

# Sonoma County Children Without Health Care: The Community's Responsibility

## EXECUTIVE SUMMARY

Children without access to health care pay a price in lower school achievement, greater and more complex health problems later in life, and diminished opportunities for success. Of the 112,000 children under age 18 years living in Sonoma County, an estimated 8,000 children are uninsured.<sup>1</sup> Furthermore, approximately 22,000 are “under-insured”—experiencing trouble finding care or lacking coverage for dental, vision or prescriptions.<sup>2</sup> For the uninsured and the under-insured, the ramifications of limited access to health care are serious.

### CHILDREN WITHOUT ACCESS TO HEALTH CARE:

- have a higher incidence of untreated lead poisoning, dental disease, asthma, and hearing loss;
- may not experience optimal growth and physical and social development;
- have reduced school achievement;
- must rely upon expensive emergency rooms and specialty care; and/or
- may develop lifelong, complicated and costly health problems.

### WHY ARE CHILDREN UNINSURED?

#### ***They are not enrolled in publicly funded insurance for which they are eligible.***

Of the estimated 8,000 uninsured children in this county, approximately 5,330 are eligible for either Medi-Cal or Healthy Families Program, but are not enrolled.<sup>3</sup> Studies have found that reasons for this include:

- stigma associated with public health insurance,
- fear related to immigration issues,
- language and cultural barriers,
- complex requirements for enrollment and,
- families are unaware of the programs or do not know their children are eligible.<sup>4</sup>

#### ***They are not eligible for publicly funded health insurance.***

Approximately one third of the uninsured children, about 2,670 children, are not eligible for public health insurance. Of these, about half come from families that earn too much—more than 250% of the Federal Poverty Level or \$44,125 for a family of four. The other half (an estimated 1,332 children) are not eligible because they do not meet the citizenship or residency requirements of the insurance program.<sup>5</sup>

#### ***Compared to insured children, uninsured children are:***

- more than four times as likely to have delayed medical care because of cost;
- more than three times as likely to lack necessary dental care;
- more than twice as likely to go without needed prescription medications; and
- more than twice as likely to go without eyeglasses.

*Key Facts:*The Uninsured, Children's Defense Fund  
[www.childrensdefense.org/hs\\_kf\\_uninsured.php](http://www.childrensdefense.org/hs_kf_uninsured.php)

**Insurance is too costly or not offered.**

While many workers are offered health insurance through their place of employment, some families cannot afford the employee share of cost and/or the out-of-pocket expenses associated with using the insurance. For those who are not offered insurance by their employer or who are unemployed, purchasing a private plan is very costly. Plans average \$2,650 annually per individual and \$7,000 per family and premiums are climbing quickly, putting this option out of reach for many low- and moderate-income families.<sup>6</sup>

**WHAT PROBLEMS DO UNDER-INSURED CHILDREN FACE?**

Many thousands of Sonoma County children are under-insured—while they may be covered by a health insurance plan, they may have:

- Difficulty finding a doctor who will accept their insurance  
The rates paid by the Medi-Cal and Healthy Families programs often do not cover the health care provider or hospital costs of providing care and therefore many health care providers are unwilling or unable to see children with public insurance. Children with private insurance may also experience difficulty finding doctors/dentists or getting timely appointments.
- Difficulty finding specialty care  
Again, because of low reimbursements, few specialists accept public health insurance.
- No coverage for dental procedures, vision care or prescriptions  
Many health plans exclude some or all of these benefits.
- Barriers  
Lack of transportation, language, cultural norms and inexperience using insurance also prevent families from seeking and receiving health care for their children.

**LOCAL ACTION TO INSURE ALL CHILDREN**

Community leaders in Sonoma County concerned about the long-term economic and health consequences of un- and under-insured children have been working to find solutions. **The Children's Health Care Access Coalition (CHAC)** believes possible solutions may be to:

- Create one system for enrolling children in existing insurance programs along with new options for children not eligible for other programs. (Alameda, San Francisco, and Santa Clara Counties have taken this approach.)
- Create more subsidized "slots" for children in private health insurance programs and augment these plans to fill gaps.
- Create subsidized employment-based strategies for coordinated enrollment in health care coverage (San Diego and Sacramento Counties are using this strategy).

**Public commitment  
to insuring all children**

Any solution, which will address the needs of un- and under-insured children, will require a significant commitment of public and private funds. CHAC estimates that to enroll all the children in Sonoma County in a health insurance plan and fill the gaps in services in existing programs will cost more than two million dollars per year. However the costs of long-term health problems that result when children lack access to care and the use of the emergency room when no care is available, are much greater.

**Join with CHAC to support  
public funding to create a system  
of comprehensive health care  
for all Sonoma County children,  
to ensure that our children achieve  
their full potential.**

*This is an Executive Summary of a report prepared by Family Action of Sonoma County for the Children's Healthcare Access Coalition (CHAC), September 2002.*

<sup>1</sup>2001 California Health Interview Survey, [www.healthpolicy.ucla.edu](http://www.healthpolicy.ucla.edu)  
<sup>2</sup>Under-insured in America: Is Health Coverage Adequate? Kaiser Commission on Key Facts, [www.kff.org](http://www.kff.org)  
<sup>3</sup>2001 California Health Interview Survey, [www.healthpolicy.ucla.edu](http://www.healthpolicy.ucla.edu)  
<sup>4</sup>Communities Play Key Role in Extending Public Health Insurance to Children, Center for Studying Health System Change, [www.hschange.org](http://www.hschange.org)  
<sup>5</sup>2001 California Health Interview Survey, [www.healthpolicy.ucla.edu](http://www.healthpolicy.ucla.edu)  
<sup>6</sup>Employer Health Benefits-2002 Summary of Findings, The Kaiser Family Foundation and Health Research and Education Trust, [www.kff.org](http://www.kff.org)



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