Keeping Young New Yorkers Insured

New York must take action to keep children enrolled in Medicaid and Child Health Plus (CHP), particularly as the federal rules that allowed them to stay enrolled in these programs during the COVID emergency end in 2023.

1 New York must seek a federal waiver to keep children continuously enrolled in Medicaid and CHP until they reach age 6.

2 New York must invest in clear communication with families, resources for community partners, and streamlined verification as the renewal process for Medicaid and Child Health Plus resumes following a pause during the pandemic.

THE PROBLEM

National data show the number of uninsured children declined during the pandemic while enrollment in Medicaid and the Children’s Health Insurance Program increased. Special rules during the national COVID public health emergency protected children enrolled in public insurance from losing health coverage. Those protections end in 2023 and families will need to renew children in Medicaid and Child Health Plus.

Medicaid and CHP cover over 75% of New York children under 200% federal poverty level. Many children lose coverage for administrative reasons—such as families not receiving renewal notices or missing deadlines because they don’t have internet access—and not because their eligibility changes. Minimizing administrative barriers to coverage using

New York children are uninsured at a far lower rate than the national average

Percentage of children 0-18 without health insurance coverage by year, 2010-2021

- Medicaid/CHP Cover 78% of Low-Income Children

Health insurance coverage of children 0-18 with family income below 200% federal poverty level, 2021, NYS

*The American Community Survey did not release the 1-year estimates for 2020 due to significant disruptions to data collection brought on by the coronavirus pandemic.

**The increase is not statistically significant. American Community Survey data historically undercounts Medicaid/CHIP coverage, and that undercount may have been exacerbated by events in the past few years.
State processes is crucial now that all children will need to be reenrolled in coverage in 2023 for the first time since the start of the pandemic. Some states have applied for waivers from the federal government that allow children to remain enrolled in Medicaid and CHP until they reach age 6 as a way to reduce loss of coverage for administrative reasons.4

### ADDITIONAL INFORMATION

People who have health coverage are more likely to get care; have better health outcomes and sense of their own health and well-being; and experience less financial strain. Studies have found that Medicaid coverage in childhood is associated with better health in adulthood, higher levels of educational attainment, higher tax payments, and greater financial security. Medicaid coverage of children and pregnant women is associated with improved health and lower rates of disability in adulthood.5 The evidence is clear that public health coverage for children supports well-being and produces financial benefits for society.

Children need to be enrolled in health insurance if they are to receive important preventive and treatment services when and where they need them. New York has long been a leader in covering children. Implementing continuous coverage for children from birth through age six and investing in clear communication with families, resources for community partners, and streamlined verification will help ensure that continues.

#### New York children without health insurance, race/ethnicity, 2021

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Indian/Alaskan Native</td>
<td>N/A estimate suppressed due to small sample size</td>
</tr>
<tr>
<td>Asian/ Native Hawaiian/ Pacific Islander</td>
<td>3.7%</td>
</tr>
<tr>
<td>Black/African-American</td>
<td>3.1%</td>
</tr>
<tr>
<td>Other</td>
<td>2.9%</td>
</tr>
<tr>
<td>White</td>
<td>2.2%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>3.3%</td>
</tr>
<tr>
<td>Not Hispanic/Latino</td>
<td>2.4%</td>
</tr>
</tbody>
</table>


2 State Health Facts, Health Insurance Coverage of Low-Income Children 0-18 (under 200% FPL), 2021. Kaiser Family Foundation. [https://www.kff.org/other/state-indicator/health-insurance-coverage-of-low-income-children-0-18-under-200-fpl/?activeTab=graph&currentTimeframe=0&startTimeframe=12&selectedDistributions=employer--medicaid&selectedRows=%7B%22states%22:%7B%22new-york%22%7D%7D%7D%7D&sortModel=%7B%22collId%22:%22Location%22%22сорt%22:22asc%22%7D](https://www.kff.org/other/state-indicator/health-insurance-coverage-of-low-income-children-0-18-under-200-fpl/?activeTab=graph&currentTimeframe=0&startTimeframe=12&selectedDistributions=employer--medicaid&selectedRows=%7B%22states%22:%7B%22new-york%22%7D%7D%7D%7D&sortModel=%7B%22collId%22:%22Location%22%22сорt%22:22asc%22%7D)

