

Reform Proposals

Needs of Children Important to Reform, Too Many Without Coverage, Report Says BNA – May 30, 2009

The needs of children must be an important component of health reform efforts, according to a report released May 29 by the Center for Children and Families.

Despite gains in insurance for children, many still do not have coverage or suffer from gaps in their care, according to the report, *The Last Piece of the Puzzle*.

“To an alarming degree whether a child has health insurance continues to be a game of chance. It can depend on such arbitrary distinctions as whether his mother works for a school district or a chain retail store, whether the family lives in Kansas City, Kansas or Kansas City, Missouri, or whether the family lives in a state with a simple or complicated Medicaid/CHIP [Children's Health Insurance Program] application,” the report said.

The report provides recommendations for how to incorporate children's needs into comprehensive health reform through steps that would ensure affordable, quality coverage.

Call to Expand Eligibility

The recommendations include expanding eligibility for Medicaid to all those with incomes below 150 percent of the federal poverty level and eligibility for CHIP to 300 percent of FPL, as well as keeping cost sharing low for families with public insurance and coverage affordable through subsidies for those who purchase insurance through an exchange.

The report also recommends maintaining the Early and Periodic Screening, Diagnosis, and Treatment (EPSDT) benefit in Medicaid, expanding it to CHIP, and creating a child-benefit package for plans offered on an exchange. Benefits must be coupled with adequate reimbursement rates for providers to ensure children have access to care, according to the report.

In addition, the report calls for creating a “no wrong door” enrollment and renewal process so that families can apply for insurance through any program and be directed to the coverage that is appropriate for them. Auto-enrollment programs would also be beneficial, as would a requirement that all newborns have insurance when leaving the hospital, according to the report.

The final recommendation included in the report concerns strengthening financing for public programs through more support for states and a mechanism that would boost funding for Medicaid during economic downturns.

The report is available at <http://ccf.georgetown.edu/index/cms-filesystem-action?file=ccf%20publications/uninsured/pieceofpuzzle.pdf>.