

# HEALTH MATTERS

Riverside University Health System — Public Health  
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## Health Insurance and Health Service Utilization Among Children

### INTRODUCTION

Over the past five years health insurance among children (under 18 years) has increased. However, nearly 4% of children in Riverside County remain uninsured.<sup>1</sup> To stay healthy, children require regular checkups, dental and vision care, and medical attention for illness and injury. Children with health insurance are more likely to enjoy better health throughout their childhood and adolescence. They are more likely to receive required immunizations, become ill less frequently, obtain necessary treatment when sick and perform better at school. Having health insurance removes barriers to care, which can prevent the development of more serious illness and chronic disease. Health insurance not only benefits the child, but can also help lower family health costs.<sup>2</sup>

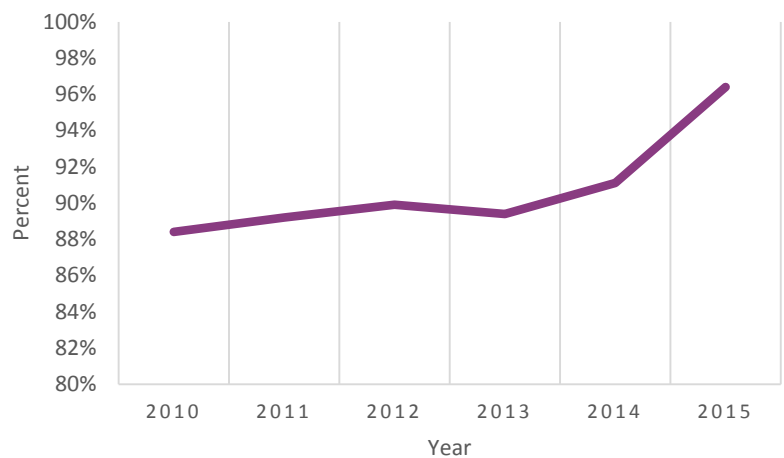
### KEY FINDINGS

- ▶ Medi-Cal provides health insurance for nearly half of all children in Riverside County.
- ▶ 40% of Riverside County children have health insurance through a parent or guardian's employer.
- ▶ Insured children are more likely to have stable healthcare, an annual doctor visit and are less likely to delay necessary medical care.

### HEALTH INSURANCE TRENDS

In 2015, an estimated 27,146 (3.6%) children in Riverside County did not have health insurance.<sup>1</sup> This is lower than the Healthy People 2020 Goal for children with health insurance (100%). Children with insurance are more likely to have had at least one annual visit with a doctor; while many children without insurance did not see a doctor. Among uninsured children, 32.4% of children did not see a doctor versus 15.5% of insured children.<sup>3</sup> Additionally, this same disparity is seen statewide as estimates show that nearly 1 in 3 uninsured children in California did not visit a doctor in the past year.

**Figure 1. Child Health Insurance Rates**  
Riverside County, 2010 - 2015



**Table 1. Child Health Insurance Rates**  
Riverside County, 2010 - 2015

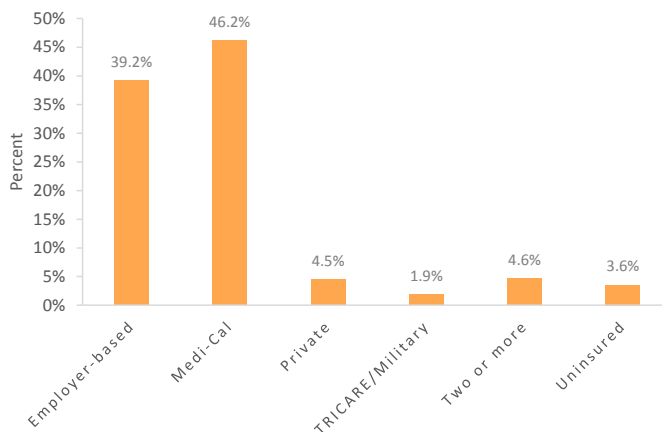
	0 visits	1-3 visits	4+ visits
Insured	15.5%	53.9%	30.7%
Uninsured	32.4%	49.3%	18.4%

## TYPE OF INSURANCE

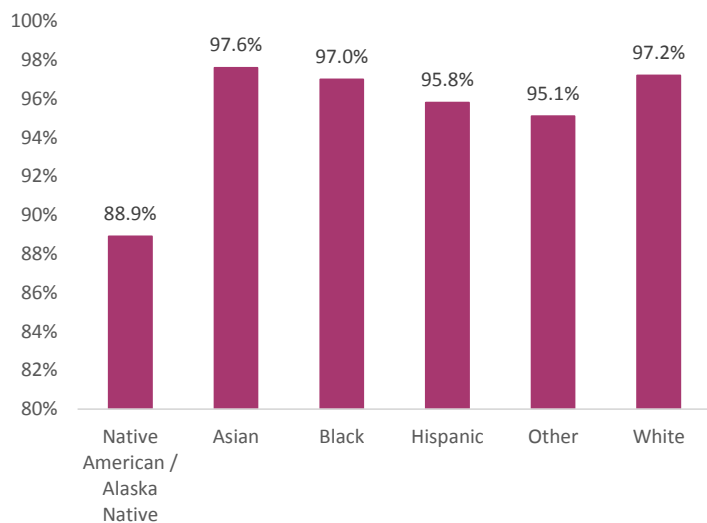
Roughly half of all children are covered through Medi-Cal (46.2%), providing a vital safety net of coverage.<sup>1</sup> Nearly 40% of children receive coverage through a parent/guardian’s employer.

Unemployment rates have been on a decline, however fluctuation in jobs could cause some children to require coverage through public programs.

**Figure 2. Child Health Insurance Rates by Type**  
Riverside County, 2015



**Figure 3. Child Health Insurance by Race/Ethnicity**  
Riverside County, 2015



## DEMOGRAPHICS

Native American and Alaska Native children have the lowest insurance rate (88.9%), with over 10% lacking coverage.<sup>2</sup> Higher insurance rates are seen among Whites (97.2%), Blacks (97.0%) and Asians (97.6%). Hispanic children have a slightly lower rate of health insurance (95.8%). From 2011-2015, 4.3% of children in Riverside County had to delay or forgo needed care due to cost, lack of insurance or other insurance-related reasons.<sup>3</sup>

### **From the Desk of - Michael Osur, MBA - Assistant Deputy Director**

Residents of Riverside County are likely to be healthier if they are covered by some type of health insurance. This is true for both adults and children. Health insurance provides better opportunities for access to safe and affordable health care across every age group. Especially important for children are services like immunizations and preventive care that will establish a long-term path for good health. Children with health insurance are more likely to have a steady primary care physician that can better assess challenging health needs and have a more comprehensive view of a child’s health. Although more children in Riverside County are insured than ever before, we must find a way to provide health insurance for all children in our county.

Suggested Citation: Patel, S. Health Insurance and Health Service Utilization Among Children in Riverside County, 2013-2015. Riverside University Health System — Public Health, Epidemiology & Program Evaluation.

References:

1. U.S. Census Bureau, American Fact Finder: Health Insurance (2011-2015)
2. Health Insurance Coverage, Centers for Disease Control and Prevention. <https://www.cdc.gov/nchs/fastats/health-insurance.html>
3. California Health Interview Survey. [www.askchis.org](http://www.askchis.org)