

UNINSURED CHILDREN IN THE SOUTH

SECOND REPORT

Prepared By

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EXECUTIVE SUMMARY

In the area of public policy, there are few issues more compelling than the need to assure that children are not denied access to preventive and primary health care because of the inability to pay. Research has shown that Medicaid coverage improves children's access to primary health care.

In 1986, a breakthrough in public policy occurred when the federal law was amended to open the door for pregnant women and children to be eligible for Medicaid without having to be on welfare. Additional amendments were enacted by Congress in succeeding years to increase the age and income ranges at which children are eligible for Medicaid.

Medicaid continues to be viewed as a primary funding mechanism for providing health coverage for poor and low income children. In order to make informed decisions about health coverage for children, states need data on uninsured children and the potential role Medicaid can play in reducing the number of children who are without coverage.

The Southern Institute on Children and Families released the first report on *Uninsured Children in the South* in November 1992. The report provided estimates of uninsured children by state with age and income breakouts related to Medicaid. This is the second report on *Uninsured Children in the South*. Support for both reports has been provided by The Henry J. Kaiser Family Foundation.

The fact sheets in Chapter 4 contain estimates of uninsured children for each of the following states and the District of Columbia:

Alabama
Arkansas
Delaware
Florida
Georgia
Kentucky

Louisiana
Maryland
Mississippi
Missouri
North Carolina
Oklahoma

South Carolina
Tennessee
Texas
Virginia
West Virginia

This report also provides estimates of uninsured children, including the following:

- Number of uninsured children in 1993 with percent of uninsured children by age and income ranges.
- Decline or increase in the number of uninsured children between 1989 and 1993.

The source of the estimates of uninsured children is the Current Population Survey (CPS).

Estimates of Uninsured Children

Of the 9.4 million uninsured children in the United States in 1993, a total of 4.1 million (43%) resided in the South. The percentage of uninsured children in the South is disproportionately high since only 36% of all children lived in the 17 southern states and the District of Columbia. Analysis of the state and regional data show the following:

- Uninsured children as a percentage of a state's population of children age 18 and younger ranged from a high of 25% in **LOUISIANA** to a low of 10% in **MISSOURI** and **NORTH CAROLINA**.
- More than one million (25%) of all uninsured children in the South lived in **TEXAS**.
- In 12 southern states, less than one third of uninsured children lived in families with income at or below the poverty level.
- Older children in the South are much more likely to be uninsured than are children age five and younger. Between 1989 and 1993, the most dramatic increase in uninsured children occurred with children ages 13 through 18.
- Between 1989 and 1993, the most dramatic decrease in the number of uninsured children occurred with children age 12 and younger with income below the poverty level.
- The South had a much greater decline in the number of uninsured children age five and younger than the nation.
- In the South, age and income ranges which have the lowest percentages of uninsured children coincide with Medicaid age and income eligibility ranges.

Medicaid and Uninsured Children

All but three southern states (**ALABAMA, ARKANSAS** and **LOUISIANA**) have established eligibility levels broader than the federal minimum Medicaid eligibility levels for one or more age groups.

- 13 states and the District of Columbia have raised the minimum income eligibility level above the federally required income minimum of 133% of the poverty level for infants up to age one (**DELAWARE, FLORIDA, GEORGIA, KENTUCKY, MARYLAND, MISSISSIPPI, MISSOURI, NORTH CAROLINA, OKLAHOMA, SOUTH CAROLINA, TENNESSEE, TEXAS** and **WEST VIRGINIA**).
- Seven southern states have aggressively used Medicaid to cover uninsured children of all age groups (**DELAWARE, GEORGIA, KENTUCKY, MISSOURI, NORTH CAROLINA, VIRGINIA** and **WEST VIRGINIA**).

However, in 10 southern states and the District of Columbia, most children age 13 and older are only eligible for Medicaid if their income is within the more restrictive state welfare eligibility levels. These states have not raised Medicaid age limits for poverty related children above the minimum federal age requirement.

- **ALABAMA, ARKANSAS, LOUISIANA** and **TEXAS** use Medicaid eligibility levels below 20% of the poverty level for most children ages 13 through 18.

In examining the potential for utilizing Medicaid to reduce the number of uninsured children, it is necessary to recognize that not all children who are age and income eligible are covered by Medicaid. Lack of information about the availability of Medicaid coverage, eligibility barriers and other factors affect the ability of many needy families to gain Medicaid coverage for their children. The problem of children who are age and income eligible for Medicaid, but who are not covered by Medicaid, is a significant one for the southern states.

- In the South in 1993, there were 156,900 uninsured children age five and younger who were income eligible for Medicaid, but were not covered by Medicaid. In addition, it is likely that many of the 357,900 children in the age range of six through 12 were income eligible for Medicaid, but were not covered by Medicaid.

Actions States Can Take to Reduce the Number of Uninsured Children

Several actions states can take to provide health coverage for children are outlined in Chapter 5. These strategies rely heavily on Medicaid in recognition

of the substantial financial assistance it provides to southern states in covering children in families who cannot afford to purchase health insurance. A federal Medicaid waiver is not required to take the following actions to reduce the number of uninsured children:

- Raise Medicaid age and income eligibility levels.
- Eliminate the Medicaid assets test for children.
- Use outreach to enroll eligible children in Medicaid.

In addition to the above, states and communities can utilize local resources to provide health coverage to children as either an alternative to Medicaid or when children are ineligible for Medicaid.

With over four million uninsured children living in the South, reducing the number of children who are without health coverage should be a major public policy priority for southern states. Providing health coverage for children addresses several public goals, including improving access to preventive and primary care and helping families to make a successful transition from welfare to work.

CHAPTER 1 INTRODUCTION

In the area of public policy, there are few issues more compelling than the need to assure that children are not denied access to preventive and primary health care because of the inability to pay. In 1986, a breakthrough in public policy occurred when the federal law was amended to open the door for pregnant women and children to be eligible for Medicaid without having to be on welfare. Prior to that time, the major avenue to health coverage for children in poor families was through the welfare program referred to as Aid to Families With Dependent Children (AFDC).

The catalyst for the 1986 amendment to the federal Medicaid law was a report issued by the Southern Regional Task Force on Infant Mortality.¹ The amendment gave states the option of granting Medicaid coverage to pregnant women and children not on welfare. By the time the option became a federal mandate a few years later, almost all states had already acted to provide Medicaid coverage for pregnant women and infants with family incomes below the federal poverty level. Southern states were among the first to take action. Additional amendments were enacted by Congress in succeeding years to increase the age and income ranges at which children are eligible for Medicaid. (See Appendix A for details of each amendment.)

Research has shown that Medicaid coverage improves children's access to primary health care. Children who have health coverage through private means or through Medicaid have better access to health care than children without health coverage.²

Medicaid continues to be viewed as a primary funding mechanism for providing health coverage for poor and low income children. In order to make informed decisions about health coverage for children, states need data on uninsured children and the potential role Medicaid can play in reducing the number of children who are without coverage.

First Report

In 1992, the Southern Institute on Children and Families received support from The Henry J. Kaiser Family Foundation to determine the number of uninsured children in 17 southern states and the District of Columbia. A special focus for the study was to examine the potential for Medicaid as a financing mechanism for providing health coverage for more poor and low income children. The study was intended to assist state policy makers in developing strategies to provide health coverage for children in their state.

The Southern Institute on Children and Families released the report entitled *Uninsured Children in the South* in November 1992. It was the first report to provide estimates of the number of uninsured children by state with age and income breakouts related to Medicaid.

Second Report

This report of *Uninsured Children in the South* provides estimates of uninsured children in each southern state from two perspectives, as follows:

- Number of uninsured children in 1993 with percent of uninsured children by age and income ranges.
- Decline or increase in the number of uninsured children between 1989 and 1993.

Estimates of uninsured children are provided for the southern region and for each of the following states and the District of Columbia:

Alabama
Arkansas
Delaware
Florida
Georgia
Kentucky
Louisiana
Maryland
Mississippi

Missouri
North Carolina
Oklahoma
South Carolina
Tennessee
Texas
Virginia
West Virginia

Included in this report are fact sheets for the southern region as a whole, and for the 17 southern states and the District of Columbia. The fact sheets contain state specific eligibility levels for Medicaid children.

Chapter 5 contains a discussion of actions states can take to reduce the number of children who do not have health coverage.

Source of Estimates of Uninsured Children

The source of the estimates of uninsured children is the Current Population Survey (CPS). Uninsured means the lack of any health insurance, including Medicaid, for an entire year. The data were prepared by The Urban Institute using data specifications submitted by the Southern Institute on Children and Families for 1989 and 1993. Because of small sample sizes, some states will need to exercise caution in using estimates based on a single year of data from the CPS. The methodology and confidence intervals are provided in Appendix B for estimates of uninsured children in 1993.

CHAPTER 2
MEDICAID ELIGIBILITY IN THE SOUTHERN STATES

There are numerous categories under which children can become eligible for Medicaid. The discussion in this chapter focuses on the poverty related Medicaid category since this is the category where state policy makers have the most flexibility in determining age and income eligibility levels.

“Poverty related” does not mean that children must have income below the poverty level to be eligible. Rather, it is used to define a category of children by income ranges that are related to the poverty level and are established by federal law. These children are eligible based primarily upon family income as it relates to the poverty level, age and citizenship. In most states, there is no assets test for these poverty related groups of children.

Minimum federal Medicaid age and income eligibility levels for poverty related children are established in federal law. Table 1 sets forth the minimum federal Medicaid eligibility levels for each age group.

Table 1 Federal Minimum Medicaid Age and Income Eligibility Levels, 1996 (Expressed as a Percentage of the 1996 Federal Poverty Level)		
Age	Federal Poverty Level	Annual Income (Family of Three)
Birth to Age 1	133%	\$17,263
Age 1 - 5	133%	\$17,263
Age 6 - 12*	100%	\$12,980
* On October 1 of each year, federal law requires that the age limit advance by one year until 18 year old children are included in the year 2002.		

All but three southern states (**ALABAMA, ARKANSAS** and **LOUISIANA**) have established eligibility levels broader than the federal minimum Medicaid eligibility levels for one or more age groups. The following summary indicates the extent to which southern states have taken the initiative to utilize Medicaid to provide health coverage for more children in poor and low income families:

- 13 states and the District of Columbia have raised the minimum income eligibility level above the federally required *income* minimum of 133% for infants up to age one (**DELAWARE, FLORIDA, GEORGIA, KENTUCKY, MARYLAND, MISSISSIPPI, MISSOURI, NORTH CAROLINA, OKLAHOMA, SOUTH CAROLINA, TENNESSEE, TEXAS** and **WEST VIRGINIA**).
- One state has exceeded the federally required *income* minimum of 133% for children ages one through five for primary care benefits only (**MARYLAND**).
- One state has exceeded the federally required *income* minimum of 100% for children ages six through 12 for primary care benefits only (**MARYLAND**).
- Seven states have exceeded the federally required *age* minimum of 12 years for children with family income below the poverty level (**DELAWARE, GEORGIA, KENTUCKY, MISSOURI, NORTH CAROLINA, VIRGINIA** and **WEST VIRGINIA**).

A federal Medicaid waiver is not required to raise age and/or income eligibility levels in order to provide Medicaid coverage for more children. Section 1902(r)(2) of the federal Medicaid law gives states the authority to raise age and income levels beyond federal minimum levels. An amendment to the State Medicaid Plan is needed to raise eligibility levels.

Table 2 on the next page provides the Medicaid eligibility levels in effect in July 1996 in each of the southern states. The federal minimum eligibility levels are provided for comparison. The shaded areas indicate where states have exceeded federal minimum age and income eligibility levels.

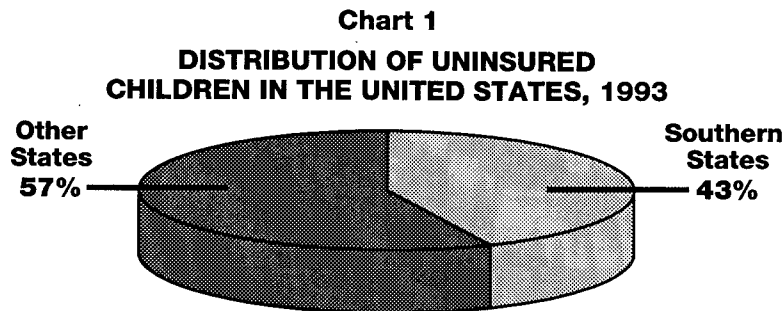
Table 2
Medicaid Eligibility Levels for Children in the South, July 1996
(Displayed as a Percentage of the 1996 Federal Poverty Level)

Area	Birth-Age 1	Ages 1-5	Ages 6-12	Ages 13-18
Federal Minimum	133%	133%	100%	None
Alabama	133%	133%	100%	15.2%
Arkansas	133%	133%	100%	18.9%
Delaware	185%	133%	100%	100%
District of Columbia	185%	133%	100%	38%
Florida	185%	133%	100%	28%
Georgia	185%	133%	100%	100%
Kentucky	185%	133%	100%	100%
Louisiana	133%	133%	100%	17.6%
Maryland	185%	133%*	100%*	34.5%
Mississippi	185%	133%	100%	34%
Missouri	185%	133%	100%	100%
North Carolina	185%	133%	100%	100%
Oklahoma	150%	133%	100%	43.5%
South Carolina	185%	133%	100%	48.4%
Tennessee	185%	133%	100%	53.9%
Texas	185%	133%	100%	17%
Virginia	133%	133%	100%	100%
West Virginia	150%	133%	100%	100%

* Maryland has a Medicaid waiver to provide primary care benefits only to children in these age groups with incomes in excess of these percentages, but no higher than 185%.
Notes: (1) The shaded areas indicate income levels or ages higher than the federal minimum.
(2) For ages 13-18, percentages below 100% of the federal poverty level are state AFDC eligibility levels.
Source: Southern Institute on Children and Families.

CHAPTER 3 UNINSURED CHILDREN IN THE SOUTHERN STATES

Out of the 9.4 million uninsured children in the United States in 1993, a total of 4.1 million resided in the South. Chart 1 shows that 43% of the nation's uninsured children resided in the southern states.



SOURCE: THE SOUTHERN INSTITUTE ON CHILDREN AND FAMILIES (1994 CPS)

The percentage of uninsured children in the South is disproportionately high since only 36% of all children lived in the 17 southern states and the District of Columbia.

Uninsured Children as a Percentage of the State Population Age 18 and Younger

Table 3 ranks the southern states by the percentage of each state's population age 18 and younger who were uninsured in 1993. Uninsured children as a percentage of a state's population ranged from a high of 25% in **LOUISIANA** to a low of 10% in **MISSOURI** and **NORTH CAROLINA**. More than one million (25%) of all uninsured children in the South lived in **TEXAS**.

Table 3 Ranking by Percentage of State Population Age 18 and Younger Who Were Uninsured, 1993		
Area	Percentage of All Children	Number of Uninsured Children
Louisiana	25%	334,800
Oklahoma	23%	243,000
Arkansas	20%	134,800
Texas	19%	1,032,900
Mississippi	16%	129,200
Alabama	15%	168,600
Florida	15%	565,500
South Carolina	15%	154,700
Georgia	14%	272,700
District of Columbia	13%	19,300
West Virginia	13%	59,800
Delaware	12%	23,300
Kentucky	12%	124,800
Virginia	12%	214,400
Maryland	11%	127,100
Tennessee	11%	146,600
Missouri	10%	146,900
North Carolina	10%	172,800
SOUTHERN STATES	15%	4,071,400
UNITED STATES	13%	9,394,800
Source: Southern Institute on Children and Families (1994 CPS).		

Uninsured Children By Age and Income Levels

In the South, as in the United States, the proportion of uninsured children increased as age ranges increased as shown in Table 4. This pattern held true in 13 states. A possible explanation for this is that children age five and younger

are eligible for Medicaid at higher income levels. In 10 southern states and the District of Columbia, most children age 13 and older are only eligible for Medicaid if their income is within the more restrictive state welfare eligibility levels. These states have not raised Medicaid age limits for poverty related children above the minimum federal age requirement.

Area	Birth-Age 5	Age 6-12	Age 13-18	Total
Alabama	12%	37%	51%	100%
Arkansas	29%	38%	33%	100%
Delaware	28%	28%	44%	100%
District of Columbia	26%	50%	24%	100%
Florida	20%	44%	36%	100%
Georgia	16%	35%	49%	100%
Kentucky	24%	33%	43%	100%
Louisiana	16%	41%	43%	100%
Maryland	24%	34%	42%	100%
Mississippi	4%	29%	67%	100%
Missouri	23%	36%	41%	100%
North Carolina	22%	34%	44%	100%
Oklahoma	28%	41%	30%	100%
South Carolina	24%	31%	45%	100%
Tennessee	7%	36%	57%	100%
Texas	20%	37%	43%	100%
Virginia	24%	36%	40%	100%
West Virginia	8%	25%	67%	100%
SOUTHERN STATES	20%	37%	43%	100%
UNITED STATES	24%	37%	39%	100%
Source: Southern Institute on Children and Families (1994 CPS).				

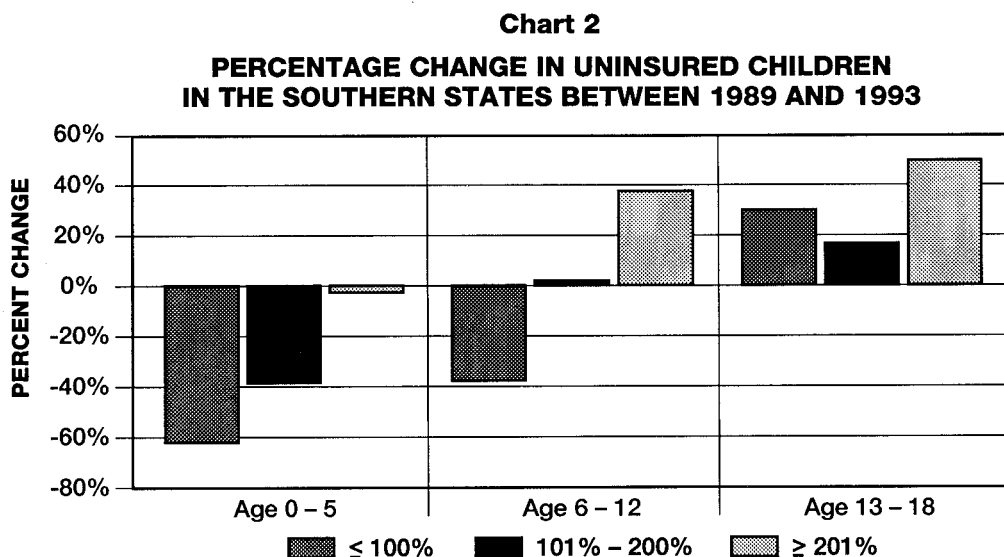
Table 5 shows the distribution of uninsured children by family income. In 12 states, less than one third of uninsured children lived in families with income at or below the poverty level. This is likely due to the availability of Medicaid coverage for children below poverty. High percentages of uninsured children under poverty suggest the possibility that families lack information or have problems in accessing and completing the Medicaid eligibility process.

Table 5			
Distribution of Uninsured Children by Family Income as Related to the 1993 Federal Poverty Level			
Area	Less Than or Equal to 100%	101%-200%	Greater Than or Equal to 201%
Alabama	38%	29%	33%
Arkansas	28%	46%	25%
Delaware	8%	53%	38%
District of Columbia	47%	38%	14%
Florida	25%	37%	38%
Georgia	18%	32%	50%
Kentucky	34%	19%	47%
Louisiana	53%	26%	21%
Maryland	10%	39%	51%
Mississippi	28%	37%	34%
Missouri	21%	45%	34%
North Carolina	14%	33%	54%
Oklahoma	34%	43%	23%
South Carolina	35%	30%	35%
Tennessee	20%	34%	47%
Texas	29%	43%	28%
Virginia	8%	49%	43%
West Virginia	28%	26%	46%
SOUTHERN STATES	28%	37%	35%
UNITED STATES	25%	35%	40%
Source: Southern Institute on Children and Families (1994 CPS).			

Change in Number of Uninsured Children From 1989 to 1993

Chart 2 shows that between 1989 and 1993, the number of uninsured children age 12 and younger with income below 200% of poverty declined dramatically. The decline in the number of uninsured children occurred in the income ranges where Medicaid is available to more children.

The most dramatic decrease in uninsured children occurred with children age 12 and younger with income below the poverty level. During the period 1986 to 1993, amendments to the federal Medicaid law required states to provide Medicaid coverage to children age five and younger with family income below 133% of the federal poverty level and to children age nine and younger with family income below the federal poverty level. In contrast to the decline of uninsured children below poverty, the number of uninsured children above poverty has increased.



SOURCE: THE SOUTHERN INSTITUTE ON CHILDREN AND FAMILIES (1990 and 1994 CPS)

Table 6 shows the percentage change in uninsured children between 1989 and 1993 by age for each state. In the birth to age five group, the southern states had a much greater decline in the percentage of uninsured children than the nation. Uninsured children in the youngest age group decreased by 37% in the South as compared to 13% for the nation. The South as a region experienced this dramatic decline even though the number of uninsured children from birth

through age five increased in **ARKANSAS, KENTUCKY, OKLAHOMA** and the **DISTRICT OF COLUMBIA**. In these states, increases in the age five and younger group ranged from 26% to 65%. In most states, the largest increases in uninsured children occurred with children over age 12.

Table 6
Percentage Change in Uninsured Children
Between 1989 and 1993 by Age

Area	Birth-Age 5	Age 6-12	Age 13-18	Total
Alabama	-66%	-15%	10%	-19%
Arkansas	44%	-14%	3%	4%
Delaware	-18%	-26%	-5%	-16%
District of Columbia	65%	101%	8%	59%
Florida	-44%	33%	2%	-4%
Georgia	-31%	-1%	52%	10%
Kentucky	35%	10%	81%	40%
Louisiana	-12%	72%	118%	61%
Maryland	-5%	9%	24%	10%
Mississippi	-78%	-13%	109%	21%
Missouri	-47%	-41%	33%	-26%
North Carolina	-41%	-30%	5%	-22%
Oklahoma	26%	56%	61%	48%
South Carolina	-19%	-31%	49%	-5%
Tennessee	-71%	-8%	11%	-13%
Texas	-49%	-23%	30%	-17%
Virginia	-43%	5%	-2%	-15%
West Virginia	-41%	13%	115%	49%
SOUTHERN STATES	-37%	-4%	31%	-3%
UNITED STATES	-13%	10%	28%	9%

Source: Southern Institute on Children and Families (1990 and 1994 CPS).

Age and income ranges which have the lowest percentages of uninsured children coincide with the Medicaid age and income eligibility ranges. The General Accounting Office cited the importance of Medicaid for low income children, as follows:

Medicaid has become an increasingly important source of health insurance for low-income children as employment-based insurance has declined for both children and adults. Between 1989 and 1993, the number of children covered by Medicaid increased 54 percent—from 13.6 percent of U.S. children in 1989 (8.9 million children) to 19.9 percent in 1993 (13.7 million children). This could have led to a major decrease in the percentage of children uninsured. It did not, however, because the decrease in children covered by employment-based insurance offset the increase in U.S. children insured through Medicaid.³

Uninsured Children Within Medicaid Age and Income Eligibility Levels Who Are Not Covered by Medicaid

In examining the potential for utilizing Medicaid to reduce the number of uninsured children, it is necessary to recognize that not all children who are age and income eligible are covered by Medicaid. Lack of information about the availability of Medicaid coverage, eligibility barriers and other factors affect the ability of many needy families to gain Medicaid coverage for their children.

Table 7 shows that in 1993 in the southern states, there were 1,129,700 uninsured children with family income at or below the federal poverty level. In 1993, the federal law required states to provide Medicaid coverage to children age five and younger with income at or below 133% of the federal poverty level. Thus, the 156,900 children age five and younger shown on Table 7 as having income below the federal poverty level were actually income eligible for Medicaid, but were not covered by Medicaid. Since this number does not include uninsured children with income between 100% and 133% of the federal poverty level, it is most likely an undercount of children age five and younger who were income eligible for Medicaid, but were not covered by Medicaid.

In 1993, federal law also required states to provide Medicaid coverage to children ages six through nine⁴ with family income at or below the federal poverty level. Thus, it is highly likely that many of the 357,900 children in the age range of six through 12 shown in Table 7 were income eligible for Medicaid, but were not covered by Medicaid.

Table 7 Uninsured Children with Income At or Below the Federal Poverty Level, 1993				
Area	Birth-Age 5	Age 6-12	Age 13-18	Total
Southern States	156,900	357,900	614,900	1,129,700
United States	482,200	753,900	1,101,100	2,337,200
Source: Southern Institute on Children and Families (1994 CPS).				

Table 8 shows the percentage of uninsured children with family income at or below the federal poverty level in 1993. In **ALABAMA, ARKANSAS, LOUISIANA** and **OKLAHOMA**, 30% or more of uninsured children age five and younger were income eligible, but were not covered by Medicaid.

Table 8
Percentage of Uninsured Children At or Below the Federal Poverty Level by Age
1993

Area	Birth-Age 5	Age 6-12	Age 13-18	Total
Alabama	30%	38%	40%	38%
Arkansas	31%	30%	25%	28%
Delaware	8%	9%	8%	8%
District of Columbia	22%	46%	78%	47%
Florida	16%	17%	40%	25%
Georgia	0%	13%	27%	18%
Kentucky	29%	25%	44%	34%
Louisiana	43%	59%	51%	53%
Maryland	0%	0%	25%	10%
Mississippi	0%	20%	34%	28%
Missouri	18%	4%	38%	21%
North Carolina	7%	9%	21%	14%
Oklahoma	34%	29%	42%	34%
South Carolina	29%	32%	41%	35%
Tennessee	0%	18%	24%	20%
Texas	20%	25%	37%	29%
Virginia	4%	4%	14%	8%
West Virginia	0%	13%	37%	28%
SOUTHERN STATES	20%	24%	35%	28%
UNITED STATES	21%	22%	30%	25%

Source: Southern Institute on Children and Families (1994 CPS).

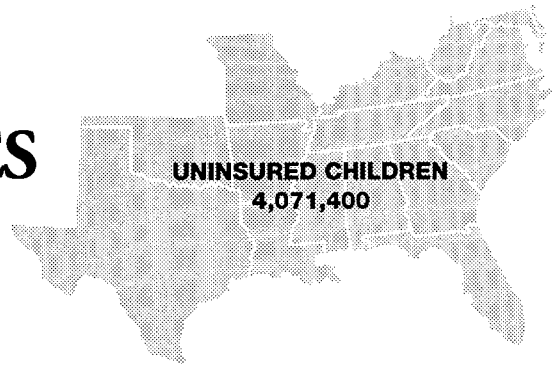
CHAPTER 4 STATE FACT SHEETS

This chapter provides fact sheets on the southern region as a whole, and 17 southern states and the District of Columbia. Information in the fact sheets includes the following:

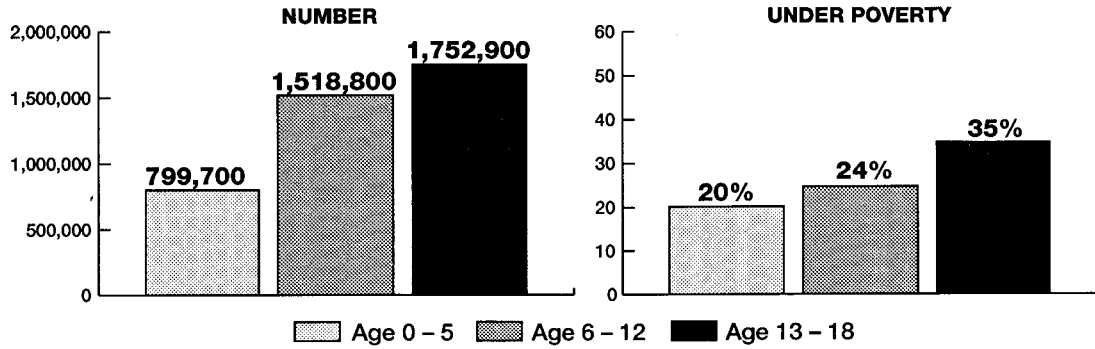
- Total number of uninsured children in 1993.
- Number of uninsured children by age range in 1993.
- Percentage of uninsured children with income under the federal poverty level in 1993.
- Percentage change in uninsured children between 1989 and 1993 by age range and income levels.

Additionally, the fact sheets contain Medicaid age and income eligibility levels in effect in each state and the District of Columbia as of July 1996.

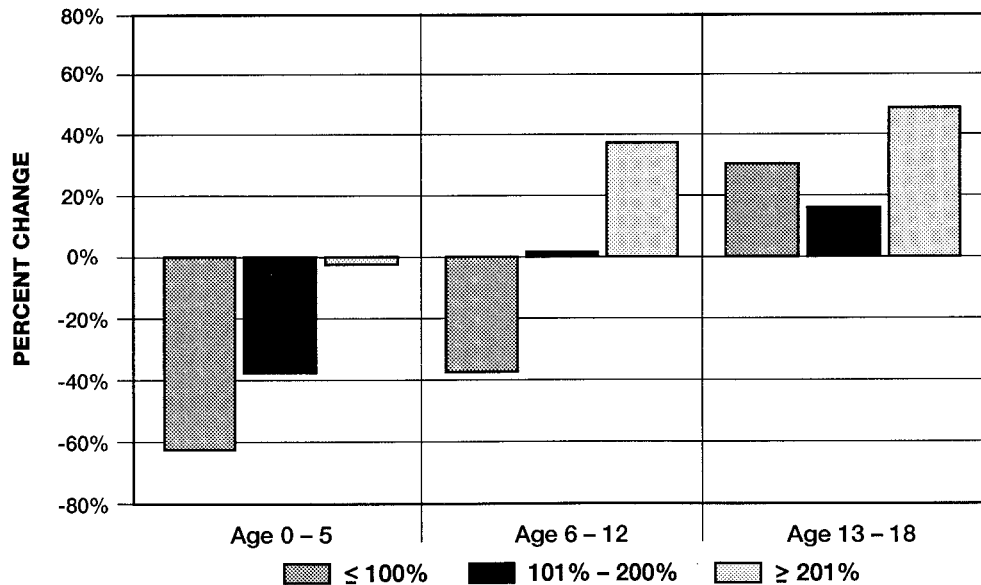
SOUTHERN STATES



UNINSURED CHILDREN, 1993 4,071,400 TOTAL CHILDREN



PERCENTAGE CHANGE IN UNINSURED CHILDREN BETWEEN 1989 AND 1993

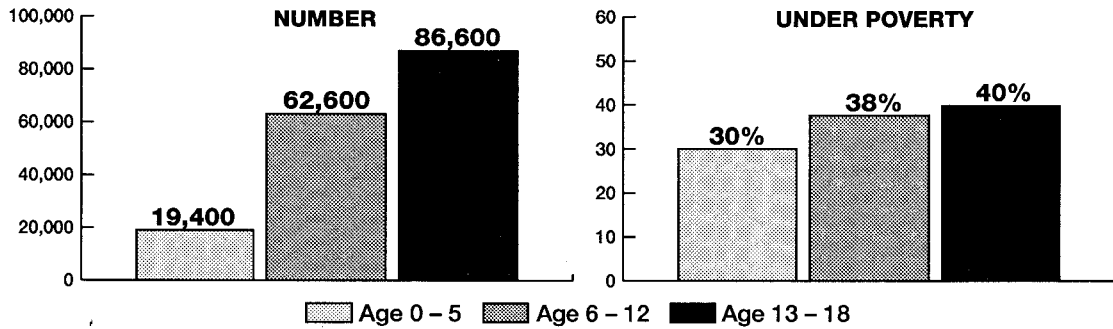


ALABAMA

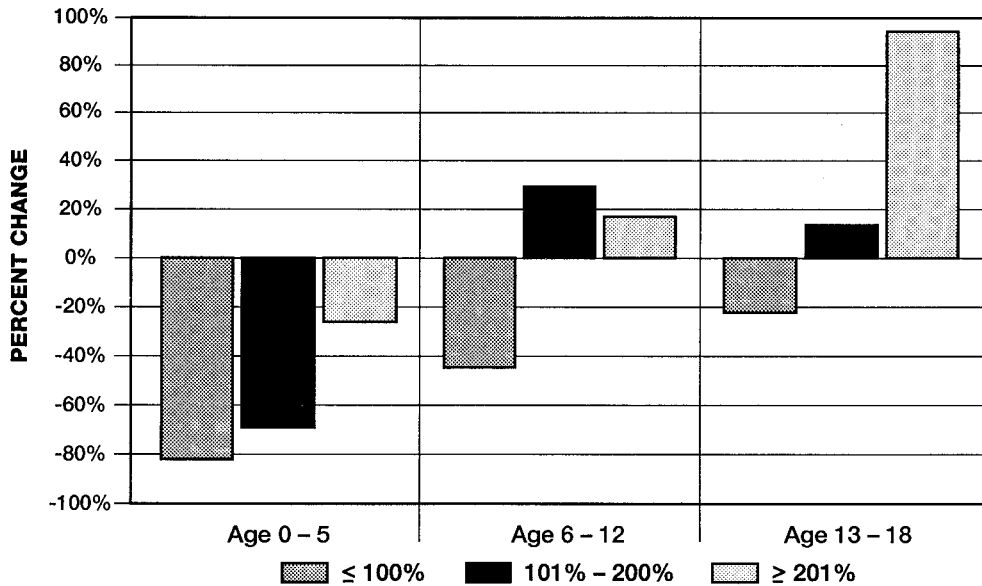
UNINSURED CHILDREN
168,600



UNINSURED CHILDREN, 1993 168,600 TOTAL CHILDREN



PERCENTAGE CHANGE IN UNINSURED CHILDREN BETWEEN 1989 AND 1993



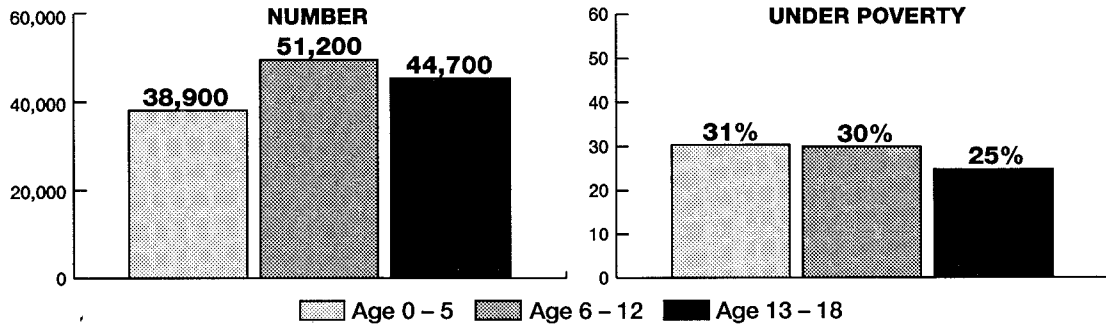
ALABAMA MEDICAID ELIGIBILITY LEVELS ANNUAL INCOME FAMILY OF THREE (1996)

Age	Income	Percent of Poverty
Birth to 1	\$17,268	133%
Age 1-5	\$17,268	133%
Age 6-12	\$12,984	100%
Age 13-18	\$ 1,968	15.2%

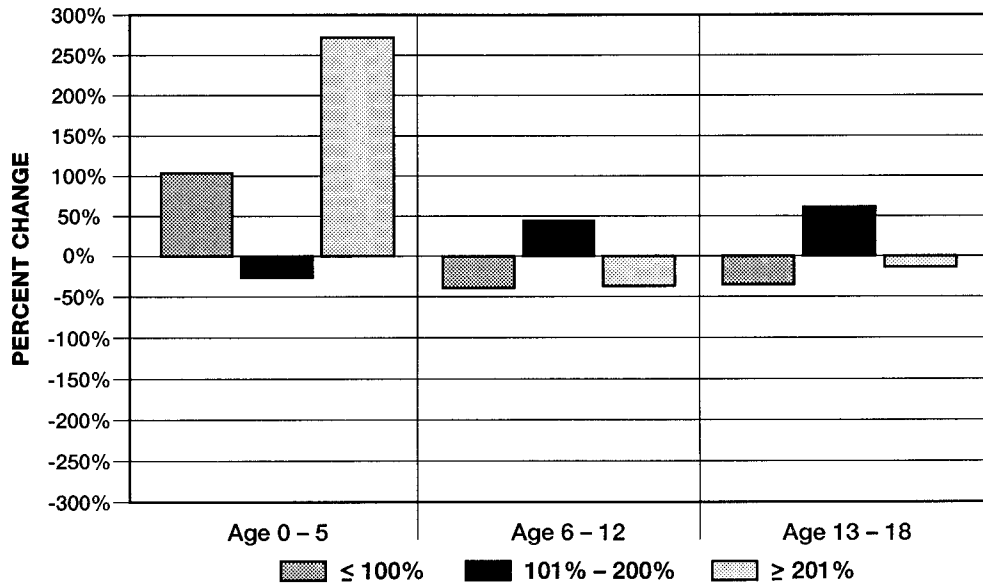
ARKANSAS

UNINSURED CHILDREN
134,800

UNINSURED CHILDREN, 1993 134,800 TOTAL CHILDREN



PERCENTAGE CHANGE IN UNINSURED CHILDREN BETWEEN 1989 AND 1993



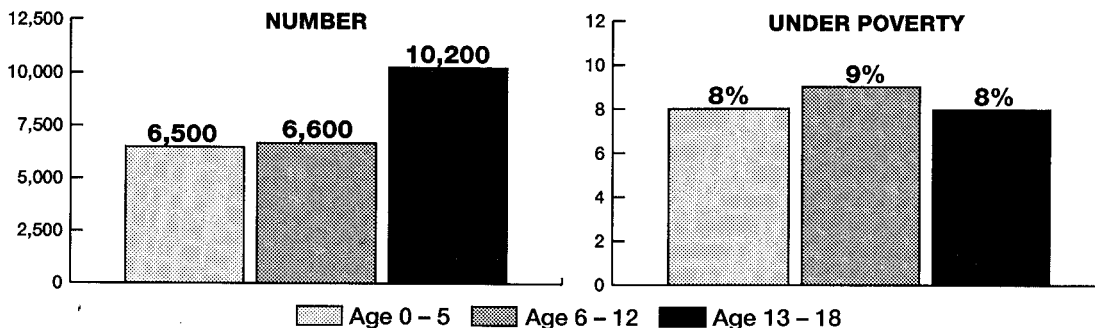
ARKANSAS MEDICAID ELIGIBILITY LEVELS ANNUAL INCOME FAMILY OF THREE (1996)

Age	Income	Percent of Poverty
Birth to 1	\$17,263	133%
Age 1-5	\$17,263	133%
Age 6-12	\$12,980	100%
Age 13-18	\$ 2,448	18.9%

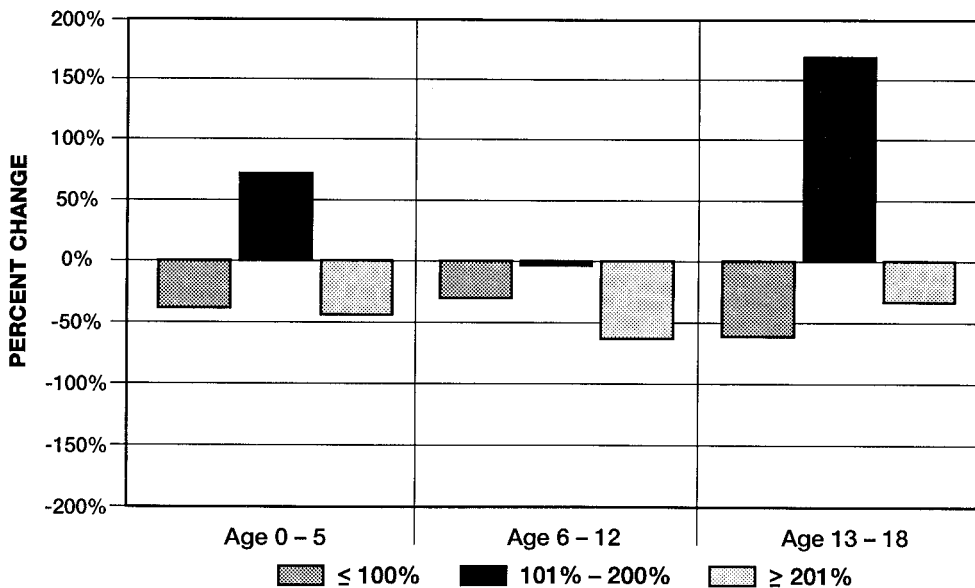
DELAWARE

UNINSURED CHILDREN
23,300

UNINSURED CHILDREN, 1993 23,300 TOTAL CHILDREN



PERCENTAGE CHANGE IN UNINSURED CHILDREN BETWEEN 1989 AND 1993

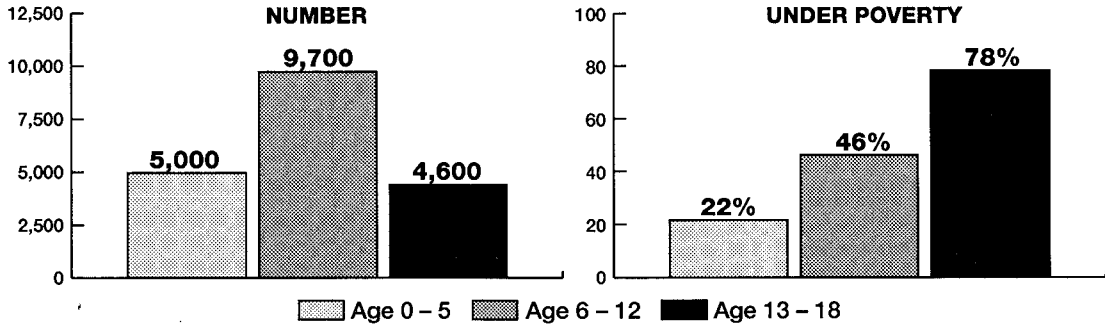


DELAWARE MEDICAID ELIGIBILITY LEVELS ANNUAL INCOME FAMILY OF THREE (1996)

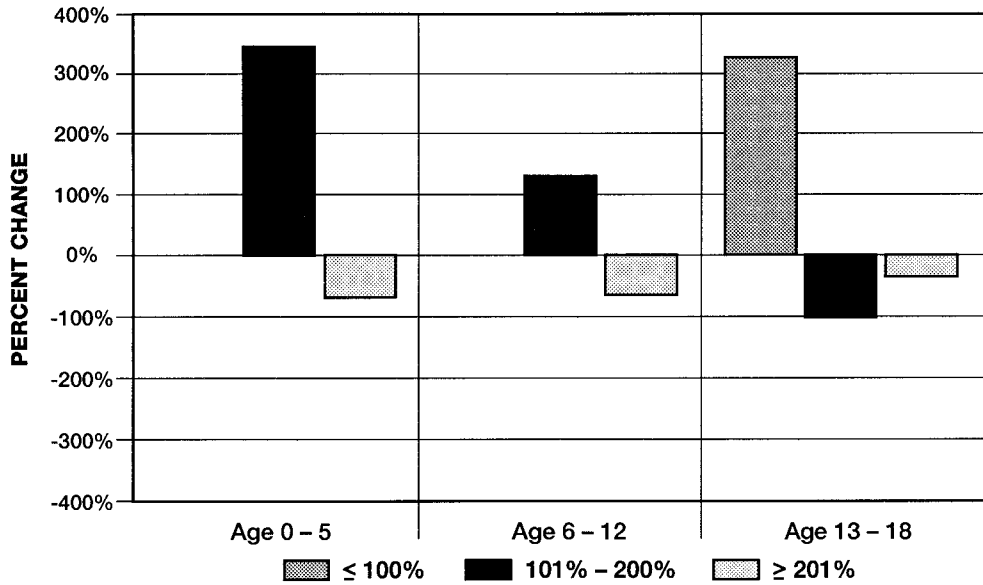
Age	Income	Percent of Poverty
Birth to 1	\$24,013	185%
Age 1-5	\$17,263	133%
Age 6-18	\$12,980	100%

DISTRICT OF COLUMBIA

UNINSURED CHILDREN, 1993 19,300 TOTAL CHILDREN



PERCENTAGE CHANGE IN UNINSURED CHILDREN BETWEEN 1989 AND 1993

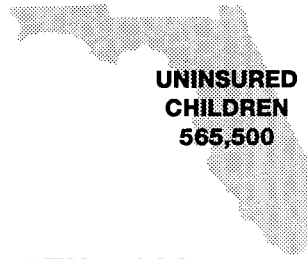


DISTRICT OF COLUMBIA MEDICAID ELIGIBILITY LEVELS

ANNUAL INCOME FAMILY OF THREE (1996)

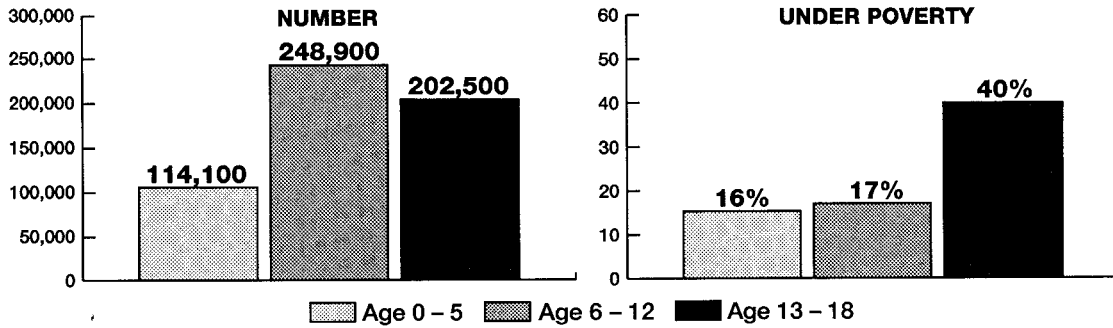
Age	Income	Percent of Poverty
Birth to 1	\$24,013	185%
Age 1-5	\$17,263	133%
Age 6-12	\$12,980	100%
Age 13-18	\$ 4,980	38.0%

FLORIDA

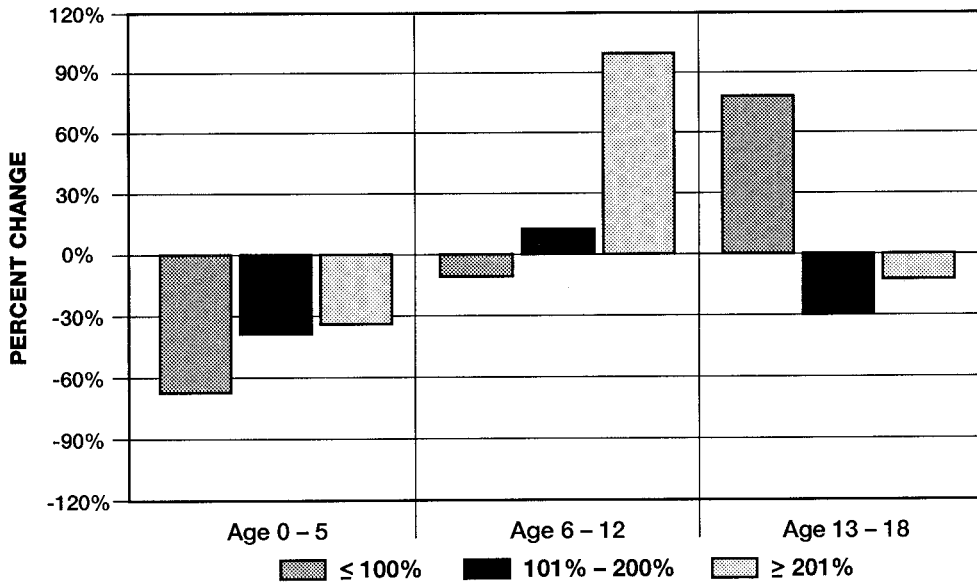


UNINSURED CHILDREN
565,500

UNINSURED CHILDREN, 1993 565,500 TOTAL CHILDREN



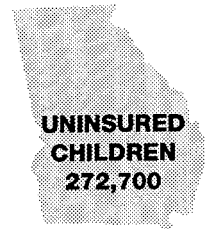
PERCENTAGE CHANGE IN UNINSURED CHILDREN BETWEEN 1989 AND 1993



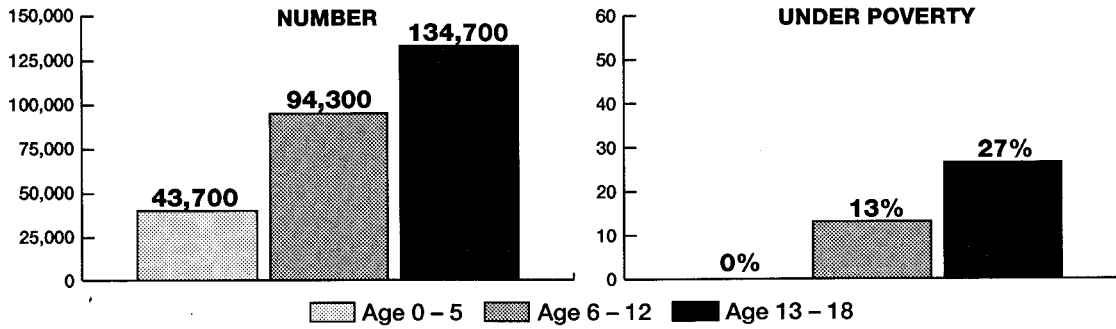
FLORIDA MEDICAID ELIGIBILITY LEVELS ANNUAL INCOME FAMILY OF THREE (1996)

Age	Income	Percent of Poverty
Birth to 1	\$24,013	185%
Age 1-5	\$17,263	133%
Age 6-12	\$12,980	100%
Age 13-18	\$ 3,636	28.0%

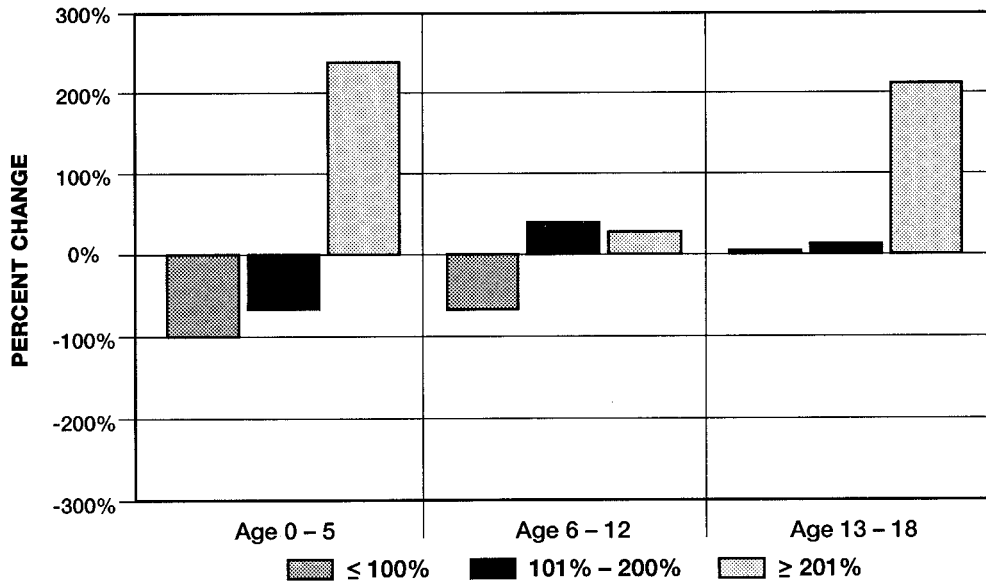
GEORGIA



UNINSURED CHILDREN, 1993 272,700 TOTAL CHILDREN



PERCENTAGE CHANGE IN UNINSURED CHILDREN BETWEEN 1989 AND 1993



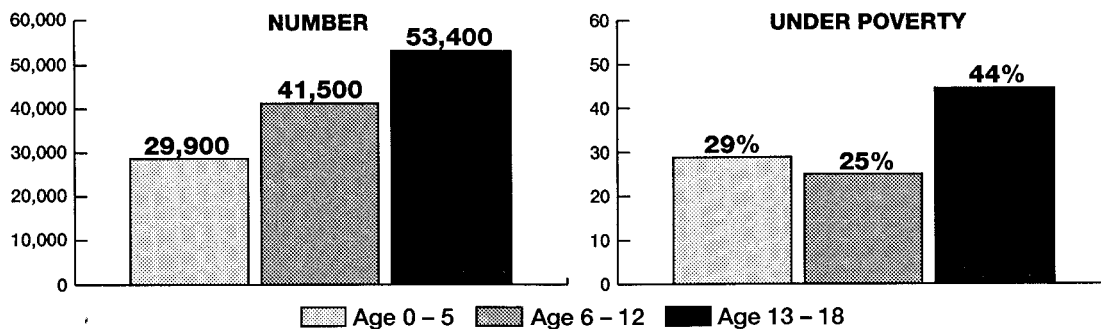
GEORGIA MEDICAID ELIGIBILITY LEVELS ANNUAL INCOME FAMILY OF THREE (1996)

Age	Income	Percent of Poverty
Birth to 1	\$24,013	185%
Age 1-5	\$17,263	133%
Age 6-18	\$12,980	100%

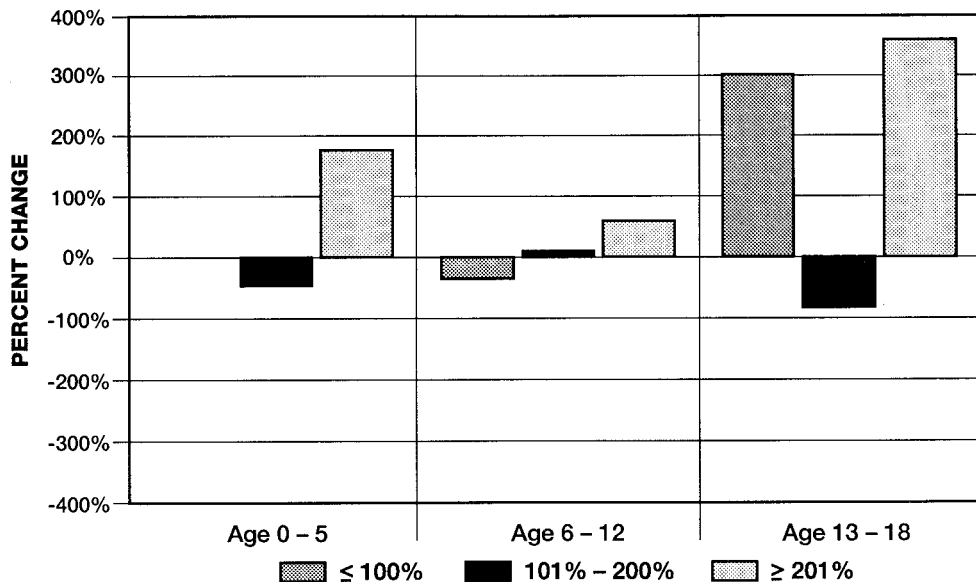
KENTUCKY

UNINSURED CHILDREN
124,800

UNINSURED CHILDREN, 1993 124,800 TOTAL CHILDREN



PERCENTAGE CHANGE IN UNINSURED CHILDREN BETWEEN 1989 AND 1993



KENTUCKY MEDICAID ELIGIBILITY LEVELS ANNUAL INCOME FAMILY OF THREE (1996)

Age	Income	Percent of Poverty
Birth to 1	\$24,013	185%
Age 1-5	\$17,263	133%
Age 6-18	\$12,980	100%

