Center for Mississippi Health Policy

CHART BOOK

A PROFILE OF HEALTH INSURANCE COVERAGE FOR MISSISSIPPI CHILDREN: 2019 DATA

June 2021

OVERVIEW OF 2019 DATA

KEY POINTS



Mississippi children under 19 years of age have uninsurance rates that are slightly higher than the national rate. However the state rate increased in 2019.



Statewide trends show a decrease in employment-based and military coverage for Mississippi children from 2018 to 2019 and an increase in uninsurance.



Roughly 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 Native American children.

43k

43,000 children are uninsured in Mississippi, however, most (92%) of these children are eligible for coverage.

7%

Seven percent of children living at or below 214% Federal Poverty Level (FPL) lacks any type of insurance coverage.

79%

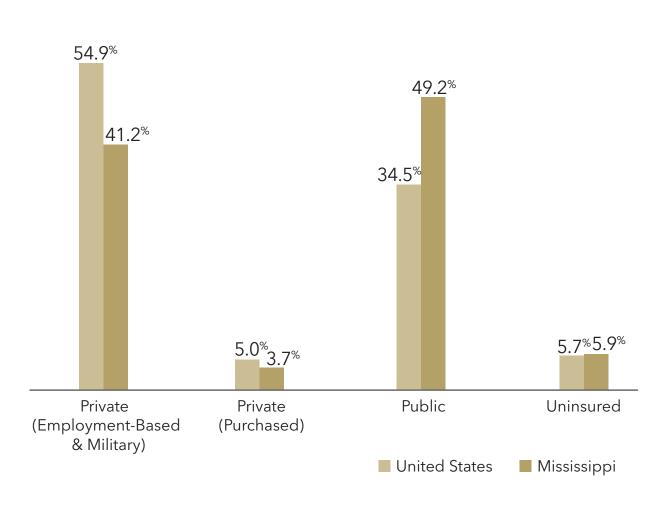
Seventy-nine percent (79%) of uninsured children live with at least one adult working full-time.

SOURCE

Researchers from the State Health Access Data Assistance Center (SHADAC) at the University of Minnesota compiled Mississippi data from the 2019 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).

43,000 CHILDREN ARE UNINSURED. HOWEVER, MOST OF THESE CHILDREN ARE ELIGIBLE FOR PUBLIC INSURANCE COVERAGE.

HEALTH COVERAGE COMPARISON, UNITED STATES VERSUS MISSISSIPPI, 2019



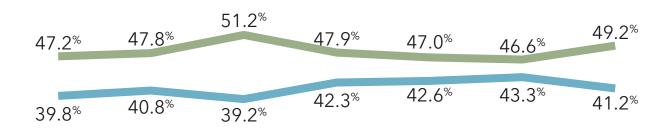
Child uninsurance in Mississippi is relatively equal with the national rate. Mississippi children have higher rates of health coverage under public programs such as Medicaid and the Children's Health Insurance Program (CHIP) and lower rates of private, employer-based health insurance coverage than the national rate. Can impact a household choice to buy additional child health insurance. 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.

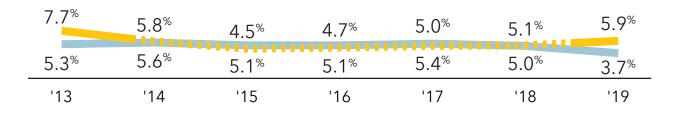
Source: American Community Survey. (2019). Health Insurance Coverage.

Data Compiled by SHADAC using IPUMS-ACS.

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

MISSISSIPPI HEALTH COVERAGE TRENDS BY TYPE, 2013 - 2019





CHILD UNINSURANCE RATES INCREASED FROM 2015 TO 2019.

Statewide trends in health coverage rates for Mississippi children with employment-based and military coverage showed an overall increase from 2013 to 2019 despite a drop after 2018. A drop in uninsured rates occurred through 2015 when a reversal began and continued until 2019.

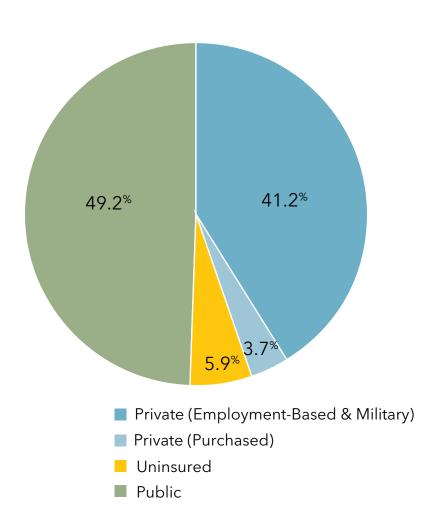
- Private (Employment-Based & Military)
- Private (Purchased)
- Uninsured
- Public

Source: American Community Survey. (2013-2019). Health Insurance Coverage.

Data Compiled by SHADAC using IPUMS-ACS.

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

DISTRIBUTION BY TYPE OF COVERAGE IN MISSISSIPPI, 2019

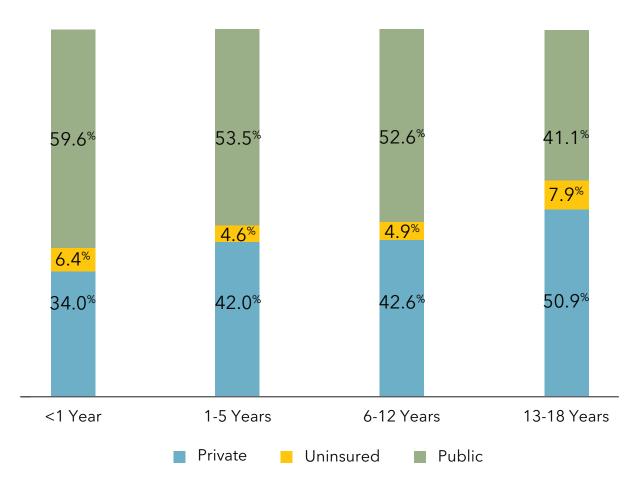


APPROXIMATELY 1
OUT OF 15 CHILDREN
LACK HEALTH
INSURANCE
COVERAGE STATEWIDE.

Less than half of Mississippi children have private health insurance coverage, which primarily comes through their parents' employer-based health plans (41.2%). Public programs provide coverage for half of Mississippi's children (49.2%), and the remainder (5.9%) are uninsured.

Source: American Community Survey. (2019). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS. Due to rounding, all categories may not add to 100%.

COVERAGE BY AGE GROUP IN MISSISSIPPI, 2019



AS CHILDREN GET OLDER, PUBLIC COVERAGE RATES DECLINE.

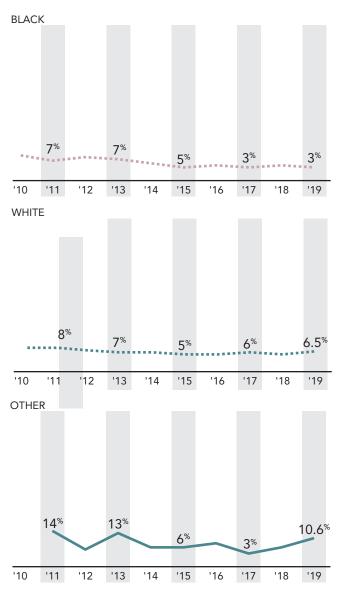
Public coverage rates decline as children progress in age, while private coverage and uninsured rates increase as children get older.

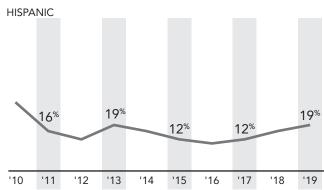
 $Source: American \ Community \ Survey. \ (2019). \ Health \ Insurance \ Coverage.$

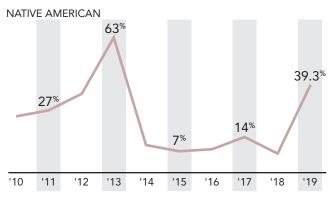
Data Compiled by SHADAC using IPUMS-ACS.

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

UNINSURANCE BY RACE AND ETHNICITY IN MISSISSIPPI, 2019



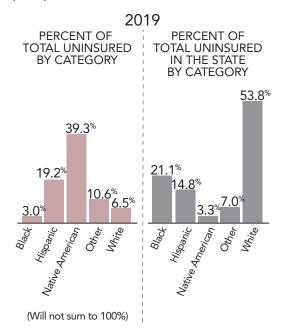




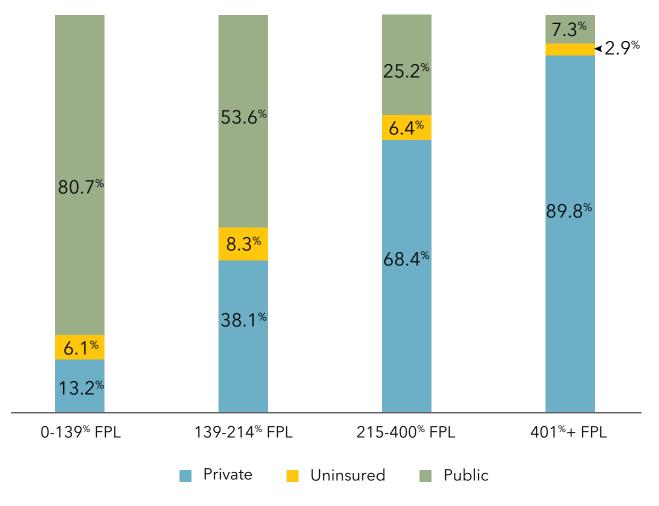
Source: American Community Survey. (2019). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

OVER ONE-THIRD OF MISSISSIPPI'S NATIVE AMERICAN CHILDREN ARE UNINSURED, AN INCREASE OF MORE THAN 100% SINCE 2018.

Uninsurance rates have increased within all groups except for Black children in 2019. Hispanic children also go uninsured at high rates (19%).



PERCENT INSURED BY FEDERAL POVERTY LEVEL (FPL) IN MISSISSIPPI, 2019



EIGHT OUT OF TEN CHILDREN BELOW 139% FPL ARE COVERED BY PUBLIC INSURANCE.

NINE OUT OF TEN CHILDREN ABOVE 401% FPL ARE COVERED BY PRIVATE INSURANCE.

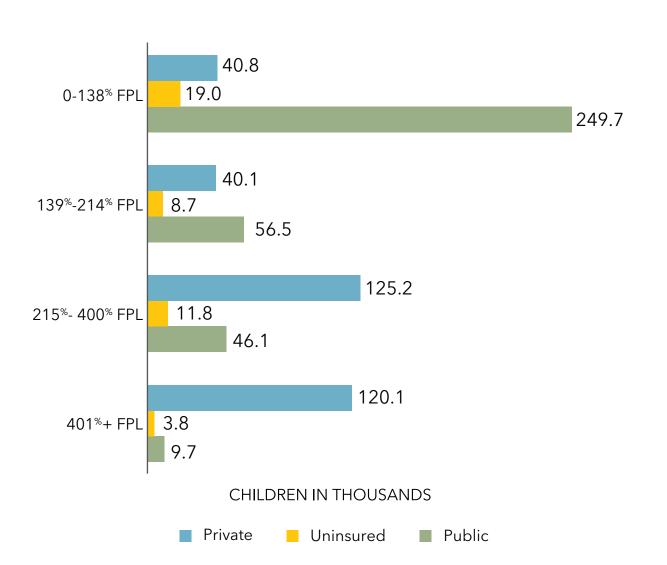
Children living at income levels at or below 214% FPL are eligible for Medicaid or CHIP. Rates of public coverage decline as family income levels rise. The uninsurance rate for children living in the highest income category are less than half of the rate for each of the other income categories.

Source: American Community Survey. (2019). Health Insurance Coverage.

Data Compiled by SHADAC using IPUMS-ACS.

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

NUMBER INSURED BY FEDERAL POVERTY LEVEL (FPL) IN MISSISSIPPI, 2019



43,300 CHILDREN ARE UNINSURED WITHIN THE STATE.

19,000 CHILDREN BELOW 139% FPL ARE UNINSURED.

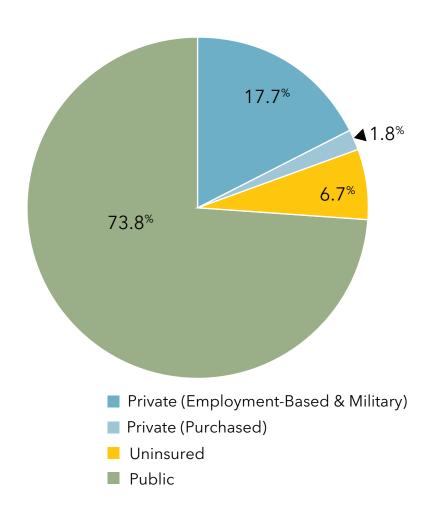
Approximately 27,700 uninsured children in families with incomes at or below 214% of the Federal Poverty Level (FPL) are not covered but are likely to be income-eligible for Medicaid or the Children's Health Insurance Program (CHIP).

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

Source: American Community Survey. (2019). 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, 2019



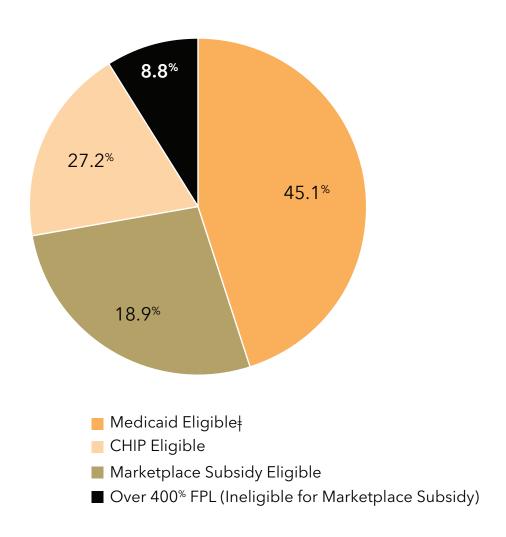
APPROXIMATELY ONE OUT OF FIFTEEN CHILDREN LIVING AT OR BELOW 214% FPL LACKS INSURANCE COVERAGE.

Public health insurance covers almost three-quarters (73.8%) of children with family incomes below 214% FPL in Mississippi, while one-fifth (20.9%) are covered by private insurance. The remainder (6.7%) of 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. (2019). 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, 2019



NINE OUT OF TEN OF UNINSURED CHILDREN IN MISSISSIPPI ARE LIKELY ELIGIBLE FOR PUBLIC INSURANCE COVERAGE OR SUBSIDIES.

Almost three-quarters (72.3%) 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 (18.9%), may be eligible for private health insurance subsidies if purchased through the Federal Health Insurance Marketplace.

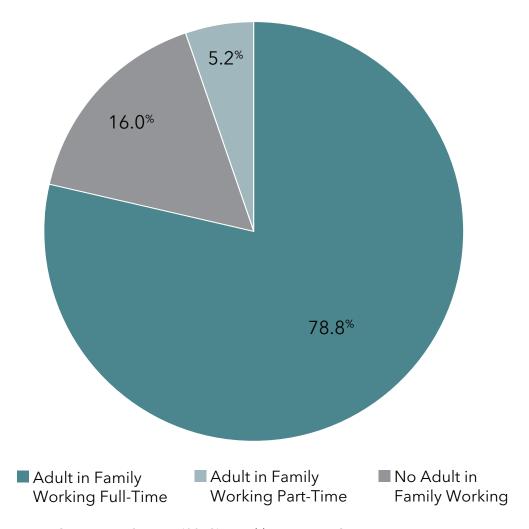
Source: American Community Survey. (2019). Health Insurance Coverage.

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, 2019



THREE QUARTERS OF UNINSURED CHILDREN LIVE WITH AT LEAST ONE ADULT WORKING FULL-TIME.

Eighty-four percent (84.0%) of uninsured children live in families where at least one adult works, and over three-quarters (78.8%) live in families where an adult works fulltime.

Source: American Community Survey. (2019). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS. Due to rounding, all categories may not add up to 100%.

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Center for Mississippi Health Policy

PLAZA BUILDING, SUITE 700, 120 N. CONGRESS ST.
JACKSON, MS 39201
P 601.709.2133 | F 601.709.2134
WWW.MSHEALTHPOLICY.COM



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