



How The Patient Protection and Affordable Care Act Helps Children

Quality, Affordable Health Care for All Children

- ✓ **Elimination of Pre-existing Coverage Exclusions for Children**
 - In recognition of the special vulnerability of children, the *Patient Protection and Affordable Care Act* prohibits health insurers from excluding coverage of pre-existing conditions for children, effective six months after enactment.
- ✓ **Extending the Children's Health Insurance Program**
 - The *Patient Protection and Affordable Care Act* extends federal funding for the Children's Health Insurance Program (CHIP) for two additional years, to September 30, 2015, and provides States with additional funding to ensure children have access to this proven successful program. The Act also increases outreach and enrollment grants to help reach more eligible children.
- ✓ **Pediatric Benefit Package Including Oral and Vision Coverage for all Children**
 - Many health plans do not provide coverage for needed child health services, and 12 percent of children have not had a doctor's visit in the past year. The *Patient Protection and Affordable Care Act* will not only require coverage for basic pediatric services under all health plans, but also oral and vision needs, which improves a child's ability to learn and perform at school.
- ✓ **More Pediatric Providers Where Kids Need Them**
 - Approximately 22 million children lack access to a primary care provider because of shortages. The *Patient Protection and Affordable Care Act* will expand the health care workforce – including pediatricians, pediatric nurse practitioners, specialists in pediatrics, and pediatric oral health professionals – to ensure that children will have access to high quality health care. The Act also requires that parents enrolled in an insurance plan be allowed to select their child's pediatrician from among any participating provider.
- ✓ **Improve Quality of Care for Children**
 - A recent study found that children receive recommended care less than half of the time. The *Patient Protection and Affordable Care Act* will develop children's quality priorities and promote children's quality measurement and reporting to improve the care that our nation's children receive.
- ✓ **Coverage for Children Aging Out of Foster Care**
 - Children aging out of the foster care system face many challenges, including finding quality, affordable health insurance. The *Patient Protection and Affordable Care Act* makes mandatory the current State option to extend Medicaid coverage up to age 26 to foster children who have aged out of the foster care system, effective 2014.

Lower Costs to Cover Children

- ✓ **Preventive Care for Better Health**
 - Preventive care is a key first step towards the development of a healthy and long life, yet 32 percent of kids are overweight or obese, putting them at risk for conditions such as diabetes and heart disease. The *Patient Protection and Affordable Care Act* will ensure that all children have access to free preventive services under their health insurance plans

and will invest in prevention and public health to encourage innovations in health care that prevent illness and disease before they require more costly treatment.

- ✓ **Expand Coverage to Improve Access to Care**
 - Children who are uninsured have decreased access to well-child care, immunizations, basic dental services, and prescription medication. The *Patient Protection and Affordable Care Act* will offer health insurance through an Exchange to families without job-based coverage and will provide premium assistance to those who can't afford it. Expanding insurance to all children will enable them to access needed care which is proven to enhance their development and learning, laying the foundation for a healthy life.
- ✓ **Lower Health Care Costs**
 - Two-thirds of middle class families with access to employer-based coverage said their child remained uninsured because they could not afford the health plan. By providing premium assistance, putting a cap on what insurance companies can force you to pay in out-of-pocket expenses and deductibles, getting rid of lifetime coverage limits and restricting use of annual limits, the *Patient Protection and Affordable Care Act* will reduce health care costs for families and help to ensure more children are insured.

Greater Choices to Meet the Needs of Children

- ✓ **More Affordable Choices**
 - The *Patient Protection and Affordable Care Act* will create a health insurance Exchange that will provide families with a wide variety of choices – including private options and a public option to foster competition and increase choice.
- ✓ **One-Stop Shopping - Putting Families in Charge**
 - The Exchange will provide standardized, easy-to-understand information on different health insurance plans offered in a geographic region so Americans can easily compare prices and health plans and decide which quality, affordable option is right for them and their children.
- ✓ **Insurance Security**
 - Parents should be able to provide health coverage for their children regardless of their job situation. Through a health insurance Exchange, the *Patient Protection and Affordable Care Act* will ensure that children have access to affordable child-only health insurance policies, regardless of whether their parents change jobs, leave a job, move, or get sick.