

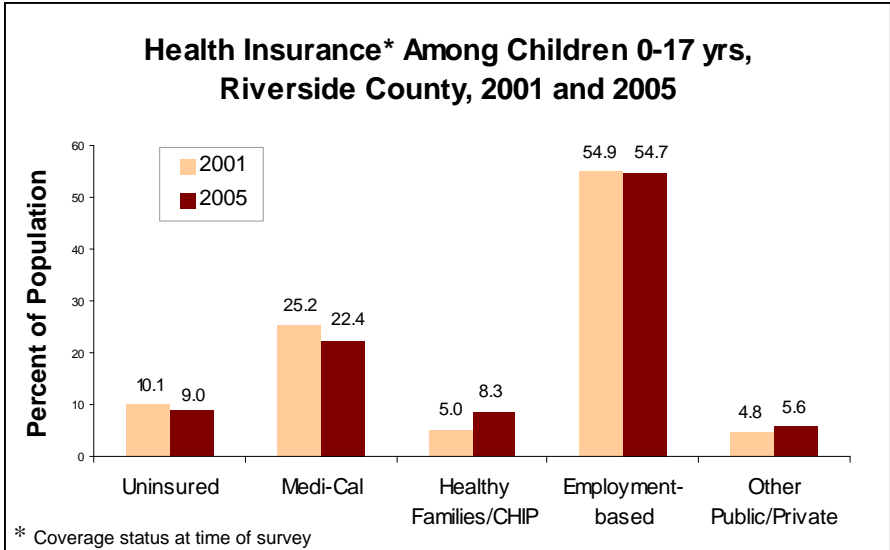


## Health Insurance and Health Service Utilization Among Children Aged 0-17 in Riverside County, 2001-2005

### Key Findings

- Public programs provide health insurance for 1 out of 3 children in Riverside County.
- More than half of Riverside County children have health insurance through a parent/guardian's employer.
- Insured children are 1) more likely to have a stable source of health care 2) more likely to have an annual doctor visit, and 3) less likely to delay necessary medical care.

Exhibit 1



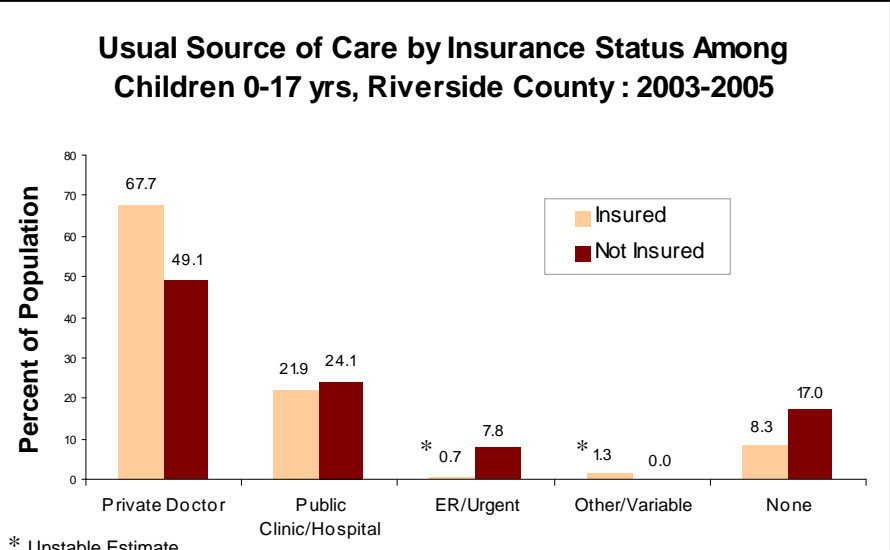
Source: California Health Interview Survey (CHIS)

### Insuring the Uninsured

In 2005, an estimated 72,000 (14%) children in Riverside County were without some form of health insurance for all or part of the year.<sup>1</sup> An estimated 68 percent, or 49,000, of the County's uninsured children were eligible to receive coverage from Medi-Cal or Healthy Families.<sup>1</sup> Community efforts to enroll eligible children in the appropriate program have been continuous and successful, typically involving clinic staff who assist families with the enrollment process at the time they seek care. As shown in Exhibit 1, the percentage of children covered by Medi-Cal decreased while Healthy Families participation increased from 2001 to 2005. Roughly 1 out of 3 children in Riverside County was covered by these two programs, providing a vital safety net of coverage for children. While the majority of children receive coverage through a parent/guardian's employer, the weakening job market could cause a portion of these children to require coverage through public programs.

Despite the reduction in the number of uninsured since 2001, lack of health insurance remains a major obstacle to achieving optimum wellness for many County residents. Evidence suggests that those without health insurance are more likely to have health problems than the insured and access care less frequently for important preventive services and screenings for chronic conditions.<sup>1</sup>

Exhibit 2



Source: California Health Interview Survey (CHIS)

## Coverage Affects Place of Care

Adequate health insurance is essential to timely access of health care services. According to estimates from CHIS 2003 and 2005, the likelihood that a child has a usual source of care, also called a “medical home”, is related to insurance status.

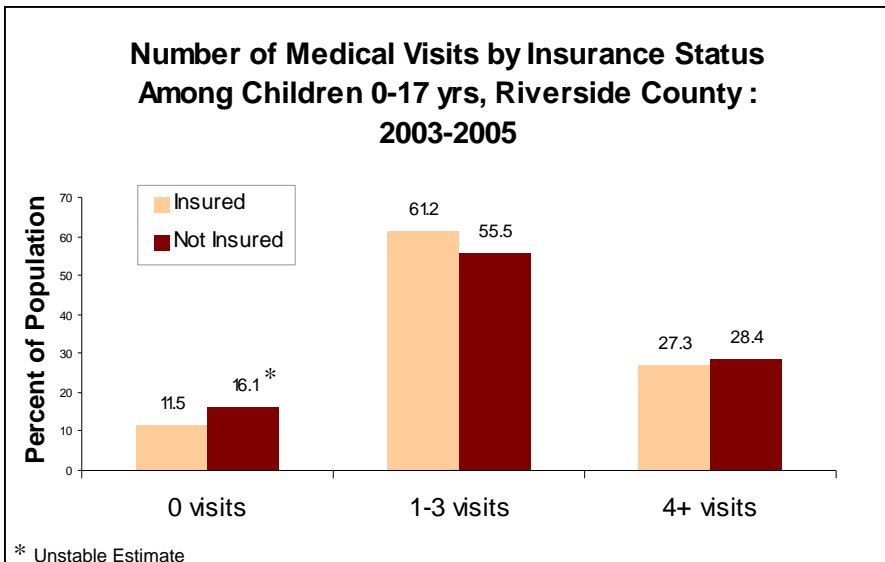
Children with insurance are nearly twice as likely to report having a usual source of care. Having a medical home is perceived to facilitate better care due to enhanced doctor-patient familiarity and continuity of services. Indeed, children with insurance are more likely to use a private doctor as their usual source of care, which is viewed as the ideal opportunity to establish a stable medical home. Children without insurance are more likely to use the emergency room or urgent care as their usual place of care which is less than ideal for building doctor-patient familiarity and for cost considerations.

## Uninsured Seek Less Care

Insurance coverage has a clear relationship with the number of times a child sees a doctor during the year. Children with insurance are more likely to have at least one annual visit while many children without insurance do not see a doctor during the year. The figures for Riverside County may even underestimate this trend as statewide estimates show that nearly 1 of 3 uninsured children had no visits in the previous 12 months.

*Continued above right*

Exhibit 3



Source: California Health Interview Survey (CHIS)

## Delay of Care

When outpatient care is delayed or avoided completely, serious consequences may occur. Children without insurance in California were nearly twice as likely to have delayed necessary medical care or received no care at all when it was needed, than children and teens with insurance (11% vs. 5.6%, respectively). Although these estimates were unstable due to small sample size in Riverside County, the calculated estimates do reflect the same trend.

## From the desk of Michael Osur—Deputy Director

It is clear that those with health insurance seek medical care more often and are probably healthier because of it. Using health services is especially important for children to provide immunizations and preventive care that will establish a course of health that will follow the child through life. Having health insurance makes it more likely that a child will have a personal physician who can better assess changing health needs and ensure that physician instructions are followed. We must find a way to help those without insurance obtain insurance and keep it. The individual cost and the cost to society is greater when care is not received than when it is provided in a timely manner.

### Suggested Citation

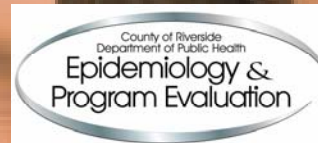
Meconis, KD. Health Care Insurance and Health Service Utilization in Riverside County, 2003-2005. Riverside, CA: Riverside County Department of Public Health, Epidemiology and Program Evaluation, 2008.

### Contributing Staff

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### Reference:

1. ER Brown, SA Lavarreda, N Ponce, J Yoon, J Cummings, T Rice. The State of Health Insurance in California: Findings from the 2005 California Health Interview Survey. Los Angeles, CA: UCLA Center for Health Policy Research, 2007.



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