

STATISTICAL BRIEF #99

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Trends in Children's Health Insurance Coverage for Families with Children, 1996–2002 (First Half)

Julie Hudson

Introduction

Health insurance for children in the United States is typically determined at the family level. Children covered by private insurance are covered by their parents through family plans that cover all children in the family or by adult-plus-one plans that cover one adult and one child. Eligibility for public insurance relies heavily on family-level income and family size. Nevertheless, statistics for children's health insurance status are often reported at the person (child) level. Family-level statistics provide a different aspect on children's insurance status. They have the potential to differ from child-level statistics because families often have multiple children in the same household, with each child having his or her own insurance status. When families have multiple children with different types of insurance coverage or have varying concentrations of children with the same type of coverage, they provide additional information for researchers that is not available at the child level.

This Statistical Brief presents data from the Household Component of the Medical Expenditure Panel Survey (MEPS-HC) for the first part of calendar years 1996 through 2002 on children's health insurance coverage for families with children. All estimates in the brief are presented at the family level and include only those families with children ages 18 and under.¹ For ease of presentation, the word "family" will be used to represent families with children age 18 and under. For this analysis, families are constructed to include adults and children who would typically be eligible for coverage under the adults' private health insurance family plans (for example, children and their parents).

Children's health insurance status at the family level is reported using a variety of statistics. The prevalence of insurance (and uninsurance) is reported for families where at least one child is insured (or uninsured). A more detailed coverage measure reports

Highlights

- In the first part of 2002, 86.6 percent of families had at least one child who was insured and 16.2 percent of families had at least one child who was uninsured—a three percentage point increase and decrease, respectively, since the first part of 1996.
- Increases in the percentage of families with an insured child were primarily due to increases in insurance for families with incomes below 200 percent of the Federal poverty level.
- Decreases in the percentage of families with an uninsured child are more dramatic in families with incomes below 200 percent of the Federal poverty level.
- In the first part of 2002, 59.6 percent of families had all their children covered by private insurance, 21.2 percent had all their children covered by public insurance, and 13.4 percent had all uninsured children and 5.8 percent had children in the same family with different types of insurance coverage.
- Families where all children were covered by public insurance increased by five percentage points and those with all uninsured children dropped by three percentage points between the first parts of 1996 and 2002.

¹ Statistical Brief #85, *Health Insurance Status of Children in America, 1996–2004: Estimates for the U.S. Civilian Noninstitutionalized Population under Age 18*, presents MEPS estimates for children's health insurance at the person level.

