

Fact Sheet: The Importance of Health Insurance to Youth Aging Out of Foster Care

Youth in the child welfare system have health and behavioral health needs that are often greater than youth in the general population. These higher health care needs mean that insurance coverage is extremely important for maintaining health and well-being. Research shows that nearly 60 percent of children in foster care experience a chronic medical condition, and 25 percent suffer from three or more chronic health conditions.¹ Nearly 70 percent have moderate to severe mental health problems, and 40 to 60 percent are diagnosed with at least one psychiatric disorder.²

Youth leaving foster care have extremely low rates of being insured despite their high health care needs. For example, one study showed that more than 50% of former foster youth report being uninsured, and more than 20% report unmet medical needs.³ The Midwest Study found that in the past year: 33% of youth aging out reported two or more emergency room visits; 22% were hospitalized at least once; 43% were uninsured; fewer than 50% had dental insurance; 75% of the young women had been pregnant; and 19% received behavioral health services.⁴

Not insuring these young adults results in greater costs to our health care system, the welfare system, and to the lost productivity when youth are not healthy. The Jim Casey Youth Opportunity Initiative estimates that for every youth who ages out of the system, taxpayers and communities pay \$300,000 in social costs over a person's

¹ Simms, M. D., Dubowitz, H., & Szilagyi, M. A. (2000). Health care needs of children in the foster care system. *Pediatrics*, 106(Supplement 3), 909-918.; Leslie, L. K., Hurlburt, M. S., Landsverk, J., Rolls, J. A., Wood, P. A., & Kelleher, K. J. (2003). Comprehensive assessments for children entering foster care: A national perspective. *Pediatrics*, 112(1), 134-142.

² Kavalier, F. and Swire, M.R. (1983). *Foster child health care*. Lexington Books; DosReis, S., Zito, J.M., Safer, D.J., & Soeken, K.L. (2001). Mental health services for youths in foster care and disabled youth. *American Journal of Public Health*, 91(7).

³ Kushel, M. B., Yen, I. H., Gee, L., & Courtney, M. E. (2007). Homelessness and health care access after emancipation: results from the Midwest Evaluation of Adult Functioning of Former Foster Youth. *Archives of pediatrics & adolescent medicine*, 161(10), 986-993.

⁴ Courtney, M.E., Dworsky, A., Lee, J.S., Raap, M. (2010). *Midwest Evaluation of the Adult Functioning of Former Foster Youth: Outcomes at Ages 23 and 24*. Chapin Hall at the University of Chicago.

lifetime.⁵ Connecting young adults with health insurance that they are already eligible to receive can help reduce costs to taxpayers, simply by improving the health of these young adults.

The insurance coverage already exists in law. Young adults just need to apply!

The Affordable Care Act brought significant changes to the health care and insurance system that impacts the entire population in the U.S. This provision of the ACA was meant to mirror the provision that allows young adults to stay on their parents' insurance until age 26. The former foster youth provision of the ACA impacts an extremely small group of young adults and has not received the attention it requires.

Most states have not had the time to focus on this provision or getting the word out, and many young adults who are eligible and need health insurance do not know about the coverage and have not applied. Juvenile Law Center created these materials to help foster youth and those who care about them be better informed. It is estimated that well over 6,000 young adults who were former foster youth in Pennsylvania may be eligible for much needed health coverage, but only 900 are enrolled. Together, we can connect them with this coverage. Help spread the word!

⁵ Jim Casey youth Opportunity Initiative Issue Brief: Cost Avoidance The Business Case for Youth Aging Out of Foster Care 5 (May 2013), http://www.jimcaseyyouth.org/sites/default/files/Cost%20Avoidance%20Issue%20Brief_EMBARGOED%20until%20May%206.pdf