

High number of children and teens in US uninsured despite having a parent with health insurance

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Approximately 4 percent of U.S. children and adolescents have a gap in health insurance coverage at some point during the year, even though they have at least one parent who is insured, according to a study in the October 22/29 issue of *JAMA*, a theme issue on the Health of the Nation.

Jennifer E. DeVoe, M.D., D.Phil., of Oregon Health & Science University, Portland, presented the findings of the study at a *JAMA* media briefing at the National Press Club in Washington, D.C.

More than 9 million children in the United States have no health insurance coverage. When including those with a coverage gap at some point during the year, that number doubles. "Stable health insurance coverage allows for consistent access to health care services, which contributes to better health outcomes. Discontinuities in children's health insurance coverage, even for only a few months, are associated with significant unmet health care needs," the authors write. Efforts to expand insurance for children often focus on extending public coverage to uninsured parents. Little is known about the characteristics of families with uninsured children and at least one insured parent.

Dr. DeVoe and colleagues examined the demographic and socioeconomic characteristics of children and adolescents younger than 19 years of age who were more likely to be in families with parent-only health insurance coverage. The researchers conducted an analysis of pooled 2002-2005 data from the nationally representative Medical Expenditure Panel Survey (MEPS).

The researchers found that in the cross-sectional study population, 1,380 (3.3 percent) of 39,588 children and adolescents were uninsured with at

least 1 insured parent. Among just the uninsured children, 27.9 percent had an insured parent. Characteristics that were associated with a higher likelihood of a child or adolescent being uninsured despite having a parent with health insurance included: low- and middle-income households, low parental educational attainment (less than a high school education), Hispanic ethnicity, single-parent households, geographic residence in the South or West and having a parent with private insurance coverage.

"When weighted, these estimates represent 3 million children who had a coverage gap despite having at least 1 parent who had full-year coverage. More than a million of these children were without coverage for the entire year," the researchers write.

"If families are better off covered under 1 plan but U.S. society rejects a public health insurance program for all members of the family, the question of whether the employer-based model is sustainable may need to be revisited. In this study, the private system did not do a good job of providing coverage for entire families."

"Incremental expansions in public insurance programs for children will continue to improve insurance rates in the short term. However, the longer-term solutions to keeping all children insured are likely to be more complicated. Unless health insurance coverage models are designed to keep entire families covered, some children will continue to get left behind. It is time to think beyond health insurance models to achieve a sustainable health care system and the best possible health outcomes for all families," the authors conclude.

Source: *JAMA* and Archives Journals

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