

Rocky Mountain News

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Health care for every kid in Colorado?

Business, health leaders join to push for national system

By **Bill Scanlon**, Rocky Mountain News
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A new coalition of Colorado business and health leaders has joined an ambitious drive to get health insurance for virtually every child in the state and nation.

The battle promises to be uphill.

President Bush wants Congress to authorize \$5 billion in the next five years for the nationwide State Children's Health Insurance Program, aimed at the kids of working-class parents.

But members of the SCHIP Colorado Coalition say 10 times that amount - \$50 billion - is needed to cover all states.

Under Bush's proposal, half the 57,000 kids enrolled in the Colorado plan would have to be kicked off the rolls, they say. And the 50,000 now eligible for the program, but not enrolled, would have no chance.

The \$50 billion plan has the support of Gov. Bill Ritter, most of the nation's other governors, most Democratic members of Congress and quite a few Republicans.

Between those two figures is the \$14 billion that the General Accounting Office says would fund SCHIP over five years - if enrollment stayed steady.

But it won't, said Rep. Diana DeGette, D-Colo. It will only go up, she said.

'That's immoral'

"If we don't expand the SCHIP program, we'll still have 6 million kids nationwide and 50,000 in Colorado who don't have health insurance and will have to use the emergency room or go without care," DeGette said Wednesday by telephone from Washington, D.C. "That's immoral. It's also not cost-effective."

DeGette is the designated whip for lining up "yes" votes for the likely showdown in Congress this September and to override an expected veto by the president.

Proponents of a big expansion say it will save money in the long run because children will get preventive care and will be healthier overall.

Opponents, including the Independence Institute of Golden, argue that it's not a wise use of taxpayer money.

Governors like SCHIP (in Colorado, it's called Children's Health Plan Plus, or CHP+) because the feds pay \$2 for every \$1 the states contribute. Premiums, paid by the government, are about \$122 per month per child, substantially lower than premiums for adults, who tend to have higher medical costs.

In Colorado, CHP+ costs about \$76 million a year. Under the \$50 billion plan, the Colorado program would get roughly \$500 million in federal funds over five years and \$250 million in state funds.

The \$50 billion plan would mean states such as Colorado could cover all the children whose parents meet the income thresholds, and get them all enrolled, said Ben Davis, spokesman for the Colorado SCHIP Coalition.

The programs also would have enough money for marketing to reach the parents of those kids and inform them of the program.

The coalition's members include the Colorado Medical Society, The Colorado Association of Commerce and Industry, The Colorado Hospital Association, the Colorado Health Initiative and 17 other groups.

'They can afford'

On the other side is the Independence Institute. Linda Gorman, director of health care policy at the think tank, said SCHIP isn't a good use of taxpayer money because it is too generous.

"It makes people eligible who earn quite a bit of money," she said. "If they're making that much, they can afford to buy their own health coverage."

SCHIP is popular with politicians because children are cheap to insure because their risks are low, she said. For that same reason, it's cheap to cover children under private insurance, she said.

Not so, say SCHIP advocates. Family coverage is beyond the reach of tens of thousands of Colorado households of modest means, so it doesn't matter how small the kids' part of the premium is, they say.

"If kids don't get access to preventive care, in the long run it's going to cost more money," said Lorez Meinhold, program officer for the Colorado Health Foundation, a member of the coalition.

National polls show that most Americans believe that children should have access to needed health care. Even those who take a hard line against subsidized health care for adults soften when it comes to children.

"SCHIP can be cost-effective for states," Meinhold said. "That's why it's getting bipartisan support - people like Senator Orrin Hatch (R-Utah) and Ted Kennedy (D-Mass.) both love the SCHIP program. It's an easy way to get kids covered."

CHP+ Insurance information, guidelines

MAXIMUM INCOME LEVELS*

FAMILY SIZE ANNUAL MONTHLY HOURLY

1 \$20,424 \$1,702 \$10

2 \$27,384 \$2,282 \$13

3 \$34,344 \$2,862 \$17

4 \$41,304 \$3,442 \$20

* **Certain expenses** such as child care, medical costs, adult health insurance premiums child support and alimony payments may be deducted from a family's gross income. Hence, families may make more money and still qualify for CHP+.

* Applicable April 1, 2007 through March 31, 2008

What is Child Health Plan Plus (CHP+)?

• **CHP+ is affordable health insurance** for Colorado children and pregnant women, funded jointly by a state-federal partnership and serves families earning up to 200 percent of the U.S.

poverty level.

HEALTH BENEFITS INCLUDE:

Physicals and doctor visits Immunizations

Dental care (children only) Hospital services

Eye care and eye glasses Prescriptions

Mental/Behavioral health care Hearing aids Prenatal care

Who is eligible?

- **Children 18 and under** who do not have Medicaid or any other health insurance.
- **Colorado children** who are U.S. citizens or legal permanent residents for at least 5 years. Parents' citizenship/residency status is not considered when determining CHP+ eligibility for children.
- **Children cannot** have access to state employee health insurance.
- **Pregnant women 19** and older who live in Colorado and do not have Medicaid, other health insurance, or access to Colorado state employee benefits. They must also be U.S. citizens or are legal permanent residents for at least 5 years.
- **Must meet financial** qualifications, listed at www.CHPplus.org or toll free 800-359-1991.

What does CHP+ cost?

- **Depends on family size** and income. Some families may pay nothing or must pay \$25 to enroll one child or \$35 to enroll two or more children each year.
- **Co-payments** of \$2 or \$5 for health, dental services may be required.

How does a family apply?

- **Application** must be completed and is available in English and Spanish. Download at www.CHPplus.org or call 800-359-1991.

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