

## Texans can do math: Kids *are* missing from CHIP

The Children's Health Insurance Program has become a shuttlecock in the game of state politics. CHIP provides health insurance for children whose families make too much to qualify for Medicaid but too little to buy private insurance.

In 2003, to save money, the Legislature made policy changes so CHIP would cover fewer children and provide less care. This move has proven so unpopular that some folks are spending a lot of time saying it didn't really happen.

But it did happen. The Legislature complicated enrollment, narrowed eligibility, and cut benefits. The changes regarding enrollment were deliberately designed to reduce how many parents ultimately enrolled their children. Plus, outreach to parents has virtually ceased.

Without the changes in policies, the state projected that 516,000 children would be protected by CHIP in 2005; with the changes in policies, the state projected it could keep the number down to 346,000, a difference of 170,000.

The state's number crunchers got it pretty close. In September 2003, CHIP enrollment was just over 507,000; in August 2004, enrollment had dropped below 360,000, meaning 147,000 fewer children are covered.

The missing children just didn't go to Medicaid as some suggest. To say that Medicaid has absorbed the CHIP kids is to say that all these CHIP kids were in families whose incomes fell below the poverty line, which if true would be a whole other problem.

But it isn't true. While some kids have moved to Medicaid, this doesn't account for the missing children. The number of children added to Medicaid since the last month

before the policy changes took effect is less than the CHIP enrollment drop over the same period.

By the way, it is also not true that Medicaid and CHIP together are covering more children than ever before. From July 2003 to July 2004, Medicaid and CHIP are covering 25,000 fewer children.

The difference between the number we would have covered and the number we are actually covering is not merely 25,000 kids, however. Taking into account our rapidly growing child population, had there been no policy changes, and had we continued outreach, the state projected that both Medicaid and CHIP would have covered hundreds of thousands more children. Moreover, all the children on CHIP would still have vision care, dental care and better mental health care, all cut to save money.

Certainly the children missing from the CHIP rolls didn't miraculously get private health insurance. Fewer employers than ever pay for dependent coverage, and almost none pay the whole cost. High health costs make private insurance premiums unaffordable for employers and low-income families alike.

Nor is the big cost driver in premiums government regulation or malpractice lawsuits as some on the right argue or greedy insurance companies as some on the left argue, but rather medical advances—new procedures and new medicines creating ever rising costs and, of course, ever better health.

No one yet has the answer to controlling costs. While we look for ways, CHIP, gives us an opportunity to provide health coverage for children in hardworking Texas families so that they can enjoy the good health of the rest of us.

Texans don't want to go to bed at night thinking about children suffering from lack of medical care. We don't want to worry about children whose parents have never heard

about CHIP because we gutted outreach. We don't want to feel guilty about deliberately designing an enrollment maze to ensure that a certain number of parents never make it through. In short, we don't want health care for children treated like a prize in some cruel Darwinian experiment on low-income families.

Texans want a strong children's health insurance program. Texans know that for every dollar we spend, the federal government sends us \$2.59. Texans know that increasing our below-average cigarette tax would give us the money for CHIP and other health needs, plus reduce teenage smoking.

Texans can add and subtract. All the misuse of numbers and other disinformation isn't fooling us. Texans want CHIP restored, and whoever gets it done will be a Texas hero.

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