



## *Put Parents and Families First: Expand Access to Health Insurance*

### Introduction

High-quality, affordable health care helps parents work and support their children. Parents can't get to work, or take care of their children, when they're not healthy. Unfortunately, in North Carolina approximately 500,000 North Carolinians don't earn enough to buy private health insurance, but earn too much to qualify for Medicaid. In North Carolina, over 15% of parents of infants and toddlers are uninsured, and closing this "coverage gap" would provide over 100,000 parents the improved health and access to the care they need to thrive, which in turn improves children's health and development.<sup>12</sup> To improve the health of current and prospective parents and their children, North Carolina should take advantage of available federal funding to expand access to insurance coverage.

### Why Is This Important to Do Now?

#### **Closing the coverage gap would positively impact infants, toddlers, and families.**

North Carolina is one of seventeen states that has not taken advantage of available federal funding to expand access to health insurance.<sup>3</sup> Expanding Medicaid would allow families to access needed health care before they require more complex and expensive interventions later in life.<sup>4</sup>

#### **Families without health insurance are experiencing financial strain due to medical bills.<sup>5</sup>**

When unexpected health issues arise, families without health coverage are likely to fall into debt and financial distress. When parents are stressed, this has adverse effects on their children as well. Early experiences of poverty and trauma can impact a child's brain development, which can have an adverse impact on physical health and well-being later in life.<sup>6</sup>

#### **Improving women's prenatal health leads to more healthy births and a greater decline in the infant mortality rate.<sup>7</sup>**

Medicaid expansion is linked to significant declines in infant mortality and an increase in maternal access to prenatal care.<sup>8</sup> This would have a positive impact in North Carolina, where 9.2% of babies were born at a low birthweight and infant mortality rate was 7.2 per 1000 live births in 2016.<sup>9</sup>

#### **Parents and children will be healthier.**

Parents are more likely to enroll Medicaid-eligible children when they are covered themselves.<sup>10</sup> Children whose parents are covered by Medicaid are also more likely to receive regular check-ups and preventive care. Continuous, consistent health coverage is particularly critical for young children, and sets them on a path of healthy physical, social, and emotional development.<sup>11</sup>

## Maternal depression will decrease, thus supporting children’s healthy development.<sup>12</sup>

Maternal depression can impede a mother’s ability to both bond with and care for a child. Closing the coverage gap will improve the positive, nurturing relationships infants and toddlers need for socio-emotional health.<sup>13</sup>

## Healthy parents miss fewer work days.

Good health care also helps non-workers search for and retain new jobs.<sup>14</sup> Stable employment reduces undue stress on families, allowing parents to provide financially secure environments for their children and lessening children’s exposure to poverty.



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<sup>1</sup>Georgetown University Health Policy Institute Center for Children and Families (CCF). (2017). Health Coverage for Parents and Caregivers Helps Children.

<sup>2</sup> CCF. (2015). Many Working Parents and Families in North Carolina Would Benefit from Medicaid Coverage.

<sup>3</sup> Henry J Kaiser Family Foundation. (2018). Status of State Action on the Medicaid Expansion Decision.

<sup>4</sup> CCF. (2018). Promoting Young Children’s Healthy Development in Medicaid and the Children’s Health Insurance Program (CHIP).

<sup>5</sup> Cross-Call, J. (2018). More Evidence that Medicaid Expansion Improves Health, Supports Employment. Center on Budget and Policy Priorities.

<sup>6</sup> CCF, 2018.

<sup>7</sup> Bhatt, C.B. & Beck-Sague, C.M. (2018). Medicaid Expansion and Infant Mortality in the United States. *AJPH Research*, 108(4).

<sup>8</sup> CCF, 2018.

<sup>9</sup> KIDS COUNT Data Center. (2018). “North Carolina Indicators.”

<sup>10</sup> CCF, 2017.

<sup>11</sup> CCF, 2018.

<sup>12</sup> CCF, 2017.

<sup>13</sup> CCF, 2018.

<sup>14</sup> Cross-Call, 2018.

### About Think Babies™ NC:

Think Babies™ NC seeks to advance policies that support the healthy development of North Carolina’s babies and toddlers. It is aligned with the NC Pathways to Grade-Level Reading initiative and the NC Early Childhood Action Plan. Think Babies™ NC is led by the NC Early Education Coalition with support from the NC Early Childhood Foundation and a Leadership Team of state and local organizations focused on advancing public awareness and policy solutions for infants, toddlers, and their families.