

After "Did You Know? Now You Know" health benefits training:

- "I know what I need to do to get health care needs taken care of!" (Parent of CSHCN)
- "I have a better idea of the "big picture" of supports and I have a better understanding of what I can be sure my families are connected with." (Health Benefits Counselor)

Family Voices of Wisconsin



National Performance Measure 3<sup>1</sup>



**WISCONSIN DISPARITIES**

- Children with a medical home are more likely to have adequate insurance.
  - 75%** With a medical home
  - 58%** No medical home
- African American/Black children are less likely to have adequate insurance.
  - 68%** White
  - 55%** Hispanic
  - 51%** African American/Black
- Children with emotional, behavioral or developmental (EBD) issues are less likely to have adequate insurance.
  - 69%** With no EBD issues
  - 58%** With EBD issues

# Health Insurance Coverage

**Families of Children and Youth with Special Health Care Needs (CYSHCN) have adequate private and/or public insurance to pay for needed services**



## Why is this important?

**Health insurance coverage plays a critical role in ensuring access to family-centered care for CYSHCN.** For children, gaps in health care financing may mean that health care is delayed or that services are not delivered.

Uninsured and underinsured children are less likely to receive care in a Medical Home that addresses their needs. The availability of private or public insurance is strongly associated with the ability to obtain community-based services such as medical and dental care, mental health services, medical equipment, supplies and prescriptions.

The problem of underinsurance persists even though Medicaid and the State Children's Health Insurance Program (SCHIP) have significantly reduced the number of uninsured children.

<sup>1</sup> This outcome was evaluated using five questions from the 2009-2010 National Survey of Children with Special Health Care Needs: Currently insured CSHCN who had no gaps in coverage during past year AND insurance benefits that usually or always cover needed services, have reasonable out of pocket costs, and allow child to see needed providers.

## Wisconsin Health Insurance Coverage by Subgroup

The percentage of CYSHCN who have adequate health insurance that pays for needed services varies by the type of special health care need, family structure, household income and type of insurance.

### By type of special health care need (percent meeting the outcome)

- Managed by prescription medications (72.6)
- Above routine need/use of services (61.9)
- Prescription medications and service use (66.6)
- Functional limitations (52.3)

### By family structure (percent meeting the outcome)

- Two-parent biological or adoptive family (68.1)
- Two-parent family, at least one stepparent (68.7)
- Mother only—no father present (56.5)
- All other family structures (63.8)

### By household income as measured by Federal Poverty Level [FPL] (percent meeting the outcome)

- 400% FPL or more (72.6)
- 300-399% FPL (66.6)
- 200-299% FPL (65.1)
- 0-199% FPL (59.6)

### By type of insurance (percent meeting the outcome)

- Private insurance only (70.9)
- Public insurance only (66.3)
- Both public and private insurance (50.7)
- Uninsured (NA\*)

\* Sample sizes too small to meet standards for reliability or precision

**Data Source:** Data in this report are from the National Survey of Children with Special Health Care Needs. NS-CSHCN 2009/10. Data query from the Child and Adolescent Health Measurement Initiative, Data Resource Center for Child and Adolescent Health website. [www.childhealthdata.org](http://www.childhealthdata.org)

## Wisconsin Health Insurance Coverage

**Advocacy and Benefits Counseling for Health, Inc.** (ABC for Health), is a nonprofit public interest law firm dedicated to ensuring health care access for children and families, particularly those with special needs or who are at risk. They provide direct services for CYSHCN families assisting them with accessing, maintaining, and using the most appropriate form of health care coverage. The CYSHCN program contracts with ABC for Health to provide training and education for benefits counselors, Regional Centers for CYSHCN and other CYSHCN collaborating partners around the state.

**Family Voices of Wisconsin** (FVW), the CYSHCN Family Leadership Hub and Wisconsin's Family to Family Health Information Center is a statewide network of families who have CYSHCN and those who work on their behalf in the areas of health and community supports. The work of FVW focuses on three primary areas: Education and Information, Public Policy, and Family Leadership.

Five **Regional Centers for CYSHCN** are staffed by specialists who can help get answers and connect families to community resources.

## Activities in 2013

### ABC for Health:

- Assisted 165 families, representing 592 family members, 282 of which were adults, 310 of which were children; 205 children were identified as having a special health care need.
- Produced a "[Consumer's Companion to Health Reform](#)" shared with an estimated 10,000 collaborators and families.
- Produced six web-based trainings, the most popular of which was on the topic of Health Care Reform navigators, certified application counselors, and "where to go for help."

### Family Voices of Wisconsin:

- Presented 12 trainings covering all five regions of the state with 277 participants including youth, family and professionals. These trainings provide a comprehensive overview of health care and coverage, including BadgerCare and Health Care Reform, community supports and services, and resources from birth through young adulthood.
- 1,800 families and providers received information regarding the Affordable Care Act through the Family Voices newsletter, fact sheet and trainings, and through 67 listserv postings.
- Family Voices represents CYSHCN families in key statewide organizations including the Wisconsin Access Network, the Wisconsin Survival Coalition, the Board for People with Development Disabilities and the Children's Long Term Support Council.

### At the Regional Centers for CYSHCN:

- The Regional Centers for CYSHCN provided health benefits counseling to 306 families and referred 64 families for additional information and assistance. 58 (94%) of referred families had received services by the end of the reporting year.



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Children and Youth with  
Special Health Care Needs  
<https://www.dhs.wisconsin.gov/cyshcn/>