

An aerial, high-angle photograph of a large, diverse crowd of people walking on a cobblestone plaza. The people are of various ages, ethnicities, and are dressed in casual summer attire. The plaza is composed of large, light-colored rectangular tiles. The text "Demographics of Colorado" is overlaid in the upper left quadrant in a large, white, sans-serif font.

Demographics of Colorado

64 TOTAL COUNTIES

 **12** urban

 **28** rural

 **24** frontier

 **82%**

of Colorado's landmass is considered rural or frontier

 **13.6%**

of the population, 809,253 people, lives in rural Colorado

2.2%

of the population, 130,538 people, lives in frontier counties

11.4%

of the population, 678,715 people, lives in rural counties

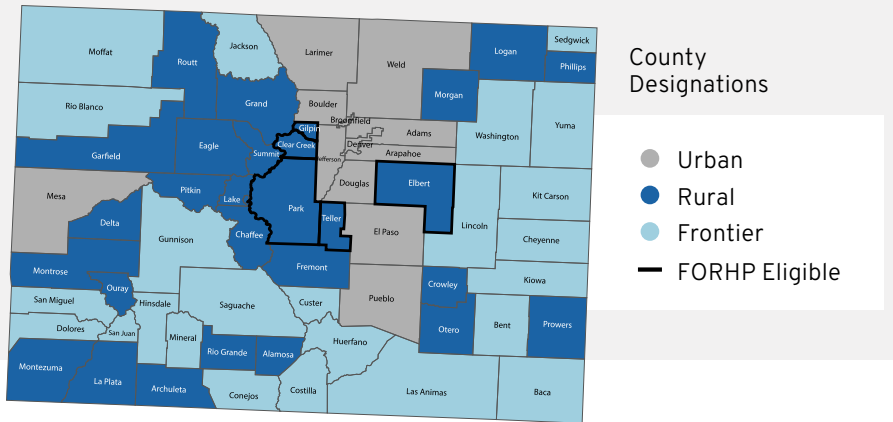


RURAL: An outlying or non-metropolitan county that does not contain a population from an urban area of 50,000 or more people.


FRONTIER: A county that has a population density of 6 or fewer residents per square mile.

Colorado is a Rural State

The Federal Office of Rural Health Policy has modified its list of areas eligible for rural health funding. The counties outlined in bold are eligible for FORHP funding and are now considered rural as they are outlying metro counties that do not have an urban area population of 50,000 or more people.



OUR STATE IS GROWING

 **5,957,493** people live in Colorado (July 2024)

Ranking 21st in size in the U.S.

3,158 new rural Colorado residents in 2024

FROM 2023 TO 2024 IN COLORADO

62,497 births in Colorado



11.8% (7,389) occurred in rural Colorado

45,203 deaths in Colorado



16.1% (7,290) occurred in rural Colorado

38,649 migrations to Colorado



7.9% (3,059) occurred in rural Colorado

Population Changes

From 2023 to 2024, 5.7% of Colorado's population growth occurred in rural areas, however urban Colorado's population grew twice as fast as the rural population. Since 2020, 7.5% of Colorado's population growth has occurred in rural Colorado, yet rural Colorado has seen a naturally declining population with 1,243 more deaths than births. Comparitively urban Colorado has had 68,004 more births than deaths.

POPULATION GROWTH AND DECLINE FROM APRIL 2020 TO JULY 2024

Fastest-growing rural counties by resident population

17.5% Custer
16% San Juan
12.1% Elbert



Fastest-declining rural counties by resident population

-7.6% Jackson
-5.5% Sedgwick
-5.1% Hinsdale

NATURAL AND MIGRATION POPULATION CHANGES (2020-2024)

71%

of rural counties experienced natural decline from 2020-2024 (births < deaths)



Rural counties with the biggest changes since 2020



Greatest natural decline
Fremont, Delta, and Montrose



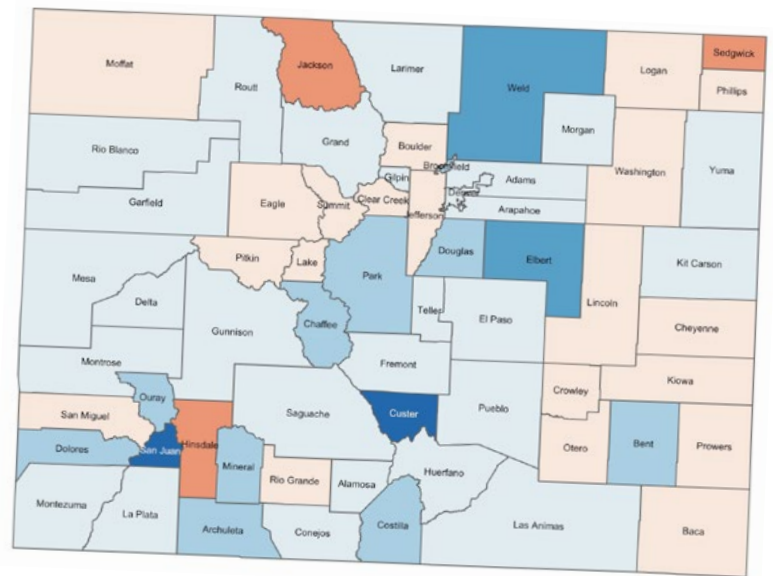
Greatest natural growth
Eagle, Garfield, and Summit



Greatest migration
Elbert, Montrose, and Fremont



Greatest outmigration
Eagle, Summit, and Pitkin



% population change from 2020-24

10 to 15	0 to 5
5 to 10	-5 to 0
15 to 20	-10 to -5

2035

Colorado's population is forecast to increase by 697,000

2025

7.3% of this increase is projected across rural Colorado (51,000 people)

Age, Race, & Ethnicity

COLORADO MEDIAN AGES

43

Rural (2023)

37

Urban (2023)

41.8

Rural (2018)

36.4

Urban (2018)

From 2018 to 2023 the median age increased

↑1.2

years in rural Colorado



↑0.6

years in urban Colorado

AGE DISTRIBUTION IN 2018 VS 2023

Rural Colorado

20.6%

19.6%

Under 18

Urban Colorado

23.1%

21.6%

62%

60.2%

18-64

64.1%

64%

17.4%

20.2%

65+

12.8%

14.4%

2018

2023

2018

2023

OLDER ADULTS IN COLORADO



20.2% of the rural population and 14.4% of the urban population are aged 65+ in 2023



From 2025 to 2035, the 65+ age group is expected to **undergo the fastest and most significant growth**

» Representing a 40% larger share of the rural population compared to urban



+23.8% Colorado



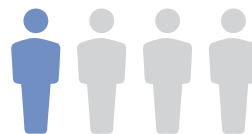
+15.3% rural Colorado

The 65+ population grew at a similar rate since 2018



+18.8% Rural CO

+19.2% Urban CO



Despite the slower projected growth,

1 in 4 rural Coloradans will be 65+ by 2035

This growth will particularly impact the healthcare industry, given the higher demand for health services in this age group

TOP 5 COUNTIES WITH THE HIGHEST RATE OF 65+ RESIDENTS IN 2023

37.2%

Dolores

35.5%

Ouray

34.4%

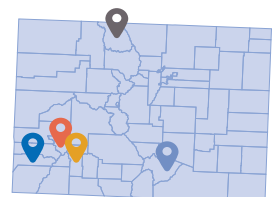
Hinesdale

34%

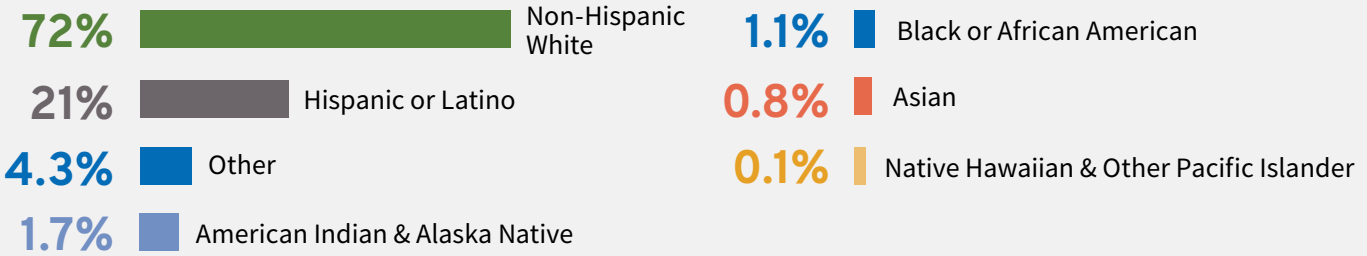
Huerfano

32.7%

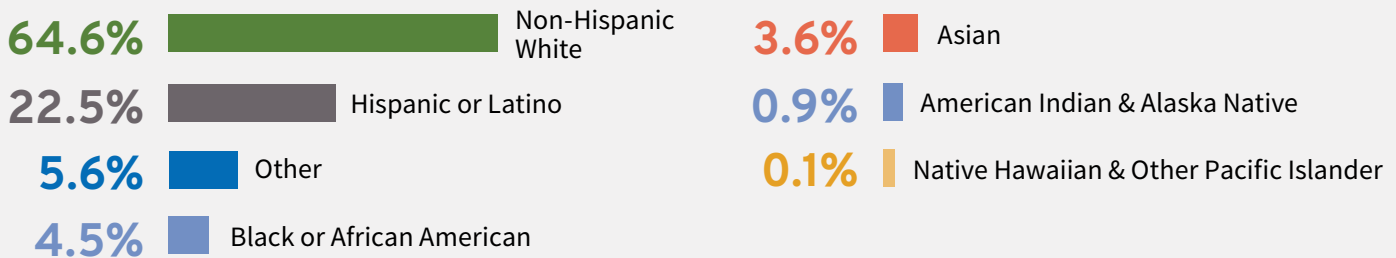
Jackson



RACE AND ETHNICITY OF RURAL COLORADO IN 2023



RACE AND ETHNICITY OF URBAN COLORADO IN 2023



COLORADO IS AN INCREASINGLY DIVERSE STATE

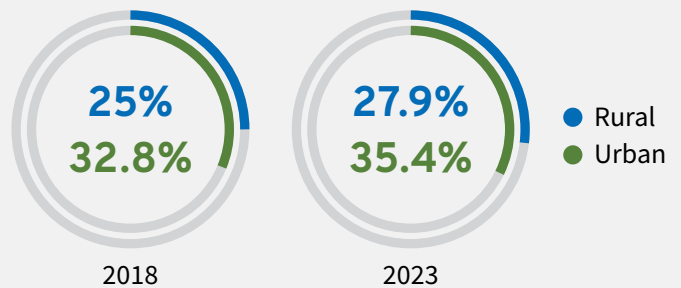


34.3% of people

identify as Hispanic or Latino, Black or African American, Asian, American Indian or Alaska Native, or from other racial or ethnic backgrounds in 2023

It is estimated that by 2040, this will increase to 45% of the population

Population who identified as people of color



Racial & Ethnic diversity increased more in rural Colorado between 2018 and 2023

↑ 2.9%
Rural Colorado

↑ 2.6%
Urban Colorado

New Americans



of rural Coloradans were born outside the U.S. in 2023



Nearly half of the immigrant population

in Colorado are naturalized U.S. Citizens

40%+

of rural Colorado immigrants are naturalized U.S. Citizens

WHERE ARE RURAL NATURALIZED CITIZENS COMING TO COLORADO FROM?



20.6% Europe

1.9% Oceania

12% Asia

57.3% Latin America

2.5% Africa

5.6% North America

THE IMPACT OF IMMIGRANTS IN COLORADO

3 of the top 5 counties with the largest immigrant representation are in rural Colorado

16%
Eagle

15.5%
Yuma

14.1%
Garfield



34%+

of Colorado immigrants have a bachelor's or an advanced degree



17.5%

of foreign born Coloradan's are employed in education, healthcare, and social assistance industries



12.2%

of Colorado's entrepreneurs are foreign-born and their businesses generate approximately \$1.8 billion in total income



Immigrants in Colorado pay \$6.6B in taxes each year,

including \$2.0B in state and local taxes

UNINSURED RATES BY POPULATION



U.S. born citizens

8.3%
Rural

5.6%
Urban



Foreign-born, naturalized citizens

15.4%
Rural

9.3%
Urban



Foreign-born, non-citizens

44.5%
Rural

36.4%
Urban

American Indians & Alaska Natives

The Southern Ute Indian Tribe and the Ute Mountain Ute Tribe are the only two federally recognized tribes residing in Colorado. Both of these tribes have reservations in southwestern Colorado. Each are governed by their own constitution, laws, and court systems that function independently of both the state and local governments.

AVERAGE LIFE EXPECTANCY

70.1 years

American Indians and Alaska Natives



78.4 years

U.S. population



The Indian Health Service (IHS) **provides comprehensive health services for 2.8M** American Indians and Alaska Natives in 574 federally recognized tribes



8.3 years lower than average



From 2018 to 2023, American Indians and Alaska Natives experienced **higher death rates**

2X higher

- unintentional injury
- diabetes
- suicide

4X higher

- chronic liver disease



4 locations for Indian Health Service in Colorado:

- Ute Mountain Ute Health Center
- White Mesa Health Station
- Southern Ute Health Center
- Denver Indian Health and Family Service



Southern Ute Reservation
Ute Mountain Ute Reservation

74,129 people

who identify as American Indians and Alaska Natives alone live in Colorado

About 1% of the population

The Southern Ute Tribe is the largest employer in La Plata County with revenue from:



Oil and gas production

Real estate development

Housing and construction

Ute Mountain Ute Reservation covers 575,000 Acres in the Four Corners region, with major industries:



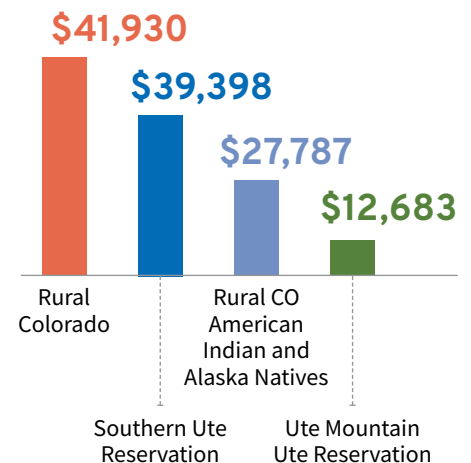
Tourism

Construction

Agriculture

PER CAPITA INCOME

In 2023 inflation-adjusted dollars

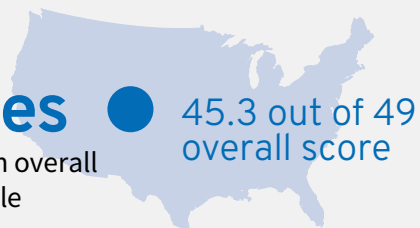


LGBTQ+ People in Colorado

Colorado is

1 of 15 states

considered to have a high overall equality of LGBTQ+ people



In 2023, rural Colorado had a slightly higher proportion of individuals identifying as LGBTQ+ compared to urban Colorado



54.4%

of LGBTQ+ Coloradans reported poor mental health (27.8% straight/cisgender)

20%

of LGBTQ+ Coloradans reported poor general health (16% straight/cisgender)

27%

of LGBTQ+ Coloradans reported poor oral health (22.7% straight/cisgender)

BARRIERS TO HEALTHCARE ACCESS FOR LGBTQ+ COLORADANS

38.2%

of LGBTQ+ couldn't access mental healthcare when needed (15% straight/cisgender)

90%

of LGBTQ+ unable to access care said insurance wouldn't cover it (50% straight/cisgender)

LGBTQ+ were over 2x more likely to be uninsured compared to straight/cisgender peers



Rural LGBTQ+ youth were almost 2X as likely

to report unsupportive communities relative to their urban peers (rural: 67% | urban 34%)

LGBTQ+ YOUTH IN RURAL AREAS VS. URBAN PEERS

15% less likely

to receive desired mental healthcare

15% more likely

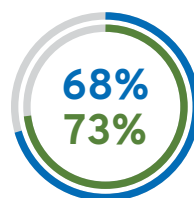
to have suicidal thoughts

27% more likely

to experience anxiety

28% more likely

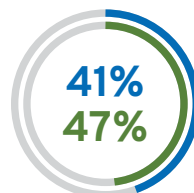
to experience depression



youth in Colorado reported symptoms of anxiety



youth in Colorado reported symptoms of depression



youth in Colorado seriously considered suicide

● LGBTQ+ ● Transgender/non-binary

Healthcare for LGBTQ+, Transgender, & Nonbinary Coloradans

More than ever before, Colorado needs health professionals with training in the specific needs of the LGBTQ+, transgender and nonbinary community.

AFTER BEING SEEN BY MEDICAL PROFESSIONALS

13%

LGBTQ+ patients

6.5%

Straight/cisgender patients

Felt they were treated with less respect or received lower quality services



25.9%

LGBTQ+ patients

14%

Straight/cisgender patients

Reported their provider dismissed their health concerns

MENTAL HEALTH OF LGBTQ+ YOUTH IN COLORADO

48%



Unable to access mental healthcare in the past year

Most Common Barriers

49%



Fear of discussing mental health concerns

42%



Could not afford it

41%



Fear of police involvement or involuntary hospitalization

91%

LGBTQ+ youth felt their well-being was significantly affected by recent politics



Transgender and non-binary people in rural areas are:



5X less likely

to have access to LGBTQ+ specific health services in their community



Over 3X more likely

than cisgender peers to choose providers known to serve LGBTQ+ patients



3X more likely

to travel 75+ miles for transgender-related medical care



2X more likely

to travel 25+ miles for routine care compared to all transgender and non-binary individuals

Veterans in Colorado



348,913 veterans

live in Colorado in 2023

14.5% are in rural areas

Veterans in Rural Colorado



91%
males



9%
females

COUNTIES IN RURAL COLORADO WITH THE HIGHEST RATE OF VETERANS

14.5%

Teller

14.1%

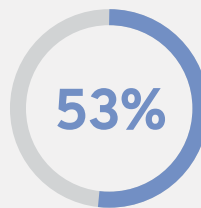
Jackson

11.5%

Dolores

11.1%

Fremont



of veterans living in rural Colorado are 65+ compared to 41.5% in urban areas

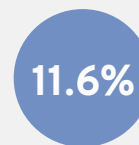
AMONG RURAL COLORADO VETERANS



reported there was inadequate housing available



reported spending 30% or more of income on housing costs



reported spending 50% or more of income on housing costs

WHERE DID COLORADO VETERANS LIVING IN RURAL AREAS SERVE?



20.8% Gulf War 2 (post 2001)

5.1% Korea

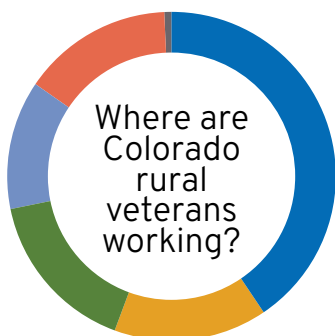
21.2% Gulf War 1 (pre 2001)

0.9% World War 2

38.1% Vietnam

23.1% Between conflicts

EMPLOYMENT, POVERTY & HOMELESSNESS AMONG RURAL VETERANS



40.6% Management, business, science, and arts occupations

14.9% Service occupations

16.2% Sales occupations

12.7% Construction and extraction

15% Transportation

0.6% Farming, Fishing, and Forestry



7% of veterans

living in rural Colorado had income below the poverty level in 2023

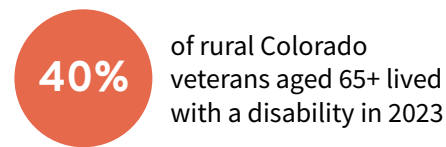
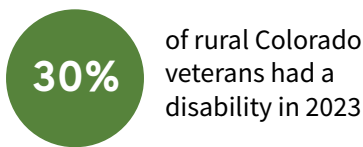
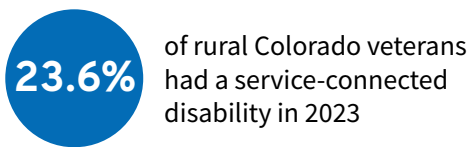


~20% of homeless

Colorado veterans reside in the Colorado BOS region (Rural CO + Pueblo and Mesa Counties)

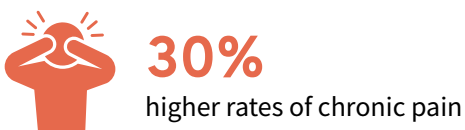
Health of Veterans

Compared to the general civilian population, those in the U.S. armed forces experience increased rates of mental health challenges, including depression, frequent mental distress, and suicidal thoughts. Veterans are also more likely to experience physical health challenges, including higher rates of chronic disease and pain.



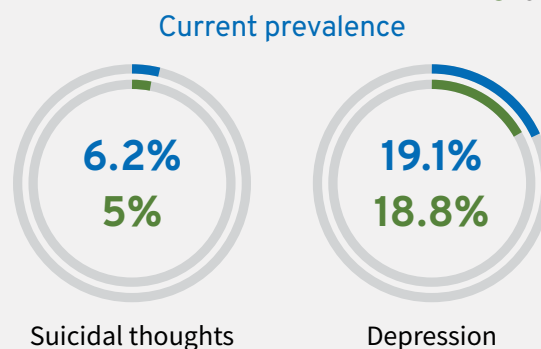
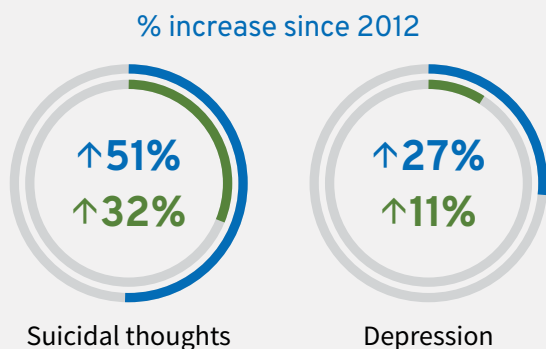
10.6% of rural veterans with a disability had income below the poverty line

VETERANS REPORT HIGHER RATES OF HEALTH CHALLENGES THAN CIVILIANS



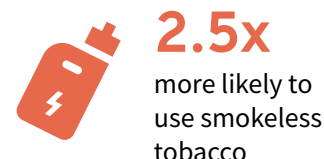
VETERANS FACE FASTER GROWING MENTAL HEALTH CHALLENGES

● Veterans
● Civilians



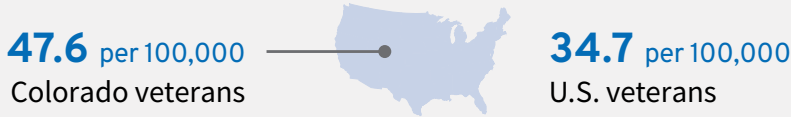
Female veterans experience 2x higher rates of mental health challenges than male veterans

Since 2012, substance use rates have declined for both veterans and civilians, but veterans remain:



SUICIDE RATES AMONG VETERANS

The veteran suicide rate in Colorado is 37% higher than the national rate (2022)



Since 2012, the veteran suicide rate in Colorado has increased 22%

Nationally, the suicide rate among rural veterans is

28% higher

compared to veterans living in urban areas



Nationally, veterans with mental health or substance use disorders had **a 90% higher suicide rate** than those without a diagnosis



Risk factors in the year prior to veteran suicide deaths

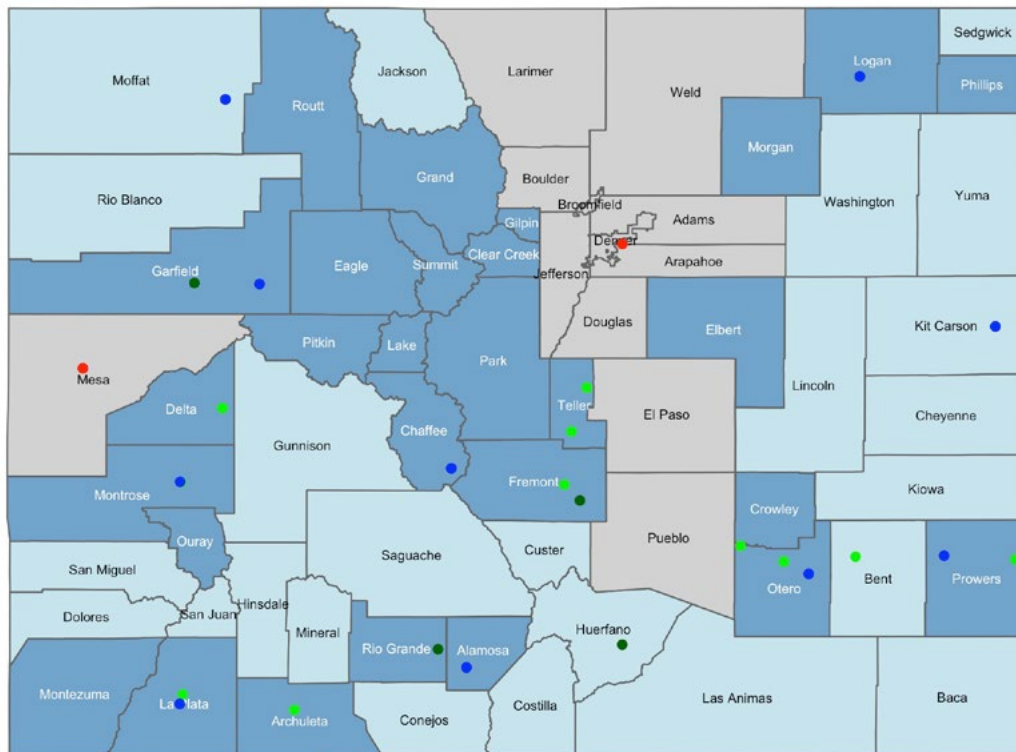
53.8%
Pain

51.4%
Sleep problems

42.5%
Increased health problems

MOST OF COLORADO'S VETERANS AFFAIRS FACILITIES ARE LOCATED IN URBAN AREAS

This leaves Colorado's rural veterans with fewer healthcare facilities in their communities than their urban counterparts, which can result in worse long-term health outcomes.



46.3%

of rural veterans eligible for VA healthcare weren't enrolled

The highest rates of non-enrollment

81.8% Pitkin

78.8% San Miguel

75.9% Lake

74.3% Eagle

County Designations

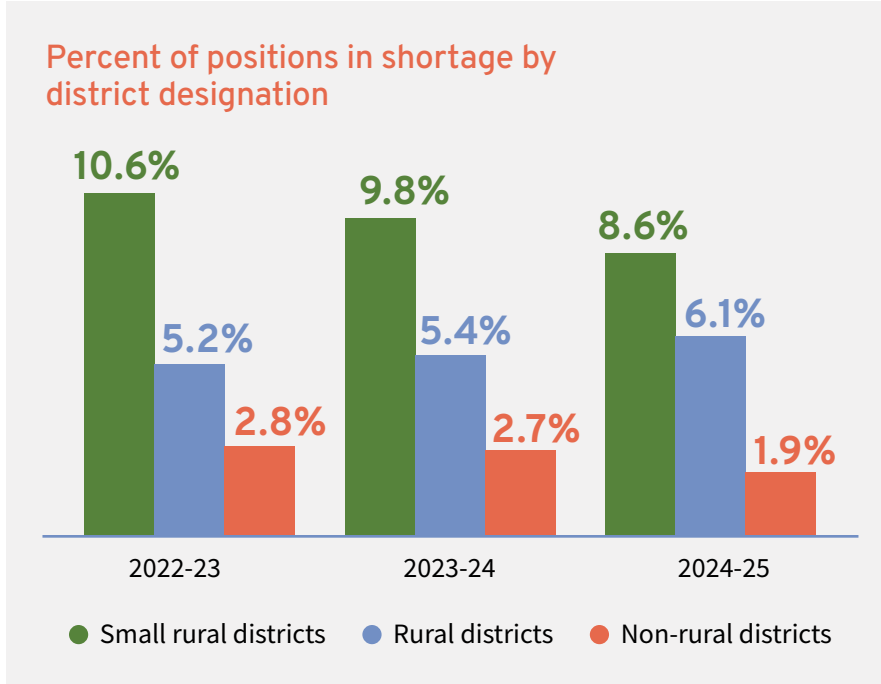
- Frontier
- Rural
- Urban

Type

- Medical Center
- VA Clinic
- State Veterans Home
- Community Nursing Home

Education in Colorado

Small rural and rural districts continue to have a higher percentage of positions with staff shortages than non-rural districts.



For the 2024-2025 school year, less than 1% of positions at small rural and rural districts were left unfilled. The lowest since 2020.

Most common positions that remained unfilled in small rural and rural districts

- Paraprofessionals
- Elementary Education
- Special Education Generalists
- Mathematics
- Music
- School Counselor

AVERAGE TEACHER SALARIES IN 2024-25



\$60,182 is the overall average teacher salary in rural Colorado

20% less than the average teacher salary in urban Colorado



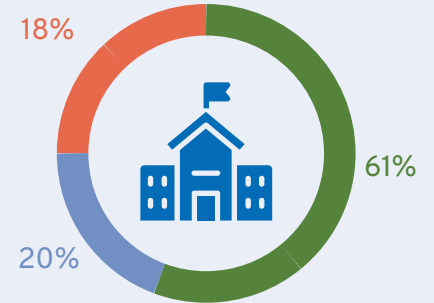
\$54,604 frontier counties



\$61,488 rural counties

179

SCHOOL DISTRICTS IN COLORADO



33 districts

are defined as 'urban'

36 districts

are defined as 'rural'

110 districts

are defined as 'small rural'

The 146 rural districts

comprise only 15% of Colorado's students (132,362)



SMALL RURAL: K-12, <1000 enrolled students

RURAL: K-12, 1,001-6,500 enrolled students

Education Enrollment, Health & Funding



Less than 50%

of schools had Comprehensive Health Education Required for all students

This covers mental health, relationships, healthy habits, substance use, and violence prevention

DIVERSITY IN RURAL SCHOOLS 2024-25



42% of students

in rural Colorado identify as people of color, including Hispanic or Latino, Black or African American, Asian, American Indian or Alaska Native, or from other racial or ethnic backgrounds

RURAL COLORADO COUNTIES WITHOUT SCHOOL-BASED PROVIDERS 2024-25

33

counties without licensed psychologists

(63% of rural/frontier counties)

12

counties without licensed RNs

(23% of rural/frontier counties)

30

counties without social workers

(58% of rural/frontier counties)

AVERAGE FUNDING PER STUDENT IN 2024-25



\$11,452 was spent per student in school districts across Colorado

\$12,697 per pupil

rural Colorado average

\$14,742

frontier counties

\$12,257

rural counties

Colorado public schools receive money from a variety of sources, but most revenue is provided through the Public School Finance Act of 1994.



For FY 2024-25, school districts in rural Colorado **received 13.7% of funding**

Graduation & Higher Education

The 4-year graduation rate reached 84.2% in 2024

Colorado's highest rate over the past decade

Rates have been steadily climbing since 2021

81.7% in 2021 **82.3%** in 2022 **83.1%** in 2023

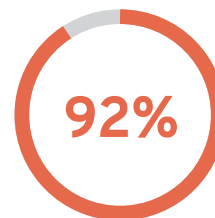
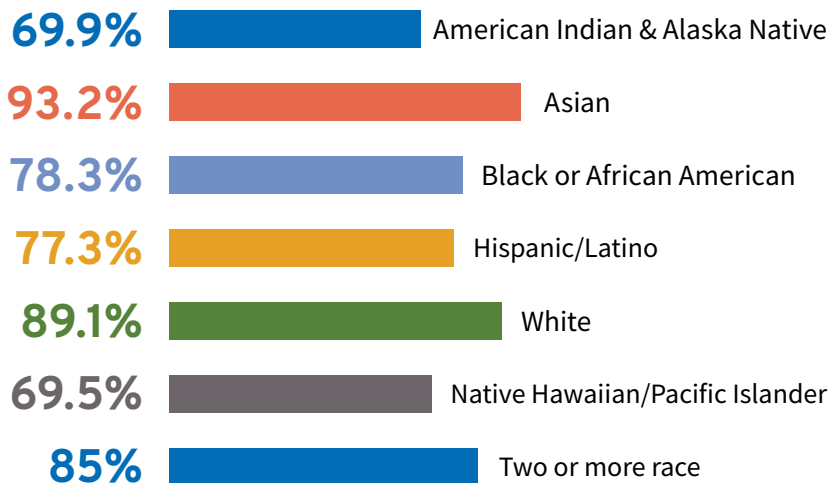
Rural Colorado led with an **87%** graduation rate in 2024 (3.3% higher relative to the state)



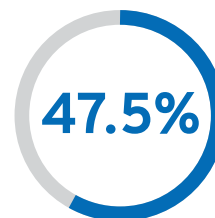
TOP 5 HIGH SCHOOL RURAL GRADUATION RATES

97% Pitkin **96%** Ouray **96%** Archuleta **95%** San Miguel **95%** Custer

4-YEAR HIGH SCHOOL GRADUATION RATES BY RACE/ETHNICITY IN 2024

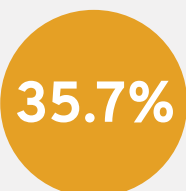


of the rural Colorado population over 25 has completed high school (93% urban)



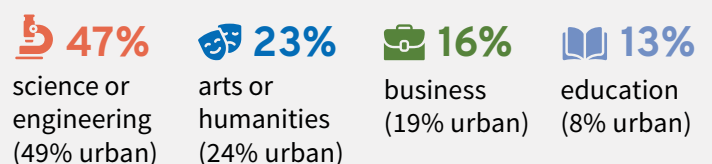
of 2021 rural high school graduates enrolled in college immediately after graduation (50% urban)

HIGHER EDUCATION RATES IN 2023




of individuals 25+ in rural Colorado have attained a bachelors degree or higher, compared to 46.2% in urban Colorado
11% increase since 2018


Bachelor's degrees by field among rural Coloradans in 2023

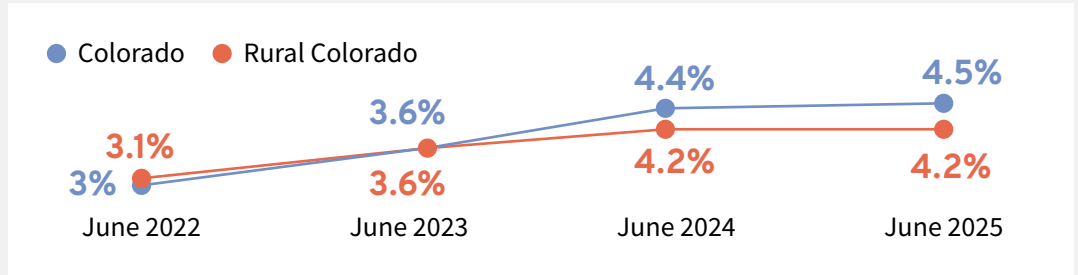


Jobs and Income in Colorado

JUNE 2025 UNEMPLOYMENT RATES

 **4.2%**
rural Colorado

 **4.5%**
Colorado
(unadjusted)



MEDIAN HOUSEHOLD INCOME

 **\$65,618** rural areas
\$92,484 urban areas

29% lower in rural compared to urban

INCOME DISPARITIES IN RURAL COLORADO

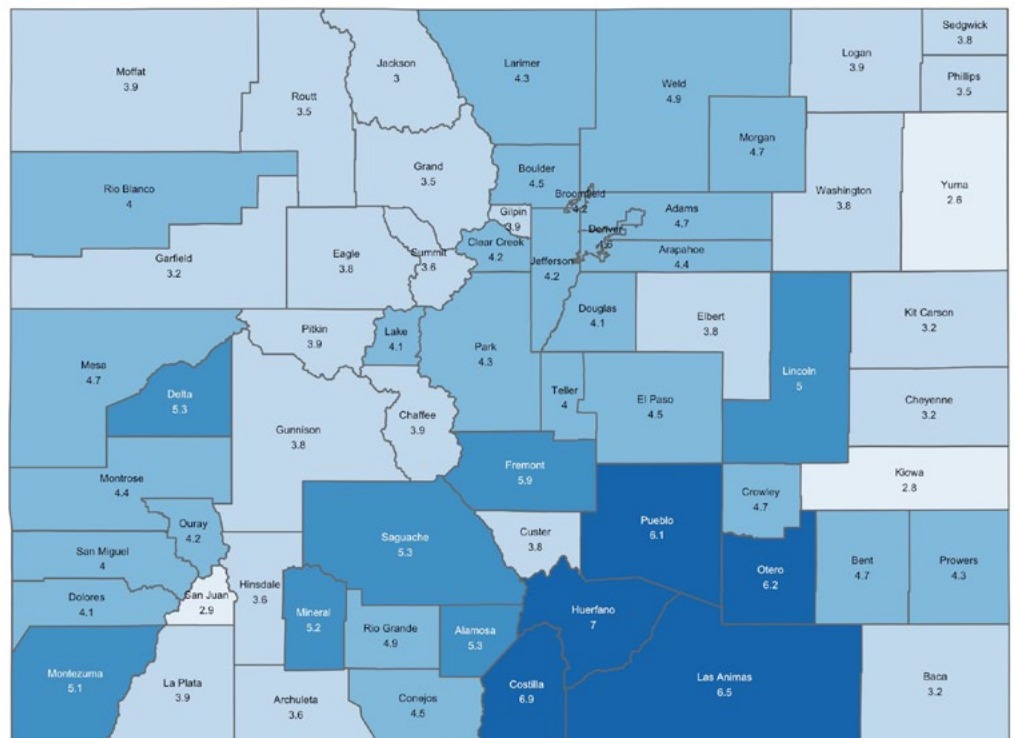
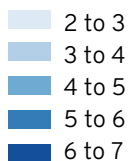
\$56,208 Black/African American
\$54,911 American Indian & Alaska Native
\$95,275 Asian
\$70,333 White Non-Hispanic
\$57,757 Hispanic

UNEMPLOYMENT RATE (JUNE 2025)

 **~1 unemployed person per available job**
across Colorado

0.8 rural Colorado
1.1 urban Colorado

% of the Labor Force



2023 POVERTY RATES IN COLORADO BY POPULATION

11.4% Rural

9% Urban

↓7.3% decrease in the rural rate since 2018

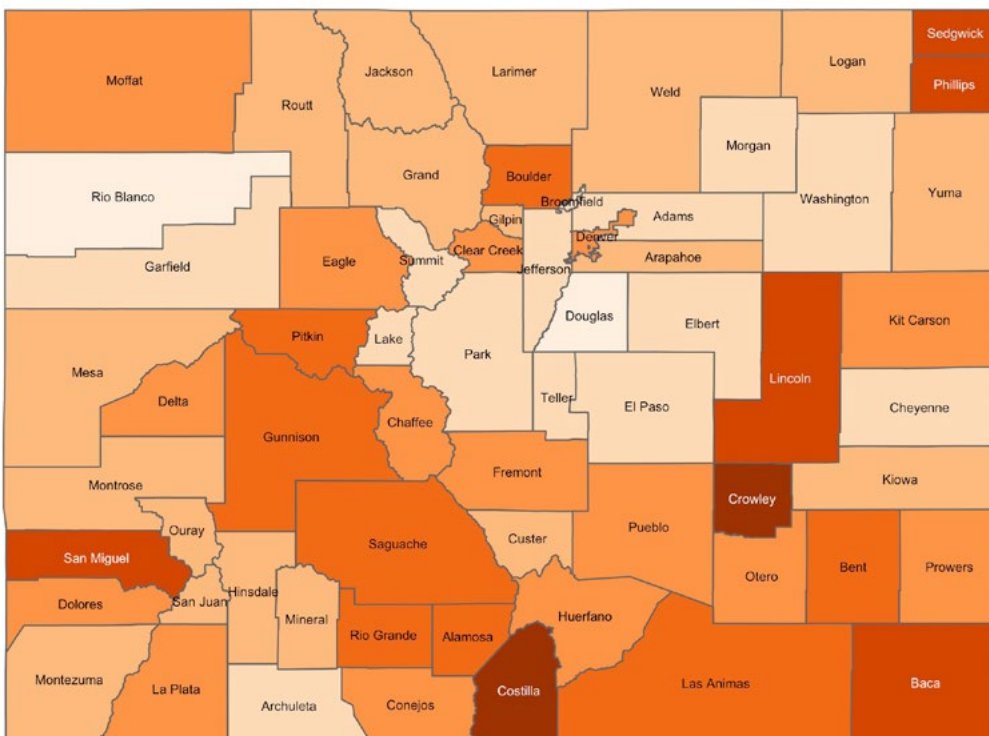
Still 26% more likely to live under the Federal Poverty Level relative to urban Coloradans

Poverty rates are over 2X higher

among Black/African American, American Indian & Alaska Native, and Hispanic populations compared to the White Non-Hispanic population in rural Colorado

Urban counties	Rural counties	Frontier counties
9% Poverty rate	11% Poverty rate	14.2% Poverty rate
10.8% Under 6	16.2% Under 6	19.3% Under 6
10.3% Under 18	13.5% Under 18	15.8% Under 18
7.6% Over 65	8.2% Over 65	11.2% Over 65

INCOME INEQUALITY

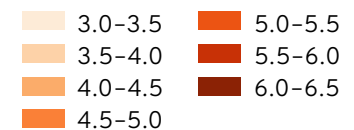


In Colorado, households with **income in the top 20% earn 4.4X more than** households with income in the bottom 20%

Income inequality by region

- 4.4X** Rural Colorado
- 4.1X** Urban Colorado
- 4.6X** Frontier counties

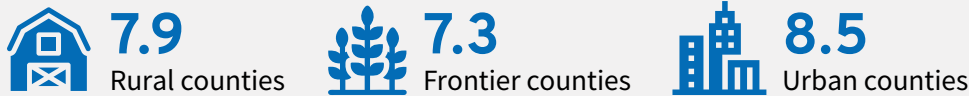
Income Inequality Ratio



Food Insecurity

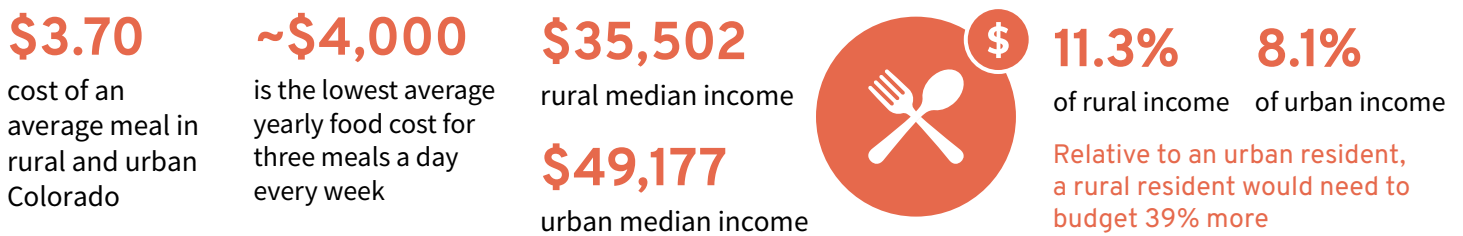
Gaining access to healthy and affordable food can be a challenge for rural residents. Many rural areas lack food retailers and are considered food deserts: areas with limited supplies of fresh, affordable foods. The food environment index is a score reflecting factors that contribute to a healthy food environment, ranging from 0 (worst) to 10 (best).

COLORADO'S FOOD ENVIRONMENT INDEX

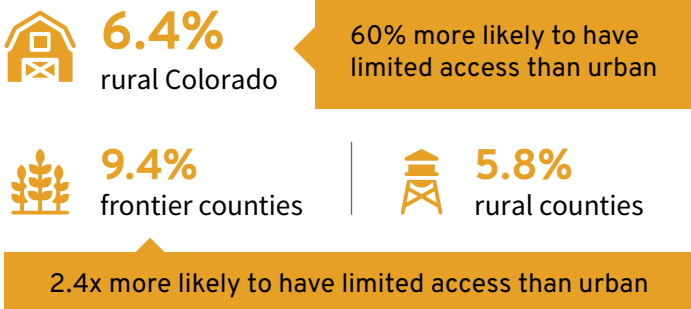


Food index scores vary throughout Colorado with index scores as low as **1.2 in Costilla**

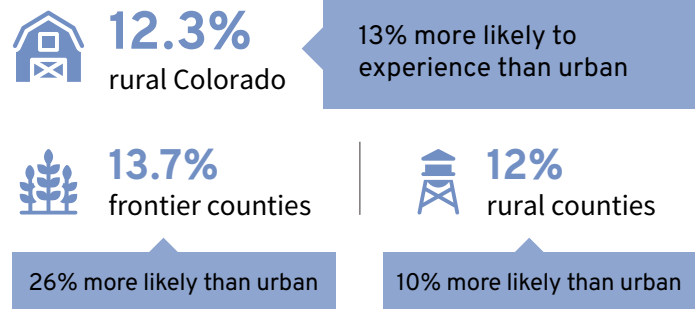
AVERAGE MEAL COSTS FOR ONE PERSON HOUSEHOLD IN 2023



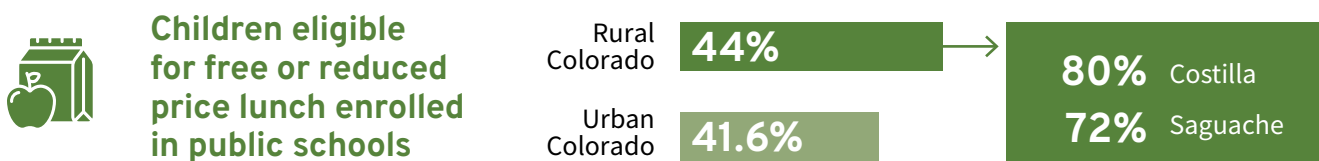
LIMITED ACCESS TO HEALTHY FOODS



FOOD INSECURITY



CHILDREN IN RURAL AREAS



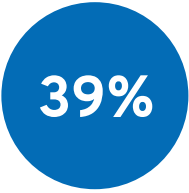
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) IN RURAL COLORADO



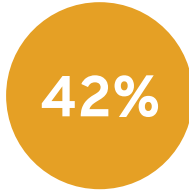
10% of households in rural Colorado received SNAP benefits (7.7% urban)
30% higher relative to urban Colorado



12.6% of households in frontier counties received SNAP benefits
9.5% of households in rural counties



39% of rural SNAP households included individuals aged 60+

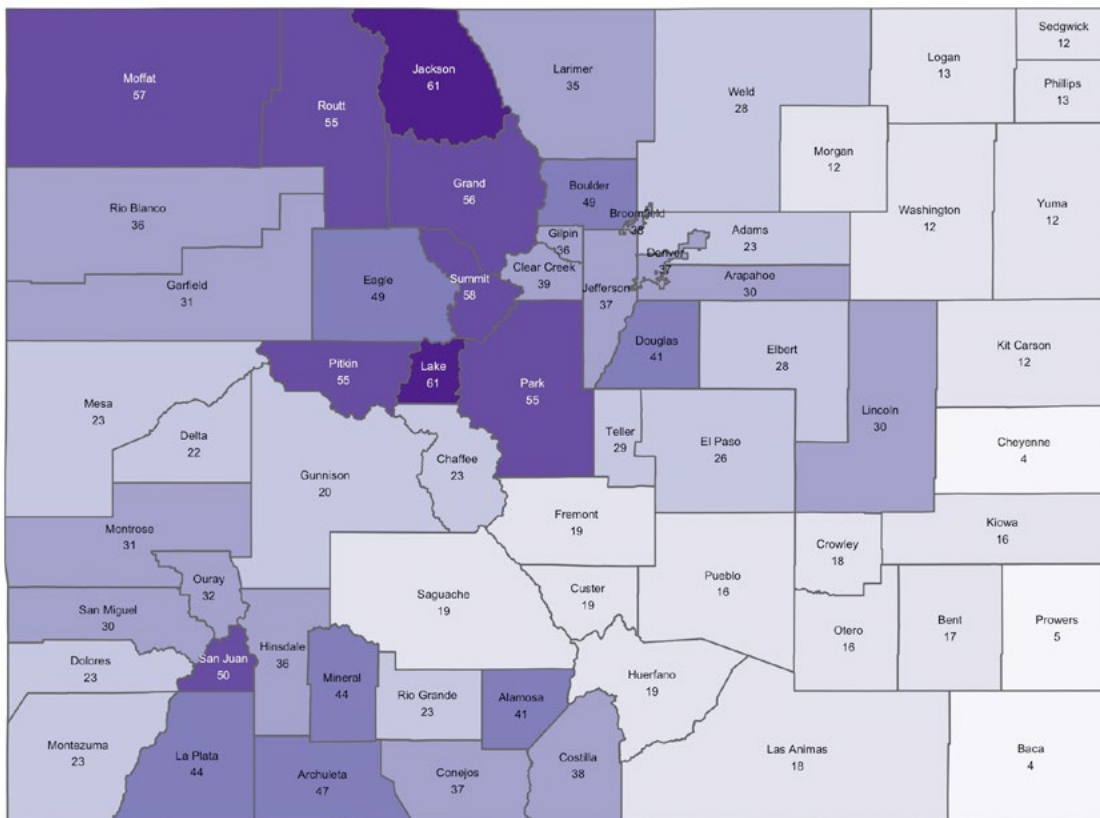


42% of rural SNAP households included children under 18

81% of rural households that received SNAP included individuals aged 60+ or under 18

SNAP BENEFITS FALL SHORT OF MEAL COSTS ACROSS COLORADO

In both rural and urban Colorado the average meal cost exceeded the maximum SNAP benefit by 32%. However this varied widely by county. Frontier counties had a smaller gap (24.4%) compared to rural (33.9%), and urban counties (32%).



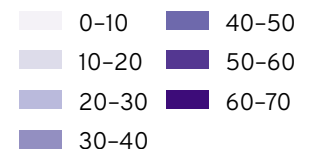
Food insecure households spend

\$ 45% more on medical care than secure ones

SNAP benefits help reduce food insecurity

- ↓16% Food insecure households
- ↓31% Households with children after 6 months of benefits

% Difference between average meal cost and maximum SNAP benefit



Colorado's Housing Crisis is Escalating

Rising rents, unaffordable mortgages, and a lack of affordable options are impacting residents, particularly those with low incomes. Rural ski towns have seen housing costs skyrocket, exacerbating the problem. Urgent action is needed to expand affordable housing options. Other rural regions of the state, namely the Eastern Plains, are facing an extreme lack of housing stock, especially rental properties.

	New Housing Units Since 2018	Percent Growth	Total Units (2023)	Household Population % Increase (2018-2023)
Rural	21,970	6.2%	374,834	2.6%
Frontier	3,627	4.8%	78,826	2.0%
Urban	192,338	9.7%	2,182,874	3.8%

Since 2018, Colorado built housing faster than population growth, reducing the household population to unit ratio

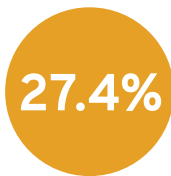
-3.3% 🏠
of rural counties
(1.80 → 1.74)

-2.4% 🏠
of frontier counties
(1.63 → 1.59)

-5% 🏠
of urban counties
(2.40 → 2.28)

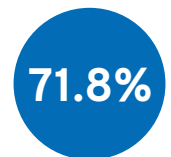
VACANT HOUSING UNITS IN 2023

While the decrease in the household population to housing unit ratio indicates an increased supply of housing, rural Colorado faces a greater lack of availability compared to urban Colorado despite a lower household population to housing unit ratio.



of housing units across rural Colorado were vacant
7.8% in urban Colorado

OF THOSE VACANT UNITS



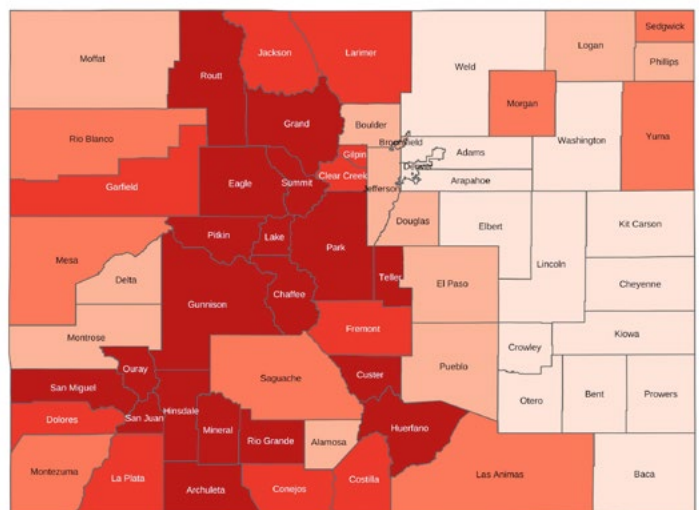
were for seasonal, recreational, or occasional use in rural Colorado
19.7% in urban Colorado



were for rent or for sale across rural Colorado
39.5% in urban Colorado

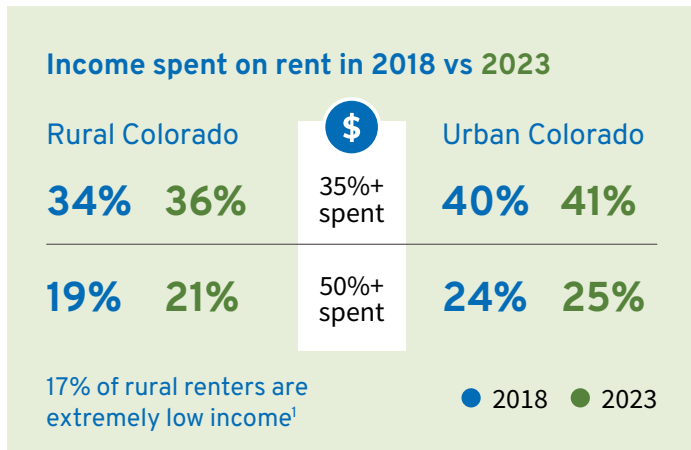
Removing seasonal vacancies **2.13** Rural ratio
raises housing ratio **2.31** Urban ratio

VACANT HOUSING UNITS USED FOR SEASONAL OR RECREATIONAL USE (UNAVAILABLE)

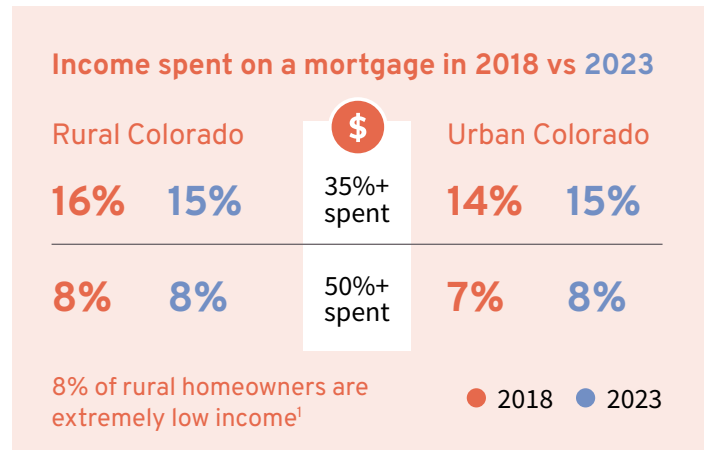


% of vacancies
0 to 20 20 to 40 40 to 60 60 to 80 80 to 100

HOUSING COST BURDENS ON RENTERS AND OWNERS



¹Income is less than 30% of area median income

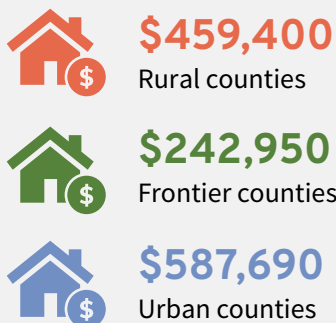


¹Income is less than 30% of area median income

MONTHLY HOUSING AFFORDABILITY IN RURAL COLORADO

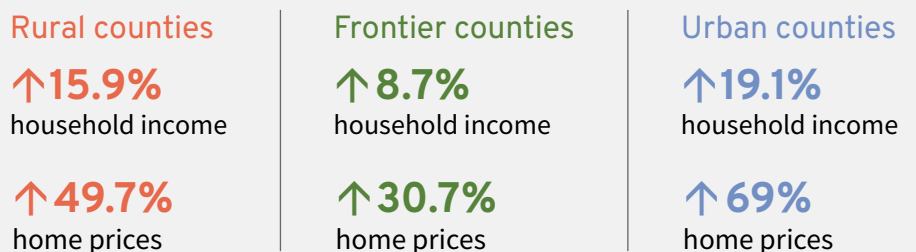
	Area Median Household Income	Median Renter Household Income	Average Monthly Price for a 2 Bed Fair Market Rental	Median Homeowner Household Income	Average Monthly Mortgage Payment (Q4 2024)
Rural Counties	\$1,913	\$1,344	\$1,513	\$2,109	\$2,953
Frontier Counties	\$1,495	\$1,143	\$1,132	\$1,732	\$1,825
Urban Counties	\$2,312	\$1,516	\$1,950	\$2,965	\$3,379

MEDIAN HOME PRICES



INCOME GROWTH VS. HOME PRICE GROWTH

(2013–2023, inflation-adjusted)



Healthcare Coverage

In rural Colorado, more people are covered by Medicare and Medicaid or are uninsured than urban residents. This is due to lower incomes, higher rates of seniors, higher costs of private insurance, and less private coverage options in rural Colorado. These coverage demographics emphasize the importance of supporting public insurance programs and the significant number of rural residents who utilize these coverage options.

ACS 5-Year Estimates	Total Population		Under 19		Over 65	
	Rural Coverage Mix	Urban Coverage Mix	Rural Coverage Mix	Urban Coverage Mix	Rural Coverage Mix	Urban Coverage Mix
Commercial	48.4%	58.7%	49.7%	58.5%	2.9%	4.2%
Medicare	17.5%	11.9%	0.3%	0.4%	96.6%	94.8%
Medicaid	18.5%	14.4%	37.3%	27.3%	11%	10.9%
Uninsured	9.8%	7.2%	7.2%	4.6%	0.4%	0.7%

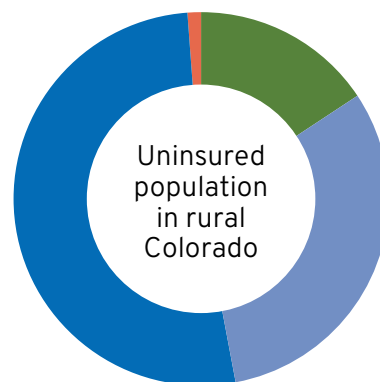
ACS 5-year estimates reflect data over a 5-year period and are needed for small rural areas to produce reliable estimates when 1-year data is not available. While these may produce more reliable estimates they are not effective at reflecting rapid changes among communities like we have seen recently with Medicaid coverage. Please refer to the sections below to get an in-depth point in time analysis of Medicaid and Medicare coverage across rural Colorado. For payer mix and patient days analysis see page 72 in the infrastructure section.

UNINSURED COLORADANS

Rural Colorado
9.8%
Total population



Urban Colorado
7.2%
Total population



15.7% Under 19
31.4% 19-34
52% 35-64
<1% 65+

» Relative to the urban rate, the rural uninsured rate is 36% higher, and 57% higher for those under 19

WHAT PREVENTS UNINSURED COLORADANS FROM HAVING COVERAGE?

25.9% lost their job or changed employers

86.9% cost is too high

25.7% don't know how to get insurance

17% don't need insurance

MEDICAID ENROLLMENT IN COLORADO AS OF JUNE 2025

1.2 Million

Coloradans are enrolled in Medicaid (Health First Colorado)

170,157 are in rural Colorado



21%

of the population in rural Colorado is enrolled in Medicaid (20.6% urban)



36.4% of the rural population 20 and under is enrolled in Medicaid

(33% urban)



16.5% of the rural population 21 and over is enrolled in Medicaid

(16.5% urban)

MEDICAID COVERAGE ALSO INCLUDES CHP+ ENROLLMENT

80,893 Coloradans

were enrolled in CHP+ as of June 2025

14,618 in rural Colorado



22.8%

of rural Colorado is covered by Medicaid and CHP+

21.9%

of urban Colorado is covered by Medicaid and CHP+

MEDICARE, MEDICAID, OR CHP+ ENROLLMENT IN 2025

45.8%

across rural Colorado (18.3% higher relative to the urban rate)



38.7%

across urban Colorado



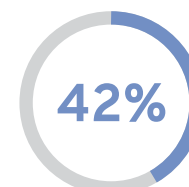
1 in 2 individuals in frontier counties are enrolled (50.4%)

Compared to 44.9% in rural counties

BIRTHS COVERED BY MEDICAID IN 2024

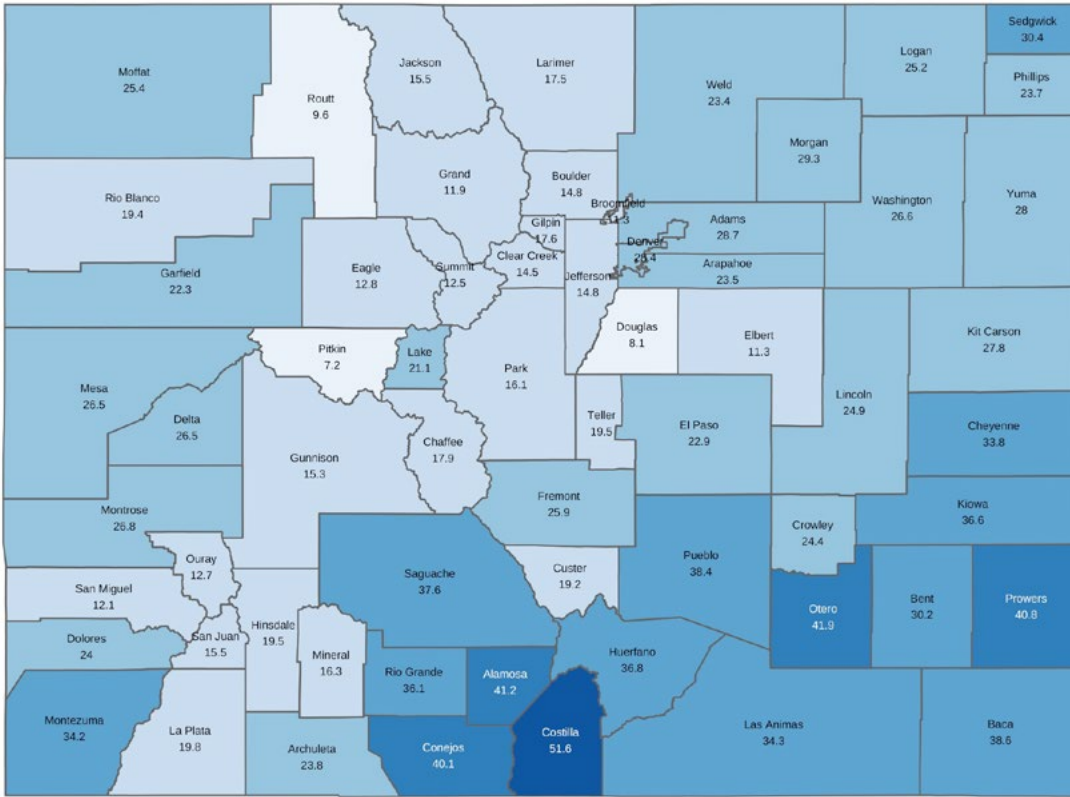


of births in Colorado

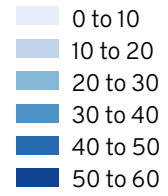


of all rural births

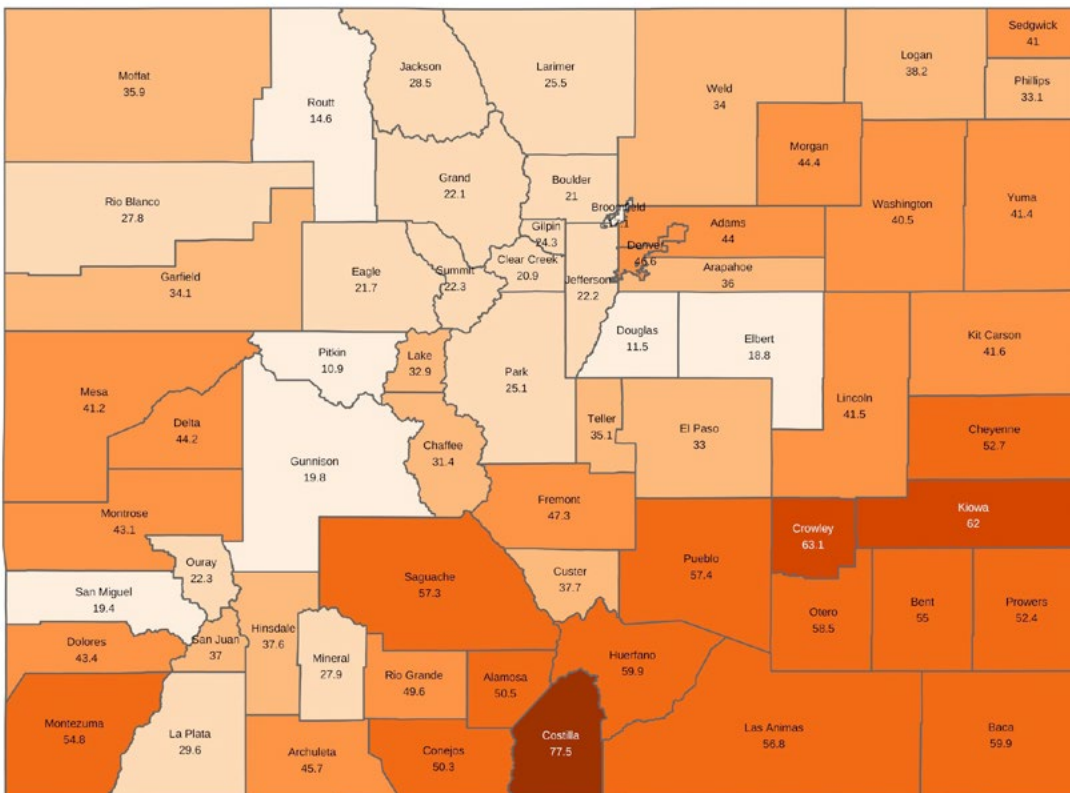
MEDICAID (INCLUDING CHP+) (2025)



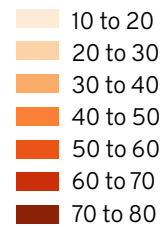
% of population



MEDICAID 20 AND UNDER



% of population under 20



FEDERAL CHANGES TO MEDICAID



377,000

Coloradans are in the Medicaid expansion population

95,000–108,000 adults could lose Medicaid under the work provisions

90%+



of expansion adults nationally are exempt or working

56%



of Colorado expansion adults subject to work rules are already working (does not include exempt population)

Most coverage losses were due to paperwork, not lack of work

Qualifying activities to meet work requirements



80 hrs

per month of work, community service, or a “work program”



Half-time

enrollment in school at a minimum



Seasonal

worker who meets minimum wage thresholds

EXEMPTIONS INCLUDE:

- Parents/caregivers
- Pregnant/postpartum
- Foster youth
- Medically frail or SUD participants
- SNAP/TANF recipients
- AI/AN members
- Disabled Veterans
- Medicare-eligible

*Estimates are based on previous data from Arkansas and New Hampshire

COST OF ADMINISTERING WORK REQUIREMENTS



Colorado admin costs for tracking work requirements and exemptions could exceed

\$57 Million

(based on Arkansas’ \$152/enrollee)

Medicaid Expansion and Losses by Congressional District (CD) in Rural Colorado



214,855

Expansion population total across (CDs 2, 3, 4, 7)

-12,200 to -14,200 CD2

-19,600 to -22,700 CD3



53,700 – 62,300

Projected loss (25–29%)

-9,400 to -10,900 CD4

-12,500 to -14,500 CD7

Affordable Care Act premium tax credits are expected to expire at the end of 2025, which would increase uninsured rates in Colorado

+90% average

rural monthly premium increase (\$140.8 → \$267.7)



+48% average

urban monthly premium increase (\$185.3 → \$273.7)

UNINSURED RATES ARE EXPECTED TO INCREASE BY 2034

Due to the One Big Beautiful Bill

150,000

increase in Colorado’s uninsured population

15,300

increase in rural Colorado’s uninsured



Combined with ACA premium tax credit expiration

+190,000

total projected increase in Colorado

+23,100

total projected increase in rural Colorado

20% increase compared to current rates

30% increase compared to current rates

2025 MEDICARE ENROLLMENT IN COLORADO

23%

of rural Colorado

16.8%

of urban Colorado

» Relative to the urban rate, the rural rate is 37% higher



24.3%

in frontier counties

22.8%

in rural counties



38.7%

of Medicare enrollees across rural Colorado are enrolled in Medicare Advantage plans in 2025

» 13% increase since Jan 2023, compared to a 4.5% increase in urban areas



56.3%

urban Medicare enrollees



34.3%

frontier counties



39.6%

rural counties

DUAL ENROLLMENT (MEDICARE + MEDICAID)



~12%

of both rural and urban Medicare enrollees receive dual benefits



15.3%

frontier counties



12.1%

rural counties

PRESCRIPTION DRUG (PART D) ENROLLMENT



79%

of rural enrollees

81%

of urban enrollees

Those who use standalone drug plans

54.7%

Rural Colorado

34.3%

Urban Colorado

50% fewer drug plan options since 2021, which may drive rural enrollees to Medicare Advantage

BARRIERS TO CARE DUE TO COST IN 2023

29.2%

of rural Coloradans skipped needed care



25.8%

of urban Coloradans skipped needed care

12.5%

of rural Coloradans skipped primary care



10.9%

of urban Coloradans skipped primary care

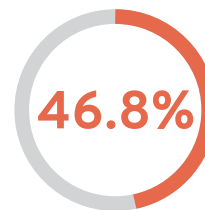
21.2%

of rural Coloradans skipped dental care



16.6%

of urban Coloradans skipped dental care



of rural Coloradans were unable to make an appointment for primary healthcare as soon as they thought one was needed

1 in 4

Coloradans had a **surprise medical bill in the past 12 months**