



MEDICAID 101: Medicaid's Role for Children and Families

*Alliance for Health Reform
April 16, 2007*

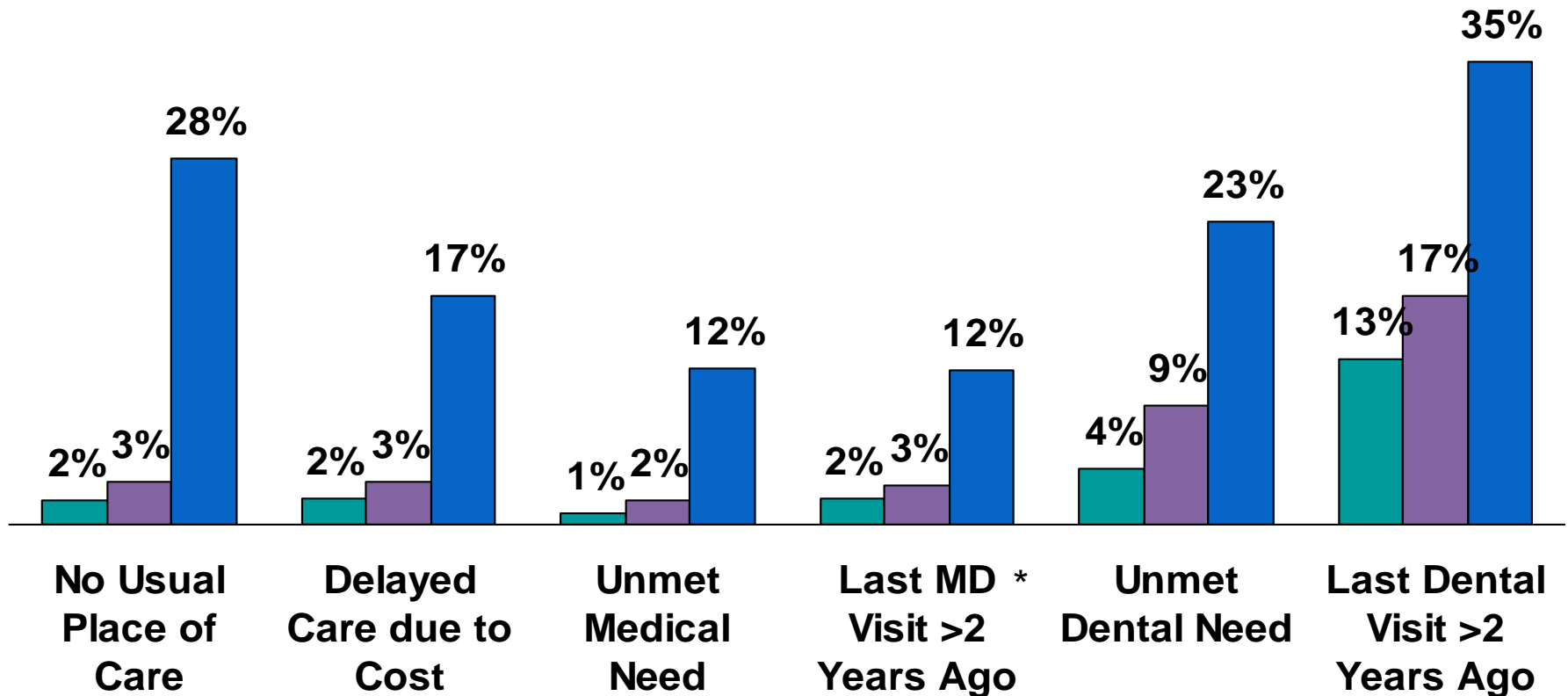
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COVERAGE MATTERS

- *Health of families*
- *Financial stability of families*

Children's Access to Care, by Health Insurance Status, 2005

■ Private ■ Medicaid/Public ■ Uninsured

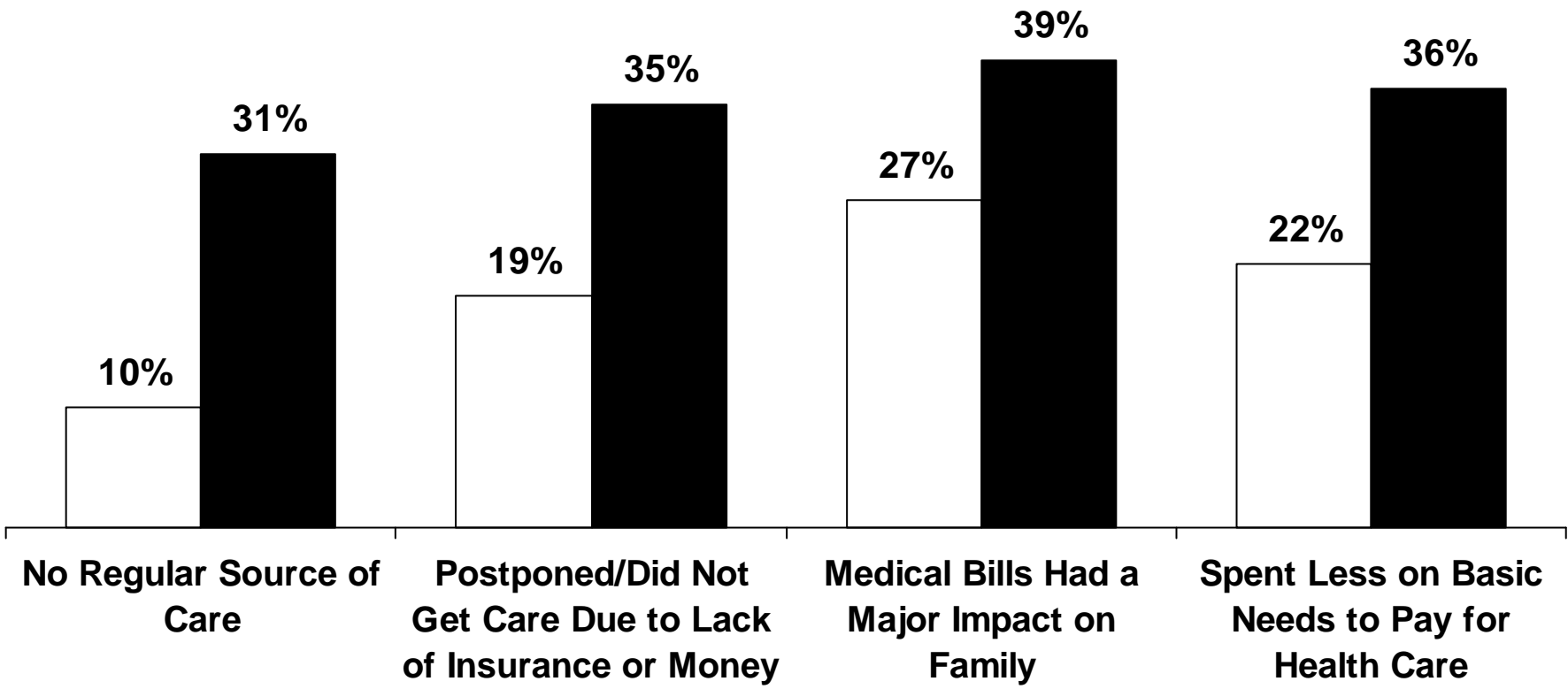


* MD or any health care professional, including time spent in a hospital. All estimates are age-adjusted. SOURCE: National Center for Health Statistics, CDC. 2006. Summary of Health Statistics for U.S. Children: National Health Interview Survey, 2005.

Access to Care and Family Financial Burden for Low-Income Parents, 2005

Percent experiencing in past 12 months:

□ Insured ■ Uninsured



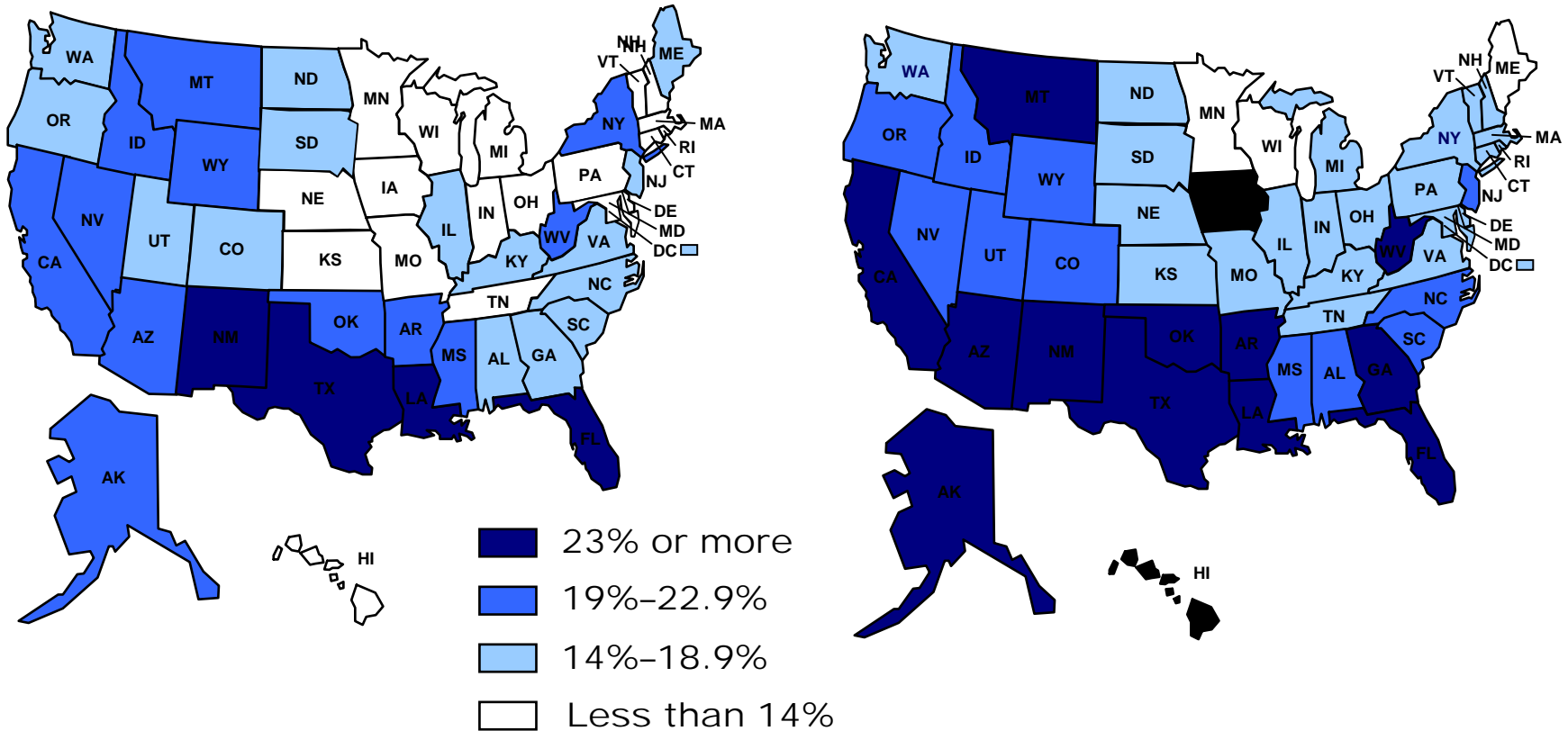
Low-income is less than 200% FPL. Insured includes those covered by public or private health insurance. SOURCE: 2005 Kaiser Low-Income Coverage and Access Survey.

Percent of Adults Ages 18–64 Uninsured by State



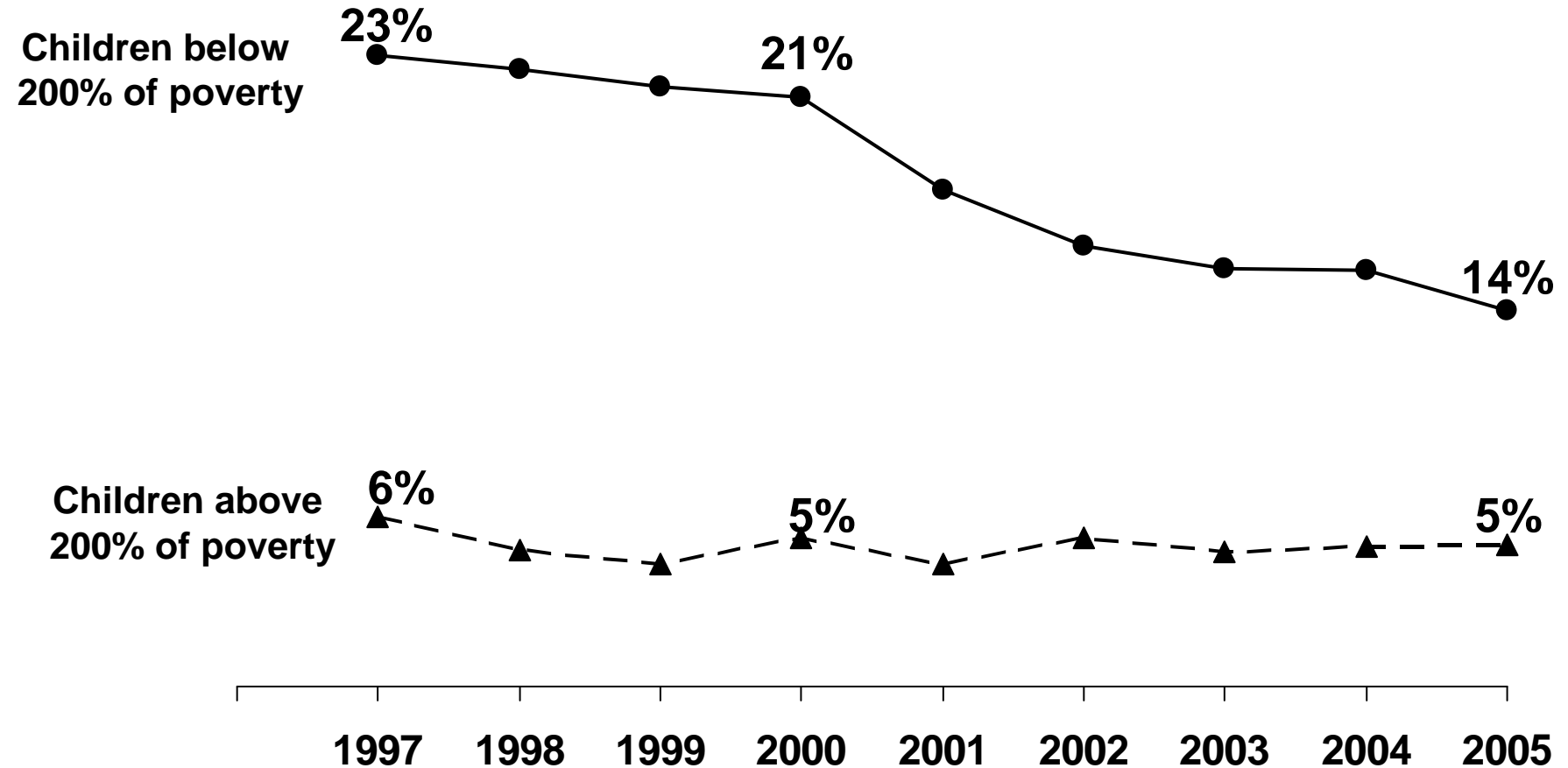
1999–2000

2004–2005



Data: Two-year averages 1999–2000 and 2004–2005 from the Census Bureau’s March 2000, 2001 and 2005, 2006 Current Population Surveys. Estimates by the Employee Benefit Research Institute.

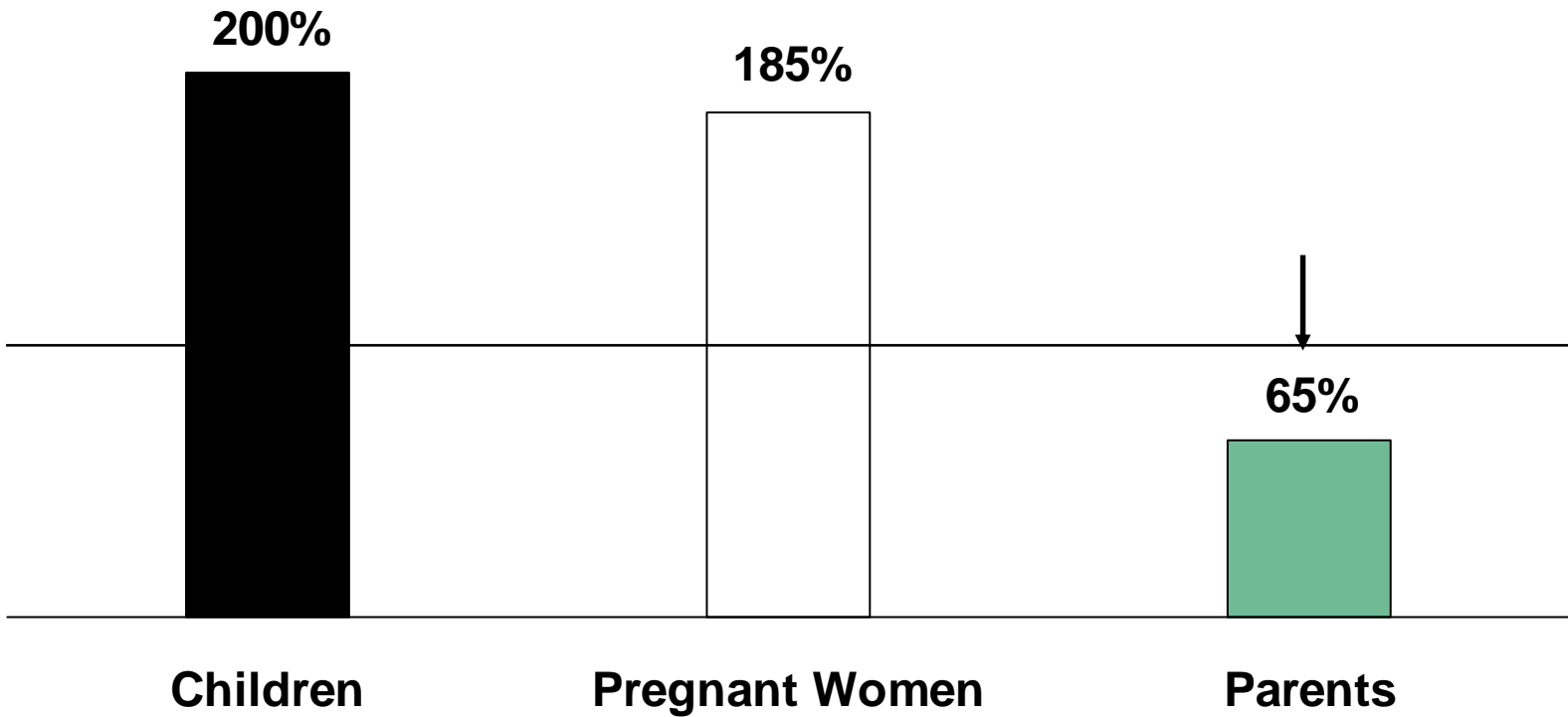
Percentage of Children Without Health Insurance, By Poverty Level, 1997-2005



Source: L. Ku, "Medicaid: Improving Health, Saving Lives," Center on Budget and Policy Priorities analysis of National Health Interview Survey data, August 2005.

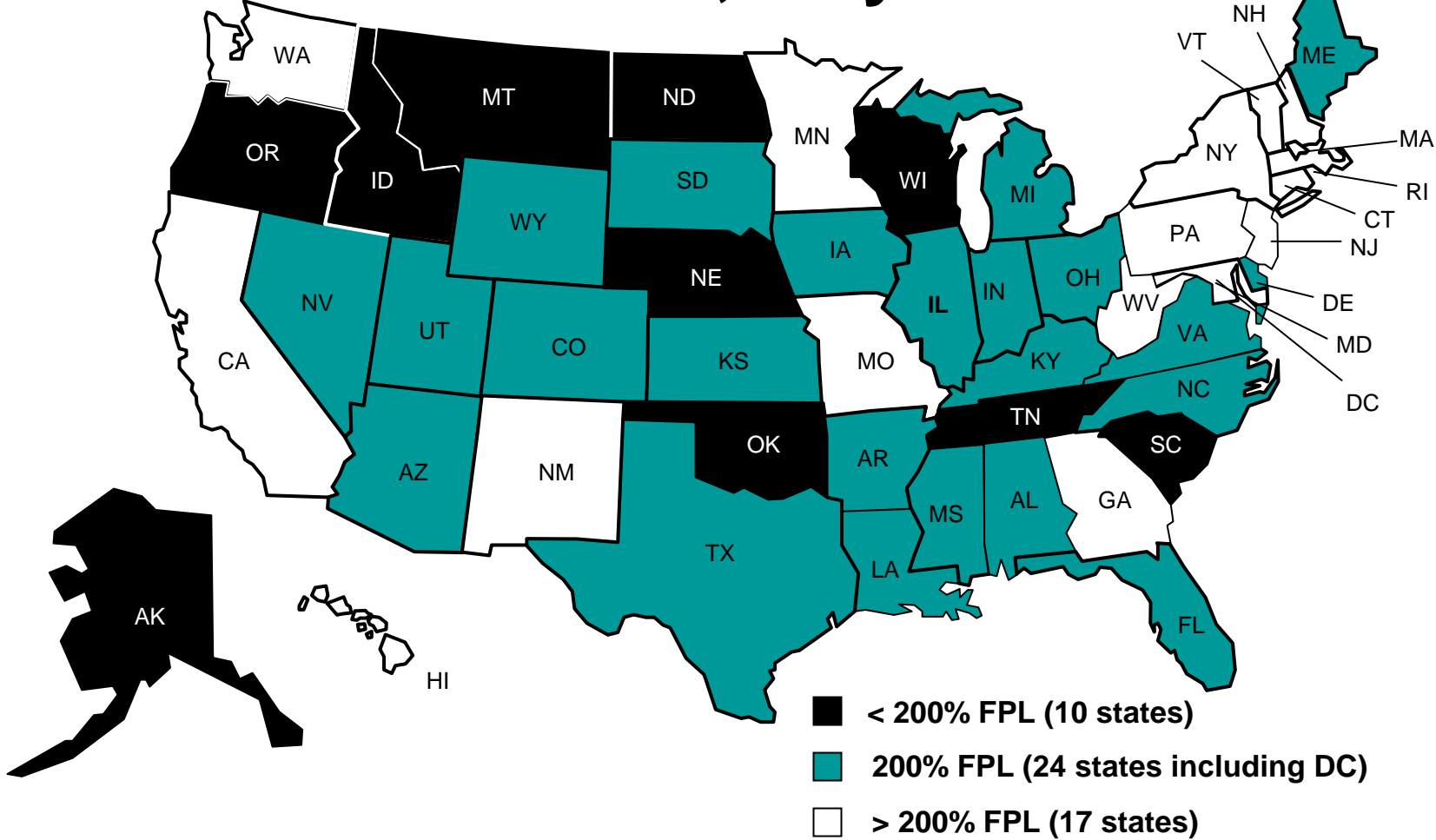
- *Medicaid eligibility is complicated*
- *Medicaid does not cover all low income families*
- *Children whose parents have health coverage are more likely to see a health care provider; have well child visits.* (Davidoff et al: Inquiry, Fall 2003)

Median Medicaid/SCHIP Income Eligibility Threshold for Children, Pregnant Women, and Working Parents, July 2006



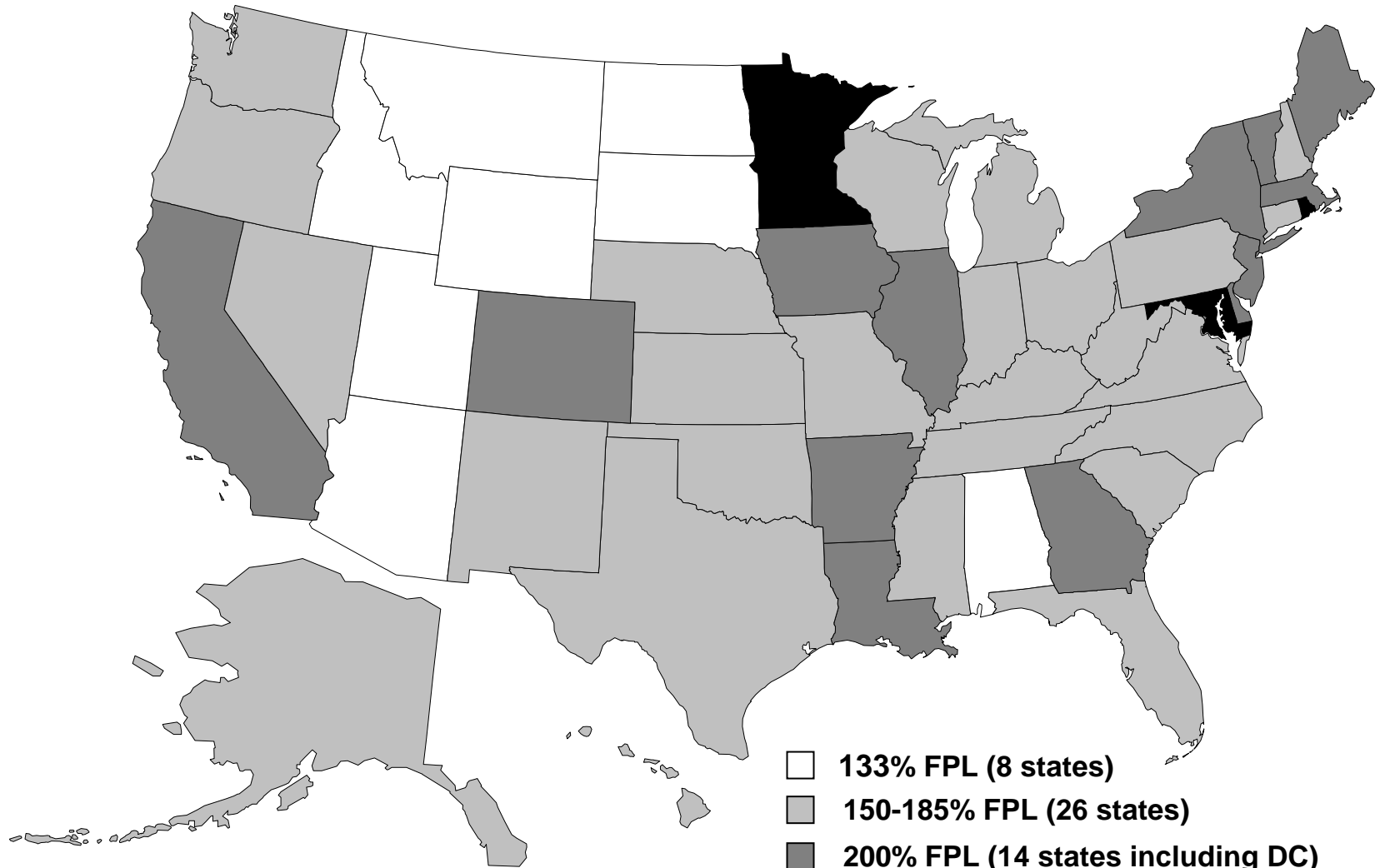
Note: Eligibility levels for parents based on the income threshold applied to a working parent in a family of three.
SOURCE: Based on a national survey conducted by the Center on Budget and Policy Priorities for KCMU, 2006.

Children's Eligibility for Medicaid/SCHIP by Income, July 2006



*The Federal Poverty Line (FPL) for a family of three in 2006 is \$16,600 per year.
 **IL uses state only funds to cover children above 200% FPL
 ***PA and WV expanded coverage to > 200% FPL in 2007
 SOURCE: Based on a national survey conducted by the Center on Budget and Policy Priorities for KCMU, 2006.

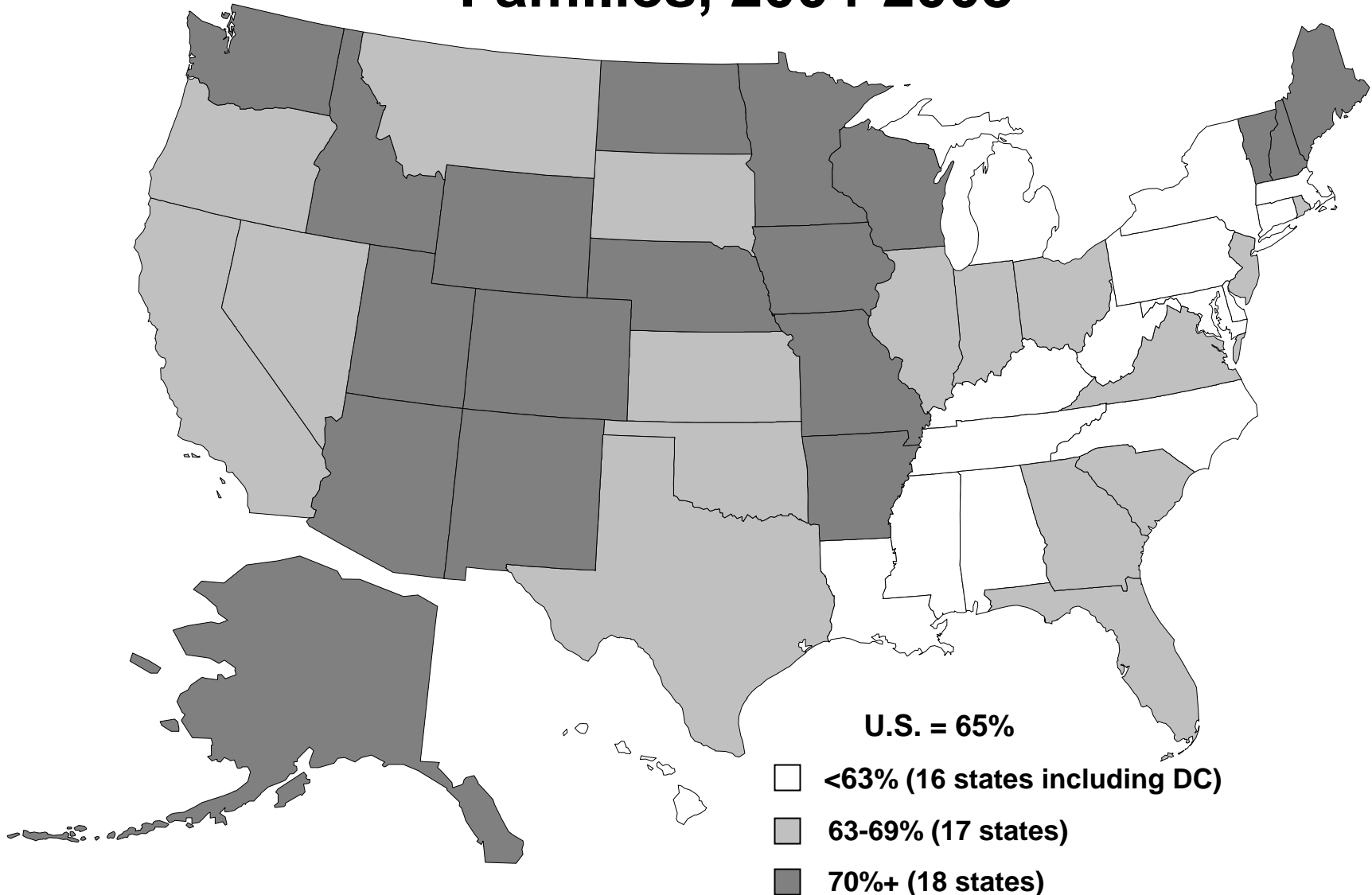
Income Eligibility Levels for Pregnant Women Applying for Medicaid by FPL, July 2006



- 133% FPL (8 states)
- 150-185% FPL (26 states)
- 200% FPL (14 states including DC)
- > 200% FPL (3 states)

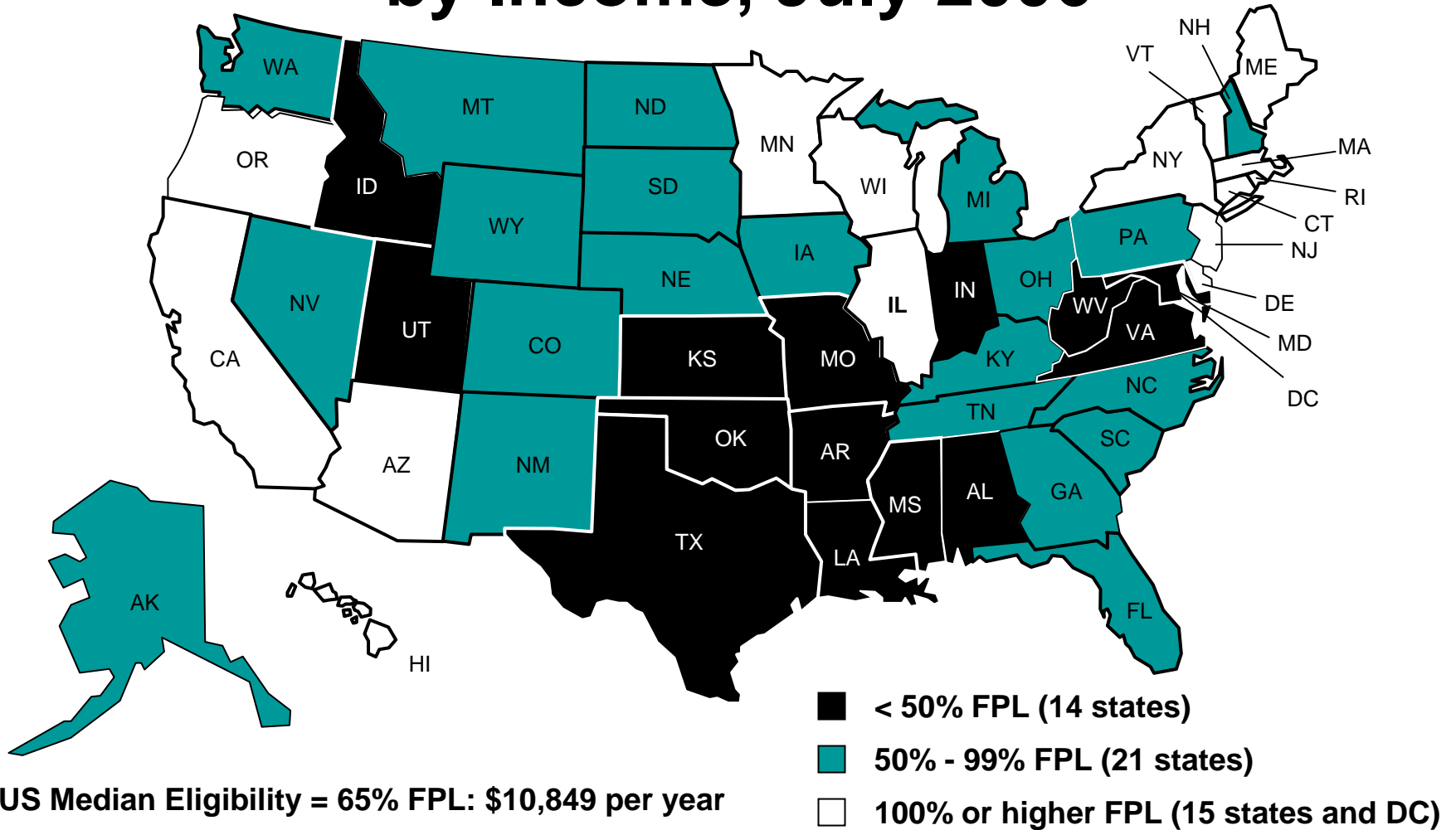
Source: statehealthfacts.org. *Resuming the Path to Health Coverage for Children and Parents: A 50-State Update on Eligibility Rules, Enrollment and Renewal Procedures, and Cost-Sharing Practices in Medicaid and SCHIP in 2006*, Table 4, data based on a national survey conducted by the Center on Budget and Policy Priorities for the Kaiser Commission on Medicaid and the Uninsured, January 2007.

Percentage of Medicaid Enrollees in Working Families, 2004-2005



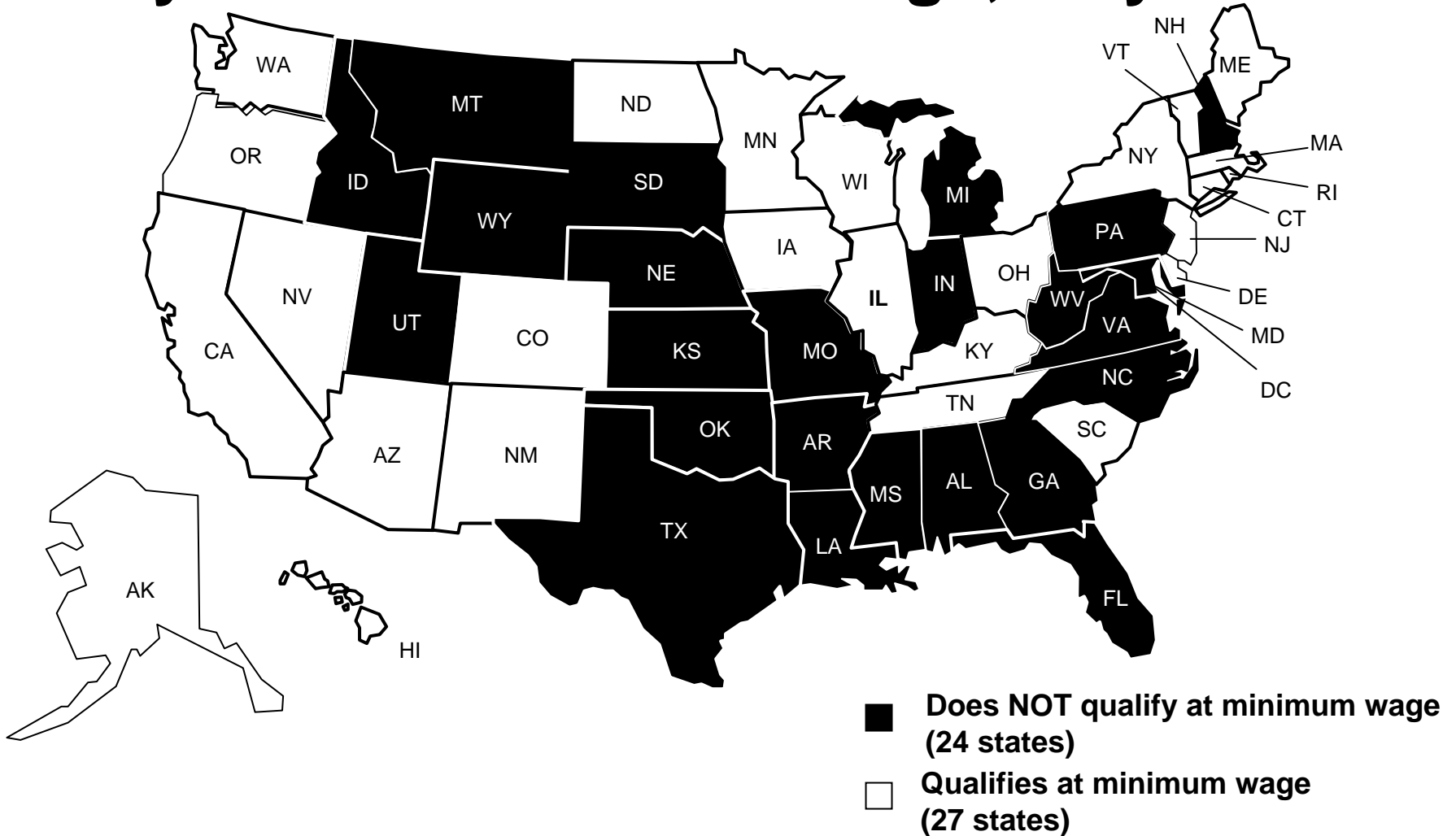
Source: statehealthfacts.org. Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2005 and 2006 Current Population Survey (CPS: Annual Social and Economic Supplements).

Medicaid Eligibility for Working Parents by Income, July 2006



*The Federal Poverty Line (FPL) for a family of three in 2006 is \$16,600 per year. These eligibility levels do not reflect waivers that provide limited coverage.
 SOURCE: Based on a national survey conducted by the Center on Budget and Policy Priorities for KCMU, 2006.

Medicaid Eligibility for Working Parents by Federal Minimum Wage, July 2006

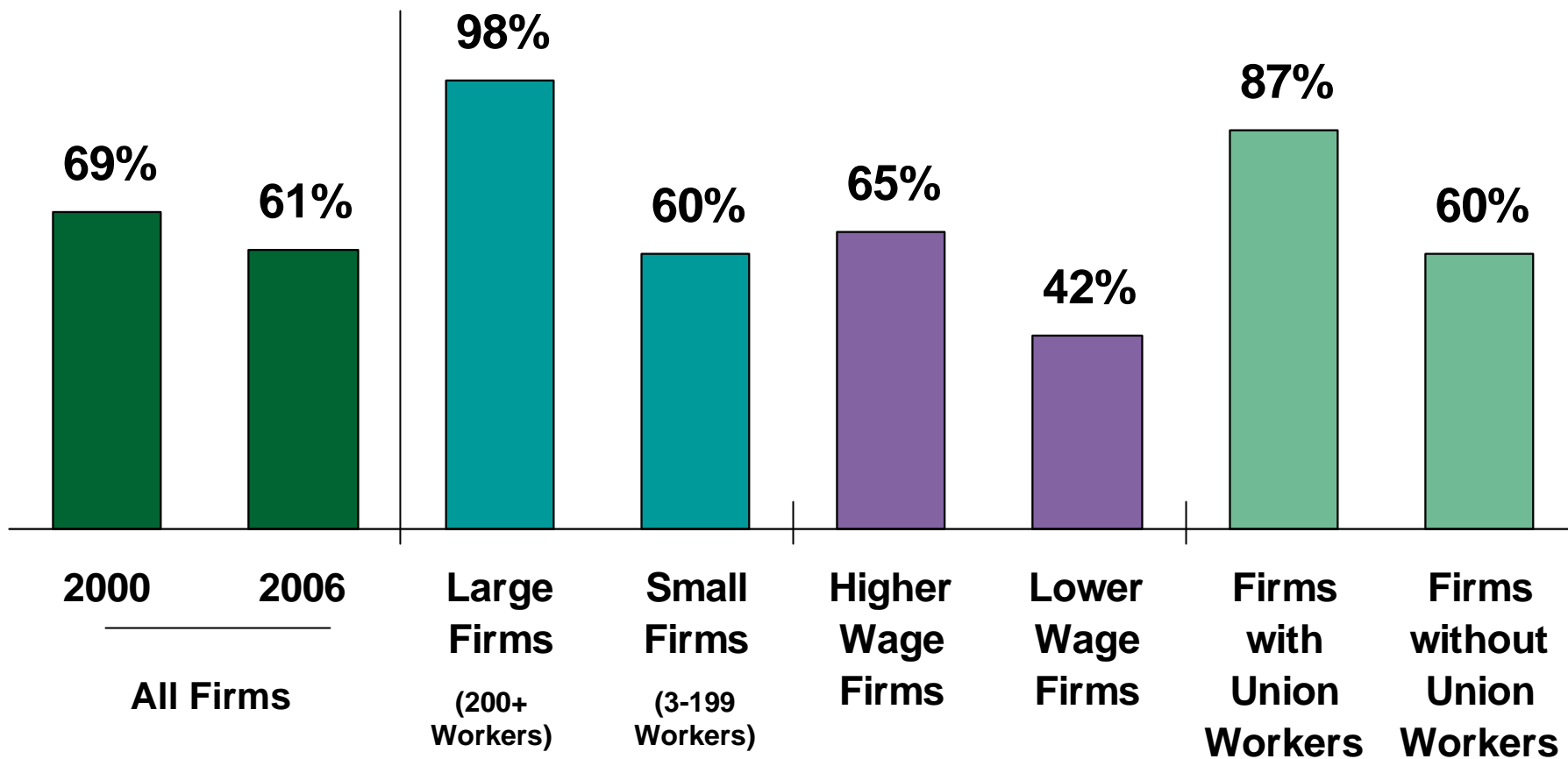


*A parent in a family of three working full time at federal minimum wage earns \$893 per month

SOURCE: Based on a national survey conducted by the Center on Budget and Policy Priorities for KCMU, 2006.

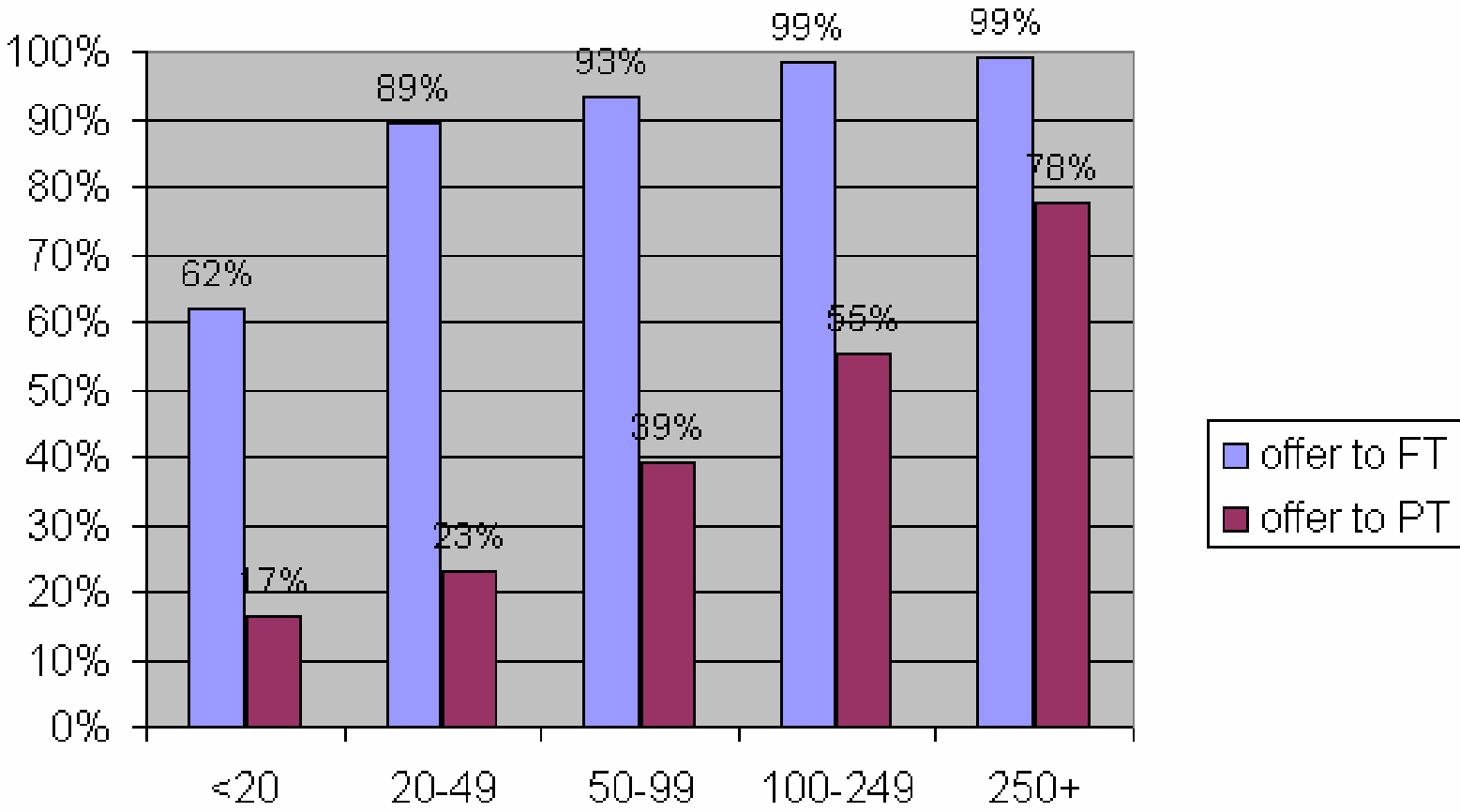
Health Insurance Offer Rates by Firm Characteristics, 2006

Percent of firms offering health benefits:



Less than 35% of the workforce in higher wage firms earns \$20,000 a year or less. In lower wage firms, 35% or more of the workforce earns \$20,000 a year or less. SOURCE: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2006.

% of Maine Employers Offering Health Insurance to Full vs. Part Time Employees, by Size, 2004



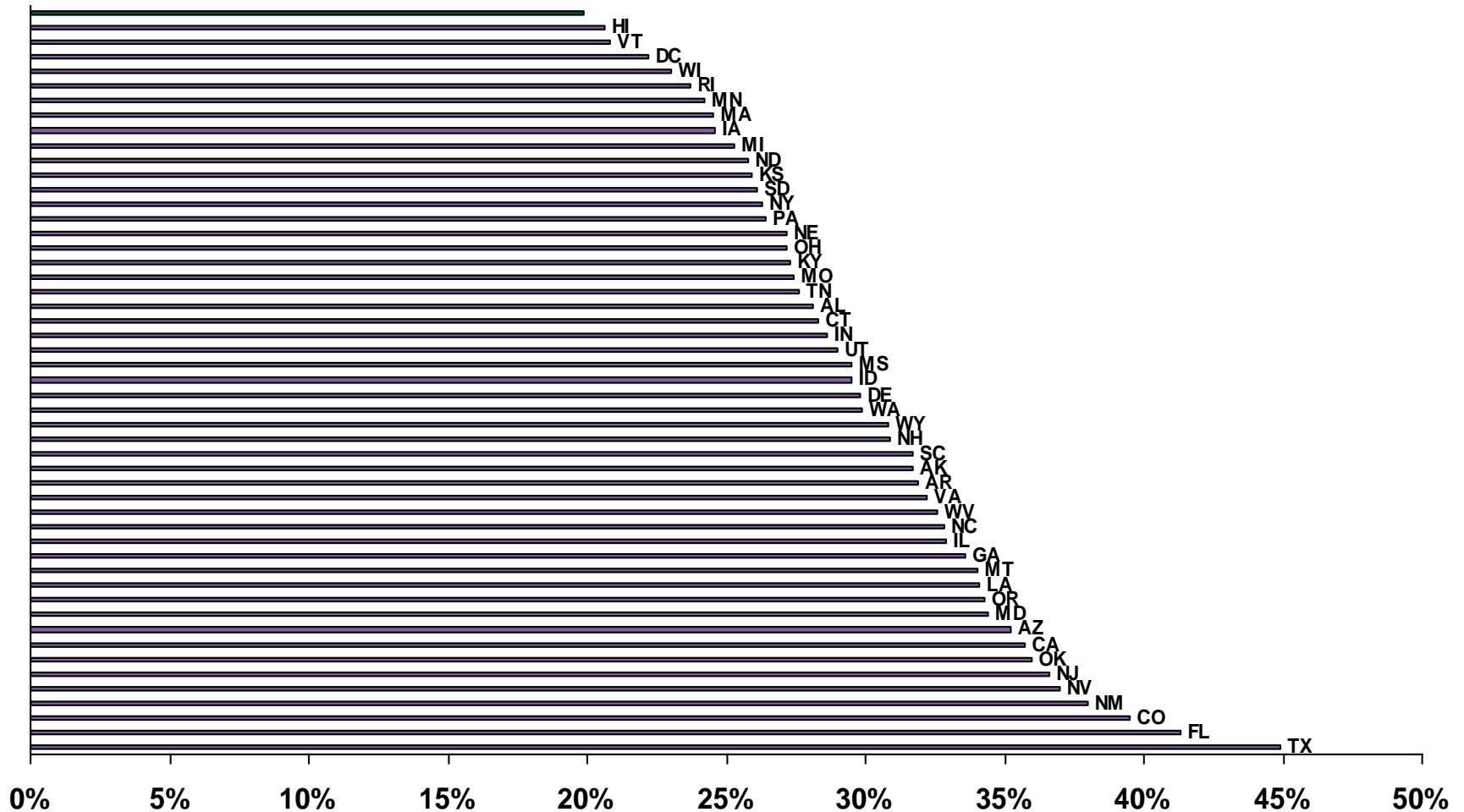
Source: Maine Department of Labor, Employee Benefits Survey

Premium Assistance Programs – are they really viable?

New strategies to address the nexus of employer coverage / Medicaid eligibility needed for low income working families.

Uninsured Rate for Low-income Nonelderly by State, 2004-2005

← Maine



The low-income are in families under 200% of the poverty level, or \$39,942 for a family of four in 2005.
 SOURCE: KCMU and Urban Institute analysis of the March Current Population Survey, 2005 and 2006, two-year pooled data.