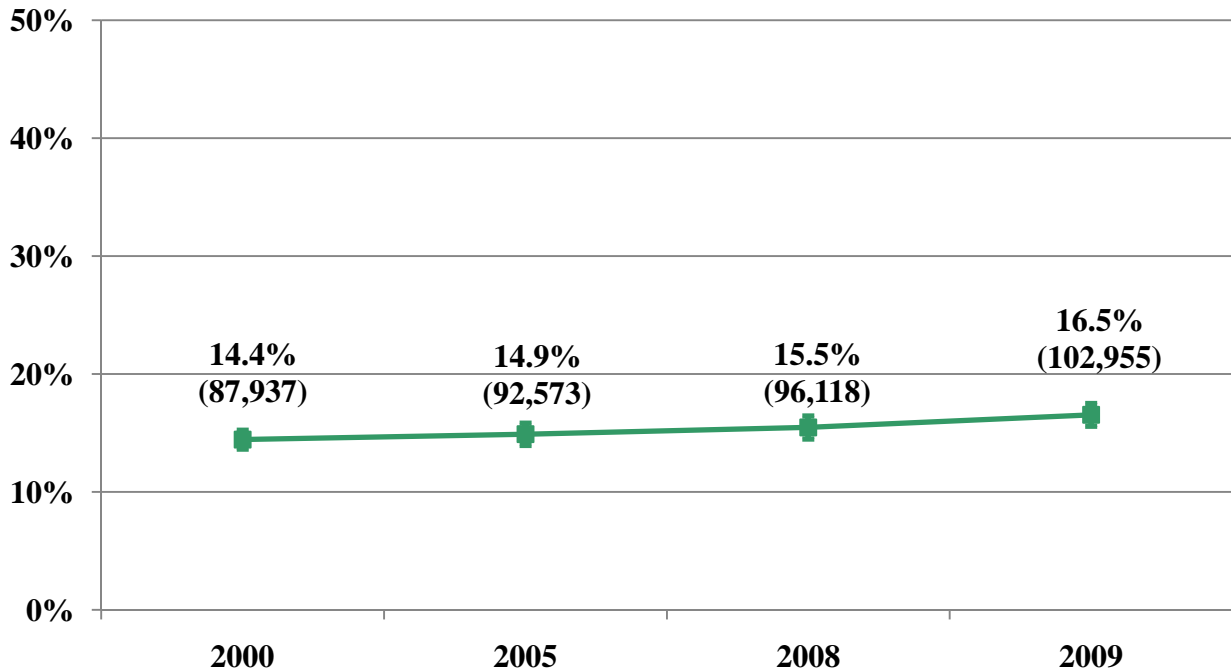
*Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Surveys*

# **I. Medicare**

## **Key Findings**

- In late 2009, 16.5% (102,955) of Vermont residents were covered by the federal Medicare program, including those with other sources of coverage. This rate is up slightly from that observed in 2005 and 2008.
- There were approximately 19,000 Medicare enrollees dually enrolled in Medicaid, an increase from 16,000 in 2008.
- More than 7,600 (7.1%) of those covered had Medicare as a secondary payer due to coverage through employer related sources or military insurance compared to approximately 7,200 (7.6%) in 2008.

**Figure 35**  
**Is person covered by Medicare?**  
**(2000-2009)**



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

In 2009, 16.5% of Vermonters had Medicare coverage, including those dually enrolled in Medicare and Medicaid (18,895), those who had employer-sponsored private insurance in addition to Medicare (7,337), and those who had coverage through the military (6,031). This percentage has increased slightly since 2008 but is not statistically significant. Since age is the major determinant of Medicare eligibility, Medicare was the primary insurance type for 88.8% of Vermont residents aged 65 and older in 2009.

Residents with Medicare as the sole source of coverage reported experiencing fewer financial barriers to health care than beneficiaries who were dually covered by Medicare and Medicaid. The percentage of dually enrolled beneficiaries who reported financial barriers or did not receive needed medical care was two to four times higher than the percentages reported for those solely enrolled in Medicare. Nearly three in ten (28.9%) of those dually enrolled in Medicare and Medicaid indicated their families had problems paying medical bills in the last 12 months compared to 13.4% of those solely enrolled in Medicare. Nearly two in ten (18.0%) were contacted by collection agencies about unpaid medical bills, compared to 7.4% of those solely enrolled in Medicare. A significant percentage (19.1%) indicated they did not receive needed dental care while 17.6% took smaller doses of prescription medications to make them last longer.

Among those solely covered by Medicare, the percentage of residents who experienced financial barriers to health care in 2009 was comparable to 2008. About one in seven (13.4%) reported problems paying medical bills, compared to 12.9% in 2008 and 7.4% were contacted by a collection agency about unpaid medical bills compared to 6.5% in 2008.

For residents dually enrolled in Medicare and Medicaid, the percentage that experienced financial hardships was also comparable to 2008; 28.9% reported problems paying medical bills, compared to 30.3% in 2008 and 18.0% were contacted by a collection agency about unpaid medical bills compared to 23.5% in 2008.

**Table 26**  
**Financial Barriers To Care**  
**(% among residents with Medicare coverage)**

	% Covered by...*			
	Medicare Only	Medicare & Medicaid	Medicare Only	Medicare & Medicaid
	Rate	Rate	Count	Count
Needed care from a Dr. but could not afford it	1.3%	4.2%	1,109	790
Needed mental health care or counseling but could not afford it	1.0%	3.8%	824	727
Needed dental care but could not afford it	8.0%	19.1%	6,700	3,613
Needed a diagnostic test but could not afford it	1.4%	2.5%	1,140	480
Needed prescription medicines but could not afford it	3.2%	7.4%	2,677	1,394
Took smaller doses of a prescription to make it last longer	6.6%	17.6%	5,554	3,329
Had problems paying for medical bills	13.4%	28.9%	11,224	5,470
Contacted by a collection agency about unpaid medical bills	7.4%	18.0%	6,185	3,408

*Data Source: 2009 Vermont Household Health Insurance Survey*

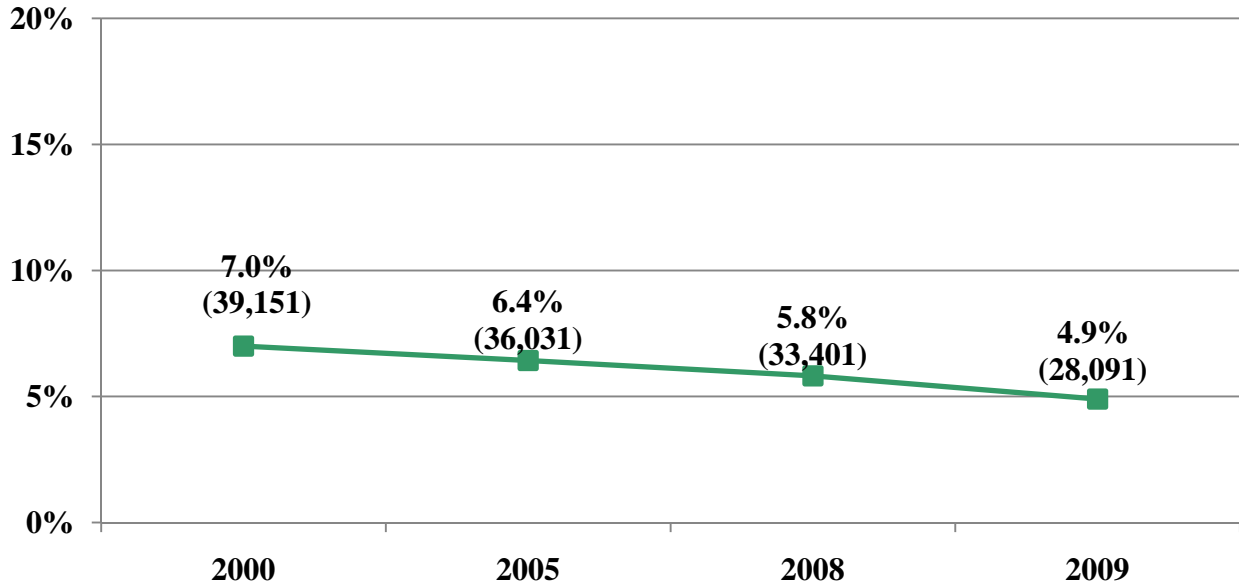
*\* Total Medicare Only includes 95,182 residents; Total Medicare & Medicaid includes 18,895 residents*

## **J. Interruptions in Insurance Coverage**

### **Key Findings**

- In late 2009, 4.9% of insured Vermont residents (more than 28,000) were without health insurance coverage at some time during the past 12 months. This is slightly lower than the 5.8% with an interruption in coverage in 2008 and 6.4% observed in 2005.
- The most commonly cited reasons for a person being without health insurance sometime in the past year is that the person with health insurance lost their job (17.9%) followed by the cost was too high or they could not afford health insurance (16.4%).
- Of those who were without health insurance coverage at some time during the past 12 months, about half (53.4%) were without coverage for 1 to 3 months while another quarter (24.5%) were without coverage for 4 to 6 months.
- 12.1% of insured residents aged 18 to 24 were without coverage sometime during the past 12 months, followed by those aged 25 to 34 in which 9.4% experienced interruptions in their health insurance coverage sometime during the past 12 months.
- Prior to their current coverage, 42.5% of insured Vermonters who experienced interruptions in coverage were covered by private insurance, 5.1% were covered under Medicaid, 4.4% were covered under Dr. Dynasaur, and another 10.7% were covered under VHAP.

**Figure 36**  
**Has person been without coverage anytime in the**  
**last 12 months?**  
**(% among insured 2000-2009)**



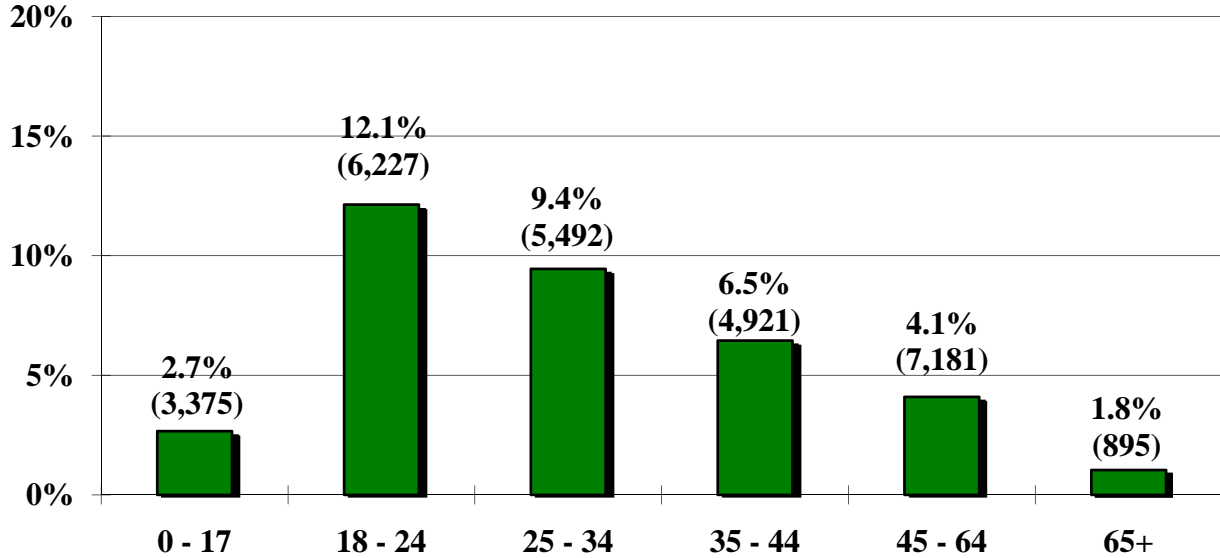
*Data Source: 2000, 2005, 2008, 2009 Vermont Household Health Insurance Surveys*

In late 2009, 4.9% of insured Vermont residents were without health insurance coverage at some time during the previous 12 months. This is slightly lower compared to the 5.8% of residents who experience an interruption in coverage in 2008 and 6.4% from 2005; however the decrease was not statistically significant.

The highest percentage of residents (12.1%) who reported coverage interruptions during the prior 12 months in 2009 were aged 18 to 24. This age group was followed by those aged 25 to 34, with 9.4% who experienced an interruption in their health insurance coverage during the prior 12 months. Among insured residents aged 0 to 17, 2.7% experienced an interruption in health care coverage, while only 1.8% of residents aged 65 or older were without health insurance coverage sometime during 2008.

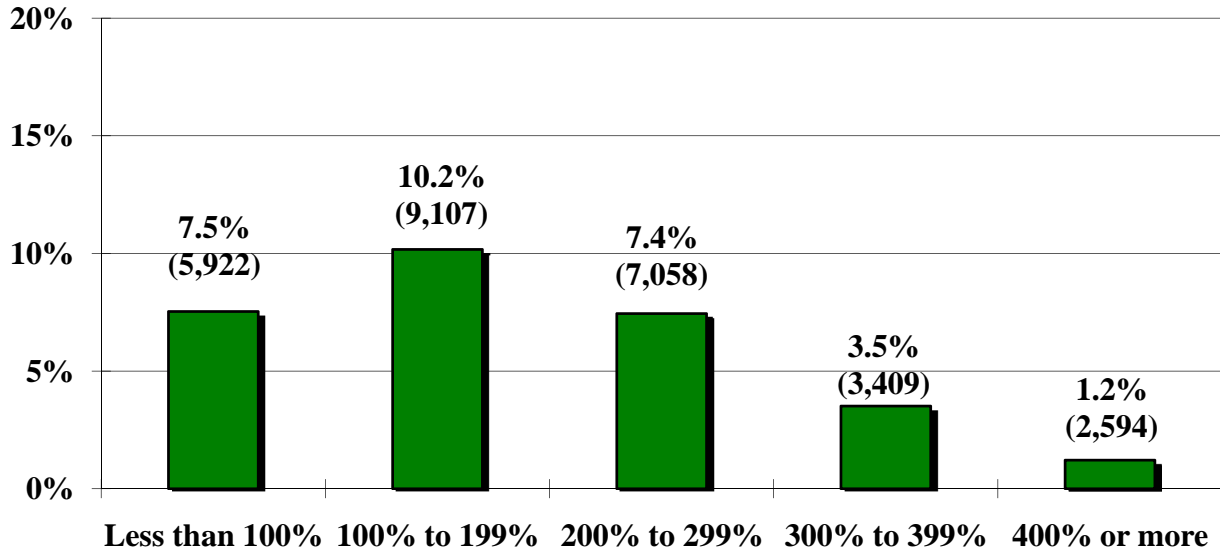
An examination of the working and non-working populations in Vermont revealed that 3.7% of non-working residents had experienced a loss of health insurance coverage in the previous 12 months compared to 5.4% of those working full time (defined as working 35 hours per week or more) and 9.2% of those working part time (less than 35 hours a week).

**Figure 37**  
**Has person been without health insurance coverage anytime**  
**in the last 12 months?**  
**(% by age)**



*Data Source: 2009 Vermont Household Health Insurance Survey*

**Figure 38**  
**Has person been without health insurance coverage anytime**  
**in the last 12 months?**  
**(% by annual family income - FPL)**

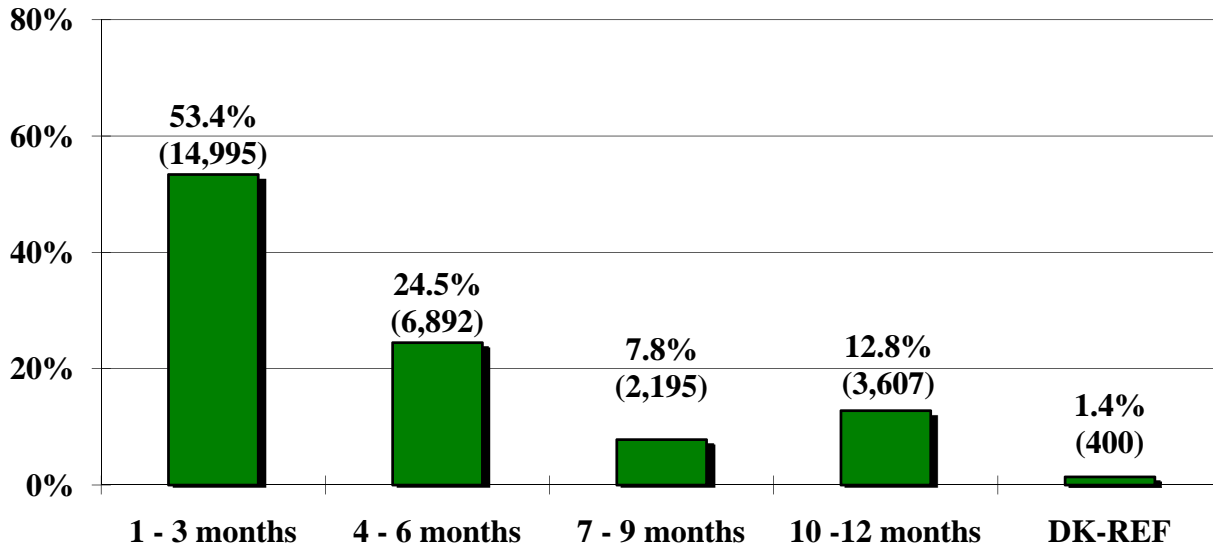


*Data Source: 2009 Vermont Household Health Insurance Survey*

Lower income Vermont residents are generally more likely to experience interruptions in their health insurance than those with higher incomes. Among insured residents who had family incomes of less than 100% of FPL, 7.5% had been without health insurance coverage sometime in the last 12 months during 2009. This percentage increased to 10.2% among residents with family incomes between 100% and 199% of FPL and then steadily decreased as income increased.

Of those who were without health insurance coverage at some time during the past 12 months, about half (53.4%) were without coverage for 1 to 3 months while another quarter (24.5%) were without coverage for 4 to 6 months.

**Figure 39**  
**Approximately how many of the past 12 months was person without health insurance coverage?**



*Data Source: 2009 Vermont Household Health Insurance Survey*

The most commonly cited reason for a person being without health insurance sometime in the prior 12 months was that the person with health insurance lost their job (17.9%) followed by the cost was too high or they could not afford health insurance (16.4%). Another 14.8% said reported problems with the paperwork, and 11.6% were in the waiting period for coverage.

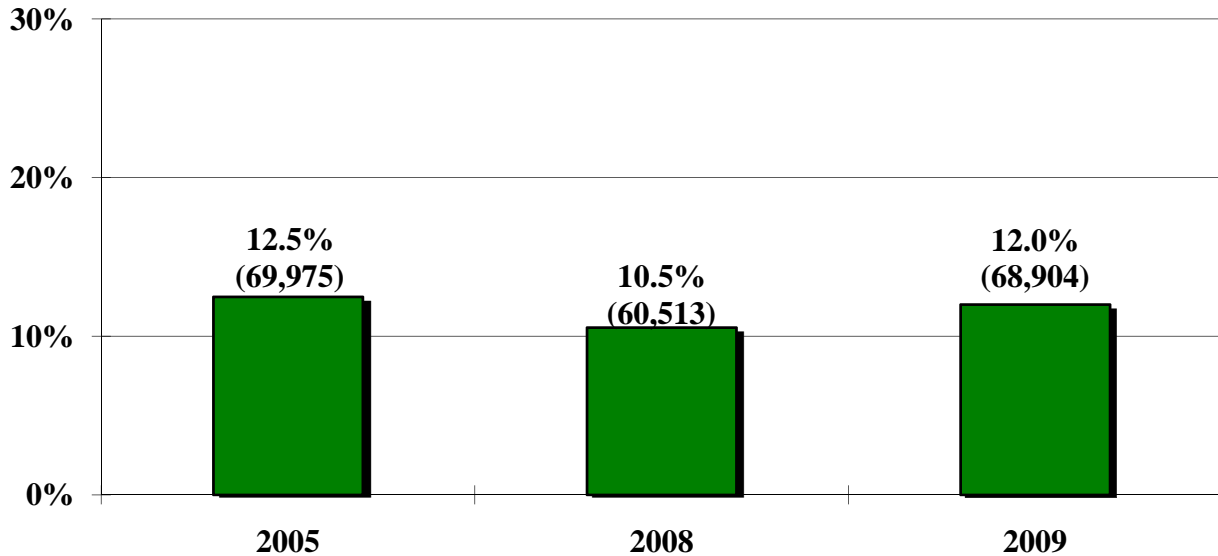
Prior to their current coverage, 42.5% had been covered by private insurance, while 19.8% reported they were without prior coverage. About one in ten had been covered under Medicaid (5.1%) or Dr. Dinosaur (4.4%) and another 10.7% had been covered under VHAP.

## **K. Concerns about Loss of Health Insurance**

### **Key Findings**

- As of late 2009, 12.0% (68,904) of insured Vermont residents were concerned they might lose health insurance coverage sometime during the next 12 months. This is a slight increase from the 10.5% who were concerned they might lose coverage in 2008 and similar to the 12.5% that expressed concern in 2005.
- The most commonly cited reason for concern about loss of coverage was fear that the health insurance policy-holder could lose their job (26.4%).
- One in five (22.4%) of those aged 18 to 24 were concerned they would lose coverage within the next 12 months (or sometime in 2010).
- Concern about loss of coverage is relatively similar across income groups with 15.2% of insured residents who make less than 100% of FPL concerned while 10.3% of those making 400% or more also concerned about loss of coverage in the next 12 months.
- Among insured residents, 11.2% of non-working residents were concerned about losing their health insurance coverage in the next 12 months compared to 11.5% of full time workers and 17.6% of part time workers.

**Figure 40**  
**Are you concerned that person may lose health insurance coverage**  
**within the next 12 months?**  
**(% among those with health insurance)**



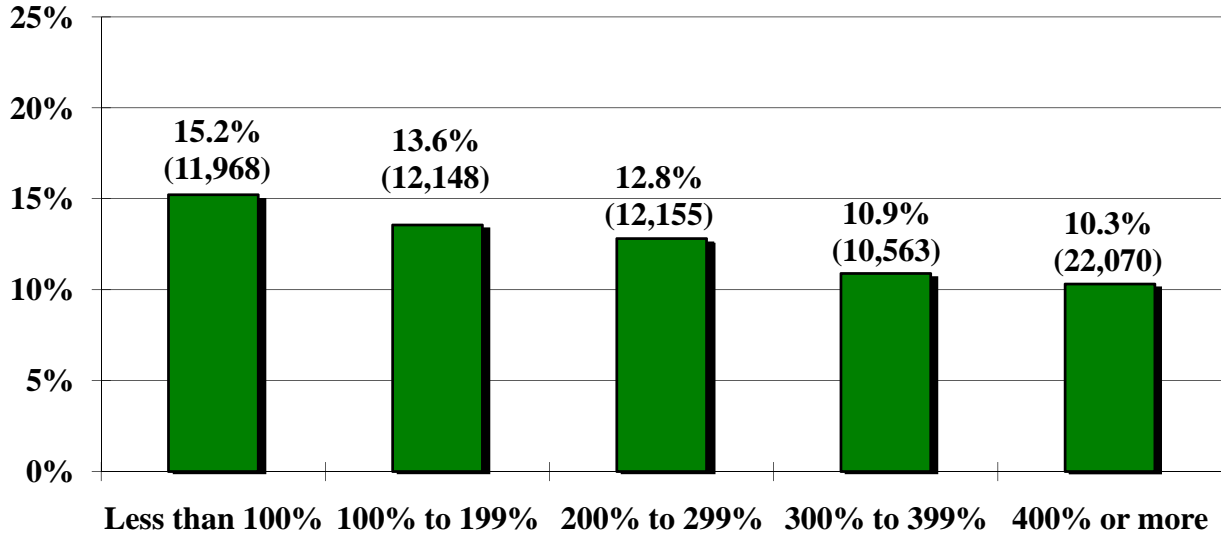
*Data Source: 2005, 2008, 2009 Vermont Household Health Insurance Survey*

In late 2009, about one in ten (12.0%) residents expressed concern that they might lose their health insurance in the next 12 months. This is a slight increase from 2008, when 10.5% of residents expressed a similar concern.

The highest percentage of residents concerned about losing health insurance coverage over the next year occurred among those aged 18 to 24. Specifically, 22.4% of those aged 18 to 24 were concerned they might lose coverage within 12 months (or sometime in 2010).

Concern about loss of coverage declined as family income increased. The percent concerned across income levels ranged from 15.2% among residents whose family income was below 100% of FPL to 10.3% among residents whose family income was 400% or more of FPL.

**Figure 41**  
**Are you concerned that Person may lose health insurance coverage**  
**within the next 12 months?**  
**(% by annual family income - FPL)**

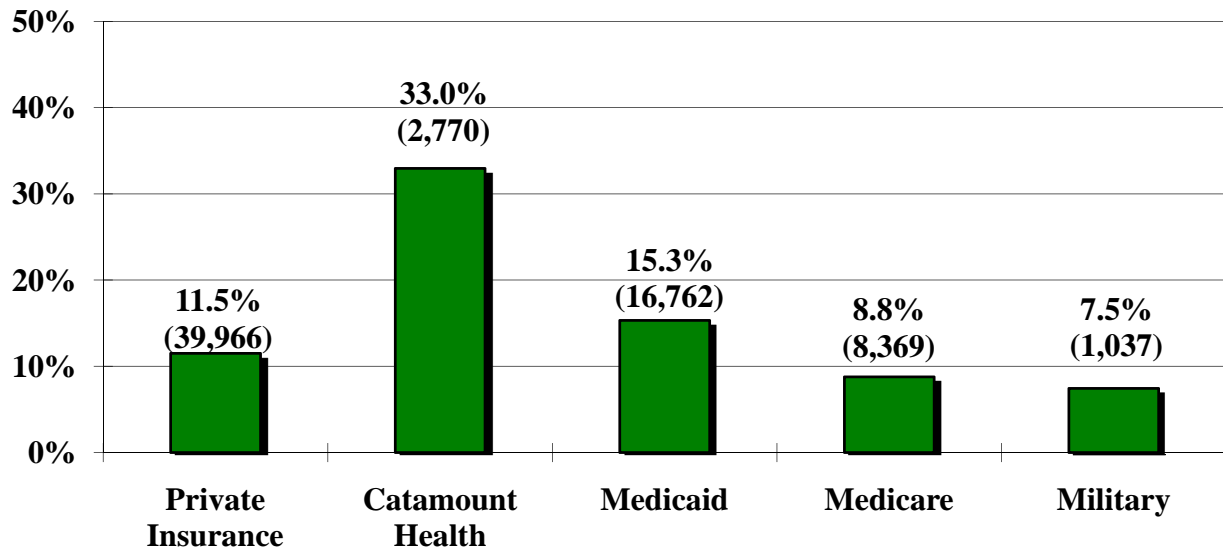


*Data Source: 2009 Vermont Household Health Insurance Survey*

When looking at concern about loss of coverage by type of insurance coverage, residents covered under the Catamount Health Plan expressed the most concern with one-third (33.0%) concerned they would lose their health insurance coverage during the next 12 months. The main concerns were an increase in income would make them ineligible for premium assistance through the state (25.8%), increased premium would make the insurance too expensive (24.9%), and that Vermont would either cut the program or reduce benefits (13.9%).

Nearly one in six residents (15.3%) coverage by state health insurance were concerned about losing their health insurance. More than one in ten (11.5%) privately insured Vermont residents were similarly concerned.

**Figure 42**  
**Are you concerned that Person may lose health insurance coverage**  
**within the next 12 months by primary type of insurance?**  
**(As a percentage within primary type of insurance coverage)**



*Data Source: 2009 Vermont Household Health Insurance Survey*

Among residents concerned about losing their health insurance coverage in 2009, the most commonly cited reason was fear that the health insurance policy-holders would lose their jobs (26.4%). Another 13.8% were concerned about premium cost increases. A little less than one in ten (9.4%) were concerned because they thought they may lose their health insurance due to federal healthcare reform while another 9.4% thought they would become ineligible because of age or that they are leaving school (9.4%).

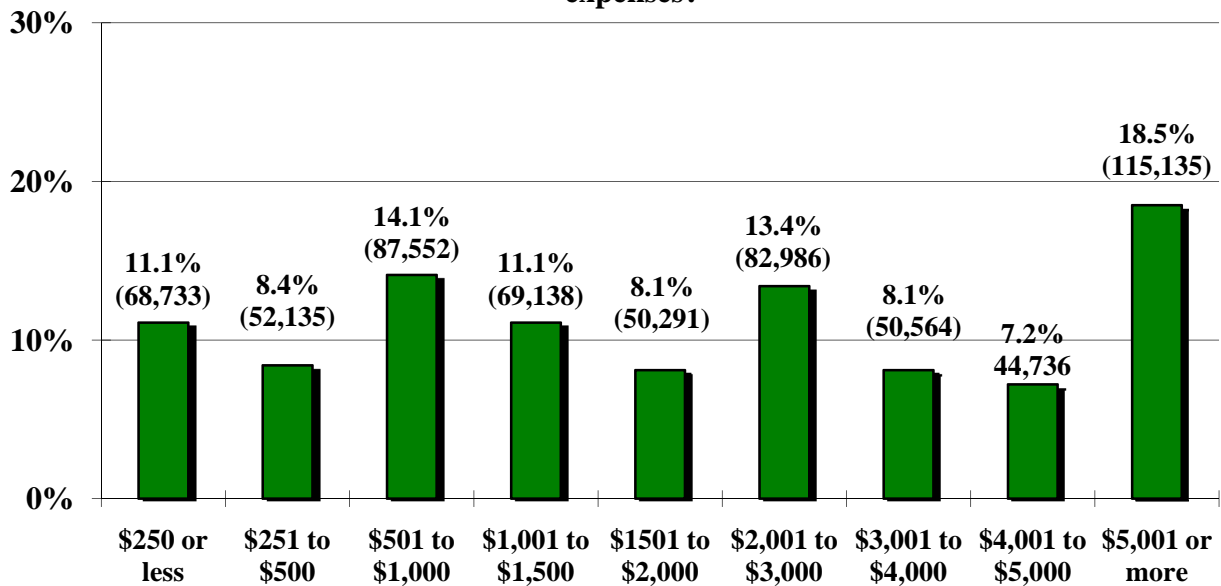
## **L. Health Care Barriers**

### **Key Findings**

- About two-thirds of residents (66.4%) lived in families whose out of pocket health care costs were over \$1,000 in 2009 (including, prescription drugs, dental, vision and other medical expenses) compared to 61.3% in 2008.
- In 2009, many Vermonters forwent needed health care due to cost with the most significant category being dental care as reported by 71,704 Vermonters. However, the percent of residents forgoing care across categories of services was similar to the findings observed in 2008.
- About a quarter (24.8%) of Vermont families had problems paying for medical bills in 2009 while 17.0% had been contacted by a collection agency about unpaid medical bills.

Cost can represent a barrier to health care for many Vermonters, especially those lacking health insurance. Respondents were asked how much their family actually paid for medical care out of their own pocket in the last 12 months, including prescription drugs, dental and vision care, as well as any other medical costs. In late 2009, two-thirds (66.4%) of residents lived in families whose out of pocket health care costs were over \$1,000, with one in five (18.5%) living in households paying over \$5,000 out of pocket.

**Figure 43**  
**How much has your household paid out of pocket for all medical expenses?**



*Data Source: 2009 Vermont Household Health Insurance Survey*

**Table 27**  
**Average Amount Spent Per Year by Vermont Families by Primary Insurance**

	Private	Medicaid	Medicare	Military	Uninsured	Total
Prescription Drugs	\$622	\$563	\$779	\$515	\$786	\$646
Dental and Vision Care	\$868	\$720	\$721	\$624	\$1,054	\$828
All other medical expenses	\$1,305	\$1,116	\$1,066	\$863	\$2,057	\$1,265

*Data Source: 2009 Vermont Household Health Insurance Survey*

When asked if they ever delayed needed care due to cost, 11.5% of all respondents said that they delayed dental care (including checkups) while 5.4% took smaller amounts of their prescription medicines to make them last longer. Less than five percent of residents forwent other types of medical care due to cost. The percentage forgoing needed medical care was similar to that observed in 2008.

**Table 28**  
**Was there any time person needed any of the following but did not get it because they could not afford it?**  
**(2005, 2008, and 2009)**

	Rate			Count		
	2005	2008	2009	2005	2008	2009
Medical care from a doctor	3.9%	3.4%	3.4%	24,206	20,951	21,214
Mental health care or counseling	1.4%	1.9%	1.6%	8,989	11,977	10,243
Dental care including checkups	10.5%	11.6%	11.5%	65,525	72,274	71,704
A diagnostic test	1.9%	2.3%	1.8%	11,775	14,578	11,439
Prescription medicines	3.0%	3.2%	3.2%	18,838	19,675	20,159
Skipped, took smaller amounts of Rx to make them last	4.9%	5.3%	5.4%	30,335	32,731	33,444

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

An examination of forgoing medical care due to cost by age reveals that in late 2009 Vermont residents at the ends of the age spectrum were the least likely to have forgone medical care due to cost. With the exception of dental care, less than one percent of children under the age of 18 had forgone medical care due to cost. Residents aged 65 and over were about half as likely to have forgone medical care due to cost compared to other adults.

Many Vermonters reported problems paying out-of-pocket costs for health services in late 2009. A quarter of Vermont residents (24.8%) lived in families where someone had problems paying medical bills in the last 12 months. Another 17.0% of residents lived in families that had been contacted by a collection agency about unpaid medical bills.

**Table 29**  
**During the last 12 months...**  
**(2005 and 2008)**

	Rate			Count		
	2005	2008	2009	2005	2008	2009
Were there times that there were problems paying for medical bills for anyone in your household?	21.7%	25.9%	24.8%	134,836	160,803	154,159
Was anyone in your family contacted by a collection agency about owing money for unpaid medical bills?	14.0%	16.2%	17.0%	86,982	100,538	105,415

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

# Appendix A

## Survey Methodology

### The Sample

The 2009 Vermont Household Health Insurance Survey is based on telephone interviews conducted between August 28 and November 24, 2009 among 5,027 randomly selected households in Vermont.

The sampling methodology relied on a complex stratified sampling methodology that included four geographic strata. In order to obtain better precision estimates in the more rural areas of Vermont, the state was stratified into four regions. The regions were based on geographically continuous counties. The counties included in each sampling strata are presented below. The goal set for the study was to gather data from a minimum of 1,250 Vermont households in each of these four sampling strata or a total of 5,000 households.

Within each sampling stratum, sample was drawn in proportion to the population distribution within the geographic area. The sample of the telephone numbers called was based on a complete updated list of telephone prefixes (the first three digits in a seven-digit number) used throughout the state of Vermont and then divided into the four sampling strata. The sample was generated using software provided by GENESYS Sampling Systems. This software ensures that every residential telephone number has an equal probability of selection.

When a working residential number was called, the person most knowledgeable about health insurance coverage and the health care needs of the household was identified and interviewed. The respondent was asked to provide information about all household members.

### Geographic Sampling Strata Used During 2009 VT HHIS

<b>Stratum 1</b>	<b>Stratum 2</b>	<b>Stratum 3</b>	<b>Stratum 4</b>
Chittenden County	Caledonia County	Addison County	Orange County
Franklin County	Essex County	Bennington County	Washington County
Grand Isle County	Lamoille County	Rutland County	Windham County
	Orleans County		Windsor County

Up to twenty attempts were made to contact and interview each selected household and identified respondent. The survey was administered in full to each respondent.

Among the 5,027 interviews completed during the survey, data were obtained on 11,787 Vermont residents. Data were obtained on a total of 745 uninsured Vermont residents.

## Sampling Error

The percentages reported for the general population survey are within plus or minus 0.8% of what would be found if all households and residents in Vermont participated. For example, if our survey showed that 50% of the sample was very concerned about the cost of health care, then the comparable figure for the population would be somewhere between 49.2% and 50.8%, with a confidence level of 95%.

The percentages reported in the analysis of the uninsured population of Vermont are within plus or minus 3.4%

## Response Rate

The response rate is the ratio of the number of completed interviews divided by the number of eligible plus undetermined units in the sample. This represents the American Association for Public Opinion Research (AAPOR) Response Rate 3, or AAPOR RR3. The table below provides a summary of the response rates, respondent cooperation rates, and respondent refusal rates for the 2009 VT HHIS

The response rate to the 2009 Vermont Household Health Insurance Survey was 55.4%%

### Summary of Response, Cooperation, and Refusal Rates by Survey Component and Strata

	<b>Response Rate</b>	<b>Respondent Cooperation Rate</b>	<b>Respondent Refusal Rate</b>
<b>Total</b>	55.4%	94.9%	2.7%
<b>Stratum 1: Burlington Area</b>	52.8%	95.1%	2.4%
<b>Stratum 2: Northeast VT</b>	57.0%	95.3%	2.5%
<b>Stratum 3: Southwest VT</b>	56.7%	93.9%	3.3%
<b>Stratum 4: Southeast VT</b>	55.2%	95.4%	2.3%

## Data Weighting

The weighting procedure involved two primary phases: Non-response weighting to adjust for the probability that a household is selected for participation and post stratification weighting to adjust the data to match the demographic profile of Vermont residents. During the non-response weighting phase several adjustments were made, including an adjustment for the probability of a household being selected, an adjustment for households with more than one telephone, and an adjustment for households experiencing an interruption in phone service. The post stratification weighting phase matched the data to the state profile based upon sex, age, race, ethnicity, and area of residence using 2008 US Census Bureau population estimates for Vermont.

## Data Imputation

Given that survey data always contain missing values, certain variables require imputation, particularly key variables as well as those used in the weighting process. Imputation is a procedure that determines the likely value of a missing value based on a respondent's answers to other questions in the survey. Market Decisions used data imputation on several of the variables in this research. The research staff used three primary methods of data imputation: Logical Imputation, Serpentine-Hot Deck Imputation, and Regression Based Imputation (these techniques are described in detail in the 2009 VHHIS Technical Documentation). The variables imputed and the specific techniques used are provided in the table below.

### Variables for which Missing Values were Imputed and the Imputation Technique Used

Variable Imputed	Imputation Technique
Gender	Logical Imputation
Age	Logical Imputation
Ethnicity	Logical and Hot Deck Imputation
Race	Logical and Hot Deck Imputation
Income	Regression Based Imputation
Hourly Wage	Regression Based Imputation
Company size (# of employees)	Regression Based Imputation
Medical Expenditures	Regression Based Imputation
Monthly Premium (private health insurance)	Regression Based Imputation
Annual deductible (private health insurance)	Regression Based Imputation

## **Data Cleaning and Verification**

Any survey process can result in erroneous reporting or recording of data. To insure the accuracy of the data, Market Decisions conducted data consistency checks on the data files. As a part of the data file preparation and analysis, the first stage of this process involved checking all data to insure that responses were consistent. The process also involved insuring that respondents were asked appropriate questions based upon earlier responses to variables, skip patterns were followed based upon appropriate responses to earlier items, and that respondents provided consistent answers to questions on related concepts.