# **Eyes on the Finish Line:**We Cannot Stop Until Every Child

Has Health Insurance



September 2025



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# Eyes on the Finish Line: We Cannot Stop Until Every Child Has Health Insurance

by Camille Richoux Health Policy Director

### Introduction

### Importance of Health Insurance

All Arkansans want our children to grow up healthy, safe, and supported. For more than two decades, Arkansas has worked to expand access to health coverage as a foundation for child well-being. ARKids First has helped hundreds of thousands of families access the care they need, making it one of the most impactful children's health initiatives in our state's history. Our commitment to covering kids once made Arkansas a national leader in children's health insurance, grounded in the shared understanding that access to care is essential for children to learn, grow, and thrive.

Health insurance gives children access to routine checkups, developmental screenings, vaccines, and treatment when they are sick or injured. These early supports lead to better outcomes not just in health, but also in education and long-term stability. Coverage helps ensure families can get timely care, avoid medical debt, and stay connected to their health providers. Health coverage is a lifelong investment in the children of Arkansas.

But the progress we have made is slipping. The number of uninsured children in Arkansas has climbed to the highest level in a decade, and too many eligible children are losing coverage due to preventable gaps or paperwork barriers. As we face rising maternal mortality rates, growing mental health needs, and widespread disenrollments from public programs, keeping families insured is more important than ever. Our challenge now is to build on the progress of the past by protecting coverage and making it easier for children and their families to stay enrolled.

### 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. Data was sourced from the U.S. Census Bureau American Community Survey (ACS), Public Use Microdata Sample (PUMS) analysis from the Population Research Bureau, the Arkansas Department of Human Services, and Georgetown Center for Children and Families. There may be minor differences in percentages between ACS data and PUMS data analyses.

### **Key Report Takeaways:**

- Arkansas's child uninsured rate is rising. After reaching a historic low of 4.1% in 2016, the uninsured rate for children climbed to 6.7% in 2023 its highest point in a decade. Arkansas now ranks 42nd in the nation for children's health coverage.
- Eligible children are still losing coverage. Families frequently face income fluctuations, address changes, and administrative hurdles that can cause coverage gaps, even when children remain eligible. These disruptions increase the risk of losing insurance and create barriers to care.
- Coverage gaps are worst for families with lower incomes. Children in households between 100–200% of the federal poverty guidelines had the highest uninsured rate at 12.7% in 2023.
- Hispanic and immigrant children face some of the highest barriers. Hispanic children had an uninsured rate of 16.6%, and foreign-born children under 200% of the federal poverty guidelines were five times more likely to be uninsured than native-born peers. Nearly 28% of children in low-income, non-English-speaking households were uninsured.
- Adult coverage losses threaten family health. The
  adult uninsured rate rose to 13.5% in 2023 amid the
  end of COVID-19 pandemic protections. Adult and
  child coverage are closely connected, making it crucial
  that we work toward universal coverage for all families.
- Uninsurance among women of childbearing age remains a major health risk. In 2023, 12.2% of girls and women ages 15 to 45 lacked coverage. Black women die from pregnancy-related causes at twice the rate of White women, and nearly a third of "Non-Hispanic Other" women were uninsured.

# Children's access to coverage

In 2016, Arkansas achieved the highest rate of children's coverage in Arkansas history with almost 96% of children covered by some form of health insurance. However, since that time, the uninsured rate for children has been slowly climbing. From 2020 to 2022, children's health coverage stabilized, largely attributed to the federal policy of continuous coverage protection that prevented Medicaid disenrollment of children during the COVID-19 Public Health Emergency.

Unfortunately, by 2023 6.7% of children were uninsured. This increase is in part attributed to the administrative end of the Public Health Emergency when roughly 94,000 Arkansan children lost coverage between April and December 2023 as the Arkansas Department of Human Services reviewed Medicaid enrollments and disenrolled those believed to be no longer eligible, frequently referred to as the "unwinding" process. By December 2023, there were fewer children covered by ARKids First than in February 2020 — before the pandemic. Further analysis did not show a significant shift of the children who were unenrolled during the unwinding onto private insurance. In fact, only a small percentage of those

who lost coverage during the Medicaid unwinding moved onto private insurance through the marketplace.<sup>1</sup>

Ten years ago, our uninsured rate was lower than the national average. In the past decade, we have reversed that progress. The gap between Arkansas and the national average of uninsured children continues to widen, with Arkansas now ranking 42nd in the United States.<sup>2</sup> That ranking is worse than the 2022 ranking, when Arkansas ranked 40th in the nation.

Children in Arkansas get their health coverage from several different sources (*Figure 1*). These sources include private insurance through a parent or guardian's job, plans purchased directly from the federal Health Insurance Marketplace established under the Affordable Care Act, and Medicaid/ CHIP (the Children's Health Insurance Program, known in Arkansas as ARKids First). ARKids First covers more children than any other insurer in our state, which means that supporting and strengthening this program can make a huge difference for Arkansas's children's health.

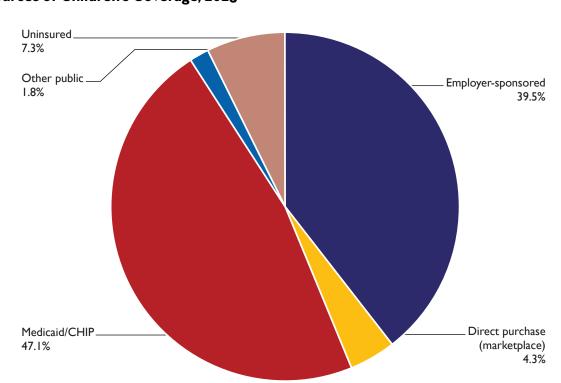


Figure 1. Sources of Children's Coverage, 2023

Source: KFF, "Health Insurance Coverage of Children 0-18," available at https://www.kff.org/other/state-indicator/children-0-18/.

Note: These data are based on KFF analysis of the U.S Census Bureau 2023 American Community Survey (ACS) Public Use Microset (PUMS). Respondents may report having more than one type of coverage; however, KFF sorts individuals into one category of insurance coverage.

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### What's in a name?

In December 2024, the enrollment for ARKids A was 313,872 and 42,475 for ARKids B (Figure 2). ARKids A covers children ages 0-18 with household incomes from 0% to 142% of the federal poverty guidelines (commonly known as the federal poverty level). For children in households with incomes from 142% to 211% of the poverty level, ARKids B is available. Both ARKids A and B cover preventative, routine, and emergency care for Arkansas's kids, but there are a few differences. ARKids A has no out-of-pocket costs for

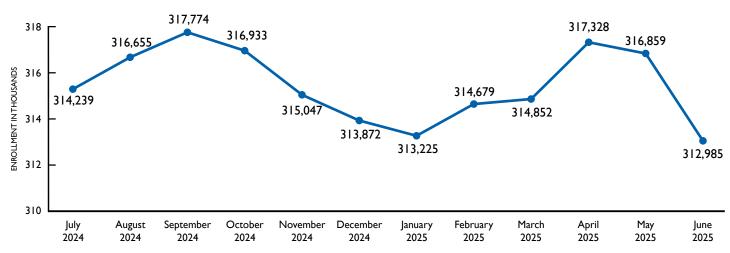
health services, while those covered by ARKids B pay out-of-pocket costs up to 5% of the family's gross annual income before taxes. For example, if a household has a gross income of \$35,000, then their annual out-of-pocket costs must be no more than \$1,750 (\$35,000 x .05 = \$1,750). Families with children insured through ARKids B usually pay \$10 co-pays for many covered services. *See Appendix A for full income eligibility information.* 

Figure 2. ARKids First Enrollment by Type

| ARKids First  |                   |  |  |  |  |  |
|---|-------------------|--|--|--|--|--|
| Federal Program Name                                      | Arkansas Medicaid | Arkansas Children's Health<br>Insurance Program (CHIP) |  |  |  |  |
| Also Known As   | ARKids A          | ARKids B   |  |  |  |  |
| Family Income Eligibility as a % of Federal Poverty Level | O-142%            | 142-211%   |  |  |  |  |
| Number enrolled (as of December 2024)                     | 313,872           | 42,475   |  |  |  |  |
| Number enrolled<br>(as of April 2025)                     | 317,328           | 40,685   |  |  |  |  |

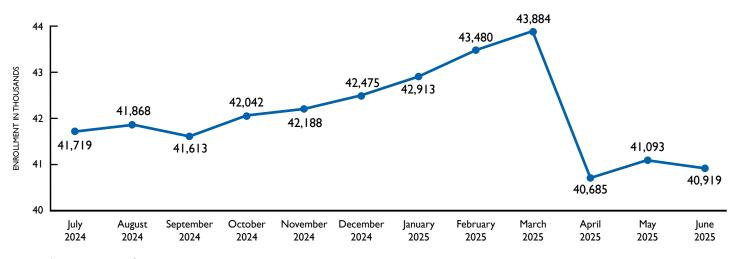
Source: Arkansas Department of Human Services

Figure 3. ARKids Part A Enrollment, July 2024 to June 2025



Source: Arkansas Department of Human Services

Figure 4. ARKids Part B Enrollment, July 2024 to June 2025



Source: Arkansas Department of Human Services

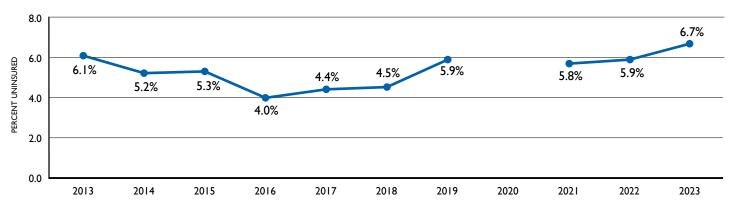
Enrollment data for ARKids First shows month-to-month fluctuations, called churn, particularly within ARKids A, which covers children in the lowest-income households. ARKids A enrollment peaked at 317,774 in September 2024 before steadily declining to 313,225 by January 2025. It then climbed back to 317,328 in April, followed by a drop to 312,985 in June (Figure 3). These shifts, amounting to swings of over 4,000 children in just a few months, highlight how easily eligible children can lose and regain coverage. ARKids B, which covers children in families up to 211% of the poverty level, showed similar trends. Enrollment rose from 41,719 in July 2024 to a high of 43,884 in March 2025, before dropping to 40,685 in April and leveling off at 40,919 by June (Figure 4). These patterns reflect more than just seasonal variation; they often stem from income fluctuations, changes in address, or challenges completing renewal paperwork.<sup>3</sup> These factors disproportionately impact low-income families.4

As a result of the Consolidated Appropriations Act, 2023, one policy change that will likely help reduce future churn is that states must now offer year-long eligibility to all children on Medicaid and CHIP, rather than having them re-qualify each month. This policy did not become effective until January 1, 2024, so the impact of that policy change is not reflected in the data available for this report; however, it will be something to monitor in future Finish Line reports. It is worth noting that nine other states have received approval through a federal waiver process to establish multi-year continuous eligibility policies for young children (generally birth through age 6) insured by Medicaid and CHIP since these policies have been shown to reduce churn and promote more stable coverage for children. Unfortunately, the federal Centers for Medicare and Medicaid Services (CMS) notified states in July 2025 that it does not anticipate approving new state waiver proposals or extend existing approvals that allow multi-year continuous eligibility.5

Note: This locally collected enrollment data reflects more recent data sources than national surveys like the American Community Survey, which are released on an annual basis.

# Arkansas's Uninsured Children

Figure 5. Percent of Arkansas Uninsured Children, 2013-2023



Source: Georgetown CCF State Report Card

Refer to Appendix B, Table B1

The uninsured rate among all children has slowly increased over the past several years after dropping to a record low of 4.1% in 2016 (Figure 5). Because of data quality issues related to the pandemic, the Census Bureau did not publish one-year estimates for 2020. In 2023, the percentage of uninsured children in Arkansas increased to its highest number in the past decade at 6.7%, which means there were 49,874 children without health insurance in our state that year (Figure 6). Figure 6. Number of Arkansas's Uninsured Children, 2023 Source: U.S. Census Bureau. "Selected Characteristics of Health Insurance Coverage in the United States." American Community Survey, ACS 1-Year Estimates Subject Tables, Table S2701, https://data. census.gov/table/ACSST1Y 2023.S2701?q=S2701:&g= 040XX00US05.]

Arkansas's four congressional districts all have children without health coverage. Our third congressional district in Northwest Arkansas has the highest percentage of uninsured children at 10.1% (*Figure 7*).

Figure 7. Uninsured Children by Congressional District, 2023

| Congressional District | Percent Uninsured |
|------------------------|-------------------|
| District 1             | 5.2               |
| District 2             | 5.3               |
| District 3             | 10.1              |
| District 4             | 5.8               |

Source: U.S. Census Bureau, "Selected Characteristics of Health Insurance Coverage in the United States." American Community Survey, ACS 1-Year Estimates Subject Tables, Table S2701, https://data.census.gov/table/S2701?q=S2701:&g=040XX00US05,05\$5000000&moe=false. ACSST1Y2023.

Our third congressional district in Northwest Arkansas has the highest percentage of uninsured children at 10.1%.

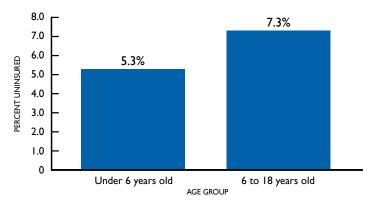
Figure 8. Congressional District Map of Arkansas



# Uninsured Children by Age

A total of 49,874 children did not have any insurance coverage in Arkansas in 2023. Children under age 6 were more likely to be insured than children 6 to 18 years old. Of children under age 6, 5.3% were uninsured, while 7.3% of children 6 to 18 years old had no coverage (*Figure 9*).

Figure 9. Percent of Arkansas Uninsured Children by Age Group, 2023

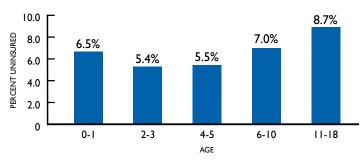


Source: U.S. Census Bureau, "Selected Characteristics of Health Insurance Coverage in the United States." American Community Survey, ACS 1-Year Estimates Subject Tables, Table S2701, https://data.census.gov/table/ACSST1Y2023.S2701/

Refer to Appendix B, Table B3

When we break down the broader age groups in the previous table, a more detailed pattern emerges. Uninsured rates are higher among infants (6.5%), then dip and stabilize among toddlers and young children (around 5.4–5.5%), before rising again in middle childhood and increasing sharply for adolescents — reaching 8.7% among youth ages 11–18 (*Figure 10*). This pattern suggests the need for early intervention to ensure coverage at birth, as well as targeted efforts to keep older children and teens enrolled as they age.

Figure 10. Uninsured Children in Arkansas Ages 0 to 18 by Age, 2023



Source: PRB analysis of American Community Survey PUMS, U.S. Census Bureau

Refer to Appendix B, Table B4

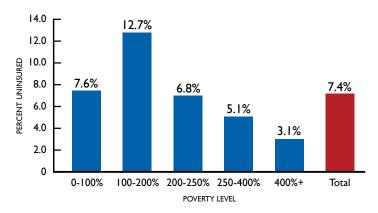
### Arkansas Advocates for Children and Families

# Household Income and Health Insurance Coverage

Since Arkansas doesn't have universal health coverage, household income plays a major role in families' ability to access care. States use the federal poverty guidelines (commonly known as the poverty level) each year to determine who qualifies for safety net programs and public insurance programs like Medicaid and CHIP. Income eligibility is typically shown as a percentage of these federal guidelines.

In 2023, the poverty level for a family of four was \$30,000.<sup>6</sup> Families with the highest incomes (over 400% of the poverty level) had the lowest uninsured rate, while families living between 100-200% of the poverty level were most likely to have kids without insurance in the household (*Figure 11*). In 2023, the median household income in Arkansas was \$58,748, and 15.7% of Arkansans lived in poverty. The poverty rate is higher for children, with 21% of Arkansas's children living in poverty, ranking Arkansas seventh highest in the nation for child poverty.<sup>7</sup> Among Arkansas's children whose family income level could be determined, about 7.4% were uninsured in 2023.

Figure 11. Uninsured Children in Arkansas Ages 0 to 18 by Federal Poverty Level, 2023



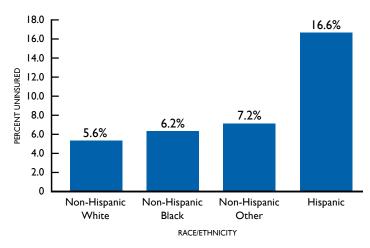
Source: PRB analysis of American Community Survey PUMS, U.S. Census Bureau

Refer to Appendix B, Table B5

# Race/Ethnicity, Nativity, and Household Language

In Arkansas, White children were most likely to have health insurance. Hispanic/Latino children were the most likely to be uninsured. In 2023, 16.6% of Hispanic/Latino children had no insurance coverage (Figure 12). Though most Hispanic/Latino children in Arkansas are citizens who were born in the United States, their families still face obstacles to coverage that other families do not, including language barriers.

Figure 12. Uninsured Children in Arkansas Ages 0 to 18 by Race/Ethnicity, 2023



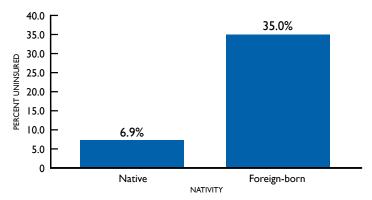
Source: PRB analysis of American Community Survey PUMS, U.S. Census Bureau

Refer to Appendix B, Table B6

Immigrant children in Arkansas were five times more likely to go without health insurance than United States-born children in Arkansas (*Figure 13*). There were also vast differences in foreign-born children's insurance by income. While 11.6% of foreign-born children living in households with incomes above 200% of the poverty level did not have insurance, 72.1% of foreign-born children living under 200% of the poverty level were uninsured (*Figure 14*).

**72.1%** of foreign-born children living under 200% of the poverty level were uninsured.

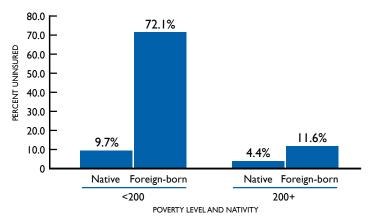
Figure 13. Uninsured Children in Arkansas Ages 0 to 18 by Nativity, 2023



Source: PRB analysis of American Community Survey PUMS, U.S. Census Bureau

Refer to Appendix B, Table B7

Figure 14. Uninsured Children in Arkansas Ages 0 to 18 by Nativity and Poverty Level, 2023



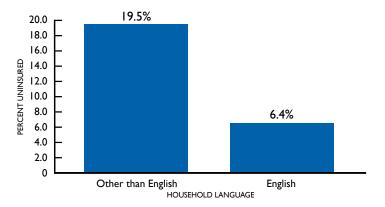
Source: PRB analysis of American Community Survey PUMS, U.S. Census Bureau  $\,$ 

Refer to Appendix B, Table B7

As with many social safety net programs, limited language access in health settings can prevent families from getting the support they need. When materials are not available in a family's primary language and interpretation services are lacking, it creates barriers to outreach, enrollment, and care, especially for communities that are not primarily English-speaking. In 2023, 19.5% of children ages 0 to 18 in households where a language other than English is primarily spoken were uninsured. They were three times more likely to be uninsured than children in households whose primary language is English (*Figure 15*).

While children in households where a language other than English is spoken have a higher overall uninsured rate, breaking the data down by income level shows a more complex picture: children in higher-income households are drastically more likely to have coverage, regardless of language, while children in lower-income households where English is not the primary language face the highest uninsured rates (*Figure 16*).

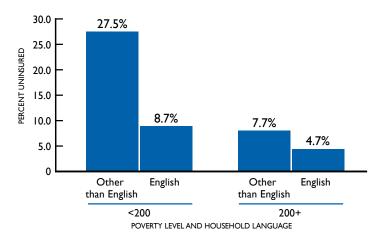
Figure 15. Uninsured Children in Arkansas Ages 5 to 18 by Household Language, 2023



Source: PRB analysis of American Community Survey PUMS, U.S. Census Bureau

Refer to Appendix B, Table B8

Figure 16. Uninsured Children in Arkansas Ages 5 to 18 by Household Language and Poverty Level, 2023



Source: PRB analysis of American Community Survey PUMS, U.S. Census Bureau

Refer to Appendix B, Table B8

Children in higher-income households are drastically more likely to have coverage, regardless of language, while children in lower-income households where English is not the primary language face the **highest** uninsured rates.

### Arkansas's Uninsured Adults

In 2023, there were about 243,582 uninsured adults in Arkansas, or about 13.5% of the population (Figure 17). Adults within the 139-200% income bracket were most likely to go without insurance, with 22.9% being uninsured. As expected, higher income categories had lower levels of uninsurance (Figure 18). Despite having far to go in achieving universal coverage, our 13.5% adult uninsurance rate reflects a decade of improved coverage due to our state's ARHOME Medicaid expansion after the passage of the Affordable Care Act. Due to our state's Medicaid expansion, we cut the number of uninsured adults in half. This was a hard-won policy victory that greatly improved families' access to health care and helped ensure that medical services remain available, especially in rural communities across Arkansas.

The number of uninsured adults in Arkansas increased between 2022 and 2023, from 205,888 to 243,582, respectively. This data period marked the beginning of the state's "unwinding" period at the end of the COVID-19 Public Health Emergency. During 2023, approximately 184,000 people were disenrolled from Medicaid, with adults making up approximately half of those who lost coverage. Including data on adult insurance coverage is important because of the "welcome mat" effect, where parents who gain coverage are more likely to enroll their children as well — highlighting how family coverage can play a key role in reducing uninsurance among children in Arkansas. Unless otherwise noted, uninsured adults include those ages 19-64.

Parents who gain health care coverage are more likely to enroll their children as well, the "welcome mat" effect.

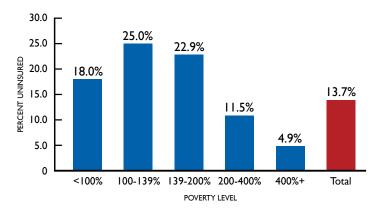
Figure 17. Uninsured Adults in Arkansas Ages 19 to 64, 2023

| Number    | Number    | Percent   |
|-----------|-----------|-----------|
| Uninsured | Insured   | Uninsured |
| 243,582   | 1,774,645 | 13.7      |

Source: PRB analysis of American Community Survey PUMS, U.S. Census Bureau

Refer to Appendix C, Table C1

Figure 18. Uninsured Adults in Arkansas Ages 19 to 64 by Income Level, 2023

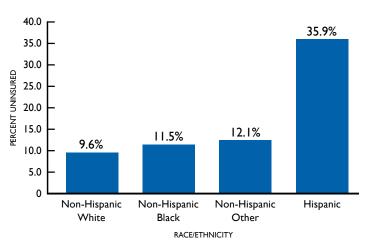


Source: PRB analysis of American Community Survey PUMS, U.S. Census Bureau

Refer to Appendix C, Table C1

Similar to trends seen among Hispanic/Latino children, Hispanic/Latino adults in Arkansas have the highest uninsured rates when compared to other groups. More than a third of Hispanic/Latino adults in Arkansas do not have insurance coverage. Adults categorized as Non-Hispanic Other also face higher uninsured rates compared to the overall average. This group includes populations such as Marshallese residents, who were excluded from Arkansas's Medicaid program until recent policy changes. Non-Hispanic White adults had the lowest uninsured rate, with 9.6% lacking coverage (Figure 19).

Figure 19. Uninsured Adults in Arkansas Ages 19 to 64 by Race/Ethnicity, 2023



Source: PRB analysis of American Community Survey PUMS, U.S. Census Bureau

Refer to Appendix C, Table C2

Overall, employed adults in Arkansas were more likely to have health insurance than those who were not employed. Among adults who were not working, 15.7% were uninsured (Figure 20). Lack of health coverage can create barriers to maintaining or seeking employment, which may contribute to broader challenges with financial and family stability. While employment status is one factor, it is important to recognize that people may be unemployed for a variety of reasons, such as living in areas with limited job opportunities, serving as caregivers, or managing chronic health conditions. Additionally, when looking at the data by income level, low-income adults who are working have similar uninsured rates to those who are not working. This suggests that having a job does not always guarantee access to health coverage and highlights the continued need for affordable insurance options for all adults.

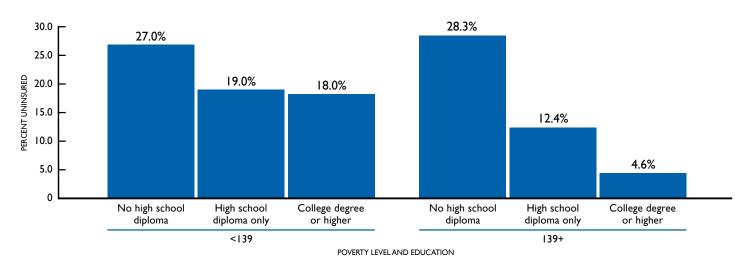
Figure 20. Uninsured Adults in Arkansas Ages 19 to 64 by Employment Status, 2023

| Employment  | Number Uninsured | Percent Uninsured |
|-------------|------------------|-------------------|
| Working     | 142,745          | 11.4              |
| Not working | 73,775           | 15.7              |

Source: PRB analysis of American Community Survey PUMS, U.S. Census Bureau

Refer to Appendix C, Table C4

Figure 21. Uninsured Adults in Arkansas Ages 19 to 64 by Income and Education, 2023

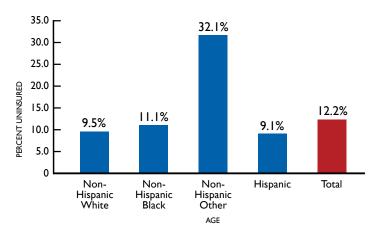


Source: PRB analysis of American Community Survey PUMS, U.S. Census Bureau

Refer to Appendix C, Table C5

Uninsured rates also vary significantly by education level, and the disparities widen at higher income levels. Among adults with a college degree, the uninsured rate drops from 18% below 139% of the poverty level to just 4.6% above it. But for those without a high school diploma, the rate rises slightly from 27% to 28.3%, suggesting that higher income alone doesn't eliminate barriers to coverage for adults without degrees (*Figure 21*).

# Figure 22. Uninsured Girls and Women in Arkansas Ages 15 to 45 by Race/Ethnicity, 2023



Source: PRB analysis of American Community Survey PUMS, U.S. Census Bureau

Refer to Appendix C, Table C6

# Most pregnancy-related deaths are **preventable**, and many are linked to gaps in coverage and access to care.

Because Arkansas continues to have one of the highest maternal mortality rates in the country, insurance coverage for women of childbearing age remains a critical indicator of health for families and children. Most pregnancy-related deaths are preventable, and many are linked to gaps in coverage and access to care. In Arkansas, thousands of women lose Medicaid just two months after giving birth, increasing the risk of interrupted access to medications, mental health care, and other essential supports during a vulnerable time for both parent and child. In 2023, an estimated 12.2% of girls and women ages 15 to 45 in Arkansas were uninsured (*Figure 22*). Consistent health coverage before, during, and after pregnancy improves outcomes for mothers and babies and helps prevent maternal deaths.

Disparities in access to care and health outcomes continue to impact women of color in Arkansas. In 2023, 11.1% of Non-Hispanic Black women of childbearing age were uninsured. Black women in Arkansas are dying from pregnancy-related causes at twice the rate of White women. The highest uninsured rates were seen among women categorized as Non-Hispanic Other at 32.1% (*Figure 22*). Arkansas is home to the largest Marshallese population in the continental United States, and the state's Maternal Mortality Review Committee found that Asian American and Pacific Islander women had the highest maternal death rate in the state at 2.5 times higher than that of White women. Marshallese families in Arkansas experienced significant coverage losses during the 2023 Medicaid unwinding process, underscoring the urgent need to improve access to coverage and care in these communities.

# Conclusion and Policy Recommendations

The uninsured rate for children has been growing slowly since 2016 after achieving the highest rate of children's coverage in Arkansas history. While children's health coverage stabilized during the COVID-19 Public Health Emergency, thanks largely to the federal policy of continuous coverage protection that prevented Medicaid disenrollment of children during the pandemic, Arkansas's child uninsured rate reached 6.7% in 2023.

What's worse: eligible children are still losing coverage. This is largely attributed to families' income fluctuations, address changes, and administrative hurdles that can cause coverage gaps. And certain families with children, such as those in low-income households and those with Hispanic and immigrant children, are more vulnerable to these coverage gaps than others.

Arkansas must also grapple with adult uninsurance rates. Adult and child coverage are closely connected, so adult coverage losses can threaten family health. Furthermore, uninsurance among women of childbearing age contributes to Arkansas's ongoing maternal health challenges, with notable disparities among Black and "Non-Hispanic Other" women.

For our state to thrive, we must find ways to improve health coverage for all families and decrease the many health coverage disparities that persist among both adults and children. To accomplish this goal and ultimately improve families' health outcomes, the state must consider implementing policies that include:

- Adopt 12-month postpartum Medicaid coverage to promote the health of mothers and babies
- Increase outreach and enrollment support, especially among families and communities hit hardest by the churn and losses in coverage
- Take advantage of the Medicaid application process to connect and enroll eligible families in other programs shown to support health and economic stability for Arkansas's families (WIC, SNAP, TANF, etc.)



# Appendix A

 $Table\ A.$  ARKids First Income Eligibility as of April 01, 2025

| Family Size                          | ARKids A<br>Monthly | ARKids B<br>Monthly |
|--------------------------------------|---------------------|---------------------|
| 1                                    | \$1,851.82          | \$2,751.79          |
| 2                                    | \$2,502.75          | \$3,718.88          |
| 3                                    | \$3,153.58          | \$4,685.96          |
| 4                                    | \$3,804.42          | \$5,653.04          |
| 5                                    | \$4,455.25          | \$6,620.13          |
| 6                                    | \$5,106.08          | \$7,587.21          |
| 7                                    | \$5,756.92          | \$8,554.29          |
| 8                                    | \$6,407.75          | \$9,521.38          |
| Add for each<br>additional<br>Member | \$650.83            | \$967.08            |

Source: Arkansas Department of Human Services.

# Appendix B: Uninsured Children in Arkansas

Table B1. Uninsured Children in Arkansas, 2012-2023

| Year | Percent Uninsured |
|------|-------------------|
| 2012 | 6.6               |
| 2013 | 6.1               |
| 2014 | 5.2               |
| 2015 | 5.3               |
| 2016 | 4.0               |
| 2017 | 4.4               |
| 2018 | 4.5               |
| 2019 | 5.9               |
| 2020 | N/A               |
| 2021 | 5.8               |
| 2022 | 5.9               |
| 2023 | 6.7               |

Source: Georgetown CCF State Report Card.

Table B2. Uninsured Children in Arkansas by Congressional District, 2023

| Congressional District | Number Insured | Number Uninsured | Percent Uninsured |
|------------------------|----------------|------------------|-------------------|
| District 1             | 172,725        | 9,533            | 5.2%              |
| District 2             | 175,369        | 9,747            | 5.3%              |
| District 3             | 183,068        | 20,580           | 10.1%             |
| District 4             | 162,164        | 10,014           | 5.8%              |

Table B3. Uninsured Children in Arkansas Ages 0 to 18 by Age Group, 2023

|                  | Tot      | al                    | Insur    | ed                    | Percent I | nsured                | Number U | ninsured              | Percent U | ninsured              |
|------------------|----------|-----------------------|----------|-----------------------|-----------|-----------------------|----------|-----------------------|-----------|-----------------------|
| Age<br>Group     | Estimate | Margin<br>of<br>Error | Estimate | Margin<br>of<br>Error | Estimate  | Margin<br>of<br>Error | Estimate | Margin<br>of<br>Error | Estimate  | Margin<br>of<br>Error |
| Under<br>6 years | 215,028  | ±5,010                | 203,555  | ±5,325                | 94.7%     | ±1.1                  | 11,473   | ±2,475                | 5.3%      | ±1.1                  |
| 6 to 18<br>years | 528,199  | ±6,286                | 489,798  | ±7,802                | 92.7%     | ±0.9                  | 38,401   | ±4,824                | 7.3%      | ±0.9                  |

Source: U.S. Census Bureau 2022 American Community Survey (ACS), Table S2701: Selected Characteristics of Health Insurance Coverage in the United States.

Table B4. Uninsured Children in Arkansas Ages 0 to 18 by Age, 2023

| Age   | Number Uninsured | Total   | Percent Uninsured |
|-------|------------------|---------|-------------------|
| O-1   | 4,484            | 68,812  | 6.5               |
| 2-3   | 3,929            | 72,485  | 5.4               |
| 4-5   | 3,987            | 71,876  | 5.5               |
| 6-10  | 13,341           | 191,663 | 7.0               |
| 11-18 | 29,370           | 339,290 | 8.7               |

Source: PRB analysis of data from the U.S. Census Bureau, 1-year 2023 American Community Survey, Public Use Microdata Sample (PUMS).

Table B5. Uninsured Children in Arkansas Ages 0 to 18 by Poverty Level, 2023

| Poverty Level | Number Uninsured | Total   | Percent Uninsured |
|---------------|------------------|---------|-------------------|
| 0-100%        | 10,493           | 137,445 | 7.6               |
| 100 - <200%   | 24,307           | 192,144 | 12.7              |
| 250 - <400%   | 8,428            | 164,697 | 5.1               |
| 400+          | 4,958            | 161,570 | 3.1               |
| Total         | 55,111           | 744,126 | 7.4               |

Table B6. Uninsured Children in Arkansas Ages 0 to 18 by Race/Ethnicity, 2023

| Race/Ethnicity     | Total Youth<br>Ages 0 to 8 | Number<br>Uninsured | Percent<br>Uninsured |
|--------------------|----------------------------|---------------------|----------------------|
| Non-Hispanic White | 430,409                    | 24,129              | 5.6                  |
| Non-Hispanic Black | 120,203                    | 7,413               | 6.2                  |
| Non-Hispanic Other | 91,194                     | 6,599               | 7.2                  |
| Hispanic           | 102,320                    | 16,970              | 16.6                 |

Table B7. Uninsured Children in Arkansas Ages 0 to 18 by Nativity and Poverty Level, 2023

| Poverty Level | Nativity     | Number<br>Uninsured | Total   |
|---------------|--------------|---------------------|---------|
| <200          | Native       | 31,594              | 325,143 |
|               | Foreign-born | 3,206               | 4,446   |
| 200+          | Native       | 17,201              | 386,961 |
|               | Foreign-born | 819                 | 7,032   |
| Total         | Native       | 48,795              | 712,104 |
|               | Foreign-born | 4,025               | 11,478  |

Source: PRB analysis of data from the U.S. Census Bureau, 1-year 2023 American Community Survey, Public Use Microdata Sample (PUMS).

Table B8. Uninsured Children in Arkansas Ages 5 to 18 by Household Language and Poverty Level, 2023

| Poverty Level | Household<br>Language | Number<br>Uninsured | Total   |
|---------------|-----------------------|---------------------|---------|
| <200          | Other than English    | 9,052               | 32,890  |
|               | English               | 18,619              | 213,936 |
| 200+          | Other than English    | 1,751               | 22,622  |
|               | English               | 13,167              | 282,757 |
| Total         | Other than English    | 10,803              | 55,512  |
|               | English               | 31,786              | 496,693 |

# Appendix C: Uninsured Adults in Arkansas

Table C1. Uninsured Adults in Arkansas Ages 19 to 64 by Income Level, 2023

| Poverty Level | Number<br>Uninsured | Total     | Percent<br>Uninsured |
|---------------|---------------------|-----------|----------------------|
| <100          | 45,158              | 250,834   | 18.0                 |
| 100 - <139    | 30,255              | 121,185   | 25.0                 |
| 139 - <200    | 47,581              | 207,901   | 22.9                 |
| 200 - <400    | 65,008              | 564,435   | 11.5                 |
| 400+          | 28,518              | 579,204   | 4.9                  |
| Total         | 243,582             | 1,774,645 | 13.7                 |

Table C2. Uninsured Adults in Arkansas Ages 19 to 64 by Race/Ethnicity, 2023

| Poverty Level | Race/Ethnicity     | Number<br>Uninsured | Total     | Percent<br>Uninsured |
|---------------|--------------------|---------------------|-----------|----------------------|
|               | Non-Hispanic White | 34,988              | 217,340   | 16.1                 |
| 170           | Non-Hispanic Black | 12,727              | 78,879    | 16.1                 |
| <139          | Non-Hispanic other | 5,869               | 34,860    | 16.8                 |
|               | Hispanic           | 21,829              | 40,940    | 53.3                 |
|               | Non-Hispanic White | 75,207              | 933,220   | 8.1                  |
|               | Non-Hispanic Black | 15,422              | 165,418   | 9.3                  |
| 139+          | Non-Hispanic other | 14,317              | 132,187   | 10.8                 |
|               | Hispanic           | 36,161              | 120,715   | 30.0                 |
| Total         | Non-Hispanic White | 110,195             | 1,150,560 | 9.6                  |
|               | Non-Hispanic Black | 28,149              | 244297    | 11.5                 |
|               | Non-Hispanic Other | 20,186              | 167047    | 12.1                 |
|               | Hispanic           | 57,990              | 161655    | 35.9                 |

Table C3. Uninsured Adults in Arkansas Ages 26 and Older by Education Level, 2023

| Education                | Number<br>Uninsured | Total   | Percent<br>Uninsured |
|--------------------------|---------------------|---------|----------------------|
| No high school disploma  | 47,001              | 169,236 | 27.8                 |
| High school diploma only | 132,350             | 941,695 | 14.1                 |
| College degree or higher | 37,169              | 612,628 | 6.1                  |

Table C4. Uninsured Adults in Arkansas Ages 19 to 64 by Employment Status, 2023

| Employment  | Number<br>Uninsured | Total     | Percent<br>Uninsured |
|-------------|---------------------|-----------|----------------------|
| Working     | 142,745             | 1,254,971 | 11.4                 |
| Not working | 73,775              | 468,588   | 15.7                 |

Source: PRB analysis of data from the U.S. Census Bureau, 1-year 2023 American Community Survey, Public Use Microdata Sample (PUMS).

Table C5. Uninsured Adults in Arkansas Ages 19 to 64 by Income and Education, 2023

| Poverty Level | Race/Ethnicity           | Number<br>Uninsured | Total   | Percent<br>Uninsured |
|---------------|--------------------------|---------------------|---------|----------------------|
|               | No high school disploma  | 18,455              | 68,403  | 27.0                 |
| <139          | High school diploma only | 45,090              | 237,803 | 19.0                 |
|               | College degree or higher | 11,868              | 65,813  | 18.0                 |
|               | No high school disploma  | 28,546              | 100,833 | 28.3                 |
| 139+          | High school diploma only | 87,260              | 703,892 | 12.4                 |
|               | College degree or higher | 25,301              | 546,815 | 4.6                  |

Table C6. Uninsured Girls and Women in Arkansas Ages 15 to 45 by Race/Ethnicity, 2023

| Race/Ethnicity                         | Total Girls and<br>Women<br>Ages 15 to 45 | Number<br>Uninsured | Percent<br>Uninsured |
|--|---|---------------------|----------------------|
| Non-Hispanic White                     | 382,729                                   | 36,407              | 9.5                  |
| Non-Hispanic Black                     | 103,616                                   | 11,464              | 11.1                 |
| Non-Hispanic Other                     | 69,348                                    | 22,237              | 32.1                 |
| Hispanic                               | 66,383                                    | 6,066               | 9.1                  |
| Total girls and women<br>ages 15 to 45 | 622,076                                   | 76,174              | 12.2                 |

# **Endnotes**

- 1 <a href="https://ccf.georgetown.edu/2024/05/02/child-medicaid-disenrollment-data-shows-wide-variation-in-state-performance-as-continuous-coverage-pandemic-protections-lifted/">https://ccf.georgetown.edu/2024/05/02/child-medicaid-disenrollment-data-shows-wide-variation-in-state-performance-as-continuous-coverage-pandemic-protections-lifted/</a>
- 2 <a href="https://kidshealthcarereport.ccf.georgetown.edu/states/arkansas/">https://kidshealthcarereport.ccf.georgetown.edu/states/arkansas/</a>
- 3 https://www.kff.org/medicaid/issue-brief/medicaid-enrollment-churn-and-implications-for-continuous-coverage-policies/
- 4 <u>https://www.commonwealthfund.org/publications/issue-briefs/2025/jun/reducing-medicaid-churn-policies-promote-stable-health-coverage</u>
- 5 Continuous Eligibility Letter to States 07.11.25
- 6 https://aspe.hhs.gov/sites/default/files/documents/1c92a9207f3ed5915ca020d58fe77696/detailed-guidelines-2023.pdf
- 7 PRB analysis of data from the U.S. Census Bureau, Census Supplementary Survey & American Community Survey table B17001.



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