

Record number of children covered by health insurance in 2011

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A record number of U.S. children were covered by health insurance in 2011, mostly due to substantial increases in the enrollment rates of public insurance, according to new research from the Carsey Institute at the University of New Hampshire.

The new research is presented in the Carsey Institute brief "Record Number of Children Covered by <u>Health Insurance</u> in 2011" conducted by Michael Staley, a research assistant at the Carsey Institute and a doctoral candidate in sociology at the University of New Hampshire.

"The increase in children covered by health insurance likely stems from policies enacted to increase participation in government-sponsored health insurance programs. In addition, we continue to see significant declines in <u>private insurance</u> and increases in public insurance, which reflects the economic and job market of 2011, four years after the beginning of the Great Recession," Staley said.

According to Staley, between 2008 and 2011, the rate of <u>private</u> <u>coverage</u> among children decreased by more than 5 percentage points across the United States, while public rates increased by more than 9 percentage points.

"While <u>unemployment rates</u> have declined since 2008, research shows that some individuals are taking jobs with no health benefits, with health benefits that are not available to dependents, or with unaffordable premiums. Thus, many parents have turned to public programs such as



Medicaid, the State Children's <u>Health Insurance Program</u> (SCHIP) or other state programs," he said.

The key findings are as follows:

- Rates of insurance coverage for children under age 18 increased from 90 percent in 2008 to 92.5 percent in 2011.
- With the exception of the Midwest, all regions experienced a modest increase in children's <u>health insurance coverage</u> between 2010 and 2011.
- Rural places and central cities in the South and West experienced the greatest increases in rates of coverage since 2008.
- The proportion of children covered by <u>public health insurance</u> increased substantially for the fourth consecutive year in every kind of place—rural, suburban, and in central cities.
- Rates of private insurance coverage among children decreased for the fourth consecutive year.

"As more families turn to <u>public insurance</u> to provide coverage for their children, costs are likely to increase, despite cost-reducing measures required by the Affordable Care Act that go into effect in 2014. Some proposed policy changes would shift a greater proportion of the cost of care back to families, which could be particularly burdensome for lowincome families, who may choose to forego care because of higher costs," Staley said.

The complete Carsey Institute report about this research is available at <u>http://www.carseyinstitute.unh.edu/publication/689</u>.

This analysis is based on U.S. Census Bureau estimates from the 2008, 2009, 2010, and 2011 American Community Survey.



Provided by University of New Hampshire

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