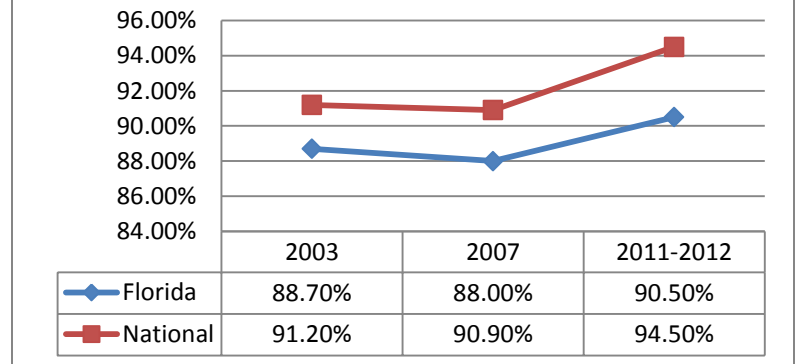


## ADEQUATE INSURANCE COVERAGE

### Public Health Issue

Adequate health insurance is an important indicator of a person's health. People without medical insurance are more likely to lack a source of medical care and skip routine medical care. Without health care coverage, a person increases their risk for serious and disabling health conditions. With regular and reliable access to health services, one can prevent disease and disability, detect and treat health conditions, increase quality of life and increase life expectancy<sup>1</sup>.

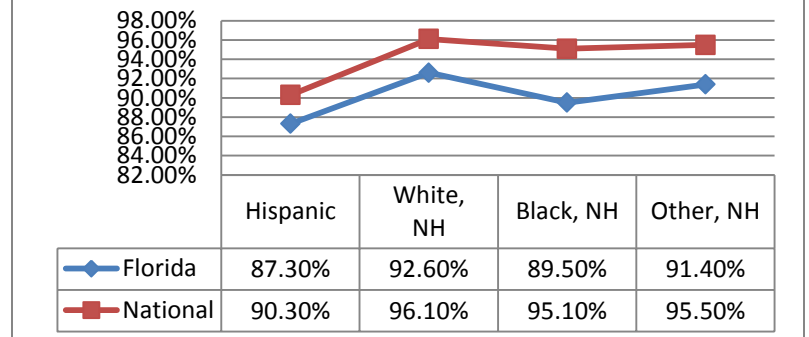
**Figure 1. Percent of all Children Insured**



### Magnitude and Trend

In Florida, the percentage of children ages 0-17 having insurance coverage has increased from 88% in 2007 to 90.5% in 2011-2012<sup>2</sup> (Figure 1). In 2011-2012, disparities between race/ethnicity were evident. The percentage of Hispanic children ages 0-17 with health insurance was 87.3%, lower than white, Non-Hispanic children at 92.6% (Figure 2). This disparity is also evident in the national data.

**Figure 2. 2011-2012 Percent of all Children Insured Race/Ethnicity Breakdown**



### National and State Goals

The Healthy People 2020 Objective AHS-1.1 is to increase the proportion of persons with health insurance to 100%. This objective has also been identified by Healthy People 2020 as a leading health indicator, meaning it is a high-priority health issue<sup>1</sup>. According to the National Survey of Children's Health (NSCH), in 2011-2012, 94.5% of children, ages 0-17 years had health care coverage<sup>2</sup>. According to the same survey, 90.5% of Florida's children, ages 0-17 years had health care coverage, ranking Florida as 49<sup>th</sup> in the nation.

Goal AC1 of the Florida State Health Improvement Plan (SHIP) is to regularly assess health care assets and service needs to examine access to care<sup>3</sup>. One objective to meet this goal is to assess health insurance coverage for Florida residents every four years. Goal AC2 of the SHIP is to improve access to primary care services for Floridians. The strategy for this goal is to address health care service barriers for both service providers and care recipients. One benchmark for this

goal is to increase the percentage of persons who report having any kind of health care coverage to 87% by December 31, 2015<sup>3</sup>.

## Current State Programs and Initiatives

The Florida's Children's Health Insurance Program (CHIP), and KidCare, provides health care coverage for children under 19 years of age. Eligibility levels are based on modified adjusted gross income. KidCare is a partnership between the Florida Department of Health's Children's Medical Services Network (CMSN), Children's Medicaid, MediKids and Healthy Kids. The Florida KidCare Program Evaluation for state fiscal year 2012-2013 found that enrollment was up 3.1% from the previous evaluation cycle<sup>4</sup> and the Florida 2014 CHIP fact sheet shows that 83.4% of eligible children in Florida participated in either Medicaid or KidCare in 2011<sup>5</sup>.

The CMSN serves children with serious and chronic special health care needs who meet clinical and financial eligibility requirements. As of August 1, 2014, the CMSN Specialty Plan is a plan option under Medicaid's Managed Medical Assistance Program. In addition to serving children under the CMSN Specialty Plan and as a component of KidCare, the CMSN has a safety net program for children who are clinically eligible for Children's Medical Services, but do not meet Medicaid and KidCare requirements.

Children in Florida may also receive health care coverage through the Health Insurance Marketplace. Families can view plans before purchasing and the site will even notify families if they may qualify for Medicaid or CHIP<sup>6</sup>.

## Public Health Strategies and Practices

Through the identified objectives and strategies of Florida's 2012-2015 SHIP, the FDOH will continue to work towards partnerships and solutions to eliminate health care service barriers for both service providers and care recipients.

KidCare is evaluated yearly to identify areas of improvement and evaluate program effectiveness. The Florida KidCare Coordinating Council provides an annual report and recommendations to the governor and the legislature.

## DOH Capacity

Through the CMSN, FDOH is able to provide adequate health coverage for children with serious and chronic health care needs. It is important to note that Florida also has non-FDOH resources in place for families seeking insurance through Florida Medicaid and through the Health Insurance Marketplace.

## References

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<sup>1</sup> Healthy People 2020. Retrieved from: <http://www.healthypeople.gov/>

<sup>2</sup> Data Resource Center for Child and Adolescent Health. Retrieved from: <http://www.childhealthdata.org/>

<sup>3</sup> Florida State Health Improvement Plan 2012-2015. Retrieved from: <http://www.floridahealth.gov/about-the-department-of-health/documents/state-health-improvement-plan.pdf>

<sup>4</sup> M Bright, S Alford, E Shenkman (2013). The Florida KidCare Program Evaluation State Fiscal Year 2012-2013 Final Report. Institute for Child Health Policy, University of Florida.

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<sup>5</sup> National Academy for State Health Policy. Florida 2014 CHIP Fact Sheet. Retrieved from: <http://www.nashp.org/sites/default/files/CHIP/2014/NASHP-2014-Florida-CHIP-Fact-Sheet.pdf>

<sup>6</sup> A One-Page Guide to the Health Insurance Marketplace. Retrieved from: <https://www.healthcare.gov/get-covered-a-1-page-guide-to-the-health-insurance-marketplace/>