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THE RENDELL BUDGET

Plan would expand access to health insurance for kids

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About 15,000 uninsured children would get health coverage this year under Gov. Ed Rendell's proposed budget.

"This is an amazing initiative for children," said Joan Benso, president of Pennsylvania Partnerships for Children.

Pennsylvania would become one of the only states to have affordable health insurance available for every child, even if their parents aren't poor, Benso said.

According to researchers, because family coverage sometimes costs in the neighborhood of \$12,000 a year, many families with moderate incomes are choosing to go without insurance.

"We will offer the hardworking parents of this state the opportunity to buy affordable health insurance for their children so that every child in this state will be covered," Rendell said.

The \$14.6 million plan would reach out to children under 18 who are eligible but not signed up for Medicaid or the Children's Health Insurance Program. It would raise the income limit for CHIP, making all children eligible.

Presently, a family of four that earns up to \$40,000 can receive free coverage for children. Families that earn up to \$47,000 can receive CHIP at a state-subsidized price.

The proposal would allow families that earn up to \$70,000 to enroll in CHIP for a monthly premium of \$23 to \$32 a child, depending on the family's income. Families that earn more than \$70,000 could buy coverage at the state's cost, \$143 a month per child.

CHIP, which covers prescription drugs, is considered a generous insurance plan, Benso said.

The state says that 133,589 Pennsylvania children have no health insurance.

Under the proposal, called "Cover All Kids," 15,000 children would be enrolled in 2006-07. Enrollment would increase annually, and the state predicts the new program would extend enrollment to 65,000 children by 2010-2011.

About 120,000 children are enrolled in CHIP. When including those covered by Medicaid, the number of Pennsylvania children insured through a government program climbs to more than 1 million -- one in three children, Benso said.

The state has long noted that many children eligible for CHIP or Medicaid aren't enrolled. Benso said many parents with incomes around \$40,000 are surprised to learn they qualify for free or low-cost coverage.

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TO LEARN MORE

For information about enrolling in the Children's Health Insurance Program, call (800) 986-5437.

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