

## Many Kids Not Getting Recommended Care: Survey

### ***Costs prompt 1 in 8 families to forgo filling prescriptions, seeing specialists***

By Jenifer Goodwin, HealthDay Reporter

MONDAY, Oct. 4 (HealthDay News) -- About 13 percent of parents with health insurance say they haven't gotten pediatrician-recommended care for their children due to costs, a new survey in Ohio finds.

Parents of kids covered by private health insurance were more likely than those with public health insurance such as Medicaid or the State Children's Health Insurance Program to report forgoing care such as seeing a recommended specialist, filling a prescription or getting a lab test because of difficulty paying for it.

In the survey, about 61 percent of parents had children covered by private insurance while about 39 percent had public insurance.

The survey findings were scheduled for presentation Oct. 3 at the American Academy of Pediatrics National Conference and Exhibition in San Francisco.

Researchers queried 1,978 parents at pediatricians' offices in the summer of 2009 in three counties in Ohio about their income, type of insurance and ability to access medical care for their children.

During the prior year, about 5.5 percent said they did not see a recommended specialist, 4.7 percent did not get a recommended lab test and 8.7 percent said they did not fill a prescription due to cost. About 7.8 percent of parents said their child's health had suffered as a result.

About 13 percent of parents answered "yes" to at least one question and were considered "underinsured"; that is, they had insurance but were still unable to get recommended care because of deductibles, co-pays and other costs, the researchers said.

The recession, high unemployment and increasing costs of health care seem to be making things worse, the study authors noted. Nearly 17 percent of parents said it was harder to obtain the health care their children needed than it was three years ago, including 12.8 percent of parents with public health insurance and 17.8 percent of those with private insurance.

Those having the hardest time getting care were those with household incomes under \$74,999 annually, according to the survey.

Among those with family incomes under \$15,000 annually, about 30 percent of those with private insurance were considered underinsured compared to 11.2 percent of those with public insurance, the researchers reported.

For incomes between \$15,000 and \$34,999, about 26.2 percent with private insurance were underinsured compared to 17.7 percent for those with public insurance.

In the \$35,000 to \$74,999 annual income range, about 16.9 percent of the privately insured were underinsured compared to 8.8 percent of those with public insurance, the investigators found.

At income levels over \$75,000, about 5.6 percent of the privately insured were underinsured; no one had public insurance, according to the authors.

"People who are in those middle income brackets are saying they are having a harder time taking care of their children's health and their children's health is suffering," said study co-author Bill Spears, an associate professor in the department of community health and pediatrics at Wright State University Boonshoft School of Medicine in Xenia, Ohio.

The jury is still out on whether health reform legislation will alleviate underinsurance, Spears said, though much depends on the specifics of the coverage people will be expected to buy.

Far more people will have insurance, but if the coverage they buy has high premiums, deductibles and co-pays, people may continue to find it difficult to pay for care. "If I had to guess, I'd say the underinsurance issue is not going to improve and may get worse," Spears said.

But Mark Rukavina, executive director of The Access Project, believes health reform should help the underinsurance issue. More families will be eligible to get coverage under Medicaid. In addition, by 2014, private insurers will have more requirements for the types of services that must be covered, such as preventive care, vaccinations and health screenings. As of Sept. 23, insurers had to eliminate lifetime caps on coverage.

"The expansion of Medicaid will be enormously helpful," Rukavina said. "In 2014, the quality of insurance is going to be dramatically improved for most people."

Parents in the survey were at pediatricians' offices in Montgomery County, Ohio, which includes Dayton; as well as Clark and Greene counties.

A limitation of the study is that it relied on parental perceptions of affordability, and that it was conducted in pediatricians' offices, which means those with no insurance were not included in the survey, Spears noted.

## **More information**

[InsureKidsNow.gov](http://InsureKidsNow.gov) has more on the State Children's Health Insurance Program and Medicaid.

SOURCES: Bill Spears, Ph.D., associate professor, department of community health and pediatrics, Wright State University Boonshoft School of Medicine, Xenia, Ohio; Mark Rukavina, executive director, The Access Project, Boston; Oct. 3, 2010, presentation, American Academy of Pediatrics National Conference and Exhibition, San Francisco  
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