Child's Health Insurance

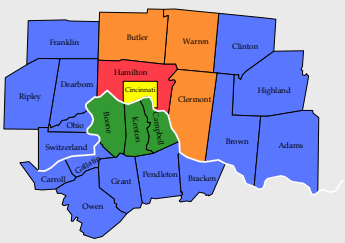
Results from the 2005 *Child Well Being Survey (CWB)*
Child Policy Research Center, The Health Foundation of Greater Cincinnati, and United Way of Greater Cincinnati

The Child Well Being Survey (CWB) is a project of the Child Policy Research Center, The Health Foundation of Greater Cincinnati and United Way of Greater Cincinnati. The University of Cincinnati's Institute for Policy Research administered the random telephone survey of caregivers of children in a 22-county area in Ohio, Kentucky, and Indiana from October through December 2005. The survey provides policy-makers, decision-makers, public agencies, and academicians with population-based information to describe and monitor the well being of children in the tri-state area.

Topics include: child health status, selected chronic conditions, medical home, injury requiring medical attention, health insurance, middle childhood activity, food security, child care arrangements, child's behavioral and emotional health, parent perception of substance use, caregiver's health status and selected adult health measures. Many questions were taken from the National Survey of American Families, the National Children's Health Survey, and the National Health Interview Survey. These questions provide national estimates to compare to CWB estimates.

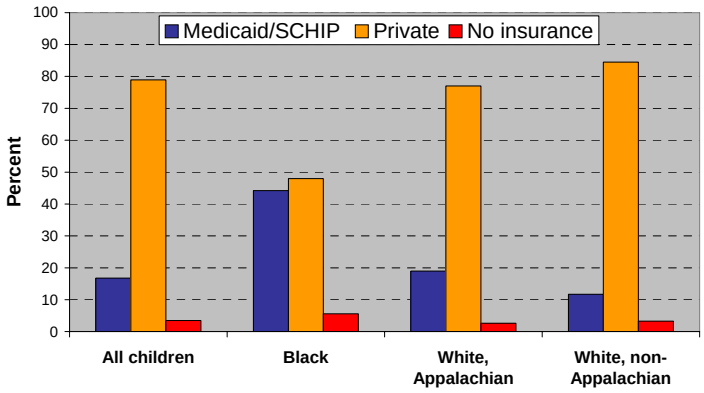
The sample includes 1,559 completed interviews. The sampling area was grouped into five geographic regions: city of Cincinnati; Hamilton County outside the city, Ohio suburban counties (Butler/Clermont/ Warren); Northern Kentucky suburban counties (Boone/ Campbell/Kenton); and 15 rural counties in Ohio, Kentucky, and Indiana. The 2005 sample data is weighted to provide accurate population estimates.

Five Geographic Regions



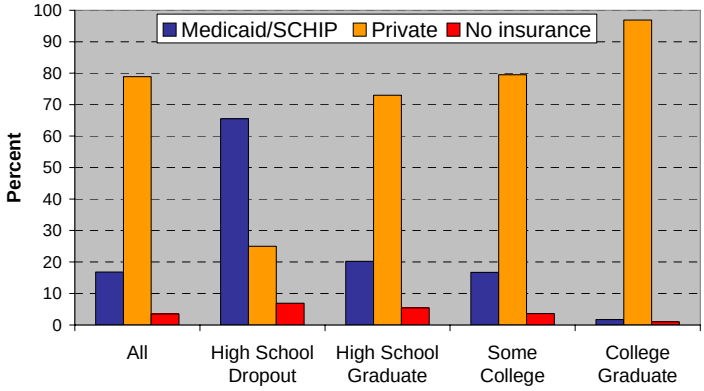
Selected Findings

Insurance Type by Child's Race/Ethnicity



Survey respondents were asked to describe the type of health insurance coverage for their child. Almost 80% of children in Greater Cincinnati were covered by private insurance, but only 48% of African American children had similar coverage. Another 44% of African American children in the area had some form of publicly financed health insurance, either through Medicaid or CHIP, the state-based Children's Health Insurance Program. White children of Appalachian heritage were more likely than non-Appalachian white children to be covered under Medicaid or CHIP. The share of African American children with no health insurance was 6%, substantially higher than the comparable share for white Appalachian and non-Appalachian children. In 2005, 3.5% of all children in the 22-county survey area had no health insurance, a substantial improvement from 6.6% in 2000.

Insurance Type by Caregiver's Education



Insurance type is highly correlated with the caregiver's educational attainment. Adults with higher levels of education are less likely to rely on Medicaid/CHIP, and more likely to have private insurance. A high school dropout is 33 times more likely than a college graduate to rely on Medicaid or CHIP for a child's health insurance.

For more information about this health topic and other child health issues or for a custom analysis of the data, please contact the Child Policy Research Center at Cincinnati Children's Hospital Medical Center. Phone (513) 636-0180; fax (513) 636-0171; or Email at ***www.cincinnatichildrens.org/cprc****.*

Child Policy Research Center
Cincinnati Children's Hospital Medical Center