

## Increasing access to care and coverage

### **Administration officials receive budget proposals**

More families would have access to health coverage for their children, under budget proposals presented by Pennsylvania Partnerships for Children to Administration officials. Proposals were developed with guidance from the Covering Kids and Families Coalition.

The recommendations build on the success of collaborative efforts to tackle broad issues of simplification and coordination. These efforts have yielded strategies to meet consumer needs, promote family-friendliness and improve efficiency for both consumers and program staff.

Having addressed issues on a larger scale, Pennsylvania can now move to smaller-scale issues such as coordinating customer service efforts, allowing over-the-phone renewals, and implementing creative advertising strategies to reach unenrolled families.

The Program Revisions Requests submitted for 2005-06 reflect this refinement process. In the PRR procedure, administration officials planning for the next fiscal year's state budget accept budget proposals detailing benefits and funding required for new or enhanced investments. PPC's slate of children's program improvements includes children's health coverage proposals presented to the secretary of Public Welfare, the Insurance Commissioner, and the governor's Policy Director and Budget Secretary.

Proposals include:

### **Assisted enrollment**

Families are likelier to see the application process through when they get help at every step along the way. State Helpline staff is currently conducting an over-the-phone application pilot test, which has succeeded in taking 452 applications and encountered only one caller who declined the opportunity to enroll. PPC recommended expanding the pilot test to allow all interested families to apply over the phone and to renew.

### **Add a presumptive eligibility pilot project for children**

A pilot test of presumptive eligibility for children would be an important simplification strategy to engage families who have not accessed health coverage but are seeking health care services.

Families who have children without health coverage at the time of their office or emergency room visit and who appear eligible for CHIP or Medicaid would apply. The children would be presumed eligible for either CHIP or Medicaid based on self-declaration of income and family size. Families would receive a temporary identification card for eligible family members. Families enrolling in Medicaid would follow the usual process of receiving an ACCESS card and, in HealthChoices regions, the opportunity to choose an

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## Children's health coverage budget proposals for 2005-06

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HMO and primary care provider. For families enrolling in CHIP, a mechanism for choosing an HMO would be developed.

The pilot test would serve an estimated 4,750 children.

### Expand eligibility for CHIP and Medicaid by raising the dependent care deduction

Adjusting the dependent care deduction for CHIP and Medicaid would expand eligibility by allowing them to deduct more of their child care expenses. This would require raising the monthly dependent care deduction to the level of DPW's existing child care allowance for subsidized child care. The current \$175 to \$200 maximum deduction per child would be increased to:

- \$450 per month for infants under 1.
- \$425 a month for children between 1 and 3.
- \$400 a month for children between 3 and 6.
- \$250 a month for school-age children.

The change would extend eligibility in low-cost CHIP to an estimated 1,030 children, in free CHIP to 3,220 children, and in Medicaid to 7,027 children.

### Add medically necessary orthodontia to the CHIP benefits package

Medically necessary orthodontia remains a critical health benefit for children with chronic conditions or who have been injured. Medicaid reimburses orthodontic treatment for "medically necessary malocclusion," and CHAMPUS reimburses orthodontic treatment for "seriously handicapping malocclusion." PPC recommended that Pennsylvania adopt the Cal/Mod index, a recognized standard for determining medical necessity, as the standard for treatment and add medically necessary orthodontia to the CHIP benefits package.

The change would serve an estimated 544 children.

### Add Family Based Mental Health Services to the CHIP benefits package

Family Based Mental Health Services (FBMHS) is designed to meet the needs of children experiencing significant mental health issues. Medicaid covers FBMHS, but CHIP does not. Because of this difference, CHIP enrollees who experience a significant mental illness have limited treatment options and, sometimes, less effective treatment options than Medicaid enrollees. Research shows that children in family-based mental health models spent significantly more days in the community between episodes of psychiatric hospitalization and were hospitalized for fewer days. PPC recommended that FBMHS be added to the CHIP benefits package, to serve an estimated 550 children.

### Continue to track the demographics of Pennsylvania's uninsured population

This year, the state Department of Insurance is conducting a statewide survey to determine the number of Pennsylvanians who do not have coverage. The survey includes detailed information on the uninsured, such as county of residence, economic status, child care usage, age, household composition, and employment status. Results are expected to provide information for directing outreach and enrollment strategies for existing programs, developing additional programs and options to cover the uninsured, and analyzing the diversity of the uninsured population.

However, to remain viable, the information should be reassessed over time, tracking the costs of health insurance, availability of coverage through employers, the impact of job losses and changes, and enrollment in publicly funded programs. The study should be repeated in 2006, and possibly refined, to provide ongoing assessment of this changing group.

## Back-to-School features state ad kickoff, local initiatives

Pennsylvania's Back-to-School Campaign – part of the annual series of events urging parents to include children's health coverage on their back-to-school lists – included a new state ad campaign and a series of local efforts.

### Insurance Department CHIP campaign

In August, the Pennsylvania Department of Insurance introduced its new CHIP logo and TV and radio ads, launching them at a Harrisburg-area high school with a combination news conference and pep rally.

The new ad campaign is designed to reach two refined target audiences:

- The “not me” families, who know about the program but believe they're not eligible. The new ads directed at this group include a critical refinement sought by children's health coverage advocates for years – reference to the upper income limits of \$45,000, so parents understand that their children may qualify.
- Transitional families, who are moving between jobs or becoming unemployed, getting married or getting divorced, moving into a new area, or transitioning from welfare to work. These ads focus on the importance of keeping kids covered because parents never know what might happen.

The new CHIP logo, designed to be used alone or with each CHIP contractor's logo, retains the old logo's bright yellow lettering and adds a child-like stick figure. It can be seen at [www.ins.state.pa.us/ins/cwp/view.asp?a=1279&q=527075&insNav=|](http://www.ins.state.pa.us/ins/cwp/view.asp?a=1279&q=527075&insNav=|).

The Insurance Department also partnered with Boscov's Department Stores to promote health coverage during the back-to-school shopping period. Boscov's included CHIP information in newspaper ads, hosted back-to-school events in most stores during the weekend of August 27, and posted brochures in stores.

Through a partnership with Comcast Cablevision, Governor Rendell taped a public service announcement touting the Boscov's

events in August. The PSA ran on all of Comcast's Pennsylvania channels in August and included the maximum income information.

### Consumer Health Coalition

For the start of the school year, the Consumer Health Coalition distributed 3,400 bookmarks, informing parents about CHIP availability, to the Allegheny Intermediate Unit. The IU distributed the bookmarks to students in Pittsburgh public schools on the first day of class.

Pittsburgh school nurses were also given flyers to distribute to students who visit their offices. The school nurses asked CHC for this assistance based on previous efforts and their effectiveness in past years.

The 100% Pledge agencies affiliated with CHC also participated in the Back-to-School Campaign. Each agency was given new flyers to distribute and tear-off flyers that they could post in their establishments. The 100% Pledge agencies competed among themselves to refer uninsured individuals and families to CHC.

### Philadelphia Citizens for Children and Youth

Back-to-school activities were plentiful in Southeastern Pennsylvania this year. Member organizations of the Greater Philadelphia Children's Health Insurance Coalition supported more than 30 initiatives in Philadelphia and the surrounding counties of Bucks, Montgomery, and Chester. They included outreach and enrollment initiatives at family-oriented community fairs and festivals in neighborhoods and at health centers. Several of these events were targeted at Hispanic communities.

In addition, a local CHIP contractor conducting Web-based outreach efforts and Independence Blue Cross/Caring Foundation purchased ad space in the *Metro* newspaper, distributed free at SEPTA transit stops. Philadelphia Gas Works committed to printing information about child health insurance and enrollment instructions in

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## Back-to-School campaign features state and local efforts

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its November bill insert, "Good Gas News," that reaches more than 500,000 households.

### WellSpan

WellSpan Health's Back-to-School events began with support of the Boscov's store event in York in late August. In September and October, WellSpan's four Community Health Workers attended open house events and back-to-school nights at about 35 schools in York and Adams counties. In rural York County, WellSpan supported a church's community health fair.

WellSpan continues to use the back-to-school theme in other settings, as a useful reminder to parents of the connections between health status, school attendance, and classroom performance. WellSpan's bilingual community health workers shared the CKF message at Latino Health Day at the Brethren Home in New Oxford, at a community health fair at First

Assembly Church of God (Primera Iglesia Asamblea de Dios) in York City, and at a health fair during the Mexican Consulate's visit to Adams County in October. The Mexican Consulate focused on citizenship issues, but participants could also learn about health insurance and other health matters.

### Cornerstone Care

Communities That Care, a member of the southwestern Pennsylvania Covering Kids and Families Coalition, held a Back-to-School Community Day in Carmichaels, where information on Medicaid and CHIP was distributed. An insurance survey and income guidelines for health coverage eligibility were distributed to several school districts in Washington County. Parents were encouraged to call a local toll-free number to speak with community outreach workers about health coverage programs and how to apply.

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### News and resources

The most critical step in reaching families with language barriers is the first — making that initial connection through trusted sources. Read the Covering Kids and Families paper on lessons learned in overcoming language barriers and developing effective outreach efforts, online at [http://www.papartnerships.org/pdfs/overcoming\\_language.pdf](http://www.papartnerships.org/pdfs/overcoming_language.pdf).

### Save the date: Covering Kids and Families Coalition meeting, 2004

The Covering Kids and Families Coalition's final meeting of 2004 will be Wednesday, December 1, 2004. The meeting will be held at the Harrisburg Hilton, One North Second Street, Harrisburg.

For more information, contact Covering Kids and Families Project Director Ann Bacharach, 717-236-5680, ext 111; [annbach@papartnerships.org](mailto:annbach@papartnerships.org).



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