Children's Hospital of Philadelphia
PolicyLab

New PolicyLab Research Suggests Children with Special Health Care Needs Are More Likely to Be Underinsured

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In a new *JAMA Network Open* study, a team of PolicyLab researchers found that the likelihood of underinsurance among children with special health care needs increased with the complexity of children's health care needs after examining the prevalence of underinsurance based on child medical complexity and income levels. They also identified a pronounced level of underinsurance among middle-income households, underscoring the significant challenges of health care affordability and access for families.

Pediatric underinsurance, which is inadequate or inconsistent health coverage, has been on the rise over the past decade in the U.S., particularly among households with children with special health care needs. Children with special health care needs often require frequent and intense care and are at elevated risk for hospitalizations, emergency department visits and unplanned doctor's visits. However, little research to date has examined differences in underinsurance across the wide spectrum of children's special health care needs.

With health care and insurance costs continuing to rise, more research is needed to inform state and federal efforts to ensure that children with special health care needs have access to public insurance and that this coverage meets their needs.

Explore the study findings here.