

Rural and Urban Children Have Lower Rates of Health Insurance Coverage and are More Often Covered by Public Plans

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As legislators continue to debate an overhaul of America's health insurance system, it is critical to remember America's children. In order to better understand children's current access to health care, we show estimates of health insurance coverage for children under age 18 (Table 1) and public and private insurance (Table 2) by region, state, and place in 2008 from recently released American Community Survey data.¹

The differences highlighted reveal the crucial role public health insurance plans play in providing for the needs of children, particularly those residing in rural and urban places. Yet nearly 10 percent of our youngest citizens are still without health care coverage. As major changes to America's health insurance system are considered, the needs of the youngest citizens should be at the forefront.

Data

This analysis is based upon U.S. Census Bureau estimates from the 2008 American Community Survey.³ Tables were produced by aggregating information from detailed tables available on American FactFinder (http://factfinder.census.gov/home/saff/main.html?_lang=en). These estimates are based on survey data, thus caution must be used in making comparisons. Confidence intervals for rural estimates were created according to the 2008 American Community Survey Accuracy of the Data⁴; confidence intervals for non-rural places were calculated using the margins of error for those with health insurance and the population under 18, as recommended by Census Bureau officials. If the confidence intervals overlap, differences are not statistically significant ($p < 0.05$).⁵ Differences discussed in the text are statistically significant.

Key Findings

- Nearly one in ten American children has no health insurance coverage.
- Rural children have lower rates of health insurance coverage in every region except the South, where children residing in central cities have the lowest rate of coverage.
- In the following fourteen states, rural children have the lowest rate of health insurance coverage, lower than both suburban places and central cities: Alaska, Arizona, California, Colorado, Florida, Hawaii, Indiana, Louisiana, Minnesota, Montana, New York, Oregon, South Dakota, and Wisconsin.²
- In the following eight states, rural children have rates similar to children in central cities but significantly lower than children in the suburbs: Alabama, Arkansas, Iowa, Kansas, Missouri, Ohio, Pennsylvania, and Texas.
- Of those children who have health insurance, an estimated 28 percent rely on a public option.
- Of children with health insurance, almost two-thirds are covered by private health insurance.
- Across the United States, a significantly smaller share of children in rural places and in central cities is covered by private health insurance than in the suburbs. A larger percent of children in rural places and central cities is covered by public plans than in the suburbs.
- In the South and the West, rural children have the lowest rates of private health insurance coverage compared to their central city and suburban counterparts. Children living in central cities have less private health insurance coverage than children in rural and suburban places in the Northeast and the Midwest.

ENDNOTES

1. Overlap in public and private health insurance coverage is due to both individuals with double coverage and survey error, but there is no way to differentiate the two, according to officials at the U.S. Census Bureau. However, the rate of overlap is small (just over 2 percent of children in the United States).
2. Note that this does not include places where data are unavailable for rural places, suburban places, or central cities.
3. http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts.
4. To access the Accuracy of the Data document, visit <http://www.census.gov/acs/www/UseData/>.
5. To calculate the confidence intervals for the estimates, refer to the American Factfinder tool and the Accuracy of the Data documentation.

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