

**KEY FINDINGS FROM THE URBAN INSTITUTE'S 1999 AND 2002 NSAF SURVEYS  
Children's Health Insurance Coverage, Health Service Use, Awareness of Medicaid and  
SCHIP, and Interest in Enrolling**

This research by the Urban Institute is part of a comprehensive evaluation of the State Children's Health Insurance Program (SCHIP). The evaluation is primarily funded by The Robert Wood Johnson Foundation, under the Urban Institute's Assessing the New Federalism Project. The findings are based on the 1999 and 2002 National Survey of America's Families (NSAF), which is a survey of the economic, health, and social characteristics of children, adults under the age of 65, and their families. Interviews were conducted in approximately 40,000 households, yielding information about more than 100,000 people in each round. This research offers a statistical portrait of the nation's insured and uninsured children—and their access to care—by race, ethnicity, and their family's income level.<sup>1</sup> Highlights are as follows:

**Number of Uninsured Children and Eligibility for Public Programs**

- *Overall*: There are 7.8 million uninsured children in the United States (10.1%); at least 4 million of them are estimated to be eligible for low-cost or free health care coverage through SCHIP or Medicaid.
- *White*: There are 3.4 million uninsured white children in the United States (7.1%); at least 1.7 million of them are estimated to be eligible for low-cost or free health care coverage through SCHIP or Medicaid.
- *Black*: There are 1.2 million uninsured black children in the United States (9.5%); at least 800,000 of them are estimated to be eligible for low-cost or free health care coverage through SCHIP or Medicaid.
- *Hispanic*: There are 2.9 million uninsured Hispanic children in the United States (21.2%); at least 1.8 million of them are estimated to be eligible for low-cost or free health care coverage through SCHIP or Medicaid.
- *Composition of Uninsured Children*: In 2002, 43.4 percent of uninsured children were white, 14.8 percent were black, 37.3 percent were Hispanic, and 4.6 percent were in other race/ethnicity groups.

**Recent Decline in the Number of Children Who Are Uninsured**

- *Overall*: Over the past three years, as states have expanded SCHIP and Medicaid eligibility and conducted more outreach, more families have enrolled their children in these programs, and the number of uninsured children declined by 1.8 million.

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<sup>1</sup> "White" and "black" children are non-Hispanic; "Hispanic" refers to Hispanics of all races. The non-Hispanic "other" race group was not analyzed separately.

- *Decline among Low-Income Children:* Nearly 80 percent of the decline in the number of uninsured children was due to the decline in the uninsured rate among children in low-income families. While the gap in coverage between low-income and higher-income families narrowed, low-income families are still almost three times more likely than higher-income families to be uninsured.
- *Decline among Black and Hispanic Children:* The decline in the percentage of uninsured children was greater among black and Hispanic children than it was among white children, which was related to larger percentage increases of black and Hispanic children in SCHIP and Medicaid programs.
- *Insurance among Black Children:* Black children are now just 2.4 percentage points more likely than white children to lack health care coverage. In 1999, black children were 5.2 percentage points more likely than white children to lack health care coverage.
- *Lack of Insurance among Hispanic Children:* Hispanic children continue to lag far behind. In fact, Hispanic children are three times more likely to be uninsured than white children and over twice as likely to be uninsured as black children.

#### **Coverage under SCHIP and Medicaid**

- *Overall Coverage:* More than 17 million children have coverage through Medicaid or the State Children's Health Insurance Program.
- *Recent Coverage Increases:* Over the last three years, the number of uninsured children has declined. During this time, families have enrolled an additional 4.8 million children in SCHIP or Medicaid.
- *Hispanic Coverage under SCHIP and Medicaid:* More than one in three Hispanic children (4.9 million) is covered by Medicaid or SCHIP. In the last three years, the number of Hispanic children covered by Medicaid or SCHIP increased by 1.7 million.
- *Black Coverage under SCHIP and Medicaid:* More than 40 percent of black children (5.2 million) are covered by Medicaid or SCHIP. In the last three years, the number of black children covered by Medicaid or SCHIP increased by 1.2 million.
- *Composition of Children Covered by SCHIP and Medicaid:* In 2002, 38.5 percent of children with coverage through Medicaid or SCHIP were white, 30.1 percent were black, 28.7 percent were Hispanic, and 2.7 percent were in other race/ethnicity groups.

#### **Use of Health Care Services**

- *Increase in Receipt of Basic Health Services between 1999 and 2002:* Among all children, the proportion receiving well-child care rose from 65.3 to 68.6 percent; the proportion receiving office visits rose from 82.4 to 84.8 percent; and the proportion receiving dental care rose from 78.9 to 80.5 percent.
- *Increase in Receipt of Basic Health Services by Income:* Over the last three years, among low-income children, receipt of office visits increased by 4.5 percentage points and receipt of

dental visits increased by 2.1 percentage points, while there were no changes among higher-income children. However, the receipt of well-child care increased about three percentage points for both low- and higher-income children.

- *Receipt of Basic Health Services by Insurance Status:* Children enrolled in Medicaid or SCHIP are 1.5 times more likely than uninsured children to receive well-child care, any type of office visit and dental care.
- *Black Receipt of Basic Health Services:* Black children covered by Medicaid or SCHIP are more than 1.3 times more likely than uninsured black children to receive basic health services (i.e., well-child care, any type of office visit and dental care).
- *Hispanic Receipt of Basic Health Services:* Hispanic children covered by Medicaid or SCHIP are about 1.5 times more likely than uninsured Hispanic children to receive basic health services (i.e., well-child care, any type of office visit and dental care).
- *Lack of Usual Source of Care and Unmet Health Needs among Uninsured Children Overall:* Uninsured children are more than three times more likely than those covered by Medicaid or SCHIP to lack a usual source of medical care, and 1.5 times more likely to have an unmet medical, dental or prescription drug need.
- *Lack of Usual Source of Care among Uninsured Hispanic Children:* Hispanic children who are uninsured are 2.7 times more likely than Hispanic children covered by Medicaid or SCHIP to lack a usual source of medical care.
- *Lack of Usual Source of Care among Uninsured Black Children:* Black children who are uninsured are 3.5 times more likely than black children covered by Medicaid or SCHIP to lack a usual source of medical care.

#### **Awareness of SCHIP and Medicaid and Interest in Enrolling**

- *Program Awareness and Desire to Enroll among Low-Income Uninsured Families:* About nine out of every 10 low-income families with uninsured children have heard of either SCHIP, Medicaid or both. More than 80 percent of low-income parents with uninsured children who have heard of SCHIP or Medicaid say they would enroll their children if they knew they were eligible. These same numbers hold true for Hispanic and black families.
- *Effect of Outreach:* Awareness of SCHIP among low-income families with uninsured children has increased dramatically since 1999, from 47 to 71 percent. These data suggest that outreach efforts in recent years have paid off: more low-income families are familiar with Medicaid or SCHIP and fewer are confused about eligibility requirements.
- *Obstacles to Improving Coverage:* Many parents (43.3%) of low-income uninsured children who have heard of SCHIP or Medicaid don't realize they don't have to be on welfare to get health care coverage. Further reducing the number of uninsured children will depend, in part, on addressing these gaps in knowledge and improving application processes, actions that may be difficult given states' current budget pressures.

For further information, see “Children’s Insurance Coverage and Service Use Improve” and “Familiarity with Medicaid and SCHIP Programs Grows and Interest in Enrolling is High.” 2003. Genevieve Kenney, Jennifer Haley, and Alex Tebay. Snapshots of America’s Families III. Washington DC. The Urban Institute ([www.urban.org](http://www.urban.org)).

The National Survey of America’s Families is conducted under the Urban Institute’s Assessing the New Federalism Project. For more information, please contact Harold Leibovitz (202-261-5815) at The Urban Institute ([www.urban.org](http://www.urban.org)).