

Potentially Eligible Medicaid Population without Medicaid Coverage

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About the Ohio Family Health Survey

With more than 51,000 households interviewed, the Ohio Family Health Survey is one of the largest and most comprehensive state-level health and insurance surveys conducted in the country. The project was managed by The Ohio State University's Ohio Colleges of Medicine Government Resource Center, and the Health Policy Institute of Ohio and the survey was conducted by Macro International. The Ohio Departments of Insurance, Job and Family Services, Health, and Mental Health, the Cleveland State University, and the Ohio Board of Regents funded the project. This current project is the third in a series of statewide health surveys, following family health surveys in 1998 and 2004.

Ohio Family Health Survey Web site (all sponsored research reports are available for download here):

<http://grc.osu.edu/ofhs>

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Abstract

Despite clear evidence of the important benefits of health insurance, children and parents eligible for Medicaid continue to be uninsured. For the Medicaid program in Ohio to maximize enrollment and retention of eligible children and parents, those eligible but uninsured must first be identified and their reasons for not participating and having stable coverage understood. Among all eligible children and parents, we compared the demographic and health characteristics of those participating in Medicaid versus those who were uninsured. In addition to this point-in-time measure of insurance, we also looked at whether they had coverage for all, part, or none of the previous year. We then examined reasons for not enrolling in Medicaid, losing coverage, and/or being uninsured.

Nearly 1 in 10 children, almost 77,000, who were potentially eligible for Medicaid and did not have other insurance were uninsured. Nearly 3 in 10 parents, almost 105,000, potentially eligible for Medicaid who did not have other insurance were uninsured. Because eligible parents were more likely to be uninsured and are often the gatekeeper for their child's health and insurance, outreach to increase enrollment should focus on this large number of uninsured but potentially eligible parents.

The analysis of participation indicated that eligible children and parents who were uninsured tended to be in the upper end of the eligibility spectrum, have two adults in the family and at least one parent with job-based coverage, and of Hispanic race/ethnicity. For both parents and children, those most likely to be uninsured had two adults in the family and had no special health care need, suggesting that insurance is reaching only those who need it most urgently.

Many reasons for not trying to get Medicaid could be classified as modifiable. For example, additional marketing and dissemination of information could help reach unstably and chronically uninsured children whose family didn't think they were eligible. The fact that very few of the eligible but unenrolled parents and children thought coverage was not important suggests that solutions should enable people to obtain coverage they deem valuable. Given the wealth of research from other states¹⁻⁵, many of those uninsured but potentially eligible for Medicaid in Ohio could benefit from measures to simplify enrollment and increase outreach. This is more urgently needed given the economic crisis and the resultant job and therefore health insurance loss.⁶

This study indicates the need for greater attention to reducing what respondents think of as "paperwork problems" as well as more attention to outreach and education, particularly for the working families who may not realize that they or their children are actually eligible for public programs. Finally, this study showed that Hispanics are disproportionately uninsured, indicating a need for targeted outreach in these communities in linguistically and culturally sensitive ways. This outreach must also consider sensitivities about immigration enforcement and understand different perceptions regarding the purpose of insurance.

I. Introduction

Having health insurance coverage is the starting point for having appropriate, high-quality health care. Children with health insurance are more likely to have a medical home, more likely to have regular check-ups and less likely to have delayed care and unmet needs. Despite the positive benefits of health care coverage many children lack this basic foundation for health care. Moreover, many of the children who lack coverage are potentially eligible for public programs now. Less research has been done for adults, but the research that is in place shows a positive benefit for coverage for adults.⁷ In Ohio in 2008, there were approximately 111,000 uninsured children, of which nearly 2 out of every 3 were potentially eligible for Medicaid or SCHIP. Likewise, there were nearly 1,232,000 uninsured working age adults, of which nearly 1 of every 3 were potentially eligible for Medicaid.

Furthermore, recent research has highlighted the problem of part-year, on-again-off-again, coverage⁷, whether public or private. Far more individuals, both adults and children, are unstably insured over a period of time than lack coverage completely during the same period.⁸ For children, over a two year period, 4 times as many children in households earning less than 200% of the Federal Poverty Level (FPL, which was \$35,200 for a family of 3 in 2008) were unstably insured – that is insured for part, but not all of the two years – than were uninsured for the entire two years.⁹ Part-year coverage is also associated with adverse outcomes, with individuals unstably insured having almost as poor outcomes as children with no coverage during the period.^{10, 11}

In addition to the direct benefit that health insurance provides to the individual – access to care – there are much larger benefits, and costs, to families and society. These costs are both economic and social¹², having adverse consequences on communities and health systems¹³. Now in the midst of massive unemployment, the State and Nation is seeing an increasing number of uninsured families, due to the current economic crisis.⁶ This makes the goal of enrolling eligible children into Medicaid and SCHIP more urgent.

The fact that the majority of uninsured children are eligible for public programs calls for an examination of the reasons for the lack of coverage. Furthermore, Governor Strickland's State Coverage Initiative Team issued recommendations to achieve the goal of extending coverage to at least 500,000 uninsured residents, including recommendations around enrolling eligible uninsured in Medicaid.¹⁴

In order to achieve this goal, it is necessary to know more about the eligible uninsured and unstably insured. The purpose of this brief is to examine closely the uninsured and unstably insured parents and children who are eligible for public coverage to learn who they are, how they differ from insured individuals, and why they are not covered. By looking at barriers to participation, we address the issue of enrollment; by looking at barriers to stable coverage, we address the issue of retention.

II. Methods

Data from the 2008 Ohio Family Health Survey (OFHS), a statewide, random digit dial telephone survey of nearly 51,000 Ohio residents, was used to generate findings in this report. The survey used a stratified, list-assisted sampling frame that sampled respondents using random digit dialing computer assisted telephone interviewing (CATI) methods. The sample was stratified by county with several additional samples. The six largest metropolitan counties were sub-sampled to ensure greater representation of African Americans. Additional targeted supplemental samples were drawn to ensure good representation of Asian and Hispanic residents. Finally, a separate cell phone sample ensured good representation of younger people more often reached via cell phones. A detailed description of the methods is available.¹⁵

Unless otherwise stated, all analyses included only those who were potentially eligible for Medicaid or SCHIP, based on imputed family income. Because the SCHIP program is an expansion of Medicaid, we use the term Medicaid to refer to both programs. An adult in the household responded to questions for children younger than 18. Eligible children were those children in households earning up to 200% FPL (\$35,200 for family of 3 in 2008). Children in households earning 151-200% FPL having other coverage, who are not eligible for Medicaid, and any child with current insurance were excluded from the main analysis. Although potentially eligible for Medicaid and SCHIP, 18 year-olds were surveyed in the adult, rather than child, sample and therefore not defined as eligible unless they met the parental requirements described below. Adults in households earning up to 100% FPL (\$17,600 for a family of 3 in 2008) who said they were a parent, foster parent, legal-guardian, or step-parent to at least one family member aged 17 or younger living in their household were considered eligible parents. Although the eligibility cutoff for parents is 90% FPL (\$15,840 for a family of 3 in 2008), many parents between 90% and 100% FPL qualify for coverage with income disregards. Because childless adults are not able to take advantage of these income eligibility thresholds available to parents, they were excluded from the analysis.

“Participants” were defined as those currently enrolled in Medicaid. When also enrolled in Medicare, participation was defined as “other”. Those who were currently uninsured were classified as “non-participants.” Year-long insurance status considered both current enrollment and coverage during the past 12 months. “Full-year insured” was defined as currently having Medicaid and having no lapse in coverage for the past year. “Part-year insured” was defined as currently having Medicaid and having been uninsured at some point in the past year, or, being currently uninsured but having any coverage, Medicaid or otherwise, sometime in the past year. “Full-year uninsured” included those currently uninsured and having no coverage of any type during the past year. Definitions of other variables are found in the appendix.

Results where the relative standard error was greater than 30% are not shown. Multivariable logistic regression included only variables which were significant in univariate analysis, using 95% confidence intervals ($\alpha=.1$, $P<.01$), and excluded those which exhibited co-linearity, such as income and education, choosing the measure with the stronger univariate association. Parental insurance status and family income also were collinear, and therefore income was removed from multivariable analysis.

III. Findings

A. How many are uninsured now and in the past year?

Figure 1 shows possible insurance patterns for eligible children and parents. Eligible children and parents were either enrolled in Medicaid, not enrolled in Medicaid, or enrolled in other coverage at the time of the OFHS. Those who are enrolled at the time of the survey may either have been enrolled all year or not. Similarly, those uninsured at the time of the survey could either have been uninsured all year or insured at some earlier point in the year. The last category – those enrolled in other coverage - was not part of our main analysis.

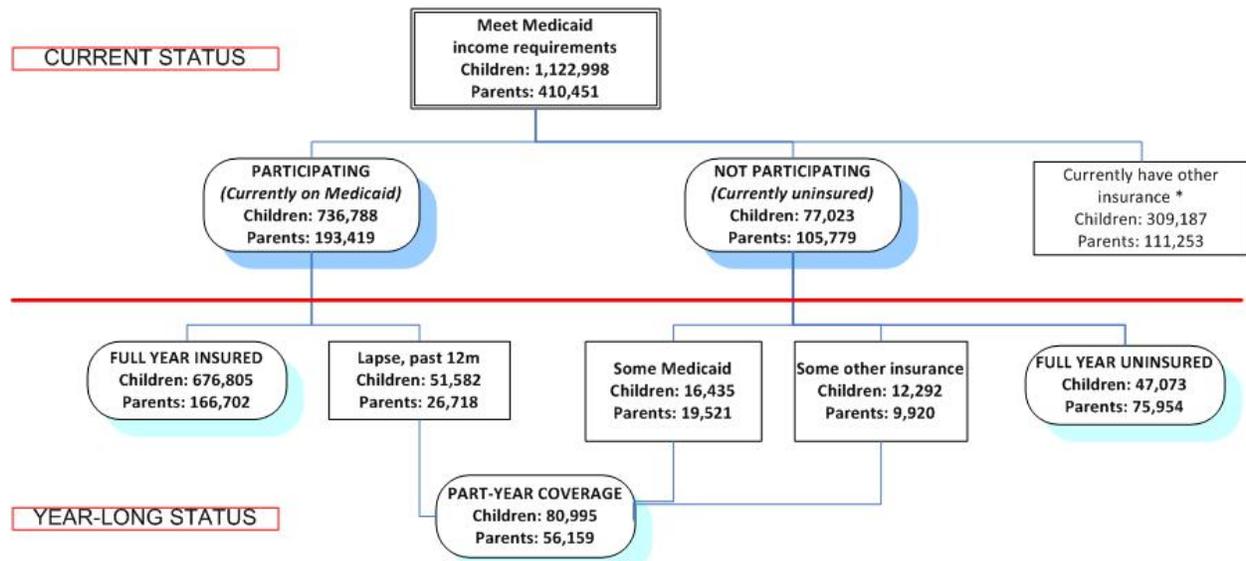


Figure 1. Insurance classification of children and parents, current and year-long status

* children in families with income of 150-200% FPL who had other coverage were not considered eligible. Children and parents with dual eligibility (Medicaid and Medicare) are in the “currently have other insurance group.”

As shown in Figures 1 and 2, among all children who met income requirements for Medicaid and did not already have insurance, 736,788 (91%) were currently enrolled in Medicaid and 77,023 (9%) were currently uninsured. Less than one-third (28%) of all income-eligible had some other insurance, which may be other public (Medicare) or private coverage. When looking at year-long insurance status, among those currently on Medicaid, 11% (80,995) had part-year coverage. Nearly 50,000 eligible children were chronically uninsured.

Among all parents who met income requirements for Medicaid and did not already have insurance, less than two-thirds (193,419) were currently enrolled in Medicaid and one-third (105,779) were currently uninsured. Less than one-third (27%) of all income-eligible parents had some other insurance. When looking at year-long insurance status, among those currently on Medicaid, approximately 14% (26,718) had part-year coverage. Over 75,000 eligible parents were chronically uninsured. A separate analysis of ALL uninsured children and parents revealed that 69% and 34% were eligible, respectively.

(<90%FPL) than for children (<200%FPL). Hence, families in which parents have Medicaid coverage are, by definition, extremely poor, and in fact, often poor enough to qualify for food stamps or cash assistance. This regular contact with other social services provides more opportunities to apply for Medicaid.

Furthermore, the application for Medicaid is a family application – no separate application for individual members. If the parent in these very poor families applies for Medicaid, the enrollment application will include children as well. Thus, the finding that parents on Medicaid are highly likely to have children on Medicaid is logical. Still, when a parent doesn't qualify, they must know how to enroll their children who do qualify in order to obtain this coverage for their children.

In contrast, parents with job-based coverage are likely to be less poor than parents on Medicaid as well as less connected with the social services programs. Thus, these parents may be less familiar with Medicaid eligibility rules for children and/ or find the application process more difficult than expected. Moreover, in that many low-wage jobs either do not have health coverage or have coverage that parents find unaffordable, the same arguments about lack of contact and familiarity may hold for these uninsured parents as well.

For both parents and children, those most likely to be uninsured were in families with two or more adults and had no special health care need, suggesting that insurance is reaching many who need it most urgently. This also indicates that parental need for health care is the determinant of their own, and therefore their child's, participation. The fact that parents with a special health care need were more likely to participate suggests that if the parent is in need of health care, they are more likely to apply for Medicaid. Therefore, children whose parents have special health care need are more likely to be enrolled in Medicaid since the application is for the entire family, not just the parent.

For parents, race, number of adults in the family, poverty level and absence of a special health care need were similarly associated with non-participation. In addition, females were more likely to participate. This is not surprising, given the large proportion of single-parent, female-headed households in Medicaid. Full univariate results are found in appendix tables a9-a12.

When adjusting for the influence of different variables using a multivariable analysis, the variables of race/ ethnicity, number of adults in the family, parent insurance status, and presence of a special health care need remained significant predictors of whether or not a child participated (table a13). For parents, family income was also shown to have an effect on participation (table a14). Although eligibility for parents is 90% of the Federal Poverty Level (FPL), many parents between 90-100% FPL qualify for coverage with income disregards.

Table 1. Likelihood of being uninsured, among all potentially eligible for Medicaid; univariate analysis (Children, N=813,811 Parents N=299,198)

	Children	Parents		Children	Parents
Race/ Ethnicity	Odds	Odds	Parent Insurance type (current)		
Black Non-Hispanic	1.0	1.0	Medicaid	1.0	na
White/ Other Non-Hisp**	2.0 *	1.2	Medicare	9.7 *	-
Hispanic	5.6 *	8.2 *	Job-based	8.3 *	-
Asian Non-Hispanic	0.2 *	1.1	Other	16.5 *	-
# adults in family			Uninsured	45.0 *	-
One	1.0	1.0	Special Health Care Need		
Two	2.8 *	2.0 *	Yes	1.0	1.0
Federal Poverty Level			No	1.9 *	1.8 *
< 63%	1.0	1.0	Mental Health Status		
			Excellent-Very		
63-100	1.1	1.5 *	Good	1.0	ns
101-150	1.8 *	na	Good-Poor	0.6 *	-
151-200	3.5 *	-	Gender		
Region			Male	ns	1.0
Appalachian	1.0		Female	-	0.3 *
Metropolitan	1.2				
Rural Non-App.	1.6 *				
Suburban	1.5				

* Result is statistically significant at the p<0.05 level. na=not available. ns=no association

** The "Other" category accounted for only 1.3 % of the weighted, non-imputed estimate. The race/ ethnicity variable used here was imputed and grouped the "Other" category with "White"

C. Are those with stable Medicaid coverage somehow different?

Children and parents with stable (full-year) Medicaid coverage differ from those with part-year coverage and those who are chronically uninsured. Roughly the same variables which predicted participation predicted the duration of coverage, measured in three categories of full-year insured, part-year insured, and full-year uninsured. There were notable differences between the full-year and part-year insured. Uninsured parent status was the strongest predictor of part-year coverage among children (table a9). Having two adults in the family, family income between 63 and 100% FPL, advanced education and region predicted part-year coverage among parents (tables a10, a12).

The most contrast was seen between those with a full-year of Medicaid coverage and those chronically uninsured, having no coverage for the past year. This holds true for both children and parents. Table 2 shows that parental insurance was again the factor which most increased the likelihood of children being chronically uninsured. This table compares children and parents who were covered by Medicaid for a full year to those who were uninsured for a full year. For children, variables not significant in univariate analysis and therefore not included in a multivariable model included age, gender and education. For parents, age and gender were also associated with insurance status.

Table 2. Likelihood of being chronically uninsured; univariate analysis
(Children n=721,131 Parents n=242,656)

	Children	Parents		Children	Parents
Race/ Ethnicity	Odds	Odds	Parent Insurance type (current)		
Black Non-Hispanic	1.0	1.0	Medicaid	1.0	na
White/ Other Non-Hisp**	2.3 *	1.1	Medicare	10.3 *	-
Hispanic	9.1 *	12.7 *	Job-based	5.1 *	-
Asian Non-Hispanic	0.4	2.1	Other	13.1 *	-
# adults in family			Uninsured	49.8 *	-
One	1.0	1.0	Special Health Care Need		
Two	3.7 *	2.4 *	Yes	1.0	1.0
Federal Poverty Level			No	2.6 *	2.1 *
< 63%	1.0	1.0	Gender		
63-100	1.0	1.7 *	Male	ns	1.0
101-150	1.6 *	na	Female	-	0.3 *
151-200	3.0 *	-	Region		
			Appalachian	1.0	
			Metropolitan	1.4	
			Rural Non-App.	1.8 *	
			Suburban	1.4	

* Result is statistically significant at the p<0.05 level. na=not available. ns=no association
** The "Other " category accounted for only 1.3 % of the weighted, non-imputed estimate. The race/ ethnicity variable used here was imputed and grouped the "Other" category with "White"

D. What are the barriers to participation?

Figure 3 shows the various junctures at which insurance decisions or choices can be made, represented by the diamond-shaped figures. The first point of separation is between those who participate in Medicaid and those who do not. Individuals who were eligible but not enrolled were asked why they were uninsured; Figure 4 shows these reasons.

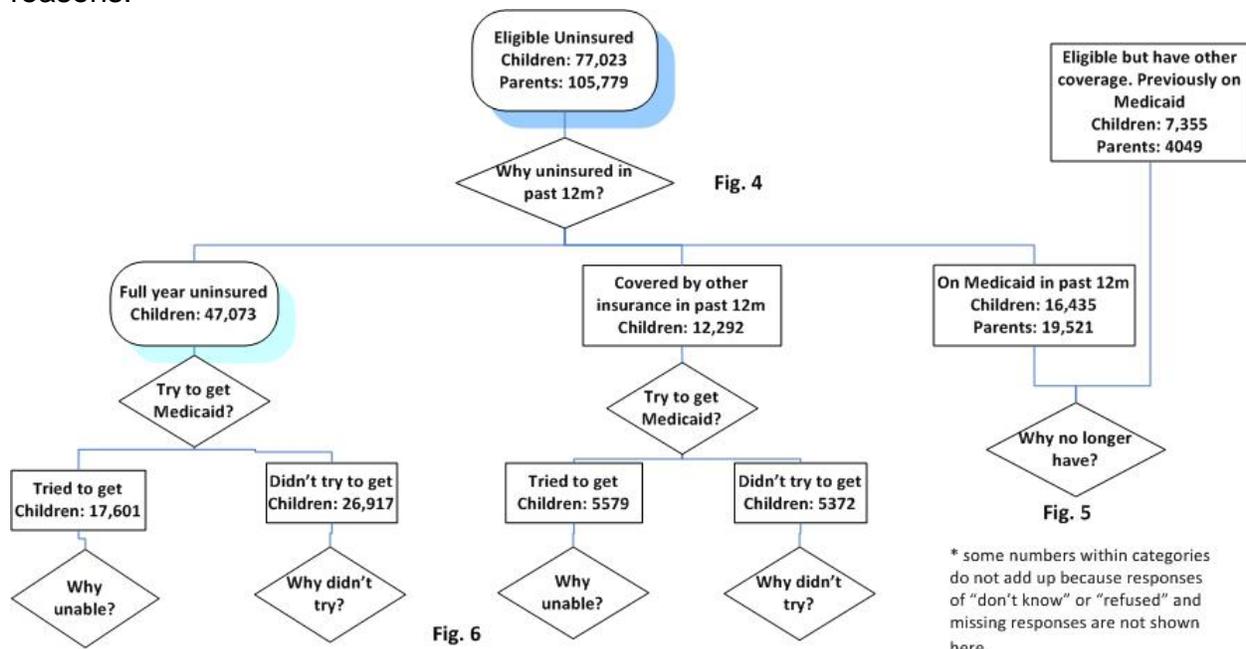


Figure 3. Reasons for not participating and being uninsured *

* some numbers within categories do not add up because responses of "don't know" or "refused" and missing responses are not shown here,

Before discussing the most often cited reasons for being uninsured, it is worth noting that –strikingly -- only 8% of children and parents said they did not have coverage because they “didn’t want” or “didn’t need” it. This indicates that these potentially eligible Ohio families want insurance, and whatever the factors hindering coverage for this apparently-eligible group, few lacked the desire for coverage.

Cost was the most often cited reason for being uninsured in the past 12 months for both parents (34% cited this reason) and children (32%). This suggests there is confusion on the part of the respondents; there are no premiums or co-pays with Medicaid. Furthermore, since all of these individuals are presumably eligible for Medicaid, reasons such as “lost coverage (cited for 5% of parents and 10% of children), “make too much” (cited for 9% of parents and children), “not working” (cited for 16% of parents and 8% of children) and “employer doesn’t provide” (cited for 11% of parents and 5% of children) also indicate that these families may not realize that they may be potentially eligible. Combining persons citing all of these reasons yields 75% of all parents and 64% of children; thus, well more than half of the uninsured may not realize that they may be potentially eligible for Medicaid.

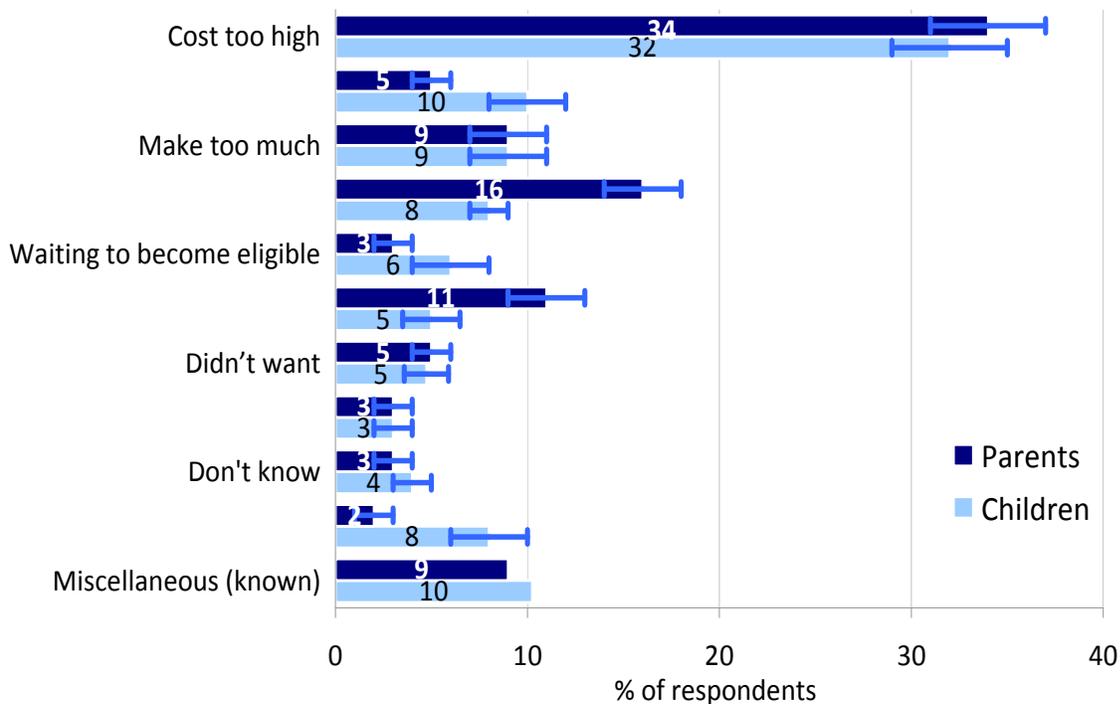


Figure 4. Primary reason for being uninsured in the past 12 months, percent of currently uninsured children and parents
 * error bars show standard error. Miscellaneous responses include: TURNED DOWN/LOST COVERAGE FOR HEALTH REASONS, CHANGE IN AGE, MARITAL, OR STUDENT STATUS, CHANGE IN JOB, SELF EMPLOYED/ NOT ELIGIBLE/PART-TIME

The above findings suggest there is confusion or lack of knowledge about Medicaid eligibility rules. Furthermore, these reasons appear to be reasons for not having employer-sponsored coverage, as opposed to reasons for not having Medicaid, also pointing to confusion. Indeed, many of the parents were in the work force at least 35 hours a week, and may be more attuned to rules for employer-sponsored coverage than

for Medicaid. For example, among children for whom cost was cited as the primary reason for being uninsured, at least two-thirds (66%) lived in households where one adult worked at least 35 hours per week. Among parents who cited cost as their primary reason for being uninsured, over half (54%) worked 35 hours per week.

E. What are the barriers to stable coverage?

Individuals who were on Medicaid in the past 12 months but not at the time of the survey were asked why they no longer had coverage (Figure 5). It is important to note, first of all, that none of the currently uninsured said that they didn't need coverage. "Making too much" was the most frequently cited reason for no longer having Medicaid, for both children and parents, including those currently uninsured and those currently having other (non-Medicaid) coverage. However, these families appeared to be eligible, indicating a possible misunderstanding about income eligibility levels. A time lag between income and eligibility assessment in the survey may partly explain this apparent misunderstanding; this issue is further explained in section VI. "Paperwork problems" was cited as the reason for no longer having Medicaid in 15% of currently uninsured children.

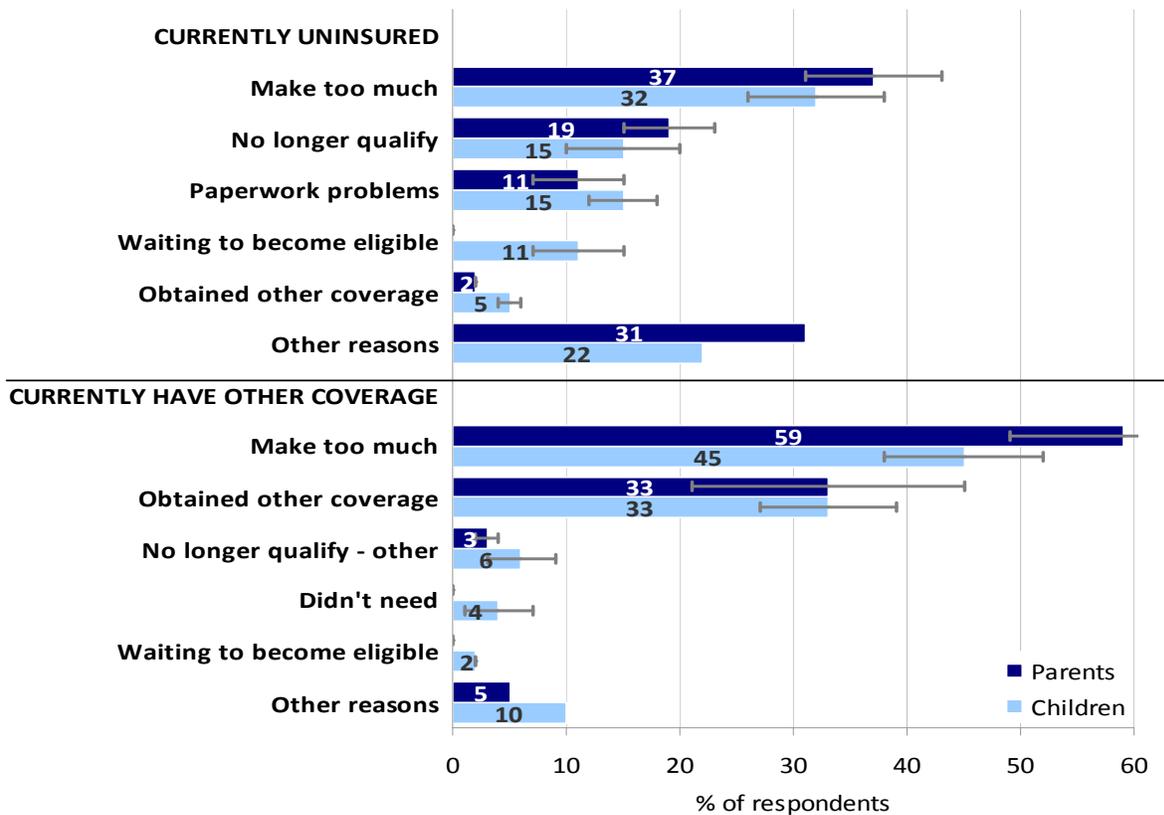


Figure 5. Primary reason for no longer having Medicaid, children and parents, by current insurance status

The survey also asked those currently uninsured if they tried to get Medicaid. If they tried, they were asked why they were unable. If they didn't try, they were asked why they didn't try. As shown in figure 6, among children who were currently uninsured but had some other (non-Medicaid) coverage in the past year, nearly two-thirds (65%) reported that they were unable to get coverage because their application was in

process. Among children who were uninsured for a full-year, nearly one-quarter (24%) reported that they were unable to get coverage because their application was denied. Among children who were uninsured a full year yet didn't try to get Medicaid, most (59%) cited factors which suggest they may not have fully understood the eligibility requirements or potential benefits, saying they didn't know about it, didn't need it, weren't eligible or made too much.

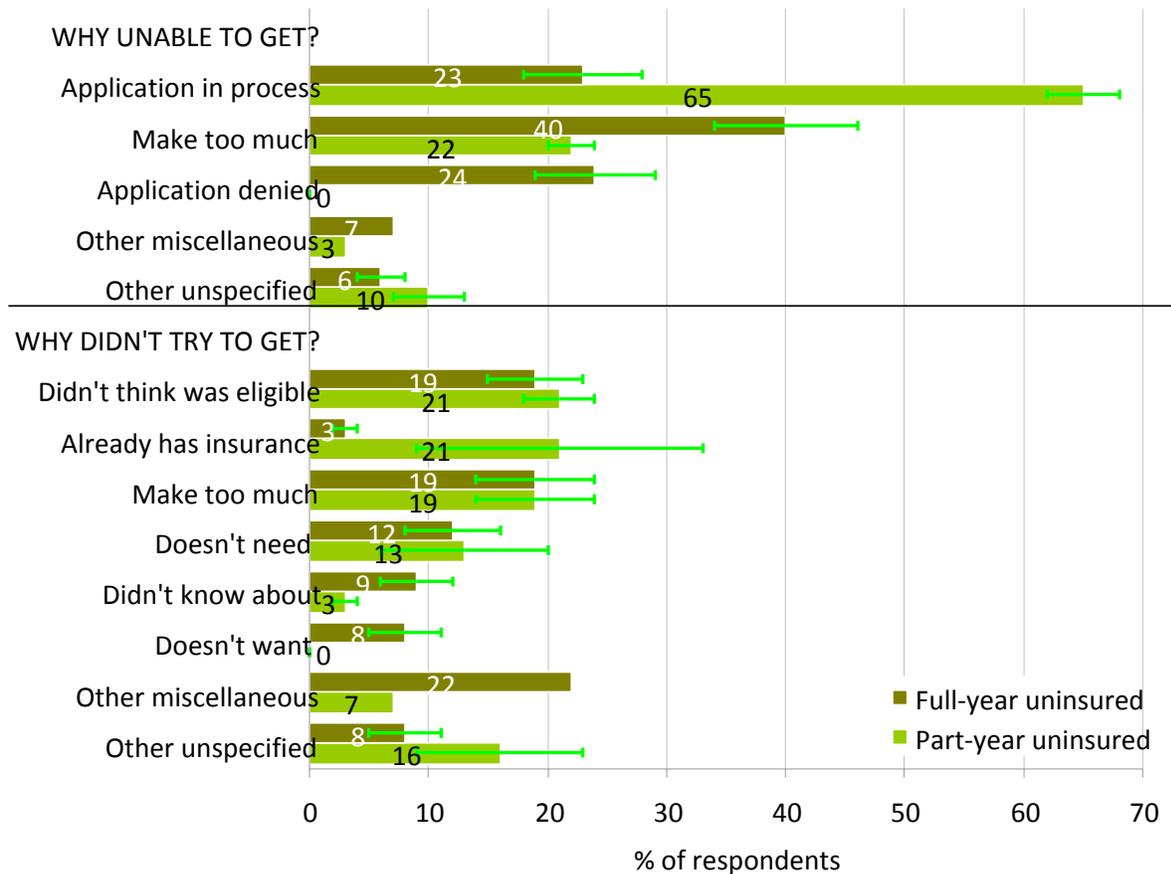


Figure 6. Primary reason child was unable to get Medicaid and family didn't try to get, among children uninsured currently and for part or all of the past 12 months
 * Other miscellaneous responses include: PARENT WORKING, ANTICIPATE OBTAINING MORE COVERAGE/FINDING ANOTHER JOB, APPLICATION PROCESS TOO INVOLVED/HASSLE/TOO INTRUSIVE, CHILD WAS PREVIOUSLY TURNED DOWN

F. How does insurance status affect health care utilization?

The figures below show the effect of coverage on health care for children (Figure 7) and parents (Figure 8). As shown in Figure 7, children currently on Medicaid and having a full year of coverage are more likely to have a well child visit than children with part-year, part-year coverage and children without coverage (75% vs. 60% vs. 43%). Furthermore, children with a full-year of coverage are also more likely than children in the other groups to have NO delayed care (97% vs. 73% vs. 71%), report getting needed care (96% vs. 83% vs. 80%) and have NO other (besides dental and drugs) unmet health needs (95% vs. 81% vs. 78%),. Children with part-year, part-year coverage report needs almost as great as children uninsured for a full year.

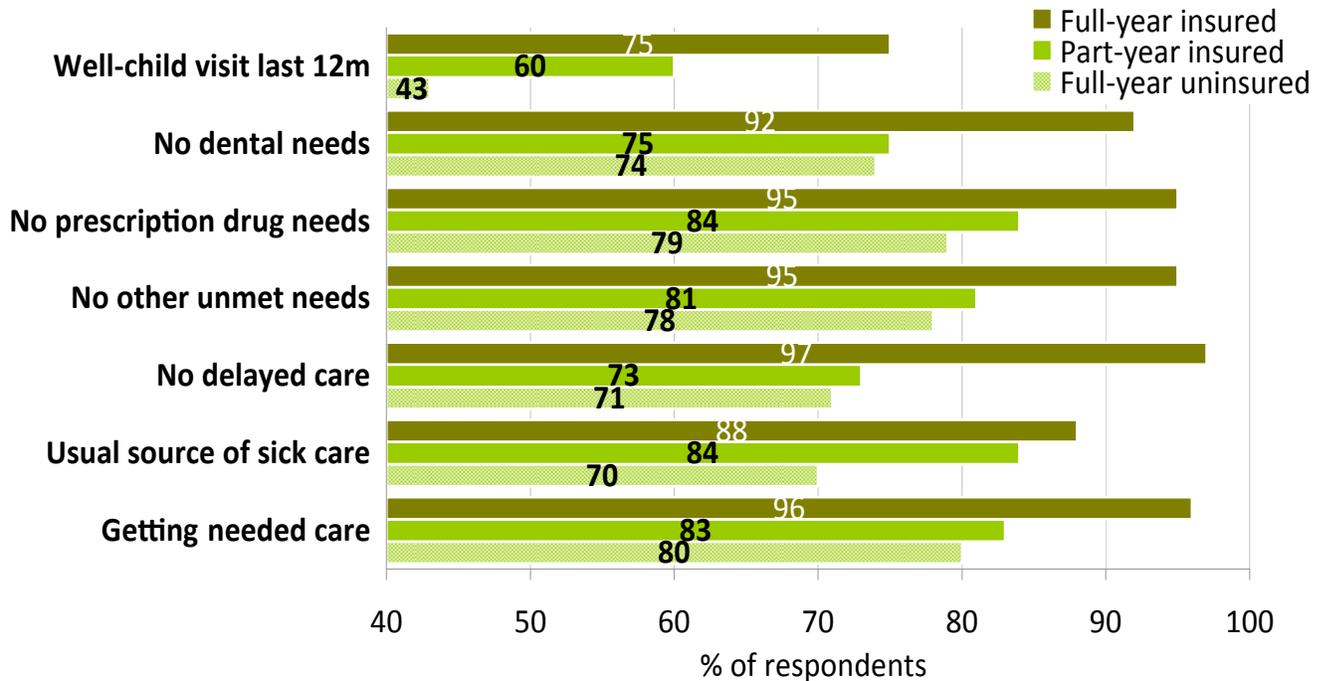


Figure 7. Health utilization and needs among eligible children, by year-long insurance status

For parents, the results are similar: parents currently on Medicaid and insured for a full year are more likely than parents with part-year coverage or parents uninsured for a full year to have NO other (than dental and drugs) unmet needs (90% vs. 51% vs. 63%), NO delayed care (86% vs. 38% vs. 46%), and to report getting needed care (91% vs. 54% vs. 65%). As was shown with the children, parents with part-year coverage report needs almost as great as parents uninsured for the full year. Generally, insurance status was strongly associated with utilization, increasing the likelihood of needs from 1.5 to 11 times, for both children and parents (Tables a11-a12). Uninsured children, when compared to those participating in Medicaid, were 8 times more likely to have delayed care; similar adults were 5 times more likely to have delayed care.

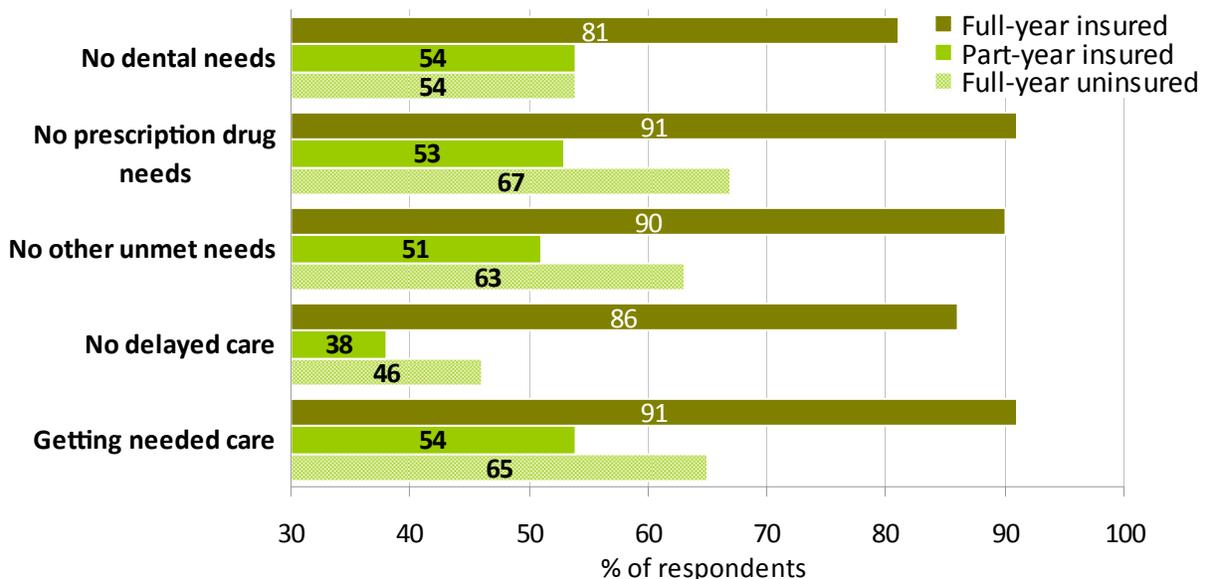


Figure 8. Health utilization and needs among eligible parents, by year-long insurance status

IV. Discussion

Nearly 1 in 10 children, almost 77,000, who were potentially eligible for Medicaid and did not have other insurance were uninsured. Nearly 3 in 10 parents, almost 105,000, potentially eligible for Medicaid but not having other insurance were uninsured. Because potentially eligible parents were more likely to be uninsured and are often the gatekeeper for their child's health and insurance, outreach to increase enrollment in Medicaid should focus on this large number of uninsured but potentially eligible parents.

The analysis of participation indicated that potentially eligible children and parents who were uninsured tended to be in the upper end of the eligibility spectrum, have two adults in the family and at least one parent with job-based coverage, and of Hispanic race/ethnicity. For both parents and children, those most likely to be uninsured had two adults in the family and had no special health care need, suggesting that insurance is reaching many who need it most urgently.

Differences between insured and uninsured, both full and part year, shed light on ways to increase enrollment. The analysis shows that children whose parents had job-based coverage or were uninsured were dramatically less likely to have coverage than children whose parents had public coverage. These potentially eligible children may be uninsured because their families are not familiar with Medicaid requirements and not aware that their children may be eligible. Related to this, the families who are less poor but still potentially eligible were less likely to obtain Medicaid coverage. The fact that potentially eligible uninsured children also tended to be in the upper reaches of the income eligibility spectrum indicates the need for enhanced outreach and education to the working families. This need is buttressed by the fact that for both children and parents, cost or making too much was the most frequently cited reason for being uninsured. Yet, these children and parents appear to be eligible for public coverage. This indicates possible confusion on the part of these working families about eligibility requirements and also indicates the need for more outreach and education.

Finally, Hispanics had a much greater likelihood of not participating, which may be indicative of language barriers and fear of immigration measures. As well, the concept and purpose of insurance may be unfamiliar to a greater proportion of Hispanics. The fact that eligible Hispanic parents and children disproportionately lack coverage indicates the need for greater language or culturally sensitive outreach and further research to understand the barriers.

A frequently cited reason for not having coverage was "paperwork problems". The enrollment process for Medicaid is much more complex than for private coverage, requiring income and citizenship documentation and renewal at 6 or 12 month intervals. This, combined with the large number of uninsured who had previously had Medicaid, in this study and others ¹⁶ indicates the need for simplifying the retention process to reduce the burden on both families and eligibility workers. Importantly, very few gave "don't need" or "not important" as reasons for lacking coverage, indicating the importance these families place on insurance coverage. Still, a large proportion of the reasons for not having coverage and being unable to get it fell into the "other" category, reinforcing the idea that solutions to increase enrollment must be multi-faceted.

V. Policy Ramifications

Many reasons for not trying to get Medicaid could be classified as modifiable. For example, more marketing and dissemination of information could help reach unstably and chronically uninsured children whose family didn't think they were eligible. The fact that very few of the potentially eligible but unenrolled parents and children said they were uninsured because they thought coverage was not important suggest that solutions should focus on enabling people to obtain coverage they deem valuable. Of the 77,000 children and 105,000 parents who were uninsured but potentially eligible for Medicaid, many could benefit from measures to simplify enrollment and increase outreach. This is more urgently needed given the economic crisis and the resultant job and therefore health insurance loss.⁶

This study indicates the need for greater attention to reducing what respondents think of as "paperwork problems" as well as more attention to enrolling families who may not realize that they or their children are potentially eligible for public programs. Finally, this study showed that Hispanics are disproportionately uninsured, suggesting a need for targeted outreach in these communities in linguistically and culturally sensitive ways. This outreach must also consider sensitivities about immigration enforcement and understand different perceptions regarding the purpose of insurance.

Our analysis reinforces the fact that insurance in Ohio works. Participating in Medicaid and having stable coverage reduced unmet needs and increased frequency of important preventive visits. It is clear that Medicaid is not just a safety net, but a valuable tool for health maintenance.

VI. Limitations and future research needs

A chronological gap between assessment of income and insurance status may partly explain why income was an issue for those who were apparently eligible. Our analyses looked at children and parents eligible at the time of survey, which was done in 2008 and early 2009. However, income as reported in the survey was for calendar year 2007. In addition, income is generally not reported accurately in surveys, and often not disclosed by many respondents. In this survey 9% of all respondents did not report income and therefore had the value imputed. Still, this problem of eligibility assessment cannot fully explain why cost and “making too much” were the most frequent reasons for not participating in Medicaid. Further research should explore community knowledge regarding eligibility requirements for Medicaid.

As with any survey, our results were limited by the quality of the responses. Misreporting, misunderstanding, and biases resulting from recall and observation may have affected the estimates. As well, for some questions the response categories were large and difficult to group into classes. For example, the questions related to reasons for uninsurance had a large number of vague, unclassifiable responses. This limited our ability to identify significant and meaningful associations from the responses.

VII. Conclusion

Parents and children value insurance. Whatever the reasons for lack of coverage, only a very small proportion said they did not need or want it. This study showed the need for outreach and education directed to the low-income working parents who may not realize that they or their children are potentially eligible for Medicaid, as well as to reach out to those families on the periphery of poverty, who may not have routine contact with other social services. These findings indicate that a point of contact for outreach might be human resource managers in places of employment so that they can help low-income workers explore eligibility for Medicaid coverage. Since the Medicaid administration in Ohio already has a presence related to employment in the state, this may be a logical next step. This research also showed the need for targeted outreach to ethnic and cultural minority groups.

Finally, it is clear that parental insurance status is by far the strongest predictor of children’s participation in Medicaid. A child of an uninsured parent was 45 times more likely to not participate in Medicaid and be chronically uninsured, when compared to children whose parents are on Medicaid. However, this simply reminds us that the parents are responsible for the child’s health and must fill out an application for the family. Therefore, we should give equal if not more weight to the determinants of a parent’s coverage. Clearly, major efforts must be made to address barriers for both children and parents.

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IX. Appendix

Methodological notes

Our definitions of current insurance status (participation) relied on a hierarchical variable which did not capture private and military coverage when coexisting with Medicaid and Medicare. To judge the validity of our definition of Medicaid participation, we looked to the subgroups of current insurance status for the bias our definition avoided. Over 13% of children and 30% of parents who were eligible for Medicaid based on income but reported having insurance other than Medicaid were covered by another government program, including Medicare or Veterans coverage. These people were excluded from the analysis as it is likely they have special needs, and would be much more likely to participate in public programs. Indeed, 39% of children and 67% of parents with Medicare and other public coverage had special needs, compared to 29% of children and 48% of parents on Medicaid without Medicare. Another 63% of both children and parents who were eligible for Medicaid based on income but reported having insurance other than Medicaid were covered by some private insurer. This group was excluded from the analysis as those with adequate private coverage should not be the target of Medicaid enrollment and outreach efforts. Adequacy of that private coverage was assessed by looking the proportion having unmet needs; results were similar for those with private coverage compared to those with Medicaid. Missing/ DK (Don't Know) and Refused were included as a response category only when 1% or more of the analysis subset had such responses. Inclusion in the multivariable model was based on regression diagnostics and judgment of the investigators. Regression diagnostics included correlation coefficients and variance inflation factors calculations.

Questions used to construct the following variables are shown:

Physical Health Status (Adults) Thinking about your physical health, which includes physical illness and injury, how many days DURING THE PAST 30 DAYS was your physical health not good? Excellent-Very Good= 3 days or less, Good-Poor=4+ days

Mental Health Status (Adults) Thinking about your mental health, which includes stress, depression, and problems with emotions or substance abuse, for how many days DURING THE PAST 30 DAYS did your mental health condition or emotional problem keep you from doing your work or other usual activities? Excellent-Very Good= 3 days or less, Good-Poor= 4+ days

Unmet dental need DURING THE PAST 12 MONTHS, was there a time when you needed dental care but could NOT get it at that time?

Prescription drug needs IN THE PAST 12 MONTHS, have you NOT filled a prescription because of the cost?

Any other unmet needs DURING THE PAST 12 MONTHS, was there any time when you did NOT get any other health care that you needed, such as a medical exam, medical supplies, mental health care, or eyeglasses?

Guide to Appendix tables

Population	Insurance	Characteristics	Measures	Table
Children	Current	Demographic	Number and percent	a1
Parents	Current	Demographic	Number and percent	a2
Children	Current	Health, Utilization	Number and percent	a3
Parents	Current	Health, Utilization	Number and percent	a4
Children	Year-long	Demographic	Number and percent	a5
Parents	Year-long	Demographic	Number and percent	a6
Children	Year-long	Health, Utilization	Number and percent	a7
Parents	Year-long	Health, Utilization	Number and percent	a8
Children	Current, Year-long	Demographic	Univariate Odds ratios	a9
Parents	Current, Year-long	Demographic	Univariate Odds ratios	a10
Children	Current, Year-long	Health, Utilization	Univariate Odds ratios	a11
Parents	Current, Year-long	Health, Utilization	Univariate Odds ratios	a12
Children	Current, Year-long	Demographic, Health	Multivariate Odds	a13
Parents	Current, Year-long	Demographic, Health	Multivariate Odds	a14
Children, Parents	Current	Reasons	Number and percent	a15

Table a1. Demographic characteristics of eligible children, by CURRENT insurance status, 2008 - Number and percent

PERSON	Medicaid				Uninsured				Other insurance				Total	
	#	SD	%	SE	#	SD	%	SE	#	SD	%	SE	#	SE
Age														
< 1	41,861	4,100	6	1	4,121	1,281	5	2	16,061	2,797	5	1	62,044	5,034
1-5	223,809	9,068	30	1	15,035	2,138	20	3	69,057	4,872	23	1	307,902	9,902
6-12	271,368	9,961	37	1	29,234	3,150	39	3	117,154	6,430	38	2	417,756	11,254
13-17	197,250	8,547	27	1	27,319	2,878	36	3	104,144	5,836	34	2	328,713	9,903
Total	734,289	13,021	100	-	75,710	4,834	100	-	306,417	9,116	100	-	1,116,415	9,785
Gender														
Male	356,868	10,931	48	1	38,680	3,529	50	3	114,013	5,948	37	2	509,561	11,582
Female	356,491	10,881	48	1	34,216	3,320	44	3	114,170	6,181	37	2	504,876	11,655
Missing/DK/ Refused	23,430	3,277	3	0	4,127	1,196	5	2	81,004	5,644	26	2	108,561	6,494
Total	736,788	13,048	100	-	77,023	4,901	100	-	309,187	9,142	100	-	1,122,998	9,807
Race/ ethnicity														
Black Non-Hispanic	200,502	8,367	27	1	11,200	1,924	15	2	72,108	5,221	23	2	283,810	9,083
White/ Other Non-Hispanic	496,445	12,089	67	1	54,663	4,348	71	3	217,658	8,136	70	2	768,767	11,706
Hispanic	35,412	2,532	5	0	11,115	1,384	14	2	18,133	1,623	6	1	64,660	2,767
Asian Non-Hispanic	4,430	1,476	1	0	45	21	0	0	1,287	499	0	0	5,761	1,557
Total	736,788	13,048	100	-	77,023	4,901	100	-	309,187	9,142	100	-	1,122,998	9,807
HOUSEHOLD														
# adults in family														
One	380,005	11,146	52	1	21,171	2,449	27	3	94,120	5,704	30	2	495,296	11,626
Two or more	354,562	10,779	48	1	55,851	4,317	73	3	214,970	8,015	70	2	625,384	11,520
Total	734,567	13,032	100	-	77,023	4,901	100	-	309,091	9,133	100	-	1,120,680	9,805
FPL														
63% or less	260,902	9,770	35	1	17,697	2,429	23	3	98,389	5,941	32	2	376,987	10,887
64-100	195,804	8,582	27	1	14,865	2,081	19	2	64,302	4,937	21	1	274,971	9,633
101-150	196,090	8,672	27	1	24,436	2,968	32	3	123,741	6,312	40	2	344,267	10,171
151-200	83,993	5,569	11	1	20,025	2,498	26	3	22,755	2,909	7	1	126,773	6,564
Total	736,788	13,048	100	-	77,023	4,901	100	-	309,187	9,142	100	-	1,122,998	9,807
Education level														
< High school	127,377	7,121	17	1	15,410	2,132	20	3	40,809	3,799	13	1	183,596	8,063
High school	319,773	10,311	43	1	29,633	2,998	38	3	133,590	6,772	43	2	482,996	11,309
Some college to Associates	244,095	9,560	33	1	24,712	2,999	32	3	91,496	5,560	30	2	360,304	10,608
4 Year college to Advanced	45,544	4,469	6	1	7,268	1,628	9	2	43,292	4,016	14	1	96,103	6,088
Total	736,788	13,048	100	-	77,023	4,901	100	-	309,187	9,142	100	-	1,122,998	9,807
Parent insurance type (current)														
Medicaid	434,243	11,817	59	1	3,847	1,039	5	1	21,632	3,017	7	1	459,723	11,968
Medicare	55,755	4,581	8	1	4,790	1,228	6	2	62,414	4,838	20	1	122,959	6,598
Job-based	84,748	5,868	12	1	6,224	1,214	8	2	135,713	6,493	44	2	226,684	8,392
Other	9,773	1,838	1	0	1,426	534	2	1	28,631	3,178	9	1	39,830	3,692
Uninsured	152,269	7,577	21	1	60,736	4,496	79	2	60,796	4,774	20	1	273,801	9,277
Total	736,788	13,048	100	-	77,023	4,901	100	-	309,187	9,142	100	-	1,122,998	9,807
REGION														
Region														
Appalachian	134,948	5,031	18	1	11,130	1,312	14	2	44,184	3,177	14	1	190,262	5,016
Metropolitan	419,601	10,778	57	1	42,651	3,906	55	3	178,275	7,501	58	2	640,527	9,419
Rural Non-Appalachian	96,130	4,656	13	1	12,616	1,666	16	2	40,341	3,031	13	1	149,087	4,764
Suburban	86,109	5,396	12	1	10,626	2,152	14	3	46,387	4,252	15	1	143,122	5,492
Total	736,788	13,048	100	-	77,023	4,901	100	-	309,187	9,142	100	-	1,122,998	9,807
Managed care region														
Southeast	60,228	3,369	8	0	4,083	816	5	1	18,479	2,084	6	1	82,790	3,416
Northeast	123,373	6,107	17	1	11,643	2,108	15	2	66,943	4,653	22	1	201,959	5,603
Northwest	73,052	4,280	10	1	9,127	1,562	12	2	36,261	2,948	12	1	118,440	4,307
Central	145,876	6,459	20	1	19,038	2,482	25	3	65,710	4,566	21	1	230,624	6,124
Southwest	108,445	5,323	15	1	12,190	1,864	16	2	48,099	4,317	16	1	168,734	5,360
West Central	78,187	4,773	11	1	11,133	2,096	14	2	20,495	2,635	7	1	109,815	4,651
East Central	104,703	5,350	14	1	7,901	1,495	10	2	39,868	3,240	13	1	152,472	5,073
Northeast Central	42,925	3,304	6	0	1,908	831	2	1	13,332	2,103	4	1	58,165	3,439
Total	736,788	13,048	100	-	77,023	4,901	100	-	309,187	9,142	100	-	1,122,998	9,807

Table a2. Demographic characteristics of eligible parents, by CURRENT insurance status, 2008 - Number and percent

PERSON	Medicaid				Uninsured				Other insurance				Total	
	#	SD	%	SE	#	SD	%	SE	#	SD	%	SE	#	%
Age														
18-24	50,625	4,798	26	2	24,608	3,726	23	3	9,770	2,339	9	2	85,003	6,358
25-34	85,637	5,207	44	2	38,333	3,839	36	3	34,077	3,599	31	3	158,046	6,755
35-44	42,634	3,251	22	2	33,071	3,421	31	3	45,804	3,835	42	3	121,510	5,572
45-54	13,362	1,883	7	1	8,887	1,506	8	1	17,886	2,183	16	2	40,134	3,161
55-64	1,162	463	1	0	880	420	1	0	2,127	755	2	1	4,168	977
Total	193,419	6,825	100	-	105,779	6,203	100	-	109,664	5,716	100	-	408,862	7,310
Gender														
Male	34,644	4,009	18	2	42,768	4,648	40	3	41,842	4,083	38	3	119,255	7,019
Female	158,775	6,071	82	2	63,011	4,480	60	3	69,411	4,514	62	3	291,197	6,688
Total	193,419	6,840	100	-	105,779	6,207	100	-	111,253	5,749	100	-	410,451	7,318
Race/ ethnicity														
Black Non-Hispanic	52,841	3,801	27	2	20,955	3,088	20	3	21,244	2,710	19	2	95,039	4,911
White/ Other Non-Hispanic**	133,037	6,355	69	2	64,216	5,282	61	3	81,182	5,164	73	2	278,435	7,851
Hispanic	6,172	970	3	1	19,989	1,717	19	2	6,290	1,070	6	1	32,452	1,886
Asian Non-Hispanic	1,370	653	1	0	619	451	1	0	2,537	562	2	1	4,525	766
Total	193,419	6,840	100	-	105,779	6,207	100	-	111,253	5,749	100	-	410,451	7,318
HOUSEHOLD														
# adults in family														
One	95,329	4,889	50	2	35,143	3,648	33	3	27,985	2,796	25	2	158,458	5,900
Two or more	96,017	5,856	50	2	70,635	5,284	67	3	83,042	5,342	75	2	249,694	8,254
Total	191,346	6,809	100	-	105,779	6,202	100	-	111,027	5,743	100	-	408,152	7,313
FPL														
63% or less	119,117	5,899	62	2	53,821	4,663	51	3	65,698	4,586	59	3	238,636	7,506
64-100	74,302	4,920	38	2	51,958	4,427	49	3	45,555	4,019	41	3	171,815	6,963
Total	193,419	6,840	100	-	105,779	6,207	100	-	111,253	5,749	100	-	410,451	7,318
Education level														
< High school	61,375	5,153	32	2	39,018	4,087	37	3	19,403	2,875	17	2	119,796	6,849
High school	75,686	4,350	39	2	37,618	3,764	36	3	38,875	3,634	35	3	152,179	6,037
Some college to Associates	51,860	4,016	27	2	24,028	3,150	23	3	28,385	3,117	26	3	104,274	5,541
4 Year college to Advanced	4,498	1,208	2	1	5,114	1,411	5	1	24,590	2,828	22	2	34,202	3,333
Total	193,419	6,840	100	-	105,779	6,207	100	-	111,253	5,749	100	-	410,451	7,318
REGION														
Region														
Appalachian	39,134	2,934	20	1	19,030	2,728	18	2	15,297	1,969	14	2	73,461	3,738
Metropolitan	113,054	5,464	58	2	63,778	4,823	60	3	58,219	4,217	52	3	235,050	5,920
Rural Non-Appalachian	21,439	2,372	11	1	12,700	2,074	12	2	16,436	2,247	15	2	50,574	3,234
Suburban	19,793	2,639	10	1	10,271	2,163	10	2	21,302	2,794	19	2	51,366	3,443
Total	193,419	6,840	100	-	105,779	6,207	100	-	111,253	5,749	100	-	410,451	7,318
Managed care region														
Southeast	18,135	1,951	9	1	6,655	1,561	6	1	5,604	1,069	5	1	30,394	2,308
Northeast	32,229	3,098	17	1	17,150	2,682	16	2	22,392	2,541	20	2	71,771	3,501
Northwest	16,134	2,078	8	1	8,385	1,554	8	1	15,886	2,365	14	2	40,404	2,983
Central	41,682	3,562	22	2	26,736	3,136	25	3	23,540	2,654	21	2	91,957	4,250
Southwest	30,977	2,980	16	1	18,296	2,620	17	2	14,560	2,108	13	2	63,833	3,548
West Central	18,180	2,410	9	1	12,723	2,284	12	2	9,907	1,844	9	2	40,810	3,040
East Central	26,442	2,631	14	1	10,729	2,169	10	2	14,129	2,158	13	2	51,300	3,338
Northeast Central	9,640	1,546	5	1	5,107	1,476	5	1	5,235	1,324	5	1	19,982	2,075
Total	193,419	6,840	100	-	105,779	6,207	100	-	111,253	5,749	100	-	410,451	7,318

Table a3. Health status and utilization among eligible children, by CURRENT insurance status, 2008 - Number and percent

HEALTH STATUS	Medicaid				Uninsured				Other insurance				Total	
	#	SD	%	SE	#	SD	%	SE	#	SD	%	SE	#	SD
Special Health Care Need														
Yes	204,555	8,790	28	1	12,667	2,183	16	3	56,237	4,485	18	1	273,459	9,674
No	503,403	12,171	68	1	60,503	4,329	79	3	173,106	7,230	56	2	737,012	12,129
Unknown	28,831	3,548	4	0	3,853	1,042	5	1	79,844	5,568	26	2	112,528	6,546
Total	736,788	13,048	100	—	77,023	4,901	100	—	309,187	9,142	100	—	1,122,998	9,807
Physical Health Status														
Excellent-Very Good	547,167	12,424	74	1	58,269	4,487	76	3	183,369	7,420	59	2	788,805	12,103
Good-Poor	177,476	8,220	24	1	15,079	1,874	20	2	49,774	4,151	16	1	242,329	9,022
Missing/DK/Refused	12,146	2,424	2	0	3,675	1,048	5	1	76,043	5,491	25	2	91,864	6,015
Total	736,788	13,048	100	—	77,023	4,901	100	—	309,187	9,142	100	—	1,122,998	9,807
BMI Category														
Underweight-Normal	137,008	6,762	51	2	16,996	2,254	49	5	68,363	4,389	63	3	222,367	7,180
Overweight	51,891	4,344	19	2	9,039	1,666	26	4	22,568	2,753	21	2	83,498	5,169
Obese	82,282	5,543	30	2	8,778	1,710	25	4	18,438	2,466	17	2	109,499	5,903
Total	271,182	8,030	100	—	34,813	3,195	100	—	109,369	5,261	100	—	415,364	6,112
Mental Health Status														
Excellent-Very Good	330,113	10,561	45	1	43,636	3,837	57	3	142,278	6,739	46	2	516,026	11,565
Good-Poor	170,335	8,224	23	1	13,944	1,988	18	2	44,046	3,902	14	1	228,324	9,001
Missing/DK/Refused	236,341	9,226	32	1	19,443	2,524	25	3	122,863	6,532	40	2	378,647	10,436
Total	736,788	13,048	100	—	77,023	4,901	100	—	309,187	9,142	100	—	1,122,998	9,807
UTILIZATION														
Well-child visit last 12m														
Yes	541,960	12,319	74	1	36,314	3,482	47	3	172,907	7,340	56	2	751,180	12,153
No	170,284	8,081	23	1	36,579	3,417	47	3	57,356	4,294	19	1	264,219	9,243
Missing/DK/Refused	24,544	3,340	3	0	4,129	1,062	5	1	78,925	5,542	26	2	107,598	6,406
Total	736,788	13,048	100	—	77,023	4,901	100	—	309,187	9,142	100	—	1,122,998	9,807
Unmet dental need														
No	664,445	12,857	90	1	56,732	4,209	74	3	210,406	7,878	68	2	931,583	11,718
Yes	46,076	4,433	6	1	15,913	2,352	21	3	15,361	2,161	5	1	77,351	5,388
Missing/DK/Refused	26,267	3,498	4	0	4,377	1,209	6	2	83,420	5,711	27	2	114,065	6,656
Total	736,788	13,048	100	—	77,023	4,901	100	—	309,187	9,142	100	—	1,122,998	9,807
Prescription drug needs														
No	686,421	12,937	93	1	61,600	4,290	80	3	217,036	7,963	70	2	965,057	11,575
Yes	23,169	3,059	3	0	9,421	1,963	12	2	7,863	1,514	3	0	40,453	3,907
Missing/DK/Refused	27,198	3,556	4	0	6,001	1,567	8	2	84,288	5,743	27	2	117,487	6,761
Total	736,788	13,048	100	—	77,023	4,901	100	—	309,187	9,142	100	—	1,122,998	9,807
Any other unmet needs														
No	689,183	12,955	94	1	60,053	4,315	78	3	217,120	7,976	70	2	966,356	11,571
Yes	21,706	2,961	3	0	12,507	2,126	16	3	8,853	1,560	3	1	43,067	3,919
Missing/DK/Refused	25,899	3,469	4	0	4,462	1,213	6	2	83,214	5,701	27	2	113,575	6,634
Total	736,788	13,048	100	—	77,023	4,901	100	—	309,187	9,142	100	—	1,122,998	9,807
Delayed care														
No	695,451	12,953	94	1	53,210	4,026	69	3	217,793	7,997	70	2	966,453	11,585
Yes	32,210	3,595	4	0	20,210	2,750	26	3	11,979	1,903	4	1	64,398	4,844
Missing/DK/Refused	9,128	2,056	1	0	3,603	1,033	5	1	79,415	5,565	26	2	92,146	5,960
Total	736,788	13,048	100	—	77,023	4,901	100	—	309,187	9,142	100	—	1,122,998	9,807
Usual source of sick care and health advice														
Yes	642,902	12,802	87	1	57,823	4,366	75	3	208,459	7,821	67	2	909,184	11,823
No	33,179	3,929	5	1	4,506	1,122	6	1	7,745	1,545	3	0	45,430	4,348
Unknown	60,708	5,064	8	1	14,693	2,107	19	3	92,983	5,962	30	2	168,383	7,761
Total	736,788	13,048	100	—	77,023	4,901	100	—	309,187	9,142	100	—	1,122,998	9,807
Getting needed care														
Yes	692,155	12,963	94	1	61,831	4,376	80	3	218,918	8,004	71	2	972,904	11,536
No	18,735	2,771	3	0	10,729	1,989	14	2	7,055	1,336	2	0	36,519	3,626
Missing/DK/Refused	25,899	3,469	4	0	4,462	1,213	6	2	83,214	5,701	27	2	113,575	6,634
Total	736,788	13,048	100	—	77,023	4,901	100	—	309,187	9,142	100	—	1,122,998	9,807

Table a4. Health status and utilization among eligible parents, by CURRENT insurance status, 2008 - Number and percent

	Medicaid				Uninsured				Other insurance				Total	
	#	SD	%	SE	#	SD	%	SE	#	SD	%	SE	#	%
Special Health Care Need														
Yes	81,070	4,639	42	2	30,562	3,417	29	3	53,492	4,089	48	3	165,124	6,221
No	109,357	6,022	57	2	74,303	5,397	70	3	56,720	4,515	51	3	240,380	8,054
Unknown														
Total	193,419	6,840	100	-	105,779	6,207	100	-	111,253	5,749	100	-	410,451	7,318
Physical Health Status														
Excellent-Very Good	128,126	6,171	66	2	73,131	5,271	69	3	79,972	5,157	72	3	281,229	7,886
Good-Poor	63,097	4,450	33	2	29,991	3,502	28	3	28,908	3,049	26	2	121,997	5,937
Total	193,419	6,840	100	-	105,779	6,207	100	-	111,253	5,749	100	-	410,451	7,318
BMI Category														
Underweight-Normal	58,390	4,409	30	2	36,583	4,058	35	3	37,857	3,743	34	3	132,830	6,599
Overweight	53,462	4,374	28	2	32,274	3,746	31	3	37,316	3,566	34	3	123,053	6,319
Obese	73,876	4,782	38	2	29,088	3,223	27	3	30,895	3,189	28	3	133,859	6,025
Total	193,419	6,840	100	-	105,779	6,207	100	-	111,253	5,749	100	-	410,451	7,318
Mental Health Status														
Excellent-Very Good	139,002	6,260	72	2	82,420	5,595	78	3	89,587	5,415	81	2	311,009	7,950
Good-Poor	51,604	4,109	27	2	21,770	2,929	21	3	21,430	2,535	19	2	94,804	5,342
Total	193,419	6,840	100	-	105,779	6,207	100	-	111,253	5,749	100	-	410,451	7,318
UTILIZATION														
Unmet dental need														
No	150,340	6,325	78	2	55,881	4,658	53	3	92,000	5,393	83	2	298,220	7,657
Yes	42,278	3,893	22	2	49,543	4,477	47	3	19,253	2,497	17	2	111,075	6,001
Total	192,618	6,820	100	-	105,424	6,201	100	-	111,253	5,748	100	-	409,295	7,302
Prescription drug needs														
No	167,671	6,706	87	1	65,575	5,078	62	3	89,486	5,301	81	2	322,732	7,864
Yes	25,748	2,797	13	1	40,204	3,970	38	3	21,325	2,664	19	2	87,277	5,234
No	193,419	6,837	100	-	105,779	6,206	100	-	110,811	5,743	100	-	410,009	7,318
Any other unmet needs														
No	163,374	6,603	85	2	62,850	4,940	59	3	94,577	5,464	85	2	320,801	7,815
Yes	29,430	3,165	15	2	42,929	4,108	41	3	16,447	2,262	15	2	88,805	5,356
Total	192,804	6,836	100	-	105,779	6,205	100	-	111,023	5,745	100	-	409,606	7,314
Delayed care														
No	153,228	6,423	79	2	46,024	4,193	44	3	81,138	5,056	73	3	280,390	7,544
Yes	40,026	3,692	21	2	58,677	4,829	56	3	29,996	3,317	27	3	128,699	6,400
Total	193,254	6,838	100	-	104,702	6,164	100	-	111,134	5,745	100	-	409,089	7,306
Getting needed care														
Yes	167,298	6,649	86	1	64,680	4,978	61	3	95,183	5,470	86	2	327,161	7,801
No	26,121	2,936	14	1	41,099	4,073	39	3	15,913	2,239	14	2	83,133	5,215
Unknown														
Total	193,419	6,840	100	-	105,779	6,207	100	-	111,096	5,747	100	-	410,294	7,317

Table a5. Demographic characteristics of eligible children, by YEAR-LONG insurance status, 2008 - Number and percent

PERSON	Full-year insured				Part-year (unstable) coverage				Full-year uninsured				Total	
	#	SD	%	SE	#	SD	%	SE	#	SD	%	SE	#	SD
Age														
< 1	36,022	3,792	5	1	6,015	1,469	8	2	2,952	1,095	6	2	44,989	4,168
1-5	209,798	8,373	31	1	19,935	2,780	25	3	7,509	1,517	16	3	237,242	8,652
6-12	246,813	9,147	37	1	32,536	3,536	41	3	18,926	2,543	41	4	298,275	9,606
13-17	182,129	7,974	27	1	21,443	2,847	27	3	16,982	2,167	37	4	220,555	8,357
Total	674,762	9,984	100		79,930	5,340	100		46,369	3,737	100		801,061	8,157
Gender														
Male	332,607	9,923	49	1	37,920	3,659	47	3	24,571	2,831	52	4	395,098	10,041
Female	327,893	9,769	48	1	41,771	4,072	52	3	19,198	2,374	41	4	388,862	10,025
Total	676,805	10,027	100		80,995	5,359	100		47,073	3,800	100		804,873	8,170
Race/ ethnicity														
Black Non-Hispanic	189,163	7,663	28	1	15,068	2,458	19	3	5,870	1,376	12	3	210,102	7,777
White/ Other Non-Hispanic**	452,977	10,365	67	1	59,378	4,729	73	3	32,449	3,378	69	4	544,804	9,988
Hispanic	30,871	2,273	5	0	6,516	1,178	8	1	8,709	1,201	19	3	46,096	2,414
Asian Non-Hispanic	3,794	1,347	1	0	32	32	0	0	45	19	0	0	3,871	1,347
Total	676,805	10,027	100		80,995	5,359	100		47,073	3,800	100		804,873	8,170
HOUSEHOLD														
# adults in family														
One	352,824	9,942	52	1	33,957	3,744	42	3	10,684	1,560	23	3	397,465	10,032
Two or more	321,760	9,708	48	1	47,038	4,003	58	3	36,389	3,507	77	3	405,187	9,867
Total	674,584	10,021	100		80,995	5,357	100		47,073	3,800	100		802,652	8,168
FPL														
63% or less	241,814	9,057	36	1	21,456	2,984	26	3	12,159	1,928	26	4	275,429	9,326
64-100	183,506	8,075	27	1	15,457	2,351	19	3	9,546	1,613	20	3	208,509	8,335
101-150	177,901	7,991	26	1	25,706	3,115	32	3	14,115	2,327	30	4	217,722	8,469
151-200	73,583	5,148	11	1	18,376	2,608	23	3	11,253	1,855	24	3	103,213	5,878
Total	676,805	10,027	100		80,995	5,359	100		47,073	3,800	100		804,873	8,170
Education level														
< High school	116,820	6,691	17	1	13,232	2,334	16	3	11,475	1,754	24	3	141,527	7,115
High school	293,524	9,334	43	1	34,937	3,503	43	3	17,569	2,343	37	4	346,029	9,555
Some college to Associates	223,663	8,826	33	1	26,467	3,253	33	3	14,376	2,302	31	4	264,505	9,224
4 Year college to Advanced	42,799	4,326	6	1	6,359	1,585	8	2	3,654	1,105	8	2	52,811	4,702
Total	676,805	10,027	100		80,995	5,359	100		47,073	3,800	100		804,873	8,170
Parent Insurance type (current)														
Medicaid	408,128	10,543	60	1	24,610	3,079	30	3	2,433	899	5	2	435,172	10,616
Medicare	52,375	4,411	8	1	4,249	1,088	5	1	3,208	1,103	7	2	59,832	4,628
Job-based	78,242	5,520	12	1	7,932	1,740	10	2	2,398	608	5	1	88,572	5,747
Other	9,009	1,795	1	0	1,303	497	2	1	706	394	1	1	11,018	1,900
Uninsured	129,051	6,787	19	1	42,901	4,059	53	3	38,328	3,496	81	3	210,279	7,991
Total	676,805	10,027	100		80,995	5,359	100		47,073	3,800	100		804,873	8,170
REGION														
Region														
Appalachian	124,940	4,374	18	1	12,855	1,745	16	2	6,277	951	13	2	144,072	4,191
Metropolitan	386,943	8,689	57	1	44,693	4,226	55	3	27,506	3,163	58	4	459,143	7,714
Rural Non-Appalachian	86,756	4,040	13	1	12,924	1,798	16	2	7,912	1,293	17	3	107,592	3,959
Suburban	78,165	4,517	12	1	10,523	2,246	13	3	5,378	1,457	11	3	94,066	4,314
Total	676,805	10,027	100		80,995	5,359	100		47,073	3,800	100		804,873	8,170
Managed care region														
Southeast	55,464	2,964	8	0	5,547	1,096	7	1	2,010	505	4	1	63,021	2,888
Northeast	114,668	4,871	17	1	12,538	2,319	15	3	5,821	1,428	12	3	133,027	4,503
Northwest	66,205	3,606	10	1	8,965	1,506	11	2	5,564	1,393	12	3	80,735	3,441
Central	134,060	5,442	20	1	16,062	2,504	20	3	13,547	1,999	29	4	163,668	5,068
Southwest	99,641	4,376	15	1	12,563	2,178	16	2	7,669	1,433	16	3	119,873	4,099
West Central	68,340	4,045	10	1	12,918	2,332	16	3	5,964	1,530	13	3	87,223	3,916
East Central	97,599	4,585	14	1	9,624	1,778	12	2	5,271	1,259	11	3	112,494	4,372
Northeast Central	40,828	2,913	6	0	2,777	1,000	3	1	1,227	759	3	2	44,833	2,858
Total	676,805	10,027	100		80,995	5,359	100		47,073	3,800	100		804,873	8,170

Table a6. Demographic characteristics of eligible parents, by YEAR-LONG insurance status, 2008 - Number and percent

PERSON	Full year insured				Part-year (unstable) coverage				Full-year uninsured				Total	
	#	SD	%	SE	#	SD	%	SE	#	SD	%	SE	#	%
PERSON														
Age														
18-24	41,991	4,257	25	2	17,156	3,216	31	5	15,703	2,889	21	3	74,850	5,885
25-34	75,843	4,853	45	2	21,904	2,850	39	4	26,223	3,180	35	3	123,970	5,858
35-44	37,072	3,004	22	2	13,714	2,064	24	3	24,919	3,009	33	3	75,705	4,358
45-54	10,762	1,583	6	1	3,257	1,066	6	2	8,230	1,465	11	2	22,249	2,370
55-64	1,033	450	1	0	129	111	0	0	880	420	1	1	2,042	625
Total	166,702	6,053	100	-	56,159	4,656	100	-	75,954	5,145	100	-	298,815	6,353
Gender														
Male	28,772	3,633	17	2	13,676	2,748	24	4	34,965	4,121	46	4	77,412	5,902
Female	137,930	5,378	83	2	42,483	3,912	76	4	40,990	3,442	54	4	221,403	5,748
Total	166,702	6,053	100	-	56,159	4,656	100	-	75,954	5,145	100	-	298,815	6,353
Race/ ethnicity														
Black Non-Hispanic	46,240	3,424	28	2	12,837	2,301	23	4	14,719	2,657	19	3	73,795	4,356
White/ Other Non-Hispanic**	114,781	5,725	69	2	40,689	4,108	72	4	41,400	4,239	55	3	196,870	6,713
Hispanic	4,752	819	3	0	2,192	641	4	1	19,217	1,605	25	2	26,161	1,692
Asian Non-Hispanic	928	587	1	0	442	320	1	1	619	451	1	1	1,989	635
Total	166,702	6,053	100	-	56,159	4,656	100	-	75,954	5,145	100	-	298,815	6,353
HOUSEHOLD														
# adults in family														
One	86,313	4,525	52	2	20,151	2,682	36	4	23,625	2,935	31	3	130,089	5,187
Two or more	78,315	5,144	48	2	36,008	3,996	64	4	52,329	4,423	69	3	166,652	7,029
Total	164,628	6,019	100	-	56,159	4,651	100	-	75,954	5,142	100	-	296,742	6,348
FPL														
63% or less	106,207	5,457	64	2	28,186	3,416	50	4	38,545	3,839	51	4	172,938	6,460
64-100	60,495	4,268	36	2	27,973	3,402	50	4	37,409	3,753	49	4	125,877	5,967
Total	166,702	6,053	100	-	56,159	4,656	100	-	75,954	5,145	100	-	298,815	6,353
Education level														
< High school	53,016	4,720	32	2	15,964	2,924	28	4	31,413	3,503	41	4	100,394	6,225
High school	65,529	3,928	39	2	21,203	2,740	38	4	26,572	3,149	35	3	113,304	5,049
Some college to Associates	45,149	3,704	27	2	15,323	2,446	27	4	15,032	2,529	20	3	75,505	4,743
4 Year college to Advanced	3,007	915	2	1	3,668	1,254	7	2	2,937	1,023	4	1	9,612	1,854
Total	166,702	6,053	100	-	56,159	4,656	100	-	75,954	5,145	100	-	298,815	6,353
REGION														
Region														
Appalachian	34,951	2,710	21	2	9,342	1,654	17	3	13,871	2,401	18	3	58,164	3,421
Metropolitan	96,658	4,824	58	2	32,876	3,705	59	4	47,297	4,058	62	3	176,831	5,174
Rural Non-Appalachian	18,386	2,115	11	1	7,495	1,729	13	3	7,874	1,506	10	2	33,755	2,600
Suburban	16,707	2,372	10	1	6,446	1,631	11	3	6,912	1,727	9	2	30,065	2,659
Total	166,702	6,053	100	-	56,159	4,656	100	-	75,954	5,145	100	-	298,815	6,353
Managed care region														
Southeast	16,807	1,873	10	1	2,225	579	4	1	5,757	1,507	8	2	24,790	2,187
Northeast	28,767	2,768	17	2	9,756	1,983	17	3	10,856	2,153	14	3	49,379	3,092
Northwest	14,433	1,912	9	1	3,279	912	6	2	6,807	1,435	9	2	24,519	2,258
Central	35,811	3,111	21	2	13,566	2,486	24	4	19,040	2,477	25	3	68,417	3,811
Southwest	24,576	2,590	15	1	10,283	2,077	18	3	14,414	2,256	19	3	49,273	3,135
West Central	14,314	2,062	9	1	8,316	1,941	15	3	7,890	1,739	10	2	30,519	2,566
East Central	23,416	2,387	14	1	6,321	1,663	11	3	7,433	1,784	10	2	37,171	2,924
Northeast Central	8,576	1,465	5	1	2,413	707	4	1	3,758	1,385	5	2	14,747	1,843
Total	166,702	6,053	100	-	56,159	4,656	100	-	75,954	5,145	100	-	298,815	6,353

Table a7. Health status and utilization among eligible children, by YEAR-LONG insurance status, 2008 - Number and percent

	Full year insured				Part-year (unstable) coverage				Full-year uninsured				Total	
	#	SD	%	SE	#	SD	%	SE	#	SD	%	SE	#	SD
HEALTH STATUS														
Special Health Care Need														
Yes	194,235	8,305	29	1	16,563	2,630	20	3	6,155	1,461	13	3	216,952	8,611
No	462,568	10,477	68	1	61,990	4,737	77	3	38,027	3,416	81	3	562,585	10,181
Unknown	20,001	2,975	3	0	2,442	698	3	1	2,891	986	6	2	25,335	3,202
Total	676,805	10,027	100	—	80,995	5,359	100	—	47,073	3,800	100	—	804,873	8,170
Physical Health Status														
Excellent-Very Good	508,104	10,539	75	1	60,306	4,690	74	3	35,871	3,542	76	3	604,281	10,061
Good-Poor	164,011	7,696	24	1	19,759	2,769	24	3	8,349	1,164	18	3	192,119	8,020
Missing/DK/Refused	4,690	1,593	1	0	930	363	1	0	2,853	998	6	2	8,472	1,911
Total	676,805	10,027	100	—	80,995	5,359	100	—	47,073	3,800	100	—	804,873	8,170
BMI Category														
Underweight-Normal	126,445	6,080	51	2	17,447	2,596	48	5	10,092	1,605	49	6	153,984	6,221
Overweight	46,558	3,985	19	2	8,647	1,771	24	4	5,642	1,331	28	5	60,847	4,349
Obese	76,029	5,158	31	2	9,923	2,059	28	5	4,693	1,160	23	5	90,645	5,347
Total	249,032	6,333	100	—	36,017	3,622	100	—	20,427	2,316	100	—	305,476	5,129
Mental Health Status														
Excellent-Very Good	304,327	9,584	45	1	40,680	3,947	50	3	28,044	3,069	60	4	373,052	9,940
Good-Poor	160,157	7,823	24	1	15,060	2,406	19	3	8,361	1,410	18	3	183,578	8,105
Missing/DK/Refused	212,321	8,388	31	1	25,255	3,030	31	3	10,668	1,927	23	4	248,244	8,703
Total	676,805	10,027	100	—	80,995	5,359	100	—	47,073	3,800	100	—	804,873	8,170
UTILIZATION														
Well-child visit last 12m														
Yes	508,900	10,476	75	1	48,405	4,105	60	3	20,080	2,698	43	4	577,385	10,169
No	152,360	7,441	23	1	30,298	3,578	37	3	23,920	2,600	51	4	206,578	8,204
Missing/ DK/ Refused	15,545	2,709	2	0	2,292	787	3	1	3,073	999	7	2	20,910	2,974
Total	676,805	10,027	100	—	80,995	5,359	100	—	47,073	3,800	100	—	804,873	8,170
Unmet dental need														
No	624,122	10,243	92	1	61,088	4,642	75	3	34,941	3,321	74	4	720,152	9,255
Yes	34,245	3,794	5	1	18,603	2,839	23	3	8,726	1,602	19	3	61,574	4,922
Missing/ DK/ Refused	18,437	2,961	3	0	1,304	522	2	1	3,406	1,155	7	2	23,147	3,207
Total	676,805	10,027	100	—	80,995	5,359	100	—	47,073	3,800	100	—	804,873	8,170
Prescription drug needs														
No	641,726	10,203	95	1	67,748	4,939	84	3	37,191	3,241	79	4	746,666	9,013
Yes	15,969	2,480	2	0	11,622	2,233	14	3	4,914	1,432	10	3	32,505	3,596
Missing/ DK/ Refused	19,110	3,018	3	0	1,625	585	2	1	4,968	1,523	11	3	25,702	3,412
Total	676,805	10,027	100	—	80,995	5,359	100	—	47,073	3,800	100	—	804,873	8,170
Any other unmet needs														
No	646,215	10,193	95	1	65,780	4,812	81	3	36,783	3,366	78	4	748,778	9,002
Yes	12,522	2,098	2	0	13,911	2,494	17	3	6,799	1,471	14	3	33,231	3,522
Missing/ DK/ Refused	18,069	2,927	3	0	1,304	522	2	1	3,491	1,159	7	2	22,864	3,177
Total	676,805	10,027	100	—	80,995	5,359	100	—	47,073	3,800	100	—	804,873	8,170
Delayed care														
No	654,857	10,155	97	0	59,097	4,533	73	3	33,332	3,220	71	4	747,286	9,022
Yes	20,275	2,745	3	0	21,023	3,050	26	3	10,906	1,885	23	4	52,204	4,431
Missing/ DK/ Refused	1,673	940	0	0	875	360	1	0	2,835	983	6	2	5,383	1,406
Total	676,805	10,027	100	—	80,995	5,359	100	—	47,073	3,800	100	—	804,873	8,170
Usual source of sick care/ health advice														
Yes	598,901	10,397	88	1	67,826	4,998	84	2	32,973	3,209	70	4	699,700	9,531
No	30,398	3,706	4	1	4,320	1,397	5	2	2,681	928	6	2	37,399	4,045
Missing/ DK/ Refused	47,505	4,486	7	1	8,849	1,635	11	2	11,419	1,955	24	4	67,774	5,063
Total	676,805	10,027	100	—	80,995	5,359	100	—	47,073	3,800	100	—	804,873	8,170
Getting needed care														
Yes	647,810	10,189	96	1	67,391	4,845	83	3	37,630	3,418	80	3	752,831	8,959
No	10,927	1,995	2	0	12,300	2,417	15	3	5,952	1,332	13	3	29,178	3,360
Missing/ DK/ Refused	18,069	2,927	3	0	1,304	522	2	1	3,491	1,159	7	2	22,864	3,177
Total	676,805	10,027	100	—	80,995	5,359	100	—	47,073	3,800	100	—	804,873	8,170

Table a8. Health and utilization among eligible parents, by YEAR-LONG insurance status, 2008 - Number and percent

	Full year insured				Part-year (unstable) coverage				Full-year uninsured				Total	
	#	SD	%	SE	#	SD	%	SE	#	SD	%	SE	#	%
HEALTH STATUS														
Special Health Care Need														
Yes	69,320	4,193	42	2	22,876	2,981	41	4	19,436	2,617	26	3	111,632	5,143
No	94,529	5,466	57	2	33,143	3,762	59	4	55,605	4,589	73	3	183,277	6,979
Unknown	2,852	1,131	2	1	139	139	0	0	914	457	1	1	3,906	1,227
Total	166,702	6,053	100	-	56,159	4,656	100	-	75,954	5,145	100	-	298,815	6,353
Physical Health Status														
Excellent-Very Good	108,361	5,501	65	2	38,625	3,984	69	4	53,887	4,436	71	3	200,874	6,780
Good-Poor	56,144	4,188	34	2	16,058	2,476	29	4	20,886	2,883	27	3	93,089	5,249
Missing/ DK/ Refused	2,196	757	1	0	1,475	983	3	2	1,181	637	2	1	4,852	1,388
Total	166,702	6,053	100	-	56,159	4,656	100	-	75,954	5,145	100	-	298,815	6,353
BMI Category														
Underweight-Normal	49,862	3,962	30	2	19,549	2,941	35	4	25,178	3,341	33	4	94,590	5,630
Overweight	45,628	3,963	27	2	17,673	2,863	31	4	22,437	3,020	30	3	85,737	5,400
Obese	64,376	4,395	39	2	17,538	2,568	31	4	21,050	2,719	28	3	102,964	5,305
Missing/ DK/ Refused	6,836	1,533	4	1	1,399	470	2	1	7,290	1,531	10	2	15,524	2,181
Total	166,702	6,053	100	-	56,159	4,656	100	-	75,954	5,145	100	-	298,815	6,353
Mental Health Status														
Excellent-Very Good	122,835	5,712	74	2	37,709	3,937	67	4	60,495	4,654	80	3	221,039	6,830
Good-Poor	41,888	3,628	25	2	16,926	2,569	30	4	14,560	2,416	19	3	73,374	4,755
Missing/ DK/ Refused	1,979	831	1	0	1,523	982	3	2	900	712	1	1	4,402	1,465
Total	166,702	6,053	100	-	56,159	4,656	100	-	75,954	5,145	100	-	298,815	6,353
UTILIZATION														
Unmet dental need														
No	134,853	5,743	81	2	30,342	3,421	54	4	40,642	3,999	54	4	205,837	6,508
Yes	31,187	3,322	19	2	25,677	3,386	46	4	34,958	3,586	46	4	91,822	5,508
Total	166,040	6,028	100	-	56,019	4,652	100	-	75,599	5,140	100	-	297,658	6,335
Prescription drug needs														
No	152,480	6,080	91	1	29,786	3,496	53	4	50,597	4,391	67	3	232,863	6,797
Yes	14,222	1,879	9	1	26,373	3,269	47	4	25,357	3,062	33	3	65,952	4,567
Total	166,702	6,053	100	-	56,159	4,656	100	-	75,954	5,145	100	-	298,815	6,353
Any other unmet needs														
No	148,936	6,026	90	1	28,772	3,472	51	4	48,133	4,228	63	4	225,841	6,756
Yes	17,151	2,294	10	1	27,387	3,324	49	4	27,821	3,245	37	4	72,359	4,869
Total	166,086	6,051	100	-	56,159	4,655	100	-	75,954	5,144	100	-	298,200	6,351
Delayed care														
No	143,362	5,853	86	2	20,943	2,905	38	4	34,563	3,617	46	4	198,869	6,515
Yes	23,329	2,781	14	2	34,286	3,716	62	4	41,088	3,933	54	4	98,703	5,603
Total	166,691	6,053	100	-	55,229	4,592	100	-	75,651	5,140	100	-	297,572	6,329
Getting needed care														
Yes	152,009	6,052	91	1	30,353	3,525	54	4	49,233	4,258	65	3	231,595	6,743
No	14,693	2,020	9	1	25,806	3,264	46	4	26,721	3,215	35	3	67,220	4,730
Total	166,702	6,053	100	-	56,159	4,656	100	-	75,954	5,145	100	-	298,815	6,353

Table a9. Demographic characteristics of eligible children, by current and year-long insurance status - Univariate Odds ratios and 95% confidence limits

	Likelihood of not participating in Medicaid			Likelihood of being part-year insured, compared to full-year insured			Likelihood of being full-year uninsured, compared to full-year insured		
	OR	LL	UL	OR	LL	UL	OR	LL	UL
PERSON									
Age									
< 1	1.00			1.00			1.00		
1-5	0.68	0.34	1.38	0.57	0.31	1.04	0.44	0.18	1.04
6-12	1.09	0.55	2.16	0.79	0.45	1.40	0.94	0.42	2.10
13-17	1.41	0.71	2.78	0.71	0.39	1.28	1.14	0.51	2.55
Gender									
Male	1.00			1.00			1.00		
Female	0.89	0.67	1.17	1.12	0.83	1.50	0.79	0.56	1.13
Race/ ethnicity									
Black Non-Hispanic	1.00			1.00			1.00		
White/ Other Non-Hispanic**	1.97	1.33	2.92	1.65	1.13	2.41	2.31	1.37	3.89
Hispanic	5.62	3.54	8.92	2.65	1.57	4.47	9.09	5.10	16.21
Asian Non-Hispanic	0.18	0.06	0.56	0.11	0.01	0.88	0.38	0.11	1.26
HOUSEHOLD									
# adults in family									
One	1.00			1.00			1.00		
Two or more	2.83	2.11	3.79	1.52	1.13	2.04	3.73	2.60	5.36
FPL									
< 63%	1.00			1.00			1.00		
63-100	1.12	0.74	1.68	0.95	0.62	1.46	1.04	0.64	1.67
101-150	1.84	1.25	2.70	1.63	1.10	2.41	1.58	0.99	2.53
151-200	3.52	2.36	5.24	2.82	1.83	4.33	3.04	1.88	4.92
Education level									
< High school	1.00			1.00			1.00		
High school	0.77	0.53	1.10	1.05	0.69	1.61	0.61	0.40	0.93
Some college to Associates	0.84	0.57	1.24	1.05	0.67	1.64	0.65	0.41	1.04
4 Year college to Advanced	1.32	0.75	2.32	1.31	0.69	2.49	0.87	0.43	1.76
Parent Insurance type (current)									
Medicaid	1.00			1.00			1.00		
Medicare	9.70	4.55	20.65	1.35	0.74	2.43	10.27	3.72	28.34
Job-based	8.29	4.24	16.22	1.68	1.00	2.84	5.14	2.11	12.55
Other	16.46	6.18	43.86	2.40	0.99	5.81	13.14	3.33	51.82
Uninsured	45.01	25.66	78.97	5.51	3.94	7.72	49.80	23.31	106.43
REGION									
Region									
Appalachian	1.00			1.00			1.00		
Metropolitan	1.23	0.89	1.70	1.12	0.79	1.60	1.42	0.95	2.11
Rural Non-Appalachian	1.59	1.08	2.34	1.45	0.95	2.21	1.82	1.13	2.91
Suburban	1.50	0.90	2.48	1.31	0.76	2.27	1.37	0.72	2.62
Managed care region									
Southeast	1.00			1.00			1.00		
Northeast	1.39	0.78	2.47	1.09	0.61	1.95	1.40	0.68	2.90
Northwest	1.84	1.05	3.24	1.35	0.77	2.38	2.32	1.11	4.85
Central	1.93	1.15	3.21	1.20	0.70	2.05	2.79	1.51	5.14
Southwest	1.66	0.97	2.85	1.26	0.72	2.21	2.12	1.10	4.10
West Central	2.10	1.16	3.80	1.89	1.05	3.40	2.41	1.14	5.08
East Central	1.11	0.62	1.99	0.99	0.55	1.76	1.49	0.73	3.06
Northeast Central	0.66	0.25	1.75	0.68	0.29	1.61	0.83	0.22	3.18

Table a10. Demographic characteristics of eligible parents, by current and year-long insurance status - Univariate Odds ratios and 95% confidence limits

	Likelihood of not participating in Medicaid			Likelihood of being part-year insured, compared to full-year insured			Likelihood of being full-year uninsured, compared to full-year insured		
	OR	LL	UL	OR	LL	UL	OR	LL	UL
PERSON									
Age									
18-24	1.00			1.00			1.00		
25-34	0.92	0.60	1.41	0.71	0.42	1.19	0.93	0.56	1.53
35-44	1.60	1.03	2.48	0.91	0.52	1.57	1.80	1.08	3.00
45-54	1.37	0.78	2.40	0.74	0.32	1.70	2.05	1.10	3.80
55-64	1.56	0.44	5.50	0.31	0.04	2.14	2.28	0.60	8.67
Gender									
Male	1.00			1.00			1.00		
Female	0.32	0.22	0.46	0.65	0.39	1.09	0.25	0.16	0.37
Race/ ethnicity									
Black Non-Hispanic	1.00			1.00			1.00		
White/ Other Non-Hispanic**	1.22	0.82	1.81	1.28	0.80	2.04	1.13	0.71	1.80
Hispanic	8.17	4.93	13.53	1.66	0.75	3.66	12.71	7.22	22.36
Asian Non-Hispanic	1.14	0.17	7.56	1.71	0.17	17.44	2.09	0.21	20.82
HOUSEHOLD									
# adults in family									
One	1.00			1.00			1.00		
Two or more	2.00	1.46	2.73	1.97	1.32	2.93	2.44	1.71	3.48
FPL									
< 63%	1.00			1.00			1.00		
63-100	1.55	1.14	2.10	1.74	1.17	2.59	1.70	1.21	2.40
Education level									
< High school	1.00			1.00			1.00		
High school	0.78	0.55	1.12	1.08	0.65	1.77	0.68	0.46	1.02
Some college to Associates	0.73	0.48	1.10	1.13	0.65	1.95	0.56	0.35	0.91
4 Year college to Advanced	1.79	0.80	3.98	4.05	1.51	10.84	1.65	0.64	4.26
REGION									
Region									
Appalachian	1.00			1.00			1.00		
Metropolitan	1.16	0.75	2.82	2.56	1.20	5.46	1.10	0.52	2.35
Rural Non-Appalachian	1.22	0.70	2.87	1.72	0.73	4.01	1.38	0.63	3.03
Suburban	1.07	0.94	3.24	2.86	1.39	5.88	1.55	0.79	3.07
Managed care region									
Southeast	1.00			1.00			1.00		
Northeast	1.45	0.84	3.07	3.16	1.47	6.77	1.71	0.84	3.51
Northwest	1.42	0.92	3.94	4.39	1.90	10.13	1.61	0.71	3.66
Central	1.75	0.54	2.25	2.04	0.89	4.67	0.93	0.42	2.06
Southwest	1.61	0.61	3.44	2.13	0.85	5.30	1.28	0.46	3.57
West Central	1.91	1.31	2.48	1.06	0.71	1.58	2.10	1.46	3.02
East Central	1.11	0.60	1.16	0.80	0.53	1.23	0.75	0.51	1.09
Northeast Central	1.44	0.65	1.43	0.99	0.60	1.63	0.97	0.62	1.53

Table a11. Health status and utilization among eligible children, by current and year-long insurance status - Univariate Odds ratios and 95% confidence limits

	Likelihood of not participating in Medicaid			Likelihood of being part-year insured, compared to full-year insured			Likelihood of being full-year uninsured, compared to full-year insured		
	OR	LL	UL	OR	LL	UL	OR	LL	UL
HEALTH STATUS									
Special Health Care Need									
Yes	1.00			1.00			1.00		
No	1.94	1.32	2.84	1.57	1.09	2.27	2.59	1.55	4.33
Unknown	2.16	1.09	4.27	1.43	0.70	2.92	4.56	1.91	10.91
Physical Health Status									
Excellent-Very Good	1.00			1.00			1.00		
Good-Poor	0.80	0.58	1.09	1.02	0.72	1.43	0.72	0.50	1.03
Missing/ DK/ Refused	2.84	1.41	5.74	1.67	0.60	4.67	8.62	3.24	22.94
BMI Category									
Underweight-Normal	1.00			1.00			1.00		
Overweight	1.40	0.85	2.31	1.35	0.78	2.33	1.52	0.83	2.78
Obese	0.86	0.52	1.43	0.95	0.55	1.64	0.77	0.42	1.44
Mental Health Status									
Excellent-Very Good	1.00			1.00			1.00		
Good-Poor	0.62	0.44	0.88	0.70	0.48	1.04	0.57	0.37	0.86
Missing/ DK/ Refused	0.62	0.45	0.87	0.89	0.64	1.24	0.55	0.35	0.84
UTILIZATION									
Well-child visit last 12m									
Yes	1.00			1.00			1.00		
No	3.21	2.40	4.28	2.09	1.53	2.86	3.98	2.77	5.73
Missing/ DK/ Refused	2.51	1.37	4.61	1.55	0.71	3.38	5.01	2.31	10.89
Unmet dental need									
No	1.00			1.00			1.00		
Yes	4.05	2.76	5.92	5.55	3.70	8.33	4.55	2.85	7.28
Missing/ DK/ Refused	1.95	1.05	3.64	0.72	0.31	1.71	3.30	1.54	7.08
Prescription drug needs									
No	1.00			1.00			1.00		
Yes	4.53	2.72	7.54	6.89	4.13	11.50	5.31	2.70	10.43
Missing/ DK/ Refused	2.46	1.36	4.45	0.81	0.37	1.77	4.49	2.22	9.06
Any other unmet needs									
No	1.00			1.00			1.00		
Yes	6.61	4.19	10.45	10.91	6.57	18.14	9.54	5.36	16.97
Missing/ DK/ Refused	1.98	1.07	3.66	0.71	0.30	1.68	3.39	1.60	7.19
Delayed care									
No	1.00			1.00			1.00		
Yes	8.20	5.59	12.04	11.49	7.51	17.58	10.57	6.55	17.05
Missing/ DK/ Refused	5.16	2.48	10.72	5.80	1.47	22.93	33.29	9.00	123.15
Usual source of sick care and health advice									
Yes	1.00			1.00			1.00		
No	1.51	0.86	2.66	1.26	0.62	2.53	1.60	0.76	3.39
Missing/ DK/ Refused	2.69	1.87	3.88	1.65	1.06	2.55	4.37	2.82	6.77
Getting needed care									
Yes	1.00			1.00			1.00		
No	6.41	3.92	10.49	10.82	6.24	18.76	9.38	5.12	17.16
Missing/ DK/ Refused	1.93	1.04	3.56	0.69	0.29	1.64	3.33	1.57	7.05

Table a12. Health status and utilization among eligible parents, by current and year-long insurance status- Univariate Odds ratios and 95% confidence limits

	Likelihood of not participating in Medicaid			Likelihood of being part-year insured, compared to full-year insured			Likelihood of being full-year uninsured, compared to full-year insured		
	OR	LL	UL	OR	LL	UL	OR	LL	UL
HEALTH STATUS									
Special Health Care Need									
Yes	1.00			1.00			1.00		
No	1.80	1.31	2.48	1.06	0.71	1.58	2.10	1.46	3.02
Unknown	0.81	0.23	2.85	0.15	0.02	1.24	1.14	0.32	4.11
Physical Health Status									
Excellent-Very Good	1.00			1.00			1.00		
Good-Poor	0.83	0.60	1.16	0.80	0.53	1.23	0.75	0.51	1.09
Missing/ DK/ Refused	2.12	0.69	6.47	1.89	0.43	8.37	1.08	0.30	3.90
BMI Category									
Underweight-Normal	1.00			1.00			1.00		
Overweight	0.96	0.65	1.43	0.99	0.60	1.63	0.97	0.62	1.53
Obese	0.63	0.43	0.92	0.70	0.43	1.12	0.65	0.42	1.00
Missing/ DK/ Refused	1.63	0.87	3.05	0.52	0.22	1.26	2.11	1.06	4.21
Mental Health Status									
Excellent-Very Good	1.00			1.00			1.00		
Good-Poor	0.71	0.50	1.02	1.32	0.86	2.02	0.71	0.46	1.08
Missing/ DK/ Refused	0.95	0.23	4.02	2.51	0.55	11.55	0.92	0.16	5.38
UTILIZATION									
Unmet dental need									
No	1.00			1.00			1.00		
Yes	3.15	2.27	4.38	3.66	2.38	5.62	3.72	2.55	5.43
Prescription drug needs									
No	1.00			1.00			1.00		
Yes	3.99	2.81	5.68	9.49	6.08	14.81	5.37	3.55	8.13
Any other unmet needs									
No	1.00			1.00			1.00		
Yes	3.79	2.68	5.36	8.27	5.26	12.98	5.02	3.32	7.60
Delayed care									
No	1.00			1.00			1.00		
Yes	4.88	3.52	6.77	10.06	6.50	15.57	7.31	4.96	10.76
Getting needed care									
No	1.00			1.00			1.00		
Yes	4.07	2.86	5.80	8.80	5.58	13.87	5.62	3.69	8.56

**Table a13. Demographic and health characteristics of eligible children, by current and year-long insurance status -
Multivariable Odds ratios and 95% confidence limits**

	Likelihood of not participating in Medicaid			Likelihood of being part-year insured, compared to full-year insured			Likelihood of being full-year uninsured, compared to full-year insured		
	OR	LL	UL	OR	LL	UL	OR	LL	UL
Race/ ethnicity									
Black Non-Hispanic	1.0			1.0			1.0		
White/ Other Non-Hispanic**	1.5	0.9	2.4	1.5	1.0	2.4	2.0	1.0	3.9
Hispanic	2.6	1.5	4.4	1.7	1.0	3.0	4.9	2.5	9.9
Asian Non-Hispanic	0.1	0.0	0.3	0.1	0.0	0.7	0.2	0.0	0.8
# adults in family									
One	1.0			1.0			1.0		
Two or more	1.9	1.3	2.6	1.2	0.8	1.6	2.4	1.6	3.7
Parent Insurance type (current)									
Medicaid	1.0			1.0			1.0		
Medicare	8.7	4.1	18.5	1.3	0.7	2.4	8.9	3.2	24.4
Job-based	6.7	3.4	13.3	1.6	0.9	2.7	3.8	1.5	9.6
Other	10.9	4.0	30.3	2.2	0.9	5.3	6.4	1.5	27.0
Uninsured	36.7	20.7	65.1	5.1	3.6	7.2	38.0	17.4	82.9
Region									
Appalachian	1.0			1.0			1.0		
Metropolitan	1.4	0.9	2.2	1.4	0.9	2.1	2.0	1.2	3.3
Rural Non-Appalachian	1.5	0.9	2.3	1.5	0.9	2.2	1.8	1.1	3.0
Suburban	1.4	0.8	2.5	1.3	0.8	2.4	1.5	0.7	3.0
Special Health Care Need									
Yes	1.0			1.0			1.0		
No	1.7	1.1	2.7	1.5	1.0	2.2	2.3	1.3	4.0
Unknown	0.4	0.1	1.3	1.2	0.6	2.7	0.8	0.2	2.9
Physical Health Status									
Excellent-Very Good	1.0						1.0		
Good-Poor	0.9	0.6	1.4				0.7	0.4	1.2
Missing/ DK/ Refused	9.7	2.7	35.7				25.0	4.1	151.4
Mental Health Status									
Excellent-Very Good	1.0						1.0		
Good-Poor	0.7	0.5	1.2				0.7	0.4	1.2
Missing/ DK/ Refused	0.5	0.3	0.7				0.3	0.2	0.6

**Table a14. Demographic and health characteristics of eligible parents, by current and year-long insurance status -
Multivariable Odds ratios and 95% confidence limits**

	Likelihood of not participating in Medicaid			Likelihood of being part-year insured, compared to full-year insured			Likelihood of being full-year uninsured, compared to full-year insured		
	OR	LL	UL	OR	LL	UL	OR	LL	UL
Age									
18-24							0.0	0.0	0.0
25-34							0.9	0.5	1.6
35-44							2.0	1.1	3.7
45-54							2.5	1.2	5.3
55-64							3.4	1.0	12.3
Race/ ethnicity									
Black Non-Hispanic	1.0			1.0			1.0		
White/ Other Non-Hispanic**	1.1	0.7	1.8	1.2	0.7	2.1	1.0	0.6	1.8
Hispanic	6.8	4.0	11.6	1.4	0.6	3.3	10.7	5.7	20.0
Asian Non-Hispanic	0.9	0.1	8.6	1.1	0.1	14.8	1.2	0.0	44.5
# adults in family									
One	1.0			1.0			1.0		
Two or more	1.7	1.2	2.4	2.0	1.3	3.0	2.0	1.3	3.1
FPL									
< 63%	1.0			1.0			1.0		
63-100	1.7	1.2	2.3	1.7	1.1	2.6	1.8	1.2	2.7
Region									
Appalachian	1.0			1.0			1.0		
Metropolitan	1.2	0.8	2.0	1.7	1.0	2.9	1.2	0.7	2.1
Rural Non-Appalachian	1.3	0.7	2.2	1.6	0.8	3.2	1.1	0.5	2.0
Suburban	1.1	0.6	2.4	1.5	0.7	3.3	1.0	0.4	2.4
Special Health Care Need									
Yes	1.0			1.0			1.0		
No	1.7	1.2	2.5	1.1	0.7	1.6	2.4	1.5	3.6
Unknown	0.7	0.2	2.6	0.2	0.0	1.4	1.2	0.3	5.1

Table a15. Reasons for being uninsured and no longer having Medicaid, among eligible CHILDREN and PARENTS

	Children				Parents			
	#	SD	%	SE	#	SD	%	SE
Currently uninsured - Why uninsured in past 12 months?								
COST TOO HIGH / TOO EXPENSIVE/COULDN'T AFFORD	23,691	2,520	32	3	34,612	3,269	34	3
LOST COVERAGE, OTHER REASONS OR REASONS NOT SPECIFIED	7,712	1,439	10	2	5,481	1,322	5	1
MAKE TOO MUCH MONEY/LOST-INELIG. FOR PUBLIC ASSISTANCE	6,867	1,184	9	2	9,746	2,034	9	2
OTHER	6,032	1,526	8	2	2,543	850	2	1
NOT WORKING OR FAMILY MEMBER NOT WORKING OR LOST JOB	5,874	1,041	8	1	16,867	2,327	16	2
WAITING TO BECOME ELIGIBLE FOR COVERAGE	4,634	1,256	6	2	2,613	904	3	1
EMPLOYER COVERAGE - DIDN'T PROVIDE/NOT ELIG./PART-TIME	3,598	1,113	5	1	10,933	1,924	11	2
DIDN'T WANT/ BY CHOICE / NEVER APPLIED/JUST HAVEN'T	3,504	845	5	1	5,244	1,313	5	1
DON'T KNOW	2,920	953	4	1	2,640	1,011	3	1
DON'T NEED IT / IN GOOD HEALTH	2,562	900	3	1	2,641	1,117	3	1
TURNED DOWN/LOST COVERAGE FOR HEALTH REASONS	2,344	839	3	1	3,385	1,286	3	1
CHANGE IN [YOUR OWN][FILL IN]'s OR FAMILY MEMBER'S JOB	2,198	878	3	1	1,485	606	1	1
SELF EMPLOYED/ NOT ELIGIBLE/PART-TIME (UNSPECIFIED)	1,299	498	2	1	1,819	845	2	1
CHANGE IN AGE, MARITAL, OR STUDENT STATUS	405	207	1	0	1,780	739	2	1
CHILD NOT BORN YET / LESS THAN ONE YEAR OLD	252	252	0	0	0	0	0	0
REFUSED	0	0	0	0	1,027	694	1	1
Total	73,893	2,473	100	-	102,816	3,726	100	-
Currently have other insurance, previously on Medicaid - Why no longer have Medicaid?								
EARN TOO MUCH MONEY (SUCH AS NEW JOB THAT PAYS MORE)	3,275	623	45	7	2,395	177	59	10
OBTAINED OTHER COVERAGE	2,406	529	33	6	1,337	673	33	12
OTHER (SPECIFY)	739	354	10	5	0	0	0	0
NO LONGER QUALIFY - OTHER REASON	425	188	6	3	131	0	3	1
DO NOT NEED ANYMORE	260	195	4	3	0	0	0	0
WAITING TO BECOME ELIGIBLE FOR COVERAGE	124	0	2	0	0	0	0	0
NOT SURE WHY	83	83	1	1	187	0	5	1
DO NOT RECEIVE WELFARE/CASH ASSISTANCE/ADC/TANF	43	43	1	1	0	0	0	0
Total	7,355	677	100	-	4,049	645	100	-
Currently uninsured, previously on Medicaid - Why no longer have Medicaid?								
EARN TOO MUCH MONEY	5,330	1,066	32	6	7,262	1,237	37	6
NO LONGER QUALIFY - OTHER REASON	2,542	803	15	5	3,685	759	19	4
PAPERWORK DELAY OR PROBLEMS	2,516	417	15	3	2,082	866	11	4
WAITING TO BECOME ELIGIBLE FOR COVERAGE	1,821	634	11	4	60	50	0	0
OBTAINED OTHER COVERAGE	864	192	5	1	445	0	2	0
DO NOT RECEIVE WELFARE/CASH ASSISTANCE/ADC/TANF	861	139	5	1	591	212	3	1
OTHER (SPECIFY)	845	481	5	3	1,171	375	6	2
DON'T KNOW	602	455	4	3	2,145	1,048	11	5
NOT SURE WHY	543	109	3	1	868	689	4	4
DO NOT WANT TO GO THROUGH APPLICATION PROCESS AGAIN	470	163	3	1	0	0	0	0
REFUSED	41	41	0	0	0	0	0	0
DO NOT NEED ANYMORE	0	0	0	0	891	196	5	1
NO LONGER DISABLED OR DO NOT QUALIFY AS DISABLED	0	0	0	0	320	157	2	1
Total	16,435	955	100	-	19,521	1,317	100	-