

# Health Insurance Matters for Healthy Brain Development in PA Babies and Toddlers

## Babies and Toddlers Need Regular Check-Ups

Especially in the first few years of life, young children need regular access to health care for their healthy development at a time when their brains are growing most rapidly.

By age 3, children are recommended to have 12 well-child visits according to the schedule set by the American Academy of Pediatrics<sup>i</sup>.

These regular, preventive visits to the doctor or pediatrician are important to track a child's growth, to provide immunizations protecting against preventable life-threatening diseases, and to identify and address developmental delays or concerns.



## Did You Know?

The most rapid period of brain growth occurs in the earliest years of life, when more than 1 million new neural connections form every second<sup>ii</sup>.

That means children need health insurance as early as possible to have the healthiest start possible. The latest data shows that while Pennsylvania is moving in the right direction with better results than the prior year\*, there are still more than 18,000 children under the age of 3 who lack insurance coverage, which is

the 4th highest in the country. Sadly, this shouldn't be the case since the vast majority would be eligible for public health insurance and wouldn't have to miss regular access to care during their earliest months and years of life.

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**ONE infant or toddler without health insurance is ONE too many!**

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\*Most recently available data is from 2019, collected prior to the COVID-19 pandemic.

## Join Us in Closing the Uninsured Gap for PA Babies and Toddlers

There are three main ways that Thriving PA is working to get more Pennsylvania babies and toddlers connected to health insurance.

### 1) Educating families about health insurance options

Pennsylvania families have options! We are focused on reaching eligible but uninsured children by educating families about their free or low-cost health insurance options available through Medicaid, the Children's Health Insurance Program (CHIP), and the state-based marketplace Pennie™.

Flyers for families outlining these insurance options are available in both [English](#) and [Spanish](#). Join us by sharing these flyers widely with your constituents and networks.

### 2) Expanding coverage in CHIP for undocumented kids through legislative action – “Dream Care” initiative

To close the final gap of kids not eligible for coverage in Pennsylvania's CHIP, legislation is needed to eliminate the coverage restriction for undocumented children who call Pennsylvania home. A recent study found that the vast majority of non-citizen children become citizens as adults, many with poorer health outcomes and higher health care costs due to lack of access to public health insurance and health care during their childhood<sup>iii</sup>.

Join us by supporting Dream Care legislation to give ALL kids living in Pennsylvania an option to enroll in CHIP for their health insurance.

Our goal is to invest in the long-term public health of Pennsylvanians by expanding coverage



in the Children's Health Insurance Program (CHIP) for children and pregnant women or birthing individuals who are not currently eligible due to their immigration status.

Approximately **24,000 children and 2,200 pregnant women/birthing individuals** living in PA could gain health insurance by expanding coverage in CHIP to undocumented individuals, leading to better health outcomes and health care cost savings.

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**A long-term consequence of children's lack of health care access is likely to drive up social safety net costs for counties and the Commonwealth.**

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### 3) Expanding CHIP for undocumented pregnant women and birthing individuals through a State Plan Amendment

The last trimester of pregnancy is especially important for fetal brain development, making access to good health care during this period a key factor in positive birth outcomes.

Federal regulations permit states to consider a fetus a "targeted low-income child" for purposes of CHIP coverage in order to provide health insurance to pregnant women and birthing individuals not eligible for Medicaid because of their immigration status. This policy would include two distinct benefits:

- ✓ access to vital perinatal health care, and
- ✓ connect newborns who are eligible for Medicaid as citizens through automatic enrollment at birth yet are slipping through the cracks.

The estimated cost savings due to better health outcomes nearly offsets the estimated costs of coverage expansion.

Join us in supporting the State Plan Amendment option to increase healthy pregnancies and healthy babies in Pennsylvania.



To learn more or join our campaign, visit [thrivingpa.org](https://thrivingpa.org).

#### Sources

- i American Academy of Pediatrics, Bright Futures [https://downloads.aap.org/AAP/PDF/periodicity\\_schedule.pdf](https://downloads.aap.org/AAP/PDF/periodicity_schedule.pdf)
- ii Harvard University, Center on the Developing Child <https://developingchild.harvard.edu/science/key-concepts/brain-architecture/#neuron-footnote>
- iii DOI: 10.1377/hlthaff.2021.00065 HEALTH AFFAIRS 40, NO. 7 (2021): 1084–1089



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