

# Children's Health Insurance

## DEFINITION

*Children's health insurance* is the percentage of children under age 19 who were covered by any kind of private or public health insurance, including Medicaid.

## SIGNIFICANCE

Children who have health insurance coverage are healthier and have fewer preventable hospitalizations than those who are uninsured. Insured children are more likely to receive preventive medical and dental care, be screened for the achievement of developmental milestones, obtain needed timely treatment, have access to prescription medications, and miss fewer days of school.<sup>1,2</sup> Children are more likely to be insured if their parents also have health insurance (especially continuous coverage).<sup>3,4</sup>

Medicaid and the Children's Health Insurance Program (CHIP) provide low-income children with affordable, comprehensive health benefits, which have been shown to increase access to primary and preventive care for children and improve long-term health, education and economic outcomes.<sup>5,6</sup>

RIte Care/RIte Share, Rhode Island's Medicaid/CHIP managed care health insurance program, is available to children and families who qualify based on family income. RIte Care also serves

as the health care delivery system for specific groups of children who qualify for Medical Assistance based on a disability or because they are in foster care or receiving an adoption subsidy.

On December 31, 2017, 77% of RIte Care members who qualified based on family income were children under age 19. There were 59,138 low-income parents with RIte Care coverage on December 31, 2017.<sup>7,8</sup> RIte Care managed care enrollment rose to a new high of 158,092 in December 2017 (up from 149,080 in December 2016).<sup>9,10</sup>

Rhode Island children who are older children, living in urban communities, or are Black, Hispanic, or Native American are the most likely to be uninsured. In 2016, an estimated 1.9% of Rhode Island children were uninsured.<sup>11,12,13,14</sup>

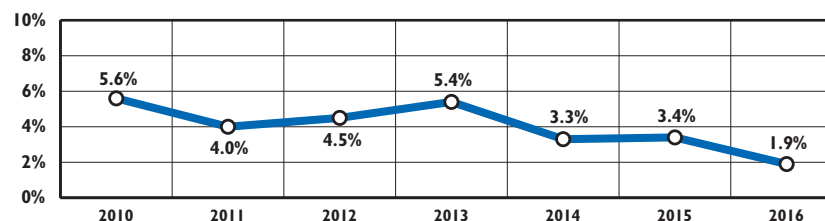
Children Without Health Insurance		
	2010	2016
RI	5.6%	1.9%
US	8.6%	4.5%
National Rank*		3rd
New England Rank**		3rd

\*1st is best; 50th is worst

\*\*1st is best; 6th is worst

Source: For 2016: U.S. Census Bureau, American Community Survey, 2016. Table R2702. For 2010: U.S. Census Bureau, American Community Survey, 2014. Table CP03.

**Children Without Health Insurance, Rhode Island, 2010-2016**



Source: U.S. Census Bureau, American Community Survey, 2014 & 2016. Table CP03. Data are for children under 18 years of age and are not comparable to Factbooks prior to 2015.

◆ In 2016, 1.9% of Rhode Island's children under age 18 were uninsured. Rhode Island ranks third best in the U.S., with 98.1% of children having health insurance. 59% of Rhode Island children are covered by private health insurance, most of which is obtained through their parents' employers.<sup>15,16</sup>

◆ Approximately 68% (5,404) of the estimated 7,940 uninsured children under age 18 in Rhode Island between 2012 and 2016 were eligible for RIte Care coverage based on their family incomes, but were not enrolled. An estimated 2,536 uninsured children lived in families with incomes above 261% of the federal poverty level (the income limit for RIte Care child eligibility) and 57% (1,458) of them may have been eligible for financial assistance through HealthSource RI based on income.<sup>17,18</sup>

◆ The RIte Share premium assistance program helps low-income families afford the cost of employer-sponsored coverage. As of December 31, 2017, 4,956 children and 2,256 parents (7,212 total) were enrolled in RIte Share.<sup>19</sup>

◆ Between 2014 and 2016, the estimated percentage of children covered exclusively by their parents' employer-sponsored health plan increased from 51% to 53% and the percentage of children insured exclusively by Medicaid/RIte Care decreased from 33% to 31%.<sup>20</sup>

◆ Children and families in need of health insurance can enroll in coverage through HealthSource RI, Rhode Island's health insurance marketplace under the federal *Affordable Care Act*. As of October 2017, 1,694 children were enrolled in commercial coverage in the individual market of HealthSource RI, which is a 10% decrease from 2016 (1,877).<sup>21</sup>

Table 15. Children Under Age 19 Receiving Medical Assistance, Rhode Island, December 31, 2017

CITY/TOWN	RITE CARE	SSI	KATIE BECKETT PROVISION	ADOPTION SUBSIDY	FOSTER CARE	TOTAL
Barrington	512	17	35	26	9	599
Bristol	1,039	29	18	44	17	1,147
Burrillville	1,128	42	23	85	28	1,306
Central Falls	5,127	293	4	42	53	5,519
Charlestown	482	15	10	14	12	533
Coventry	2,107	85	49	130	62	2,433
Cranston	7,321	243	75	213	110	7,962
Cumberland	1,822	95	49	71	22	2,059
East Greenwich	506	27	36	36	16	621
East Providence	4,103	171	38	115	70	4,497
Exeter	295	6	6	19	7	333
Foster	303	11	6	10	7	337
Glocester	385	14	6	50	30	485
Hopkinton	584	10	9	36	14	653
Jamestown	126	5	10	4	4	149
Johnston	2,436	119	41	67	46	2,709
Lincoln	1,445	58	25	54	40	1,622
Little Compton	145	5	4	1	1	156
Middletown	1,092	36	15	34	21	1,198
Narragansett	450	26	9	25	31	541
New Shoreham	63	0	2	0	0	65
Newport	2,133	120	6	45	60	2,364
North Kingstown	1,681	50	35	59	35	1,860
North Providence	2,694	93	28	73	56	2,944
North Smithfield	563	30	10	44	28	675
Pawtucket	12,159	585	34	172	157	13,107
Portsmouth	748	26	16	42	27	859
Providence	34,902	1826	49	390	655	37,822
Richmond	269	10	4	5	6	294
Scituate	557	15	19	33	15	639
Smithfield	798	22	24	62	20	926
South Kingstown	1,322	50	38	66	21	1,497
Tiverton	930	33	13	29	20	1,025
Warren	805	31	9	35	37	917
Warwick	5,369	228	105	256	108	6,066
West Greenwich	262	0	12	22	8	304
West Warwick	3,169	155	16	80	59	3,479
Westerly	1,985	72	21	45	42	2,165
Woonsocket	7,398	562	27	151	113	8,251
Unknown Residence	19	1	0	0	0	20
Four Core Cities	59,586	3,266	114	755	978	64,699
Remainder of State	49,629	1,949	822	1,930	1,089	55,419
Rhode Island	109,234	5,216	936	2,685	2,067	120,138

### Source of Data for Table/Methodology

Rhode Island Executive Office of Health and Human Services, MMIS Database, December 31, 2017.

The table includes children enrolled in RItE Care managed care, fee-for-service, and RItE Share as of December 31, 2017. Children with special health care needs who are covered through RItE Care or Medical Assistance are also included because they receive SSI, adoption subsidies, are in foster care, or qualify for the Katie Beckett provision.

The RItE Care numbers include children who are also enrolled in RI Works. Prior to the 2015 Factbook, children enrolled in both RItE Care and RI Works were reported separately. Due to eligibility system changes and enrollment changes to RI Works and RItE Care, these data are no longer able to be reported.

The Providence numbers include some children in substitute care who live in other towns because the Medicaid database lists some foster children as Providence residents for administrative purposes.

Unknown residence: All children are Rhode Island residents, but specific city/town information was unavailable.

Core cities are Central Falls, Pawtucket, Providence, and Woonsocket.

Beginning with the 2015 Factbook, the children without health insurance trend line is based on U.S. Census Bureau American Community Survey (ACS) data due to changes in survey protocol and methodology with the Current Population Survey (CPS). Trend data reported prior to 2015 Factbook are not comparable.

### References

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- Yamauchi, M., Carlson, M. J., Wright, B. J., Angier, H., & DeVoe, J. E. (2013). Does health insurance continuity among low-income adults impact their children's insurance coverage? *Maternal and Child Health Journal*, 17(2), 248-255.

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