Medicaid Works For Children & Families

April is <u>Medicaid Awareness Month</u>. For decades, Medicaid and the Children's Health Insurance Program (CHIP) have been crucial sources of coverage for America's children. The Medicaid program remains <u>widely popular</u> as it has served as a lifeline for children and families during the coronavirus pandemic. As millions of families have lost their jobs and health care, Medicaid and the ACA have given them a place to turn to for comprehensive, affordable coverage. Unsurprisingly, by November 2021, total Medicaid and CHIP enrollment grew to an all-time high of <u>85.8 million</u> Americans.

By signing the American Rescue Plan into law, President Biden created historic legislation that includes the most significant health care expansion in a decade. The American Rescue Plan provided additional financial incentives for the <u>12 states</u> that had not yet implemented Medicaid expansion. Since the signage of the ARP, two previous holdout states, <u>Missouri</u> and <u>Oklahoma</u>, have adopted Medicaid, expanding coverage to nearly 500,000 Americans. These measures will have profound impacts on children and their families for years to come.

Without legislation or extension of the Public Health Emergency, <u>6.7 million</u> children will lose Medicaid/CHIP coverage or go without coverage for a period of time. Due to the expansion in coverage from the COVID-19 pandemic, nearly half of the nation's children are now covered by Medicaid/CHIP.

By The Numbers

- More Than 37 Million Children Are Enrolled In Medicaid And CHIP. Roughly <u>39.6 million</u> children in the United States are enrolled in Medicaid or the Children's Health Insurance Program (CHIP). Nearly 2 in 5, or 37.5% of children in America <u>have health insurance</u> <u>through Medicaid</u>.
 - Medicaid covers 48 percent of <u>children with special health needs</u> and 83 percent of poor children.
 - Medicaid covers roughly 7.7 million, or 48.8 percent of <u>young children</u>, ages three and below.
- Nearly 4 Million People Would Gain Coverage If Remaining States Expanded Medicaid. Estimates from the Kaiser Family Foundation found that roughly <u>4 million</u> people, including children, would enroll in Medicaid and the Children's Health Insurance Program (CHIP) if the remaining states implemented expansion.
- The Children's Uninsured Rate In Medicaid Holdout States Is Double The Rate In Expansion States. According to the Georgetown Center for Children and Families, in 2019, the child uninsured rate was <u>8.1 percent</u> in holdout states, compared to 4.1 percent in states that adopted expansion.
- Almost Half Of Births Are Covered By Medicaid. According to the Kaiser Family Foundation, <u>42 percent</u> of births are covered by Medicaid. Thanks to the American Rescue Plan, states have the option to extend coverage to new mothers for one year postpartum, which will improve maternal health outcomes.

- **17 Percent Of Parents Have Health Insurance Through Medicaid.** <u>17 percent</u> of parents have health insurance through Medicaid. When parents are covered, their children are more likely to have access to health care.
- In 2010, Medicaid Kept 2.6 Million Americans Out Of Poverty. Even before the Affordable Care Act's expansion of Medicaid, the program kept <u>2.6 million</u> people out of poverty, "making it the third largest anti-poverty program in the country," according to the Georgetown University Center for Children and Families.

Medicaid Coverage Has Long-Term Benefits For Children

Research Shows Medicaid Prevents Children From Dying Young And Saves Federal Dollars. <u>A 2020 study</u> found that children who received health insurance through Medicaid were less likely to die young, be employed in their adult life, and less likely to develop a disability as an adult. Medicaid for children also saves the government an estimated \$200 billion when compared to the average cost of the program at \$92 billion.

Medicaid Helps Children Stay Healthy, Leads To Long-Term Benefits For Children When They Grow Up. Medicaid <u>eligibility</u> during childhood lowers the high school dropout rate, raises college enrollment, and increases four-year college attainment. Medicaid for children also has a positive impact on employment opportunities later in life. For each additional year of Medicaid eligibility as a child, adults by age 28 had higher earnings and made \$533 additional cumulative tax payments due to their higher incomes.

Thanks To Medicaid, Students Have Access To The Resources They Need To Focus In School. Medicaid's Early Periodic Screening Diagnostic and Treatment <u>benefit</u> gives children under 21 years old access to comprehensive and preventative health services, such as yearly physicals, hearing, vision, and dental screenings, and physical, mental, and developmental disability treatments. The benefit also helps students gain access to medical supplies, such as hearing aids, glasses, and assistive technology, to help them succeed in school.

One Study Found Medicaid To Have A Larger Impact On Child Poverty Than All Other Tested Benefits Combined. Medicaid <u>reduces</u> child poverty by an estimated 5.3 percentage points. This has a larger effect on reducing childhood poverty than all non-health means tested benefits combined.

Medicaid Helps Keep Families Out Of Debt. Out-of-pocket spending on health care pushed over <u>10.5 million</u> Americans into poverty in 2016. Since the expansion, the program has covered the medical expenses of millions more poor and near-poor adults than it did previously, helping prevent households from becoming poor because of medical spending.

The ACA's Medicaid Expansion Helps Children Gain Access To Care

After the Affordable Care Act expanded access to Medicaid, the children's uninsured rate <u>fell</u> to an all-time low. Research confirms expanding access to Medicaid for parents has had ripple effects for their children. At the same time, states that continue to reject expansion are limiting children's health care access:

When Parents Have Medicaid, Their Children Are More Likely To Have Regular Care. The <u>children of parents</u> enrolled in Medicaid are 29 percent more likely to receive a well-child visit. This relationship is even stronger among families enrolled in Medicaid with household incomes at the federal poverty line as they are 45 percent more likely to receive a well-child visit.

Medicaid Expansion Led To Gains In Coverage For Children As Well As Parents. Parents enrolled in Medicaid are more likely to access the <u>support</u> they need to be a healthy and effective parent. When parents gain coverage they are more likely to enroll the whole family, so the family will be protected from the economic strains of medical debt and lay the groundwork for optimal child development.

The Children's Uninsured Rate In States That Have Rejected Expansion Is Twice The Rate In States That Expanded The Program – And That Gap Is Growing. The rate of uninsured children in states that have <u>not expanded</u> their Medicaid coverage grew at nearly three times the rate than that of states that have expanded Medicaid coverage. Texas and Florida, two non-expansion states, were responsible for 41 percent of coverage losses for children in a three-year period.