

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 needed 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. On December 31, 2024, 71% of RItE Care members who qualified based on family income and 81% of RItE Share enrollees were children under age 19.^{8,9,10}

Between December 2023 and April 2024, all Rhode Island Medicaid beneficiary 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, with 86% of children being successfully renewed.^{11,12}

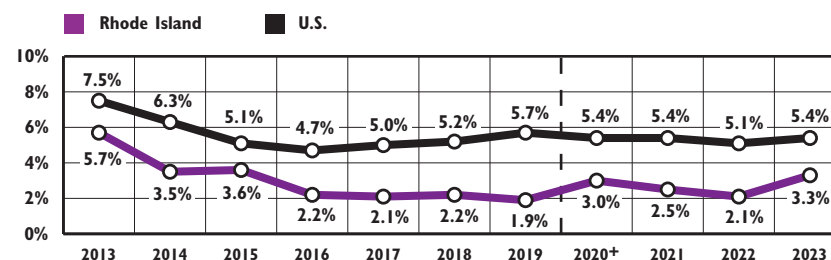
Children Under Age 19 Without Health Insurance	
	2023
RI	3.3%
US	5.4%
National Rank*	10th
New England Rank**	3rd

*1st is best; 50th is worst

**1st is best; 6th is worst

Source: For 2023: U.S. Census Bureau, American Community Survey, 2023. Table R2702.

Children Without Health Insurance, Rhode Island, 2013-2023



Source: U.S. Census Bureau, American Community Survey, 2013-2019, 2021-2023. Data are for children under 19 years of age. Prior Factbooks are not comparable. *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.

◆ In 2023, 3.3% of Rhode Island's children under age 19 were uninsured. Rhode Island ranked 10th best state in the U.S., with 96.7% of children covered. In 2023, 59% of Rhode Island children under age 19 were covered by private health insurance, most of which was obtained through their parents' employers.^{13,14}

◆ 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).^{15,16} Approximately 52% of children under the age of three were enrolled in RItE Care/Medical Assistance in 2024.^{17,18}

◆ Approximately 54% (2,858) of the estimated 5,254 uninsured children under age 18 in Rhode Island between 2019 and 2023 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).¹⁹

◆ An estimated 2,396 uninsured children lived in families with incomes above the income limit for RItE Care eligibility, and 57% (1,363) of them may have been eligible for financial assistance through HealthSource RI (Rhode Island's health insurance marketplace) based on income.²⁰ As of December 31, 2024, 1,086 children and 253 adults (1,339 total) were enrolled in RItE Share.²¹ As of October 2024, 2,250 children were enrolled in private health coverage through HealthSource RI, 68% of whom received financial assistance through a premium tax credit or a cost sharing reduction.²²

Children's Health Insurance

Table 13.

Children Under Age 19 Receiving Medical Assistance, Rhode Island, December 31, 2024

CITY/TOWN	RITE CARE	SSI	KATIE BECKETT PROVISION	ADOPTION SUBSIDY	FOSTER CARE	TOTAL
Barrington	654	19	32	38	<11	*
Bristol	926	27	<11	41	14	*
Burrillville	1,233	35	<11	65	20	*
Central Falls	5,717	196	<11	56	19	*
Charlestown	457	15	<11	19	12	*
Coventry	2,381	86	43	161	58	2,729
Cranston	7,756	213	68	220	67	8,324
Cumberland	2,240	80	48	86	25	2,479
East Greenwich	592	20	32	36	13	693
East Providence	4,233	137	32	145	60	4,607
Exeter	350	<11	<11	17	<11	388
Foster	328	<11	<11	25	<11	367
Glocester	460	14	<11	37	24	*
Hopkinton	503	<11	<11	26	<11	550
Jamestown	132	<11	<11	12	<11	156
Johnston	3,062	78	36	93	36	3,305
Lincoln	1,798	52	39	68	26	1,983
Little Compton	144	<11	<11	<11	<11	157
Middletown	1,129	37	16	47	<11	*
Narragansett	359	<11	<11	24	23	424
New Shoreham	81	<11	<11	<11	<11	81
Newport	2,031	93	<11	43	23	*
North Kingstown	1,494	56	26	73	18	1,667
North Providence	1,654	43	12	39	19	1,767
North Smithfield	735	24	12	48	17	836
Pawtucket	12,801	408	30	212	103	13,554
Portsmouth	760	14	14	52	27	867
Providence	40,095	1,439	53	509	475	42,571
Richmond	416	<11	<11	33	<11	464
Scituate	360	<11	<11	28	<11	406
Smithfield	896	24	28	47	<11	*
South Kingstown	1,314	38	27	72	17	1,468
Tiverton	904	30	<11	31	<11	982
Warren	845	29	<11	38	<11	929
Warwick	5,675	129	78	281	103	6,266
West Greenwich	312	<11	13	28	<11	366
West Warwick	3,443	138	17	100	52	3,750
Westerly	1,604	46	27	66	26	1,769
Woonsocket	8,016	458	13	157	90	8,734
Four Core Cities	66,629	2,501	102	934	687	70,853
Remainder of State	51,261	1,531	708	2,148	750	56,398
Rhode Island	117,890	4,032	810	3,082	1,437	127,251

Source of Data for Table/Methodology

Rhode Island Executive Office of Health and Human Services, MMIS Database, December 31, 2024.

The table includes children enrolled in Rite Care managed care as of December 31, 2024. 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.

*Actual numbers are not shown to protect confidentiality. These children are still counted in the four core cities, remainder of the state, and state totals.

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

- Currie, J., & Chorniy, A. (2021). Medicaid and Child Health Insurance Program Improve Child Health and Reduce Poverty But Face Threats. *Academic pediatrics*, 21(8S), S146–S153. <https://doi.org/10.1016/j.acap.2021.01.009>
- Georgetown University Health Policy Institute, Center for Children and Families. (2017). *Medicaid's role for children*.
- Georgetown University Health Policy Institute, Center for Children and Families. *EPSDT: A primer on Medicaid's pediatric benefit*. (2017).
- Paradise, J. (2014). *The impact of the Children Health Insurance Program (CHIP): What does the research tell us?* 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*. Georgetown University Health Policy Institute, Center for Children and Families.

(continued on page 176)

References

- ²⁵ Rhode Island KIDS COUNT. (2023, July). *2023 Legislative Wrap-up*. Rhode Island KIDS COUNT. <https://www.rikidscount.org/>
- ²⁶ Rhode Island KIDS COUNT. (2022, July). *2022 Legislative Wrap-up*. Rhode Island KIDS COUNT. <https://www.rikidscount.org/>
- ²⁷ Rhode Island KIDS COUNT. (2024, July). *2024 Legislative Wrap-up*. Rhode Island KIDS COUNT. <https://www.rikidscount.org/>
- ²⁸ State of Rhode Island. (2024). *Budget as Enacted Fiscal Year 2025*.
- ²⁹ State of Rhode Island. (2023). *Budget as Enacted Fiscal Year 2024*.
- ³⁰ Center on Budget and Policy Priorities. (2022). *Rhode Island TANF spending*. <https://www.cbpp.org/>
- ^{39,43} Safawi, A., & Pavetti, L. (2020, November 19). *Most parents leaving TANF work, but in low-paying, unstable jobs, recent studies find*. Center on Budget and Policy Priorities. <https://www.cbpp.org/>
- ⁴² Center on Budget and Policy Priorities. (2021, March 31). *Policy basics: Temporary Assistance for Needy Families (TANF)*. <https://www.cbpp.org/>
- ⁴⁴ U.S. Census Bureau, American Community Survey, 2019-2023. Table S1501.
- ⁴⁵ U.S. Bureau of Labor Statistics. (2021). *Occupations that need more education for entry are projected to grow faster than average*. Retrieved March 28, 2023, from www.bls.gov
- ⁴⁶ U.S. Census Bureau, American Community Survey, 2019-2023. Table S2301.
- ⁴⁸ Meyer, L. & Pavetti, L. (2021). *TANF improvements needed to help parents find better work and benefit from an equitable recovery*. Center on Budget and Policy Priorities.
- ⁴⁹ Lower-Basch, E., & Burnside, A. (2021). TANF 101: Work participation rate. Center for Law and Social Policy.

(continued from page 45)

References for Children Receiving SNAP Benefits

- ^{9,17} *Policy basics: The Supplemental Nutrition Assistance Program (SNAP)*. (2022). Washington, DC: Center on Budget and Policy Priorities.
- ^{10,12,18,19} Rhode Island Department of Human Services, InRhodes Database, 2014-2015 and RI Bridges Database, 2016-2024

- ¹³ U.S. Department of Agriculture. (2021). *Thrifty Food Plan, 2021*, FNS-916. Retrieved February 6, 2032, from <https://www.fns.usda.gov/snap/thriftyfoodplan>
- ¹⁶ Food Research & Action Center. (2021). *Investments in SNAP and school lunch lifted millions out of poverty in 2020, according to U.S. Census* [Press Release]. Retrieved from <https://frac.org/news/investments-lifted-millions-out-of-poverty-in-2020>
- ²⁰ Feeding America. (2021). *How we measure hunger in America*. Retrieved January 31, 2025, from <https://www.feedingamerica.org/hunger-blog/how-we-measure-hunger-america>
- ²¹ Rabbitt, M.P., Reed-Jones, M., Hales, L.J., & Burke, M.P. (2023). *Household food security in the United States in 2023*, ERR-337. U.S. Department of Agriculture, Economic Research Service.
- ²² Rhode Island Department of Human Services. (n.d.). *SNAP Eat Well, Be Well Pilot Incentive Program*. Retrieved January 31, 2025, from <https://dhs.ri.gov/programs-and-services/supplemental-nutrition-assistance-program-snap/supplemental-nutrition-8>
- ²³ U.S. Department of Agriculture, FNS Nutrition Programs. (2024) *USDA nutrition assistance programs*. Retrieved January 31, 2025, from <https://www.fns.usda.gov/programs>
- ^{24,25} *2024 Status report on hunger in Rhode Island*. (2024). Rhode Island Community Food Bank.
- ²⁶ Rhode Island Department of Human Services. (2023). *RI DHS announces federal government will end COVID-19 SNAP emergency allotments for March SNAP distributions*. [Press release]. <https://dhs.ri.gov/press-releases/ri-dhs-announces-federal-government-will-end-covid-19-snap-emergency-allotments>
- ²⁷ Center on Budget and Policy Priorities. (n.d.). *States are using much-needed temporary flexibility in SNAP to respond to COVID-19 challenges*. Retrieved February 7, 2023, from www.cbpp.org
- ²⁸ Rhode Island Department of Human Services. (2021). *Stop & Shop now accepting EBT card payments for online orders* [Press release]. <https://dhs.ri.gov/press-releases/stop-shop-now-accepting-ebt-card-payments-online-orders>
- ²⁹ Rhode Island Department of Human Services. (2024). *Governor McKee, DHS Announce Additional Food Benefits (SUN Bucks) for Eligible Children this Summer* [Press release]. Retrieved from <https://dhs.ri.gov/press-releases/governor-mckee-dhs-announce-additional-food-benefits-sun-bucks-eligible-children>

(continued from page 47)

References for Women and Children Participating in WIC

- ⁸ U.S. Department of Agriculture. (2024). Final rule: Revisions in the WIC food packages. Retrieved February 21, 2025, from <https://www.fns.usda.gov/wic/fr-041824>
- ^{10,12,13,14,18} Rhode Island Department of Health, WIC Program, 2024.
- ¹¹ Rhode Island Department of Health. (n.d.). *WIC information for WIC-approved vendors*. Retrieved February 21, 2025, from <https://health.ri.gov/women-infants-and-children/information/wic-information-wic-approved-vendors>
- ¹⁵ U.S. Department of Agriculture, Food and Nutrition Service. (2024). *WIC at a glance*. Retrieved February 21, 2025, from <https://www.fns.usda.gov/wic/partner/about#:~:text=WIC%20is%20not%20an%20entitlement,the%20federal%20level%20by%20FNS>
- ¹⁶ U.S. Department of Agriculture, Food and Nutrition Service. (2024). *WIC program grant levels by fiscal year, FY 2023 and FY 2022*. Retrieved February 19, 2025, from <https://www.fns.usda.gov/wic/program-grant-levels>
- ¹⁷ U.S. Department of Agriculture, Food and Nutrition Service. (2024). *WIC Farmers' Market Nutrition Program*. Retrieved February 21, 2025, from <https://www.fns.usda.gov/fmnp/wic-farmers-market-nutrition-program>
- ¹⁹ Barnes, C., Halpern-Meekin, S., & Hoiting, J. (2023). "I used to get WIC...but then I stopped": How WIC participants perceive the value and burdens of maintaining benefits. *The Russell Sage Foundation Journal of the Social Sciences* 9(5) 32-5
- ²⁰ Grodsky, D., Violante, A., Barrows, A., & Gosliner, W. (2017). *Using behavioral science to improve the WIC experience: Lessons from the field in San Jose, California*. Retrieved February 29, 2024, from ideas42.org
- ²¹ Neuberger, Z., Hall, L., & Sallack, L. (2024). *WIC's critical benefits reach only half of those eligible: States missing out on opportunity to improve pregnancy-related, child health*. Center on Budget and Policy Priorities.

(continued from page 51)

References for Children's Health Insurance

- ⁷ Schubel, J. (2021). *Expanding Medicaid for Parents Improves Coverage and Health for Both Parents and Children*. Center on Budget and Policy Priorities.
- ⁸ Rhode Island Department of Children, Youth & Families. (2011). *DCYF Policies and Operating Procedures: Division of Family Services/ Family Services Unit: Adoption Subsidy*. Retrieved March 14, 2025, from <https://dcyf.ri.gov/about-us/dcyf-policies-operating-procedures>
- ⁹ Rhode Island Department of Human Services. (2025). *Medicaid/Medicare Programs*. Retrieved March 14, 2025, from <https://dhs.ri.gov/programs-and-services/medicaid-medicare-programs>
- ^{10,21} Rhode Island Executive Office of Health and Human Services, MMIS Database, December 31, 2024 and June 30, 2024.
- ¹¹ Rhode Island Executive office of Health and Human Services. (n.d.). *Medicaid Renewals Data Dashboard*. Retrieved February 4, 2025, from staycovered.ri.gov/data-dashboard/Medicaid-renewals-data-dashboard
- ¹² Rhode Island Executive Office of Health and Human Services. (n.d.). *Medicaid Renewals*. Retrieved March 18, 2024, from staycovered.ri.gov
- ¹³ U.S. Census Bureau, American Community Survey, 2023. Table R2702.
- ¹⁴ U.S. Census Bureau, American Community Survey, 2023. Table B27010.
- ¹⁵ Haider, A. (2021). *The basic facts about children in poverty*. Center for American Progress
- ¹⁶ Rhode Island Executive Office of Health & Human Services. (2024). *Healthcare programs*. Retrieved February 4, 2025, from <https://eohhs.ri.gov/consumer/families-children/health-care-programs>
- ¹⁷ Rhode Island Executive Office of Health and Human Services, MMIS Database, December 31, 2024
- ¹⁸ U.S. Census Bureau, Census 2020. Table PCT 12
- ^{19,20} Population Reference Bureau analysis of U.S. Census Bureau, American Community Survey data, 2019-2023.
- ²² HealthSource RI, Enrollment Report, Calendar Year 2024.