



# Maternal and Child Health National Performance Measure Adequate Health Insurance

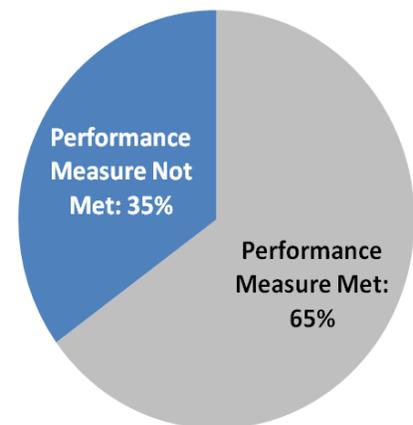
## FACT SHEET

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This performance measure strives to secure adequate health insurance for families of children with special health care needs. Families often report that access to specialty care is limited because specialists are not included in the insurance plan's provider network. Children with special health care needs (CSHCN) receive services from a wide variety of community agencies and providers. Having adequate coverage is associated with:

- Less delayed health care and services.
- Fewer unmet health care needs.
- Strong association with the ability to obtain comprehensive and community-based services such as medical and dental care, mental health services, medical equipment, and prescriptions.

**Figure 1: Adequate Health Insurance  
NS-CSHCN, 2009-2010<sup>1</sup>  
Washington State**



The CSHCN Program works to increase and improve access to public and private health insurance for children with special health care needs. In Washington State, 65% of children with special health care needs have adequate private or public insurance to pay for the services they need (Figure 1). Activities include:

### Partnerships

- Hosting a quarterly forum to exchange information among state agencies, health plans, and other entities that serve children with special health care needs and their families and facilitate opportunities to learn more about critical statewide policies, programs and issues.
- Collaborating on health care coverage issues and adequacy of benefits for children with special health care needs with the state Medicaid Program in the Health Care Authority.
- Contracting to support toll-free lines, websites and outreach to help parents apply for health coverage for their eligible children.

### Local Health Departments

Funding CSHCN Coordinators to link families to appropriate information about medical coverage options and sources of financial support, including Supplemental Security Income.

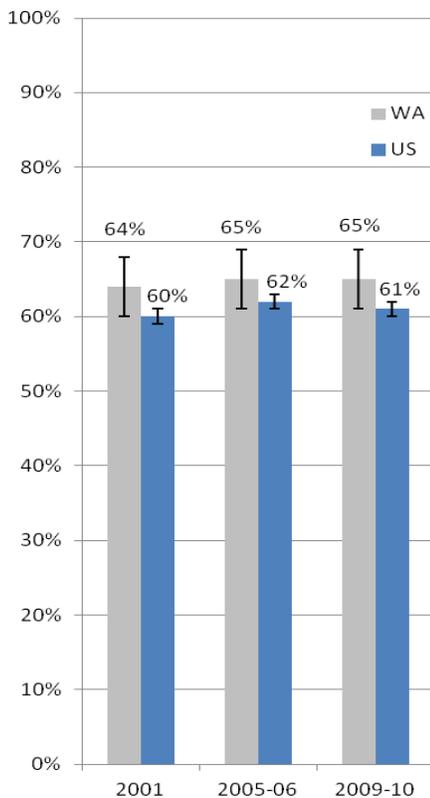
### Payments

Assisting with the cost of medically necessary services and products not covered by other payers for children with special health care needs in financially eligible families.

## National Performance Measure

Figure 2 below shows how Washington State measures up to the U.S. Uninsured children are much less likely to receive care in a medical home that addresses their comprehensive needs. This was measured using the responses of parents of children with special health care needs, as explained in the notes. Even when the family has health insurance, many report inadequacies in benefit coverage and report out-of-pocket expenses.

**Figure 2: Adequate Health Insurance**  
NS-CSHCN 2001, 2005-06 & 2009-10<sup>1</sup>  
WA and US



## Adequate Health Insurance

Inadequate financing of health care for children and youth with special health care needs has a major impact on children, youth, families and the system as a whole. Families often report that access is limited because there are cumbersome policies for obtaining approval for specialty care, particularly for out-of-network access.

For children, gaps in financing may mean that health care is delayed or that services are not delivered. The availability of private or public insurance is strongly associated with the ability to obtain community-based services such as medical care, dental care, mental health services, medical equipment, supplies and prescriptions.

It is important for states, communities, and families to work together to build funding mechanisms that can support community-based services. CSHCN programs play a key role in supporting the provision of adequate health insurance coverage for families.

### Data Sources

1. National Survey of Children with Special Health Care Needs. NS-CSHCN 2009/10. Data query from the Child and Adolescent Health Measurement Initiative, Data Resource Center for Child and Adolescent Health website. Retrieved 6/12/12 from [www.childhealthdata.org](http://www.childhealthdata.org).

### Endnotes

The Adequate Health Insurance National Performance Measure was created by the Maternal and Child Health Bureau (MCHB) and The Child and Adolescent Health Measurement Initiative (CAHMI), together with their partners. In order to meet this measure, the parent must report that their child had 1) current health insurance coverage; 2) experienced no gaps in coverage in the past 12 months and 3) current insurance that is measured as adequate to meet child's needs (reasonable out of pocket expenses; allows child to see needed providers; meets their health needs).

### Other Resources:

Children's Health Insurance Program [www.hca.wa.gov/medicaid/Pages/index](http://www.hca.wa.gov/medicaid/Pages/index)  
Health Care Authority [www.hca.wa.gov/Pages/index](http://www.hca.wa.gov/Pages/index)  
Adolescent Health Transition Project [depts.washington.edu/healthtr/](http://depts.washington.edu/healthtr/)  
Medical Home Partnerships Project [www.medicalhome.org/](http://www.medicalhome.org/)  
Maternal and Child Health Bureau [mchb.hrsa.gov](http://mchb.hrsa.gov)  
Washington State Parent to Parent [arcwa.org/getsupport/parent\\_to\\_parent\\_p2p\\_programs/](http://arcwa.org/getsupport/parent_to_parent_p2p_programs/)  
Washington State Fathers Network [www.fathersnetwork.org](http://www.fathersnetwork.org)  
Washington State Family to Family Network [www.familyvoices.org](http://www.familyvoices.org)  
The Center for Children with Special Needs at Seattle Children's [www.cshcn.org](http://www.cshcn.org)  
Underinsurance and Key Health Outcomes for Children with Special Health Care Needs  
Donald P. Oswald, PhD et al., *Pediatrics* 2007 (doi:10.1542/peds.2006-2218)