

Critical Children's Health Care Program In Danger

Learn More and Be Ready to Act!

By

Tom Dwyer, Chair, National Voice of the Poor Committee

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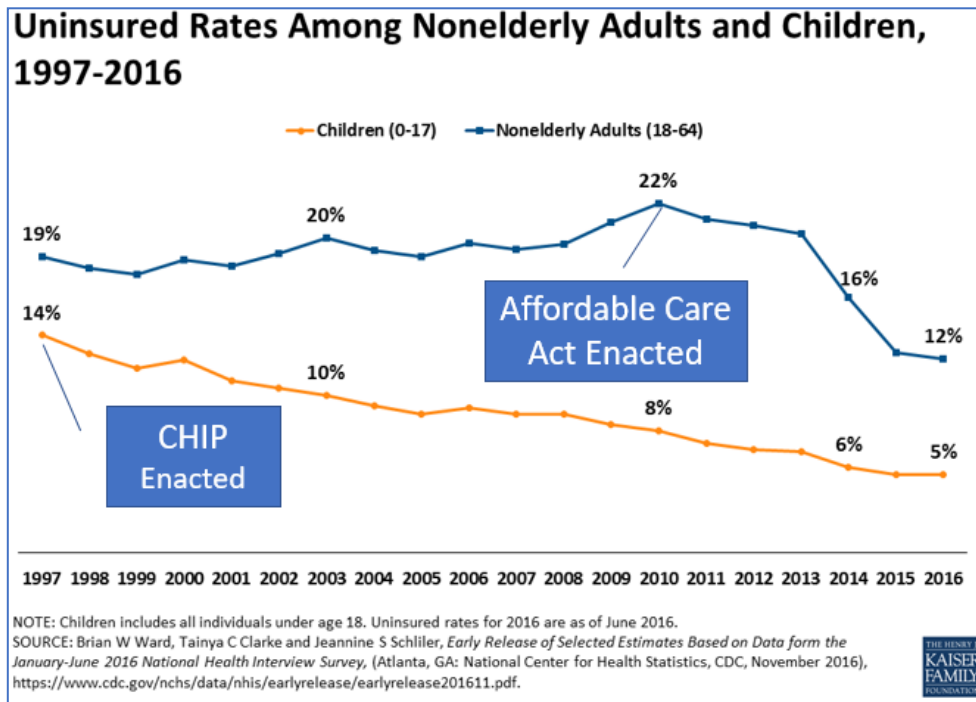
Without Federal action in the next two weeks or so, the 20-year old Children's Health Insurance Program (CHIP) – which has led steadily to a decline in the uninsured rate for children from 14% to a 2016 level of 5% -- is in jeopardy.

That prospect prompted National President Sheila Gilbert to have the name of the Society of St. Vincent de Paul added to an [interfaith coalition letter to Congressional leaders](#) urging re-authorization of the program immediately. In signing the letter, which was endorsed by 28 other interfaith groups, Sheila said:

"As Vincentians who actually go into the homes of poor families with children suffering from serious health issues, we see the need, we feel the misery, and we know the value of Federal programs like CHIP. If our children are not healthy, problems multiply and it becomes even harder to break the cycle of poverty. We are so grateful as Vincentians that our nation at large and our elected officials are now understanding the value of programs like CHIP in building a healthy future for all of God's children. Let's quickly renew CHIP and keep the progress going."

Other faith leaders commented similarly. Read their views in the Interfaith Healthcare Coalition's [press release](#) accompanying transmittal of the letter to Congress.

Along with health care coverage gains made under the Affordable Care Act (ACA), the uninsured rate for non-elderly adults is now the lowest in our nation's history as shown by the chart below from the Kaiser



Family Foundation. At long last, the country is realizing on a secular level what Catholic Social Thought has always taught, namely, that access to affordable, quality health care is a fundamental right of all, regardless of economic station in life.

CHIP provides coverage for almost 9 million children whose parents earn too

much to qualify for Medicaid but not enough to purchase health insurance on their own or receive it through their employers. For a family of four, depending on the arrangement in each state, this means incomes at or below \$24,600 (the Federal Poverty Level in 2017) or \$33,948 (138% of the Federal

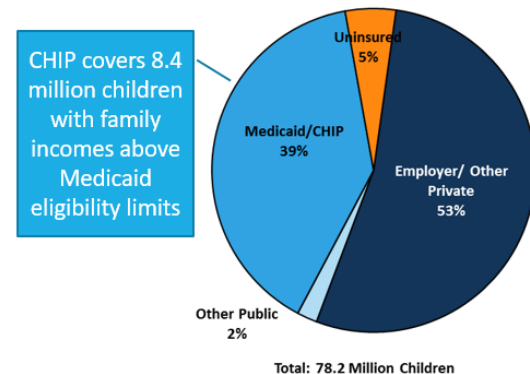
Poverty Level) for the 30 states (and the District of Columbia) which have accepted the Medicaid Expansion provisions of the Affordable Care Act.

The importance of CHIP and the ACA in providing health coverage to needy children cannot be understated. Together, these two programs insure about 39% of the 78 million children in the country, as the pie chart to the side shows.

Eligible income levels vary by state depending on the state's plan. The Kaiser Family Foundation found in a January 2017 study that:

- **49 states cover children with incomes up to at least 200% Federal Poverty Level (FPL) through Medicaid and CHIP, including 19 states that cover children with incomes at or above 300% FPL.** Only two states (Idaho and North Dakota) limit children's Medicaid and CHIP eligibility to lower incomes. Across states, the upper Medicaid/CHIP eligibility limit for children ranges from 175% FPL in North Dakota to 405% FPL in New York.
- **36 states operate separate CHIP programs**, and CHIP funding covers some children in Medicaid in 49 states.

Health Insurance Coverage of Children, 2015

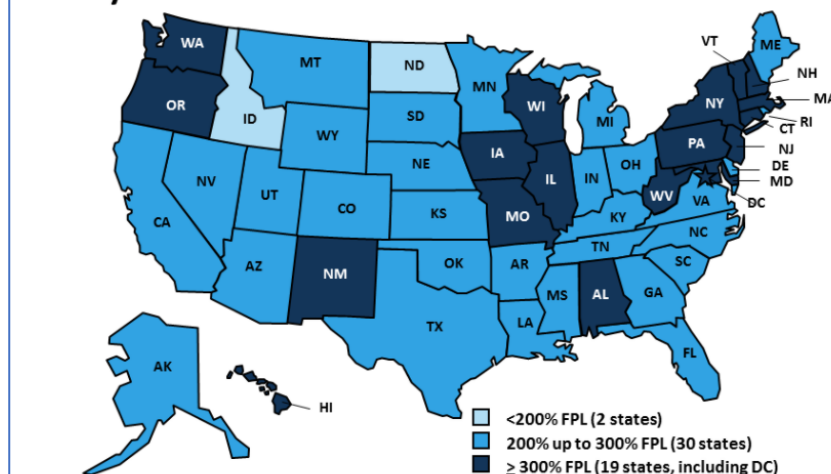


NOTE: Values may not add to 100% due to rounding. Other Public includes those covered under the military or Veterans Administration as well as nonelderly Medicare enrollees.
SOURCE: Kaiser Family Foundation analysis of the 2016 Annual Social and Economic Supplement (ASEC) Supplement to the CPS.

The map below identifies the income eligibility ranges by state. Detailed information about CHIP coverage, eligibility levels and its integration with the ACA by state can be found at the Kaiser Family

Foundation ([click here](#)), which also features interactive state-by-state maps.

Income Eligibility Levels for Children in Medicaid/CHIP, January 2017



NOTE: Eligibility levels are based on 2017 federal poverty levels (FPLs) for a family of three. The FPL for a family of three in 2017 was \$20,420. Thresholds include the standard five percentage point of the FPL disregard.
SOURCE: Based on results from a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2017.

One thing is clear – CHIP is an integral part of the health care coverage web for children in poverty and in low to modest income families, the precise individuals who we Vincentians call our friends in need and to whom we regularly minister through our home visits, food pantries, clothing and thrift stores, dining halls, and other special works.

As we provide charity to them in their need, we also call for justice, as Blessed Frederic Ozanam would have us do, in assuring proper Federal and state funding for their medical care.

Watch for a formal Society Action Alert on this once we know the specific legislative bills which will be the most likely vehicles for continuation of this vital program. In the meantime, spread the word about the danger to this program to your fellow Vincentians and others concerned about the health of the most vulnerable among us.

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