Medicaid and CHIP 101

Genevieve M. Kenney
Co Director and Senior Fellow
Health Policy Center
July 30, 2015

Tackling Health Disparities in Children
Medicaid and CHIP for Children: Background

- Medicaid expansions for children in the 1980s and early 90s
  - designed to reduce unemployment among poor children;

- The Children’s Health Insurance Program, added in 1997
  - designed to reduce unemployment among near poor and other low income children without affordable health insurance options and to increase Medicaid take up among eligible children
  - CHIP was reauthorized in 2009 and has received federal funding extensions in 2010 and in 2014

- Medicaid provides comprehensive benefit package for children with little or no premiums or cost sharing; States have more flexibility over the design of their CHIP program, but studies show CHIP plans tend to have actuarial values close to Medicaid

- In 2013, Medicaid and CHIP covered 38.7 and 8.1 million children, respectively over the course of the year
Income Eligibility Levels for Children in Medicaid/CHIP by State

Source: March 2014 MacStats

- 138% up to 200% FPL (3 states)
- 200% up to 250% FPL (21 states)
- 250% up to 300% FPL (9 states)
- ≥ 300% FPL (17 states)
Uninsurance has Decreased Among Children While Increasing for Adults

No Health Insurance Coverage Among Children (0-17) and Adults (18-64) from 1984-2012

Uninsurance Rates Narrowed for Children in Different Racial and Ethnic Groups between 1998 and 2014

Source: Preliminary Urban Institute Tabulations of 1998-2014 National Health Interview Survey
Notes: Children defined as ages 0 to 17. Uninsured is at the time of the survey. White and black indicate non-Hispanic white and non-Hispanic black, respectively.
Uninsurance dropped for Children in Different Racial and Ethnic Groups between 2000 and 2014

Overall       White, non-Hispanic       Black, non-Hispanic       Hispanic

2000: 12.4%       8.7%       12.2%       25.8%

2014: 5.4%***       4.1%***       3.4%***       9.7%***

Source: Preliminary Urban Institute Tabulations of 2000 and 2014 National Health Interview Surveys
Notes: Children defined as ages 0 to 17. Health insurance coverage is defined at the time of survey. White and black indicate non-Hispanic white and non-Hispanic black, respectively. *, **, and *** signify that point estimate for 2014 is different from 2000 at the p < 0.10, < .05, < .01 level, respectively.
Number (in millions) of Uninsured Children Eligible for Medicaid or the Children’s Health Insurance Program

Source: April 2015 The Urban Institute. Tabulations of the Urban Institute Health Policy Center’s ACS Medicaid/CHIP Eligibility Simulation Model developed by Victoria Lynch under a grant from the Robert Wood Johnson Foundation based on American Community Survey (ACS) data from the Integrated Public Use Microdata Series (IPUMS) from 2008-2013.

Notes: Estimates reflect an adjustment for the misreporting of coverage on the ACS. *** indicates difference from prior year is significant at the .01 level. Children defined as ages 0 to 18.
Medicaid/CHIP Coverage Rates Increased for Children in different Racial and Ethnic groups between 1998 and 2014

Source: Preliminary Urban Institute Tabulations of 1998-2014 National Health Interview Surveys

Notes: Children defined as ages 0 to 17. Medicaid/CHIP indicates any reported Medicaid or CHIP coverage. White and black indicate non-Hispanic white and non-Hispanic black respectively.
Medicaid/CHIP Coverage among Children by Race/Ethnicity in 2000 and 2014

Overall  White, non-Hispanic  Black, non-Hispanic  Hispanic

2000

18.1%  11.6%  35.7%  27.8%

2014

37.2%***  25.0%***  56.1%***  54.7%***

Source: Preliminary Urban Institute Tabulations of 2000 and 2014 National Health Interview Surveys

Notes: Children defined as ages 0 to 17. Health insurance coverage is defined at the time of survey. Medicaid/CHIP is any reported Medicaid or CHIP coverage. *, **, and *** signify that point estimate for 2014 is different from 2000 at the p < 0.10, < .05, < .01 level, respectively.
Racial/Ethnic Makeup of All Children and Children Covered by Medicaid/CHIP

<table>
<thead>
<tr>
<th></th>
<th>All Children</th>
<th>Children Covered by Medicaid/CHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>63.4%</td>
<td>40.8%</td>
</tr>
<tr>
<td>Black</td>
<td>16.3%</td>
<td>25.0%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>5.2%</td>
<td>4.5%</td>
</tr>
<tr>
<td>Other</td>
<td>15.0%</td>
<td>35.8%</td>
</tr>
<tr>
<td>2014</td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>54.1%</td>
<td>36.4%</td>
</tr>
<tr>
<td>Black</td>
<td>24.4%</td>
<td>22.8%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>6.4%</td>
<td>29.6%</td>
</tr>
<tr>
<td>Other</td>
<td>15.1%</td>
<td>20.2%</td>
</tr>
</tbody>
</table>

Source: Preliminary Urban Institute Tabulations of 2000 and 2014 National Health Interview Surveys
Notes: Children defined as ages 0 to 17. Health insurance coverage is defined at the time of survey. Medicaid/CHIP is any reported Medicaid or CHIP coverage. White and black indicate non-Hispanic white and non-Hispanic black, respectively.
Percent of Children with Asthma Covered by Medicaid/CHIP in 2014 by Race/Ethnicity

Source: Preliminary Urban Institute Tabulations of 2014 National Health Interview Surveys (NHIS)
Notes: Children defined as ages 0 to 17. Health insurance coverage is defined at the time of survey. Medicaid/CHIP is any reported Medicaid or CHIP coverage. White and black indicate non-Hispanic white and non-Hispanic black, respectively. With Asthma signifies that child had ever been told they have asthma. *, **, and *** signify that the estimate for each racial/ethnic group is different from all children at the p < 0.10, < .05, < .01 level, respectively.
Percent of Children with Asthma by Coverage Type in 2014

Sources: Preliminary Urban Institute tabulation of 2014 National Health Interview Surveys (NHIS)

Notes: Children defined as 0-17. Uninsured is defined at time of survey. Health insurance coverage is defined at the time of survey. Medicaid/CHIP is any reported Medicaid or CHIP coverage. With asthma signifies that child had ever been told they have asthma. *, **, and *** signify that the estimate for the uninsured and for private coverage is different from Medicaid/CHIP at the p < 0.10, < .05, < .01 level, respectively.
Access to Care for Children Covered by Medicaid/CHIP

### Source: Preliminary Urban Institute tabulation of 2000 and 2014 National Health Interview Surveys (NHIS)

### Notes: Children defined as 0-17. Health insurance coverage is defined at the time of survey. Medicaid/CHIP is any reported Medicaid or CHIP coverage. Any unmet need includes medical care, dental care, mental health care, prescription drugs and eyeglasses. * and *** signify that point estimate for 2014 is different from 2000 at the p < 0.10 and p < .01 level, respectively.
Access to care for Black, non-Hispanic Children Covered by Medicaid/CHIP

Had Usual Source of Care

- 2000: 94.9%
- 2014: 97.4**

Any Unmet Need Because of Costs

- 2000: 8.7%
- 2014: 4.0***

Delayed Care Due to Cost, past 12 months

- 2000: 3.5%
- 2014: 1.3***

Seen a General Doctor, past 12 months

- 2000: 79.8%
- 2014: 84.9**

Seen a Specialist, past 12 months

- 2000: 8.2%
- 2014: 8.8%

Seen Dentist, past 12 months

- 2000: 66.0%
- 2014: 77.9***

Delayed Care Because Couldn't Get Appointment, past 12 months

- 2000: 4.1%
- 2014: 5.1%

Source: Preliminary Urban Institute Tabulations of 2000 and 2014 National Health Interview Surveys

Notes: Children defined as ages 0 to 17. Health insurance coverage defined at the time of survey. Medicaid/CHIP includes Medicaid and CHIP. Any unmet need includes medical care, dental care, mental health care, prescription drugs and eyeglasses. *, **, and *** signify that point estimate for 2014 is different from 2000 at the p < 0.10, < .05, < .01 level, respectively.
Access to Care for Hispanic Children Covered by Medicaid/CHIP

Had Usual Source of Care 2000 2014
94.4% 96.7%**

Any Unmet Need Because of Costs 2000 2014
8.3% 8.1%

Delayed Care Due to Cost, past 12 months 2000 2014
2.0% 1.4%

Seen a General Doctor, past 12 months 2000 2014
77.1% 84.6%***

Seen a Specialist, past 12 months 2000 2014
6.9% 10.2%***

Seen a Dentist, past 12 months 2000 2014
60.8%

Delayed Care Because Couldn't Get Appointment, past 12 months 2000 2014
4.5% 6.7%*

Source: Preliminary Urban Institute Tabulation of 2000 and 2014 National Health Interview Surveys
Notes: Children defined as ages 0 to 17. Health insurance coverage defined at the time of survey. Medicaid/CHIP includes Medicaid and CHIP. Any unmet need includes medical care, dental care, mental health care, prescription drugs and eyeglasses.
*, **, and *** signify that the point estimate for 2014 is different from 2000 at the p < 0.10 , < .05, < .01 level, respectively.
Access to Care for Children in 2014 by Coverage Type

Source: Preliminary Urban Institute Tabulations of 2014 National Health Interview Surveys

Notes: Children defined as 0-17. Health insurance coverage defined at the time of survey. Medicaid/CHIP includes Medicaid and CHIP. Any unmet need includes medical care, dental care, mental health care, prescription drugs and eyeglasses. *, **, and *** signify that the estimate for the uninsured and for private coverage is different from Medicaid/CHIP at the p < 0.10 , < .05, < .01 level, respectively.
Health and Other Long Term Impacts of Medicaid/CHIP

- Limited evidence of how CHIP and Medicaid affect health and functioning of children in near term

- But growing evidence that Medicaid/CHIP coverage in early life has long term effects
  - More years of eligibility in childhood associated with fewer hospitalizations and ED visits for blacks at age 25; improved teenage health and better educational and economic outcomes in young adulthood
  - Increased Medicaid coverage during pregnancy found to be associated with reductions in obesity and fewer hospitalizations related to diabetes/obesity in early adulthood
Selected References


Report to Congress on Medicaid and CHIP. June 2015. MACPAC.

Report to Congress on Medicaid and CHIP. March 2015. MACPAC.