Disparities in Health Insurance for Children with Same-Sex Parents

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Disclosure

I have no relevant financial relationships with the manufacturer(s) of any commercial product(s) and/or provider(s) of commercial services discussed in this CME activity.
Health Insurance Important for Children’s Health

- Health insurance for children leads to better health, reduced mortality
- Health insurance coverage for children remains a major public policy goal

More children raised by gay and lesbian parents

48% Lesbian women; 20% Gay men under 50: Raising children <18

125,000 (19%) same-sex households raising 220,000 children

Children with same-sex parents reside in every state, but face various family policies

14 states + DC allow same-sex marriage

Source: National Conference of State Legislatures
Why does marriage matter?

• Most Americans are covered through a family member’s employer health plan
  ▪ “Legal” spouse
  ▪ Dependent children

Eligible Dependent Children

An eligible child, unmarried or married, can include your own biological child, legally adopted child or child placed for the purposes of adoption, foster child, stepchild, and any other child state or federal law requires be treated as a dependent. Eligible child can also include the child of your registered same-sex domestic partner, although that coverage is generally not available on a tax favored status.
21 states allow second parent adoptions statewide


States with obstacles to equal treatment (8 states): Same-sex couples are prohibited from adopting in Mississippi and Utah. State courts in Michigan have ruled that unmarried individuals may not join together to adopt. State courts have ruled that second-parent adoptions are not available under current law in Kentucky, Nebraska, North Carolina, Ohio, and Wisconsin.

Source: Human Rights Campaign
American Academy of Pediatrics
Endorses second-parent adoptions in 2002

AMERICAN ACADEMY OF PEDIATRICS
Committee on Psychosocial Aspects of Child and Family Health

Coparent or Second-Parent Adoption by Same-Sex Parents

ABSTRACT. Children who are born to or adopted by 1 member of a same-sex couple deserve the security of 2 legally recognized parents. Therefore, the American Academy of Pediatrics supports legislative and legal efforts to provide the possibility of adoption of the child by the second parent or coparent in these families.

Children deserve to know that their relationships with both of their parents are stable and legally recognized. This applies to all children, whether their parents are of the same or opposite sex. The American Academy of Pediatrics recognizes that a considerable body of professional literature provides evidence that children with parents who are homosexual can have the same advantages and the same expectations for health, adjustment, and development as can children whose parents are heterosexual.1-9 When 2 adults participate in parenting a child, they and the child deserve the serenity that comes with legal recognition.

Coparent or second-parent adoption protects the child’s right to maintain continuing relationships with both parents. The legal sanction provided by coparent adoption accomplishes the following:

1. Guarantees that the second parent’s custody rights and responsibilities will be protected if the first parent were to die or become incapacitated. Moreover, second-parent adoption protects the child’s legal right of relationships with both parents. In the absence of coparent adoption, members of the family of the legal parent, should he or she become incapacitated, might successfully challenge the surviving coparent’s rights to continue to parent the child, thus causing the child to lose both parents.

2. Protects the second parent’s rights to custody and visitation if the couple separates. Likewise, the child’s right to maintain relationships with both parents after separation, viewed as important to a
American Academy of Pediatrics
Backlash from pediatricians

As a long-time member of the AAP, I am angry and terribly disappointed but not surprised by the Academy’s issuing a statement advising the world that the “AAP supports adoption by same-sex parents.” I take issue with the “Technical Report” by the Committee on Psychological Aspects of Child and Family Health. This is a report heavily biased by the homosexual community, with nearly half of the references coming directly from homosexual books or journals and none from the perspective of the traditional family. I very much doubt that the Family Research Counsel or Focus on the Family were asked to provide an alternative view.

The term “parent” has been stretched to new limits. Originally, it was defined as the biological father or mother of a child, the progenitor. These traditional parents ordinarily care for and raise their child(ren). Situations arose, most frequently death of 1 or both parents, in which surrogate “parents” would take on the role of the missing parent(s). These include stepparents who came into that role through marriage to a true parent and adoptive parents who take on the role of parents in situations in which children are separated by death, abandonment, or relinquishing of rights of their true parents.

The recent technical report and committee statement addressed the role of professed homosexuals as surrogate “parents” or “coparents.” The very nature of homosexuality goes against the qualifications of true parents who in all cases are male and female. To say that a homosexual partner of a true parent is a parent to the child is a misuse of the word “parent.”

The Committee does provide some level of evidence to suggest that children nurtured in the context of same-gender parents do not appear to have been damaged by the experience when considering the 4 topic areas that were the focus of the report. However, I wonder whether the Committee considered any of these issues that are concerns I have.

1. Whether constitutionally or socially induced, promiscuity has tended to be a characteristic of at least the male homosexual. Granted the break-up of heterosexual marriages and families in this country is of epidemic proportions, but do we wish in any way to further aggravate an already bad situation, especially when the welfare of the child is at stake?

2. The human immunodeficiency virus (HIV) rate among male homosexuals is still a serious problem, especially when promiscuity is a factor. At the present state of medical knowledge, HIV-infected persons die on average within 10 years. If these males adopt children, wouldn’t this be similar to allowing adults over the age of 60 or 70 to become adoptive parents?

3. The Committee report does not take into consideration moral or religious values and perspectives on homosexuality. Should it have done so? I think yes. The moral teachings of most mainstream Christian denominations, of Orthodox Judaism, and of Islam regard homosexual genital acts as morally wrong. The individuals embracing these faith traditions are not a minority population in the United States. Teaching children, at least
American Academy of Pediatrics
Endorses same-sex marriage in 2013

POLICY STATEMENT
Promoting the Well-Being of Children Whose Parents Are Gay or Lesbian

abstract
To promote optimal health and well-being of all children, the American Academy of Pediatrics (AAP) supports access for all children to (1) civil marriage rights for their parents and (2) willing and capable foster and adoptive parents, regardless of the parents’ sexual orientation. The AAP has always been an advocate for, and has developed policies to support, the optimal physical, mental, and social health and well-being of all infants, children, adolescents, and young adults. In so doing, the AAP has supported families in all their diversity, because the family has always been the basic social unit in which children develop the supporting and nurturing relationships with adults that they need to thrive. Children may be born to, adopted by, or cared for temporarily by married couples, nonmarried couples, single parents, grandparents, or legal guardians, and any of these may be heterosexual, gay or lesbian, or of another orientation. Children need secure
What does this mean for the modern gay family?
What does this mean for the modern gay family?

Mitchell

Cameron

Lily
What does this mean for the modern gay family?

Mitchell

UNINSURED

Cameron

INSURED

Lily
In a state w/o marriage or 2nd parent adoptions

Mitchell

UNINSURED

Legal adoption

Cameron

INSURED

UNINSURED

Lily
In a state w/o marriage but with 2nd parent adoptions

Mitchell

UNINSURED

Legal adoption

Lily

INSURED

Cameron

INSURED

Legal adoption
In a state with marriage and with 2nd parent adoptions
Research Questions

• Are children with same-sex parents less likely to have private health insurance?

• Do state policies modify private health insurance coverage for children with same-sex parents?
American Community Survey, 2008-2010

• Health insurance added in 2008
  – Employer-Sponsored Insurance (ESI)
  – Directly Purchased / Individual
  – Medicare
  – Medicaid
  – Uninsured

• Large sample size!
  – 3 million people each year
  – Supports state level research
  – Leading data resource for same-sex couples
GLB Population in the ACS

- Same-sex spouses / unmarried partners
GLB Population in the ACS

- Children of same-sex parents
Limitations to the ACS

- **Missing Information**
  - Sexual orientation
  - Married vs. Unmarried
  - Health status
  - Firm size
  - Source of coverage (own ESI or dependent)

- **Missing Same-Sex Couples**
  - If identified as roommates or unrelated adults
  - If neither is the respondent
  - Missing LGB singles

- **Missing Children of Same-Sex Couples**
  - If residing in another home
Methods:

Multinomial logistic regression:
Private, Public vs. Uninsured

First, all children 0-17 years by family type
- Opposite-sex parents, married (n=1,389,789)
- Same-sex parents, dual fathers (n= 1,649)
- Same-sex parents, dual mothers (n=3,432)

Then, by state policy environment as of Jan 1, 2008
- Same-sex marriage & civil unions vs. no marriage provisions
- Second-parent adoptions vs. no adoption provisions

Controlling for:
- Race/ethnicity, age, gender, citizenship, disability, relationship to reference parent of each child
- Age of reference parent, parents’ combined income, work status of parent, highest educational attainment of parents, total number of children, primary language spoken at home
Results
Disparities in Insurance:
Compared to children with married opposite-sex parents

Adjusts for race/ethnicity, age, gender, citizenship, disability, relationship to parent, age of reference parent, parents’ combined income, parents’ work status, highest educational attainment of parents, total number of children, primary language spoken at home, state and survey year.

Source: American Community Survey, 2008-2010. * indicates p<0.05
Disparities in Private Health Insurance:
Compared to children with married opposite-sex parents

Adjusts for race/ethnicity, age, gender, citizenship, disability, relationship to parent, age of reference parent, parents’ combined income, parents’ work status, highest educational attainment of parents, total number of children, primary language spoken at home, state and survey year.

Source: American Community Survey, 2008-2010. * indicates p<0.05
Disparities in Private Health Insurance: Compared to children with married opposite-sex parents

Adjusts for race/ethnicity, age, gender, citizenship, disability, relationship to parent, age of reference parent, parents’ combined income, parents’ work status, highest educational attainment of parents, total number of children, primary language spoken at home, state and survey year.

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Key Findings

• Children with same-sex parents are less likely to be covered by private health insurance
• Disparities in private health insurance diminish when children live in states with legal same-sex marriage, civil unions or second-parent adoptions
• Findings support AAP policy statement in favor of second-parent adoptions & same-sex marriage
Disparities in Health Insurance Among Children With Same-Sex Parents

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KEY WORDS
health insurance, disparities, gay and lesbian parents, same-sex households

ABBREVIATIONS
AAP—American Academy of Pediatrics
ACS—American Community Survey
aOR—adjusted odds ratio
CI—confidence interval

Mr. Gonzales conceptualized and designed the study carried out the analyses, drafted the initial manuscript, and revised the manuscript; Dr. Blewett discussed the conceptualization and design of the study and critically reviewed and revised the manuscript; and all authors approved the final manuscript as submitted.

abstract

OBJECTIVES: The objectives of this study were to examine disparities in health insurance coverage for children with same-sex parents and to investigate how statewide policies such as same-sex marriage and second-parent adoptions affect children's private insurance coverage.
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