



## HOW THE ACA HELPS CHILDREN AND YOUTH WITH SPECIAL HEALTH CARE NEEDS February 2017

The Affordable Care Act has been critically important for children and youth with special health care needs in Wisconsin. Children with disabilities and special health care needs (for example, *children with cerebral palsy, epilepsy, diabetes, autism*) often depend on both private insurance and Medicaid for their medications, therapy, needed medical care and equipment to be able to stay healthy and participate in school and in their community. In Wisconsin, approximately 201,000, or 15.5%, of all children have special health care needs.

The repeal of the Affordable Care Act will negatively impact these and many other families. Without quality insurance coverage for health care and related services, families may face high medical debt, financial disaster or will have to go without needed medical care and prescription medications.

### What Provisions Are Critical to Children with Disabilities/Special Health Care Needs?

- **Protection for children with pre-existing conditions.** Before the ACA, children could be denied insurance, charged more for insurance, or denied coverage for the services they needed most because they had a pre-existing condition or an acquired condition such as a congenital heart defect, cerebral palsy or asthma. Without insurance for their children, many families could not afford the expensive medications, medical care and hospitalizations their children needed, creating enormous medical debt or forcing them into medical bankruptcy.
- **Elimination of annual and lifetime benefit caps.** Before the ACA, a very sick, premature infant might reach his or her lifetime cap on coverage even before leaving the hospital, creating enormous medical debt, and sometimes bankruptcy for the family. Children with chronic conditions who needed expensive medications or frequent therapies might reach their annual cap every year. This means that many families could not afford to meet all of their children's medical needs.
- **Habilitation services and devices, other critical health benefits.** Before the ACA, many insurance plans did not cover "habilitation" services – therapies needed by many children with developmental disabilities to acquire and maintain skills like physical therapy for those with cerebral palsy so they can learn to walk or speech therapy for those with hearing impairments. The ACA also ensures that children get critical oral and vision care and behavioral health services.
- **Allowing young adults to stay on their parents' insurance policies until age 26, and providing Medicaid to former foster children until age 26.** These provisions help many young adults with chronic illnesses or disabilities who do not have access to employer-sponsored insurance but are not eligible for Medicaid, and provide a parallel benefit to former foster children, including those with special health care needs.
- **No-cost preventive care for children based on the "Bright Futures" recommendations of the Maternal and Child Health Bureau and the American Academy of Pediatrics.** No-cost check-ups and screenings help to ensure that health or developmental problems are detected and addressed early in a child's life, helping to avoid more expensive treatment or special education later on.

Family Voices of Wisconsin - [www.familyvoicesofwisconsin.com](http://www.familyvoicesofwisconsin.com) - is a network of families who have children and youth with disabilities and/or special health care needs. We promote a "family voice" in public policy, systems change and professional education.