

A Profile of Uninsured Children in Michigan

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The Problem: Uninsured Children

In 2001, 8.1%, or approximately 200,000 Michigan children ages 0-17 were without health insurance.⁵ Unfortunately, this represents an increase of 1.4% from the previous year (see Figure 1), possibly as a result of the 2001 Michigan economic slowdown.^{6,7} In addition, some groups of children are at greater risk of being uninsured than others. Racial and ethnic minorities and children living in low-income families are more likely to lack health insurance coverage than any other group of children.⁸

Racial/Ethnic Minority Children are More Likely to be Uninsured in Michigan

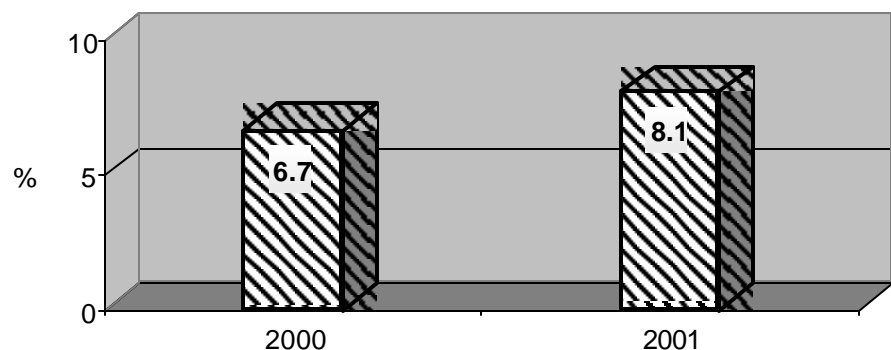
A disproportionate number of children from racial and ethnic minority groups are without health insurance statewide and ... Hispanic children run the greatest risk of being without coverage

Figure 2 shows that a disproportionate number of children from racial and ethnic minority groups are without health insurance statewide and that Hispanic children run the greatest risk of being without coverage.⁹ Hispanic children represent only 4.3% of Michigan's total child population, yet they comprise 10.3% of all uninsured children statewide¹⁰ – indicating a disparity in coverage. African American children account for 17.3 % of all children in Michigan; however, 20.9 percent of all uninsured children are African American.¹¹

As Figure 3 indicates, uninsurance rates differ for children from different ethnic/racial groups, and Hispanics are much more likely to be uninsured:

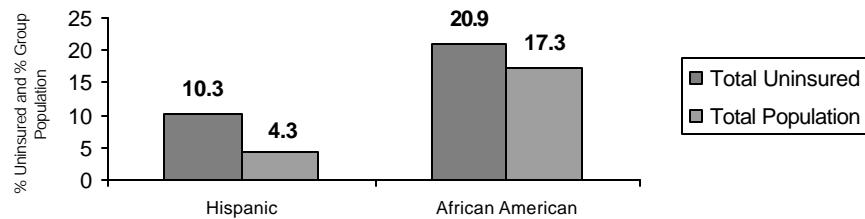
- ✓ 7.1 % of White children are uninsured in Michigan,
- ✓ 9.9 % of African American children are uninsured,
- ✓ 19.9 % of Hispanic children lack insurance, and
- ✓ 10.3 % of Michigan children whose race is defined as 'other' are uninsured.

Figure 1 - Percent Uninsured Michigan Children Ages 0-17 (2000 and 2001)



Source: 1999-2001 CPS Data Files, Employee Benefit Research Institute.

Figure 2 - Uninsurance Rates Among Racial/Ethnic Minority Children Relative to Population (1999-2001)



Source: 1999-2001 CPS Data Files, Employee Benefit Research Institute.

Children from poor and near poor (0-199% FPL) families represent approximately 52% of the uninsured children in Michigan,¹³ even though the majority of them are eligible for public health insurance

Poor and Near Poor Children are More Likely to be Uninsured

Children in families with incomes less than 200% of the **Federal Poverty Level [(FPL) – see glossary for definitions]** run the greatest risk of being uninsured in Michigan.¹² Children from poor and near poor (0-199% FPL) families represent approximately 52% of the uninsured children in Michigan,¹³ even though the majority of them are eligible for public health insurance.

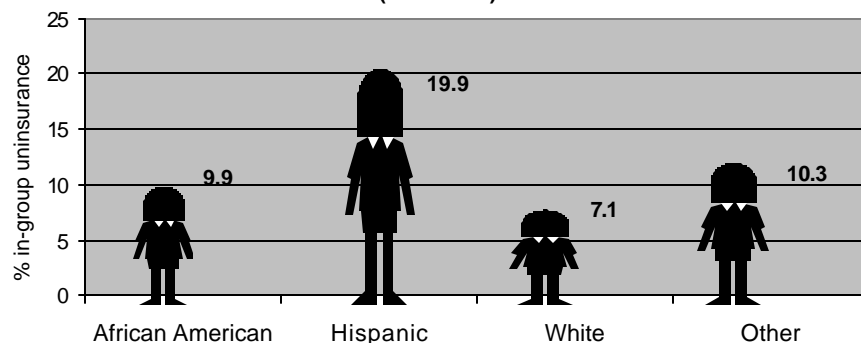
As Figure 4 illustrates, in Michigan:

- ✓ 14.5 % of children from poor families (0-99 % FPL) are uninsured.
- ✓ Almost the same number (14.9 %) of children from families with incomes between 100-149 % FPL are uninsured.
- ✓ With incomes at 150 % of FPL or above, the rates of uninsurance gradually diminish.

Conclusion

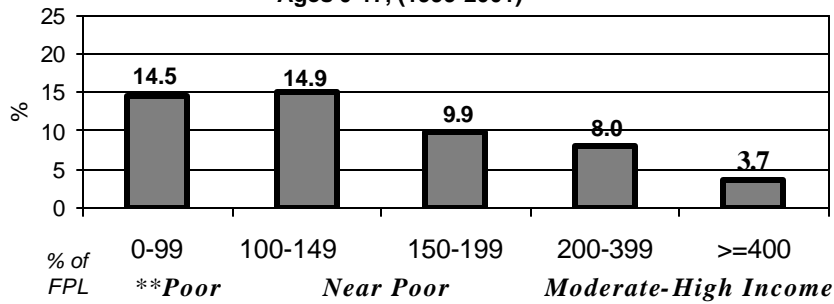
Lack of health insurance continues to be a barrier to quality health care for some 200,000 Michigan children. Hispanic and African American children are at greater risk for uninsurance, as are children whose families are poor or near poor. A recent rise in the number of children who are uninsured, coinciding

Figure 3 - Uninsurance Within Specific Racial/Ethnic Groups Michigan Children Ages 0-17 (1999-2001)



Source: 1999-2001 CPS Data Files, Employee Benefit Research Institute.

**Figure 4 - Percent Uninsured
By Family Income, Michigan Children
Ages 0-17, (1999-2001)**



Source: 1999-2001 CPS Data Files, Employee Benefit Research Institute.

**Using definitions from The Kaiser Commission on Medicaid and the Uninsured, Poor is defined as 0-99% FPL, Near Poor is 100-199% FPL, Moderate is 200-299% FPL, and High is 300%+ FPL.

with an economic downturn in the state, indicate that efforts must continue to ensure that all children living in Michigan receive quality, affordable health insurance coverage.

Report Limitations

The statistics used in this report are based on 1999-2001 United States Census Bureau Current Population Survey (CPS) data, as reported for the state of Michigan. Readers should note there is some concern among researchers that the estimates for Michigan's uninsured may be high in some areas due to the measurement and analysis techniques employed by CPS.

A recent rise in the number of children who are uninsured, coinciding with an economic downturn in the state, indicate that efforts must continue to ensure that all children living in Michigan receive quality, affordable health insurance coverage