Children's Hospital of Philadelphia PolicyLab

Why Does Open Enrollment Matter for Children and Families?

Population Health Sciences

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This week marks the halfway point for the Affordable Care Act (ACA) marketplace insurance open enrollment period. Although the enrollment period in previous years stayed open through January, this year it **ends on December 15**. Unfortunately, due to the shorter enrollment period and significant cuts to resources for advertising and navigators to help people enroll, one-third of Americans don't even realize open enrollment is happening this year.

While there has been some confusion given recent congressional attempts to repeal the ACA, we've seen a promising start to enrollment. In fact, the U.S has seen record high sign-ups for marketplace coverage during the first two weeks of open enrollment - 46 percent higher than the same period last year.

Still, it's critical that individuals, organizations, and governments at all levels continue to let people know that open enrollment is happening, insurance coverage and financial support are still available, and they can get access to the coverage they need.

Why is it important for individuals and families to consider marketplace coverage?

First, children generally have greater access to public insurance programs like Medicaid and the Children's Health Insurance Program (CHIP), so most marketplace insurance enrollees are adults. But, as children's health care and policy experts, we know that a parent's health impacts the health of their child. That's why it's important not only that a child is insured, but that the parent gets covered, too. In fact, parents with coverage are more likely to have their kids covered, leading to better health outcomes for all.

Second, on top of helping previously uninsured adults access health insurance, maybe for the first time, marketplace insurance has helped previously *underinsured* adults get access to coverage that actually meets their health care needs. No longer are these adults limited to catastrophic plans or other highly unregulated plans that do not cover the Essential Health Benefits required in the marketplace, such as preventive, emergency, prescription, and rehabilitation services.

Finally, it's actually possible for some people who qualify for financial assistance in Pennsylvania to get the same or more comprehensive coverage and pay lower premiums than last year.

Getting covered in PA

The Pennsylvania Insurance Department developed a number of resources to help individuals sign up for the health insurance that is right for them. Their website has the answers to most questions, and contact information for navigators who can provide assistance as needed. Additionally, their comparison tools, and those on the marketplace website, help individuals shop for insurance, understand the coverage, make their own assessment and pay only for what they need.

The evidence around the importance of health insurance to improving the overall well-being of children and families is extensive, and the window during which many individuals can purchase better insurance for less is soon to close. Part of ensuring that children have the healthiest possible start to life is ensuring that their parents, families and communities are healthy as well. We hope that everyone who can benefit from the coverage available during open enrollment will be aware of this opportunity and able to make the decision that is best for them and their families.

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