Good access to care, or health services, means the timely use of personal health services to achieve the best health outcomes. Access to care can impact overall physical, social, and mental health status (Healthy People 2020).

**UNINSURED RATE FOR ADULTS AGE 18-64 DROPPED FROM 12% IN 2013 TO 4% IN 2016.**

This was a significant decline in the uninsured rate, especially for working age adults from low to lower middle income households (<400% FPL*).

The uninsured rate for those with household incomes considered at poverty or just above (<138% FPL) – those eligible for Medicaid – fell by a factor of 7 in that time period.

*Federal Poverty Level.

**Cost of Care as a Barrier**

Adults with household incomes considered poverty and lower income (<400% FPL) remain more than twice as likely as those with higher incomes to report putting off going to a health-care provider (in the previous 2 years) because visits are too expensive. However, overall, more respondents reported this in 2016 than in 2013, in spite of gains in health insurance coverage from 2013 to 2016.
Overall, self-reported rating of access to care varies among groups. Fewer people rated their access to care as “very good” or “excellent” if they reported having no regular health-care provider, had a lower income, or lacked health insurance.

**SELF-REPORTED ACCESS TO CARE, BY SUBGROUP**

- **Poor or Very Poor**
  - 27%
- **Fair or Good**
  - 59%
  - 50%
- **Very Good or Excellent**
  - 63%

**USING A HOSPITAL EMERGENCY DEPARTMENT**

In 2016, 17% of survey respondents said they had one or more visits to a hospital emergency department in the past 12 months.

Of those, nearly 1 in 3 (29%) said “Yes” when asked if that last ER visit was for something that might have been treated by a regular health-care provider had he/she been available.

**PERCENT OF ADULTS WITH A REGULAR HEALTH-CARE PROVIDER**

- **18-34**
  - 57%
- **35-44**
  - 78%
- **46-64**
  - 86%
- **65+**
  - 95%

70% of adults have a regular health-care provider.

Younger respondents are less likely to have a regular health-care provider.

**ACCESSING AND AFFORDING CARE**

Since 2007, at least 60% of survey respondents report they are somewhat or very worried that health insurance will become so expensive that they won’t be able to afford it. By income group in 2016:

- **Above lower income**
  - 50%
- **Low to lower middle income**
  - 69%
- **Poverty & just above**
  - 56%
- **All respondents**
  - 59%

Since 2007, at least 45% of survey respondents report they are somewhat or very worried that they won’t be able to afford the medical care they need. By income group in 2016:

- **Above lower income**
  - 36%
- **Low to lower middle income**
  - 54%
- **Poverty & just above**
  - 56%
- **All respondents**
  - 47%

Have questions about health insurance or want help understanding options for you and your family? Larimer Health Connect is a free and impartial service that helps people find the best options for health insurance to meet their family’s health needs and budget.

Learn more at larimerhealthconnect.org or call 970-472-0444.

Find more data at larimerhealthtracker.org