

Top Ten Facts About Children's Health Coverage in the United States



1. Nearly 9 million children in the United States — one in nine — have no health coverage.
2. The majority of uninsured children live in two-parent households, and almost 9 in 10 live in families where at least one parent works. Increasingly, working families need help paying for health coverage for their children.
3. To guarantee access to affordable health coverage for all children in America for a year including vision, dental, and mental health services would cost every American less than \$1 each week. It costs less to provide health coverage to children than to any other group of people.
4. Communities incur increased costs when their children are not insured, often because of increased use of emergency rooms and longer hospital stays. For example, in Arizona, an uninsured child costs the community \$2,100 more than a child with Medicaid or SCHIP.
5. Increases in private health insurance costs are dramatically outpacing increases in wages. Since 2001, the cost of health insurance premiums has increased four times as fast as workers' earnings. Even if an employer offers health insurance and a worker is eligible, the family may not be able to afford its share of the average annual premium of over \$12,000.
6. Ensuring that children have affordable access to timely health care is smart policy. Every dollar spent vaccinating children against measles, mumps and rubella saves \$16 in future costs.
7. Children's health status affects children's academic performance. Reading scores and school attendance of uninsured children improve dramatically after they become insured and are able to access health care. Good health status in childhood is also associated with increased future earning potential.
8. The United States has the highest health care spending per person in the world, yet lags behind other nations in key health outcomes. U.S. spending on health care per person is more than twice the average spent in industrialized countries, yet we rank near the bottom among those nations in infant mortality rates.
9. Existing health coverage programs for low-income children vary widely, with different standards for eligibility, cost sharing and benefits in each of the 50 states and the District of Columbia. This "lottery of geography" affects whether a child has coverage, what benefits are covered, and what treatment children can access and afford. In other words, these variations often have serious consequences for the health and well-being of our most vulnerable children.
10. All Americans over 65 have access to health coverage under the Medicare program, regardless of income. Children deserve the same guarantee of coverage.

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