

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

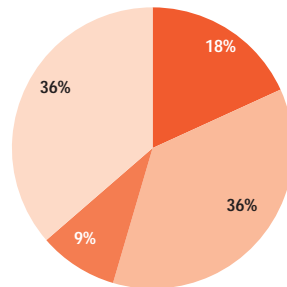
Children's health insurance status is the major determinant in whether children have access to care. Children who lack insurance coverage are more likely to have poor health outcomes at birth and have fewer well-child visits.^{1,2} Insured children are more likely than uninsured children to receive medical care 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

When parents are insured and have access to health care, their children are also more likely to use health care.⁴ Children's health insurance status is linked to parental access to employer-sponsored insurance. As the unemployment rate rises, the number of uninsured people grows due to the loss of employer-sponsored insurance. Over the past decade, the effect of decreased access to employer-sponsored insurance has been lessened by increased access to public insurance.⁵

RItE Care/RItE Share, Rhode Island's Medicaid managed care program, is available to income - eligible children and families. Of the 117,507 RItE Care members enrolled as of December 31, 2002, nearly two-thirds (76,151) were children under age 19. There were 41,356 low-income parents enrolled in RItE Care as of December 31, 2002. Of these, 12,546 received RItE Care because they were enrolled in FIP (Family Independence Program).⁶

Children Under Age 19 without Health Insurance, by Poverty Level, Rhode Island, 2001

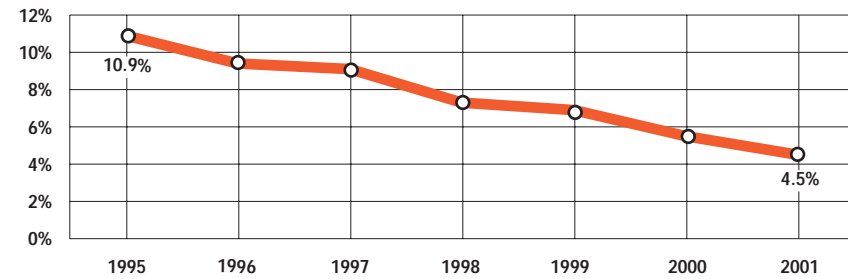
- 18% ■ Income less than 100% of Poverty
- 36% ■ Income 100% to 174% of Poverty
- 9% ■ Income 175% to 249% of Poverty
- 36% ■ Income greater than 250% of Poverty



n = 11,000

Source: U.S. Bureau of Census, Current Population Survey, 2000-2002 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 - 2001



Source: US Census Bureau, Current Population Survey, 1994-2002, 3 year averages, compiled by Rhode Island KIDS COUNT.

◆ As of 2001, 4.5% of Rhode Island's children under age 19 were uninsured, the lowest rate of uninsured children in the country.⁷ Nationally, 13% of children under 19 were uninsured.⁸ The rate of uninsured children in Rhode Island has been reduced by more than half over the past six years.⁹

◆ As of 2001, there were 11,000 uninsured children in Rhode Island. Of these, an estimated 7,000 Rhode Island children were eligible for RItE Care but uninsured. Ninety-one percent of Rhode Island's uninsured children live in working families.¹⁰

RItE Care/RItE Share Program Updates

◆ During 2002, RItE Share expanded to include 1,061 adults and 1,844 children.¹¹ 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 employer's share of the cost for enrolling in an approved employer-sponsored family or individual health insurance plan.¹²

◆ Eligibility guidelines for RItE Share are the same as for RItE Care, i.e. the employee must have a RItE Care-eligible family member in order to enroll in RItE Share. RItE Share provides the full range of RItE Care benefits to families by covering RItE Care services not included in the employer's health plan.¹³

Table 11.

Children Under Age 19 Receiving Medical Assistance, Rhode Island, December 2002

| CITY/TOWN | RItE Care FIP | RItE Care Non-FIP | SSI | Other | Total |
|---------------------------|------------------|----------------------|--------------|--------------|---------------|
| Barrington | 34 | 180 | 11 | 56 | 281 |
| Bristol | 195 | 501 | 29 | 41 | 766 |
| Burrillville | 133 | 458 | 40 | 139 | 770 |
| Central Falls | 1,809 | 2,330 | 235 | 26 | 4,400 |
| Charlestown | 62 | 218 | 9 | 27 | 316 |
| Coventry | 294 | 936 | 59 | 170 | 1,459 |
| Cranston | 1,107 | 2,582 | 204 | 262 | 4,155 |
| Cumberland | 204 | 672 | 49 | 131 | 1,056 |
| East Greenwich | 68 | 206 | 15 | 67 | 356 |
| East Providence | 842 | 1,851 | 144 | 153 | 2,990 |
| Exeter | 37 | 130 | 3 | 45 | 215 |
| Foster | 31 | 85 | 2 | 35 | 153 |
| Glocester | 52 | 227 | 14 | 73 | 366 |
| Hopkinton | 37 | 264 | 11 | 13 | 325 |
| Jamestown | 22 | 63 | 6 | 21 | 112 |
| Johnston | 376 | 932 | 66 | 60 | 1,434 |
| Lincoln | 160 | 508 | 31 | 75 | 774 |
| Little Compton | 15 | 41 | 3 | 4 | 63 |
| Middletown | 120 | 399 | 39 | 60 | 618 |
| Narragansett | 118 | 266 | 17 | 71 | 472 |
| New Shoreham | 1 | 18 | 1 | 0 | 20 |
| Newport | 1,023 | 1,019 | 105 | 72 | 2,219 |
| North Kingstown | 255 | 704 | 40 | 84 | 1,083 |
| North Providence | 448 | 930 | 60 | 110 | 1,548 |
| North Smithfield | 40 | 158 | 13 | 53 | 264 |
| Pawtucket | 3,460 | 4,933 | 476 | 211 | 9,080 |
| Portsmouth | 59 | 319 | 9 | 69 | 456 |
| Providence | 15,084 | 15,263 | 1,818 | 2,470 | 34,635 |
| Richmond | 44 | 143 | 15 | 45 | 247 |
| Scituate | 59 | 269 | 14 | 62 | 404 |
| Smithfield | 71 | 263 | 20 | 62 | 416 |
| South Kingstown | 243 | 559 | 49 | 103 | 954 |
| Tiverton | 123 | 382 | 29 | 31 | 565 |
| Warren | 183 | 339 | 24 | 42 | 588 |
| Warwick | 845 | 2,553 | 203 | 312 | 3,913 |
| West Greenwich | 27 | 126 | 4 | 33 | 190 |
| West Warwick | 637 | 1,334 | 96 | 100 | 2,167 |
| Westerly | 298 | 795 | 45 | 57 | 1,195 |
| Woonsocket | 2,302 | 2,577 | 372 | 228 | 5,479 |
| <i>Out of State</i> | <i>137</i> | <i>32</i> | <i>0</i> | <i>0</i> | <i>169</i> |
| <i>Unknown</i> | <i>276</i> | <i>148</i> | <i>70</i> | <i>51</i> | <i>545</i> |
| <i>Core Cities</i> | <i>24,315</i> | <i>27,456</i> | <i>3,102</i> | <i>3,107</i> | <i>57,980</i> |
| <i>Remainder of State</i> | <i>6,603</i> | <i>18,077</i> | <i>1,278</i> | <i>2,566</i> | <i>28,524</i> |
| <i>Rhode Island</i> | <i>31,331</i> | <i>45,713</i> | <i>4,450</i> | <i>5,724</i> | <i>87,218</i> |

Source of Data for Table/Methodology

Rhode Island Department of Human Services, MMIS Database, December 31, 2002. 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, 2002 who also participate in the Family Independence Program. "RItE Care, Non-FIP" includes all other RItE Care participants under the age of 19 and pregnant women. "SSI" is children enrolled in fee-for-service Medicaid because they receive SSI. "Other" includes children in DCYF out-of-home placements (foster care) and non-SSI children with disabilities who are enrolled in fee-for-service Medicaid. "Other" also includes 1,981 children in DCYF out-of-home placements (foster care) who are enrolled in RItE Care under an initiative begun with DCYF in November 2000. The Providence numbers may include foster children who live in other towns, because the DHS database lists foster children as Providence residents for administrative purposes.

References for Indicator

- ¹ Yu, S. M., et al. (2002). "Factors that Influence Receipt of Recommended Preventive Pediatric Health and Dental Care" in *Pediatrics* Vol. 110, No.6 Washington, DC: American Academy of Pediatrics.
- ² *Health Insurance is a Family Matter* (2002). Washington, DC: The National Academies Press.
- ³ *Children's Health - Why Health Insurance Matters* (2002). Washington, DC: The Kaiser Commission on Medicaid and the Uninsured.
- ⁴ *Medicaid Matters for America's Families* (2002). Washington, DC: The Kaiser Commission on Medicaid and the Uninsured.
- ⁵ *The Number of Americans Without Health Insurance Rose in 2001 and Appears to be Continuing to Rise in 2002* (2002). Washington, DC: Center on Budget and Policy Priorities.
- ^{6,11} Rhode Island Department of Human Services, MMIS Database, December 31, 2002.
- ^{8,10} US Bureau of Census, Current Population Survey, 2000-2002 average. Compiled by The Annie E. Casey Foundation.
- ^{7,9} U.S. Bureau of the Census, Current Population Survey, 1992-1996 average and 2000-2002 average. Compiled by Rhode Island KIDS COUNT.
- ^{12,13} RItE Care/RItE Share Fact Sheet (August 2002) Cranston, RI: Rhode Island Department of Human Services.