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Child Uninsured Rate Could Rise Sharply in Tennessee if Leaders Don't Act to Protect Children's Coverage

Children made up 43.8% of TennCare and CoverKids enrollment growth during the pandemic, and major health coverage disruptions could lie ahead as redeterminations begin

Washington, D.C. — TennCare and CoverKids successfully brought down the child uninsured rate and proved to be a critical lifeline for more than 58% of Tennessee's children during the COVID-19 pandemic, according to a new report by the Georgetown University Center for Children and Families at the McCourt School of Public Policy. The report examines state-by-state growth in Medicaid and CHIP enrollment during the pandemic and explains that millions of children who are still eligible for Medicaid or CHIP are at risk of losing coverage when pandemic protections begin to go away on April 1. By law, Tennesseans with TennCare and CoverKids health insurance have kept their coverage since March 2020.

"TennCare and CoverKids cover the majority of children in our state," said Madeline Wiseman, Staff Attorney. "And because Tennessee offers coverage to very few non-pregnant or non-disabled adults, children made up nearly half of the enrollment growth that occurred during the pandemic. As we begin the process of redetermining eligibility for the first time in three years, we must pay particular attention to children's needs to minimize the number of children who lose coverage."

The report finds that TennCare and CoverKids enrollment grew by 20.6% from February 2020 to August 2022. Children made up 43.8% of this growth — much higher than the 32% growth nationally.

Nationally, the report finds that 54% of all children are covered through Medicaid or CHIP. Thirty states and the District of Columbia have at least half of their children insured through Medicaid or CHIP. Nationwide, an estimated 72% of children losing Medicaid will remain eligible, and Latino and Black children are at greater risk of inappropriately losing coverage.

The recently enacted Consolidated Appropriations Act phases down the enhanced federal Medicaid funding for states over the course of 2023 while states resume regular Medicaid renewal processes. Tennessee has until May 2024 to complete the unprecedented task of conducting Medicaid eligibility checks for most of the people enrolled in TennCare and CoverKids, including more than 952,000 children.

For the past three years, federal continuous coverage protections have shielded Tennessee families from administrative red tape and paperwork snafus that have historically led to tens of thousands of children falling on and off coverage over the course of the year.

“TennCare and CoverKids are essential to Tennessee kids. If we don’t dedicate the time and resources necessary to protect children from falling through the cracks, the uninsured rate for Tennessee children could more than double,” said Madeline Wiseman. “Our leaders should do everything possible to protect our kids from getting caught up in red tape and losing their health coverage.”

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For over 26 years, the Tennessee Justice Center has been standing with vulnerable Tennessee families and helping them access basic necessities of life. Since opening our doors in 1996, TJC has used lawsuits, legislation and coalition building to overcome injustice, winning \$2 billion in health care and hundreds of millions in financial and nutrition assistance for Tennesseans. Aside from lawsuits, TJC helps assist seniors and other individuals with TennCare, SNAP and other public benefit programs.