

Back-to-school reminder: Health insurance for kids

Before the school year begins, Pennsylvania's Covering Kids and Families Statewide Coalition is launching its annual Back-to-School enrollment drive to encourage parents with uninsured children to put enrolling for health coverage at the top of their back-to-school checklists.

In Pennsylvania, 258,200 children are uninsured, and 184,500 of them are eligible for low-cost or free health care coverage through CHIP or Medicaid. Many families don't know that their children may qualify for coverage. In 2000, six parents in 10 did not know they were eligible. In 2001, that figure had dropped to five parents in 10 – indication that outreach works, but that more work remains.

The Back-to-School Campaign strives to make parents aware of their eligibility. All communications should include this key message: In Pennsylvania, a family of four earning up to \$43,000 a year or more can qualify for health coverage, with eligibility based on family size, child's age, and income.

Back-to-School 2002 is the third annual national campaign to raise awareness of

publicly funded children's health insurance programs. Funded by the Robert Wood Johnson Foundation to complement Covering Kids and Families, the effort was created by Greer Margolies Mitchell and Burns (GMMB), with tools for a media campaign designed for use by local and statewide organizations. The tool kit, available at www.coveringkids.org/communications/bts/, can be used by large and small organizations to develop outreach events, press conferences, drop-in articles, and letters to the editor.

In Pennsylvania, the Statewide Covering Kids and Families Coalition is encouraging its members and other organizations to participate in the Back to School campaign in a variety of ways, through the media and elsewhere – staging news conferences, holding enrollment events, sending letters to the editor, placing op-eds in local papers. The campaign can also be used to raise awareness of Medicaid and CHIP among local businesses, schools and athletic coaches, health care providers, human services agencies, and child care providers.

This newsletter contains suggestions proposed for schools, human services agencies, and small businesses. We encourage you to use the back-to-school period of early August to early September to implement one or more of these strategies. If you do, please let the Statewide Covering Kids and Families Coalition know by completing the activity form (pages 6 and 7) and sending it back before September 15, 2002.

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Back-to-School: Ideas for action

Half of all parents whose children qualify for CHIP or Medicaid don't know it. Pennsylvania Partnerships for Children and the Statewide Covering Kids and Families Coalition can help you arrange public-awareness activities during the Back-to-School campaign. Stressing the primary messages of putting health coverage on the back-to-school list and its availability to families earning up to \$43,000 or more, you can:

- Hold an event that teaches parents about available coverage, and invite the media.
- Run a notice in organizational newsletters, church bulletins, and local "shopper" newspapers.
- Stage a news conference with local health care

providers, educators, and parents, spreading the message about available coverage and its benefits.

- Place an op-ed, written by a trusted local source such as a pediatrician or school principal, in your daily newspaper. PPC and Covering Kids and Families have samples that can be tailored to the author and the community.

For help and more information, contact Covering Kids and Families Project Director Ann Bacharach, 1-800-257-2030, extension 114. Sample materials are available at www.coveringkids.org/communications/bts/.

Important note on the accuracy of data on uninsured kids

An important note from Pennsylvania Partnerships for Children on the data showing Pennsylvania's uninsured children:

In Pennsylvania, a significant number of children remain uninsured despite the availability of publicly funded health coverage.

The data now circulating in the Back-to-School 2002 materials prepared by GMMB comes from

the Urban Institute, which has made a sincere attempt to use Current Population Survey 1999-2000 estimates. However, these estimates probably undercounted the children we know to be enrolled in CHIP or Medicaid in those two years.

Pennsylvania Partnerships for Children estimates that:

- 258,200 Pennsylvania children are uninsured.
- One child in 12 is uninsured, or 8.3 percent.
- 184,500 children are eligible for CHIP or Medicaid but are not enrolled.

To remain consistent, please use these figures when referring to uninsured children in Pennsylvania.



Pennsylvania Partnerships for Children

Covering Kids and Families PA is published quarterly by Pennsylvania Partnerships for Children. PPC is the statewide voice for the health, early education, and well-being of Pennsylvania's children, Joan L. Benso, President and CEO; Ann Bacharach, Covering Kids and Families Project Director. Funded by the Robert Wood Johnson Foundation.

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Let us know what you did . . .

Did you hold a media event, send a news release, partner with another organization? Tell Pennsylvania Covering Kids and Families, so the impact of state and national activities can be evaluated. See pages 6 and 7 for a response form.

Sample materials

Newsletter article

Place this notice and sidebar in your organizational newsletter or bulletin, and submit it to local "shopper" or weekly newspapers

Before the school year begins, Pennsylvania's Covering Kids and Families Statewide Coalition is launching its annual Back-to-School enrollment drive to encourage parents with uninsured children to put enrolling for health coverage through CHIP or Medicaid at the top of their back-to-school checklists.

The Covering Kids and Families Statewide Coalition and its partners will be stepping up their efforts to increase the number of children enrolled in CHIP, the Children's Health Insurance Program CHIP, and Medicaid throughout August. These efforts are part of a nationwide Back-to-School enrollment drive launched by Covering Kids, a national initiative to connect uninsured children with low-cost and free health care coverage programs in all 50 states and the District of Columbia.

"Kids who have health care coverage are better prepared to learn in school," said Ann Bacharach, Pennsylvania's Covering Kids and Families Project Director. "That's why enrolling uninsured children in CHIP or Medicaid should be a top priority for parents as they prepare to send their kids back to school. The coverage offered means health security for kids and peace of mind for parents."

In Pennsylvania, 250,200 children are uninsured, and 184,500 are currently eligible for low-cost or free health care coverage offered through CHIP or Medicaid. Many families are not aware that their children may qualify for coverage. In

Kids with health care coverage are better prepared to learn

- MOST children in America's classrooms who are uninsured are eligible for low-cost or free children's health insurance.
- Parents of uninsured children are seven times more likely to be forced to delay or not get medical care for their kids than parents whose children have health insurance.
- Uninsured children are less likely to receive proper medical care for sore throats, ear-aches, and asthma-common childhood illnesses that are often the cause of school

Pennsylvania, a family of four can earn up to \$43,000 a year or more and qualify for health coverage. Eligibility is based on family size, the age of the child and income.

Children enrolled in CHIP or Medicaid receive comprehensive health benefits that include well-child and sick visits, prescription drugs, hospital and emergency room care, diagnostic tests and X-rays, mental health and substance abuse treatment, rehabilitation services and home health care.

To find out if your child is eligible for low-cost or free health care coverage, call toll-free 1-800-986-KIDS, or visit www.compass.state.pa.us to apply.

Back-to-School 2002

- Find sample materials, timelines, step-by-step instructions, and helpful hints at www.coveringkids.org/communications/bts/.
- Questions? Call Ann Bacharach, 1-800-257-2030, extension 114.

Sample materials

Letter to the editor

Letters to the editor offer one of the simplest ways to raise awareness of an important community issue. The best letters cite local needs and local solutions, so a letter to the editor about the back-to-school enrollment drive should complement issue awareness – the benefits of health insurance for children – with practical tips on obtaining coverage.

Keep in mind, too, that messengers matter. Parents should write about the peace of mind they get from good health coverage for their children. Pediatricians and nurses are trusted sources for ways to keep children healthy – including health insurance. And school superintendents, principals, and teachers can say with authority that healthy children do better in school.

Use the letter below as a guide, adding your own words and personalizing it with your own experiences.

Dear Editor,

While parents make their back-to-school lists, many should remember an item that's just as important to their children's school success as pencils and notebooks: Health insurance. In Pennsylvania, 258,000 children live without health insurance, even though the vast majority are eligible for low-cost or free health care coverage through Medicaid or CHIP, the Children's Health Insurance Program. In fact, uninsured children in a family of four earning up to \$43,000 or more may qualify, based on the child's age, family size, and household income.

These programs give kids access to doctor's visits, lab tests and X-rays, hospital and emergency room care, vision care and eyeglasses, prescription drugs and dental care.

Without health insurance, children face

obstacles and stresses that their insured peers do not. The lack of health insurance can have a serious impact on a child's health. The American College of Physicians reports that uninsured children are less likely to receive proper medical care for sore throats, ear infections, asthma and vision problems – conditions that can impact school attendance and classroom performance.

Health care coverage is one of the most important tools to give children as they head back to school. Families that would like to find out if their children qualify for Medicaid or CHIP can call toll-free 1-800-986-KIDS for information or visit www.compass.state.pa.us to apply.

Sincerely,

Name, town, affiliation

Tips for effective letters to the editor:

- *Open with a timely message -- in this case, the back-to-school weeks.*
- *Localize. Cite the organizations in your area conducting outreach and note any local signs of economic downturn, such as a business closing or layoffs, that would put families in an uninsured status.*
- *Note the widespread benefits: "Kids without health insurance are much likelier to need expensive emergency room treatment when they're sick – a cost that families and the community must bear when earlier health care delivered through adequate health insurance could have kept costs of treatment low."*
- *Point readers to help, with phone numbers and Web sites.*
- *Make sure to include your name, hometown, any relevant affiliation, and a telephone number the newspaper can call for confirmation.*

Helping children enroll in health coverage:

What can my agency do?

In the Back-to-School campaign and any time, agencies or organizations working with families can provide three levels of help in enrolling children in CHIP or Medicaid: awareness, outreach, and application assistance.

A key element in reaching children is respecting family privacy. No one wants to look needy or like a bad parent who can't provide basic care. Put posters in places where there is other material to look at. Send fliers or brochures home with every child. Don't expect families to ask for details or to complete an application in a public setting.

Awareness: Getting the Word Out

- Display posters in your site. Provide brochures and fliers listing the health programs and application procedures to all families. Posters, brochures and fliers are available through CHIP and the regional CHIP insurers.
- Include information about CHIP and Medicaid in your newsletter or bulletin, one time or regularly.
- List information about CHIP and Medicaid on your Web site or link to the Department of Insurance's CHIP site or to the local CHIP insurers.
- Don't forget agency employees. Many workers in non-profit settings may not have benefits for their children and may be income-eligible.
- Reach out to the larger community. Provide brochures and information to local businesses. Post information with the Helpline number or your agency phone number in laundromats, markets, nail and hair salons, bus shelters, and other community sites. Provide information to local faith and civic organizations. Put information on your local cable community access channel.

Outreach: Finding eligible families

- On all applications and emergency contact information forms, routinely ask families whether they have a health insurance card. Screen the forms and give coverage information and assistance to families without insurance information listed.
- If your agency screens for income eligibility for other programs, use the information to see if

families also qualify for health coverage.

Families eligible for Head Start, subsidized child care, LIHEAP, Public Housing, Food Stamps, or free and reduced school lunch programs are likely to qualify for health coverage.

- Make an effective referral. Get to know community people who can provide enrollment assistance to families. They include Reaching Out grantees, Kids Now coordinators at local hospitals, and Covering Kids and Families pilot sites throughout Pennsylvania. The 1-800-986-KIDS Helpline can also help families determine which programs they qualify for and obtain application forms.

Application Assistance

- Help families complete the health coverage application form, verify their income, copy documents and mail applications to the appropriate site. Be aware that to do this, you must:
 - Get trained on application procedures, calculating and verifying income, and screening for CHIP and Medicaid eligibility.
 - Tell families what to bring when they apply: income documentation, Social Security numbers, and immigration documents.
 - Copy the completed application and documents
 - Be prepared to contact families several times from the initial contact to receipt of the insurance identification cards.
 - Help families problem-solve glitches in the application system, such as delays and incorrect denials.

Tell Us What You Did!

Please return this form no later than Monday, September 15

Contact Name: _____

Title: _____

Organization: _____

Mailing Address: _____

City: _____

State: _____

ZIP: _____

Phone: _____

E-mail: _____

Our coalition (check all that apply):

Held a news conference

Issued a news release

1. Which media outlets attended the news conference?

a. Television:

b. Radio:

c. Print (did they bring a photographer?)

2. What coverage did your event receive from the outlets listed above and others? Please list the name of the media outlets and the types of coverage. Please enclose copies of the print stories covering your news conference.

a. Television:

b. Radio:

c. Print:

More on next page

Tell us what you did (continued)

- Submitted an op-ed, drop-in article, letter to the editor, and/or community calendar listing to local papers.

Were any of them placed? Please enclose copies.

- Reached out to the community, including local businesses, schools or other organizations. As part of this effort, please list the partners you worked with. Please briefly describe these efforts.

- Held an enrollment event. Please describe.

- Conducted other outreach/communications activities. Please describe.

- The Covering Kids communications team has my permission to include the information I am providing on this form in the Back-to-School 2002 State Activity Report that will be distributed to grantees and others and posted on the Covering Kids Web site at www.coveringkids.org.

Please fax both pages of this form to Ann Bacharach at 717-236-7745, or e-mail it to annbach@papartnerships.org. If you have any questions, call 1-800-257-2030, extension 114, by September 15.