

The Race to the Finish Line

*Getting to 100% Health Insurance Coverage
for Arkansas's Kids*



September 2021



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Getting to 100% Health Insurance Coverage for Arkansas's Kids

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Arkansas
children
in poverty
in 2019
22.1
percent

Source: Population Reference
Bureau, analysis of data
from the U.S. Census Bureau,
2019 American
Community Survey



Introduction

Arkansans want what's best for our children. We all want kids to have happy, healthy lives. Access to affordable medical care is an important part of overall health, and each Arkansan should have access to health care.

But, as shown in the data in this report, Arkansas is getting further from the Finish Line of covering 100 percent of children with health insurance. We see significant differences in who has coverage and who doesn't along racial and ethnic lines, nativity, and between households with higher and lower incomes.

We want Arkansas to be a great place to be and raise a child. Improving access to affordable health care is a proven step in the right direction.

Importance of Health Insurance

Health insurance coverage provides both short- and long-term benefits, not only to the individuals covered, but also to health care systems and entire communities. Access to care is especially important for children's health and development. The benefits of coverage for children begin before birth with prenatal care and extend throughout childhood for preventive, primary and acute care.

In addition to health benefits, health insurance coverage helps families maintain economic stability and has long-term educational benefits, especially for children of color who are disproportionately affected by uninsurance.

The economic benefits of health insurance contribute to the financial stability of health care providers. Unpaid medical bills put significant strain on hospitals, clinics and physicians, who are ethically charged with providing care to everyone who needs it.

Health insurance coverage for parents in general contributes to the well-being of their children. Parents who have health insurance coverage are better able to take care of their own health needs, maintain employment and provide for their children.

Introduction to the Data

This data report examines the uninsured rates among children and adults in Arkansas. The data presented will cover children ages 0-18, and adults ages 19-64. We are focused on families with incomes between 0 and 400 percent of the federal poverty level. Comparisons will also show adult education levels, children's nativity and racial and ethnic group differences. The data in this report provide insights into who has coverage and who doesn't. The report also provides a starting point for future assessment as to why certain children and adults are more likely to lack coverage.

Unless otherwise noted, all data is from the Population Reference Bureau analysis of 2018 and 2019 American Community Survey Public Use Microdata Sample data, U.S. Census Bureau.

The Census Bureau will not be issuing the American Community Survey one-year estimates for 2020 because of concerns about the unreliable data collection and the low response rates during the COVID-19 pandemic. Due to the COVID-19 pandemic and families losing employer-sponsored health insurance, it is unlikely that children's health insurance rates improved in 2020.

Children's Access to Coverage

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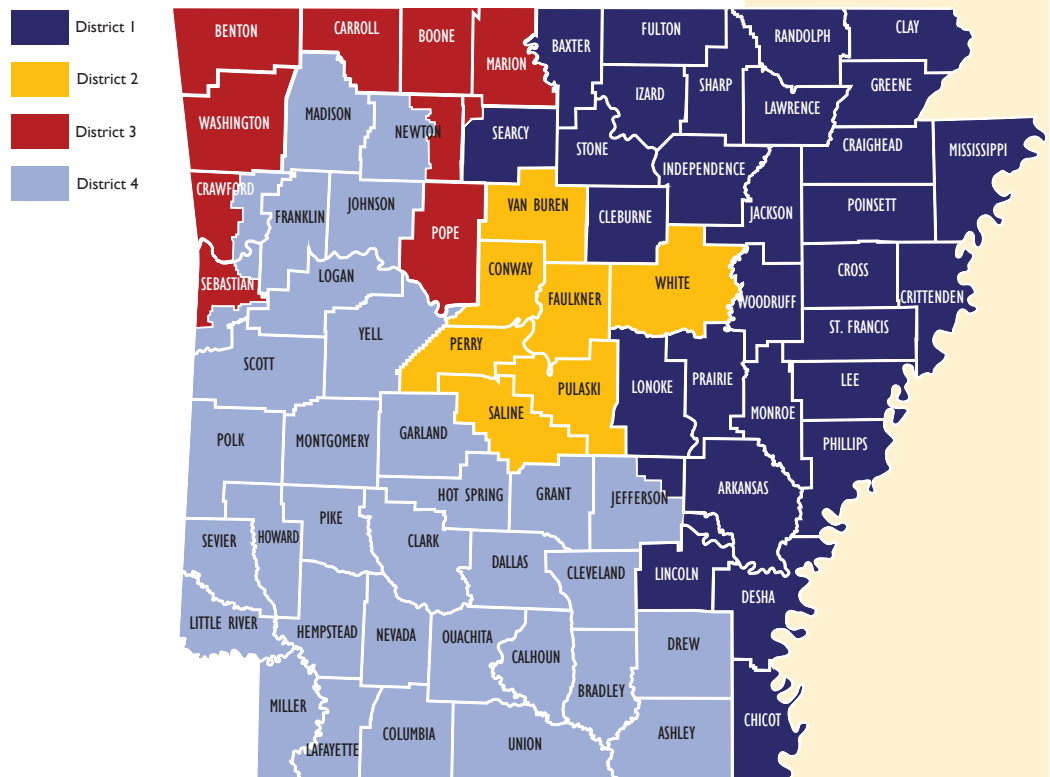
Arkansas's children have health care coverage from a variety of sources, with a large portion of children in the state covered by Medicaid. Congressional District 1 and Congressional District 4 have the highest percentage of children covered by Medicaid, while Congressional Districts 3 and 4 have the highest percentage of uninsured children.

Sources of Children's Coverage by Arkansas Congressional District in 2018

Arkansas Congressional District	1	2	3	4
Percent of children with Medicaid	57	42	40	56
Percent of children with employer sponsored insurance	29	40	45	30
Percent of children with direct purchase	4	5	3	3
Percent of children with other coverage	6	9	7	7
Percent of children who are uninsured	4	4	5	5

Source: <https://ccf.georgetown.edu/wp-content/uploads/2019/11/Arkansas-Child-Coverage-2018.pdf>

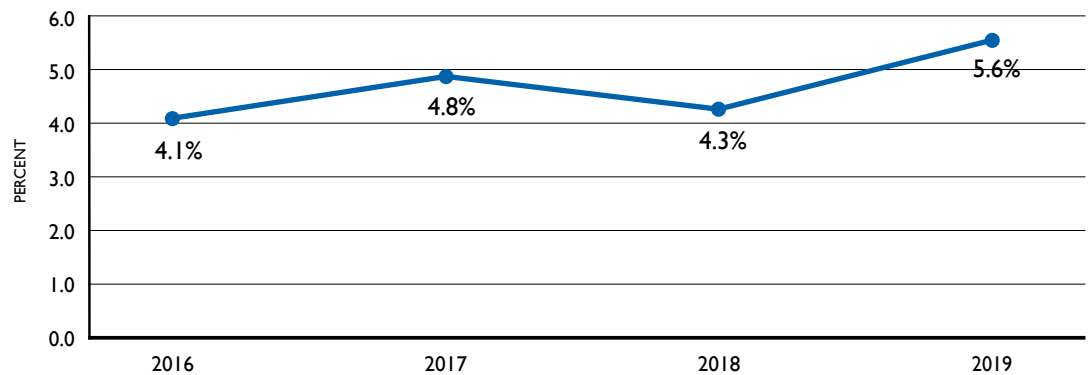
Map of Arkansas Congressional Districts



Rise in Uninsured Children

The percentage of uninsured children in the state rose from 4.1 percent in 2016 to 5.6 percent in 2019.

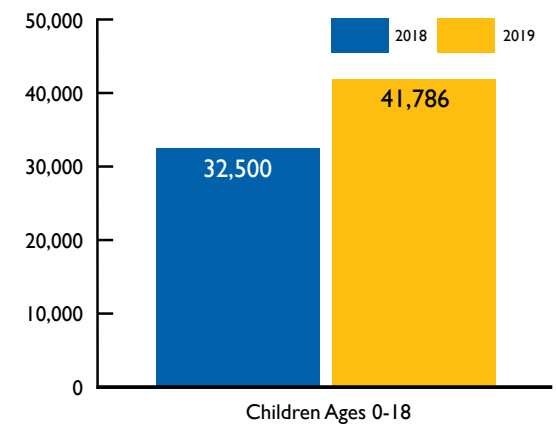
2016-2019 Percent of Uninsured Children



Source: Population Reference Bureau analysis of 2016-2019 ACS PUMS data, US Census Bureau

Since 2018, there are nearly 10,000 more uninsured children within the state who could be experiencing untreated health concerns due to a lack of health care coverage.

Number of Uninsured Children 2018 and 2019



Refer to Appendix A, Table A1

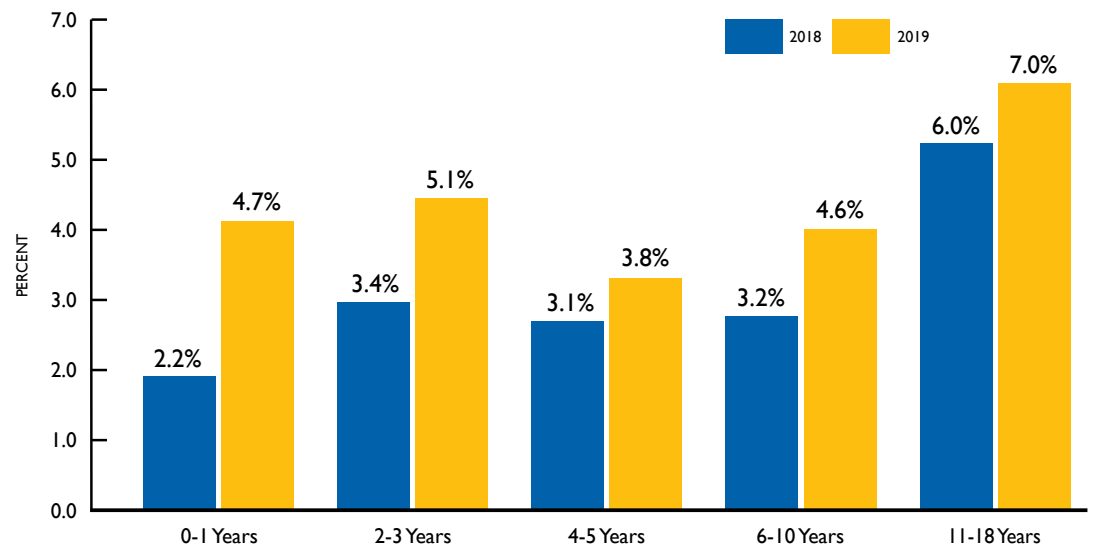
U.S. children in poverty in 2019

Source: Population Reference Bureau, analysis of data from the U.S. Census Bureau, 2019 American Community Survey

16.8 percent

While children ages 11-18 remain the group with the highest rates of uninsurance, between 2018 and 2019, infants 0-1 had the largest increase in the percentage of uninsured children during that period.

Percent of Uninsured Children by Age 2018 and 2019



Refer to Appendix A, Table A2

Family Income and Health Care Coverage

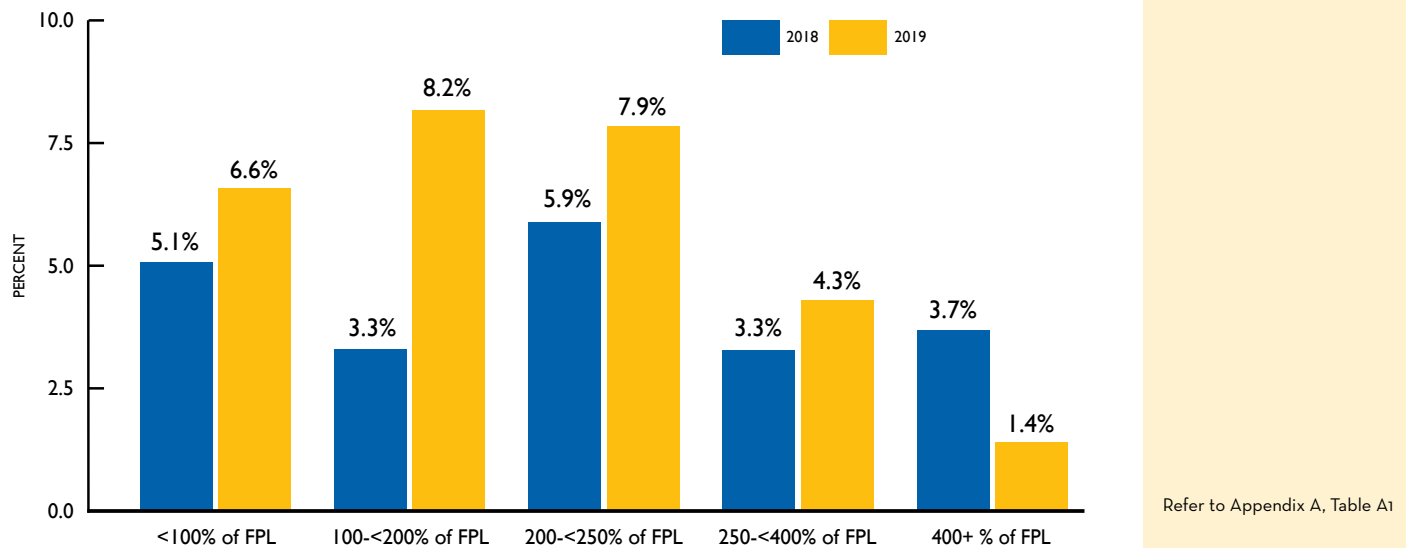
Because Arkansas does not have universal health care coverage, income and access to health care are closely linked.

The annual Federal Poverty Guidelines (Appendix B, Table B1) are used by states to determine program eligibility for safety net programs. Household income levels are presented as percentages of the federal poverty level (FPL).

Children in households with incomes between 100-200 percent of the federal poverty level and between 200 and 250 percent of the federal poverty level had the state's highest uninsured rates in 2019. Children in the 100-200 percent range saw the largest increase in uninsurance levels between 2018 and 2019.

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Percent of Uninsured Children by Percent of Federal Poverty Level 2018 and 2019

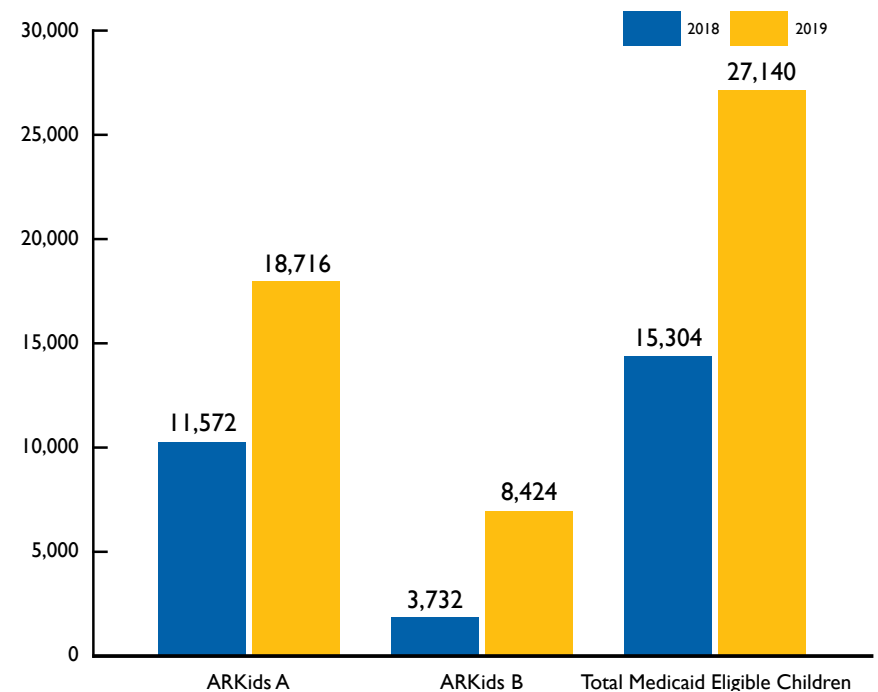


ARKids First

Arkansas provides Medicaid coverage for children in families with incomes up to 200 percent of the federal poverty level. ARKids First A covers children in families with incomes between 0 and 138 percent of poverty; ARKids First B, also known as CHIP (Children's Health Insurance Program), covers children in families with incomes from 139 percent to 200 percent of poverty. The ARKids First income eligibility table can be found in Appendix B, Table B2.

Despite being income-eligible for health care coverage through ARKids, thousands went without health insurance in 2019. The number of children eligible for ARKids increased 77.3% between 2018 and 2019. Children eligible for ARKids A (in families with the lowest income levels) were twice as likely to be uninsured than children eligible for ARKids B, and the number of those eligible for ARKids B more than doubled between 2018 and 2019.

Number of Uninsured Medicaid Eligible Children 2018 and 2019



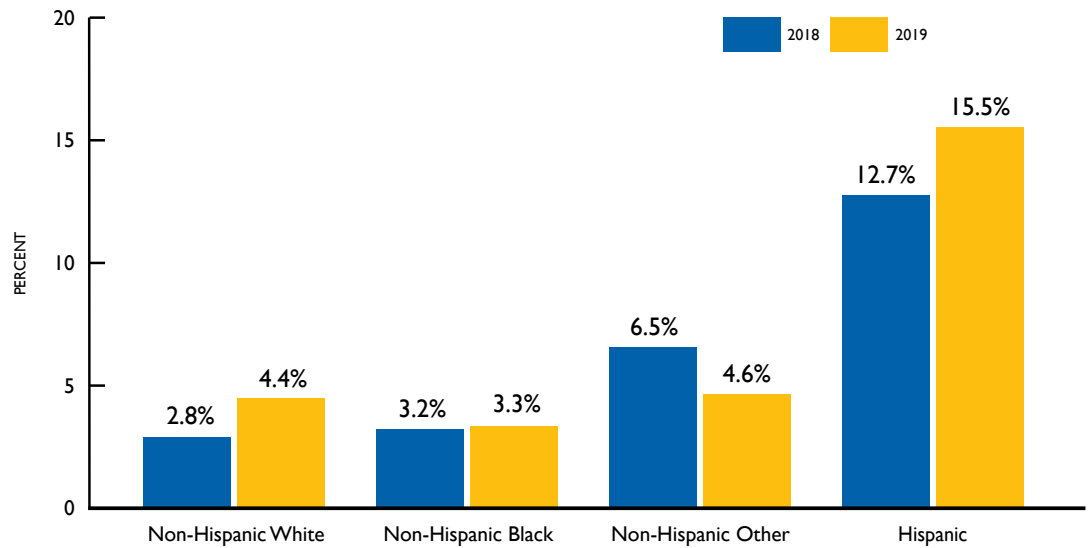
Refer to Appendix A, Table A1

Racial, Ethnic and Nativity Disparities in Access to Health Care Coverage

Non-Hispanic White and Non-Hispanic Black children fared much better than Hispanic children in their uninsured rates.

The percentage of uninsured Hispanic children increased the most of all racial and ethnic groups between 2018 and 2019.

Percent of Uninsured Children by Race 2018 and 2019

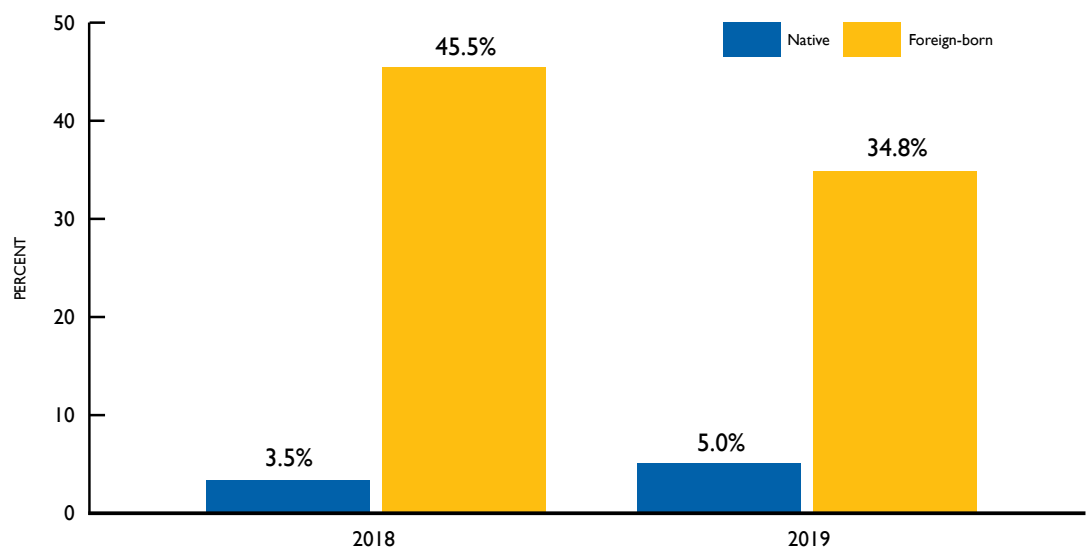


Refer to Appendix C, Table C1

Although the percentage of U.S. native children in Arkansas without insurance increased between 2018 and 2019, there was an improvement in the uninsurance rate for

foreign-born children in Arkansas. But foreign-born children in Arkansas are nearly six times more likely to go without health insurance than native children in Arkansas.

Percent of Uninsured Native and Foreign-Born Children 2018 and 2019

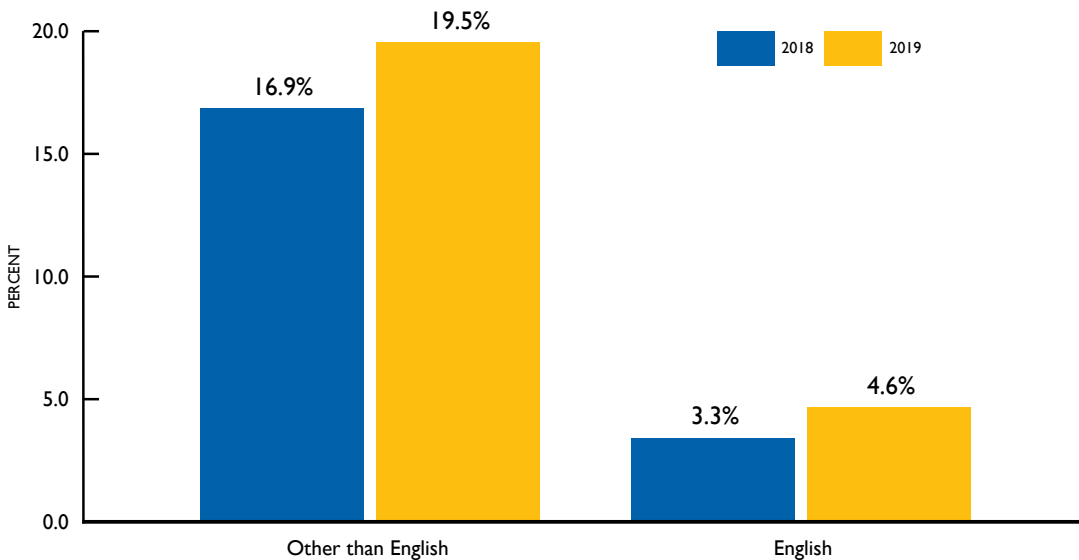


Refer to Appendix C, Table C2

As is the case with many programs, language can be a barrier for those whose primary language is not English. Between 2018 and 2019, children with a household language other than English saw a much sharper increase

in uninsurance rates than did those in English-speaking households. They were more than four times as likely to be without insurance in 2019.

Percent of Uninsured Children by Household Language 2018 and 2019



Refer to Appendix C, Table C3



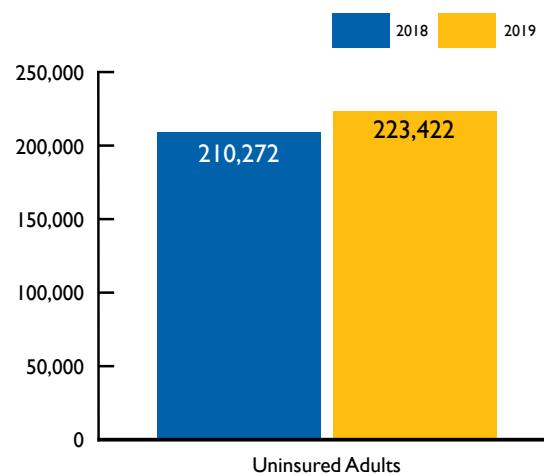
Uninsured Adults

As is the case with children, Arkansas's number of uninsured adults increased between 2018 and 2019. Unless otherwise noted, uninsured adults include those ages 19-64 at all income levels.

*Uninsured adults **increased** between 2018 and 2019.*

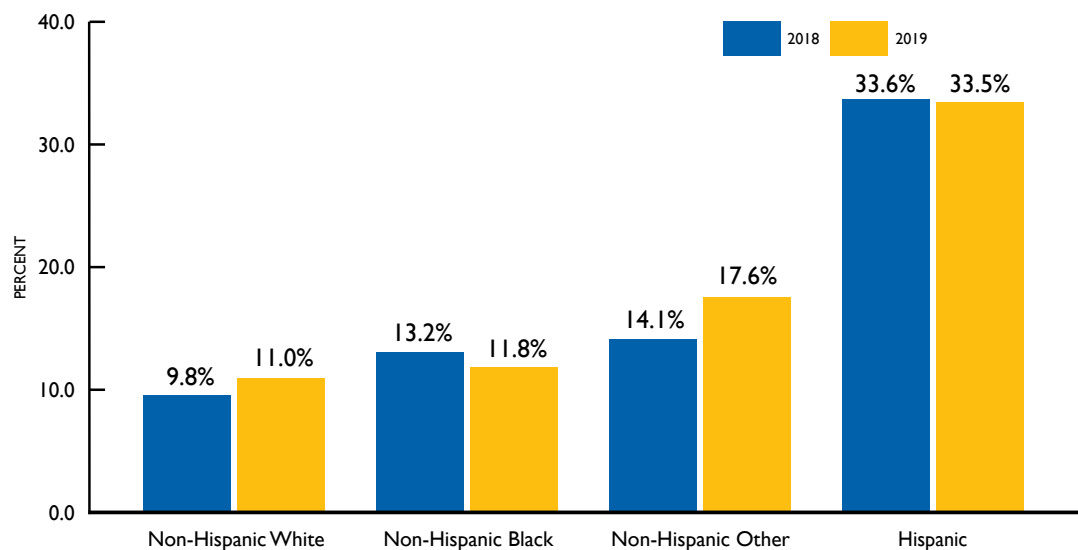
Hispanic adults were more than three times as likely to be without health insurance in 2019 than Non-Hispanic White adults; however, Non-Hispanic White and Non-Hispanic other adults saw increases in uninsurance rates between 2018 and 2019.

Number of Uninsured Adults 2018 and 2019



Refer to Appendix D, Table D1

Percent of Uninsured Adults by Race and Ethnicity 2018 and 2019



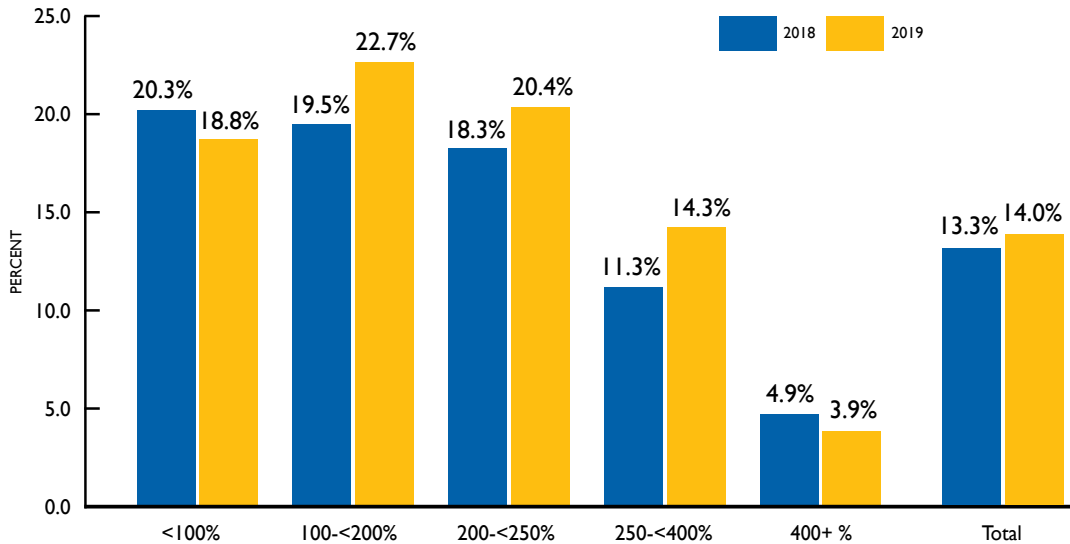
Refer to Appendix D, Table D2



Economic factors are one of the primary drivers of health outcomes and can also help shape an individual's health behaviors. The economic security of families can also impact their health and access to appropriate health care services.

Adults with incomes below 200 percent of the federal poverty level had the highest rates of uninsurance in Arkansas in 2019. Only adults with the lowest incomes and the highest incomes in Arkansas had reduced rates of uninsurance between 2018 and 2019.

Percent of Uninsured Adults by Federal Poverty Level 2018 and 2019



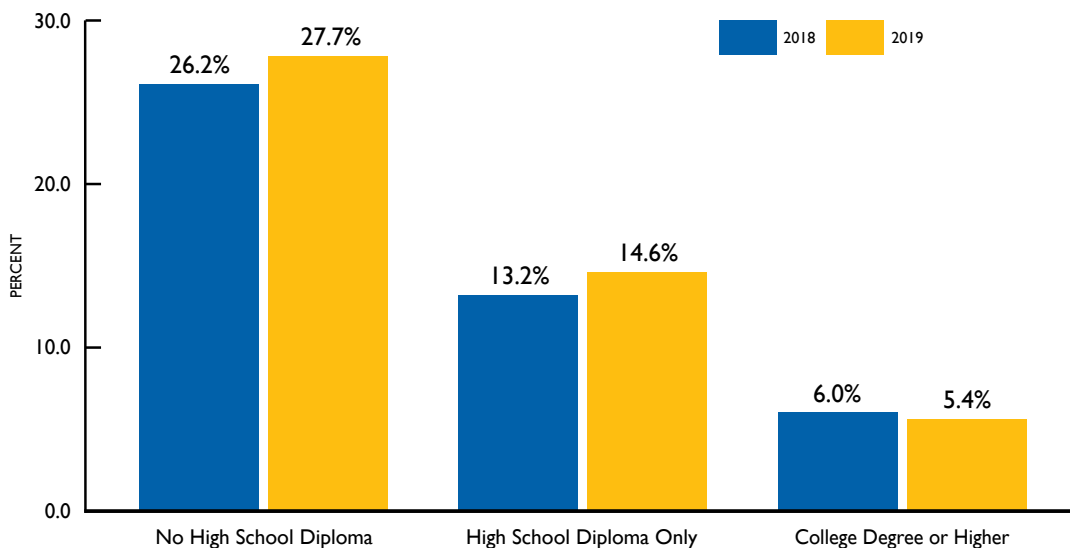
Refer to Appendix D, Table D1

Education helps to provide a foundation for economic and social mobility for families.

Adults with four-year college degrees earn far more than those with high school diplomas or less schooling. In Arkansas, higher education

is linked to both higher rates of insurance and higher incomes for parents. Parents who have attained a college degree or higher are more likely to be insured, while the highest rate of uninsurance is for adults who have not obtained a high school diploma.

Percent of Uninsured Adults by Education Level 2018 and 2019

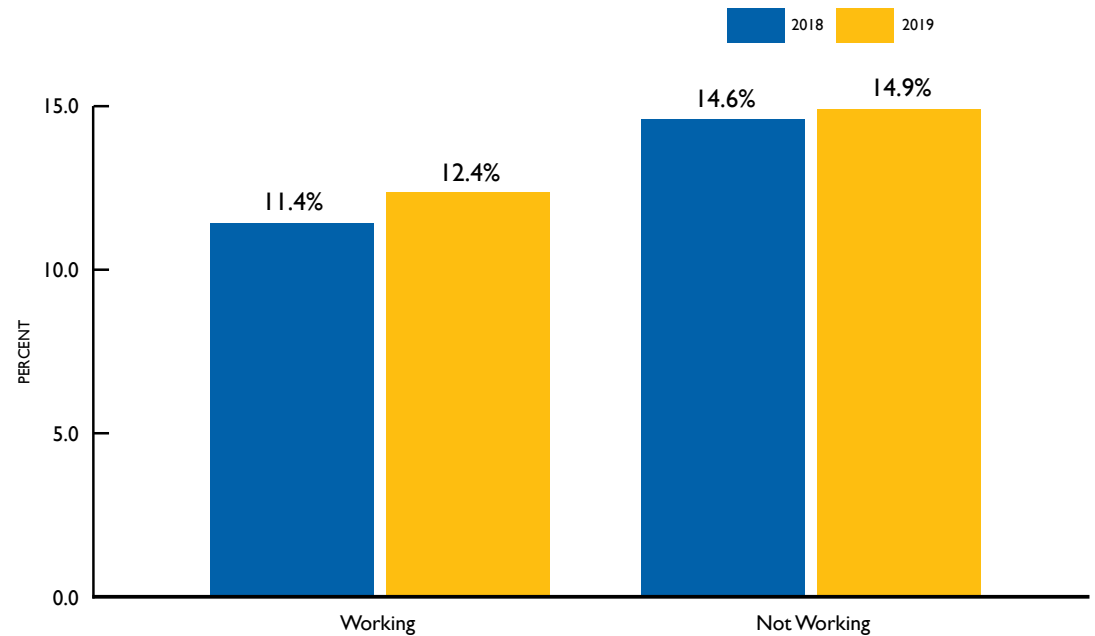


Refer to Appendix D, Table D3

Overall, working adults in Arkansas were more likely to have insurance than non-working

adults, with both groups showing increased uninsurance rates between 2018 and 2019.

Percent of Uninsured Adults by Employment Status 2018 and 2019

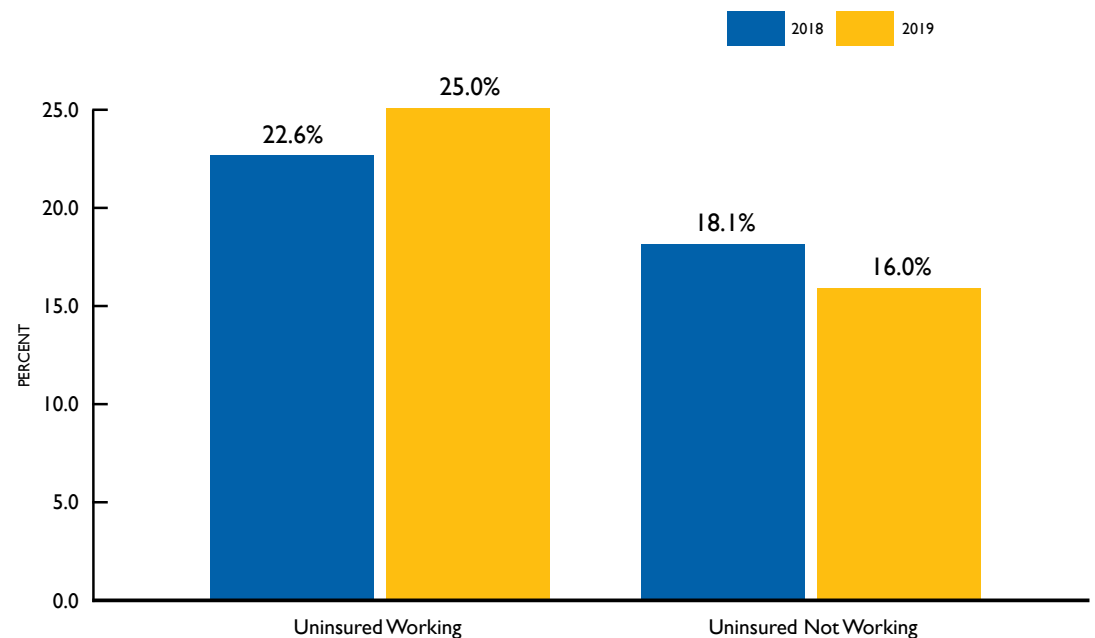


Refer to Appendix D, Table D4

However, when broken down by income, working adults with the lowest incomes were more likely to be uninsured than non-working adults at the same income level. This information helps to dispel the notion that the only individuals impacted by uninsurance are

those who are unemployed. Parents who work may still have incomes that are below poverty because the jobs they are working are paying low wages and do not offer health insurance coverage.

Percent of Uninsured Adults with Incomes <139% FPL by Work Status 2018 and 2019



Refer to Appendix D, Table D4

Ways to Improve Insurance Rates

Achieving 100 percent coverage of Arkansas's children is within reach. Arkansas Advocates for Children and Families makes the following recommendations to that end.

- Increase efforts to raise awareness and conduct outreach to ensure that eligible children are located and enrolled in Medicaid and that all children receive the health care they need.

Improve Medicaid enrollment by providing presumptive eligibility for children in Medicaid and CHIP, providing 12-month continuous eligibility for children on Medicaid, and improving enrollment rates for children eligible under the Immigrant Children's Health Insurance Act.

- Provide presumptive eligibility for pregnant women and 12 months continuous coverage for postpartum women and infants.

*Achieving **100% coverage** of our children is within reach.*



Appendix A

Uninsured Children in Arkansas

Table A1. Number and Percent of Uninsured Children by Household Income as a Percent of FPL, 2018 and 2019

	2018			2019		
Percent FPL	Uninsured	Total	Percent	Uninsured	Total	Percent
<139	11,572	257,290	4.5	18,716	241,148	7.8
139 - <200	3,732	106,174	3.5	8,424	122,199	6.9
200 - <250	4,251	72,152	5.9	5,085	64,243	7.9
250 - <400	4,805	145,813	3.3	6,039	140,011	4.3
400+	5,400	147,561	3.7	2,143	153,183	1.4
Total	32,500	748,970	3.5	40,407	720,784	5.6

Source: Population Reference Bureau analysis of 2018 and 2019 ACS PUMS data, US Census Bureau

Table A2. Number and Percent of Uninsured Children by Age and Household Income as a Percent of FPL, 2018 and 2019

	2018			2019		
Percent FPL	Age	Uninsured	Percent	Age	Uninsured	Percent
<139	0-1	910	2.9	0-1	1,476	5.7
	2-3	1,400	4.8	2-3	1,612	6
	4-5	619	2.3	4-5	1,617	6.2
	6-10	1,118	1.6	6-10	4,044	6.4
	11-18	7,525	7.5	11-18	9,967	10
139-200	0-1	*	*	0-1	197	1.5
	2-3	224	2.2	2-3	1,726	11.8
	4-5	108	1.0	4-5	513	4.5
	6-10	968	3.5	6-10	2,410	7.1
	11-18	2,432	5.4	11-18	3,578	7.3
200-400	0-1	613	3.0	0-1	911	5.4
	2-3	349	1.6	2-3	416	2.2
	4-5	1,162	5.2	4-5	603	3
	6-10	1,702	3.0	6-10	1,995	4
	11-18	5,230	5.4	11-18	7,199	7.3
Total	0-1	1,649	2.2	0-1	3,256	4.7
	2-3	2,559	3.4	2-3	3,803	5.1
	4-5	2,281	3.1	4-5	2,832	3.8
	6-10	6,376	3.2	6-10	8,937	4.6
	11-18	19,635	6.0	11-18	22,958	7

* Cannot be determined.

Source: Population Reference Bureau analysis of 2018 and 2019 ACS PUMS data, US Census Bureau

Table B1. Federal Poverty Guidelines for 2019

Household Size	Federal Poverty Income Level (100% of FPL)	138% of Federal Poverty Level	200% of Federal Poverty Level
1	\$12,490	\$17,236.20	\$24,980.00
2	\$16,910	\$23,335.80	\$33,820.00
3	\$21,330	\$29,435.40	\$42,660.00
4	\$25,750	\$35,535.00	\$51,500.00
5	\$30,170	\$41,634.60	\$60,340.00
6	\$34,590	\$47,734.20	\$69,180.00
7	\$39,010	\$53,833.80	\$78,020.00
8	\$43,430	\$59,933.40	\$86,860.00

Source: <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/prior-hhs-poverty-guidelines-federal-register-references/2019-poverty-guidelines>

Table B2. Medicaid Income Eligibility Guidelines for ARKids A and B

Family Size	ARKids A Monthly	ARKids B Monthly
1	\$1,509.93	\$2,243.63
2	\$2,040.07	\$3,031.37
3	\$2,570.20	\$3,819.10
4	\$3,100.00	\$4,606.83
5	\$3,630.47	\$5,394.57
6	\$4,160.60	\$6,182.30
7	\$4,690.73	\$6,970.03
8	\$5,220.87	\$7,757.77
Add for Each Additional Member	\$530.13	\$787.73

Source: <https://access.arkansas.gov/>

Appendix B

Household Incomes Determine Program Eligibility

Appendix C

Uninsured Children in Arkansas, Disaggregated Data

Source: Population Reference Bureau analysis of 2018 and 2019 ACS PUMS data, US Census Bureau

Table C1. Number and Percent of Uninsured Children by Race/Ethnicity and Household Income as a Percent of FPL, 2018 and 2019

		2018			2019		
Percent FPL	Race/Ethnicity	Uninsured	Total	Percent	Uninsured	Total	Percent
<139	Non-Hispanic White	3,561	121,304	2.9	7,183	115,891	6.2
	Non-Hispanic Black	1,992	72,981	2.7	2,996	67,893	4.4
	Non-Hispanic Other	1,322	19,651	6.7	1,076	17,877	6.0
	Hispanic	4,697	43,354	10.8	7,461	39,487	18.9
139–200	Non-Hispanic White	1,442	62,219	2.3	2,931	72,140	4.1
	Non-Hispanic Black	562	18,732	3.0	267	22,014	1.2
	Non-Hispanic Other	428	5,049	8.5	658	6,452	10.2
	Hispanic	1,296	20,174	6.4	4,568	21,593	21.2
200–400	Non-Hispanic White	4,351	154,565	2.8	8,678	143,808	6.0
	Non-Hispanic Black	231	27,676	0.8	360	22,950	1.6
	Non-Hispanic Other	1,755	18,934	9.3	434	14,127	3.1
	Hispanic	5,993	16,790	16.2	1,652	23,369	7.1
Total	Non-Hispanic White	13,132	469,351	2.8	20,751	467,398	4.4
	Non-Hispanic Black	4,188	132,663	3.2	4,262	128,673	3.3
	Non-Hispanic Other	3,612	55,692	6.5	2,518	54,241	4.6
	Hispanic	11,568	91,264	12.7	14,255	92,003	15.5

Table C2. Number and Percent of Uninsured Children by Nativity and Household Income as a Percent of FPL, 2018 and 2019

		2018			2019		
Household Income	Nativity	Uninsured	Total	Percent	Uninsured	Total	Percent
<200	Native	12,446	358,476	3.5	22,368	353,466	6.3
	Foreign-born	2,858	4,988	57.3	4,772	9,881	48.3
200+	Native	12,952	360,935	3.6	12,873	352,485	3.7
	Foreign-born	1,504	4,591	32.8	394	4,952	8.0

Source: Population Reference Bureau analysis of 2019 ACS PUMS data, US Census Bureau

Table C3. Number and Percent of Uninsured Children by Household Language and Household Income as a Percent of FPL, 2018 and 2019

		2018			2019		
Household Income	Household Language	Uninsured	Total	Percent	Uninsured	Total	Percent
<200	Other than English	5,592	35,656	15.7	8,220	35,460	23.2
	English	6,780	225,974	3.0	13,099	226,372	5.8
200+	Other than English	3,460	17,774	19.5	1,707	15,351	11.1
	English	9,501	263,452	3.6	9,712	263,427	3.7

Source: Population Reference Bureau analysis of 2019 ACS PUMS data, US Census Bureau

Table D1. Number and Percent of Uninsured Adults by Household Income as a Percent of FPL, 2018 and 2019

	2018			2019		
Percent FPL	Uninsured	Total	Percent	Uninsured	Total	Percent
<139	83,117	414,224	20.1	79,594	365,885	21.7
139 - <200	39,215	214,704	18.3	45,428	222,811	20.4
200 - <400	61,951	549,545	11.3	77,373	540,534	14.3
400+	25,989	527,707	4.9	21,027	542,953	3.9
Total	210,272	1,706,180	12.3	223,422	1,672,183	13.4

Table D2. Number and Percent of Uninsured Adults by Race/Ethnicity and Household Income as a Percent of FPL, 2018 and 2019

		2018			2019		
Percent FPL	Race/Ethnicity	Uninsured	Total	Percent	Uninsured	Total	Percent
<139	Non-Hispanic White	39,981	256,493	15.6	39,930	249,180	16
	Non-Hispanic Black	21,033	98,004	21.5	15,585	89,132	17.5
	Non-Hispanic Other	4,745	24,117	19.7	5,367	20,956	25.6
	Hispanic	17,358	35,610	48.7	18,712	36,617	51.1
139 - 200	Non-Hispanic White	80,841	976,678	8.3	95,121	978,346	9.7
	Non-Hispanic Black	13,255	161,143	8.2	15,955	178,583	8.9
	Non-Hispanic Other	7,332	61,386	11.9	8,496	57,797	14.7
	Hispanic	25,727	92,749	27.7	24,256	91,572	26.5

Table D3. Number and Percent of Uninsured Adults by Completed Level of Education and Household Income as a Percent of FPL, 2018 and 2019

		2018			2019		
Percent FPL	Education Level	Uninsured	Total	Percent	Uninsured	Total	Percent
<139	No High School Diploma	21,902	76,272	28.7	24,306	79,621	30.5
	High School Diploma Only	49,937	272,775	18.3	46,946	261,681	17.9
	College Degree or Higher	11,278	65,177	17.3	8,342	54,583	15.3
139 - 200	No High School Diploma	24,616	100,988	24.4	26,582	103,884	25.6
	High School Diploma Only	82,020	725,064	11.3	97,064	725,761	13.4
	College Degree or Higher	20,519	465,904	4.4	20,182	476,653	4.2

Table D4. Number and Percent of Uninsured Adults by Employment Status and Household Income as a Percent of FPL, 2018 and 2019

		2018			2019		
Household Income	Employment Status	Uninsured	Total	Percent	Uninsured	Total	Percent
<139	Working	41,198	182,137	22.6	44,224	175,635	25.2
	Not Working	41,919	232,087	18.1	35,370	220,250	16.1
200+	Working	95,545	1,020,510	9.4	107,678	1,045,488	10.3
	Not Working	31,610	277,446	11.6	36,150	260,810	13.9

Appendix D

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Uninsured Adults 19-64 in Arkansas

Source: Population Reference Bureau analysis of 2018 and 2019 ACS PUMS data, US Census Bureau

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