

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, 2018, 73% of RItE Care members who qualified based on family income and 74% 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 White are the most likely to be uninsured. In 2018, an estimated 2.2% of Rhode Island children were uninsured.^{10,11,12,13}

Children Under Age 19 Without Health Insurance		
	2013	2018
RI	5.7%	2.2%
US	7.5%	5.2%
National Rank*		3rd
New England Rank**		3rd

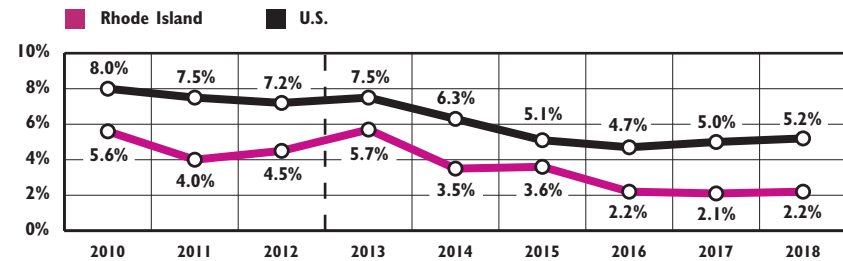
*1st is best; 50th is worst

**1st is best; 6th is worst

Source: For 2018: 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, 2010-2018



Source: U.S. Census Bureau, American Community Survey, 2012 & 2018, Table CP03. Data from 2010 to 2012 are for children under 18 years of age and data from 2013 to 2018 are for children under 19 years of age due to a change in the 2017 American Community Survey. Prior Factbooks are not comparable.

- ◆ In 2018, 2.2% of Rhode Island's children under age 19 were uninsured. Rhode Island ranks third best state in the U.S., with 97.8% of children covered. In 2018, 58% of Rhode Island children under age 19 were covered by private health insurance, most of which was 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 (up to 261% of the federal poverty level). Approximately 67% of children under the age of three were enrolled in RItE Care/Medical Assistance in 2018.^{16,17,18}
- ◆ Approximately 68% (3,443) of the estimated 5,028 uninsured children under age 18 in Rhode Island between 2014 and 2018 were eligible for RItE Care coverage based on their family incomes but were not enrolled. An estimated 1,585 uninsured children lived in families with incomes above the income limit for RItE Care eligibility and 63% (1,002) of them may have been eligible for financial assistance through HealthSource RI based on income.¹⁹
- ◆ As of December 31, 2019, 2,945 children and 1,033 adults (3,978 total) were enrolled in RItE Share, a 25% decrease since 2018.²⁰
- ◆ Families can enroll in health coverage through HealthSource RI, Rhode Island's health insurance marketplace under the federal *Affordable Care Act*. As of October 2019, 1,838 children were enrolled in private health coverage through HealthSource RI, 55% 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, 2019

CITY/TOWN	RITE CARE	SSI	KATIE BECKETT PROVISION	ADOPTION SUBSIDY	FOSTER CARE	TOTAL
Barrington	507	15	35	31	7	595
Bristol	978	34	19	39	26	1,096
Burrillville	1,171	31	19	80	23	1,324
Central Falls	5,072	249	3	47	47	5,418
Charlestown	401	13	6	19	12	451
Coventry	2,057	82	48	152	66	2,405
Cranston	6,738	192	73	204	110	7,317
Cumberland	1,870	84	47	79	39	2,119
East Greenwich	550	15	32	37	11	645
East Providence	3,950	152	38	120	60	4,320
Exeter	285	9	8	17	10	329
Foster	308	5	7	19	9	348
Glocester	384	15	7	52	36	494
Hopkinton	359	13	2	26	5	405
Jamestown	111	5	9	7	2	134
Johnston	2,440	89	43	76	51	2,699
Lincoln	1,408	56	26	62	31	1,583
Little Compton	156	2	2	2	0	162
Middletown	1,083	44	14	34	10	1,185
Narragansett	402	11	5	25	30	473
New Shoreham	71	0	1	0	0	72
Newport	1,936	112	5	46	45	2,144
North Kingstown	1,555	55	25	75	37	1,747
North Providence	1,394	55	12	37	35	1,533
North Smithfield	571	18	14	58	22	683
Pawtucket	12,173	509	30	189	164	13,065
Portsmouth	692	18	11	57	32	810
Providence	36,624	1,636	66	472	710	39,508
Richmond	392	11	12	31	11	457
Scituate	334	7	8	22	11	382
Smithfield	760	18	27	45	15	865
South Kingstown	1,299	56	33	68	34	1,490
Tiverton	929	23	11	28	19	1,010
Warren	827	34	8	39	28	936
Warwick	5,146	176	83	240	148	5,793
West Greenwich	251	3	9	14	10	287
West Warwick	3,241	158	15	101	61	3,576
Westerly	1,787	56	26	54	33	1,956
Woonsocket	7,334	520	19	150	148	8,171
Four Core Cities	61,203	2,914	118	858	1,069	66,162
Remainder of State	46,343	1,667	740	1,996	1,079	51,825
Rhode Island	107,546	4,581	858	2,854	2,148	117,987

Source of Data for Table/Methodology

Rhode Island Executive Office of Health and Human Services, MMIS Database, December 31, 2019.

The table includes children enrolled in RItE Care managed care as of December 31, 2019. 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)