

Children's Health Insurance

DEFINITION

Children's health insurance is the percentage of children under age 18 who are covered by any kind of private or public health insurance, including Medicaid.

SIGNIFICANCE

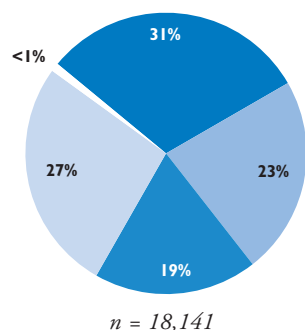
Children's health insurance status is a major determinant in whether children have access to care.¹ Children who lack insurance coverage are more likely to have no usual place of care, delayed care, unmet medical and dental needs, and fewer visits to the doctor and dentist.² Insured children are more likely than uninsured children to be monitored for the achievement of developmental milestones, miss fewer days of school, and have fewer avoidable hospitalizations.³ Covering parents increases the likelihood that children receive preventive care, reduces unmet health needs and improves health care access for both children and parents.^{4,5}

Medicaid and the Children's Health Insurance Program (CHIP) provide low-income children with access to health care that is comparable to the access for children with private health insurance.⁶ RItCare/RItShare, Rhode Island's Medicaid/CHIP managed care health insurance program, is available to children and families who qualify based on family income. RItCare also serves as the health care delivery system for

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, 2009, 71% (78,953) of RItCare members who qualified based on family income were children under age 19.⁷ There were 41,223 low-income parents enrolled in RItCare as of December 31, 2009.^{8,9} RItCare enrollment rose from 104,636 in December 2008 to 111,646 in December 2009, but remains below the peak of 120,049 in December 2004.¹⁰

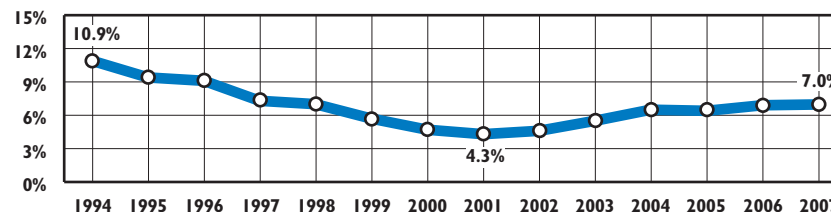
Children Under Age 19 Without Health Insurance, by Poverty Level, Rhode Island, 2006-2008*

- 31% ■ Income Less Than 100% of Poverty (5,618)
- 23% ■ Income 100% to 174% of Poverty (4,089)
- 19% ■ Income 175% to 249% of Poverty (3,371)
- 27% ■ Income at or above 250% of Poverty (4,983)
- <1% □ Poverty Status Unknown (80)



Source: Population Reference Bureau analysis of U.S. Census Bureau, Current Population Survey data, 2006-2008. 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, 1993-2008



Source: U.S. Census Bureau, Current Population Survey, 1993-2008, 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 2006 and 2008, 7.0% of Rhode Island's children under age 18 were uninsured, compared to 10.8% of children in the U.S.¹¹ Rhode Island ranks 14th best in the nation with 93.0% 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, most of which is obtained through their parents' employers.¹²

◆ An estimated 4,983 uninsured children under age 19 live in Rhode Island families with incomes at or above 250% of the federal poverty level (\$44,000 for a family of three in 2008), the limit for RItCare eligibility. Between 2006 and 2008, approximately 72% (13,078) of the estimated 18,141 uninsured children in Rhode Island were eligible for RItCare 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 2006 and 2008, 67.2% of children were covered by employer-sponsored health insurance (ESI), down from 73.3% between 1999 and 2001 (an 8% decline).¹⁵

◆ The cost of health care coverage for families has increased faster than wages in every state over the past decade. Between 1999 and 2009, health care premiums in Rhode Island increased by 122%, compared with 38% wage growth.¹⁶ In 2008, the average annual cost for a family policy in Rhode Island was \$13,363, compared with \$12,298 in the U.S.¹⁷

◆ Rhode Island's RItShare premium assistance program helps low-income families to afford the cost of employer-sponsored coverage. As of December 31, 2009, 7,234 children and 3,143 parents (10,377 total) were enrolled in RItShare.¹⁸

Table 16. Children Under Age 19 Receiving Medical Assistance, Rhode Island, December 31, 2009

CITY/TOWN	Rite Care RI Works	Rite Care Not RI Works	SSI	Katie Beckett Provision	Adoption Subsidy	Foster Care	Total
Barrington	21	224	6	42	9	14	316
Bristol	103	625	19	14	36	33	830
Burrillville	118	720	45	28	63	67	1,041
Central Falls	998	2,898	284	3	26	16	4,225
Charlestown	31	310	10	10	18	5	384
Coventry	193	1,419	70	72	102	47	1,903
Cranston	863	4,048	243	141	145	104	5,544
Cumberland	167	932	71	78	54	32	1,334
East Greenwich	37	245	12	47	14	9	364
East Providence	505	2,345	152	56	78	48	3,184
Exeter	31	143	10	4	15	41	244
Foster	25	123	6	7	14	5	180
Glocester	33	234	18	14	50	41	390
Hopkinton	49	404	19	12	15	12	511
Jamestown	14	68	6	10	5	1	104
Johnston	267	1,267	77	35	34	36	1,716
Lincoln	166	794	50	44	50	30	1,134
Little Compton	9	81	1	3	0	3	97
Middletown	106	609	40	27	17	35	834
Narragansett	62	314	24	25	21	59	505
New Shoreham	3	29	2	0	0	1	35
Newport	460	1,272	95	5	20	56	1,908
North Kingstown	213	951	49	55	25	37	1,330
North Providence	302	1,304	107	27	49	66	1,855
North Smithfield	52	282	27	24	23	31	439
Pawtucket	1,892	6,589	542	33	98	168	9,322
Portsmouth	47	436	22	43	7	52	607
Providence*	8,077	19,116	1,913	56	884	648	30,694
Richmond	41	222	8	12	15	28	326
Scituate	27	292	11	31	27	11	399
Smithfield	52	384	18	34	17	30	535
South Kingstown	121	713	56	51	40	19	1,000
Tiverton	92	450	25	19	20	17	623
Warren	91	490	18	16	22	19	656
Warwick	478	3,514	196	163	187	121	4,659
West Greenwich	18	138	11	10	13	8	198
West Warwick	398	1,782	124	25	58	33	2,420
Westerly	204	1,133	63	35	27	11	1,473
Woonsocket	1,799	3,869	489	33	105	87	6,382
Out of State/Unknown	10	9	26	0	0	0	45
Core Cities	13,624	35,526	3,447	155	1,191	1,008	54,951
Remainder of State	4,541	25,243	1,492	1,189	1,212	1,073	34,750
Rhode Island	18,175	60,778	4,965	1,344	2,403	2,081	89,746

Source of Data for Table/Methodology

Rhode Island Department of Human Services, MMIS Database, December 31, 2009.

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, 2009.

*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

- ¹ *Covering health issues: A sourcebook for journalists.* (2006). Washington, DC: Alliance for Health Reform.
- ² Bloom, B., Cohen, R. A. & Freeman, G. (2009). *Summary health statistics for U.S. children: National Health Interview Survey, 2008.* (National Center for Health Statistics, Vital and Health Statistics Series 10, Number 244). Washington, DC: U.S. Government Printing Office.
- ³ *America's uninsured crisis: Consequences for health and health care.* (2009). Washington, DC: National Academies Press, Institute of Medicine.
- ⁴ DeVoe, J. E., Tillotson, C. J. & Wallace, L. S. (2009). Children's receipt of health care services and family health insurance patterns. *Annals of Family Medicine*, 7(5), 406-413.

(continued on page 164)