

Why Is Child Health Insurance Important?



It is tough enough raising a child, but on top of everything else children sometimes need medical care. Taking your child to the doctor, getting medications when they are sick, or going to the hospital with an emergency, can cost a lot of money. Many families cannot afford these unexpected expenses on top of all their monthly bills.

Making sure your child gets good medical care is an important way to protect your child's future... Making sure they are covered with health insurance helps protect your budget and your family's future.



The time to plan for your child's health care is before your child gets sick. Virginia's health insurance programs for children cover routine things that all kids need to stay healthy like shots, physicals, and dental and vision checkups. Insurance can also help pay for things like eyeglasses, filling cavities, and mental health care. And more importantly, it will cover unexpected expenses if your child gets sick or has an accident.



In Virginia, the average cost for an emergency room visit for a child with a broken arm is about \$4,000. If you had insurance for your child from the state of Virginia that same ER visit would cost you \$5 or less. Without any insurance you could get the whole bill! The insurance will also help you pay for any follow-up visits to the doctor, medications, or physical therapy that is needed and you would pay \$5 or less per visit/prescription.

Did you know...



- that children without insurance are less likely to get care for such things as ear infections which can lead to lifelong consequences like loss of hearing?
- that children with insurance are more likely to be healthy and that healthy kids do better in school?
- that children with insurance miss fewer days from school and because of this their parents also miss less time from work?
- that healthy children still need check-ups, shots and regular dental care so they can stay healthy?



Health insurance helps a parent know that their child will get the medical care they need - when they need it - no matter what the cost!