



State Children Health Insurance Plan Fact Sheet

La Fe Policy and Advocacy Center

1327 Guadalupe ste 102, * San Antonio, TX, 78207 * 210.208.9494/ 208.9493-f

As states gear up for advocating for the reauthorization of SCHIP, Texas finds itself in a precarious position. During the tenure of SCHIP, Texas has not maximized federal matching dollars and thus experienced drops in enrollment counter to the needs of Texas children. SCHIP serves a growing niche that is not being addressed by current health care market. In Texas, a young, minority majority, poor although hardworking and unhealthy state, SCHIP serves the most vulnerable uninsured - children.

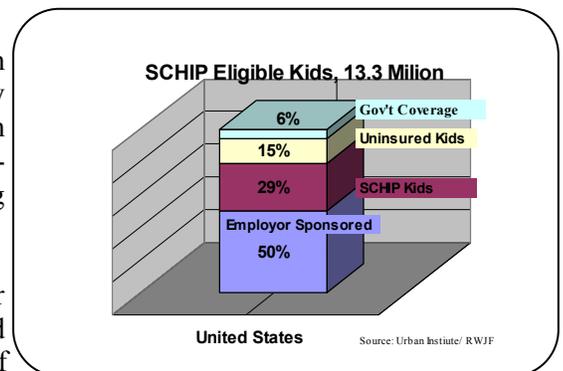
Since 1997, low-income working parents have experienced a decline in employee benefits such as family health coverage reports the Robert Wood Johnson Foundation (RWJF). Health insurance coverage among of low-income parents has fallen three times faster than parents with higher incomes. This has direct implication for families' ability to provide health care coverage on their own and it has never become more apparent the relevancy for the reauthorization of SCHIP. Midst a new debate over the expansion of SCHIP, Texas is only just attempting to return to 2003 status quo.

Who does SCHIP Cover?

Currently, there are 13.3 million SCHIP eligible children in the U.S. in which SCHIP reaches 29% of that population. Based on findings by Urban Institute, SCHIP enrollees are children in fair/poor health with come from low-income families who at least one parent working full-time. Participation is highest among Black children and lowest among Hispanic children.

Challenges Facing Families:

- SCHIP eligible children whose parents work in a small business or self-employed have a *one in four* chance to be uninsured compared to parent who works in a large firm (*one in ten*). Two-thirds of SCHIP enrollees live in families with no access to Employer Sponsored Insurance.
- Adolescent 13-18 years are more likely to be uninsured compared to other children.
- After adjusting for legal status, participation of eligible children remains the same rate. Consequently, Hispanic will continue to face low participation in SCHIP.
- Nineteen percent of Income-Eligible SCHIP children are non-citizens in which 30% are uninsured legal residents.



Why Must SCHIP be Reauthorized and Expanded in Texas?

Texas is a state of extremes with the *tenth* largest economy in the world but *second* in income inequality between rich and poor.

Texans face:

- Highest children's uninsured rate and the lowest coverage of health insurance for children.
- Highest uninsured rate in the nation across all age brackets.
- Largest percentage (77.8%) of SCHIP eligible children than any other state in the county. Texas has 946,560 SCHIP eligible children who live in families below 200% FPL but 321,815 are currently enrolled.
- Ranks 38th in Medicaid spending but rank 3rd in the percentage of Poor not covered by Medicaid.
- Median household incomes that have not stayed competitive with health care cost. For Hispanics, household incomes have fallen consecutively.
- Seventy-three percent of TX workforce works in small businesses.

Texas ranks:

- 1st in Uninsured Children
- 1st in % of Population without health insurance
- 2nd in Income Inequality between rich and poor
- 3rd in % Living below the Federal Poverty Level
- 3rd in Foreign-Born population
- 3rd in % of Foreign-Born Population
- 4th in % of Population Under 18
- 5th in % Children Living in Poverty

Why is the significance for Hispanics that SCHIP is Reauthorized and Expanded?

Hispanics are carry undo burden and greater challenges to accessing health care. SCHIP is a means for Hispanic children to access health care. At the current pace of low educational attainment, the highest poverty rate although high labor force participation particular in small businesses, Hispanic will undoubtedly need to shift the current trend toward improving their *Bienestar*. Hispanics account to largest percentage change in the population. For every one death, 8.2 Hispanics are born. *One in five* children nationwide is Hispanic, accounting for largest group of under 18 population. Unfortunately, Hispanics are the most uninsured population, **33%, 39%, and 36%** in the U.S., Texas, and Texas border communities respectively. The health disparities in Hispanic families and communities are intensified by the inequality in access to quality health care.