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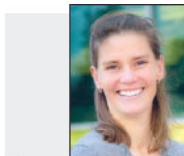
Guest Columns

HAMMER: WE MUST INSURE ALL CHILDREN

Colo. kids can't wait; the opportunity is now

1/22/2010

When we provide health coverage for kids, we give them the opportunity to grow into healthy adults who live, work and thrive in every Colorado community.



GRETCHEN HAMMER  
GUEST COLUMNIST

But — did you know that...

- Colorado has the fastest growth rate of kids living in poverty in the nation, with an 85 percent increase over the last nine years? (Colorado Children's Campaign, coloradokids.org)
- Colorado ranks 43rd in the nation for health insurance coverage for all children and last in the nation for covering kids who live in poverty? (Families USA, familiesusa.org) .

- Nearly 80,000 of the 153,000 uninsured children in Colorado are eligible for public health programs, yet not enrolled? (Colorado Health Institute, coloradohealthinstitute.org)

Now is the time to protect and strengthen health insurance programs for kids by enrolling all children eligible for coverage through Medicaid and Child Health Plan Plus. CHP+ is a low-cost public health insurance program for pregnant women and children in Colorado whose families earn too much to qualify for Medicaid but cannot afford private health insurance.

Eight of 10 Colorado children who are eligible are already covered, so finishing the job is simple and well within our reach.

We need to do the following:

- Protect and strengthen health insurance programs for kids.

Coverage for children and their families is at a critical juncture. While private insurance has become less available and more expensive, elected officials, health agency staff and children's health advocates have worked to strengthen Medicaid and CHP+ in order to ensure Colorado kids are covered. Enrollment in these public health insurance programs is at an all time high with nearly 300,000 children enrolled in Medicaid and nearly 70,000 in CHP+ . (Colorado Children's Health Network, cchn.org)

As many families in our state weather these tough economic times, these programs provide kids the preventive care they need to stay healthy, including screenings and immunizations. It enables them to see a doctor when they are sick and it can stop childhood illnesses from becoming lifelong health burdens. Especially now, this coverage provides parents needed security and peace of mind.

- Ensure enrollment of all children eligible for coverage through Medicaid and CHP+.

Navigating the health coverage maze for many families can be complex. Many fail, resulting in too many kids needlessly going without immunizations, screenings and other medical care. In fact, state health insurance data show that over one half of all uninsured children are eligible for public health insurance, but many are not enrolled.

To help families better access these vital programs, the state recently launched the Program Eligibility and Application Kit, an online tool that provides families an opportunity to check their potential eligibility for medical, food and cash assistance programs. Existing clients also can check current benefits through the Web site. In the spring of 2010, families will be able to apply for benefits online using PEAK. (Colorado PEAK, Colorado.gov/benefits)

Additionally, last spring, Gov. Bill Ritter signed the Colorado Health Care Affordability Act into law. As a result, beginning in April, more than 100,000 uninsured individuals — including nearly 21,000 children — will be eligible for Medicaid and CHP+.

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The new law also ensures that children on Medicaid will have continuous eligibility for 12 months, no longer cycling between Medicaid and CHP+ — or worse, be uninsured for significant parts of the year.

- Create routes to affordable, quality coverage for all Colorado families.

Americans believe all children should have health care coverage — yet, kids can't insure themselves.

We hear every day about families struggling to make ends meet and putting off treatment for minor health problems until things turn catastrophic. Colorado parents work hard to give their kids what they need, but, for working families, health coverage is becoming less available and more expensive. In fact, most uninsured kids live in families where at least one parent works full-time. For them, the current cost of health coverage means it's simply out of reach. As a result, these kids are seven times more likely to be in less than optimal health. (The Robert Wood Johnson Foundation Commission to Build a Healthier America, [commissionhealth.org](http://commissionhealth.org))

However, unlike many health problems facing children in our country today, a lack of coverage is something we can collectively remedy — and Americans agree we need to do this.

Recently, the Georgetown University Center for Children and Families released a nationwide poll confirming what Colorado families already know: making health care affordable for families is a top health reform priority for voters.

When asked to order health reform priorities, voters ranked affordability for families far above such issues as pre-existing conditions. In fact, when asked whether making health care affordable for families or minimizing the cost to the federal government was more important, two-to-one, voters prioritized families' budgets over the federal budget.

Just as we educate every child in our state, it is time to ensure that all children have appropriate medical care when they need it most. During this tough economic time, let's stay the course when it comes to covering kids — it's working.

**Gretchen Hammer is executive director of the Colorado Coalition for the Medically Underserved ([www.ccmu.org](http://www.ccmu.org)) and lead partner in The All Kids Covered Initiative.**