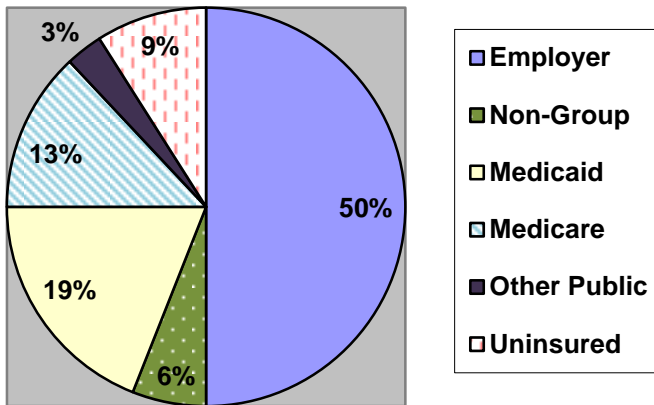


Coverage Facts for Colorado

Health Insurance Coverage in Colorado, 2015¹



There were 178,300 more individuals in Colorado with health insurance coverage in 2015 than in 2013.

From 2013 to 2015, the uninsured rate in Colorado fell from 12% to 9%.

Advance premium tax credits and cost-sharing reductions provide needed assistance to tens of thousands of Colorado residents.

- Between November 1, 2016, and March 2, 2017, 174,678 individuals selected medical plans through Connect for Health Colorado.²
- 48% selected bronze plans, which have higher deductibles.
- 61% of plan enrollees are receiving financial assistance.
- The average monthly premium for individuals eligible for advance premium tax credits (APTCs) before such credits were applied was \$502.
- For those receiving APTCs, the average monthly premium was \$133.
- The average monthly premium for consumers not receiving financial assistance was \$364.³

Medicaid helps low-income residents of Colorado access the health care they need.

- As of February 2017, Colorado has enrolled 1,375,139 individuals in Medicaid and CHIP, a net increase of 75.53% since October 2013.⁴
- 425,000 adults were in the Medicaid expansion group in the first quarter of 2016. These adults are at risk of losing their Medicaid coverage if the AHCA is enacted into law.
- 85% of Medicaid enrollees in Colorado are in working families.

Medicaid provides the state of Colorado with needed budgetary support.

- Medicaid and CHIP cover 3 in 5 nursing home residents and 2 in 5 people with disabilities in Colorado. The state faces reduced federal funding for dual eligibles if funding is capped.⁵
- To offset the loss of federal funding proposed in the AHCA, the state will need to generate additional revenue to compensate for the increased state funding needed to keep Medicaid spending constant or face tough decisions about whether to save costs by cutting Medicaid eligibility, covered services and/or provider payments or draw funding away from other state priorities such as education or transportation.

Residents of Colorado need access to meaningful and affordable coverage that covers their health care needs.

- 753,000 non-elderly adults in Colorado have declinable pre-existing conditions under pre-ACA practices - 22% of the population.⁶
- From 2000 to 2015, opioid-related overdose deaths tripled in Colorado, from 87 deaths in 2000 to 329 deaths in 2015.⁷
- In Colorado, from 2010 to 2014, approximately 275,000 adults aged 18 or older with any mental illness received mental health treatment/counseling within the year prior to being surveyed. The remaining 58.6% of Colorado residents aged 18 or older with any mental illness did not receive mental health treatment/counseling in that time span.⁸

Colorado's high-risk pool before the ACA left residents of Colorado behind.

- Colorado's high-risk pool membership made up 3.5% of non-group health insurance market participants in 2011.⁹ By the end of 2011, there were 13,859 pool participants.
- Premiums in Colorado's high-risk pool were capped at 150% of standard market rates. The state high-risk pool provided a low-income premium subsidy. The deductible of the high-risk pool plan with the most members was \$5,000.
- Colorado's high-risk pool excluded coverage of pre-existing conditions for medically eligible enrollees for six months. It also had a lifetime benefit maximum of \$1 million.
- In 2011, the state high-risk pool had a net loss of nearly \$60 million.¹⁰

SOURCES

¹ [http://kff.org/other/state-indicator/total-](http://kff.org/other/state-indicator/total-population/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D)

[population/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D](http://kff.org/other/state-indicator/total-population/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D)

² <http://connectforhealthco.com/category/press-release/>

³ http://connectforhealthco.wengine.netdna-cdn.com/wp-content/uploads/2016/09/C4HC_OE_2016-17Report_WEB.pdf

⁴ <https://www.medicaid.gov/medicaid/by-state/stateprofile.html?state=colorado>

⁵ <http://files.kff.org/attachment/fact-sheet-medicaid-state-co>

⁶ <http://kff.org/health-reform/issue-brief/pre-existing-conditions-and-medical-underwriting-in-the-individual-insurance-market-prior-to-the-aca/>

⁷ <http://www.chd.dphe.state.co.us/Resources/pubs/Colorado-Opioid-and-Heroin-Overdose.pdf>

⁸ <http://store.samhsa.gov/shin/content/SMA16-BARO-2015/SMA16-BARO-2015-CO.pdf>

⁹ <http://kff.org/health-reform/issue-brief/high-risk-pools-for-uninsurable-individuals/>

¹⁰ http://www.naschip.org/portal/index.php?option=com_content&view=article&id=230