

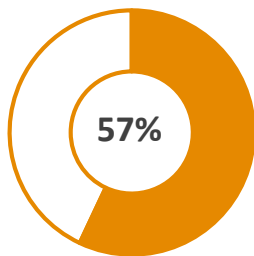
## Caring for Kids: Majority of Massachusetts Children Have Benefitted from MassHealth Programs

*Nancy Wagman, Kids Count Director*

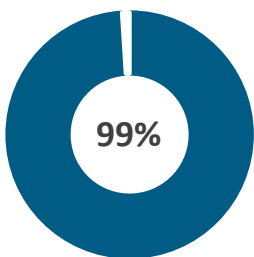
MassHealth<sup>1</sup> insurance plays a crucial role in providing health coverage and health care security for the children of Massachusetts, insuring more than half of the Commonwealth’s children at some point each year. Health insurance is crucial for ensuring access to necessary health care services. When children don’t have health insurance, they are more likely to go without needed medical care, go without needed medications, and are more likely to miss preventive health care visits.<sup>2</sup>

In 2017, more than half – 57 percent – of the Commonwealth’s children received health insurance coverage from MassHealth according to new data released by the federal Centers for Medicaid and Medicare Services. This number includes approximately 555,000 children covered by Medicaid at some point in 2017, and 220,000 children covered by CHIP.<sup>3</sup> For some of these children, MassHealth provides primary coverage; and for others, MassHealth supplements other insurance. MassHealth covers a wide range of children, including MassHealth Standard for those in low-income families, CHIP coverage for children in families with incomes up to three times the official poverty level (approximately \$75,300 for a family of four), and CommonHealth coverage at a sliding fee scale for children with disabilities at all incomes.<sup>4</sup>

**Children Covered by MassHealth**



**Children Covered by Any Insurance**



Although Massachusetts lawmakers are currently debating proposals to reform health insurance payment and delivery systems, and there has been debate over the extent of MassHealth coverage for adults,<sup>5</sup> the state’s coverage of children is a recognized success. As a result of decades’ long commitment to health reform and coverage expansions, Massachusetts continues to lead the nation in providing almost universal health insurance to children. Based on the most recent available U.S. census figures, 99 percent of children under age 19 in Massachusetts have health insurance.<sup>6</sup>

<sup>1</sup> MassHealth includes both Medicaid and CHIP, the Children’s Health Insurance Program for low- and moderate-income children who do not qualify for Medicaid. See Blue Cross and Blue Shield Foundation, “MassHealth: The Basics,” p. 4.

<sup>2</sup> [https://bluecrossmafoundation.org/sites/default/files/download/publication/MassHealthBasics\\_Chartpack\\_v10\\_Final%202017.pdf](https://bluecrossmafoundation.org/sites/default/files/download/publication/MassHealthBasics_Chartpack_v10_Final%202017.pdf).

<sup>3</sup> <https://www.aap.org/en-us/professional-resources/Research/Pages/The-Importance-of-Continuous-Health-Insurance-for-Children's-Access-To-Care.aspx>.

<sup>4</sup> <https://www.medicaid.gov/chip/downloads/fy-2017-childrens-enrollment-report.pdf>

<sup>5</sup> <https://www.mass.gov/files/documents/2018/02/14/fpl-deskguide.pdf> and <https://www.mass.gov/files/documents/2017/12/07/130-cmr-505-000.doc>.

<sup>6</sup> [http://massbudget.org/report\\_window.php?loc=Budget-Monitor-Conference-Preview-FY-2019.html#MassHealth](http://massbudget.org/report_window.php?loc=Budget-Monitor-Conference-Preview-FY-2019.html#MassHealth)

<sup>7</sup> [http://massbudget.org/report\\_window.php?loc=Census-Health-Release.html](http://massbudget.org/report_window.php?loc=Census-Health-Release.html).