



The Growing Inadequacy of Health Insurance for Children

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Health insurance for children is important. Not only can children get necessary care for any medical conditions, but children who do not have medical issues also benefit from having health insurance, as the lack of insurance is often a barrier to well child care – including vaccinations and screening tests for important conditions, such as anemia and lead toxicity.

When the Affordable Care Act was passed (and the Children’s Health Insurance Program before that), many more children were eligible for health insurance through their parents’ employers. However, it is unclear whether this shift in health insurance has resulted in more children being underinsured, or having inconsistent and/or inadequate insurance.

This week, *Pediatrics* is early releasing an article by Dr. Justin Yu and colleagues from the University of Pittsburgh, Harvard Medical School, and Henry Ford Health System, entitled “Underinsurance Among Children in the United States” ([10.1542/peds.2021-050353](https://doi.org/10.1542/peds.2021-050353)).

The authors analyzed 2016-2019 data from the National Survey of Children’s Health to determine the proportion of children who were underinsured and to better understand in which populations the proportion of underinsurance changed over the course of these three years.

The results of this analysis are sobering. More than one-third of US children are underinsured, as identified by their caregivers, and this proportion has increased from 30.6% to 34.0% - which represents an additional 2.4 million children! The most commonly cited factor for underinsurance is unreasonable out-of-pocket costs.

Many of these children live in households that would be considered middle-income and that have employer-sponsored health insurance.

While there are many more details regarding characteristics of children who are underinsured that you should read, one group of children who are increasingly underinsured is the group with medical complexity, likely because of out-of-pocket costs.

The authors note that, in recent years, high-deductible health insurance plans have become extremely popular. The CDC's National Health Interview Survey reports a tripling of adults aged 18-64 enrolled in [high-deductible health insurance plans between 2007 and 2017](#). These plans have lower upfront costs, but even one medical condition can create tremendous financial burden on families who enroll in such plans.

We have to recognize the prevalence of underinsurance among our patients and work both within our advocacy networks (including the American Academy of Pediatrics) and as individuals to advocate for improved insurance coverage for children and families.

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