



RHODE ISLAND KIDS COUNT

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Rhode Island Children and the *Affordable Care Act (ACA)*

For many years, our state and federal leaders have made a big investment in keeping kids healthy by increasing their access to health care coverage.

Building on the success of Rite Care (Rhode Island's Medicaid and CHIP Program), the *Affordable Care Act (ACA)* further helped children gain access to high-quality, affordable, comprehensive health and dental coverage.

Here is list of 16 items that are part of the *ACA* that directly benefit Rhode Island children.

- 1. The *ACA* ensures that all Rhode Island children with Rite Care can keep their Rite Care coverage.** The *ACA* prohibits states from reducing Medicaid and Children's Health Insurance Program (known as Rite Care in Rhode Island) income limits that were in place when the *ACA* went in to effect in 2010. This ensures that thousands of Rhode Island children and pregnant women will maintain coverage under Rhode Island's Rite Care program.
- 2. The *ACA* eliminated annual and lifetime benefit caps for children and parents.** Children stand to lose the most if lifetime benefit caps are eliminated. These caps limit the amount a health insurance plan pays out over a person's lifetime. Limits particularly harm children with chronic conditions and children with very expensive, potentially reoccurring or ongoing conditions like cancer and congenital conditions.
- 3. Private insurance companies cannot deny children or parents' coverage because of pre-existing conditions.** Prior to the *ACA*, many children who had experienced gaps in coverage or did not have coverage could not get health coverage.
- 4. Young adults can continue to be covered until age 26.** The *ACA* allows young adults to remain on their parents' health insurance plans until age 26. It also requires states to allow young people who were formerly in foster care to have Medicaid coverage until age 26.
- 5. Help for families to enroll and stay enrolled.** The *ACA* ensures that Rhode Island has resources to assist families and help those who seek coverage get enrolled and re-enroll every year through HealthSource RI.
- 6. The *ACA* simplified and broadened Medicaid eligibility.** The *ACA* changed how all states determine household size and measure income, and made it easier for families to qualify. This has made access to Rite Care easier and more children and families have Rite Care coverage since the implementation of the *ACA*.
- 7. The *ACA* expanded access to Medicaid.** Medicaid expansion in the *ACA* (which has been adopted in 32 states, including Rhode Island), has directly benefitted children. Research has consistently shown that enrolling more parents and adults in health coverage triggers enrollment of more children in coverage. Since the *ACA* was implemented, the rate of uninsured children in Rhode Island and the U.S. has decreased to historic lows.

8. **The ACA originally established the Maternal, Infant, and Early Childhood Home Visiting (MIECHV) program.** MIECHV provides related funding to expand and improve state-administered home visiting programs for at-risk families of young children. Federal funding is set to expire on September 30, 2017.
9. **“No Wrong Door” application process through HealthSource RI ensures that parents can apply for all types of coverage in one place.** Prior to the ACA, if a parent applied for a private health insurance plan but qualified for Rite Care, that parent would end up paying for coverage she could have obtained for free through Rite Care, creating more hardship for low-income families.
10. **The ACA mandates coverage for maternity and prenatal care, family planning, and women’s preventive health services.** Access to prenatal and maternity care, as well as preventive care for women, before they become pregnant, is critical to ensuring that mothers give birth to healthy, full-term babies. Access to reproductive health care and family planning options help women plan and better space out pregnancies, which reduces infant mortality rates.
11. **The ACA requires insurance to cover breast pumps for nursing mothers and amended federal labor laws to require employers to protect breastfeeding mothers’ ability to pump at work.** Protecting infants’ access to breast milk and making it feasible for new moms to pump and provide breast milk to their babies is a crucial piece of establishing strong infant nutrition and health, including reducing the risk of Sudden Infant Death Syndrome.
12. **Coverage for substance abuse treatment and behavioral health care is critical for protecting children.** The ACA ensures that thousands of Rhode Island adults have access to coverage for behavioral health and substance abuse treatment services. That coverage ensures that parents can continue to care for their children and prevents child abuse and neglect. Any repeal of the ACA that does not ensure that all parents have access to coverage for behavioral health and substance abuse puts children at risk, especially in this time of the opioid crisis.
13. **The ACA requires some insurance plans to cover screening and habilitative treatment for children with autism and other developmental disabilities.** This screening and treatment was routinely excluded from coverage prior to implementation of the ACA and is crucial to appropriately treating children with challenging disabilities early and effectively.
14. **The ACA raised Medicaid reimbursement rates for pediatricians and family doctors.** Before the ACA, far too few pediatricians and physicians accepted Medicaid because reimbursement rates were so low. The ACA made Medicaid reimbursement rates as high as Medicare reimbursement rates for two years, incentivizing physicians to accept more Medicaid patients. Congress must make pediatrician and family physician reimbursement rates for Medicaid a priority to ensure access for all Rhode Islanders, regardless of their income level.
15. **Preventive care and screenings are required under the ACA with no cost sharing (copays).** Prevention and early detection and treatment are critical to ensuring children grow up to be healthy, productive, working adults, benefitting Rhode Island’s economy and saving on health costs in the long term.
16. **Pediatric dental and vision services are Essential Health Benefits that are mandated by the ACA.** Plans in the individual and small employer markets must offer these benefits in both federal and state-run health insurance marketplaces, including HealthSource RI.

Sources:

HealthSource RI Open Enrollment Reports.

The Rhode Island Executive Office of Health and Human Services Caseload Reports.

The Office of the Health Insurance Commissioner February 2017 Newsletter.

Status of State Action on Medicaid Expansion Decisions. (2017). Menlo Park, CA: Kaiser Family Foundation.

Children and the Affordable Care Act. (2017). Columbus, OH: Children’s Defense Fund-Ohio.