

LEVELS OF INSURANCE

While most children have some type of health insurance, it may not always meet their needs. The 2007 National Survey of Children's Health asked parents about their child's health insurance coverage and related costs and benefits. Based on both insurance status and benefits, four levels of insurance were defined: full and adequate coverage; full and inadequate coverage (or underinsurance); gaps in coverage (child had periods of no insurance coverage in the past year); and uninsured (child was never insured in the past year).¹ Overall, 65.7 percent of children were fully insured in 2007, 19.3 percent were underinsured (i.e., covered but did not receive

the level of benefits necessary to meet their needs), 10.4 percent had gaps in coverage, and 4.7 percent were consistently uninsured during the past year.

The proportion of children with different levels of insurance coverage varied by a number of factors. Children aged 0-5 years were most likely to have full and adequate insurance coverage (69.3 percent) compared to children aged 6-11 years (64.0 percent) and aged 12-17 years (63.9 percent; data not shown). Hispanic children were most likely to be uninsured (12.1 percent) and to have gaps in their past-year coverage (16.1 percent). Non-Hispanic White and multiracial children had the highest rates of

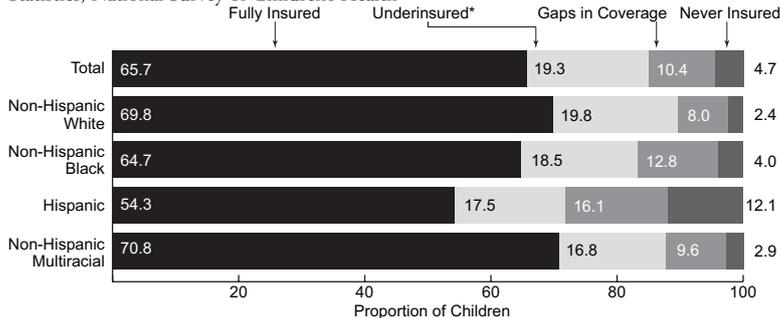
full and adequate insurance coverage (69.8 and 70.8 percent, respectively).

Underinsurance was most commonly reported among children living in households with incomes 200-399 percent of the Federal poverty level (\$20,650 for a family of four in 2007) and least commonly reported among children living in households with incomes below the poverty line (22.8 versus 14.1 percent). Underinsurance was also more common among children in fair or poor health and those with special health care needs (data not shown).

1 Kogan MD, Newacheck PW, Blumberg SJ, Ghandour RM, Singh GK, Strickland BB, van Dyck PC. Underinsurance among children in the United States. N Engl J Med. 2010 Aug 26;363(9):841-51.

Levels of Insurance Among Children Aged 0-17 Years, by Race/Ethnicity 2007

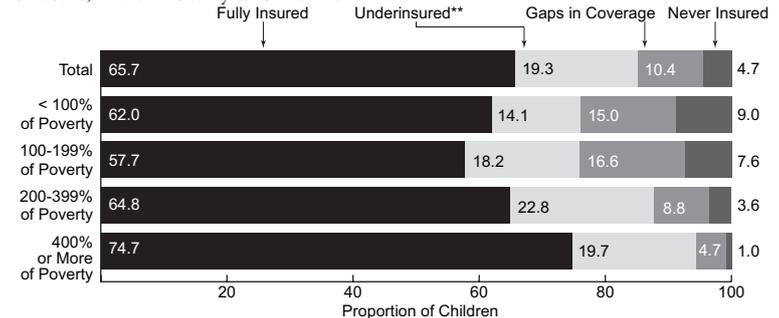
Source (III.2): Health Resources and Services Administration, Maternal and Child Health Bureau and Centers for Disease Control and Prevention, National Center for Health Statistics, National Survey of Children's Health



*Fully insured but did not receive the level of benefits necessary to meet their needs, based on parent report.

Levels of Insurance Among Children Aged 0-17 Years, by Poverty*, 2007

Source (III.2): Health Resources and Services Administration, Maternal and Child Health Bureau and Centers for Disease Control and Prevention, National Center for Health Statistics, National Survey of Children's Health



*The U.S. Department of Health and Human Services establishes poverty guidelines for determining financial eligibility for Federal programs; the poverty level for a family of four was \$20,650 in 2007.

**Fully insured but did not receive the level of benefits necessary to meet their needs, based on parent report.