

MEDIA RELEASE



Georgetown University Health Policy Institute
Center for Children and Families

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Statement on Insurance Companies' Decision to Drop Child-Only Coverage

(Washington, D.C.) – Georgetown University Center for Children and Families Co-Director, Jocelyn Guyer, issued the following statement in response to the decision by several prominent insurance companies to drop child-only plans.

“The recent decision by several large insurance companies to eliminate child-only policies on the individual market to avoid having to offer coverage to children with pre-existing conditions is disturbing. While this action affects a very small number of families, they represent a particularly vulnerable group. These families often are middle class, but lack access to employer-sponsored insurance that covers their children. They are looking to do the responsible thing and buy health insurance on their own, but are denied coverage because their child is autistic, asthmatic, battling cancer, or suffering from a chronic illness. The decision by insurers to abandon ship instead of staying at the table to identify solutions to their concerns is a stark reminder of why health reform was passed and why families have a strong interest in seeing it work as intended.”

“Fortunately, a number of new protections and benefits will begin to take effect this week that will help make insurance work better for millions of families. Over two million young adults are expected to benefit from the new provision allowing dependents up to age 26 to enroll in their parents' health care plans. In addition, families enrolling in new plans will be able to receive well-child visits and other preventative screenings with no cost sharing, which over time is expected to benefit millions of families. And, as a result of provisions included in the health reform law to protect Medicaid and coverage through the Children's Health Insurance Program (CHIP), many low and moderate-income families with uninsured children have the opportunity to enroll their children in affordable coverage right now.” (See CCF brief “[September 23 Health Care Reforms: Making Insurance Work for Children and Families](#)”).

“As the new reforms become effective, insurance will start working better for many families and children. By offering families protections they have not seen before, these provisions are a good first step prior to the full implementation of the Affordable Care Act in 2014.”

Available Data on Child-Only policies:

One hundred and forty thousand children are currently covered under child-only policies,

according to a member survey conducted by the [American Association of Health Insurance Plans](#).

Of the 75 million children under the age of 18 in the United States 42 million receive coverage through employer-based plans, 25 million receive coverage through Medicaid or the State Children's Health Insurance Program, three million purchase coverage on the individual market, and seven million are uninsured.

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CCF is an independent, nonpartisan research and policy center based at Georgetown University's Health Policy Institute whose mission is to expand and improve health coverage for America's children and families. For more information visit our Web site at ccf.georgetown.edu, email us at childhealth@georgetown.edu or call (202) 687-0880.