Overview

Researchers from the State Health Access Data Assistance Center (SHADAC) at the University of Minnesota compiled Mississippi data from the 2016 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 age 0 to 18 years.

A separate chartbook summarizes the responses provided by Mississippi adults 19 to 64 years. A related fact sheet (see image on the left) detailing the number, percentage, and trend of nonelderly uninsured adults for each county in Mississippi is also available at www.mshealthpolicy.com.
At 5%, Mississippi children under 19 years of age have uninsurance rates that are at the same level as the United States rate.

Mississippi children have significantly (p<.01) higher rates of health insurance coverage under public programs such as Medicaid and the Children's Health Insurance Program (CHIP) and significantly (p<.01) lower rates of private, employer-based health insurance coverage than the national rate. Children's eligibility for private health insurance coverage can be dependent on a family member's health coverage status, for example, whether or not family coverage is offered through an employer-sponsored plan.

Source: American Community Survey. (2016). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS. Due to rounding, all categories may not add to 100 percent.

*Note: Statistically significant difference (p<.01).
Statewide trends in health coverage rates for Mississippi children with employment-based and military coverage showed significant (p<.01) increases from 2012 to 2016. A statistically significant (p<.01) drop in uninsured rates occurred over the same period, an opposite trend.

During the same time frame, the rates of public and privately purchased individual coverage did not change significantly.
Nearly half (47%) of Mississippi children have private health insurance coverage, primarily through their parents’ employer-based health plans (42%). One out of twenty children lacks health insurance coverage statewide. Public programs provide coverage for the remaining 48% of Mississippi's children.

Source: American Community Survey, (2016). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS. Due to rounding, all categories may not add to 100 percent.
Public coverage rates decline as children progress in age, while private coverage and uninsured rates rise as children advance in age.

Source: American Community Survey. (2016). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS. Due to rounding, all categories may not add to 100 percent.
Uninsurance rates are highest for Hispanic and Native American children. Ten percent of Mississippi's Hispanic children and eight percent of Native American children are uninsured, compared to five percent of White children and four percent of Black children.

However, because of the smaller numbers of Mississippi children who are Hispanic or Native American, they represent a small percentage (9% and 1% respectively), of the uninsured children statewide. Almost half (48%) of uninsured children are White and more than one out of three (38%) are Black.

Rates of public coverage decline as family income levels rise. Inversely, private coverage rates grow as children's family income levels increase. The uninsurance rate for children living in the highest income category is less than half of the rate for each of the other income categories.

Children living at income levels at or below 214 percent of the Federal Poverty Level (FPL) are income eligible for enrollment in Medicaid or CHIP.

Source: American Community Survey. (2016). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS. Due to rounding, all categories may not add to 100 percent.
Approximately 22,500 uninsured children in families with incomes at or below 214 percent of the Federal Poverty Level (FPL) are likely income-eligible for Medicaid or the Children's Health Insurance Program (CHIP).

Nearly 10,000 uninsured children have family income levels that may qualify them for subsidized coverage through the Federal Health Insurance Marketplace.

Public health insurance covers almost three-quarters (73%) of low income children in Mississippi, while one out of twenty (5%) children living in this income group lacks any type of coverage.

Source: American Community Survey. (2016). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS. Due to rounding, all categories may not add to 100 percent.
Nearly two-thirds (64%) of uninsured children in Mississippi are likely eligible for public insurance coverage either through the Medicaid or the Children’s Health Insurance Program (CHIP) based on Federal income level eligibility limits. Uninsured children not eligible for Medicaid or CHIP in households with incomes up to 400 percent FPL (28%) may be eligible for private health insurance subsidies if purchased through the Federal Health Insurance Marketplace.

Families with children living over 400 percent FPL are eligible to purchase insurance through the Marketplace, but are not eligible for subsidies to assist with premium costs.

Uninsured Mississippi Children 0-18 Years of Age Distribution by Potential Coverage Eligibility Based on Federal Poverty Level (FPL) & Age, 2016


Note: Medicaid eligibility varies based on the child’s age group and Federal Poverty Level (FPL).
Almost nine out of ten (88%) uninsured children live in families where at least one adult works and over three-quarters (77%) live in families where an adult works full-time. From 2015 to 2016, uninsured children living in families with someone working full-time increased by seven percentage points and in those with someone working part-time by four percentage points statewide.
