Children's Health Coverage Conversation Crib Sheet

Summer get-togethers present a great opportunity to talk about important issues with your friends and family, such as children's health coverage. Health coverage is going to be discussed on the campaign trail, on the nightly news, and as a key reason why working Americans are having a difficult time paying the bills. Beware, there is a lot of misinformation out there! Here are some helpful responses you can use to explain why health coverage for all children is a step forward for children that will improve the lives of all of us!



1. Your Stubborn Grandpa: America has the best health care system in the world. Switching to socialized medicine is the wrong way to cover kids.

Fact: You might think we have the best system because the United States spends more money than any other country on health care. But we're the only developed country that **doesn't guarantee health care to all children**, and we rank among **the worst on infant mortality**! Our current system does not work for the 47 million Americans who are uninsured, including 9.4 million children or the millions of children and adults who do have health insurance but still can't afford to get the care they need when they get sick.

Meanwhile, the Medicare program provides coverage to everyone over age 65 – like you, Grandpa. Children need and deserve the same guarantee.

2. Your Cautious Uncle: Health care is affordable for working families. It's expensive, but I do it.

Fact: Since 2001, **premiums for family coverage have risen 78 percent**! That's four times as fast as wages, and more than four times the rate of inflation. In fact, the average family health insurance premium is more than $12,000 – about the same as the salary of a full-time minimum wage worker. That doesn't sound affordable to me!

Many families – even those with health coverage – have serious problems paying for needed health care. **Nearly three in 10 middle-income adults have serious problems affording care**. Four in 10 adults report delaying or going without care because of cost. And two-thirds of adults who skipped needed care report their health gets worse as a result.

3. Your Cautious Uncle: The situation may be bad right now, but the private sector will resolve the uninsured crisis.

Fact: The private sector has not resolved the uninsured crisis. To the contrary, the most recent Census data showed **the number of uninsured children increased by more than one million in just two years** and, in this economy, the number of uninsured is likely to climb. For people lucky enough to still have employer health coverage, their benefits have shrunk, while their costs continue to soar far beyond inflation.

In contrast, federal programs (Medicaid and SCHIP) have enrolled low-income children and reduced the number of uninsured children substantially.

4. Your Fiscal-Minded Sister: We should just give parents a tax credit to let them buy health coverage.

Fact: Offering parents a one-size-fits-all health tax credit is the wrong approach to covering uninsured children. For example, Senator John McCain's health coverage proposal relies heavily on tax credits -- $2,500 for individuals and $5,000 for families. But this plan is woefully inadequate when in 2008, **the average family of four spends more than $15,000 on medical care** -- far more than a meager $5,000 tax credit. And many families won't be able to find any insurers who will sell them a policy at any price because someone in the family has been sick.

25 E Street, NW
Washington, DC 20001
Tel: (202) 628-8787
Fax: (202) 662-3510
Email:
cdfinfo@childrensdefense.org
Internet:
www.childrensdefense.org



5. Your Simplicity-Seeking Grandmother: Uninsured children can access the health care they need at the emergency room.

Fact: Emergency rooms are not a substitute for regular care—not for adults and especially not for children, who need regular preventive care to ensure healthy growth and development! Uninsured parents may postpone a doctor visit for a sick child, hoping the child will get better without treatment, but relying on emergency rooms for health care results in worse health outcomes for a child, and higher costs to the community. In Harris County, Texas, taking a child for **a doctor office visit** in the early stages of an asthma attack **costs around $100**. But if that same child in Texas cannot get early treatment and has to **go to the ER for treatment** of full-blown asthma symptoms, the child may face a three-day hospital stay that **costs more than $7,300**.

6. Your Political Cousin: Children are resilient and healthier than adults. Health reform should focus on everyone, especially low-income adults at high risk for chronic diseases.

Fact: The number of uninsured children in America is growing – and these children can't just wait while policymakers argue over how to get health coverage for everyone. While we debate the best way to get health coverage for everyone in America, **a child is born uninsured in the United States every 41 seconds** -- more than 2,100 children are born uninsured every day. The majority of these children live in two-parent families, almost 90 percent have a working parent who just can't afford to buy it and almost 90 percent are U.S. citizens.

This affects us all: When children have health coverage, the number of child hospitalizations for preventable illnesses drops, and performance in school improves. Healthy children turn into healthy adults who turn into the strong, educated work force this country must have for today and tomorrow.

7. Your Frustrated Mom: I'm worried about losing my health coverage! What can I do to make sure that my kids will always be able to get the care they need, even if my employer stops providing it?

Fact: You're not alone. **About 86 percent of voters are concerned about the cost of health care becoming too expensive to afford**, and 76 percent are concerned about being able to afford the cost of premiums, deductibles, and co-payments.

The American people know the health care system is broken and in need of major reform. While public opinion strongly supports covering the uninsured, Americans – both Democrat and Republican – are especially supportive of expanding coverage for children. **Nearly two-thirds of adults support mandating coverage for all children**.

The Children's Defense Fund has been working to guarantee health coverage to all 9.4 million uninsured children and pregnant women in America. Check out the website to learn more about the importance of health coverage for all children and what you can do this year to ensure the next generation grows up healthy and can take care of all of us when we're as old as Grandpa over there!

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