

Instability of Public Health Insurance Coverage for Children and their Families: Consequences, Causes, Remedies

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Consequences:

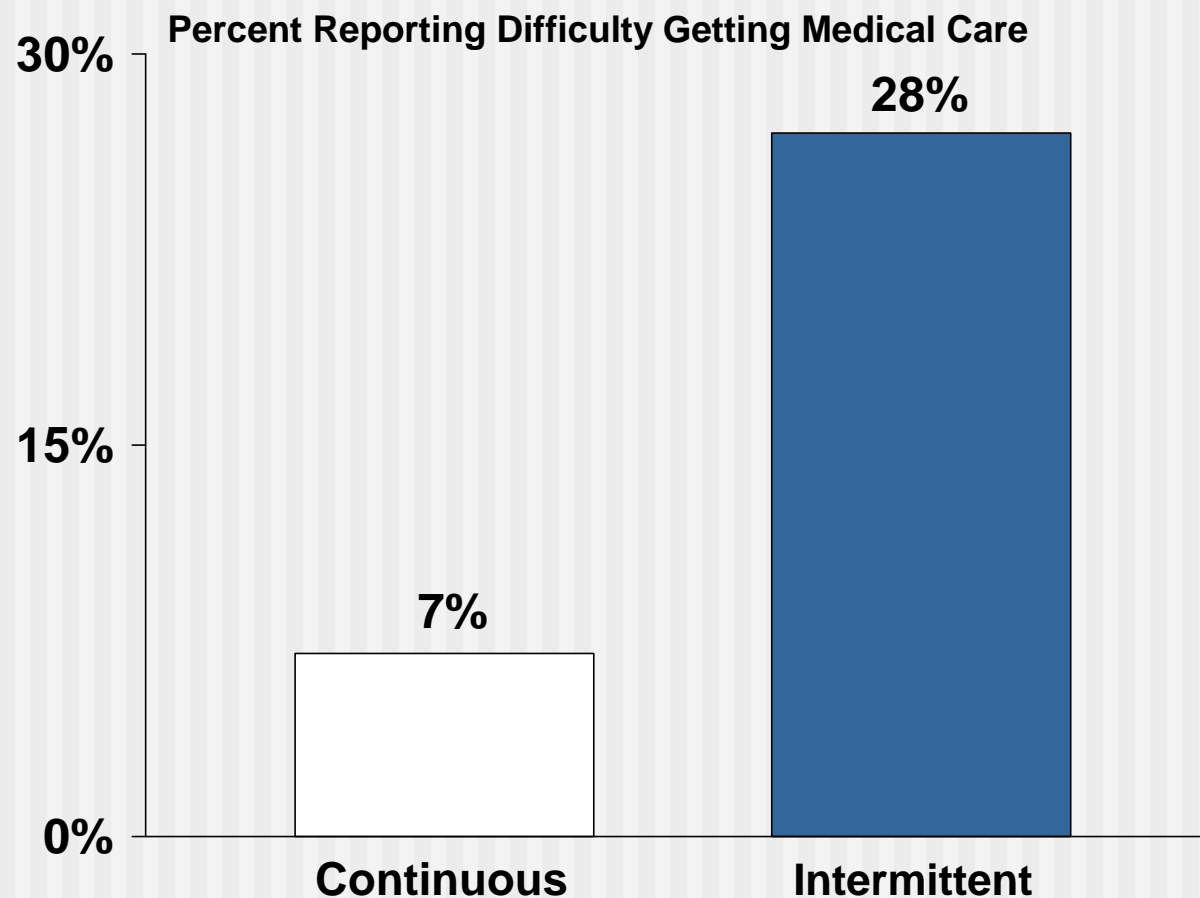
Increased Administrative Costs

- Extra paperwork, system updates, mailings for enrollment, dis-enrollment, re-enrollment
- Need to verify enrollment, reconcile bills
- Investments to help families retain coverage
- Extra burden on safety net providers

Consequences: Difficulties Related to Health Care Delivery

- Compromised continuity of care
- Disease management programs less effective
- More difficult to measure quality of care
- Difficulty finding specialty, preventive care
- Care provided in inappropriate settings

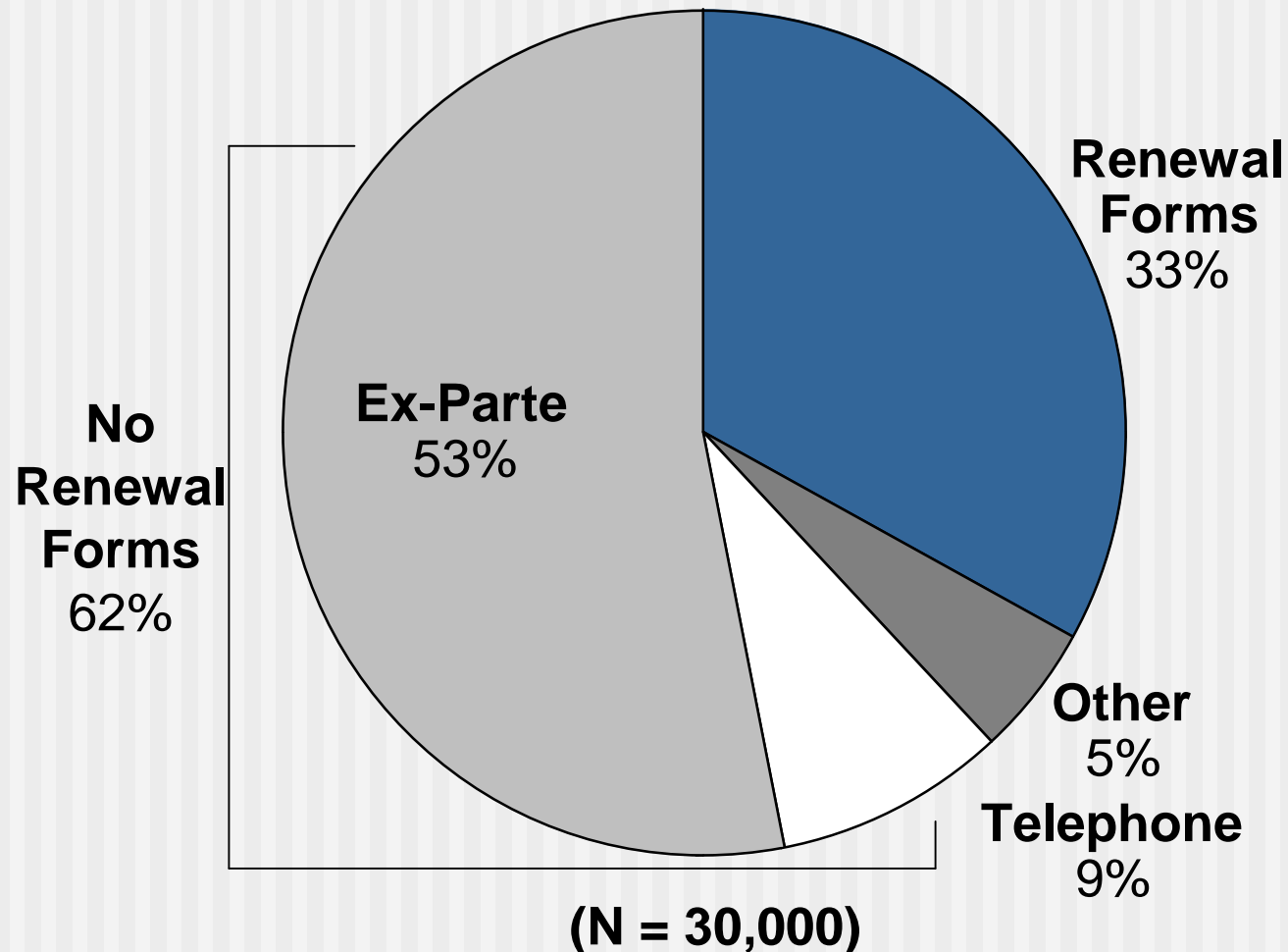
Parent Responses on Children's Ability to Obtain Care, Affected by Continuity of Coverage in Rlte Care



Source: Griffin, J., *Do Gaps in Children's Health Coverage Make a Difference? Results of Rlte Care Family Health Survey*, September 2004.

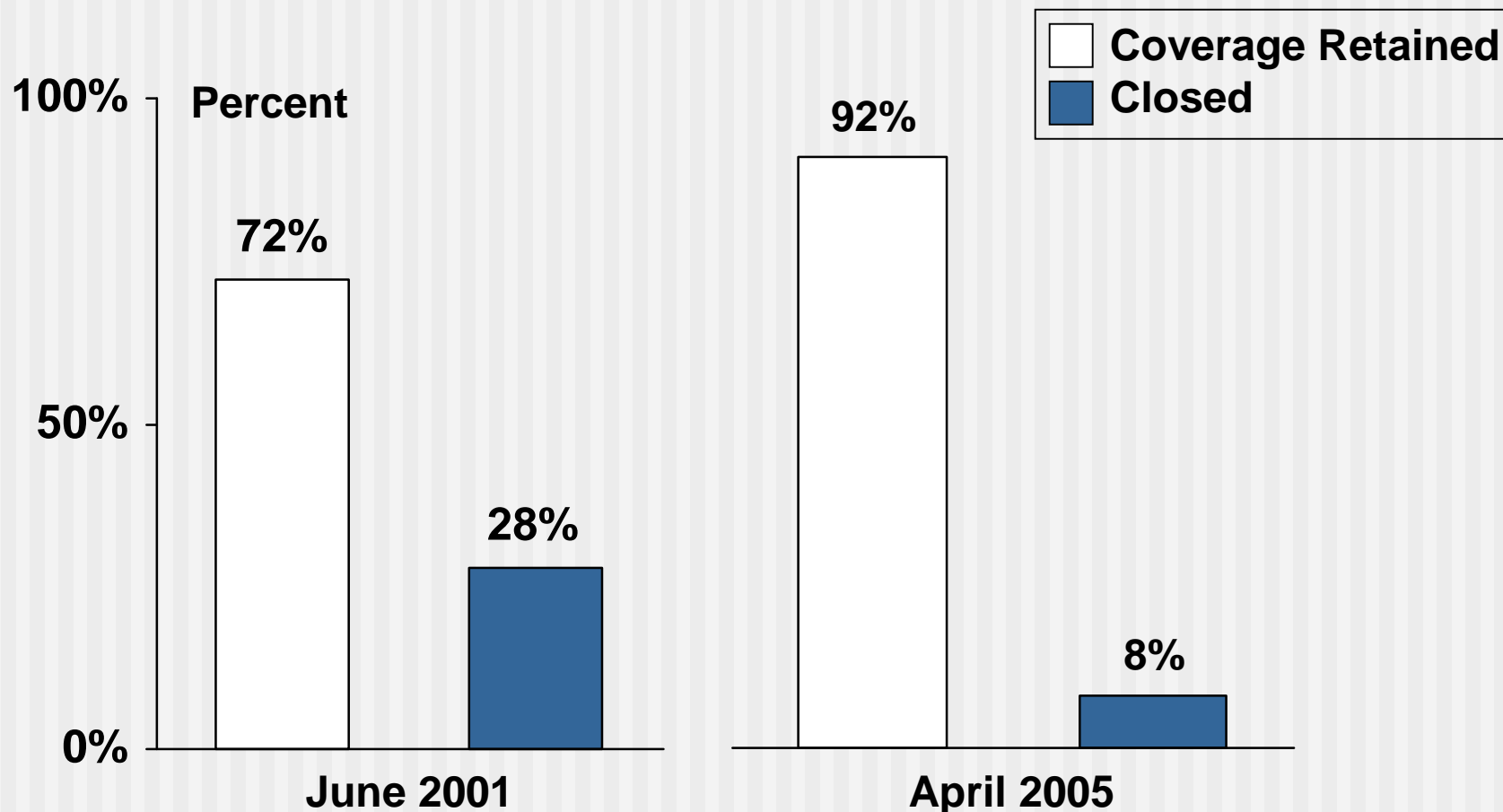
#1 Use information on hand

Proportion of Louisiana's Medicaid Renewals for Children by Method, April 2005



Source: Louisiana Department of Health and Hospitals, Program Management Reports, Re-enrollment Outcomes Extended Renewal Totals, April 2005.

LaChip Renewal Outcomes for Children Before and After Renewal Simplification

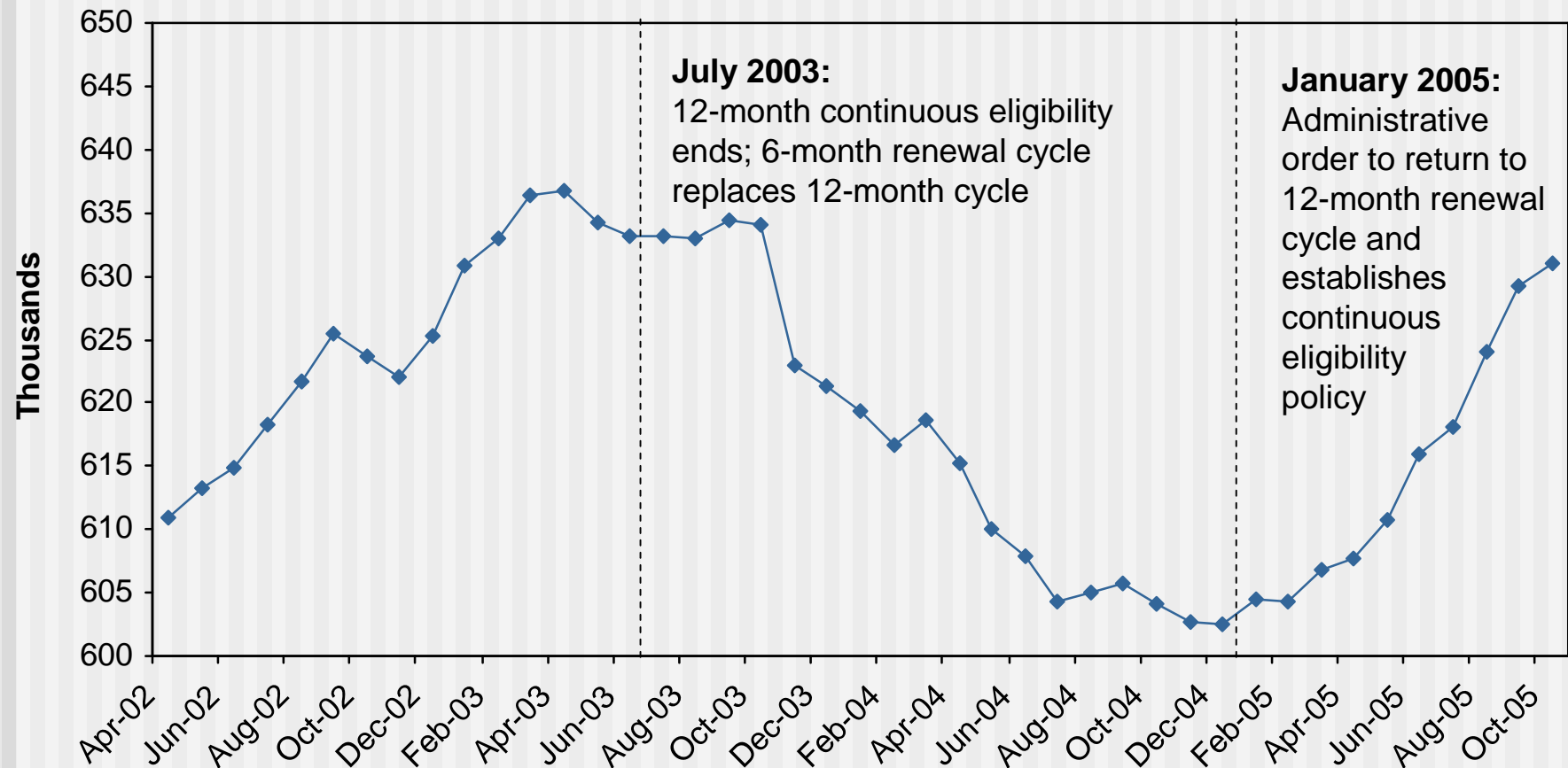


Note: "Coverage Retained" includes cases renewed, cases transferred internally to another coverage group and renewed, and a small proportion of cases pending for administrative reasons.

Source: Louisiana Department of Health and Hospitals, Medicaid Re-enrollment Outcome Reports, 2005.

#2 Reduce the frequency of renewals

Children's Enrollment in Washington's Public Insurance Programs



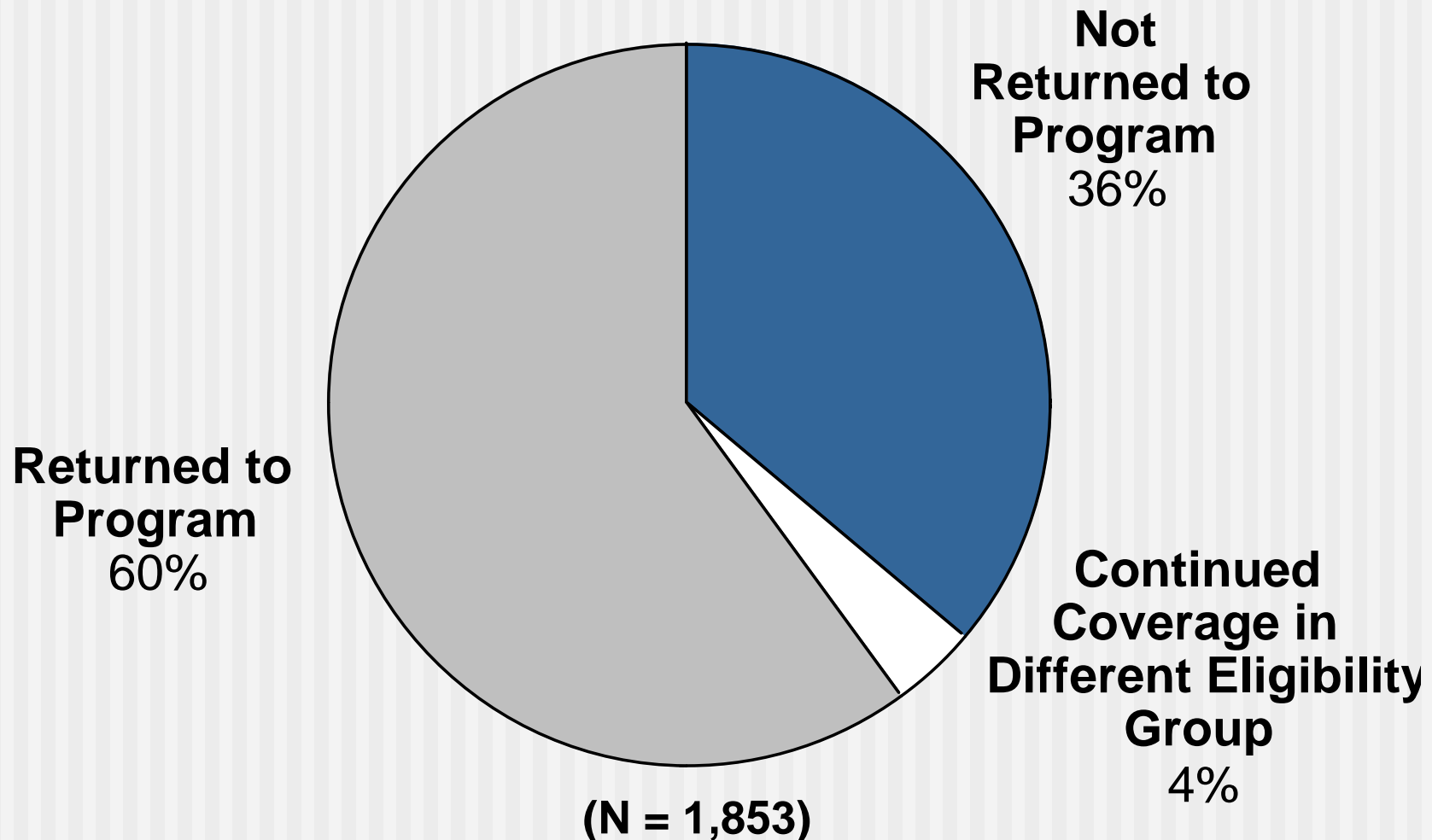
Source: Washington State Department of Social and Health Services, 2006.

#3: Smooth transitions across public programs

- Medicaid and SCHIP transitions
- Transitions after changes in eligibility for cash assistance or food stamps
 - Automatic re-evaluation for other program
 - “No wrong door” policy
 - Rely on continuous eligibility policies
 - Use annual renewal period for all Medicaid enrollees regardless of eligibility path

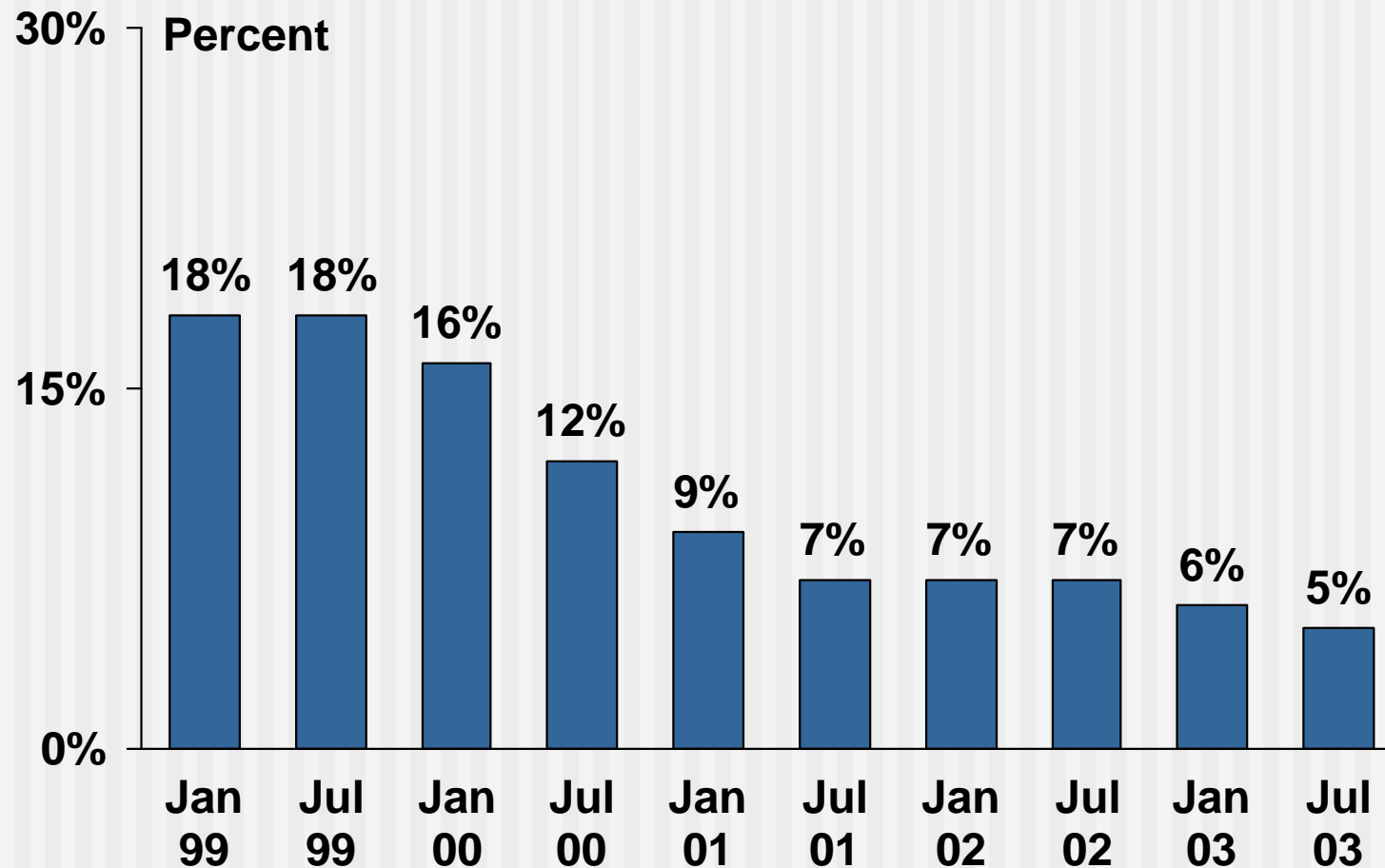
#4: Consider the impact of premiums

2003 Status of Families Sanctioned for Non-payment of Rlte Care Premiums in Previous Year



Source: Rlte Care Premium Collection Reports, Rhode Island Office of Health and Human Services, 2003.

Proportion of Coverage Gaps for Cohorts of Children in Louisiana's Medicaid Program, January 1999-July 2003



Note: Each cohort was followed for a two-year period. Cohorts include all children eligible in the beginning month who will not "age out" over the subsequent two years. Source: Calculations by Xiabing Fang and Ronald Young, Louisiana Department of Health and Hospitals, Division of Health Economics, 2005