

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.⁸

On December 31, 2021, 63% of RItE Care members who qualified based on family income and 67% of RItE Share enrollees were children under age 19.⁹

Nationally, poor children, Black and Hispanic children, foreign born, and non-citizen children, are most likely to be uninsured.¹⁰ In 2020, an estimated 3.0% of Rhode Island children were uninsured.¹¹

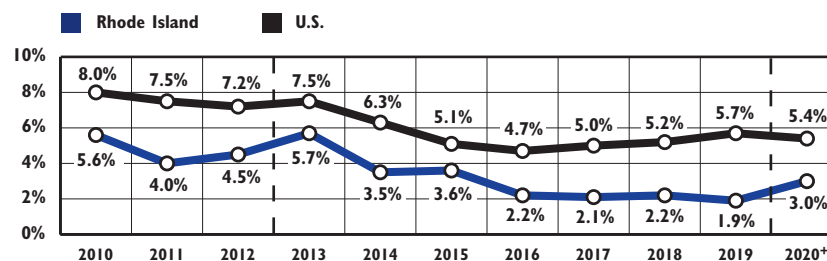
| Children Under Age 19 Without Health Insurance | | | |
|--|------|------|-------------------|
| | 2013 | 2019 | 2020 ⁺ |
| RI | 5.7% | 1.9% | 3.0% |
| US | 7.5% | 5.7% | 5.4% |
| National Rank* | | | 9th |
| New England Rank** | | | 5th |

*1st is best; 50th is worst

**1st is best; 6th is worst

Source: For 2020: U.S. Census Bureau, American Community Survey Experimental Table XK202701. For 2019: U.S. Census Bureau, American Community Survey, 2019, Table R2702. For 2013: U.S. Census Bureau, American Community Survey, 2013, Table CP03. *2020 data is based on experimental ACS data. The U.S. Census Bureau urges caution when comparing to standard ACS data due to low response rate during COVID-19 pandemic.

Children Without Health Insurance, Rhode Island, 2010-2020



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. Data from 2010 to 2012 are for children under 18 years of age and data from 2013 to 2020 are for children under 19 years of age. Prior Factbooks are not comparable.

- ◆ In 2019, 1.9% of Rhode Island's children under age 19 were uninsured. Rhode Island ranked second best state in the U.S., with 98.1% of children covered. In 2019, 64% 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). Approximately 57% of children under the age of three were enrolled in RItE Care/Medical Assistance in State Fiscal Year 2021.^{14,15,16}
- ◆ In Rhode Island from 2016-2020, 60% (2,631) of the estimated 4,407 uninsured children under age 18 were eligible for RItE Care based on their family incomes but not enrolled (some due to immigration status). An estimated 1,737 uninsured children lived in families with incomes above the income limit and 59% (1,030) of them may have been eligible for financial assistance through HealthSource RI.¹⁷
- ◆ As of December 31, 2021, 1,914 children and 927 adults (2,841 total) were enrolled in RItE Share, a 2% increase since 2020.¹⁸
- ◆ Families can enroll in health coverage through HealthSource RI, Rhode Island's health insurance marketplace under the federal *Affordable Care Act*. As of October 2021, 1,700 children were enrolled in private health coverage through HealthSource RI, 64% of whom received financial assistance through a premium tax credit or a cost sharing reduction.¹⁹

Children's Health Insurance

Table 15. Children Under Age 19 Receiving Medical Assistance, Rhode Island, December 31, 2021

| CITY/TOWN | RITE CARE | SSI | KATIE BECKETT PROVISION | ADOPTION SUBSIDY | FOSTER CARE | TOTAL |
|--------------------|-----------|-------|-------------------------|------------------|-------------|---------|
| Barrington | 583 | 12 | 43 | 33 | 3 | 674 |
| Bristol | 927 | 32 | 16 | 41 | 18 | 1,034 |
| Burrillville | 1,194 | 38 | 13 | 72 | 24 | 1,341 |
| Central Falls | 5,104 | 223 | 3 | 55 | 26 | 5,411 |
| Charlestown | 443 | 16 | 6 | 18 | 14 | 497 |
| Coventry | 2,129 | 94 | 42 | 157 | 61 | 2,483 |
| Cranston | 7,073 | 213 | 66 | 232 | 105 | 7,689 |
| Cumberland | 1,907 | 80 | 52 | 88 | 34 | 2,161 |
| East Greenwich | 544 | 20 | 34 | 38 | 22 | 658 |
| East Providence | 3,991 | 141 | 36 | 123 | 97 | 4,388 |
| Exeter | 332 | 10 | 7 | 18 | 12 | 379 |
| Foster | 333 | 8 | 7 | 27 | 6 | 381 |
| Glocester | 389 | 16 | 8 | 45 | 23 | 481 |
| Hopkinton | 426 | 8 | 6 | 23 | 3 | 466 |
| Jamestown | 125 | 2 | 8 | 9 | 0 | 144 |
| Johnston | 2,696 | 94 | 43 | 87 | 52 | 2,972 |
| Lincoln | 1,637 | 51 | 27 | 63 | 29 | 1,807 |
| Little Compton | 154 | 1 | 3 | 6 | 1 | 165 |
| Middletown | 1,049 | 42 | 16 | 34 | 20 | 1,161 |
| Narragansett | 362 | 11 | 4 | 25 | 34 | 436 |
| New Shoreham | 82 | 0 | 0 | 0 | 0 | 82 |
| Newport | 1,852 | 109 | 4 | 53 | 40 | 2,058 |
| North Kingstown | 1,511 | 48 | 22 | 69 | 33 | 1,683 |
| North Providence | 1,520 | 46 | 12 | 36 | 44 | 1,658 |
| North Smithfield | 633 | 20 | 12 | 51 | 19 | 735 |
| Pawtucket | 12,173 | 457 | 25 | 197 | 158 | 13,010 |
| Portsmouth | 721 | 14 | 11 | 43 | 41 | 830 |
| Providence | 36,444 | 1,529 | 57 | 500 | 669 | 39,199 |
| Richmond | 396 | 13 | 6 | 34 | 10 | 459 |
| Scituate | 351 | 6 | 11 | 20 | 10 | 398 |
| Smithfield | 857 | 24 | 27 | 49 | 18 | 975 |
| South Kingstown | 1,280 | 45 | 27 | 82 | 28 | 1,462 |
| Tiverton | 914 | 19 | 10 | 32 | 14 | 989 |
| Warren | 854 | 29 | 10 | 38 | 15 | 946 |
| Warwick | 5,373 | 156 | 80 | 267 | 134 | 6,010 |
| West Greenwich | 222 | 5 | 10 | 20 | 8 | 265 |
| West Warwick | 3,290 | 146 | 19 | 102 | 51 | 3,608 |
| Westerly | 1,778 | 50 | 22 | 55 | 42 | 1,947 |
| Woonsocket | 7,616 | 480 | 14 | 159 | 115 | 8,384 |
| Four Core Cities | 61,337 | 2,689 | 99 | 911 | 968 | 66,004 |
| Remainder of State | 47,928 | 1,619 | 720 | 2,090 | 1,065 | 53,422 |
| Rhode Island | 109,265 | 4,308 | 819 | 3,001 | 2,033 | 119,426 |

Source of Data for Table/Methodology

Rhode Island Executive Office of Health and Human Services, MMIS Database, December 31, 2021.

The table includes children enrolled in RItE Care managed care as of December 31, 2021. 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

- ¹ Murphey, D. (2017). *Health insurance coverage improves child well-being*. Washington, DC: Child Trends.
- ² *Medicaid's role for children*. (2017). Washington, DC: Georgetown University Health Policy Institute, Center for Children and Families.
- ³ *EPSDT: A primer on Medicaid's pediatric benefit*. (2017). Washington, DC: Georgetown University Health Policy Institute, Center for Children and Families.
- ⁴ Paradise, J. (2014). *The impact of the Children Health Insurance Program (CHIP): What does the research tell us?* Washington, DC: The Henry J. Kaiser Family Foundation.
- ⁵ American Academy of Pediatrics. (2014). Policy statement: Children's Health Insurance Program (CHIP): Accomplishments, challenges, and policy recommendations. *Pediatrics*, 122(3), 784-793.
- ⁶ Wagnerman, K., Chester, A., & Alker, J. (2017). *Medicaid is a smart investment in children*. Washington, DC: Georgetown University Health Policy Institute, Center for Children and Families.
- ⁷ *Health coverage for parents and caregivers helps children*. (2017). Washington, DC: Georgetown University Health Policy Institute, Center for Children and Families.
- ^{8,16} Rhode Island Executive Office of Health & Human Services. (2022). *Healthcare programs*. Retrieved February 21, 2022, from www.eohhs.ri.gov

(continued on page 179)