

Uninsured Children

Background/ Definition: Statement of the Problem:

The health care issue in the United States is in a crisis situation. Rising medical costs and the lack of affordable health care for all is an important issue. In a country as powerful and wealthy as this one, it is inexcusable that any person should not be afforded adequate medical care because of a lack of coverage. Of particular concern is the number of uninsured children and the impact this has on their lives. At the present time there are approximately nine million children living in the United States who do not have health coverage. The Child Health page of the Children's Defense Fund's Web site states that children without insurance are at much higher risk of not receiving the care needed.

Lack of Medical Care:

“Children without insurance are “more than three times as likely to lack a regular source of health care, more than four times as likely to have delayed medical care because of cost; more than three times as likely to lack necessary dental care; more than twice as likely to go without needed prescription medications; and more than twice as likely to go without eyeglasses” (Children's Defense Fund. 2005).

Numerous studies have found that there are often serious consequences because of the lack of medical insurance. According to Marc Tunzi, M.D. in his article *The Uninsured* for the American Family Physician (2004), the uninsured “do not seek care, they wait until it is too late or they receive episodic, often inappropriate care” (Tunzi p. 1357). The end result of these actions, as reported in the May 2002 report for the Institute of Medicine, is that “uninsured patients have worse clinical outcomes for

chronic condition such as diabetes, cardiovascular disease, end-state renal disease, human immunodeficiency virus infection and mental illness than insured patients”

(Tunzi, p.1357).

The uninsured often avoid preventative care which can result in poor medical treatment. When they do seek care, their illness frequently has progressed, so the cost is generally higher because the treatment is prolonged or hospitalization is needed. In many instances, appropriate care is not given because certain tests or treatments are avoided due to cost.

Other Effects:

The lack of adequate medical coverage can have long reaching effects. Children who do not receive basic care are more likely to miss more school, thereby impacting their overall achievement. In addition, parental fears of the child being hurt and not being able to provide adequate treatment force some parents to limit the social opportunities for their children. The uninsured face increased medical difficulties because of a lack of insurance, but they also face economic hardships due to pressing medical bills. The costs are too high in both areas.

Statistics:

At present time there are approximately nine million children living in the United States who do not have health coverage. According to the *Child Health* web page of the Children’s Defense Fund’s Web site, “of the uninsured children, 40.8 percent are White, 31.7 percent are Hispanic, 19.8 percent are Black, 5.1 percent are Asian or Pacific Islander, and 2.6 percent are American Indian or Alaskan Native” (Children’s Defense Fund , 2005).

The Kaiser Family Foundation in their overview for their *Primer on Health Insurance for the Uninsured* states, "research has shown that the lack of insurance ultimately compromises a person's health because they are less likely to receive preventive care, are more likely to be hospitalized for avoidable health problems and are more likely to be diagnosed in the late stages of disease. Having insurance improves overall health and could reduce mortality rates for the uninsured by 10 to 15%" (Kaiser Family Foundation [KFF]. 2004).

Programs:

Insure Kids Now: Mission, goals, and objectives

The mission of Insure Kids Now is to provide information about available coverage and to help parents of uninsured children gain access to information about eligibility and the benefits of adequate health insurance.

The government has allotted approximately forty billion dollars per year for the Children's Health Insurance program. Despite intensive outreach programs to increase the enrollment of all eligible children, there are still four million children unenrolled and more than one billion dollars were not spent and returned to the government. Insure Kids Now is one of the outreach programs currently underway to increase participation in government sponsored programs.

Children's Defense Fund. Leave No Child Behind. (Children's Health

Insurance Program - CHIP): Missions, Goal, Objectives

The mission of the CHIP program is to provide medical coverage to the many uninsured children. The objective is to supplement the already established Medicaid

program and provide insurance for families whose income is too high to be eligible for Medicaid. preventive as well as sick care.

Covering Kids & Families - Mission, goals and objectives

The mission of the Covering Kids & Families program is to expand on the success of the Covering Kids program and to increase awareness of the existence and eligibility requirements for uninsured families. Managed by the Robert Wood Johnson Foundation, the goal of the drive is to improve health care for Americans. The Cover the Kids campaign, started in 2000 as part of the President Bush's Leave No Child Behind Campaign, received further support with a grant from the Robert Wood Johnson Foundation.

Back to Betty C. Jung's Web site	http://www.bettyjung.net
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