

Children's Health Insurance Coverage In Oregon

The Numbers

**Tina Edlund
Research and Data Manager
Office for Oregon Health Policy and Research (OHPR)
January 2006**

Why is health insurance so important?

- **Lack of coverage leads to unmet health care needs**
 - **Uninsured children are half as likely to receive preventive care, and half as likely to have seen a doctor in the past year.**
 - **Uninsured children are over 5 times more likely to report having an unmet need for medical care.**

Source: Kaiser Commission on Medicaid and the Uninsured, "Children's Health—Why Insurance Matters," May 2002.

Why is health insurance so important?

- **Lack of coverage impacts the use of emergency room visits and hospital admissions.**
 - **Lack of timely and effective ambulatory care can result in a greater number of hospitalizations, especially for certain conditions and among vulnerable populations.**
 - **Preventive care linked to continuity of care with a provider can lead to decreased hospitalizations for a Medicaid population of children and adults.**

Source: Kozak, L.J., et al, "Trends in Avoidable Hospitalization: 1980-1998." *Health Affairs*, 20 (2), 225-232.

Why is health insurance so important?

- **Lack of appropriate health care puts kids at risk at school.**
 - **Children in poor health miss school more often.**
 - **Children who are not treated for health conditions such as asthma perform poorly in school.**

Source: Kaiser Commission on Medicaid and the Uninsured, "Sicker & Poorer: The Consequences of Being Uninsured," 2002.

How Health Insurance Status is Measured

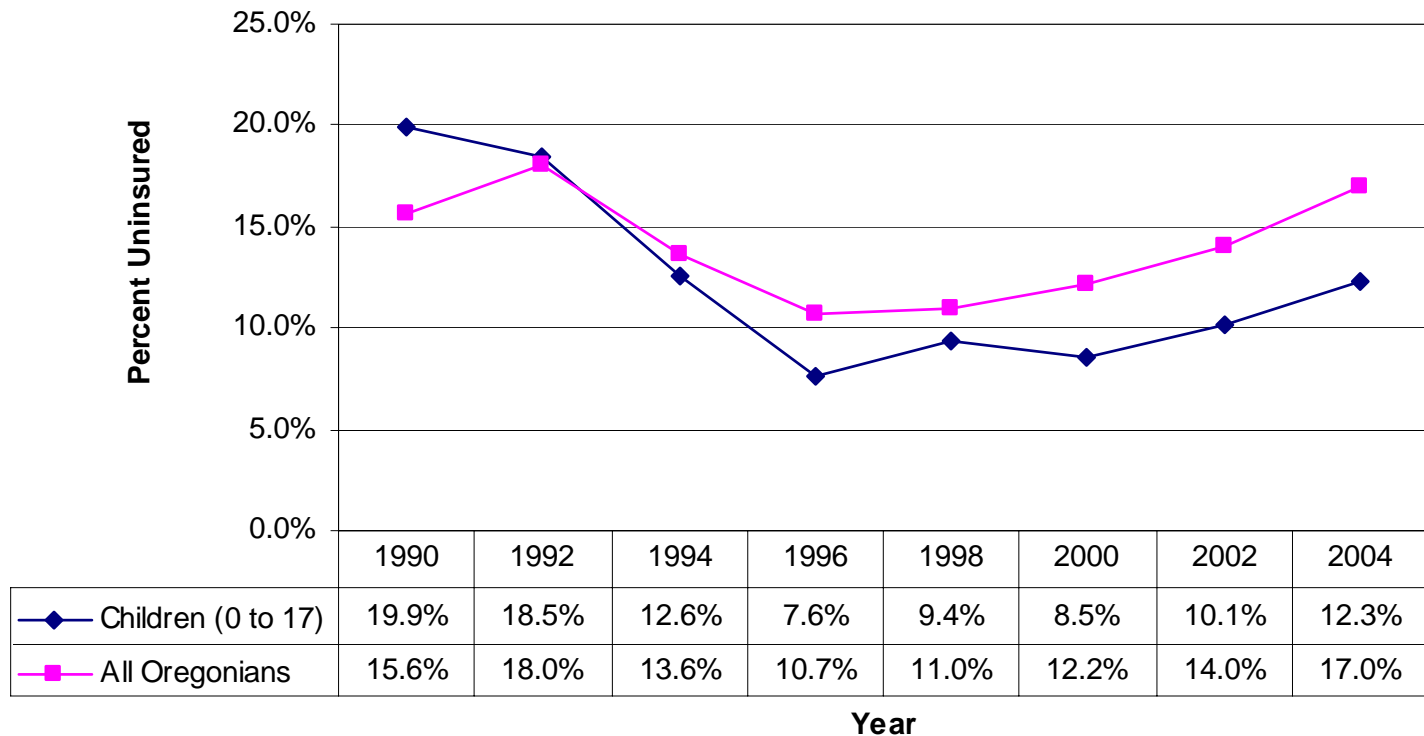
Oregon Population Survey, 2004

- Statewide random digit dial telephone survey of Oregon households
- Conducted every other year since 1990, last conducted in 2004.
- Primary objective is to track numerous health, social and economic “benchmarks”, including measures of Oregonian’s health insurance status.
- 2004 survey included 4,508 households, representing 11,595 individuals.
- Special study for African-American population conducted in June/July, 2005.

Trends

Percent Without Health Insurance in Oregon, 1990 to 2004*

(Source: Oregon Population Survey)



When the 18th year is added, 2004 percentage of children without insurance is 13%, representing over 117,000 children.

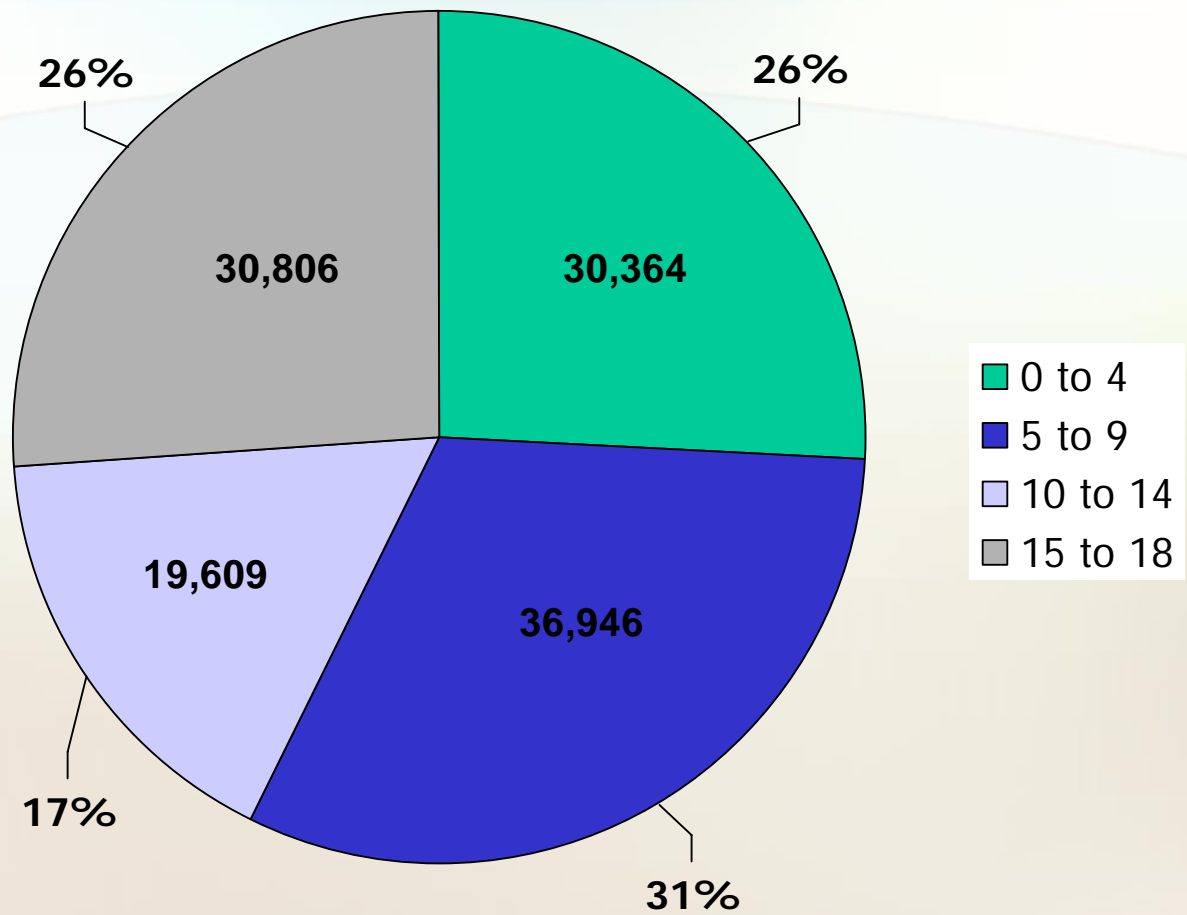
Distribution of Uninsured Children by Race & Ethnicity

Race/Ethnicity	% of total population*	% of total uninsured children	Number of uninsured children
White/Caucasian	87.4%	78.1%	91,918
Black/African-American*	1.7%	1.8%	2,153
American Indian/Alaska Native	1.0%	2.1%	2,438
Asian/Pacific Islander	3.7%	1.2%	1,382
Hispanic, any race	9.6%	36.0%	42,335

*2004 American Community Survey, All Ages, not restricted to 19 and under.

Will not add to 117,000 because categories are not mutually exclusive. Hispanic ethnicity can be counted within racial categories as well.

Distribution of Uninsured Children by Age



Poverty Status of Uninsured Children

Poverty Level	% of total uninsured children	Number of uninsured children
Less than 100% fpl	18.7%	21,898
100% to 200% fpl	34.3%	40,082
201% to 300% fpl	23.6%	27,640
301% to 400% fpl	4.2%	4,865
401% to 500% fpl	7.3%	8,520
More than 500%	3.3%	3,827
Unknown income	9.3%	10,891

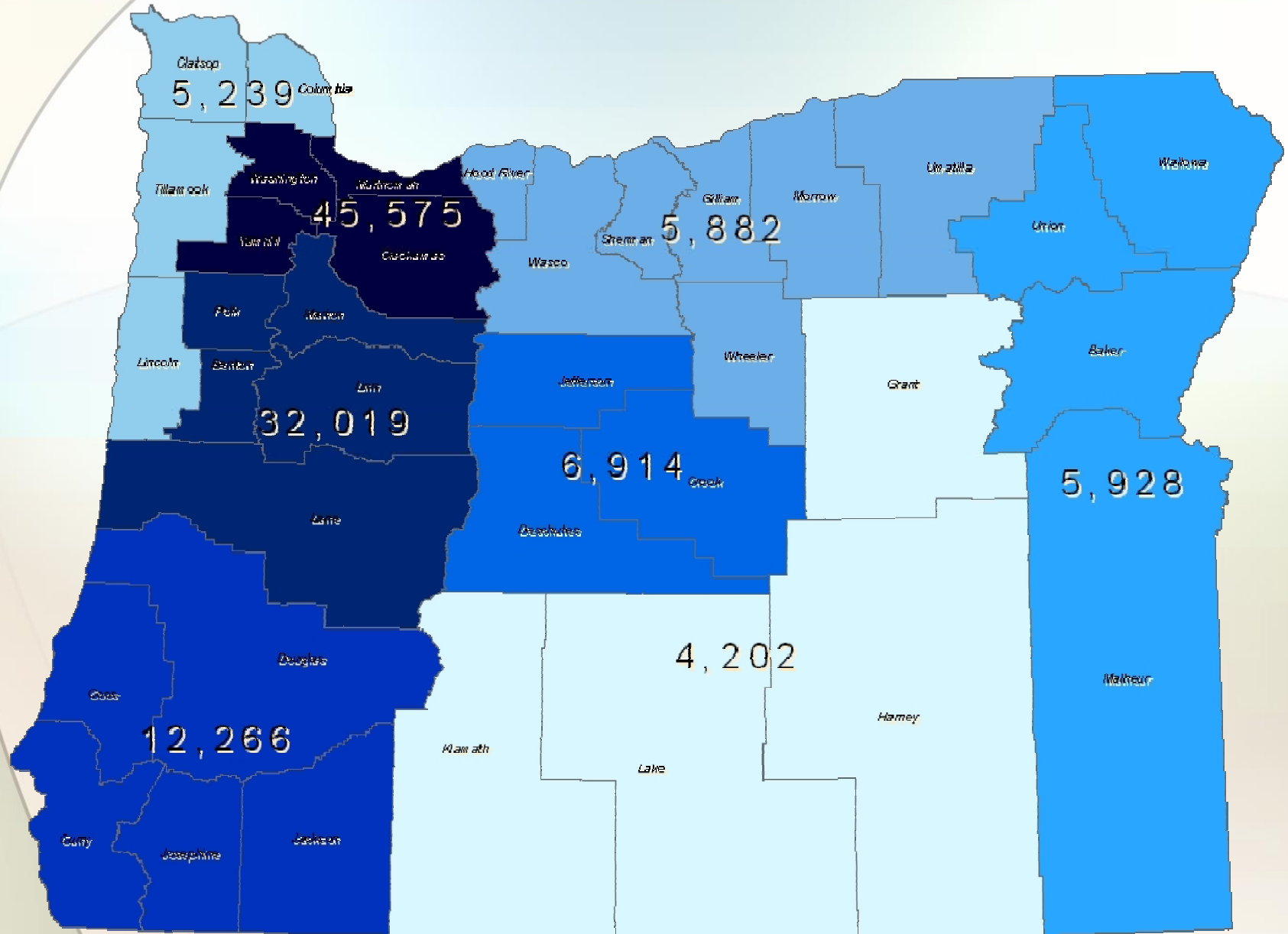
• 53% are below 200% of federal poverty level

• 77% are below 300% of federal poverty level

2005 Federal Poverty Guidelines

\$19,350 for a family of four

Geographical Distribution



Gaps in Children's Coverage

Another 10.7% of the children who were insured at the time of the survey experienced a gap in coverage at some time in the previous 12 months...

Length of Gap in Previous 12 months	% of children with gap in previous 12 months	Number of children (under 19)
1 month or less	20.6%	17,370
2 months	17.7%	14,850
3 months	21.2%	17,820
4 months	6.9%	5,772
5 months	5.8%	4,849
6 months	17.5%	14,692
More than 6 months	10.4%	8,772
Total	100%	84,125

To Summarize

- **Children without health insurance are less likely to get routine well-child care, have worse access to health care and use medical and dental services less frequently than insured children.**
- **In Oregon, 117,000 children under the age of 19 are currently without health insurance.**
- **About 58% may qualify for public coverage.**
- **Another 84,000 experience some gap in their coverage during the year.**