



# Connecticut's Remaining Uninsured

An estimation

September 2015

# Estimate of Connecticut's Insurance Landscape 2015

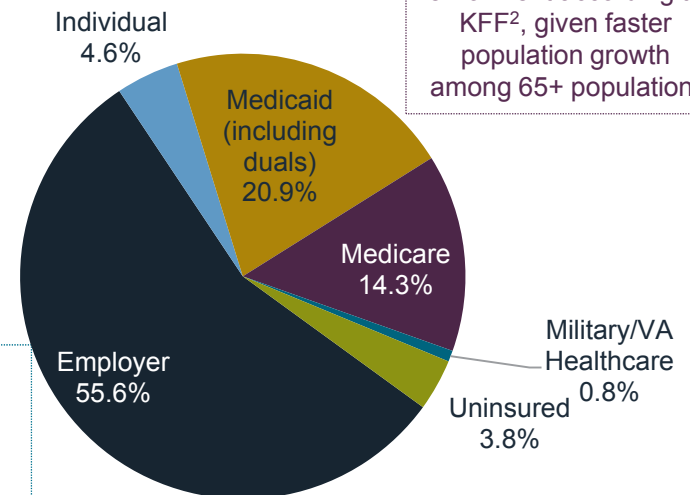
Insurance Status	Estimated Percent	Estimated People
Employer-Sponsored	55.6%	2,027,852
Individual (On & Off Exchange)	4.6%	166,933
Medicaid (including Duals)	20.9%	760,758
Medicare	14.3%	522,587
Military/VA Healthcare	0.8%	29,416
<b>Uninsured</b>	<b>3.8%</b>	<b>137,000</b>
Total Connecticut Population	100.0%	3,644,546 <sup>1</sup>

Calculated by subtracting all other estimates from the population total, this share is very close to 2013 KFF<sup>2</sup> share

Calculated by adding up all covered lives in the Connecticut Insurance Department Health Insurance Rate Summary for 2016. Note that this total is significantly less than other survey-based estimates of the individual market, which put this share above 6%; however, we believe these excess individuals are counted elsewhere in this table with insurance coverage.

June 2015 Total Medicaid Enrollment. Note that this total is significantly higher than figures provided from surveys.

Applied a conservative 0.5% annual growth rate to 2013 Medicare enrollment according to KFF<sup>2</sup>, given faster population growth among 65+ population.



Maintained proportion from 2013, deduced from KFF

Starting with an estimated 154,000 uninsured in 2014 (147,000 plus 7,000 for attrition<sup>3</sup>), **subtract previously uninsured new QHP & new Medicaid enrollees** (survey-based shares applied to AHCT New QHP Enrollment data and change in Medicaid enrollment since June 2014) **and add the "leavers"** (according to the survey-based share "going bare" applied to total disenrollment from AHCT data) to get 137,257. We round this to 137,000 so as not to present a false sense of accuracy (i.e. exactly 137,257 people) in the estimate.

1 Connecticut Population for 2015 according to State of Connecticut Population Projections, 2012, <http://web2.uconn.edu/ctscdc/projections.html>  
 2 KFF = Kaiser Family Foundation "Health Insurance Coverage of the Total Population" based on 2013 CPS, <http://kff.org/other/state-indicator/total-population/>  
 3 We allow for the net loss of insurance for about 7,000 people who newly gained coverage in 2014; sources of attrition include court rulings and non-payment, etc. We estimate that net 10,000 people gained coverage in 2015 versus the 147,000 uninsured statistic published last year.

## Estimated Uninsured Rate

The Uninsured Rate in Connecticut has dropped to about 3.8%

- We estimated this rate using a combination of reliable secondary sources and primary data including
  - Access Health CT enrollment data, data from Connecticut Department of Insurance, government data on Medicaid enrollment, and Kaiser Family Foundation statistics based on the 2013 Current Population Survey
  - Our own survey data that captured past insurance status of new enrollees and current insurance status of “leavers” (those who discontinued coverage through AHCT)
- This rate assumes that those enrolled remain enrolled for the full cycle.

3.8%