

Health Coverage in Pennsylvania

2006 Fact Sheet

Why it matters?

- In a March 2006 Issues PA survey, 96% of Pennsylvanians stated that the candidates' positions on how to provide health insurance for uninsured children was **very** important or somewhat important in determining their vote in this year's elections for offices like governor and state legislator. Those surveyed ranked the health care issue as critical in determining their vote.
- Children who have health insurance are more likely to be immunized, receive regular check-ups and get prompt treatment for common childhood ailments, such as ear infections and asthma.
- Children who have health insurance are less likely to use costly emergency room services for common childhood ailments treated by a primary care physician.
- Children who have health insurance have better school attendance as they are more likely to avoid preventable childhood illnesses.

Where are we now?

- 1,065,518 or 1 in 3 PA children is enrolled in Medical Assistance (MA) or CHIP
 - 926,280 children are enrolled in MA;
 - 139,238 children are enrolled in CHIP;
 - 130,684 children receive free CHIP (below 200% FPIG);
 - 8,554 children receive reduced-cost CHIP (200%-235% FPIG)
- PA finances CHIP and MA with both federal and state funds. About 55 cents of every dollar spent on MA in Pennsylvania comes from the federal government. Nearly 69 cents of every dollar spent on CHIP in PA comes from the federal government.

What is the unmet need?

- 133,590 children in PA are uninsured:
 - 19% of uninsured children are ages birth to 5 years;
 - 14% of uninsured children are ages 6-10 years;
 - 68% of uninsured children are ages 11-18 years
- 108,042 uninsured PA children are eligible for MA, free CHIP or reduced-cost CHIP and 25,547 uninsured PA children are not eligible for any publicly-funded health coverage program.

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How well are we doing in our Medicaid and CHIP outreach efforts?

- Only 6% of children eligible for MA are not enrolled.
- About 21% of children eligible for free CHIP are not enrolled.
- But, 67% of children who are eligible for reduced-cost CHIP currently are not enrolled.
- A 2001 study indicated that 50% of parents of eligible but uninsured children do not know they are eligible for CHIP and MA. Families at higher incomes are less likely to realize that there is a publicly-funded solution for their children.

PPC Recommendations

- Extend health care coverage to all PA children by adopting the “Cover All Kids” legislative proposal:
 - *Children in families under 200% FPIG (a family of four with an annual income of \$40,000) would continue to be eligible for free CHIP;*
 - *Reduced-cost CHIP would be available to children in families between 200% FPIG and 350% FPIG (a family of four with annual income of \$70,000). These families would pay a low monthly premium ranging from about \$20-\$35 per month;*
 - *Children in families over 350% FPIG could access the program by paying the Commonwealth’s negotiated cost for coverage or approximately \$145 per month.*
- Extending coverage to all PA children would significantly reduce confusion as to eligibility and income requirements. If all children were eligible, enrollment would increase as outreach and marketing efforts could utilize a “coverage for all kids” message.
- Extending coverage to all children would have dramatic impact on the health and well-being of the Commonwealth’s children.