

Children's Health Insurance

DEFINITION

Children's health insurance is the percentage of children below age 19 who were covered by any kind of public or private health insurance, including Medicaid, during 2006.

SIGNIFICANCE

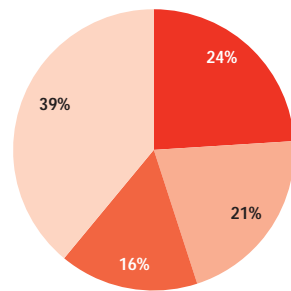
Children's health insurance status is the major determinant in whether children have access to care.¹ Children who lack insurance coverage are more likely to have no usual place of care, delayed care, unmet medical and dental needs, and fewer visits to the doctor and dentist.² Insured children are more likely than uninsured children to receive preventive care or medical treatment for common conditions like asthma and ear infections – illnesses that if left untreated can have life-long consequences and lead to more serious health problems.^{3,4} Medicaid provides low-income children access to health care that is comparable to children with private health insurance.⁵ Children are more likely to use health care when their parents are insured and have access to health care.⁶

RIte Care/RIte Share, Rhode Island's Medicaid 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. As of December 31, 2007, 70% (77,054) of the RIte Care members who qualified based on family income were children under age 19.⁷ There were 39,186 low-income parents enrolled in RIte Care as of December 31, 2007, 3,017 fewer than in December 2006.^{8,9} Of these parents, 6,242 (16%) received RIte Care because they were enrolled in the Family Independence Program (FIP).¹⁰

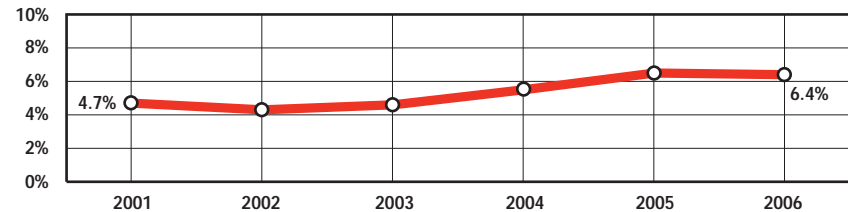
Children Under Age 19 without Health Insurance, by Poverty Level, Rhode Island, 2006

- 24% ■ Income less than 100% of Poverty (4,064)
- 21% ■ Income 100% to 174% of Poverty (3,454)
- 16% ■ Income 175% to 249% of Poverty (2,613)
- 39% ■ Income greater than 250% of Poverty (6,593)



Source: Urban Studies Institute at the University of Louisville analysis of U.S. Bureau of Census, Current Population Survey data, 2005-2007 three-year average. These data reflect only those who were uninsured throughout the entire year and do not include those who were insured for only part of the year.

Children without Health Insurance, Rhode Island, 2001-2006



Source: US Census Bureau, Current Population Survey, 2000-2007, three-year averages, compiled by Rhode Island KIDS COUNT. Data are for children under 18 years of age. Data are not comparable to previous Factbooks as the Census Bureau issued corrected data in 2007.

◆ In 2006, 6.4% of Rhode Island's children under age 18 were uninsured, compared to 11.1% of children in the U.S.¹¹ Rhode Island ranks 10th in the nation for the percentage of uninsured children, down from 2nd in 2002 and 2003.¹²

◆ Of the estimated 16,724 uninsured children under age 19 in Rhode Island in 2006, approximately 10,131 were eligible for RIte Care based on their family incomes but were not enrolled.¹³ There were an estimated 6,593 uninsured children who lived in families with incomes at or above 250% of the federal poverty level (\$41,500 for a family of three in 2006), the limit for RIte Care eligibility.^{14,15}

◆ Recent increases in the rate of uninsured children in Rhode Island can be partly attributed to the decline in employer-sponsored insurance. In 2006, 65.1% of children were covered by employer-sponsored health insurance, down from 73.3% in 2001 (an 11% decline).^{16,17}

◆ In 2007, 79% of employers in Rhode Island offered health coverage to their full-time employees and 10% offered it to their part-time employees. Employers paid an average of 68% of costs for individual coverage and 74% for family coverage. The average monthly cost of coverage was \$415 for individuals and \$1,105 for a family plan, with costs slightly higher for small employers.¹⁸ In 2005, health insurance premiums in Rhode Island were among the highest in the U.S.¹⁹

◆ Most Rhode Island employers require employees to wait to enroll in health insurance upon beginning employment; 35% have a waiting period of 30 days and 42% have a waiting period of 60 days or more.²⁰

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Table 13.

Children Under Age 19 Receiving Medical Assistance, Rhode Island, December 31, 2007

| CITY/TOWN | RItE Care FIP | RItE Care Non-FIP | SSI | Katie Beckett Provision | Adoption Subsidy | Foster Care | Total |
|-----------------------------|---------------|-------------------|--------------|-------------------------|------------------|--------------|---------------|
| Barrington | 30 | 161 | 9 | 48 | 8 | 10 | 266 |
| Bristol | 99 | 518 | 18 | 16 | 23 | 33 | 707 |
| Burrillville | 117 | 613 | 39 | 29 | 53 | 55 | 906 |
| Central Falls | 1,361 | 2,893 | 298 | 3 | 20 | 24 | 4,599 |
| Charlestown | 58 | 252 | 12 | 10 | 12 | 7 | 351 |
| Coventry | 270 | 1,104 | 84 | 74 | 106 | 54 | 1,692 |
| Cranston | 1,055 | 3,618 | 257 | 169 | 114 | 100 | 5,313 |
| Cumberland | 228 | 819 | 67 | 88 | 56 | 25 | 1,283 |
| East Greenwich | 54 | 195 | 10 | 67 | 8 | 9 | 343 |
| East Providence | 607 | 2,125 | 157 | 69 | 61 | 54 | 3,073 |
| Exeter | 42 | 139 | 15 | 8 | 19 | 46 | 269 |
| Foster | 25 | 100 | 4 | 7 | 14 | 6 | 156 |
| Glocester | 47 | 218 | 24 | 19 | 42 | 40 | 390 |
| Hopkinton | 59 | 317 | 14 | 15 | 11 | 5 | 421 |
| Jamestown | 4 | 68 | 8 | 11 | 8 | 2 | 101 |
| Johnston | 322 | 1,129 | 72 | 42 | 25 | 31 | 1,621 |
| Lincoln | 195 | 612 | 46 | 49 | 39 | 31 | 972 |
| Little Compton | 5 | 62 | 1 | 5 | 1 | 5 | 79 |
| Middletown | 113 | 513 | 46 | 34 | 11 | 33 | 750 |
| Narragansett | 59 | 246 | 20 | 24 | 19 | 73 | 441 |
| New Shoreham | 0 | 16 | 2 | 0 | 0 | 0 | 18 |
| Newport | 537 | 1,234 | 107 | 14 | 20 | 38 | 1,950 |
| North Kingstown | 272 | 755 | 61 | 70 | 22 | 34 | 1,214 |
| North Providence | 278 | 1,135 | 92 | 38 | 46 | 72 | 1,661 |
| North Smithfield | 44 | 230 | 19 | 29 | 18 | 36 | 376 |
| Pawtucket | 2,600 | 6,066 | 582 | 47 | 76 | 199 | 9,570 |
| Portsmouth | 46 | 338 | 26 | 54 | 15 | 29 | 508 |
| Providence | 10,306 | 17,652 | 2,000 | 68 | 1,090 | 958 | 32,074 |
| Richmond | 38 | 180 | 5 | 15 | 14 | 24 | 276 |
| Scituate | 37 | 269 | 13 | 40 | 21 | 13 | 393 |
| Smithfield | 60 | 305 | 27 | 32 | 17 | 26 | 467 |
| South Kingstown | 166 | 609 | 56 | 60 | 42 | 19 | 952 |
| Tiverton | 61 | 414 | 28 | 24 | 13 | 9 | 549 |
| Warren | 120 | 396 | 17 | 19 | 22 | 12 | 586 |
| Warwick | 644 | 3,113 | 202 | 192 | 145 | 162 | 4,458 |
| West Greenwich | 16 | 103 | 8 | 12 | 15 | 12 | 166 |
| West Warwick | 565 | 1,545 | 116 | 26 | 45 | 46 | 2,343 |
| Westerly | 207 | 921 | 66 | 41 | 17 | 10 | 1,262 |
| Woonsocket | 2,041 | 3,265 | 453 | 48 | 101 | 121 | 6,029 |
| <i>Out of State/Unknown</i> | <i>8</i> | <i>10</i> | <i>38</i> | <i>0</i> | <i>0</i> | <i>0</i> | <i>56</i> |
| <i>Core Cities</i> | <i>17,410</i> | <i>32,655</i> | <i>3,556</i> | <i>206</i> | <i>1,352</i> | <i>1,386</i> | <i>56,565</i> |
| <i>Remainder of State</i> | <i>5,378</i> | <i>21,593</i> | <i>1,525</i> | <i>1,410</i> | <i>1,037</i> | <i>1,077</i> | <i>32,020</i> |
| <i>Rhode Island</i> | <i>22,796</i> | <i>54,258</i> | <i>5,119</i> | <i>1,616</i> | <i>2,389</i> | <i>2,463</i> | <i>88,641</i> |

Source of Data for Table/Methodology

Rhode Island Department of Human Services, MMIS Database, December 31, 2007.

Core Cities are Central Falls, Newport, Pawtucket, Providence, West Warwick and Woonsocket.

From September 2003 through March 2004, children with special health care needs were voluntarily transitioned from fee-for-service Medical Assistance to managed care RItE Care. Children who were transitioned into RItE Care included those who qualify for Medical Assistance because they receive SSI, adoption subsidy, or qualify for the Katie Beckett provision. Certain groups of children, including those with commercial health insurance were not included in the transition to RItE Care. The columns "SSI, Katie Beckett, and Adoption Subsidy" include children in fee-for-service Medicaid and (managed care) RItE Care as of December 31, 2007.

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

See methodology section for additional information on Census data.

References

- ¹⁴ Alliance for Health Reform. (2006). *Covering health issues: A sourcebook for journalists*. Washington, DC: Alliance for Health Reform.
- ² Bloom, B. & Cohen, R. A. (2007). *Summary health statistics for U.S. children: National Health Interview Survey, 2006*. (National Center for Health Statistics, Vital and Health Statistics Series 10, Number 234). Washington, DC: U.S. Government Printing Office.
- ³ *Children's health – Why health insurance matters*. (2002). Washington, DC: The Kaiser Commission on Medicaid and the Uninsured.
- ⁵ *Health coverage for low-income children*. (2007). Washington, DC: The Kaiser Commission on Medicaid and the Uninsured.
- ⁶ Ku, L. & Broaddus, M. (2006). *Coverage of parents helps children, too*. Washington, DC: Center on Budget and Policy Priorities.
- ^{7,8} Rhode Island Department of Human Services, MMIS Database, December 31, 2007.
- ⁹ Rhode Island Department of Human Services, MMIS Database, December 31, 2006.

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