



HEALTH & INSURANCE

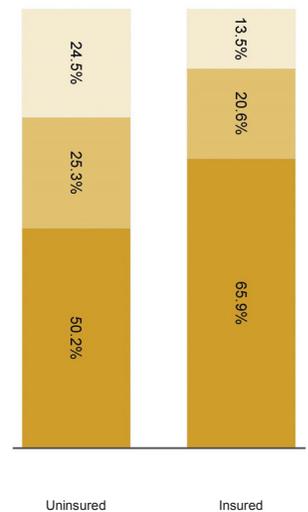
The Colorado Coalition for the Medically Underserved presents this issue brief as part of the Colorado Health Connections Issue Brief Series. Developed using Colorado health survey data, these briefs explore the connections between the health of Coloradans and other defining aspects of our lives – where we live, our levels of educational attainment, our race, and our incomes. Taken collectively, the CCMU Health Connections Issue Brief Series provides a short and informative analysis of the complex nature of individual and community health and the most intriguing and important social factors.

Q. Is there a connection between a person’s health and having health insurance?

A. Data from multiple studies show a strong connection between health and having health insurance.

A majority of Coloradans are in good health, regardless of whether they have health insurance coverage. However, 25% of uninsured residents, or 203,000 people, report fair or poor health, while 14% of those with health insurance, or 596,000 people, report fair or poor health (Fig. 1).¹

Fig. 1: Health Status by Insurance



- Fair or Poor Health
- Good Health
- Very Good or Excellent Health

Source: 2011 Colorado Health Access Survey

The connection between health insurance coverage and health is a complex one. Health insurance alone doesn't ensure health, but it does afford more consistent access to the health care system. Data from the Colorado Health Access Survey (Fig. 2), demonstrates differences in access to health care between insured and uninsured Coloradans.¹

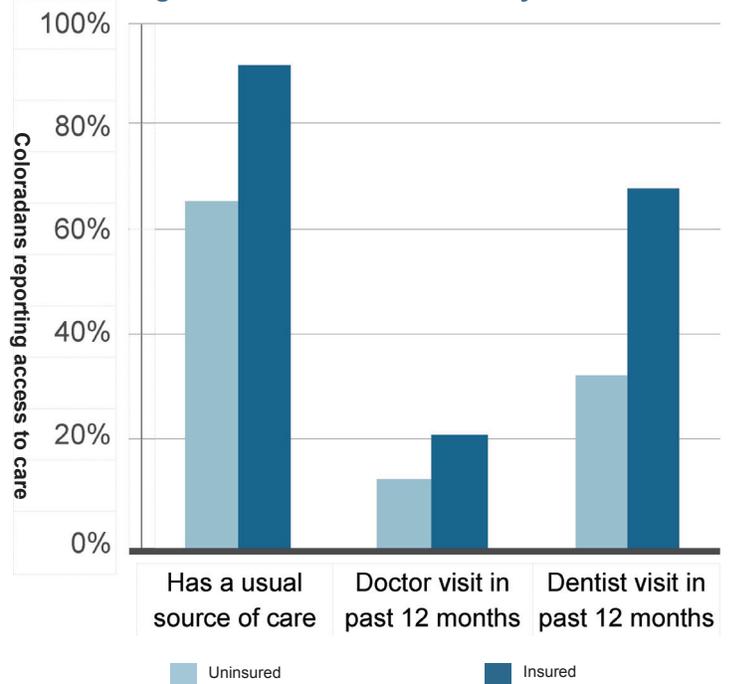
Individuals with health insurance are more likely to have a place where they usually go for health care. Insured Coloradans are also more likely to visit a doctor and dentist when they are sick or for preventive care.

Access to health care services offers better chances to prevent and control chronic diseases. Ongoing support from a familiar medical provider can also help individuals pursue healthier lifestyle choices.

Data from another health survey (Fig. 3) illustrates the connection between health insurance, health, and behaviors or conditions that put Coloradans at risk for diseases like cancer, diabetes and heart disease.

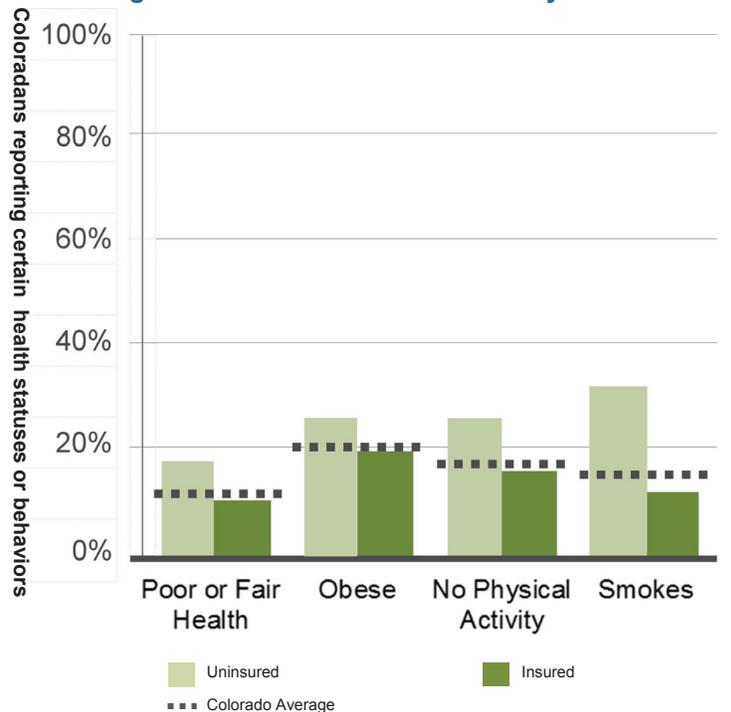
Those with health insurance report being healthier, with 18% of uninsured Coloradans reporting poor or fair health compared to 11% of insured Coloradans. Additionally, insured Coloradans are less likely to be obese, be physically inactive, and to smoke.²

Fig. 2: Access to Health Care by Insurance



Source: 2011 Colorado Health Access Survey

Fig. 3: Health Status & Behaviors by Insurance



Source: 2010 Behavioral Risk Factor Surveillance System



Having health insurance coverage results in better access to valuable health care services and an increased likelihood of living a healthier life.

Scientists have long known that individuals without health insurance coverage have poorer health outcomes than their insured counterparts as a result of foregoing necessary treatment and receiving less preventive health services.^{3,4,5}

Often in public policy making, community health planning, and health improvement initiatives, we debate the value of health insurance coverage. The connections outlined in this brief suggest we must commit to explore ways we can ensure every Coloradan has access to affordable health insurance coverage.

¹ Colorado Health Access Survey. 2011. Denver, CO: The Colorado Trust. The 2011 CHAS was a telephone survey of 10,000 randomly selected households in Colorado, administered from May 2011 to August 2011. The CHAS was funded by The Colorado Trust and administered by the Colorado Health Institute. The CHAS was stratified by the 21 Health Statistics Regions (HSRs) developed by the Colorado Department of Public Health and the Environment (Figure 1), and as a result is a reliable source of sub-state estimates on health insurance, etc. All estimates have been weighted to the 2011 Colorado population.

² Behavioral Risk Factor Surveillance System Survey Data, 2010. Atlanta, Georgia: U.S. Department of Health and Human Services, Centers for Disease Control and Prevention. The Behavioral Risk Factor Surveillance System (BRFSS) is the world's largest, on-going telephone health survey system, tracking health conditions and risk behaviors in the United States yearly since 1984.

³ Fronstin P. Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2009 Current Population Survey. Employee Benefit Research Institute. 2009. EBRI Issue Brief no. 334.

⁴ Wilper AP, Woolhandler S, Lasser KE, McCormick D, Bor DH, and Himmelstein DU. 2009. Health Insurance and Mortality in US Adults. American Journal of Public Health. 99(12):2289-2295.

⁵ Institute of Medicine. Hidden Costs, Value Lost: Uninsurance in America. 2003. Washington, DC: Institute of Medicine.



***We believe everybody should have the opportunity to lead a healthy life.
We are an agent of change. Thought leaders. Collaborators. Advocates.***

The Colorado Coalition for the Medically Underserved serves as a bridge, bringing together ideas and resources with people who can make real change happen. We work in collaboration with health care providers, policy and decision makers, industry experts, advocates, and individuals in communities across Colorado and at the Capitol. It is our mission to ensure health care systems meet the needs of the medically underserved and the needs of those providers and systems of care dedicated to caring for the underserved.

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