Health Insurance

Ninety-four percent of parents surveyed in North Carolina reported that their child (age 0 to 17 years) is currently covered under some type of health insurance plan. Fifty-seven percent of children are covered by private insurance (including the State Employee Health Plan and other private health insurance plans purchased from an employer or directly from an insurance company); 26 percent of children are covered under Medicaid (including Health Check and Carolina ACCESS); 4 percent are covered under NC Health Choice, a free or reduced price government funded health care program for children; 5 percent have coverage through the military (e.g., CHAMPUS, TRICARE); and 2 percent have some “other type of health insurance” (i.e., Indian Health Service, or other type unspecified). This report compares health care access and utilization among children covered by different types of health insurance coverage. Due to small sample sizes, comparisons with the “other type of insurance” group are not included in this report.

Discontinuous Health Care Coverage

Among children with current health insurance coverage, 6 percent of parents reported that their child did not have health insurance at some point during the past 12 months. Discontinuous health care coverage within the past year varied by current type of health care coverage. Children with NC Health Choice (14% [95% CI 10–19]) and Medicaid (12% [CI 10–14]) were more likely to have discontinuous health care coverage within the past year, compared to children with private insurance (4% [CI 3–5]) or with health care coverage through the military (2% [CI 1–3]). This may be due in part to the annual re-enrollment process and attendant documentation required for both Medicaid and NC Health Choice, while children covered by other types of health insurance programs are not required to re-enroll each year.

Personal Health Care Provider

The majority of parents report that they have a personal doctor, nurse or health professional who the parent felt knew their child well and was familiar with their child’s health history (83%). However, lack of a personal health care provider varied by current type of health care coverage. Greater than one-third of uninsured children (39% [CI 34–45]) and children with health care coverage through the military (34% [CI 28–40]) did not have a personal health care provider. One-fifth of children with Medicaid (19% [CI 16–21]) and NC Health Choice (19% [CI 14–24]) did not have a personal health care provider, compared to 13 percent [CI 12–14] of children with private health care coverage.


† CI = 95 percent confidence interval; explanation for how to interpret CIs is available at www.schs.state.nc.us/SCHS/champ/interpreting.html.
Preventive Health Care

The majority of parents report that their children had a preventive or well child check-up visit within the past year (84%). Lack of preventive health care was greatest among uninsured children (42% [CI 36–48]). Prevalence rates were comparable among children with private insurance (14% [CI 13–16]), Medicaid (12% [CI 10–14]), and military health insurance (15% [CI 11–19]). Twice as many children with NC Health Choice (24% [CI 18–30]) had not had a preventive health care visit within the past year, compared to children under Medicaid. This may be due in part to the fact that Medicaid children receive letters reminding them when it is time for a well child check-up and have Health Check Coordinators who follow up on children when they are delinquent for care. NC Health Choice does not offer these services.

Usual Source for Children’s Health Care

Most parents reported that they usually take their child to a doctor’s office for sick care, whether current health care coverage was private insurance (96% [CI 95–96]), Medicaid (80% [CI 78–83]), NC Health Choice (82% [76–87]), military (66% [CI 62–70], or uninsured (56% [CI 50–62]). Few children with private insurance (1% [CI 0–1] or insurance through the military (4% [CI 2–7]) were most likely to visit a public health department or community health center for sick care, compared to 11 percent [CI 9–13] of children with Medicaid, 9 percent [CI 5–13] with NC Health Choice, and 15 percent [CI 11–19] with no insurance. Few children with private insurance (3% [CI 2–4]) were most likely to visit a hospital for sick care (including hospital outpatient department, hospital emergency room, or an urgent care center), compared to 7 percent [CI 6–9] of children with Medicaid and 9 percent [CI 5–13] with NC Health Choice. One-fifth of uninsured children (22% [CI 17–27]) most often visited a hospital for sick care. Although 18 percent [CI 13–23] of children with health care coverage through the military most often visited a hospital for sick care, this may be due in part to the fact that for many military families health care is available through a clinic which is housed within a hospital setting.

Key Findings (Based on Parental Report)

► Children with Medicaid and NC Health Choice were three times more likely to have discontinuous health care coverage over the past year compared to children with private insurance.

► One-third of uninsured children and children with health care coverage through the military did not have a personal health care provider that was familiar with the child’s health history, compared to one-fifth of children with Medicaid and NC Health Choice and 13 percent with private insurance.

► Twice as many children with NC Health Choice (24%) had not had a preventive health care visit within the past year, compared to children with Medicaid (12%); 42 percent of uninsured children had not had preventive health care visit within the past year.

► Uninsured children (22%) were three times as likely to visit a hospital for sick care compared to children with Medicaid (7%) or NC Health Choice (9%).