Protect Children in Health Reform – A Holiday Discussion Guide

As Congress works through the holiday season to pass long overdue health reform legislation, we must make sure children will be better off—not worse off—after health reform than they are now. Children must be a part of the ongoing discussion and debate. You can help make that happen. Use holiday observances and celebrations to let others know more about what must be done to protect children in health reform. We have prepared this discussion guide to help you respond to questions you may get from friends and family.

Your Skeptical Sister: I don't believe Congress would really leave children worse off after health reform.

Response: Some Members of Congress may not yet know they could leave millions of children worse off. But many others are paying more attention to insurance companies, drug companies and doctors than they are to children. Many Members of Congress are preoccupied with debates about the public option, the bills' impact on the cost of care and what's proposed for Medicare and have not worried about how children fare. Many of them don't even realize that the House bill will end the Children's Health Insurance Program (CHIP) (which many of them supported earlier this year) in 2013 and move millions of children to the new Health Insurance Exchange where they will be worse off. Contact your Members of Congress now to make sure they know children could be worse off after health reform.

Your Detail-Oriented Friend: Well then, what's really wrong with what the House and Senate are currently proposing? How are children really going to be worse off?

Response: The House bill would eliminate the successful Children's Health Insurance Program, called CHIP, which you may remember hearing about in the news earlier this year. CHIP will end in 2013 and millions of children will have to move to a completely new, untested and far more expensive Health Insurance Exchange. Parents will end up paying more for their children to receive fewer benefits. The Senate health reform bill, as it now stands, keeps CHIP. However, it does not include the funding required to truly preserve CHIP beyond 2013 or the program improvements to ensure all eligible children will enroll and get the full range of preventive and specialized treatment services they need.

Your Surprised Grandma: So you're saying there's a problem for children even if we do keep CHIP. Why isn't just keeping CHIP enough?

Response: Keeping CHIP is very important. But without improvements to CHIP, we could spend billions of dollars on health reform, yet many children still could end up being eligible for CHIP but never get enrolled. Currently 2 out of 3 of the more than 8 million uninsured children are eligible for CHIP or Medicaid but don't get enrolled. We must make CHIP more accessible and affordable across states and ensure all children can get the health and mental health care they need.

Your Attentive Father: Wait, isn't CHIP the program that President Obama reauthorized just after he was elected?

Response: Yes. It's the same program that President Obama signed into law in February of this year. By 2013, an estimated 14 million children are expected to be in CHIP. The President has said that if you like your health care plan you can keep it, and we must work to ensure that the millions of children in CHIP will get to stay in CHIP, at least until we can be sure that an alternative will be better for them or at least comparable. The President also has said that we must build on what works. CHIP works and we must build on it.

Your Compassionate Cousin: I've heard it's a nightmare for families to enroll in programs like CHIP. Are they really worth keeping?

Response: Currently CHIP is helping more than 7 million children who already are enrolled and 14 million children are expected to be enrolled by 2013. The improvements needed in CHIP will make enrollment simpler, make coverage more affordable and ensure that all children will get the health and mental health care they need. It is certainly not going to be any easier, especially right away, for children to get the help they need from a new, untested and more costly Health Insurance Exchange. Instead, we should build upon what works and keep children in CHIP through 2019 to see if the Exchange is ready for them by then.

Your Satisfied Uncle: Well, aren't some children going to be better off after health reform?

Response: Absolutely. The current health reform bills will improve insurance coverage by prohibiting companies from imposing pre-existing condition exclusions and life time limits, which will help many children get health care when they need it and prevent disruptions in their care. Millions more children and their parents will also be eligible for Medicaid for the first time. That's the good news, but it is no justification for leaving millions of children worse off.

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Your Skeptical Aunt: **Isn't it true that many children today are uninsured only because their families fail to buy the health coverage they need? They can afford it but don't bother to buy it.**

Response: Finding affordable insurance today is enormously difficult. Health coverage is more expensive and less available from employers. Since 2001, health care premiums for family coverage have risen three times as fast as wages. Today, the average premium is over $13,000 a year for a healthy family of four! So even though almost 90 percent of uninsured children have at least one parent who works, many families are finding that they simply cannot afford the high cost of health insurance. And even when they can afford it, administrative barriers can make it difficult to get and keep coverage. As a result, the number of uninsured children in this country is increasing by more than 2,000 every day!

Your Fiscally Cautious Grandpa: **I like kids as much as the next guy, but what about the government debt? Can we really afford to be expanding programs for children?**

Response: The fact is we can't afford *not* to provide our children with health coverage. Health care for children is an investment in the nation's future. Receiving quality health care as a child sets the stage for a lifetime of good health. Also generally, it is cheaper to prevent illnesses than to treat them. For example, every $1 spent on immunizations for children saves $16 down the road in medical and other costs. And children are cheap to insure! One year's coverage for a single working adult is about 3 times what it costs to cover a child. And a year's Medicare coverage for a senior costs more than 5 times what it costs to cover a child.

Your Fiscal-Minded Brother: **I want kids to have health care; I just don't think the government will do it most cost-effectively. Don't the plans in Congress give families subsidies and let them buy health insurance on their own? Wouldn't that reduce costs and keep the government out of it?**

Response: Actually, covering children in CHIP, and in Medicaid too, is cheaper than covering them in the new Exchange, even with subsidies. You don't have the same expensive administration costs and profits that insurance companies get. By keeping CHIP, taxpayers save and families save too. If children who are in CHIP now aren't able to stay in CHIP, families will face higher costs for their coverage and will likely be deterred from getting their children help. Children will be more likely to end up uninsured. And an uninsured child costs the local community $2,100 more than what coverage for a child in Medicaid or CHIP costs.

Your Convinced Mother or Friend: **Well, it sounds like we have to take care of these children. What can we do?**

Response: I'm so glad you asked. The first opportunity after Thanksgiving will be to call or email your Senators and tell them you really care about ensuring that all children have health coverage that is affordable, comprehensive and simple to get and to keep. Tell them you don't want CHIP to end in 2013 with millions of children having to give up CHIP coverage and end up worse off than they are now. Urge them to keep CHIP at least until 2019 and to strengthen it! For more information, visit www.cdfactioncouncil.org/casey.

Dessert Course



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