

Using the Colorado CPS data with corrections for under-reporting, we estimate that 562,800 people were without coverage throughout the year. This compares with the unadjusted estimate of the number of uninsured reported by the Bureau of the Census of 758,800 people uninsured all year. About 1.1 million are uninsured sometime during the year. There was an average of about 785,200 people without coverage in any given month of the year, which is equal to about 17.2 percent of the State's population.

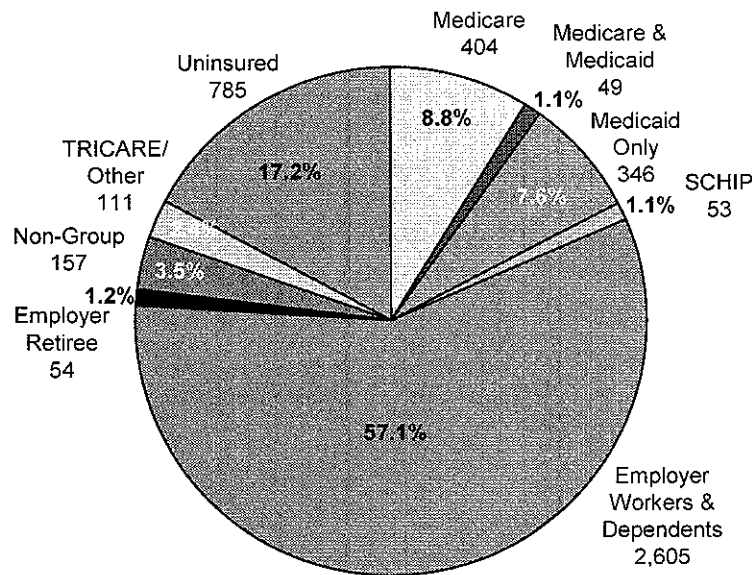
III. COVERAGE

In this section we present estimates of the distribution of uninsured people across selected socio-economic groups. All of the estimates presented in this section are based upon the 2006 CPS with the corrections for underreporting of Medicaid, and the allocation of coverage by month as discussed above. We also provide estimates of the number of uninsured people who are actually eligible for Medicaid or SCHIP but are not enrolled.

A. Primary Source of Health Insurance

Figure 2 presents our estimates of the distribution of US residents by primary source of coverage. Because many people have coverage from more than one source, we defined the primary source of coverage based on the prevailing coordination of benefits practices now in use. For example, about 49,000 aged and disabled people are covered under both Medicare and Medicaid. For these individuals, Medicare is the primary source of coverage, with Medicaid as secondary payer covering Medicare co-payments and services not covered by Medicare.

Figure 2
Colorado Residents by Average Monthly Primary Source of Health Insurance^{a/}
(thousands)



Total Population = 4,564

a/ Primary payer is determined on the basis of prevailing coordination of benefits practices now in use. Source: Lewin Group estimates using the Health Benefits Simulation Model (HBSM).