Rural Children: Insurance Coverage and Oral Health

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Overview of today

- Current Policy Context
- “Recent” findings
  - Medicaid
  - NHIS
  - NSCH
- Discussion
First, the good stuff

- Uninsured rate among children ~5%, all time low
- Medicaid/CHIP = 39% of that coverage
- In 2015:
  - Medicaid = 36.8 million children
  - CHIP = 8.4 million children

Current policy: what’s going on now?

- Need to check almost daily
- Big Issues
  - CHIP renewal—still pending
  - Ongoing proposals
  - Medicaid funding / expansion
  - ACA marketplace stability / CSRs
  - Repeal & Replace?
Children’s Health Insurance Program (CHIP)

- Covers ~9 million kids, low-middle income families
- ‘Expansion’ of traditional Medicaid coverage
- Expired Sept 30
- No new funds going to the states
- Dueling bills in House and Senate
  - House—combined with health center funds
  - House bill passed, unlikely to get vote in senate
  - Prior bipartisan framework seems abandoned

Medicaid

- Expansions Status
  - Some states debating changing (Ohio, KY)
  - Others still considering expanding (VA)
  - Waivers (more later)
- Work requirements more common (AZ, IN, KY, PA)
- R&R, Block grants, etc.
Waivers

- Waivers
  - Provide flexibility in design, coverage, etc
  - Willingness to consider different designs now
  - 33 states, 41 waivers
  - 19 states with 20 pending
  - Iowa—denied (debate about who or why)
  - WV—approval for substance abuse (opioid)
  - Oregon—recently approved (reinsurance)
  - Oklahoma withdrew (no response)

ACA, briefly

- Zombie Repeal & Replace
- ‘Synthetic’ repeal
  - Executive order
  - Funding / tax cut bills
  - Admin actions
- Marketplace stability
  - CSR payments
  - Number of options
  - Alexander-Murray
CURRENT EVIDENCE

Medicaid, 2012

- Most recent data WE have
  - 35 states, undercounts the West
  - Now up to 47 states
  - 2014—17 States (CA, GA, ID, IA, LA, MI, MN, MS, MO, NJ, PA, SD, TN, UT, VT, WV, WY)
- Summary file
- Eligibility, utilization summary
Medicaid Enrollment, 2012

- Rural enrollees:
  - Tender to be older
    - 50.9% vs. 52.0% ≤ 18
    - 9.5% vs. 8.4% ≥ 65
  - Male / female similar
  - Regional differences
    - NE: 10.1% vs. 25.1%
    - South: 55.8% vs. 44.7%

- Race/ethnicity differences
  - Rural:
    - 67.1% white
    - 15.2% black
    - 2.4% AI/AN
  - Urban
    - 38.5% white
    - 28.7% black
    - 21.3% Hispanic
    - 4.0% A/PI
Medicaid Enrollment, 2012

- Further differences by region:
  - Age
    - West: 56.1% ≤ 18, 7.4% ≥ 65
    - NE: 40.4% ≤ 18, 10.4% ≥ 65
    - Rural South, Midwest trends older
  - Race/ethnicity
    - Rural:
      - White: 84.1% (NE) and 82.0% (MW)
      - South = 24.4% black (vs. 4.4 or less in others)
      - West = 17.7% Hispanic, 11.6% AI/AN

Medicaid—CHIP

- 1997, expand Medicaid to kids above income thresholds
- Almost all up to 200% FPL
- 2009-CHIPRA
- ~8.9 million enrolled in 2016
Medicaid/CHIP—2012

- 4.8% enrolled in CHIP for part (3.6%) or all (1.2%) of the year.
- Higher proportion in rural (5.4%) than urban (4.6%)
  - 10.1% of enrolled kids in rural areas were in CHIP (4.3% urban)
- Rural CHIP = mostly white (51.2%)
  - Lower proportion of all Black enrollees (3.9%) than others, rural or urban
- Sizable percentage over 18 (13.9% in rural) are adults (waivers)

NATIONAL HEALTH INTERVIEW SURVEY
National Health Interview Survey, 2015

- A multipurpose health survey conducted by the Centers for Disease Control and Prevention’s National Center for Health Statistics (NCHS)
- Civilian noninstitutionalized population of the United States.
- Multistage cluster sample design, representative of US population
- In person, four components
- National, not rural, estimates

NHIS: Unmet Need—Race/Ethnicity

- White: 3.9
- Black or African American: 5.4
- American Indian or Alaska Native: 5.5
- Asian: 3.9
- Hispanic or Latino: 6.1
NHIS: Unmet Need—Income

NHIS: Unmet Need—Insurance Status
NHIS: Unmet Need—MSA Residency

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<th>Large MSA</th>
<th>Small MSA</th>
<th>Not in MSA</th>
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<td>Unmet Need</td>
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NATIONAL SURVEY OF CHILDREN'S HEALTH
National Survey of Children’s Health

- Sponsored by Maternal and Child Health Bureau, HRSA, USDHHS
- Telephone survey (landlines 2003, 2007; land and cell in 2011-2012) of households with at least one child age 0 – 17
  - 2016 survey combined with NSCH-Special Needs
- Large enough for state-level estimates (>90,000 observations each year)
- Use RUCAs to define rural
- Information available: http://www.cdc.gov/nchs/slaits/nsch.htm

Previous reports

- SCRHRC used the 2003 NSCH for reports on rural children’s oral health and weight status (see website for full reports, http://rhr.sph.sc.edu/)
Previous reports

- MCHB produced reports on the 2007, 2011-12 surveys (but not 2016 data)

Oral Health: Out of Pocket, Median

- Urban: $38.98 (2007), $36.17 (2011/12)
- Large Rural: $38.28 (2007), $34.02 (2011/12)
- Small Rural: $34.02 (2007), $34.67 (2011/12)
Oral Health: Out of Pocket, Median

Oral Health: % with Excellent/Very Good Teeth
Oral Health: % with Excellent/Very Good Teeth, 2011/12

- NH White
  - Urban: 81.9
  - Large Rural: 76.2
  - Small Rural: 74.6

- NH Black
  - Urban: 67.8
  - Large Rural: 65.0
  - Small Rural: 55.3

- Hispanic
  - Urban: 53.7
  - Large Rural: 54.4
  - Small Rural: 56.5

Oral Health: % With a Dental Visit

- NH White
  - Urban: 81.4 (2003), 81.2 (2011/12)
  - Large Rural: 78.5 (2003), 76.8 (2011/12)
  - Small Rural: 77.8 (2003), 76.2 (2011/12)

- NH Black
  - Urban: 76.3 (2003), 76.4 (2011/12)
  - Large Rural: 75.1 (2003), 75.9 (2011/12)
  - Small Rural: 74.1 (2003), 75.5 (2011/12)
Oral Health: % With a Dental Visit

Hispanic

- Urban
- Large Rural
- Small Rural

2003: 69.1, 69.0, 69.0
2011/12: 75.4, 74.9, 63.3

Oral Health: Preventive Visits

NH White

- Urban
- Large Rural
- Small Rural

2003: 77.9, 72.7, 72.8
2007: 81.8, 79.4, 77.4
2011/12: 80.8, 80.8, 76.2

NH Black

- Urban
- Large Rural
- Small Rural

2003: 66.5, 66.1, 65.3
2007: 75.5, 75.0, 75.3
2011/12: 76.0, 75.3, 75.5
Oral Health: % with Delayed care

NH White
- Urban: 4.2, 2.7, 2.4
- Large Rural: 3.6, 3.0, 2.3
- Small Rural: 3.9, 3.1, 2.4

NH Black
- Urban: 4.0, 3.9, 3.9
- Large Rural: 3.1, 2.4, 1.5
- Small Rural: 4.2, 3.6, 1.5

Oral Health: % with Delayed care

Hispanic
- Urban: 3.7, 3.5, 3.1
- Large Rural: 3.5, 3.0, 1.8
- Small Rural: 3.1, 3.0, 1.4
Discussion / Questions?

- Medicaid covers 40% of kids
  - Medical and Oral health coverage
- Unmet needs still exist
  - Esp among Non-white, low income
  - Slightly lower among non MSA
- Financing big driver
  - Uninsurance = high unmet need
  - AA, Hispanic = higher out of pocket costs
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