
Uninsured Parents of Medicaid and SCHIP Kids

This paper, the third in a series on Louisiana's uninsured, focuses on parents of Medicaid and State Children's Health Insurance Program (SCHIP) children. While children are eligible for coverage up to 200% of the federal poverty level (FPL), their parents are eligible only if their income is below 13% of the FPL. Parents with incomes between 13% and 200% of the FPL constitute a significant percentage of Louisiana's uninsured population. Moreover, this is a group for which the Department of Health and Hospitals (DHH) has substantial data, which is collected in order to establish eligibility for their children. This paper looks at these individuals in terms of:

- Total numbers
- Gender
- Income
- Employment status

Total Numbers There were 250,145 non-Medicaid eligible parents between the ages of 19 and 64 in households with Medicaid and SCHIP children according to January 2004 DHH data. This represents 38.6% of all Louisianans from ages 19 through 64 who are uninsured, and 29.0% of all non-elderly uninsured Louisiana residents. Expanding Medicaid coverage to all parents of Medicaid and SCHIP children would have a substantial impact in the uninsured. However, the cost of such an expansion would likely be prohibitive. The distribution of uninsured parents by income level is shown in Table 1.

Gender There are significantly more females than males in the population of uninsured adult parents. When broken out by gender, 78% of the 250,145 uninsured adults in households with Medicaid and SCHIP children are women. Twenty-two percent are men. This is not surprising because single parent households are more often run by mothers than fathers; as of March 2003, 84% single parent households were run by females and 16% by males.

Income Most of the uninsured parents are concentrated at the lower end of the income scale. As Table 1 illustrates, parents with incomes from 50% to 100% of the FPL comprised the largest group of uninsured parents. However, even in the 150% to 200% income group, there are a substantial number of parents without insurance coverage in Louisiana.

Employment Status There are more uninsured parents with some form of earned income than with unearned or no income. Specifically, 59.8% of uninsured parents have some form of earned income. Earned income represents multiple combinations of earned and self-employed forms of income. Unearned income denotes any source of revenue that is not derived from workforce participation, i.e. disability and child support.

Summary It is well known that Louisiana has a large uninsured population; in 2002 and 2003, Louisiana was one of 18 states to have an uninsurance rate higher than 18%. Because the state has been generous to children through its Medicaid and SCHIP programs, there is a great deal of data on the uninsured that are living in households with Medicaid and SCHIP children. Given that 29.0% of all Louisiana uninsured residents ages 19 through 64 are parents living in households with Medicaid and SCHIP children, just covering this group up to 50% of the FPL would cut Louisiana's non-elderly uninsurance rate by at least 9.3%. Going higher would reduce the uninsurance rate even more. In the final analysis, any coverage strategies that are developed will need to balance the number of individuals who can be covered with the cost of insurance coverage. Given that most individuals do have some form of earned income, employer-based strategies can be considered as well.

Table 1:

**Distribution of Uninsured Parents of Medicaid/SCHIP Children, Ages 19-64
by Income Level**

% FPL	Uninsured	%	All*	%
0% to 50%	80,205	32.0%	106,572	37.2%
>50% to 100%	82,089	32.9%	88,746	31.0%
>100% to 150%	54,890	22.0%	57,051	19.9%
>133% to 150%	15,313	6.1%	15,807	5.5%
>150% to 200%	32,762	13%	33,654	11.8%
200% or more	199	0.1%	216	0.1%
Total	250,145	100.0%	286,239	100.0%

* "All" represents both ineligible/uninsured and eligible (not on table) parents