## CENTER FOR CHILDREN AND FAMILIES

## Medicaid and CHIP Provide Crucial Lifeline to Children During Turbulent Times

Most states have managed to reduce the number of children going without health insurance during these tough economic times underpinned by a strong federal commitment to Medicaid and the Children's Health Insurance Program. During the recession, the number of children in poverty increased significantly, yet the number of uninsured children decreased nationally from 6.9 million in 2008 to 5.9 million in 2010. By analyzing newly available data, researchers at Georgetown University Health Policy Institute's Center for Children and Families were able to more closely examine the impact of Medicaid and CHIP on the lives of children in each state.

## Nationally, the researchers found:

 Despite the fact that 19 percent more children were living in poverty, the number of uninsured children decreased by 14 percent – a true bright spot in an otherwise challenging landscape for America's children. In 2010, about 8 percent of children were uninsured. In contrast, adults, for whom Medicaid is not widely available, experienced an uninsurance rate of more than 21 percent. The progress for children can be attributed to the success of Medicaid and CHIP which have continued to fill the void created by a decline in employer-based health insurance, a high unemployment rate and the increasing cost of private health insurance. • There are some important differences worth noting among demographic groups. Hispanic and Native American children remain disproportionately uninsured; older children are less likely to be covered than younger children; and uninsured rates are higher for children living in families earning below 50 percent of the poverty level even though the vast majority of these children are eligible for Medicaid.

## A state-by-state analysis found:

- While the country made great progress in covering children, coverage varies dramatically from state to state. In all, 34 states experienced a decrease in their uninsured rate for children from 2008, while seven states saw an increase – but in only one state, Minnesota, was that increase significant.
- Florida made the most progress in reducing the number of uninsured children over the three-year period, but it still has one of the highest rates and largest number of uninsured children in the nation. Just six states (Arizona, California, Florida, Georgia, New York and Texas) account for more than half of the uninsured children nationally.