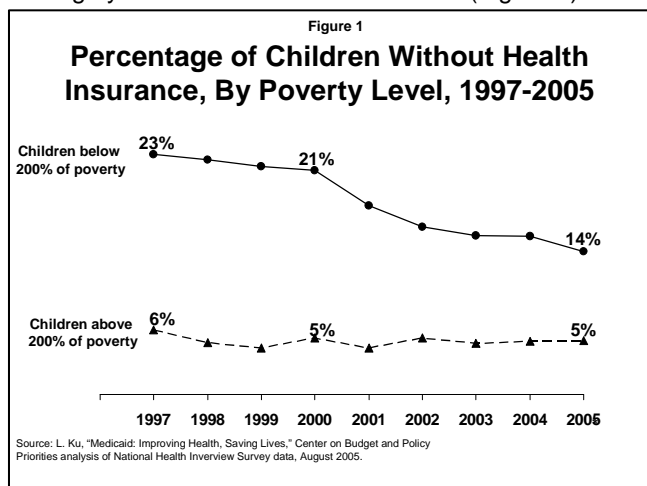
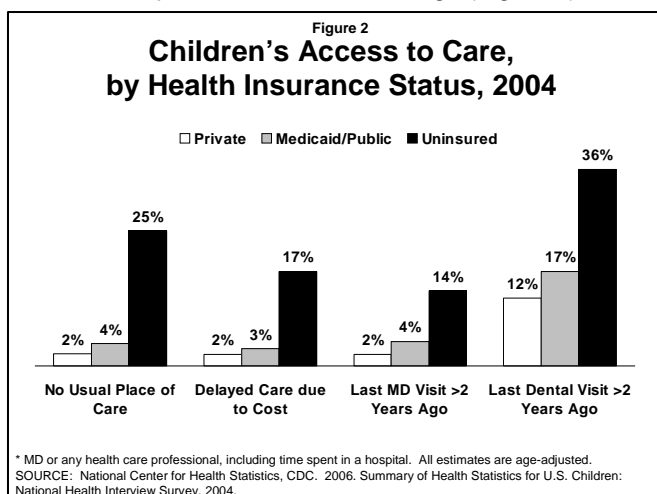


ENROLLING UNINSURED LOW-INCOME CHILDREN IN MEDICAID AND SCHIP

Together, Medicaid and the State Children's Health Insurance Program (SCHIP) provide health coverage for one in four of our nation's children. Currently, over 28 million children are enrolled in Medicaid, the nation's major source of health coverage for low-income people. SCHIP, which targets low-income uninsured children who do not qualify for Medicaid, covers 6 million additional children. The gains in Medicaid and SCHIP coverage have outpaced the erosion of employer-sponsored coverage, resulting in the percentage of low-income children who were uninsured declining by one-third over the last decade (Figure 1).

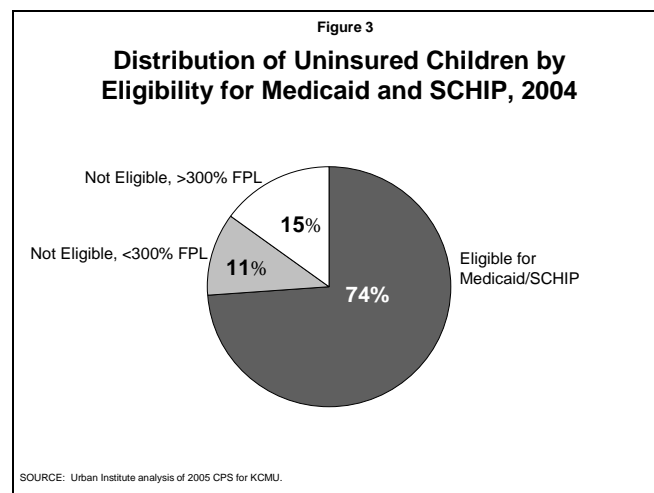


Despite this success, 9 million children remain uninsured. Lack of health insurance coverage negatively affects access to care for low-income children. Uninsured children often delay care due to cost and are five times less likely than their insured counterparts to have a usual place of care or to have visited a doctor or dentist in the past two years. Medicaid provides low-income children with a level of access to care that is comparable to that of low income children with private insurance coverage (Figure 2).



Eligible But Uninsured Children

Nearly three quarters of uninsured children are eligible for health insurance coverage under Medicaid or SCHIP. The remaining uninsured children are not eligible primarily because their family incomes exceed program eligibility levels (Figure 3). Low-income parents say that having health insurance coverage for their child is very important, though many cannot afford to pay for it on their own. Most view Medicaid as a good program, but have difficulties accessing it. Many parents report lack awareness of Medicaid and SCHIP and do not know how to apply for coverage for their children.



A majority (93%) of eligible but uninsured children live in families with incomes below 200% of the federal poverty level or \$33,200 for a family of three. Low-income uninsured children typically live in working households and have little contact with government assistance programs. Most live in the South and the West and most are native citizens. Forty percent are Hispanic reflecting the high uninsured rate in the Hispanic population.

Progress Over the Past Decade

The late 1990's saw a new focus in Medicaid on enrolling eligible children. States took actions to improve outreach, simplify enrollment, and retain eligible enrollees in both Medicaid and SCHIP. Specific methods employed to increase coverage include simplifying the enrollment process by permitting mail-in applications and eliminating face-to-face interviews, adopting presumptive and 12-month continuous eligibility, and removing asset test requirements.

