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Kansas lags in getting more kids insured

By Dion Lefler
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Kansas is tied for last place in the nation in terms of getting more children covered by health insurance and state officials are at a loss to explain why.

While most states got more of their children insured from 2008-10, the ranks of uninsured kids in Kansas swelled by 7,853 — from 51,930 to 59,783, according to a recent report from the Center for Children and Families at the Georgetown University Health Policy Institute.

On a per-capita basis, the percentage of children uninsured in Kansas rose from 7.4 to 8.2 percent, a rate of increase that tied with Minnesota for 50th and 51st place among the 50 states and the District of Columbia.

While seven states showed some rise in the number of uninsured children, most of those increases fell within the survey's statistical margin of error, said Joe Touschner, state health policy analyst for the Georgetown center.

Kansas and Minnesota were the only states where researchers were certain that there was an actual increase in the number of uninsured children, he said.

Florida and Colorado led the nation in increasing the number of children insured, with Florida insuring 4 percent more children and Colorado, 3.7 percent.

Overall, 8.2 percent of Kansas children are uninsured, putting it about at the midpoint among the states and close to the national average of 8 percent, Touschner said.

Massachusetts, which mandates that almost all residents carry insurance, had the fewest children uninsured overall, 1.5 percent of that state's population. Nevada had the highest overall percentage of uninsured children at 17.4.

The Georgetown University report tapped Census data to determine how rapidly states were moving on providing health insurance for children.

The study found that even though the nation was suffering through economic turmoil, the rate of children uninsured dropped nationwide from 9 percent to 8 percent, meaning about 1 million more children were insured in 2010. At the end of 2010, about 5.9 million children remained uninsured.

Touschner said Kansas has taken action recently that may not have shown up in the current survey, which is based on data that's now almost a year old.

"In '08, '09 and '10, they (Kansas officials) may not have been as active in conducting outreach and encouraging people to sign up" for children's insurance programs, Touschner said.

Economy may be factor

The Kansas Insurance Commissioner's Office and the chairwoman of the state Senate Insurance Committee said the state's low ranking is puzzling, but possibly a side effect of the lingering economic downturn.

"Our belief is that the numbers increase is the result of parents losing their jobs and/or losing their employer-sponsored family coverage because of the recession," said Bob Hanson, a spokesman for the insurance commissioner's office.

He said it's hard to project what will happen in coming years as provisions of the national Affordable Care Act continue to roll into effect.

Sen. Ruth Teichman, R-Stafford and chairwoman of the Senate committee on Financial Institutions and Insurance, said she was surprised Kansas had ranked at the bottom of the study.

"We've passed legislation in the past to make sure kids do get insured," she said.

Her House counterpart, Insurance Committee Chairman Clark Schultz, R-Lindsborg, did not return a phone message seeking comment.

Shannon Cotsoradis, president and chief executive of the policy group Kansas Action for Children, said Kansas has enacted some legislation to try to get more children insured.

In 2008, she said, the state expanded access to HealthWave, the program that provides insurance assistance for children and pregnant women.

The state raised the income eligibility threshold from 200 percent of the federal poverty level to 250 percent, expanding access to the program into the middle class. According to federal guidelines, 250 percent of the poverty level equals a household income of about \$55,800 a year for a family of four.

In 2009, the Legislature fully funded the expansion, and in 2010, took steps to reduce the paperwork to apply, "things that just make it easier to get and keep their children enrolled," Cotsoradis said.

She said she thinks the state's low ranking will improve once the changes take hold.

The state and private groups like Kansas Action for Children also have taken steps recently to publicize the options available for low-income children, which could help improve participation, she said.

While Kansas is moving in the right direction, albeit behind most of the country, Cotsoradis said she sees the Georgetown survey as a "cautionary tale" for Kansas.

"While we have done a lot of the right things, if we don't stay the course ... we will continue to see movement in the wrong direction," she said.

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