



INSTITUTE FOR LOCAL GOVERNMENT

PUBLIC ENGAGEMENT AND SUSTAINABILITY PROGRAMS

Briefing Paper #1

Health Care Coverage for Children and Youth in Your Community

BRIEFING PAPERS FOR CALIFORNIA YOUTH COMMISSIONS AND COUNCILS

This is the first in a series of briefing papers for youth commissions that will provide background information and ideas for commission activities and action.¹ The briefing papers will be disseminated without cost to youth commissions and councils throughout California.

This briefing paper is provided by the Public Engagement and Sustainability/Healthy Communities programs of the Institute for Local Government. For more information, please visit www.ca-ilg.org/engagement or www.ca-ilg.org/InsureKids.

The Institute for Local Government is the nonprofit research affiliate of the League of California Cities and the California State Association of Counties. Its mission is to promote good government at the local level with practical, impartial, and easy to use resources for California communities.

Our appreciation to the Surdna Foundation for their support of this series of youth commission briefing papers.

¹While there can be a distinction between the terms; we will use *youth commissions* and *youth councils* interchangeably.

BACKGROUND

What's the Issue?

California has made progress in providing health coverage to uninsured children. The number of uninsured children dropped 25 percent from 1,016,000 children in 2001 to 763,000 in 2005.² However, as of 2005, there were still between 500,000 and 600,000 uninsured children in California who were eligible for no or low-cost health insurance. Many families do not know about no or low-cost health insurance options for their children. Coverage is available for these children through Medi-Cal, the Healthy Families Program, or the Healthy Kids Program (more details below). The children who are eligible for these programs are from low income families - generally considered the working poor - who are not eligible for, and/or do not want to go on, welfare.

Why is it important for cities and counties to help families get health insurance for their children?

- Young people with health insurance are more likely to get the care they need to ensure their healthy development and to become productive members of the community.
- Healthy children and youth perform better in school - and when they are in school, they are less likely to get into trouble.
- Investment in children's health insurance saves taxpayers money because preventative health care (like vaccinations and check ups) helps prevent much more costly emergency or hospital care. Why wait until a child is so sick that he or she needs to go to the emergency room? Why risk having sick, uninsured kids spreading illness to their classmates, teachers or others in the community?
- Helping children get health insurance demonstrates that the city or county cares about families and their children, and creates a more positive image for the city or county.

What are the health insurance options?

There are 3 affordable children's health insurance programs; *Medi-Cal*, *the Healthy Families Program*, and, in some counties, the *Healthy Kids Program*.

Medi-Cal offers no-cost health insurance for families who qualify. It provides comprehensive medical, dental, and vision benefits for children from birth to 21. Income guidelines may change year to year. For 2009 they were as follows:

- Birth to 1 year (and pregnant women) are eligible for Medi-Cal if their families income is at or below 200% of the federal poverty level; \$44,100 annually for a family of four in 2009.
- Children age 1 to 6 are eligible for Medi-Cal if their families income is at or below 133% of the federal poverty level; \$29,327 annually for a family of four in 2009.
- Children age 6 to 19 are eligible for Medi-Cal if their families income is at or below 100% of the federal poverty level; \$22,050 annually for a family of four in 2009.

² Dringer, Joel and Wunsch, B., "The Future of Children's Coverage in California." The California Endowment. September, 8, 2008.

The Healthy Families Program is low-cost coverage for children and teens that provides medical, dental and vision benefits from birth to age 19 for families with an income above the Medi-Cal income guidelines. For example, children in a family of four earning up to \$55,125 per year would be eligible.

The *Healthy Kids Program*, currently available in 29 counties, offers low-cost health insurance for children under age 19 to families that don't qualify for Medi-Cal or Healthy Families, regardless of their immigration status. Children's Health Initiatives (CHIs) are the providers of Healthy Kids insurance. You can check to see if there is a CHI in your county by visiting: www.cchi4kids.org/localchis.php.

Where can you go to get more information?

The Sustainability/Healthy Communities program of the Institute for Local Government has the Insure Kids Health Online Resource Center. Go to www.ca-ilg.org/InsureKids for more information.

Certified Application Assistants (CAAs) can help families during the application process and answer any questions. The community organizations that CAAs work with are called Enrollment Entities. To find an enrollment entity in your area, visit: www.healthyfamilies.ca.gov/Joining/Apply_to_HFP.aspx#caa.

For general information about health insurance and children, visit these sites:

- *The Future of Children's Coverage in California*, The California Endowment, www.calendow.org/Collection_Publications.aspx?coll_id=6&ItemID=42#
- California Health Interview Survey, UCLA, www.healthpolicy.ucla.edu/pubs/publication.asp?pubID=272
- List of high concentration of potentially eligible children for Medi-Cal or Healthy Families, by county, www.cacities.org/resource_files/25798.CountyAllocationofUninsuredChildren.pdf
- 2007 Guide to Health Programs, www.cacities.org/resource_files/26189.GuideToHealthPrograms2007English.pdf

For more specific information about no or low cost health insurance for children, visit:

- Medi-Cal website: www.dhcs.ca.gov/services/medi-cal/Pages/Medi-CalEligibility.aspx
- Healthy Families website: www.healthyfamilies.ca.gov/hfhome.asp
- County Welfare Department List: www.dss.cahwnet.gov/foodstamps/pg839.htm
- Children's Health Initiative Website: www.cchi4kids.org/localchis.php

WHAT CAN YOUTH COMMISSIONS AND COUNCILS DO?

Learn what is happening in your community

The first step is to educate yourself and your youth commission/council about how many children and teens are eligible in your community for no or low cost health insurance, and the numbers of those already covered and not covered. Also, find out what efforts, if any, are being made to help get children enrolled.

This will help you determine if there is a need to get the word out in your community about affordable and free children's health insurance options. To gather information, contact your county welfare department or, depending upon your county, the local Children's Health Initiative. To contact your county welfare department, see the directory at www.dss.cahwnet.gov/foodstamps/pg839.htm. You might also check out the California Health Interview Survey, www.healthpolicy.ucla.edu/pubs/publication.asp?pubID=272.

You can also go to the Insure Kids Health Online Resource Center to see what California communities have done in the past; visit www.ca-ilg.org/InsureKids.

If you see a need in your community for more families to learn about free and low cost health insurance programs, the next step is to find out if there are existing local organized efforts to achieve this goal that you might be able to support. To avoid "reinventing the wheel," try some of these information gathering ideas:

- County health departments, Children's Health Initiatives, and some cities, presently conduct outreach and enrollment activities. You can contact your county welfare department (www.cwda.org/links/chsa.php) to see what they are doing in your area or depending on your county, the Children's Health Initiative (www.cchi4kids.org/localchis.php). Cities may make health insurance information available at city facilities, such as recreation centers. Others are actively involved in outreach and enrollment efforts, sometimes working collaboratively with other groups to get the word out about health insurance options. Some cities have individuals on staff certified to help families fill out the application for children's health insurance.
- Find out what other organizations in your community are helping to educate families about affordable health insurance options for children. Many community groups and non-profits are involved in educating community residents about the availability of children's health insurance.

Help other groups that are enrolling children

If you find local agency groups or other organizations in the community that are working on this issue, Youth Commissioners can contact these groups and offer to help out by volunteering to help pass out information about no or low health insurance options at events, distribute outreach materials, follow up with families that are interested in health insurance for their kids, etc.

Many eligible families don't take advantage of these children's health insurance programs because they don't know about them. Here are some ideas about how your youth commission could raise awareness in the community about these programs:

- Distribute information at your school and/ or youth events.
- Write an article for your school paper or local newspaper describing the local situation regarding children's health insurance and/or where to go for more information.
- Talk to your city or county about ways to get the word out through agency programs. Templates for posters, flyers and other materials are available from Insure Kids Health Online Resource Center, or you can work with your local county welfare department or Children's Health Initiative.

Become a Certified Application Assistant (CAA)

Youth Commissioners can also help to make a positive difference in their community by directly enrolling qualified families in no or low cost health insurance programs. Young people under the age of 18 are able to become Certified Application Assistants (CAAs), provided that they work with a city or county department that has filled out the paperwork to become an Enrollment Entity. You could even help raise funds for your Youth Commission while helping more children get the health care they need. CAAs are currently paid \$60 for each completed electronic application and \$50 for each completed written application. Please note that this may change due to issues related to the California state budget. For more information about becoming a CAA, visit www.healthyfamilies.ca.gov/EEs_CAAs/.

Please be aware that there is a high level of complexity and time involved in helping families to complete health insurance applications. Evaluating the eligibility of families for no or low cost health insurance is a lengthy process and multiple contacts with the families may be needed. It is important to consider this when looking at having Youth Commissioners become CAAs.