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## TEXAS CHILDREN AND FAMILIES ARE THE REAL WINNERS IN HEALTHCARE REFORM

Much of the healthcare reform reporting the past few months has focused on political winners and losers. But parents are more concerned with their families than with political scorekeeping. And let's be clear: The reform plan passed by Congress is a major victory for Texas children and families.

### What's in the health reform bill for our kids?

- **Health care reform requires insurance companies to pay for preventative services, such as immunizations**
- **Health care reform immediately ends insurance companies' discrimination against children with pre-existing conditions**
- **Health care reform strengthens Medicaid and the Children's Health Insurance Program (CHIP)**

Children win with healthcare reform because it promotes preventative treatment, ends discrimination against sick children, helps low- and moderate-income families obtain coverage, protects young adults from becoming uninsured between graduation and employment, and makes the health insurance families already have more secure and stable. Millions of Texas children and their families win, thanks to these reforms.

Everyone can agree that the best way to stay healthy is to prevent sickness and injury, and healthcare reform helps do just that. It puts doctors in charge by requiring insurance companies to pay for preventive services, including CDC-recommended immunizations for children and teens. Winners: all of Texas' 6.7 million children.

Starting in September, healthcare reform will no longer allow insurance companies to discriminate against sick children. This means that insurance applications for sick children cannot be denied, even for newborns. And, once children have coverage, they cannot be denied treatment. This provides much needed health and financial coverage for families. Winners: Texas' 1.1 million children with special health-care needs.

Children with chronic conditions or a recurring disease can rack up huge healthcare bills, often exceeding their insurance coverage limits over time. Beginning in September, healthcare reform will prohibit insurance companies from imposing lifetime limits on benefits -- a big win for the financial security of families with children who have chronic conditions. Winners: protection for all of Texas' insured families.

For many working parents, getting coverage for their children through their employer is just not an option -- because either it isn't offered or is too expensive. Today, fewer than half (46 percent) of Texas children have health insurance through their parent's employer -- down from 57 percent in 1999. Healthcare reform will provide real bargaining power for working families through the creation of health insurance exchanges in 2014. These exchanges are new regulated marketplaces where families who do not have job-based insurance can buy coverage. Winners: the children of employees at Texas' 340,000 small businesses.

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Research shows that insured children are more likely to receive treatment when their parents are insured. Unfortunately, Medicaid excludes most nondisabled adults. Beginning in 2014, healthcare reform will expand Medicaid to include all U.S. citizens with incomes near or below the poverty line, so that children and parents can be covered together. Reform also continues the successful CHIP program, which covers nearly 506,000 Texas children living in families that make less than twice the poverty level. Winners: Texas' 2.1 million low-income families.

Lastly, healthcare reform will keep the uninsured ranks from swelling each May when children graduate. Today, when young adults move into the job market, they often lose the coverage they had with their parent's policy. Under reform, parents will be able to keep their kids on their policy until they turn 26. Winners: 3 million 18- to 25-year-old Texans.

As an antidote to Texas' worst child uninsured rate in the nation (21 percent) healthcare reform delivers what families need: affordable, reliable health-care coverage that won't disappear should they lose a job or get sick. Winners: Texas' 1.4 million uninsured children.

By working together to encourage strong implementation of health reform, all our kids will be winners.

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The Center for Public Policy Priorities is a nonpartisan, nonprofit policy institute committed to improving public policies to better the economic and social conditions of low- and moderate-income Texans.