

RED FLAGS FOR RITE CARE

The Rite Care/Rite Share program provides comprehensive health insurance coverage for children under age 19, parents and pregnant women in low and modest-income families. Enrollment in the program has been declining since 2004 with precipitous declines since January 2007, when eligibility for non-citizen children was curtailed and new documentation requirements for US citizens were put in place.

Rite Care Enrollment Has Declined Since 2004

After reaching a peak in 2004, Rite Care enrollment has been on the decline and the decline has been accelerating.

Accelerating Declines in Rite Care/Rite Share Enrollment		
	Enrollment	Change
August 2003	121,486	
August 2004	124,888	3,402
August 2005	124,089	-799
August 2006	122,346	-1,743
August 2007	118,560	-3,786

Significant Declines Since January 2007

Changes in federal and state laws have affected children and parent's eligibility for - and access to - Rite Care/Rite Share. As of January 2007, due to a change in state law, eligibility was eliminated for children applying for Rite Care who did not meet federal Medicaid immigrant requirements. This group includes legal permanent residents "in status" less than 5 years, other legally present immigrants and children who are undocumented. Also in January 2007, Rhode Island implemented the federal law requiring US citizens to document their citizenship and identity as a condition of receiving and renewing Rite Care.

Declines in Rite Care/Rite Share Since January 2007¹		
	Enrollment	Change
January	120,275	
February	119,020	-1,255
March	118,771	-249
April	118,539	-232
May	119,352	813
June	118,871	-481
July	118,503	-368
August	118,560	57
September	117,871	-689
October	117,938	67
November	117,730	-208
Net Decline Jan – Nov 2007		-2,545

Data provided by the Rhode Island Department of Human Services shows the number of citizens who have been denied Rite Care/Rite Share because they cannot provide the required citizenship and identity documents. The types of documents that can be presented are limited: a passport or certificate of naturalization or birth certificate and driver's license or picture identification card. Copies of documents cannot be provided, rather the original documents must be presented to the DHS worker or specified community representatives. Barriers to presenting the required documents include cost (\$20 for an original birth certificate or a state ID card) and obtaining birth certificates from out of state (e.g., it takes months to receive an original birth certificate from New York).

Number of Children and Parents Denied Rite Care/ Rite Share Due to Citizenship Documentation Requirement²			
	Total Denied	Children	Adults
April 9 th	438	217	221
May 9 th	594	293	291
June 9 th	922	534	388
July 9 th	993	589	404
August 9 th	1138	695	443
October 9 th	1,175	695	480
November 9 th	1,214	721	493
December 9 th	1,359	805	554

Families Lose RIte Care due to High Premiums

Families lose RIte Care/RIte Share coverage for four months when they fail to pay the required monthly premium for two months. Families can return to the program after the penalty period.

RIte Care/RIte Share Terminations Due to Failure to Pay Premiums, 2007				
	Families	Adults	Children	Total People
May	97	62	148	210
June	163	83	263	346
July	176	78	280	358
August	142	88	240	328
September	160	94	237	331
October	139	71	217	288
November	130	64	206	270

As indicated in the chart below, Rhode Island's child-only premium for families with income twice the poverty level (\$34,340 for a family of 3) is the highest in New England. Unlike the other New England states that have a per-child premium, Rhode Island has a family-based premium. Thus, for families with income one and one-half the poverty level (\$25,755 for a family of 3) children can lose RIte Care coverage if the family can't afford the premium.

Annual RIte Care/RIte Share Premium for 2 children in Family of 3		
	150% FPL	200% FPL
CT	\$0	\$0
ME	\$192	\$768
MA	\$288	\$288
NH	\$0	\$600
RI	\$732*	\$924
VT	\$0	\$360

*Includes parent as well as children.

(Source: Resuming the Path to Health Coverage, January 2007
Kaiser Commission on Medicaid and the Uninsured)

¹ RIte Care/RIte Share enrollment reflects children, parents and pregnant women who are eligible for coverage based on family income. It does not include children with special health care needs or in substitute care who are otherwise eligible for health coverage and receive services through RIte Care's managed care delivery system.

² Citizenship documentation was implemented on Jan. 16, 2007 for new applicants. The monthly report shows the number of individuals who have applied since Jan. 16 and are still denied RIte Care as of that date. There are additional individuals who were denied RIte Care because they were unable to provide required citizenship documentation at application, but who subsequently provided the documents and were accepted on the program. Thus, the total number of citizens impacted by the citizen documentation requirements is not reflected in this data. Also note that these numbers include applicants who are applying for RIte Care for the first time, as well as individuals who were receiving RIte Care but failed to complete their recertification on time. Failure to complete the recertification (e.g., because of failure to return the form or to provide the required income verification) results in closure of the case for all family members. A new application must be submitted, citizen documentation applies, and only family members with the necessary verification are re-accepted.

This brief was made possible with support from Blue Cross/Blue Shield of RI,
Neighborhood Health Plan of RI, and UnitedhealthCare of New England.

For more information contact:

The Poverty Institute
RIC School of Social Work
600 Mt Pleasant Avenue
Providence, RI 02908
p. (401) 456-8239
f. (401) 456-9550
info@povertyinstitute.org
www.povertyinstitute.org