

Title: PARENTS' PERSPECTIVES ON THEIR CHILDREN'S HEALTH INSURANCE: PLIGHT OF THE UNDERINSURED

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Background: While national attention has focused primarily on the millions of uninsured children and adults, many families struggle with their children's underinsurance and do not follow clinicians' recommendations due to their children's inadequate insurance and their inability to pay for the services/recommendations.

Objective: To document the frequency of parents' inability to follow the recommendations of their children's clinicians due to inadequate health insurance and parents' inability to pay for the services/recommendations.

Design/Methods: Cross-sectional study of a convenience sample of parents who completed surveys between July and September 2009 while their children were being seen at a practice within the Southwestern Ohio Ambulatory Research Network (SOARNet).

Results: 2164 parents were asked to participate and 186 refused, 1978 parents completed the survey. 84.9% were mothers, 75.4% were Euro-American, 91.2% reported at least a high school education, 61.2% of study children had some form of private insurance. During the 12 months prior to the survey, 5.5% of index children did not see a recommended specialist, 4.7% did not have a test and 8.7% did not fill a prescription because of parents' trouble paying for it. 7.8% reported that their child's health had suffered due to the cost of care. Compared to three years ago, 16.7% of parents reported it was more difficult to obtain the health care their children needed; this was more likely to occur in private vs public insurance subgroups (17.8% vs 12.8%, $p < 0.0001$) and middle income (about 20%) vs lowest and highest income subgroups (about 13% $< p < 0.0001$). Overall, 13.1% of parents reported not being able to comply with AT LEAST one of their child's clinician's recommendations in the past 12 months due to trouble paying for it.

Conclusions: About one in six parents reported that it has become more difficult to obtain necessary health care for their children over the past three years. The lowest and highest income subgroups of parents were less likely to report increasing difficulty presumably because the lowest subgroup has public insurance and the highest has better private insurance compared to the middle income subgroups (between \$15,000 and \$75,000 annual income). Children's underinsurance and subsequent failure to comply with clinicians' recommendations has become a major public health issue early in the 21st century.