

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 low-income children.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, 2018, 73% of RIte Care members who qualified based on family income and 72% of RIte Share enrollees were children under age 19.⁹

Rhode Island children who are older than age five, living in urban communities, or are Native American, Asian, or Hispanic are the most likely to be uninsured. In 2017, an estimated 2.1% of Rhode Island children were uninsured.^{10,11,12,13}

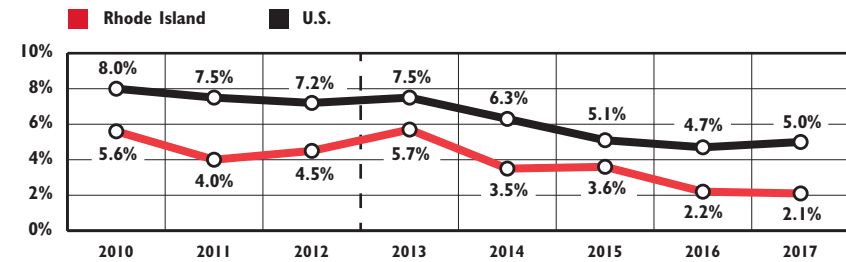
Children Without Health Insurance		
	2013	2017
RI	5.7%	2.1%
US	7.5%	5.0%
National Rank*		3rd
New England Rank**		3rd

*1st is best; 50th is worst

**1st is best; 6th is worst

Source: For 2017: U.S. Census Bureau, American Community Survey, 2017. Table R2702. For 2013: U.S. Census Bureau, American Community Survey, 2013. Table CP03.

Children Without Health Insurance, Rhode Island and U.S., 2010-2017



Source: U.S. Census Bureau, American Community Survey, 2012 & 2017. Table CP03. Data from 2010 to 2012 are for children under 18 years of age and data from 2013 to 2017 are for children under 19 years of age due to a change in the 2017 American Community Survey. Prior Factbooks are not comparable.

- ◆ In 2017, 2.1% of Rhode Island's children under age 19 were uninsured. Rhode Island ranks third best state in the U.S., with 97.9% of children covered. In 2017, 59% of Rhode Island children under age 19 are covered by private health insurance, most of which is obtained through their parents' employers.^{14,15}
- ◆ 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, which is 261% of the federal poverty level. Approximately 60% of children under the age of three were enrolled in RIte Care/medical assistance in 2017.^{16,17,18}
- ◆ Approximately 70% (4,713) of the estimated 6,725 uninsured children under age 18 in Rhode Island between 2013 and 2017 were eligible for RIte Care coverage based on their family incomes but were not enrolled. An estimated 2,012 uninsured children lived in families with incomes above the income limit for RIte Care eligibility and 64% (1,279) of them may have been eligible for financial assistance through HealthSource RI based on income.¹⁹
- ◆ As of December 31, 2018, 3,826 children and 1,504 adults (5,330 total) were enrolled in RIte Share, a 26% decrease since 2017.²⁰
- ◆ Families can enroll in health coverage through HealthSource RI, Rhode Island's health insurance marketplace under the federal *Affordable Care Act*. As of October 2018, 1,749 children were enrolled in private health coverage through HealthSource RI, 52% of whom received financial assistance through a premium tax credit or a cost sharing reduction.²¹

Children's Health Insurance

Table 15. Children Under Age 19 Receiving Medical Assistance, Rhode Island, December 31, 2018

CITY/TOWN	RITE CARE	SSI	KATIE BECKETT PROVISION	ADOPTION SUBSIDY	FOSTER CARE	TOTAL
Barrington	536	11	36	27	11	621
Bristol	1053	30	18	44	22	1,167
Burrillville	1216	35	21	86	22	1,380
Central Falls	5355	274	4	46	56	5,735
Charlestown	418	13	8	15	15	469
Coventry	2263	81	48	149	74	2,615
Cranston	6793	197	75	204	139	7,408
Cumberland	1907	85	48	75	28	2,143
East Greenwich	546	18	33	35	16	648
East Providence	4066	157	35	114	92	4,464
Exeter	289	6	5	22	6	328
Foster	323	4	7	16	7	357
Glocester	468	18	6	56	30	578
Hopkinton	411	9	5	25	10	460
Jamestown	131	8	9	4	6	158
Johnston	2536	87	43	69	44	2,779
Lincoln	1503	52	24	58	39	1,676
Little Compton	164	1	3	2	2	172
Middletown	1086	36	16	35	15	1,188
Narragansett	460	14	8	24	21	527
New Shoreham	67	0	2		0	69
Newport	2206	111	4	45	57	2,423
North Kingstown	1600	49	30	65	47	1,791
North Providence	1435	56	10	35	42	1,578
North Smithfield	604	20	13	47	20	704
Pawtucket	12287	499	30	172	175	13,163
Portsmouth	752	24	17	48	27	868
Providence	38152	1766	78	488	845	41,329
Richmond	413	11	12	27	13	476
Scituate	322	5	11	22	11	371
Smithfield	753	19	27	50	21	870
South Kingstown	1388	50	34	61	30	1,563
Tiverton	978	25	13	25	23	1,064
Warren	865	32	10	36	33	976
Warwick	5474	196	91	237	144	6,142
West Greenwich	248	3	12	18	9	290
West Warwick	3349	150	18	96	62	3,675
Westerly	1920	63	24	54	41	2,102
Woonsocket	7745	514	27	143	159	8,588
Four Core Cities	5,355	3053	139	849	1,235	68,815
Remainder of State	106,727	1676	776	1926	1,179	54,100
Rhode Island	112,082	4729	915	2775	2,414	122,915

Source of Data for Table/Methodology

Rhode Island Executive Office of Health and Human Services, MMIS Database, December 31, 2018.

The table includes children enrolled in RItE Care managed care as of December 31, 2018. 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.

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

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

References

- Murphey, David. (2017). *Health insurance coverage improves child well-being*. Washington, DC: Child Trends.
- Medicaid's role for children*. (2017). Washington, DC: Georgetown University Health Policy Institute Center for Children and Families.
- EPSDT: A primer on Medicaid's pediatric benefit*. (2017). Washington, DC: Georgetown University Health Policy Institute Center for Children and Families.
- 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.
- American Academy of Pediatrics. (2014). Policy statement: Children's Health Insurance Program (CHIP): Accomplishments, Challenges, and Policy Recommendations. *Pediatrics*, 122(3), 784-793.
- 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.

(continued on page 178)