Children's Hospital of Philadelphia PolicyLab

Growth of Public Coverage Among Working Families in the Private Sector

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Working families have increasingly enrolled their children in Medicaid or the Children's Health Insurance Program in recent years. Parents' place of employment affects the availability and cost of family health insurance, making it a determinant of pediatric public insurance enrollment. We examined that enrollment in the period 2008–16 in families working full time and earning more than 100 percent of the federal poverty level at three types of employers. Among low-income families (100–199 percent of poverty), children's public health insurance coverage was highest for those with parents employed at small private firms, increasing from 53 percent to 79 percent, while the public insurance coverage rate also increased among children with parents working for large private firms (from 45 percent to 69 percent). Among moderate-income families (200–299 percent of poverty) working at small private firms, public coverage increased from 21 percent to 64 percent. Increases in the number of working families with pediatric public insurance were driven by employees of large private firms. Maintaining high pediatric insurance coverage rates will require policies that recognize the changing role of public insurance for working families as the cost of employer-based coverage grows.

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