



United States
General Accounting Office
Washington, D.C. 20548

Health, Education and Human Services Division

B-276045

February 19, 1997

The Honorable James M. Jeffords
Chairman, Committee on Labor and Human Resources
United States Senate

Dear Senator Jeffords:

Since 1987, the number of children under 18 years of age who lack health insurance has increased. To help the Committee better understand recent trends in children's health insurance through 1995, you asked us to prepare a series of figures and tables—some of which update information that we provided to the Committee or the Subcommittee on Children and Families in previous reports and correspondence (see enclosure III for list of previous work). In addition, you asked for a set of tables showing the number and percentage of uninsured children, 0 to 17 years of age, and uninsured young adults, 18 to 20 years of age, by different ages and poverty levels¹ in 1995.

To develop this information, we used data from the March 1996 Current Population Survey, which includes insurance coverage during 1995. Our work was conducted during January and February 1997 in accordance with generally accepted government auditing standards.

In summary, we found that health insurance coverage for children appeared to stabilize in 1995, after declining between 1987 and 1994. In 1995, young adults were less likely to have health insurance coverage than children. Over 23 percent of those aged 18 to 20 are uninsured in 1995, compared with 13.8 percent for all children under 18. (Enclosures I and II provide details, some of which are highlighted below.)

¹The Federal Poverty Income Guidelines set the federal poverty level according to family size and income. In 1996, a family of three with annual income of \$12,980 or less would have an income at or below 100 percent of the federal poverty level and would be considered poor.

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CHILDREN WITH PRIVATE INSURANCE OR MEDICAID

Between 1987 and 1994, the percentage of children with private health insurance decreased and the number and percentage of children with Medicaid rose substantially (see enclosure I, table I.1 and figs. I.1-I.3). Between 1994 and 1995, the percentage of children with private health insurance and the percentage of children with Medicaid increased, but neither was a statistically significant change.

UNINSURED CHILDREN

The percentage of uninsured children under 18 increased only slightly between 1987 and 1995 (see fig. I.4). One reason the increase was not greater, given the drop in private coverage, was that Medicaid eligibility expansions enabled more low-income children to enroll in Medicaid. But the number of uninsured children rose substantially—from 8.2 million children to 9.8 million children—coinciding with a rise in the number of children under 18 in the United States (see table I.1 and fig. I.5). Between 1994 and 1995, the number and percentage of uninsured children decreased, but the change was not statistically significant.

The percentage of uninsured children under 18 varies by poverty level (see enclosure II, tables II.1-II.3). In 1995, 39 percent of uninsured children under 18 were poor and 78 percent were in families with income at or below 225 percent of the federal poverty level.

UNINSURED YOUNG ADULTS, AGED 18 TO 20

In 1995, the percentage of uninsured young adults, 18 to 20 years of age, who were poor (39 percent) or had income at or below 225 percent of the federal poverty level (73 percent) was similar to the percentage of uninsured children at those income levels (see enclosure II, table II.6). A higher percentage of young adults, 18 to 20 years of age, are uninsured (23 percent) than are children under 18 (see table II.7).

Because this work was largely developed using data and procedures used in previous GAO reports listed in enclosure III, we did not seek agency comments on a draft of this correspondence.

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We will make this correspondence available to others on request. Please contact me at (202) 512-7107 if you or your staff have any questions. The information in this letter was prepared by Michael Gutowski, Sheila Avruch, and Paula Bonin.

Sincerely yours,



Jonathan Ratner
Associate Director, Health Financing and Systems Issues

Enclosures

TABLE AND FIGURES WITH TRENDS
IN CHILDREN'S HEALTH INSURANCE STATUS, 1987-95

Table I.1: Health Insurance Status of Children Under 18, 1987-95

Numbers in thousands

Year	Private insurance		Medicaid		Uninsured	
	Number	Percent	Number	Percent	Number	Percent
1995	47,021	66.1	16,524	23.2	9,795	13.8
1994 ^a	46,266	65.6	16,132	22.9	10,003	14.2
1993 ^b	47,017	67.4	16,693	23.9	9,574	13.7
1992 ^c	47,183	68.7	15,109	22.0	8,716	12.7
1991	46,114	69.7	13,514	20.4	8,379	12.7
1990	46,436	71.1	12,094	18.5	8,504	13.0
1989	47,376	73.6	10,100	15.7	8,548	13.3
1988	46,944	73.5	9,961	15.6	8,350	13.1
1987	46,763	73.6	9,681	15.2	8,193	12.9

Note: Rows may add to more than 100 percent because children with both private insurance and Medicaid will be counted in both categories. In any year, less than 5 percent of children have insurance other than private insurance or Medicaid, such as CHAMPUS, and they are not included in this table.

Changes in the data collection method, sample frame, or population weights can change estimates and make them less than completely comparable with previous years' estimates.

^aData collection method changed to entirely computer-assisted telephone interviewing and sample frame partially changed. Estimates between 1993 and 1994 may not therefore be entirely comparable.

^bData collection method partially changed to computer-assisted telephone interviewing. Estimates between 1992 and 1993 may not be entirely comparable.

^cImplementation of 1990 census population weights.

Source: The Bureau of the Census.

Figure I.1: Percentage of Adults and Children With Private Health Insurance, 1987-95

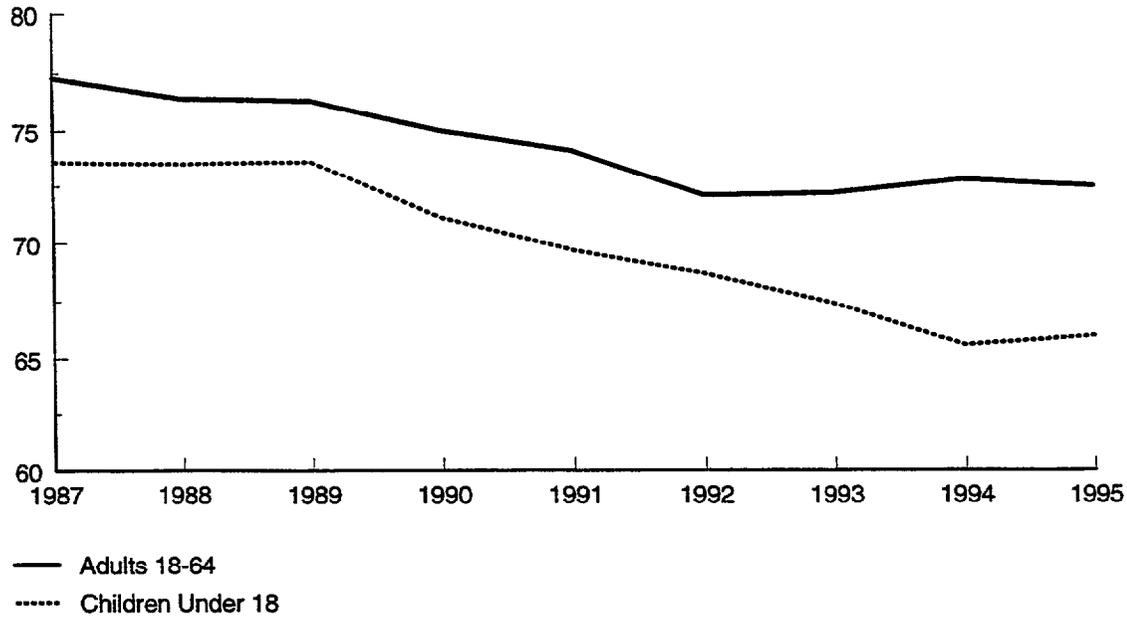


Figure I.2: Percentage of Children Enrolled in Medicaid, 1987-95

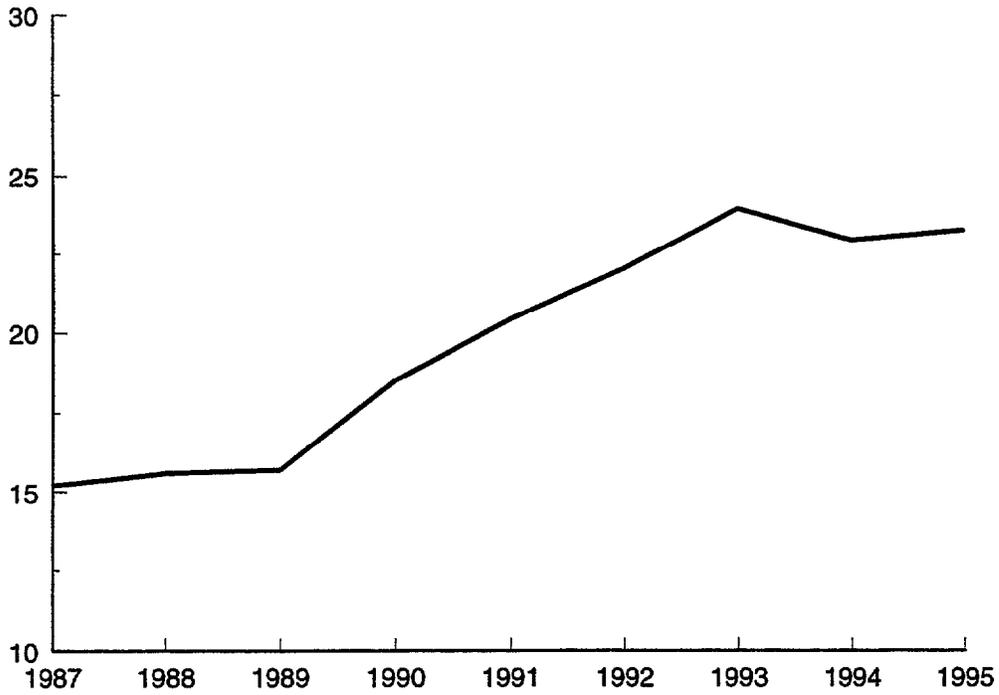


Figure I.3: Number of Children Under 18 Enrolled in Medicaid, 1987-95

In millions

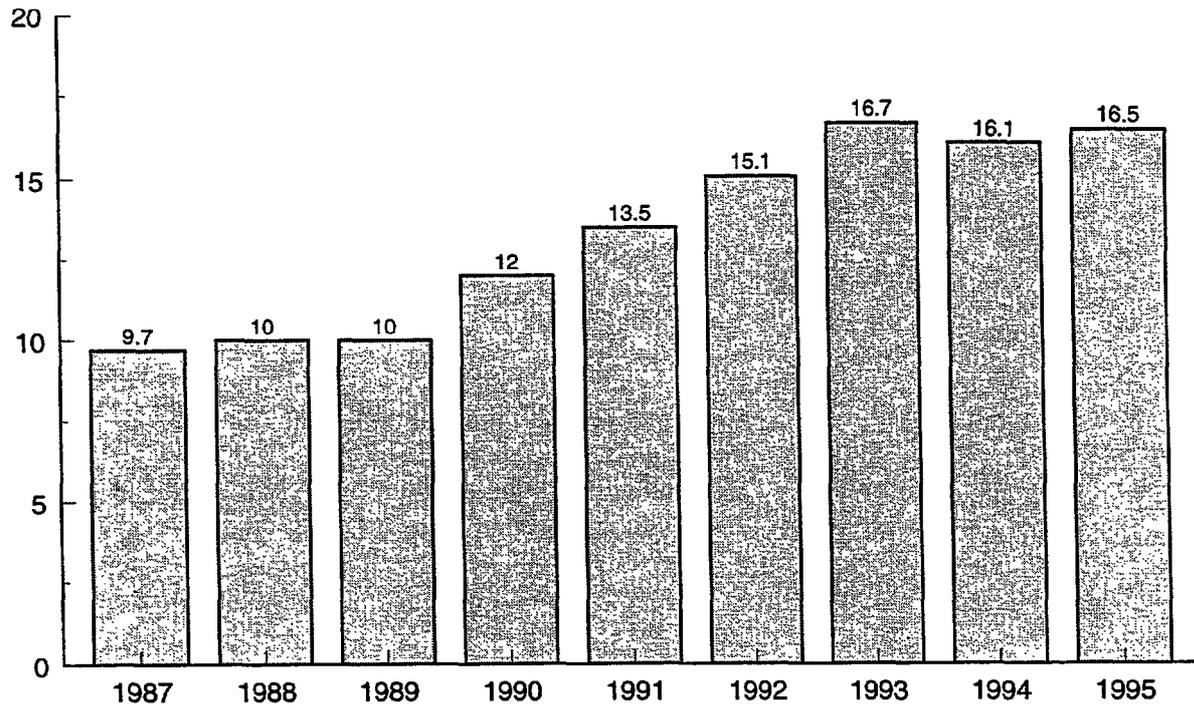


Figure I.4: Percentage of Uninsured Adults and Children, 1987-95

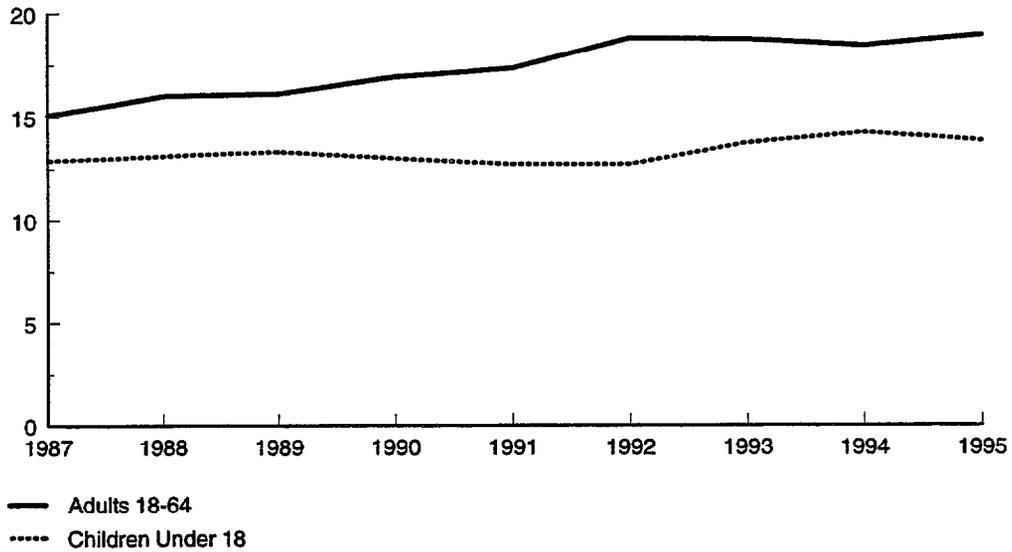
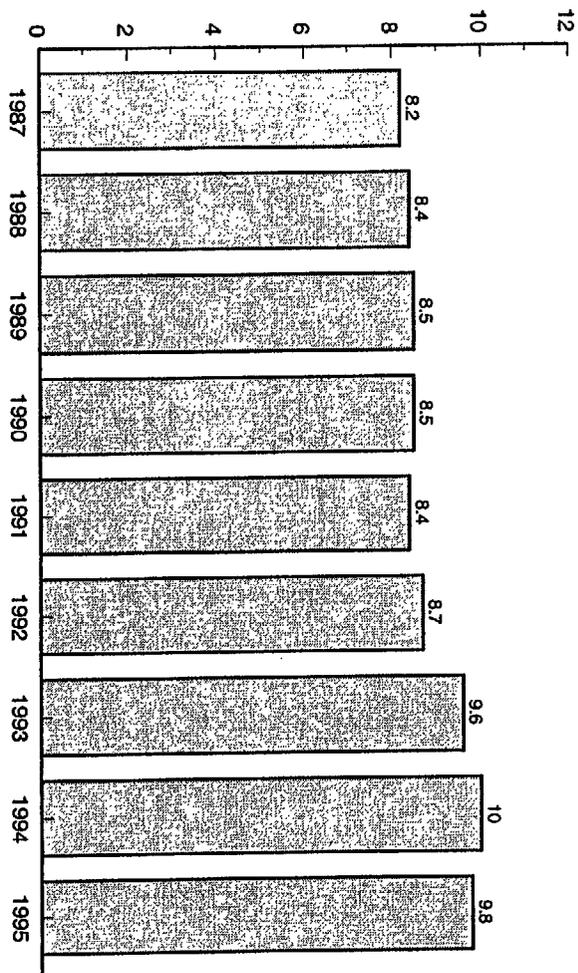


Figure I.5: Number of Uninsured Children, 1987-95

In millions



TABLES WITH CHILDREN'S AND YOUNG ADULTS'
HEALTH INSURANCE STATUS, BY AGE AND POVERTY LEVELS, 1995

Table II.1: Number of Uninsured Children Aged 0 to 17 Years, by Poverty Levels, 1995

In thousands

Age	Percent of federal poverty level						Total
	0-100	101-133	134-185	186-225	226-300	Over 300	
0-5	1,335	390	511	279	323	412	3,252
6-12	1,439	541	669	336	345	434	3,763
13-17	1,086	377	436	241	278	363	2,781
Total	3,860	1,308	1,616	856	946	1,209	9,795

Note: Numbers may not add due to rounding.

Source: Analysis of March 1996 Current Population Survey.

Table II.2: Percentage of Uninsured Children, Aged 0 to 17 Years, by Poverty Levels, 1995

Age	Percent of federal poverty level						Total
	0-100	101-133	134-185	186-225	226-300	Over 300	
0-5	34.6	29.8	31.6	32.6	34.2	34.1	33.2
6-12	37.3	41.3	41.4	39.2	36.4	35.9	38.4
13-17	28.1	28.8	27.0	28.2	29.4	30.0	28.4
Total	100	100	100	100	100	100	100

Note: Numbers may not add due to rounding.

Source: Analysis of March 1996 Current Population Survey.

Table II.3: Percentage of Uninsured Children, Aged 0 to 17, by Poverty Levels Within Age Groups, 1995

Age group	Percent of federal poverty level						Total
	0-100	101-133	134-185	186-225	226-300	Over 300	
0-5	41.1	12.0	15.7	8.6	9.9	12.7	100
6-12	38.2	14.4	17.8	8.9	9.2	11.5	100
13-17	39.1	13.6	15.7	8.7	10.0	13.0	100
Total	39.4	13.4	16.5	8.7	9.7	12.3	100

Note: Numbers may not add due to rounding.

Source: Analysis of March 1996 Current Population Survey.

Table II.4: Number of Uninsured Young Adults, Aged 18 to 20, by Poverty Levels, 1995

In thousands

Age	Percent of federal poverty level						Total
	0-100	101-133	134-185	186-225	226-300	Over 300	
18	274	83	106	74	65	106	708
19	322	88	123	91	64	156	844
20	379	85	103	96	116	155	934
Total	976	256	332	261	246	417	2,487

Note: Numbers may not add due to rounding.

Source: Analysis of March 1996 Current Population Survey.

Table II.5: Percentage of Uninsured Young Adults, Aged 18 to 20, by Poverty Levels, 1995

Age	Percent of federal poverty level						Total
	0-100	101-133	134-185	186-225	226-300	Over 300	
18	28.1	32.4	32.0	28.3	26.6	25.4	28.5
19	33.0	34.5	36.9	34.8	26.2	37.5	34.0
20	38.9	33.2	31.1	36.9	47.2	37.2	37.6
Total	100	100	100	100	100	100	100

Note: Numbers may not add due to rounding.

Source: Analysis of March 1996 Current Population Survey.

Table II.6: Percentage of Uninsured Young Adults, Aged 18 to 20, by Poverty Levels Within Age Groups, 1995

Age	Percent of federal poverty level						Total
	0-100	101-133	134-185	186-225	226-300	Over 300	
18	38.7	11.7	15.0	10.4	9.2	14.9	100
19	38.2	10.4	14.5	10.8	7.6	18.5	100
20	40.6	9.1	11.0	10.3	12.4	16.6	100
Total	39.2	10.3	13.4	10.5	9.9	16.8	100

Note: Numbers may not add due to rounding.

Source: Analysis of March 1996 Current Population Survey.

Table II.7: Percentage of All Young Adults, Aged 18 to 20, Who Are Uninsured, by Poverty Levels, 1995

Age	Percent of federal poverty level						Total
	0-100	101-133	134-185	186-225	226-300	Over 300	
18	38.4	33.3	31.5	27.1	16.7	6.4	19.6
19	41.8	35.4	39.3	33.0	18.7	9.6	23.6
20	47.4	35.6	28.8	35.7	28.2	10.4	26.2
Total	42.7	34.7	33.0	31.9	21.4	8.8	23.1

Note: Numbers may not add due to rounding.

Source: Analysis of March 1996 Current Population Survey.

Table II.8: Number and Percentage of Uninsured Children, Under 1 Year, by Poverty Levels, 1995

Numbers in thousands

	Percent of federal poverty level						
	0-100	101-133	134-185	186-225	226-300	Over 300	Total
Number	232	83	84	57	66	129	653
Percent by poverty level	35.5	12.7	13.2	8.8	10.1	19.8	100
Percent uninsured	18.5	31.1	23	20	14.2	10.2	16.7

Note: Numbers may not add due to rounding.

Source: Analysis of March 1996 Current Population Survey.

RELATED GAO PRODUCTS

Children's Health Insurance Programs, 1996 (GAO/HEHS-97-40R, Dec. 3, 1996).

Medicaid and Uninsured Children, 1994 (GAO/HEHS-96-174R, July 9, 1996).

Health Insurance for Children: Private Insurance Coverage Continues to Deteriorate (GAO/HEHS-96-129, June 17, 1996).

Health Insurance for Children: State and Private Programs Create New Strategies to Insure Children (GAO/HEHS-96-35, Jan. 18, 1996).

Medicaid and Children's Insurance (GAO/HEHS-96-50R, Oct. 20, 1995).

Health Insurance for Children: Many Remain Uninsured Despite Medicaid Expansion (GAO/HEHS-95-175, July 19, 1995).

Uninsured and Children on Medicaid (GAO/HEHS-95-83R, Feb. 14, 1995).

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