

KEEPING KIDS COVERED:

Number of Children with Health Coverage Increases During Economic Downturn

A STATE-BY-STATE ANALYSIS

Executive Summary

This report analyzes recent trends in health insurance coverage for children at the state level between 2008 and 2010. The percentage of children with public coverage through Medicaid or the Children's Health Insurance Program (CHIP) increased substantially, while rates of private coverage and uninsurance declined. However, we find substantial variation across states. The main findings of this report include the following:

- Between 2008 and 2010, while the rate of uninsurance for nonelderly adults increased from 19.4% to 21.4% nationally¹, the uninsurance rate for children actually fell from 9.7% to 8.5%. States with the biggest declines in the rate of uninsurance included Florida, Mississippi, Delaware, Colorado and Oregon.
- The percentage of children with coverage through Medicaid or CHIP increased by 5.6 percentage points nationally. Although private health insurance remains the dominant source of coverage, the percentage of children with private insurance fell from 64.5% to 60.1%. States with the largest increases in public coverage included Delaware, Mississippi, Vermont, Florida and Oregon, while states with the largest declines in private coverage included Vermont, Hawaii, Wyoming, Wisconsin and Delaware.
- The increase in public coverage among children is likely tied to the effects of the economic recession. The percentage of children living in low-income families increased in most states, as did the percentage of children living in families with no employed adults.

Introduction

Since the beginning of the Great Recession at the end of 2007, difficult economic times have contributed to a loss of health insurance coverage – particularly employer-sponsored insurance (ESI) – for adults. However, trends for children have been somewhat different. Although children have also experienced declines in ESI, this loss of coverage has been more than made up by an increase in public sources of coverage. This report analyzes trends in children's coverage at the state level, and

by family income. It documents substantial variation in coverage for children across states, and in how children have fared with regard to health insurance coverage since 2008.

A 2010 State Health Access Data Assistance Center (SHADAC) and Robert Wood Johnson Foundation report documented significant variations in children's health insurance coverage, both within and across states.² This report uses more recent data from the American Community Survey (ACS) to describe state-level trends in children's health insurance coverage. It takes advantage of the large sample size of the ACS in every state.³ It examines trends since 2008, when the ACS first included a question about health insurance coverage.

Background

In recent years, states have invested significant resources and effort to ensure that children have access to health insurance coverage. In all but four states, children living in families with incomes up to 200% of federal poverty guidelines are eligible for Medicaid or CHIP. In contrast, the median eligibility level for working parents is 63% of poverty, and most states do not currently cover childless adults.⁴ As a result, children are less likely to be uninsured than adults, and more likely to be covered through state programs, such as Medicaid and CHIP.

One recent study documents at the national level how public coverage has offset declines in employer-sponsored insurance (ESI) for children during the recession that began in late 2007. The study documents a substantial shift in income for children between 2007 and 2010: during this period, the number of children living in families with incomes below 200% of poverty increased by 3.9 million (47.3% of all children in 2010, up from 42.7% in 2007). For low-income children, the share with ESI fell by 3.6 percentage points, but a six percentage point increase in the share with Medicaid/CHIP coverage more than offset this loss.⁵ However, this study did not report state-level estimates.

¹ Uninsurance rates for adults age 19 to 64 from the American Community Survey, obtained from SHADAC Data Center, <http://www.shadac.org/datacenter>, August 2012.

² SHADAC and Robert Wood Johnson Foundation. State-Level Variation in Children's Health Insurance Coverage: A Deeper Look. October 2010. Available at: http://www.shadac.org/files/shadac/publications/Kids_State-variation_Oct2010.pdf.

³ The 2008 ACS sample of children ages 0 to 18 ranges from 1,012 in the District of Columbia to 88,697 in California.

⁴ Heberlein M., Brooks T., Guyer J., Artiga S. and Stephens J. Performing Under Pressure: Annual Findings of a 50-State Survey of Eligibility, Enrollment, Renewal, and Cost-Sharing Practices in Medicaid and CHIP, 2011-2012. Kaiser Commission on Medicaid and the Uninsured, 2012. Available at: <http://www.kff.org/medicaid/8272.cfm>.

⁵ Holahan J. and Chen V. Changes in Health Insurance Coverage in the Great Recession, 2007-2010. Kaiser Commission on Medicaid and the Uninsured. Washington, D.C., December 2011. Available at: <http://www.kff.org/uninsured/upload/8264.pdf>.

In addition to changes in income, another factor that could be driving increases in public insurance coverage is expanded eligibility. At the national level, one study attributes about half of the increase in the number of children eligible for Medicaid and CHIP between 2008 and 2009 to the economy, and the other half to coverage expansions, with significant variation across states.⁶ Finally, increases in public insurance coverage for children could also arise from a change in the participation rate among eligible children. Nationally, children's participation in Medicaid/CHIP increased from 82.1% in 2008 to 84.8% in 2009, with substantial increases in some states.⁷

Findings

We find that the percentage of children with public health insurance coverage increased from 25.8% in 2008 to 31.4% in 2010, a 5.6 percentage point increase (Table 1). In all but three states, the increase in the share of children with public coverage was statistically significant. The largest increases occurred in Delaware, Mississippi, Florida, and Vermont (Figure 1). These states were also among those experiencing the largest declines in private coverage for children, but all of them also showed a reduction in the percentage of children who were uninsured.

Tables 2 and 3 illustrate the coverage trends separately for low-income children (defined as children with family incomes at or below 200% of poverty) and higher-income children. Nationally, the percentage of low-income children who had public coverage increased by 5.7 percentage points, while the share with private insurance declined by 3.0 percentage points, and the share who were uninsured declined by 2.7 percentage points. For low-income children, the change in public coverage between 2008 and 2010 ranged from a decline of 4.2 percentage points in the District of Columbia to an increase of 16.2 percentage points in Delaware (Figure 2). For higher-income children, there were many fewer states that experienced a significant increase in public coverage, and the magnitude of the increase was much smaller (Figure 3). Nationally, for higher-income children, private coverage was stable, public coverage increased, and the rate of uninsurance fell.

In nearly all states, the share of children living in families with income below 200% of poverty increased significantly between 2008 and 2010 (Table 4). Among those with statistically significant increases, the change ranged from a 2.6 percentage point increase in Louisiana to 8.6 percentage points in Vermont. Similarly, most states experienced an increase in the percentage of children who lived in families where there was no employed adult (ranging from 1.2 percentage points in Minnesota to 6.6 percentage points in Vermont, among states with statistically significant changes).

Between 2008 and 2010, 10 states expanded eligibility for Medicaid or CHIP by increasing income limits. (Table 5) In addition, 13 states implemented one or more policies designed to make it easier for eligible children to enroll and stay enrolled in public coverage: six states implemented continuous eligibility for children, four states implemented presumptive eligibility and six implemented express lane eligibility.

Discussion

The state-level analysis in this report shows that there is substantial variation across states in the trends that have affected health insurance coverage for children over the past few years. Although the coverage expansions in the Affordable Care Act are primarily aimed at adults, many provisions of the law will have impacts on children, and these impacts will vary by state. Because of variation in economic conditions and state policies, continued analysis of state-level trends is essential to understanding trends in health insurance coverage.

⁶ Kenney G., Lynch V., Haley J., Huntress M., Resnick D., and Coyer C. Gains for Children: Increased Participation in Medicaid and CHIP in 2009. Robert Wood Johnson Foundation and Urban Institute, August 2011. Available at: <http://www.rwjf.org/files/research/20110816coveragegainsforkidsfull.pdf>.

⁷ Kenney et al. In this study, the participation rate is defined as the number of children enrolled in Medicaid/CHIP divided by the sum of Medicaid/CHIP enrollment and the number of children eligible for Medicaid/CHIP who are uninsured.

Table 1: State-Level Insurance Coverage Distribution for Children, 2008 to 2010

	Percent with Public Coverage				Percent with Private Coverage				Percent Uninsured			
	2008	2009	2010	Change, 2008 to 2010	2008	2009	2010	Change, 2008 to 2010	2008	2009	2010	Change, 2008 to 2010
Alabama	29.2	34.2	36.3	7.1***	62.7	59.5	57.4	-5.3***	8.1	6.3	6.3	-1.8***
Alaska	21.3	23.7	26.3	5.0**	66.1	62.7	63.6	-2.5	12.6	13.6	10.1	-2.5
Arizona	28.0	32.0	32.5	4.6***	56.3	55.2	54.1	-2.2**	15.7	12.7	13.4	-2.4***
Arkansas	40.7	42.9	45.4	4.7***	50.5	50.1	47.3	-3.3**	8.8	7.0	7.3	-1.4*
California	29.3	32.0	34.5	5.2***	60.0	58.0	55.9	-4.2***	10.6	9.9	9.6	-1.0***
Colorado	17.6	22.3	23.9	6.3***	68.9	67.3	65.8	-3.1***	13.5	10.4	10.2	-3.2***
Connecticut	19.6	22.7	25.5	5.9***	75.3	73.1	71.3	-4.0***	5.1	4.2	3.2	-1.9***
Delaware	21.6	28.5	32.0	10.3***	69.5	65.8	62.6	-6.9**	8.9	5.7	5.5	-3.4**
District of Columbia	40.4	43.2	42.9	2.6	56.6	53.5	54.8	-1.8	3.1	3.3	2.3	-0.8
Florida	24.0	29.9	33.4	9.4***	58.6	54.8	53.1	-5.5***	17.4	15.2	13.5	-3.9***
Georgia	29.5	30.7	33.8	4.3***	59.0	57.9	55.9	-3.1***	11.5	11.4	10.3	-1.2**
Hawaii	17.3	21.7	24.0	6.7***	79.6	75.4	72.1	-7.5***	3.1	2.9	3.9	0.9
Idaho	22.1	25.4	25.6	3.5**	64.9	63.5	63.3	-1.6	13.0	11.1	11.2	-1.9
Illinois	27.5	32.9	34.1	6.6***	66.8	62.3	60.7	-6.1***	5.7	4.9	5.2	-0.5
Indiana	23.1	26.1	29.7	6.6***	67.3	65.0	61.1	-6.2***	9.6	8.9	9.2	-0.4
Iowa	20.8	21.8	25.1	4.3***	74.4	73.4	70.4	-4.0***	4.8	4.8	4.5	-0.3
Kansas	20.1	22.8	22.3	2.2*	71.6	68.6	69.9	-1.7	8.3	8.6	7.8	-0.5
Kentucky	31.4	34.6	34.0	2.6**	62.5	58.9	59.5	-3.0***	6.1	6.4	6.5	0.4
Louisiana	39.4	41.8	45.1	5.8***	52.8	51.1	48.4	-4.3***	7.9	7.2	6.4	-1.4**
Maine	29.6	34.1	36.7	7.1***	64.9	60.1	59.1	-5.8***	5.5	5.8	4.2	-1.3
Maryland	20.3	23.7	26.3	6.0***	74.2	71.2	68.4	-5.8***	5.5	5.1	5.3	-0.2
Massachusetts	20.5	22.6	25.4	4.9***	77.7	75.6	73.0	-4.7***	1.8	1.8	1.5	-0.2
Michigan	26.7	30.5	32.6	5.9***	68.0	64.6	62.8	-5.2***	5.3	4.9	4.6	-0.7*
Minnesota	15.6	18.1	19.5	3.9***	78.5	74.8	74.0	-4.4***	6.0	7.2	6.5	0.5
Mississippi	37.3	40.5	47.1	9.7***	49.8	48.8	43.9	-5.9***	12.9	10.7	9.0	-3.8***
Missouri	26.3	27.9	29.1	2.8***	66.5	64.4	64.4	-2.2**	7.1	7.7	6.6	-0.6
Montana	19.2	25.1	25.0	5.8***	65.8	61.2	62.3	-3.5	15.0	13.7	12.7	-2.3
Nebraska	17.5	24.6	24.6	7.1***	75.1	68.6	69.8	-5.3***	7.4	6.8	5.6	-1.8**
Nevada	12.2	16.6	20.4	8.2***	67.1	64.8	61.2	-6.0***	20.7	18.6	18.4	-2.3**
New Hampshire	17.7	21.3	21.8	4.1**	76.9	73.6	73.0	-4.0**	5.3	5.1	5.2	-0.2
New Jersey	18.8	20.9	23.2	4.4***	74.0	72.6	70.4	-3.6***	7.2	6.5	6.3	-0.9**
New Mexico	39.2	42.4	43.0	3.8**	47.3	44.9	46.3	-1.1	13.4	12.7	10.7	-2.7***
New York	27.8	30.5	32.7	4.9***	66.6	64.5	62.3	-4.3***	5.6	5.0	5.0	-0.6**
North Carolina	29.2	32.2	35.5	6.3***	60.6	59.4	56.0	-4.7***	10.1	8.4	8.5	-1.6***
North Dakota	14.2	14.2	14.7	0.5	78.5	79.7	78.6	0.0	7.3	6.1	6.8	-0.5
Ohio	23.1	27.1	29.5	6.4***	69.9	66.2	64.3	-5.6***	7.0	6.7	6.2	-0.7*
Oklahoma	31.3	34.1	37.0	5.7***	56.4	54.2	51.9	-4.4***	12.3	11.7	11.0	-1.3**
Oregon	19.4	24.8	28.4	8.9***	68.2	63.9	62.4	-5.8***	12.3	11.3	9.2	-3.1***
Pennsylvania	22.9	26.3	27.4	4.5***	70.9	68.5	67.1	-3.8***	6.2	5.3	5.4	-0.7*
Rhode Island	19.4	25.5	25.5	6.1***	75.1	69.3	69.1	-6.0***	5.5	5.2	5.4	-0.1
South Carolina	27.3	32.1	34.5	7.2***	61.2	57.8	55.4	-5.8***	11.5	10.1	10.1	-1.4**
South Dakota	24.1	26.0	24.4	0.3	66.7	66.7	68.6	1.9	9.2	7.3	7.0	-2.2
Tennessee	28.7	33.1	34.9	6.2***	64.2	60.7	59.5	-4.7***	7.2	6.2	5.7	-1.5***
Texas	29.0	31.5	34.7	5.8***	53.7	51.5	49.8	-3.9***	17.3	17.0	15.4	-1.9***
Utah	12.2	14.2	17.1	4.9***	75.4	75.3	71.7	-3.7***	12.4	10.5	11.2	-1.2
Vermont	31.3	34.2	40.8	9.4***	64.8	62.3	56.6	-8.1**	3.9	3.5	2.6	-1.3
Virginia	17.1	18.9	20.3	3.2***	75.3	74.2	73.0	-2.3***	7.6	7.0	6.7	-0.9**
Washington	23.6	28.4	30.5	7.0***	68.3	64.1	62.7	-5.5***	8.2	7.5	6.7	-1.4***
West Virginia	32.7	34.2	37.0	4.3**	60.5	59.9	57.5	-3.0	6.7	5.9	5.5	-1.2
Wisconsin	20.1	24.3	26.5	6.4***	75.1	70.8	67.9	-7.1***	4.9	4.9	5.6	0.7
Wyoming	19.3	22.7	27.9	8.5***	71.1	68.3	64.1	-7.0**	9.5	8.9	8.0	-1.5
United States	25.8	29.1	31.4	5.6***	64.5	61.9	60.1	-4.4***	9.7	9.0	8.5	-1.3***

Source: U.S. Census Bureau, American Community Survey (ACS), 2008, 2009, 2010.

99%="***", 95%="**", 90%="**"

Table 2: State-Level Insurance Coverage Distribution for Low-Income Children, 2008 to 2010

	Percent with Public Coverage				Percent with Private Coverage				Percent Uninsured				
	2008	2009	2010	Change, 2008 to 2010	2008	2009	2010	Change, 2008 to 2010	2008	2009	2010	Change, 2008 to 2010	
Alabama	53.8	58.8	62.0	8.2***	34.1	31.7	28.6	-5.4***	12.1	9.5	9.4	-2.7**	
Alaska	46.0	45.7	51.4	5.4	34.6	40.5	33.7	-0.9	19.4	13.8	14.9	-4.6	
Arizona	50.6	54.7	53.5	2.9**	26.4	28.6	29.0	2.6*	23.0	16.7	17.6	-5.5***	
Arkansas	64.5	67.0	68.1	3.5*	24.6	25.3	23.3	-1.3	10.8	7.7	8.6	-2.2*	
California	54.5	56.2	59.0	4.5***	29.5	29.5	27.1	-2.4***	16.0	14.4	13.9	-2.1***	
Colorado	40.6	49.1	49.3	8.7***	33.4	32.5	33.7	0.3	26.0	18.4	17.0	-9.1***	
Connecticut	54.5	56.9	61.5	7.0***	36.0	35.7	32.1	-3.9	9.5	7.4	6.4	-3.1**	
Delaware	47.4	58.1	63.6	16.2***	38.7	35.2	28.8	-9.9**	13.9	6.7	7.6	-6.3**	
District of Columbia	67.1	68.2	63.0	-4.2	29.8	28.3	34.4	4.6	3.1	3.6	2.6	-0.5	
Florida	44.4	51.0	55.5	11.1***	30.2	27.6	26.3	-3.9***	25.4	21.4	18.2	-7.2***	
Georgia	52.4	53.6	56.8	4.4***	30.3	29.4	28.6	-1.7*	17.3	17.0	14.6	-2.7***	
Hawaii	35.0	38.2	44.3	9.2***	61.0	57.6	50.7	-10.3***	4.0	4.2	5.0	1.0	
Idaho	41.0	46.3	45.2	4.2	40.1	39.4	39.1	-1.0	18.9	14.3	15.7	-3.2*	
Illinois	58.1	64.8	65.2	7.1***	33.2	27.8	26.8	-6.4***	8.7	7.5	8.0	-0.7	
Indiana	49.5	51.1	53.3	3.8***	36.3	35.8	33.7	-2.6*	14.3	13.1	13.0	-1.2	
Iowa	48.2	48.8	53.9	5.8**	43.2	42.8	37.1	-6.1**	8.6	8.4	9.0	0.4	
Kansas	44.3	46.8	44.8	0.5	42.8	39.1	42.1	-0.7	12.9	14.1	13.0	0.1	
Kentucky	59.1	59.5	59.3	0.2	32.2	31.8	32.9	0.7	8.7	8.7	7.8	-0.9	
Louisiana	64.6	68.8	71.2	6.5***	26.0	22.3	22.0	-4.1***	9.3	8.9	6.9	-2.4***	
Maine	59.3	64.4	71.0	11.7***	34.1	29.0	23.2	-10.9***	6.6	6.6	5.8	-0.8	
Maryland	50.4	57.3	59.2	8.8***	39.1	35.3	32.0	-7.1***	10.4	7.4	8.8	-1.7	
Massachusetts	55.3	56.2	61.4	6.1***	41.4	40.9	36.0	-5.4***	3.3	2.9	2.6	-0.7	
Michigan	55.4	58.1	61.5	6.1***	36.4	35.5	32.0	-4.5***	8.2	6.5	6.5	-1.6**	
Minnesota	42.8	45.3	48.6	5.8**	45.5	41.8	39.6	-5.9***	11.7	12.9	11.8	0.1	
Mississippi	58.5	60.7	68.6	10.0***	25.3	25.6	20.6	-4.8***	16.1	13.6	10.9	-5.2***	
Missouri	54.1	53.1	54.0	-0.1	35.6	35.4	36.4	0.8	10.2	11.5	9.6	-0.7	
Montana	40.5	45.1	46.3	5.8	37.4	38.2	37.7	0.3	22.1	16.6	16.0	-6.1**	
Nebraska	41.5	53.4	50.6	9.0***	44.0	36.8	40.7	-3.3	14.5	9.8	8.8	-5.8***	
Nevada	25.4	31.6	36.6	11.2***	43.2	39.8	36.4	-6.9***	31.3	28.6	27.0	-4.3**	
New Hampshire	43.2	54.1	55.9	12.7***	49.8	38.3	36.3	-13.5***	7.0	7.6	7.8	0.8	
New Jersey	51.7	53.3	55.8	4.1***	34.4	34.5	33.2	-1.2	13.9	12.2	11.0	-2.9***	
New Mexico	59.8	65.2	19.0	62.9	3.1	22.6	19.0	23.3	0.7	17.7	15.8	13.8	-3.8**
New York	56.2	58.5	60.8	4.6***	35.6	34.4	32.1	-3.5***	8.2	7.1	7.1	-1.1**	
North Carolina	55.3	57.2	61.1	5.8***	30.2	30.7	27.1	-3.2***	14.5	12.1	11.8	-2.6***	
North Dakota	35.6	34.6	34.4	-1.3	50.5	51.4	52.8	2.3	13.9	14.0	12.9	-1.0	
Ohio	50.5	53.6	56.8	6.3***	38.3	36.1	34.4	-3.8***	11.3	10.3	8.8	-2.5***	
Oklahoma	54.3	57.0	59.8	5.5***	30.0	28.7	26.3	-3.6**	15.8	14.3	13.9	-1.9*	
Oregon	39.7	48.3	51.0	11.3***	41.3	35.5	36.6	-4.7***	19.0	16.2	12.4	-6.6***	
Pennsylvania	48.5	53.4	53.9	5.5***	41.3	38.8	37.9	-3.4***	10.3	7.7	8.2	-2.1***	
Rhode Island	45.3	55.2	49.3	4.1	45.0	36.6	42.2	-2.8	9.7	8.2	8.5	-1.2	
South Carolina	50.7	55.2	57.3	6.6***	33.2	30.6	29.8	-3.4**	16.0	14.2	12.9	-3.2***	
South Dakota	49.3	50.9	47.6	-1.7	36.1	37.6	39.7	3.6	14.6	11.4	12.6	-1.9	
Tennessee	53.2	58.5	58.1	4.9***	36.5	32.8	34.1	-2.4*	10.3	8.7	7.8	-2.5***	
Texas	51.3	52.9	57.5	6.2***	24.8	24.1	22.2	-2.6***	23.8	23.0	20.3	-3.5***	
Utah	28.2	30.9	34.4	6.3***	49.0	53.1	47.8	-1.2	22.8	16.0	17.7	-5.0***	
Vermont	67.3	64.0	72.5	5.2	29.5	31.6	23.9	-5.5	3.2	4.4	3.6	0.4	
Virginia	41.8	44.8	46.0	4.3***	44.3	43.6	43.1	-1.2	13.9	11.6	10.8	-3.1***	
Washington	52.8	58.3	60.5	7.7***	34.7	31.0	29.9	-4.8***	12.5	10.8	9.6	-2.9***	
West Virginia	59.0	58.5	63.3	4.3*	32.2	34.7	29.8	-2.4	8.8	6.8	7.0	-1.9	
Wisconsin	48.0	52.5	55.7	7.7***	42.9	39.2	35.1	-7.8***	9.0	8.3	9.2	0.2	
Wyoming	40.1	46.6	54.9	14.8***	44.0	40.6	36.0	-8.1	15.8	12.7	9.1	-6.7**	
United States	51.6	54.8	57.3	5.7***	33.3	31.9	30.3	-3.0***	15.1	13.3	12.4	-2.7***	

Source: U.S. Census Bureau, American Community Survey (ACS), 2008, 2009, 2010.

Notes: Low-income is defined as family income at or below 200% of federal poverty guidelines.

99%="****", 95%="***", 90%="**"

Table 3: State-Level Insurance Coverage Distribution for Higher-Income Children, 2008 to 2010

	Percent with Public Coverage				Percent with Private Coverage				Percent Uninsured			
	2008	2009	2010	Change, 2008 to 2010	2008	2009	2010	Change, 2008 to 2010	2008	2009	2010	Change, 2008 to 2010
Alabama	7.0	6.8	6.3	-0.7	88.5	90.4	91.0	2.5***	4.5	2.8	2.7	-1.8***
Alaska	3.4	5.0	4.7	1.3	89.0	81.6	89.3	0.3	7.6	13.4	6.0	-1.6
Arizona	6.7	6.6	6.4	-0.3	84.5	85.1	85.4	1.0	8.9	8.3	8.2	-0.7
Arkansas	11.6	9.4	13.6	2.0	82.2	84.6	80.9	-1.4	6.2	6.0	5.6	-0.6
California	8.5	8.6	8.9	0.3	85.2	85.8	85.9	0.7**	6.2	5.7	5.2	-1.0***
Colorado	4.1	4.4	5.3	1.3**	89.8	90.5	89.4	-0.5	6.1	5.0	5.3	-0.8
Connecticut	5.7	7.1	7.6	2.0**	91.0	90.2	90.7	-0.3	3.3	2.7	1.7	-1.7***
Delaware	5.8	6.9	7.2	1.4	88.4	88.3	89.0	0.5	5.8	4.9	3.8	-2.0
District of Columbia	10.8	12.2	12.6	1.8	86.2	84.8	85.7	-0.5	3.0	3.0	1.7	-1.3
Florida	7.9	8.3	9.2	1.3***	81.1	82.8	82.5	1.4**	11.0	8.9	8.3	-2.7***
Georgia	9.7	8.6	8.7	-0.9	83.9	85.6	85.7	1.7**	6.4	5.9	5.6	-0.8
Hawaii	4.7	6.5	5.1	0.5	92.9	91.7	92.0	-1.0	2.4	1.8	2.9	0.5
Idaho	4.5	3.7	4.4	-0.1	88.0	88.3	89.3	1.4	7.5	7.9	6.2	-1.3
Illinois	7.9	7.7	9.0	1.1**	88.4	89.5	88.1	-0.2	3.7	2.8	2.9	-0.8***
Indiana	4.2	4.2	5.8	1.6***	89.6	90.6	88.9	-0.7	6.2	5.2	5.3	-0.9
Iowa	5.0	3.6	5.9	0.9	92.5	94.0	92.5	0.1	2.6	2.4	1.6	-1.0*
Kansas	4.3	4.1	3.5	-0.8	90.5	91.7	93.1	2.6**	5.2	4.3	3.5	-1.8**
Kentucky	5.7	5.3	6.8	1.1	90.6	91.0	88.2	-2.4**	3.7	3.8	5.0	1.3**
Louisiana	13.8	13.8	15.9	2.1*	79.8	80.7	78.1	-1.7	6.4	5.4	5.9	-0.4
Maine	7.9	8.2	7.7	-0.2	87.4	86.6	89.5	2.0	4.7	5.2	2.8	-1.8*
Maryland	7.1	6.5	8.0	0.9	89.6	89.6	88.7	-0.9	3.3	3.9	3.3	0.0
Massachusetts	5.7	6.2	6.9	1.3**	93.2	92.6	92.1	-1.1*	1.1	1.2	1.0	-0.1
Michigan	5.1	5.0	6.3	1.2**	91.7	91.5	90.8	-0.9	3.1	3.5	2.9	-0.3
Minnesota	2.9	3.2	2.6	-0.3	93.8	92.8	93.9	0.2	3.3	4.0	3.4	0.1
Mississippi	9.6	11.5	12.1	2.5**	81.8	82.0	82.0	0.2	8.6	6.5	6.0	-2.6**
Missouri	5.1	4.9	6.1	1.0*	90.1	90.8	90.1	0.0	4.8	4.3	3.8	-1.0**
Montana	3.4	5.8	5.8	2.4*	87.0	83.2	84.4	-2.6	9.6	11.0	9.8	0.1
Nebraska	2.7	3.1	3.3	0.6	94.2	92.5	93.7	-0.6	3.0	4.5	3.0	-0.1
Nevada	2.5	3.3	4.2	1.7**	84.8	87.0	86.2	1.4	12.7	9.7	9.7	-3.1**
New Hampshire	8.3	6.7	6.6	-1.6	87.0	89.4	89.4	2.4	4.7	3.9	4.0	-0.7
New Jersey	5.2	5.3	6.3	1.1**	90.4	91.0	89.8	-0.6	4.4	3.8	3.9	-0.5
New Mexico	13.7	12.5	15.1	1.4	78.1	78.8	78.6	0.5	8.2	8.6	6.3	-1.9
New York	8.2	8.3	9.5	1.3***	88.0	88.3	87.2	-0.8	3.8	3.4	3.4	-0.5
North Carolina	7.3	6.5	7.1	-0.1	86.3	88.8	88.0	1.7**	6.5	4.7	4.9	-1.6***
North Dakota	2.3	2.8	2.3	0.0	94.0	95.6	94.8	0.7	3.7	1.7	3.0	-0.7
Ohio	4.0	4.1	4.2	0.1	92.0	92.3	91.9	0.0	4.0	3.7	3.9	-0.1
Oklahoma	8.0	7.8	9.8	1.8*	83.1	83.5	82.6	-0.5	8.9	8.8	7.6	-1.3
Oregon	4.1	4.4	5.1	1.0	88.6	88.5	89.0	0.4	7.3	7.0	5.9	-1.4*
Pennsylvania	6.5	6.7	7.0	0.5	89.9	89.8	89.6	-0.3	3.5	3.5	3.3	-0.2
Rhode Island	4.4	3.2	6.5	2.2	92.6	93.9	90.6	-2.0	3.0	2.9	2.9	-0.1
South Carolina	6.2	5.9	7.0	0.8	86.4	88.6	86.2	-0.2	7.4	5.5	6.8	-0.6
South Dakota	4.1	5.7	5.0	1.0	90.9	90.5	92.7	1.8	5.0	3.8	2.3	-2.7***
Tennessee	6.1	5.8	8.2	2.0***	89.5	90.7	88.6	-0.9	4.3	3.6	3.2	-1.1**
Texas	6.9	6.8	7.5	0.6*	82.2	83.1	82.9	0.8	10.9	10.1	9.6	-1.3***
Utah	3.0	2.6	3.0	-0.1	90.5	90.8	91.1	0.7	6.5	6.6	5.9	-0.6
Vermont	11.0	16.7	15.1	4.1*	84.7	80.3	83.1	-1.7	4.3	2.9	1.8	-2.5*
Virginia	3.5	3.6	4.0	0.5	92.3	92.2	91.9	-0.4	4.2	4.2	4.1	-0.1
Washington	7.3	7.5	8.0	0.7	87.0	87.3	87.5	0.5	5.7	5.2	4.6	-1.1**
West Virginia	7.4	9.1	8.4	1.0	87.9	86.0	87.6	-0.3	4.7	5.0	4.0	-0.8
Wisconsin	4.2	5.0	4.8	0.5	93.2	92.5	92.3	-0.9	2.5	2.5	2.9	0.4
Wyoming	7.6	7.7	9.5	1.9	86.4	85.7	83.2	-3.3	6.0	6.6	7.3	1.3
United States	6.6	6.7	7.4	0.7***	87.6	88.1	87.7	0.2	5.8	5.2	4.9	-0.9***

Source: U.S. Census Bureau, American Community Survey (ACS), 2008, 2009, 2010.

Notes: Higher-income is defined as family income above 200% of federal poverty guidelines.

99%="****", 95%="***", 90%="**"

Table 4: State Economic Factors Affecting Children, 2008 to 2010

	Number of Children with Incomes At or Below 200% FPG			Percent of Children with Incomes At or Below 200% FPG			Percent of Children with No Employed Parent in Household		
	2008	2010	Change	2008	2010	Change	2008	2010	Change
Alabama	565,386	651,211	85,825	47.4	53.9	6.5***	18.2	23.8	5.7***
Alaska	79,201	91,747	12,546	42.0	46.2	4.2*	13.1	14.5	1.3
Arizona	875,800	960,923	85,123	48.5	55.5	7.0***	14.6	19.5	4.9***
Arkansas	409,399	438,807	29,408	55.1	58.4	3.4***	19.1	21.5	2.4**
California	4,491,473	5,041,729	550,256	45.2	51.1	5.9***	15.5	19.3	3.9***
Colorado	472,452	549,451	76,999	37.1	42.3	5.1***	10.7	14.5	3.8***
Connecticut	246,617	286,902	40,285	28.5	33.1	4.6***	12.3	15.3	2.9***
Delaware	83,700	96,828	13,128	38.1	43.9	5.8***	13.3	19.4	6.1***
District of Columbia	65,384	68,246	2,862	52.5	60.2	7.7***	34.2	37.1	2.9
Florida	1,881,911	2,227,997	346,086	44.3	52.3	8.1***	14.8	19.9	5.0***
Georgia	1,252,454	1,381,459	129,005	46.5	52.2	5.7***	16.1	18.8	2.6***
Hawaii	126,023	154,743	28,720	41.7	48.2	6.5***	12.7	16.7	4.0**
Idaho	211,571	235,117	23,546	48.3	52.0	3.7**	12.0	13.6	1.6
Illinois	1,323,687	1,479,295	155,608	39.1	44.7	5.6***	14.2	17.1	2.9***
Indiana	701,314	854,617	153,303	41.8	50.4	8.6***	14.8	18.5	3.7***
Iowa	275,415	307,263	31,848	36.6	39.9	3.3***	10.7	13.0	2.2**
Kansas	290,316	349,932	59,616	39.6	45.4	5.9***	12.5	13.6	1.1
Kentucky	511,505	556,280	44,775	48.1	51.8	3.7***	20.0	22.6	2.6**
Louisiana	588,441	624,834	36,393	50.2	52.8	2.6***	18.8	22.5	3.7***
Maine	124,923	133,004	8,081	42.3	45.9	3.6*	17.2	18.3	1.2
Maryland	433,879	512,310	78,431	30.5	35.8	5.3***	11.8	15.5	3.8***
Massachusetts	458,756	515,625	56,869	30.0	34.0	4.0***	14.0	17.1	3.2***
Michigan	1,096,464	1,179,728	83,264	42.8	47.6	4.7***	16.8	20.6	3.8***
Minnesota	421,363	496,771	75,408	31.7	36.6	4.9***	11.3	12.5	1.2*
Mississippi	460,559	497,577	37,018	56.7	62.0	5.3***	22.2	25.5	3.3***
Missouri	647,447	719,509	72,062	43.3	48.0	4.7***	14.6	17.4	2.8***
Montana	105,386	113,735	8,349	42.8	47.4	4.6**	12.7	16.4	3.6**
Nebraska	182,764	217,888	35,124	38.0	45.0	7.0***	8.8	11.6	2.8**
Nevada	297,926	352,827	54,901	42.5	50.2	7.7***	12.4	17.8	5.4***
New Hampshire	84,507	94,240	9,733	27.1	30.9	3.8**	10.8	13.0	2.2*
New Jersey	634,419	745,711	111,292	29.3	34.3	5.0***	12.1	14.8	2.7***
New Mexico	295,187	319,073	23,886	55.4	58.4	3.0**	17.8	20.9	3.1**
New York	1,921,863	2,074,409	152,546	40.8	45.2	4.4***	15.8	18.7	2.9***
North Carolina	1,087,760	1,275,501	187,741	45.7	52.5	6.8***	15.4	20.4	5.0***
North Dakota	52,475	61,981	9,506	35.6	38.6	3.0	13.2	11.6	-1.7
Ohio	1,189,412	1,382,852	193,440	41.1	48.1	7.0***	15.4	18.8	3.5***
Oklahoma	483,721	540,471	56,750	50.3	54.4	4.2***	16.8	19.0	2.2**
Oregon	397,541	464,592	67,051	43.1	50.7	7.6***	13.7	18.8	5.0***
Pennsylvania	1,153,724	1,295,437	141,713	39.1	43.5	4.4***	16.2	18.6	2.5***
Rhode Island	88,666	106,942	18,276	36.7	44.3	7.6***	17.2	19.6	2.4
South Carolina	538,130	630,978	92,848	47.3	54.6	7.3***	19.6	23.4	3.8***
South Dakota	95,318	98,589	3,271	44.2	45.5	1.3	13.2	14.3	1.1
Tennessee	742,832	846,912	104,080	47.9	53.5	5.6***	16.1	20.9	4.9***
Texas	3,523,509	3,960,653	437,144	49.7	54.5	4.8***	13.8	16.8	3.0***
Utah	325,441	413,530	88,089	36.4	44.8	8.5***	8.3	11.7	3.4***
Vermont	50,339	62,418	12,079	36.1	44.7	8.6***	13.6	20.3	6.6***
Virginia	687,847	763,532	75,685	35.4	38.7	3.3***	13.2	15.4	2.2***
Washington	589,177	720,868	131,691	35.8	43.0	7.2***	12.5	17.3	4.9***
West Virginia	197,944	215,648	17,704	49.1	52.1	3.0**	18.5	22.9	4.4***
Wisconsin	502,310	603,694	101,384	36.1	42.6	6.5***	11.2	15.4	4.1***
Wyoming	50,109	58,638	8,529	36.1	40.4	4.3*	13.0	13.9	0.9
United States	33,373,747	37,833,024	4,459,277	42.5	48.1	5.6***	14.8	18.3	3.4***

Sources: U.S. Census Bureau, American Community Survey (ACS), 2008, 2009, 2010; U.S. Bureau of Labor Statistics.

Notes: Family income is measured as total income of the health insurance unit.

Table 5: State Policy Changes Affecting Children’s Enrollment in Medicaid and CHIP, 2008 to 2010

	Increased Income Limit	Continuous Eligibility	Presumptive Eligibility	Express Lane Eligibility
Alabama	■			■
Alaska	■			
Arizona		■		
Arkansas				
California		■		
Colorado	■			
Connecticut				
Delaware				
District of Columbia				
Florida				
Georgia				
Hawaii				
Idaho				
Illinois			■	
Indiana				
Iowa	■		■	■
Kansas	■			
Kentucky				
Louisiana				■
Maine		■		
Maryland				■
Massachusetts				
Michigan				
Minnesota				
Mississippi				
Missouri				
Montana	■	■	■	
Nebraska	■			
Nevada				
New Hampshire				
New Jersey				■
New Mexico		■		
New York				
North Carolina				
North Dakota	■			
Ohio		■	■	
Oklahoma				
Oregon	■			
Pennsylvania				■
Rhode Island				
South Carolina				
South Dakota				
Tennessee				
Texas				
Utah				
Vermont				
Virginia				
Washington	■			
West Virginia				
Wisconsin				
Wyoming				
Number of states	10	6	4	6

■ Indicates states that implemented the policy changes between 2008 and 2010.

Sources:

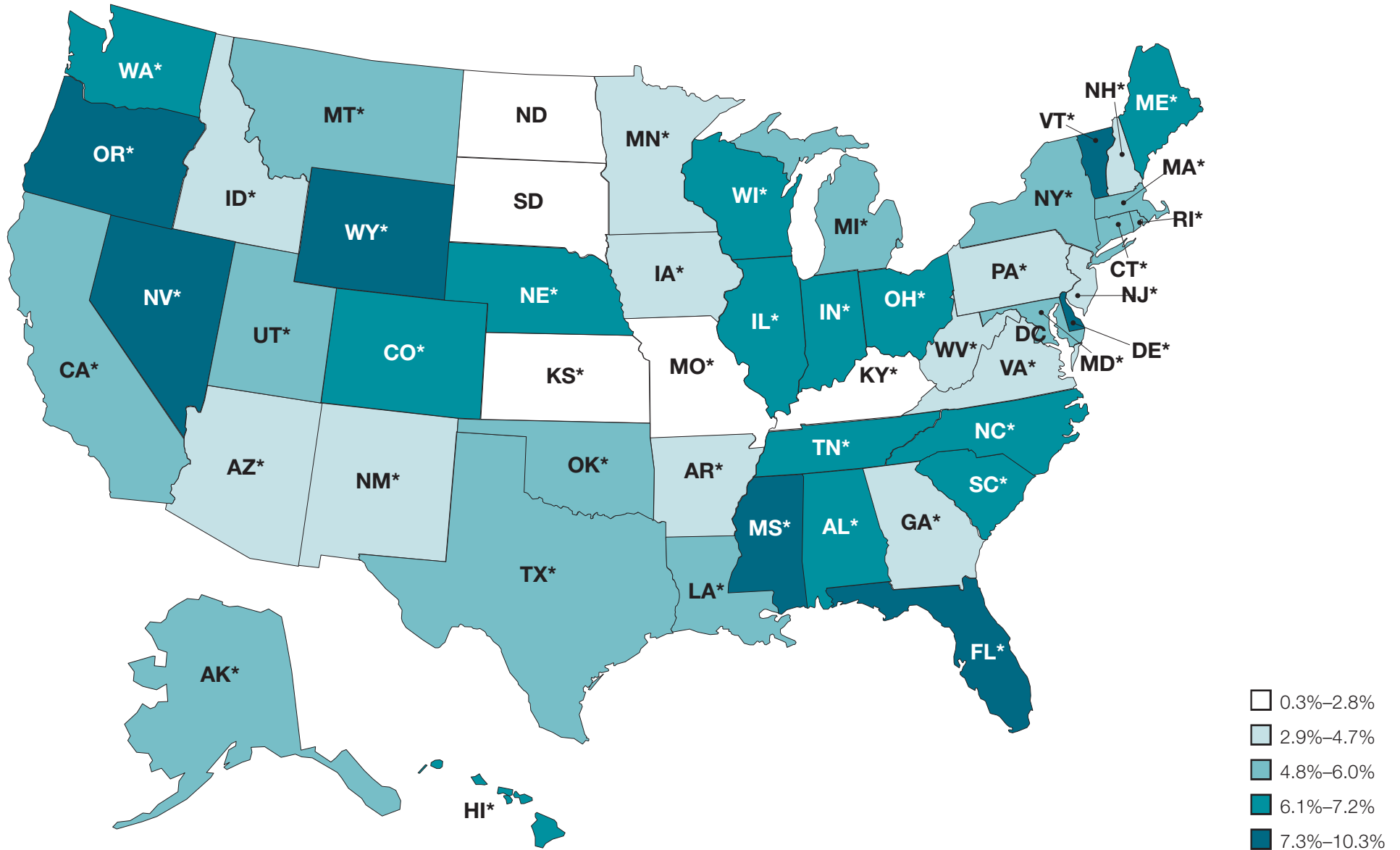
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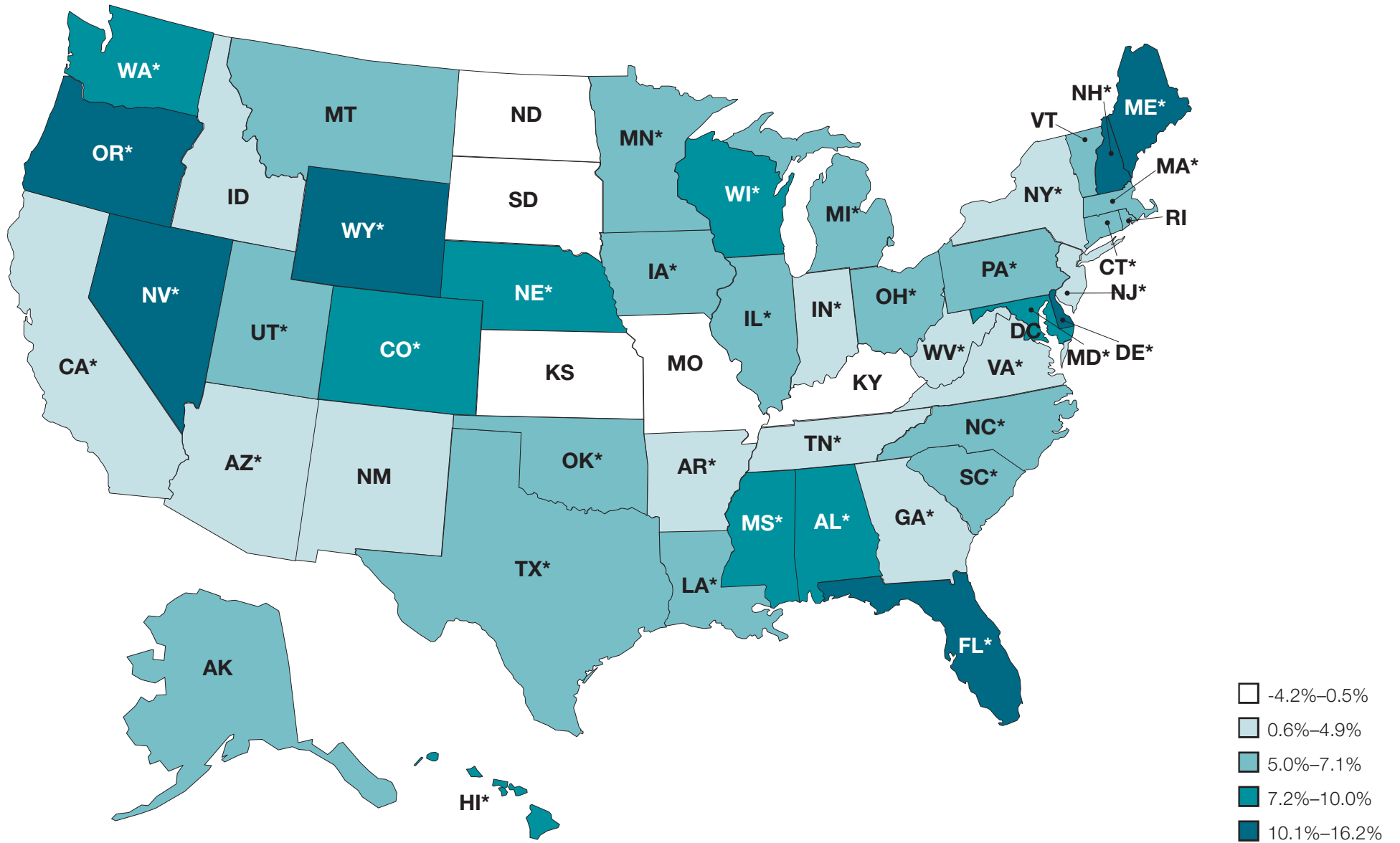
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Figure 1: Percent Change from 2008 to 2010 in Public Coverage for Children



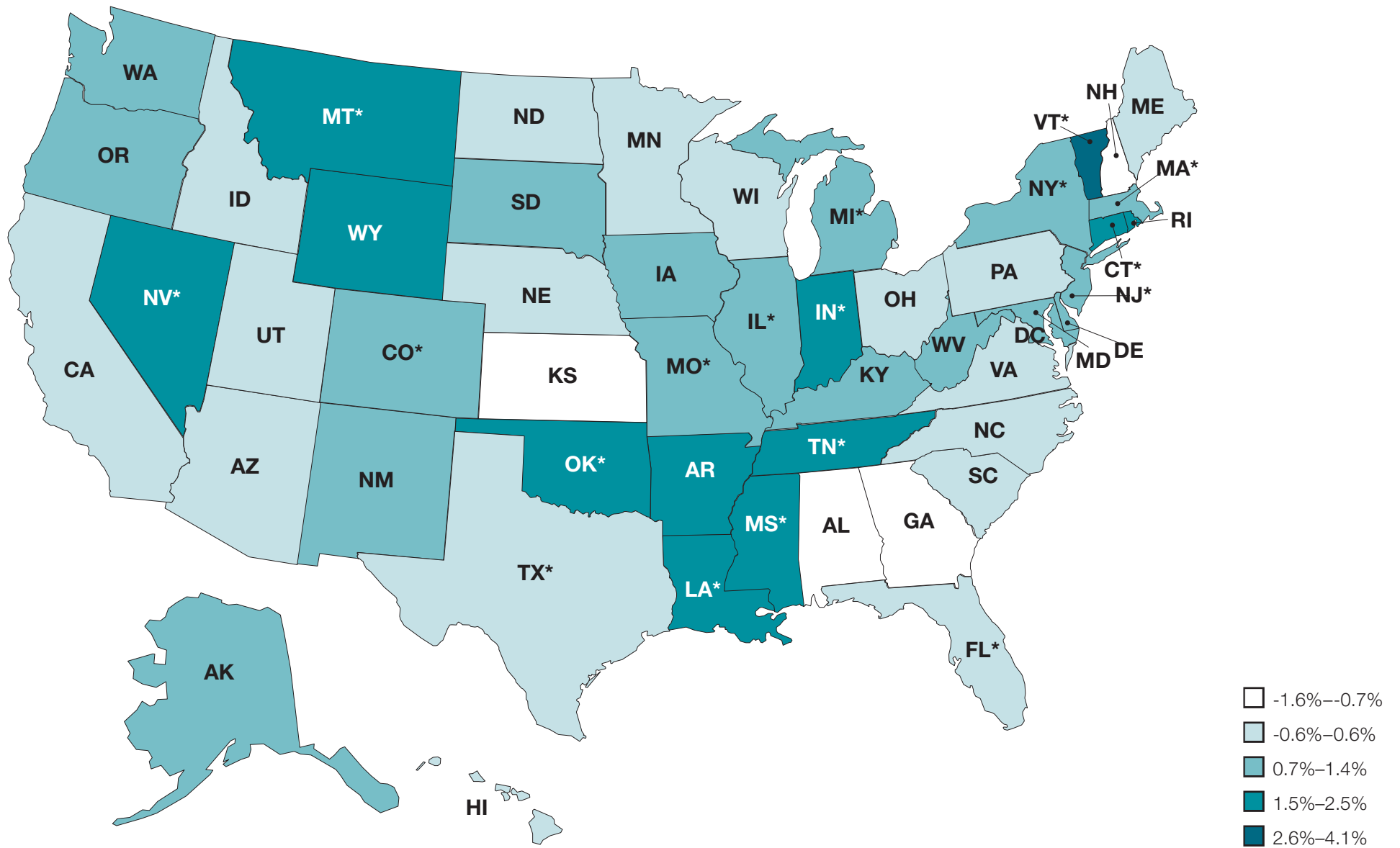
Source: U.S. Census Bureau, American Community Survey (ACS), 2008, 2009, 2010.
 *Indicates a change that is statistically significant.

Figure 2: Percent Change from 2008 to 2010 in Public Coverage for Low-Income Children



Source: U.S. Census Bureau, American Community Survey (ACS), 2008, 2009, 2010.
 *Indicates a change that is statistically significant.

Figure 3: Percent Change from 2008 to 2010 in Public Coverage for Higher-Income Children



Source: U.S. Census Bureau, American Community Survey (ACS), 2008, 2009, 2010.
 *Indicates a change that is statistically significant.

Methodology

In this report, we analyze data from the American Community Survey (ACS). The ACS is an annual survey conducted by the U.S. Census Bureau that includes questions on a wide range of topics, including demographics, income, employment, and health insurance (beginning in 2008). The ACS is a mixed-mode survey that includes responses from mail, telephone, and in-person interviews. Nationally, about 4.5 million people respond to the ACS each year. The ACS collects data in every county in the nation, and its large sample size allows for more precise state-level estimates than other 50-state surveys. The sample is restricted to the non-institutional population. The data analysis for this report was performed with the ACS public use microdata sample, which includes nearly 733,801 children in 2008, 733,196 in 2009, and 732,906 in 2010.

The ACS collects data on all sources of health insurance coverage that a person has at the time of the survey. For this report, SHADAC analyzed the ACS data on health insurance by primary source of insurance coverage. If multiple sources of coverage were reported for a child, employer-sponsored insurance was considered primary over public sources of insurance such as Medicaid and CHIP, while nongroup coverage was assigned as primary only if no other coverage was reported.

To measure family poverty, income was totaled for all individuals in the health insurance unit. The health insurance unit is a narrower definition of family that more accurately reflects whose income is included when assessing public program eligibility for the individual.⁸ The income is divided by the federal poverty guidelines (FPG) produced by the U.S. Department of Health and Human Services to calculate the income as a percentage of FPG.⁹

Employment is defined as those who are at work or have a job and excludes those who are unemployed or not in the labor force. Parents are defined by those over age 18 who have children in their household.

Standard errors are produced using the ACS replicate weights described in the ACS variance estimation methodology.¹⁰

About SHADAC

The State Health Access Data Assistance Center (SHADAC) is an independent health policy research center located at the University of Minnesota School of Public Health. SHADAC is a resource for helping states collect and use data for health policy, with a particular focus on monitoring rates of health insurance coverage and understanding factors associated with uninsurance. SHADAC is primarily funded by the Robert Wood Johnson Foundation.

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⁸ SHADAC and Robert Wood Johnson Foundation. Defining Family for Studies of Health Insurance Coverage. March 2012. Available at: http://www.shadac.org/files/shadac/publications/SHADAC_Brief27.pdf.

⁹ The poverty guidelines are updated periodically in the *Federal Register* by the U.S. Department of Health and Human Services under the authority of 42 U.S.C. 9902(2). The 2012 edition can be found at <http://aspe.hhs.gov/poverty/12poverty.shtml/>.

¹⁰ Variance Estimation-Chapter 12. ACS Design and Methodology. Found at http://www.census.gov/acs/www/Downloads/survey_methodology/acs_design_methodology_ch12.pdf.



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