

ADDRESSING COVERAGE LOSSES AMONG KIDS

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National Association of Insurance Commissioners

Benefits of Health Coverage

- Insured children are less likely to postpone care, resulting in fewer preventable hospitalizations and missed diagnoses.
- Coverage increases the likelihood of high school and college completion.
- Uninsured women are more likely to have adverse maternal outcomes and complications.



National Coverage Trends and Losses

National Rate of Uninsured Children



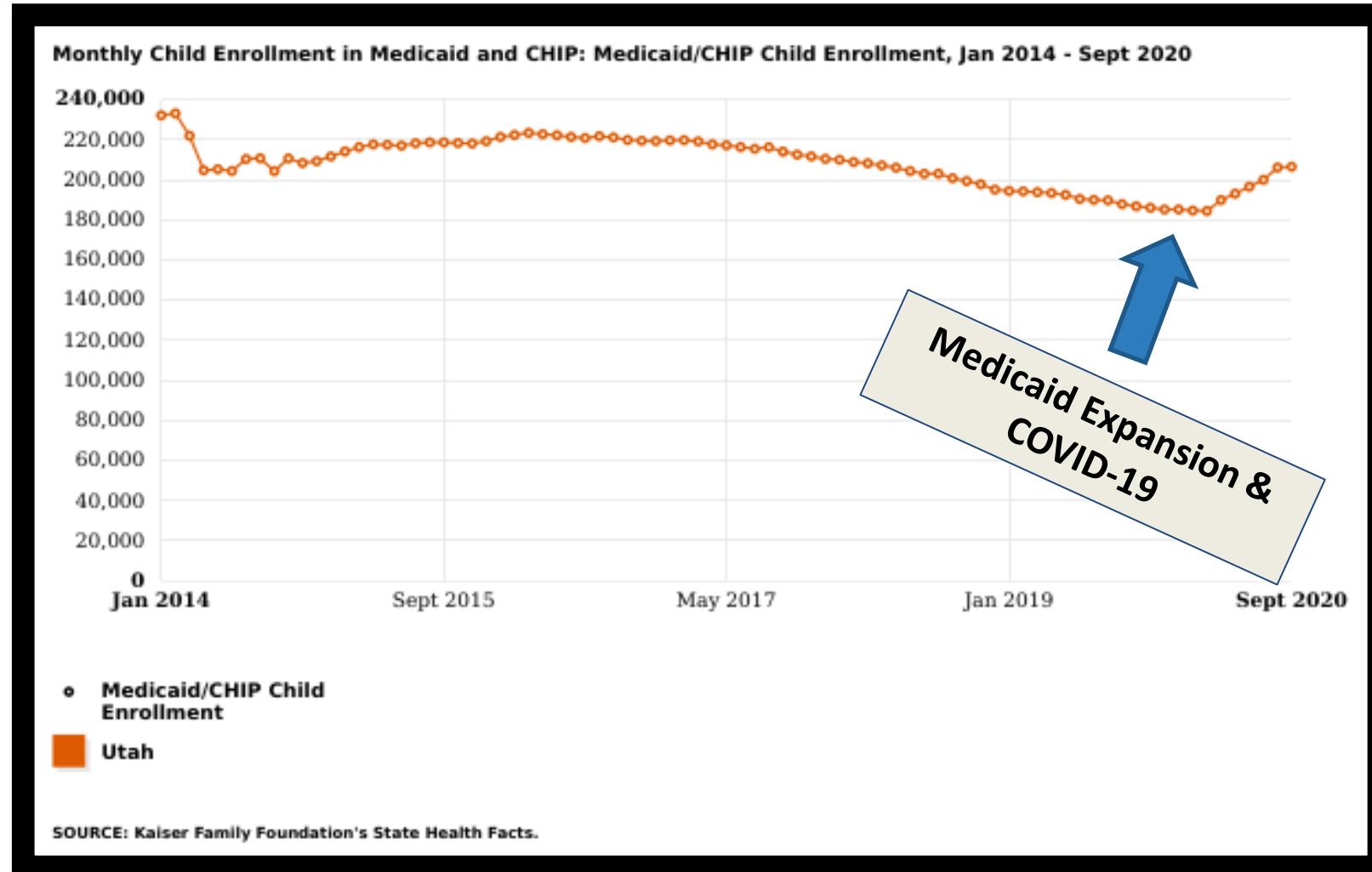
- The national child uninsured rate rose to 5.7% in 2019, amounting to 4.4 million children nationwide.
- Since 2017, the Latino child uninsured rate has risen from a low of 7.7% to 9.2% in 2019.
- In 2018, the gap between health coverage rates for Latino children and all children widened for the first time in a decade.

Source: Georgetown University Center for Children and Families analysis of the Table HIC-5, Health Insurance Coverage Status and Type of Coverage by State - Children Under 19: 2008 to 2019, U.S. Census Bureau American Community Survey (ACS).

Utah Sees Steady Uptick of Uninsured Kids

Utah has:

- One of the highest rates of uninsured children in the nation, 82,000 children (**8%**)
- The 7th highest rate of uninsured Hispanic/ Latinx children in the nation (**17%**)
- The highest rate of children currently eligible for health insurance, but not enrolled

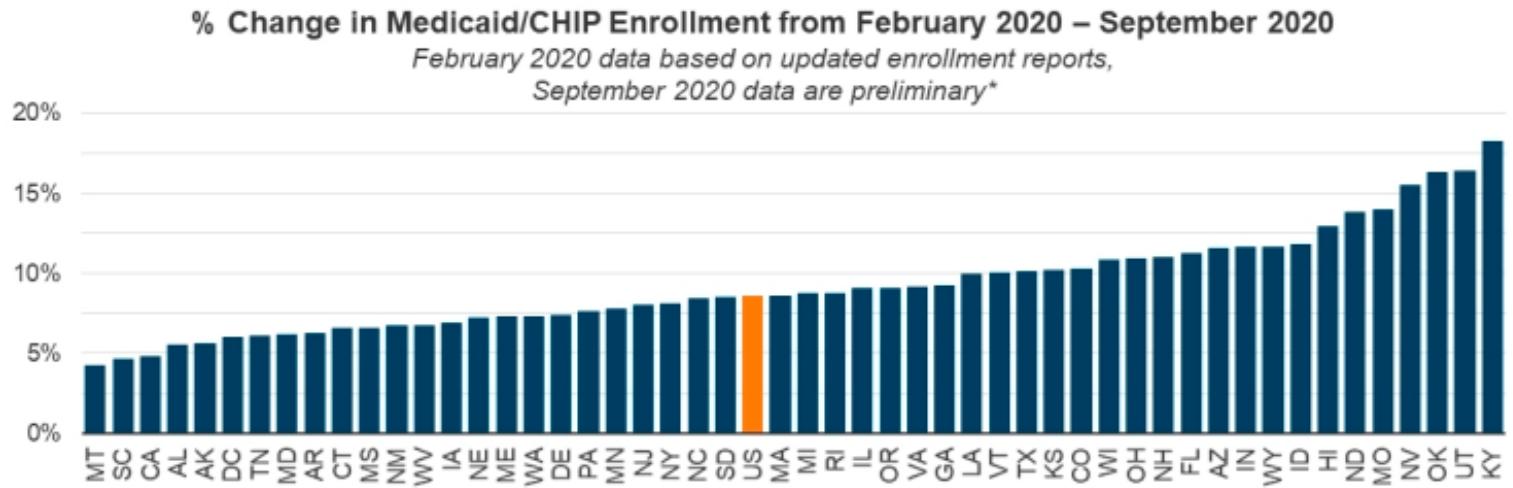


Medicaid Expansion's Effect on Kids

- Medicaid Expansion (passed via ballot initiative in 2018)
- Medicaid enrollment increased **33.3%** in Utah since March 2020, the second highest increase in the nation
- For the first time in several years, CHIP enrollment began to increase

Figure 2

Enrollment from February 2020 to September 2020 increased in every state.



NOTES: * September 2020 data are preliminary and subject to change. Medicaid & CHIP enrollment reports are submitted monthly by state Medicaid agencies, reflecting enrollment on the last day of the month. With each update, states often revise data for the previous month(s) to better align with reporting criteria, such as including retroactive enrollment or other criteria.

SOURCE: CMS, Medicaid & CHIP: Monthly Application and Eligibility Reports, last updated January 15, 2021.

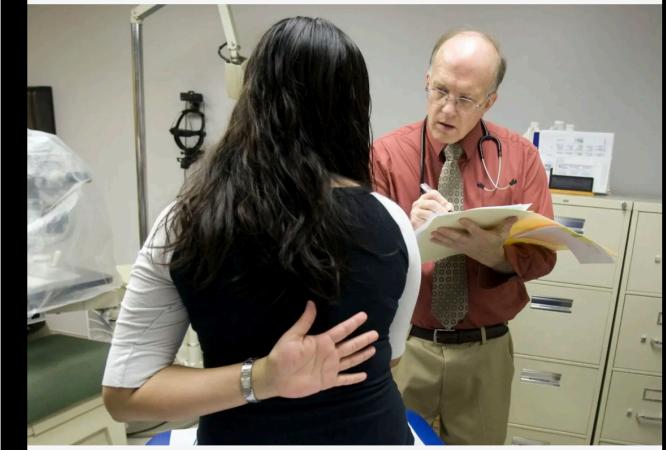
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Preparing for the Public Health Emergency to End

- All states have had artificially high Medicaid enrollment because the federal government incentivized states to provide continuous coverage throughout the Public Health Emergency.
- Utah provided continuous coverage to CHIP as well, and lost 41% of CHIP enrollees after unwinding that policy
- States should prepare now for their Medicaid populations to lose access to continuous coverage.
- States with CHIP premiums and/or no continuous eligibility for kids on Medicaid and/or CHIP should prepare now to preserve kids' access to coverage.

41% of Utah CHIP recipients lost coverage in May due to government reversal

By Katie Workman, KSL.com on June 20, 2021 4:26 pm



What Can Regulators Do?

- Improve policy – through Medicaid and CHIP and private coverage
- Improve outreach – government officials and community-based groups
- Welcoming rhetoric



Questions

