Children's Hospital of Philadelphia
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Keeping Kids Covered: Public Insurance Options

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Public health insurance programs such as Medicaid and the Children's Health Insurance Program (CHIP) have been critical to maintaining coverage and meeting the health care needs of millions of children in working families. Today, more than one in three U.S. children – 35 million – receive their health insurance through CHIP or Medicaid. These programs have helped to reduce the rate of uninsured children to a record low of just 4.8%, less than one-third of the rate (14.9%) when CHIP began in 1997. Covering children is also cost-effective. Children account for nearly 50% of Medicaid enrollees, but less than 20% of all Medicaid spending.

While employer-sponsored insurance (ESI) has long been the primary source of coverage for families, many are finding that rising costs make this option prohibitively expensive. The launch of the Affordable Care Act's (ACA) health insurance Marketplace in 2014 introduced alternative private options, but these plans often fall short in affordability and quality of benefits for children, and their future availability is uncertain.

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