



Prevent Health Coverage Gaps for Children

An Act to Promote Continuity of Coverage for Children (HD.1498)

Lead Sponsors: Rep. Lawn and Sen. DiDomenico

Why is this legislation needed?

- Nearly [99% of children](#) in Massachusetts have some form of health coverage. MassHealth, the state's combined Medicaid and Children's Health Insurance Program (CHIP), covers [40%](#) of the Commonwealth's children.
- Despite these gains, families still experience "churn" – losing and regaining eligibility within one year – which often occurs due to income fluctuations and administrative reasons, such as lost paperwork. Over [11% of children](#) enrolled in Medicaid nationwide experienced gaps in coverage before the COVID-19 pandemic.
- Medicaid coverage protections required under the public health emergency have given families security in knowing their children have uninterrupted health coverage and are able to access needed care. These protections will [end](#) starting in April 2023.
- Continuous eligibility improves access to care, including [preventive care](#), [specialist visits](#) and [care management](#) for chronic conditions. This is particularly important given the growth in children's behavioral health needs, including a [51% increase](#) since 2016 in children with anxiety or depression.
- Disruptions in coverage have been linked to [unnecessary administrative costs](#) and less predictable expenditures for state Medicaid agencies. Stable coverage is also important to support MassHealth's [delivery system reforms](#) through the 1115 waiver.

Why is this a health equity issue?

- An estimated [75%](#) of children enrolled in MassHealth have family incomes below 133% of the federal poverty level (about \$38,000 for a family of four). [Income volatility](#), which may be a factor in coverage gaps, is common among low-income families.
- While approximately [30%](#) of Massachusetts residents identify as Black, Latino/a, American Indian or Alaska Native, Native Hawaiian or Pacific Islander, or Asian, an estimated [55%](#) of non-elderly MassHealth enrollees identify as a race other than white.
- Black and Hispanic people in Massachusetts are [more likely](#) to be enrolled in MassHealth and to experience coverage disruptions than white residents.
- According to a national study, while churn rates increased among children of all racial and ethnic groups after an annual Medicaid eligibility renewal, the [increase was largest](#) for Hispanic/Latinx children.

What does this legislation do?

- This legislation requires MassHealth to implement at least **12 months of continuous coverage** for children enrolled in the program, in line with [federal law](#).
- [Twenty-four states](#) already provide 12 months of continuous eligibility of children Medicaid and 32 have adopted it for CHIP.

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