

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, during 2005, 2006 and 2007 (three-year average).

SIGNIFICANCE

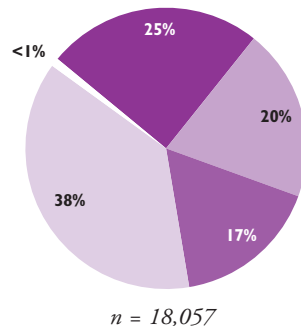
Children's health insurance status is the major determinant in whether children have access to care.¹ Children who lack insurance coverage are more likely to have no usual place of care, delayed care, unmet medical and dental needs, and fewer visits to the doctor and dentist.² Insured children are more 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} Covering parents increases the likelihood that children receive preventive care, reduces unmet health needs and improves health care access for both children and parents.⁵

Medicaid provides low-income children with access to health care that is comparable to children with private health insurance.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, 2008, 71% (73,832) of RItE Care members who qualified based on family income were children under age 19.⁷ There were 38,014 low-income parents enrolled in RItE Care as of December 31, 2008, 1,172 fewer than in December 2007.^{8,9} RItE Care enrollment has steadily declined in recent years, from 120,049 members in December 2004 to 104,636 in December 2008 (a 13% reduction).¹⁰

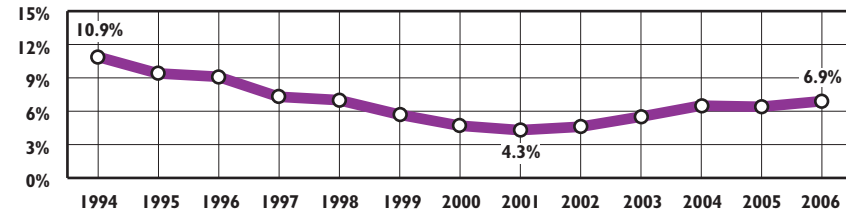
Children under Age 19 without Health Insurance, by Poverty Level, Rhode Island, 2005-2007*

25% ■ Income less than 100% of Poverty (4,477)
 20% ■ Income 100% to 174% of Poverty (3,524)
 17% ■ Income 175% to 249% of Poverty (3,154)
 38% ■ Income greater than 250% of Poverty (6,821)
 <1% □ Poverty Status Unknown (80)



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, 1993-2007 3-Year Averages



Source: U.S. Census Bureau, Current Population Survey, 1993-2007, three-year averages (labeled by the mid-point year), compiled by Rhode Island KIDS COUNT. Data are for children under 18 years of age.

◆ Between 2005 and 2007, 6.9% of Rhode Island's children under age 18 were uninsured, compared to 11.2% of children in the U.S.¹¹ Rhode Island ranks 11th in the nation with 93.1% of children with health insurance, down from 2nd in 2002 and 2003. The majority of children in Rhode Island are covered by private health insurance, usually obtained through their parents' employers.¹²

◆ An estimated 6,821 uninsured children live in Rhode Island families with incomes above 250% of the federal poverty level (\$42,925 for a family of three in 2007), the limit for RItE Care eligibility. Approximately 62% (11,155) of the estimated 18,057 uninsured children in Rhode Island in 2007 were eligible for RItE Care based on their family incomes but were not enrolled.^{13,14}

◆ Recent increases in the rate of uninsured children in Rhode Island can be partly attributed to the decline in employer-sponsored insurance. Between 2005 and 2007, 66.4% of children were covered by employer-sponsored health insurance, down from 73.3% in 2001 (a 9% decline).¹⁵

◆ In 2007, 79% of employers in Rhode Island offered health coverage as a benefit to their full-time employees and 10% offered it to their part-time employees.¹⁶ On average, employers in Rhode Island contribute 78% of health insurance premiums. The average cost of private health coverage for families in Rhode Island is \$11,924 annually (\$994 per month).¹⁷

◆ As of June 2008, RItE Care eligibility was eliminated for approximately 2,800 immigrant children who had legal permanent resident status for fewer than five years and for all undocumented children.

Table 13. Children under Age 19 Receiving Medical Assistance, Rhode Island, December 31, 2008

| CITY/TOWN | Rite Care RI Works | Rite Care Non RI Works | SSI | Katie Beckett Provision | Adoption Subsidy | Foster Care | Total |
|----------------------|--------------------|------------------------|-------|-------------------------|------------------|-------------|--------|
| Barrington | 29 | 159 | 6 | 47 | 9 | 10 | 260 |
| Bristol | 94 | 530 | 21 | 15 | 25 | 35 | 720 |
| Burrillville | 126 | 615 | 38 | 28 | 62 | 56 | 925 |
| Central Falls | 1,146 | 2,560 | 289 | 4 | 26 | 22 | 4,047 |
| Charlestown | 43 | 258 | 11 | 8 | 17 | 2 | 339 |
| Coventry | 232 | 1,216 | 69 | 74 | 101 | 45 | 1,737 |
| Cranston | 1,006 | 3,606 | 237 | 154 | 118 | 129 | 5,250 |
| Cumberland | 214 | 835 | 73 | 78 | 58 | 29 | 1,287 |
| East Greenwich | 53 | 221 | 9 | 58 | 10 | 14 | 365 |
| East Providence | 510 | 2,097 | 140 | 64 | 62 | 64 | 2,937 |
| Exeter | 23 | 128 | 11 | 6 | 19 | 43 | 230 |
| Foster | 33 | 105 | 4 | 7 | 12 | 9 | 170 |
| Glocester | 44 | 201 | 15 | 16 | 45 | 42 | 363 |
| Hopkinton | 68 | 317 | 16 | 14 | 12 | 10 | 437 |
| Jamestown | 12 | 59 | 7 | 9 | 7 | 2 | 96 |
| Johnston | 346 | 1,168 | 66 | 38 | 33 | 39 | 1,690 |
| Lincoln | 154 | 679 | 51 | 49 | 42 | 33 | 1,008 |
| Little Compton | 14 | 64 | 1 | 5 | 0 | 4 | 88 |
| Middletown | 108 | 538 | 43 | 29 | 9 | 31 | 758 |
| Narragansett | 66 | 273 | 18 | 26 | 20 | 66 | 469 |
| New Shoreham | 3 | 30 | 0 | 0 | 0 | 0 | 33 |
| Newport | 467 | 1,203 | 88 | 10 | 20 | 50 | 1,838 |
| North Kingstown | 240 | 827 | 54 | 66 | 25 | 32 | 1,244 |
| North Providence | 311 | 1,137 | 86 | 29 | 44 | 65 | 1,672 |
| North Smithfield | 58 | 243 | 20 | 24 | 19 | 36 | 400 |
| Pawtucket | 2,178 | 5,864 | 539 | 38 | 84 | 178 | 8,881 |
| Portsmouth | 49 | 366 | 22 | 47 | 11 | 41 | 536 |
| Providence | 9,490 | 16,278 | 1,877 | 67 | 958 | 770 | 29,440 |
| Richmond | 49 | 190 | 6 | 15 | 14 | 28 | 302 |
| Scituate | 46 | 280 | 11 | 37 | 18 | 14 | 406 |
| Smithfield | 55 | 330 | 22 | 38 | 15 | 35 | 495 |
| South Kingstown | 161 | 621 | 52 | 55 | 39 | 24 | 952 |
| Tiverton | 75 | 393 | 23 | 16 | 18 | 9 | 534 |
| Warren | 85 | 455 | 18 | 16 | 24 | 11 | 609 |
| Warwick | 671 | 3,049 | 163 | 183 | 155 | 136 | 4,357 |
| West Greenwich | 15 | 107 | 9 | 11 | 13 | 13 | 168 |
| West Warwick | 579 | 1,472 | 114 | 28 | 48 | 40 | 2,281 |
| Westerly | 209 | 988 | 56 | 41 | 24 | 14 | 1,332 |
| Woonsocket | 1,993 | 3,301 | 452 | 39 | 106 | 130 | 6,021 |
| Out of State/Unknown | 8 | 6 | 26 | 0 | 0 | 0 | 40 |
| Core Cities | 15,853 | 30,678 | 3,359 | 186 | 1,242 | 1,190 | 52,508 |
| Remainder of State | 5,202 | 22,085 | 1,378 | 1,303 | 1,080 | 1,121 | 32,169 |
| Rhode Island | 21,063 | 52,769 | 4,763 | 1,489 | 2,322 | 2,311 | 84,717 |

Note to Indicator

*In previous Factbooks, Current Population Survey (CPS) data were labeled by the years in which the data were released. Beginning with the 2009 Factbook, CPS data are labeled to reflect actual years of coverage. CPS data are collected in March and released in August in the year following the one to which the data refer (i.e. data referring to coverage in 2007 are collected in March 2008 and released in August 2008).

Source of Data for Table/Methodology

Rhode Island Department of Human Services, MMIS Database, December 31, 2008.

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. Between October 2008 and December 2008, all children with special health care needs who had remained in fee-for-service Medical Assistance were required to transition to managed care Rite Care. Since October 2008, all new children with special health care needs are required to enroll in managed care Rite Care. Children with special health care needs who have been and will be transitioned into Rite Care included those who qualify for Medical Assistance because they receive SSI, adoption subsidies, or qualify for the Katie Beckett provision. Certain groups of children, including those with commercial health insurance, have been exempted from both transitions to Rite Care and thus will remain in fee-for-service. The columns "SSI, Katie Beckett, and Adoption Subsidy" include children in fee-for-service Medicaid and (managed care) Rite Care as of December 31, 2008.

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.

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.

(continued on page 155)