

The Effect of Parental Enrollment on Retention of Children in NJ FamilyCare

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Dorothy Gaboda, MSW, PhD
Jane E. Miller, PhD
Carl Schneider, MS
Joel C. Cantor, ScD

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Ann Clemency Kohler

Michelle Walsky

Heidi Smith



Background – NJ FamilyCare

- New Jersey's SCHIP program began in January 1998, covers children up to 350% FPL
- Enrollment rose steadily in first two years; ongoing outreach to reach eligible children
- Concern about retention
 - 1/3 of enrolled children dropped out by 18 months
 - higher disenrollment for black children and children in plans with premiums and copays (Miller, Gaboda, Cantor et al, 2004)
- In October 2000, NJ used a Section 1115 Waiver to extend eligibility for NJ FamilyCare (NJFC) to parents of children below 200% of poverty who had no other coverage.



NJ FamilyCare

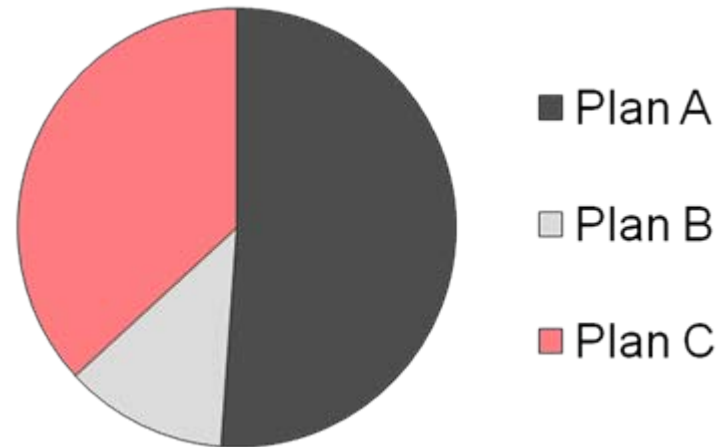
- Plan levels with coverage for parents
 - Plan A – 100-133% FPL (185% for infants)
 - Plan B – 133-150% FPL
 - Plan C – 150-200% FPL
- Plan D – 200-350% FPL (no coverage for parents)
- Does having a parent enrolled in NJ FamilyCare lower the risk of disenrollment?
- Does risk of disenrollment vary by plan and/or sociodemographic characteristics?

Data & Methods

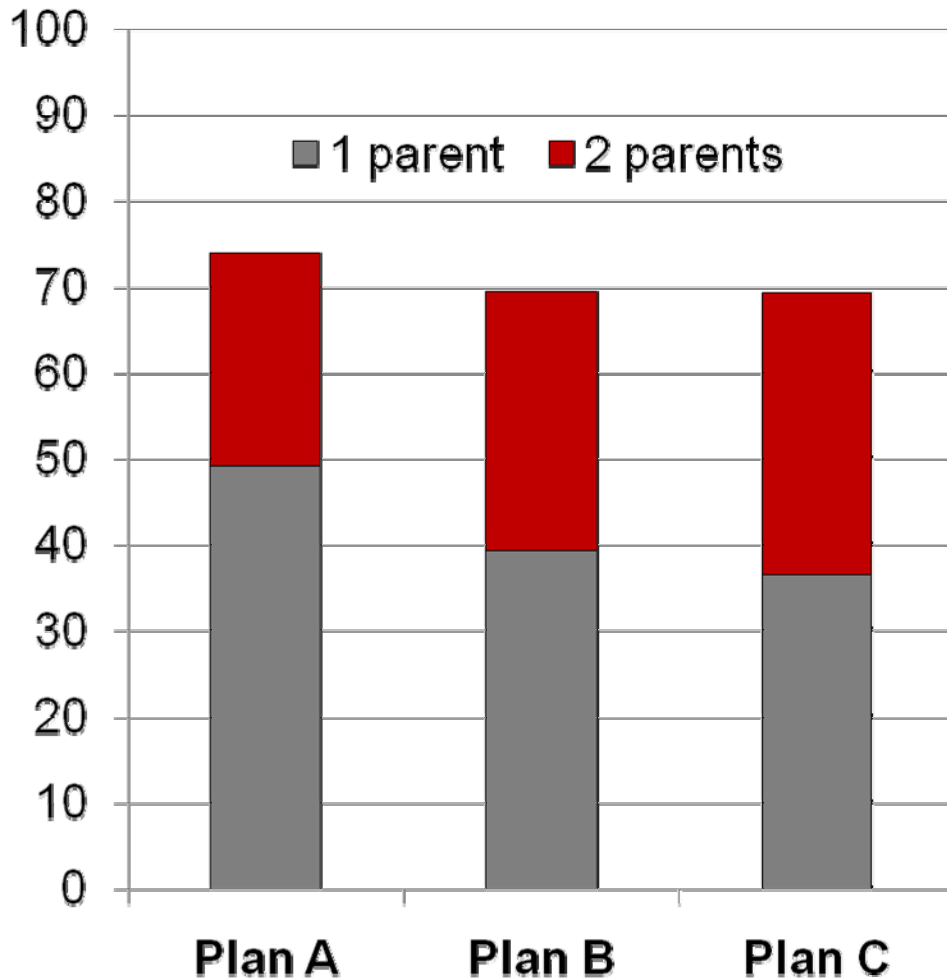
- Administrative enrollment records linking parents and children – Plans A, B & C
- All children in families below 200% of poverty newly enrolled between October 1, 2000 and May 31, 2002
- Used Cox proportional hazard models to examine relative hazards of disenrollment during 21 months of study
 - Used COVSANDWICH option to correct for intrafamily correlations

Data & Methods

- Analyzed first spell of enrollment
 - fewer than 3% had multiple spells
- Child considered disenrolled if not enrolled for at least 3 consecutive months
- Children in foster care removed
- Children who aged out were censored
- N = 42,681



Percent of children entering NJFC with parents enrolled, October 2000 - June 2002

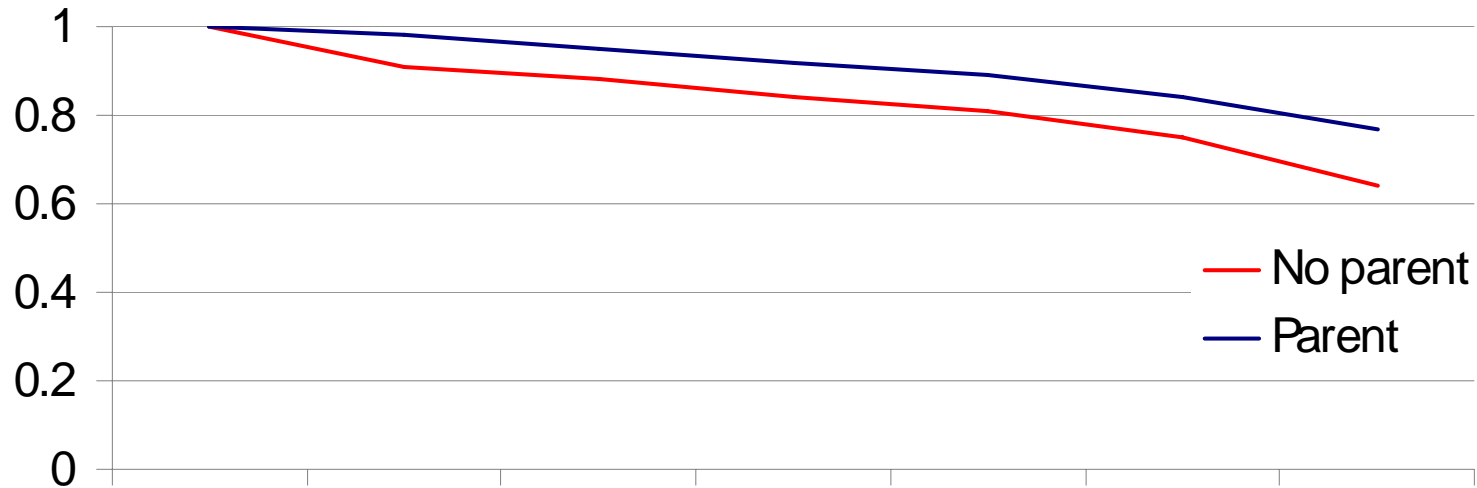


- Overall, 71.5% of children from families with income <200% of FPL had at least one parent enrolled
- Of children with parents enrolled, 61% had one enrolled parent

Characteristics associated with having one or more parent enrolled in NJFC

- In Plans A, B & C
 - White children 10% more likely than black and Hispanic children to have 1+ parent enroll
 - Children with 2+ enrolled children in family almost 50% more likely than those with no enrolled siblings
- In Plans B & C
 - Children aged 13-18 at enrollment 27% more likely than younger children

Proportion of children who remained enrolled in NJFC, by parental enrollment and time since enrollment

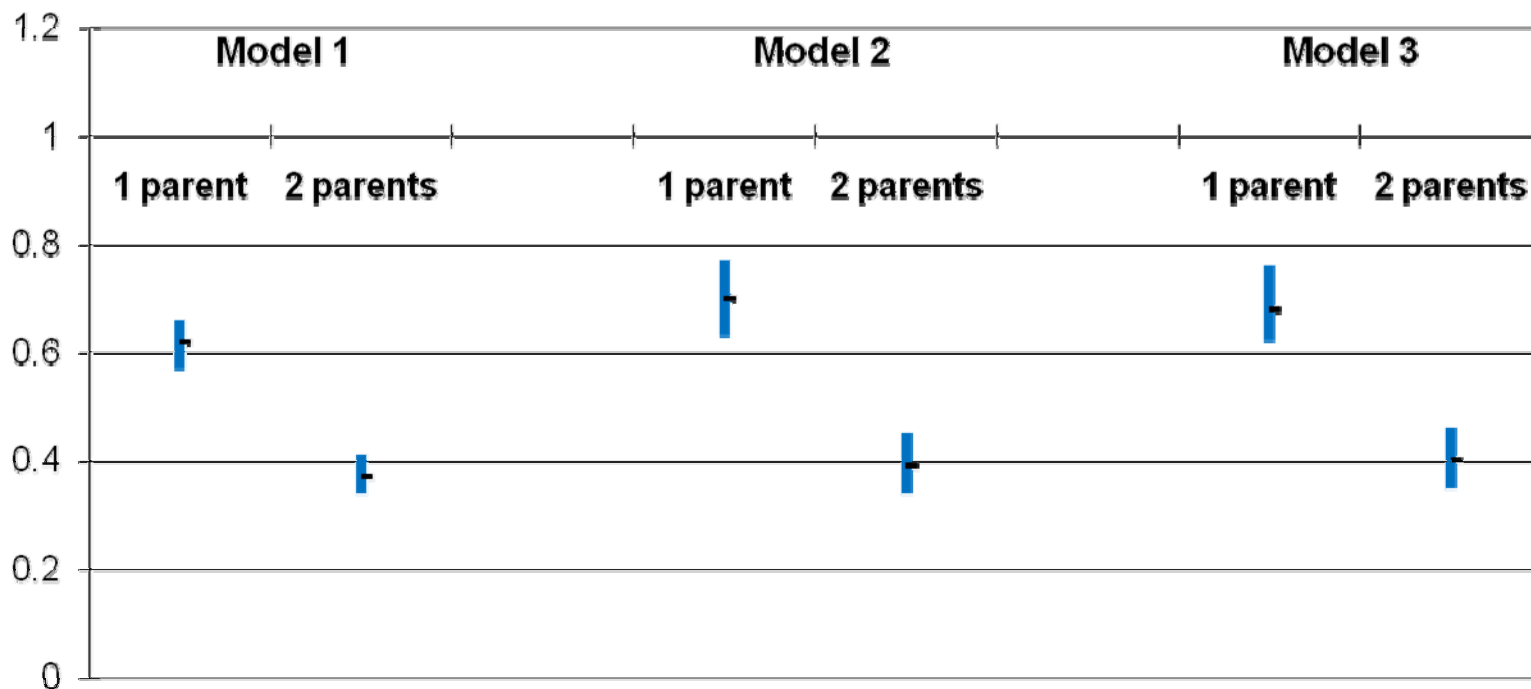


	0-3	3-6	6-9	9-12	12-15	15-18	18-21
# at risk							
No parent	11,526	9,190	7,436	5,805	4,603	3,528	1,904
1+ enr. parent	28,861	23,987	17,811	12,096	8,267	5,420	2,550

- After 18 months, the percentage of children remaining in the program was nearly 20% higher for children with at least one enrolled parent than children with no enrolled parent(s)
- For children enrolling between October 2000 and June 2002



Hazard ratios and 95% CI's of disenrollment for NJFC children with parents enrolled compared to children in Plan A with no enrolled parents

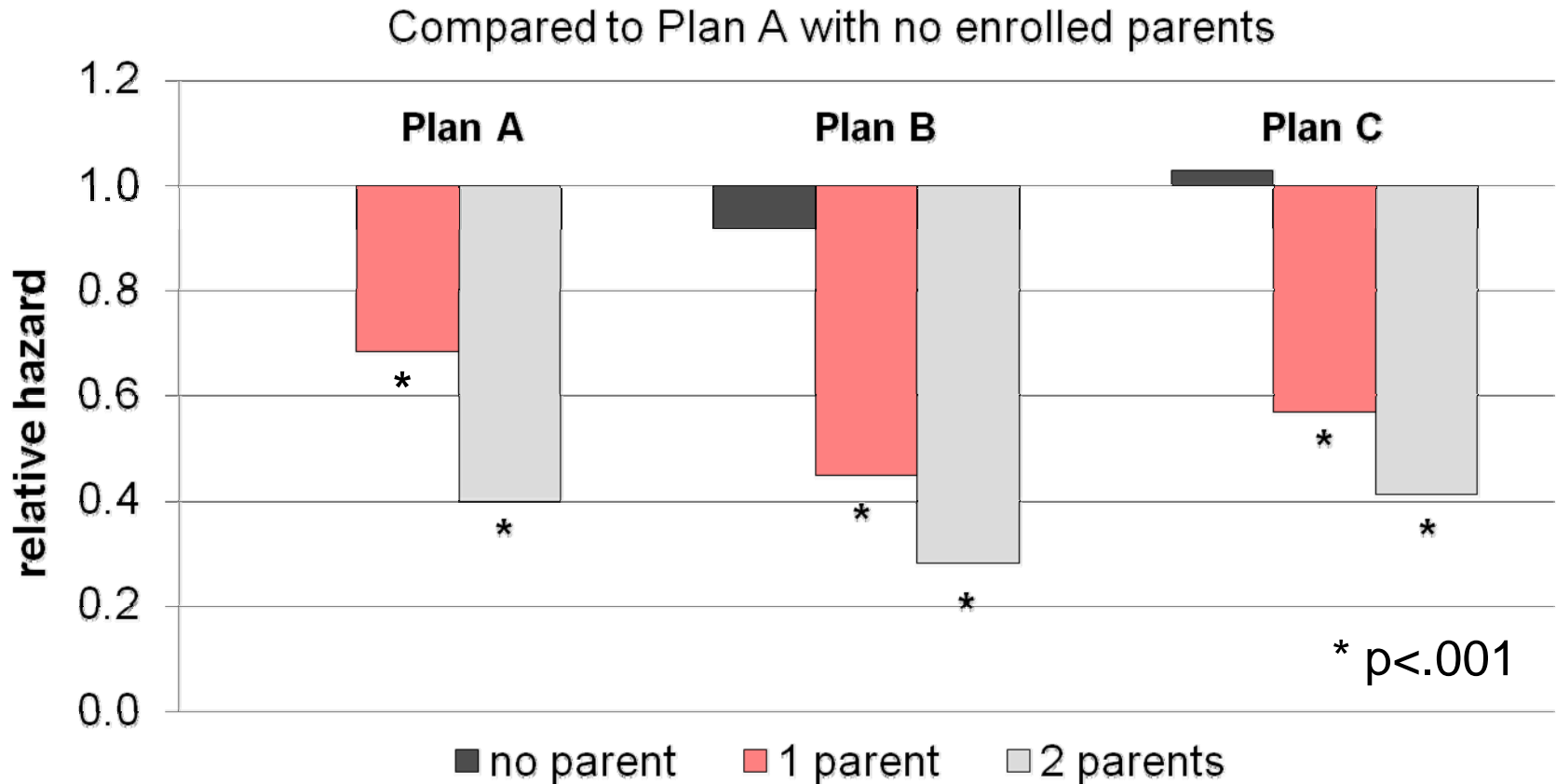


Model 1: includes controls for NJFC Plan level

Model 2: adds **interactions between # of enrolled parents & plan**

Model 3: adds gender, number of enrolled children in family, race/ethnicity, age at enrollment

Relative hazard of disenrollment by # enrolled parents and NJFC plan – Model 3



- Children with at least 1 parent enrolled are less likely to disenroll from any of the NJFC Plan Levels.

What We Learned

- Between October 2000 and June 2002, a high percentage of income-eligible parents enrolled in all levels of NJFC
- Having at least one parent enrolled lowered the relative hazard of disenrollment for children in all plans
- Black children and those aged 0-12 at enrollment had a greater relative hazard of disenrollment
- Hispanic children had a lower relative hazard of disenrollment

Limitations of Study

- Data from administrative records does not provide information about parents not enrolled in NJFC
 - Do families with one enrolled parent have another parent with other insurance?
 - No information about employment, health status or other characteristics of parents.
- We will analyze children who were already enrolled in NJFC before October 2000 separately to determine the effect of having an enrolled parent(s).

Implications

- Approximately 40% of SCHIP families have at least one uninsured parent, and many are low-income workers (Kenney & Cook, 2007)
 - Need to understand better which eligible parents take up NJFC
- Parental coverage may improve children's use of health care (Ku & Broaddus, 2006)
 - Need more research to examine patterns of use of health care by enrolled children and parents