

Close to Six Million Mothers Lack Health Insurance Coverage

More than 200,000 mothers in Illinois go without insurance

Most Uninsured Mothers Lack Access to Affordable Employer-Based Coverage and Also Are Ineligible for Publicly-Subsidized Health Insurance Programs

Overview

The nation has made significant strides in recent years in extending health care coverage to children in low-income families, but the mothers of these children remain at high risk of being uninsured. In 1999, the latest year for which data are available, there were 5.9 million mothers caring for children age 18 or younger also lacked health insurance coverage. The vast majority of these uninsured mothers — three of every four— lived in low-income families (defined here as families with income below 200 percent of the poverty line, or \$29,260 a year for a family of three).

Mothers in low-income families are uninsured at particularly high rates. Close to one in three lack coverage. This is because they often do not have access to affordable employer-based coverage (through their own or a spouse's job) and they cannot qualify for publicly-subsidized coverage in most states unless they have income below the poverty line. A working mother with two children is ineligible for Medicaid in half of the states if she earns more than \$9,780 a year, an amount that leaves her family nearly \$5,000 below the poverty line. (The poverty line is already \$14,630 for a family of three.) In comparison, nearly all *children* in low-income families are now eligible for publicly-subsidized coverage.

The 5.9 million uninsured mothers in the United States are at high risk of going without the preventive and primary care they need, including routine pap smears and mammograms. If they should become seriously ill, their families face the prospect of a financial crisis or an inability to secure health care for the person who usually is the primary caretaker of other family members.

Several states are taking steps to address the problem by transforming their child health insurance programs into family-based programs that also cover parents. These programs offer low-income working parents free or low-cost coverage that provides a broad array of benefits, including primary and preventive care. To date, most of the states that have extended coverage broadly to low-income working parents are either in the Northeast or upper Midwest or on the West coast. These states have greater fiscal capacity, on average, than states in the regions of the country where no state has yet taken such action. It is likely that these disparities in coverage for mothers will continue to grow unless the federal government provides states with additional financial incentives to cover low-income working parents, as it did to help states cover low-income children when it created the State Children's Health Insurance Program (SCHIP) in 1997.