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**Mother's Day 2001 Finds
Six Million Mothers Lack Health Insurance**

Some 5.9 million American mothers of children under age 19 lack health insurance, according to an analysis by the Center on Budget and Policy Priorities, a Washington, D.C. policy institute. These mothers make up one of every six mothers in the United States caring for young or school-aged children. The analysis is based on data for 1999, the most recent year available.

Although nearly nine in ten uninsured mothers are members of working families, most lack access to affordable coverage through their job or a spouse's job. Most uninsured mothers also are ineligible for publicly-subsidized coverage such as Medicaid unless their incomes are far below the poverty line. In half the states, a working mother with two children is ineligible for Medicaid if she earns more than \$9,780 a year, an amount that leaves her family nearly \$5,000 below the poverty line. In some states, the eligibility cutoff is even lower.

Almost three-fourths of uninsured mothers live in low-income families — that is, families with incomes below 200 percent of the poverty line, or \$29,260 a year for a family of three.

The millions of uninsured mothers are at high risk of going without needed preventive and primary care, including routine pap smears and mammograms. If they should become seriously ill, their families can face the prospect of a financial crisis.

The authors of the report, Jocelyn Guyer, Matthew Broaddus, and Annie Dude, point out that the nation has made significant progress in extending health care coverage to *children* in low-income families through Medicaid and the State Children's Health Insurance Program (SCHIP). A comparable effort has not been made to insure the mothers of these low-income children.

A modest but growing number of states have started to address the problem by transforming their child health insurance programs into family-based programs that also cover low-income parents. Bipartisan legislation about to be re-introduced in Congress, known as FamilyCare, would encourage this trend by providing more federal funding to states through the SCHIP program that could be used to extend health insurance to the parents of children already covered by publicly-funded programs.

"The budget Congress has just adopted sets aside some funds to address the problems of the uninsured," Guyer noted. "These funds could be used as a down payment for FamilyCare and thereby lead to a significant reduction in the number of uninsured mothers. Policymakers should act to make a substantial dent in this problem before Mother's Day next year."