

Protect Our Care: ACA at 11, coverage for children & young adults

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WISCONSIN — Eleven years ago, the Affordable Care Act (ACA) became the law of the land and millions of young Americans gained coverage and critical protections as a result. Almost [three million children](#) nationwide gained coverage thanks to the ACA. Millions of young adults also experienced coverage gains and improved access to health care as a result of the health care law.

After four long years of Republican efforts to repeal and sabotage the ACA, President Biden and Democrats in Congress are now working to build on the strong foundation of the law to expand coverage, lower costs, and reduce racial disparities in health care. On March 11, President Biden signed the American Rescue Plan into law, historic legislation that includes the most significant health care expansion in a decade. Health care for children and young adults is especially important as the nation continues to battle the coronavirus pandemic. As millions of families have lost their health care as a result of pandemic-related job losses, the ACA and Medicaid expansion have given them a place to turn to for comprehensive, affordable coverage.

[Thanks To The ACA:](#)

Young adults can stay on their parents' plan until age 26. Because of the ACA, roughly 2.3 million [young adults](#) have coverage because they can stay on their parents coverage until age 26.

More Than 28 Million Children & Young Adults With Pre-Existing Conditions Gained Protections. Thanks to the ACA, children with pre-existing conditions like asthma and diabetes cannot be charged more or denied coverage by their insurers. Nationwide, [135 million Americans](#) have a pre-existing condition,

including more than [17 million](#) people under the age of 18 and 11.3 million people aged 18 to 24. And now, millions of Americans who have contracted the coronavirus are also protected from discrimination by their insurance companies.

Free Preventive Services And Annual Check-Ups. The ACA guarantees well-child visits with no cost-sharing for patients. These visits help prevent the development of chronic conditions and [increase](#) vaccinations among children. Plans sold on the ACA must also cover preventive pediatric health benefits, [including](#) oral health and vision services. More than [40 million children](#) with private insurance are also guaranteed access to free preventive care and are protected from lifetime and annual limits.

Ended annual and lifetime limits. Because of the ACA, insurers can no longer put annual or lifetime limits on the care you receive, which is critical for children with complex medical needs. According to [First Focus](#), without these protections, “children with cancer and other pediatric conditions, or babies that were born prematurely and spent the first weeks or months of their lives in the neonatal intensive care unit, could exhaust their annual and lifetime limits in a short time.”

Improvements To CHIP & Medicaid Coverage. The ACA [improved children's coverage](#) by increasing the federal matching rate for the Children's Health Insurance Program (CHIP) and standardizing—and in many states, expanding—Medicaid eligibility for children. The ACA also [ensures](#) that states provide Medicaid coverage to children in foster care up to age 26.

Medicaid Expansion Improved Coverage & Access To Care For Young Americans

Research confirms expanding access to Medicaid for parents has had ripple effects for their children. At the same time, states that continue to reject expansion are limiting children's health care access:

Uninsurance Rates Among Young Adults Fell By Nearly Half As A Result Of The ACA's Medicaid Expansion. “Uninsurance among young adults ages 19 to 25 fell 14.2 percentage points between 2011 and 2018, from 30.2 percent to 16.0 percent (figure 1). The share of young adults covered by Medicaid increased 4.3 percentage points over that period, from 11.1 percent to 15.4 percent. Changes in both uninsurance and Medicaid coverage were concentrated between 2013 and 2016, when most major ACA coverage provisions were implemented, including

Medicaid expansion and the establishment of the Marketplaces.” [Urban Institute, [February 2021](#)]

- **Medicaid Expansion Improved Access To Care For Young Adults.**

“Between 2011 and 2018, access to health care improved for young adults in both expansion and nonexpansion states. For young adults in low-income households and young adults with lower educational attainment, Medicaid expansion was associated with an increased likelihood of having a personal doctor. It was also associated with a large decrease in the likelihood of delaying needed care because of cost in the past year among non-Hispanic Black young adults.” [Urban Institute, [February 2021](#)]

Medicaid Expansion Led To Gains In Coverage For Children As Well As Parents. A study in Health Affairs found that “710,000 children gained public coverage when their parents enrolled in Medicaid between 2013 and 2015. If the remaining 19 non-expansion states expanded Medicaid, 200,000 additional children would gain health coverage through existing programs. The effect was largest among children whose parents gained Medicaid eligibility through the expansion.” [Georgetown University Center for Children and Families, [1/12/18](#)]

When Parents Have Medicaid, Their Children Are More Likely To Have Regular Care. As summarized by Georgetown University’s Center on Children and Families, recent research finds that “Parents enrolled in Medicaid have children who are 29 percentage points more likely to receive a well-child visit. The relationship is strongest for families with household incomes between 100% and 200% [of the federal poverty line]. In these families, parents enrolled in Medicaid have children who are 45 percentage points more likely to receive a well-child visit.” [Georgetown University Center for Children and Families, [1/12/18](#)]

Children In States That Have Not Expanded Medicaid Are Almost Twice As Likely To Be Uninsured — And That Gap Is Growing. “Growing numbers of uninsured children are concentrating in states that have not expanded Medicaid. Between 2016 and 2019, the child uninsured rate in non-expansion states grew at nearly three times the rate of expansion states. Non-expansion states saw their child uninsured rate jump from 6.5 percent to 8.1 percent during the period examined while expansion states saw it increase from 3.5 percent to 4.1 percent (see figure 3). Moreover, two non-expansion states, Texas and Florida, were

responsible for 41 percent of the coverage losses for children over the three-year period.” [Georgetown Center For Children And Families, [2/17/21](#)]