

**PAS 2026 Abstract**

**Title:** Health insurance experiences among children and youth with special healthcare needs

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**Table 1: Social and Economic Characteristics of Families**

Characteristic	Total		Did not experience problem with insurance		Experienced problem with insurance		P ≤ $\chi^2$
	N	%	N	%	N	%	
All	315	100.0%	128	40.6%	187	59.4%	
Child age							0.54
0-4	99	32.2%	39	31.0%	60	33.1%	
5-9	84	27.4%	37	29.4%	47	26.0%	
10-13	86	28.0%	38	30.2%	48	26.5%	
14-18	38	12.4%	12	9.5%	26	14.4%	
Child race/ethnicity							0.47
White	183	61.6%	68	56.2%	115	65.3%	
Black	28	9.4%	13	10.7%	15	8.5%	
Hispanic or Latino	58	19.5%	27	22.3%	31	17.6%	
Multiracial or another race	28	9.4%	13	10.7%	15	8.5%	
Enrolled in care coordination program	137	53.1%	55	54.5%	82	52.2%	0.73
Caregiver age							0.17
18-24	5	1.6%	4	3.2%	1	0.5%	
25-34	68	22.1%	32	25.4%	36	19.8%	
35-44	165	53.6%	62	49.2%	103	56.6%	
45+	70	22.7%	28	22.2%	42	23.1%	
Caregiver race/ethnicity							0.12
White	219	71.8%	83	66.4%	136	75.6%	

Black	26	8.5%	12	9.6%	14	7.8%	
Hispanic or Latino	38	12.5%	22	17.6%	16	8.9%	
Multiracial or another race	22	7.2%	8	6.4%	14	7.8%	
Caregiver educational attainment							0.08
Less than 12th grade	9	2.9%	4	3.1%	5	2.7%	
GED, HS diploma, tech	139	45.0%	68	53.5%	71	39.0%	
Bachelor's degree	90	29.1%	30	23.6%	60	33.0%	
Advanced degree	71	23.0%	25	19.7%	46	25.3%	
Speak language other than English	48	15.6%	25	19.8%	23	12.6%	0.09
Family income							0.12
< \$35k	70	24.5%	34	29.3%	36	21.2%	
>= \$35k	216	75.5%	82	70.7%	134	78.8%	
Health insurance							0.01*
Private only	111	36.2%	34	27.9%	77	41.6%	
Public only	127	41.4%	63	51.6%	64	34.6%	
Public and Private (both)	69	22.5%	25	20.5%	44	23.8%	

\* These analyses are preliminary, as only about half of the cohort has had the opportunity to complete Survey 4 (n=315). Data collection and analysis will be finalized by the time of PAS 2026.

**Table 2: Problems encountered by families, by payor**

Problems	Total		Private only		Public only		Public and Private (both)		P ≤ $\chi^2$
	N	%	N	%	N	%	N	%	
Insurance paid less than expected for a bill from a doctor, hospital, or lab	83	28.3%	48	45.3%	16	13.7%	18	26.9%	≤0.001*
No available appointments with doctor who is covered by insurance	82	28.5%	34	33.0%	28	24.4%	19	28.4%	0.37
Insurance did not cover a prescription drug or required a very high copay	61	21.9%	21	21.7%	28	24.1%	12	19.1%	0.73
Insurance did not pay for care your child received that you thought was covered	42	15.0%	18	18.4%	12	10.5%	12	17.9%	0.21
Insurance denied or delayed prior approval for a treatment, service, visit, or drug	75	26.5%	23	23.2%	33	28.5%	19	29.2%	0.61
Insurance did not cover a doctor or hospital that child needed	23	8.2%	10	9.8%	8	7.1%	5	7.7%	0.77
Insurance did not cover a mental health therapist or treatment needed	30	12.9%	11	14.1%	10	9.5%	9	19.2%	0.25
Reached limit on number of visits or services that insurance would pay for specific illness or injury	21	7.8%	8	8.3%	8	7.3%	5	7.9%	0.97
Hospital discharge was delayed due to insurance not covering necessary equipment, home care supplies, or training	5	2.2%	1	1.3%	3	3.1%	1	2.0%	0.74
Other type of insurance problem	34	11.5%	13	12.2%	9	7.4%	11	16.9%	0.13

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**Table 3: Perceived outcomes among those who experienced problems with their health insurance, by payor**

Outcomes	Total		Private only		Public only		Public and Private		P < $\chi^2$
	N	%	N	%	N	%	N	%	
Child experienced significant delays in receiving medical care or treatment	33	18.0%	7	9.1%	15	23.4%	11	26.2%	0.02*
Child was unable to receive recommended medical care or treatment	33	18.2%	11	14.3%	13	21.0%	9	21.4%	0.43
Child experienced a decline in their health resulting from insurance problems	12	6.6%	3	3.9%	6	9.4%	3	7.1%	0.39
Paid more for child's treatment or services than expected	45	24.6%	24	31.2%	10	15.6%	11	26.2%	0.13
Family experienced problems paying or an inability to pay child's bills for doctors, tests, labs, or medication	40	13.6%	21	19.8%	10	8.0%	9	14.1%	0.30

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