More Florida Children Need Coverage

Findings from several recent reports reveal that Florida's children lag behind the nation and other southeastern states in health insurance coverage. Although the rate of uninsured children in the state declined by 25% from 2009 to 2013, Florida still has nearly half a million children without any health insurance coverage.

Insured VS Uninsured: The Effect on Children
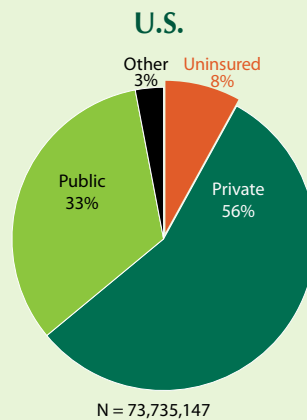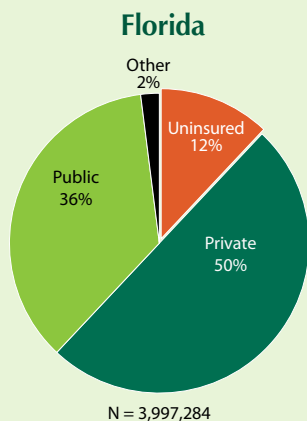
Children without health insurance[1]

- Less likely to have a regular health care provider
- Less likely to receive care when needed
- More likely to receive treatment after their condition worsens
- More likely to be hospitalized

Children with health insurance

- Have families with greater safeguards against financial devastation when a child experiences a serious or chronic illness[1]
- Is associated with improvements in academic outcomes including decreased high school dropout rates[2]
- Is associated with improved health indicators including reduced risky sex behavior, lower obesity[3], lower use of alcohol, marijuana and cigarettes[2]

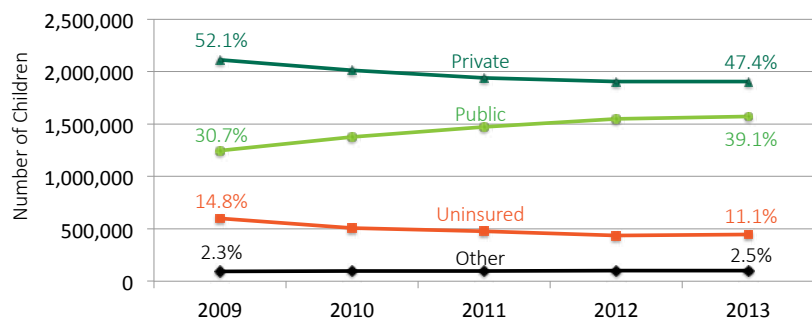## Choices to Increase Access to Health Insurance

Current state of insurance coverage

Medicaid/CHIP coverage rates for children continue to grow, and employer coverage rates are declining. Individuals and families earning low-wages and working part-time hours often lack employer-based coverage. From 2009 to 2013, the percentage of children covered by employer-sponsored health plans decreased by 9%, while the publicly funded health insurance rate increased by 27%. Federal and state policy choices will continue to impact the number of uninsured children in Florida considerably.

To improve access to healthcare for Florida's children, families need

- Affordable employer-based coverage, or
- Adequate wages so that families can afford to cover themselves, or
- Access to Medicaid/CHIP

Children's Health Insurance Coverage 2013

Florida

Other 2%
Uninsured 12%
Public 36%
Private 50%

N = 3,997,284

U.S.

Other 3%
Uninsured 8%
Public 33%
Private 56%

N = 73,735,147

Florida Children's Health Insurance Coverage, 2009–2013

Private: 52.1% (2009) → 47.4% (2013)
Public: 30.7% (2009) → 39.1% (2013)
Uninsured: 14.8% (2009) → 11.1% (2013)
Other: 2.3% (2009) → 2.5% (2013)

U.S. Census Bureau, 1-Year American Community Survey, 2009-2013. Children under age 18.

1 Annie E. Casey Foundation. (2015). *The Annie E. Casey Foundation 2015 Kids Count data book: State trends in child well-being*. Baltimore, MD: Author. Retrieved from http://www.aecf.org/resources/the-2015-kids-count-data-book/.

2 Cohodes, S., Grossm an, D., Kleiner, S. & Lovenheim, M.F. (2014). *The effect of child health insurance access on schooling: evidence from public insurance expansions* (Working Paper 20178). Cambridge, MA: National Bureau of Economic Research. Retrieved from http://www.nber.org/papers/w20178.pdf., August 20

3 Miller, S. M., & Wherry, L. R. (2015, August 20). The long-term effects of early life Medicaid coverage. Social Science Resource Network [Electronic Paper Collection]. Retrieved from http://ssrn.com/abstract=2466691
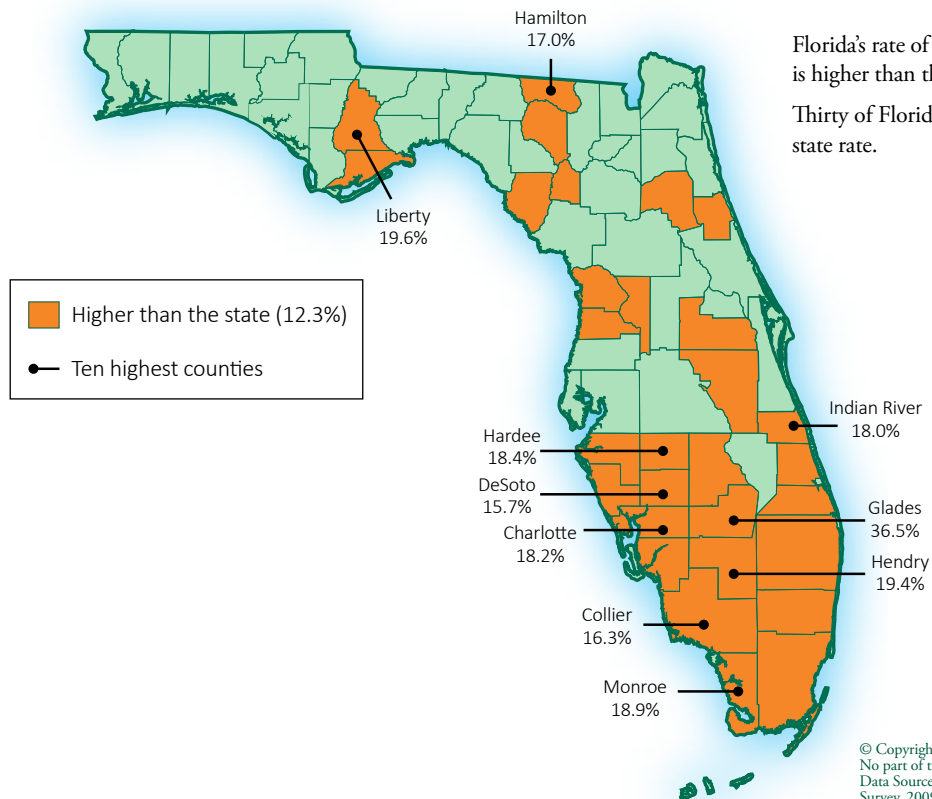
Employer-Based and Medicaid/CHIP Children's Health Insurance Coverage by County, 2013

Employer-Based Only		County	Medicaid/CHIP Only		Employer-Based Only		County	Medicaid/CHIP Only		Employer-Based Only		County	Medicaid/CHIP Only	
#	%		#	%	#	%		#	%	#	%		#	%
22,321	49.9	Alachua	11,993	26.8	853	34.0	Gulf	949	37.8	7,135	45.2	Nassau	4,519	28.6
3,087	44.7	Baker	2,540	36.8	683	24.3	Hamilton	1,384	49.3	11,641	28.2	Okaloosa	11,289	27.3
12,705	34.1	Bay	12,553	33.7	1,403	18.7	Hardee	4,115	54.7	2,127	23.5	Okeechobee	5,223	57.8
2,181	39.4	Bradford	2,101	37.9	2,339	21.9	Hendry	5,390	50.4	116,774	42.7	Orange	89,612	32.8
47,578	45.2	Brevard	30,449	28.9	11,784	35.1	Hernando	12,656	37.7	26,504	36.8	Osceola	28,863	40.1
174,486	44.3	Broward	128,610	32.6	4,423	24.9	Highlands	8,246	46.3	112,694	41.8	Palm Beach	85,331	31.6
838	26.9	Calhoun	1,521	48.9	124,816	42.2	Hillsborough	101,846	34.4	44,883	45.8	Pasco	30,109	30.7
7,494	33.4	Charlotte	8,006	35.7	1,143	28.9	Holmes	1,776	44.9	71,277	44.2	Pinellas	53,377	33.1
7,079	32.6	Citrus	9,430	43.4	7,583	29.8	Indian River	7,644	30.1	54,931	38.8	Polk	55,395	39.1
23,217	47.2	Clay	10,596	21.5	3,554	38.3	Jackson	3,490	37.6	3,553	21.6	Putnam	8,549	52.0
21,148	33.8	Collier	23,604	37.7	1,049	40.9	Jefferson	1,018	39.7	27,137	60.8	Saint Johns	6,774	15.2
4,911	32.7	Columbia	6,991	46.6	957	52.2	Lafayette	522	28.5	19,305	31.5	Saint Lucie	26,591	43.3
167,899	30.7	Miami-Dade	232,733	42.6	26,088	42.4	Lake	21,136	34.3	14,083	38.8	Santa Rosa	8,971	24.7
1,469	19.8	DeSoto	4,238	57.0	41,799	34.2	Lee	47,562	38.9	22,966	38.6	Sarasota	18,218	30.6
1,231	39.4	Dixie	1,314	42.1	28,764	53.5	Leon	16,007	29.8	50,566	52.8	Seminole	21,908	22.9
83,598	41.2	Duval	67,905	33.4	2,272	27.2	Levy	4,309	51.6	2,276	27.4	Sumter	3,900	47.0
23,833	37.3	Escambia	24,517	38.4	424	26.2	Liberty	578	35.7	2,711	28.7	Suwannee	4,447	47.0
7,593	40.4	Flagler	5,077	27.0	935	24.0	Madison	2,218	56.9	1,662	37.8	Taylor	1,710	38.9
476	25.3	Franklin	875	46.5	24,786	37.3	Manatee	24,401	36.7	1,412	48.2	Union	921	31.5
3,423	31.7	Gadsden	5,639	52.2	21,000	33.0	Marion	25,874	40.7	37,003	40.2	Volusia	32,020	34.8
1,223	36.7	Gilchrist	1,410	42.4	10,339	40.2	Martin	8,146	31.7	3,204	47.6	Wakulla	2,504	37.2
773	32.8	Glades	688	29.2	3,676	32.9	Monroe	3,030	27.1	3,561	31.1	Walton	4,704	41.0
										1,963	37.9	Washington	2,243	43.3

Florida's Uninsured Children, 2013

Hamilton 17.0%

Liberty 19.6%

Higher than the state (12.3%)

Ten highest counties

Hardee 18.4%

DeSoto 15.7%

Charlotte 18.2%

Collier 16.3%

Monroe 18.9%

Indian River 18.0%

Glades 36.5%

Hendry 19.4%

Florida's rate of uninsured children, 12.3%, is higher than the U.S. at 7.6%.

Thirty of Florida's 67 counties exceed the state rate.

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