



UNITED STATES SENATOR HARRY REID OF NEVADA

HEALTH REFORM FOR NEVADA'S CHILDREN

QUALITY, AFFORDABLE HEALTH CARE FOR ALL CHILDREN

Eliminates Pre-existing Coverage Exclusions for Children

- * Eliminates pre-existing coverage exclusions for children, for plan or policy years beginning on or after September 23, 2010, in recognition of the special vulnerability of children.
 - The legislation prohibits insurance companies from excluding coverage of pre-existing conditions for the **681,033** children in Nevada. [U.S. Census Bureau, 1/7/10]

Extends the Children's Health Insurance Program

- * Extends federal funding for the Children's Health Insurance Program (CHIP) for two additional years, to September 30, 2015, and provides states with additional funding to ensure children have access to this proven successful program. Increases outreach and enrollment grants to help reach more eligible children.

Pediatric Benefit Package Includes Oral and Vision Coverage for all Children

- * Requires coverage of not only basic pediatric services under all health plans, but also oral and vision care, which improve a child's ability to learn and perform at school. Many health plans do not provide coverage for needed child health services.
 - Approximately **39 percent** of Nevada children did not have medical and dental preventive care visits in the last year. [Kaiser Family Foundation, accessed 6/15/10]

More Pediatric Providers Where Kids Need Them

- * Expands the health care workforce – including pediatricians, pediatric nurse practitioners, specialists in pediatrics, and pediatric oral health professionals – to ensure that children have access to high quality health care. Requires that parents enrolled in an insurance plan be allowed to select their child's pediatrician from among any participating provider. Approximately 22 million children lack access to a primary care provider because of shortages.

Improves Quality of Care for Children

- * Develops children's quality priorities and promotes children's quality measurement and reporting to improve the care that our nation's children receive. A recent study found that children receive recommended care less than half of the time.
- * Creates a temporary tax credit to encourage investments in new therapies to prevent, diagnose, and treat acute and chronic diseases.

Coverage for Children Aging Out of Foster Care

- * Makes mandatory the current state option to extend Medicaid coverage up to age 26 to foster children who have aged out of the foster care system, effective 2014. Children aging out of the foster care system face many challenges, including finding quality, affordable health insurance.

Initiatives to Address Childhood Obesity

- * Provides \$25 million in funding for the Childhood Obesity Demonstration Project, which was established through the Children's Health Insurance Program (CHIP) legislation signed by President Obama. The Secretary of Health and Human Services will award grants to develop a comprehensive and systematic model for reducing childhood obesity.
 - Approximately **34 percent** of Nevada children ages 10-17 are overweight or obese, and more than half, **54 percent**, of Nevada high school students do not meet recommended guidelines for physical activity. [Kaiser Family Foundation, accessed 6/15/10 and 6/15/10]
- * Requires the Secretary to provide guidance to States and health care providers on preventive and obesity-related services available to Medicaid enrollees and requires each state to design a public awareness campaign on such services.

Strengthens School Based Health Clinics

- * Establishes a new grant program to support school-based health clinics that provide health services to children and adolescents.

Establishes Maternal, Infant, and Early Childhood Home Visiting Programs

- * Creates a new program to develop and implement Maternal, Infant, and Early Childhood Visitation programs targeted at reducing infant and maternal mortality by improving prenatal, maternal, and newborn health, child health and development, parenting skills, school readiness, juvenile delinquency, and family economic self-sufficiency.

LOWERS COSTS TO COVER CHILDREN

Preventive Care for Better Health

- * Ensures that all children have access to free preventive services under their health insurance plans and invests in prevention and public health to encourage innovations in health care that prevent illness and disease before they require more costly treatment.
 - Preventive care is a key first step towards the development of a healthy and long life, yet **34 percent** of Nevada kids are overweight or obese, putting them at risk for conditions such as diabetes and heart disease.

Expands Coverage to Improve Access to Care

- * Provides health insurance choices through state-based health insurance Exchanges to families without job-based coverage and provides premium assistance to those who can't afford it. Expanding insurance to all children will enable them to access needed care which is proven to enhance their development and learning, laying the foundation for a healthy life. Children who are uninsured have decreased access to well-child care, immunizations, basic dental services, and prescription medication.
 - These Exchanges will ensure that the **518,000** uninsured Nevadans and **132,000** Nevadans who purchase health insurance through the individual market have access to affordable health insurance options. [HealthReform.gov, accessed 3/20/10]
- * Provides sliding scale tax credits to small businesses to help them offer health insurance coverage to their employees.

- Small businesses make up **69.7 percent** of all Nevada businesses, yet just **49.3 percent** of these small businesses are able to offer health insurance to their employees. Starting this year, more than **30,300** Nevada small businesses may be eligible for tax credits for a percentage of their contribution to their employees' health insurance. [AHRQ, accessed 3/20/10; Counter Per State Special Post Card Notice, IRS, accessed 06/14/10]

Lowens Health Care Costs

- * Provides premium assistance, puts a cap on what insurance companies can force Americans to pay in out-of-pocket expenses and deductibles, eliminates lifetime coverage limits and regulates use of annual limits to ensure access to needed care, until 2014 when annual limits are prohibited, to reduce health care costs for families and help to ensure more children are insured. Two-thirds of middle class families with access to employer-based coverage said their child remained uninsured because they could not afford the health plan.
 - Reduces family health insurance premiums by **\$1,380 - \$1,970** for the same benefits, as compared to what they would be without health reform by 2016. [Senate Finance Committee estimate based on CBO, 11/30/09]
 - In addition, as many as **311,000** Nevadans could receive tax credits to make health insurance more affordable, bringing **\$5 billion** in premium and cost-sharing tax credits into Nevada during the first five years of the health insurance Exchange. [HealthReform.gov, accessed 5/12/10; Senate Finance Committee]

GREATER CHOICES TO MEET THE NEEDS OF CHILDREN

More Affordable Choices

- * Creates state-based health insurance Exchanges to provide families with a wide variety of choices, including private options, co-ops, and multi-State plans, to foster competition and increase choice.

One-Stop Shopping - Putting Families in Charge

- * Provides standardized, easy-to-understand information on different health insurance plans offered in a geographic region so Americans can easily compare prices and health plans and decide which quality, affordable option is right for them and their children.

Insurance Security

- * Ensures that children have access to affordable child-only health insurance policies, regardless of whether their parents change jobs, leave a job, move, or get sick. Parents should be able to provide health coverage for their children regardless of their job situation.

Extends Health Coverage Through Parents

- * Allows children to stay on their parents' health care plan until age 26, for plan years beginning on or after September 23, 2010.
 - Starting this year, this provision will bring relief to **9,470** individuals in Nevada who could now have quality affordable coverage through their parents. [The Affordable Care Act: Immediate Benefits for Nevada, White House, 05/28/10]