

# Health-Insurance Coverage for Children and Youth

## Nevada

The U.S. Census Bureau reports that about 21 percent of the children under 18 years of age were uninsured (not covered by private or government health insurance) in Nevada, from 1998 to 2000.<sup>1</sup> (Since the number of children in the sample is too small to produce reliable yearly estimates, data from three consecutive years [1999 to 2001] were combined to produce more reliable estimates.)

### Significant Factors

- ❖ The uninsured are predominantly the nonelderly because most persons 65 years and older are eligible for Medicare coverage.<sup>2</sup>
- ❖ Children without a regular source of health insurance face an uncertain future if their health-care needs are not met. These children are more likely to face obstacles which may inhibit their health, growth, and development. Uninsured children, compared to insured children, are more likely to use the emergency room as a regular health source than insured children, less likely to receive preventive care, more likely to go without medication, and more likely to have unnecessary pain.<sup>3,4</sup>
- ❖ According to the U.S. Census Bureau, 8.5 million children under 18 years of age (11.6 percent of all children) were uninsured in 2000.<sup>5</sup> Poor children were more likely to be uninsured than nonpoor children, older children were slightly less likely to be insured than younger children, and Hispanics were less likely to be insured than other racial/ethnic groups.<sup>6</sup>

## Survey of Nevadans' Health-Insurance Status

Committed to the well-being of its citizens, the Nevada Legislature, for the third time in a decade, provided funding to CBER to assess the health-insurance status of Nevadans. The following are preliminary highlights based on a mail survey of 3,423 households with children.

- ❖ Approximately 83 percent of Nevada households with children were covered by health insurance in 2001. Within these households 86.7 percent of the children (471,213) and 83.3 percent of the adults were continuously insured during the past year.
- ❖ Little variation existed in children's insurance coverage by gender, age, and region of the state. Older children, however, were more likely to experience a long-term lapse in insurance coverage than younger children. Refer to table on page 15.
- ❖ The most-cited reason for lack of health insurance by adults who were uninsured for the past year was "too expensive" (46.7 percent), followed by "job doesn't offer coverage" (41.2 percent) and "in between jobs/don't have job" (18.5 percent). See page 15.
- ❖ Slightly more than three-fourths of children's health insurance in Nevada was provided through adults' work.
- ❖ Checkups and other preventive services were less likely to be covered than office visits or hospital bills. (See page 16.)
- ❖ Approximately 80 percent of the respondents indicated that their insurance covered dental care for children. Of those who had coverage, 90.1 percent stated that their insurance covered exams and treatment; 9.9 percent received exam coverage only.

# Health-Insurance Coverage for Children and Youth Continued

Status of Nevada Children’s Health-Insurance Coverage by Gender, Age, and Region: 2001

Categories	Insured Continuously* Percent	Uninsured Short-Term Lapse* Percent	Uninsured Long-Term Lapse* Percent
All children 18 years or less	86.7	9.1	4.2
Gender: Boys	88.6	8.5	2.9
Gender: Girls	85.2	9.4	5.4
Age: 4 years or less	84.8	12.0	3.2
Age: 5-9 years	87.2	9.5	3.3
Age: 10-14 years	88.0	8.0	4.0
Age: 15-18 years	86.2	7.3	6.5
Region: Clark County	87.2	9.3	3.5
Region: Washoe County/Carson City	85.2	8.5	6.3
Region: Rest of State	86.1	7.3	6.6

\*Insured continuously: insured continuously during the past year.  
 Uninsured short term: uninsured from three to nine months or on and off again.  
 Uninsured long term: uninsured one year or more.  
 Source: CBER, Health-Insurance Coverage of Nevadans: 2001.

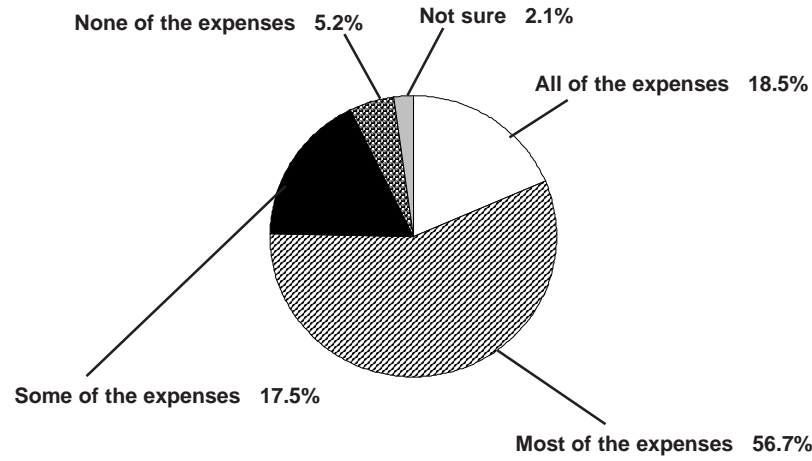
Percentage of Uninsured Adults in Nevada Households with Children Citing Reasons for Lack of Health-Insurance Coverage: 2001

Reason	Not Covered at All during the Past Year Percent	Covered On and Off during the Past Year Percent	Covered Continuously during the Past 3 Months Percent	Covered Continuously during the Past 6 Months Percent
Too expensive	46.7	37.7	36.5	23.7
Job doesn't offer coverage	41.2	29.1	14.2	15.1
In between jobs or don't have job	18.5	52.9	46.6	43.7
Receive care without health insurance	12.4	6.9	0.3	9.6
No dependent coverage	7.7	8.4	0.3	6.9
In good health, don't need health insurance	8.1	0.4	0.6	0.3
Refused insurance by insurance company	2.3	1.7	0.4	0.9

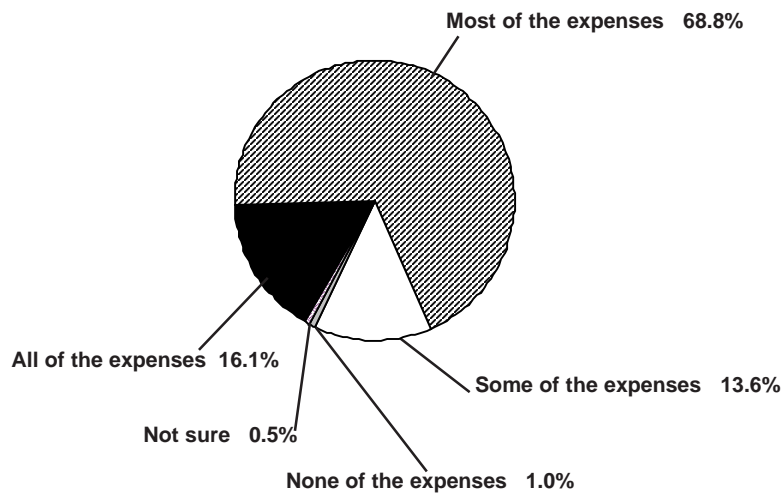
Source: CBER, Health-Insurance Coverage of Nevadans: 2001.

# Health-Insurance Coverage for Children and Youth Continued

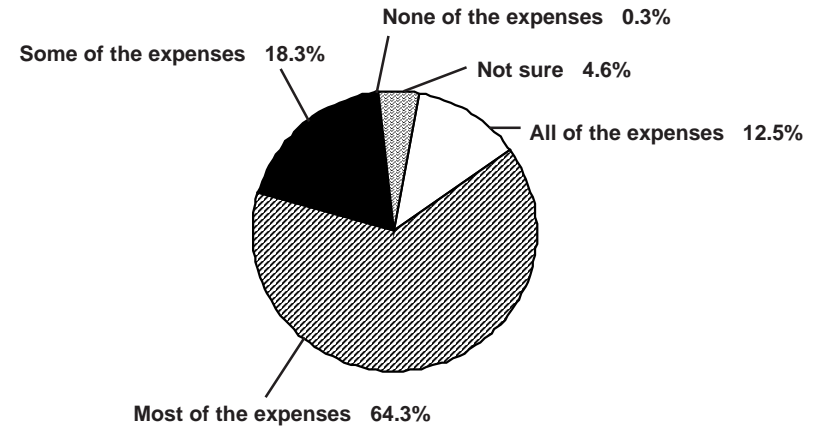
Portion of Children's Checkups/Preventative Services Covered by Insurance: 2001



Portion of Children's Visits to a Doctor's Office Covered by Insurance: 2001



Portion of Children's Hospital Bills Covered by Insurance: 2001



Source: CBER, *Health-Insurance Coverage of Nevadans: 2001*.