PROTECT OUR CARE

ACA At 10: Children's Coverage

The ACA made significant gains in children's coverage and access to health care.

Thanks To The ACA:

- Almost **three million children** **nationwide** gained coverage thanks to the ACA.
- **More than 17 million children with pre-existing conditions** are protected from discrimination. Insurance companies are banned from excluding benefits, raising premiums, or denying all coverage altogether for children with conditions like asthma and diabetes.
- **More than 40 million children** who have private insurance have guaranteed access to free preventive care. Additionally, the ACA protects children from lifetime and annual limits.
- **2.3 million young adults** are able to stay on their parents' insurance.

Medicaid Expansion Helps Children:

The ACA improved children's coverage by increasing the federal matching rate for the Children's Health Insurance Program (CHIP) and standardizing--and in many states, expanding--Medicaid eligibility for children. The ACA also ensures that states provide Medicaid coverage to children in foster care up to age 26.

Additionally, research confirms expanding access to Medicaid for parents has had ripple effects for their children:

When Parents Have Medicaid, Their Children Are More Likely To Have Regular Care. As summarized by Georgetown University's Center on Children and Families, recent research finds that "Parents enrolled in Medicaid have children who are 29 percentage points more likely to receive a well-child visit. The relationship is strongest for families with household incomes between 100% and 200% [of the federal poverty line]. In these families, parents enrolled in Medicaid have children who are 45 percentage points more likely to receive a well-child visit." [Georgetown University Center for Children and Families, 1/12/18]

Medicaid Expansion Led To Gains In Coverage For Children As Well As Parents. A study in Health Affairs found that "710,000 children gained public coverage when their parents enrolled in Medicaid between 2013 and 2015. If the remaining 19 non-expansion states expanded Medicaid, 200,000 additional children would gain health coverage through existing programs. The effect was largest among children whose parents gained Medicaid eligibility through the expansion." [Georgetown University Center for Children and Families, 1/12/18]