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FOR IMMEDIATE RELEASE

March 30, 2022

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VERMONT MAINTAINS RECORD HIGH INSURED RATE

Average Health Insurance Premiums and Cost Burden Fall; Areas of Needed Improvement Emerge

Nearly 97% of all Vermonters have health insurance, matching the state's highest insured rate on record. According to the 2021 [Vermont Household Health Insurance Survey](#) released today, almost 600,000 Vermonters are covered. The data is consistent with studies from the U.S. Census Bureau which found that, in 2020, Vermont ranked second in the nation for its percentage of people with health insurance.¹

Additional highlights of the survey findings include:

- **Average Monthly Premiums Down 15%** – The average household with private insurance contributed \$505 toward their monthly premium. Adjusted for inflation, this represents a 15% decrease from 2018, when the last report was issued. Part of this improvement is due to expanded federal subsidies from the American Rescue Plan Act of 2021.
- **Vermonters Had Fewer Cost Burdens in 2021** – 14% of Vermonters had problems paying medical bills in 2021, significantly fewer than in 2012 (22%), 2014 (20%) or 2018 (17%).
- **Continuous Coverage Was the Norm Despite Employment Disruptions** – Of the nearly 70,000 Vermonters who lost their job or were furloughed due to the COVID-19 pandemic, the vast majority (84%) reported they were able to maintain health insurance coverage.

“In the face of the pandemic’s massive disruptions over the past two years, our health care organizations, state employees, and community partners have worked tirelessly to keep us safe and healthy,” said the Agency of Human Services Secretary, Jenney Samuelson. “Today’s report is a testament to the State’s commitment to ensuring that all Vermonters can have and keep health insurance, so they have access to and can afford the care they need to be and stay healthy.”

¹ 1-The VHHIS result is statistically similar to the U.S. Census Bureau's Current Population Survey, which shows Vermont's uninsured rate (2.6%) ranked second to only Massachusetts (2.4%) in 2020.

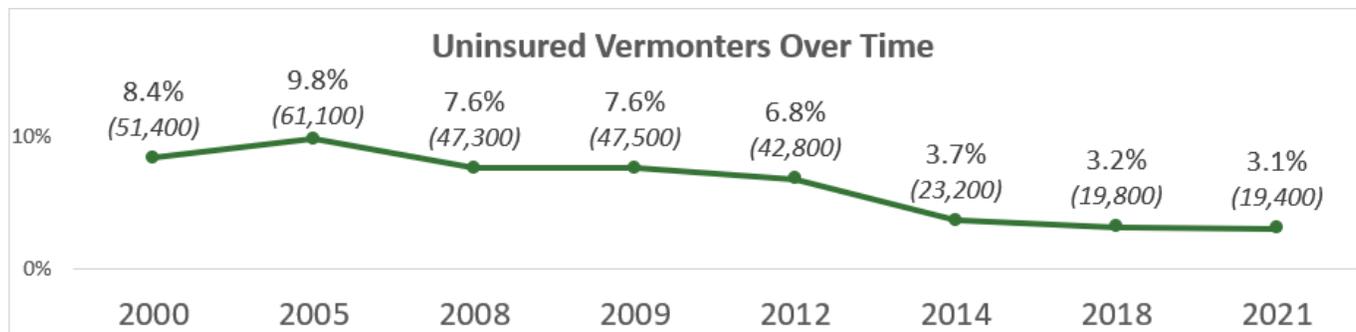
State officials acknowledged that, while overall trends were largely positive, challenges exist related to [health inequities](#) and among small business employees. For example:

- Not All Racial and Ethnic Groups Enjoyed a Low Uninsured Rate – American Indian or Alaska Natives are significantly more likely to be uninsured than Vermonters overall (9% vs. 3%).
- Some Groups are More Likely than the General Population to Forgo Care Due to Cost – Twelve percent of gender identity minorities reported not receiving care from a doctor or surgery because they could not afford it, as did above-average proportions of those with a disability under age 65 (8%), Black or African American Vermonters (8%), and LGBTQ Vermonters (8%).
- The Rate of Uninsured Vermonters Increased Among Employees of Small Businesses – Three-quarters (76%) of the uninsured that had an offer of insurance from an employer cited cost as the reason for declining coverage. Among Vermonters who work for businesses with 2-9 employees, 11% were uninsured in 2021, up from 7% in 2018.

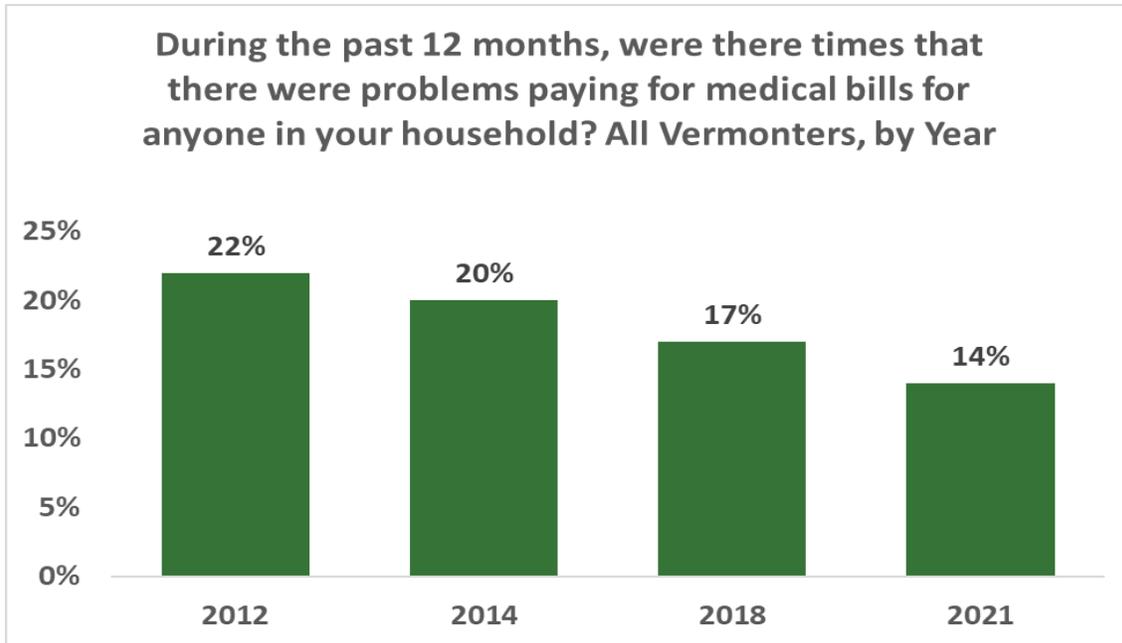
“For all the improved outcomes, the survey also clearly shows we still have work to do,” said Ena Backus, the state’s director of Health Care Reform. “From better engaging our neighbors in vulnerable communities, to securing federal help to expand affordability for those with employer-based insurance, to focusing on preventative care to lower overall healthcare costs, we can continue our progress toward making quality health coverage accessible to all Vermonters.”

The full report can be found on the Vermont Department of Health website at healthvermont.gov/stats/surveys/household-health-insurance-survey

Additional Data Points



Just three percent of Vermonters report no health care coverage. This continues to be the lowest uninsured rate since the survey began in 2000. Source: p.19



Vermonters were significantly less likely to have problems paying medical bills in 2021 than in 2012, 2014, or 2018.
Source: p160

About the Survey

The Vermont Household Health Insurance Survey is managed by the Vermont Department of Health and conducted by Market Decisions Research. Fielded periodically since 2000, the survey is used to monitor the health insurance coverage status of Vermont residents.

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