



# Children and Medicaid: Where We Stand and Where We Go From Here...

Brought to you by:

**American Medical Association - Medical Student Section**

***Committee on Legislation and Advocacy (COLA)***





# AMA Policy H290.982

## Transforming Medicaid and Long Term Care and Improving Access to Care for the Uninsured

- “...Encourages physicians and other medical societies to take part in outreach activities aimed at SCHIP-eligible and Medicaid-eligible children in order to ensure that children do not go without needed and available services due to administrative barriers or lack of understanding of the programs.”

# What is SCHIP?

## The State Children's Health Insurance Program

- Created in Title XXI of the Social Security Act
- Jointly financed by Federal and State governments starting October 1, 1997
- In some states, Medicaid and SCHIP are together, others are separate, and others are a combination of the two<sup>1</sup>





# Who can get Medicaid/SCHIP?

- Families who meet states' Aid to Families with Dependent Children (AFDC) eligibility requirements in effect since July 16, 1996
- Pregnant women and children under age 6 whose family income is at or below 133 % of the Federal Poverty Level (FPL)
- Children ages 6 to 19 with family income up to 100% of the Federal Poverty Level<sup>1</sup>
- States can extend Medicaid eligibility
  - For Example: Extending it to all children with a family income up to 200% of the FPL



# What does Medicaid/SCHIP do?

- Provides medical insurance for individuals with low incomes
- Federal **and** state money funds Medicaid
- State contributions are “matched” by federal funds in different proportions based on the program
- Each state provides the same basic services, but can add additional programs at their discretion<sup>1</sup>



# Who are the uninsured children?

- 9 million children in the US<sup>2</sup>
- 1 out of every 9 children is uninsured<sup>2</sup>
- Almost 75% of uninsured children qualify for Medicaid, but are not enrolled<sup>3</sup>
- Only 14% of uninsured adults qualify for Medicaid<sup>3</sup>
- 22% of all Hispanic children are uninsured<sup>2</sup>
- 13% of all African-American children are uninsured<sup>2</sup>

# Who are their parents?



- 88.3% of uninsured children come from families of at least one working parent<sup>2</sup>
- 70% of uninsured children have a parent that works full time, year-round<sup>2</sup>
- 71% of uninsured children come from low-income families<sup>2</sup>
- More than half of uninsured children come from two-parent households<sup>2</sup>

# Why are they uninsured?



- Employer-sponsored health insurance (ESI) can be too expensive<sup>3</sup>
  - ESI coverage of low income children dropped 5.5% from 2000-2004
- Children can't enroll themselves
- Parents/guardians identified barriers to Medicaid/SCHIP enrollment<sup>4</sup>:
  - Medicaid applications are too long or complicated
  - Difficulty finding translators
  - Transportation
  - Inconvenient times to apply



# What does being uninsured mean for a child's health?

- Reduced access for uninsured children<sup>2</sup>:
  - **3X** more likely not to have seen a doctor
  - **13X** more likely to lack a regular source of healthcare
  - **5X** more likely to have a delayed/unmet healthcare need
- Lower childhood vaccination rates<sup>5</sup>
- Increased utilization of emergency rooms<sup>6</sup>
- Uninsured children suffer from more preventable diseases<sup>7</sup>

# What can I do?



- Join listservs to keep updated on legislation
  - Call and email your state representatives and Members of Congress to express your support for these programs
- Support Medicaid enrollment
  - Find out who in your area enrolls children in Medicaid
  - Find out what groups of children are uninsured:
    - Underserved minorities including immigrants and Native Americans
    - Children from rural areas
- Participate in the MSS's National Service Project
  - Start a local enrollment program
  - Enlist fellow medical and other allied health professional students
  - Get sponsored by your local/state medical societies
  - Go to open houses at schools, health fairs, local festivals
  - Publicize your project widely



## Additional Resources

- Check out what your state is doing for uninsured children:

<http://www.childrenshealthcampaign.org/tools/reports/no-shelter-from-the-storm.html>

- Find your state's uninsured children fact sheet in the pull down menu on the right

# Citations

- 1. “Medicaid at a Glance 2005”  
<http://www.cms.hhs.gov/MedicaidGenInfo/>
- 2. “No Shelter from the Storm: America’s Uninsured Children” Campaign for Children’s Health Care, September 28, 2006:  
<http://www.childrenhealthcampaign.org/tools/reports/no-shelter-from-the-storm.html>.
- 3. Zuckerman, S. and A. Cook. “The Role of Medicaid and SCHIP as an Insurance Safety Net” The Urban Institute:  
<http://www.urban.org/url.cfm?ID=900986>.
- 4. Stuber, J. and E. Bradley. Barriers to Medicaid Enrollment: Who is at Risk? *Am J Public Health*. 2005, 95(2).
- 5. Rodewald ED, Shiu T, Zell E, Dietz V, Szilagyi PG. Health insurance and under-immunization: lessons from the 1991 Health Interview Survey. *Pediatr Res*. 1995;37:144A.
- 6. Pappas G, Hadden W, Kozak L, Fischer G. Potentially avoidable hospitalization inequalities in rates between US socioeconomic groups. *Am J Public Health*. 1997;87:811-816.
- 7. Szilagyi P, Holl J, Rodenwald I *et al*. Evaluations of children’s health insurance: from New York State’s Child Health Plus to SCHIP. *Pediatrics* 200;105:687-691.



