

July 26, 2013

The Honorable Kathleen Sebelius
Secretary
U.S. Department of Health and Human Services
200 Independence Avenue, S.W.
Washington, D.C. 20201

Dear Secretary Sebelius:

As leading advocates concerned about the health and well-being of children, young adults, and families, we are writing to seek your assistance in addressing an issue that has the potential to leave our youngest Americans without coverage in their first days of life.

In September 2010, one of the most popular provisions of the Affordable Care Act went into effect, extending dependent coverage for adult children under their parents' health plans up to age 26. This provision provides a viable insurance option for millions of previously uninsured young adults, expanding access to critical services, including preventative care.

However, coverage for the offspring of dependent children is not included in this provision. A pregnant woman who has maternity coverage as a dependent under her parent's health insurance cannot cover her newborn child under the plan once discharged from the hospital. As a result, newborn children across the country could face disruptions in coverage during the time it takes for their parents to enroll them in alternative health coverage. Some of these children will lose coverage completely.

As you know, the first year of life represents an exquisitely sensitive period of development.¹ During this vulnerable time period, access to comprehensive and continuous care is especially important in order to detect and address health issues as early as possible. Critical services, such as newborn health and developmental screenings, assure that babies born with serious birth defects can be quickly diagnosed and treated in time to avoid long term disability or even death. Lack of insurance is a significant barrier to these services. Health insurance is associated with access to these preventive services,² with 27% of uninsured children going without a

¹ Halfon, N 2009. "Life Course Health Development: A New Approach for Addressing Upstream Determinants of Health and Spending." NIHCM Foundation. Retrieved 7/25/2012 from www.nihcm.org/pdf/ExpertVoices_Halfon_FINAL.pdf.

² National Survey of Children's Health. NSCH 2007. Data query from the Child and Adolescent Health Measurement Initiative, Data Resource Center for Child and Adolescent Health website. Retrieved 7/25/2012 from www.childhealthdata.org.

preventive visit in the past year compared to 11% of privately insured children and 9% of publicly insured children. Furthermore, premature babies receive costly but critical life-saving treatments in the first days of their lives. Even a single day in a neonatal intensive care unit without health coverage could devastate a family financially.

Our organizations believe that the Department of Health and Human Services has the regulatory authority to remedy this situation. In a December 6, 2010 policy letter, for instance, the Deputy Director of Insurance Programs, Richard Popper, permitted Pre-existing Condition Insurance Plans (PCIPs) to temporarily cover the health care costs of newborns under the mother's, and in some cases, father's, PCIP coverage for 60 days after birth, *even though the PCIP does not typically include dependent coverage*.³

We urge you to explore all regulatory options available to assure that the newborns of any dependents covered under their parents' insurance plans have immediate access to the services needed during the first months of life. With relatively few children affected, expanding coverage to these newborns would place a minimal burden on issuers while removing a substantial burden on individual families.

Our organizations appreciate your ongoing efforts to assure a healthy start for all newborns. We would be pleased to meet with you to discuss this further. If you have further questions, please contact Michelle Sternthal at msternthal@marchofdimes.com or 202-292-2748. We look forward to working with you to improve the health of infants, children, and pregnant women.

Sincerely,

AIDS Alliance for Women, Infants, Children, Youth & Families
American Academy of Family Physicians
American Academy of Pediatrics
American Heart Association
Association of Maternal & Child Health Programs
Centering Healthcare Institute
Children's Defense Fund
Children's Dental Health Project
Children's Hospital Association
Families USA
Family Voices
First Focus
Georgetown University Center for Children and Families

³ Go to www.cms.gov/CCIIO/Resources/Files/Downloads/newborn_coverage.pdf to access the letter.

March of Dimes
National Alliance to Advance Adolescent Health
National Association of Perinatal Social Workers
National Health Law Program

RESULTS

Society for Adolescent Health and Medicine
Society for Social Work Leadership in Health Care
Voices for America's Children

cc:

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