

Many US children have inadequate, inconsistent health insurance coverage: Study

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Publicly insured children have higher rates of inconsistent coverage but lower rates of inadequate coverage compared with commercially insured children, according to a study published online Nov. 22 in *JAMA Health*

Forum.

Jamie R. Daw, Ph.D., from the Columbia University Mailman School of Public Health in New York City, and colleagues compared the adequacy and consistency of health insurance coverage for publicly and commercially insured U.S. children. The analysis included data for 203,691 children (34.5% of whom were publicly insured).

The researchers found that compared with commercially insured children, publicly insured children had higher rates of inconsistent coverage (4.2 versus 1.4%) and lower rates of inadequate coverage (12.2 versus 33.0%). During the COVID-19 public health emergency (2020 to 2021 versus 2016 to 2019), inconsistent insurance decreased by 42% for publicly insured children, while inadequate insurance decreased by 6% for commercially insured children.

"The findings of this cross-sectional study indicate that insurance gaps are a particular problem for publicly insured children, whereas insurance inadequacy and, particularly, [out-of-pocket costs](#) are a challenge for commercially insured children," the authors write. "Both challenges improved during the COVID-19 public health emergency. Improving children's health coverage after the [public health emergency](#) will require policy solutions that target the unique needs of commercially and publicly insured [children](#)."

More information: Jamie R. Daw et al, Consistency and Adequacy of Public and Commercial Health Insurance for US Children, 2016 to 2021, *JAMA Health Forum* (2023). [DOI: 10.1001/jamahealthforum.2023.4179](#)

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