

## ***DISTRICT BOARD OF HEALTH***

*RESEARCH BRIEF April 2009*

### ***CHIP Covers More Uninsured Children in Mahoning County***

Lack of health insurance coverage has a particularly insidious effect on the health of children. Many studies have shown that those families with uninsured children frequently delay or forgo preventive health care and seek acute care in hospital emergency departments. Families are also likely to delay child immunizations and see their children’s primary care further fragmented when health care providers refer uninsured children to the local health department or other providers for immunizations.<sup>1</sup>

Health insurance has an especially significant effect on adolescents’ access and utilization of health care.<sup>2</sup> Adolescents can benefit from the guidance of a trusted health advisor to help them through a period when their bodies are changing and they may be tempted to take risks, such as having unprotected sex or using drugs, alcohol, or tobacco.

Using data from the 2008 Ohio Family Health Survey, the Health Policy Institute of Ohio has estimated that 1,133 children (under age 18) in Mahoning County are uninsured.<sup>3</sup> In 2000, the District Board of Health and Children’s Defense Fund-Ohio put this estimate at 5,500 children. The 2008 survey also estimated that 1,087 children in Columbiana County and 642 in Trumbull County are uninsured.

As the following table shows, Mahoning County had the **lowest** rate of uninsured children among Ohio metropolitan counties despite having the **highest** rate of children living in families

below 200% of the federal poverty level (FPL).

<b>Uninsured Children and Children Living in Poverty 2008</b>		
<b>Ohio Metropolitan Counties</b>		
	Uninsured	≤200% FPL
Cuyahoga	3.4%	45.3%
Franklin	4.5%	45.9%
Hamilton	4.3%	49.2%
Lucas	4.1%	48.6%
<b>Mahoning</b>	<b>2.2%*</b>	<b>53.9%</b>
Montgomery	6.1%	50.4%
Stark	3.0%	47.6%
Summit	3.0%	47.6%

\* 90% confidence limit -0.01 to 4.31%

This encouraging decline in the number of uninsured children can be attributed to the enrollment of more families in Ohio’s Children’s Health Insurance Program known as CHIP. Despite these impressive enrollment increases since 2000, many of these uninsured children in the Mahoning Valley could also be covered by Healthy Start/CHIP.

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**“Mahoning County had ... the lowest rate of uninsured children among Ohio metropolitan counties.”**

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Most of these uninsured children live in families where one or both parents work, but don’t have employer coverage and

can't afford to purchase coverage for their children. CHIP offers complete coverage for outpatient, emergency department, and inpatient medical services, as well as prescription drug and vision benefits, with no co-payment or deductible for qualifying families, to children with family incomes below 200% FPL.

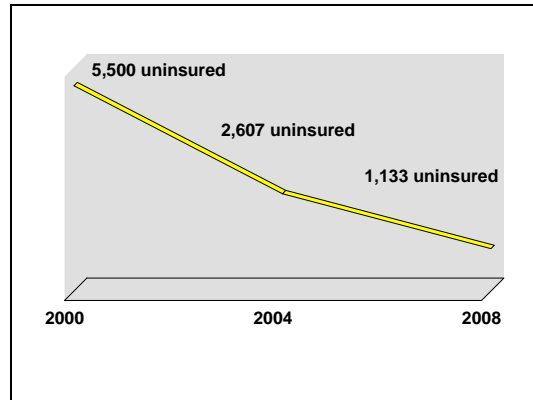
One obstacle to enrolling children in CHIP is convincing working families that CHIP is not strictly a program for welfare recipients. State and local officials have tried to accomplish this by marketing CHIP as a program for working families and by eliminating the requirement for a face-to-face interview with a Department of Job and Family Services intake worker. Families may apply for CHIP and receive their children's health insurance card through the mail.

Changing the perception of CHIP as a welfare program is a necessary but not sufficient step toward reaching all CHIP-eligible children in Mahoning County. Enlisting the support of physicians, employers, school officials, and others to help inform working families about CHIP has become a priority for our regional **Mahoning Valley Covering Kids & Families Coalition**. The coalition is working to increase the number of insured kids and families in the Mahoning Valley by increasing enrollment in public health programs. More information about the coalition's activities is available at [www.vfc-oh.org](http://www.vfc-oh.org).

Physicians and social service providers are in an excellent position to link families with CHIP. Uninsured families – or whose insurance plans do not cover all services – should be urged to call the local

hotline at 211 or the Ohio Benefit's Bank at 1-800-648-1176.

### Uninsured Children in Mahoning County



Encourage families to call even if they believe they may not be eligible for the program. CHIP eligibility is continually expanding. For example, eligibility will increase to 300% of FPL in July 2009. A single working parent with one child and gross earnings of up to \$2707.50 a month will be able to obtain insurance for his or her child through CHIP.

**Call the local hotline at 211 or the Ohio Benefits Bank at 1-800-648-1176 or visit [www.kidshealthohio.org](http://www.kidshealthohio.org)**

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*Additional copies available on the Health Reports page at [www.mahoninghealth.org](http://www.mahoninghealth.org)*

<sup>1</sup> Zimmerman RK, Medsger AR, Ricci EM, et al. Impact of free vaccine and insurance status on physician referral of children to public vaccine clinics. JAMA. 1997;278(12):996-1000.

<sup>2</sup> Keane CR, Lave JR, Ricci EM, LaVallee CP. The impact of a children's health insurance program by age. Pediatrics. 1999;104:1051-1058.

<sup>3</sup> Uninsured children  $\leq$ 200% FPL. Calculations by T. Sahr, Health Policy Institute of Ohio. For additional estimates, see the Health Data Brief: Survey Shows More Ohioans in Poverty, May 25. Health Policy Institute of Ohio, May 25, 2005. Accessed at [www.healthpolicyohio.org](http://www.healthpolicyohio.org).