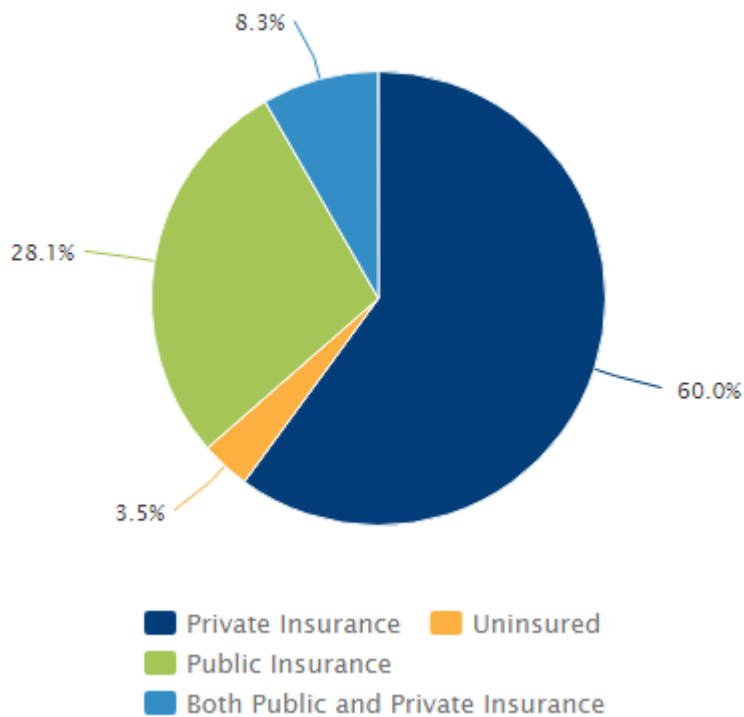


Health Insurance for CSHCN in California

**Health Insurance Coverage for Children with Special Health Care Needs: 2009-2010
California**



Definition: Percentage of children with special health care needs ages 0-17, by type of health insurance coverage (e.g., in 2009-2010, 28.1% of California children with special health care needs had public health insurance coverage).
Data Source: Child and Adolescent Health Measurement Initiative, Data Resource Center for Child and Adolescent Health, *National Survey of Children with Special Health Care Needs*; as cited in *Children with Special Health Care Needs in California: A Profile of Key Issues*, Lucile Packard Foundation for Children's Health (Jan. 2013).

Adequacy of Insurance Coverage Among Insured Children with Special Health Care Needs, by Income level: 2009-2010

California Income Level	Percent	
	Adequate	Inadequate
0-99% of Federal Poverty Level (FPL)	48.8%	51.2%
100-199% of FPL	54.7%	45.3%
200-399% of FPL	59.7%	40.3%
400% of FPL or Higher	65.0%	35.0%

Definition: Percentage of insured children with special health care needs ages 0-17, by adequacy of their insurance coverage and household income level. (E.g., 42.2% of insured California children with special health care needs living below the poverty

What It Is

Children with special health care needs (CSHCN) are defined as those who have or are at increased risk for a chronic physical, developmental, behavioral, or emotional condition and who also require health and related services of a type or amount beyond that required by children generally. On kidsdata.org, indicators related to insurance coverage for CSHCN include adequacy of health insurance, consistency of coverage, and the overall percentage of children with insurance. See kidsdata.org's [CSHCN category](#) for additional measures related to access to and quality of care for CSHCN, demographics, and the impact of chronic conditions.

These data come from the [National Survey of Children with Special Health Care Needs](#) and the [National Survey of Children's Health](#), which are conducted through telephone interviews with parents. Depending on the indicator, data are available for California, the U.S., all states other than California (including the District of Columbia), and/or geographies with at least 70,000 residents (as [local area synthetic estimates](#) based on [American Community Survey](#) data from the U.S. Census Bureau).

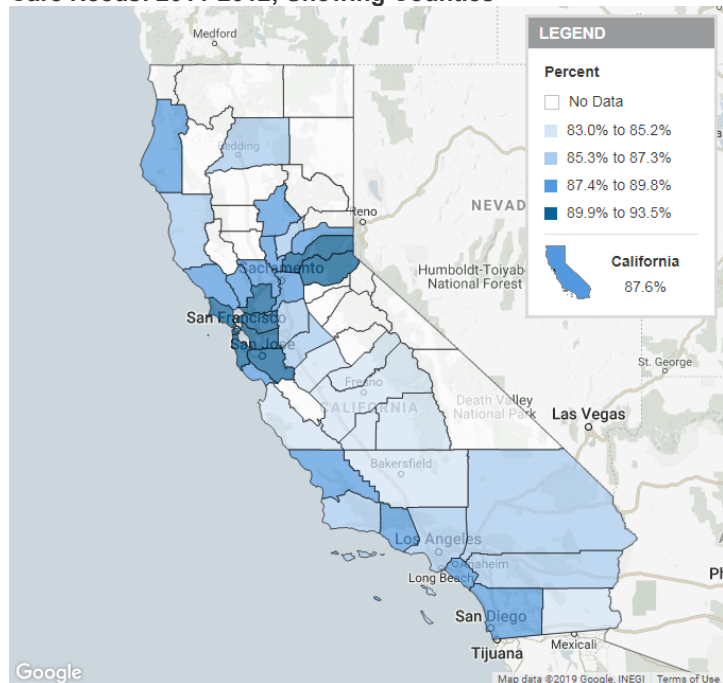
Why This Topic Is Important

More than 1 million California children and youth have a need for health care 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. In some cases their health problems can shorten their lives (1). Medical care for children with special health care needs (CSHCN) is often complicated by the co-occurrence of social, emotional, and academic problems (1, 2). Because of the higher caregiving burdens, families of CSHCN tend to experience more stress and difficulties with employment and finances than other families (1, 2).

CSHCN account for more than 40% of all health care costs among children nationwide, despite making up only about 16% of the U.S. child population (1). Though 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 four in five CSHCN do not receive one or more basic aspects of quality health care, in California and nationally (1).

threshold (0-99% of the Federal Poverty Level (FPL)) had inadequate insurance in 2009-2010. In 2010, the FPL was \$22,050 for a family of four.) "Adequate" means the coverage is consistent and meets the child's health needs.
Data Source: Child and Adolescent Health Measurement Initiative, Data Resource Center for Child and Adolescent Health, *National Survey of Children with Special Health Care Needs* (Dec. 2012).

Consistency of Insurance Coverage for Children with Special Health Care Needs: 2011-2012; Showing Counties



Definition: Percentage of children with special health care needs ages 0-17 without gaps in their insurance coverage in the past 12 months (e.g., in 2011-2012, 87.6% of California children with special health care needs had consistent health coverage over the previous year). Children with consistent coverage are those insured at the time of the survey and with no gaps in coverage over the previous 12 months.
Data Source: Child and Adolescent Health Measurement Initiative, Data Resource Center for Child and Adolescent Health, *Advancing data-in-action partnerships for children and children with special health care needs in California counties and cities using synthetic estimation from the 2011/12 National Survey of Children's Health and 2008-2012 American Community Survey* (Jun. 2016).

Access to adequate health insurance is an essential step in ensuring that CSHCN receive needed services (1, 3). Studies have shown that health insurance is particularly important for CSHCN, as coverage is associated with improved health care quality, fewer unmet needs, and having a usual source of care (3).

How Children Are Faring

Although an estimated 97% of California's children with special health care needs (CSHCN) have health insurance coverage, just 68% of those who are insured have adequate coverage to meet their health needs, according to 2011-2012 data. Among CSHCN statewide, 60% had private insurance, 28% had public insurance, and 8% had both private and public insurance in 2009-2010.

At the local level, estimates of health insurance coverage among CSHCN were above 96% for all California cities and counties with at least 70,000 residents in 2011-2012. Estimates of insurance consistency—the measure of whether, over the past 12 months, there were no gaps in coverage—ranged from 81% to 97% among cities with data.

View references for this text and additional research on this topic:
<https://www.kidsdata.org/topic/16/insurance-coverage-for-children-with-special-health-care-needs/summary>



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