

# 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.<sup>1</sup> Medicaid and the Children’s Health Insurance Program (CHIP) provide health insurance and access to health care for children in low-income families.<sup>2</sup> Medicaid’s Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) benefit entitles children to all age-specific pediatrician-recommended services to grow and thrive.<sup>3</sup> 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.<sup>4,5,6</sup>

Children are more likely to be insured if their parents also have health insurance (especially continuous coverage).<sup>7</sup> 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. On December 31, 2023, 62% of RItE Care members who qualified based on family income and 62% of RItE Share enrollees were children under age 19.<sup>8,9</sup>

Between April 2023 and April 2024, all Rhode Island Medicaid beneficiaries, including 75,000 households with children, went through a renewal process to redetermine their Medicaid eligibility for the first time since the start of the COVID-19 public health emergency in 2020.<sup>10,11</sup>

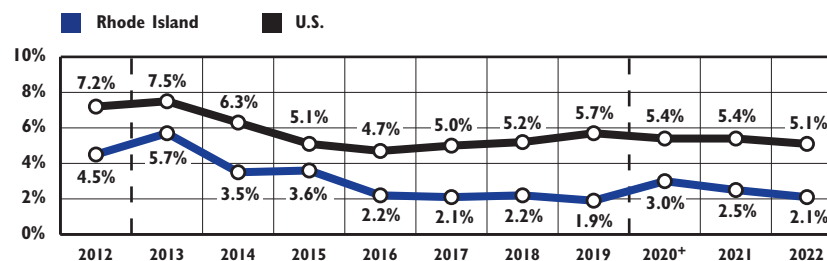
Children Under Age 19 Without Health Insurance	
	2022
RI	2.1%
US	5.1%
National Rank**	2nd
New England Rank***	2nd

\*1st is best; 50th is worst

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

Source: U.S. Census Bureau, American Community Survey, 2022. Table R2702.

Children Without Health Insurance, Rhode Island, 2012-2022



Source: U.S. Census Bureau, American Community Survey, 2012-2019, 2021-2022. Data from 2012 are for children under 18 years of age and data from 2013 to 2022 are for children under 19 years of age. +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. Prior Factbooks are not comparable.

★ In 2022, 2.1% of Rhode Island’s children under age 19 were uninsured. Rhode Island ranked second best state in the U.S. with 97.9% of children covered. In 2022, 53% of Rhode Island children under age 19 were covered by private health insurance, most of which was obtained through their parents’ employers.<sup>12,13</sup>

★ 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).<sup>14,15</sup> Approximately 62% of children under the age of three were enrolled in RItE Care/Medical Assistance in 2022.<sup>16,17</sup>

★ Approximately 56% (2,646) of the estimated 4,754 uninsured children under age 18 in Rhode Island between 2018 and 2022 were eligible for RItE Care coverage based on their family incomes but were not enrolled (some due to immigration status who may now be eligible).<sup>18</sup>

★ An estimated 2,108 uninsured children lived in families with incomes above the income limit for RItE Care eligibility and 65% (1,225) of them may have been eligible for financial assistance through HealthSource RI (Rhode Island’s health insurance marketplace) based on income.<sup>19</sup> As of December 31, 2023, 1,480 children and 904 adults (2,384 total) were enrolled in RItE Share.<sup>20</sup> As of October 2023, 1,623 children were enrolled in private health coverage through HealthSource RI, 61% of whom received financial assistance through a premium tax credit or a cost sharing reduction.<sup>21</sup>

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Table 15.

**Children Under Age 19 Receiving Medical Assistance, Rhode Island, December 31, 2023**

CITY/TOWN	RITE CARE	SSI	KATIE BECKETT PROVISION	ADOPTION SUBSIDY	FOSTER CARE	TOTAL
Barrington	631	13	37	40	<10	727
Bristol	935	32	15	39	17	1,038
Burrillville	1,138	37	<10	64	30	1,275
Central Falls	5,614	214	<10	56	26	5,913
Charlestown	450	13	<10	28	13	512
Coventry	2,226	90	46	163	60	2,585
Cranston	8,408	247	70	234	105	9,064
Cumberland	2,189	83	54	85	27	2,438
East Greenwich	559	15	34	40	15	663
East Providence	4,209	147	34	150	65	4,605
Exeter	320	10	<10	19	<10	364
Foster	331	<10	<10	26	<10	380
Glocester	438	11	11	47	31	538
Hopkinton	686	14	<10	51	<10	766
Jamestown	134	<10	<10	<10	<10	155
Johnston	2,983	95	44	92	34	3,248
Lincoln	1,786	71	33	79	30	1,999
Little Compton	146	<10	<10	<10	<10	159
Middletown	1,131	43	17	44	20	1,255
Narragansett	459	<10	10	35	30	543
New Shoreham	89	0	0	0	0	89
Newport	1,932	101	<10	48	28	2,115
North Kingstown	1,395	56	21	68	16	1,556
North Providence	3,193	97	24	93	70	3,477
North Smithfield	666	22	15	49	11	763
Pawtucket	12,746	457	25	207	139	13,574
Portsmouth	712	16	12	50	31	821
Providence	36,140	1,462	45	454	472	38,573
Richmond	334	10	<10	<10	<10	359
Scituate	515	17	16	51	<10	608
Smithfield	906	20	31	44	19	1,020
South Kingstown	1,229	43	25	79	19	1,395
Tiverton	916	26	<10	34	<10	992
Warren	821	30	10	42	17	920
Warwick	5,652	163	84	287	107	6,293
West Greenwich	276	<10	11	27	<10	322
West Warwick	3,359	154	21	120	67	3,721
Westerly	1,661	50	28	64	13	1,816
Woonsocket	7,713	452	13	179	98	8,455
Four Core Cities	62,213	2,585	86	896	735	66,515
Remainder of State	52,815	1,754	765	2,317	930	58,581
Rhode Island	115,028	4,339	851	3,213	1,665	125,096

**Source of Data for Table/Methodology**

Rhode Island Executive Office of Health and Human Services, MMIS Database, December 31, 2023.

The table includes children enrolled in RItE Care managed care as of December 31, 2023. 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**

<sup>1</sup> Murphey, D. (2017). *Health insurance coverage improves child well-being*. Washington, DC: Child Trends.

<sup>2</sup> *Medicaid's role for children*. (2017). Washington, DC: Georgetown University Health Policy Institute, Center for Children and Families.

<sup>3</sup> *EPSDT: A primer on Medicaid's pediatric benefit*. (2017). Washington, DC: Georgetown University Health Policy Institute, Center for Children and Families.

<sup>4</sup> 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.

<sup>5</sup> American Academy of Pediatrics. (2014). Policy statement: Children's Health Insurance Program (CHIP): Accomplishments, challenges, and policy recommendations. *Pediatrics*, 122(3), 784-793.

<sup>6</sup> 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.

<sup>7</sup> *Health coverage for parents and caregivers helps children*. (2017). Washington, DC: Georgetown University Health Policy Institute, Center for Children and Families.

<sup>815</sup> Rhode Island Executive Office of Health & Human Services. (2024). *Healthcare programs*. Retrieved from www.eohhs.ri.gov

(continued on page 178)