



## Early Wins for Kids in Health Care Reform



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## OVERVIEW

Among the many good provisions of health care reform, there are several reforms that begin this year that have significant positive impacts for children and families. While the expansion of Medicaid and the affordability provisions within the insurance exchanges will have very significant positive impacts on children and families, those provisions won't be available to states until 2014. So, what are families supposed to do until then? Included in the new law are several provisions that take effect this year, giving children and families more options to access health care services.

## Pre-Existing Conditions

Insurance companies are no longer allowed to deny coverage or deny service for children with pre-existing conditions. However, the provisions to require insurance companies to not increase the cost of insurance for children with pre-existing conditions does not begin until 2014. So, while the intent of the law is clear that policy makers did NOT want insurance companies to continue to discriminate against sick kids, they are still allowed to do so by increasing premiums for certain plans. However, if insurance companies engage in this practice, they will not be allowed to participate in the insurance exchanges as directed by the Department of Health and Human Services, giving Insurance companies a significant incentive not to continue to discriminate against kids.



## More opportunities to enroll kids in CHIP and Medicaid

The Affordable Care Act re-authorizes CHIP through the year 2019, ensuring its availability for many years to come. In doing so, the legislation also requires states to NOT constrict program eligibility in any way for either CHIP or Medicaid. Doing so would result in the state's loss of ALL Medicaid funds. There are also provisions in the new law that does NOT allow states to implement enrollment caps or create waiting lists. As a result of these provisions, it is important for Missouri to continue to build on the success of the CHIP and Medicaid programs to ensure access for all of Missouri's kids.

## Preventive Care

Families will no longer have expensive cost-sharing provisions attached to preventive care for children including co-pays. This continues to open the door for children to receive preventive care services by keeping costs low and giving parents the incentive to get regular check-ups for their kids.

## Dependent Coverage for Young Adults

Under this provision, kids will be allowed to stay on their parents' insurance plans up to the age of 26. This will ensure continuity of care through college until they can access insurance through an employer or afford it through the insurance exchanges. Missouri was visionary in that we already allow kids to stay on their parents' insurance up to the age of 25, but this provision will give kids an extra year on their parents' plans.



## Summary

### Pre-Existing Conditions

- Insurance companies are no longer allowed to discriminate against sick kids by denying coverage or services for pre-existing conditions.

### CHIP and Medicaid

- Programs are here to stay with provisions that states must continue to support them at current levels.

### Preventive Care

- Preventive Care Services will be more affordable now, setting kids on a healthy path for the rest of their lives.

### Dependent Coverage

- Kids can stay on their parents insurance through college until they get employer-based coverage or obtain it themselves through the insurance exchanges.

## Other Resources

Early Wins for Children and Families in Health Care Reform—Georgetown’s Center on Children and Families (much of what is discussed in this document comes from this source, along with conference calls sponsored by CCF)

<http://ccf.georgetown.edu/index/cms-file-system-action?file=ccf%20publications/health%20reform/early%20wins.pdf>

Timeline of health Care Reform implementation—Kaiser Family Foundation

<http://www.kff.org/healthreform/upload/80601.pdf>

Health Care Reform: What does it mean for children? - Voices for America’s Children

<http://voices.fissiondev.com/issues/childrens-health/>

Greater Kansas City Health Care Foundation

<http://www.reformreality.org>

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