



# Health insurance is important for young children

Infancy and early childhood are a time of tremendous development for children, and when the foundations for a lifetime of good health are set. During this time, young children interact with health care providers on a regular basis for preventive care, regular checkups and well-child visits as well as a range of other services—and comprehensive health insurance makes it possible.

The positive impacts of health insurance begin prenatally and can last a lifetime. Health coverage for young children is designed to cover the services and providers many children need to grow and thrive—and a growing body of evidence shows that it works. Families are more likely to have access to necessary medications and are more likely to have a regular doctor or other medical providers when they have insurance. In addition, health insurance during childhood contributes to positive long-term outcomes in health, school performance, educational attainment and economic success. Unfortunately, after years of expanding children’s health insurance coverage, the percentage of uninsured children in this country is now increasing, putting children’s access to care at risk.

## Health insurance is important for young children because it:

- Covers a wide range of services that young children need to grow and thrive;
- Makes health care more affordable; and
- Supports positive health outcomes today and over the lifespan.

### In Her Own Words

*My daughter was born 3 weeks early & was measuring small. After a c-section & a week in NICU, being fed through a tube. She came home. I received 2 bills for both of our hospital stays & thank God for the Affordable Care Act & Medicaid I didn't have to pay a dime.*

– Darneather (New York)

## Health insurance covers a wide range of services that young children need to grow and thrive

Children's health insurance covers the services they need. Most health insurance plans are required to cover a comprehensive set of benefits—known as the essential health benefits—which includes all the recommended visits and preventive services that young children need. For the nearly 4 in 10 young children in America who have Medicaid health insurance, *all* preventive and medically necessary treatments are covered. This helps children get the care they need, when they need it.

## Health insurance makes health care more affordable

A vast body of literature shows that children with health insurance have much greater access to care as compared with children without health insurance. In part, this is because health insurance makes getting care more affordable and adds financial protections for their parents and caregivers. Medicaid and the Children's Health Insurance Program specifically limit out-of-pocket spending. Children without health insurance are more likely to have unmet health care needs and less likely to use preventive care.

## Health insurance improves health outcomes today and over the lifespan

By helping families access the services young children need when they need them, health insurance contributes to positive health outcomes for children. When children have health insurance, they use more preventive services and have fewer avoidable hospitalizations. In fact, health insurance is correlated with lower child mortality. With access to the care they need, children are healthier today but also tomorrow. The health benefits last long into adulthood. For example, health coverage through Medicaid during early childhood (birth to age 5) is associated with improvements in health from ages 25 to 54. These improved outcomes included lower likelihood of high blood pressure, heart disease/heart attack, adult-onset diabetes and obesity.

*References available upon request.*

### Our Position

1,000 Days believes that every mother and child in America deserves a healthy first 1,000 days. We support guaranteed access to high-quality, affordable health insurance that offers comprehensive benefits for preconception and prenatal care, maternity services, breastfeeding and postpartum supports, pediatric care and other critical maternal, infant and young child health services.