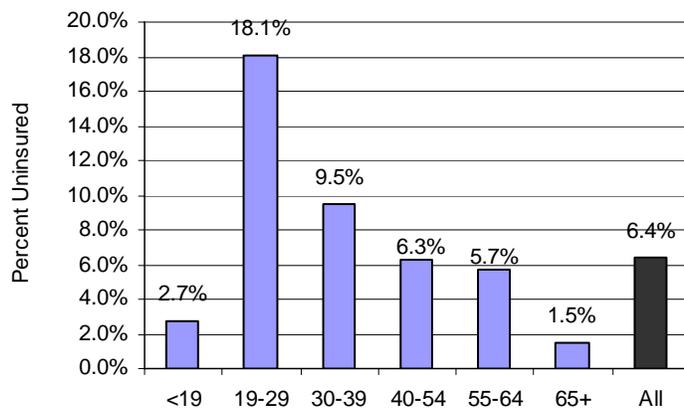




## Child Health Coverage in Connecticut 2006

The Office of Health Care Access 2006 Household Survey polled over 4,200 residents and was one of the largest polls of health insurance coverage in Connecticut. The survey produced an uninsured rate for children (<19 years) of 2.7 percent or an estimated 24,700 children at the time of the survey. (Figure 1). This is lower than both the overall uninsured rate of 6.4% and the uninsured rate for adults ages 19 through 64 of 9.0%. Over the last year, 5.6 percent or an estimated 50,600 children experienced a period of uninsurance.

Figure 1: Share uninsured for age groups, 2006 (%)



Source: CT Office of Health Care Access 2006 Household Survey

Because the Household Survey included both adults and children, and the child uninsured rate was only 2.7 percent, the sample of uninsured children generated was too small to produce reliable detailed demographic analysis of this group. However, the uninsured as a whole (including children) are largely members of lower income working families for whom coverage is either unavailable or unaffordable. The majority of the uninsured are minorities (55 percent), even though minorities account for only 24 percent of the state's total population.

Children's access to health insurance coverage continues to be of interest to policymakers and ongoing public support to ensure health coverage for all children has contributed to increased access to coverage. The uninsured rate for children has declined since OHCA's 2001 survey from 4 percent to 2.7 percent in 2006, yet many children eligible for public coverage are not enrolled in that coverage. This issue brief discusses key factors affecting children's health insurance coverage.

### **Key Facts: Uninsured**

#### **Children in Connecticut**

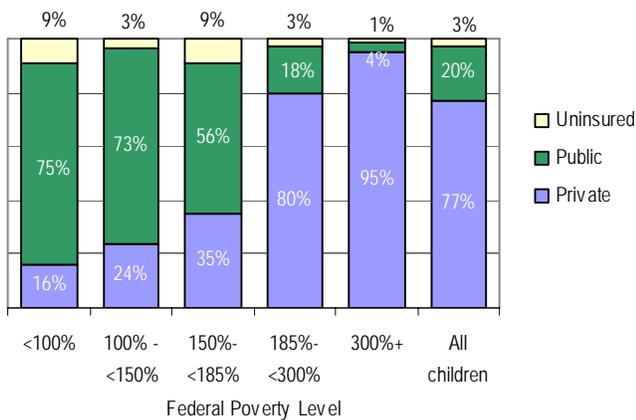
- *The uninsured, including children, are predominantly in working families.*
- *Connecticut's uninsured rate for children has declined over the past five years.*
- *Children in poverty are disproportionately uninsured.*
- *2.7% or an estimated 24,700 of Connecticut's 901,000 children are uninsured.*

*Children's access to health insurance coverage continues to be of interest to policymakers and ongoing public support to ensure health coverage for all children has contributed to increased access to coverage.*

### Family Income Influences Coverage Type

There is a relationship between family income and health care coverage. Children in families with higher incomes are most likely to have private coverage and much less likely to be uninsured.

Figure 2: Children's health coverage by FPL, 2006 (age < 19)

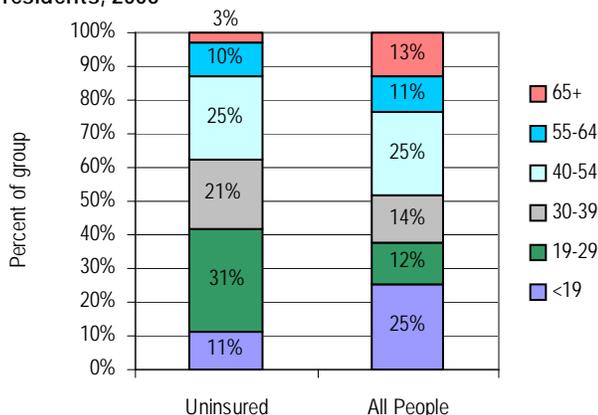


Source: CT Office of Health Care Access 2006 Household Surveys

### Many Children are Eligible for Public Programs

Children comprise a smaller share of the uninsured than of Connecticut's population, and are less likely to be uninsured largely because they are eligible for public programs such as HUSKY or they benefit from the state's strong system of employer-sponsored coverage. HUSKY A covers children up to 185% FPL and HUSKY B covers children up to 300% FPL. A recent study published by the Robert Wood Johnson Foundation concluded that from 1997 when the State Children's Health Insurance Program (SCHIP) was enacted until 2004, the number of uninsured children nationally fell by two million. Nationally Medicaid and SCHIP cover one quarter of all children and half of low-income children.<sup>1</sup>

Figure 3: Age distribution of uninsured and all CT residents, 2006



Source: CT Office of Health Care Access 2006 Household Surveys and Census Bureau 2006 Population Estimate

### Many Factors Affect Whether Children Have Coverage:

Most health coverage is obtained through an employer and most children are covered through a parent's employer. Children in low income families are also eligible for public coverage. Factors that affect whether a child is actually enrolled in coverage include:

- family income less than 185% of the federal poverty level;
- a parent or guardian enrolls them in public coverage for which they are eligible;
- parent(s) who work;
- the working parent(s)' employer(s) offers health insurance coverage;
- the family is eligible for the employer coverage that is offered;
- the family can afford the employee share of that coverage.

### Summary

Although Connecticut's uninsured rate for children is relatively low, uninsured children still comprise eleven percent of the state's total uninsured population (Figure 3). Research shows that most children obtain health coverage as adults do, mainly through a family member's employer. Family income often determines whether a family can afford to participate in employer offered coverage. In some instances, employers do not extend coverage to families. Furthermore, some employers do not offer any coverage. Additional factors that influence access to employer-based coverage include business size, eligibility criteria and offer rate.

Uninsured children are similar to uninsured adults in that they are largely minorities and members of low-income working families. In Connecticut, as well as nationally, children's uninsured rates are lower than adult uninsured rates, primarily due to expansions in Medicaid and SCHIP, state administered public programs targeting low income families and children. However, the full potential of these public programs has not been reached since all eligible children are not enrolled. Finding ways to cover all children and ensuring access to health care remain on the policy agenda at both the state and federal level.

### NOTES

1. Kaiser Commission on Medicaid and the Uninsured *The Uninsured: A Primer Key Facts about Americans without Health Insurance*, October 2006

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