



AMERICAN ACADEMY OF FAMILY PHYSICIANS



October 15, 2020

The Honorable Kim Schrier
U.S. House of Representatives
Washington, DC 20515

Dear Congresswoman Schrier:

The American Academy of Family Physicians (AAFP), the American Academy of Pediatrics (AAP) and the Children's Hospital Association (CHA), on behalf of the physicians and children's hospitals we represent, write to offer our support for H.R.8573, the *Helping Families Access Pediatric Care Act of 2020*.

We applaud your willingness to assist families in obtaining timely care for their children, independent of cost-sharing requirements. Research has shown that for some families, a \$3-\$5 increase in cost-sharing can be too burdensome and cause them to leave their insurance plan and forego care.ⁱ Without insurance or preventative care, children face higher hospital admission rates, especially related to asthma, diabetes, and vaccine-preventable diseases, as well as increased mortality rates and more severe illnesses requiring costlier servicesⁱⁱ.

The Helping Families Access Pediatric Care Act prioritizes the health and well-being of children by helping reduce the economic barriers families otherwise may face in obtaining needed care. Those barriers are increasing with the growth in enrollment in high-deductible health plans (HDHPs) as a means to lower monthly premiums. Between 2007 and 2017, the proportion of adults with employment-based coverage who enrolled in HDHPs tripled from 14.8% to 43.4%, with lower income families more likely to enroll in a HDHP.ⁱⁱⁱ This directly impacts children's coverage: more than half of all office-based pediatricians report they have privately insured patients covered by HDHPs.^{iv} Furthermore, even families with more traditional plan designs are dealing with rising health care costs. According to a new survey from the Kaiser Family Foundation, deductibles have more than doubled over the past decade, along with big spikes in premiums. Since 2010, deductibles have risen 111% and premiums 55%, while workers' wages have grown just 27%.^v

Just like families without insurance, families with high deductibles or significant cost-sharing are more likely to delay the care they and their children need, resulting in worse health outcomes and a costlier encounter with the health system in the future.^{vi, vii} When families skip care due to financial barriers, children's health suffers.

Despite their tremendous value, outpatient pediatric visits account for only a small portion of the total costs of pediatric care. Your legislation would help to increase access to critical services without the risk of significant impact on health insurance premiums.

As the coronavirus continues to threaten communities' physical and financial wellbeing, it's more critical than ever that families have access to affordable care for their children. Physicians and health care providers have changed the way they operate to accommodate safety guidelines related to the coronavirus, yet well-child visits and outpatient mental health care for children have dropped by 44% compared to 2019 numbers.^{viii} Especially concerning during the



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pandemic, routine childhood vaccinations have decreased leaving children and their communities vulnerable to outbreaks of preventable illnesses.^{ix} Pediatric outpatient care and telehealth services are especially important in ensuring that children can safely return to school and daycare, and policymakers should be doing all they can do reduce barriers and increase appropriate utilization of these services.

Again, thank you for introducing this important legislation. The AAFP, AAP, and CHA stand ready to work with you to enact this legislation.

Sincerely,

American Academy of Family Physicians

American Academy of Pediatrics

Children's Hospital Association

ⁱ Kaiser Commission on Medicaid and the Uninsured. "Premiums and Cost-Sharing in Medicaid: A Review of Research Findings." The Kaiser Family Foundation. February 2013. <https://www.kff.org/wp-content/uploads/2013/02/8417-premiums-and-cost-sharing-in-medicaid.pdf>

ⁱⁱ James Todd, Carl Armon, et al. "Increased rates of morbidity, mortality, and charges for hospitalized children with public or no health insurance as compared with children with private insurance in Colorado and the United States." PubMed. Aug 2006. <https://pubmed.ncbi.nlm.nih.gov/16882810/>

ⁱⁱⁱ Robin Cohen, Emily Zammitti. "High-deductible Health Plan Enrollment Among Adults Aged 18–64 With Employment-based Insurance Coverage". NCHS Data Brief. No. 317. August 2018. <https://www.cdc.gov/nchs/data/databriefs/db317.pdf>

^{iv} AAP Department of Research. "Survey: Half of families with high-deductible plans avoid office visits". August 2016. https://www.aap.org/en-us/Documents/research_update_august2016.pdf

^v "Employer Health Benefits 2020 Annual Survey." The Kaiser Family Foundation. October 2020. <http://files.kff.org/attachment/Report-Employer-Health-Benefits-2020-Annual-Survey.pdf>

^{vi} AAP Department of Research. "Survey: Half of families with high-deductible plans avoid office visits". August 2016. https://www.aap.org/en-us/Documents/research_update_august2016.pdf

^{vii} Aleli D. Kraft, Stella A. Quimbo, et al. "The Health and Cost Impact of Care Delay and the Experimental Impact of Insurance on Reducing Delays." The American Journal of Pediatrics. April 27, 2009. [https://www.jpeds.com/article/S0022-3476\(09\)00156-5/pdf](https://www.jpeds.com/article/S0022-3476(09)00156-5/pdf)

^{viii} Alyson Sulaski Wyckoff. "Delayed care: AAP responds to report on drop in pediatric visits in Medicaid, CHIP." AAP News. September 28, 2020. <https://www.aappublications.org/news/2020/09/28/delayedcare092820>

^{ix} Cristi A. Bramer; Lynsey M. Kimmins, et al. Decline in Child Vaccination Coverage During the COVID-19 Pandemic — Michigan Care Improvement Registry, May 2016–May 2020. CDC Morbidity and Mortality Weekly Report. May 22, 2020. https://www.cdc.gov/mmwr/volumes/69/wr/mm6920e1.htm?s_cid=mm6920e1_x