

Study of C.H.I.L.D. G.A.P.S.*

***Children's Health Insurance Lapses
and Discontinuities to Gain better
Access through Policy Solutions**

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Over 2/3 of Oregon's uninsured children may be eligible for public coverage. (Oregon Population Study, 2004)



Insurance:
Many children
eligible, but
not enrolled

**Oregon's
children's
coverage
is ailing**

Health care | The state's
ranking of fifth from the
bottom in insuring the poor
signals tough choices ahead

Nearly 40% of children enrolled in Oregon's Medicaid/SCHIP programs "churn" on and off the program within one year.

(Fairbrother, et al. "How Stable is Medicaid Coverage?" Health Affairs 2007)

- **Study Objective:** We surveyed low-income parents in Oregon to examine the association between children's health insurance coverage gaps of different lengths and parental reports of children's access to healthcare services.
- **Study Hypothesis:** Longer insurance coverage gaps will be associated with higher unmet need.



Study Design and Data Collection

- **Mail-return survey of Oregon's food stamp population.**
- **Survey instrument adapted validated items from national surveys.**
- **Cross-sectional, multivariable analysis of primary survey data.**



We selected a stratified, random sample of all families with children (age 1-18) enrolled in the food stamp program as of January 31, 2005.

Total Food Stamp Enrollment as of January 31, 2005
84,087 Households with Children (age 1-18)

Random Sample of 10,175 Households

Total Ineligible in Random Sample: 1,539

Total Eligible in Random Sample: 8,636

Total Completed Surveys: 2,681
31.0% of Eligible

Study subgroup was demographically similar to the eligible sample and all survey respondents.

Demographics	Eligible Sample (n=8,636)	Survey Respondents (n=2,681)
At Least One Child Enrolled in Public Insurance	50.3%	54.9%
No Children Enrolled in Public Insurance	49.7%	45.1%
Household Monthly Income		
<\$500	30.0%	28.7%
\$501-1,000	25.7%	26.5%
\$1,001-1,500	19.3%	18.2%
\$1,501-2,000	14.5%	15.4%
>\$2,000	10.5%	11.2%
Age		
1 to 4 years of age	26.2%	25.6%
5 to 9 years of age	28.9%	30.2%
10 to 14 years of age	25.4%	26.4%
15 and over	19.6%	17.8%
Race/Ethnicity		
White, non-Hispanic	73.7%	75.6%
Hispanic, any Race	18.5%	17.7%
Non-Hispanic, non-White	7.8%	6.7%

Principal Measures



- **KEY INDEPENDENT VARIABLE:**

Length of health insurance coverage gap

- **OUTCOME VARIABLES:**

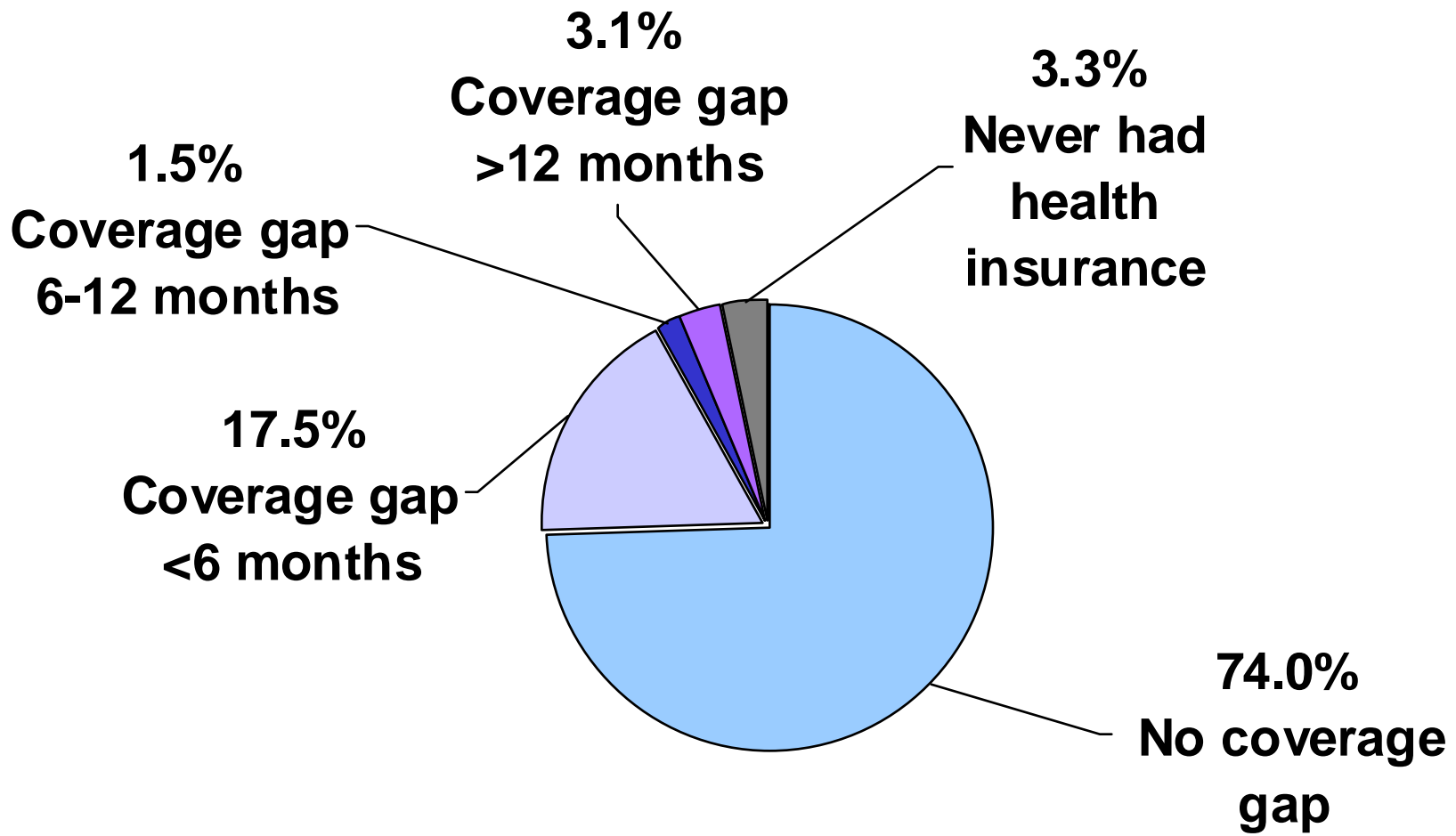
Unmet medical, prescription and dental needs

No usual source of care

No doctor visits in past year

Delayed urgent care

One in four children in Oregon's food stamp population had a coverage gap within the year.



Children more likely to have coverage gaps of any length:

- **Were over age 14**
- **Were non-white**
- **Were Hispanic**
- **Had an employed parent**
- **Had an uninsured parent**
- **Were living in households earning zero income or >100% federal poverty level**



Access to Healthcare Services in the Past Year	** ADJUSTED ODDS RATIO OR (95% CI)
UNMET MEDICAL CARE NEED	
Health Insurance Coverage Gap: No Gap Gap <6 Months Gap 6-12 Months Gap >12 Months Never Insured	1.00 5.09 (3.38, 7.68) 15.94 (8.18, 31.07) 6.58 (3.63, 11.92) 7.64 (3.89, 15.01)
DELAYED URGENT CARE	
Health Insurance Coverage Gap: No Gap Gap <6 Months Gap 6-12 Months Gap >12 Months Never Insured	1.00 2.52 (1.58, 4.03) 4.58 (1.95, 10.78) 6.81 (3.43, 13.52) 8.85 (3.52, 22.25)

**** multivariable odds ratio adjusted for age, race/ethnicity, household income, parental employment, place of residence, and whether child had a special healthcare need.**

Access to Healthcare Services in the Past Year	** ADJUSTED ODDS RATIO OR (95% CI)
UNMET DENTAL CARE NEED	
Health Insurance Coverage Gap: No Gap Gap <6 Months Gap 6-12 Months Gap >12 Months Never Insured	1.00 2.28 (1.61, 3.21) 5.91 (3.12, 11.19) 6.74 (3.65, 12.44) 12.55 (6.56, 24.00)
UNMET PRESCRIPTION NEED	
Health Insurance Coverage Gap: No Gap Gap <6 Months Gap 6-12 Months Gap >12 Months Never Insured	1.00 2.24 (1.58, 3.20) 3.85 (1.96, 7.58) 4.78 (2.74, 8.33) 3.43 (1.78, 6.63)

**** multivariable odds ratio adjusted for age, race/ethnicity, household income, parental employment, place of residence, and whether child had a special healthcare need.**

Access to Healthcare Services in the Past Year	** ADJUSTED ODDS RATIO OR (95% CI)
NO DOCTOR VISITS	
Health Insurance Coverage Gap: No Gap Gap <6 Months Gap 6-12 Months Gap >12 Months Never Insured	1.00 1.35 (0.85, 2.16) 3.64 (1.67, 7.96) 9.18 (4.67, 18.01) 5.00 (2.63, 9.52)
NO USUAL SOURCE OF CARE	
Health Insurance Coverage Gap: No Gap Gap <6 Months Gap 6-12 Months Gap >12 Months Never Insured	1.00 2.51 (1.50, 4.20) 4.68 (2.18, 10.02) 8.48 (4.50, 15.99) 12.91 (6.13, 27.20)

**** multivariable odds ratio adjusted for age, race/ethnicity, household income, parental employment, place of residence, and whether child had a special healthcare need.**

“I feel it's not right that a family that is trying to make it in life gets knocked back and down...my 10-year-old son lost his health insurance because I got a 39 cent raise in pay.”

“I've heard that it's hard to find doctors who are accepting new OHP patients. We are generally healthy, so we are risking it.”

“I was actually relieved when my husband lost his job because it made my son eligible for coverage again. There is no feeling in the world worse than trying to figure out if you should really take an injured child to the doctor or not because of lack of money.”



Study Limitations

- **Self-reported data from mail-return survey received from 31% of the eligible sample population.**
- **Food stamp population may have higher or lower rates of unmet healthcare needs compared with the general low-income population.**
- **This is a preliminary cross-sectional analysis and associations cannot be proven causal.**

Conclusions



High rates of churning, even if coverage gaps are short, may negatively impact access to healthcare for children.

Every effort should be made to minimize barriers to continuous health insurance coverage for children.



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Demographic Variables	Unmet Medical Need Adjusted OR(95% CI)*	Unmet Prescription Need Adjusted OR(95% CI)*	Unmet Dental Need Adjusted OR(95% CI)*
TOTAL (weighted %)	15.1%	21.2%	24.0%
Gap In Coverage			
No Gap	1.00	1.00	1.00
< 6 Month Gap	5.09 (3.38, 7.68)	2.24 (1.58, 3.20)	2.28 (1.61, 3.21)
6-12 Month Gap	15.94 (8.18, 31.07)	3.85 (1.96, 7.58)	5.91 (3.12, 11.19)
>12 Month Gap	6.58 (3.63, 11.92)	4.78 (2.74, 8.33)	6.74 (3.65, 12.44)
Never Insured	7.64 (3.89, 15.01)	3.43 (1.78, 6.63)	12.55 (6.56, 24.00)
Child's Age in 2005			
1-4	1.00	1.00	1.00
5-9	1.03 (0.62, 1.69)	0.90 (0.61, 1.34)	1.90 (1.27, 2.85)
10-14	1.54 (0.94, 2.53)	0.98 (0.64, 1.50)	2.67 (1.76, 4.05)
15-18	0.99 (0.59, 1.66)	1.27 (0.81, 1.97)	1.74 (1.08, 2.80)
Race/Ethnicity Categories			
White Not Hispanic	1.00	1.00	1.00
Hispanic, Any Race	1.10 (0.64, 1.87)	0.80 (0.52, 1.22)	0.66 (0.43, 1.00)
Non-White, Non-Hispanic	2.00 (1.09, 3.69)	0.56 (0.30, 1.08)	0.40 (0.22, 0.73)
Parental Employment			
Not Employed	1.00	1.00	1.00
Employed	1.13 (0.79, 1.63)	1.01 (0.75, 1.37)	1.08 (0.81, 1.44)
Geographic Residence			
Urban	1.00	1.00	1.00
Rural	1.28 (0.90, 1.82)	1.11 (0.83, 1.49)	1.41 (1.06, 1.87)
Household Income as a percent of Federal Poverty Level (FPL)			
Zero Income	1.00	1.00	1.00
1-50% FPL	0.89 (0.46, 1.73)	1.70 (0.98, 2.97)	1.15 (0.97, 1.97)
51-100% FPL	0.67 (0.34, 1.31)	1.60 (0.91, 2.82)	1.23 (0.71, 2.12)
101-133% FPL	1.35 (0.68, 2.68)	2.41 (1.32, 4.39)	1.89 (1.05, 3.42)
>133% FPL	1.06 (0.49, 2.33)	2.41 (1.28, 4.56)	1.42 (0.72, 2.79)
Special Healthcare Need			
No	1.00	1.00	1.00
Yes	3.36 (2.05, 5.50)	2.28 (1.54, 3.39)	2.36 (1.58, 3.54)