

# **Next Steps in Covering Uninsured Children:**

## ***Findings from the Kaiser Survey of Children's Health Coverage***

Julia Paradise  
Kaiser Commission on Medicaid and the Uninsured  
Kaiser Family Foundation  
January 23, 2009

## Background and Significance

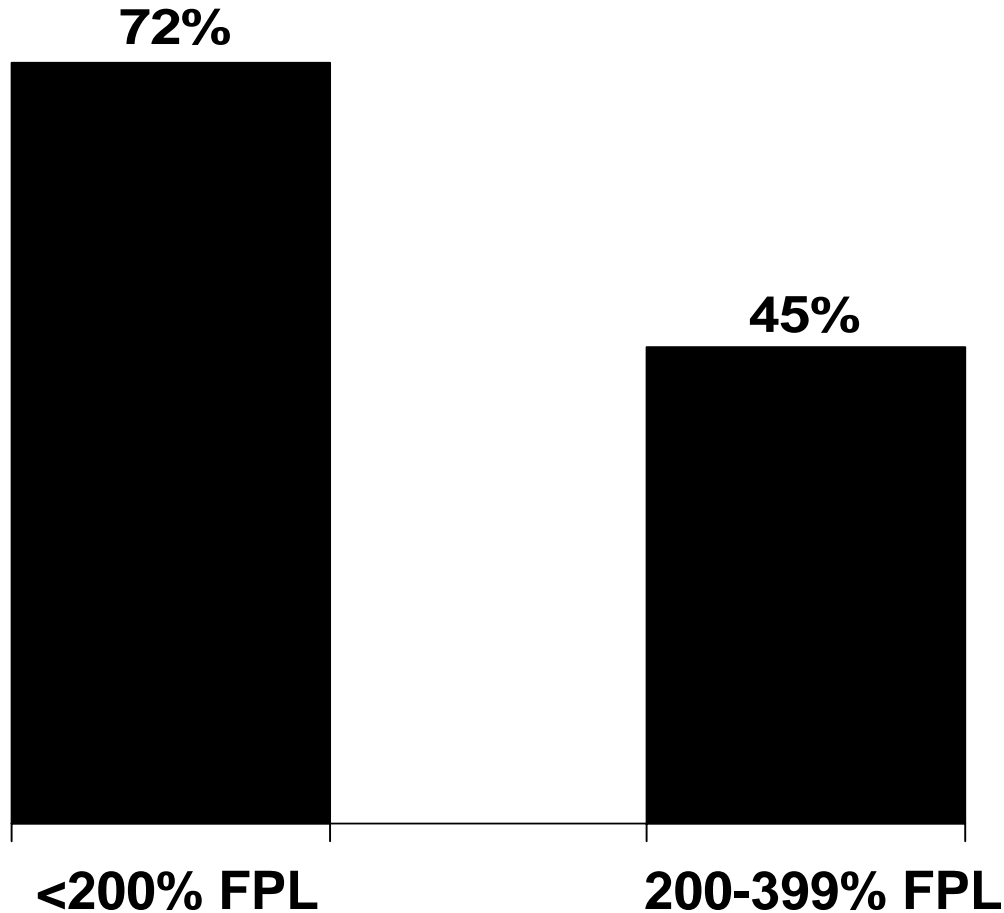
- Growing number of uninsured children
- Collapse of SCHIP reauthorization and new federal barriers to state expansions for children
- Eroding ESI and affordability barriers
- Public program strategies for increasing children's coverage
  - eligible but uninsured children
  - middle-income but uninsured children
- And now, the recession

## Methods

- Nationally representative telephone survey of households with a child, fielded October-December 2007. Includes low-income (<200%FPL, or <\$41,300/family of 4) and middle-income (200-400% FPL, or \$41,300 to \$82,600/family of 4) households
- 2,073 respondents:
  - 974 parents with an uninsured child
  - 495 parents with a publicly insured child
  - 604 parents with a privately insured child
- Survey conducted in Spanish and English
- Results adjusted by 2007 Census weights for household type, poverty level, age of parent and child, and race of child

Figure 3

# Working Families with an Uninsured Child: Percent with No Access to ESI for Child



Note: “No Access” includes parents not offered ESI, parents not eligible for ESI, and parents not offered dependent coverage.

SOURCE: Kaiser Survey of Children’s Health Coverage, 2007.

Figure 4

# Working Families with an Uninsured Child: Percent with Access to ESI Who Couldn't Afford It

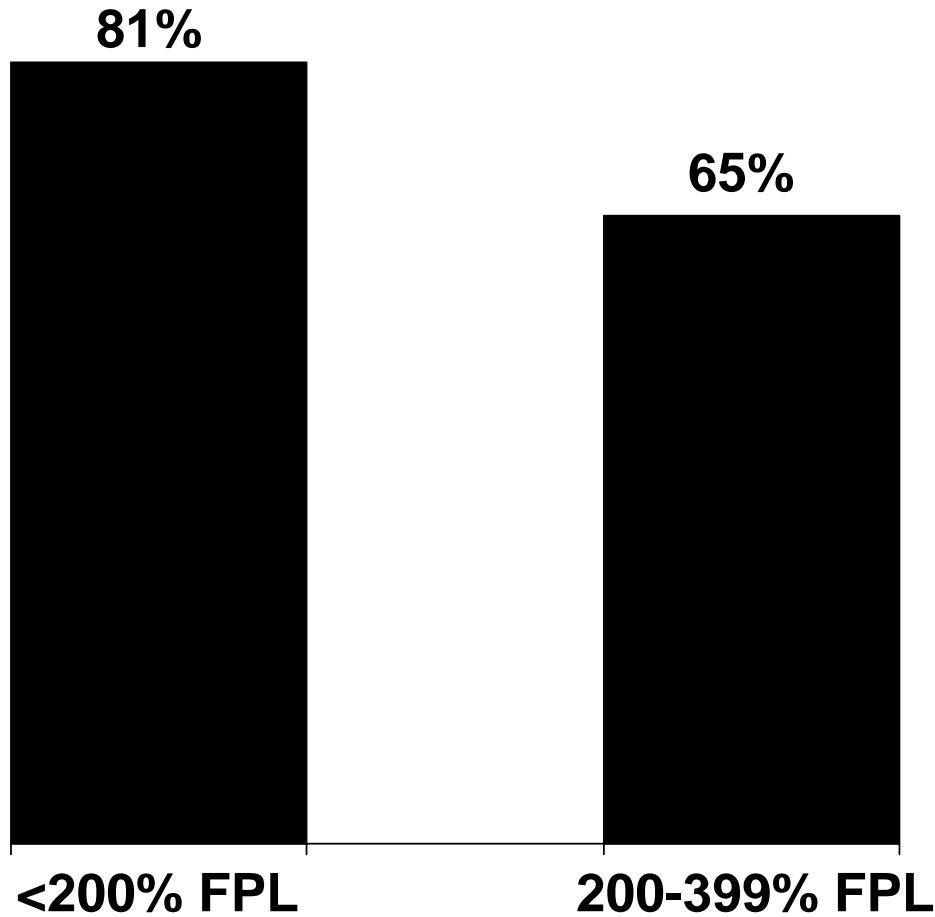
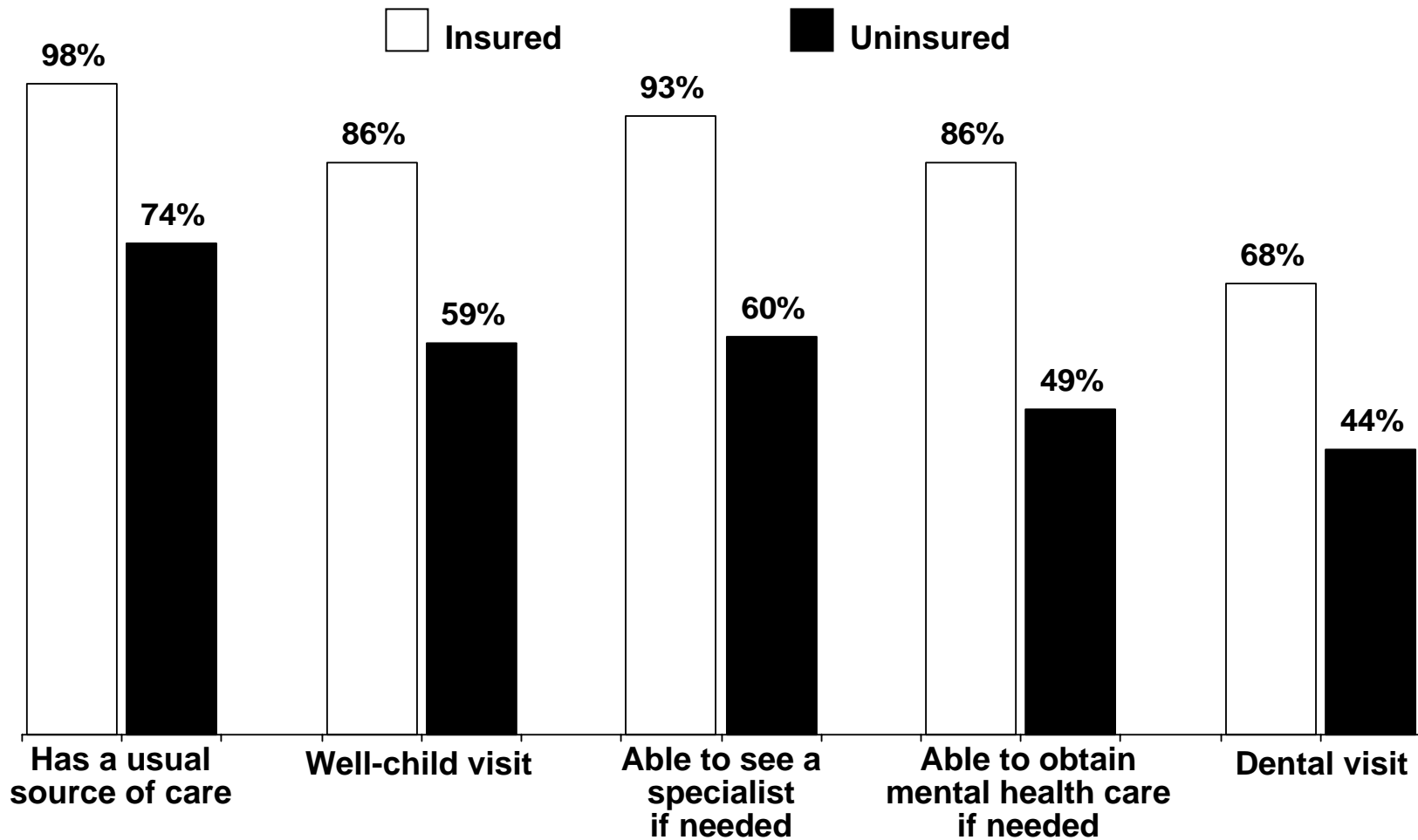


Figure 5

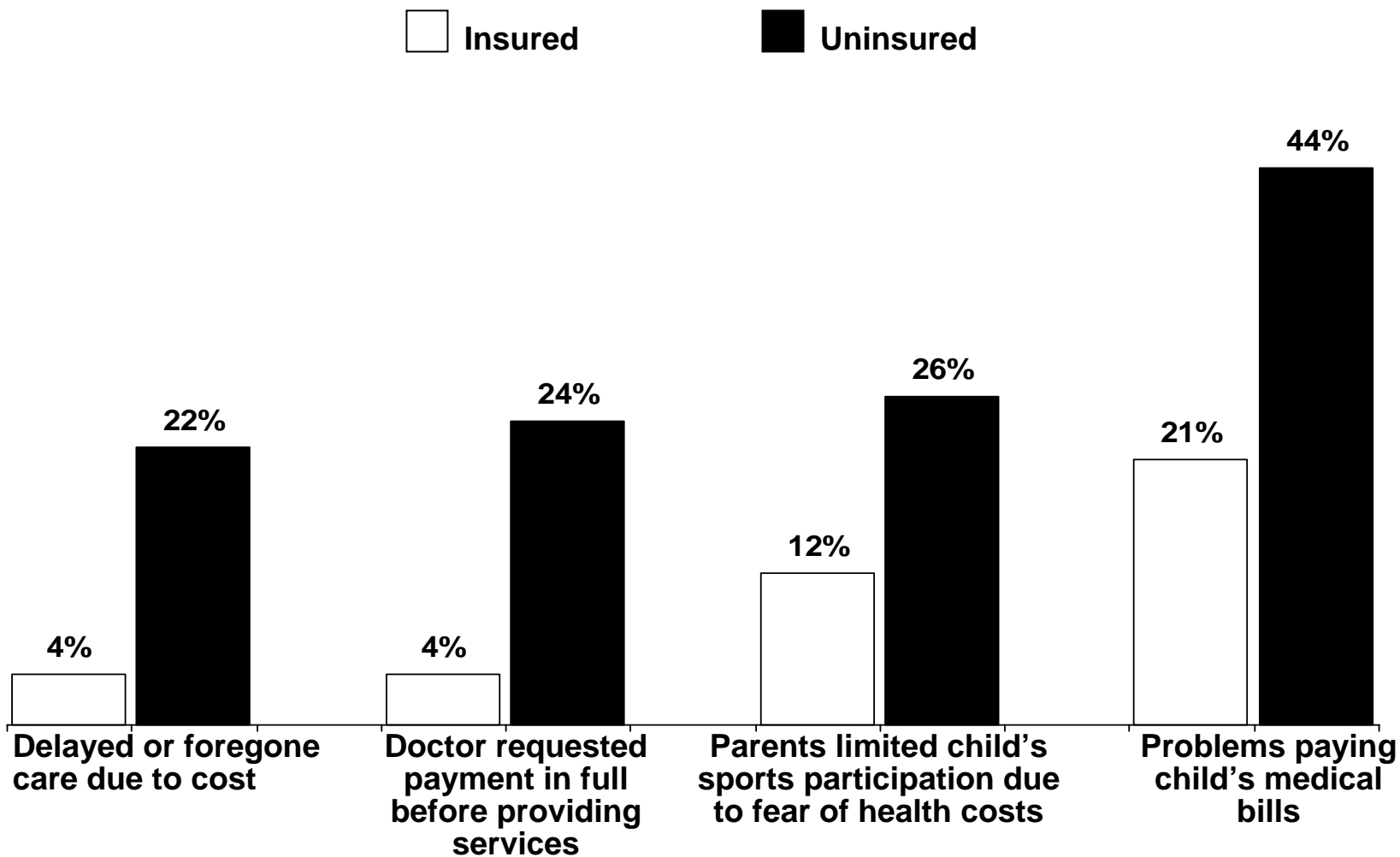
# Access to Care for Low-Income Children: Insured vs. Uninsured



KAISER COMMISSION ON  
Medicaid and the Uninsured

Figure 6

# Financial Barriers to Care for Low-Income Children: Insured vs. Uninsured



KAISER COMMISSION ON  
Medicaid and the Uninsured

SOURCE: Kaiser Survey of Children's Health Coverage, 2007.

Figure 7

# Financial Barriers to Care for Uninsured Children: Low vs. Middle-Income

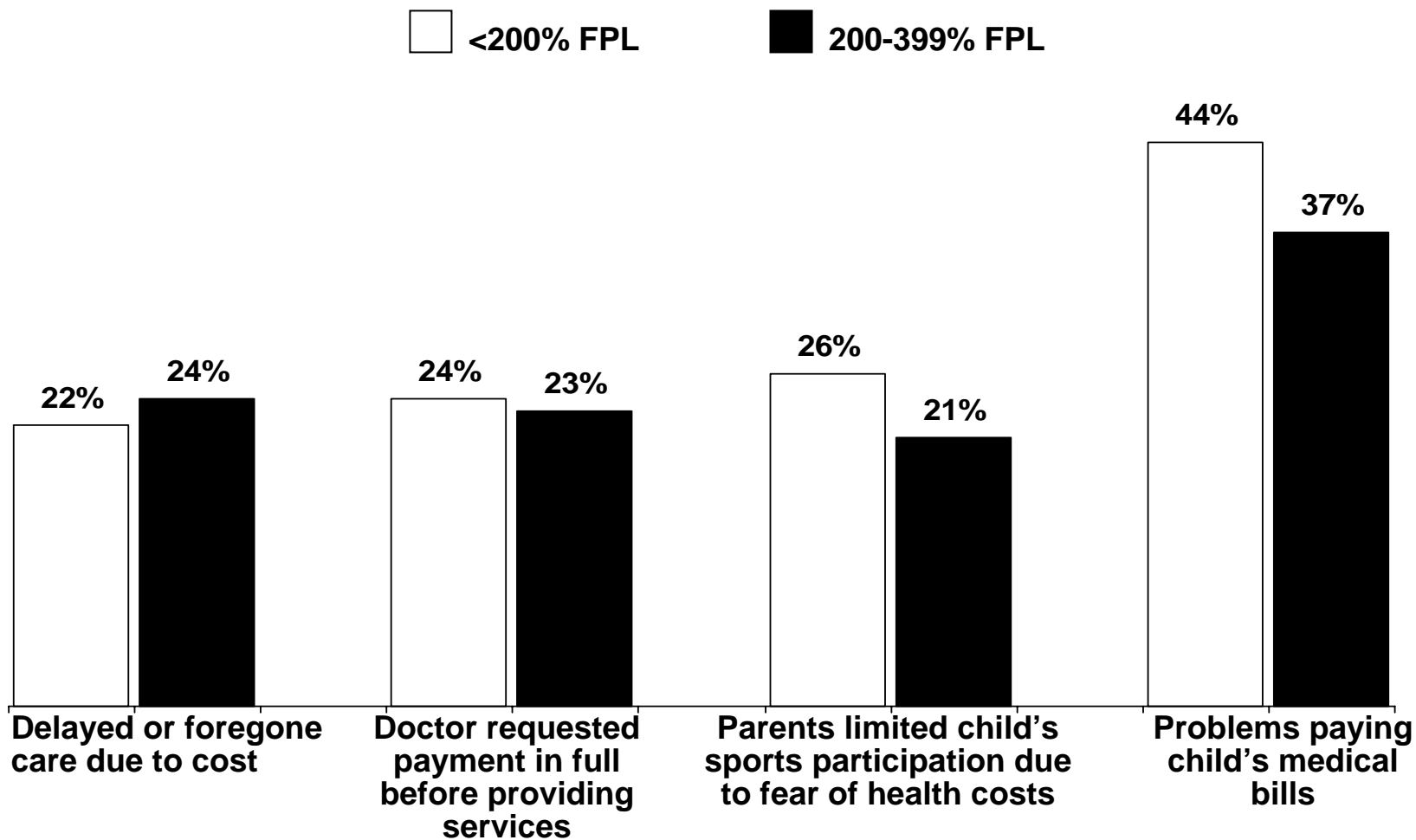
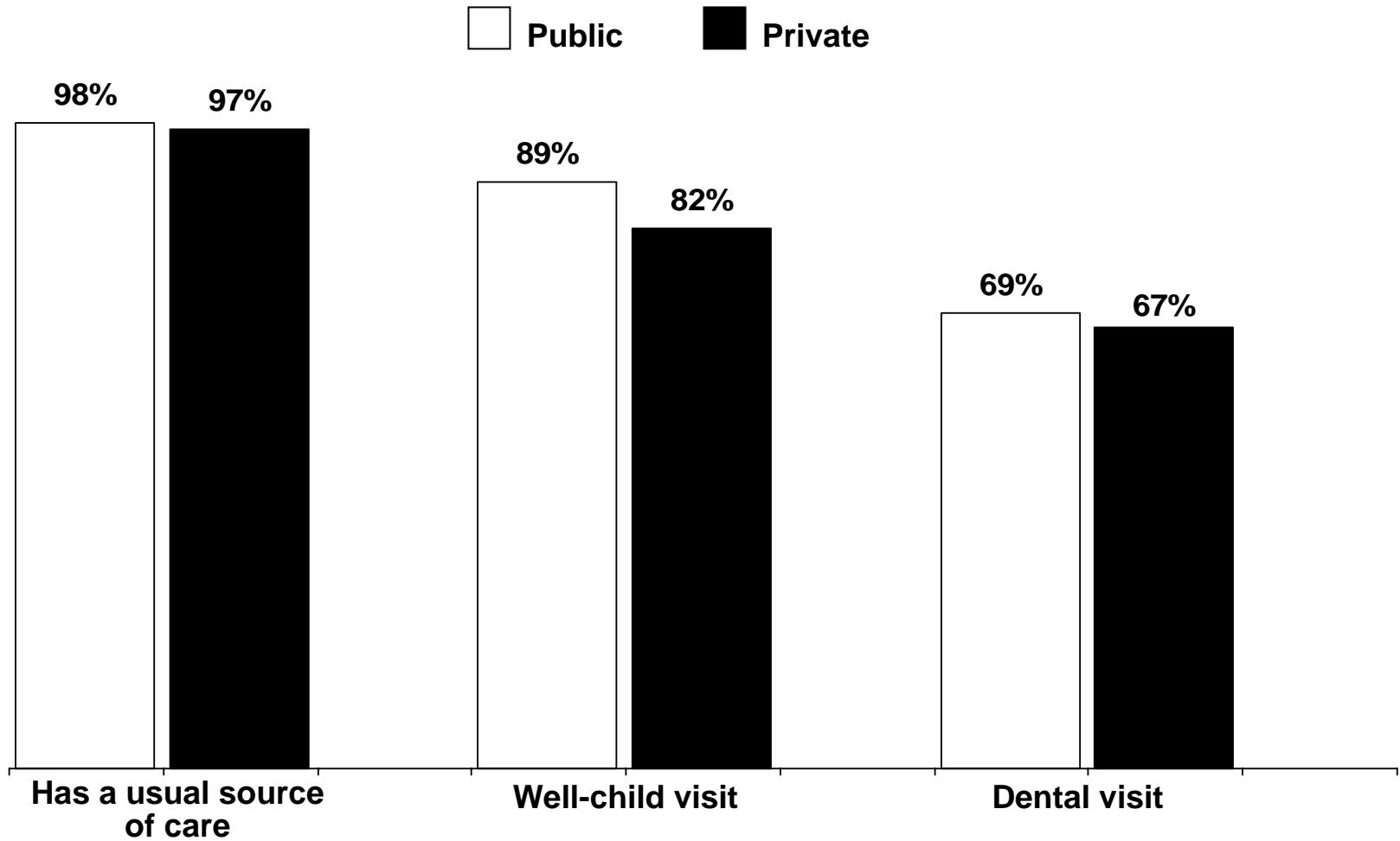


Figure 8

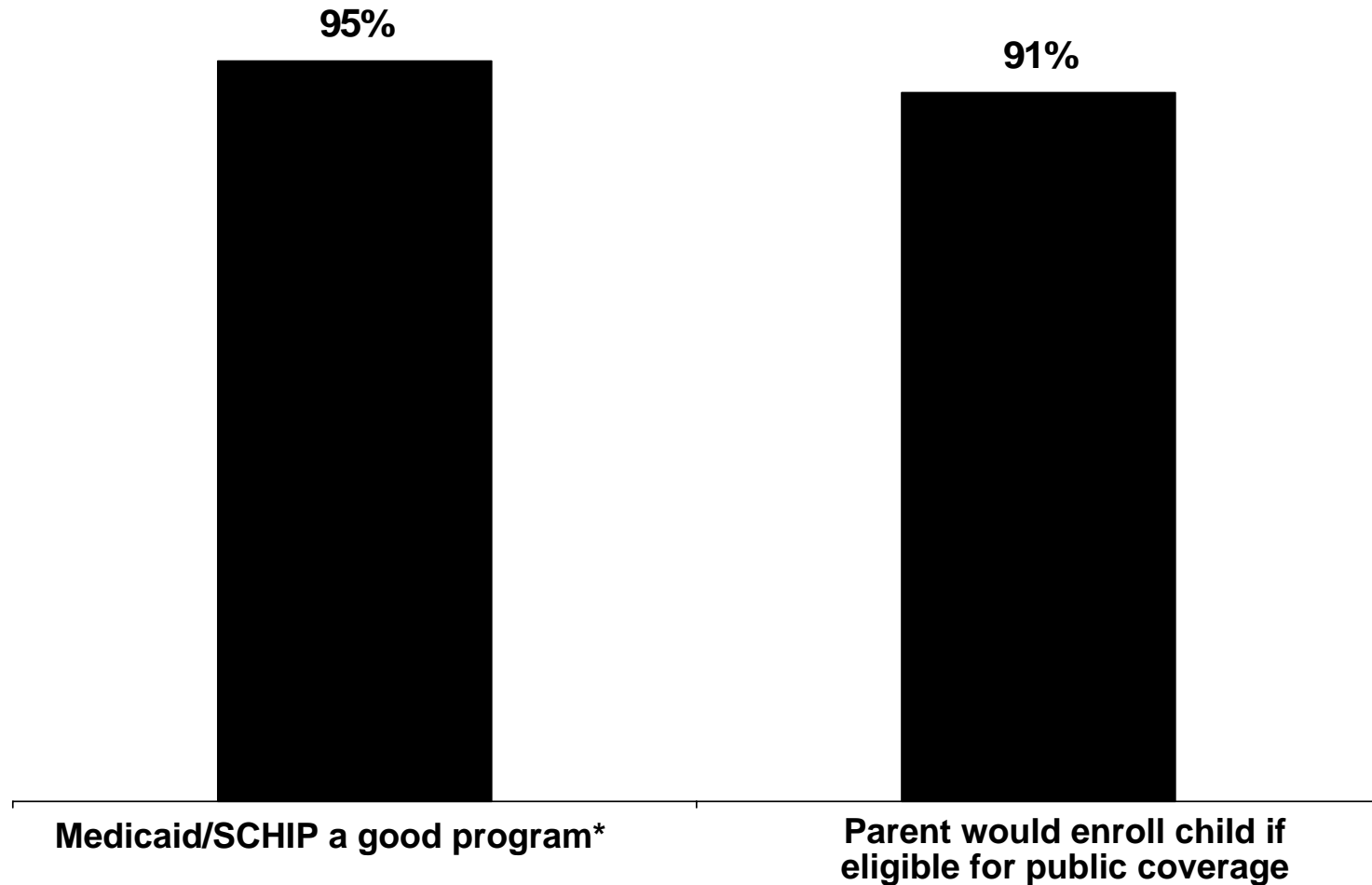
# Access to Care for Low-Income Children: Public vs. Private Insurance



KAISER COMMISSION ON  
Medicaid and the Uninsured

Figure 9

# Views of Public Coverage Among Low-Income Parents with an Uninsured Child

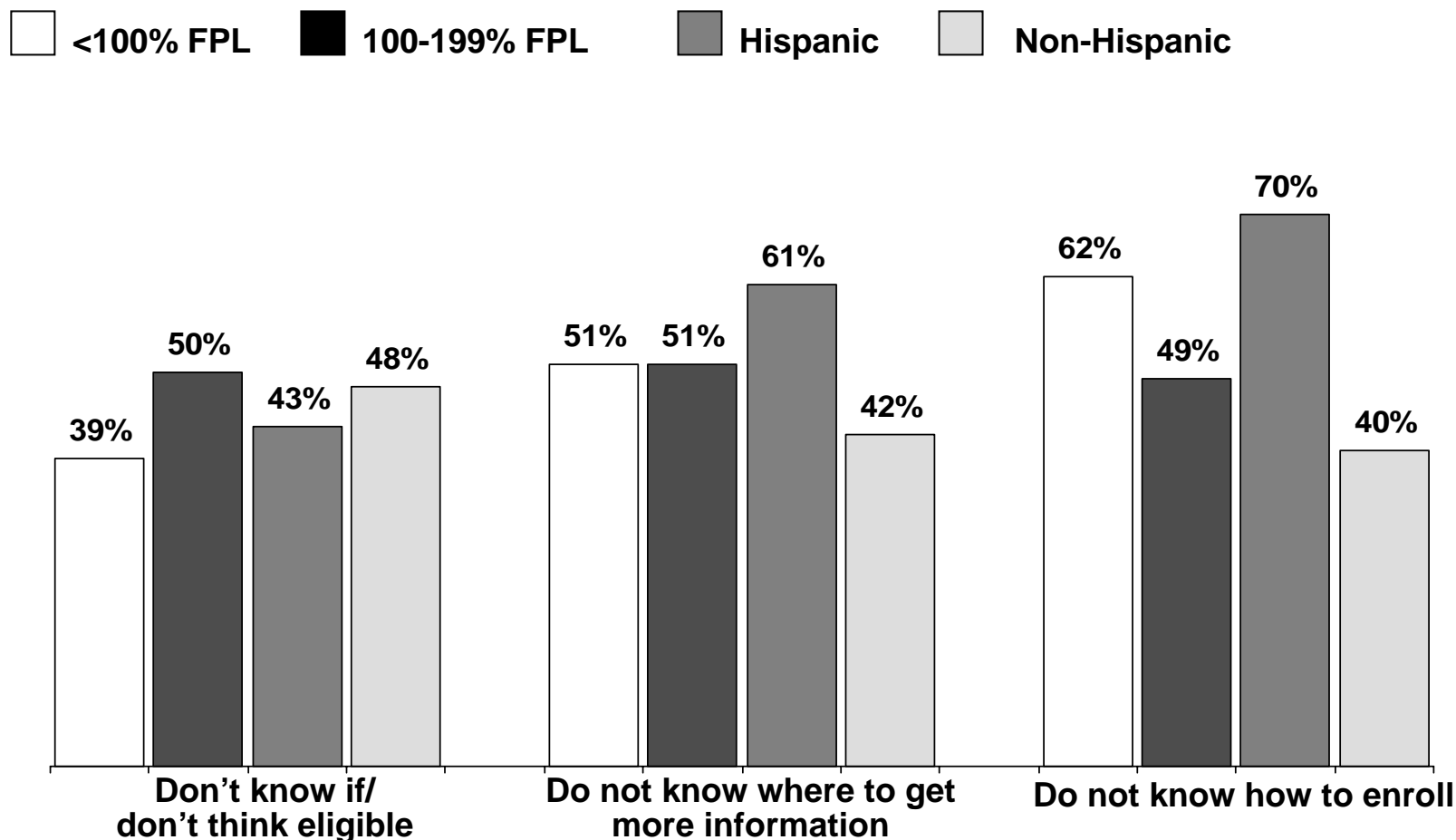


\*Based on those who have heard of Medicaid/SCHIP

SOURCE: Kaiser Survey of Children's Health Coverage, 2007.

Figure 10

# Knowledge Gaps Among Low-Income Parents with an Uninsured Child

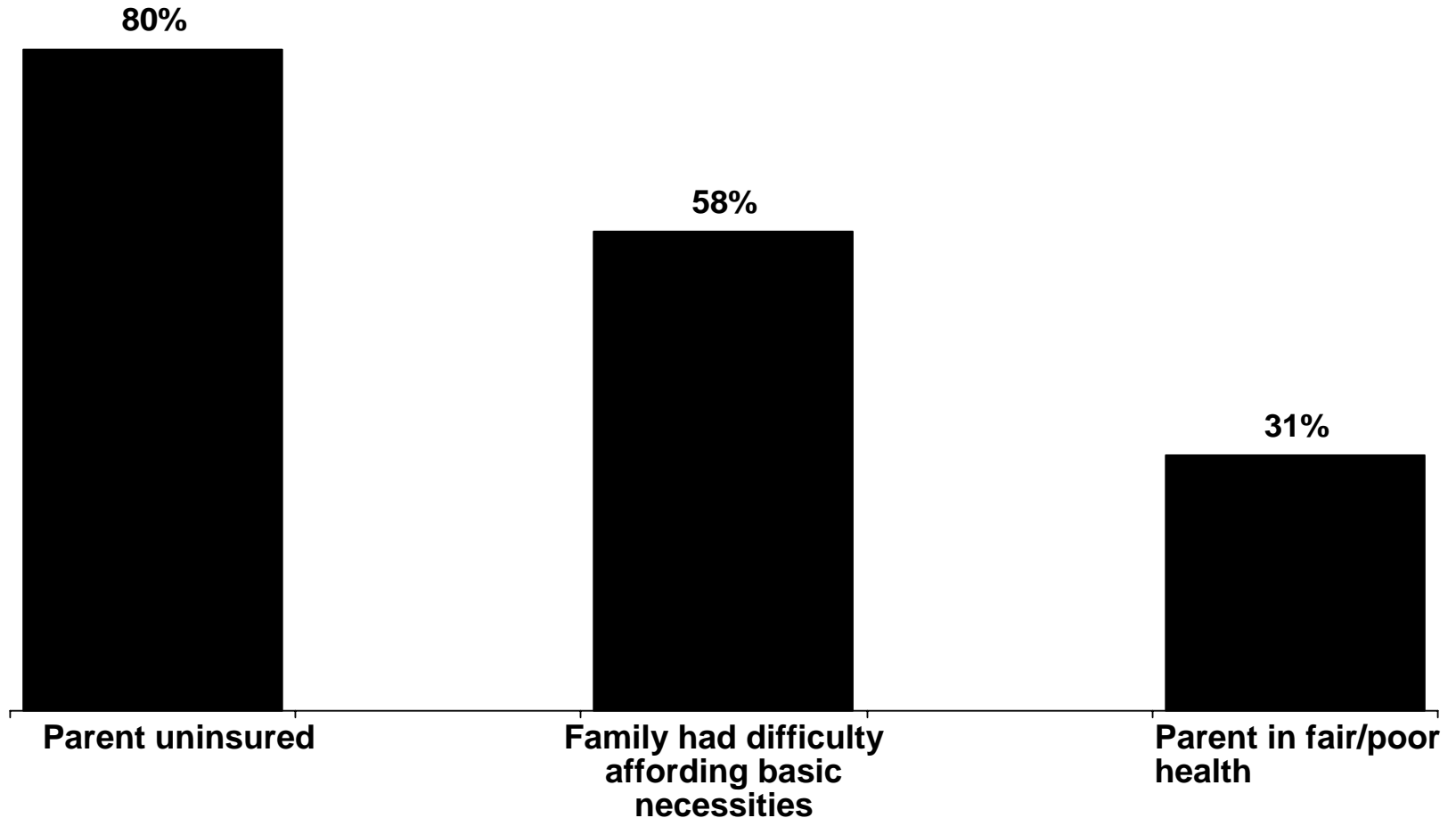


KAISER COMMISSION ON  
Medicaid and the Uninsured

SOURCE: Kaiser Survey of Children's Health Coverage, 2007.

Figure 11

# Multiple Pressures In Low-Income Families with an Uninsured Child



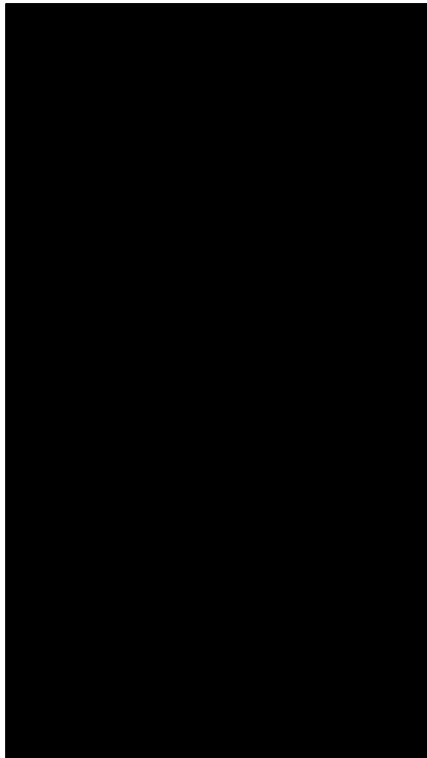
KAISER COMMISSION ON  
Medicaid and the Uninsured

Figure 12

# Low-Income Uninsured Parents with Uninsured Child: Interest in Enrolling in Public Coverage with Child

Percent of parents interested:

93%



<100%FPL

85%



100-199%FPL

SOURCE: Kaiser Survey of Children's Health Coverage, 2007.

KAISER COMMISSION ON  
Medicaid and the Uninsured

## Looking Forward

- Improved outreach and simplified enrollment and renewal processes could boost children's participation in Medicaid and SCHIP
- Expanded eligibility for Medicaid and SCHIP could assist many middle-income uninsured children who lack access to ESI and face financial barriers to care
- Family-based eligibility could reach many low-income uninsured parents along with their children