

To: President Biden's Transition Team
From: Children's HealthWatch
Date: January 28, 2021
Re: Prioritizing children and families

[Children's HealthWatch](#) looks forward to working with President Biden's Administration to improve the health and development of young children through policies and practices that advance equity and address and alleviate economic hardship. Prior to the COVID-19 pandemic and resulting economic crisis, nearly one in six children in America lived in poverty, making them the poorest age group in the country. The rate and severity of poverty are even higher for children under six, with more than half of those experiencing poverty living in extreme poverty. Almost 73 percent of children living in poverty in America are children of color; nearly one in three Black and American Indian/Alaska Native children and nearly one in four Latinx children live in poverty, compared to one in 11 white children. Poverty has a catastrophic and lasting impact on the health and well-being of children, and its vicious cycle – often perpetuated by systemic racism – continuously deepens racial wealth and income gaps that harm our nation. But child poverty has a solution. **With your leadership, we can end child poverty in America and promote health across the lifespan by bringing evidence-based solutions that move our country forward to economic, racial, and social justice.**

The mission of Children's HealthWatch is to improve the health and development of young children, the health of families, and maternal health by informing equitable policies that alleviate economic hardships and actively seeking to dismantle systems of institutionalized discrimination and inequity that cause these hardships. Since 1998, we have been collecting real-time data about families with young children in frontline healthcare settings in Boston, MA; Baltimore, MD; Little Rock, AR; Minneapolis, MN; and Philadelphia, PA. With leadership from our network of pediatricians and public health researchers, we conduct comprehensive research on the impact of economic hardship on the health and development of infants and toddlers under age four. We are the only frontline organization that collects and analyzes data in real time exclusively among very young children from families facing economic hardship. With over 75,000 surveys in our data set, we have the most comprehensive, current information about the health and well-being of this population. To ensure a complete picture of each child in our survey, the information we collect from caregivers includes more than just physical health. We also look at numerous factors that impact health, such as access to basic needs – including food, housing, utilities, child care, and health care –, public program participation, employment and income, and caregivers' experiences of discrimination, and adverse childhood experiences. Starting in September 2020, we launched a longitudinal COVID-19 follow-up study to 1) assess changes in child and caregiver health and hardships during the COVID-19 pandemic and ongoing economic downturn, and 2) track how emergency assistance may have helped mitigate health and financial consequences. Paired with detailed existing Children's HealthWatch cross-sectional dataset, these new data demonstrate the impact of COVID-19 and response policies on child and adult health and economic well-being, and indicate avenues for policy change moving forward.

Throughout the presidential campaign, President Biden focused on the importance of racial equity, economic justice, housing, and health care, and articulated robust plans which align with many of the recommendations contained in this memo. We are supportive of these proposals, and the mission to rebuild systems that recognize and support the inherent humanity of all individuals and their right to be free from racism, sexism, and all forms of discrimination that impede physical, mental, and emotional health and well-being. **Children's HealthWatch urges the Biden Administration to address the specific**

challenges of families with children with the greatest needs within its first 100 days in office. As the incoming Administration seeks to fulfill its campaign pledge of “building back better,” child poverty and racial equity should be considered top-tier, urgent priorities. Throughout his term, we urge President Biden’s Administration to institute policies that redress systemic injustices that have long plagued our society, and to imbed robust representation by people with lived experience in his Administration, the Transition Team, and larger policy process.

In addition to opportunities to address root causes of poverty – including racism and inequities in wealth, income, and education – the Administration must invest in policies and programs that are proven to alleviate child poverty and improve health. Federal anti-poverty and safety net programs, including those that provide affordable **housing**, critical **nutrition** assistance, **health care**, high-quality **child care and early education**, and **energy** assistance must be protected, expanded, and made accessible to all families in need.

Health Care

Ensuring that all people in the United States have access to affordable, high-quality health care is critical for a healthy, just, and more productive society. Access to comprehensive, high-quality health care services is important for promoting and maintaining health, preventing and managing disease, reducing unnecessary disability and premature death, and achieving health equity for all who live in the United States. When health care services are affordable, children are more able to access needed care, including preventive services such as well child visits and immunizations. We appreciate President Biden’s continued commitment to protecting and expanding health coverage to millions of Americans, as well as his [recognition of systemic racism in health care](#) that have contributed to health disparities across our communities of color and other underserved populations.

Short and Long-Term Policy Goal

- Provide health insurance to all families and children, regardless of immigration status, to ensure that people are able to access medical care and prescriptions when they need them without having to sacrifice other basic needs or accrue medical debt

Most Urgent Actions to Address Health Care Access During COVID-19 Pandemic

The destabilizing effect of COVID-19 on the economy has meant that millions of families across the country have lost employment. In addition to the burden on family budgets, widespread job loss and furloughs have meant millions of workers have lost employer-provided health insurance (EPI). Early reports estimated that [16.2 million workers likely lost EPI by mid-May](#) for both themselves and their dependents. Even those who maintain insurance coverage may find care unaffordable, as hours may have been cut or partial incomes lost due to the pandemic. This problem is particularly acute for people of color, who are being disproportionately impacted by the COVID-19 pandemic and its economic tailspin. People of color are [more likely to be exposed](#) to the virus, more likely to receive bills for care they cannot afford, and [more likely to lose their jobs](#) as a result of the economic crisis the pandemic has caused. Furthermore, essential workers – disproportionately women, people of color, and immigrants – are [less likely to have health insurance, have less access to care, and are more likely to be unable to afford medical bills](#). Given the problem with affordability that existed prior to the pandemic, these COVID-19-related setbacks will no doubt seriously impact people’s ability to afford health insurance.

With effects of the pandemic likely to linger long after the virus is under control, COVID-19 has highlighted the urgent need to make coverage more affordable in the long term, as well as respond immediately to the needs of families. In his [American Rescue Plan](#), President Biden acknowledges the disproportionate impact COVID-19 and the economic crisis have on families of color, and commits to addressing these disparities and the health threat through an aggressive vaccine rollout and investment in health services on tribal lands. Further, we applaud President Biden's proposal to preserve and expand health coverage by subsidizing continuation health coverage and lowering or eliminating health insurance premiums. In addition to these critical steps, we recommend that any recovery package will explicitly:

- **Expand equitable access to affordable and adequate health insurance options:** All families, including children and adults, regardless of immigration status, should be able to access medical care, prescriptions, and vaccines when they need them without having to sacrifice other basic needs or accrue medical debt.
- **Eliminate cost sharing for COVID-19 treatment:** Although federal relief packages require insurance plans to cover COVID-19 testing and provides funds for testing for uninsured, patients remain vulnerable to cost-sharing expenses associated with treatment (such as hospitalizations) until they reach their yearly out-of-pocket maximum, which can exceed \$8,000 for an individual and \$16,000 for a family. While many private insurers have agreed to waive cost-sharing payments for plan members treated for COVID-19, this must be instituted uniformly for all people, regardless of insurance coverage.
- **Expand access to affordable ACA marketplace plans and Medicaid:** Though many states have instituted emergency enrollment periods and expanded access to marketplace plans and Medicaid in response to loss of EPHI, the federal government should uniformly open enrollment in all states with ACA plans hosted on the federal marketplace. Further, marketplace coverage should be made more affordable for people without job-based coverage.
- **Provide additional funds for COVID-19 testing and tracing:** We must ensure that all people are able to receive free and timely testing to prevent the spread of the virus and reduce financial and other barriers to testing.

[Opportunities to Promote Access to Health Care in 2021](#)

Administrative Actions

- **Facilitate and streamline children's enrollment in health insurance:** Millions of children are eligible for Medicaid or the Children's Health Insurance Program (CHIP) but are simply not yet enrolled. This Administration must act to further streamline Medicaid/CHIP enrollment and retention rules and work with states to simplify their eligibility procedures and boost outreach to ensure that every child is enrolled in quality, affordable health insurance. The Administration should reinstate and prioritize funding for outreach and enrollment for Medicaid, CHIP, and exchange plans to promote enrollment in affordable, comprehensive coverage for children and their families, including adequate navigator funding levels to provide culturally competent consumer assistance for Medicaid, CHIP, and exchange coverage. Streamlined processes will eliminate red-tape barriers to enrollment and maintenance of coverage by extending enrollment periods and making enrollment automatic, inclusive, and more stable.
- **Undoing regulatory harm:** Withdraw the October 2019 proclamation suspending entry of immigrants to the U.S. without approved health insurance as it would force immigrant families seeking a visa towards less comprehensive coverage options, higher costs, and fewer consumer protections, as well as prevent immigration all together.

In addition to the above administrative and executive actions, we urge the Biden Administration to support strong legislation that moves our country towards universal health care and enables families with children to meet their medical and health needs. This includes accounting for and addressing social determinants that have a profound impact on individual and population health outcomes and costs, such as socioeconomic status, housing and occupational conditions, food security, and the environment.

The Need for Solutions

Over the past two decades, policies implemented through the Children's Health Insurance Program (CHIP) and the Patient Protection and Affordable Care Act (ACA) have extended access to affordable health care coverage to millions of previously uninsured children and adults. Yet, despite this progress, millions of people in the United States – disproportionately immigrants and people of color who have long faced unjust and discriminatory barriers to health and economic security – are still unable to afford health coverage and care and remain inadequately insured. The arrival of the COVID-19 crisis has underscored and widened this gap and demonstrated that everyone in our country needs and deserves access to affordable health care.

Lack of health insurance is a fundamental barrier to getting care; common problems include not having insurance (uninsured) or having insurance that does not cover a needed service or whose required additional costs or copays are unaffordable (underinsured). Each expense in the family budget impacts the others, so when a family struggles with a cost of health care, they are likely also struggling to afford other basic needs. These challenges have serious implications for children's and adults' health and well-being and underscore the need for affordable coverage to offset strains in household budgets and promote good health.

Health care hardships occur when families must choose between meeting their basic needs and accessing needed health care because of the high cost of health care. There are at least two common ways that people try to cope with the high costs of health care – forgoing needed health care to pay for other basic needs (forgone health care) and, conversely, paying for health care and consequently struggling to meet other basic needs (health cost sacrifices). Children's HealthWatch [data](#) show that all forms of health care hardships affect families across education and employment spectrums, and they are associated with poor health outcomes for adults and children. While there are no nationally collected statistics on these two coping mechanisms, [one study](#) found that 37 percent of Americans, and 42 percent of Americans with a chronic illness, reported that they had some kind of forgone health care (i.e. medical care, prescriptions, dental care, and mental health care).

Forgone health care – even among parents- has ripple effects on the health of both parents and children. [Research from 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/poor health, have a history of hospitalizations, be at risk for developmental delays, have parents in fair/poor health, have mothers experiencing depressive symptoms, and experience other material hardships. We found similar associations for those who sacrificed other basic needs in order to afford medical care as well as those that were forced to forgo care altogether. Conversely, [other 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. Therefore, it is critical for health and economic stability and mobility that health insurance plans ensure that parents of all income levels can afford quality health care for the whole family and that dyadic care – seeing the child within the context of his/her family, including parent's health insurance status – is supported systemically and financially. It behooves us as a

nation to champion sound, timely and relevant policies that will engender good health and well-being for all communities.

Economic and Racial Justice

While many policies strongly recommended in this memo seek to strengthen health care and assistance programs across social determinants of health and needs, we must acknowledge that access to financial resources is at the core of these recommendations. The most simple and effective approach to fight economic inequality and financial instability is to put more money back into the pockets of the people who need it most. In order to alleviate economic hardship and promote the health and well-being of every child and family living in the US, we must actively dismantle systems of institutionalized discrimination and inequity at the root of these hardships, and target the inequitable distribution of wealth and income, particularly across racial lines. An approach to boost income also gives families freedom and dignity by enabling them to prioritize their own basic need and to make choices that are best for their family. Further, when families have money to spend, they do so in the communities in which they live, thus stimulating local economies. We are appreciative of the Biden-Harris Administration's necessary recognition and acknowledgment of pervasive systemic racism and inequality in our economy and society, and the ways in which their impacts have deepened and been underscored during the COVID-19 pandemic and economic crisis.

Wealth and income inequality are growing and continue to harm children from families of color with low incomes. Implementing and expanding programs and policies that serve young children and their families is an investment in the success and future health of our nation. Furthermore, acknowledging that systemic racism has contributed to disproportionate rates of poverty and health disparities among people of color – and prioritizing policies that respond to and rectify this – is critical to effectively promote economic mobility. The Biden Administration should enact emergency and long-term policies that respond to the current health and economic crises and provide the foundation for family health and ability to thrive. These include policies related to income, housing, nutrition, energy, health care, and early education and child care. Specifically, the Administration should focus on cross-agency coordination and sustained program implementation that will increase the ability of all people to afford basic needs – most notably those disproportionately impacted by financial hardship, including families with young children, families of color, and immigrant families. Families with low incomes often experience co-existing material hardships; thus multi-sector and structural changes to address the underlying causes driving economic instability, in addition to improving existing assistance programs, are critical to reduce poverty. This includes prioritizing efforts to raise income and wealth, with a focus on policies to close income and wealth gaps. In order to effectively promote long term financial stability and economic mobility, the Biden Administration should focus on policies and programs that are rooted in advancing racial equity, help families of color build assets and wealth, and center on the voices of people with lived experience.

Income Building

Income – and thus socioeconomic status – is the underpinning of health and opportunity in this country. Income directly correlates to a family's ability to afford basic needs, and level of that income dictates the choice and quality of resources. Low incomes are [associated](#) with a persistent cycle of inadequate access to quality food and housing, financial stress and hardship, poor health, threats to personal safety, and lack of access to health. These circumstances, in turn, increase the health risks of families with low

incomes, even in the absence of serious health problems. Our research, which specifically examines the health and hardship of families with low incomes, consistently shows that inability to afford basic needs – including [food](#), [housing](#), [utilities](#), [child care](#), and [health care](#) – is associated with poor child and parent health, multiple hardships, and increased health care utilization. Our research also shows that [cumulative hardship](#) has adverse health and economic outcomes among children and families.

Short and Long-Term Policy Goals

- Enable working families to afford basic needs by raising the federal minimum wage to accurately reflect the cost of living in the United States
- Recurring direct cash payments during economic downturns to stabilize families' health and finances
- Enhance and expand federal and state working family tax credits to reduce poverty and increase financial stability, namely the Earned Income Tax Credit and Child Tax Credit
- Establish a direct federal jobs guarantee program

Most Urgent Actions to Supplement Income During COVID-19 Pandemic

Reports show that during the pandemic, [46 percent](#) of households have experienced serious financial trouble, including running out of savings, trouble affording food, paying utility bills, and paying their rent or mortgage, and [60 percent](#) of those who have lost income are still making less than they were before the pandemic. As communities deal with the pandemic and resulting economic turmoil, we must provide lasting financial support to families in poverty and those in the middle class pushed to the brink, including:

- **Issue direct recurring cash payments:** Economic Impact Payments provided under the CARES Act constituted a lifeline for millions of low and middle income families. [Data](#) show that, to a large extent, households that received these payments used the funds to cover basic needs including food, utilities, housing, and health care. However, the two payments issued eight months apart did not provide sustained support and left out millions of families. Direct, monthly recurring cash payments *at least* until the economy recovers and inclusive of immigrants and mixed status families should be issued to [help families and the economy](#). These payments should provide [equal or higher funds for children](#) recognizing that families with children – particularly those with young children – are at greater risk of poverty than other households without children. We appreciate President Biden's proposal to distribute an additional \$1,400 per person in direct checks to stimulate the economy and help households cover expenses, and applaud his proposed expansion of these checks to additional dependents and all mixed status households. We urge again that these checks be issued on a recurring basis, and that they are further expanded to be inclusive of all immigrants.
 - **Implement an automatic trigger** within the tax code to allow for swift distribution of payments and other relief in the face of natural or economic disasters.
- **Extend paid sick leave and medical leave provisions to cover all workers:** Extended emergency paid sick leave and medical leave provisions should include low wage workers and immigrants currently excluded from policies enacted on the federal level, and increase wage replacement amounts within the programs to ensure families are able to make ends meet. We applaud President Biden's [proposed plan](#) to reauthorize, strengthen, and extend critical emergency paid leave measures through September 2021, an
- **Expand the Child Tax Credit (CTC) and Earned Income Tax Credit (EITC):** Key changes to the refundable credits should mirror the Cost of Living Refund, and include: (1) making the CTC fully

refundable; (2) boosting CTC amounts and creating an expanded credit for families with young children; and (3) increasing EITC amounts for workers not raising children; and (4) extending the age eligibility for both the CTC and EITC. These expansions, as proposed and supported by President Biden, will provide longer-term support for families and ensure they are able to meet basic needs over an extended period of time.

- **Extend pandemic unemployment insurance programs:** As recognized and included in the Biden proposal, increased and expanded unemployment benefits are necessary until the economy recovers to support those who are out of work.
- **Provide adequate funding to state and local governments:** States are facing the impact of budget shortfalls as a result of the pandemic and economic crisis. To ensure critical assistance programs are maintained and able to be expanded to respond to local need, financial assistance – such as that proposed in the [American Rescue Plan](#) – must be provided directly to state and local governments and tribes and territories.

Opportunities to Promote Economic Security in 2021

Administrative Actions

- **Automatically pay direct cash to eligible households:** An estimated 12 million families, most of whom have very low incomes, did not receive automatic Economic Impact Payments (EIP) because they were not required to file taxes in 2018 or 2019. This meant that families at greatest risk of economic hardship during the pandemic faced the most barriers to support when they needed it the most. The Biden Administration should direct the Treasury Department to use current income and wage data to automatically pay any remaining CARES Act EIP payments to people who have not yet received payments, and to those who didn't apply on the online Non-Filer Portal but who appear eligible based on forms W2, 1099-MISC, and 1099-NEC.
- **Align federal and state tax credits to reduce barriers to accessing working family tax credits:** The Biden Administration should examine opportunities to align processes and share data (while ensuring data security) between the IRS and states to facilitate automatic filing of state EITCs, which are an evidence-based solution for improving early childhood health. Further, the Administration should instruct the IRS to identify ways to support automatic filing, such as facilitating claiming both federal and state credits at the same time and using EBT as a mechanism to automatically pay out state and federal EITCs.
- **Encourage periodic disbursement of federal, state, and local credits:** Recognizing that families utilize tax credits to afford basic needs, it is critical to provide opportunity for families to access this support year-round in order to reduce economic hardships and improve health. The Biden administration should direct the IRS to develop a process for people to elect to receive tax credits as they are earned, and on a periodic basis. The IRS should also work with state tax agencies to encourage and support state and local tax credits to be disbursed periodically in alignment with federal credits.
- **Inclusion of immigrant taxpayers and their families in working families tax credits:** The Biden Administration should explore the possibility of directing the IRS to decline to reject EITC claims based on a lack of Social Security Number if the taxpayer includes an Individual Taxpayer Identification Number (ITIN). This is critical for the health of children in the U.S. given that one in four children in the U.S. have an immigrant parent, some of whom lack a Social Security Number and are excluded from many health-promoting tax credits.
- **Protect the privacy of undocumented immigrants:** By executive memorandum, President Biden can ensure that any data gathered by federal agencies, including IRS, about ITIN holders is used solely for its intended purpose, and not for use by ICE or any other agency to identify people

who are undocumented. President Biden should rescind the Executive Order issued by the Trump Administration in 2019 that required agencies to provide any information to the Department of Commerce that would assist in identifying undocumented people.

The Need for Solutions

Despite the direct link between income and health, wages in the US remain inadequate to meet the rising cost of living, and income inequality is at a peak. Income growth for the wealthiest few has [far outpaced growth for everyone else](#). Since 1980, incomes for the top one percent of earners have grown by 226 percent, compared with only 47 percent for the middle 60 percent of earners. These unequal growth rates have produced alarming present-day income disparities which spill into nearly every other facet of American life. Income gaps also persist between white households and households of color – in particular Black households. People of color are [more likely](#) than white workers to be employed in low-wage jobs, to be paid poverty wages, and to be paid less for comparable work. A [recent analysis](#) of government data showed Black and Latinx households at the 90th percentile of their income distribution earned only sixty-eight and sixty-five percent as much as white households at their 90th percentile, respectively. In other words, when occupying the same percentile on income distributions by race and ethnicity, people of color earn less.

Wealth Building

In addition to urgent actions necessary to support economic security, stabilize families, and provide access to basic needs, the Biden Administration must commit to bold, structural reform to close the deep and persistent racial and wealth divide. These actions should include removal of asset limits on all public assistance programs, an [examination and disbursement of reparations](#), and policies and programs that increase access to wealth-building opportunities for BIPOC families.

Short and Long-Term Policy Goals

- Eliminate asset tests across all public assistance programs
- Provide every child at birth a child savings account with seed funding to ensure all children have a fair chance at economic mobility
- Examine and disburse reparations to address historical disenfranchisement of BIPOC families that perpetuate racial and health inequities

Opportunities to Address Racial Wealth Inequity in 2021

Administrative Actions

- **Eliminate asset tests in public assistance:** Asset tests, which require applicants and beneficiaries to have resources below a certain threshold in order to qualify for benefits, trap families in a state of economic precarity and are an impediment to saving and wealth-building. As the COVID-19 pandemic further financially destabilizes families, it is more necessary now than ever to ensure that all people have the resources necessary to weather and recover from the crisis.
- **Improve data collection on race and wealth:** It is difficult to understand the breadth and scope of the racial wealth divide without the necessary data. Local, state, and national data that include information on household assets and debt disaggregated by race and ethnicity would provide better insight into racial and economic disparities across the US, and support policy and practice that respond to this reality.

- **Establish a Congressional committee on reparations:** A formal committee should be created to study the effects of slavery and its successors (Jim Crow, redlining, and mass incarceration) and evaluate policies – such as reparations – to address the legacy of policies, institutions, and practices that have [perpetuated racial wealth and health inequities](#).

The Need for Solutions

The United States is the richest nation in the world, with enough resources to provide for the basic needs of every child. However, these resources are unfortunately not distributed evenly; wealth ownership has long been concentrated among a small subset of the population and, as a result, contributed to racial health inequities. This trend, which [has existed](#) since the early 1920s and has worsened in recent years, is alarming given the significant role wealth plays in helping families manage expenses – particularly unforeseen costs that require significant savings –, and access opportunities such as home ownership and education that are essential for economic mobility and thus health and well-being.

Unsurprisingly and yet deeply concerning, [an examination](#) of wealth in the US found the net worth of a typical white family is nearly ten times greater than that of a Black family. This racial wealth gap remains even for families with the same income, demonstrating that although wealth is influenced by present income, it is significantly tied to past earnings and generational inheritances. Racial inequity is extreme in the context of wealth and assets and is driven primarily by [decades of public policy decisions](#), such as redlining and housing discrimination (including discriminatory mortgage lending practices and racial covenants), preferential treatment of income from investments, restricted educational and occupational opportunities, and other structural constraints that perpetuate existing fortunes but do not help to create new ones. Systemic racism has oppressed the ability of people of color to access and build wealth and assets, particularly home ownership, which has in turn prevented the ability to build and pass along family wealth. [Nearly one-third](#) of the racial wealth gap is explained by differences in homeownership rates; largely as a result of historical factors. Forty-two percent of Black and 48 percent of Latinx households owned their home in [2019](#) compared with 73 percent of white households. Unsurprisingly, these historic practices have also been associated with [racial and ethnic health disparities](#). Intergenerational processes and mobility are vital to understand and implement policies that reduce wealth inequality and promote family well-being.

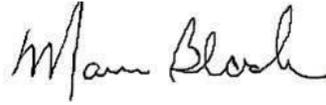
The COVID-19 crisis has [deepened wealth inequities](#) in the United States. Meanwhile, a 2019 survey found that [nearly 70 percent](#) of Americans have less than \$1,000 in savings. Widespread unemployment and loss of income as a result of the pandemic has forced many families to [rely on savings or even sell assets to cover expenses](#), widening the wealth gap and further hindering efforts to build wealth.

Children’s HealthWatch looks forward to promoting equity and improving the health and well-being of children and their families in partnership with the Biden-Harris Administration. For questions regarding this letter, please contact Children’s HealthWatch: Stephanie Ettinger de Cuba, sedc@bu.edu, or Allison Bovell-Ammon, allison.bovell-ammon@bmc.org.

Sincerely,



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