

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. They are more likely to receive preventive medical and dental care, be screened for the achievement of developmental milestones, obtain needed timely treatment, have access to prescription medications, and miss fewer days of school.^{1,2} Children are more likely to be insured if their parents also have health insurance (especially continuous coverage).^{3,4}

Medicaid and the Children's Health Insurance Program (CHIP) provide low-income children with affordable, comprehensive health benefits, which have been shown to increase access to primary and preventive care for children and improve long-term health, academic and economic outcomes.^{5,6} RItE Care/RItE Share, 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.

On December 31, 2015, 71% of RItE Care members who qualified based on family income were children under age 19. There were also 49,844 low-income parents with RItE Care coverage on December 31, 2015.^{7,8} RItE Care enrollment rose to a new high of 141,901 in December 2015 (up from 130,639 in December 2014).^{9,10}

In 2014, an estimated 3.3% of children in Rhode Island were uninsured, with older children, Asian, Black, Native American, and Hispanic children, and those living in urban communities being most likely to be uninsured.^{11,12,13,14}

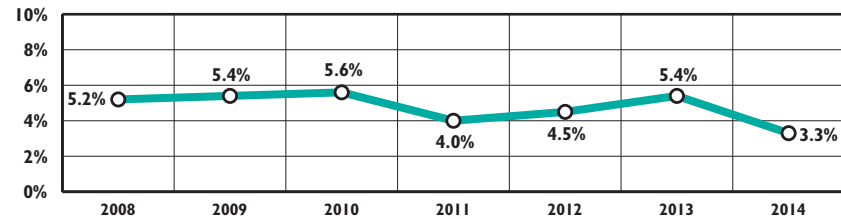
Children Without Health Insurance		
	2008	2014
RI	5.2%	3.3%
US	9.3%	6.0%
National Rank*		7th
New England Rank**		3rd

*1st is best; 50th is worst

**1st is best; 6th is worst

Source: For 2014: U.S. Census Bureau, American Community Survey, 2014. Table R2702. For 2008: U.S. Census Bureau, American Community Survey, 2012. Table CP03.

Children Without Health Insurance, Rhode Island, 2008-2014



Source: U.S. Census Bureau, American Community Survey, 2012 & 2014. Table CP03. Data are for children under 18 years of age and are not comparable to Factbooks prior to 2015.

◆ In 2014, 3.3% of Rhode Island's children under age 18 were uninsured. Rhode Island ranks seventh best in the U.S., with 96.7% of children having health insurance. Just over half (57%) of Rhode Island children are covered by private health insurance, most of which is obtained through their parents' employers.^{15,16}

◆ Approximately 72% (6,925) of the estimated 9,590 uninsured children under age 18 in Rhode Island between 2010 and 2014 were eligible for RItE Care coverage based on their family incomes, but were not enrolled. An estimated 2,665 uninsured children lived in families with incomes above 261% of the federal poverty level (the income limit for RItE Care eligibility) and 61% (1,625) of them may have been eligible for financial assistance through HealthSource RI based on income.^{17,18}

◆ The RItE Share premium assistance program helps low-income families afford the cost of employer-sponsored coverage. As of December 31, 2015, 5,915 children and 2,249 parents (8,164 total) were enrolled in RItE Share.¹⁹

◆ Between 2013 and 2014, the percentage of children covered exclusively by their parents' employer-sponsored health plan increased from 50% to 51% and the percentage of children insured exclusively by Medicaid/RItE Care increased from 31% to 33%.²⁰

◆ Children and families in need of health insurance can enroll in coverage through HealthSource RI, Rhode Island's health insurance marketplace under the federal *Affordable Care Act*. As of October 2015, 1,651 children were enrolled in commercial coverage in the individual market of HealthSource RI, which is a 29% increase from 2014 (1,282).²¹

Table 15. Children Under Age 19 Receiving Medical Assistance, Rhode Island, December 31, 2015

CITY/TOWN	RITE CARE	SSI	KATIE BECKETT PROVISION	ADOPTION SUBSIDY	FOSTER CARE	TOTAL
Barrington	443	13	41	20	8	525
Bristol	1,011	29	15	47	21	1,123
Burrillville	996	55	21	81	41	1,194
Central Falls	4,734	269	4	31	42	5,080
Charlestown	412	13	9	14	6	454
Coventry	1,911	77	48	113	68	2,217
Cranston	6,614	236	82	190	125	7,247
Cumberland	1,664	78	52	61	33	1,888
East Greenwich	446	27	35	30	16	554
East Providence	3,652	178	43	106	88	4,067
Exeter	253	9	6	18	7	293
Foster	276	14	7	15	13	325
Glocester	351	19	7	45	38	460
Hopkinton	550	9	8	31	11	609
Jamestown	106	4	7	3	11	131
Johnston	2,175	87	38	61	48	2,409
Lincoln	1,328	52	30	50	27	1,487
Little Compton	136	2	5	1	1	145
Middletown	971	38	21	31	31	1,092
Narragansett	428	27	11	24	37	527
New Shoreham	58	0	3	0	0	61
Newport	2,036	116	6	38	50	2,246
North Kingstown	1,532	55	35	41	52	1,715
North Providence	2,434	104	27	68	56	2,689
North Smithfield	469	24	16	39	17	565
Pawtucket	10,999	558	37	137	149	11,880
Portsmouth	629	22	19	23	49	742
Providence	32,289	1,860	58	373	490	35,070
Richmond	223	9	4	5	4	245
Scituate	534	19	20	32	10	615
Smithfield	704	19	26	48	43	840
South Kingstown	1,236	53	41	60	33	1,423
Tiverton	813	40	12	27	16	908
Warren	768	30	10	32	28	868
Warwick	4,792	184	109	211	125	5,421
West Greenwich	211	2	9	16	8	246
West Warwick	2,891	140	17	82	58	3,188
Westerly	1,855	82	25	37	27	2,026
Woonsocket	6,645	547	26	128	123	7,469
Unknown Residence	318	60	0	43	79	500
Four Core Cities	54,667	3,234	125	669	804	59,499
Remainder of State	44,908	1,866	865	1,700	1,206	50,545
Rhode Island	99,893	5,160	990	2,412	2,089	110,544

Source of Data for Table/Methodology

Rhode Island Executive Office of Health and Human Services, MMIS Database, December 31, 2015.

The table includes children enrolled in RItE Care managed care, fee-for-service, and RItE Share as of December 31, 2015. 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 RItE Care numbers include children who are also enrolled in RI Works. Prior to the 2015 Factbook, children enrolled in both RItE Care and RI Works were reported separately. Due to eligibility system changes and enrollment changes to RI Works and RItE Care, these data are no longer able to be reported.

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.

Unknown residence: All children are Rhode Island residents, but specific city/town information was unavailable.

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

*Beginning with the 2015 Factbook, the children without health insurance trend line is based on U.S. Census Bureau American Community Survey (ACS) data due to changes in survey protocol and methodology with the Current Population Survey (CPS). Trend data reported prior to 2015 Factbook are not comparable.

References

- ¹ *America's uninsured crisis: Consequences for health and health care.* (2009). Washington, DC: National Academies Press, Institute of Medicine.
- ² Majerol, M., Newkirk, V., & Garfield, R. (2015). *The uninsured: A primer. Key facts about health insurance and the uninsured in the era of health reform.* Washington, DC: The Henry J. Kaiser Family Foundation, Kaiser Commission on the Uninsured.

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