

2006 CHILDREN'S HEALTH CARE COVERAGE

Covering Kids & Families is a national program of the Robert Wood Johnson Foundation, the nation's largest philanthropy devoted exclusively to improving the health and health care of all Americans.



There are more than 8 million uninsured children in the United States.ⁱ Experts say more than seven in 10 are likely eligible for low-cost or free health care coverage through Medicaid or the State Children's Health Insurance Program (SCHIP).ⁱⁱ

The Value of Medicaid and SCHIP

- The number of uninsured children has decreased by 2 million since the 1997 creation of the State Children's Health Insurance Program (SCHIP) and recent expansions in state Medicaid programs.ⁱⁱⁱ
- Medicaid and SCHIP programs have provided a much-needed safety net that has resulted in more kids being insured.^{iv}
- Since SCHIP was approved by Congress in 1997, the percentage of uninsured kids in America has decreased by 20 percent, while the total number of uninsured Americans increased by nearly 5 million.^v

Private health insurance is declining

- Fewer children are receiving private health insurance, which is supplied mostly through their parents' jobs.^{vi}
- Since 1997-98, the percentage of children who have private health insurance has fallen by five percent, meaning that 1.4 million fewer kids have private health insurance.^{vii}

State programs such as Medicaid and SCHIP are expanding access to health care

- Since SCHIP programs began in 1997, the percentage of kids enrolled in public health coverage programs has increased 31 percent, meaning that at least 5 million more kids have public health coverage.^{viii}

Being uninsured has serious health consequences for kids

- Children who are uninsured for all or part of the year are twice as likely not to receive any medical care, compared to kids with insurance (12.3% insured vs. 25.6% uninsured).^{ix}
- More than one in three (35%) children who are uninsured for all or part of the year do not have a personal doctor or nurse – which is significantly higher than children who have health insurance (13.5%).^x
- Uninsured children are less likely to receive proper medical care for childhood illnesses such as sore throats, ear aches and asthma.^{xi}
- Only 45.5 percent of uninsured children had one or more well-child visits in the past year, compared with more than 70 percent of privately or publicly insured children.^{xii}

African-American and Hispanic children are more likely to be uninsured than white children

- Since SCHIP began in 1997, the percentage of African-American children without health insurance has dropped 26.3 percent, percentage of Hispanic children without health insurance has dropped 26.7 percent, and the percentage of white children without health insurance has dropped 22.4 percent.^{xiii}
- More than one in seven African-American children (13.4%), and more than one in five Hispanic children (21%) are uninsured, compared to one in thirteen white children (7.5%).^{xiv}

Working families may not have access to insurance through their employers and need programs such as SCHIP and Medicaid

- In 2004, more than eight in 10 uninsured Americans came from working families. Nearly 70 percent of uninsured children were in families with one or more full-time workers.^{xv}
- People who work for small businesses are the least likely to get health care coverage from their employers. Forty-one percent of smaller businesses (3-199 workers) did not offer health benefits to their employees in 2005.^{xvi}
- Nearly 1.6 million African-American children, nearly 3 million Hispanic children, and more than 3.2 million white children are without any health coverage.^{xvii}

SOURCES

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- ii Covering Kids & Families. "Going Without: America's Uninsured Children." (August 2005). <http://coveringkidsandfamilies.org/press/docs/2005BTSResearchReport.pdf>
- iii Covering Kids & Families. "The State of Kids' Coverage." (August 2006). <http://coveringkidsandfamilies.org/press/docs/2006BTSResearchReport.pdf>
- iv Ibid.
- v Ibid.
- vi Ibid.
- vii Ibid.
- viii Ibid.
- ix Ibid.
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- xi American College of Physicians—American Society of Internal Medicine "No Health Insurance? It's Enough to Make You Sick!" (2000). www.acponline.org/uninsured/lack-paper.pdf
- xii 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
- xiii Covering Kids & Families. "The State of Kids' Coverage." (August 2006). <http://coveringkidsandfamilies.org/press/docs/2006BTSResearchReport.pdf>
- xiv Ibid.
- xv The Henry J. Kaiser Family Foundation. "The Uninsured: A Primer." (January 2006). <http://www.kff.org/uninsured/upload/7451.pdf>
- xvi Ibid.
- xvii Ibid.