

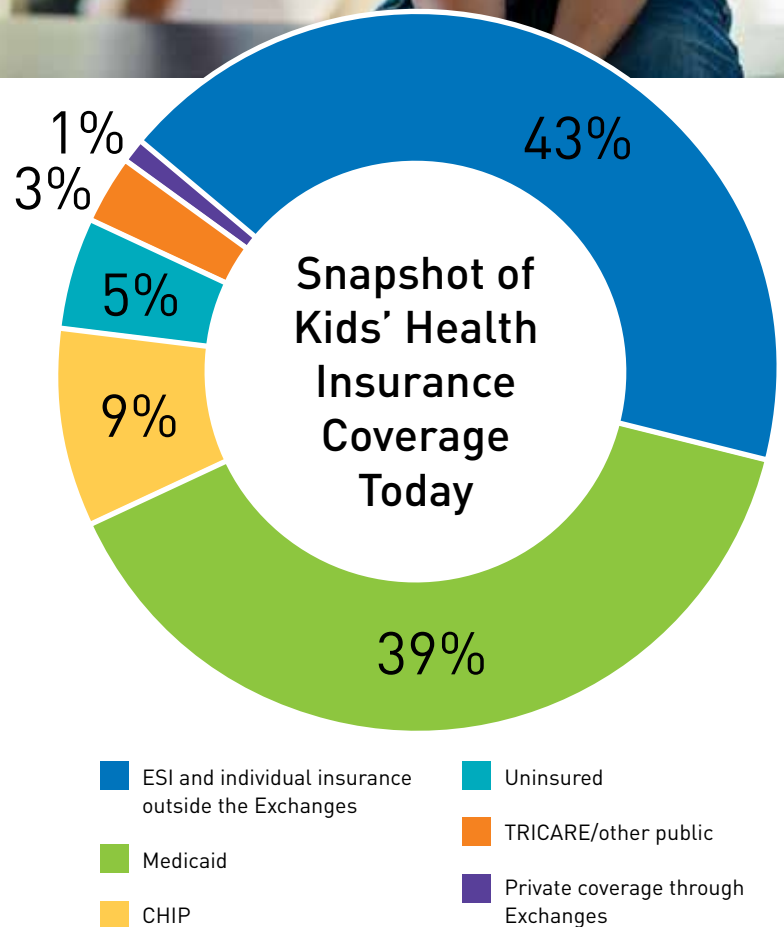
COVERING AMERICA'S KIDS

March 2021



There are 78 million children in the United States.

About 95% of children are currently insured through a variety of programs, including: Medicaid, the Children's Health Insurance Program (CHIP), TRICARE, individual commercial health insurance sold through the Exchanges and employer sponsored insurance (ESI).



*Categories may vary by two percentage points due to estimation methodology
Source: CHA analysis of sources, 2020

MEDICAID AND CHIP

Medicaid is a jointly funded federal-state health coverage program and a vital lifeline to children in low-income families and children with special health care needs. CHIP, also jointly funded, provides health insurance for children and pregnant women who are not eligible for Medicaid and do not have access to affordable private insurance. These programs ensure children receive regular check-ups and can see a doctor when they are sick.

- Children represent over 40% of all Medicaid enrollees, but account for less than 20% of Medicaid spending. *Source: Kaiser Family Foundation (KFF)*
- In the course of a year, 35.5 million children rely on Medicaid at some point for health care services. *Source: CMS, ever-enrolled*
- 9.7 million children, qualified based on income, rely on CHIP for health care services at some point throughout the year. *Source: CMS, ever-enrolled*
- At some point throughout the year, Medicaid covers about 3.4 million children of U.S. military veterans. *Source: PolicyLab, Children's Hospital of Philadelphia*
- Approximately 1.7 million children on Medicaid qualify through a disability pathway. There are additional children with disabilities who are enrolled in Medicaid, but they became eligible for Medicaid through an income-related pathway. *Source: KFF*

OTHER PROGRAMS COVERING KIDS

Health insurance helps children access the care they need to grow and thrive. Children without insurance lack a regular source of care or medical home, and are more likely to be sicker by the time they access care.

ESI

- In general, employers can choose the benefits they will cover, but many states mandate that certain benefits are covered.
- Some children in working families rely on Medicaid or CHIP when their employers don't provide coverage for needed services or plan deductibles are cost prohibitive.

EXCHANGES

- Exchanges were authorized in the Affordable Care Act as a place to purchase affordable individual health insurance. Families who get their health insurance through the Exchanges may be eligible for financial assistance.
- Plans in the Exchanges must cover specific types of benefits—including pediatric and behavioral health services—and their provider networks must include sufficient numbers and types of providers.

TRICARE

- TRICARE is run by the Department of Defense for active duty service members and their families.
- TRICARE follows a Medicare model and often does not include a children's benefit comparable to what Medicaid provides.