Health Coverage for *All* Children Campaign Talking Points

- **Nearly nine million children in America are uninsured—that's one in nine.** The majority of uninsured children live in two-parent families; almost 90 percent have one working parent; and almost 90 percent are U.S. citizens.

- **Working parents should be able to afford to take their children to the doctor.** Even having health coverage is no longer a guarantee that families can get the health care they need. Millions more children are underinsured, meaning they have health coverage, but face substantial costs to get needed services, or have significant benefit limits that may prevent them from getting needed care.

- **Families are struggling to meet health care expenses that are growing faster than wages and inflation while other costs (such as food and gas) are also rising.** In fact, the annual premium for group coverage for a family of four is more than $12,000 per year. At the same time, health benefits offered by employers are eroding.

- **Our country is turning its focus toward affordable health coverage for all.** And the next Congress and President have the opportunity to take a first crucial step by guaranteeing affordable coverage for *all* children.

To guarantee access to affordable health coverage for all children in America for a year—including vision, dental, and mental health services – would cost every American less than $1 each week. **Business leaders and national education organizations have joined CDF's Health Coverage for *All* Children campaign**, **recognizing that healthy children are tomorrow's graduates and our nation's future workforce.**

- **Poor health negatively affects children's educational achievement, which in turn prevents some children from reaching their full potential and reduces America's competitiveness.** Children who lack good health have measurably lower levels of educational attainment than their healthy peers, and when they become adults, their earnings, on average, are lower. Healthy children turn into healthy adults who turn into the strong, educated work force this country must have today and tomorrow.

- **The lack of health coverage among children results in unnecessary high costs.** Taxpayers already subsidize care for some uninsured children, but in the most inefficient way—in the emergency department where care costs more than prevention, and at later stages of illness, when outcomes are worse.

- **Communities incur increased costs when their children are not insured, often because of increased use of emergency rooms and longer hospital stays.** For example, in Arizona, an uninsured child costs the community $2,100 more than a child with Medicaid or SCHIP.

- **Since 2006, the largest health insurance and managed care companies have made billions of dollars, with profits growing each year.** During fiscal year 2007, the highest paid health insurance CEOs earned over $20 million each.

- **Americans overwhelmingly support expanding health coverage for children.** National polls indicate that 90 percent of Americans believe every child in the U.S. has a right to health care; 80 percent support expanding eligibility to enroll in a government health insurance program to middle-class, uninsured children; and 70 percent are willing to pay more taxes to make this happen.

It is time to take action. Children can't wait. We know what to do. Taking the step to get health coverage for all children improves the lives of children and all of us.