Children’s Health Care Coverage: No. 4*


December 2010

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, a free- or reduced-price government-funded health care program for children; 7 percent have coverage through the military (e.g., CHAMPUS, TRICARE) or some other type of health insurance, unspecified. This report compares health status among children covered by different types of health insurance coverage.

General Health Status by Type of Health Care Coverage

Overall, 56 percent of parents rated their children’s health as “excellent,” 26 percent as “very good,” 15 percent as “good,” and 3 percent as “fair or poor.” Children’s general health status rating varies by type of health care coverage. Children with private health insurance (64% [CI 62-66]) and with “other” insurance (66% [CI 61-70]) are more likely to be rated as in “excellent” health, compared to 40 percent [CI 37-43] with Medicaid, 39 percent [CI 32-46] with NC Health Choice, and 44 percent [CI 38-50] without insurance. Less than 2 percent of children covered by private health insurance [CI 1-2] or “other” insurance [CI 1-3] are rated as in “fair or poor” health, compared to 5 percent of children with NC Health Choice [CI 2-8] or children without health care coverage (6% [CI 3-8]). Children with Medicaid are the most likely to be rated as in “fair or poor” health (8% [CI 6-10]).

Elevated Need for Services Due to a Chronic Condition by Type of Health Care Coverage

In general, 10 percent of parents reported that their child currently needs or uses more medical care, mental health, or educational services than is usual for most children of the same age because of a medical, behavioral, or other health condition that has lasted or is expected to last for at least 12 months (i.e., special health care needs). Children’s elevated need for services varied by type of health care coverage. According to the survey, rates of elevated need for services are greater among children with Medicaid (15% [CI 13-17]) and NC Health Choice (14% [CI 9-18]), compared to children with private insurance (8% [CI 7-9]) and uninsured (8% [CI 5-11]).


† 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 Elevated Need for Services Due to a Chronic Condition

According to parental reports, children's type of health care coverage varies by status of “special health care needs.” Children with an elevated need for services are less likely to have private insurance (45% [CI 40-50]) compared to children without an elevated need for services (59% [CI 58-60]). Children with an elevated need for services are more likely to be covered under Medicaid (39% [CI 35-44]) compared to children without an elevated need for services (24% [CI 23-25]). Rates of uninsured children are similar between those with and without special needs.

Key Findings (Based on Parental Report)

► Parents of children receiving Medicaid are more likely to report that their child was in fair or poor health compared to children with private health insurance or no health insurance.

► Children with government-funded health care coverage are twice as likely to have an elevated need for services due to a chronic condition (i.e., “special health care needs”) than other types of health care coverage: 15 percent of children with Medicaid have special health care needs compared to 8 percent of children with private insurance or no insurance.

► Children with special health care needs are more likely to have government-funded health care coverage: 45 percent of children with special health care needs are covered by Medicaid or NC Health Choice compared to 28 percent of children without special health care needs.

This report includes data collected from 2007 to 2009 on 8,060 parental surveys from the North Carolina Child Health Assessment and Monitoring Program (NC CHAMP), a surveillance system that collects information about the health characteristics of children ages 0 to 17 years. NC CHAMP is a follow-up survey of the Behavioral Risk Factor Surveillance System (BRFSS), a telephone survey of adults (18 years and older). All adult respondents with children living in their household are invited to participate in NC CHAMP. One child is randomly selected from the household and the adult most knowledgeable about the health of the selected child is interviewed. Percentages are weighted to population characteristics. For further information about NC CHAMP, please visit www.schs.state.nc.us/SCHS/champ or contact CHAMPstaff@dhhs.nc.gov.