

Uninsured Children

Definition

Number uninsured is the estimate of the number of children under the age of 18 who do not have health insurance. *Eligible uninsured* is the number and percent of children who are uninsured but eligible for insurance coverage through Medicaid or the Kentucky Children's Health Insurance Program (KCHIP).

Data in context

Children must receive adequate health insurance coverage to have productive lives. Children who are sick and do not have health coverage are vulnerable to falling behind developmentally and in school. They also suffer from preventable health problems.¹ Uninsured children are less likely to receive care for childhood illnesses such as sore throats, earaches, and asthma and are more likely to miss school days.² More than 50 percent of all uninsured kids are reported as not having a "well-child" check in the previous year, which is more than double the rate for children with health insurance.³

Public health insurance programs such as Medicaid and the State Children's Health Insurance Program (SCHIP) provide a safety net for the nation's most vulnerable populations, including low-income children, pregnant women, the elderly, and people with disabilities. However, a significant portion of the U.S. population remains uninsured, and the numbers are growing. According to U.S. Census Bureau data, 45.7 million Americans (15.3 percent) were uninsured in 2007.⁴ This represented an improvement in the percent of people without health insurance (15.8 percent in 2006), which can be attributed to an increase in the number of people receiving government health insurance.⁵ The percent of Americans receiving employer-sponsored health insurance coverage has eroded over time.⁶

The percentage of uninsured children nationally also dropped from 11.7 percent in 2006 to 11.0 percent in 2007, though 8.15 million children remain without health insurance.⁷ Children are at greater risk than adults of being uninsured because as a group they are more likely to

be poor. While about a third of adults under age 65 come from low-income families, over 40 percent of children come from low-income families.⁸

More than 90,000 children in Kentucky are estimated to be uninsured, 67 percent of whom are eligible for either Medicaid or KCHIP.⁹ More than 10 percent of all children in Casey, McCreary, and Owsley Counties are estimated to be eligible for coverage through Medicaid or KCHIP yet remain uninsured. Counties with the lowest percentage of children who are uninsured but eligible for coverage include Anderson, Boone, Bullitt, Campbell, Hancock, Kenton, Nelson, Oldham, Spencer, and Woodford.

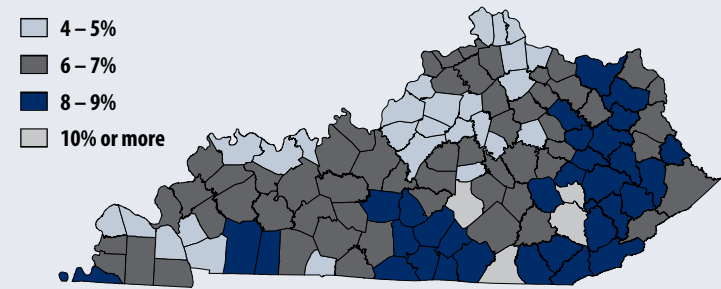
Due to existing racial health disparities, communities of color fare worse in the area of health coverage in the United States. Studies have identified health insurance coverage as the single largest factor explaining racial disparities in whether an individual received a regular source of medical care.¹⁰ Nationally, Asian, Black, and Hispanic children were much more likely to be uninsured (11.7, 12.2, and 20.0 percent, respectively) than White, non-Hispanic children (7.3 percent).¹¹

Kentucky continues to do better than the national average in the number of uninsured children;¹² however, health access issues are still keeping eligible children from getting health coverage. Policymakers can reduce the number of uninsured children, as well as address health disparities, by addressing financial and procedural barriers that low-income families face when applying for Medicaid or KCHIP. Kentucky's Governor recently announced plans to remove one barrier, the face-to-face interview requirement, and to expand outreach and retention efforts for Medicaid and KCHIP.¹³

Data Source: Covering Kentucky Kids and Families.

Data Note: Estimates are based on May 2008 enrollment data. For technical information on how the estimates were derived, see the 2008 Kentucky Voices for Health report, *Better Health Coverage for Kentucky's Children: Small Changes Mean Big Improvement*.

Percent of Children Who Lack Health Insurance But Are Eligible for Medicaid or KCHIP, 2008



Source: Covering Kentucky Kids and Families.

- 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 Cover the Uninsured. *Fact Sheet: Children's Health Care Coverage*. Available at: <http://covertheuninsured.org>. Accessed August 2008.
- 3 Ibid.
- 4 DeNavas-Walt, C., Proctor, B., Smith, J. (2008). *Income, Poverty and Health Insurance Coverage in the United States: 2007*. U.S. Census Bureau. Available at <http://www.census.gov>. Accessed August 2008.
- 5 Ibid.
- 6 Sherman, A., Greenstein, R., and Parrott, S. (2008). *Poverty and Share of Americans without Health Insurance Were Higher in 2007 – and Median Income for Working-Age Households Was Lower – Than at Bottom of Last Recession: For Poverty Rate and Non-Elderly Median Income, Worst Performance on Record for Any Six Years of Economic Growth*. Center on Budget and Policy Priorities. Available at: <http://www.cbpp.org>. Accessed August 2008.
- 7 Ibid.
- 8 Henry J. Kaiser Family Foundation. *Health Insurance Coverage in America, 2006*. Available at: <http://facts.kff.org>. Accessed August 2008.
- 9 Kentucky Voices for Health (2008). *Better Health Coverage for Kentucky's Children: Small Changes Mean Big Improvement*. Available at <http://www.kyequaljustice.org>. Accessed August 2008.
- 10 *Addressing Disparities in Health and Health Care: Issues for Reform*. Hearings before the House Ways and Means Health Subcommittee, 110th Cong., 2d Sess. (2008). (Testimony of Marsha Lillie-Blanton, Dr.P.H., Henry J. Kaiser Family Foundation.) Available at <http://www.kff.org>. Accessed August 2008.
- 11 U.S. Census Bureau 2007 Current Population Survey data. Available at <http://www.census.gov>. Accessed August 2008.
- 12 Ibid.
- 13 Vos, S. (2008). "Beshear Cuts Red Tape for Kids' Health Insurance." *Lexington Herald-Leader*, September 4, 2008.

Estimates of uninsured children (number & percent of all children under 18)

		May 2008	
	Number uninsured	Number eligible uninsured	Percent eligible uninsured
Kentucky	93,422	62,593	6
Adair	594	398	9
Allen	399	267	6
Anderson	322	215	4
Ballard	149	100	5
Barren	920	617	6
Bath	325	217	8
Bell	942	631	9
Boone	1,844	1,235	4
Bourbon	456	306	6
Boyd	956	641	6
Boyle	482	323	5
Bracken	174	117	5
Breathitt	534	358	9
Breckinridge	434	291	6
Bullitt	1,088	729	4
Butler	306	205	6
Caldwell	246	165	6
Galloway	640	429	6
Campbell	1,207	809	4
Carlisle	124	83	7
Carroll	271	182	7
Carter	776	520	8
Casey	789	528	13
Christian	2,931	1,964	8
Clark	684	458	5
Clay	848	568	10
Clinton	315	211	9
Crittenden	198	132	7
Cumberland	196	131	8
Daviess	1,796	1,204	5
Edmonson	256	171	6
Elliott	203	136	8
Estill	370	248	7
Fayette	5,648	3,784	6
Fleming	387	260	7
Floyd	1,188	796	8
Franklin	831	557	5
Fulton	187	125	8
Gallatin	222	149	6
Garrard	365	245	6

		May 2008	
	Number uninsured	Number eligible uninsured	Percent eligible uninsured
Grant	609	408	6
Graves	945	633	7
Grayson	613	411	7
Green	296	198	8
Greenup	739	495	6
Hancock	125	84	4
Hardin	2,354	1,577	6
Harlan	1,034	693	9
Harrison	365	245	5
Hart	592	397	8
Henderson	899	602	5
Henry	353	236	6
Hickman	106	71	7
Hopkins	1,053	706	6
Jackson	434	291	8
Jefferson	13,120	8,790	5
Jessamine	944	633	5
Johnson	609	408	7
Kenton	2,827	1,894	4
Knott	457	306	8
Knox	1,212	812	9
LaRue	281	189	6
Laurel	1,537	1,030	7
Lawrence	419	281	7
Lee	221	148	9
Leslie	331	222	8
Letcher	603	404	7
Lewis	410	275	8
Lincoln	685	459	7
Livingston	178	119	6
Logan	601	403	6
Lyon	102	69	5
McCracken	1,239	830	5
McCreary	739	495	11
McLean	204	137	6
Madison	1,701	1,140	6
Magoffin	476	319	9
Marion	414	278	6
Marshall	481	322	5
Martin	405	272	8
Mason	384	257	6

		May 2008	
	Number uninsured	Number eligible uninsured	Percent eligible uninsured
Meade	696	467	6
Menifee	200	134	8
Mercer	466	312	6
Metcalfe	320	214	8
Monroe	336	225	8
Montgomery	587	393	6
Morgan	371	248	8
Muhlenberg	722	484	7
Nelson	752	504	4
Nicholas	148	99	6
Ohio	545	365	6
Oldham	730	489	4
Owen	277	185	7
Owsley	181	121	11
Pendleton	296	199	5
Perry	885	593	8
Pike	1,545	1,035	7
Powell	364	244	7
Pulaski	1,402	939	7
Robertson	47	32	6
Rockcastle	431	289	7
Rowan	566	379	7
Russell	451	302	8
Scott	986	661	6
Shelby	808	541	5
Simpson	354	237	5
Spencer	280	188	4
Taylor	561	376	7
Todd	377	252	8
Trigg	242	162	5
Trimble	215	144	6
Union	347	232	6
Warren	2,218	1,486	6
Washington	246	165	6
Wayne	632	423	8
Webster	325	217	6
Whitley	1,218	816	8
Wolfe	268	180	9
Woodford	331	222	4