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## Health Reform and Children

### *Giving parents greater control over their children's health care*

**When it comes to covering kids, Oregon is a step ahead of national health care reform.**

**Healthy Kids provides health coverage to all uninsured Oregon children.** Healthy Kids is Oregon's health coverage program for uninsured children. No family earns too much to qualify, and a family of four earning as much as \$66,000 a year qualifies for subsidized, low-cost coverage. Healthy Kids covers all the care kids need: doctor visits, dental care, vision, prescription medicines, mental and behavioral health care and more, with no hidden deductibles or high co-pays. Even kids with current health conditions can enroll. National healthcare reform protects Healthy Kids for years to come.

**For children covered through private insurance, national health reform is making important improvements:**

**Health care reform eliminated pre-existing coverage exclusions for children.** Pre-existing condition clauses had been a barrier to health care coverage for children. This meant children with serious medical problems couldn't get the health coverage they needed.

**Children's dental and vision needs will be covered beginning in 2014.** Healthy Kids covers dental and vision care, but many private plans don't. National reform requires coverage of not only basic pediatric services under all new health plans, but also dental and vision needs.

**The insurance exchange, a key component of national health reform, will provide a central marketplace for health insurance, which puts families in charge of their child's health care and provides options.** The exchange will provide one-stop shopping for individuals and small businesses to compare rates, benefits and quality among plans. The exchange will also administer the new federal health insurance tax credits for those who qualify and make it easier to enroll in health insurance.

**Oregon's insurance exchange will complement Healthy Kids by providing more health insurance choices to families without job-based coverage and providing tax credits to those who can't afford it.** This ensures that children have access to affordable child-only health insurance policies, regardless of whether their parents change jobs, leave a job, move, or get sick.

**Health care reform will improve the quality of care children receive:**

**National health care reform establishes priorities and promotes quality measurement and reporting.** This will help improve the quality of care that children receive.

**Expanding the health care workforce ensures that children will have access to high-quality health care.** It also requires that parents enrolled in new plans be allowed to select their child's pediatrician from among any participating provider—giving parents even more choice when it comes to their child's health care.

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## **Improving the lifelong health of children through prevention:**

**Federal reform requires new plans to cover prevention and wellness benefits, without applying deductibles or other cost-sharing requirements.** This helps ensure that children have better access to preventive health care, which is a priority for lifelong health and reduces long-term health care costs.

**Reform also invests in prevention and public health programs, encouraging innovations that prevent illness and disease before they require more costly treatment.** Prevention and public health programs improve the overall health of our communities.

**Health reform works toward improving children's health by providing \$25 million in funding for the Childhood Obesity Demonstration Project.** Childhood obesity is a serious and growing threat to the health of our children. A comprehensive and systematic model for reducing childhood obesity will be developed; in the long run, this will not only improve child health, but also reduce the high cost of health care associated with obesity.

## **Increasing availability of health care for young adults:**

**Many young adults can now stay on their parent's health care plan until age 26.** This applies to all new or renewing plans in the individual market, all new employer plans, and existing employer plans if the young adult is not eligible for employer coverage on his or her own. Beginning in 2014, children up to age 26 can stay on their parent's employer plan even if they have an offer of coverage through their employer.

Providing health insurance coverage for young adults enables them to seek preventive care, which helps keep healthcare costs down.

**Reform provides coverage for children up to age 26 who are aging out of foster care.** Children aging out of the foster care system face many challenges, including finding quality, affordable health insurance. All states will make this change by 2014.

The **Oregon Health Authority** is the organization at the forefront of lowering and containing costs, improving quality, and increasing access to health care in order to improve the lifelong health in Oregon. The nine-member citizen Oregon Health Policy Board working towards comprehensive health and health care reform in our state and oversees the Oregon Health Authority.

**Is your child currently uninsured? Apply for Healthy Kids today at [www.oregonhealthykids.gov](http://www.oregonhealthykids.gov)**

Connect with us at [www.Facebook.com/OregonHealthAuthority](https://www.facebook.com/OregonHealthAuthority).