Health Insurance for CSHCN in California

**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).

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

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Adequate</th>
<th>Inadequate</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-99% of Federal Poverty Level (FPL)</td>
<td>48.8%</td>
<td>51.2%</td>
</tr>
<tr>
<td>100-199% of FPL</td>
<td>54.7%</td>
<td>45.3%</td>
</tr>
<tr>
<td>200-399% of FPL</td>
<td>59.7%</td>
<td>40.3%</td>
</tr>
<tr>
<td>400% of FPL or Higher</td>
<td>65.0%</td>
<td>35.0%</td>
</tr>
</tbody>
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**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 level had adequate health insurance coverage.)
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.

**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.