



ASPE

ISSUE BRIEF

1.2 MILLION CHILDREN GAIN INSURANCE SINCE REAUTHORIZATION OF CHILDREN'S HEALTH INSURANCE PROGRAM

By:
Benjamin D. Sommers, ASPE

Recent results from the National Center for Health Statistics show that the number of children with health insurance has continued to climb over the past 3 years since the reauthorization of the Children's Health Insurance Program (CHIP) in February 2009.¹

In 2008, prior to the reauthorization of CHIP, 91% of all children had health insurance coverage. This number has increased to nearly 93% in the first half of 2011, corresponding to an additional 1.2 million children with insurance.² This increase has been entirely due to greater enrollment in Medicaid and CHIP.³

Since CHIP's creation in 1997, the percentage of children ages 0-17 with health insurance has increased from 86% to 93%. Meanwhile, during the same period, the percentage of adults ages 26-64 with insurance has fallen from 83% to 80% (Figure 1). Given these opposite trends, it is clear that expanded insurance options for children have been the difference.

The Children's Health Insurance Program Reauthorization Act (CHIPRA), signed into law by President Obama in 2009, featured several provisions designed to increase enrollment in Medicaid and CHIP, including a new Express Lane Eligibility process that allows States to enroll children using information from other public programs; automatic eligibility for newborns whose mothers are covered by Medicaid or CHIP; and a new Performance Bonus for States implementing multiple policies to simplify enrollment

¹ Martinez ME, Cohen RA. *Health insurance coverage: Early release of estimates from the National Health Interview Survey (NHIS), January–June 2011*. National Center for Health Statistics. December 2011. (Accessed at <http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201112.pdf>)

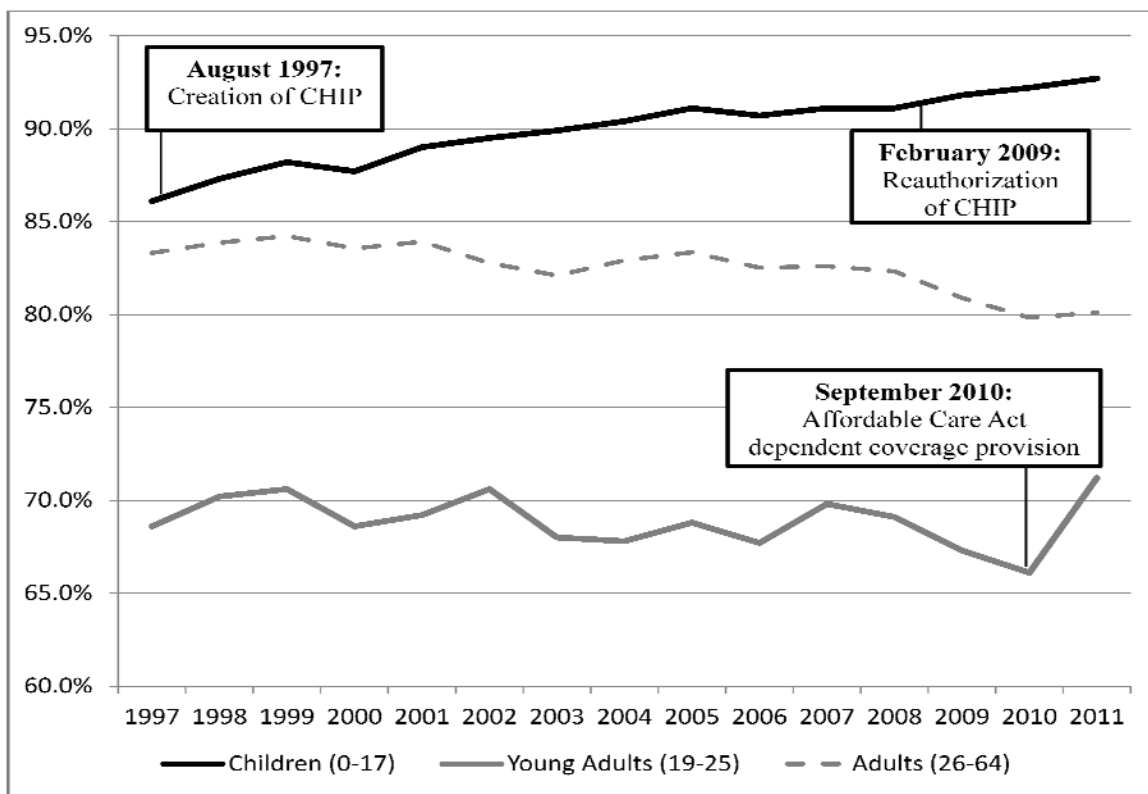
² There are 74.9 million children 0-17 years old, as of the most recent Census data (DeNavas-Walt C, Proctor BD, Smith JC. Census Bureau, Current Population Reports, P60-239, *Income, Poverty, and Health Insurance Coverage in the United States: 2010*, Government Printing Office, Washington, DC, 2011). NHIS data show a 1.6% increase in insured children (91.1% to 92.7%, or equivalently, a decline in the percentage without insurance from 8.9% to 7.3%) from 2008 to 2011. 1.6% of 74.9 million is 1.2 million children. NHIS reports do not provide results for the 0-18 age group, even though 18 year-olds are eligible for CHIP; thus, if anything, 1.2 million is slightly below the true number of children who gained coverage.

³ NHIS reports that public coverage among children went from 34.2% to 40.1% from 2008 to 2011, while private coverage declined from 58.3% to 54.1%, meaning the entire increase in overall coverage came from public sources. Adults experienced a similar decline in private insurance from 68.1% to 64.2%. While public insurance includes Medicare and military coverage, child enrollment in these programs is low and has not increased over the past decade (DeNavas-Walt et al., 2011).

and expand coverage for children.⁴ In addition, the federal government boosted its share of Medicaid and CHIP payment to States as part of the American Recovery and Reinvestment Act (ARRA) of 2009, which helped States maintain public coverage for children. The recent numbers from the National Center for Health Statistics suggest that these approaches have produced continuing gains in health insurance for America’s children.

These results come from the same survey showing 2.5 million young adults have gained health insurance as a consequence of the provision in the Affordable Care Act that allows individuals to remain on their parents’ insurance plans until age 26.⁵ Overall, these findings indicate that the two largest pieces of health care legislation passed under the current administration – CHIPRA and the Affordable Care Act – have combined to expand health insurance to 3.7 million children and young adults since 2008.

Figure 1: Proportion of U.S. Population with Health Insurance by Age Group, 1997-2011



Source: Analysis of Data from the National Health Interview Survey⁶

⁴ *Children’s Health Insurance Program (CHIP)*. Centers for Medicare and Medicaid Services. December, 2011. Accessed at (<http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Childrens-Health-Insurance-Program-CHIP/CHIPRA.html>)

⁵ *2.5 Million Young Adults Gain Health Insurance Due to the Affordable Care Act*. Office of the Assistant Secretary for Planning and Evaluation, Department of Health and Human Services, 2011. (Accessed at <http://aspe.hhs.gov/health/reports/2011/YoungAdultsACA/ib.shtml>)

⁶ NHIS reports insurance statistics for 0-17, 18-64, and 19-25 age groups. We subtracted out the 19-25 age group from 18-64 year-olds to estimate coverage for 26-64 year-olds, meaning that this latter group also includes 18 year-olds (who comprise roughly 2% of that group, and are therefore unlikely to significantly affect the overall trend).