

# Rlte Care: a wise investment

Rlte Care is Rhode Island's Medicaid managed-care health insurance program for eligible children and families. With a focus on primary and preventive care, Rlte Care improves health care access and health outcomes for children and families who would otherwise be uninsured. Since its inception in 1993, Rlte Care has dramatically improved access to health care for Rhode Island children and their parents.



## TOP FIVE REASONS TO SUPPORT RITE CARE

### ONE: BETTER HEALTH AND EDUCATION OUTCOMES FOR CHILDREN

- Rhode Island ranks among the top 10 best states in the country for children's health insurance coverage and leads the nation for the lowest child death rate.
- Children enrolled in Rlte Care are much more likely to have a regular primary care provider and to get needed dental care than children who are uninsured.
- Children covered by Rlte Care receive immunizations on time; get regular check-ups; and are able to get the medicine they need when they are sick, or to treat chronic illnesses such as asthma.
- Children can not learn if they are not healthy. Children can not succeed in school if they are distracted by health and dental issues or are absent from school because they are sick and don't have access to health care.



### TWO: INSURING PARENTS MEANS HEALTHIER FAMILIES AND CHILDREN

- Rhode Island ranks best in the country for timely prenatal care for pregnant women, leading to fewer infants born with a low birthweight and fewer infant deaths.
- The percentage of pregnant women enrolled in Rlte Care who smoke during pregnancy was reduced by half between 1993 and 2005. Less smoking during pregnancy means healthier infants.
- Research shows that covering parents increases the likelihood that their children will receive preventive care, reduces unmet health needs, and improves access to primary care.
- Health insurance coverage for parents is an important mechanism to keep low-income families working by reducing absenteeism due to illness. This feature is especially important for low-wage earners who are less likely to have access to employer-sponsored health insurance and often do not have paid sick leave benefits.



## THREE: PAY NOW OR PAY LATER

- Uninsured parents and children are more likely to delay needed care, not fill prescriptions, skip recommended medical tests or treatments, and not see a specialist because of cost. This means that when these health issues are addressed, the costs to rectify them are higher and the impact on the family is more serious than it otherwise would have been.
- Without health insurance, the health care system incurs higher costs due to emergency room use and hospitalization for illnesses that could have been managed with regular health care access and preventive care.

## FOUR: INVESTMENTS IN RITE CARE ARE FISCALLY RESPONSIBLE

- Our Rite Care program is an excellent example of a health care program that has been resoundingly successful, efficient and cost-effective. Rhode Island's investment in Rite Care is the right thing to do because it works—it works for kids, it works for families, and it works for taxpayers.
- Rite Care costs about \$200 per member per month to provide comprehensive health coverage to eligible children and families. More than half of the monthly cost of Rite Care is paid by federal funds and many families share in the cost by paying a premium.
- Uninsured children are more likely to seek needed health care at hospitals, emergency rooms and community health centers—and the increased costs show up in these systems. Making sure that all children, regardless of their immigration status, have access to health insurance is cost-effective.



- In 2007, Rhode Island's three Rite Care health plans ranked among the top ten in the country for quality. The National Committee on Quality Assurance and U.S. News & World Report ranked the three Rite Care health plans as 2nd (Neighborhood Health Plan of Rhode Island), 3rd (Blue Cross Blue Shield of Rhode Island), and 9th (UnitedHealthcare) among the 71 Medicaid managed care organizations in the U.S.

## FIVE: RHODE ISLAND VOTERS STRONGLY SUPPORT RITE CARE

- A recent poll of Rhode Island registered voters conducted in February 2008 showed that more than two-thirds were opposed to reducing subsidized health care for low-income families.
- A March 2007 poll of Rhode Island's registered voters showed that 4 out of 5 registered voters favored increasing state funds for Rite Care, and 9 out of 10 supported offering affordable health care coverage to low-income parents if the parent's job does not offer health insurance.
- Voters support Rite Care because they believe strongly that all children should have the health care they need to grow and learn. Nearly all Rhode Island voters (94%) believe this—and 82% believe it strongly.
- Nine in ten (91%) voters agree that investing more in Rite Care is important with the trend of fewer employers providing coverage for workers and families.
- Additionally, 91% agree that Rite Care is a smart economic investment because preventive care now can avoid costly emergency room visits in the future.



*Prepared by Rhode Island KIDS COUNT, March 2008, for Rite Care Works.*

*To get involved, visit [www.RiteCareworks.org](http://www.RiteCareworks.org).*