

Facts on Kids Health: A Primer
Updated for 2009



Uninsured Kids in Colorado

- 153,000 Children Are Uninsured in Colorado.¹
- About one in eight children (12.2 percent) in Colorado is uninsured.¹
- Colorado is tied with Mississippi and Montana for ranking 43rd in the nation for the percent of kids who don't have insurance. Only five states have a higher percentage of uninsured kids than Colorado does.²
- Colorado has the fastest growing rate of kids living in poverty. Childhood poverty has increased 85 percent since 2000, with more than 192,000 children living in poverty in 2007.³
- In 2005 and 2006, Colorado ranked 50th - last in the nation - in children in poverty who were uninsured. With 35 percent of kids in poverty uninsured in Colorado, we are nearly double the national average of 18 percent.³
- The vast majority of uninsured kids in Colorado (93.9%) live in families where at least one parent works.⁴
- In fact, more than two-thirds of uninsured kids in our state (71.3 percent) live in a home where at least one parent works full-time, year-round.⁸
- Most uninsured kids in our state come from two-parent households. More than two-thirds (69.2%) live in two-parent households.⁹



Affordability

- Families below 200 percent of the Federal Poverty Level (FPL) have little if any resources to spend on health care, after paying for necessary expenses and financial responsibilities.⁵
- Most families between 200%-400% of the FPL (between \$41,600 and \$84,800 for a family of four) could contribute something to the cost of their health care, but a substantial minority in this income group could not contribute anything.⁴

¹ Colorado Children's Health Insurance 2009 Update, Colorado Health Institute, March 2009

² <http://datacenter.kidscount.org/data/acrossstates/Rankings.aspx?loct=2&by=v&order=a&ind=31&dtm=302&tf=17>

³ <http://www.coloradokids.org/includes/downloads/kidscount2009forweb.pdf>

⁴ <http://www.familiesusa.org/assets/pdfs/uninsured-kids-2008/colorado.pdf>

⁵ The Cost of Care, Colorado Center on Law and Policy, 2009.

http://www.cclponline.org/pubfiles/AFFORDABILITY_CCLP%20Exec%20Summary.pdf

- Families in all income categories, even those up to 500% of FPL (\$106,000 for a family of four) make significant tradeoffs when it comes to investing in long term opportunities, such as savings and education, once the cost of health care consumes more than 5% of family income.⁴
- The most current economic data (first quarter of 2009) indicates that Colorado's personal income growth rate continues to decline, dropping another .7 percent since 2008, more than the US rate, which declined by .5 percent during the same time.⁶
- Over the last eight years, the median income of our families has grown 15.5%, but at the same time, the average annual premium for family health coverage in our state grew by about 75 percent. That means the amount of money a family pays for their health insurance rose almost five times faster than the amount of money they saw in their paychecks did.⁷
- About 37.5% of Colorado's uninsured work for employers that don't offer employee health coverage.⁸
- Currently, the average cost of an employer sponsored family plan is \$12,680, with employers paying \$9,325 of that amount. Because employers cannot afford health care, they are offering it less and less. Because our state is a small-business state, many families in which one or both parents work don't even have the option of covering their children.⁹

Eligible But Not Enrolled



- Of the 153,288 uninsured children in Colorado, more than half, 78,230 are already eligible for CHP+ or Medicaid but are not enrolled.¹
- 51 percent of Colorado's uninsured children come from low-income families (families with income below twice the poverty level, or \$35,200 for a family of three in 2008) who are likely already eligible for Medicaid or CHP+.¹
- 66% of the income-eligible but uninsured kids live in families where at least one parent works. 18% of parents of income eligible but uninsured kids work in construction; 22% work in wholesale, retail/trade or hospitality jobs; and 25% work in other jobs. (34% of these parents have never worked).¹⁰
- 77% of income-eligible but not enrolled kids are citizens. 52% have parents who are citizens.¹⁰

⁶ United States Bureau of Economic Affairs, www.bea.gov

⁷ Families USA, Premiums vs. Paychecks, September 2008

⁸ Final Report of the Blue Ribbon Commission for Health Care Reform January 31, 2008

⁹ <http://ehbs.kff.org/pdf/7790.pdf>

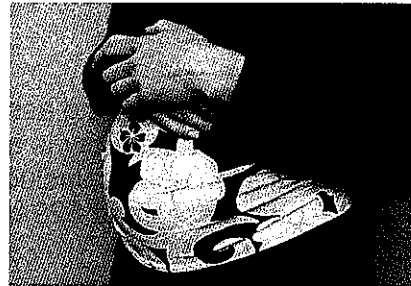
¹⁰ http://www.coloradohealthinstitute.org/Documents/2008_Presentations/EligibleChildren_7-15-08.pdf

State Spending on Health Care

- Colorado ranks 49th among states in per capita spending for Medicaid and 31st among states in per capita spending for its CHP+ program.¹¹
- Colorado would need to increase State Medicaid spending by \$1.15 billion to reach the US average in spending per capita for Medicaid and by \$6.8 million to reach the US average in spending per capita for CHP+.¹⁰

Outcomes

- In Colorado, children in poverty were 7.5 times more likely than children above 400% of the FPL to report being in "less than optimal health."¹²
- In Colorado, the infant mortality rate (infant deaths per 1,000 live births) for women with less than a high school diploma (less than 12 years of education) is more than twice that for women with at least 16 years or more of education.¹¹
- Uninsured pregnant women use fewer prenatal services than publicly or privately insured pregnant women. In one study, the rate of unmet needs reported by uninsured women (18 percent) was more than twice that of insured women.¹³
- Studies have shown that infants born to mothers receiving late or no prenatal care are more likely to face complications which can result in hospitalization, expensive medical treatments, and increased costs to public programs. Closing the gap in coverage between mothers and their children will improve the health of both, while reducing costs for taxpayers.¹⁴
- Uninsured children have less access to health care providers and use health services less frequently than kids with private or public insurance. Sixty percent of uninsured children did not visit a physician's office during the year, and more than half had no care from a provider of any type in an office-based setting. Nearly half of uninsured children had no medical expenditures during the year. Additionally, nearly three-quarters of privately insured children and more than two-thirds of publicly insured children (such as those insured by Medicaid) had at least one physician visit, and more than 80 percent of privately and publicly insured children had some medical expenditures.¹⁵



¹¹ http://www.cclponline.org/pubfiles/Afm2009Tables_FINAL.pdf

¹² http://www.commissiononhealth.org/PDF/tab8_78.pdf

¹³ Bernstein, Amy. 1999. Insurance Status and Use of Health Services by Pregnant Women. Washington, DC: March of Dimes.

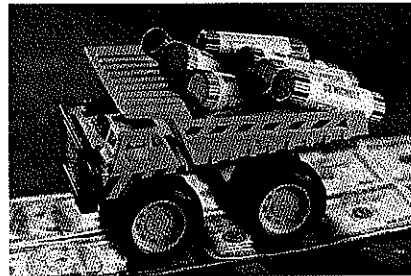
¹⁴ Dr. Green, Nancy. 2002. http://www.marchofdimes.com/855_4397.asp

¹⁵ <http://www.ahrq.gov/research/nov06/1106RA8.htm>

- Multiple factors hinder children's access to, and use of, health services, including low income, immigrant status, and certain race/ethnicity categories. Because 40 percent of children in one of these groups are in at least one other, the barriers to health care access and use are compounded for many children.¹⁶
- Ear infections (a common childhood illness that can lead to permanent hearing damage) go untreated 70 percent more often among uninsured children. These children are also 30 percent less likely to get medical care for injuries.¹⁷
- Uninsured children are less likely to receive care for childhood illnesses such as sore throats, earaches and asthma.¹⁸
- One study found that a delay in care was associated with a 1.9% increase in cost for treatment due to worsening of the conditions. Having insurance resulted in 5 of 100 children not delaying care.¹⁹
- More than half (53%) of all uninsured kids did not have a "well-child" check up in the past year -- more than double the rate of kids with insurance.²⁰

Costs

- In 2005, cost-shifting associated with uninsured children was estimated to be about \$79 million dollars, including \$50 million paid by businesses and \$29 million paid by government.²¹
- The value of what the United States loses because of the poorer health and earlier death experienced by the 41 million Americans who lack health insurance is estimated to be \$65 billion to \$130 billion every year.²²
- It is estimated that the economic value of the healthier and longer life that an uninsured child or adult forgoes because he or she lacks health insurance ranges between \$1,645 and \$3,280 for each additional year spent without coverage.²³ For Colorado's 153,000 currently uninsured children, that amounts to between \$252 million and \$502 million in lost economic opportunity for Colorado's future.



¹⁶ Newacheck, Paul, Dana Hughes, and Jeffery Stoddard. 1996. Children's Access to Primary Care: Differences by Race, Income, and Insurance. *Pediatrics* 97(1): 26-32.

¹⁷ <http://www.ncsl.org/programs/health/forum/chap/access.htm#5>

¹⁸ American College of Physicians – American Society of Internal Medicine. "No Health Insurance? It's Enough to Make You Sick!" 2000.

¹⁹ <http://www.ncbi.nlm.nih.gov/pubmed/19394034>

²⁰ State Health Access Data Assistance Center (SHADAC), "Protecting America's Future: A State-by-State Look at SCHIP & Uninsured Kids" August 2007.

²¹ Colorado Health Institute analysis

²² http://books.nap.edu/openbook.php?record_id=10719&page=4

²³ http://books.nap.edu/openbook.php?record_id=10719&page=3