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# Statistical Brief

Prepared by the State Center for Health Statistics



For the Council on Health Policy Information

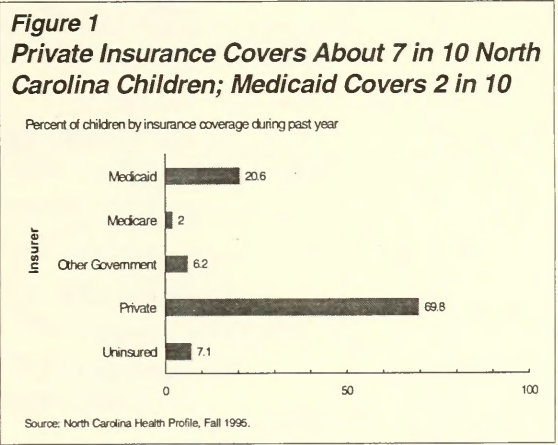
August 1996

## HEALTH INSURANCE COVERAGE OF NORTH CAROLINA CHILDREN – Recent Survey Estimates

According to a recent telephone survey of North Carolina households, seven percent of the state's population ages 0-17 had no health insurance during the entire year prior to the survey. Although at variance with other (higher) estimates,<sup>1</sup> this percentage is similar to those obtained in recent telephone surveys conducted in Arkansas and Wisconsin (unpublished data).

The data of this Brief are from the North Carolina Health Profile (NCHP) telephone survey conducted during the Fall of 1995. The NCHP was funded by The Robert Wood Johnson Foundation. Readers should be aware that all statistics are subject to the usual limitations of telephone sampling and respondent classification errors. Respondents were usually the children's primary caregivers.

Among its 1994 recommendations, health insurance reform was a top priority of the state's Health Planning Commission. The Commission's specific recommendations for insurance reform fell into three areas: expanding Medicaid to cover more people with limited resources; reforming insurance laws to make health insurance coverage more affordable and portable; and establishing an on-going system of monitoring the numbers of uninsured.<sup>2</sup>



### Sources of Children's Health Insurance

Figure 1 depicts the reported health insurance coverage of children during the year prior to the 1995 NCHP. Coverage could have been for only a short period, while "uninsured" applies to the entire past year. Thus, at any given point in time, many more than seven percent of children may have been without health coverage. The percentages by insurer add to more than 100 because some children had more than one type of insurance during the past year.

Among the 70 percent of children with private insurance during the past year, 9 in 10 had insurance through a related household member's employer or union.



Statistical Brief No. 2  
N.C. Department of Environment, Health, and Natural Resources

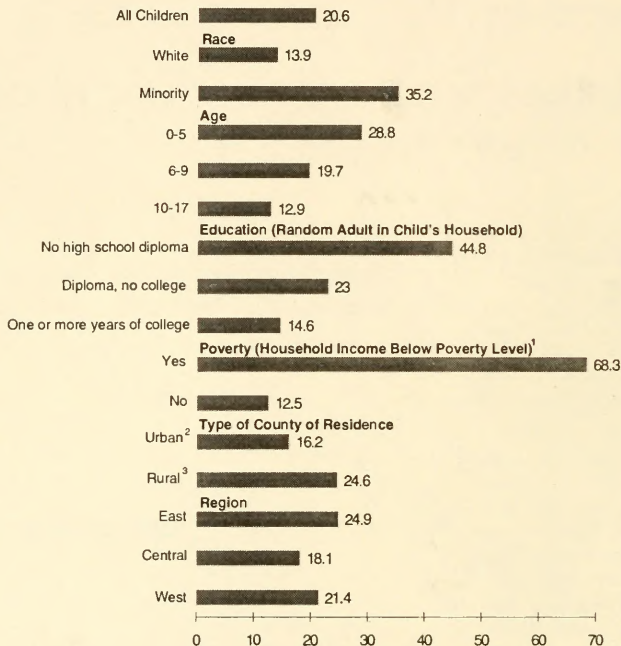
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## Figure 2 About 21 Percent of North Carolina Children are Covered by Medicaid

Percent of children covered by Medicaid during past year



<sup>1</sup> Household income (to determine poverty level) was missing for 22.5 percent of children.

<sup>2</sup> 18 counties with an urbanized/central city greater than 50,000 population.

<sup>3</sup> 82 counties without an urbanized/central city greater than 50,000 population.

Source: North Carolina Health Profile, 1995.

### Medicaid Coverage

In a separate Brief,<sup>3</sup> it is shown that Medicaid children go for routine health care more frequently than children without the coverage. In 1994, the state's Health Planning Commission recommended expansions in Medicaid to cover more poor and near poor children.<sup>2</sup>

Figure 2 illustrates selected factors associated with Medicaid coverage. As expected, socio-economic status followed by race and age are associated with the greatest differences in coverage. Estimates by age show that socio-economic and race differences are greatest for children 10-17 years old.

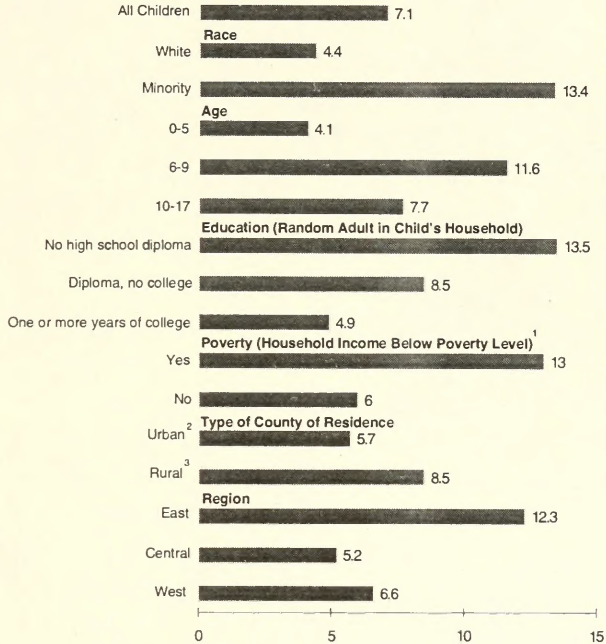
### Uninsured Children

Lack of health insurance may be the most important barrier to health care. The state's Council on Health Policy Information has asked: What is the insurance coverage of children and what barriers limit that coverage?<sup>4</sup>

Figure 3 illustrates a few factors that influence health coverage. Race, age, and socio-economic status are associated with large differences in coverage. Also, children living in eastern North Carolina appear about twice as likely as others to be uninsured.

### Figure 3 About 7 Percent of North Carolina Children Have No Health Insurance

Percent of children without health insurance all of past year



<sup>1</sup> Household income (to determine poverty level) was missing for 22.5 percent of children.

<sup>2</sup> 18 counties with an urbanized/central city greater than 50,000 population.

<sup>3</sup> 82 counties without an urbanized/central city greater than 50,000 population.

Source: North Carolina Health Profile, 1995.

#### Underinsurance

Underinsurance may result in limited access to health care because preventive or acute care is not covered or it is covered only with significant copayments.

Among NCHP children covered during the past year by private health insurance, three percent of caregivers reported the insurance included no coverage for hospital expenses while nine percent reported no coverage for doctor visit expenses.

#### References

<sup>1</sup>Center for Health Policy Research and Education. Current Population Survey sample estimates for coverage during 1994 as reported by population in March 1995. Duke University, March 15, 1996.

<sup>2</sup>North Carolina Health Planning Commission Recommendations. Raleigh, December 21, 1994.

<sup>3</sup>North Carolina Department of Environment, Health, and Natural Resources, State Center for Health Statistics. "Access to Health Care in North Carolina – How Do Medicaid Children Fare?" *Statistical Brief*. Raleigh, July 1996.

<sup>4</sup>Atkinson, Delton. "Health Policy Issues for the Health Interview Survey," sent to The Robert Wood Johnson Foundation September 14, 1994.



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For other information on children's access to health care, see the recent State Center report *Access to Health Care in North Carolina: Indicators and Baseline Data*.

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