

Who in Colorado is Eligible for Financial Assistance But Not Enrolled?

*Results of the 2019 Eligible
But Not Enrolled (EBNE) Analysis*



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ABOUT US

We believe that sound evidence and solid analysis lead to better health policy, and that better health policy leads to healthier Coloradans.

That is our work as Colorado's leading nonprofit and nonpartisan health policy research group.

And we are passionate about it.

Who We Are



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Eligible But Not Enrolled (EBNE)

Key Takeaways

- In 2019, **68.7%** of Coloradans under the age of 65 who were eligible for advance premium tax credits (APTCs) were not enrolled to receive financial assistance benefits.
- Coloradans who were EBNE for APTCs were disproportionately under age 35 and identified as Hispanic/Latinx.
- Counties in southern Colorado showed higher rates of EBNE.
- The 2020 EBNE report will quantify the impact of the COVID-19 pandemic on APTC enrollment and uninsurance across the state.

Methodology

These estimates:

- Reflect the number of uninsured Coloradans who met eligibility criteria for APTCs but were not enrolled or accessing these benefits.
- Were developed using:
 - 2019 Connect for Health Colorado enrollment data for APTCs
 - 2019 American Community Survey
- Account for those offered affordable insurance through employers using:
 - Medical Expenditure Panel Survey
 - Colorado Health Access Survey

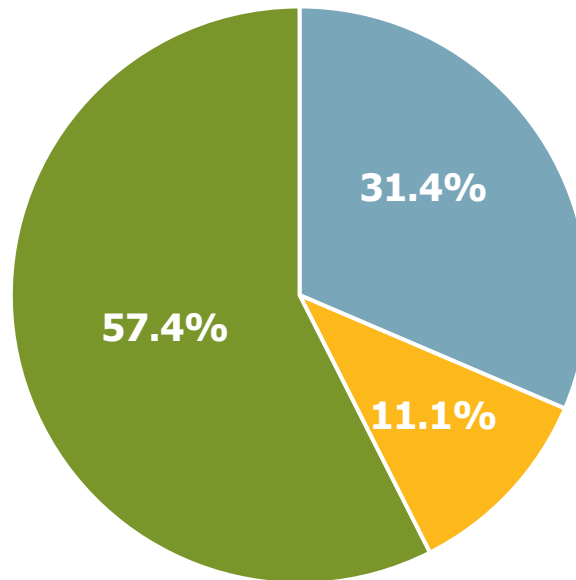
How Many Coloradans Were EBNE for APTCs?

- In 2019, an estimated **144,274** Coloradans under 65 were eligible but not enrolled in APTCs.
- This total represents **8,598** children ages 0 to 18.
- Because of changes in APTC data reporting, data cannot be trended to previous EBNE reports.

Source: Connect for Health Colorado 2019 Enrollment Data;
2019 American Community Survey

Who Are the EBNE Coloradans?

Eligible But Not Enrolled in APTCs by Race/Ethnicity,
Under Age 65

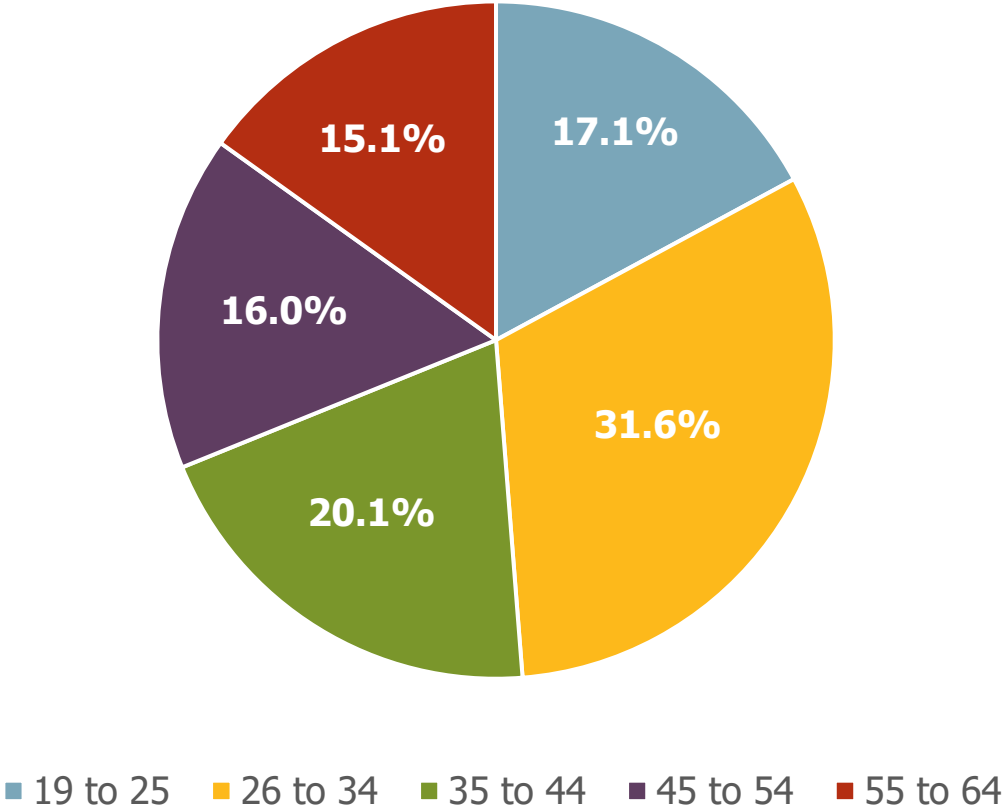


■ Hispanic/Latinx ■ Other Race, Non-Hispanic/Latinx ■ White, Non-Hispanic/Latinx

Source: Connect for Health Colorado 2019 Enrollment Data;
2019 American Community Survey

Who Are the EBNE Coloradans?

Adults Eligible But Not Enrolled in APTCs, Ages 19 to 64



Source: Connect for Health Colorado 2019 Enrollment Data; 2019 American Community Survey

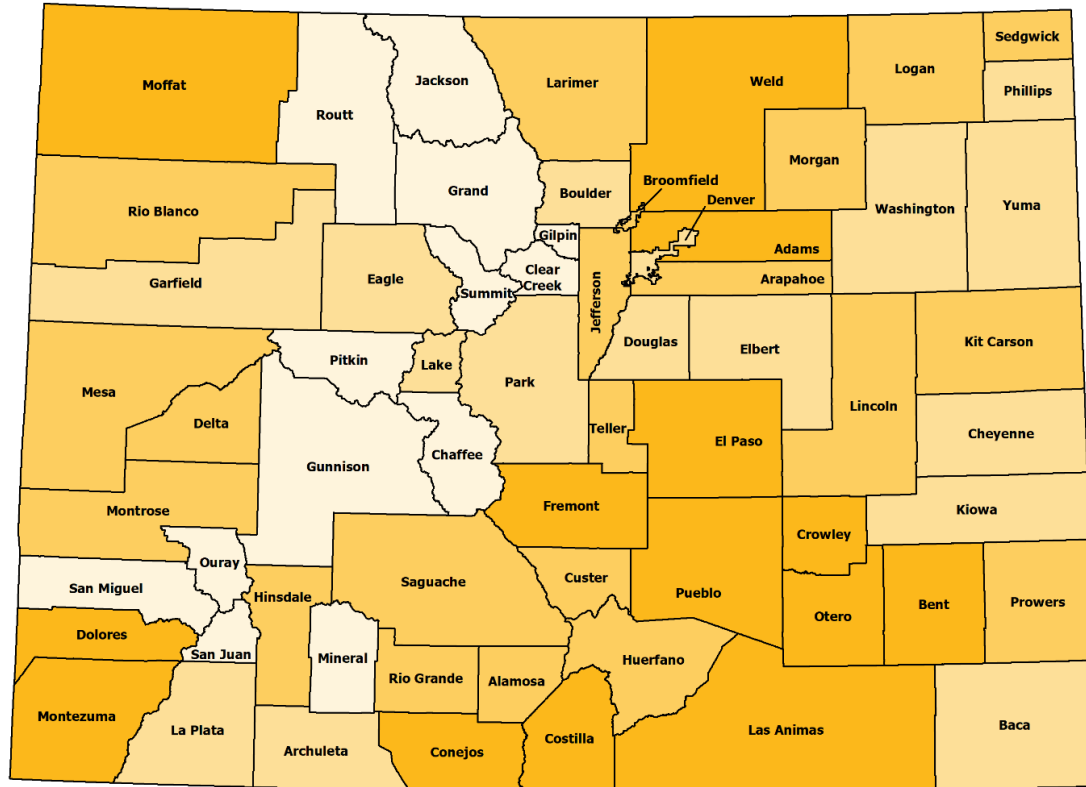
Why Are Coloradans Uninsured?

Reason for Being Uninsured	Ages 19 to 44	Ages 45 to 64
Cost is too high	95.7%	86.2%
Family member's employer does not offer coverage or not eligible for employer's coverage	52.6%	29.4%
Lost eligibility for CHP+/Medicaid	30.4%	23.0%
Don't know how to get insurance	20.9%	13.2%
Don't need insurance	19.2%	8.4%

Source: 2019 Colorado Health Access Survey

APTC EBNE Rates Across the State

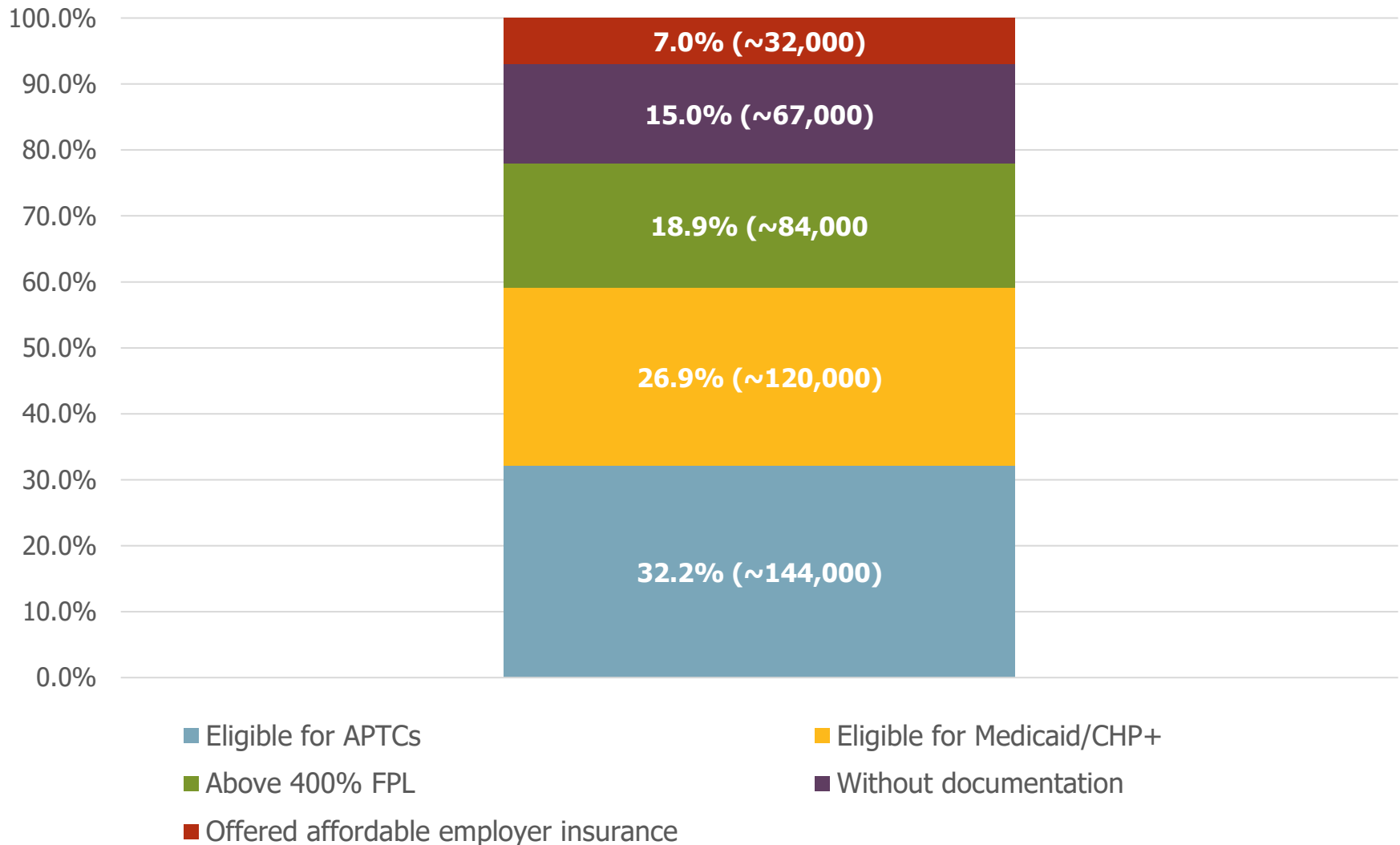
APTC EBNE Rates by County, Ages 19 to 64



Colorado EBNE Rate: **68.7%**

Source: Connect for Health Colorado 2019 Enrollment Data;
2019 American Community Survey

Who Are the Uninsured Coloradans?



Source: 2019 American Community Survey

2020 EBNE Analyses

- 2020 EBNE at the ZIP code level
 - Analysis of key demographics
- Legislative mapping analysis
 - Link: <https://arcg.is/0b1rOH>
- Next year's ENBE analysis will help assess the impact of the COVID-19 pandemic on enrollment and uninsurance in Colorado.



Read the 2019 EBNE Report

The full report, including EBNE rates for Medicaid and CHP+, can be found here:

coloradohealthinstitute.org/research/eligible-not-enrolled-2019



Questions?



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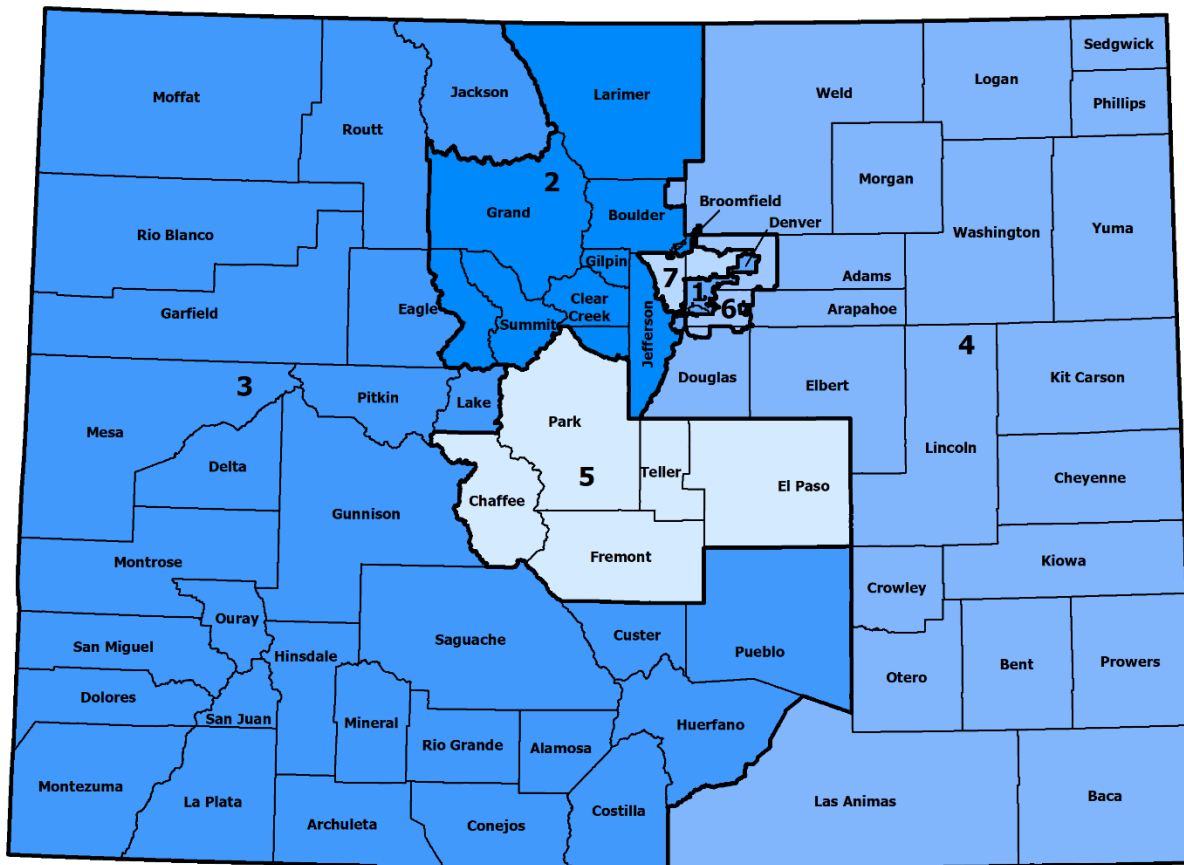
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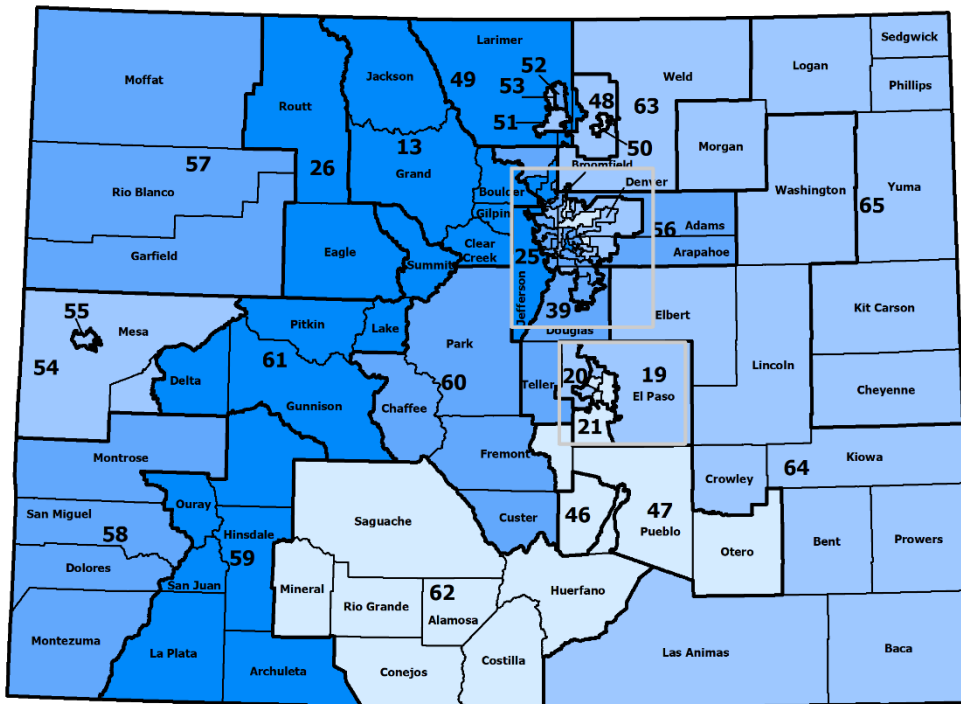
Number of People Enrolled in C4HC by Congressional District, 2021



Source: Connect for Health Colorado, 2021

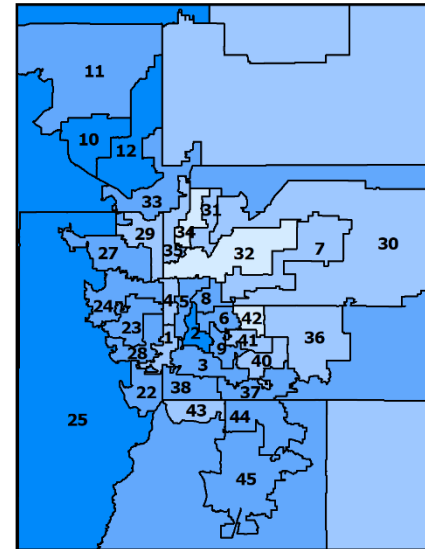


Number of People Enrolled in C4HC by State House District, 2021

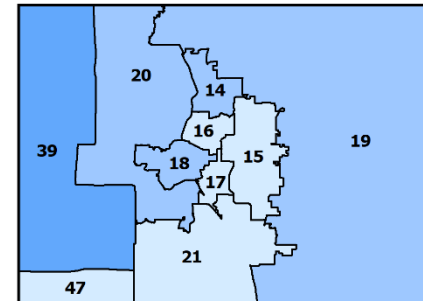


Source: Connect for Health Colorado, 2021

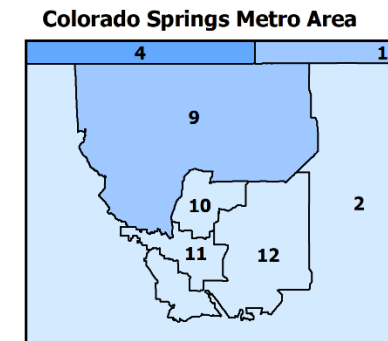
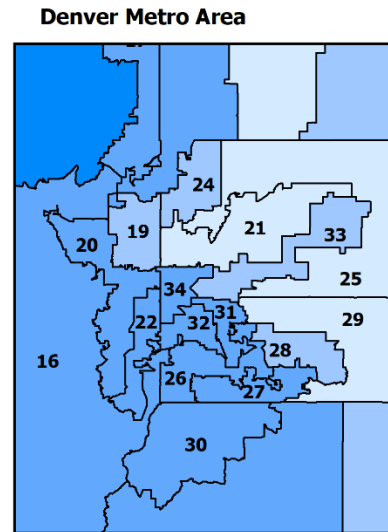
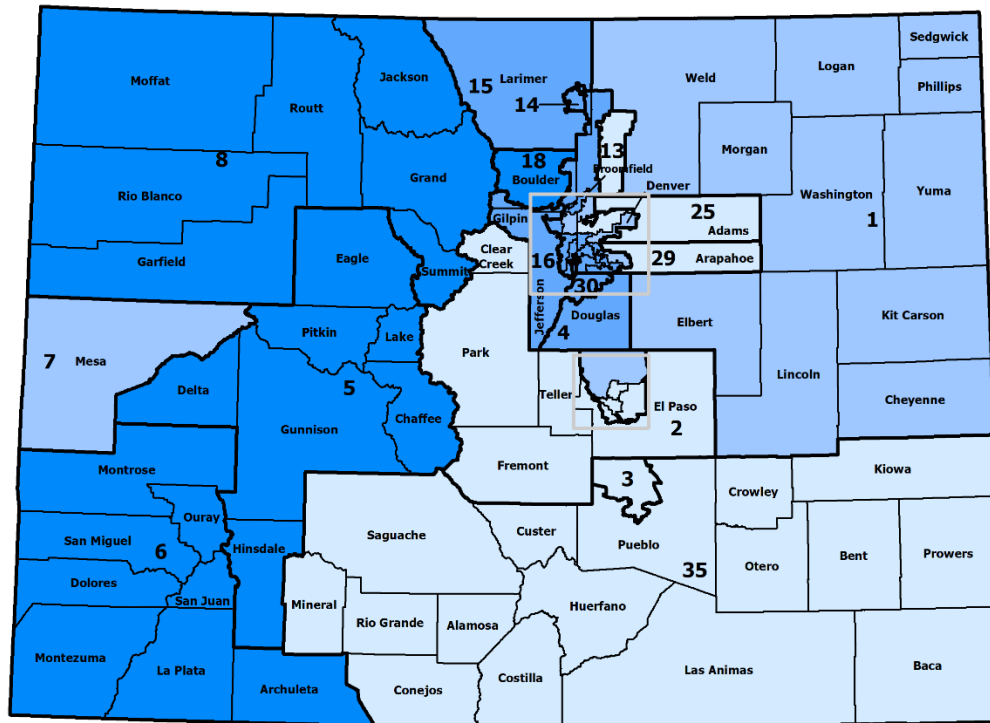
Denver Metro Area



Colorado Springs Metro Area



Number of People Enrolled in C4HC by State Senate District, 2021



Source: Connect for Health Colorado, 2021

