<u>covering kids</u>™ &families

FACT SHEET ON CHILDREN'S HEALTH CARE COVERAGE

There are 8.4 million uninsured children in the United States.¹ Most are eligible for low-cost or free health care coverage through Medicaid or SCHIP.

- There are 2.9 million uninsured Hispanic children in the United States. One out of every five Hispanic children under age 18 lacks health insurance.²
- While one-third (34.7%) of all uninsured children Hispanic, Hispanics comprise only18 percent of the nation's population of children.³
- There are 1.6 million uninsured African-American children in the United States. Nearly one out of every seven African-American children under age 18 lacks health insurance.⁴
- One-fifth (19.1%) of all uninsured children under age 18 are African American.⁵
- While African Americans and Hispanics make up less than 36 percent of the population, more than half of uninsured children are Latino or African American.⁶

UNINSURED CHILDREN ARE AT RISK

- Uninsured children are less likely to receive proper medical care for childhood illnesses such as sore throats, earaches and asthma.⁷
- Only 45.5 percent of uninsured children received one or more well-child visits in the past year, compared with more than 70 percent of privately or publicly insured children.⁸
- \bullet Nearly half (48%) of all uninsured children have not had a well-child visit in the past year. $^\circ$
- Uninsured children are more likely than insured children to have an unmet or delayed medical need, with one in six (17%) uninsured children having a delayed or unmet medical need in the past year.¹⁰
- Uninsured children are nine times more likely than insured children to lack a regular source of medical care, such as a pediatrician or family doctor.¹¹
- Many uninsured children lack access to basic health care services and sometimes rely on hospital emergency rooms for routine care.¹²
- Among low-income uninsured children, whose family income makes it likely that they are eligible for coverage through Medicaid or SCHIP, half (52%) have not had a well-child visit in the past year and almost one-third (31%) do not have a usual source of care.¹³

WORKING FAMILIES

 In 2002, more than eight in 10 uninsured Americans came from working families. Nearly 70 percent of the uninsured were in families with one or more full-time workers.¹⁴

- People who work for the smallest businesses are the least likely to get health care coverage from their employers. Thirty-five percent of smaller businesses (3-199 workers) did not offer health benefits to their employees in 2003.¹⁵
- Workers from low-income families have less access to job-based insurance. In 2001, 50 percent of workers from low-income families did not have employer-sponsored insurance available to them either through their own job or that of a family member.¹⁶

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- 2. Ibid.
- 3. Ibid.
- 4. Ibid.
- 5. Ibid.
- 6. Ibid.

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8. Leighton Ku and Sashi Nimalendran. Center on Budget and Policy Priorities. *Improving Children's Health. A Chartbook About the Roles of Medicaid and SCHIP*. (January 2004). www.cbpp.org/1-15-04health.pdf

9. An Urban Institute Analysis of The Center for Disease Control's 2002 National Health Interview Survey. (August 2004). www.coveringkidsandfamilies.org/press/docs/2004UrbanFindings.pdf

- 10. Ibid.
- 11. Ibid.
- 12. Ibid.
- 13. Ibid.

14. Kaiser Commission on Medicaid and the Uninsured. "The Uninsured: A Primer, Key Facts About Americans Without Health Insurance." (December 2003). www.kff.org/uninsured/loader.cfm?url=/commonspot/security/getfile.cfm&PageID=29345

15. Kaiser Family Foundation and Health Research and Education Trust. *Employer Health Benefits 2003 Annual Survey*. Pub. No. 3369. (September 2003). www.kff.org/insurance/ehbs2003-1-set.cfm

16. Kaiser Commission on Medicaid and the Uninsured. "The Uninsured: A Primer." (as cited in www.kff.org/uninsured/loader.cfm?url=/commonspot/security/getfile.cfm&PageID=29345)