

All Children Need Coverage Now

September 2008

The Opportunity Is Now.

The next Congress and president can build a strong foundation for health reform for everyone in America by first taking the step to guarantee comprehensive health coverage for every child and pregnant woman. Virtually all major industrialized nations guarantee health coverage to children. Children in America deserve no less. If coverage for all becomes a protracted political battle, children cannot be made to wait.

Millions of Children Cannot Get Health Services They Need.

Nearly 9 million children in America – one out of every nine – have no health coverage. Far too many infants in the United States are born at low birthweight and/or die in their first year of life. Lack of coverage to ensure access to even basic health screenings and services can have devastating effects. Uninsured children are almost five times as likely to go more than two years without seeing a doctor as a covered child and, when they do go to a hospital for treatment of some conditions, uninsured children are twice as likely to die in the hospital as a child with health coverage.

Children Have Special Health Needs.

Regular health screenings permit early identification and treatment of health problems and are crucial to a child's healthy development. Children have distinct and immediate health needs because their brain development, physical growth and mental health in childhood lay the foundation for their adult capabilities and our nation's future.

The Need for Coverage Starts Well before a Child Is Born.

Health coverage for pregnant women encourages early and regular prenatal care, which in turn is essential to maximize the chances that newborns begin life in optimal health and maintain good health throughout infancy, childhood and adulthood. Yet roughly 750,000 pregnant women are uninsured each year. Infants born to uninsured mothers are more than 3 times as likely to die in the first year of life as those born to women who have private health insurance.

Lack of Coverage Adversely Affects More Than Just A Child's Health.

Children in poor health do not do as well in school as their healthy peers and have lower average earnings as adults. Children born at low birthweight are more likely to be in poorer health throughout their lifetime, are twice as likely to have significant behavioral problems, and are 50 percent more likely to score below average in reading and math.

Uninsured Children Are Increasingly from Middle-Income Families.

The number of uninsured children in the U.S. has risen by more than one million in just two years—one-third of whom are in middle-income families. The majority of uninsured children live in two-parent families and almost 90 percent have one working parent. Since 2001, health costs have risen four times as fast as wages, fewer employees offer employer-sponsored health coverage, and growing numbers of families are simply unable to afford health coverage. The average annual premium for employer-sponsored family coverage in 2007 was over \$12,000 – about the annual earnings of a full-time, year-round minimum wage worker.

Ensuring Health Coverage for Children Benefits Communities.

Children are by far the least expensive population to cover – between three and five times less than adults or the elderly. Every \$1 spent on vaccinations for children saves \$16 in health and social costs to the community. Even a 10 percent decline in the number of children enrolled in SCHIP raises health care costs by \$2,100 for each newly uninsured child, largely due to their more frequent use of emergency rooms and longer stays when hospitalized. The annual funding needed to expand health coverage to all children and pregnant women in America would be less than the cost of two months of the war in Iraq.

Americans Overwhelmingly Support Expanding Health Coverage for Children.

Recent polls reveal 90 percent of Americans believe every child in the U.S. has a right to health care; 80 percent support expanding eligibility to enroll in a government health insurance program to middle-class, uninsured children; and 70 percent are willing to pay more taxes to make this happen.

