

Unemployment Insurance & Health Coverage Survey

August 7, 2020

Survey Background

- HCPF partnered with Colorado Department of Labor and Employment (CDLE), Connect for Health Colorado
- Survey sent by CDLE on 07/31 as part of broader message about federal benefits expiring
- Approximately 500K in the CDLE email blast
- 5,513 survey respondents (one week in field)

Survey = 3 Questions

1. Where are you getting your health insurance coverage currently?
2. If you currently have coverage because your employer extended your health care benefits, how long will that coverage last?
3. If you are currently uninsured, or anticipate being uninsured in the next six months, do you plan to (followed by list of options)

Where are you getting your health insurance coverage currently?

- 8.97% - employer extended health care benefits
- 4.73% - employer's COBRA option
- 15.94% - spouse's health insurance
- 2.18% - under age 26, on my parent's health insurance policy
- 10.70% - coverage through Connect for Health Colorado
- 22.47% - Health First Colorado (Colorado's Medicaid Program)
- .21% - covered by Child Health Plan *Plus* (CHP+)
- 15.47% - have healthcare coverage, but not through any of the above
- **19.33% - I don't have health insurance coverage**

15.47% - Most Common “Other” Types of Insurance Mentioned

- Medicare/Medicare Advantage
- VA
- Kaiser, United (I.e.: purchased a policy, but not through Connect for Health)
- COBRA
- Tricare

If you are currently uninsured, or anticipate being uninsured, do you plan to:

- 8.92% - Purchase coverage through Connect for Health Colorado
- 2.70% - Purchase coverage directly from a health insurance company
- 20.0% - Apply for coverage with Health First Colorado (CO Medicaid)
- .99% - Apply for coverage with Child Health Plan *Plus* (CHP+)
- 1.71% - Get covered through my spouse's health insurance
- .09% - Under 26, get covered through my parent's health insurance
- 4.95% - Get covered, but not through any of the above
- 14.50% - Other
- **46.13% - Go without health insurance coverage**



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Department of Health Care
Policy & Financing

PHE Continuous Coverage Impact to Coloradans, Counties, HCPF, C4H

- Between April and August, HCPF has maintained >175,000 individuals under the Continuous Coverage provision. Another 35,000 cases would be reviewed for the right program. Total eligibility re-determinations or case reviews: 210,000.
- If the PHE were to end on 10/31, then counties will have to re-determine or take action on (est.) 275,000 cases.
- If the PHE were to end on 1/31/21, then counties will have to review more than 350,000 cases for re-determination or action.
- Connect for Health membership impact will pivot off the above.

Questions?

Thank You!

If your employer extended coverage, for how long?

- 8.36% - 1 month
- 6.60% - 2 months
- 7.62% - 3 months
- 31.09% - Other number of months: _____
- **46.33% - I am not sure**