

## How Health Insurance Reform Will Help Children

### Quality, Affordable Health Care for All Children

#### **Dental, Vision and Hearing Coverage for all Children:**

Many health plans do not provide coverage for needed child services, and 12% of children have not had a doctor's visit in the past year. Health reform will not only require coverage for basic pediatric services, but also dental, vision, and hearing needs, which improves kids' ability to learn and perform at school.

#### **More Pediatric Providers Where Kids Need Them:**

Approximately 22 million children lack access to a primary care provider because of shortages. Health reform will invest in school-based clinics and will expand the health care workforce – including pediatricians, pediatric nurse practitioners, and pediatric oral health professionals – to ensure that children have access to doctors, nurses and high quality health care.

#### **Improve Quality of Care for Children:**

A recent study found that children receive recommended care less than half of the time. Health reform will develop children's quality priorities and promote children's quality measurement and reporting to improve the care that our nation's children receive.

### Lower Costs to Cover Children

#### **Preventive Care for Better Health:**

Preventive care is a key first step towards the development of a healthy and long life, yet 32% of kids are overweight or obese, putting them at risk for conditions such as diabetes and heart disease. Health reform will offer free prevention to all insured children, improve the provision of recommended immunizations, and invest in public health to create a system that prevents illness and disease instead of just treating them when it's too late.

#### **Expand Coverage to Improve Access to Care:**

Children who are uninsured have decreased access to well-child care, immunizations, basic dental services, and prescription medication. Health reform will expand insurance to all children, enabling them to access needed care which is proven to improve their development and learning, laying the foundations for a healthy life.

#### **Lower Health Care Costs:**

Two-thirds of middle class families who had access to employer-based coverage for an uninsured child said their child remained uninsured because they could not afford the health plan. The Children's Health Insurance Program helps some but not all families that struggle to afford coverage. By limiting the amount of money that people with insurance will have to pay out of their own pockets, providing premium assistance, and streamlining our health care system, health care reform will reduce health care costs for families.

### Greater Choices to Meet the Needs of Children

#### **One-Stop Shopping - Putting Families in Charge:**

Health reform will create a health insurance exchange so that families who qualify can simply and easily compare prices and health plans and decide which quality affordable option is right for them and their children.

#### **More Affordable Choices:**

Many health care markets only have one or two insurance companies to choose from, forcing you to purchase a plan that doesn't fit your needs. With a competitive public option, you will have increased choices and increased competition that holds private insurers accountable.

#### **Insurance Security:**

Parents should be able to provide health coverage for their children regardless of their own job situation. Health reform will ensure that children have access to health coverage, regardless of whether their parents change jobs, leave a job, move, or get sick.