

# 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. Insured children 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.<sup>1,2</sup> Children are more likely to be insured if their parents also have health insurance (especially continuous coverage).<sup>3,4</sup>

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, education, and economic outcomes.<sup>5,6</sup>

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, 2016, 71% of RIte Care members who qualified based on family income were children under age 19. There were 54,331 low-income parents with RIte Care coverage on December 31, 2016.<sup>7,8</sup> RIte Care managed care enrollment rose to a new high of 149,080 in December 2016 (up from 141,901 in December 2015).<sup>9,10</sup>

Rhode Island children who are older children, living in urban communities, or are Black, Hispanic, or Native American are the most likely to be uninsured. In 2015, an estimated 3.4% of Rhode Island children were uninsured.<sup>11,12,13,14</sup>

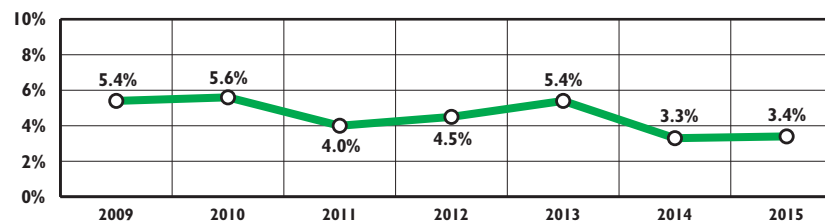
Children Without Health Insurance		
	2009	2015
<b>RI</b>	5.4%	3.4%
<b>US</b>	8.6%	4.8%
<b>National Rank*</b>		<i>15th</i>
<b>New England Rank**</b>		<i>5th</i>

\*1st is best; 50th is worst

\*\*1st is best; 6th is worst

Source: For 2015: U.S. Census Bureau, American Community Survey, 2015. Table R2702. For 2009: U.S. Census Bureau, American Community Survey, 2012. Table CP03.

**Children Without Health Insurance, Rhode Island, 2009-2015**



Source: U.S. Census Bureau, American Community Survey, 2013 & 2015. Table CP03. Data are for children under 18 years of age and are not comparable to Factbooks prior to 2015.

◆ In 2015, 3.4% of Rhode Island's children under age 18 were uninsured. Rhode Island ranks fifteenth best in the U.S., with 96.6% of children having health insurance. Just over half (58%) of Rhode Island children are covered by private health insurance, most of which is obtained through their parents' employers.<sup>15,16</sup>

◆ Approximately 74% (6,532) of the estimated 8,809 uninsured children under age 18 in Rhode Island between 2011 and 2015 were eligible for RIte Care coverage based on their family incomes, but were not enrolled. An estimated 2,277 uninsured children lived in families with incomes above 261% of the federal poverty level (the income limit for RIte Care eligibility) and 57% (1,292) of them may have been eligible for financial assistance through HealthSource RI based on income.<sup>17,18</sup>

◆ The RIte Share premium assistance program helps low-income families afford the cost of employer-sponsored coverage. As of December 31, 2016, 5,643 children and 2,395 parents (8,038 total) were enrolled in RIte Share.<sup>19</sup>

◆ Between 2014 and 2015, the estimated percentage of children covered exclusively by their parents' employer-sponsored health plan increased from 51% to 53% and the percentage of children insured exclusively by Medicaid/RIte Care decreased from 33% to 30%.<sup>20</sup>

◆ 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 2016, 1,877 children were enrolled in commercial coverage in the individual market of HealthSource RI, which is a 14% increase from 2015 (1,651).<sup>21</sup>

Table 15. Children Under Age 19 Receiving Medical Assistance, Rhode Island, December 31, 2016

CITY/TOWN	RITE CARE	SSI	KATIE BECKETT PROVISION	ADOPTION SUBSIDY	FOSTER CARE	TOTAL
Barrington	479	14	34	25	15	567
Bristol	1,048	31	17	44	12	1,152
Burrillville	1,399	62	24	84	28	1,597
Central Falls	4,974	275	4	39	38	5,330
Charlestown	419	11	10	13	10	463
Coventry	2,098	77	51	145	62	2,433
Cranston	6,936	240	77	199	116	7,568
Cumberland	1,774	87	50	65	34	2,010
East Greenwich	444	24	36	32	17	553
East Providence	3,914	168	44	114	78	4,318
Exeter	252	9	6	19	9	295
Foster	285	11	6	13	15	330
Glocester	359	17	6	41	36	459
Hopkinton	558	8	9	34	13	622
Jamestown	121	5	8	4	2	140
Johnston	2,246	97	41	68	38	2,490
Lincoln	1,036	29	24	53	23	1,165
Little Compton	145	4	4	2	1	156
Middletown	1,040	31	20	34	25	1,150
Narragansett	438	27	11	25	34	535
New Shoreham	64	0	2	0	0	66
Newport	2,134	118	4	43	39	2,338
North Kingstown	1,625	47	38	49	48	1,807
North Providence	2,391	89	25	66	54	2,625
North Smithfield	507	25	13	42	28	615
Pawtucket	11,717	547	38	163	165	12,630
Portsmouth	674	22	16	33	29	774
Providence	33,916	1,734	51	423	571	36,695
Richmond	281	8	4	5	8	306
Scituate	521	17	20	38	12	608
Smithfield	690	21	26	40	30	807
South Kingstown	1,242	49	33	57	27	1,408
Tiverton	895	28	13	28	16	980
Warren	784	31	10	32	33	890
Warwick	5,037	201	107	243	108	5,696
West Greenwich	233	1	11	22	5	272
West Warwick	3,002	144	16	82	55	3,299
Westerly	1,914	73	22	46	30	2,085
Woonsocket	7,086	526	29	155	104	7,900
Unknown Residence	605	53	1	55	51	765
Four Core Cities	57,693	3,082	122	780	878	62,555
Remainder of State	46,985	1,826	838	1,840	1,090	52,579
Rhode Island	105,283	4,961	961	2,675	2,019	115,899

### Source of Data for Table/Methodology

Rhode Island Executive Office of Health and Human Services, MMIS Database, December 31, 2016.

The table includes children enrolled in RItE Care managed care, fee-for-service, and RItE Share as of December 31, 2016. 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.

Data for 2016 should be interpreted with caution. In September 2016, the state of Rhode Island instituted a new integrated eligibility determination system (Unified Health Infrastructure Project/UHIP), which may have affected data counts for RItE Care, Katie Beckett, and other Medicaid coverage through HealthSourceRI.

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

<sup>1</sup> *America's uninsured crisis: Consequences for health and health care.* (2009). Washington, DC: National Academies Press, Institute of Medicine.

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