

Access to Health Care for All Children

Why it matters and what YOU can do about it!

The mission of The Children's Hospital is to improve the health of children through the provision of high quality, coordinated programs of patient care, education, research, and advocacy. A major factor in the overall health of children is whether they have consistent, affordable access to quality health care. When children don't get the health care services they need, it affects the entire community.

Why are there so many children without access to health care?

- o Families without health insurance have a difficult time accessing needed health care services. Fifteen percent of all Colorado children are uninsured – that's more than 179,500 kids! There are many reasons why a family may not have health insurance, but the overwhelming reason is the prohibitive cost to obtain coverage.
- o Many families qualify for Medicaid or Child Health Plan Plus (CHP+), which are publicly funded health insurance programs for children, but there can be many barriers to enrollment, such as uncertainty about where or how to enroll, who is eligible, or confusion over what documentation is needed. Recent federal regulations placing additional documentation requirements on potential enrollees have enhanced these challenges. It is estimated that there are over 75,000 children who are eligible but not enrolled in Medicaid or CHP+.
- o There are over 249,000 Colorado children enrolled in the Medicaid program. A challenge these children face is finding a health care provider that will accept Medicaid patients. Why? Because state Medicaid reimbursement to providers often falls well short of the provider's costs - not charges - to provide the care. Additionally, the sheer volume of Medicaid administrative time required by the provider poses challenges as well.
- o The growing number of undocumented or illegal immigrants in our society is another real challenge for health care providers. Recent public policy trends are moving towards refusing coverage of services for this population, such as medical care. At some point these children will become ill or in need of medical care, and denying services to families only places the burden on the medical providers who cannot turn away a sick or injured child.

Why should all kids have health insurance?

- o Regular primary and preventive care prevents and lessens the severity of more serious and long term medical conditions, resulting in better health outcomes for kids and less money spent by society in the long run.
- o For instance, every \$1 spent on prenatal care saves \$3 in health care costs to society.
- o Studies have shown that children with health insurance typically experience better school performance and fewer missed days of school, and their parents and caregivers have fewer missed days of work.
- o When children don't have health insurance and need to seek medical care, the cost of that care is often more than the family can afford, resulting in losses to medical providers, which impacts the whole community.

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Advocacy Brief

- o It's the right thing to do. Children rely on adults to care for them, and as adults we need to speak up on their behalf. Why should children's health and well-being suffer unnecessarily?
- o Children are relatively inexpensive to insure when compared to adults – certainly they are worth the investment!

Why Does it Matter to YOU?

- o Over 70% of uninsured children are from working families.
- o Even if your family is already covered by a private insurance plan, you are still affected when other children in your community do not have health insurance.
- o As mentioned above, when families can't afford to pay for medical care, the cost of their care is absorbed by the medical provider (hospitals, physicians). This, combined with the issue of inadequate Medicaid reimbursement poses a challenge --clearly, providers cannot stay in business operating at a loss, so eventually some of those costs are shifted to contracts with private health plans. As a result, employers who carry these private health plans for their employees continue to shift more health care coverage costs to employees, and in some cases, drop coverage altogether, resulting in more uninsured individuals. This means your health insurance premiums are likely increasing, along with health care costs in general.
- o Many communities are faced with overcrowded emergency rooms due to children who don't have access to a regular primary care physician and end up seeking care in emergency rooms for lack of other options. This impacts all individuals in need of emergency care.
- o When children do not have access to preventive care like immunizations, they

put other children at risk by exposing them to vaccine-preventable diseases.

- o These issues combine to place a strain on Colorado's network of care. In order to ensure that children and families have a network of quality medical providers to choose from, these issues must be addressed.

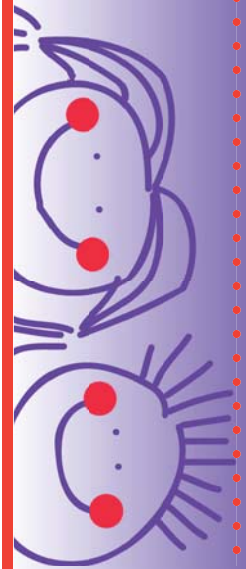
What Can YOU Do About It?

- o Talk about this issue with others – the first step to bringing about change is raising awareness that there is an issue that needs to be addressed.
- o Help educate others in your community – share information or invite individuals to speak about access to health care for children at meetings in your community.
- o Join forces with other citizens in your community – The Children's Hospital has a Grassroots Advocacy Network comprised of thousands of citizens across the state who are a voice for kids on the public policy decisions that impact them – to join: www.thchildrenshospital.org/advocacy and click "Join Now."
- o Find out where candidates for public office stand on access to health care for children and families, and make an educated decision about who you vote into office.
- o And, don't forget to VOTE!



Health insurance and uninsured information included in this brief was supplemented by data from the following sources: Kaiser Family Foundation State Health Facts, www.statehealthfacts.org; Colorado Covering Kids and Families www.cchn.org/ckf.

Health outcomes information included in this brief was supplemented by data from the following sources: American Academy of Pediatrics www.aap.org; J.Todd, C. Armon, A. Griggs, S. Poole, and S. Berman; *Pediatrics* 2006; 118; 577-585; J. Todd, S. Berman, C. Armon; *State of Health of Colorado's Children*.



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