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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 busi-

ness 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?

John Riggs IV owns J.A. Riggs Tractor Company of Little Rock. The Rev. Roy Smith is director of connectional ministries and assistant to the bishop at the Arkansas Conference of the United Methodist Church.

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