



For Virginia's  
Children

# Closing the Health Care Coverage Gap for Parents in Virginia

- 100,000+ Uninsured Parents in Virginia
- Insured Parents More Likely To Insure Their Children
- Poor Parental Health Negatively Affects Child Health

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## Closing the Health Care Coverage Gap: The Parent Connection

More than 400,000 Virginians fall into the coverage gap and cannot access the health care services they need. For adults and children alike, a lack of health care insurance correlates with poorer health outcomes:

- Currently, Virginia only provides Medicaid coverage to working parents earning within a range of 33% to 51% of the Federal Poverty Level, depending on where they reside. That equates to an income of \$6,468 to \$10,128 per year for a family of three. (Source: "How Medicaid Works: A Chartbook for Understanding Virginia's Medicaid Insurance and the Opportunity to Improve it" The Commonwealth Center for Fiscal Analysis. Retrieved 09/22/14: [http://www.thecommonwealthinstitute.org/wp-content/uploads/2013/01/chartbook\\_2013\\_v6\\_rev.pdf](http://www.thecommonwealthinstitute.org/wp-content/uploads/2013/01/chartbook_2013_v6_rev.pdf))
- A quarter of the adults in the coverage gap are parents of children under the age of 18—meaning that approximately 100,000 low-income working parents in Virginia have no health insurance coverage. (Source: "Characteristics of Poor Uninsured Adults Who Fall into the Coverage Gap" The Kaiser Commission on Medicaid and the Uninsured. Retrieved 09/16/14: <http://kaiserfamilyfoundation.files.wordpress.com/2013/12/8528-characteristics-of-poor-uninsured-adults-who-fall-into-the-coverage-gap.pdf>)
- A 2013 study showed states that closed the coverage gap saw a five-percentage-point drop in the number of uninsured parents. In states like Virginia where no action has been taken, no such drop occurred. (Source: "Taking Stock: Health Insurance Coverage for Parents under the ACA in 2014" Urban Institute Health Policy Center. Retrieved 09/16/14: <http://hrms.urban.org/briefs/Health-Insurance-Coverage-for-Parents-under-the-ACA-in-2014.pdf>)

## Parent Coverage Leads to Child Coverage & Better Family Health

Allowing parents to fall into the coverage gap affects not only the adults in a household, but the children, as well. Research has consistently shown:

- Parents who have insurance are more likely to have their children covered and to take their children to the doctor, especially for preventive care needs, like check-ups. In past years, changes to the Medicaid eligibility program that have increased parent eligibility have also increased the number of eligible children who enroll. (Source: "Parental Health Insurance Coverage as Child Health Policy: Evidence from the Literature" George Washington University School of Public Health and Health Services, 2007. Retrieved 09/16/14: [http://publichealth.gwu.edu/departments/healthpolicy/CHPR/downloads/Parental\\_Health\\_Insurance\\_Report.pdf](http://publichealth.gwu.edu/departments/healthpolicy/CHPR/downloads/Parental_Health_Insurance_Report.pdf))
- Parents who are uninsured are more likely to have uninsured children, and are more likely to go without necessary care. As of 2012, over 121,000 Virginia children still lacked health insurance coverage, many of whom live in rural communities—Nationally, rural children are 88% more likely to rely on public coverage options than children in urban areas. (Source: "Rural Children Increasingly Rely on Medicaid and State Child Health Insurance Programs for Health Insurance" O'Hare, W., First Focus, September 2014. Retrieved 09/16/14: <http://kaiserfamilyfoundation.files.wordpress.com/2013/01/7662.pdf>)
- Children with insurance whose parents are also covered are less likely to experience interruptions in their coverage and more likely to stay enrolled over time. This stability keeps children from falling behind on preventive care or treatment for chronic conditions. (Source: "Children's Health Coverage: Medicaid, CHIP and the ACA" Kaiser Family Foundation, 2014. Retrieved 09/16/14: <http://kff.org/health-reform/issue-brief/childrens-health-coverage-medicaid-chip-and-the-aca/>)

# When Families Are Insured, Parents Are Better Able to Care for Children

Children receive critical advantages from having insured parents, in addition to the benefits of obtaining and keeping coverage themselves:

- A family with health coverage is less vulnerable to the potentially exorbitant costs and heavy emotional toll of unexpected medical bills, allowing parents to care effectively for their children. While some working families in the coverage gap are able to meet their day-to-day basic needs, many of them are just one medical incident away from financial disaster. (Source: "Spotlight on Uninsured Parents: How a Lack of Coverage Affects Parents and Their Families" Kaiser Family Foundation, 2007. Retrieved 09/16/14: <http://kaiserfamilyfoundation.files.wordpress.com/2013/01/7662.pdf>)
- The poor health of a parent, which can result from a lack of insurance coverage, can negatively impact a child's health. For example:
  - Maternal depression is linked both to poverty and to poor child health outcomes. As such, low-income uninsured mothers in the coverage gap are at a higher risk for maternal depression, which can, in turn, profoundly affect her child's health and development. (Source: "Effects of poverty and maternal depression on early child development." Petterson, SM, Albers, AB, Child Dev. 2001 Nov-Dec;72(6):1794-813. Retrieved 09/16/14: <http://www.ncbi.nlm.nih.gov/pubmed/11768146>)
  - More generally, the poor physical and mental health of parents creates a stressful home environment, which then negatively affects children's health and family well-being.

## Virginia Must Close the Coverage Gap

Voices for Virginia's Children strongly supports closing the health care coverage gap for all Virginians through a plan that will ensure that families and children do not fall through the cracks.

As a child advocacy organization, we have a special stake in this matter: 25% of the 400,000 Virginians who fall into the coverage gap are parents of children under the age of 18, which means that many more uncounted lives are on the line, as well.

Providing health insurance to low-income parents in the coverage gap has a direct link to the healthy development of children, and moving forward with a plan that will bring the \$5 million per day in taxpayer dollars back to Virginia to help cover the cost of doing so has a direct, critical link to the health of Virginia's state budget at an especially critical time.

***Voices for Virginia's Children** is a statewide, privately funded, nonpartisan child advocacy organization that champions policies and practices that improve the lives of children in the commonwealth. We also proudly serve as the KIDS Count Data Center for Virginia. Please contact Executive Director Margaret Nimmo Crowe with questions or feedback: email [margaret@vakids.org](mailto:margaret@vakids.org), or call 804.649.0184.*

