



Health Coverage for Parents and Caregivers Helps Children

Children's healthy development depends to a large extent on the health and well-being of their parents and caregivers. Covering parents and caregivers helps children get the care and family financial stability they need to thrive.

Children's positive development relies on healthy parents. Health coverage improves parents' health and access to care.

- Parent-child interactions are key to children's healthy growth, including their brain development. Poor adult health associated with adverse childhood experiences cost the U.S. nearly \$100 billion annually in expenses for cardiovascular care and more than \$85 billion in mental health disorders.
- Maternal depression, for example, has been shown to negatively impact young children's cognitive and social-emotional development, as well as their educational and employment opportunities later on. More than half of infants born into poverty have a mother who is experiencing some depressive symptoms, yet these mothers have high rates of untreated depression due to barriers to successful treatment—including cost of care and lack of insurance. When Oregon extended access to Medicaid to adults, including parents, rates of depression decreased by 30 percent as a result of new coverage.

Covering parents provides financial security for the whole family.

- For millions of families, Medicaid is a lifeline that keeps them living above the poverty threshold: In 2010, Medicaid lifted an estimated 2.6 million to 3.4 million individuals out of poverty.

- Medical bills have historically been a major cause of bankruptcy for families. Since more adults gained coverage under the Affordable Care Act, the share of low-income families having trouble paying medical bills decreased by almost 30 percent between 2011 and the first half of 2016.
- In the Oregon Experiment, which used a lottery to determine randomly who would receive Medicaid, gaining Medicaid coverage led to significant reductions in out-of-pocket spending, borrowing money to pay bills, and the probability of having medical debt. In addition, catastrophic expenditures were nearly eliminated.

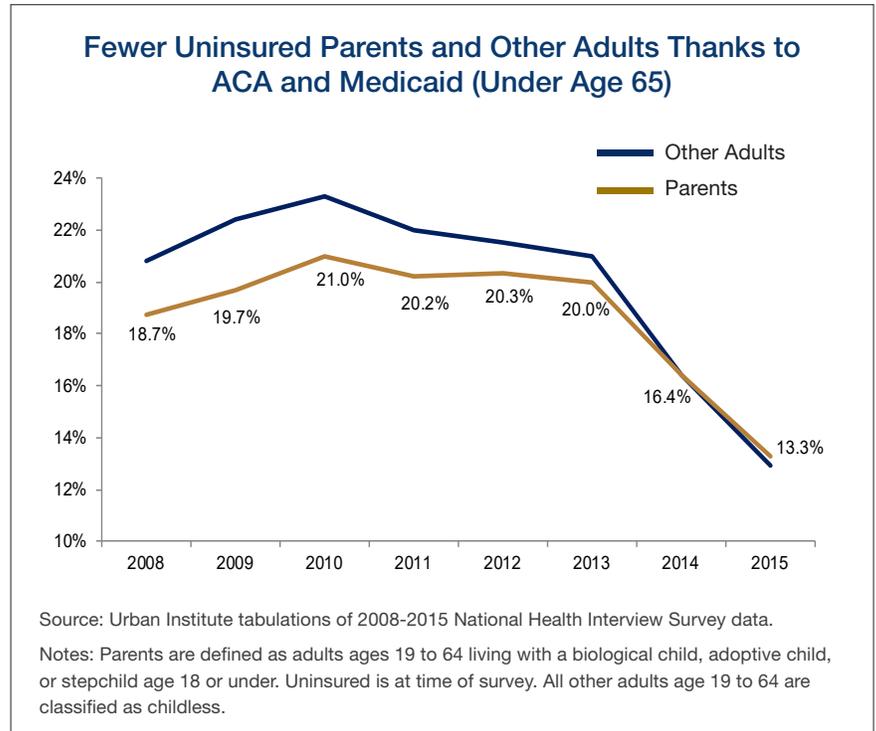
As parents gain health coverage, children are more likely to be covered as well.

Years of research show that extending health coverage to adults results in increased health coverage for children. Most uninsured children (62 percent) are eligible but not enrolled in Medicaid or the Children's Health Insurance Program (CHIP). Their enrollment increases as their parents get covered.

- Between 2013 and 2014, the first year of full implementation of the Affordable Care Act (ACA), children's Medicaid and CHIP participation rates, the percentage of children eligible and enrolled, went up from 88.7 to 91 percent as more adults gained coverage through Medicaid or marketplaces.



- States that expanded Medicaid to adults had higher children's Medicaid/CHIP participation rates in 2014 (92 percent), compared to states that did not expand (89 percent) that year. The 10 states with the largest participation gains for children all expanded Medicaid.
- The reverse holds true as well: When parents lose coverage, children are at greater risk of becoming uninsured, even if they remain eligible for Medicaid and CHIP. For example, after Maine cut eligibility for parents in 2012, child enrollment dropped 13 percent among those in the same income bracket whose parents lost coverage. Children with uninsured parents have a greater risk of being uninsured, and are less likely to receive checkups, preventive care and other necessary health care services.



References and Additional Resources

- [“Medicaid: How Does It Provide Economic Security for Families?”](#) Georgetown University Center for Children and Families.
- [“Children’s Coverage Climb Continues: Uninsurance and Medicaid/ CHIP Eligibility and Participation Under the ACA.”](#) The Urban Institute.
- [“Healthy Parents and Caregivers are Essential to Children’s Healthy Development.”](#) Georgetown University Center for Children and Families.
- [“Ensuring Health Coverage for Maine Families with Children in 2014: A Health Policy Brief by the Maine Children’s Alliance”](#)
- [“Problems Paying Medical Bills Among Persons Under Age 65: Early Release of Estimates From the National Health Interview Survey, 2011–June 2016.”](#) National Center for Health Statistics.
- [“Health Insurance and the Consumer Bankruptcy Decision: Evidence from Expansions of Medicaid.”](#) *Journal of Public Economics*.
- [“Access To Care And Affordability Have Improved Following Affordable Care Act Implementation; Problems Remain.”](#) *Health Affairs*.
- [“The Oregon Experiment—Effects of Medicaid on Clinical Outcomes.”](#) *New England Journal of Medicine*.
- [“Parental Health Insurance Coverage as Child Health Policy: Evidence from the Literature.”](#) George Washington University.