

Celebrating, continuing and building on CHIP's success

Written by Marian Wright Edelman
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We're used to making a big fuss over children's birthdays, but this week child advocates and families across the country are celebrating CHIP, the Children's Health Insurance Program, on the fifth anniversary of its reauthorization. One family who lives in the working-class Germantown neighborhood of Philadelphia with their six-, four- and three-year-old children told us they celebrate and are grateful for CHIP every day. The husband is a talented freelance videographer and the wife cares for the children. CHIP has been a lifeline for the family, providing stability with health and dental coverage for the children. With CHIP coverage, she gets regular phone calls reminding her it's time for appointments or letting her know a dental van is in the area. CHIP has opened doors to high quality child-appropriate providers at the Children's Hospital of Philadelphia and the University of Pennsylvania Health System when needed and provided peace of mind for the hardworking father, whose income can vary wildly from month to month and year to year. CHIP has given him security knowing his children are getting the care they need without breaking the bank. The wife says, "The kids wouldn't have had health insurance if it wasn't for CHIP."

There are more than eight million children with stories like this. To survive and thrive, all children need access to comprehensive, affordable health coverage that is easy to get and keep. Unmet health and mental health needs can result in children falling behind developmentally and having trouble catching up physically, emotionally, socially, and academically. And it can mean life or death for children from preventable disease and illness. Our hearts at the Children's Defense Fund (CDF) are so often broken with stories of children dying for lack of timely, affordable health care and CHIP plays a critical role in the American health care system in decreasing their numbers. It has strong bipartisan roots. It was created in 1997 when Democrats and Republicans, led by Senators Orrin Hatch (R-Utah) and Ted Kennedy (D-Mass.), came together to create a system of health coverage for children whose families earned too much to qualify for Medicaid but too little to be able to buy health coverage that today costs on average more than \$16,000 a year for a family of four in the individual market. CHIP continues to provide crucial support for millions of working families: 92 percent of all children enrolled in CHIP had at least one parent employed during the last year. Since its creation CHIP has helped cut the number of uninsured children in half, to the lowest level on record, while improving child health outcomes and access to care.

Health coverage for CHIP children is more affordable for families than private insurance and its benefits are generally more comprehensive and child-appropriate than private insurance. CHIP's benefits and provider networks are specifically designed to make sure children have access to child-appropriate services, providers, specialists, and facilities.

CHIP is an essential part of the health system for children. By preserving and strengthening CHIP and Medicaid and creating new coverage options for parents, access to health coverage is now available for 95 percent of all children in America. But eligibility and access to coverage do not guarantee enrollment. While 42 million children are enrolled in CHIP and Medicaid, more than 8 million in CHIP alone, more than 7 million children under 19 are still uninsured. Nearly 70 percent of these uninsured children are eligible for but not enrolled in CHIP or Medicaid. More than a third of the eligible but unenrolled children live in just three states—California, Florida, and Texas. The Children's Defense Fund is making and all of us must make every effort to enroll every child to save child lives.

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We know health-related problems can lead to poor academic performance and that uninsured children are more likely to perform poorly in school than children with coverage. CDF has partnered with AASA, The School Superintendents Association, to link uninsured children with health coverage by adding a question to school enrollment forms asking whether children have health coverage and helping connect uninsured students with coverage. One school administrator put it simply, "As superintendent, I care about the young people we serve. If they are ill and miss school, we miss opportunities to promote their learning." School-based outreach is an important tool in connecting eligible children to CHIP and we urge every school official to take steps to make sure all their children are enrolled in health programs for which they are eligible.

CHIP has strong bipartisan support among Americans across the political spectrum and has been a bright spot in health coverage since its creation. Although CHIP is authorized through 2019, its funding is running out and will virtually disappear by October 2015 unless Congress takes immediate action. If funding is not continued, millions of children would lose health coverage and millions more would likely receive less comprehensive coverage at significantly higher cost. Either would be an enormous step backwards for children. Congress must act this year to keep CHIP funding for millions of families and prevent uncertainty and discontinuity for children, parents, or states about CHIP's future.

When CHIP was reauthorized in February 2009, President Obama correctly said: "No child in America should be receiving her primary care in the emergency room in the middle of the night. No child should be falling behind in school because he can't hear the teacher or see the blackboard. I refuse to accept that millions of our kids fail to reach their potential because we fail to meet their basic needs. In a decent society, there are certain obligations that are not subject to tradeoffs or negotiations – health care for our children is one of those obligations." I could not agree more. CHIP remains a critical piece in the puzzle of connecting millions of children to health coverage. We've made tremendous progress and must continue to move towards the finish line so that every child in our country has access to comprehensive, affordable, and easy to get and keep health coverage. Let's celebrate CHIP's track record of success the common sense way by acting now to ensure CHIP in states across the country can continue the good work.

Marian Wright Edelman is President of the Children's Defense Fund whose Leave No Child Behind® mission is to ensure every child a Healthy Start, a Head Start, a Fair Start, a Safe Start and a Moral Start in life and successful passage to adulthood with the help of caring families and communities. For more information go to www.childrensdefense.org.