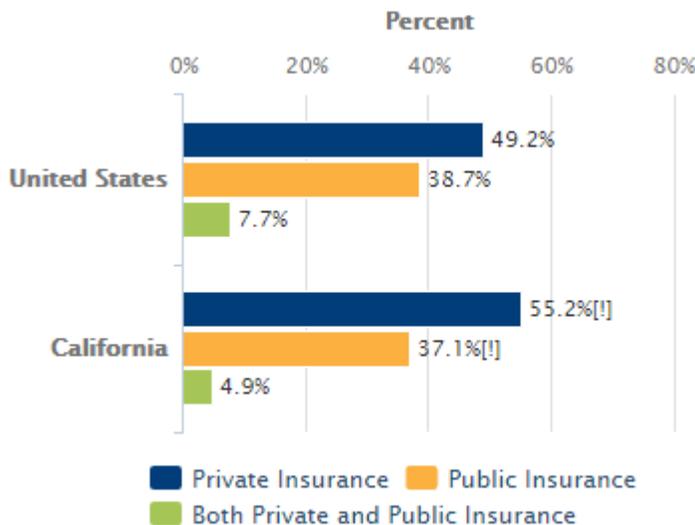


Children with Special Needs: Health Insurance Coverage

Health Insurance Coverage for Children Ages 0-17 with Special Health Care Needs (CSHCN): 2016-2019



Definition: Estimated percentage of children ages 0-17 with special health care needs (CSHCN) with and without health insurance coverage, by type of insurance (e.g., in 2016-2019, 37.1% of California CHSCN had public health insurance coverage).

Data Source: U.S. Dept. of Health and Human Services, [National Survey of Children's Health](#) (Oct. 2020).

Adequacy of Children's Health Insurance Coverage, by Special Needs Status: 2016-2019

United States	Percent	
	Children with Special Health Care Needs	Children without Special Health Care Needs
Adequate	63.1%	68.8%
Inadequate	36.9%	31.2%

California	Percent	
	Children with Special Health Care Needs	Children without Special Health Care Needs
Adequate	61.2%[!]	74.1%
Inadequate	38.8%[!]	25.9%

Definition: Estimated percentage of children ages 0-17 with and without health insurance coverage that is consistent and meets their needs, by special health care needs status (e.g., in 2016-2019, among California children with special health care needs, both insured and uninsured, 61.2% had adequate health insurance coverage).

Data Source: U.S. Dept. of Health and Human Services, [National Survey of Children's Health](#) (Oct. 2020).

CSHCN with Consistent Health Insurance Coverage: 2011-2012; Showing Counties

What It Is

Children with special health care needs (CSHCN) have or are at increased risk for a chronic physical, developmental, behavioral, or emotional condition and require health and related services of a type or amount beyond that required by children generally. On [kidsdata.org](#), indicators related to health insurance coverage for CSHCN include:

- [CSHCN with and without health insurance, by type of coverage \(public and/or private\)](#)
- [Children with adequate coverage that is consistent and meets their needs, by special needs status](#)
- [Children with consistent health insurance coverage over the previous year, by special needs status](#)

Why This Topic Is Important

Nearly 1.4 million California children and youth, and more than 14 million nationwide, have or are at increased risk for a chronic health condition and require care and related services of a type or amount beyond that required by children generally. Their ongoing health problems—physical, behavioral, or developmental—can affect their ability to function and participate in important educational and social activities, and, in some cases, can shorten their lives. Although advances in medical care have extended and improved the lives of millions of children, obtaining timely, appropriate, and affordable care remains a problem for many families. More than 4 in 5 children with special health care needs (CSHCN) statewide and nationally do not receive care that meets federal standards for a well-functioning system. Further, racial/ethnic and socioeconomic inequities in access to care and other supports can lead to poorer outcomes for vulnerable CSHCN and their families.

When compared with children who do not have special health care needs, CSHCN are more likely to experience social-emotional problems, academic challenges, and other types of adversity which can complicate their medical care. As a result, CSHCN often rely on a range of services from multiple sectors, and their parents and family members often face higher caregiving burdens and experience more stress and difficulties with employment and finances when compared with other families. For families of CSHCN, consistent health insurance coverage that meets their child's needs is critically important; however, about 1 in 3 report that

their coverage is inadequate, and average out-of-pocket expenses for CSHCN are approximately double those for non-CSHCN.

How Children Are Faring

In 2016-2019, health insurance coverage among California children ages 0-17 with special health care needs (CSHCN) was estimated at more than 97%—55% had private insurance, 37% had public insurance, and 5% had both public and private coverage. By comparison, the share of CSHCN nationwide known to have had health insurance was estimated at less than 96%.

During the same period, an estimated 61% of California CSHCN had consistent health insurance coverage that met their needs, compared with 74% of non-CSHCN.

View references for this text and additional research on this topic:

<https://www.kidsdata.org/topic/16/health-insurance-coverage-for-children-with-special-health-care-needs/summary>



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This PDF Was Generated On: 9/28/2023