

POLICY ALERT

Health Care Coverage and Children

Every child should have access to health care. Being able to see a health care provider for preventative health care and to treat illness is essential to the ability of a child to thrive. Yet, Arizona has the second highest rate of uninsured children in the United States.⁷

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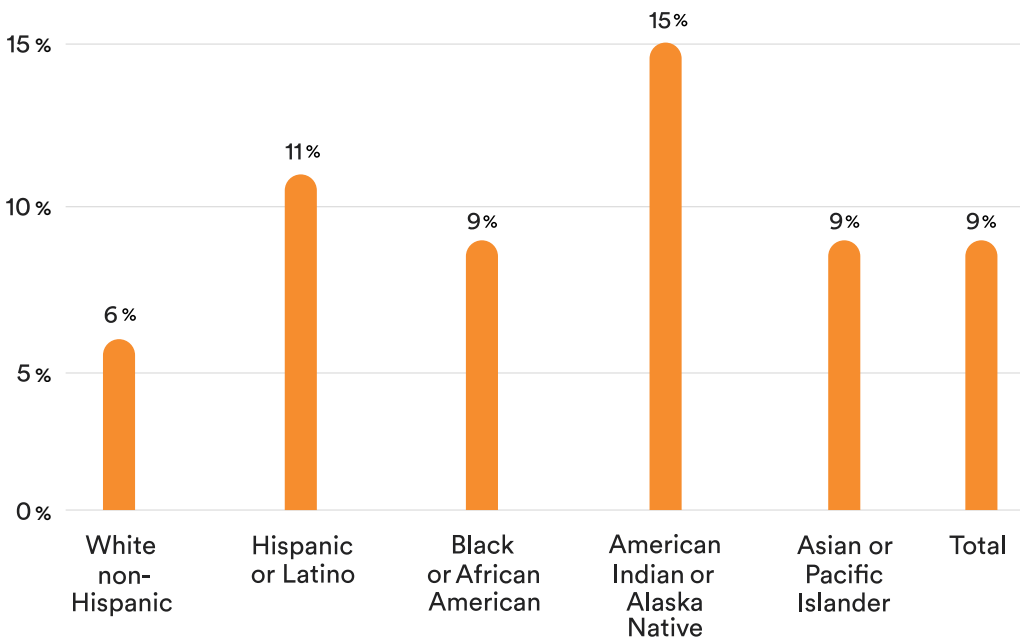
Source: Census Bureau American Community Survey Brief-021, State Health Insurance Coverage: 2013, 2019, and 2023.



The consequences of children going without health insurance affect their health, school performance, and financial security throughout their lifetime.⁸ Uninsured children are more likely than those with private insurance or public insurance to go without needed care due to cost, and a nationwide survey found that over a quarter (27.4%) of uninsured children went a full year without seeing a doctor, compared to 4.8% of children with public coverage and 3.7% of those with private coverage.⁹

In 2022, Arizona took a step in the right direction when the state legislature and Governor Katie Hobbs passed a bi-partisan expansion of KidsCare to increase eligibility for more children in working families. This expansion was approved by the U.S. Department of Health and Human Services in 2024, which allowed implementation to begin. KidsCare is the Children's Health insurance Program (CHIP) in Arizona. In addition to KidsCare, children in Arizona may receive coverage through the private market via employer-sponsored insurance or direct purchase, through Arizona's Medicaid agency (the Arizona Health Care Cost Containment System or AHCCCS), or through other public programs.

As is true nationally, Arizona has work to do to address inequities in health insurance coverage, especially among American Indian/Native American and Latino children.¹⁰



Key ■ Percentage of Children without Health Insurance by Race and Ethnicity

Source: Annie E. Casey Kids Count Data Center based on PRB analysis of data from the U.S. Census Bureau, American Community Survey, Table C27001, 2023

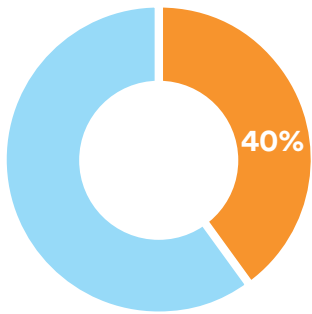
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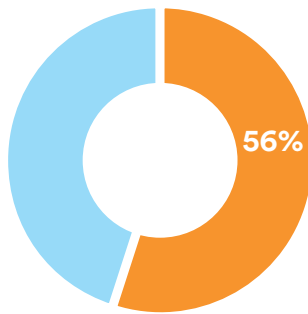
Finally, there are also important regional trends regarding children and health insurance coverage. As county data snapshots in this book show, children in rural areas often have higher rates of being uninsured. Public health insurance options are important to all children, and that is especially true in rural areas. In Arizona, AHCCCS and KidsCare provide coverage to more than half of children in small towns and rural areas.¹¹



Child Medicaid and CHIP Coverage in Arizona



Metro Counties
In 2020–21, **40%** of children in metro counties were covered by AHCCS and KidsCare



Small Towns/Rural Areas
In 2020–21, **56%** of children in small towns/rural were covered by AHCCS and KidsCare



Children’s Action Alliance raises this data as a Policy Alert in need of urgent policy solutions. Arizona has the second highest rate of uninsured children in the nation. Children’s Action Alliance applauds an expansion of KidsCare eligibility to more children in working families. It is vital that Arizona preserves and strengthens AHCCCS and KidsCare coverage levels while advancing strategies for children to have access to affordable, quality health care coverage. Policy makers should make decisions that support healthy children throughout Arizona.