

Fact Sheet on Utilizing Public Health Coverage to Reduce the Number of Uninsured Children

Medicaid and the State Children's Health Insurance Program (SCHIP) have made great strides in providing needed coverage for approximately 30 million children nationally. Thirty-six (36) states have used their SCHIP funding to establish a separate program, while 14 states and the District of Columbia have used SCHIP funds to expand their Medicaid programs.

- Forty states (40) and the District of Columbia offer health care coverage to children in families with annual incomes at or below 200% FPL (\$41,300 for a family of four).*

Investments in getting eligible children enrolled in Medicaid and SCHIP have paid off in improved health outcomes for children. Further, enrolling uninsured children in public health coverage is cost effective for states.

- The federal government matches state Medicaid costs at a 50% to 75% rate. This match is even higher for SCHIP; matching rates range from 65% to 83%.
- A new study projects that Medicaid's proportion of the nation's health care expenses will remain at current levels through 2025 and growth in government revenues will be large enough to sustain it through 2045.

While great strides have been made, there is still work to be done. As of 2005, nine million children remain uninsured.

- Seventy-four percent (74%) of uninsured children are eligible for Medicaid or SCHIP, but are not enrolled. Lack of awareness of the availability of Medicaid and SCHIP coverage for lower-income, working families and eligibility barriers have impeded enrollment.
- Actions taken by many states to increase awareness and remove enrollment barriers include the following:
 - outreaching to children potentially eligible for Medicaid and SCHIP;
 - using mail-in applications;
 - reducing documentation requirements;
 - permitting self-declaration of income;
 - eliminating face-to-face interviews;
 - eliminating the asset test;
 - instituting presumptive eligibility;
 - reducing or eliminating enrollment waiting periods;
 - establishing continuous eligibility; and
 - simplifying renewal forms.
- States also can reduce the number of uninsured children by raising the Medicaid and SCHIP age and income eligibility levels.

References

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* Percentages related to family income were compiled by the Southern Institute on Children and Families using information from the 2007 Department of Health and Human Services (DHHS) Poverty Guidelines: One Version of the [U.S.] Federal Poverty Measure. Federal Register, January 24, 2007, Volume 72, Number 15, Pages 3147-3148. Note: 200% of FPL for a family of four in Hawaii is \$47,500. 200% of FPL for a family of four in Alaska is \$51,640.