

Session 2C-2: Asset Building for Child Health: Pilot Test of Child Development Accounts (CDAs) for Children with Autism in China

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Extended Abstract: Epidemiological data suggest that autism spectrum disorder (ASD) is the largest single category of developmental disabilities in China. Among 14 million individuals with ASD in China, more than 2 million are children. Children with autism have numerous special needs for healthcare services. However, they encounter substantial barriers in access to healthcare, especially the high cost of services, and it also affects families' financial well-being.

To address the dual challenges on healthcare and household finance, we propose an asset-building strategy through Child Development Accounts (CDAs). The CDA intervention will encourage and support families in accumulating and managing financial resources for children's healthcare. The proposed pilot project aims to create CDAs through commercial insurance accounts for 1,000 children with autism in China. This commercial insurance account includes two components for children's special health needs: annuity insurance to accumulate assets for children's health needs over mid to long term; and universal life insurance for parents to provide assets for children after death of parents. Accumulated assets in CDAs could later be turned into insurance-based disability trust funds.

Funds in the insurance-based CDAs will be from family contributions and nonprofit donations (for seed deposits and family deposit match), as well as from investment earnings. In addition, the CDA intervention will provide health and financial education to improve parents' health literacy on autism services and financial management. The pilot project will collect survey and administrative data from participating families and the account administrator. The overall project has three aims: (1) to assess the feasibility of the insurance-based CDAs for future's large-scale implementation; (2) to understand financial outcomes of the CDA intervention; (3) to understand health services utilized by children with autism.

The CDA model explored in the study, if successful, has the potential to be implemented for millions of vulnerable children in China to promote their health. Built on our previous work, we have strong partnerships in China to scale up CDAs and to advocate for healthcare policy

changes. In addition, implementation of CDAs for children with disabilities will have public health policy implications for other developing countries.