

ESTIMATING THE NUMBER OF UNINSURED CHILDREN

At the October 23-24, 2001, meeting of the Budget Committee on Health Care, the committee requested information on how other states estimate the number of uninsured children and the number eligible for the children's health insurance program (CHIP).

Each state with a CHIP is required to develop an estimate of the number of uninsured low-income children in its state and to use that estimate as a benchmark to gauge the progress of the state in reducing the number of uninsured low-income children. Not all states use the same method to estimate the number of uninsured. However, all states have reported to the Centers for Medicare and Medicaid Services (CMS) the method used to arrive at their estimate.

CHILDREN'S HEALTH INSURANCE PROGRAM EVALUATION REPORTS

Section 2108(b) of Title XXI of the Social Security Act provides that each state with a CHIP was required to submit by March 31, 2000, an evaluation report to the Centers for Medicare and Medicaid Services regarding the effectiveness of CHIP in increasing the number of children with creditable health coverage. The following table shows information, submitted by select states as part of the March 31, 2000, evaluation reports, relating to the methods used to estimate the number of uninsured low-income children:

State	Data Used to Estimate Uninsured
North Dakota	Robert Wood Johnson Foundation family survey conducted in 1998 by the State Department of Health (Based on this survey, the Department of Human Services estimated that 14,662 North Dakota children were uninsured, of which approximately 3,800 to 4,000 were eligible for CHIP. As of November 2001, 2,615 North Dakota children were enrolled in the Healthy Steps program, representing approximately 65 percent of those estimated to be eligible.)
Kansas	Three-year average of the Census Bureau's current population survey (CPS)
Minnesota	Census Bureau's CPS
Montana	Census Bureau's CPS
Nebraska	Census Bureau's CPS, American Hospital Association health statistics, and the Employee Benefit Research Institute analysis of CPS data
South Dakota	Census Bureau's CPS
Wyoming	Census Bureau's CPS and United States General Accounting Office estimates

CENSUS BUREAU'S CURRENT POPULATION SURVEY

The Census Bureau's current population survey is the most commonly used data source for estimating health insurance coverage and uninsurance rates. The current population survey is a national representative survey of approximately 65,000 households. The primary purpose of the current population survey is to collect labor force data on the civilian noninstitutional population age 16 years and older. The current population survey includes a basic monthly survey used to gather basic employment and population data and supplemental surveys used to gather information on specific topics. Each March, a current population survey supplement called the *Annual Demographic Survey* is added to the basic survey to gather information on income, work experience, health insurance status, and other topics. For the health insurance portion of the survey, respondents are asked whether they and other members of their household had any of several types of private or public health insurance during the previous calendar year. The current population survey collects data regarding employer-based health insurance, individually purchased health insurance, Medicare, Medicaid, military, Veterans Administration, Indian Health Service, and state health insurance programs.

Although the current population survey sample consists of households in each state and the District of Columbia, the small sample size for certain low-population states means certain population groups or counties within the state may not be adequately represented. As a result, many states use a rolling three-year average of current population survey data to reduce the amount of sampling error associated with a specific year's data. Despite problems with sample size and sampling error, the Centers for Medicare and Medicaid Services has instructed states that, in the absence of a state-specific survey conducted by the state, the current population survey data is probably the best information available regarding the uninsured population.

As indicated in the preceding table, six of the seven states selected use current population survey data in estimating the number of uninsured. The following table shows current population survey data for all states for the year 2000 regarding the estimated number of children under age 19 in each state, the number and percentage with family incomes below 200 percent of the federal poverty level, and the number and percentage of low-income children without health insurance:

State	Total Number of Children Under Age 19	Children Under Age 19 With Family Income at or Below 200% of Poverty			
		Number of Children	Percentage of Total Children Under Age 19	Number of Children Without Health Insurance ¹	Percentage of Total Children Under Age 19
All states	75,993,000	28,163,000	37.1%	5,573,000	7.3%
Alabama	1,113,000	510,000	45.8%	69,000	6.2%
Alaska	187,000	57,000	30.7%	12,000	6.7%
Arizona	1,569,000	768,000	49.0%	157,000	10.0%
Arkansas	816,000	443,000	54.3%	76,000	9.3%
California	10,950,000	4,670,000	42.7%	1,144,000	10.4%
Colorado	843,000	220,000	26.0%	78,000	9.2%
Connecticut	577,000	110,000	19.1%	12,000	2.1%
Delaware	182,000	60,000	33.0%	3,000	1.7%
District of Columbia	97,000	39,000	39.7%	4,000	3.8%
Florida	3,972,000	1,563,000	39.3%	362,000	9.1%
Georgia	2,214,000	848,000	38.3%	131,000	5.9%
Hawaii	231,000	74,000	32.1%	12,000	5.3%
Idaho	397,000	151,000	38.1%	38,000	9.6%
Illinois	3,915,000	1,407,000	35.9%	263,000	6.7%
Indiana	1,155,000	407,000	35.3%	107,000	9.2%
Iowa	629,000	167,000	26.6%	31,000	5.0%
Kansas	554,000	207,000	37.4%	36,000	6.5%
Kentucky	912,000	335,000	36.7%	31,000	3.4%
Louisiana	1,183,000	637,000	53.9%	119,000	10.1%
Maine	201,000	60,000	29.9%	11,000	5.7%
Maryland	987,000	236,000	23.9%	29,000	2.9%
Massachusetts	1,828,000	658,000	36.0%	75,000	4.1%
Michigan	3,060,000	830,000	27.1%	96,000	3.1%
Minnesota	1,069,000	251,000	23.5%	27,000	2.5%
Mississippi	877,000	404,000	46.1%	46,000	5.3%
Missouri	1,227,000	326,000	26.5%	58,000	4.7%
Montana	235,000	115,000	49.0%	35,000	14.9%
Nebraska	400,000	138,000	34.4%	18,000	4.6%
Nevada	467,000	180,000	38.6%	40,000	8.5%
New Hampshire	210,000	49,000	23.4%	7,000	3.5%
New Jersey	2,495,000	646,000	25.9%	106,000	4.3%
New Mexico	573,000	279,000	48.7%	76,000	13.3%
New York	5,341,000	1,941,000	36.3%	305,000	5.7%
North Carolina	2,136,000	794,000	37.2%	142,000	6.7%
North Dakota	135,000	51,000	37.6%	11,000	8.4%
Ohio	3,743,000	1,255,000	33.5%	229,000	6.1%
Oklahoma	846,000	436,000	51.6%	121,000	14.3%
Oregon	681,000	234,000	34.3%	68,000	10.0%
Pennsylvania	3,487,000	1,012,000	29.0%	82,000	2.4%
Rhode Island	135,000	37,000	27.3%	3,000	2.2%
South Carolina	717,000	264,000	36.8%	9,000	1.3%
South Dakota	159,000	52,000	32.9%	13,000	8.1%
Tennessee	1,424,000	569,000	39.9%	28,000	1.9%
Texas	6,597,000	2,937,000	44.5%	948,000	14.4%
Utah	769,000	256,000	33.3%	45,000	5.8%
Vermont	119,000	48,000	40.2%	7,000	6.1%
Virginia	1,683,000	387,000	23.0%	109,000	6.5%
Washington	1,208,000	463,000	38.3%	85,000	7.1%
West Virginia	366,000	185,000	50.5%	31,000	8.4%
Wisconsin	1,198,000	347,000	29.0%	14,000	1.2%
Wyoming	128,000	49,000	38.2%	11,000	8.7%

¹ For the purposes of the current population survey, children covered under Medicaid are considered to have health insurance. Consequently, those without health insurance are not covered under any public or private health insurance program.