

UNINSURANCE AMONG CHILDREN WHOSE PARENTS ARE LOSING MEDICAID COVERAGE:

Results from a Statewide Survey of Oregon Families



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Preliminary Results – Do not cite or reproduce without consent

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Over 117,000 children in Oregon do not have health insurance.



Insurance: Many children eligible, but not enrolled

Oregon's children's coverage is ailing

Health care | The state's ranking of fifth from the bottom in insuring the poor signals tough choices ahead

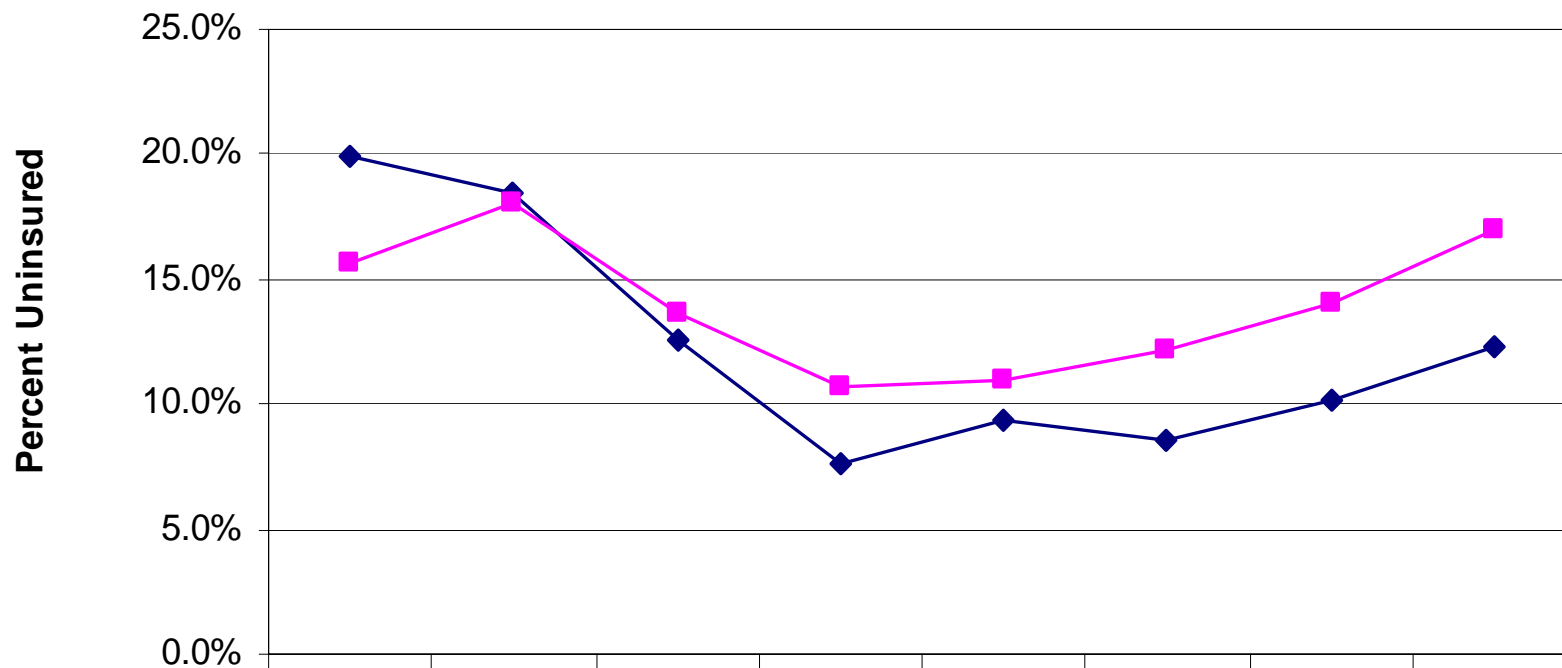
Approximately 2/3 of these uninsured children may be eligible for public health insurance coverage.

Preliminary Results – Do not cite or reproduce without consent (Oregon Population Study, 2004)

Oregon Insurance Trends

Percent Without Health Insurance in Oregon, 1990 to 2004

(Source: Oregon Population Survey)

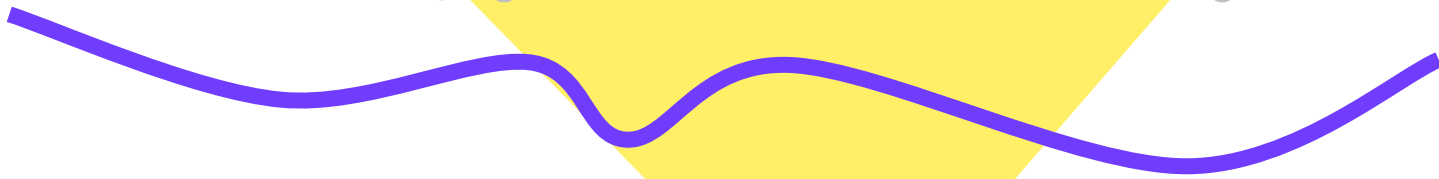


◆ Children (0 to 17)	19.9%	18.5%	12.6%	7.6%	9.4%	8.5%	10.1%	12.3%
■ All Oregonians	15.6%	18.0%	13.6%	10.7%	11.0%	12.2%	14.0%	17.0%

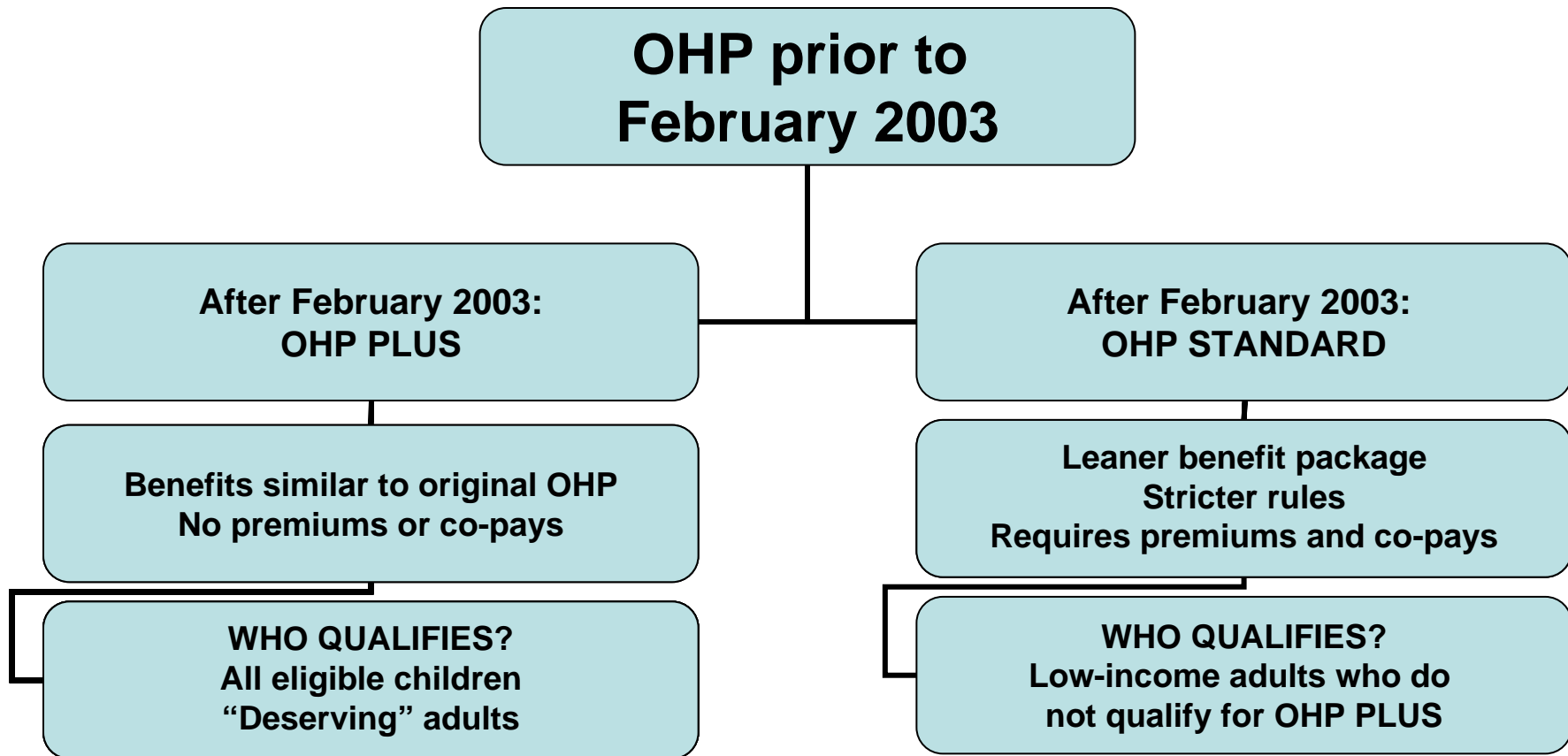
Year



What Happened
Between 2002
And 2004?



Changes in the OREGON HEALTH PLAN (OHP)



Thousands of Oregon adults lost OHP STANDARD coverage shortly after cost containment policies were implemented (Carlson M, et al. 2006).

The recent loss of Medicaid coverage for many Oregon adults may have impacted children's access to health insurance.

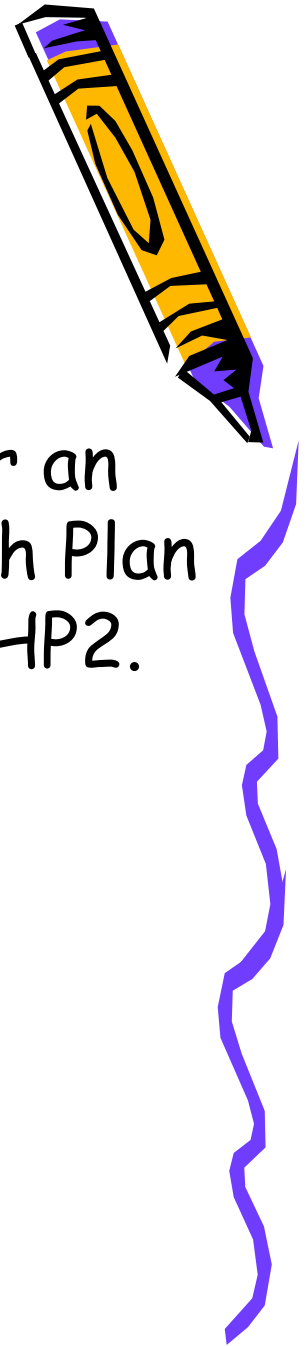


Photo by Jamie Francis,
The Oregonian

We conducted a cross-sectional survey of low-income parents in Oregon to identify factors impacting their children's access to health insurance coverage.

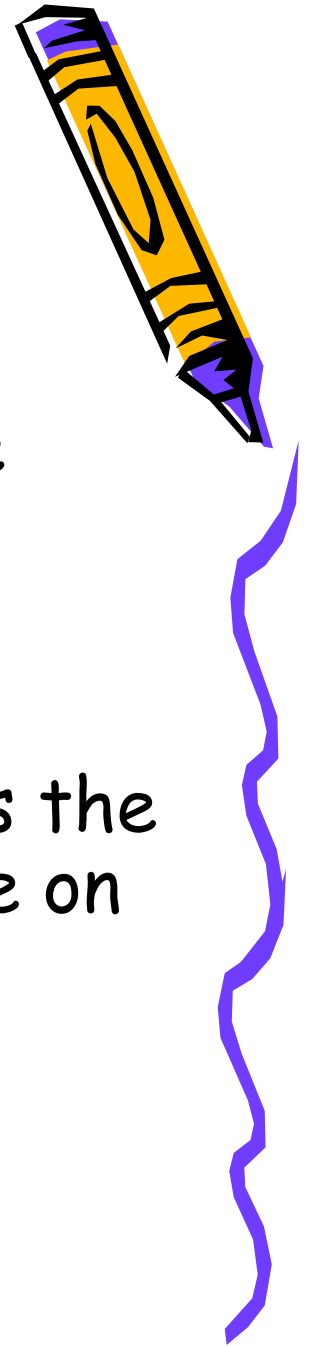
Principal Measures

- **MAIN PREDICTOR VARIABLE:** Whether an adult in the household lost Oregon Health Plan Coverage after the implementation of OHP2.
- **MAIN OUTCOME VARIABLES:**
 - Child's current insurance status
 - Child's insurance gaps in past 12 months



Analytic Strategy

- Descriptive analysis to identify bivariate associations and significant demographic covariates.
- Multivariate logistic regression to assess the net affect of the main predictor variable on the two key children's insurance status outcomes.



This study included a stratified, random sample of all families with children enrolled in the food stamp program as of January 31, 2005.

Total Food Stamp Enrollment as of January 31, 2005
84,087 Households with Children (age 1-18)

Random Sample of 10,175 Households

Total Ineligible in Random Sample: 1,539

Total Eligible in Random Sample: 8,636

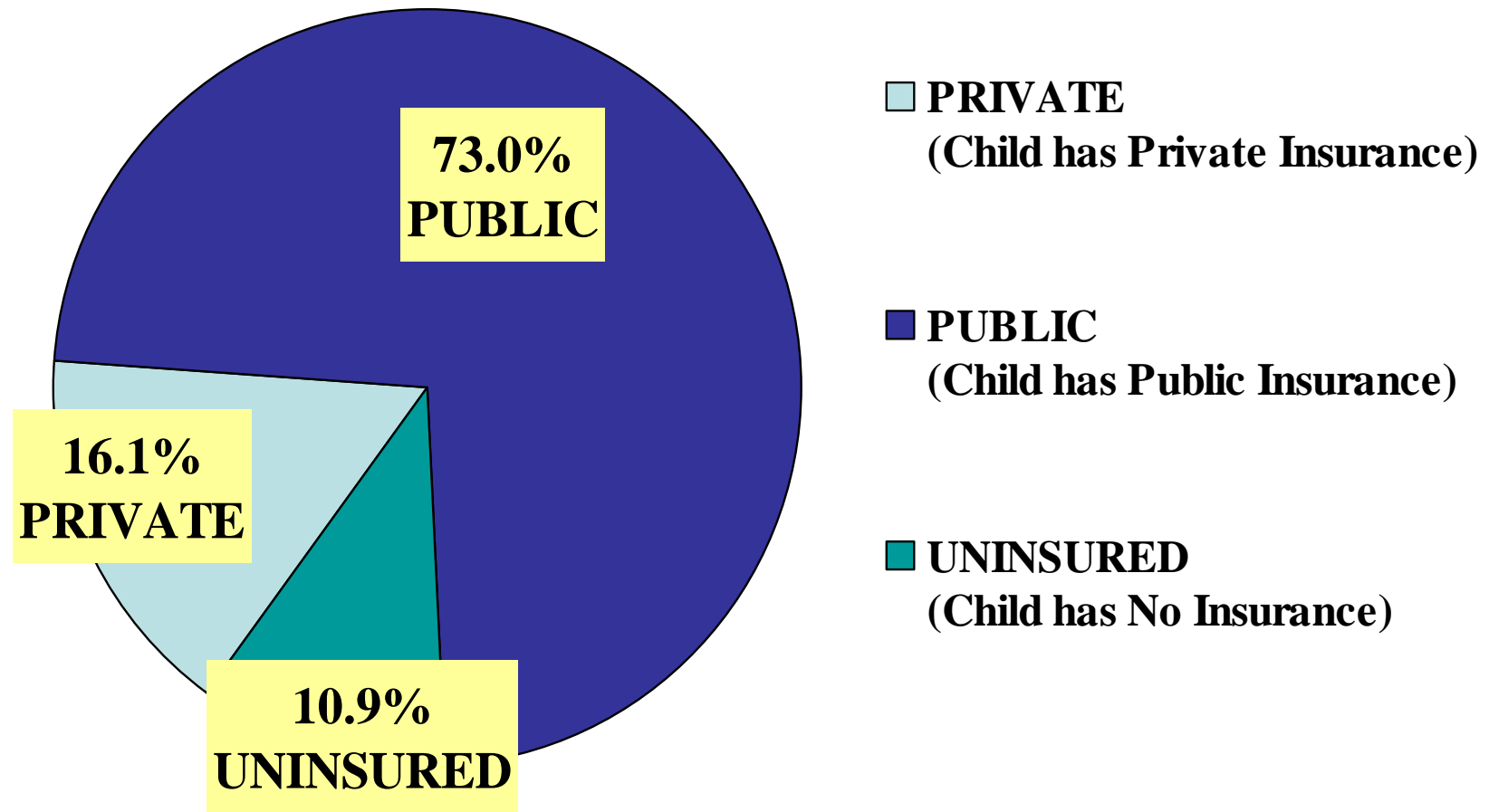
Total Completed Surveys: 2,681
31.0% of Eligible

Respondents to the survey were demographically similar to the eligible sample.

Demographics	Eligible Sample (n=8,636)	Respondents (n=2,681)
Male	51.1%	51.7%
Female	48.9%	48.3%
Race/Ethnicity		
Asian	1.1%	1.2%
African-American/Black	2.5%	1.9%
Hispanic	18.5%	17.7%
Native Hawaiian/Pacific Islander	0.1%	0.2%
Native American/Alaska Native	3.3%	2.8%
White	73.7%	75.6%
Other or Unknown	0.7%%	0.7%
Age		
1 to 4 years of age	26.2%	25.6%
5 to 9 years of age	28.9%	30.2%
10 to 14 years of age	25.4%	26.4%
15 and over	19.6%	17.8%

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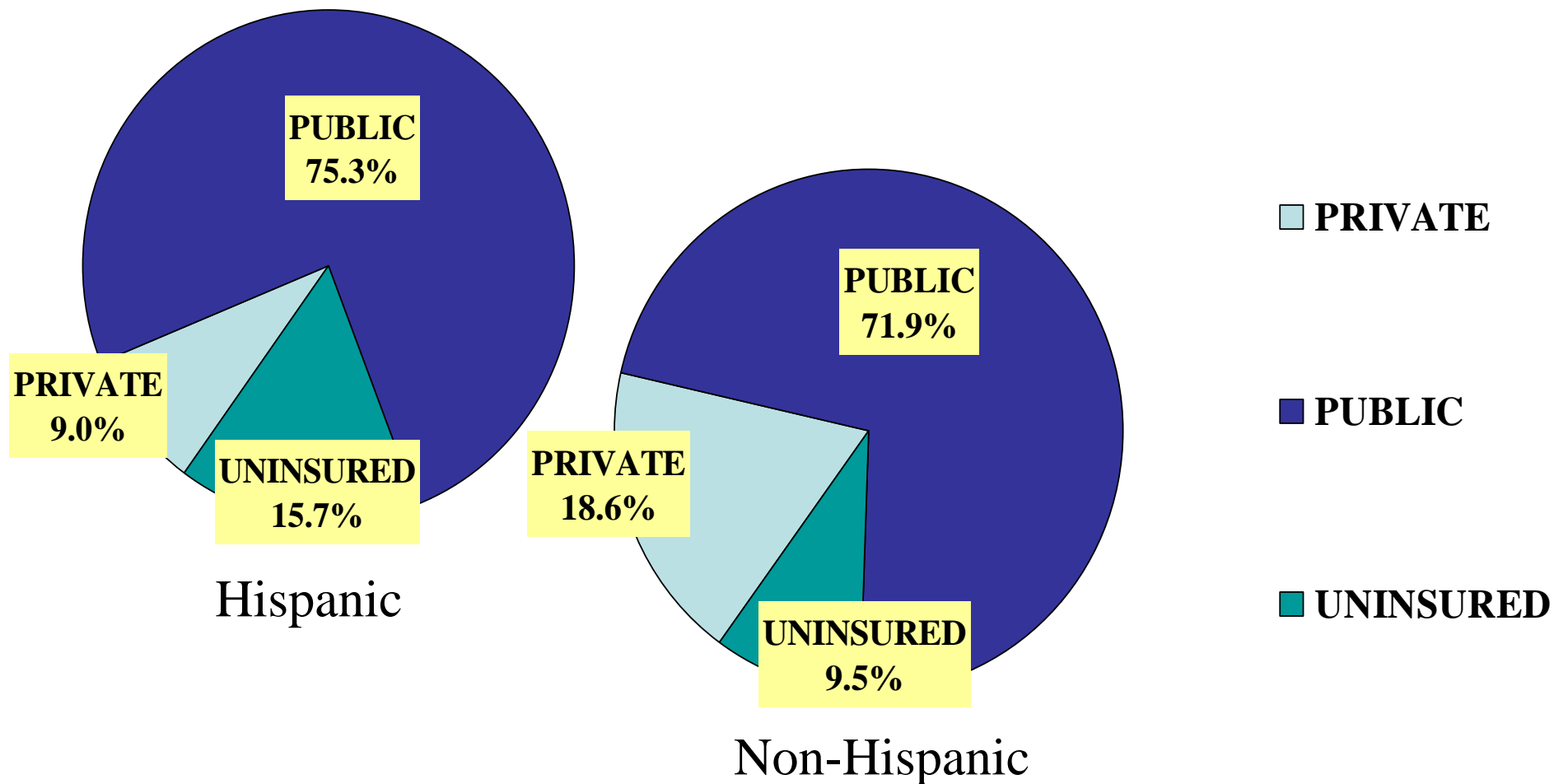
Nearly 11% of surveyed families had uninsured children.



N=2,649 (weighted 98.7% of total population)

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A Higher Percentage of Hispanic Children were Uninsured.

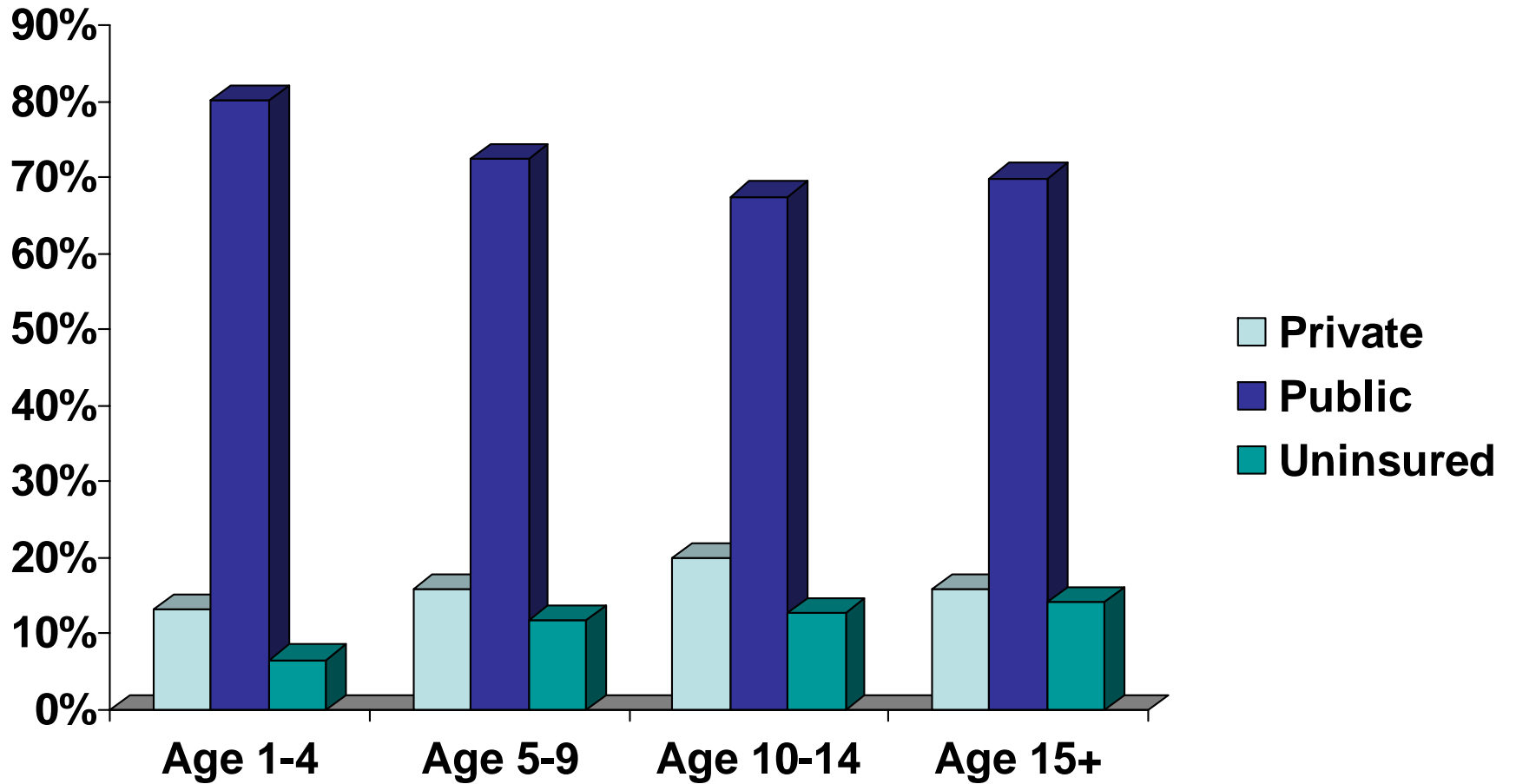


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N=2593

p<0.0001

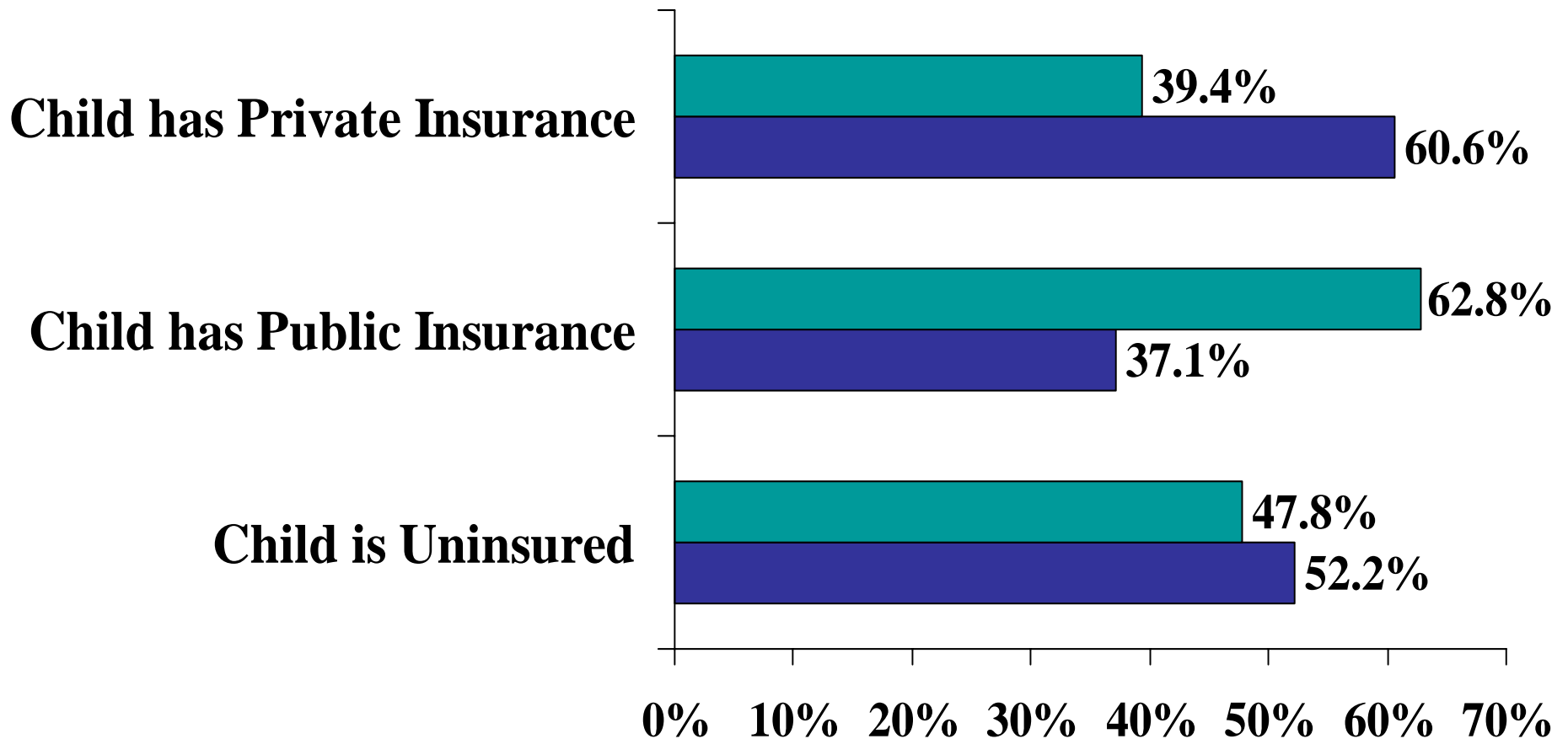
A Higher Percentage of Older Children are Uninsured.



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Unweighted N=2649
 $p < 0.0001$

Over 50% of uninsured children have employed parents.

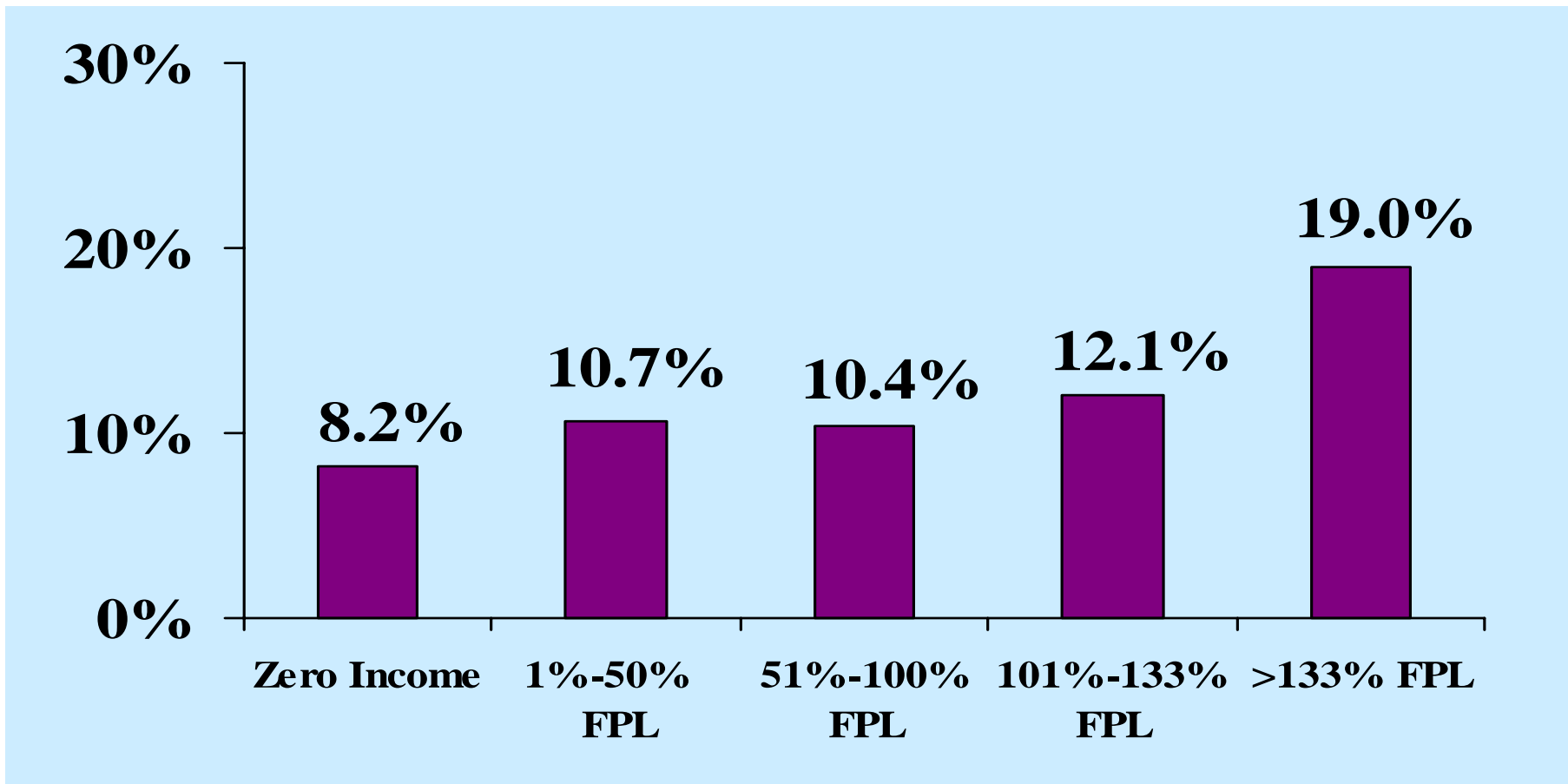


N=2590
p<0.0001

■ Employed or Self-Employed ■ Not Currently Employed

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As Household Incomes Reached 185% Federal Poverty Level (FPL), a Higher Percentage of Children were Uninsured.

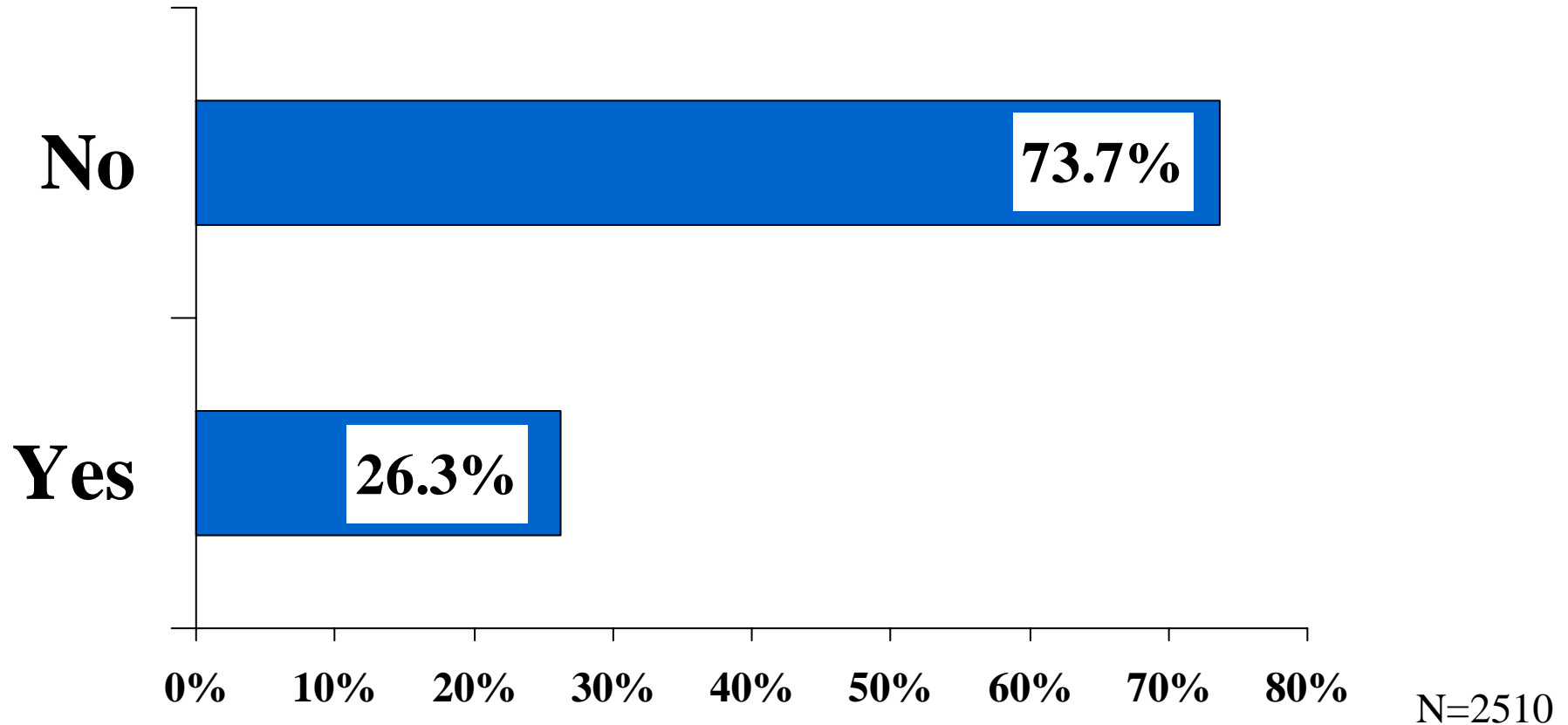


Percent of Uninsured Children in Each Household Income Bracket

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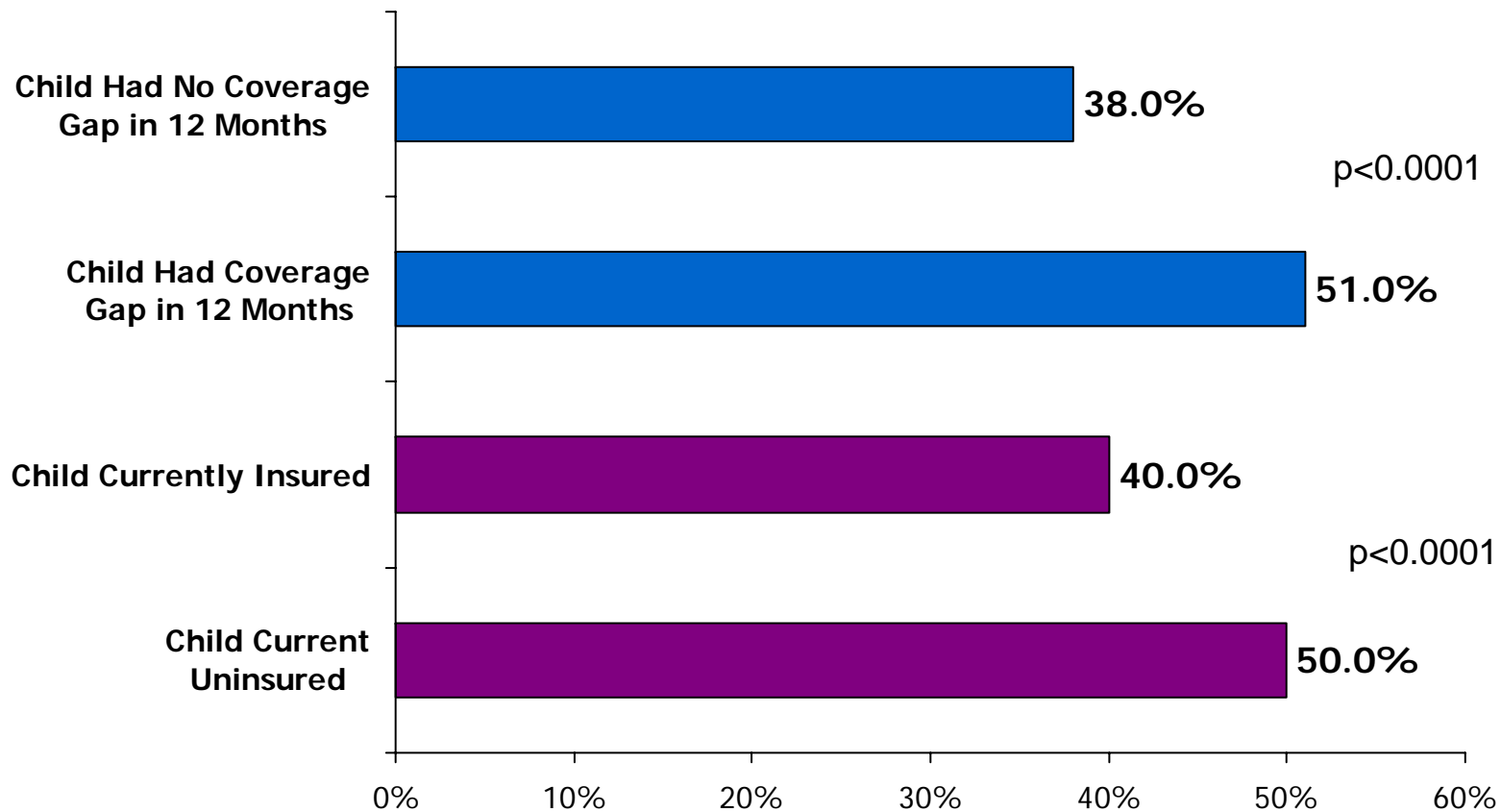
One-Quarter of the children had insurance coverage gaps.

“At any time in the last 12 months, was your child without health insurance?”



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A higher percentage of uninsured children and children with coverage gaps live in households with an adult who recently lost OHP.



Percent reporting adult in household recently lost OHP coverage.

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Children living in a household with an adult who lost OHP coverage had a higher likelihood of being uninsured.

	CRUDE ODDS RATIOS Odds of Child Being Currently Uninsured N=2197 OR (95% CI)	*ADJUSTED ODDS RATIOS Odds of Child Being Currently Uninsured N=2197 OR (95% CI)
MAIN PREDICTOR VARIABLE:		
No Adults in the Household Lost OHP	1.0	1.0
At Least One Adult in the Household Lost OHP	1.40 (1.01, 1.96)	1.44 (1.02, 2.04)



***Adjusting for age, ethnicity, parental employment, and household income.**

Children living in a household with an adult who lost OHP coverage had a higher likelihood of experiencing a gap in insurance coverage.

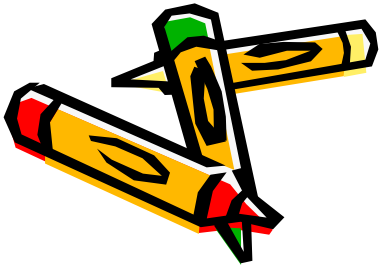
	CRUDE ODDS RATIOS Odds of Child Experiencing a Coverage Gap in Past 12-Months N=2105 OR (95% CI)	*ADJUSTED ODDS RATIOS Odds of Child Experiencing a Coverage Gap in Past 12-Months N=2105 OR (95% CI)
MAIN PREDICTOR VARIABLE:		
No Adults in the Household Lost OHP	1.0	1.0
At Least One Adult in the Household Lost OHP	1.69 (1.30, 2.19)	1.79 (1.36, 2.36)



***Adjusting for age, ethnicity, parental employment, and household income.**

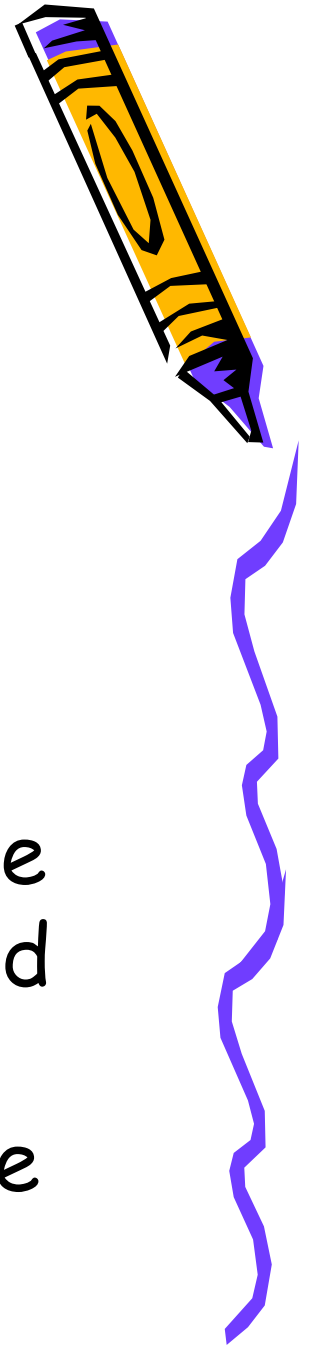
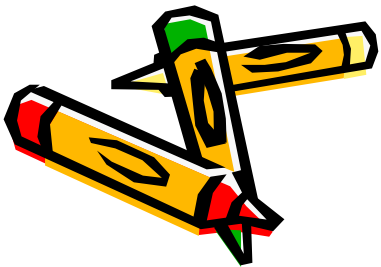


What Did Parents Tell Us?

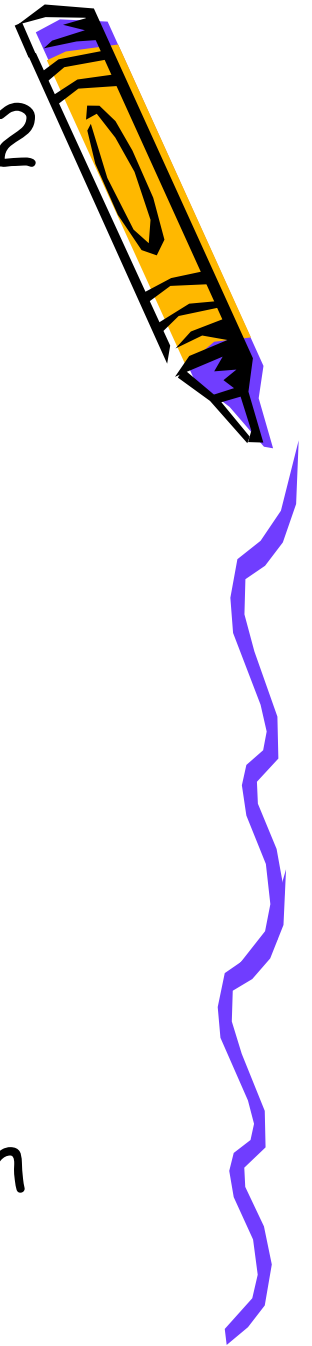


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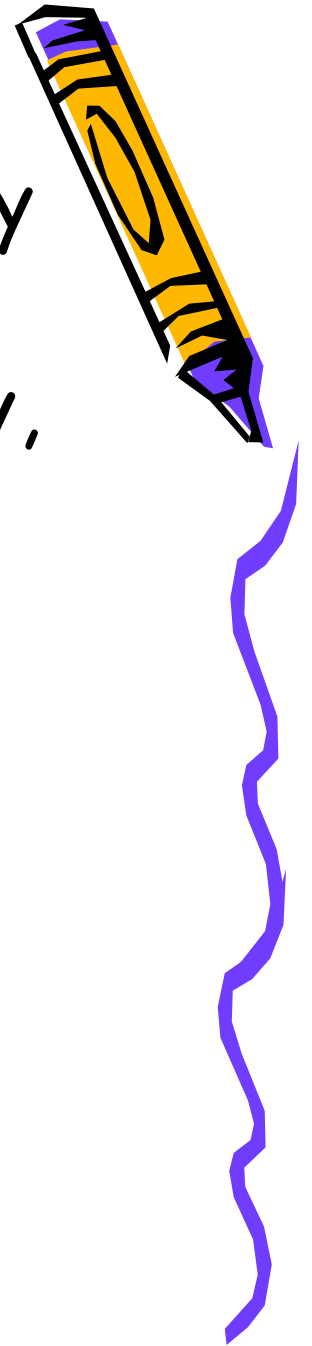
"The reason we have no insurance is that I was supposed to pay premiums and never received a bill and so they took health insurance away from my whole family. When I found all this out I called my welfare office to see what I was to do, and they said I needed to talk to the premiums office but they were not able to give me the phone number."



"OHP cancelled my coverage at 2 months post partum (an inconvenience in itself) and also cancelled my children without notice. (the notice of cancellation only had my name on it). This insurance (OHP) years ago was great. But recently has become much more complicated and unfriendly. Thank you so much for being a group of people who still care about children."



"The OHP has been great for my family. I have been very grateful for it. Unfortunately, due to stress and illness, I missed 2 premium payments unknowingly so I lost my insurance. My son also was dropped...The stress is incredible and there's never enough time."



Study Limitations

- **Analysis is based on self-reported information from mail-return data from 31% of the eligible sample population.**
- **Survey respondents may have higher rates of uninsurance compared with the general food stamp population.**
- **This is a preliminary cross-sectional analysis and associations cannot be proven causal.**



Conclusions

- **More than 1 in 10 children in Oregon's food stamp program have no health insurance coverage.**
- **1 in 4 children in Oregon's food stamp program had a gap in insurance coverage during the past year.**

Low-income children remain uninsured despite being eligible for public and private health insurance options.



Children in households with adults losing health insurance coverage have a higher likelihood of being uninsured.

States need to be aware of the impact on children when adults in their household lose coverage.



As Medicaid programs implement changes for adults, it is critical to keep parents informed about continued eligibility and benefits for children.



Programs designed to expand coverage for children need to also focus on providing stable coverage for adults.

(Photos from OHSU public website)

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In Closing, The Words of One Parent...



"I hope that people "in charge" in the state of Oregon can get this all figured out for the health and safety of our children -- they are our future -- please help all of them to survive until then."

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ACKNOWLEDGEMENTS



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