

Affordable Health Care Keeps Children and Families Healthy

Summary of Findings

The health of young children is negatively affected when parents have to forego health care for themselves or other adult members of the household or when parents have to forego payment of household expenses in order to pay for health care.

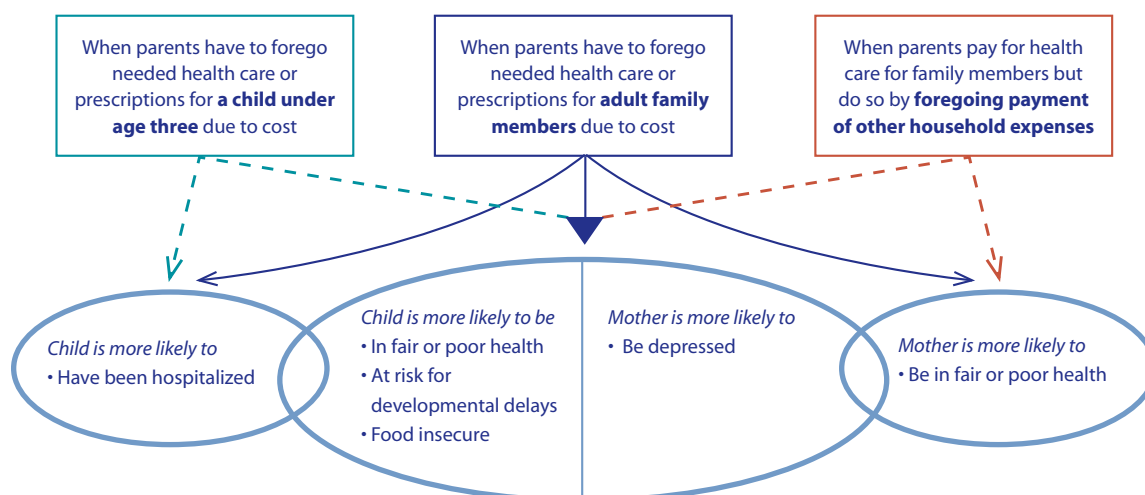
> High price of medical care and prescriptions compromises health of parents and children

The high cost of health care is a growing challenge for American families.¹ Research has shown that parents' health and, therefore, their ability to work and care for their children, is negatively affected by not receiving timely care or needed medication.^{2,3} In a recent Kaiser Family Foundation poll, 55 percent of Americans reported their households delayed needed health care treatment due to cost in the past 12 months.⁴ In a summary of national surveys featured in the New York Times, one-third of respondents said they were unable to consistently pay for needed medications because of cost.⁵

Children's HealthWatch, a pediatric research center, collected data in five urban hospitals in order to understand the impact on the health of very young children when parents have to:

- Forego needed medical care or prescriptions for themselves or other adult members of the household due to cost
- Forego needed health care or prescriptions for children due to cost
- Forego paying for basic household expenses, such as rent or mortgage payments, food, utilities or transportation, in order to pay for medical care or prescriptions

Approximately 90 percent of the children in these households are insured. In our findings⁶ below, we compare children in these families to children in similar families that did not have to forego health care for adults or children or payment of household expenses.



Food insecurity occurs when there is limited or uncertain access to enough nutritious food for an active and healthy life due to economic constraints. Food insecurity in young children is associated with a higher risk of fair or poor child health, history of hospitalizations, iron-deficiency anemia, and developmental delay.⁷

> Findings

Affordability of health care for adults affects children's health

Research has shown that when parents are able to afford the cost of medical care and prescriptions, they are better able to work and care for their children.⁸ New research by Children's HealthWatch found that young children whose parents could not afford medical care and prescriptions for themselves or other adults in the household were more likely to:

- Be in fair or poor health
- Have a history of hospitalizations
- Be at risk for developmental delays
- Be food insecure
- Have mothers who were in fair or poor health and/or depressed

High cost of health care affects children's health even when children are insured

Parents generally try to buffer children from having to go without needed medical care. Sometimes, though, it is not possible, even when the children are insured. Many forms of health insurance require co-payments for care and prescriptions that can be unaffordable for some families. Children's HealthWatch found that young children in families that had to forego medical care or prescriptions for the child due to cost were more likely to:

- Be in fair or poor health
- Have a history of hospitalizations
- Be at risk for developmental delays
- Be food insecure
- Have mothers who were depressed

Household expense trade-offs to pay for health care affect children's health

When the high cost of health care forces families to forego paying for basic household expenses, children's health suffers. Children's HealthWatch found that children in families that reported not paying their rent or mortgage payment, utilities, transportation, food, or other basic expenses in order to pay for medical care or prescriptions were more likely to:

- Be in fair or poor health
- Be at risk for developmental delays
- Be food insecure
- Have mothers who were in fair or poor health and/or depressed

Conclusion

High medical care and prescription costs are unhealthy for families. Research from Children's HealthWatch shows that children whose families struggle to pay for health care are at increased risk for health problems, developmental delays and food insecurity. The health and well-being of their mothers also suffer. Children need healthy families to grow and thrive. Today's healthy parents raise tomorrow's healthy adults. Access to quality, affordable health care for all family members is essential to children's health and development. It is critical that all plans for health care reform ensure that parents can afford quality health care for the whole family.

This policy brief was prepared by Karen Jeng, Research and Policy Fellow, Stephanie Ettinger de Cuba, MPH, Research and Policy Director, Elizabeth L. March, MCP, Executive Director, Alan Meyers, MD, MPH, Principal Investigator, John T. Cook, Ph.D., Principal Investigator.

Children's HealthWatch is a non-partisan pediatric research network that carries out research on the impact of economic conditions and public policies on the health of children under age three. For more than a decade, Children's HealthWatch has interviewed families with young children in emergency departments and urgent care clinics in five hospitals in Baltimore, Boston, Little Rock, Minneapolis and Philadelphia that serve largely low-income families. Data are collected on a wide variety of issues including demographics, food security, public benefits, caregivers' health, health insurance and earnings, housing, home energy conditions and children's health status and developmental risk.

¹ Claxton G, et al. *The Kaiser Family Foundation and Health Research & Educational Trust*, 2008.

² Dinan KA, Briggs J. *National Center for Children in Poverty*, 2009.

³ Perry M, Cummings J. *The Kaiser Commission on Medicaid and the Uninsured*, 2009.

⁴ Kaiser Health Tracking Poll. *The Henry J. Kaiser Family Foundation*, June 2009.

⁵ Sack K. *The New York Times*, 2009.

⁶ These are initial unadjusted findings based on 15 months of data.

⁷ Cook JT, Frank DA, et al. *Annals of the New York Academy of Sciences*, 2008.

⁸ Dinan KA, Briggs J. *National Center for Children in Poverty*, 2009.

