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Health insurance companies drop coverage plans for kids

October 18th, 2010 @ 12:59pm
By Randall Jeppesen

SALT LAKE CITY -- Utah health insurance companies are dropping child-only health care coverage plans as new laws say they have to insure both healthy and sick kids within those plans.

The Affordable Care Act says insurance companies that sell child-only insurance plans must cover kids with pre-existing conditions as well as healthy children. But Utah Health Policy Project's Medicaid Director Lincoln Nehring says the law has a caveat.

"Insurance companies could decide just to drop coverage entirely for children instead of selling it. So they could just say this is no longer a product that we offer," says Nehring. "Right now there are no insurance companies in the state of Utah that are offering child-only health plans."

The Utah Department of Insurance also confirmed that local health care companies no longer offer child-only plans.

Nehring says it's a case of the insurance companies being afraid of parents signing up only for insurance once their child becomes sick and is on the way to the hospital.

He suggests the Utah Legislature take action to pass some steps to lower the risk for insurance companies including allowing limited open enrollment periods, so a parent can't sign up at the last second for coverage. He also says it's possible to pass a law that spreads the risk among the companies offering child-only plans.

Troy Stover with the Utah Department of Insurance says parents that have family coverage plans cannot have their children dropped from the plan. But the department has received a lot of calls from families unable to get coverage for their children and more than a dozen complaints have been filed over the past month.

The department says the problem most often stems from parents with pre-existing conditions that can't find coverage. In turn those parents are unable to find a child-only plan to put their kids on even though their kids are healthy.

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