Center for Mississippi Health Policy

A PROFILE OF HEALTH INSURANCE COVERAGE FOR MISSISSIPPI CHILDREN: 2018 DATA

March 2021

OVERVIEW OF 2018 DATA

KEY POINTS

Mississippi children under 19 years of age have uninsurance rates that are at the same level as the national rate.

Statewide trends show an increase in employment-based and military coverage for Mississippi children.

5% One out of 20 children lacks health insurance coverage statewide.

- Over two-thirds of uninsured children in Mississippi are likely eligible for public insurance coverage.
- Public coverage rates decline as children get older.
- Uninsurance rates are highest for Hispanic children.
- **38k** 38,000 children are uninsured in Mississippi.
- 5% One out of 20 children living at or below 214% Federal Poverty Level (FPL) lacks any type of insurance coverage.
- 79% Seventy-nine percent (79%) of uninsured children live with at least one adult working full-time.

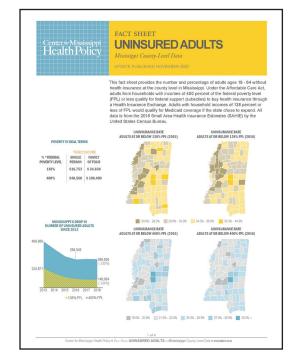
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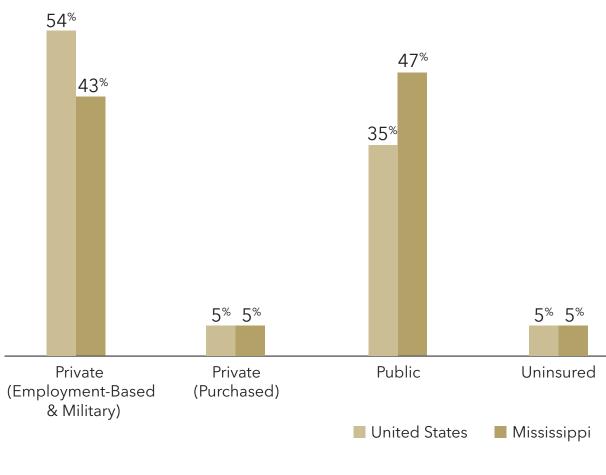
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Researchers from the State Health Access Data Assistance Center (SHADAC) at the University of Minnesota compiled Mississippi data from the 2018 United States Census Bureau's American Community Survey (ACS) at the request of the Center for Mississippi 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 Microdate Series (IPUMS) (https://usa.ipums.org/usa/index.shtml).

A separate chartbook summarizes the responses provided by Mississippi adults 19 to 64 years. A related fact sheet (see image on the right) detailing the number, percentage, and trend of nonelderly uninsured adults for each county in Mississippi is also available at <u>www.mshealthpolicy.com.</u>



CHILDREN 0-18 YEARS OF AGE HEALTH COVERAGE BY TYPE IN THE UNITED STATES AND MISSISSIPPI, 2018



Source: American Community Survey. (2018). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS. Due to rounding, all categories may not add to 100%.

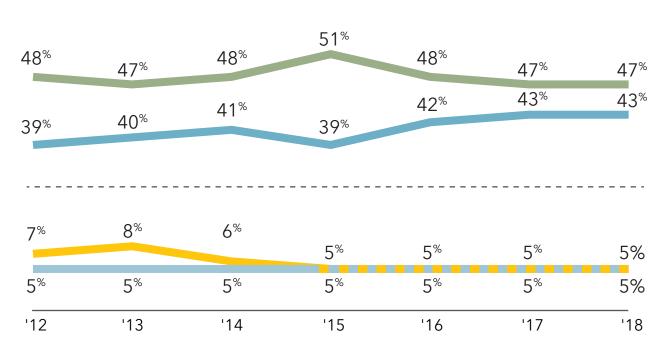
MISSISSIPPICHILDREN, UNDER 19 YEARS OF AGE, ARE UNINSURED AT THE SAME LEVEL AS THE UNITED STATES RATE

Mississippi children have significantly higher rates of health insurance coverage under public programs such as Medicaid and the Children's Health Insurance Program (CHIP) and significantly lower rates of private, employerbased 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-based plan.

79% of uninsured children live with at LEAST ONE ADULT WORKING FULL TIME

CHILDREN 0-18 YEARS OF AGE

HEALTH COVERAGE RATES BY TYPE IN MISSISSIPPI, 2012 - 2018



- Private (Employment-Based & Military)
- Private (Purchased)
- Uninsured
- Public

Source: American Community Survey. (2012-2018). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS. Due to rounding, all categories may not add to 100%.

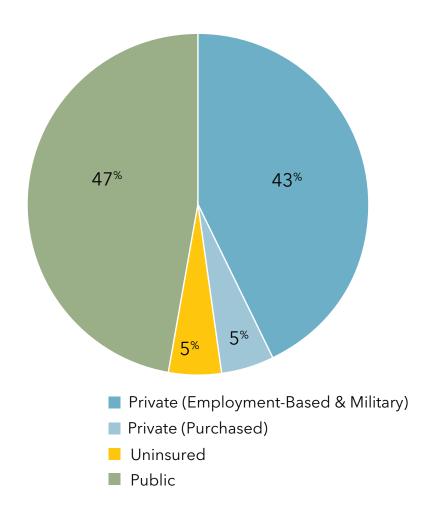
STATEWIDE TRENDS SHOW EMPLOYMENT-BASED AND MILITARY COVERAGE FOR MISSISSIPPI CHILDREN HAVE HELD STEADY IN RECENT YEARS

Statewide trends in health coverage rates for Mississippi children with employment-based and military coverage showed increases from 2012 to 2018. A drop in uninsured rates occurred over the same period.

During the same time frame, the rates of public and privately purchased individual coverage did not change.

UNINSURED CHILDREN RATES HAVE REMAINED STEADY SINCE 2015 AT 5%

CHILDREN 0-18 YEARS OF AGE TYPE OF COVERAGE IN MISSISSIPPI, 2018

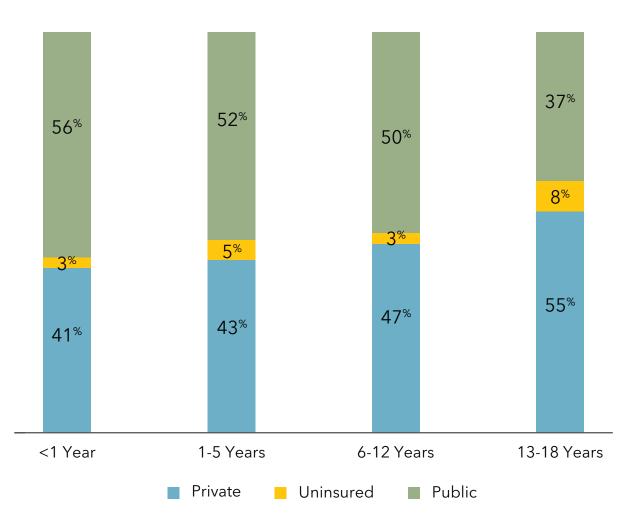


Source: American Community Survey. (2018). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS. Due to rounding, all categories may not add to 100%.

5% OF CHILDREN LACK HEALTH INSURANCE COVERAGE STATEWIDE

Nearly half (48%) of Mississippi children have private health insurance coverage, primarily through their parents' employerbased health plans (43%). Public programs provide coverage for 47% of Mississippi's children and 5% are uninsured.

CHILDREN 0-18 YEARS OF AGE COVERAGE BY AGE GROUP IN MISSISSIPPI, 2018

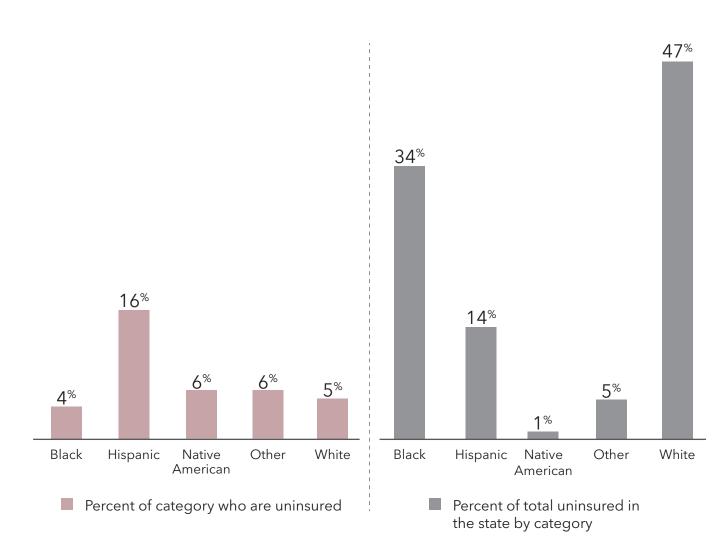


PUBLIC COVERAGE RATES DECLINE AS CHILDREN GET OLDER

Public coverage rates decline as children progress in age, while private coverage and uninsured rates increase as children get older.

Source: American Community Survey. (2018). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS. Due to rounding, all categories may not add to 100%.

CHILDREN 0-18 YEARS OF AGE UNINSURANCE BY RACE AND ETHNICITY IN MISSISSIPPI, 2018



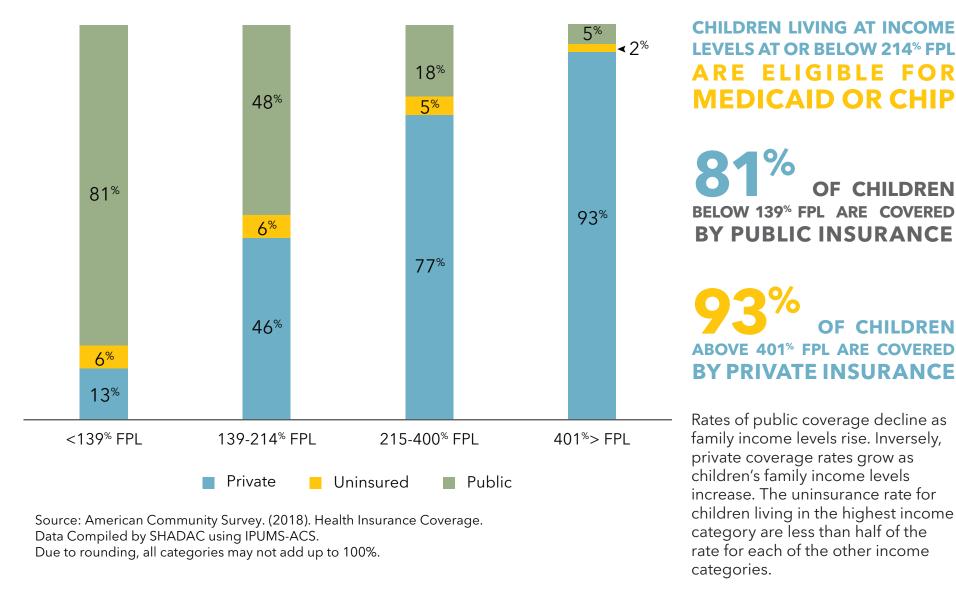
UNINSURANCE RATES ARE HIGHER FOR HISPANIC CHILDREN

Sixteen percent (16%) of Mississippi's Hispanic children are uninsured, compared to 5% of White children and 4% of Black children and 6% of Native Americans.

However, because of the smaller numbers of Mississippi children who are Hispanic, they represent a small percentage (14%) of the uninsured children statewide. Almost half (47%) of uninsured children are White and more than one-third (34%) are Black.

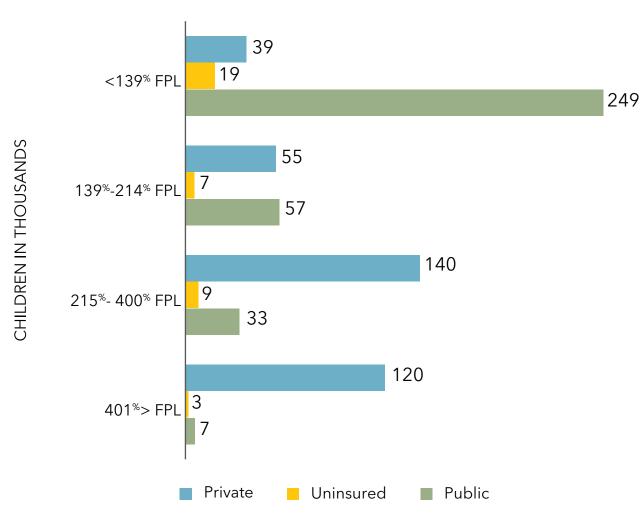
Source: American Community Survey. (2018). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

CHILDREN 0-18 YEARS OF AGE PERCENT INSURED BY FEDERAL POVERTY LEVEL (FPL) IN MISSISSIPPI, 2018



CHILDREN 0-18 YEARS OF AGE

NUMBER COVERED BY FEDERAL POVERTY LEVEL (FPL) IN MISSISSIPPI, 2018



19,000 CHILDREN BELOW 139% FPL ARE UNINSURED

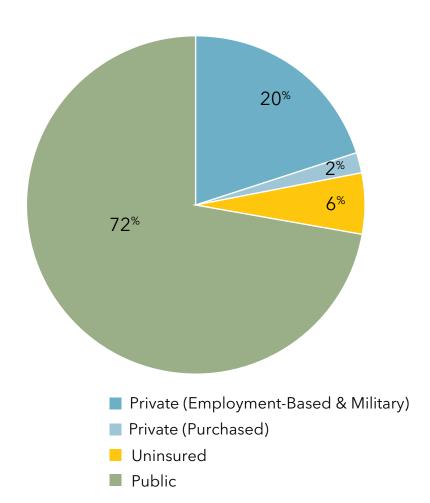
38,000 CHILDREN ARE UNINSURED WITHIN THE STATE

Approximately 25,000 uninsured children in families with incomes at or below 214% of the Federal Poverty Level (FPL) are likely not covered but are income-eligible for Medicaid or the Children's Health Insurance Program (CHIP).

Nine thousand uninsured children from families at 215 - 400% FPL may qualify for subsidized coverage through the Federal Health Insurance Marketplace.

Source: American Community Survey. (2018). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI CHILDREN 0-18 YEARS OF AGE AT OR BELOW 214% FEDERAL POVERTY LEVEL (FPL) DISTRIBUTION BY TYPE OF COVERAGE, 2018

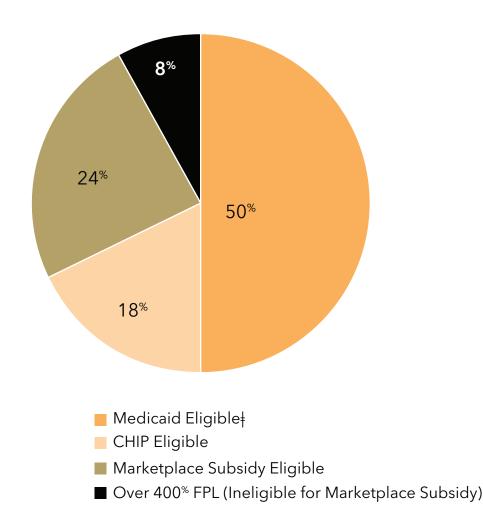


6%OF CHILDREN LIVING AT OR BELOW 214% FPL LACKS INSURANCE COVERAGE

Public health insurance covers almost three-quarters (72%) of children with family incomes below 214% FPL in Mississippi, while approximately over one out of 20 (6%) children living in this income group lacks any type of coverage. These children are possibly eligible for the Medicaid and CHIP programs.

Source: American Community Survey. (2018). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS. Due to rounding, all categories may not add to 100%.

UNINSURED MISSISSIPPI CHILDREN 0-18 YEARS OF AGE COVERAGE ELIGIBILITY BASED ON FEDERAL POVERTY LEVEL (FPL) AND AGE, 2018

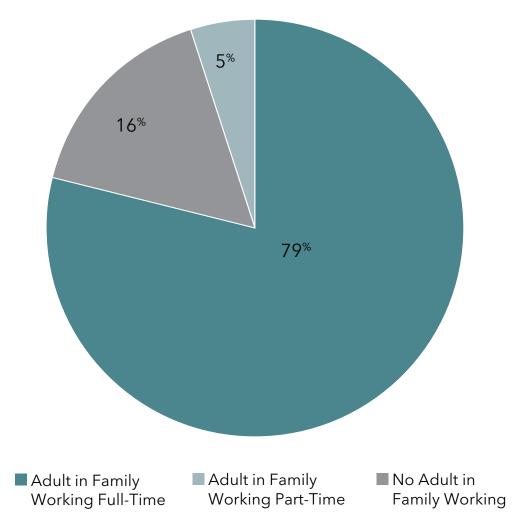


92% OF UNINSURED CHILDREN IN MISSISSIPPI ARE LIKELY ELIGIBLE FOR PUBLIC INSURANCE COVERAGE

Over two-thirds (68%) of uninsured children in Mississippi are likely eligible for public insurance coverage either through 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% FPL (24%), may be eligible for private health insurance subsidies if purchased through the Federal Health Insurance Marketplace.

Source: American Community Survey. (2018). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS. ‡Note: Medicaid eligibility varies based on the child's age group and Federal Poverty Level (FPL).

UNINSURED MISSISSIPPI CHILDREN 0-18 YEARS OF AGE DISTRIBUTION BY FAMILY WORK STATUS, 2018



79% OF UNINSURED CHILDREN LIVE WITH AT LEAST ONE ADULT WORKING FULL-TIME

Eighty-four percent (84%) of uninsured children live in families where at least one adult works, and over three-quarters (79%) live in families where an adult works fulltime.

Source: American Community Survey. (2018). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS. Due to rounding, all categories may not add up to 100%.

CHARTBOOK: A PROFILE OF HEALTH INSURANCE COVERAGE FOR MISSISSIPPI CHILDREN: 2018 DATA

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