For a child to be covered by Medicaid, their eligibility must be **renewed at least annually** and whenever changes in their parent’s financial circumstances are identified.

Often times, their **eligibility can fluctuate** on and off (known as "churn") because of temporary changes in income such as overtime pay or seasonal work.

Each time a child's eligibility has to be renewed or reverified, a considerable number of children **who are eligible** for Medicaid will **lose coverage** due to paperwork hurdles such as notifications being sent to old addresses, parents not understanding the requirements, etc.

Unlike parents with employer-based coverage, **Medicaid does not offer the protections** of open enrollment periods or maintaining coverage with no action. This puts children who are at greater risk for negative health outcomes due to poverty at even more risk.

**The Need**

**In New York, Medicaid covers**

- 50% of births
- 60% of children 0 - 3 years
- 40% of children 0 - 18 years
Why It Matters

When children lose healthcare coverage, they are:
- Less likely to receive primary and preventive care, including vaccinations
- Less likely to have developmental delays diagnosed and receive timely intervention
- More likely to miss school, impacting their academic achievement

Mothers must also be covered without interruption because:
- Postpartum depression disproportionately affects low-income families
- Only half of women diagnosed with perinatal depression are treated
- Untreated depression can negatively impact mother-child attachment and make it difficult for the mother to properly care for her child

Across the Nation

- Two-thirds of states have adopted 12-month continuous coverage for children
- Oregon has adopted continuous coverage for children birth - 6 years using the 1115 Medicaid waiver
- Mothers must also be covered without interruption because:
  - Postpartum depression disproportionately affects low-income families
  - Only half of women diagnosed with perinatal depression are treated
  - Untreated depression can negatively impact mother-child attachment and make it difficult for the mother to properly care for her child

The Solutions

Congress needs to require that all states provide at least 12 months postpartum continuous coverage for women and 3 years continuous coverage for children birth - 36 months. Longer continuous coverage periods, up to 6 years old, should be automatically approved under the 1115 Medicaid waiver program for all states that apply.

New York needs to expand its continuous coverage for children from 12 months to birth - 6 years by including it as an amendment to the current 1115 waiver.