

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.

SIGNIFICANCE

Children who have health insurance coverage are healthier and have fewer preventable hospitalizations than those who are uninsured.¹ Medicaid and the Children's Health Insurance Program (CHIP) provide health insurance and access to health care for children in low-income families.² Medicaid's Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) benefit entitles children to all age-specific pediatrician-recommended services to grow and thrive.³ Children insured through Medicaid and CHIP are more likely to receive primary and preventive medical and dental care, have access to specialists, and have fewer unmet health needs than uninsured children. Evidence indicates that CHIP has reduced racial/ethnic disparities in access and utilization, improved educational outcomes, and shielded children from poverty.^{4,5,6}

Children are more likely to be insured if their parents also have health insurance (especially continuous coverage).⁷ RItE Care, Rhode Island's Medicaid/CHIP 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. RItE Share is Rhode Island's premium assistance program that helps income-qualifying families afford an employer's health insurance plan. On December 31, 2022, 62% of RItE Care members who qualified based on family income and 66% of RItE Share enrollees were children under age 19.^{8,9}

Nationally, children living in poverty, Black and Hispanic children, foreign born, and non-citizen children, are most likely to be uninsured.¹⁰ In 2021, an estimated 2.5% of Rhode Island children were uninsured.¹¹

Children Under Age 19 Without Health Insurance		
	2013	2021
RI	5.7%	2.5%
US	7.5%	5.4%
National Rank*		4th
New England Rank**		4th

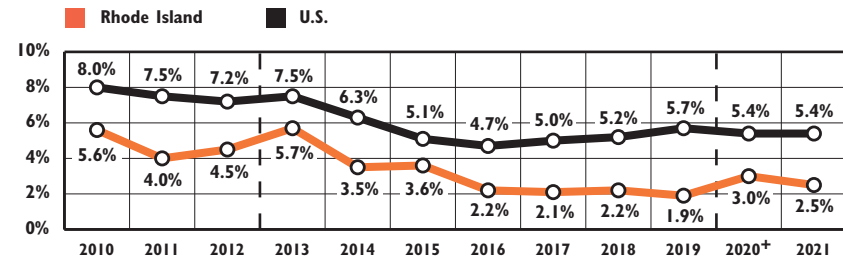
*1st is best; 50th is worst

**1st is best; 6th is worst

Source: For 2021: U.S. Census Bureau, American Community Survey, 2021. Table R2702. For 2013: U.S. Census Bureau, American Community Survey, 2013. Table CP03.



Children Without Health Insurance, Rhode Island, 2010-2021



Source: *U.S. Census Bureau, American Community Survey, 2020. Experimental Table XK202701. The U.S. Census Bureau urges caution when comparing to standard ACS data due to low response rate during COVID-19 pandemic. U.S. Census Bureau, American Community Survey, 2012-2019, 2021. Data from 2010 to 2012 are for children under 18 years of age and data from 2013 to 2021 are for children under 19 years of age. Prior Factbooks are not comparable.

- ◆ In 2021, 2.5% of Rhode Island's children under age 19 were uninsured. Rhode Island ranked fourth best state in the U.S., with 97.5% of children covered. In 2021, 49% of Rhode Island children under age 19 were covered by private health insurance, most of which was obtained through their parents' employers.^{12,13}
- ◆ Younger children are more likely to live in low-income families compared to older children and therefore are more likely to meet the income-eligibility threshold for RItE Care (up to 261% of the federal poverty level).^{14,15} Approximately 55% of children under the age of three were enrolled in RItE Care/Medical Assistance in 2022.^{16,17}
- ◆ Approximately 60% (2,746) of the estimated 4,585 uninsured children under age 18 in Rhode Island between 2017 and 2021 were eligible for RItE Care coverage based on their family incomes but were not enrolled (some due to immigration status who may now be eligible).¹⁸
- ◆ An estimated 1,839 uninsured children lived in families with incomes above the income limit for RItE Care eligibility and 67% (1,225) of them may have been eligible for financial assistance through HealthSource RI (Rhode Island's health insurance marketplace) based on income.¹⁹ As of December 31, 2022, 1,782 children and 925 adults (2,707 total) were enrolled in RItE Share.²⁰ As of October 2022, 1,695 children were enrolled in private health coverage through HealthSource RI, 63% of whom received financial assistance through a premium tax credit or a cost sharing reduction.²¹

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Table 16.

Children Under Age 19 Receiving Medical Assistance, Rhode Island, December 31, 2022

CITY/TOWN	RITE CARE	SSI	KATIE BECKETT PROVISION	ADOPTION SUBSIDY	FOSTER CARE	TOTAL
Barrington	616	16	43	38	<10	719
Bristol	963	30	11	42	12	1,058
Burrillville	1,223	39	10	72	17	1,361
Central Falls	5,356	211	<10	55	33	5,658
Charlestown	448	13	<10	17	<10	492
Coventry	2,177	91	40	165	60	2,533
Cranston	7,374	217	64	235	109	7,999
Cumberland	2,097	77	47	87	29	2,337
East Greenwich	543	19	32	37	28	659
East Providence	4,085	147	36	135	88	4,491
Exeter	337	<10	<10	17	12	382
Foster	328	<10	<10	28	<10	377
Glocester	398	15	<10	46	33	501
Hopkinton	441	<10	<10	23	<10	479
Jamestown	127	<10	<10	<10	<10	147
Johnston	2,851	102	46	89	49	3,137
Lincoln	1,725	58	26	72	30	1,911
Little Compton	144	<10	<10	<10	<10	157
Middletown	1,072	40	15	42	26	1,195
Narragansett	376	<10	<10	28	25	442
New Shoreham	83	0	0	0	0	83
Newport	1,907	101	<10	53	28	2,094
North Kingstown	1,510	55	23	75	34	1,697
North Providence	1,579	45	12	35	40	1,711
North Smithfield	678	17	13	52	14	774
Pawtucket	12,381	471	21	216	157	13,246
Portsmouth	714	19	11	53	34	831
Providence	37,205	1,554	57	520	567	39,903
Richmond	405	12	<10	37	<10	466
Scituate	363	<10	11	28	<10	414
Smithfield	929	18	27	45	18	1,037
South Kingstown	1,286	44	28	92	28	1,478
Tiverton	912	22	<10	32	12	987
Warren	807	29	<10	38	13	895
Warwick	5,451	163	78	285	98	6,075
West Greenwich	277	<10	10	22	<10	323
West Warwick	3,314	161	18	118	65	3,676
Westerly	1,760	46	21	62	32	1,921
Woonsocket	7,617	475	13	167	83	8,355
<i>Four Core Cities</i>	<i>62,559</i>	<i>2,711</i>	<i>94</i>	<i>958</i>	<i>840</i>	<i>67,162</i>
<i>Remainder of State</i>	<i>49,937</i>	<i>1,644</i>	<i>703</i>	<i>2,215</i>	<i>1,078</i>	<i>44,706</i>
<i>Rhode Island</i>	<i>112,496</i>	<i>4,355</i>	<i>797</i>	<i>3,173</i>	<i>1,918</i>	<i>122,739</i>

Source of Data for Table/Methodology

Rhode Island Executive Office of Health and Human Services, MMIS Database, December 31, 2022.

The table includes children enrolled in RItE Care managed care as of December 31, 2022. Children with special health care needs who are covered through RItE Care or Medical Assistance are also included because they receive SSI, adoption subsidies, or qualify for the Katie Beckett provision.

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

Core cities are Central Falls, Pawtucket, Providence, and Woonsocket.

References

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- ⁸¹⁵ Rhode Island Executive Office of Health & Human Services. (2022). *Healthcare programs*. Retrieved February 21, 2022, from www.cohhs.ri.gov

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