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 ages 0 to 17 years are covered by private insurance; 26 percent are covered under Medicaid (including Health Check and Carolina ACCESS); 4 percent are covered under NC Health Choice (i.e., a free or reduced price government funded health care program for children); and 7 percent have coverage through the military (e.g., CHAMPUS, TRICARE) or some other type of health insurance, unspecified. Type of health care coverage varies by children’s race, ethnicity, and parental education level.

Type of Health Care Coverage by Children’s Race

Among whites, the majority of parents reported that their children are covered by private health insurance (71% [CI 69–72%]), compared to approximately one-third of African Americans (39% [CI 35–42%]) and one-third of other racial backgrounds (30% [CI 26–33%]). Almost half of African-American children (43% [CI 40–47%]) and children of other racial backgrounds (45% [CI 42–49%]) are covered under Medicaid, compared to 15 percent [CI 14–16%] of white children. African-American children (6% [CI 5–8%]) are more likely to be covered under NC Health Choice, compared to whites (3% [CI 3–4%]). Approximately 5 percent of white (4% [CI 4–5%]) and African-American children (5% [CI 3–6%]) are currently uninsured. Children of other racial background (13% [CI 11–16%]) are almost three times more likely to lack health care coverage, compared to whites and African Americans.

Type of Health Care Coverage by Children’s Ethnicity

The majority of non-Hispanic parents reported that their children (62% [CI 61–64%]) are covered under private health insurance, compared to one-quarter of Hispanic children (24% [CI 20–28%]). Half of all Hispanic children (49% [CI 45–54%]) are enrolled in Medicaid, compared to one-quarter of non-Hispanic children (23% [CI 21–24%]). Hispanic children (16% [CI 13–19%]) are four times more likely to lack health care coverage compared to non-Hispanic children (4% [CI 4–5%]). Among uninsured children, one in three children without health insurance are Hispanic.

†CI = 95 percent confidence interval; explanation for how to interpret CIs is available at www.schs.state.nc.us/SCHS/champ/interpreting.html.
Type of Health Care Coverage by Parental Education Level

The majority of parents with a college degree (79% [CI 78–81]) reported having private health insurance for their children, compared to half of parents with some college education (48% [CI 45–51]), one-third with a high school degree (30% [CI 26–32]), and only 5 percent [CI 3–7] with less than a high school degree. The majority of parents with less than a high school degree (69% [CI 65–75]) reported having their children enrolled in Medicaid, compared to half with a high school degree (51% [CI 47–54]), one-third with some college (31% [CI 28–34]), and only 8 percent [CI 7–9] with a college degree. Parents with less than a high school education (17% [CI 13–21]) are twice as likely to lack health care coverage for their children compared to parents with a high school degree (8% [CI 6–10]) or some college education (6% [CI 5–8]). Only 3 percent [CI 2–3] of parents with a college degree do not have some type of health care coverage for their children.

Key Findings (Based on Parental Report)
▸ Lack of health care coverage is more common among children of other racial backgrounds (13%), Hispanics (16%), and parents with less than a high school education (17%).
▸ Almost half of African-American children and children of other racial backgrounds are covered under Medicaid, compared to 15 percent of white children.
▸ Rates of Medicaid coverage significantly decreased as parental education increased (from 69 percent with less than high school education to 8 percent with a college degree). Conversely, rates of private insurance coverage increased as parental education increased (from 5 percent with less than a high school education to 79 percent with a college degree).