

# OVERVIEW

## Health Indicator: Access to Health Care Coverage

The number of uninsured in Denver has not changed drastically since 2000; however, neither has the number of insured. Lack of health care coverage can lead to a delay in, or absence of, screening and treatment. The uninsured receive less preventive care, are diagnosed at more advanced disease stages, and, once diagnosed, tend to receive less therapeutic care (drugs and surgical interventions). It is estimated that having health insurance would reduce mortality rates for the uninsured by 10% to 15%.<sup>133</sup>



### *a story*

**Anna was eight months pregnant when she enrolled in state-sponsored health coverage for herself and her unborn child. Two weeks later, her son, Thomas, was born and was in the Neonatal Intensive Care Unit (NICU) for several weeks.**



Lack of health insurance places a financial burden on families, health care systems, and the economy as a whole. In 2004, the total national medical care expenditures among all of the uninsured were almost \$125 billion. About a quarter to a third of the total medical care costs are paid out-of-pocket by the uninsured. Uncompensated care nationally was estimated to be \$40.7 billion. These costs are passed along to hospitals and physicians, and are, generally, subsidized by government dollars.<sup>134</sup>

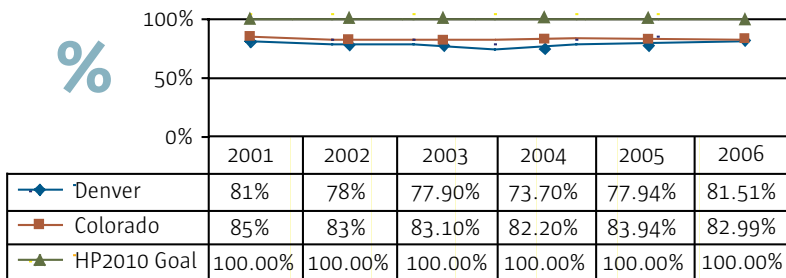
## DID YOU KNOW?



- Access to health coverage increases opportunities for children and adults to receive preventive care, such as health screenings and immunizations.
- Eighty-one percent of the uninsured are in working families. Low-wage workers are at greater risk of being uninsured, as are those employed in small businesses, service industries, and blue-collar jobs.<sup>136</sup>

# Health Indicator: Access to Health Care Coverage

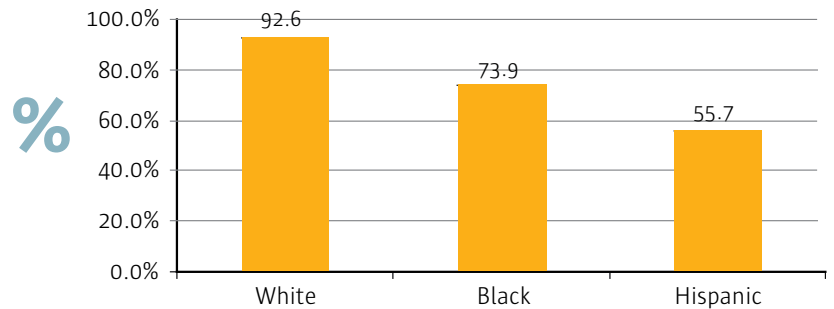
Access to Health Care Coverage  
Adults 18-65



The number of insured in Denver has remained somewhat stable, which means the number of uninsured has also remained stable. On average, about 20% of Denver residents are uninsured. We, therefore, are not near covering 100% of Denver residents.

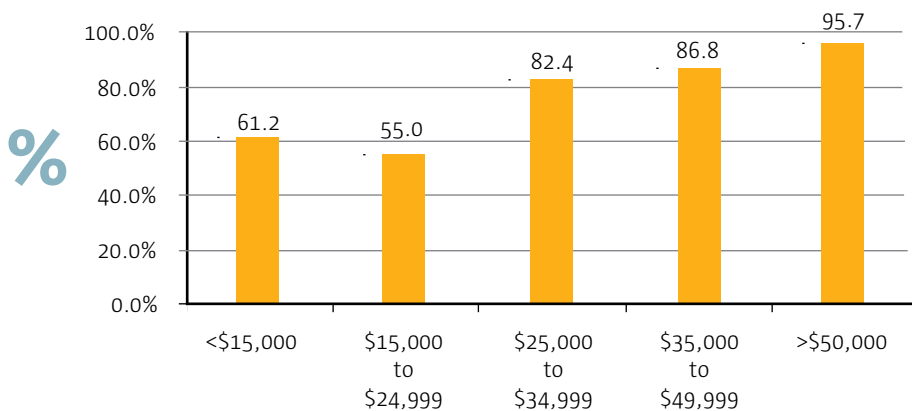
*Behavioral Risk Factor Surveillance Survey, Colorado Department of Public Health and Environment*

Access to Health Care Coverage, Adults 18-65,  
by Race/Ethnicity, Denver, 2005-2006



*Behavioral Risk Factor Surveillance Survey, Colorado Department of Public Health and Environment*

Access to Health Care Coverage, Adults 18-65,  
by Income, Denver, 2005-2006

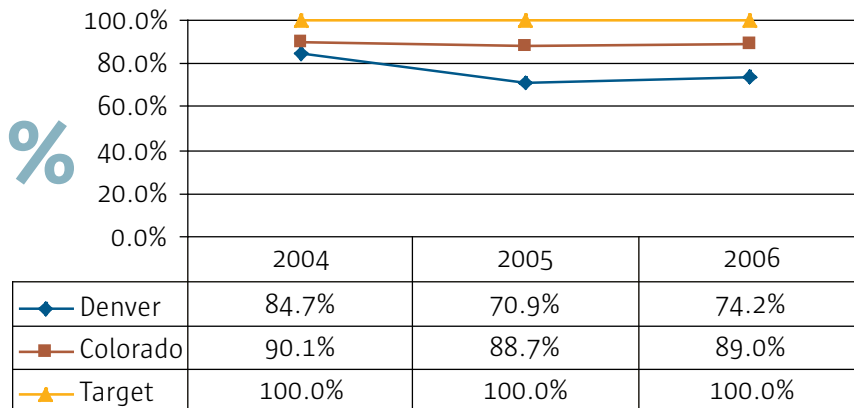


Uninsured rates are highest among the poor and working poor. Uninsured rates decrease with increasing income.

*Behavioral Risk Factor Surveillance Survey, Colorado Department of Public Health and Environment*

# Health Indicator: Access to Health Care Coverage

Access to Health Care Coverage, Children 1-14, 2004-2006



Children's uninsured rates mirror those of adults. In Denver, however, there has been a slight decline in the number of children with health care coverage.

*Behavioral Risk Factor Surveillance Survey, Colorado Department of Public Health and Environment*

## CALL TO ACTION

- Decrease barriers to state-sponsored health coverage programs to increase ability to get, and remain, insured. Strategies to increase enrollment and retention include linking Medicaid and CHP+ enrollment for children, and streamlining health insurance renewal processes.
- Establish health care coverage systems for the working poor and those whose employers do not offer health care coverage.
- Increase the number of points of entry to public health coverage through presumptive eligibility systems.