



# Health Policy Snapshot

Health Insurance Coverage

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## ISSUE BRIEF

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# What are the recent trends for children's participation in Medicaid and CHIP?

## Takeaways:

- In 2009, 4.3 million children remained uninsured despite being eligible for health insurance through Medicaid or the Children's Health Insurance Program (CHIP), down from 4.7 million in 2008.
- Nationwide, 84.8 percent of eligible children were enrolled in Medicaid and CHIP, up from 82.1 percent in 2008. Fifteen states and the District of Columbia had participation rates of 90 percent or higher in 2009.
- Just three states—Texas, California and Florida—account for nearly 40 percent of the remaining eligible but uninsured children in the nation.

## Overview

As a part of the 2010 Affordable Care Act (ACA), Medicaid will expand in 2014 to cover people with incomes below 138 percent of the federal poverty level (FPL), which in 2011 was \$22,350 for a family of four.<sup>1</sup> Although this Medicaid expansion will dramatically increase the number of insured people, an estimated 38 percent of the remaining uninsured will be eligible, but will not enroll, either because they aren't aware they are eligible, don't know how to enroll or encounter other obstacles.<sup>2</sup> States have made progress enrolling children in CHIP, and

policy-makers can learn from the states and apply some of these lessons to Medicaid enrollment. This brief summarizes current enrollment trends for children.

## ENROLLMENT TRENDS, 2008-09

- **The number of children eligible for Medicaid or CHIP increased** from 40.2 million to 42.7 million. Two factors contributed to the increase: lower incomes, allowing more children to meet eligibility requirements, and a number of states expanded their Medicaid and CHIP programs.
- **The proportion of eligible children who were enrolled in Medicaid or CHIP rose from 82.1 to 84.8 percent.** The number of children eligible for these programs, but uninsured, declined by about 340,000, leaving an estimated 4.3 million eligible, but uninsured children. The uninsured rate among eligible children dropped from 11.7 percent to 10.2 percent. This contributed to an overall decline in the uninsured rate among all children, from 9.2 percent to 8.4 percent.
- **The rise in children's Medicaid and CHIP participation held true across many demographic categories** including race and ethnicity, age, income level, and language group. Non-citizen children, however, did not have a statistically significant increase in Medicaid and CHIP participation. Their participation rate was 76.3 percent in 2009, well below the national average of 84.8 percent.

### Number of Eligible but Uninsured Children (ages 0-18) in Selected States, 2009

	Number of eligible but uninsured	Share of total U.S. eligible but uninsured	Cumulative share of total U.S. eligible but uninsured
<b>United States</b>	<b>4,349,000</b>	<b>---</b>	<b>---</b>
Texas	693,000	15.9%	15.9%
California	661,000	15.2%	31.1%
Florida	381,000	8.8%	39.9%
Georgia	189,000	4.4%	44.3%
New York	175,000	4.0%	48.3%
Ohio	127,000	2.9%	51.2%
Arizona	125,000	2.9%	54.1%
Illinois	120,000	2.8%	56.8%
Pennsylvania	118,000	2.7%	59.5%
Indiana	113,000	2.6%	62.1%

Source: <http://www.rwjf.org/coverage/product.jsp?id=72686>

- **Medicaid and CHIP participation rates increased in 30 states**, ranging from an 11.4 percentage point gain in Colorado to a 1.2 point rise in New York. No state had a statistically significant decline in its Medicaid and CHIP participation rate.

Three states account for 39.9 percent of the remaining eligible but uninsured children in the nation: 15.9 percent live in Texas, 15.2 percent in California, and 8.8 percent in Florida. Altogether, 62.1 percent of the nation's uninsured children who are eligible for Medicaid or CHIP live in one of 10 states—the aforementioned three plus Arizona, Georgia, Illinois, Indiana, New York, Ohio, and Pennsylvania.

In 2009, 15 states and the District of Columbia had Medicaid and CHIP participation rates of 90 percent or higher, meaning relatively few eligible children remained uninsured in those states. Those states were Arkansas, Connecticut, Delaware, Hawaii, Illinois, Kentucky, Maine, Massachusetts,

Michigan, Nebraska, New York, Rhode Island, Tennessee, Vermont, and West Virginia. In contrast, six states—Florida, Montana, Nevada, North Dakota, Texas, and Utah—had participation rates below 80 percent.

- **If every state with lower-than-average participation attained the national average of 84.8 percent participation, only 3.7 million eligible children would remain uninsured.** If every state reached 90 percent, the number would fall to 2.8 million. And if every state attained 95 percent participation, there would be only 1.4 million eligible uninsured children.

Adapted from the Urban Institute's "Gains for Children: Increased Participation in Medicaid and CHIP in 2009," an August 2011 report by Genevieve M. Kenney, Victoria Lynch, Jennifer Haley, Michael Huntress, Dean Resnick and Christine Coyer.

### WANT TO KNOW MORE?

- [Gains for Children: Increased Participation in Medicaid and CHIP in 2009 \(RWJF/Urban Institute\)](#)
- [Uninsured Children: Who Are They and Where Do They Live? \(RWJF/Health Affairs\)](#)

<sup>1</sup> <http://aspe.hhs.gov/poverty/11poverty.shtml>

<sup>2</sup> <http://www.rwjf.org/pr/product.jsp?id=72686>