

Health Insurance for Children: KCHIP

Definition

Kentucky Children's Health Insurance Program (KCHIP) data is the monthly average number of children enrolled in the program.

Data in context

All children need access to quality health care services to ensure healthy growth and development. KCHIP is Kentucky's federally funded State Children's Health Insurance Program (SCHIP) providing health insurance coverage to working families living between 101 and 200 percent of the federal poverty level. Since 1997 when SCHIP legislation was enacted by Congress, the percentage and number of low-income children who are uninsured has fallen by more than one-third.¹ In some states, parents have reported improvements in their children's school performance after they had been enrolled in SCHIP for a year.²

Families living up to 150 percent of the federal poverty line receive the same benefit coverage as families receiving traditional Medicaid. Families with incomes between 151 and 200 percent of the federal poverty level are limited to fewer services and are required to pay a premium of \$20 per month.³

While KCHIP enrollment in Kentucky gradually increased during the early years of the program from 1998 to 2001, it has since become somewhat stagnant.⁴ This is partly due to fewer outreach efforts since its creation and the enactment of policies that have posed barriers to some families, such as required monthly premiums and face-to-face interviews currently required for enrollment.⁵

Currently, over 60,000 Kentucky children may be eligible for KCHIP but are uninsured.⁶ Kentucky's governor announced upcoming steps to remove barriers to enrollment such as transportation issues or non-flexible work schedules by eliminating the requirement for families to conduct face-to-face interviews.⁷ The governor's plans also include expanding outreach efforts with the hopes of enrolling over 35,000 additional children in KCHIP by 2010.⁸ Kentucky can also decrease the amount of



time eligible children are uninsured by allowing them to enroll temporarily while their applications for coverage are being processed, and by permitting children to remain enrolled for an entire year, regardless of changes in financial circumstances.⁹

In 2007, average monthly KCHIP enrollment was 54,349, a 21 percent increase from 2000 (45,063 children). Since 2000, KCHIP enrollment experienced the sharpest decline (20 percent or more) in Fulton, Harlan, Knott, Lee, Letcher, Martin, and Owsley Counties; however, many of these counties also experienced population declines in 2007. Counties reflecting the most significant increase in the number of KCHIP recipients from 2000 to 2007 include Boone, Oldham, Simpson, Spencer, and Woodford.

State programs such as KCHIP have been proven to help reduce racial and ethnic disparities in health care coverage.¹⁰ In 2007, 71,965 KCHIP enrollees were White

(8 percent of all White children), 9,160 were Black (9 percent), and 2,847 were Hispanic (10 percent).¹¹ These programs play an especially important role for children of color, who are more likely to live in families with parents working in low-wage jobs that do not offer health care benefits or small businesses that cannot afford to cover employee health insurance.¹² As with most families enrolled in KCHIP, if private health insurance is offered, the premiums are not affordable.¹³

Data Source: Kentucky Cabinet for Health and Family Services, Department for Medicaid Services.

Data Note: Children counted as receiving KCHIP during the reported year may also have received Medicaid at a different point during the year.

- 1 Ku, L., Lin, M., and Broaddus, M. (2007) *Improving Children's Health: A Chartbook about the Roles of Medicaid and SCHIP*. Center on Budget and Policy Priorities. Available at <http://www.cbpp.org>. Accessed August 2008.
- 2 Ibid.
- 3 Kentucky Cabinet for Health and Family Services (2008). *KCHIP's Most Frequently Asked Questions*. Available at: <http://chfs.ky.gov/dms/kchipfaq.htm>. Accessed August 2008.
- 4 Cohen Ross, D., Horn, A., and Marks, C. (2008). *Health Coverage for Children and Families in Medicaid and SCHIP: States Face New Hurdles*. Kaiser Commission on Medicaid and the Uninsured. Available at: <http://www.kff.org/medicaid/upload/7740.pdf>. Accessed August 2008.
- 5 Kentucky Voices for Health (2008). *Better Health Coverage for Kentucky's Children: Small Changes Mean Big Improvement*. Available at <http://www.kyequaljustice.org>. August 2008.
- 6 Ibid.
- 7 Vos, S. (2008) "Beshear Cuts Red Tape for Kids' Health Insurance." *Lexington Herald-Leader*, September 4, 2008.
- 8 Ibid.
- 9 Cohen Ross, D., Horn, A., and Marks, C. (2008). *Health Coverage for Children and Families in Medicaid and SCHIP: States Face New Hurdles*. Kaiser Commission on Medicaid and the Uninsured. Available at: <http://www.kff.org/medicaid/upload/7740.pdf>. Accessed August 2008.
- 10 Families USA (2007). *SCHIP and Children's Health Coverage: Leveling the Playing Field for Minority Children*. Available at <http://www.familiesusa.org>. Accessed August 2008.
- 11 Data obtained from Kentucky Cabinet for Health and Family Services, Department for Medicaid Services, August 2008.
- 12 Annie E. Casey Foundation (2006). "Unequal Opportunities for Health and Wellness." *Race Matters Toolkit*. Available at <http://www.aecf.org>. Accessed August 2008.
- 13 Families USA (2007). *SCHIP and Children's Health Coverage: Leveling the Playing Field for Minority Children*. Available at <http://www.familiesusa.org>. Accessed August 2008.

Children enrolled in KCHIP (average monthly number of children)

| | 2001 | 2007 |
|--------------|--------|--------|
| Kentucky | 44,979 | 54,349 |
| Adair | 339 | 416 |
| Allen | 200 | 314 |
| Anderson | 181 | 198 |
| Ballard | 104 | 128 |
| Barren | 409 | 641 |
| Bath | 178 | 188 |
| Bell | 597 | 614 |
| Boone | 401 | 664 |
| Bourbon | 185 | 246 |
| Boyd | 476 | 473 |
| Boyle | 265 | 303 |
| Bracken | 90 | 101 |
| Breathitt | 336 | 359 |
| Breckinridge | 262 | 358 |
| Bullitt | 561 | 795 |
| Butler | 182 | 259 |
| Caldwell | 167 | 184 |
| Calloway | 252 | 428 |
| Campbell | 463 | 542 |
| Carlisle | 51 | 94 |
| Carroll | 114 | 124 |
| Carter | 436 | 497 |
| Casey | 272 | 344 |
| Christian | 712 | 779 |
| Clark | 325 | 427 |
| Clay | 491 | 496 |
| Clinton | 297 | 322 |
| Crittenden | 117 | 122 |
| Cumberland | 145 | 162 |
| Daviess | 860 | 1,180 |
| Edmonson | 188 | 272 |
| Elliott | 134 | 158 |
| Estill | 235 | 246 |
| Fayette | 1,516 | 2,063 |
| Fleming | 218 | 279 |
| Floyd | 864 | 925 |
| Franklin | 298 | 369 |
| Fulton | 73 | 76 |
| Gallatin | 84 | 100 |
| Garrard | 196 | 208 |

| | 2001 | 2007 |
|------------|-------|-------|
| Grant | 264 | 351 |
| Graves | 420 | 643 |
| Grayson | 358 | 405 |
| Green | 154 | 215 |
| Greenup | 439 | 445 |
| Hancock | 91 | 110 |
| Hardin | 869 | 1,038 |
| Harlan | 779 | 627 |
| Harrison | 193 | 193 |
| Hart | 264 | 337 |
| Henderson | 395 | 514 |
| Henry | 126 | 200 |
| Hickman | 53 | 77 |
| Hopkins | 642 | 598 |
| Jackson | 256 | 312 |
| Jefferson | 6,151 | 7,070 |
| Jessamine | 414 | 550 |
| Johnson | 469 | 521 |
| Kenton | 859 | 1,117 |
| Knott | 364 | 332 |
| Knox | 599 | 731 |
| LaRue | 178 | 221 |
| Laurel | 817 | 1,168 |
| Lawrence | 325 | 364 |
| Lee | 169 | 165 |
| Leslie | 278 | 303 |
| Letcher | 520 | 491 |
| Lewis | 192 | 258 |
| Lincoln | 338 | 469 |
| Livingston | 111 | 149 |
| Logan | 252 | 373 |
| Lyon | 58 | 82 |
| McCracken | 496 | 677 |
| McCreary | 397 | 497 |
| McLean | 113 | 157 |
| Madison | 596 | 686 |
| Magoffin | 296 | 322 |
| Marion | 205 | 231 |
| Marshall | 276 | 434 |
| Martin | 244 | 230 |
| Mason | 159 | 216 |

| | 2001 | 2007 |
|------------|-------|-------|
| Meade | 296 | 364 |
| Menifee | 135 | 162 |
| Mercer | 196 | 262 |
| Metcalfe | 150 | 162 |
| Monroe | 204 | 274 |
| Montgomery | 290 | 423 |
| Morgan | 250 | 260 |
| Muhlenberg | 484 | 514 |
| Nelson | 373 | 483 |
| Nicholas | 93 | 117 |
| Ohio | 349 | 391 |
| Oldham | 184 | 336 |
| Owen | 133 | 178 |
| Owsley | 105 | 94 |
| Pendleton | 131 | 172 |
| Perry | 584 | 592 |
| Pike | 1,289 | 1,231 |
| Powell | 173 | 208 |
| Pulaski | 906 | 1,173 |
| Robertson | 26 | 42 |
| Rockcastle | 259 | 263 |
| Rowan | 272 | 301 |
| Russell | 295 | 370 |
| Scott | 293 | 347 |
| Shelby | 182 | 382 |
| Simpson | 148 | 249 |
| Spencer | 103 | 166 |
| Taylor | 348 | 422 |
| Todd | 199 | 250 |
| Trigg | 125 | 150 |
| Trimble | 117 | 127 |
| Union | 158 | 166 |
| Warren | 976 | 1,271 |
| Washington | 135 | 135 |
| Wayne | 443 | 570 |
| Webster | 156 | 211 |
| Whitley | 719 | 846 |
| Wolfe | 120 | 134 |
| Woodford | 127 | 222 |