

## VTAEYC Health Care Survey Analysis- Updated



Vermont Association for the  
Education of Young Children

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Results from this survey show that over 11% of child care workers in Vermont are uninsured and over 50% are underinsured. For those who do have some type of insurance, the majority are insured through a spouse or family member.

Compared to statewide and national statistics, child care workers in Vermont are both uninsured and underinsured at a higher rate than the general population. Only 3% of Vermonters as a whole are uninsured and 36% (under the age of 65) are underinsured (see *Vermont Health Insurance Data section below*. Note- these statewide statistics are from 2018, pre-COVID). On a national scale, 8.5% of Americans are uninsured (see *National Insurance Data section below*, also pre-COVID numbers).

### County Based Data\*

According to data collected in this survey, the highest uninsured rates for child care workers by county are in Cheshire (NH). Lamoille, Essex, and Rensselaer (NY). The highest underinsured rates were reported from Grand Isle, Bennington, Washington, Franklin, and Orleans counties. The low respondent rate for some of these counties may make this data statistically insignificant.

County	Percentage with no health insurance	Number who answered "No Health Insurance"	Percentage underinsured	Number who answered "Underinsured"
Addison	15.2	10	50.0	33
Bennington	8.4	7	65.1	54
Caledonia	12.0	3	32.0	8
Cheshire, NH	50.0	1	50.0	1
Chittenden	9.9	14	48.9	69
Essex	33.3	1	33.3	1
Franklin	5.0	3	58.3	35
Grand Isle	0.0	0	66.7	4
Lamoille	42.1	8	21.1	4
Orange	16.7	4	45.8	11
Orleans	0.0	0	55.6	5
Rensselaer, NY	28.6	2	14.3	1
Rutland	2.9	1	42.9	15
Washington	14.1	11	62.8	49
Windham	7.3	3	51.2	21
Windsor	10.8	4	43.2	16

\*Note that these statistics, and any statistics from this survey examined by county, may be skewed, since over 40 people responded with an invalid county (United States, Vermont, etc.).

## Program Based Data

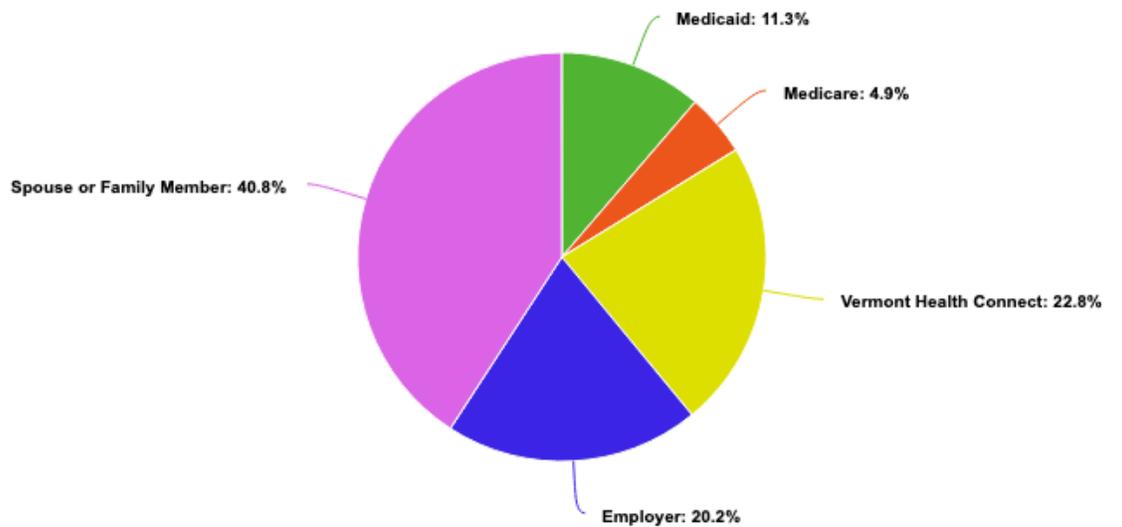
Program Type	Percentage with no health insurance	Number who answered "No Health Insurance"	Percentage underinsured	Number who answered "Underinsured"
Center-based	13.1	62	51.0	241
Home-based	9.9	14	58.5	83
Other*	13.8	4	41.4	12
Public school-based	0.0	0	24.3	9

## Insurance Type Data

Program Type	Number insured through Medicaid	Number insured through Medicare	Number insured through Vermont Health Connect	Number insured through employer	Number insured through spouse or family member
Center-based	42	21	102	86	166
Home-based	22	8	34	1	65
Other*	4	1	1	12	8
Public school-based	1	0	2	24	10
Totals	69	30	139	123	249

\*"Other" respondents work in places like private schools, Head Start programs, and religious schools.

Types of Insurance Coverage



■ Medicaid   
 ■ Medicare   
 ■ Vermont Health Connect   
 ■ Employer   
 ■ Spouse or Family Member

## General Themes from the Comments

The respondents who added comments were generally dissatisfied with their health insurance situation. A few themes have been pulled out below.

- feel that they pay too much
- even with insurance, out of pocket expenses are high
- prescription costs are high
- must rely on spouse or parents for insurance coverage
- could not work in the field if did not have insurance through spouse
- spouse feels stuck in job because family relies on insurance
- have declined raises, extra hours to maintain free insurance/Medicaid
- health insurance has been a motivating factor to take or leave jobs
- have no insurance because of costs
- no benefits available at their center
- choose not to visit doctor/ seek healthcare to avoid co pays
- insured but no vision/ dental/ mental health coverage

## Statistical Significance

According to the Let's Grow Kids report, "Access: [The need for More Early Childhood Educators in Vermont](#)," which pulls data from CDD reports, there are about 7,000 people working in early childhood in Vermont (including assistants, etc.). Using this number to represent the early childhood workforce and your survey size of 681, a [sample size calculator](#) (assuming your confidence level in the responses aligns with the industry standard of 95%) allows you to report these results with about a 3.57% margin of error, which falls within the acceptable range.

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## Additional Data Sources

### Vermont Health Insurance Data

*Based on the Vermont Household Health Insurance [Survey](#) from 2018*

About 3% of Vermonters uninsured (4% of men and 2% of women)

For those insured, insurance comes from:

- 53% private health insurance
- 19% Medicare
- 22% Medicaid

-higher levels of uninsured (10%) for those age 24-35, and for those in mid-range of the Federal Poverty Level

-36% of Vermonters (under 65) were underinsured

### National Health Insurance Data

*Based on [Health Insurance Coverage in the US: 2018](#) (from the US Census Bureau)*

- 8.5% of Americans are uninsured