Keeping Kids Covered in the Changing Health Care Landscape

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As we enter a time when the future and shape of the Affordable Care Act (ACA) will be debated and considered, new research documents the increasingly important role the Children's Health Insurance Program (CHIP) and Medicaid already play in maintaining record-high rates of insurance for children and providing high-quality, affordable coverage. Most American working families have historically relied on private, employer-sponsored insurance (ESI) to cover their children's health care needs, but with ESI costs rising and some employers no longer offering family coverage, that trend is changing. Although some families are now covering their children through private, often subsidized Marketplace plans established by the ACA, many of these plans remain unaffordable or inadequate for some families. This is primarily because (1) a "family affordability glitch" flaw in the health law prevents workers from receiving subsidies if their employer offers "affordable" individual plans, even if family plans are unaffordable, and (2) Marketplace plans generally provide more limited benefits at a higher cost than CHIP or Medicaid.

Given this changing health insurance landscape, in a study in Health Affairs, researchers at PolicyLab and the University of Pennsylvania's Leonard Davis Institute of Health Economics sought to better understand the roles that public and private insurance options are playing for working families. Our findings show that while private insurance remains essential, CHIP and Medicaid are, more than ever, key to ensuring children have access to the health care services they need.

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