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## ARKids First was a good start, but needs expanding

BY IOHN RIGGS IV AND ROY SMITH SPECIAL TO THE DEMOCRAT-GAZETTE

SPECIAL TO THE DEMOCRAT-GAZETTE It's impossible to read the paper or turn on the TV without hearing about the health insurance crisis in this coun-try. With rising health care costs and greater limits to employer-provided health insurance, Arkansas families are other content to provide the health area health insurance, Arkańsaś families are struggling to pay for health care. The consequences for children are dra-matic. Without coverage, many fami-lies can't afford treatment for ongoing conditions like asthma or diabetes. Without coverage, kilds don't have ac-cess to much-needed preventive care. Without coverage, child on't have ac-si likely to receive the medical care they need to grow un healthy and successneed to grow up healthy and success-ful. Through ARKids First, Arkansas

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lawmakers have put us in sight of the finish line: coverage for all of our state's

must mue coverage tor an of our state's children. By creating ARKids First in 1997, Arkansas has been a national leader in covering children. Through the program, we have cut the number of uninsured children in halr. Thanks to ARKids First and Medicaid, more than 380,000 children now have medi-cal coverage who otherwise would not have it. Despite this progress, there is still more to be done. Roughly 70,000 Arkansas children still have no health coverage. Almost two-thirds of those Arkansas chinoren sun näve no neaun coverage. Almost two-thirds of those children, or 46,000, are eligible right now for the ARKids First program but aren't enrolled. By reaching out to schools, child care providers, clinics and doctors' offices, and by making

enrollment and re-enrollment easier framilies, we can help ensure these children get coverage and stay in the grogram. But the middle class is still being squeezed out Another 24000 children have incomes too high for ARKIds First insurance through other means. By ex-panding eligibility to reach more mod-far afimily of three), we could provide an affordable health insurace option an affordable health insurace option the remaining uninsured children by billiam est everage and star in the program gauges of the second star in the program squeezed out. Another 24,000 children lack coverage because their families have incomes too high for ARKids First but too low to be able to afford health insurance through other means. By ex-panding eligibility to reach more mod-erate-income families (up to 53,000 for a family of three), we could provide an affordable health insurance option to 12,000 more kids. We could provide the remaining unissured children by allowing their families to buy in to the program at cost. Even without a sub-sidy from the state, ARKids First is a bargain for many families compared

gram, the federal government kicks in more than \$3. And it's good for the economy. Families USA estimates that a \$9 million state investment in ARKids First would bring \$46 million in busi-

ness activities, 462 additional jobs and \$17 million in salaries and wages to

Arkanasa: Every child needs high-quality health care to grow up healthy and suc-cessful, without regard to their parents' jobs or the latest premium increase. Arkanasa leaders have already put us within reach of covering all kids, but we haven't crossed the finish line yet. Isn't it time that we ask our legislators to finish what they started over 10 years ago and make health care for all chil-dren a reality?

John Riggs IV owns J.A. Riggs Tractor Com-pany of Litde Rock. The Rev. Roy Smith is direc-tor of connectional ministries and assistant to the bishop at the Arkanase Conference of the United Methodist Church.

## **ARKids First was a good start, but needs expanding**

## BY JOHN RIGGS IV AND ROY SMITH SPECIAL TO THE DEMOCRAT-GAZETTE

It's impossible to read the paper or turn on the TV without hearing about the health insurance crisis in this country. With rising health care costs and greater limits to employer-provided health insurance, Arkansas families are struggling to pay for health care. The consequences for children are dramatic. Without coverage, many families can't afford treatment for ongoing conditions like asthma or diabetes. Without coverage, kids don't have access to much-needed preventive care. Without coverage, children are less likely to receive the medical care they need to grow up healthy and successful. Through ARKids First, Arkansas lawmakers have put us in sight of the finish line: coverage for all of our state's children.

By creating ARKids First in 1997, Arkansas has been a national leader in covering children. Through the program, we have cut the number of uninsured children in half. Thanks to ARKids First and Medicaid, more than 380,000 children now have medical coverage who otherwise

would not have it. Despite this progress, there is still more to be done. Roughly 70,000 Arkansas children still have no health coverage. Almost two-thirds of those children, or 46,000, are eligible right now for the ARKids First program but aren't enrolled. By reaching out to schools, child care providers, clinics and doctors' offices, and by making enrollment and re-enrollment easier for families, we can help ensure these children get coverage and stay in the program.

But the middle class is still being squeezed out. Another 24,000 children lack coverage because their families have incomes too high for ARKids First but too low to be able to afford health insurance through other means. By expanding eligibility to reach more moderate-income families (up to \$53,000 for a family of three), we could provide an affordable health insurance option to 12,000 more kids. We could reach the remaining uninsured children by allowing their families to buy in to the program at cost. Even without a subsidy from the state, ARKids First is a bargain for many families compared to private coverage and might be the answer that middle class families need. All of this could be done for an annual investment of less than \$9 million in state funds.

In today's tough financial times, expanding ARKids makes sound economic sense and keeps families economically stable. It's good for families because children who regularly see their health care providers and have check-ups can avoid more expensive medical conditions in the future. It's good for the state because for every dollar Arkansas spends on the program, the federal government kicks in more than \$3. And it's good for the economy. Families USA estimates that a \$9 million state investment in ARKids First would bring \$46 million in business activities, 462 additional jobs and \$17 million in salaries and wages to Arkansas.

Every child needs high-quality health care to grow up healthy and successful, without regard to their parents' jobs or the latest premium increase. Arkansas leaders have already put us within reach of covering all kids, but we haven't crossed the finish line yet. Isn't it time that we ask our legislators to finish what they started over 10 years ago and make health care for all children a reality?

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