

Characteristics of Children Eligible for Public Health Insurance but Uninsured: Data from the 2007 National Survey of Children's Health

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Published online: 28 March 2012
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Abstract To describe the state variation, demographic and family characteristics of children eligible for public health insurance but uninsured. Using data from the National Survey of Children's Health we selected a subset of children living in households with incomes <200 % of the federal poverty level, who are generally eligible for Medicaid or CHIP. We used multiple logistic regression to examine associations between insurance status among this group of eligible children and certain demographic factors, family characteristics, and state of residence. In adjusted models children aged 6–11 and 12–17 years were more likely to be eligible but uninsured compared to those aged 0–5 years (AOR 1.57; 95 % CI 1.15–2.16 and AOR 1.93; 95 % CI 1.41–2.64). Children who received school lunch (AOR 0.67; 95 % CI 0.52–0.86) and SNAP (AOR 0.33; 95 % CI 0.24–0.46) were less likely to be eligible but uninsured compared to those children not receiving those needs based services; however, a majority (58.7 %) of eligible uninsured children were enrolled in the school lunch program. Five states (Texas, California, Florida, Georgia, New York) accounted for 46 % of the eligible uninsured children. Vermont had the lowest adjusted estimate of eligible uninsured children (3.6 %) and Nevada

had the highest adjusted estimate (35.5 %). Using nationally representative data we have identified specific state differences, demographic and household characteristics that could help guide federal and local initiatives to improve public health insurance enrollment for children who are eligible but uninsured.

Keywords National survey of children's health · Uninsured · Medicaid/children's health insurance program (CHIP) · Predisposing factors · Enabling resources

It is estimated that in 2007 nearly 11 million children in the US lacked health insurance for all or part of that year [1]. An adverse consequence of this problem is that uninsured children are much less likely to receive any medical care or have an identifiable primary care provider in any given year [2]. Having health insurance is positively associated with improved access and quality of care for children. Szilagyi demonstrated that a child's usual source of care increased and unmet health care needs decreased after enrollment in New York's State Children's Health Insurance Program (CHIP) [3]. Children that develop long term relationships with a medical provider may receive more accurate diagnoses, be hospitalized less, and incur lower health care costs [4]. Other research has demonstrated children covered under the CHIP program are more likely to receive well child care, see a dentist and other specialty providers, and be up to date on their immunizations compared to uninsured children [5]. This data offers hope that initiatives that increase and maintain insurance enrollment have the potential to significantly impact the health of children both in the short and long term.

An important step in the development of initiatives that increase and maintain both Medicaid and CHIP enrollment

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is to explore the individual, socioeconomic, and health characteristics of eligible but uninsured children. Data from the 2008 American Community Survey revealed that on an average day 7.3 million children were uninsured and among this group 4.7 million (65 %) were eligible for Medicaid/CHIP but not enrolled [6]. Kenney and colleagues found that participation rates for Medicaid/CHIP were lower for adolescents and children whose parents were not citizens nor spoke English [6]. They also found significant variability in participation rates across states [6]. It is estimated that the number of children who are eligible but uninsured range from 4.7 to 6 million with 89–93 % of these families living with incomes below 200 % of the Federal Poverty Level (FPL) and 70 % living in working families [6, 7]. Using data from the National Survey of Children's Health (NSCH) the objectives of the current study were to expand on previous work done in this content area to describe additional demographic and family characteristics of uninsured children living in households with incomes <200 % of the FPL. Additionally, we sought to examine the state variability in uninsured status among this vulnerable group of children using models adjusted for sociodemographic characteristics.

Methods

Study Population

The National Survey of Children's Health (NSCH) is a random-digit-dialed sample of households with children 0–17 years of age; details of the design and methods of this survey are described elsewhere [8]. We selected a subset of children who lived in households <200 % of the FPL ($N = 16,753$) determined using the US Department of Health and Human Services (DHHS) Federal Poverty Guidelines (<http://aspe.hhs.gov/poverty>). In 2007 the poverty threshold for a household of 4 was \$20,650. For the NSCH, household poverty status was determined by the total household income during the prior year and the number of people residing in a household [8]. Based on July 2007 state income eligibility guidelines for Medicaid, CHIP—funded expansions, and separate CHIP programs, 9 states had a maximum eligibility range up to 140–185 % FPL, 25 states up to 200 % FPL, and 17 states up to 220–350 % FPL [9]. We chose up to 200 % FPL as our study population because approximately 90 % of eligible but uninsured children reside within this income range [6]. Children born outside of the US were excluded from the analysis because they are generally not eligible for Medicaid or CHIP, unless adopted or born abroad to US citizens or part of a legal immigrant family. We also excluded children with private insurance as these children would not

have been eligible for public health insurance. The primary outcome of interest was the odds of being uninsured among this subset of children living in households <200 % FPL who are generally eligible for Medicaid or CHIP.

Conceptual Framework and Study Variables

We used the Behavioral Model of Health Services Use developed by Andersen and Aday to conceptualize factors which may influence health insurance enrollment [10]. Their model suggests that certain groups of characteristics guide health care utilization. These include predisposing factors, enabling resources, and need. Predisposing factors included in our analysis were child age, child sex, child race, family structure, parent/guardian education level, poverty level, parental stress index (Never to Always), and parental coping (Very well to Not Very Well at All). The parental stress index variable was a continuous summary measure of three questions derived from the Parental Stress Index and the Parental Attitudes about Childrearing Scale [8] asking how often the parent felt caring for the child was much harder than others of the same age, bothered a lot by the child, and angry with the child over the last month ($\alpha = 0.68$). The parental coping variable was a continuous measure of how well the parent was coping with the day to day demands of parenthood. Enabling resources included index parent employed for at least 50 weeks (Y/N), enrollment in needs-based social programs—Welfare (Y/N), Supplemental Nutrition Assistance Program (SNAP; Y/N), and School lunch (Y/N). For need we included presence of a special health care need (Y/N).

Statistical Analysis

Statistical analysis was performed using STATA (version 11, College Station, TX, USA). The data set is a nationally representative sample and thus variance estimation was performed utilizing the STATA `svy` command accounting for state clustering. Missing data for poverty level was accounted for by using a single imputation of the poverty variable provided by NCHS. The amount of missing data for other study variables of interest was minimal, with an average missing data rate per variable of 0.8 % and the largest missing data occurring for the school lunch variable at 6.6 %. Given the minimal amount of missing data, missing responses were coded as such and an additional variable was included in all analyses to indicate whether participants were missing on at least one study variable. Preliminary data analysis included examining descriptive statistics of means, proportions, and variance estimates for all study variables, as well as bivariate associations of all independent variables with the main outcome of interest (eligible but not receiving public insurance). This analysis

identifies sociodemographic factors related to being eligible but uninsured which may be important targets for intervention. Multivariable analysis was also conducted to evaluate independent risk factors that could improve our understanding of reasons for lack of insurance and inform interventions. Examination of state-level variation after adjustment for sociodemographic factors also shows the variation that may be attributable to state-specific characteristics, policies, and practices rather than their sociodemographic composition.

Collinearity among the independent variables in the final model was checked utilizing variance inflation factors (VIF) and tolerance values. The mean VIF was 1.187 (range 1.013–1.474) and the mean tolerance value was .853 (range .712–.987) suggesting collinearity among independent variables was not a concern. As an additional diagnostic check of collinearity, bivariate correlations among all independent variables were examined. These correlations ranged in strength from .01 to .33, suggesting only small correlations among independent variables and providing additional support for a lack of collinearity. Multiple logistic regression analyses examined the odds of being uninsured among those children eligible for state assisted health insurance (<200 % FPL) but not enrolled. To provide population-based estimates, all regression models were weighted using the sampling weight variable provided by NSCH. State of residence was included in regression models as an additional covariate and post hoc analyses examined the marginal means or predicted prevalence estimates of the proportion in each state who are uninsured among those eligible. For all analyses, results were deemed statistically significant based on a *P* value <.05.

Results

Among children born in the US living in households <200 % of the FPL, an estimated 16.2 % or 3.2 million children were without health insurance at the time of the survey. Prevalence estimates and the distribution of children eligible but uninsured are shown in Table 1. The prevalence of being uninsured was higher among older children, those of white race, Hispanic ethnicity, children living at the higher end of the FPL range and in 2 parent biological/adopted households. The prevalence of being uninsured was also higher among children whose parents were experiencing high stress and poor coping. Among those who were uninsured, the majority (>50 %) of children were non-Hispanic or white, participating in the school lunch program, and living with parents with a high school education or greater and who were employed for at least 50 weeks. Table 2 presents the unadjusted findings

for each predictor of insurance status. Children aged 6–11 and 12–17 were more likely to be uninsured compared to children aged 0–5 (OR 1.33; 95 % CI 1.03–1.72 and OR 1.69; 95 % CI 1.33–2.16). Compared to white children, black and multi-racial children were less likely to be uninsured (OR 0.61; 95 % CI 0.48–0.78 and OR 0.57; 95 % CI 0.39–0.84). Children of Hispanic ethnicity were more likely to be uninsured compared to non-Hispanic children (OR 1.56; 95 % CI 1.25–1.94). Children living in two parent biological/adopted households (OR 1.80; 95 % CI 1.41–2.29) were more likely to be uninsured compared to single mother households. Those children at a higher federal poverty level and those living in households where the index parent was employed for at least 50 weeks were more likely to be uninsured (OR 1.23; 95 % CI 1.14–1.33 and OR 1.49; 95 % CI 1.19–1.87). Children living in households that were enrolled in welfare, SNAP, or school lunch were less likely to be uninsured (OR 0.32; 95 % CI 0.23–0.46 and OR 0.25; 95 % CI 0.20–0.32 and OR 0.67; 95 % CI 0.54–0.82). Also, children with a special health care need were less likely to be uninsured (OR 0.51; 95 % CI 0.39–0.66).

Adjusting for all of the covariates, Table 2 also presents the multiple logistic regression results. Compared to children aged 0–5 years, those aged 6–11 and 12–17 were more likely to be uninsured (AOR 1.57; 95 % CI 1.15–2.16 and AOR 1.93; 95 % CI 1.41–2.64). Children with a special health care need (AOR 0.53; 95 % CI 0.39–0.72) and those enrolled in SNAP (AOR 0.33; 95 % CI 0.24–0.46) and School Lunch (AOR 0.67; 95 % CI 0.52–0.86) were less likely to be uninsured (Table 2). Of note, the findings for age, SNAP, school lunch, and special health care need were robust in that they were significant predictors of insurance status in both the unadjusted and adjusted models accounting for other salient behavioral risk factors.

Five states (TX, CA, FL, GA, and NY) accounted for 46 % of the uninsured children in this national survey (Table 3). This corresponds with a weighted estimate of 1.5 million children. The weighted but unadjusted state estimates for being eligible but uninsured ranged from 3.7 % in the District of Columbia to 44.3 % in Nevada. Generally states in the West had higher estimates of eligible uninsured children and states in the Northeast had lower estimates. After adjusting for the demographic and family characteristic covariates the estimates decreased in most states however the change was small. The mean change in the adjusted state estimates was 2.20 % (95 % CI 1.57–2.82 %). After adjustment the order changed slightly however the five top states remained the same. For the five bottom states Alaska replaced Texas after adjustment. The states with the lowest adjusted estimate of eligible uninsured children were Vermont (3.6 %), District of Columbia (3.8 %), Arkansas (6.3 %), Maine (6.5 %), and Louisiana

Table 1 Prevalence and distribution of uninsured children eligible for Medicaid/CHIP

Variable	Prevalence of Uninsured Among Eligible Children Unweighted $n = 16,753$ Weighted $n = 19,435,125$	Distribution of Eligible Uninsured Children (95 % CI) Unweighted $n = 2,701$ Weighted $n = 3,157,240$
Overall	16.2	100.0
Child age (years)	$P < .001$	
0–5	13.4	30.5 (25.6–35.3)
6–11	16.5	30.4 (26.1–34.7)
12–17	19.9	39.1 (34.5–43.8)
Child gender	$P = 0.77$	
Male	16.0	53.8 (48.9–58.7)
Female	16.4	46.2 (41.3–51.1)
Child race	$P < .001$	
White	18.5	65.2 (60.4–70.1)
Black	11.6	24.2 (19.6–28.9)
Multi-racial	11.2	5.3 (3.5–7.2)
Other	15.6	5.2 (2.9–7.5)
Child ethnic group	$P < .001$	
Non-hispanic	13.9	74.4 (70.1–78.8)
Hispanic	20.7	25.6 (21.2–29.9)
Family structure	$P < .001$	
Single mother, no father present	12.2	28.6 (24.0–33.2)
Two parent biological/adopted	20.3	56.3 (51.5–61.1)
Two parent step family	14.0	7.7 (5.6–9.9)
Other	14.3	7.4 (5.4–9.4)
Parent education level	$P = 0.37$	
<High school	17.4	18.1 (14.3–21.9)
≥High school	15.9	81.9 (78.1–85.7)
Parental coping	$P = 0.21$	
Very well	16.0	58.7 (53.8–63.5)
Somewhat well	15.7	36.0 (31.4–40.5)
Not very well	25.1	5.4 (1.8–9.0)
Parental stress index	$P = 0.63$	
Never feeling stress	15.2	45.4 (40.7–50.2)
Rarely feeling stress	16.9	34.0 (30.0–38.3)
Sometimes feeling stress	15.4	16.8 (12.6–21.1)
Usually/always feeling stress	17.7	3.8 (1.5–6.0)
Poverty level	$P < .001$	
0–100 %	13.1	40.9 (36.2–45.7)
100–133 %	17.3	20.1 (16.4–23.9)
133–150 %	19.5	11.3 (8.4–14.1)
150–185 %	22.3	18.5 (14.3–22.7)
185–200 %	24.2	9.1 (6.6–11.7)
Welfare	$P < .001$	
No	18.1	93.2 (90.9–95.5)
Yes	6.6	6.8 (4.5–9.1)

Table 1 continued

	Variable	Prevalence of Uninsured Among Eligible Children Unweighted <i>n</i> = 16,753 Weighted <i>n</i> = 19,435,125	Distribution of Eligible Uninsured Children (95 % CI) Unweighted <i>n</i> = 2,701 Weighted <i>n</i> = 3,157,240
Eligibility defined as US born children living in households with income <200 % of the Federal Poverty Level who are generally eligible for Medicaid/CHIP; excludes eligible foreign born US citizen or legal immigrant children and those who may be eligible at levels above 200 % FPL (17 states had Medicaid/CHIP eligibility levels up to 220–350 % FPL in 2007); may include children who are not eligible (9 states had maximum Medicaid/CHIP eligibility levels below 200 % FPL)	SNAP	<i>P</i> < .001	
	No	24.3	78.3 (73.8–82.8)
	Yes	7.4	21.7 (17.2–26.2)
	School lunch	<i>P</i> < .01	
	No	20.4	41.3 (36.6–46.0)
	Yes	14.3	58.7 (54.0–63.4)
	Employed at least 50 weeks	<i>P</i> < .001	
	No	12.9	20.7 (17.0–24.4)
	Yes	17.6	79.3 (75.6–83.0)
	Presence of a special health care need	<i>P</i> < .001	
	No	18.0	82.5 (78.5–86.6)
	Yes	9.8	17.5 (13.4–21.5)

(6.8 %). The states with the highest adjusted estimate were Nevada (35.5 %), Oregon (27.8 %), Utah (27.7 %), Montana (25.1 %), and Alaska (23.7 %).

Discussion

Analysis of this data set has revealed that approximately 3.2 million US born children living in households <200 % FPL, who are generally eligible for public health insurance, are not currently enrolled. In the adjusted model the demographic and family characteristics associated with uninsured status are older age children (6–17 years). This confirms the findings of others using different datasets that older school aged children and adolescents are more likely to be uninsured and have lower Medicaid/CHIP participation rates [6, 7, 11]. This may be due to the fact that older children visit health providers less often than their younger counterparts which is likely related to the greater number of recommended routine health maintenance visits for pre-school aged children and state mandates on immunization of children to enter day care and school. One study examining enrollment in the Oregon Health Plan (Medicaid/CHIP program) revealed that a significant percentage of parents are confused about their child’s eligibility status leading to an underutilization of health insurance [12]. Furthermore, children in the Oregon study were more likely to be uninsured if they were older than four, living in a household earning >\$1,500/month, and have a parent working outside of the home [12]. Parents of older children eligible for Medicaid/CHIP may not be as aggressive in seeking or maintaining enrollment if their children are healthy and their primary vaccination schedule is complete.

Initiatives to encourage annual health maintenance visits prior to each school year may have a positive effect on Medicaid/CHIP enrollment for older children.

Children living in families receiving food stamps (now called the Supplemental Nutrition Assistance Program, SNAP) were 67 % less likely and those participating in the school lunch program were 33 % less likely to be uninsured. A promising initiative that has been explored by some states is express lane eligibility [14, 15]. This initiative allows states to directly enroll children into Medicaid or CHIP after they have applied and been accepted into other means-tested public programs. Analogies to this type of strategy include Medicare part B and 401 (k) retirement plans where a large percentage of individuals who are auto enrolled in these programs participate compared to those who have to apply for a different component of the Medicare program or separate retirement account. Other studies have shown that interventions to enroll children based on eligibility for free or reduced school lunch, Women, Infants, and Children supplemental nutrition program and SNAP would capture 70 % of those children who are eligible but are not otherwise currently enrolled in Medicaid or CHIP which is in line with results from our analysis [13, 16]. In this sample of eligible uninsured children 6.8 % were enrolled in welfare, 21.7 % in SNAP, and 58.7 % in the school lunch program. Although we found that children participating in SNAP and the school lunch program were less likely to be uninsured more work is needed to streamline the enrollment process to capture a significant proportion of these uninsured children who remain connected to the needs based programs. Regarding the data presented above concerning employment status, it is estimated that 90 % of children

Table 2 Logistic regression models of being uninsured among children eligible for Medicaid/CHIP by predisposing factors, enabling resources, and need ($N = 16,753$)

Variable	Unadjusted OR (95 % CI)	Adjusted OR ^a (95 % CI)
Predisposing factor		
Child age (years)		
0–5	Reference	Reference
6–11	1.33 (1.03, 1.72)	1.57 (1.15, 2.16)
12–17	1.69 (1.33, 2.16)	1.93 (1.41, 2.64)
Child gender		
Male	Reference	Reference
Female	0.97 (0.79, 1.18)	0.98 (0.79, 1.22)
Child race		
White	Reference	Reference
Black	0.61 (0.48, 0.78)	0.87 (0.64, 1.20)
Multi-racial	0.57 (0.39, 0.84)	0.79 (0.52, 1.20)
Other	0.86 (0.53, 1.37)	0.80 (0.46, 1.40)
Child ethnic group		
Non-hispanic	Reference	Reference
Hispanic	1.56 (1.25, 1.94)	1.14 (0.79, 1.65)
Family structure		
Single mother, no father present	Reference	Reference
Two parent biological/adopted	1.80 (1.41, 2.29)	1.19 (0.88, 1.62)
Two parent step family	1.19 (0.84, 1.69)	0.84 (0.58, 1.22)
Other	1.22 (0.80, 1.87)	0.95 (0.60, 1.51)
Parent education level		
<High school	Reference	Reference
≥High school	0.94 (0.74, 1.20)	0.98 (0.73, 1.32)
Parental coping ^b	1.11 (0.91, 1.35)	1.09 (0.86, 1.37)
Parental stress index ^b	1.01 (0.88, 1.13)	1.10 (0.95, 1.27)
Poverty level ^b	1.23 (1.14, 1.33)	1.07 (0.97, 1.17)
<i>Enabling resources</i>		
Needs based social programs welfare		
No	Reference	Reference
Yes	0.32 (0.23, 0.46)	0.75 (0.49, 1.16)
SNAP		
No	Reference	Reference
Yes	0.25 (0.20, 0.32)	0.33 (0.24, 0.46)
School lunch		
No	Reference	Reference
Yes	0.67 (0.54, 0.82)	0.67 (0.52, 0.86)
Employed for at least 50 weeks		
No	Reference	Reference
Yes	1.49 (1.19, 1.87)	1.16 (0.89, 1.52)
<i>Need</i>		
Presence of a special health care need		
No	Reference	Reference
Yes	0.51 (0.39, 0.66)	0.53 (0.39, 0.72)

Eligibility defined as US born children living in households with income <200 % of the Federal Poverty Level who are generally eligible for Medicaid/CHIP; excludes eligible foreign born US citizen or legal immigrant children and those who may be eligible at levels above 200 % FPL (17 states had Medicaid/CHIP eligibility levels up to 220–350 % FPL in 2007); may include children who are not eligible (9 states had maximum Medicaid/CHIP eligibility levels below 200 % FPL)

^a Model includes all listed covariates and state of residence

^b Continuous variables—no reference group

who are eligible but not insured live in families who file tax returns. The ability to use tax returns to identify or automatically enroll eligible children may be another effective way to increase enrollment [15]. Federal action is needed

to improve information technology systems and grant states the flexibility to use determinations from other public programs to auto enroll children in Medicaid or CHIP [13]. Recently, the Children's Health Insurance

Table 3 Observed and adjusted estimates of the prevalence of uninsured children among those eligible for Medicaid/CHIP in the United States by State, 2007

State	Number of Uninsured (Weighted <i>N</i>)	Observed Estimates, % (95 % CI)	State Rank	Adjusted Estimates, % (95 % CI)	State Rank
United States	3,157,240				
Alabama	53,590	14.1 (8.7, 19.5)	26	13.8 (7.4, 20.1)	32
Alaska	13,416	26.7 (20.3, 33.0)	46	23.7 (16.3, 31.1)	47
Arizona	114,559	25.7 (19.0, 32.3)	45	20.9 (14.2, 27.6)	44
Arkansas	19,741	7.3 (4.8, 9.7)	4	6.3 (4.0, 8.6)	3
California	372,487	14.8 (8.5, 21.1)	29	9.4 (4.1, 14.7)	18
Colorado	62,677	24.2 (15.9, 32.5)	43	19.3 (11.4, 27.2)	43
Connecticut	13,631	9.8 (4.7, 14.9)	13	7.6 (3.5, 11.7)	7
Delaware	4,180	9.3 (5.6, 13.1)	10	8.6 (5.0, 12.2)	14
District of Columbia	1,533	3.7 (1.4, 5.9)	1	3.8 (1.3, 6.3)	2
Florida	208,864	19.8 (12.7, 26.9)	41	14.3 (8.6, 20.1)	34
Georgia	129,531	17.4 (11.5, 23.3)	34	15.3 (9.3, 21.3)	38
Hawaii	4,926	9.8 (5.1, 14.6)	12	8.3 (3.4, 13.3)	13
Idaho	24,323	22.8 (17.1, 28.4)	42	17.6 (13.0, 22.1)	41
Illinois	69,315	9.8 (5.5, 14.2)	14	8.1 (4.4, 11.7)	12
Indiana	64,008	15.2 (10.0, 20.3)	31	14.8 (9.8, 19.8)	35
Iowa	21,532	15.0 (8.7, 21.3)	30	12.9 (6.9, 19.0)	28
Kansas	33,784	19.8 (14.2, 25.5)	40	16.5 (11.3, 21.7)	39
Kentucky	34,893	11.0 (7.4, 14.7)	17	12.1 (7.9, 16.3)	24
Louisiana	31,379	7.3 (4.2, 10.4)	5	6.8 (3.8, 9.9)	5
Maine	5,477	7.3 (4.1, 10.4)	3	6.5 (3.5, 9.5)	4
Maryland	30,811	13.4 (6.7, 20.2)	24	12.2 (5.3, 19.0)	25
Massachusetts	22,595	8.5 (2.5, 14.6)	9	8.9 (2.0, 15.8)	16
Michigan	51,893	8.1 (3.9, 12.2)	7	7.8 (3.9, 11.7)	8
Minnesota	30,230	12.7 (6.5, 18.9)	22	10.9 (4.9, 16.9)	21
Mississippi	43,946	13.6 (10.3, 16.8)	25	12.2 (8.8, 15.7)	26
Missouri	33,638	8.1 (4.5, 11.8)	6	7.9 (4.3, 11.4)	9
Montana	15,892	26.9 (20.9, 32.8)	47	25.1 (18.3, 31.8)	48
Nebraska	19,116	18.2 (11.7, 24.7)	37	15.2 (9.3, 21.1)	37
Nevada	57,563	44.3 (35.6, 53.0)	51	35.5 (26.3, 44.7)	51
New Hampshire	5,094	10.4 (4.9, 15.9)	16	7.6 (3.2, 11.9)	6
New Jersey	62,265	17.5 (10.6, 24.4)	35	12.5 (7.1, 17.9)	27
New Mexico	27,448	14.7 (10.0, 19.3)	28	11.0 (6.7, 15.4)	22
New York	116,854	11.3 (6.2, 16.4)	18	9.0 (4.4, 13.5)	17
North Carolina	77,245	11.7 (7.6, 15.7)	19	10.1 (6.4, 13.8)	19
North Dakota	5,949	24.5 (17.8, 31.2)	44	23.0 (15.9, 30.2)	46
Ohio	107,136	15.2 (9.1, 21.2)	32	14.9 (9.0, 20.8)	36
Oklahoma	45,231	13.3 (9.4, 17.1)	23	12.9 (9.0, 16.8)	29
Oregon	53,771	27.1 (20.7, 33.5)	48	27.8 (20.5, 35.1)	50
Pennsylvania	94,275	14.3 (7.5, 21.2)	27	12.9 (6.7, 19.0)	30
Rhode Island	4,741	9.4 (4.4, 14.5)	11	8.1 (3.3, 12.9)	11
South Carolina	57,602	18.2 (13.5, 22.8)	38	17.6 (12.6, 22.5)	42
South Dakota	4,929	10.3 (6.0, 14.6)	15	8.7 (4.6, 12.8)	15
Tennessee	59,321	11.9 (7.9, 15.9)	20	13.2 (8.9, 17.6)	31
Texas	626,771	28.0 (22.0, 34.0)	49	21.9 (16.0, 27.7)	45

Table 3 continued

State	Number of Uninsured (Weighted <i>N</i>)	Observed Estimates, % (95 % CI)	State Rank	Adjusted Estimates, % (95 % CI)	State Rank
Utah	44,473	36.0 (26.6, 45.3)	50	27.7 (18.7, 36.7)	49
Vermont	1,975	5.4 (2.0, 8.8)	2	3.6 (1.1, 6.1)	1
Virginia	69,947	19.7 (12.3, 27.1)	39	17.4 (10.4, 24.4)	40
Washington State	55,512	15.8 (9.7, 22.0)	33	11.8 (6.6, 17.0)	23
West Virginia	10,997	8.4 (5.4, 11.5)	8	8.0 (4.9, 11.1)	10
Wisconsin	30,801	12.5 (7.7, 17.3)	21	10.2 (6.1, 14.3)	20
Wyoming	5,375	17.9 (12.2, 23.6)	36	13.9 (9.0, 18.8)	33

Eligibility defined as US born children living in households with income < 200 % of the Federal Poverty Level who are generally eligible for Medicaid/CHIP; excludes eligible foreign born US citizen or legal immigrant children and those who may be eligible at levels above 200 % FPL (17 states had Medicaid/CHIP eligibility levels up to 220–350 % FPL in 2007); may include children who are not eligible (9 states had maximum Medicaid/CHIP eligibility levels below 200 % FPL)

Program Reauthorization Act (CHIPRA) signed by President Obama gives states the option to use data from other programs such as SNAP and income tax records to facilitate Medicaid/SCHIP enrollment [18]. These efforts may remove barriers that may be particularly problematic for parents of children living in high-risk environments.

We found that in households <200 % FPL there is wide state variability in adjusted estimates of eligible uninsured children, ranging from 3.6 % (Vermont) to 35.5 % (Nevada). Consistent with other research we found that California, Florida, Georgia, Texas, and New York account for approximately 46 % of the eligible uninsured children in the US [6]. Targeted efforts focusing on risk factors identified in all states, but especially those with the poorest enrollment rates and highest numbers of uninsured, offers the potential to insure thousands of children. The Secretary of Health and Human Services has encouraged states to capitalize on technology, expand opportunities for enrollment, stop the churning (gaps in coverage), and forge partnerships with other federal agencies to increase the number of children gaining insurance [18]. It is critical that state and national policy makers closely examine factors that influence high performing states to capture a large percentage of insurance eligible children and examine the barriers and challenges faced by low performing states which negatively impact enrollment for these vulnerable children.

Limitations

Limitations of this study include the cross-sectional, self-report telephone methodology. Though data were collected from telephone interviews and would exclude families without landlines, survey weights took into account non-coverage of cell phone-only families [8]. Our findings were

consistent with those of Kenney and colleagues who used the 2008 American Community Survey which was a mailed survey [6].

Given that our income inclusion criteria was <200 % of the FPL the number of children eligible for Medicaid/CHIP is both over- and under-represented in some states. Nine states (AK, ID, MT, ND, NE, OK, OR, SC, WI) had a maximum eligibility range up to 140–185 % FPL therefore this study may have overestimated the prevalence of children eligible but not enrolled since families living in households between 185 and 200 % would not be eligible in these states. Seventeen states have income eligibility requirements between 200 and 350 % of the FPL and therefore children living in households within that income range were not considered eligible but uninsured. However, previous studies have estimated that 90 % of eligible but uninsured children live in households <200 % FPL [6]. Finally, our estimate of the number of eligible uninsured children is conservative because we excluded those who were foreign born. Some children born outside of the US such as those from military families and certain immigrants may still be eligible for insurance.

Implications

This study provides demographic/family factors and state data on children eligible for public health insurance but uninsured with implications for the types of targeted interventions that may be effective. The Secretary for Health and Human Services and others have called on all states and departments to redouble their efforts to increase enrollment of eligible children into Medicaid and CHIP programs [16, 18]. To achieve these goals, targeted intervention is needed in all states and especially in those with poor enrollment rates or large numbers of uninsured

children. States could also employ strategies that target particular groups that are more likely to be eligible but uninsured such as older children. Additionally, although we found that children enrolled in the school lunch program were less likely to be eligible but uninsured nearly 60 % of the uninsured children in this sample participated in this needs-based program. States could do more to identify and solve any administrative or policy issues that produce barriers to enrollment for this group of eligible children. Reducing barriers to enrollment has been a clarion call among individuals and institutions exploring such issues [15]. Some studies have found that lack of knowledge about programs is a central barrier in enrollment [12, 17] and that interventions to reach families and streamline enrollment and renewal processes can be effective [14].

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