

Children's Health Insurance

DEFINITION

Children's health insurance is the percentage of children below age 19 who are covered by any kind of public or private health insurance including Medicaid during the previous calendar year.

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 poorer health outcomes at birth, have fewer well-child visits, and are more likely to delay seeking medical care.² Insured children are more likely than uninsured children to receive medical care for common conditions like asthma and ear infections – illness that if left untreated can have life-long consequences and lead to more serious health problems.^{3,4} Children without insurance often have poorer school attendance and lower school achievement.⁵

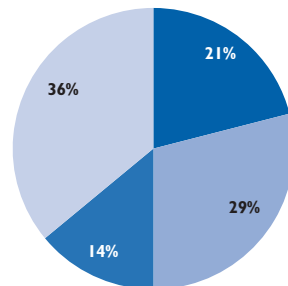
When parents are insured and have access to health care, their children are also more likely to use health care.⁶ Children's health insurance status is also linked to parental access to employer-sponsored insurance.⁷

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, 2003 nearly two-thirds (76,152) of the RIte Care members who qualify based on family income were children under age 19. There were 43,427 low-income parents enrolled in RIte Care as of December 31, 2003. Of these parents, 11,727 (27%) received RIte Care because they were enrolled in the Family Independence Program (FIP).⁸

Children Under Age 19 Without Health Insurance, by Poverty Level, Rhode Island, 2002

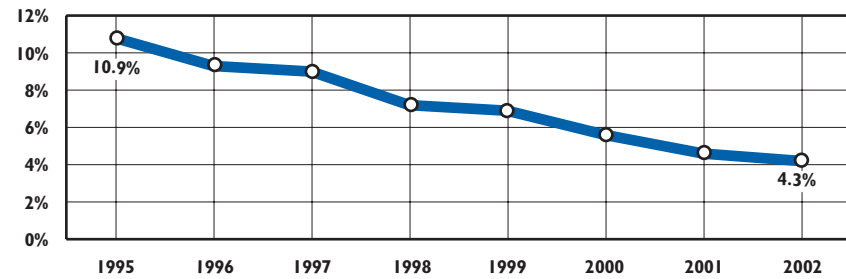
- 21% ■ Income less than 100% of Poverty
- 29% ■ Income 100% to 174% of Poverty
- 14% ■ Income 175% to 249% of Poverty
- 36% ■ Income greater than 250% of Poverty



n = 14,000

Source: U.S. Bureau of Census, Current Population Survey, 2001-2003 average. Compiled by The Annie E. Casey Foundation. These data reflect only those who were uninsured through the entire year and do not include those who were insured for only part of the year.

Children Without Health Insurance, Rhode Island, 1995 - 2002



Source: US Census Bureau, Current Population Survey, 1994-2003, 3 year averages, compiled by Rhode Island KIDS COUNT.

◆ As of 2002, 4.3% of Rhode Island's children under age 18 were uninsured. Nationally, 11.8% of children under age 18 were uninsured.⁹ The rate of uninsured children in Rhode Island has been reduced by 60% since 1995.¹⁰

◆ Like many other states, Rhode Island also provides health insurance to children up to their 19th birthday. In Rhode Island, 5.4% of children under age 19 were uninsured in 2002, as compared to 12.1% nationally.¹¹

◆ As of 2002, there were 14,000 uninsured children under age 19 in Rhode Island. Of these, an estimated 9,000 Rhode Island children were eligible for RIte Care but uninsured. Sixty-four percent of Rhode Island's uninsured children live in working families.¹²

◆ During 2003, RIte Share included 1,824 adults and 3,182 children.¹³ RIte Share, Rhode Island's health insurance premium assistance program, enables eligible families with access to employer-sponsored insurance to participate in their employer's insurance plan. RIte Share pays the employee's share of the cost for enrolling in an approved employer-sponsored family or individual health insurance plan and provides wrap-around benefits through Medical Assistance.¹⁴

Table 12.

Children Under Age 19 Receiving Medical Assistance, Rhode Island, December 2003

CITY/TOWN	Rite Care FIP	Rite Care Non-FIP	SSI	Katie Beckett Provision	Adoption Subsidy	Foster Care	Other	Total
Barrington	44	179	9	38	10	5	4	289
Bristol	168	521	27	15	19	4	6	760
Burrillville	135	504	39	27	58	64	1	828
Central Falls	1,772	2,587	251	3	9	13	0	4,635
Charlestown	81	219	10	10	13	6	1	340
Coventry	294	1,085	66	57	89	32	1	1,624
Cranston	1,107	2,895	196	123	81	43	9	4,454
Cumberland	193	777	56	71	47	23	3	1,170
East Greenwich	50	204	16	52	12	7	1	342
East Providence	878	1,896	132	58	54	45	3	3,066
Exeter	38	137	4	8	17	8	1	213
Foster	27	87	0	8	22	8	2	154
Glocester	41	262	19	13	40	19	1	395
Hopkinton	57	267	14	6	6	0	1	351
Jamestown	21	70	5	7	12	2	1	118
Johnston	372	991	69	19	23	18	1	1,493
Lincoln	176	526	36	34	25	10	3	810
Little Compton	5	54	3	3	1	0	0	66
Middletown	123	451	38	26	9	22	3	672
Narragansett	89	299	17	18	13	33	1	470
New Shoreham	0	11	1	0	0	0	0	12
Newport	889	1,069	104	18	19	26	1	2,126
North Kingstown	263	752	40	63	18	6	2	1,144
North Providence	425	991	71	26	35	40	1	1,589
North Smithfield	50	182	13	22	15	19	1	302
Pawtucket	3,328	5,396	499	43	70	93	5	9,434
Portsmouth	72	328	10	38	14	8	2	472
Providence	14,469	16,282	1,925	68	1,184	1,250	10	35,188
Richmond	29	162	11	8	10	22	0	242
Scituate	69	262	12	27	21	11	2	404
Smithfield	64	285	19	28	17	9	1	423
South Kingstown	219	617	48	48	41	15	2	990
Tiverton	122	396	28	16	12	11	1	586
Warren	167	350	22	17	19	5	0	580
Warwick	918	2,763	193	136	119	65	12	4,206
West Greenwich	21	135	2	12	12	8	2	192
West Warwick	566	1,513	97	20	68	16	2	2,282
Westerly	249	918	54	30	10	11	3	1,275
Woonsocket	2,405	2,851	384	30	88	93	6	5,857
<i>Out of State/Unknown</i>	<i>12</i>	<i>16</i>	<i>44</i>	<i>0</i>	<i>1</i>	<i>1</i>	<i>0</i>	<i>74</i>
<i>Core Cities</i>	<i>23,429</i>	<i>29,698</i>	<i>3,260</i>	<i>182</i>	<i>1,438</i>	<i>1,491</i>	<i>24</i>	<i>59,522</i>
<i>Remainder of State</i>	<i>6,567</i>	<i>19,576</i>	<i>1,280</i>	<i>1,064</i>	<i>894</i>	<i>579</i>	<i>72</i>	<i>30,032</i>
<i>Rhode Island</i>	<i>30,008</i>	<i>49,290</i>	<i>4,584</i>	<i>1,246</i>	<i>2,333</i>	<i>2,071</i>	<i>96</i>	<i>89,628</i>

Source of Data for Table/Methodology

Rhode Island Department of Human Services, MMIS Database, December 31, 2003.

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

The column labeled "Rite Care/FIP" is the number of children enrolled in Rite Care as of December 31, 2003 who also participate in the Family Independence Program. The "Rite Care/Non-FIP" column includes other Rite Care participants under the age of 19 and pregnant women. "SSI" is the children enrolled in Medical Assistance because they receive SSI. "Katie Beckett" is children enrolled in Medical Assistance because they qualify for the Katie Beckett provision. "Adoption Subsidy" is children enrolled in Medical Assistance because they have been adopted through the state and their families receive an adoption subsidy. "Foster Care" is children enrolled in Rite Care and living in state substitute care placements. "Other" includes non-SSI children with disabilities receiving fee-for-service Medical Assistance and living in long-term care institutional or residential placements.

In September 2003, the Rhode Island Department of Human Services (DHS) began to transition some children with special health care need from fee-for-service Medicaid to managed care through Rite Care. DHS expects to complete the transition by early 2004, although not all children with special health care needs will be included in the transition. The columns "SSI, Katie Beckett, and Adoption Subsidy" include children in fee-for-service Medicaid and (managed care) Rite Care. The Providence numbers may include some foster children who live in other towns because the DHS database lists foster children as Providence residents for administrative purposes.

References for Indicator

¹ Ku, L. & Nimalendran, S. (2004). *Improving Children's Health: A Chartbook About the Roles of Medicaid and SCHIP*. Washington, DC: Center on Budget and Policy Priorities.

² Yu, S. M., et al. (2002). Factors That Influence Receipt of Recommended Preventive Pediatric Health and Dental Care. *Pediatrics*, Vol. 110, No. 6. Washington, DC: American Academy of Pediatrics.

³ *Children's Health- Why Health Insurance Matters*. (2002). Washington, DC: The Kaiser Commission on Medicaid and the Uninsured.

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