

Affordable Health Care Keeps Children and Families Healthy



Access to affordable health care is important for young children and their parents' overall health. When health care services are affordable, children are more able to access needed care, including preventive services such as well child visits and immunizations.¹ Optimal child health is best achieved when parents are also in good health. But parents' health suffers when they must delay needed care or medication.^{2,3}

Since its enactment in 2010, the Patient Protection and Affordable Care Act (ACA) has expanded access to health insurance coverage for millions of people across the nation.⁴ The number of uninsured people decreased from 48.6 million in 2010, to 28.9 million people in 2017.⁵ This is in large part due to the law's expansion of Medicaid to cover low-income adults. Likewise, the rate of uninsured children has decreased from 5.8 million in 2010, to 3.6 million in 2017.⁶ In 2016 Medicaid enrolled 37 million children, and the Children's Health Insurance Program (CHIP) enrolled 8.9 million children.⁷

Though having insurance makes accessing care much easier, the care must also be affordable for children and their families to reap the true benefit of health care. To understand the impact of access to affordable healthcare, Children's HealthWatch examined data in five urban hospitals. This research explored the relationship between parents' and young children's health when parents had to:

- Forego needed medical care or prescriptions for themselves or other members of the household due to cost
- Forego needed health care or prescriptions for young children due to cost

- Sacrifice paying for basic household expenses, such as rent or mortgage payments, food, utilities or transportation, in order to pay for medical care or prescriptions ('health cost sacrifices')

In our findings below, we compared children in these families to children in similar families that did not experience foregone care for adults or children or health cost sacrifices.

Findings

Affordability of health care for adults affects children's health

Research by Children's HealthWatch found that young children whose parents could not afford medical care and prescriptions for themselves or other family members were more likely to:

- Be in fair or poor health
- Have a history of hospitalizations
- Be at risk for developmental delays
- Be food insecure
- Have mothers experiencing depressive symptoms
- Have parents in fair or poor health

High cost of health care affects children's health, even when children are insured

Parents generally try to buffer children from having to go without needed medical care. Sometimes, though, it is not possible, even when the children are insured. Many forms of insurance require co-payments for care and prescriptions that can be financially out of reach for some families.^{8,9} Children's HealthWatch found that young children in families that had to forego medical care or prescriptions for the young child due to cost were more likely to:

Definitions

Food Insecurity: When families are unable to afford enough food for all members to lead active, healthy lives.

Developmental Risk: When a young child is found to be at risk for developmental delays using a standardized screening tool that identifies potential areas of concern, such as cognitive, socio-emotional or motor delays.¹²

Foregone Care: When a young child or other family member has to forego needed health care or prescriptions because the family cannot afford it

Health Cost Sacrifices: When families pay for needed medical care but subsequently experience extreme difficulty paying for other basic needs, like housing, food or utilities.

Fair or Poor Health Status: Caregivers reported their own or their children's health status, respectively, as fair or poor. Possible responses included "excellent", "good", "fair", or "poor". The self-rated health question has been found to be a valid and reliable measurement of general health, with strong association between self-rated health and mortality.¹³

Being unable to pay for medical care has hidden costs for the whole family



Source: Children's HealthWatch Data

- Be in fair or poor health
- Have a history of hospitalizations
- Be at risk for developmental delays
- Be food insecure
- Have mothers experiencing depressive symptoms

Health cost sacrifices affect children's health

When the high cost of health care forces families to sacrifice paying for basic household expenses, children's health suffers. Children's HealthWatch found that children in families that reported not paying for rent, utilities, transportation, food, or other basic needs in order to pay for medical care or prescriptions, children were more likely to:

- Be in fair or poor health
- Be at risk for developmental delays
- Be food insecure
- Have mothers experiencing depressive symptoms
- Have parents in fair or poor health

Affordable Health Care for a Healthy Future

Previous research has shown that when parents are able to afford the cost of medical care and prescriptions, they are better able to work and care for their children.¹⁰ Conversely, high medical care and prescription costs are unhealthy for families. Adequate funding for CHIP and the ACA help ensure access to quality, affordable health care for all family members. Children need healthy families to grow and thrive. Healthy parents raise the healthy adults of tomorrow. Proposals that reduce or eliminate funding or create barriers to accessing affordable health care and result in worse health care coverage, higher costs, and/or greater numbers of uninsured people – whether adults or children – will increase the likelihood of harm to young children and their families.¹¹ It is critical that health insurance plans ensure that parents of all income levels can afford quality health care for the whole family.

Sources

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This policy brief was prepared by Stephanie Ettinger de Cuba, MPH, Executive Director, Richard Sheward, MPP Deputy Director of Innovative Partnerships, Dashinika Poindexter, MS, Research and Policy Intern, Allison Bovell-Ammon, MDiv, Deputy Director of Policy Strategy, and Eduardo Ochoa Jr., MD, Principal Investigator

For additional information, please contact Deputy Director of Policy Strategy, Allison Bovell-Ammon, allison.bovell-ammon@bmc.org, 617-414-3580.