# THE NUMBER OF UNINSURED CHILDREN IN TENNESSEE HAS **MORE THAN DOUBLED SINCE 2019, 2 IN 5 KIDS LIVE WITH FOOD INSECURITY**

The spread of COVID-19 has substantially affected the health and economic well-being of children and families. As protective measures were taken to limit the spread of the virus, many workplaces cut employee hours or closed completely, and the United States experienced the highest level of unemployment since the Great Depression.

The Vanderbilt Child Health Poll asked a statewide sample of Tennessee parents about their children's health insurance coverage and food security to gauge the economic impact of the pandemic.

# Nine percent of Tennessee children were uninsured, twice the rate in 2019.

The rate of uninsured children in Tennessee in fall 2020 was 9%, an increase from 4% in the 2019 poll. From 2019 to 2020, the number of Tennessee children with private insurance decreased from 56% to 47% and those covered by TennCare or CoverKids increased from 43% to 46%.

Many children enrolled in TennCare or CoverKids have experienced disruptions in their insurance coverage during the last two years; 1 in 5 parents reported a loss in coverage. In 2020, the top reasons for losing public insurance coverage were issues with paperwork (35%), family income above the eligibility cutoff (35%), a switch to insurance through the parent's employer (27%), and not receiving a renewal notice (15%).

# Two out of five parents could not always afford good nutritious meals for their families.

We asked parents about their family's food insecurity during the pandemic and more than 40% of parents reported that they could not always afford good nutritious meals, more than a quarter of whom reported they sometimes or often could not afford enough to eat. These rates are higher than the levels of food insecurity in a June 2020 poll of parents across the U.S.

Nearly half of parents reported receiving some form of food support for their families, most commonly the Supplemental Nutrition Assistance Program (SNAP) (24%), food directly from their child's school (16%), and the Pandemic Electronic Benefit Transfer (P-EBT) (15%), a special program enacted early in the pandemic. Additionally, more than 1 in 10 parents reported getting food from a food bank, church or community center. However, 35% of families who reported food insecurity received none of these services, emphasizing a substantial unmet need.

## **Implications for Tennessee Children**

Our results highlight an urgent need to bolster supports for families with children and to ease administrative burdens in connecting families with existing programs. The rate of uninsured children in Tennessee has doubled in the past year, reinforcing the need for communication about families' options for health insurance for their children and to reduce barriers in enrollment. The state and organizations working with families, such as health care providers, schools, and daycares, should advertise options for families who have lost insurance for their children.

Over 850,000 Tennessee children are covered by TennCare or CoverKids, and that number could grow as the pandemic surge places continued pressures on the economy. Currently, Tenn-Care and CoverKids cannot disenroll children due to conditions connected to increased federal support during the pandemic.



When that support ends, our results suggest that TennCare and CoverKids should minimize paperwork barriers for families to remain enrolled to ensure children who are eligible remain insured.

Early in the pandemic, Congress increased the federal match to support state Medicaid programs, such as TennCare. However, in times of sudden economic decline when enrollment in these programs swells, the federal match often fails to provide enough support for states to keep their budgets balanced. As the pandemic continues and enrollment in TennCare and CoverKids is likely to increase, additional federal support may be needed to bolster these important programs for Tennessee children.

Despite many federal and state efforts during the pandemic, a substantial portion of Tennessee families continue to not have enough food, and many are not receiving any nutrition assistance. The Coronavirus Aid, Relief, and Economic Securities (CARES) Act was signed into law at the end of March 2020 and is set to expire at the end of December 2020. The CARES Act directed \$450 million to The Emergency Food Assistance Program for food banks and other agencies. The Families First Coronavirus Response Act provided additional funding to nutrition programs and allowed states to offer P-EBT to students who receive free or reduced school lunch, SNAP benefits at the maximum allotment for family size, and temporary flexibility in program administration to make access easier. A recent bill expanded P-EBT benefits through September 2021, and the state is making efforts to get P-EBT cards directly to families.

State agencies should continue to prioritize ways to identify families in need and ease barriers to enrollment in programs, but additional federal support will be required to help Tennessee meet the needs of its families. Families enrolled in food programs should ensure the program has their most current contact information, and families needing additional support can find options through the resources listed at the end of this report.

### **RESOURCES FOR PARENTS**

Your child might be eligible for TennCare or CoverKids. To find out more, go to https://tenncareconnect.tn.gov/services/homepage or call 855-259-0701.

If your child is not eligible for TennCare or CoverKids, there could be other options for your family through health-care.gov.

#### Locate a foodbank

https://www.feedingamerica.org/hunger-in-america/tennessee or https://www.foodpantries.org/st/tennessee

#### SNAP

The Supplemental Nurtrition Assistance Program (SNAP) offers aid to eligible low-income families. To learn more or to apply for assistance, go to https://www.tn.gov/humanservices/covid-19/snap-and-covid-19-faqs-.html

### WIC

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is a program providing food assistance to low-income pregnant, postpartum, and breastfeeding women and their children until age 5. To find the nearest WIC office and information on enrollment, go to https://www.tn.gov/health/health-program-areas/fhw/wic/redirect-wic/wic-clinics.html

#### Pandemic EBT

If your child receives free or reduced-price school meals, your child may be eligible for Pandemic EBT (P-EBT) benefits. To find out more, call 833-496-0661 and select option 3.

Other sources for information on food assistance, help paying bills, and other free or reduced cost programs:

United Way 211: http://tn211.mycommunitypt.com/ or call 2-1-1

Findhelp.org: https://www.findhelp.org/

### If you would like to give to support other families in need:

United Way COVID-19 Community Response and Recovery Fund

 $https://www.unitedway.org/recovery/covid19/luw-responses?utm\_source=landingpage\&utm\_medium=web\&utm\_campagin=covid19$ 



Full results at www.childpolicy.org/poll

