



Health Reform for Children

Quality, Affordable Health Care for All Children

- ✓ **Eliminates Pre-existing Coverage Exclusions for Children**
 - Eliminates pre-existing coverage exclusions for children, effective six months after enactment, in recognition of the special vulnerability of children.
- ✓ **Extends the Children's Health Insurance Program**
 - 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. Increases outreach and enrollment grants to help reach more eligible children.
- ✓ **Pediatric Benefit Package Includes Oral and Vision Coverage for all Children**
 - Requires coverage of not only basic pediatric services under all health plans, but also oral and vision care, which improve a child's ability to learn and perform at school. 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.
- ✓ **More Pediatric Providers Where Kids Need Them**
 - Expands the health care workforce – including pediatricians, pediatric nurse practitioners, specialists in pediatrics, and pediatric oral health professionals – to ensure that children have access to high quality health care. Requires that parents enrolled in an insurance plan be allowed to select their child's pediatrician from among any participating provider. Approximately 22 million children lack access to a primary care provider because of shortages.
- ✓ **Improves Quality of Care for Children**
 - Develops children's quality priorities and promotes children's quality measurement and reporting to improve the care that our nation's children receive. A recent study found that children receive recommended care less than half of the time.
 - Creates a temporary tax credit to encourage investments in new therapies to prevent, diagnose, and treat acute and chronic diseases.
- ✓ **Coverage for Children Aging Out of Foster Care**
 - 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. Children aging out of the foster care system face many challenges, including finding quality, affordable health insurance.
- ✓ **Initiatives to Address Childhood Obesity**
 - Provides \$25 million in funding for the Childhood Obesity Demonstration Project, which was established through the Children's Health Insurance Program (CHIP) legislation signed by President Obama. The Secretary of Health and Human Services will award grants to develop a comprehensive and systematic model for reducing childhood obesity.
 - Requires the Secretary to provide guidance to States and health care providers on preventive and obesity-related services available to Medicaid enrollees and requires each state to design a public awareness campaign on such services.

Lowers Costs to Cover Children

✓ Preventive Care for Better Health

- Ensures that all children have access to free preventive services under their health insurance plans and invests in prevention and public health to encourage innovations in health care that prevent illness and disease before they require more costly treatment. 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.

✓ Expands Coverage to Improve Access to Care

- Provides health insurance choices through state-based health insurance Exchanges to families without job-based coverage and provides 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. Children who are uninsured have decreased access to well-child care, immunizations, basic dental services, and prescription medication.

✓ Lowers Health Care Costs

- Provides premium assistance, puts a cap on what insurance companies can force Americans to pay in out-of-pocket expenses and deductibles, eliminates lifetime coverage limits and regulates use of annual limits to ensure access to needed care, until 2014 when annual limits are prohibited, to reduce health care costs for families and help to ensure more children are insured. 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.

Greater Choices to Meet the Needs of Children

✓ More Affordable Choices

- Creates state-based health insurance Exchanges to provide families with a wide variety of choices, including private options, co-ops, and multi-State plans, to foster competition and increase choice.

✓ One-Stop Shopping - Putting Families in Charge

- Provides 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

- Ensures 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. Parents should be able to provide health coverage for their children regardless of their job situation.

✓ Extends Health Coverage Through Parents

- Allows children to stay on their parents' health care plan until age 26.