

Health Policies for Children: Medicaid and the Affordable Care Act



Jingyi, Leo, Quan, Jesse



Case Summary

- Donna, Texas June 2023
- Jennifer Barrios brought her daughter, 4 years old, for a routine dental appointment
- Found out that her daughter was no longer covered by Medicaid
- Would have to pay out of pocket
- 6.4 million people (1.2 million children) unenrolled since April 2023
- 70% lost coverage for procedural reasons
- 900,000 people have been unenrolled in Texas, 80% being children
- Medicaid is a top funder for schools

Policies

Medicaid

- Covers medical care for eligible individuals
- If you birth a child while on Medicaid, the child is covered by Medicaid
- Limited income and resources

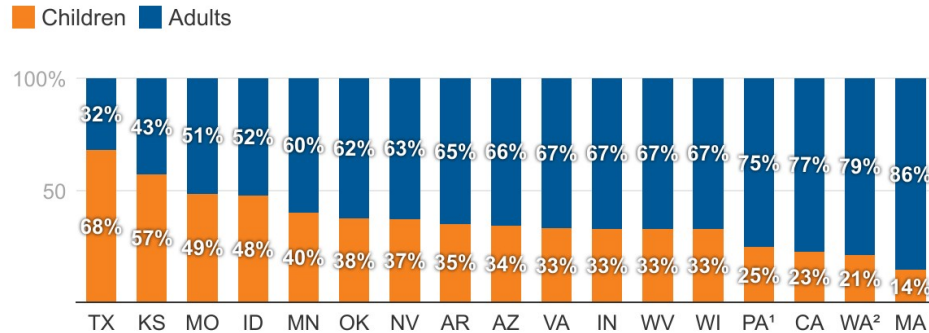
Affordable Care Act

- Expanded eligible pool for adults
- Up to 133% of National Poverty Line (\approx \$20,000 today)
- Singular application for Medicaid, CHIP, and subsidized exchange coverage
- Permitted young adults remain on parent's insurance plans until the age of 26

Figure 3

Children account for roughly four in ten (41%) of Medicaid disenrollments in the 17 states reporting age breakouts, as of October 2, 2023

Share of Medicaid Disenrollments by Age:



NOTE: Based on the most recent state-reported unwinding data available. Time periods may differ by state. States may identify children based on age or eligibility group. 1. Pennsylvania only reports disenrollments by age among the Medicaid Maintained Population, which is composed of enrollees the state has flagged as "likely ineligible or unresponsive." 2. In Washington, children up to age six will be manually reinstated as the state awaits system changes to align with new continuous eligibility for that group. To date, roughly 6% of all reported disenrollments in WA were among children ages 0-5.

SOURCE: KFF Analysis of State Unwinding Dashboards

KFF

The Importance of Health Insurance

- Having a high socioeconomic status can be a **protective factor** for children and teenager's health problems.
- Lacking access to health care can be a **risk factor** for many health problems like Sexually Transmitted Infections and Suicide.
- Access to services can reduce the negative effects of a health problem and can also interrupt an escalating risk chain (James, et al. 2022).
- Substantial evidence shows that health insurance is the key facilitator of children, youth, and families accessing health care services, and lack of health insurance coverage is a significant barrier to accessing care (Bailey et al., 2016; Choi et al., 2011; DeVoe et al., 2010; DeVoe et al., 2012; Howell & Kenney, 2012;

Influences of Lacking Health Insurance

TABLE 2. Reported Health Status by Insurance Status

Reported Health Status	Insured# n = 348	Uninsured* \geq 1 Month n = 1281
Excellent	57.5%	55.8%
Good	34.5	35.7
Fair	7.2	7.7
Poor	0.9	0.9

#Data missing on one child.

*Missing data on four children.

TABLE 6. Limitation of Children's Activities Due to Lack of Health Insurance for Children with Reported Limitations. n = 159*

Type of Activity	Number	Percent
Parent limited sports and extra-curricular activities	58	36.5%
More careful in general	51	32.1
School would not allow sports participation	13	8.2
Other organization would not allow sports participation	26	16.4
Other	11	6.9

*No response for 17 of the children.

TABLE 7. What Has Not Having Health Care Coverage for Your Kids Meant to You and Your Family? Respondents with at Least One Child Who Was Without Health Insurance for One Month. n = 696*

	Percent Responding
Worried/anxious/scared/stress	73.3
Financial difficulties	34.2
Unmet or delayed care/negative health consequences	9.8
Haven't had many problems/can make do	7.6
Guilt/feel can't take care of kids	5.2
Have to be extra careful/limit child's activities	3.2
Other	20.7

*Three respondents did not respond.

Discussion Questions

- Have you experienced any challenges with your or your family's healthcare or health insurance? If so, what laws or policies do you think would have helped the situation?
- If you have a growing experience outside the US, what is your experiences with healthcare and medical insurance?
- What should the authorities' (Government, Institutions) role be in providing access to healthcare?

**2005-
2008**

→ Broad stakeholder demand for comprehensive reform

2006

→ Massachusetts health reforms set bipartisan model

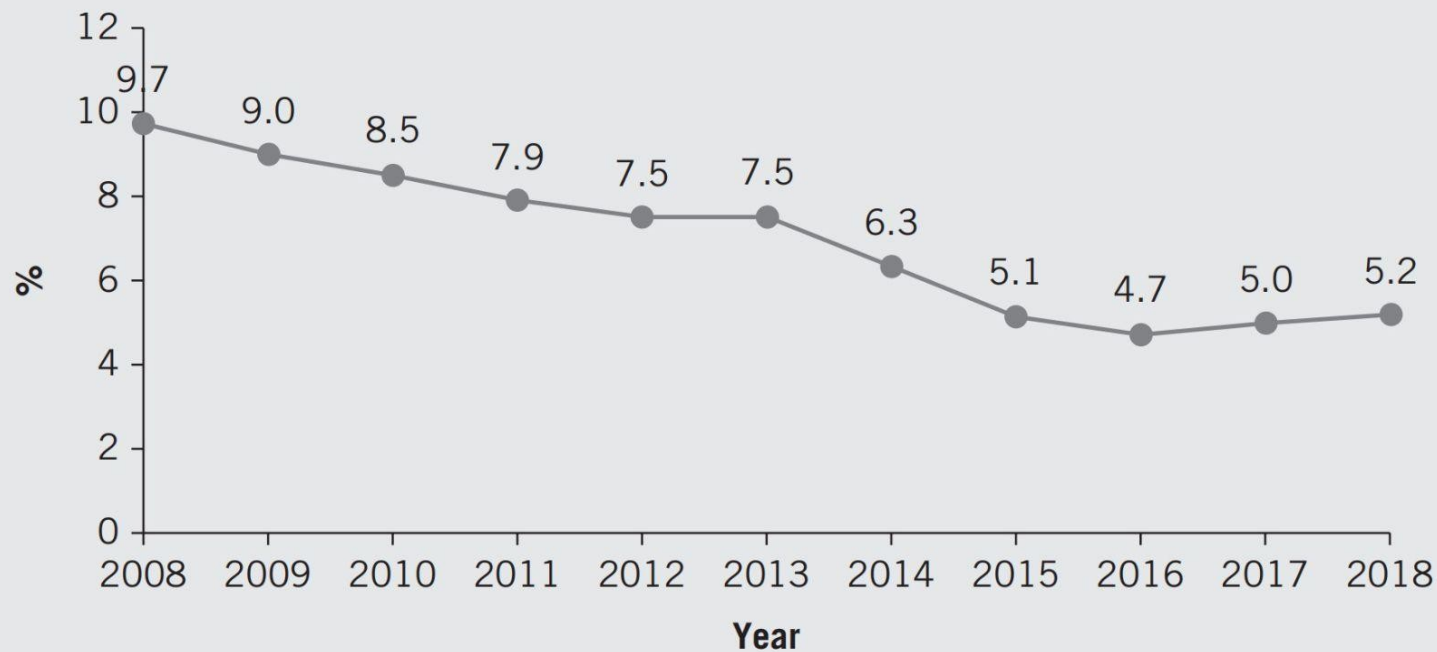
2010

→ On March 23, 2010, President Barack Obama signed the Affordable Care Act into law

2020

→ The Supreme Court will decide the fate of the Affordable Care Act

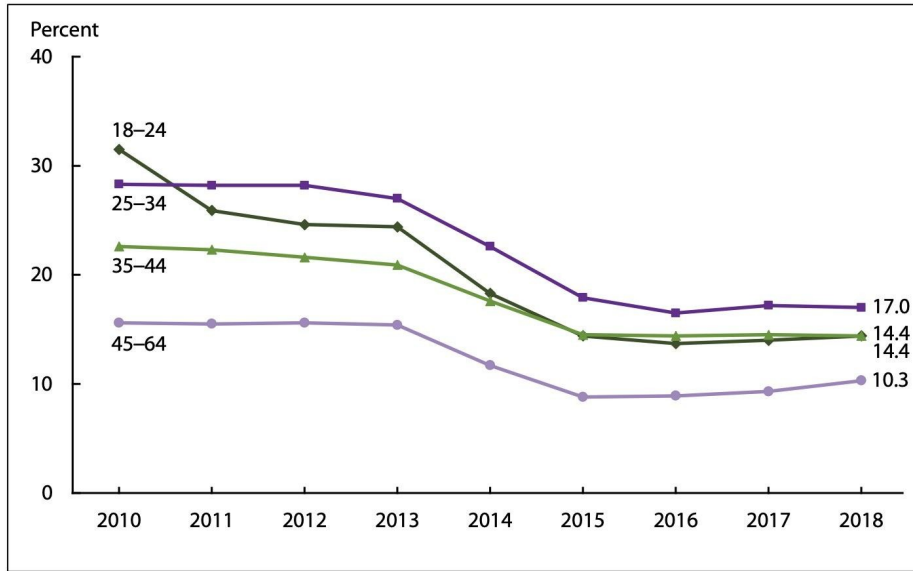
Figure 6.1 Percentage of Uninsured U.S. Children and Adolescents (Ages 0–18)



Source: Berchick et al., 2019.

Processes & Other Improvements?

Figure 3. Percentage of adults aged 18–64 who were uninsured at the time of interview, by age group: United States, 2010–2018



NOTE: Data are based on household interviews of a sample of the civilian noninstitutionalized population.
SOURCE: NCHS, National Health Interview Survey, 2010–2018, Family Core component.

- 20 million more Americans are insured
- No more extra payment on insurance and coverage of necessary health service for female
- For young adults and children...
- Save money for seniors on Medicare
- Medicare in rural areas
- Aging of population
- Increase cultural sensitivity

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