

**Counting What Counts:  
Health Insurance Coverage in Vermont**

**First Findings from the  
2000 Vermont Family Health Insurance Survey**

**A Chart Book  
July 2001**

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

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## **ACKNOWLEDGEMENTS**

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A survey of this scope requires adequate funding and diverse skills to ensure the delivery of accurate and comprehensive information about the health insurance coverage of **all** Vermonters. A balanced combination of quantitative and qualitative research can inform health policy discussions more powerfully than the exclusive use of one approach. The 2000 Vermont Family Health Insurance (2000 Vermont Survey) reflects the combined support and efforts of the following agencies, entities and individuals to gather, analyze and disseminate quantitative information about the population of Vermont.

### **Sponsorship**

The 2000 Vermont Survey was sponsored initially by the Vermont Department of Banking, Insurance, Securities and Health Care Administration (BISHCA) and the Office of Vermont Health Access (OVHA) in the Agency of Human Services. The Division of Health Care Administration (HCA) within BISHCA managed the 2000 Survey project and administers state programs in health insurance regulation, consumer assistance/protection and health care cost containment. OVHA administers the second largest health insurance program in the state and manages benefits for all state Medicaid health insurance and prescription drug programs.

The Health Services and Resources Administration (HRSA) of the U.S. Department of Health and Human Services provided additional funding for this survey through a state planning grant awarded to the State of Vermont. The HRSA State Planning Grant Program provides one-year grants to states to develop plans for providing access to affordable health insurance coverage to all their citizens. The additional funding supported the expansion of this survey to support sub-state analysis at regional and county levels.

### **Getting the Work Done**

Successful completion of this survey required participants to work as a team and freely exchange ideas about complex technical issues.

**Project Management: Vermont Division of Health Care Administration**

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& field staff who successfully interviewed thousands of Vermonters

**Survey Consultants: Mathematica Policy Research, Inc.,**

Brenda Cox, Ph.D.

Anne Petersen

### **Special Thanks to the People of Vermont**

This survey would not have been possible without the voluntary cooperation of 8,623 Vermonters who took the time to complete the 20-minute telephone interview and made this survey a success.

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## EXECUTIVE SUMMARY

- ❖ The statewide uninsured rate is 8.4% (standard error 0.3). This means that the rate may range between 7.8% and 9.0%. This is the range that would be expected to contain the true value at least 95% of the time. The national uninsured rate based on the U.S. Census Bureau's 2000 Current Population Survey is 15.5% (standard error 0.1).
- ❖ With the 2000 population count of 608,830 for Vermont, this means that the point estimate of uninsured is 51,390, but the actual number may be somewhere between 47,481 and 55,299.
- ❖ The uninsured rates for Vermonters aged 0-64 at the county level range from 6.8% in Chittenden County to 13.9% in Lamoille County.
- ❖ The statewide uninsured rate for Vermont's 147,525 children aged 0-17 is 4.2% (standard error 0.4) or a point estimate of 6,190. This means that the rate may range between 3.4% and 5.0% with the count between 5,026 and 7,354. The national uninsured rate for children under 18 is 13.9% based on the U.S. Census Bureau's 2000 Current Population Survey.
- ❖ According to the U.S. Census Bureau's 2000 Current Population Survey, state-specific rates for uninsured children at or below 200% of the federal poverty level range from a low of 2.8% in Vermont to a high of 19.0% in Arizona.
- ❖ The primary coverage sources for Vermont's insured children (95.8% insured) include: 55.0% private insurance only; 37.8% Medicaid (includes Dr. Dynasaur); 2.3% Medicare, and 0.7% military only.
- ❖ Children living in families with incomes between 151% - 200% of the federal poverty level (approximately \$25,000 for a family of three) are more likely to be uninsured in Vermont.
- ❖ The primary coverage sources for Vermont's insured adults aged 18-64 (88.6% insured) include: 73.8% private insurance; 10.8 % Medicaid; 2.8% Medicare; and 1.2% military only.
- ❖ About 76.9% or 34,773 of the 45,199 uninsured Vermont residents aged 18 and older are employed. About 68.2% (30,814) of the uninsured who are 18 and older are employed full-time at their main job.
- ❖ The more workers a Vermont firm employs, the greater the likelihood that the employer offers health insurance. Over 90% of workers in firms with more than 100 employees reported that their employers offered health insurance. 57% of employees in firms with 5-9 employees reported that their employers offered health insurance, while 27% of workers in firms with fewer than 5 employees reported being offered health insurance.
- ❖ Vermonters working for smaller firms are more likely to be uninsured than those working for larger firms. 56% of Vermont's uninsured workers are employed by firms with less than 25 employees.

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# INTRODUCTION

*...Not everything that can be counted counts; and not everything that counts can be counted...*

-Dr. Albert Einstein

## Why a State-sponsored Health Insurance Survey?

Each state has a unique blend of economic, demographic and political factors affecting access to health insurance coverage. Measuring the impact of changes in the private insurance market and public programs is essential. Monitoring trends in the uninsured rate in selected populations tells us something about availability and affordability of coverage. The direction of change in the uninsured rate influences political debate and legislative decisions pertaining to the regulation of private health insurance and funding of public programs. The federal government uses an annual count of uninsured low-income children in each state to allocate funds for the State Children's Health Insurance Program (SCHIP).

The most commonly used data source for estimating health insurance coverage at the national and state levels is the U.S. Census Bureau's (USCB) Current Population Survey (CPS). This is primarily a labor force survey containing some questions about health insurance. Using this data source for annual estimates of state-specific uninsured rates has been problematic due to small sample size in some states and technical limitations in the survey instrument. The 1999 annual coverage estimate for Vermont (2000 CPS) was derived from a survey of 770 households. National and state samples have been expanded for the 2000 estimate (2001 CPS) with Vermont's sample increasing to 1,730 households. This should decrease the margin of error by 33 percent and yield more accurate statewide estimates when the data are released in late 2001. Several states, including Vermont, report that the CPS uninsured rates exceed rates estimated from larger state-sponsored surveys by an average of 3.1 percentage points. In short, CPS has been found to underestimate participation in state Medicaid programs and overestimate the number of uninsured.<sup>1</sup>

In 1993, the state of Vermont participated in the ten-state Robert Wood Johnson Family Survey for the purpose of gathering more accurate and comprehensive data on health insurance coverage in the State. The Department of Banking, Insurance, Securities and Health Care Administration (BISHCA) and the Office of Vermont Health Access (OVHA) jointly sponsored the 1997 Vermont Family Health Insurance Survey (1997 Vermont Survey). The 2000 Vermont Family Health Insurance Survey (2000 Vermont Survey) is built upon this legacy of collecting comprehensive information at the family and individual levels from a larger sample to get an accurate count. With additional funding from a state planning grant awarded by the U.S. Health Services and Resources Administration (HRSA), the 2000 Vermont Survey was expanded to support analysis at the regional and county levels and includes questions about financial access to care.

## What is the 2000 Survey Methodology?

The 2000 Vermont Family Health Insurance Survey was designed to provide accurate information about health insurance coverage at the state and county levels within specific levels of precision. Given this requirement, approximately the same numbers of interviews were conducted in each of Vermont's 14 counties. The 2000 Vermont Survey was a random digit-dial (RDD) telephone survey that interviewed 8,623 households with 9,471 families and 22,258 individuals with a statewide margin of error of  $\pm 1\%$  and  $\pm 3.5\%$  at the county level. The 2000 Vermont Survey was designed to represent all persons living in Vermont families, excluding:(1) those persons residing in households where no one age 18 or over is

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<sup>1</sup> State Health Access Data Assistance Center (SHADAC), University of Minnesota School of Public Health. Issue Briefs #1, #2, and #3, 2221 University Avenue SE, Suite 345, Minneapolis, MN 55414. Available at URL: [www.shadac.org/publications/pubs.htm](http://www.shadac.org/publications/pubs.htm).

present; (2) students aged 18 or older living permanently away from home; and (3) persons residing in group homes, dormitories, military barracks, and institutions. The survey had an overall response rate statewide of 68%. Data collection commenced on November 9, 2000 and was completed by January 25, 2001. Per industry standards, interviews were conducted between the hours of 9 a.m. and 9 p.m., seven days a week. The only exceptions were interviews scheduled outside these hours by request of respondents. Eighty-six percent of the interviews were completed in less than 20 minutes.

Since the sampling approach relied on the use of an RDD telephone sample, the sample population includes only households (and residents therein) with telephones. However, the data were adjusted to increase the representation of those without telephone service. Households with interrupted telephone service exceeding 2 weeks during 2000 were weighted to represent households without telephones. Weighting adjustments were also made by county, age, gender, employment, Medicare and Medicaid coverage, and multiple phone lines.

The 2000 Vermont Survey interview applied "family formation logic" so that all members of a household were grouped into family units based upon relationships. This concept is important because of the relationship between variables such as type of health insurance and family characteristics such as income and employment. Data were gathered on up to two family units residing in each household.

## **What Kind of Information is in the 2000 Survey?**

The survey interview gathered information about individuals and families in the following categories:

- Household member familial relationships (family unit formation)
- Household and person level demographic information
- Source and characteristics of health insurance coverage
- Employment and employer characteristics
- Family income and enrollment in government programs
- Reasons for lack of insurance coverage
- Changes in source of insurance coverage
- Prescription drug coverage and burden of cost
- Veteran status and military insurance coverage
- Financial barriers to health care services
- General health status

## **What do I need to know to understand this report?**

Much of the analysis in this report is based upon assigning individuals to health insurance coverage, family income, employment and other meaningful categories. This section discusses some of the categories most frequently used in analysis.

### **Health Insurance Coverage Categories**

During the telephone interview, each respondent was asked to identify the health insurance coverage source for every individual in each family in the household. Respondents were guided through detailed questions about every public health insurance program and private insurance option. If any individual was not assigned to a health insurance coverage source, respondents were asked to verify that the individual was uninsured. Then the interviewer asked how the person would pay for medical expenses. This technique resulted in some individuals initially categorized as uninsured being re-categorized as insured before the interview terminated.

Some individuals have more than one source of health insurance coverage. Over 14,000 Vermont residents, mostly adults, are enrolled in both Medicare and Medicaid. For purposes of this survey, these individuals are counted under Medicare. Many Medicare beneficiaries also have private coverage or Medicare supplemental insurance (Medigap) to cover medical expenses not covered by Medicare. These individuals are counted under Medicare as the major source of coverage. Some children enrolled in the state Dr. Dynasaur program are classified as "underinsured" and are also enrolled in private insurance. Children in other Medicaid programs may also have some degree of private coverage. Children enrolled in both Medicaid and private insurance are counted under Medicaid for purposes of this study.

### **Family Income Categories**

The concept of family income is not very meaningful without adjusting for family size. Eligibility for most state health insurance programs is based on federal poverty level that takes family size into account (Appendix 1). Much analysis of health insurance coverage status and other measures is based on federal poverty level. Each individual in the 2000 survey is assigned to a federal poverty level according to reported family income and family size (Appendix 2).

### **Employment Categories**

There are several types of categorization used to analyze relationships between employment characteristics and health insurance coverage. A worker is defined as anyone who reported having a job for pay within the prior two weeks. This category includes full- and part-time workers. Data quantifying hours worked at "all jobs" and at a "main job" were collected on every employed Vermont resident aged 18 and older. Full-time employment is defined as working 30 or more hours per week at a "main job". "Main job" is defined as where an individual works the most hours per week. Some individuals may work 30 or more hours per week at several part-time jobs, but are not classified as full-time workers.

### **How precise are the numbers in this report?**

Because it was not feasible to survey every resident of Vermont, the survey data provide an estimate of the true value of one or more characteristics. The standard error is used to calculate a range that would be expected to contain the true value at least 95% of the time. To compute this range or margin of error, multiply the measure's standard error times 1.96. This product is then added to the point estimate to calculate the high end of the range (see "Upper Limit" in chart book) or subtracted from the point estimate to determine the low end of the range (see "Lower Limit" in chart book). The larger this range, the more caution should be exercised in making inferences about the data.

Comparative counts from the 1997 Vermont Family Health Insurance Survey may be artificially low due to an underestimation of growth in the Vermont population by the U.S. Census Bureau in the mid-1990s. Therefore, caution should be exercised in formulating inferences based on changes in counts of persons from 1997 to 2000 within various health insurance coverage categories and subcategories.

### **Will more data be available from this survey?**

This chart book is the first in a series of publications analyzing the results of the 2000 Vermont Family Health Insurance Survey. This chart book will be posted in July 2001 on the Department of Banking, Insurance, Security and Health Care Administration's web site at [www.bishca.state.vt.us](http://www.bishca.state.vt.us). A more comprehensive report with more data will be released in August 2001 and will be available on the BISHCA web site. Additional materials such as the survey instrument and technical documentation about sample design, survey methods, imputation and weighting will also be posted on the BISHCA web site in August 2001. For any questions about the survey, call the Vermont Division of Health Care Administration at (802) 828-2900.

## **Other contact information**

For further information about eligibility for state health insurance programs, please contact the Office of Vermont Health Access at 1-800-250-8427.

For consumer assistance with questions about health insurance in Vermont, please contact consumer services at the Vermont Division of Health Care Administration at 1-800-631-7788.

# APPENDIX 1

## Federal Poverty Levels for OVHA Programs

Dr. Dynasaur (children under 18 years) - 300%

Dr. Dynasaur (pregnant women) - 200%

VHAP - 150%

VHAP Pharmacy - 150%

VHAP - 150%

VScript - 175%

VScript Expanded- 225%

Traditional Medicaid - 185%

Working Disabled - 250%

VHAP uninsured parents & caretaker relatives w/ dependent children - 185%

*Data Source:* Office of Vermont Health Access Annual Report, December 2000

## APPENDIX 2

### 2000 HHS POVERTY GUIDELINES U.S. Department of Health and Human Services

Size of Family Unit	Poverty Guideline	100% FPL	150% FPL	200% FPL	250% FPL	300% FPL
1	\$8,350	\$8,350	\$12,525	\$16,700	\$20,875	\$25,050
2	\$11,250	\$11,250	\$16,875	\$22,500	\$28,125	\$33,750
3	\$14,150	\$14,150	\$21,225	\$28,300	\$35,375	\$42,450
4	\$17,050	\$17,050	\$25,575	\$34,100	\$42,625	\$51,150
5	\$19,950	\$19,950	\$29,925	\$39,900	\$49,875	\$59,850
6	\$22,850	\$22,850	\$34,275	\$45,700	\$57,125	\$68,550
7	\$25,750	\$25,750	\$38,625	\$51,500	\$64,375	\$77,250
8	\$28,650	\$28,650	\$42,975	\$57,300	\$71,625	\$85,950

*SOURCE:* Federal Register, Vol. 65, No. 31, February 15, 2000, pp. 7555-7557.

See: <http://aspe.os.dhhs.gov/poverty/00poverty.htm>

# ATTACHMENT A

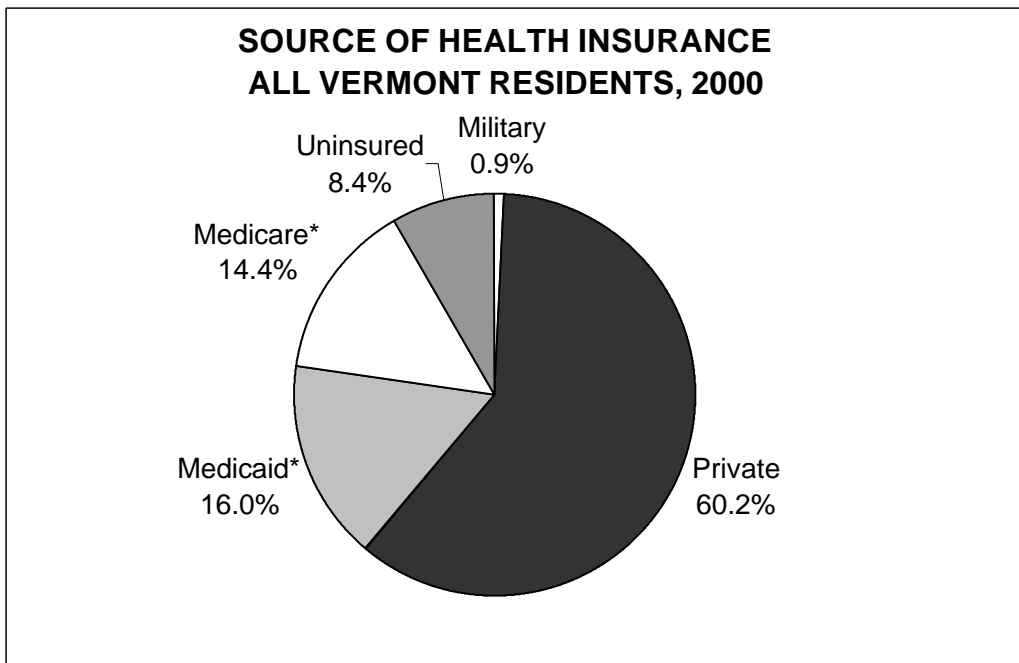
**NON-INSTITUTIONALIZED VERMONT  
RESIDENTS,  
ALL AGES**

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## SOURCE OF HEALTH INSURANCE ALL VERMONT RESIDENTS, 2000

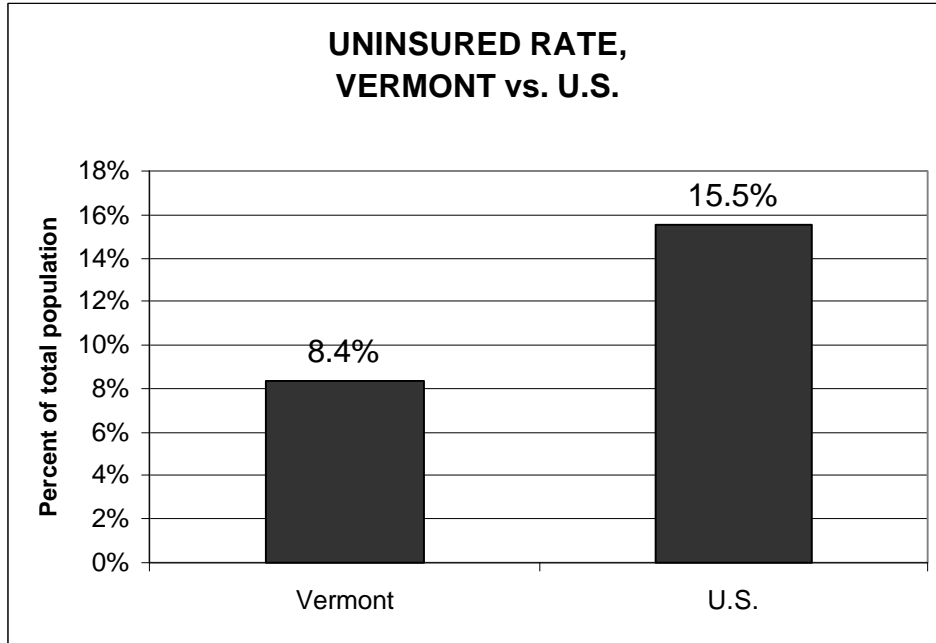
Source of Health Insurance				Count		Percent	
	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
Military	5,626	0.92%	0.1622	3,682	7,570	0.60%	1.24%
Private	366,213	60.15%	0.6316	358,676	373,750	58.91%	61.39%
Medicaid*	97,664	16.04%	0.4948	91,759	103,569	15.07%	17.01%
Medicare*	87,937	14.44%	0.4057	83,095	92,779	13.64%	15.24%
Uninsured	51,390	8.44%	0.3276	47,481	55,299	7.80%	9.08%
<b>Total</b>	<b>608,830</b>	<b>100.00%</b>					

\* About 14,000 Vermont residents are dually enrolled in Medicare and Medicaid. These lives are counted under Medicare and are NOT counted under Medicaid.



## UNINSURED RATE VERMONT VS. U.S.

	Uninsured	Insured	Total
Vermont	8.4%	91.6%	100.0%
U.S.	15.5%	84.5%	100.0%



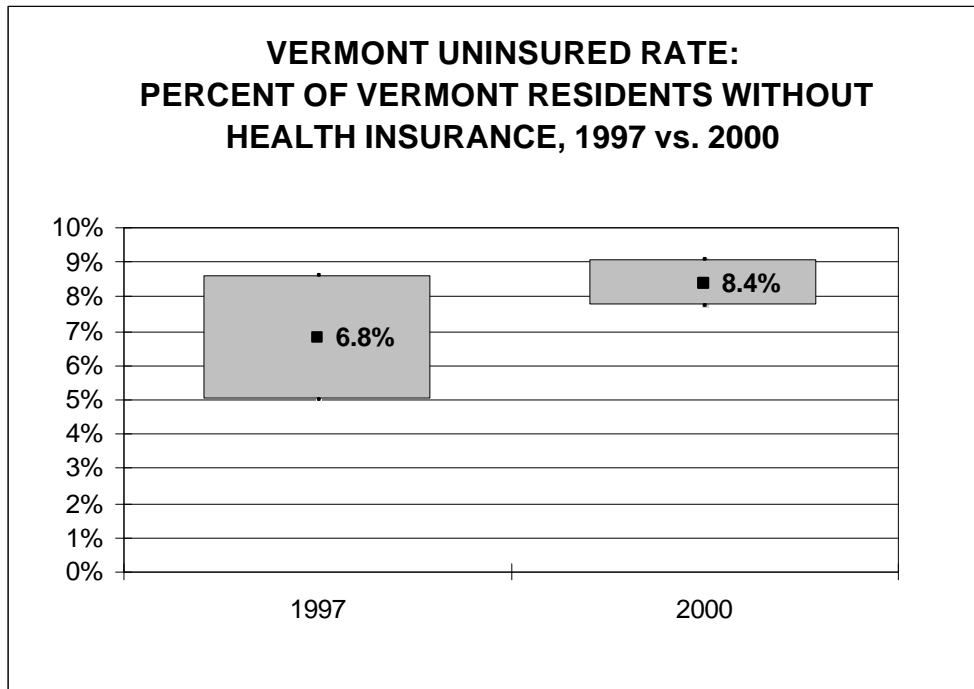
U.S. Data Source: U.S. Census Bureau, Current Population Survey, March 2000, Table E. Percent of People Without Health Insurance Coverage Throughout the Year by State (3-year Average): 1997 to 1999.

VT Data Source: 2000 Vermont Family Health Insurance Survey

## UNINSURED RATES UNINSURED VERMONT RESIDENTS, 1997 vs. 2000

Year	Count	Percent	Standard Error	Count		Percent	
				Lower Limit	Upper Limit	Lower Limit	Upper Limit
1997*	40,076	6.80%	0.918	29,472	50,680	5.00%	8.60%
2000	51,390	8.44%	0.3276	47,481	55,299	7.80%	9.08%

\* Caution should be exercised in drawing inferences about changes in the number of lives from 1997 to 2000 within health insurance coverage categories due to differences in the standard errors between the two surveys. Population estimates for 1997 were probably lower than the actual count due to inaccurate projections by the U.S. Census Bureau based on the 1990 Census.



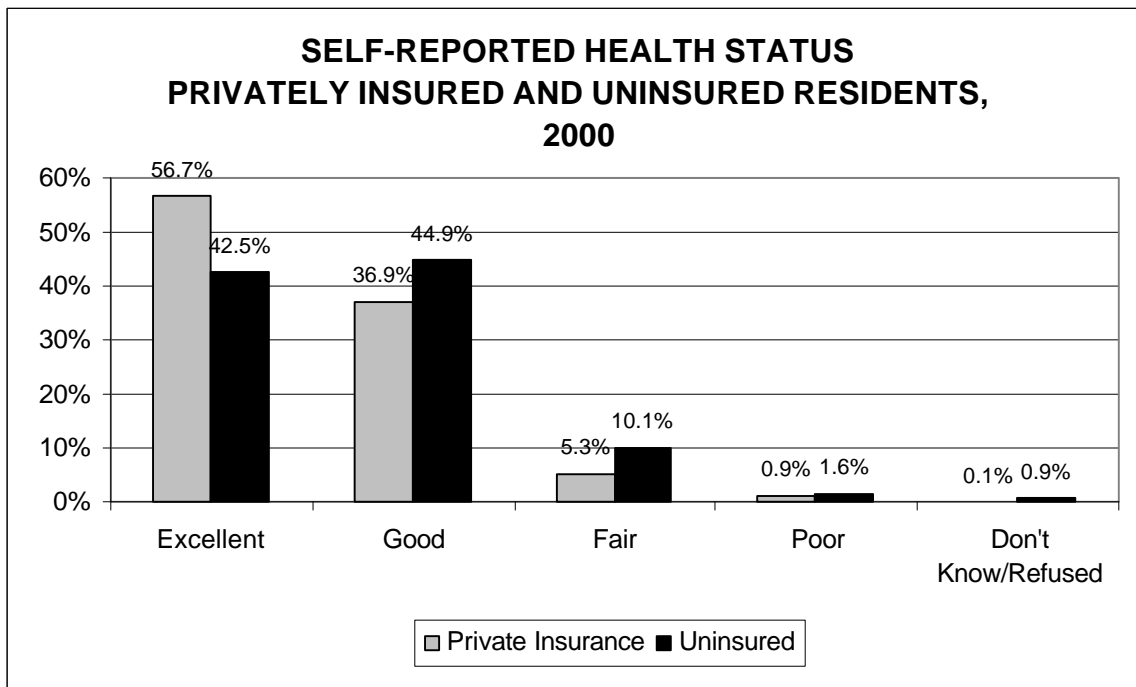
## SELF-REPORTED HEALTH STATUS PRIVATELY INSURED AND UNINSURED VERMONT RESIDENTS, 2000

### Private Insurance

Health Status	Count	Percent	Standard Error	Count		Percent	
				Lower Limit	Upper Limit	Lower Limit	Upper Limit
Excellent	207,645	56.70%	0.7812	202,038	213,252	55.17%	58.23%
Good	135,207	36.92%	0.7542	129,794	140,620	35.44%	38.40%
Fair	19,530	5.33%	0.2808	17,514	21,546	4.78%	5.88%
Poor	3,391	0.93%	0.1256	2,490	4,292	0.68%	1.17%
Don't Know/Refused	440	0.12%	0.0214	286	594	0.08%	0.16%
<b>Total</b>	<b>366,213</b>	<b>100.00%</b>					

### Uninsured

Health Status	Count	Percent	Standard Error	Count		Percent	
				Lower Limit	Upper Limit	Lower Limit	Upper Limit
Excellent	21,851	42.52%	1.9211	19,916	23,786	38.76%	46.29%
Good	23,071	44.89%	1.8424	21,215	24,927	41.28%	48.51%
Fair	5,169	10.06%	0.9485	4,214	6,124	8.20%	11.92%
Poor	831	1.62%	0.4311	397	1,265	0.77%	2.46%
Don't Know/Refused	467	0.91%	0.1512	315	619	0.61%	1.21%
<b>Total</b>	<b>51,389</b>	<b>100.00%</b>					



# ATTACHMENT B

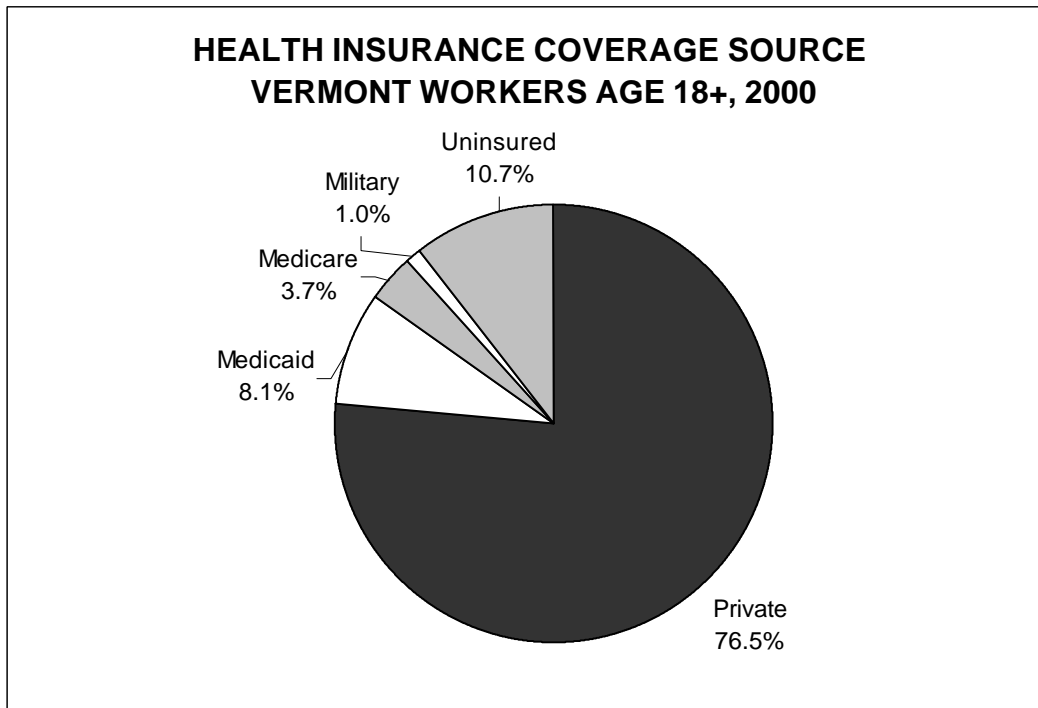
**WORKING VERMONTERS,  
AGE 18+**

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## HEALTH INSURANCE COVERAGE SOURCE VERMONT WORKERS\* AGE 18+, 2000

Source	Count	Percent
Private	248,745	76.49%
Medicaid	26,348	8.10%
Medicare	12,000	3.69%
Military	3,350	1.03%
Uninsured	34,773	10.69%
<b>Total</b>	<b>325,216</b>	<b>100.00%</b>

\*This includes full-time and part-time workers.

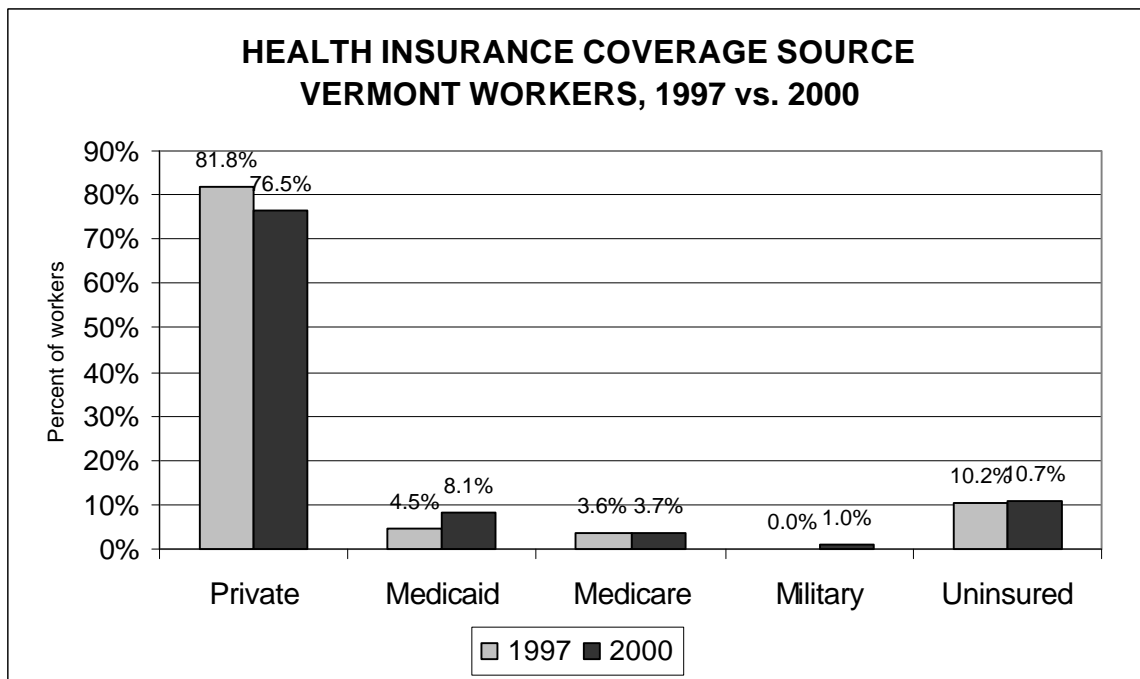


## HEALTH INSURANCE COVERAGE SOURCE VERMONT WORKERS\*, AGE 18+, 1997 vs. 2000

	1997		2000	
	Count	Percent	Count	Percent
Private	209,646	81.77%	248,745	76.49%
Medicaid	11,443	4.46%	26,348	8.10%
Medicare	9,109	3.55%	12,000	3.69%
Military	0	0.00%	3,350	1.03%
Uninsured	26,178	10.21%	34,773	10.69%
<b>Total</b>	<b>256,375</b>	<b>100.00%</b>	<b>325,216</b>	<b>100.00%</b>

\*This includes full-time and part-time workers.

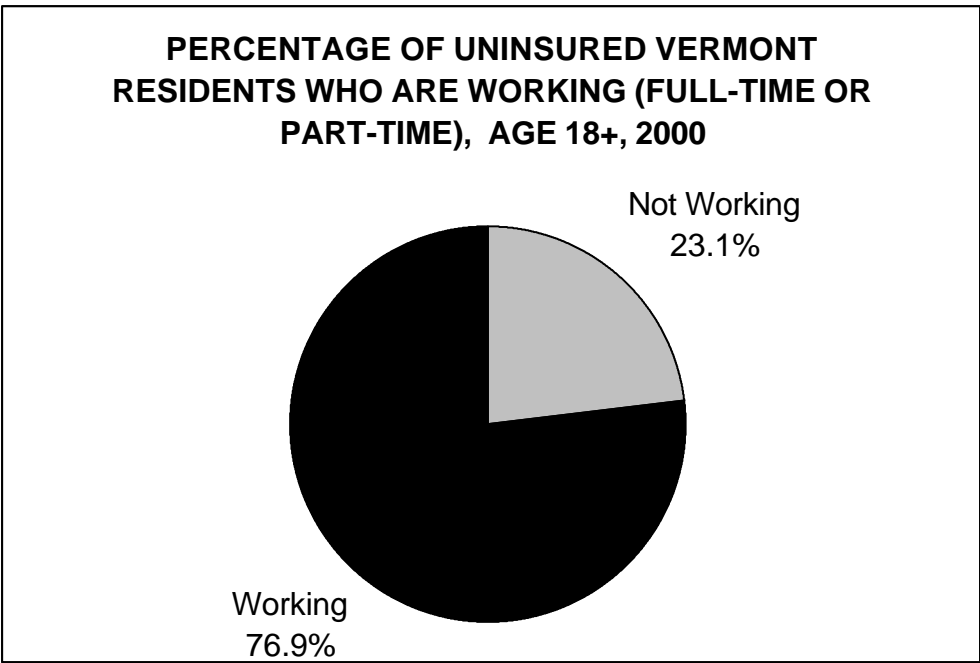
Note: The 1997 survey did not place Vermont residents with military coverage in a separate category since they reported other primary sources of coverage.



**UNINSURED RESIDENTS WHO ARE WORKING,  
UNINSURED VERMONT WORKERS, AGE 18+, 2000**

Uninsured Employment	Count			Percent			
	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
Full-time	30,814	10.64%	0.5136	27,899	33,729	9.63%	11.65%
Part-time	3,959	11.09%	1.2193	3,106	4,812	8.70%	13.48%
<b>Total</b>	34,773						

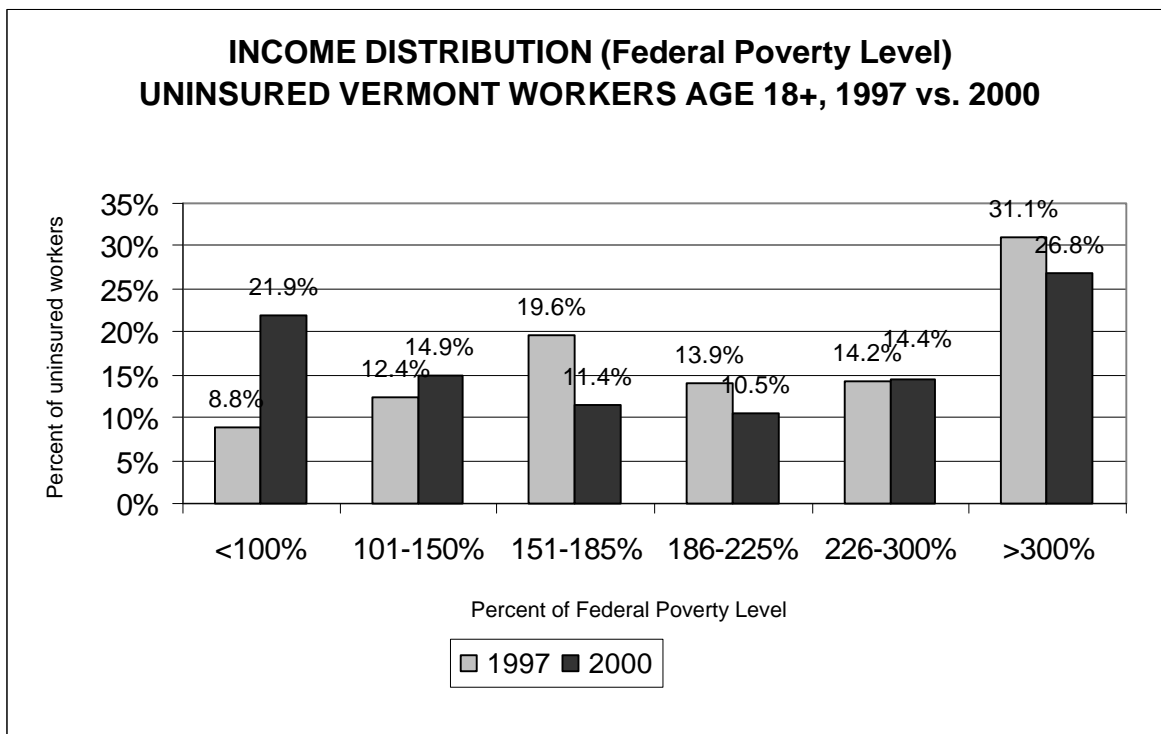
<b>Total Uninsured Aged 18 and Older = 45,199</b>
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## INCOME DISTRIBUTION (FEDERAL POVERTY LEVEL) UNINSURED VERMONT WORKERS\*, AGE 18+, 2000

Income - % OF FPL	1997		2000	
	Count	Percent	Count	Percent
<100%	2,316	8.85%	7,624	21.93%
101-150%	3,237	12.37%	5,192	14.93%
151-185%	5,124	19.57%	3,978	11.44%
186-225%	3,638	13.90%	3,654	10.51%
226-300%	3,729	14.24%	5,006	14.40%
>300%	8,133	31.07%	9,319	26.80%
<b>Total</b>	<b>26,178</b>	<b>100.00%</b>	<b>34,773</b>	<b>100.00%</b>

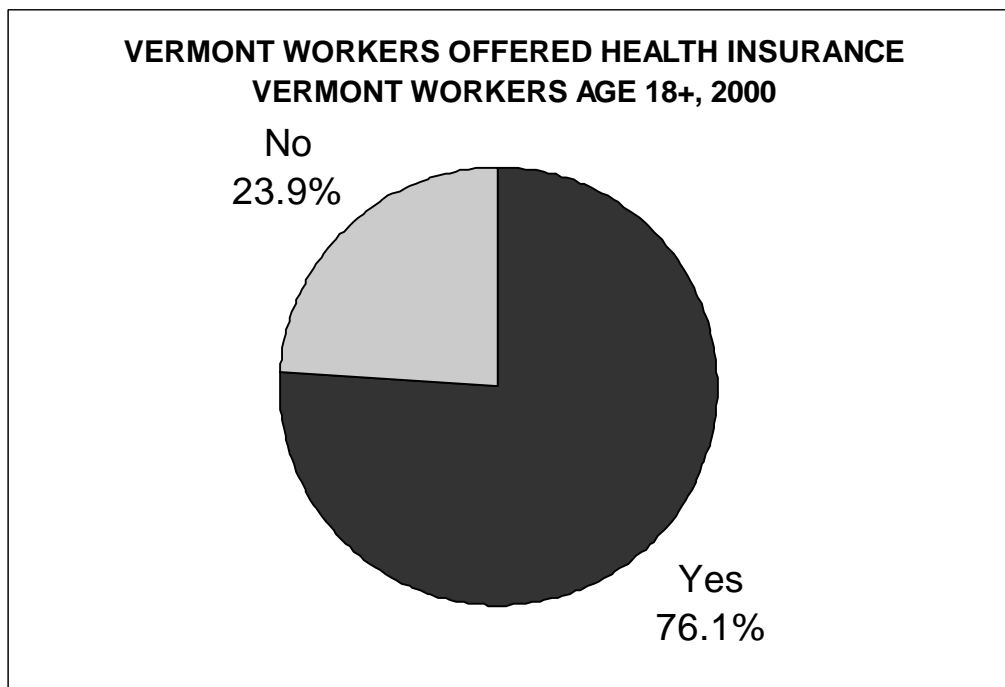
\*This includes full-time and part-time workers.



## WORKERS OFFERED HEALTH INSURANCE VERMONT WORKERS\*, AGE 18+, 2000

Workers Offered Health Insurance	Count	Percent	Standard Error	Count		Percent	
				Lower Limit	Upper Limit	Lower Limit	Upper Limit
Yes	247,450	76.09%	0.5674	243,833	251,067	74.98%	77.20%
No	77,766	23.91%	0.5674	74,149	81,383	22.80%	25.02%
<b>Total</b>	325,216	100.00%					

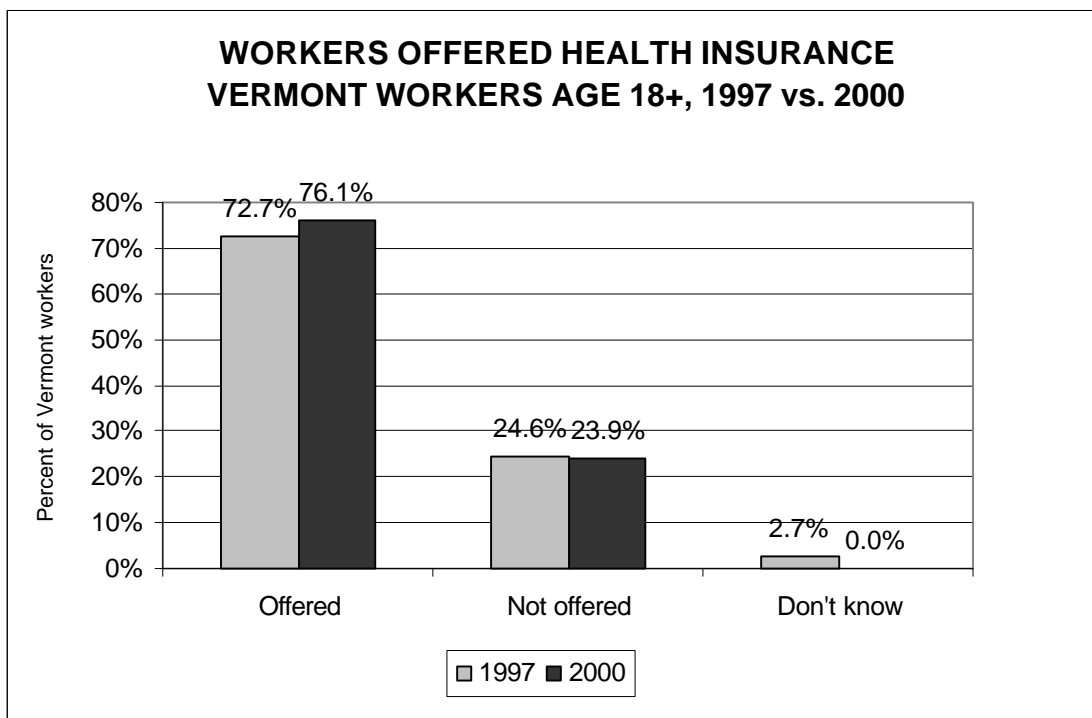
\*This includes full-time and part-time workers.



## WORKERS OFFERED HEALTH INSURANCE VERMONT WORKERS\*, AGE 18+, 1997 vs. 2000

Employer Offer	1997		2000	
	Count	Percent	Count	Percent
Offered	186,318	72.7%	247,450	76.1%
Not offered	63,078	24.6%	77,766	23.9%
Don't know	6,979	2.7%	0	0.0%
<b>Total</b>	<b>256,375</b>	<b>100.0%</b>	<b>325,216</b>	<b>100.0%</b>

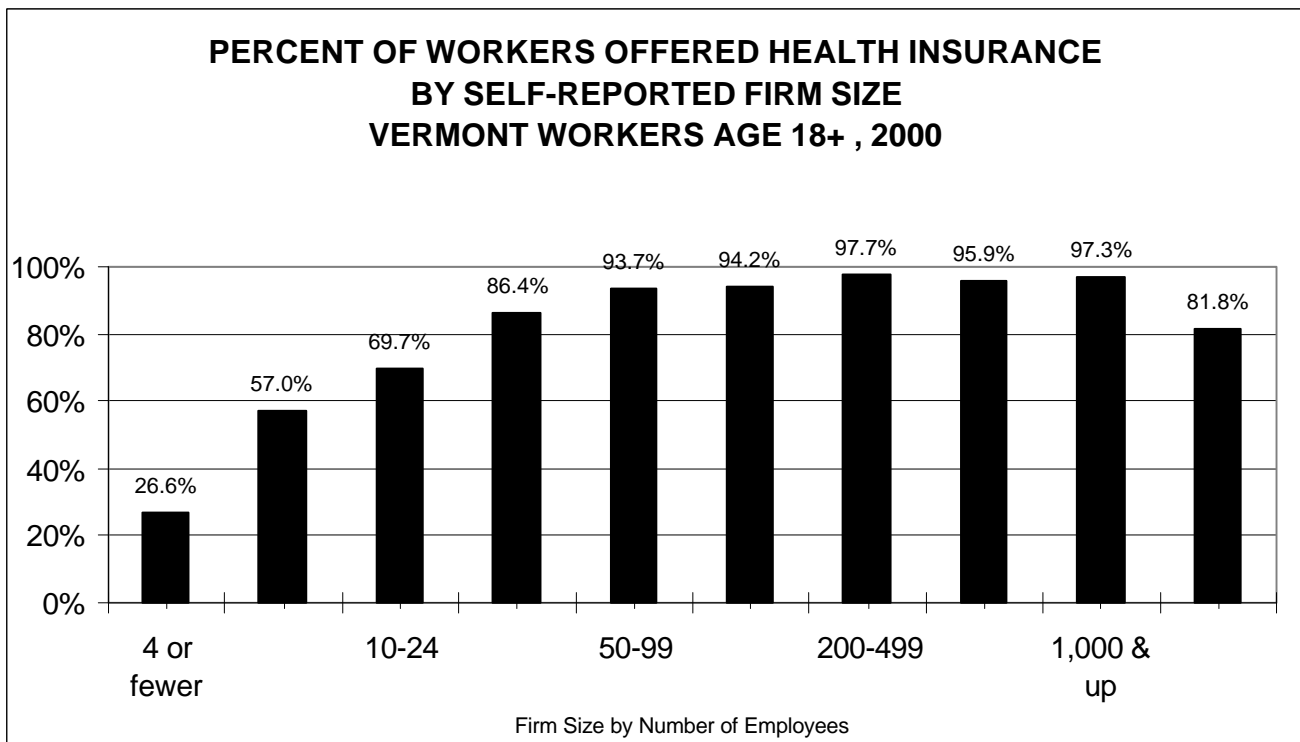
\*This includes full-time and part-time workers.



**PERCENT OF WORKERS OFFERED HEALTH INSURANCE  
BY SELF-REPORTED FIRM SIZE  
VERMONT WORKERS\*, AGE 18+, 2000**

Firm Size (No. of Employees)				Count		Percent	
	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
4 or fewer	14,815	26.55%	1.2467	13,451	16,179	24.11%	28.99%
5-9	11,873	57.01%	2.7785	10,739	13,007	51.56%	62.46%
10-24	22,170	69.74%	2.2148	20,790	23,550	65.40%	74.08%
25-49	17,475	86.37%	1.7542	16,779	18,171	82.93%	89.81%
50-99	18,482	93.73%	1.1834	18,025	18,939	91.41%	96.05%
100-199	19,004	94.20%	1.3448	18,472	19,536	91.56%	96.84%
200-499	26,086	97.72%	0.5578	25,794	26,378	96.63%	98.81%
500-999	14,659	95.90%	1.3183	14,264	15,054	93.32%	98.48%
1,000 & up	56,789	97.31%	0.441	56,285	57,293	96.45%	98.17%
Don't Know	46,053	82.10%	1.3275	44,593	47,513	79.50%	84.70%
Refused	44	17.90%	15.1649	0	117	0.00%	47.62%
<b>Total</b>	<b>247,450</b>						

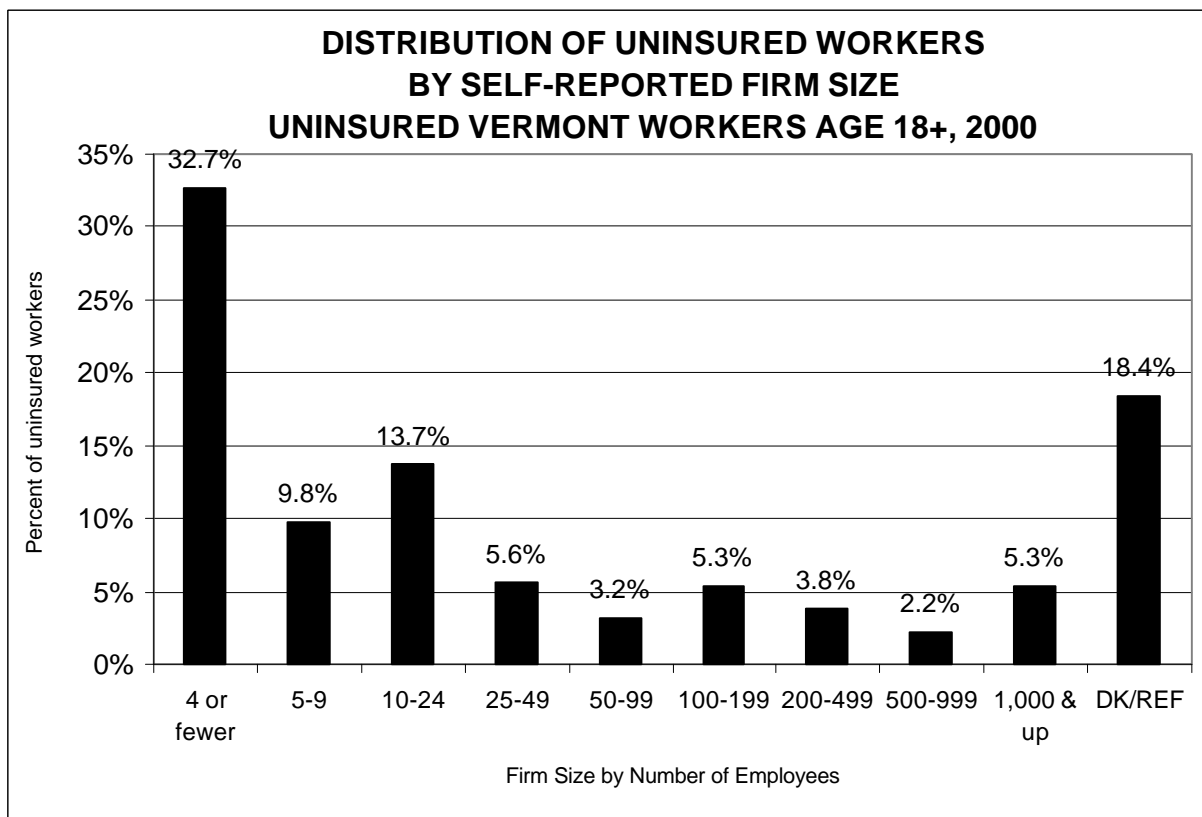
\*This includes full-time and part-time workers.



## DISTRIBUTION OF UNINSURED WORKERS BY FIRM SIZE UNINSURED VERMONT WORKERS\*, AGE 18+, 2000

Firm Size (No. of Employees)	Count	Percent
4 or fewer	11,357	32.66%
5-9	3,402	9.78%
10-24	4,752	13.67%
25-49	1,950	5.61%
50-99	1,100	3.16%
100-199	1,839	5.29%
200-499	1,334	3.84%
500-999	780	2.24%
1,000 & up	1,846	5.31%
Don't know	6,308	18.14%
Refused	105	0.30%
<b>Total</b>	<b>34,773</b>	<b>100.00%</b>

\*This includes full-time and part-time workers.



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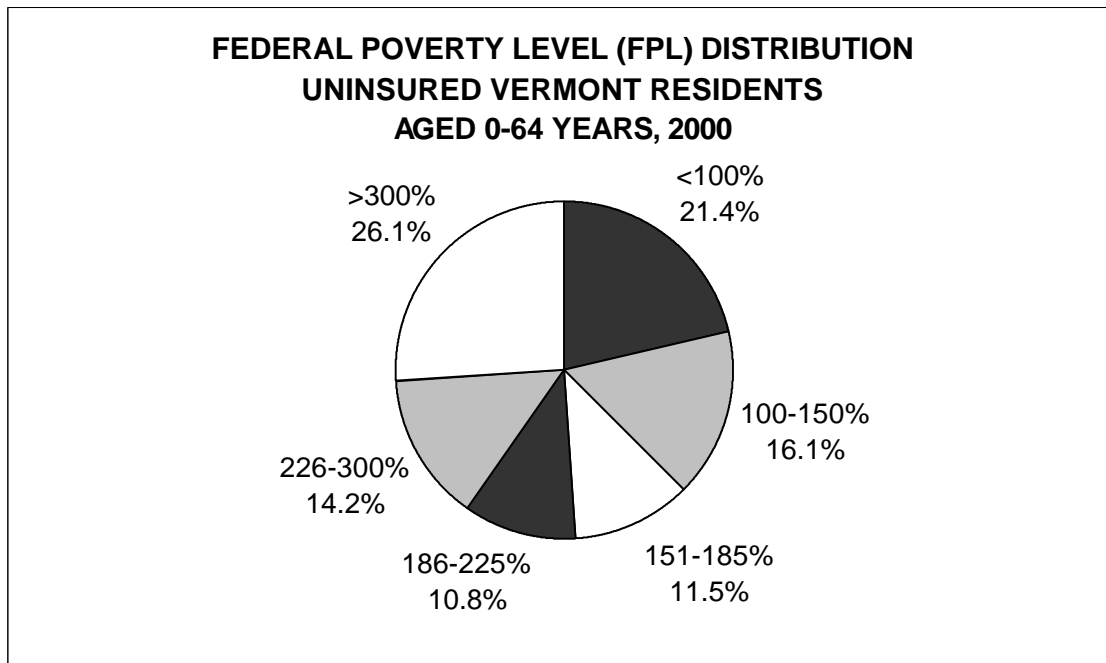
# ATTACHMENT C

**UNINSURED VERMONTERS,  
AGE 0-64**

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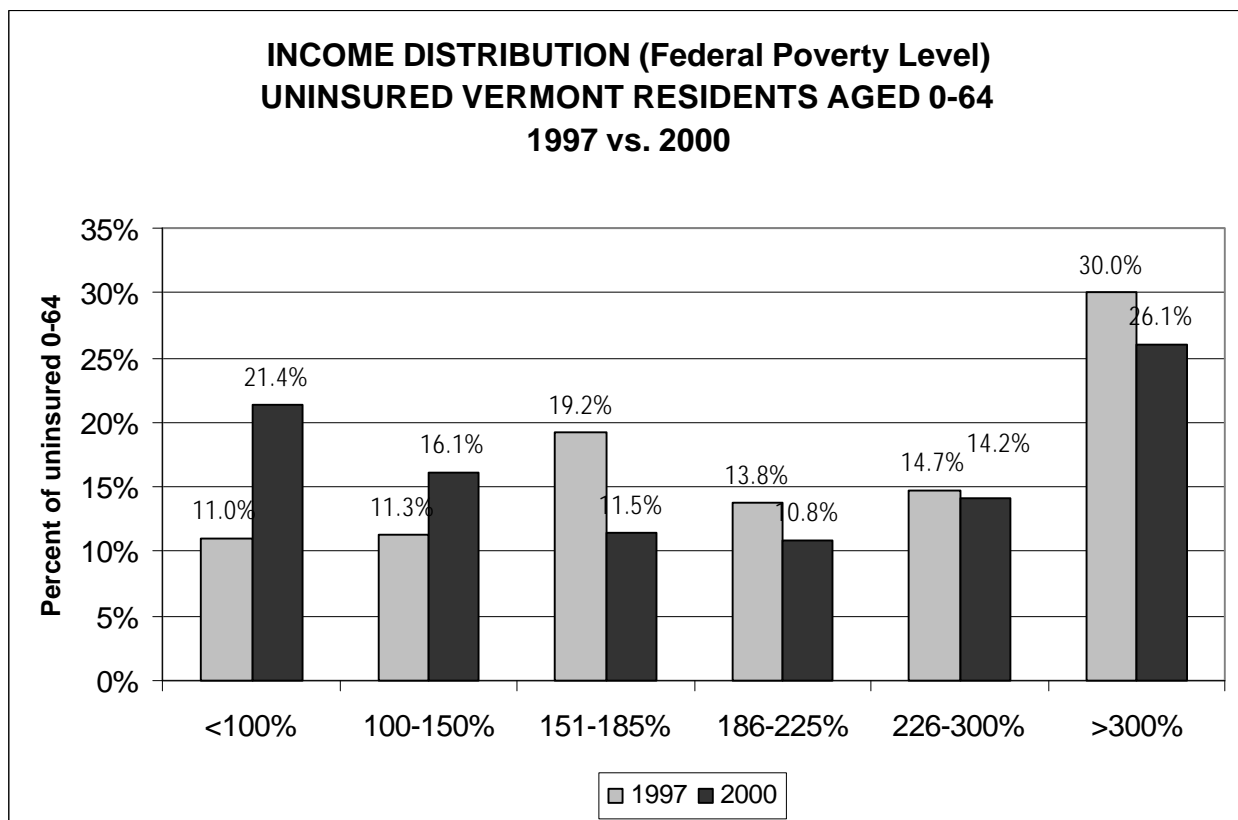
## INCOME DISTRIBUTION (PERCENT OF FEDERAL POVERTY LEVEL) UNINSURED VERMONT RESIDENTS AGED 0-64, 2000

Income as % of FPL	Count	Percent	Standard Error	Count		Percent	
				Lower Limit	Upper Limit	Lower Limit	Upper Limit
<100%	10,668	21.36%	1.7504	8,955	12,381	17.93%	24.79%
100-150%	8,036	16.09%	1.4792	6,588	9,484	13.19%	18.99%
151-185%	5,725	11.47%	1.17	4,580	6,870	9.17%	13.76%
186-225%	5,408	10.83%	1.2128	4,221	6,595	8.45%	13.21%
226-300%	7,073	14.16%	1.3314	5,770	8,376	11.55%	16.77%
>300%	13,024	26.08%	1.7517	11,310	14,738	22.65%	29.52%
<b>Total</b>	49,934	100.00%					



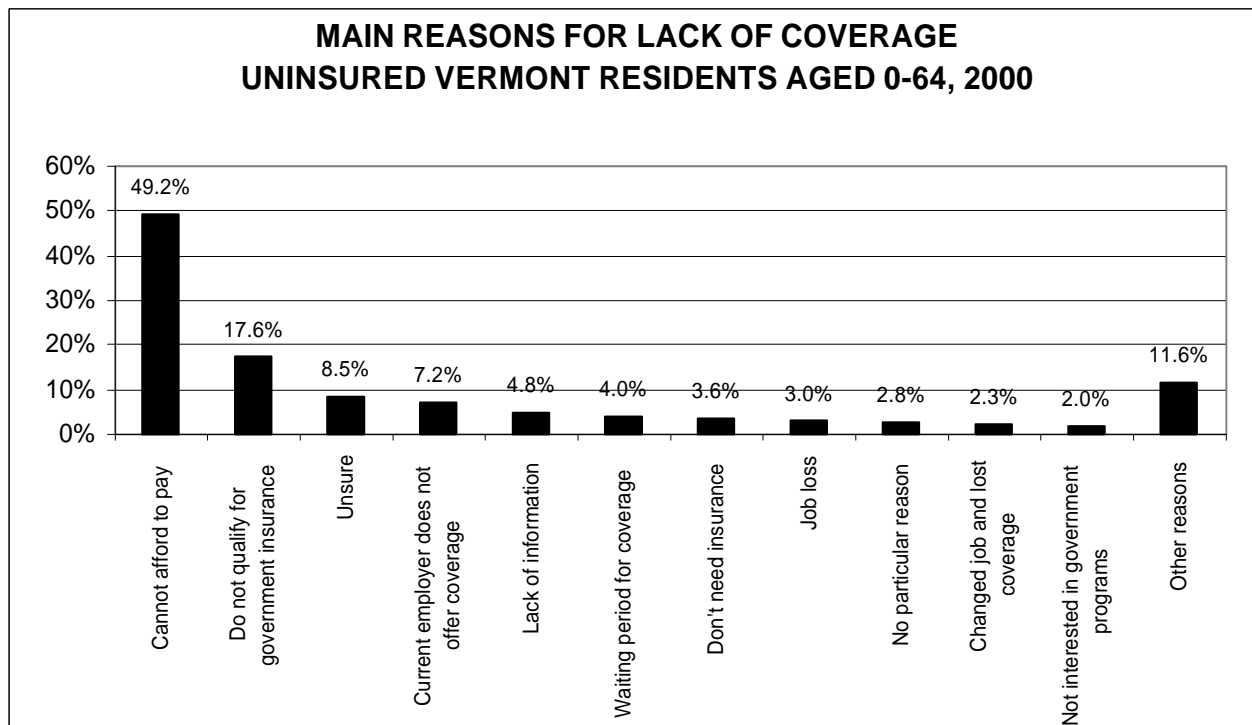
## INCOME DISTRIBUTION (PERCENT OF FEDERAL POVERTY LEVEL) UNINSURED VERMONT RESIDENTS AGED 0-64, 1997 vs. 2000

Income as % of FPL	1997		2000	
	Count	Percent	Count	Percent
<100%	4,337	10.97%	10,668	21.36%
100-150%	4,461	11.28%	8,036	16.09%
151-185%	7,603	19.23%	5,725	11.47%
186-225%	5,451	13.79%	5,408	10.83%
226-300%	5,808	14.69%	7,073	14.16%
>300%	11,880	30.05%	13,024	26.08%
<b>Total</b>	<b>39,540</b>	<b>100.00%</b>	<b>49,934</b>	<b>100.00%</b>



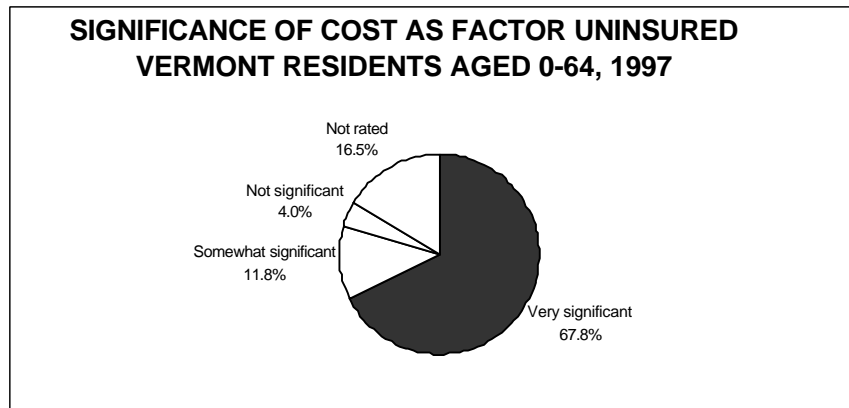
## MAIN REASONS FOR LACK OF COVERAGE UNINSURED VERMONT RESIDENTS AGED 0-64, 2000

MAIN REASONS FOR LACK OF COVERAGE			Standard Error	Count		Percent	
	Count	Percent		Lower Limit	Upper Limit	Lower Limit	Upper Limit
Cannot afford to pay	24,591	49.25%	1.9702	22,663	26,519	45.39%	53.11%
Do not qualify for government insurance	8,765	17.55%	1.5059	7,291	10,239	14.60%	20.50%
Unsure	4,232	8.47%	0.9196	3,332	5,132	6.67%	10.28%
Current employer does not offer coverage	3,590	7.19%	1.0863	2,527	4,653	5.06%	9.32%
Lack of information	2,405	4.82%	0.7019	1,718	3,092	3.44%	6.19%
Waiting period for coverage	1,989	3.98%	0.7561	1,249	2,729	2.50%	5.46%
Don't need insurance	1,780	3.57%	0.6394	1,154	2,406	2.31%	4.82%
Job loss	1,487	2.98%	0.6061	894	2,080	1.79%	4.17%
No particular reason	1,408	2.82%	0.5841	836	1,980	1.68%	3.96%
Changed job and lost coverage	1,158	2.32%	0.4423	725	1,591	1.45%	3.19%
Not interested in government programs	1,006	2.01%	0.7911	232	1,780	0.46%	3.57%
Other reasons	5,779	11.57%	N/A	N/A	N/A	N/A	N/A
<b>Total</b>	<b>58,190</b>						



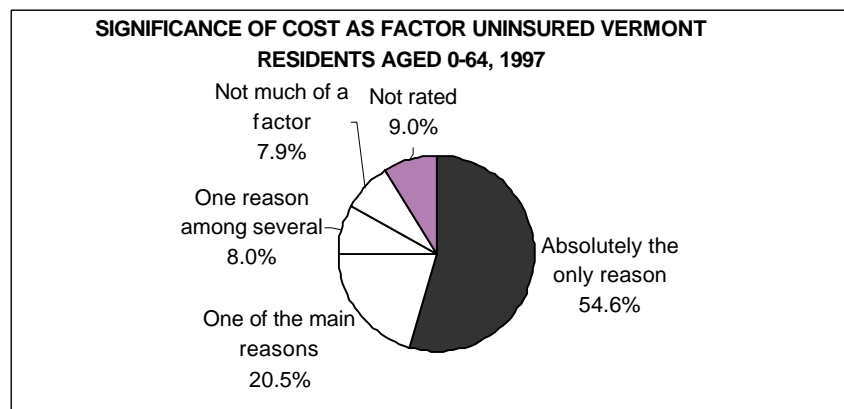
## SIGNIFICANCE OF COST AS FACTOR UNINSURED VERMONT RESIDENTS AGED 0-64, 1997

	Count	Percent
Very significant	26,804	67.79%
Somewhat significant	4,647	11.75%
Not significant	1,585	4.01%
Not rated	6,505	16.45%
<b>Total</b>	<b>39,540</b>	<b>100.00%</b>



## SIGNIFICANCE OF COST AS FACTOR UNINSURED VERMONT RESIDENTS AGED 0-64, 2000

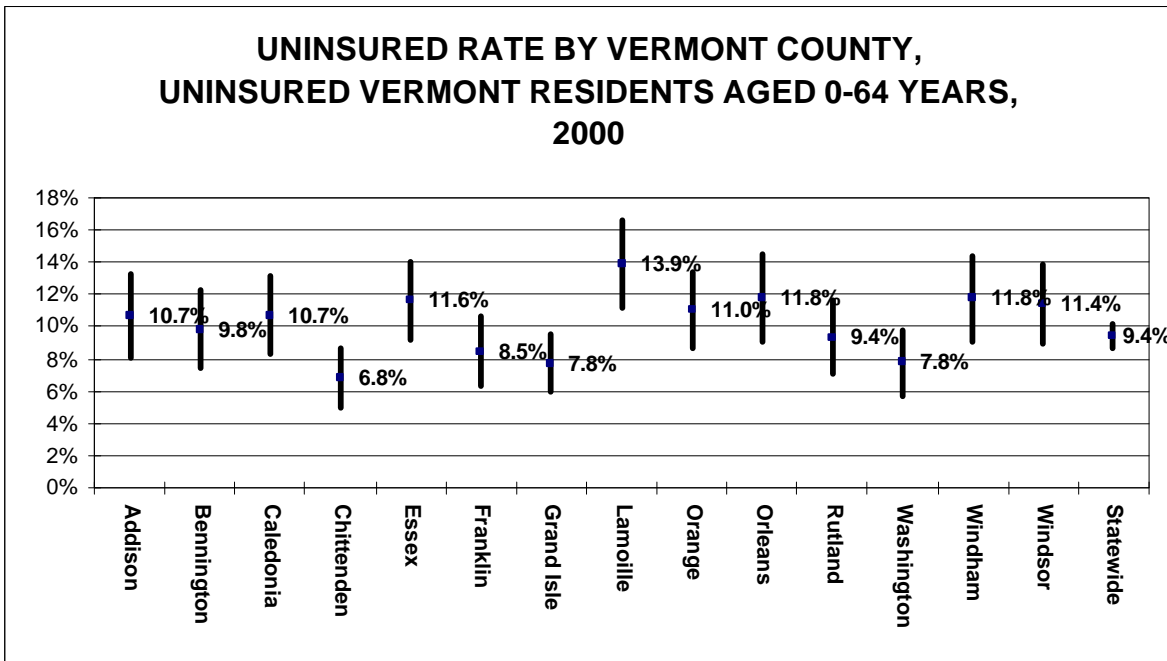
	Count	Percent
Absolutely the only reason	27,239	54.6%
One of the main reasons	10,260	20.5%
One reason among several	3,998	8.0%
Not much of a factor	3,941	7.9%
Not rated	4,495	9.0%
<b>Total</b>	<b>49,933</b>	



**NOTE:** The 1997 and 2000 Vermont surveys asked the question of cost as the reason why uninsured in slightly different manners. See response stems.

## UNINSURED RATE BY VERMONT COUNTY UNINSURED VERMONT RESIDENTS AGED 0-64 YEARS, 2000

County	Count	Percent	Standard Error	Count		Percent	
				Lower Limit	Upper Limit	Lower Limit	Upper Limit
Addison	3,411	10.69%	1.319	2,586	4,236	8.10%	13.28%
Bennington	3,027	9.82%	1.2393	2,278	3,776	7.39%	12.25%
Caledonia	2,726	10.72%	1.2371	2,109	3,343	8.30%	13.14%
Chittenden	9,030	6.80%	0.9523	6,551	11,509	4.93%	8.67%
Essex	636	11.62%	1.2581	501	771	9.15%	14.09%
Franklin	3,437	8.50%	1.081	2,580	4,294	6.38%	10.62%
Grand Isle	469	7.75%	0.9237	359	579	5.94%	9.56%
Lamoille	2,870	13.93%	1.4059	2,302	3,438	11.17%	16.69%
Orange	2,712	11.02%	1.2121	2,127	3,297	8.64%	13.40%
Orleans	2,634	11.80%	1.3862	2,028	3,240	9.08%	14.52%
Rutland	5,046	9.36%	1.1891	3,790	6,302	7.03%	11.69%
Washington	3,934	7.78%	1.0393	2,904	4,964	5.74%	9.82%
Windham	4,475	11.76%	1.3678	3,455	5,495	9.08%	14.44%
Windsor	5,526	11.43%	1.2806	4,313	6,739	8.92%	13.94%
<b>Statewide</b>	<b>49,933</b>	<b>9.40%</b>	<b>0.3689</b>	<b>46,092</b>	<b>53,774</b>	<b>8.68%</b>	<b>10.12%</b>



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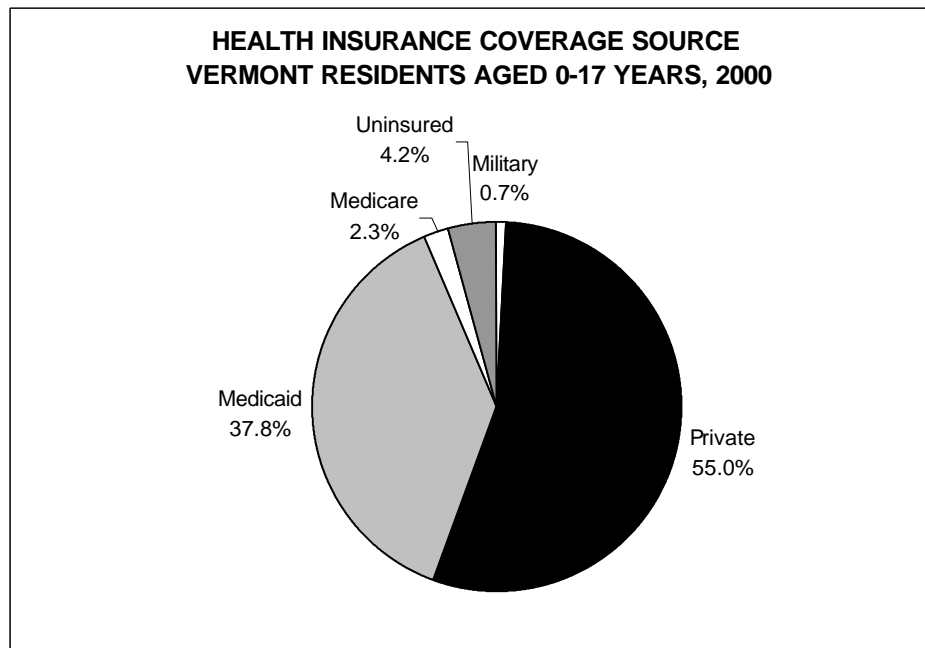
# ATTACHMENT D

**VERMONT CHILDREN:  
AGE 0-17**

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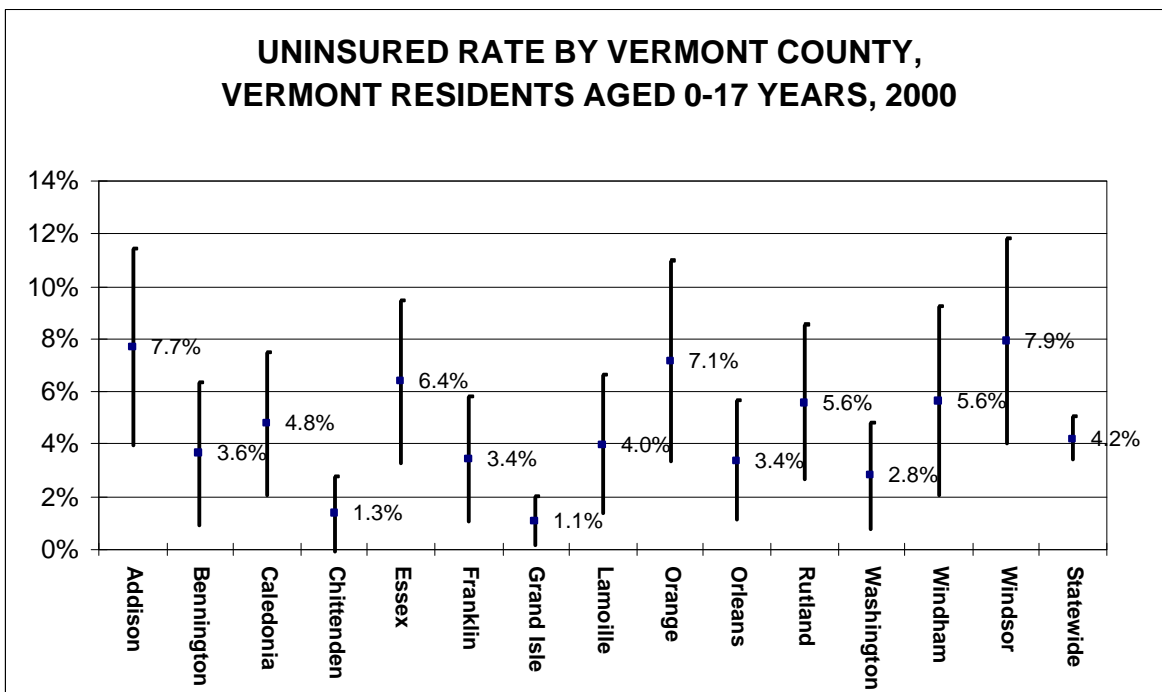
## HEALTH INSURANCE COVERAGE SOURCE VERMONT RESIDENTS AGED 0-17 YEARS, 2000

Source of Health Insurance	Count	Percent	Standard Error	Count		Percent	
				Lower Limit	Upper Limit	Lower Limit	Upper Limit
Military	1,029	0.70%	0.2594	279	1,779	0.19%	1.21%
Private	81,124	54.99%	1.1984	77,659	84,589	52.64%	57.34%
Medicaid	55,749	37.79%	1.1904	52,307	59,191	35.46%	40.12%
Medicare	3,431	2.33%	0.3473	2,427	4,435	1.65%	3.01%
Uninsured	6,191	4.20%	0.4028	5,026	7,356	3.41%	4.99%
<b>Total</b>	<b>147,524</b>	<b>100.00%</b>					



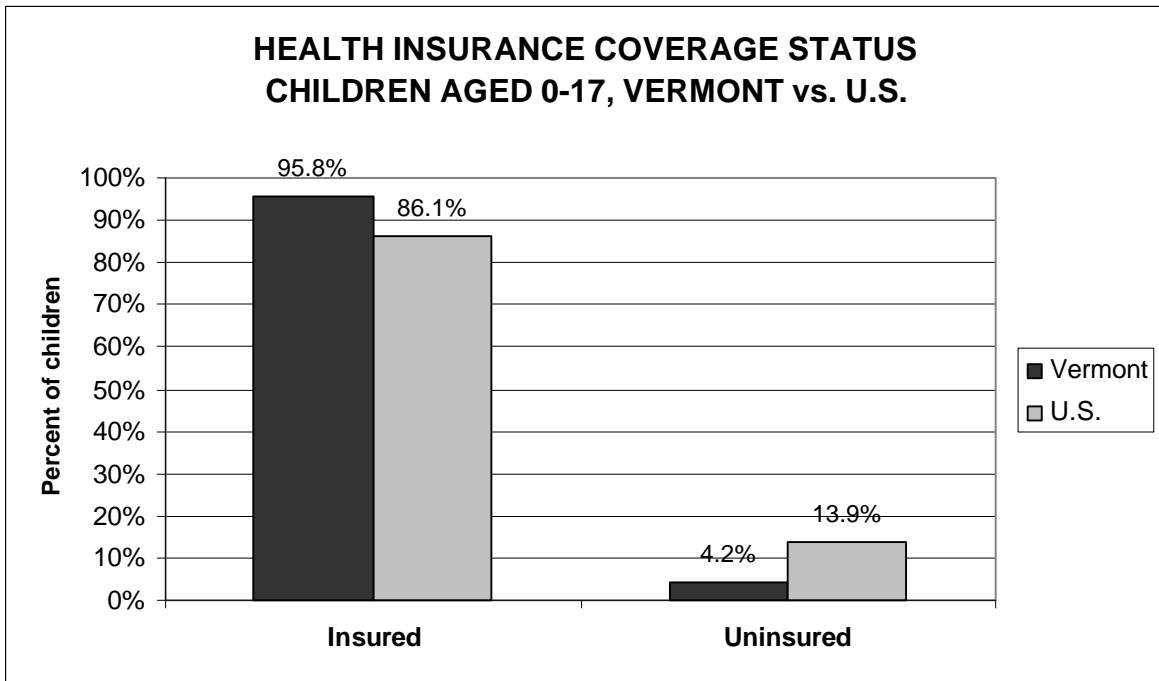
## UNINSURED RATE BY VERMONT COUNTY VERMONT RESIDENTS AGED 0-17 YEARS, 2000

County	Count	Percent	Standard Error	Count		Percent	
				Lower Limit	Upper Limit	Lower Limit	Upper Limit
Addison	688	7.68%	1.9051	353	1,023	3.95%	11.41%
Bennington	318	3.63%	1.3744	82	554	0.94%	6.32%
Caledonia	358	4.77%	1.3796	155	561	2.07%	7.47%
Chittenden	462	1.34%	0.7194	-24	948	-0.07%	2.75%
Essex	105	6.37%	1.5659	54	156	3.30%	9.44%
Franklin	436	3.42%	1.2162	132	740	1.04%	5.80%
Grand Isle	18	1.08%	0.4765	2	34	0.15%	2.01%
Lamoille	224	3.97%	1.3343	76	372	1.35%	6.59%
Orange	515	7.13%	1.9415	240	790	3.32%	10.94%
Orleans	223	3.37%	1.1444	75	371	1.13%	5.61%
Rutland	820	5.56%	1.4951	388	1,252	2.63%	8.49%
Washington	378	2.78%	1.0352	102	654	0.75%	4.81%
Windham	585	5.62%	1.8257	213	957	2.04%	9.20%
Windsor	1,060	7.91%	1.9757	541	1,579	4.04%	11.78%
<b>Statewide</b>	<b>6,190</b>	<b>4.20%</b>	<b>0.4028</b>	<b>5,026</b>	<b>7,354</b>	<b>3.41%</b>	<b>4.99%</b>



## HEALTH INSURANCE COVERAGE STATUS CHILDREN AGED 0-17, VERMONT vs. U.S.

	Vermont	U.S.
Insured	95.80%	86.14%
Uninsured	4.20%	13.86%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

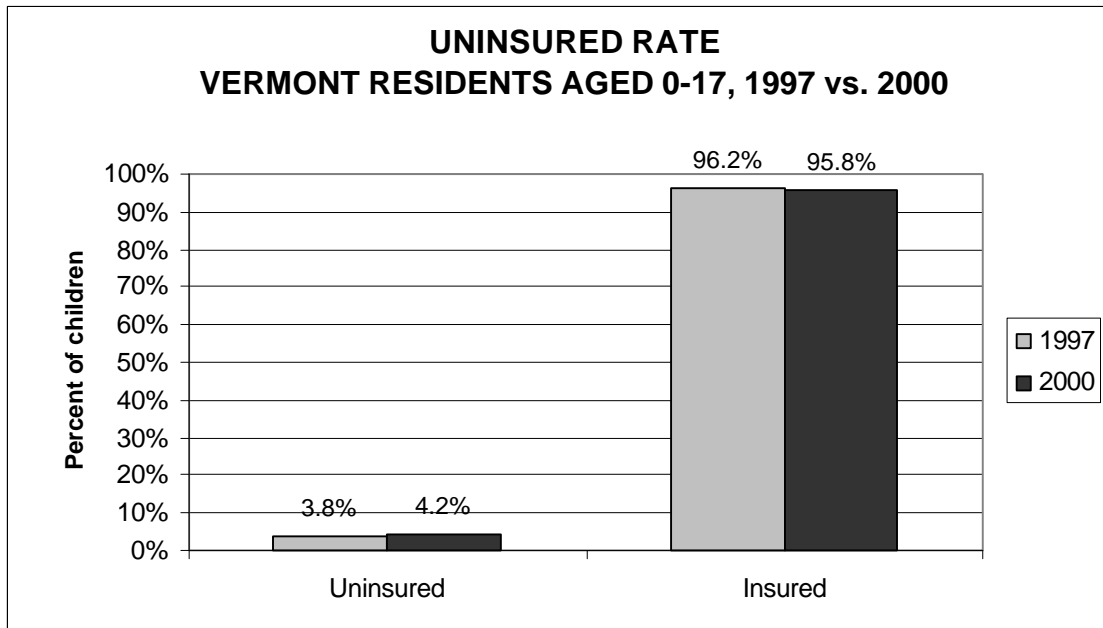


U.S. Data Source: U.S. Census Bureau, Current Population Survey, March 2000, Health Insurance Detailed Table: 1999, Table 6., Children by Coverage Type.

VT Data Source: 2000 Vermont Family Health Insurance Survey

## UNINSURED RATE VERMONT RESIDENTS AGED 0-17, 1997 vs. 2000

	1997	2000
Uninsured	3.84%	4.20%
Insured	96.16%	95.80%
<b>Total</b>	100.00%	100.00%



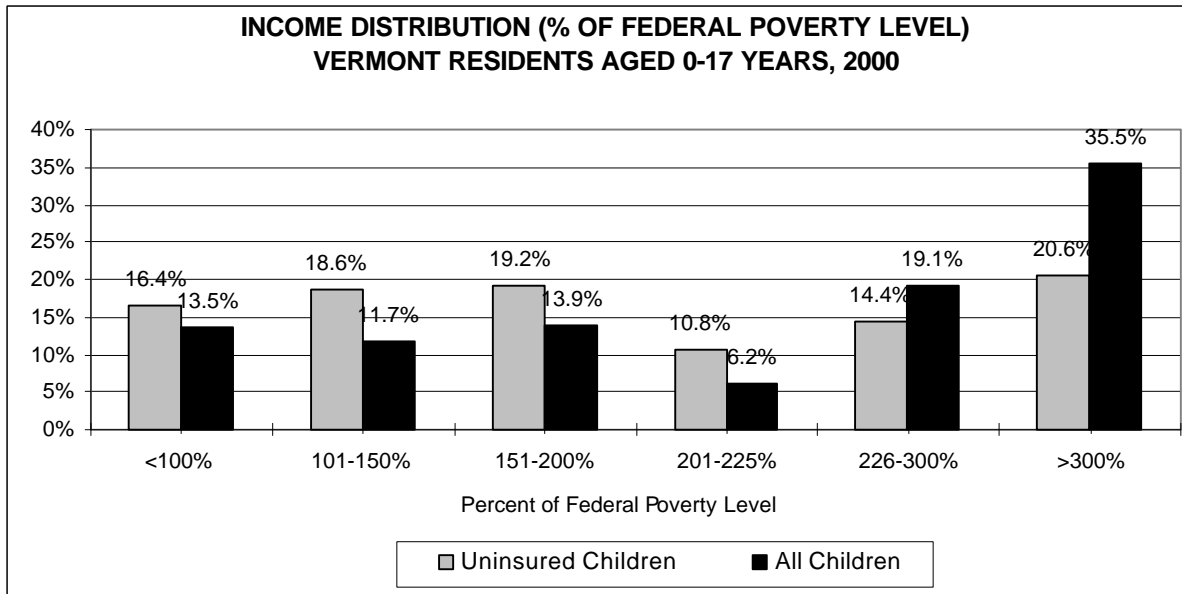
**INCOME DISTRIBUTION OF CHILDREN (Federal Poverty Level)  
VERMONT RESIDENTS AGED 0-17 YEARS, 2000**

**Uninsured Children**

Income - % OF FPL				Count		Percent	
	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
<100%	1,018	16.44%	3.7322	565	1,471	9.13%	23.76%
101-150%	1,150	18.58%	3.9365	672	1,628	10.86%	26.29%
151-200%	1,190	19.22%	4.1284	689	1,691	11.13%	27.31%
201-225%	667	10.77%	2.9413	310	1,024	5.01%	16.54%
226-300%	889	14.36%	3.1861	502	1,276	8.11%	20.60%
>300%	1,277	20.63%	3.6823	830	1,724	13.41%	27.84%
<b>Total</b>	<b>6,191</b>	<b>100.00%</b>					

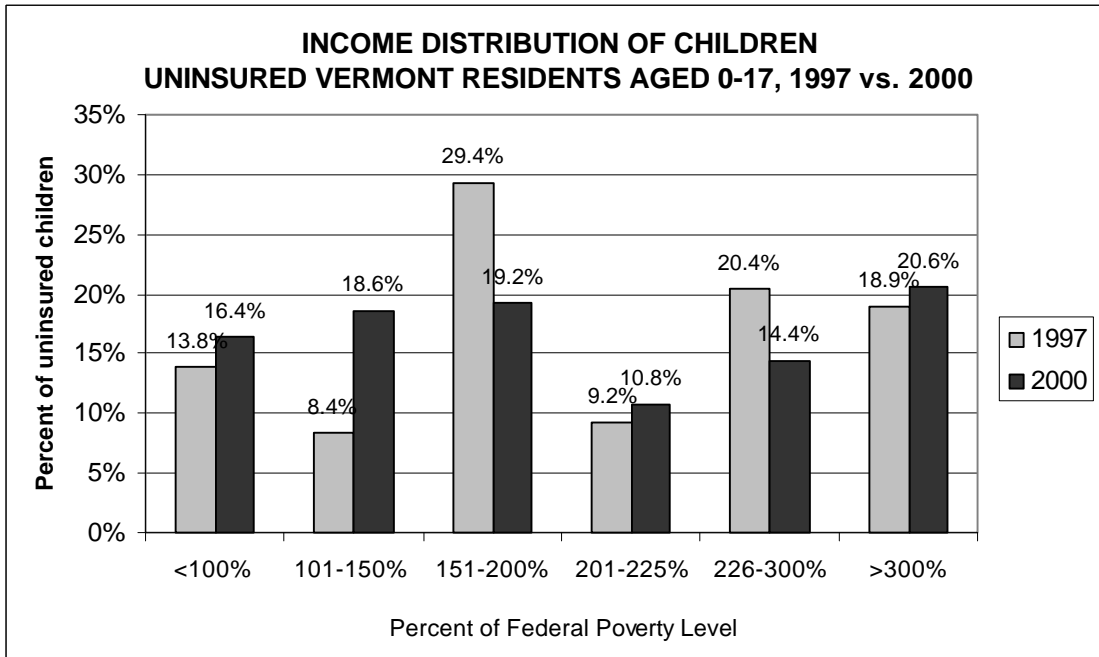
**All Children**

Income - % OF FPL				Count		Percent	
	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
<100%	19,905	13.49%	0.9844	17,059	22,751	11.56%	15.42%
101-150%	17,319	11.74%	0.7951	15,020	19,618	10.18%	13.30%
151-185%	20,579	13.95%	0.8213	18,204	22,954	12.34%	15.56%
186-225%	9,098	6.17%	0.513	7,615	10,581	5.16%	7.17%
226-300%	28,237	19.14%	0.9432	25,510	30,964	17.29%	20.99%
>300%	52,387	35.51%	1.1243	49,136	55,638	33.31%	37.71%
<b>Total</b>	<b>147,525</b>	<b>100.00%</b>					



**INCOME DISTRIBUTION OF CHILDREN (Federal Poverty Level)  
UNINSURED VERMONT RESIDENTS AGED 0-17 YEARS, 1997 vs. 2000**

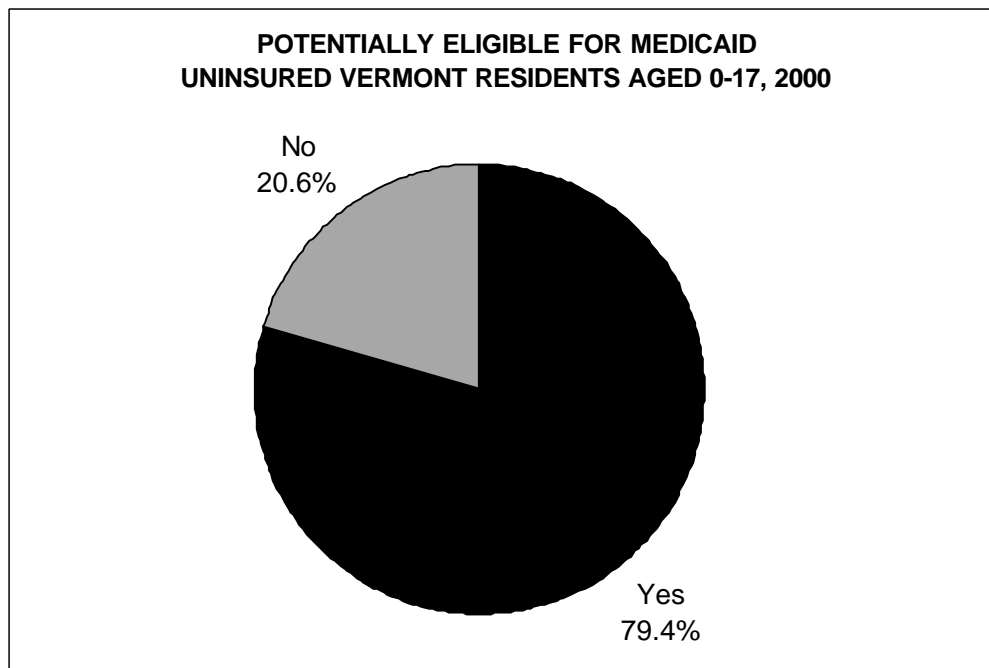
Income - % OF FPL	1997		2000	
	Count	Percent	Count	Percent
<100%	856	13.84%	1,018	16.44%
101-150%	518	8.38%	1,150	18.58%
151-200%	1,815	29.35%	1,190	19.22%
201-225%	566	9.16%	667	10.77%
226-300%	1,261	20.40%	889	14.36%
>300%	1,166	18.86%	1,277	20.63%
<b>Total</b>	<b>6,183</b>	<b>100.00%</b>	<b>6,191</b>	<b>100.00%</b>



**POTENTIALS ELIGIBLE FOR MEDICAID\*  
UNINSURED VERMONT RESIDENTS AGED 0-17, 2000**

POTENTIAL MEDICAID ELIGIBLES				Count		Percent	
	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
Yes	4,914	79.37%	3.6823	4,467	5,361	72.15%	86.58%
No	1,277	20.63%	3.6823	830	1,724	13.42%	27.85%
<b>Total</b>	6,191	100.00%					

\*Family income at or under 300 % federal poverty level.



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# ATTACHMENT E

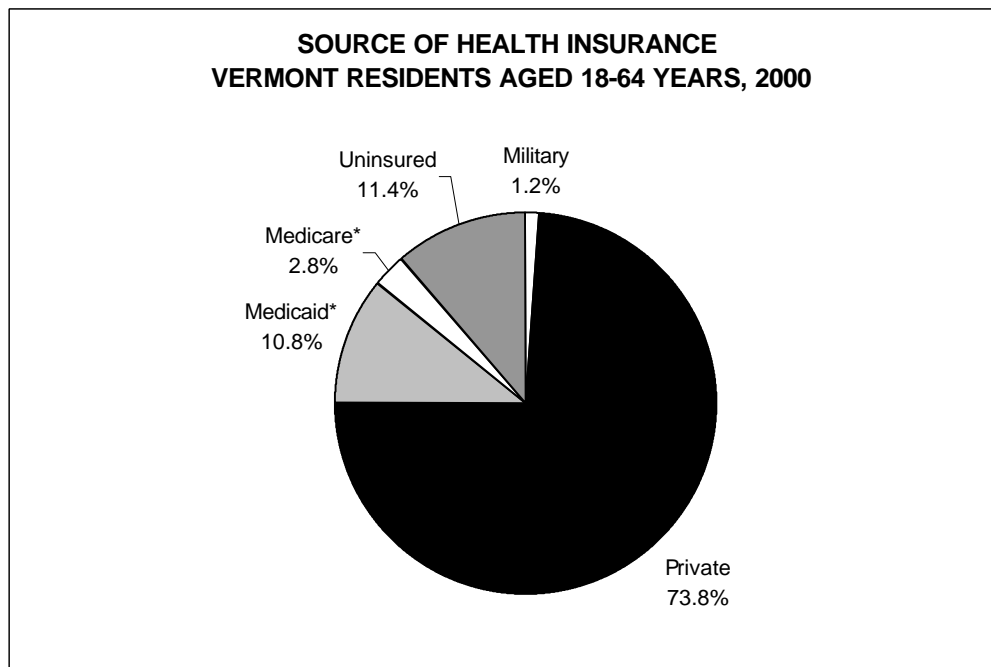
**VERMONT ADULTS:  
AGE 18-64**

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## SOURCE OF HEALTH INSURANCE VERMONT RESIDENTS AGED 18-64 YEARS, 2000

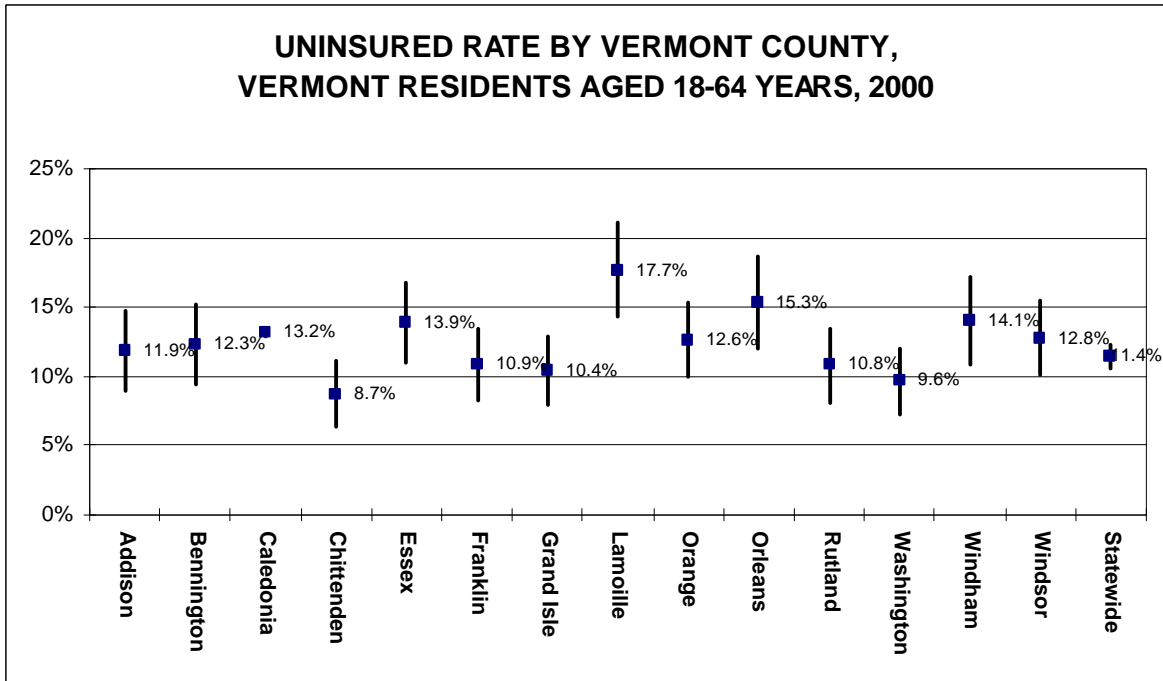
Source of Health Insurance				Count		Percent	
	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
Military	4,432	1.15%	0.1924	2,985	5,879	0.78%	1.53%
Private	283,304	73.82%	0.6233	278,615	287,993	72.60%	75.04%
Medicaid*	41,617	10.84%	0.4322	38,366	44,868	10.00%	11.69%
Medicare*	10,699	2.79%	0.1992	9,201	12,197	2.40%	3.18%
Uninsured	43,742	11.40%	0.4471	40,379	47,105	10.52%	12.27%
<b>Total</b>	<b>383,794</b>	<b>100.00%</b>					

\* About 14,000 Vermont residents are dually enrolled in Medicare and Medicaid. These lives are counted under Medicare and are NOT counted under Medicaid.



## UNINSURED RATE BY VERMONT COUNTY VERMONT RESIDENTS 18-64 YEARS, 2000

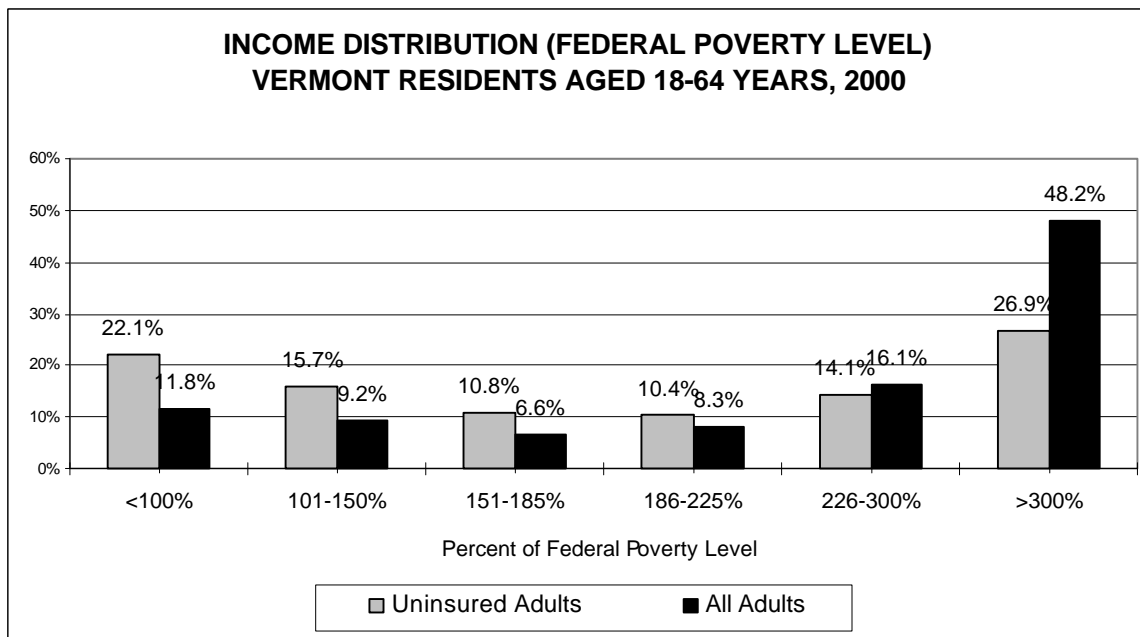
County	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
Addison	2,724	11.86%	1.4853	2,055	3,393	8.95%	14.77%
Bennington	2,710	12.28%	1.4676	2,075	3,345	9.40%	15.16%
Caledonia	2,368	13.21%	0.14906	2,316	2,420	12.92%	13.50%
Chittenden	8,568	8.72%	1.2134	6,231	10,905	6.34%	11.10%
Essex	531	13.89%	1.4612	422	640	11.03%	16.75%
Franklin	3,001	10.85%	1.3178	2,287	3,715	8.27%	13.43%
Grand Isle	450	10.38%	1.2351	345	555	7.96%	12.80%
Lamoille	2,646	17.70%	1.6999	2,148	3,144	14.37%	21.03%
Orange	2,196	12.63%	1.3369	1,740	2,652	10.01%	15.25%
Orleans	2,411	15.34%	1.6735	1,895	2,927	12.06%	18.62%
Rutland	4,227	10.79%	1.3399	3,198	5,256	8.16%	13.42%
Washington	3,555	9.62%	1.2314	2,663	4,447	7.21%	12.03%
Windham	3,890	14.08%	1.6208	3,012	4,768	10.90%	17.26%
Windsor	4,466	12.78%	1.3677	3,529	5,403	10.10%	15.46%
<b>Statewide</b>	<b>43,743</b>	<b>11.40%</b>	<b>0.4471</b>	<b>40,380</b>	<b>47,106</b>	<b>10.52%</b>	<b>12.28%</b>



## INCOME DISTRIBUTION OF ADULTS (FEDERAL POVERTY LEVEL) VERMONT RESIDENTS AGED 18-64 YEARS, 2000

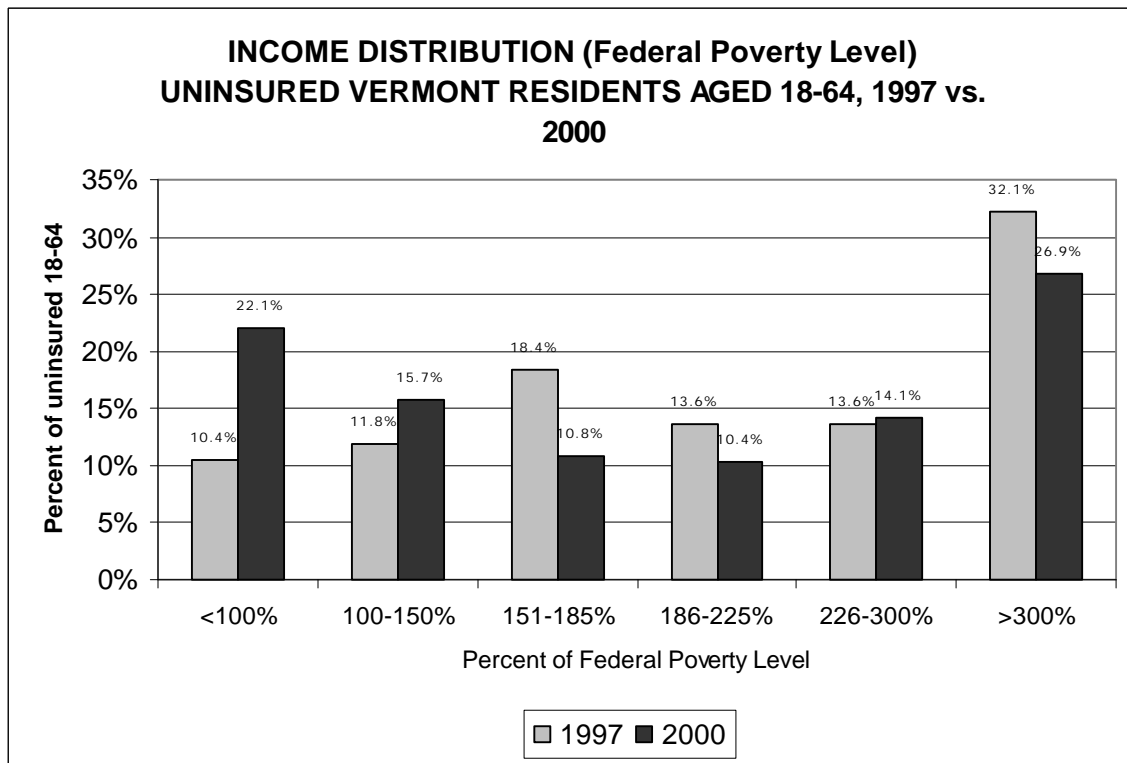
Uninsured Adults				Count		Percent	
Income - % OF FPL	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
<100%	9,649	22.06%	1.839	8,072	11,226	18.45%	25.66%
101-150%	6,886	15.74%	1.5211	5,582	8,190	12.76%	18.72%
151-185%	4,741	10.84%	1.0839	3,812	5,670	8.71%	12.96%
186-225%	4,536	10.37%	1.1377	3,561	5,511	8.14%	12.60%
226-300%	6,183	14.14%	1.3345	5,039	7,327	11.52%	16.75%
>300%	11,746	26.85%	1.8093	10,195	13,297	23.31%	30.40%
<b>Total</b>	<b>43,741</b>	<b>100.00%</b>					

All Adults				Count		Percent	
Income - % OF FPL	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
<100%	45,216	11.78%	0.5167	41,329	49,103	10.77%	12.79%
101-150%	35,130	9.15%	0.4479	31,761	38,499	8.28%	10.03%
151-185%	25,139	6.55%	0.3413	22,572	27,706	5.88%	7.22%
186-225%	31,776	8.28%	0.4139	28,663	34,889	7.47%	9.09%
226-300%	61,717	16.08%	0.552	57,565	65,869	15.00%	17.16%
>300%	184,814	48.15%	0.7564	179,124	190,504	46.67%	49.64%
<b>Total</b>	<b>383,792</b>	<b>100.00%</b>					



## INCOME DISTRIBUTION UNINSURED VERMONT RESIDENTS AGED 18-64, 1997 vs. 2000

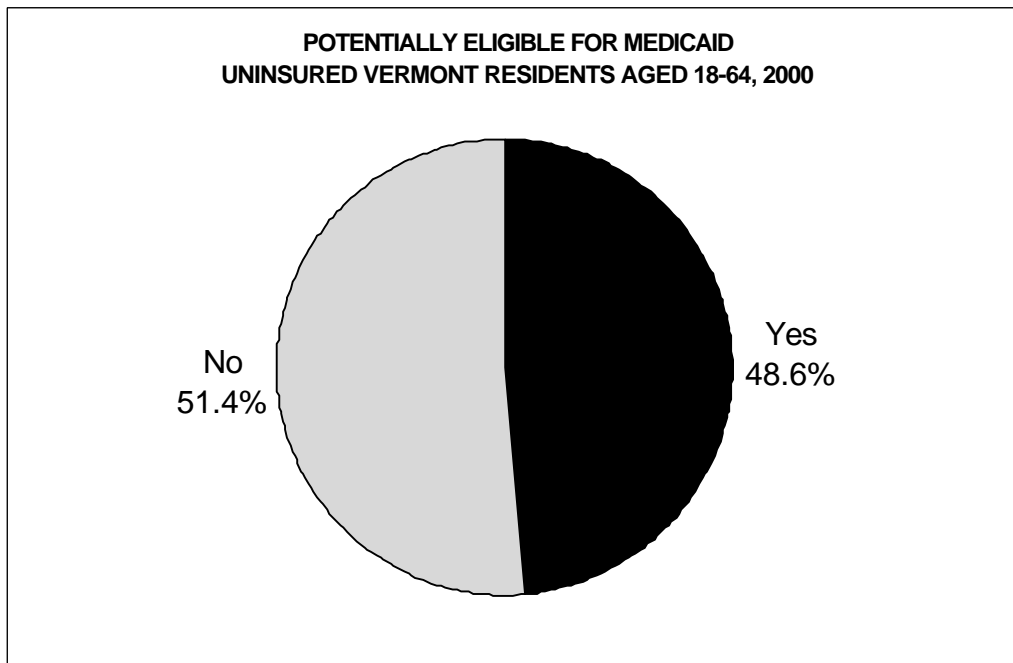
Income - % OF FPL	1997		2000	
	Count	Percent	Count	Percent
<100%	3,479	10.43%	9,649	22.06%
100-150%	3,941	11.82%	6,886	15.74%
151-185%	6,121	18.35%	4,741	10.84%
186-225%	4,549	13.64%	4,536	10.37%
226-300%	4,546	13.63%	6,183	14.14%
>300%	10,720	32.14%	11,746	26.85%
<b>Total</b>	<b>33,357</b>	<b>100.00%</b>	<b>43,741</b>	<b>100.00%</b>



**POTENTIALLY ELIGIBLE FOR MEDICAID\*  
UNINSURED VERMONT RESIDENTS AGED 18-64, 2000**

POTENTIAL MEDICAID ELIGIBLES	Count	Percent	Standard Error	Count		Percent	
				Lower Limit	Upper Limit	Lower Limit	Upper Limit
Yes	21,276	48.64%	1.0839	20,347	22,205	46.52%	50.77%
No	22,465	51.36%	1.1377	21,490	23,440	49.13%	53.59%
<b>Total</b>	<b>43,741</b>	<b>100.00%</b>					

\*Family income at or less than 185% of the federal poverty level. Some Medicaid programs require a lower poverty threshold for non-custodial adults.



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# ATTACHMENT F

**PRIVATELY INSURED  
VERMONTERS,  
AGE 0-64**

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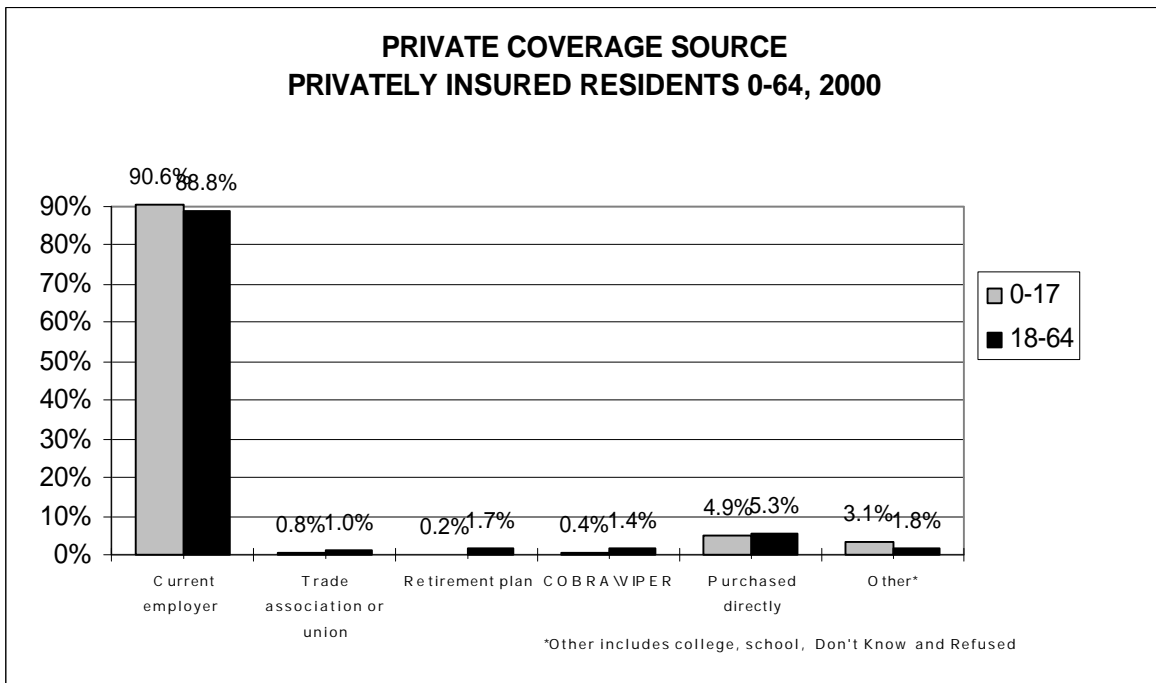
## PRIVATE COVERAGE SOURCE PRIVATELY INSURED VERMONT RESIDENTS AGED 0-64, 2000

### Aged 0-17 Years

Coverage Source	Count			Percent			
	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
Current employer	73,480	90.58%	0.8221	72,173	74,787	88.97%	92.19%
Trade association or union	635	0.78%	0.301	156	1,114	0.19%	1.37%
Retirement plan	166	0.20%	0.1015	5	327	0.01%	0.40%
COBRA/VIPER	345	0.43%	0.1959	34	656	0.04%	0.81%
Purchased directly	3,992	4.92%	0.5704	3,085	4,899	3.80%	6.04%
College, school	23	0.03%	0.0282	-22	68	-0.03%	0.08%
Other	570	0.70%	0.2635	151	989	0.19%	1.22%
Don't Know	1,913	2.36%	0.4287	1,231	2,595	1.52%	3.20%
Refused	0	0.00%	0	0	0	0.00%	0.00%
<b>Total</b>	<b>81,124</b>	<b>100.00%</b>					

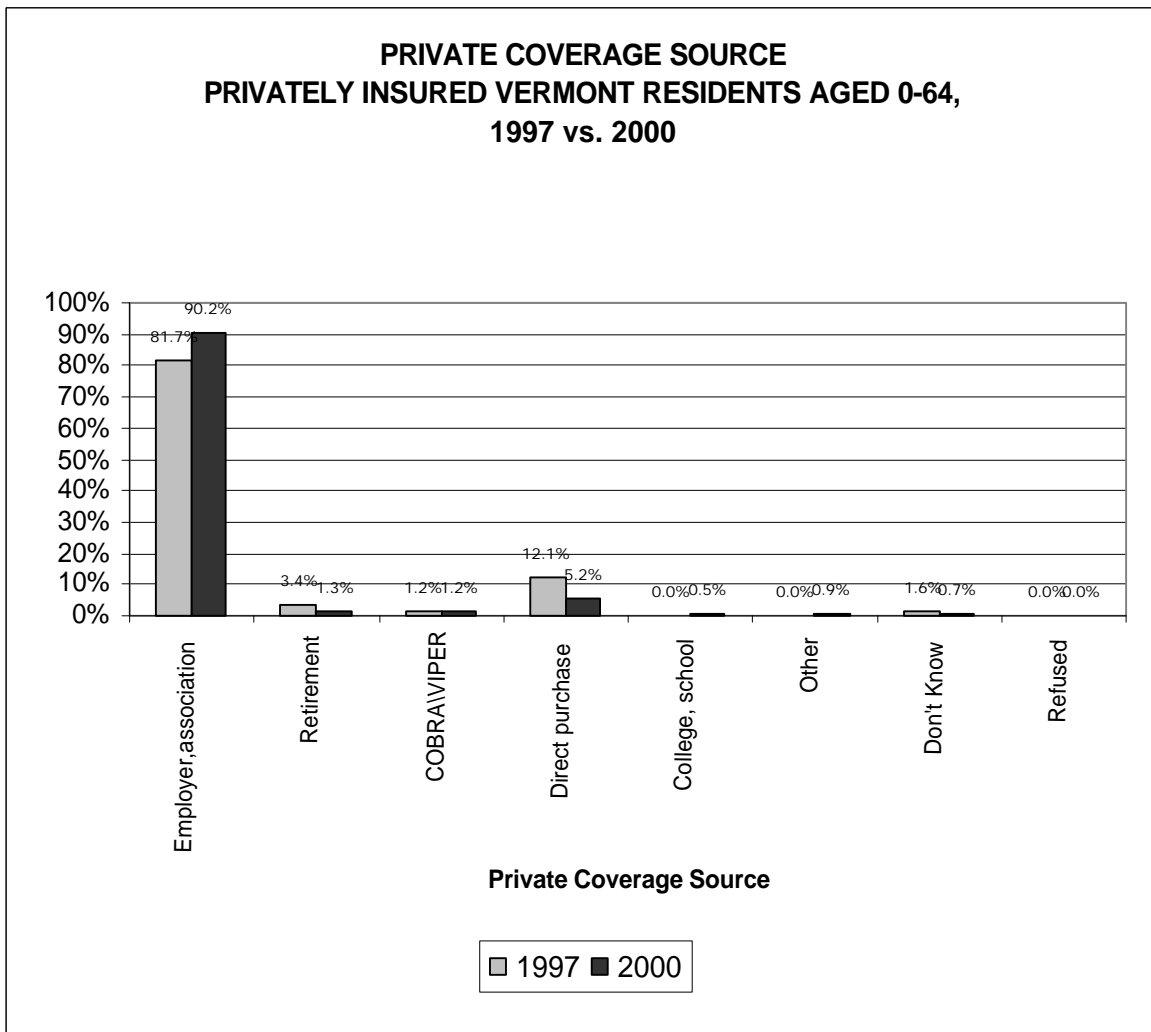
### Aged 18-64 Years

Coverage Source	Count			Percent			
	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
Current employer	251,611	88.81%	0.5178	248,736	254,486	87.80%	89.83%
Trade association or union	2,907	1.03%	0.2848	1,326	4,488	0.47%	1.58%
Retirement plan	4,679	1.65%	0.1892	3,628	5,730	1.28%	2.02%
COBRA/VIPER	4,048	1.43%	0.1707	3,100	4,996	1.09%	1.76%
Purchased directly	14,897	5.26%	0.3212	13,113	16,681	4.63%	5.89%
College, school	1,787	0.63%	0.1187	1,128	2,446	0.40%	0.86%
Other	2,746	0.97%	0.1322	2,012	3,480	0.71%	1.23%
Don't Know	602	0.21%	0.063	252	952	0.09%	0.34%
Refused	27	0.01%	0.0095	-26	80	-0.01%	0.03%
<b>Total</b>	<b>283,304</b>	<b>100.00%</b>					



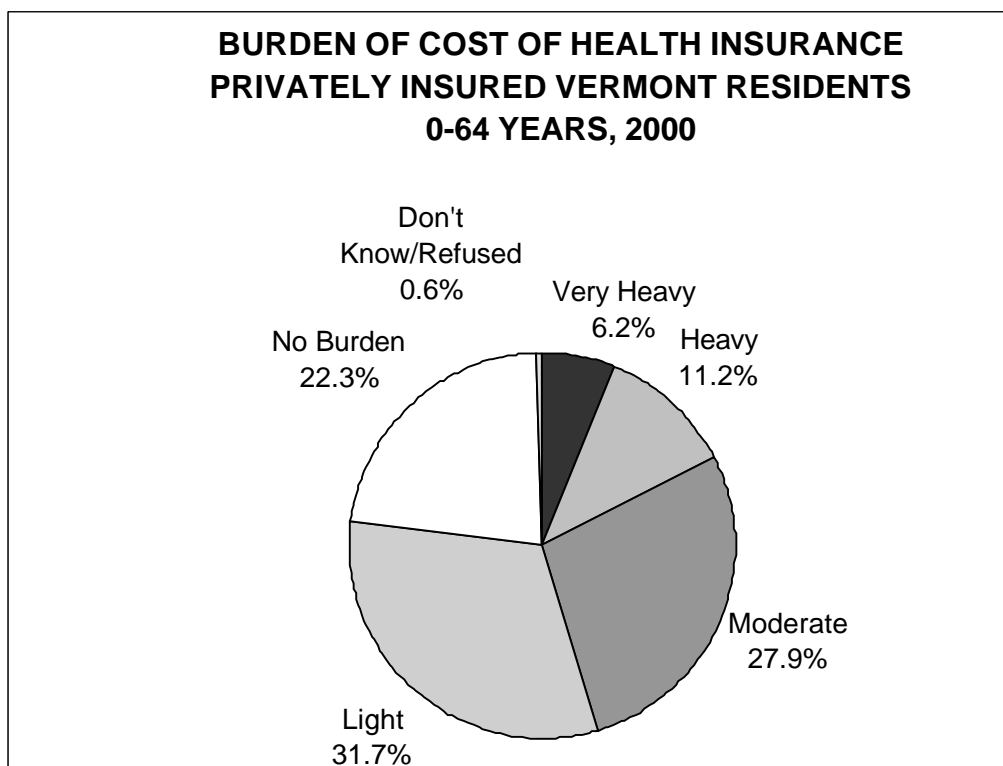
**PRIVATE COVERAGE SOURCE  
PRIVATELY INSURED VERMONT RESIDENTS AGED 0-64,  
1997 vs. 2000**

Coverage Source	1997		2000	
	Count	Percent	Count	Percent
Current employer, association, union	319,664	81.69%	328,633	90.18%
Retirement plan	13,129	3.36%	4,845	1.33%
COBRA\VIPER	4,656	1.19%	4,393	1.21%
Purchased directly	47,492	12.14%	18,889	5.18%
College, school	0	0.00%	1,810	0.50%
Other	0	0.00%	3,316	0.91%
Don't Know	6,363	1.63%	2,515	0.69%
Refused	0	0.00%	27	0.01%
<b>Total</b>	<b>391,304</b>	<b>100.00%</b>	<b>364,428</b>	<b>100.00%</b>



## BURDEN OF COST OF HEALTH INSURANCE PRIVATELY INSURED VERMONT RESIDENTS, AGED 0-64, 2000

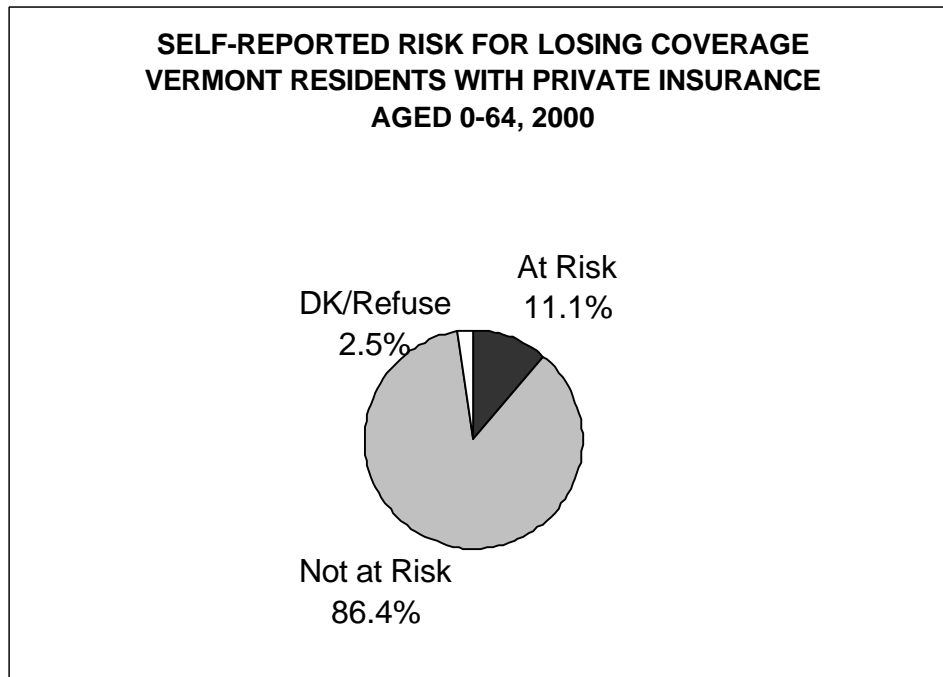
BURDEN OF COST				Count		Percent	
	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
Very Heavy	22,020	6.21%	0.4182	19,115	24,925	5.39%	7.03%
Heavy	39,640	11.18%	0.5529	35,799	43,481	10.10%	12.27%
Moderate	99,021	27.94%	0.8251	93,289	104,753	26.32%	29.56%
Light	112,266	31.68%	0.8734	106,199	118,333	29.96%	33.39%
No Burden	79,198	22.35%	0.7833	73,757	84,639	20.81%	23.88%
Don't Know/Refused	2,268	0.64%	0.1448	1,262	3,274	0.36%	0.92%
<b>Total</b>	<b>354,413</b>	<b>100.00%</b>					



\*The total number of privately insured Vermont residents aged 0-64 in 2000 was 364,428. However, if the private insurance policy holder did not reside in the Vermont household that was surveyed, then the "Cost Burden of Health Insurance" was not asked. It was thought that if the policy holder did not reside in the surveyed household, the respondent may not have adequate information to answer the above question. This explains why the total is 354,413 and not 364,428.

**SELF-REPORTED RISK FOR LOSING COVERAGE  
PRIVATELY INSURED VERMONT RESIDENTS AGED 0-64, 2000**

Whether at Risk				Count		Percent	
	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
At Risk	40,459	11.10%	0.5247	36,711	44,207	10.07%	12.13%
Not at Risk	314,999	86.44%	0.5651	310,963	319,035	85.33%	87.54%
DK/Refuse	8,970	2.46%	0.2359	7,285	10,655	2.00%	2.92%
<b>Total</b>	<b>364,428</b>	<b>100.00%</b>					



# ATTACHMENT G

**COST BARRIERS:  
PRIVATELY INSURED vs.  
UNINSURED,  
ALL AGES**

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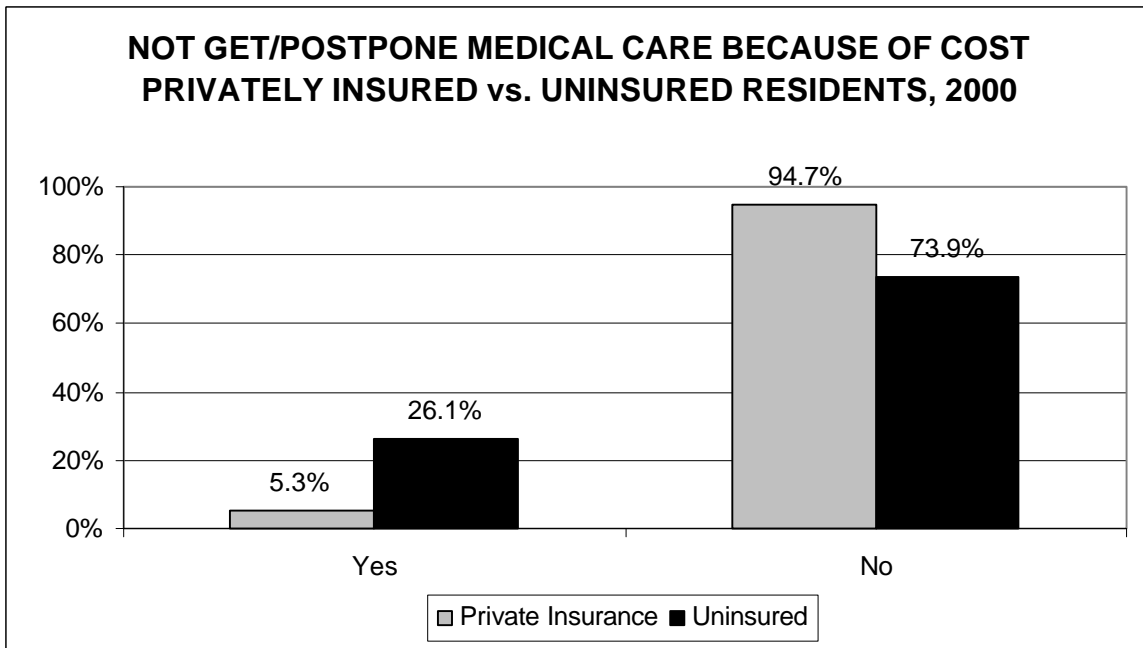
## NOT GET/POSTPONE MEDICAL BECAUSE OF COST PRIVATELY INSURED vs. UNINSURED VERMONT RESIDENTS, 2000

### Private Insurance

Not get/postpone medical care				Count		Percent	
	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
Yes	19,367	5.29%	0.3422	16,911	21,823	4.62%	5.96%
No	346,846	94.71%	0.3422	344,390	349,302	94.04%	95.38%
<b>Total</b>	<b>366,213</b>	<b>100.00%</b>					

### Uninsured

Not get/postpone medical care				Count		Percent	
	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
Yes	13,408	26.09%	1.6775	11,718	15,098	22.80%	29.38%
No	37,982	73.91%	1.6775	36,292	39,672	70.62%	77.20%
<b>Total</b>	<b>51,390</b>	<b>100.00%</b>					



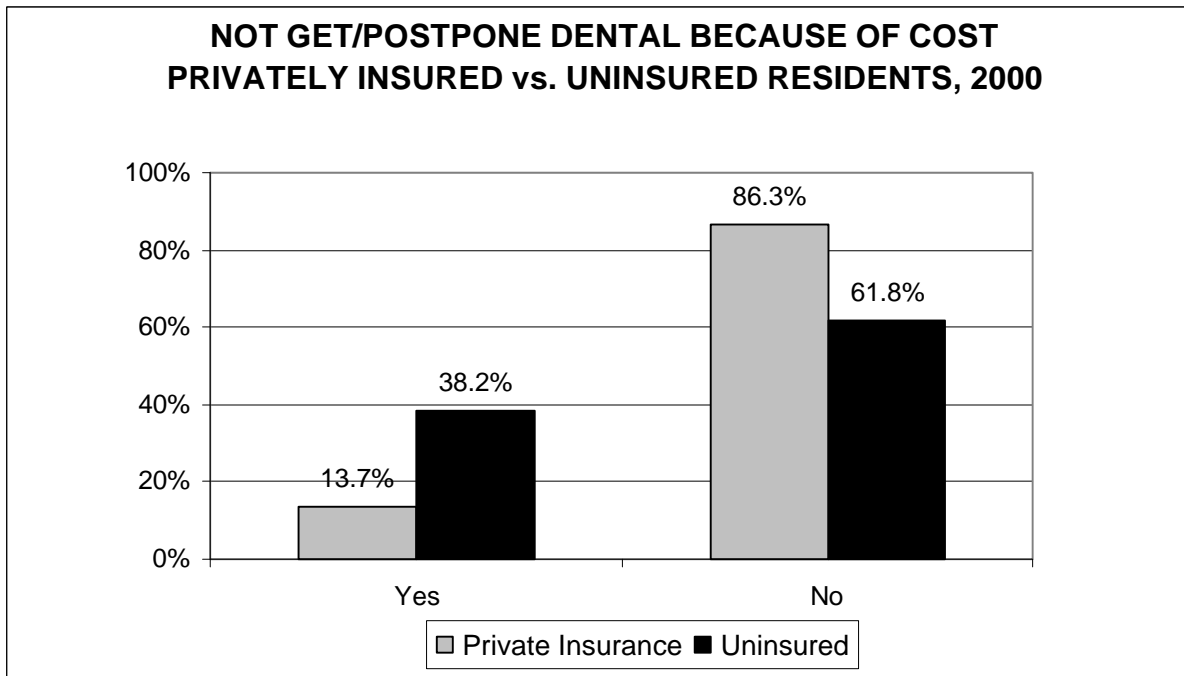
## NOT GET/POSTPONE DENTAL CARE BECAUSE OF COST PRIVATELY INSURED vs. UNINSURED VERMONT RESIDENTS, 2000

### Private Insurance

Not get/postpone dental care				Count		Percent	
	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
Yes	50,178	13.70%	0.5074	46,536	53,820	12.71%	14.70%
No	316,035	86.30%	0.5074	312,393	319,677	85.30%	87.29%
<b>Total</b>	<b>366,213</b>	<b>100.00%</b>					

### Uninsured

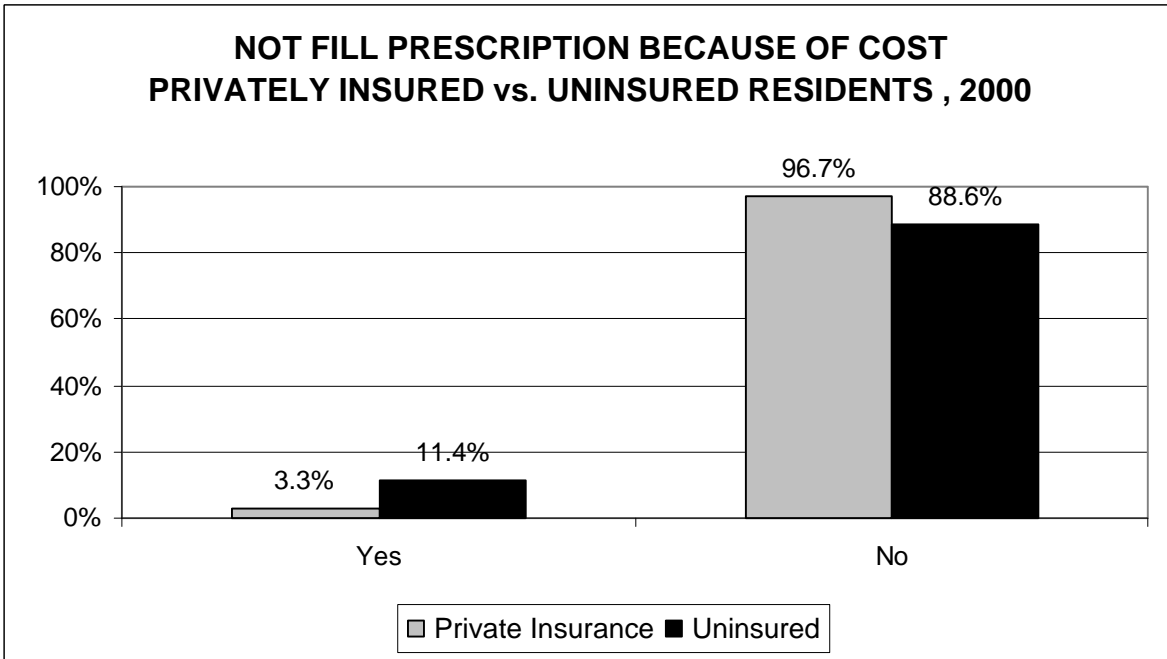
Not get/postpone dental care				Count		Percent	
	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
Yes	19,627	38.19%	1.9396	17,673	21,581	34.39%	41.99%
No	31,763	61.81%	1.9396	29,809	33,717	58.01%	65.61%
<b>Total</b>	<b>51,390</b>	<b>100.00%</b>					



## NOT FILL PRESCRIPTION BECAUSE OF COST PRIVATELY INSURED vs. UNINSURED VERMONT RESIDENTS, 2000

<u>Private Insurance</u>				Count		Percent	
Not fill prescription	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
Yes	12,078	3.30%	0.2377	10,372	13,784	2.83%	3.76%
No	354,135	96.70%	0.2377	352,429	355,841	96.24%	97.17%
<b>Total</b>	<b>366,213</b>	<b>100.00%</b>					

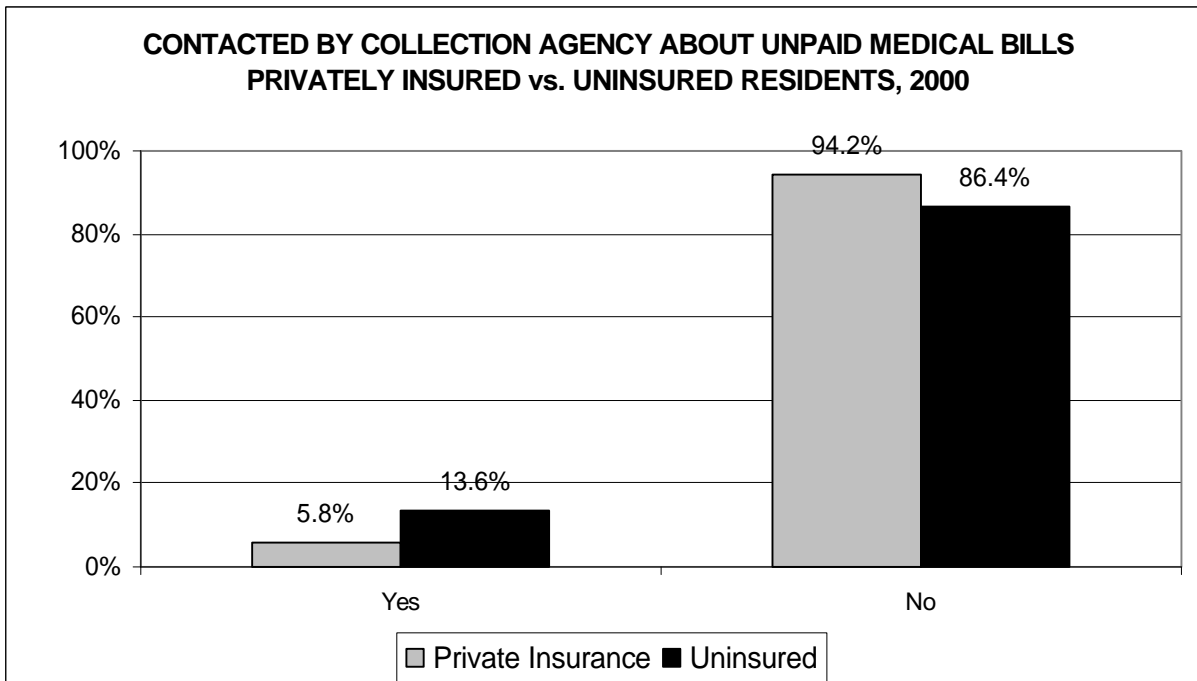
<u>Uninsured</u>				Count		Percent	
Not fill prescription	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
Yes	5,833	11.35%	1.1654	4,659	7,007	9.07%	13.63%
No	45,557	88.65%	1.1654	44,383	46,731	86.37%	90.93%
<b>Total</b>	<b>51,390</b>	<b>100.00%</b>					



**CONTACTED BY COLLECTION AGENCY ABOUT  
UNPAID MEDICAL BILLS  
PRIVATELY INSURED vs. UNINSURED VERMONT RESIDENTS, 2000**

<u>Private Insurance</u>				Count		Percent	
Contacted by collections	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
Yes	21,137	5.77%	0.3336	18,742	23,532	5.12%	6.43%
No	345,076	94.23%	0.3336	342,681	347,471	93.57%	94.88%
<b>Total</b>	<b>366,213</b>	<b>100.00%</b>					

<u>Uninsured</u>				Count		Percent	
Contacted by collections	Count	Percent	Standard Error	Lower Limit	Upper Limit	Lower Limit	Upper Limit
Yes	6,966	13.55%	1.2179	5,739	8,193	11.17%	15.94%
No	44,425	86.45%	1.2179	43,198	45,652	84.06%	88.83%
<b>Total</b>	<b>51,391</b>	<b>100.00%</b>					



## \$500 HOSPITAL BILL TO BE PAID OUT OF POCKET PRIVATELY INSURED vs. UNINSURED VERMONT RESIDENTS, 2000

### Private Insurance

\$500 Hospital Bill	Count	Percent	Standard Error	Count		Percent	
				Lower Limit	Upper Limit	Lower Limit	Upper Limit
Yes	19,571	5.34%	0.2563	17,731	21,411	4.84%	5.85%
No	346,642	94.66%	0.2563	344,802	348,482	94.15%	95.16%
<b>Total</b>	<b>366,213</b>	<b>100.00%</b>					

### Uninsured

\$500 Hospital Bill	Count	Percent	Standard Error	Count		Percent	
				Lower Limit	Upper Limit	Lower Limit	Upper Limit
Yes	5,769	11.23%	1.0847	4,676	6,862	9.10%	13.35%
No	45,621	88.77%	1.0847	44,528	46,714	86.65%	90.90%
<b>Total</b>	<b>51,390</b>	<b>100.00%</b>					

