



UNINSURED CHILDREN IN ALAMEDA COUNTY, 2009

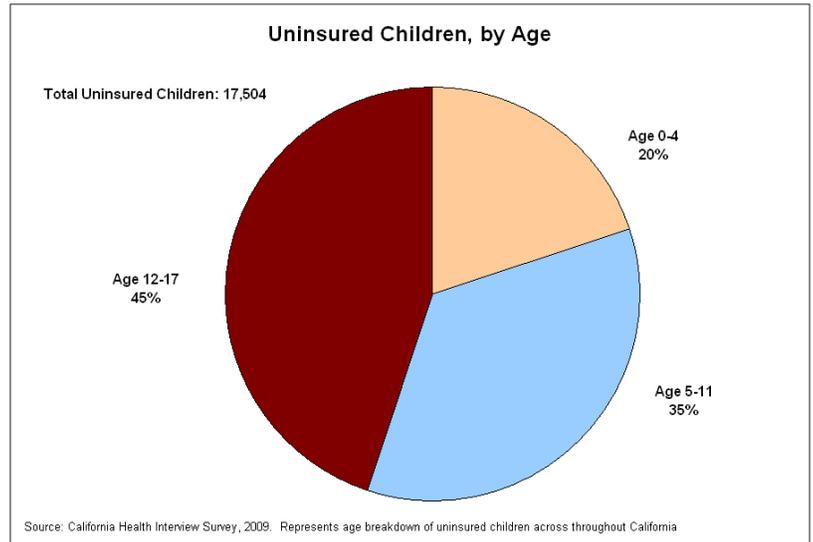
PROFILE OF UNINSURED CHILDREN: POVERTY, RACE/ETHNICITY, AGE, AND GEOGRAPHY

According to the U.S. Census Bureau, in 2009 in Alameda County there were **17,504 uninsured children** (this represents approximately 5% of children in the County). Across all ages, in 2009 there were 187,438 uninsured Alameda County residents (this represents 13% of the Alameda County population). This was a 13% increase in the number of uninsured from 2008, when it totaled 166,377.¹

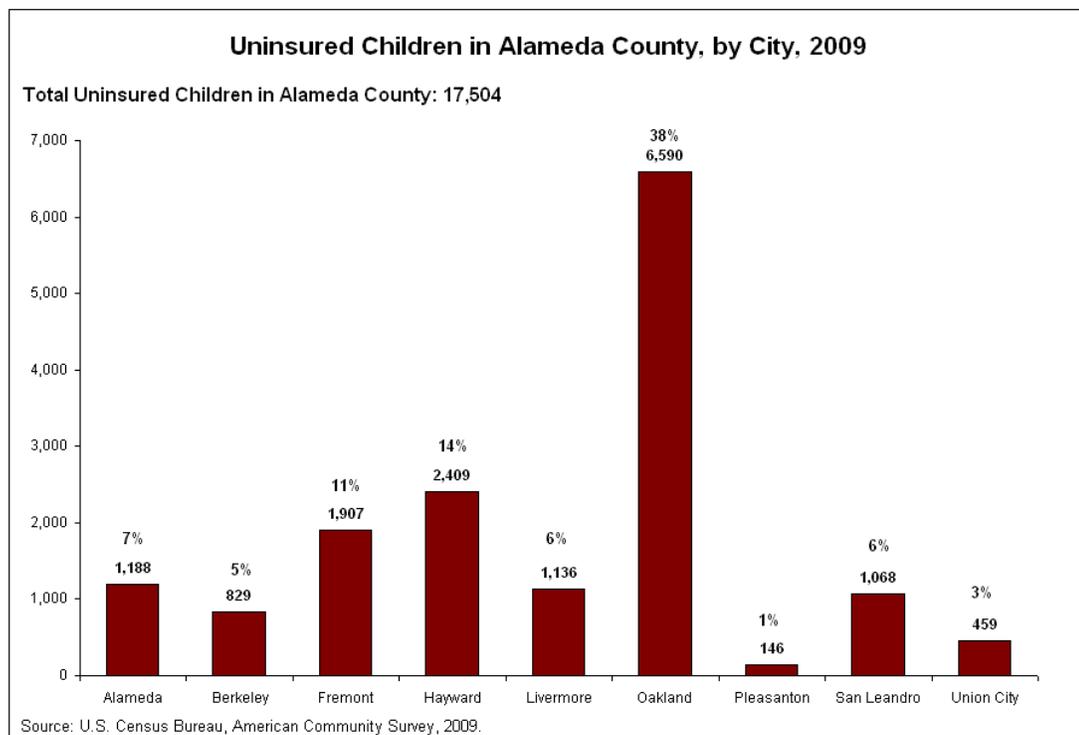
Poverty Level: Over half of uninsured children in Alameda County are low income, with 16% being under the federal poverty level, 42% between 100-200% FPL, and 44% over 200% FPL.²

Race/Ethnicity: 45% of uninsured children in Alameda County are Hispanic/Latino, 29% Asian/Pacific Islander, 16% Black/African American, 9% White, and 2% Native American.³

Age: Adolescents (age 12-17) comprise 45% of the uninsured under the age of 18. Elementary aged children (age 5-11) represent 35% of uninsured children and young children (aged 0-4) 20%.⁴



Geography: Of uninsured children in Alameda County, 38% reside in Oakland, 14% in Hayward, and 11% in Fremont.



¹ U.S. Census Bureau, American Community Survey 2009.

² Ibid

³ Ibid.

⁴ California Health Interview Survey, 2009. Represents age breakdown of uninsured children throughout California.

ELIGIBILITY FOR PUBLIC HEALTH INSURANCE PROGRAMS

In California, there are two public health insurance programs, Medi-Cal and Healthy Families, in which parents can enroll their children. Eligibility for these programs is based on a family income, family size, age of the child, and citizenship.

Medi-Cal is a no-cost program for children and families, while Healthy Families is a program for children, in which families must pay annual premiums and co-pays for services. These co-pays are based on family income and the selected health plan.

In recent years, due to state budget cuts, co-pays in Healthy Families have increased for families. The cost of Healthy Families for a family of three with two children can be up to \$48/month. The 2010-11 California budget proposal will raise these premiums to \$84/month for families with two children. For families living on fixed incomes, these premiums can be a barrier to enrollment.

It is estimated that approximately **57%** of uninsured children in Alameda County are **eligible but not enrolled** in public health insurance programs. **Nearly half** of these children have been enrolled in Medi-Cal or Healthy Families the previous year and have fallen off coverage.

	Medi-Cal Eligibility		Healthy Families Eligibility	
	(Monthly Income limits for a family of 3)	Cost for family of 3	(Monthly Income limits for a Family of 3)	Cost for family of 3
Age 0 – 1	0% - 200% FPL \$0 - \$3,052	No Cost	200 - 250% FPL \$3,053 - \$3,815	Up to \$48/month
Age 1 - 5	0 - 133% FPL \$0 - \$2,030	No Cost	133% - 250% FPL \$2,031 - \$3,815	Up to \$48/month
Age 6 - 18	0 - 100% FPL \$0 - \$1,526	No Cost	100% - 250% \$1,527 - \$3,815	Up to \$48/month

According to the California Health Interview Survey (2009), it is estimated that approximately **57% of uninsured children are eligible but not enrolled in public health insurance programs, which is approximately 10,000 children in Alameda County**.⁵ A large portion of these children have previously been enrolled in Medi-Cal or Healthy Families, and have fallen off coverage. According to the California Health Interview survey, nearly half of children who are reported as being uninsured for part of the year, also report being enrolled in Medi-Cal or Healthy Families for part of year. Continuous enrollment in public programs continues to be a large problem in Alameda County, and across the country.

LOW-INCOME CHILDREN RECEIVING CARE IN THE SAFETY NET

In 2009, **80%** of uninsured children received *primary care services* at one of the 8 non-profit community health centers in Alameda County or at the Alameda County Medical Center.

While being insured reduces barriers to receive health care, having health insurance is neither sufficient – nor always necessary – to access health services. Alameda County has a robust network of safety-net health providers that have missions to serve the uninsured and low income populations in Alameda County.

In 2009, **14,000 uninsured children** received at least one primary care visit at the 8 non-profit community-based federally qualified health centers or at the Alameda County Medical Center.⁶

The safety net in Alameda County is comprised of 8 non-profit community-based federally qualified health centers, the Alameda County Medical Center, other free or low-cost health clinics, and non-profit private hospitals serving children. In sum, these providers have a total of 32 primary care sites, and nearly 20 sites that provide limited scope primary care services to specific populations. Additionally, there are 19 school health centers currently in operation, with 26 expected to open by 2012.

⁵ California Health Interview Survey, 2009. Represents the percent children that are eligible but not enrolled across all of California, with estimate for Alameda County.

⁶ UDS 2009 and ACCM 2009.