

## Adequate Health Insurance Coverage Among Illinois Children with Special Health Care Needs

**Illinois Disability and Health Program** 

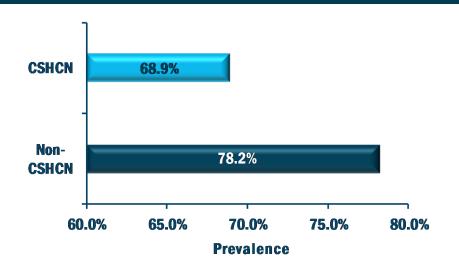
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Adequate health care coverage for children refers to whether their health insurance covers the services they need, if they are able to see the health service providers they need to see, and whether out-of-pocket costs for their family are considered reasonable. Despite the reduction of uninsured children due to state and national health care policies, insurance coverage sometimes does not meet the health needs of children. Thus, some children do not have adequate health insurance coverage even though they are insured.<sup>2</sup>

Figure 1 shows the proportion of Illinois children with special health care needs (CSHCN) who have adequate health insurance coverage compared to children without special health care needs (non-CSHCN). CSHCN are defined by the Department of Health and Human Services as: "those who have or are at increased risk for a chronic physical, developmental, behavioral, or emotional condition and who also require health and related services of a type or amount beyond that required by children generally." The rate for CSHCN, 68.9%, shown in the top bar is significantly lower than that for Non-CSHCN, 78.2%, shown in the bottom bar. Having adequate health insurance coverage is critical for CSHCN to meet their specific health service needs, and to maintain/improve their overall health.

Figure 1: Percentage of Illinois Children with Adequate Health Insurance Coverage by the Presence of Special Health Care Needs



**Data Source: 2011 National Survey of Children's Health** 

## References

- 1. US Department of Health and Human Services (2009). The National Survey of Children's Health 2007. Rockville, Maryland: U.S. Department of Health and Human Services.
- 2. Bethell, C. D. et al. (2002). Identifying children with special health care needs: Development and evaluation of a short screening instrument. *Ambulatory Pediatrics*, 2(1), 38-48.
- 3. McPherson, M., Arango, P., Fox, H., et al. A new definition of children with special health care needs. *Pediatrics*, 102(1):137–140, 1998.