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Insure all kids: Expand subsidy program; allow all families to buy in

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It's time for Iowa to ensure all children have access to quality and affordable health care.

Compared to other states, Iowa is a leader in providing health care to both children and adults. But, we can't be satisfied until quality health care is available to all Iowans. Currently, approximately 40,000 children and 310,000 adults in Iowa are uninsured.

Complete health-care reform is a difficult and complex issue requiring fundamental change at the federal, state and private levels. But, health care for all children in Iowa is within our reach, and we need to act now.

Why focus on kids? Our entire society's future depends on the development of children and those children receiving the medical care they need. Children can't manage their health-care needs on their own without parental and societal help. Children need more than emergency care for accidents and injuries; they need regular, developmental well-child exams.

Last spring, the Legislature and governor started this effort with legislation setting a goal of covering all kids in Iowa by the start of 2011 and establishing the Iowa Choice Health Care Coverage Advisory Council to design plans and recommendations to accomplish that goal. The council recently completed its report and provided it to the governor and legislative leadership.

The report correctly reminds us that all parents have a responsibility to enroll their children in an appropriate public or private insurance program, to pay premiums and co-pays and to secure appropriate medical services for their children. But, it stops short of an enforceable parental mandate.

We should build on the public/private partnership that has resulted in Iowa's leadership position, taking advantage of existing private insurance, both individual

and employer-based. The state should ensure that appropriate insurance coverages exist and are available to all children, provide subsidies where necessary to ensure affordability for all, and ensure all children have access to an adequate supply of health services and professionals.

The council specifically recommends expansion of Hawk-I (Iowa's program for providing health insurance to children in low-income families) to provide sliding-scale subsidies at higher income levels and to allow buy-ins at all income levels. This program must be for "all" children, including immigrant children. It is unconscionable that children who are currently legal, documented residents of Iowa must wait five years to be eligible for public-health programs.

For any health-care reform to be successful and sustainable, we must address quality, safety and cost issues. The council supports the cost, quality and safety recommendations of the Affordable Healthcare Commission and encourages the state to begin implementing them.

The time is now. We can and should take the necessary steps to ensure all children in Iowa have access to quality and affordable health care.
