

CHART BOOK:

**A 2024 PROFILE OF HEALTH INSURANCE
COVERAGE FOR MISSISSIPPI CHILDREN:
2021-2022 DATA**

NOVEMBER 2024



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DATA OVERVIEW FOR MISSISSIPPI CHILDREN

KEY POINTS

- Uninsurance rates have decreased from 2021.
- Mississippi's public healthcare coverage rates were 10% higher than the national average in 2022.
- Almost half of Mississippi children have private healthcare coverage.
- Public coverage rates decline as children get older.
- The uninsurance rate for Native American children in 2022 is less than a fourth of the 2019 uninsurance rate.
- Higher income levels correlate with higher amounts of private healthcare coverage while lower income levels result in higher public healthcare coverage and uninsurance.
- Over 200,000 children at or below 138% were covered by public health insurance.
- Almost three quarters of Mississippi children at or below 214% FPL are covered by public health insurance.
- The amount of children ineligible for Medicaid, CHIP, or marketplace subsidy has increased from 2021 to 2022.
- In 2022, only 8.4% of families reported having no working adult. Over 80% reported to having one full-time working adult in the family.

SOURCE

Researchers from the State Health Access Data Assistance Center (SHADAC) at the University of Minnesota compiled Mississippi data from the 2021 and 2022 United States Census Bureau's American Community Survey (ACS) at the request of the Center for Mississippi Health Policy. The ACS asks a representative sample of households about their health insurance coverage. This chartbook summarizes the responses given by households for children ages 0 to 18 years. Data found at Integrated Public Use Microdata Series (IPUMS) (<https://usa.ipums.org/usa/index.shtml>).

CHILDREN 0-18 YEARS OF AGE

MISSISSIPPI HEALTH COVERAGE TRENDS BY TYPE

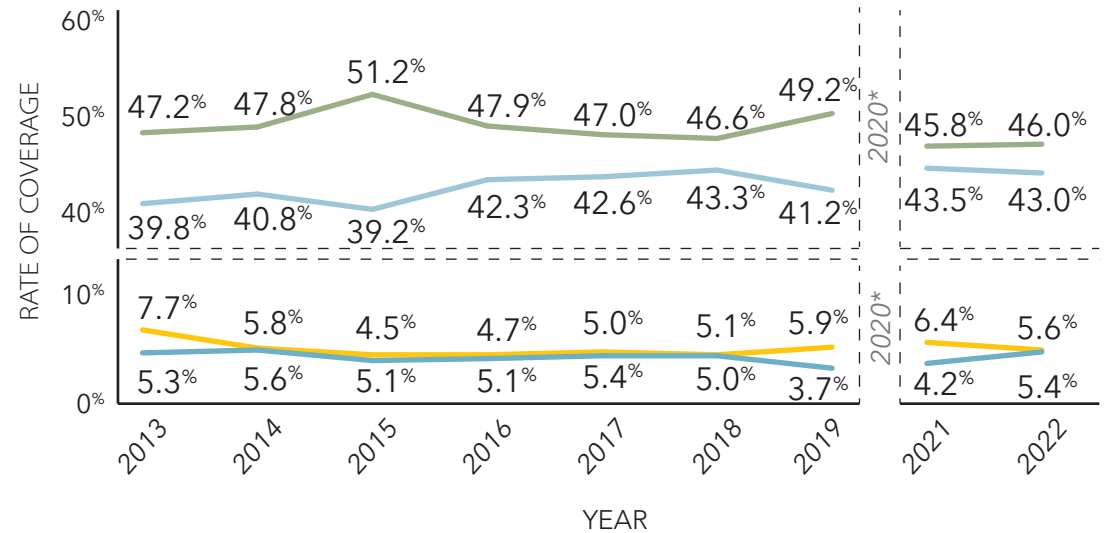
DATA RANGE: 2013 - 2022

PRIVATE, INDIVIDUALLY PURCHASED HEALTHCARE & PUBLIC HEALTHCARE COVERAGE RATES HAVE **INCREASED FROM 2021.**

UNINSURANCE RATES HAVE **DECREASED FROM 2021.**

Statewide trends in private healthcare coverage rates for Mississippi children under 19 years of age showed an increase from 2019 to 2022. Private individually purchased health insurance coverage increased from 3.7% to 5.4%. Employment-based and military insurance healthcare coverage experienced a slight decrease from 2021 (43.5%) to 2022 (43.0%), but was overall still higher than it was in 2019 (41.2%).

Uninsurance rates drop from 2021 (6.4%) to 2022 (5.6%), and public healthcare coverage rates decrease from 2019 (49.2%) to 2022 (46.0%).



Private Coverage ■ Uninsured ■ Public Coverage
■ Employment-Based & Military
■ Individually Purchased

*No data available for 2020.

Chart Source:

American Community Survey. (2013-2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

*Note: No data available for the year 2020.

CHILDREN 0-18 YEARS OF AGE

HEALTH COVERAGE COMPARISON, UNITED STATES VERSUS MISSISSIPPI

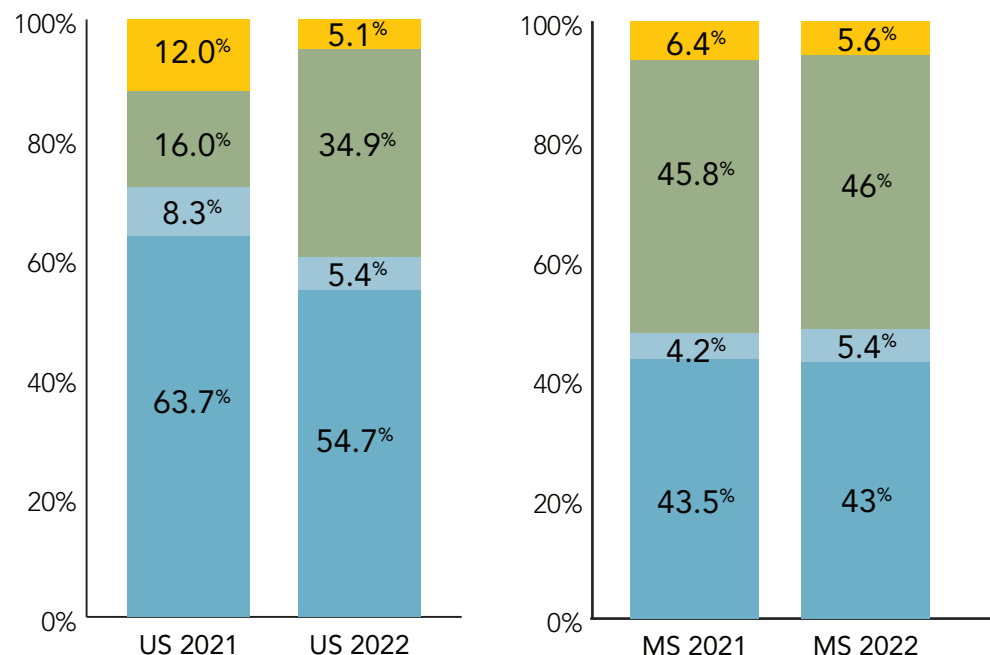
DATA RANGE: 2021 - 2022

MISSISSIPPI'S PUBLIC HEALTHCARE COVERAGE **WAS 10% HIGHER** THAN THE NATIONAL RATE IN 2022

In 2021, Mississippi's private healthcare coverage for children was lower than the national private coverage rates. However, Mississippi's public healthcare coverage was higher than the national rate, so child uninsurance rate (6.4%) was lower than the national child uninsurance rate (12.0%).

In 2022, Mississippi's child uninsurance rate increased (5.6%) making it almost equal to the national rate (5.1%).

Both national and state private healthcare coverage rates, employee-based/military and individually purchased, decreased from 2021 to 2022. Inversely, public healthcare coverage rates increased during this time. The differences shown in these comparisons are significant and likely a result of the Medicaid changes made by the American Rescue Plan Act in 2021.



Private Coverage
■ Employment-Based & Military
■ Individually Purchased
■ Uninsured
■ Public Coverage

Chart Source:

American Community Survey. (2021,2022). Health Insurance Coverage Data Compiled by SHADAC using IPUMS-ACS.

Note: Due to rounding, all categories may not add to 100%.

CHILDREN 0-18 YEARS OF AGE

DISTRIBUTION BY TYPE OF COVERAGE IN MISSISSIPPI

DATA RANGE: 2021-2022

PRIVATE AND PUBLIC HEALTHCARE COVERAGE

SLIGHTLY INCREASED

FOR MISSISSIPPI CHILDREN FROM 2021 TO 2022.

THE RATE OF UNINSURED CHILDREN HAS

SLIGHTLY DECREASED

FOR MISSISSIPPI CHILDREN FROM 2021 TO 2022.

In 2021, there was a higher distribution of private healthcare coverage (47.7%) amongst Mississippi children aged 0-18 years than public healthcare coverage (45.8%). The remainder (6.4%) were uninsured.

In 2022, there was an increase in both private (48.4%) and public (46%) healthcare coverage amongst Mississippi Children aged 0-18 years. The remainder (5.6%) were uninsured. Note, this percentage of uninsured is less than the previous year.

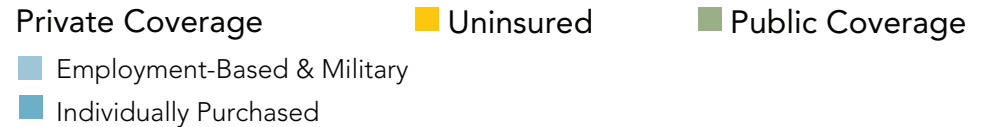
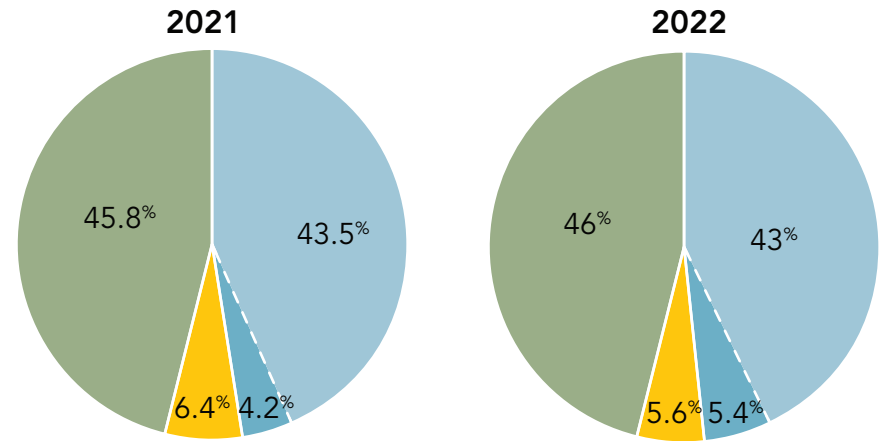


Chart Source:

American Community Survey. (2021,2022). *Health Insurance Coverage*.
Data Compiled by SHADAC using IPUMS-ACS.

Note: Due to rounding, all categories may not add to 100%.

CHILDREN 0-18 YEARS OF AGE

COVERAGE BY AGE GROUP IN MISSISSIPPI

DATA RANGE: 2021 - 2022

AS CHILDREN GET OLDER, PUBLIC COVERAGE RATES DECLINE.

In 2022, public healthcare coverage rates were higher than the previous year's across all age groups, except 6-12 years. Additionally, private healthcare coverage rates were lower in 2022 than in 2021 for age groups <1 year old and 1-5 years old, but were higher for age groups 6-12 years old and 13-18 years old.

In 2022, uninsurance rates were higher for the age group <1 year old than the previous year, but were lower for the 6-12 and 13-18 years old age groups.

Overall, in both 2021 and 2022 public healthcare coverage rates decline as children progress in age while private coverage and uninsurance rates increase as children get older.

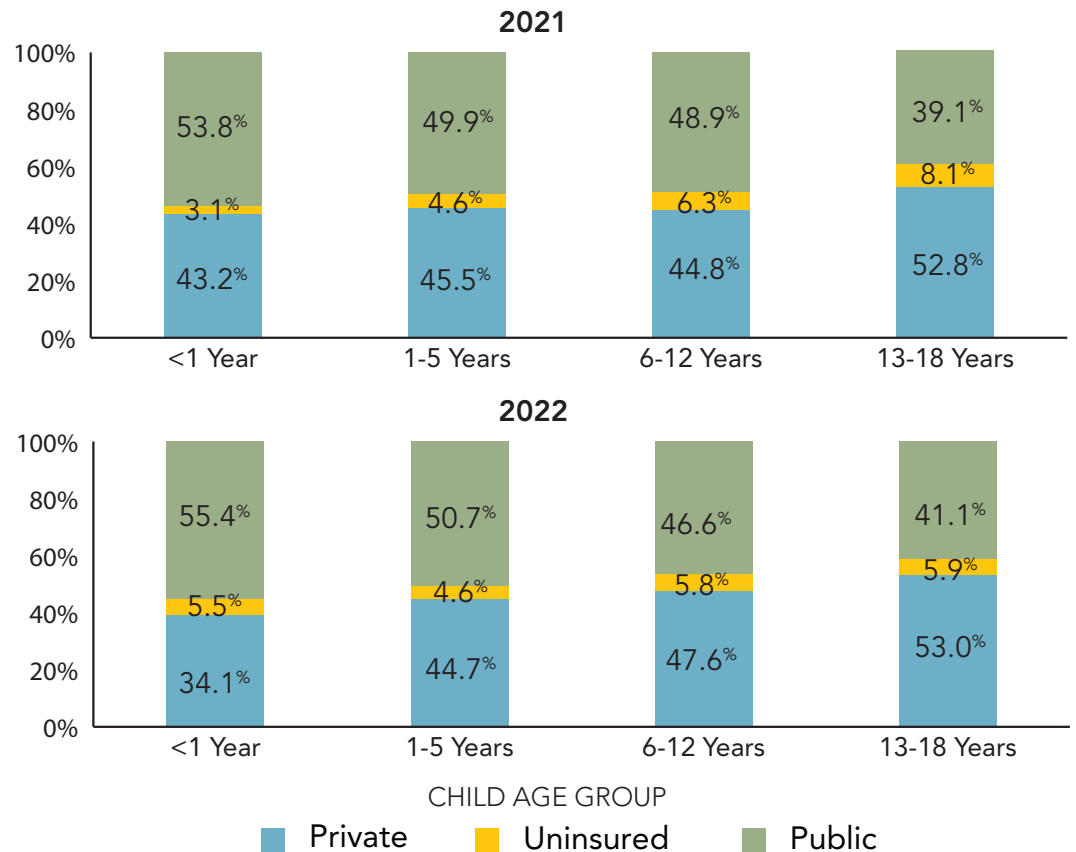


Chart Source:

American Community Survey. (2021, 2022). *Health Insurance Coverage*. Data Compiled by SHADAC using IPUMS-ACS.

Note: Due to rounding, all categories may not add to 100%.

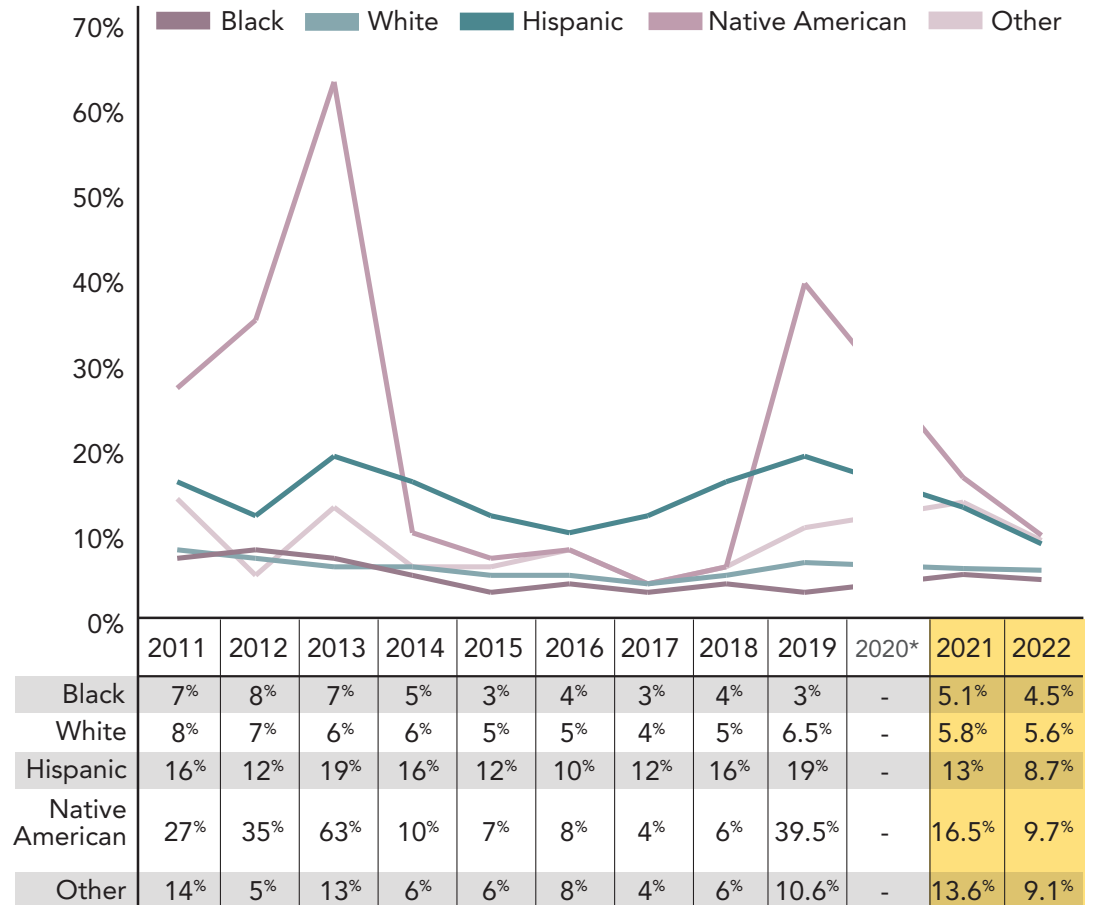
CHILDREN 0-18 YEARS OF AGE

UNINSURANCE BY RACE AND ETHNICITY IN MISSISSIPPI

DATA RANGE: 2011 - 2022

In 2021, uninsurance rates were lowest for Black children (5.1%) and second lowest for White children. Uninsurance rates were highest for Native American children (16.5%) and second highest for "Other" children (13.6%). Hispanic children experienced uninsurance rates of 13%.

In 2022, this scale is repeated. However, all groups experienced a decrease in uninsurance rates. The uninsurance rate for Native American children in 2022 is less than a fourth of the 2019 rate. Similarly, the uninsurance rate for Hispanic children is less than half of the 2019 rate.



*No data available for 2020.

Chart Source:

American Community Survey. (2011-2022). *Health Insurance Coverage*. Data Compiled by SHADAC using IPUMS-ACS.

CHILDREN 0-18 YEARS OF AGE

PERCENT INSURED BY FEDERAL POVERTY LEVEL (FPL) IN MISSISSIPPI

DATA RANGE: 2021 - 2022

In both 2021 and 2022, we see a correlation between higher income levels and private insurance coverage. The same relationship can be seen between lower levels of income and public healthcare coverage and uninsurance.

To better understand the income levels illustrated in this chart, 138% on the Federal Poverty Level equates to an annual income of \$17,609 for an individual and \$36,156 for a family of four. To be considered 400% FPL, the annual income of an individual must be at least \$51,000 and \$104,800 for a family of four.

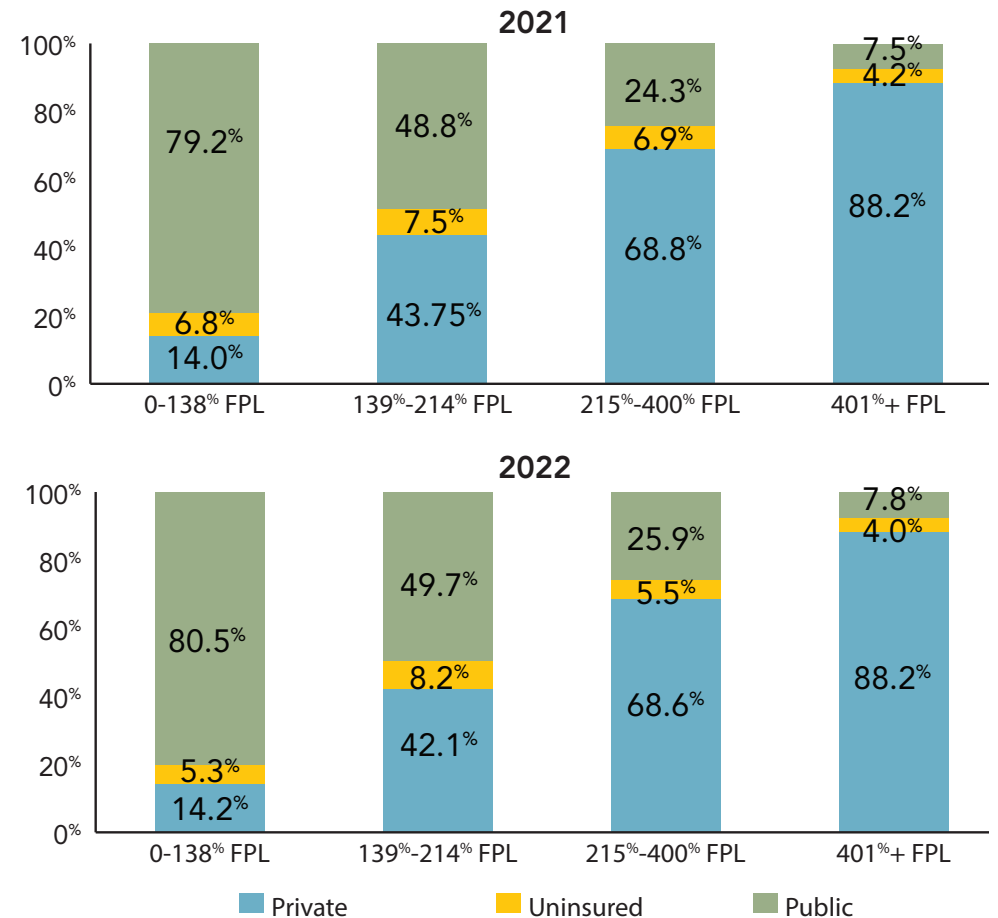


Chart Source:

American Community Survey. (2021, 2022). *Health Insurance Coverage*. Data Compiled by SHADAC using IPUMS-ACS.

Note: Due to rounding, all categories may not add to 100%.

CHILDREN 0-18 YEARS OF AGE

NUMBER INSURED BY FEDERAL POVERTY LEVEL (FPL) IN MISSISSIPPI

DATA RANGE: 2021 - 2022

OVER 200,000 CHILDREN AT OR BELOW 138% FPL WERE COVERED BY PUBLIC HEALTH INSURANCE

According to 2022 data, over 200,000 at or below 138% FPL were covered by public health insurance. Within the next FPL group 139%-214%, we see the number of children covered by public health coverage significantly decrease.

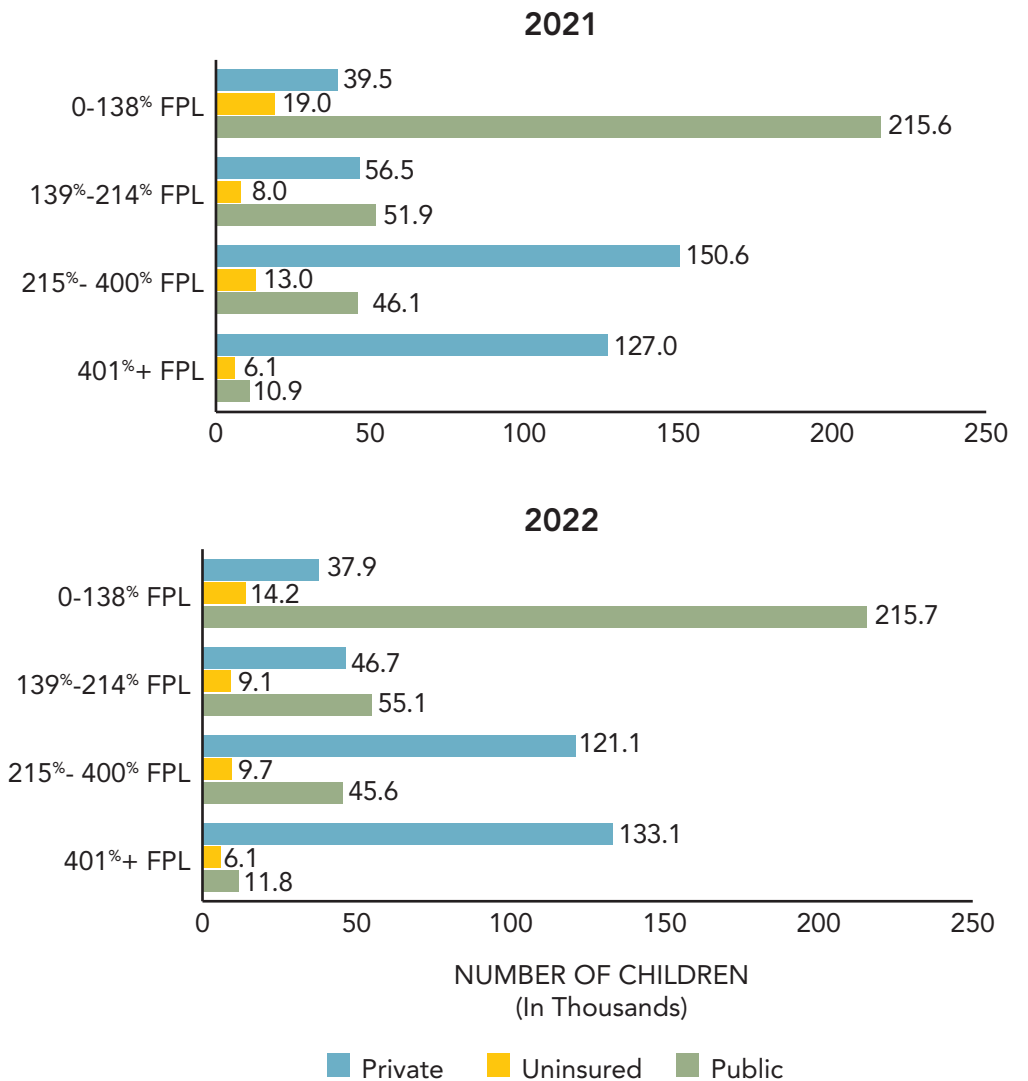
The number of children covered by private insurance increases as the household income levels increase from 138% FPL. Inversely, we see that the levels of uninsurance among children increases as the household income levels decrease from 401% FPL.

Chart Source:

American Community Survey. (2021, 2022). *Health Insurance Coverage*. Data Compiled by SHADAC using IPUMS-ACS.

Note:

Due to rounding, all categories may not add to 100%.



CHILDREN 0-18 YEARS OF AGE AT OR BELOW 214% FEDERAL POVERTY LEVEL (FPL)

DISTRIBUTION BY TYPE OF COVERAGE

DATA RANGE: 2022

ALMOST 3/4 OF CHILDREN AT OR BELOW 214% FPL ARE COVERED BY PUBLIC HEALTH INSURANCE.

Public health insurance covers almost three-quarters (71.5%) of children with family incomes below 214% FPL in Mississippi, while one-fifth (22.3%) are covered by some kind of private insurance. The remainder (6.2%) of children living in this income group lacks any type of coverage. These children are possibly eligible for the Medicaid and CHIP programs.

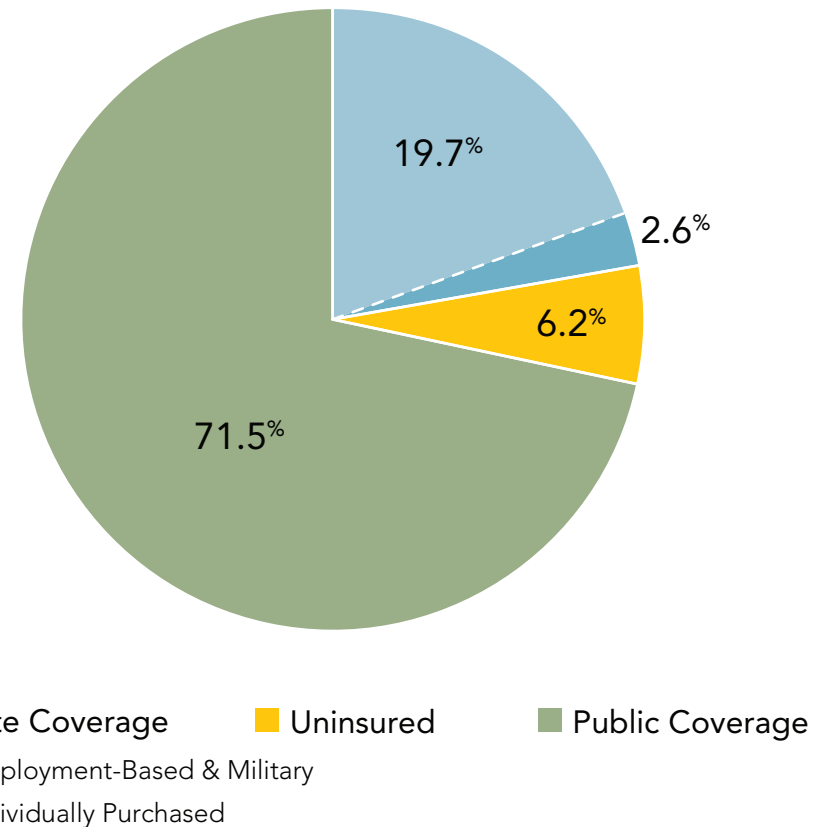


Chart Source:

American Community Survey. (2022). *Health Insurance Coverage*. Data Compiled by SHADAC using IPUMS-ACS.

Note:

- Due to rounding, all categories may not add to 100%.
- Medicaid eligibility varies based on the child's age group and Federal Poverty Level (FPL).

CHILDREN 0-18 YEARS

COVERAGE ELIGIBILITY BASED ON FPL AND AGE

DATA RANGE: 2022

THE AMOUNT OF CHILDREN INELIGIBLE FOR MEDICAID, CHIP, OR MARKETPLACE SUBSIDY **INCREASED FROM 2021 TO 2022.**

In 2022, the percentage of children ineligible for marketplace subsidy and public healthcare coverage (16.3%) was more than it was in 2021 (13.3%). There was also a decrease in children eligible for Medicaid (39.5) and CHIP (26%) coverage in 2022. However, there was an increase in children eligible for marketplace subsidy in 2022 (23.2%).

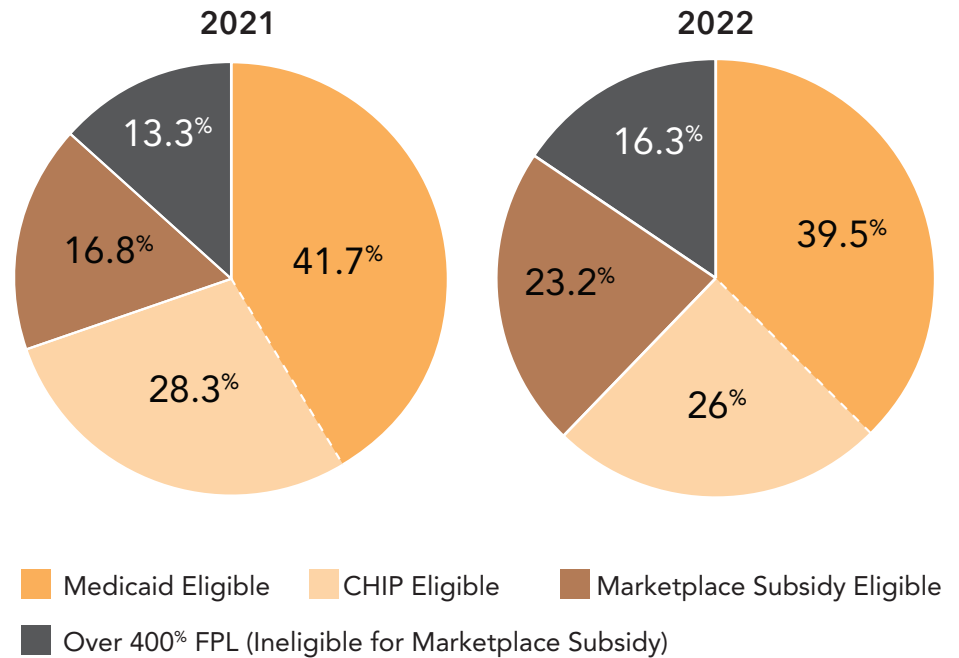


Chart Source:

American Community Survey. (2021, 2022). *Health Insurance Coverage*. Data Compiled by SHADAC using IPUMS-ACS.

Note:

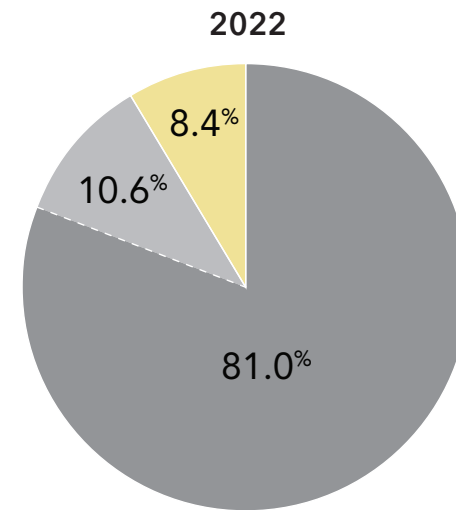
- Due to rounding, all categories may not add to 100%.
- Medicaid eligibility varies based on the child's age group and Federal Poverty Level (FPL).

UNINSURED CHILDREN 0-18 YEARS

DISTRIBUTION BY FAMILY WORK STATUS

DATA RANGE: 2022

In 2022, 81% of families had at least one, full-time working adult and 10.6% of families had at least one, part-time working adult. Only 8.4% of families reported having no working adult.



Adult in Family Working

- Full-Time
- Part-Time

No Adult in Family Working

Chart Source:

American Community Survey. (2022). *Health Insurance Coverage*.
Data Compiled by SHADAC using IPUMS-ACS.

Note: Due to rounding, all categories may not add to 100%.

The Center for Mississippi Health Policy is an independent, non-partisan, non-profit organization that provides objective information to inform health policy decisions.

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