

Health coverage: Making too little, making too much?

Written by Marian Wright Edelman
Friday, 17 July 2009 13:14

The James family in Fort Worth, Texas, should be celebrating right now. After losing his last job due to the difficult economy, Jason James, who worked as a supervisor at a warehouse company, had been searching for new employment for months. When he finally found a new position, his job offer coincided with wife Misty receiving a raise at her job. It was a happy time for the couple until they realized that their combined income was now over the Texas Children's Health Insurance Program (CHIP) income limit for their family, \$44,100 for a family of four or 200 percent of the federal poverty level.

Although they now make too much to qualify for CHIP, even with both parents working, the family can't afford to pay for private health insurance. So this means that at the time of their next CHIP renewal, their three children will lose their health coverage.

Texas advocates and legislators worked very hard this session on developing a CHIP buy-in program that would have allowed families who were just over the CHIP income limit to pay sliding scale premiums that increased with their income. This would have given parents like Jason and Misty, who have no other options for providing affordable health coverage for their children, the opportunity to purchase CHIP coverage. The CHIP buy-in proposal was extremely popular among Texans, powerful Texas Chamber of Commerce leaders, and Texas legislators and it passed in both chambers with strong bipartisan margins. But because of the lack of support from the Governor and a few other key legislative leaders, the bill was allowed to expire without receiving a final vote. Now roughly 80,000 Texas children who would have been covered with the passage of the CHIP buy-in proposal will become or remain uninsured.

Unfortunately, the James family is all too familiar with the consequences of being uninsured. Several years ago, the family experienced a lapse in coverage for similar reasons. Health coverage through Misty's job would have cost them roughly 12 percent of their salaries, making it financially out of reach after paying child care and other basic expenses. During that period their oldest son, 11-year-old Isaiah, had a painful cavity that went untreated for nearly two years. When they were finally able to take him to a dentist, they learned that Isaiah's tooth had abscessed down to his jaw bone and required an emergency root canal. Isaiah ultimately lost his tooth and now has permanent jaw damage.

During the Texas legislative session's debate on the issue, Misty traveled to the State Capitol to testify about her family's story and to request the option of being able to contribute to keeping her family's CHIP coverage, instead of being forced to use the emergency room for care or to put problems like Isaiah's cavity off until they become a crisis. Misty said, "We hate to add to the rising cost of health care by taking them to the emergency room, but we just do not have anywhere else to go... I do not know if our leaders know how much it costs to raise children these days. Child care today costs more than our rent. We shop at the thrift store for clothes and do not go to the movies or have other frivolous spending. Just the basics of food, housing and child care do not leave us enough to provide health coverage for our children. I get so frustrated that I can't take my kids to the dentist or doctor when I work hard and make a decent living."

But at the end of the day in Texas, children lost out to politics. Texas serves as a prime example of why health reform at the national level that guarantees all children affordable, high-quality

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and accessible care is desperately needed. We cannot be fighting these kinds of battles separately in all 50 states. And when smart policy proposals with broad support finally make it to the table, children can't afford inaction. The time for real health care reform in our nation is right now. Congress and the President must ensure all children a national eligibility floor of 300 percent (\$66,150 for a family of four) and free all children from the unjust 50-state lottery of geography. All children need comprehensive health benefits no matter where they live. Enrollment in coverage for children should be automatic and simple, so they don't experience harmful delays or denials—and it must be truly affordable. Unless these conditions are met, the promise of health reform remains unfulfilled for children.

Email your Members of Congress today to let them know that affordable, comprehensive health coverage for everyone—especially children—is important to you at: www.childrensdefense.org/healthaction

Marian Wright Edelman, whose new book is *The Sea Is So Wide And My Boat Is So Small: Charting a Course for the Next Generation*, is president of the Children's Defense Fund. For more information about the Children's Defense Fund, go to <http://www.childrensdefense.org/>.