

HEALTH INSURANC

CHILD WELL-BEING SURVEY 2017

Released July 2018

Health insurance coverage among children in our region

INTERACT FOR HEALTH

The 2017 *Child Well-Being Survey* (CWBS) asked parents and guardians in Greater Cincinnati and Northern Kentucky if their child had health insurance coverage in the past 12 months and if so, what type of coverage.

NEARLY ALL CHILDREN IN REGION HAVE HEALTH INSURANCE COVERAGE

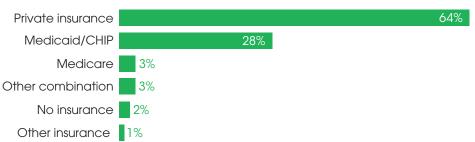
Most parents and guardians reported that their child had health insurance coverage in the past 12 months (98%). Of this 98%, about 3% of families reported that their child was currently insured but had lacked insurance at some point in the past year.

BEING UNINSURED VARIES BY GEOGRAPHY, INCOME

Parents and guardians in the City of Cincinnati (7%) and rural counties (7%) were more likely than those in other areas to report that their child was either currently uninsured or had not have insurance at some time in the past 12 months.

Nearly 1 in 10 families earning 100% or less of the Federal Poverty

Source of health insurance coverage for children in Greater Cincinnati



SOURCE: 2017 Child Well-Being Survey; Interact for Health and Cincinnati Children's

Guidelines (FPG)¹ reported that their child was either not currently covered by health insurance or lacked health insurance coverage at some point in the past 12 months (10%). Only 3% of families with incomes between 100% FPG and 200% FPG and 2% of families with incomes greater than 200% FPG did not have current insurance or had lacked coverage at some time during the past 12 months.

MOST CHILDREN IN REGION HAVE PRIVATE INSURANCE

In Greater Cincinnati, 6 in 10 parents reported their child was covered by private insurance (64%).

¹ In 2016, 100% of the Federal Poverty Guidelines was \$24,250 for a family of four.

Nearly 3 in 10 children are covered by Medicaid/CHIP (28%).

TYPE OF INSURANCE VARIES BY RACE, AGE

Six in 10 parents of African American (61%) children reported that their children were covered by Medicaid/CHIP health insurance. That compares with more than 2 in 10 White children (22%) and children of other races (26%).²

Younger children are more likely to be covered by Medicaid/CHIP. Three in 10 children ages 5 and

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² Other races include Asian, Native Hawaiian or other Pacific Islander, American Indian or Alaska Native, or some other race.

These findings, unless otherwise noted, are from the Child Well-Being Survey, sponsored by Cincinnati Children's and Interact for Health with support from the United Way of Greater Cincinnati. The Child Well-Being Survey was conducted March 5-Aug. 9, 2017, by the Institute for Policy Research at the University of Cincinnati. A random sample of primary caregivers from the Greater Cincinnati region was interviewed by telephone about one randomly selected child in the household. This included 1,056 interviews conducted over landline telephones and 1,701 interviews conducted over cell phones. In 95 out of 100 cases, the estimates will be accurate to ±1.9%. There are other sources of variation inherent in public opinion studies, such as nonresponse, question wording or context effects that can introduce error or bias. For more information about the Child Well-Being Survey, please visit <u>www.interactforhealth.org/child-well-being-survey</u> or <u>wwww.cincinnatichildrens.org/service/j/anderson-center/health-policy/well-being</u>.

younger were covered by Medicaid/ CHIP (35%). That compares with 3 in 10 children ages 6 to 12 (28%) and 2 in 10 children ages 13 to 17 (21%).

WHY WE ASK THESE QUESTIONS

Health care can be very expensive, and most people rely on health insurance to help cover those costs. It is valuable to have health insurance coverage that remains stable over time so patients can receive consistent care. By learning more about the health insurance coverage of children in our region, we can discover if there are groups who may need additional support to receive the health care they need.