

Richmond Times-Dispatch

Reform for pre-existing conditions a relief to parents

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Published: September 24, 2010

Unless you have a child with a chronic illness, you probably haven't given much thought to finding affordable health insurance that covers youngsters with pre-existing medical conditions.

For parents of the millions of children with long-term health issues, this can be a huge worry.

Some relief is on the way with new health-care reform provisions that went into effect yesterday. One new rule prohibits insurance companies from excluding coverage for children 19 and younger who have been diagnosed with pre-existing health conditions, such as Type 1 diabetes, high blood pressure, attention deficit disorder, obesity or even acne.

According to consumer groups, this change will affect at least 5 million children younger than 17.

While many large employer-provided insurance plans already offer coverage for children with chronic illnesses, many small-employer plans do not, said Carrie McLean, a consumer health specialist with eHealthInsurance.com, an insurance information website.

In addition, many families are forced to purchase expensive individual policies for their children, but that option has gotten complicated, too.

McLean said some insurers have stopped offering child-only policies in recent years because of the higher expenses associated with providing the coverage.

The federal Patient Protection and Affordable Care Act passed this year requires insurance companies to make changes this week, but the coverage might not become available until January after businesses complete their employee health-care enrollment season, McLean said. To avoid coverage gaps, talk to your employer about when they'll have their plan up and running, she said.

Even as parents enjoy the benefits of putting their children with health issues on their policy, they can expect to pay higher premiums as insurers pass on some of their higher costs to customers, McLean said.

McLean suggests that parents consider "mixing and matching" options. For example, it might make more financial sense to place your diabetic child on a separate individual policy while you remain on your employer-provided plan.

Also, some plans may try to keep costs down by limiting the number of participating doctors, McLean said. So study the details of this new reform and stay flexible.

The website for eHealthInsurance.com includes information on how to shop for health insurance as well as quotes on individual policies.

Another great resource is the nonprofit Foundation for Health Coverage Education. Its website, www.coverageforall.org, includes a health-coverage eligibility quiz to help consumers select the best plan.

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